

VOLUME IV.

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Oil Inspector, Biennial Report, 1916.
Land Office, Biennial Report, Secretary of State, 1916.
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Railroad Assessment, Annual Reports, 1915 and 1916.
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VOLUME VI.

Insurance Department, Annual Report of Commissioner:
Volume 1—Fire Insurance, 1917.
Volume 2—Casualty and Miscellaneous, 1917.
Volume 3—Life and Fraternal Insurance, 1917.
Board of Health, Biennial Report, 1916.

STATE OF IOWA

1916

FORTY-SEVENTH ANNUAL REPORT

OF THE

INSURANCE DEPARTMENT

OF IOWA

EMORY H. ENGLISH, Commissioner

FIRE COMPANIES

VOLUME I

Compiled from Annual Statements, for the Year Ending December 31, 1915



DES MOINES:
ROBERT HENDERSON, STATE PRINTER
1916

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COMMISSIONERS OF INSURANCE.

AUDITORS OF STATE.

Ex-Officio Commissioners of Insurance.

Name	County from Which Chosen	Date of First Election or Appointment	Years Served
John Patten	Bremer	July 4, 1857	1857-1859
Jonathan W. Cattell	Cedar	October 12, 1858	1859-1865
John A. Elliott	Mitchell	November 8, 1864	1865-1871
John Russell	Jones	October 11, 1870	1871-1875
Buren B. Sherman	Benton	October 13, 1874	1875-1881
William V. Lucas	Cerro Gordo	November 2, 1880	1881-1882
*John L. Brown	Loras	October 7, 1882	1883-1885
Jonathan W. Cattell	Cedar	March 9, 1885	1885-1886
*John L. Brown	Loras	January 23, 1886	1886
Charles Beardsley	Des Moines	April 13, 1886	1886
*John L. Brown	Loras	July 14, 1886	1886-1887
James A. Lyons	Guthrie	November 2, 1886	1887-1893
Cornelius G. McCarthy	Story	November 8, 1892	1893-1899
Frank F. Merriam	Delaware	November 8, 1898	1899-1903
Beryl F. Carroll	Davis	November 2, 1902	1903-1909
John L. Bieakly	Ia	November 7, 1908	1909-1914

COMMISSIONERS OF INSURANCE.

Chapter 146, Laws 1914 G. A., Created Office of Commissioner of Insurance.

Emory H. English	Polk	June 29, 1914	1914
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NAMES AND ANNUAL COMPENSATION OF PERSONS EMPLOYED IN DEPARTMENT OF INSURANCE.

Office	Name	Residence at Time of Appointment	Birthplace	Compensation
Deputy	C. S. Byrkit	Des Moines	Kentucky	\$ 1,800
Actuary	F. I. McGraw	Des Moines	Pa.	2,000
Chief Examiner	C. H. Spencer	Des Moines	Vermont	2,000
Rating clerk	C. S. Vance	Des Moines	Ohio	2,000
Security clerk	John W. Dalley	Chicago	Illinois	1,600
Fee clerk	George W. Guth	Des Moines	Iowa	1,400
General Clerk	Karl P. Blase	Des Moines	Iowa	1,200
Examiner	R. W. Hanson	Williamsburg	Iowa	pr diem
Examiner	C. E. Dalley	Mason City	Iowa	pr diem
Examiner	O. B. Winston	Des Moines	Iowa	pr diem
Stenographer	Sophia Edmondson	Ia Grove	Iowa	900
Stenographer	Cassie Ten Eyck	Valley Junction	Iowa	900
Stenographer	Anna B. Shewey	Des Moines	Iowa	900

Note—By provisions of Chapter 148, Laws of the Sixth General Assembly, the Auditor of State was given charge of the insurance business of the State, and from July 4, 1857, the date said act became effective, served as ex-officio Commissioner of Insurance, until July 1, 1914, when Chapter 146, Laws of the Thirty-fifth General Assembly became effective, creating the office of Commissioner of Insurance and separating the insurance department from the office of the auditor of State. Under the provisions of this statute, the Commissioner of Insurance is appointed by the Governor for a term of four years, confirmed by the senate, and receives an annual salary of \$2,000. The term of the incumbent expires February 1, 1919.

*Suspended March 15, 1885. Jonathan Cattell appointed to fill vacancy. Reinstated Jan. 23, 1886. Suspended again April 12, 1886. Charles Beardsley appointed to fill vacancy. Reinstated July 14, 1886.

INSURANCE DEPARTMENT OF IOWA
DES MOINES

May 1, 1916.

TO HIS EXCELLENCY,

GEORGE W. CLARKE, GOVERNOR.

SIR: I have the honor to submit herewith, as provided by law, Volume I of the Forty-seventh Annual Report of the Insurance Department of Iowa, covering the business of fire, hail and tornado insurance transacted in the state by authorized companies and associations for the year ending December 31, 1915.

Emory H. English

Commissioner of Insurance.

COMMISSIONER'S REPORT.

In compliance with the provisions of Section 1720 of the Code, I have arranged in detail and submit herewith the information contained in the annual statements of the fire insurance companies and associations authorized to transact business in this state, covering the business of the year 1915, together with statistical tables compiled from the statements filed.

At the close of the year 1915 a total of 333 fire, hail and tornado insurance companies and associations reported to this Department, classified as follows:

Iowa stock companies	4
Iowa mutual companies	3
Non-Iowa stock companies	83
Non-Iowa mutual companies	1
United States Branches, foreign fire insurance companies	51
Iowa state mutual associations	31
Iowa county mutual associations.....	160

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STATEMENTS AND REPORTS.

The 1916 insurance report covering business transacted in 1915, for convenience is divided into three volumes; Volume I contains Fire, Hail and Tornado companies and associations; Volume II, Casualty and Miscellaneous business; Volume III, Life companies, associations and Fraternal societies.

No insurance company, association, or society, can transact business in the state of Iowa unless duly authorized, as by law provided, by the Commissioner of Insurance after he is fully satisfied as to its methods of transacting business, and having made the required financial showing and otherwise complied with the law. Each of these companies transacting business in this state is required to file with the Insurance Department an annual statement showing its condition as of the preceding December 31st. The Department furnishes the blanks upon which these statements are made out and filed and they shall be in form "best adapted to elicit from the companies a true exhibit of their condition," and in such detail that the Commissioner can readily, as required by law, audit them, and prepare abstracts to be published in two newspapers in the state. This is for the information of the people of the state, who may not have ready access to the published reports and records of the Insurance Department.

COMPANIES ADMITTED DURING 1915.

The following named companies complied with the statutory requirements and were authorized to transact the business of fire insurance in this state for the remaining portion of the year after date of admittance:

Date	Name	Location	Capital
August 19, 1915	Union Fire Ins. Co.—U. S. B.	Providence, R. I.	\$210,000.00
September 7, 1915	Detroit National Fire Ins. Co.	Detroit, Mich.	380,350.00
September 7, 1915	Richmond Insurance Co. of N. Y.	W. New Brighton, N. Y.	200,000.00
October 5, 1915	Alliance Insurance Co. of Phila.	Philadelphia, Pa.	750,000.00
October 22, 1915	Tokio Marine Ins. Co.—U. S. B.	New York, N. Y.	\$215,000.00

*Deposited with the New York Insurance Department.

CHANGES IN AUTHORIZED COMPANIES.

Since January 1, 1915, the following companies changed their names:

Automobile Mutual Fire Association of Cedar Rapids, to Iowa Automobile Mutual Insurance Company.

North British and Mercantile Insurance Company of New York, to Mercantile Insurance Company of America.

COMPANIES DISCONTINUED.

During the same period the following company ceased writing business in this state:

German Fire Insurance Company of Peoria, Illinois, license revoked on July 7, 1915.

INCREASE IN CAPITAL.

The capital stock of companies authorized to transact a fire insurance business in the state was increased during the year by the companies named in the amount indicated.

Companies.	Location	Amount Increase
Automobile Insurance Company	Hartford, Conn.	\$790,000.00
Columbian National Insurance Co.	Detroit, Mich.	225.00
Detroit National Fire Ins. Co.	Detroit, Mich.	500.00
Equitable Fire & Marine Ins. Co.	Providence, R. I.	190,000.00
Liverpool & London & Globe Ins. Co.	New York, N. Y.	200,000.00
Northwestern Fire & Marine Ins. Co.	Minneapolis, Minn.	100,000.00

TAXES AND FEES COLLECTED.

The table below contains a summary of the fees of insurance companies and associations transacting fire, hail and tornado business in Iowa, received during the year 1915 by this Department and turned into the state treasury; also taxes paid by those com-

panies and associations into the state treasury during the year 1915, as shown by the records of this Department, not including examination fees.

Fire, Hail and Tornado.	Taxes.	Fees.
Iowa companies	\$ 6,190.81	\$ 1,510.00
Non-Iowa companies	175,590.21	50,104.29
State Mutuals	10,137.35	2,492.50
County Mutuals		581.50
Totals	\$191,928.37	\$54,978.29

A detailed statement of all taxes and fees collected for the year 1915, from all insurance companies and associations transacting business in Iowa, is set forth in Volume III of the Insurance report.

FIRE AGENTS LICENSED.

The number of fire insurance agent's licenses issued by the Department for the 1915 insurance year ending March 1, 1916, was as follows:

Iowa Stock Companies	3,614
Other than Iowa stock companies	23,041
State Mutuals	4,711
Total	31,366

A statement embracing all agents licenses issued by the Department for the 1915 insurance year is included in Volume III of the Insurance Report.

UNAUTHORIZED INSURANCE.

The effort of the Department to protect the interests of the property owners of the state from the operations of those concerns selling insurance in Iowa without complying with the provisions of the statutes and whose responsibility is unknown is not clear to a great many citizens who do not appreciate that insurance must be reliable to be valuable.

While the law does not prohibit a property owner from securing an insurance policy in an organization which is not licensed to transact business in Iowa, there is a penalty, however, for any person doing an act or thing in selling unauthorized insurance in the state. The penalty inflicted by the statutes upon the person purchasing such insurance is drastic in that no action could be maintained in an Iowa court for collection of claims for losses under a contract with any such unauthorized company unless it could be shown that within six months following the date of such contract there had been paid into the Iowa state treasury two and one-half per cent of the gross premiums paid or agreed to be paid

for such policy; also in case of suit, there would be no one legally representing the unauthorized company in the state upon whom service could be had; also that persons professing to represent such unauthorized companies can not enter this state to adjust losses which might occur under its policy, nor can this duty be performed for such unauthorized company by the representatives of any authorized company or an independent adjuster. Furthermore, the authorized companies legally operating in the state are not permitted by law to pro rate any losses except with other valid and collectible insurance, any agreement to the contrary notwithstanding.

The failure of this class of alleged insurance concerns to pay losses has brought distress and financial embarrassment to many citizens of the state. The evil is one difficult to effectively reach and continues to be a problem to be dealt with by the Department. The attitude of the National Convention of Insurance Commissioners in condemnation of the outlaw organizations is vigorously expressed in a resolution adopted at a recent session as follows:

"Unauthorized insurance is an unmitigated evil. Inasmuch as it is inherently lawless, it is both corrupt and corrupting at its very source. Men who are engaged in exploiting a business in disregard of established practices and in defiance of law are not the best types of citizenship, and their influence, as well as that of their nefarious enterprises, is prejudicial to the common good.

"The indemnity furnished by unauthorized insurance is always questionable, and usually of doubtful value. Unauthorized insurance deprives the insured of the means of speedy justice and the protection of legal processes in his own commonwealth, mulches the state of the taxable element on premiums taken therein, grossly violates every consideration of fair competition, and, in the opinion of the uninformed, discredits the entire system of insurance supervision."

RATING BUREAUS.

The provisions of Section 1758-j require that "Every insurance company or association or other insurer authorized to effect insurance against the hazard of loss or damage by fire, lightning, windstorm or hail, in this state shall be a member of a rating bureau, or adopt as its basis the rating of a bureau making insurance rates upon property in the state of Iowa."

The law provides further that "A rating bureau may consist of any organization maintained for insurance rating purposes and

not engaged in any way as an insurer, the services of which shall be available to any insurer desiring to adopt the rates of such bureau, without discrimination as to cost; or of one or more insurers, and when, consisting of two or more insurers shall admit to membership any insurer applying therefor."

Every rating bureau operating in Iowa is required to "maintain an office within this state," and be subject to the supervision of the insurance department. Since the rating law became effective nine separate rating bureaus engaged in making rates or estimates for insurance upon property in this state have been organized and established offices in Iowa, and filed in the department schedules of rates promulgated.

They are as follows:

Iowa Rating Bureau	Des Moines, Iowa
Equity Mutual Rating Bureau	Sioux City, Iowa
Co-operative Rating Bureau	Aurelia, Iowa
Iowa Mill & Elevator Rating Bureau	Des Moines, Iowa
Faulkner Automobile Rating Bureau	Des Moines, Iowa
Insurance Service Rating Bureau	Cedar Rapids, Iowa
Jasper Co. Grange Hall Rating Bureau	Newton, Iowa
Swedish Mutual Rating Bureau	Boone, Iowa
Bohemian Mutual Rating Bureau	Cedar Rapids, Iowa

OPERATION OF RATING LAW.

Few problems confronting supervising officials of Insurance Departments in this country are more perplexing, or have been more difficult in solving than the matter of fire insurance rates. For years complaint has been constant of excessive rates, of unfair discriminations in schedules, of unjust requirements in removing alleged defects in construction to secure lower rates, and the failure of due credit in rates for correction of defects.

For two years the National Convention of Insurance Commissioners gave careful study to the fire rating problem, finally recommending legislation to the various states prohibiting discrimination in rates, requiring that fire insurance rates be filed by rating bureaus maintained by the companies, the rates to be subject to review by the state commissioner of insurance and the bureaus to be under supervision of the state. The Iowa law is largely the phraseology approved by the Commissioner's Convention. It was presented to the Legislature as a remedial measure. Similar laws were enacted in Missouri, Minnesota, Michigan, Oklahoma, Pennsylvania, and Washington. The legislation was opposed by the insurance in-

terests and cases involving portions of the acts have been taken to the supreme courts of several states by insurance companies and the legislation sustained.

The supervision of rate-making by state authority has come to be generally recognized of the highest importance from the standpoint of the insured, the public, and the companies, in assuring fair and equal treatment to all persons and such conduct of rating bureaus as will encourage the greatest possible reduction in losses and a fair distribution of the unavoidable loss.

In granting to companies the right of co-operation in maintaining rating bureaus or adopting the rates of same, no one can question the right of the state and the people to full information with regard to methods employed and results obtained. No one who recognizes such right of co-operation, investing the business of insurance in the highest degree with a public interest, should question the right of the state and people to regulate rates made in co-operation by the companies.

It is the theory of the law that ratings of property in the state should properly be based upon character of construction, exposure, occupancy and degree of fire protection afforded, all of which will be disclosed by scientific survey of individual properties, rather than upon the measure of influence enjoyed by the property owner and his ability to secure any certain rate desired through rebates or through preferential treatment. Prior to the enactment of this law in Iowa discriminations and rebating in life, health and accident insurance premiums had for many years been prohibited.

Power to make rates is taken away from the local agent and provision made for rates to be filed by companies through rating bureaus. There is a wide latitude granted in the organization and plan of these bureaus, even to the point of any authorized company operating its own bureau and making such rates at its loss experience in connection with the physical condition of buildings insured may require. And it is entirely optional with any company whether they apply the rates of any particular bureau.

PROPERTY OWNERS PROTECTED

As a precaution against over-charges and errors, bureaus publishing rates are required upon request of a property owner to furnish copies of the survey and make-up of rate and any charge made where the hazard charged for does not exist, or can be and is corrected, shall be removable.

As an added precaution against monopoly or unjust rates, the law confers upon the State Insurance Commissioner the authority to review any rate of either company or bureau for the purpose of determining whether the same is discriminatory or unjust. The Supreme Court of the United States has pointed out that the state is clearly entitled to exercise this authority over fire insurance rates, it being the same that the state assumed and enjoys over railroad freight and passenger rates, or the city has over gas, electric light and street railway rates.

The fairness of the new Iowa rating law is being demonstrated in the equalizing of fire rates between individual properties and communities as well. The readjustment of rates, based upon the real fire hazard or chance of loss, permits those who have heretofore paid a higher rate than the hazard of their risk justified, to enjoy a lower rate under the operation of the law, while the influential property owner, who formerly had a rate lower than his neighbors, thus making them bear a portion of his insurance cost in addition to their own, must now pay his just rate.

The same new relationship obtains as between towns. In the past, some communities without any fire protection whatever had lower rates than others which maintained good waterworks systems. Iowa towns are now classified according to degree of fire protection and basis rates for fire insurance fixed accordingly.

COMPETITION NOT ELIMINATED

Contrary to a prevailing impression there is still opportunity for competition in fire insurance rates in Iowa, as no two companies are required by the law to charge the same rate upon any risk. It is entirely optional with any company what rates they adopt, but it is required that all properties of the same class be given rates on the same basis by the same company, this making sure that all insurers with same character of risk be treated alike.

Even were there requirement of all companies to use the rates of one bureau, which is not the case, ample provision for competition between companies is made in Section 5 of the Act Code Supplement, Section 1758-a, wherein any company is authorized to vary from the rates of the bureau of which it is a member.

Already many such variations applying to the different classes have been filed. Several mutual fire associations basing their rates upon bureau surveys, have announced percentage discounts from same applying without discrimination to all policyholders.

Six different sets of rates are now filed with the department, being charged by the different companies for insurance on automobiles, each company offering the same protection. This is one class of fire insurance only and the law permits variation in rates on any and all other classes of property.

The published rate on a property is based on conditions which existed at the time the rate was published. If these conditions have changed, either in the risk itself or the exposures, the rate is subject to correction and readjustment on basis of present conditions.

Many property owners in the state, who have complained of high fire insurance rates, have secured substantial reductions of same by correction of defects in the construction of their buildings or removal of quantities of gasoline or other dangerous hazards. Not only may insurance rates be reduced in this way but the probability of fire materially lessened, which will assist in eventually reducing all rates in the state.

ANTI-COMPACT LAW NOT REPEALED

A wise provision of the rating law is that it did not repeal any existing insurance statutes, and "is in addition to any laws now in force relating to and regulating such business." This held in force the anti-compact law and prevents any agreement or combination between companies with reference to maintenance of rates, etc. And any concerted enforcement of rules and regulations or promulgation of same, if used as other than advisory only, of any endorsement, forms or permits, in which the hazard of the risk is not affected as indicated by the rate charged, is in conflict with the provisions of the anti-compact law prohibiting any company, agent or employe from entering into agreement as to the manner of transacting the fire insurance business.

When the law became operative it developed that the only surveys of Iowa properties in existence were those of the old Iowa Inspection Bureau at Cedar Rapids which had been taken over by the new Iowa Rating Bureau at Des Moines. It will take several years to survey and re-rate the properties in the state; therefore, the only practical method of establishing rates for immediate use by the companies was to take those old ratings as a preliminary basis and fix new ratings by percentages of deviation therefrom in the various classes of properties.

An investigation of rates being charged by thirty-nine companies operating in Iowa upon 13,600 risks disclosed that an average cut of close to 17 per cent from the rate schedules of the old Inspection Bureau was in force. Some companies were cutting but very little, others more. Inasmuch as business had been voluntarily accepted by the companies on this basis, the department felt justified in holding that those rates were to be considered adequate as a whole when applied without discrimination.

In compliance with the suggestion the Iowa Rating Bureau filed these rates with a 16 2-3 per cent reduction for frame buildings and 25 per cent reduction on brick buildings. These ratings were largely applicable to mercantile risks, flat rates being filed upon town dwelling and farm properties. The work of re-rating the state was immediately entered upon and is progressing rapidly, and the reductions above indicated will be reflected in the new rates.

It is not possible for a new law, however just its provisions or equitable its application, to become operative under conditions previously existing in Iowa, without some friction and vexatious experience upon the part of both property owners and agents. The department is adjusting complaints and securing proper rates for many property owners who avail themselves of the regulatory advantages secured under the law.

COST OF FIRE INSURANCE.

An erroneous impression prevails in some quarters that the rating law will reduce rates, and in others that it has increased them. The truth is that the rating law *per se* will never raise or lower a single rate. The application of its provisions affords an equalization of rates, so that each property insured may bear its ratable portion of insurance expense.

Under conditions formerly existing in Iowa a so-called Inspection Board fixed the rate on each individual risk, but the basis upon which a rate was fixed, or the elements of hazard which controlled it, were never disclosed. This was regarded as a "trade secret," and as such was jealously guarded. The companies using the rate were not informed and the property owner was the last person to whom this secret was disclosed. When solicited for his insurance the owner often objected to the cost, and the agent being without information supporting the rate, in his anxiety to obtain the business, would use his influence to secure a reduction thereof. Logical-

ly this would be followed by the increasing of the rate on some other property by the agent, who thus sought to maintain his production and commission income. A chaotic and discriminatory condition obtained as a most natural result. Some rates were too low and, in order to keep up the gross income, other rates were too high.

The rating law makes public the basis of every rate fixed. The property owner upon request is entitled to advice from the rating bureau as to the exact items which enter into the make-up of his rate. His attention is thus emphatically directed to deficiencies in construction, occupancy and exposure which affect his rate. He has a financial interest in the correction of such deficiencies both in his own property and in that of his neighbors. When such defects are corrected the rating law *compels* a corresponding reduction in the rate. The property owner is therefore the one who actually reduces his own insurance cost and the law operates to reward him for reducing the fire hazard. The law simply authorizes the measuring of the hazard and provides means for enforcing an equitable rate. Under the power given the commissioner of insurance a discriminatory or unjust rate may be changed. For the first time in the history of the commonwealth regulation of rates has been vested in the state, and the new law granting this authority stands out as the greatest piece of constructive insurance legislation enacted in Iowa in a decade.

In a determined effort to get their fire insurance at the lowest possible cost, many property owners are blind to elements of protection equally valuable and desirable, in connection therewith, which the new rating law secures to them. Not only will the correction of defects in construction and elimination of occupancy and exposure deficiencies, enable the insured to enjoy a lower rate upon his risk, but the possibility of fire loss both to himself and neighboring property owners, and the rates upon their risks, are likewise decreased by the credits allowed. This incentive for reduction of the fire hazard ultimately becomes an effective and potent agency in lessening the fire waste of the state and at the same time will serve to lower the basis rates upon various classes of property.

The changes in rates occasioned by the application of the new law have been largely an equalizing process, some being increased and some decreased, although improvement in risks has secured some marked reductions. Property owners were quick to realize the advantages thus to be obtained. The average rate paid will be af-

fected by work in this direction, though many agents have been slow to inform themselves to a degree that will enable them to make valuable suggestions to property owners.

Until some marked reduction in rates upon certain classes of property is made, the rates in force cannot reflect any great change in the average cost per \$1,000 of insurance. The actual amount of increase or decrease in rates cannot be measured by the rate on the individual risk. The only accurate basis of calculation is the average cost per \$1,000 of insurance carried in the whole state. In the 1915 record of business transacted by the companies in Iowa only the last six months was under the rating law and no division of premiums written is made, so it is impossible to say accurately how much the average rate paid has been affected, except to know that there has been a reduction. When sufficient time has elapsed under operation of the law to establish records, and to judge definitely with reference to the justness of rates now charged, the matter of increase or decrease of same in various classifications under the changing conditions will be taken up for consideration by the department.

RECORD OF COMPARATIVE COST.

Some difficulty is encountered in compiling statistics showing the cost of insurance in Iowa for any past period, owing to lack of sufficient data. Only three items of experience are available during the past five years, that are common to all fire insurance organizations, viz. (1) the gross amount of insurance written, (2) the premiums collected and (3) the losses paid. Owing to the amount of term business written, it is acknowledged that to base any figures on the "business written" for any one year would be somewhat inaccurate, but if a period of five or more years is used the result will be approximately correct. At least the result will be as nearly accurate as available figures will permit. If the same basis is used for all kinds of organizations selling fire insurance, and covering the same periods of time, then the variations shown will exhibit results sufficiently accurate for all practical purposes.

For the years given the tables following disclose the volume of business, together with premiums upon same and losses paid, from which has been figured the average rate paid. These figures show a constant lowering of this rate by the stock companies and a corresponding reduction annually in the average rate for all companies

and associations including state and county mutuals. The latter class are operated at net cost and their average rate shows more fluctuation from year to year.

IOWA EXPERIENCE OF STOCK COMPANIES.

Year	Risks Written	Premiums Received	Average rate per \$1,000	Losses Paid
1910	\$ 540,792,335.53	\$ 7,469,130.98	13.81	\$ 3,186,058.50
1911	585,223,309.71	7,479,357.84	12.78	4,029,921.48
1912	634,660,667.66	7,738,296.44	12.15	4,959,946.59
1913	799,351,094.19	9,317,838.46	11.66	5,078,462.79
1914	826,515,077.56	8,564,798.76	10.39	4,964,122.64
1915	867,469,687.16	8,774,333.77	10.12	5,338,741.01
Total	84,232,970,370.77	49,315,726.45	11.60	26,545,085.96

STATE MUTUAL ASSOCIATIONS.

1910	\$ 46,776,277.74	\$ 509,432.80	10.89	\$ 221,499.73
1911	51,253,641.90	506,438.90	9.88	304,839.75
1912	53,809,820.90	562,281.58	10.46	259,620.03
1913	63,482,677.13	556,194.34	8.74	354,140.21
1914	73,027,791.54	650,529.12	8.91	357,765.60
1915	78,253,632.00	642,587.31	8.22	387,977.76
Total	\$ 366,112,822.31	\$ 3,427,428.11	9.36	1,776,749.08

COUNTY MUTUAL ASSOCIATIONS.

1910	\$ 79,845,257.00	\$ 688,091.71	8.63	\$ 504,496.91
1911	78,382,922.00	814,515.06	10.33	701,470.78
1912	87,294,965.00	784,738.16	8.93	610,247.29
1913	97,118,618.00	1,067,393.40	11.00	962,314.33
1914	94,220,779.00	948,055.21	10.06	828,106.87
1915	104,771,539.00	902,255.83	9.09	701,279.66
Total	\$ 542,704,071.00	\$ 5,256,222.39	9.70	4,208,111.82

IOWA EXPERIENCES OF ALL FIRE ORGANIZATIONS.

Year	Risks Written	Premiums and Assessments Received	Average rate per \$1,000	Losses Paid
1910	\$ 697,372,870.27	\$ 8,697,255.60	12.00	\$ 5,092,062.23
1911	715,309,853.71	8,800,281.80	12.44	5,092,902.01
1912	775,814,703.56	9,655,990.38	11.67	4,969,919.91
1913	959,552,389.23	10,180,959.23	11.39	4,254,947.27
1914	968,781,629.19	10,153,333.00	10.23	6,130,994.01
1915	1,059,194,828.16	10,329,720.91	9.87	6,288,996.43
Total	\$5,162,727,264.08	\$7,927,376.96	11.23	\$2,687,945.86

Statistics are combined in tables below for the five years beginning January 1, 1910, and ending December 31, 1914, with the intention of continuing this compilation from year to year for the succeeding five years. This will exhibit the cost of fire insurance for five years before the enactment of the Rating Law as compared with that for the five years subsequent thereto.

IOWA EXPERIENCE OF STOCK AND MUTUAL COMPANIES FOR FIVE YEARS—JANUARY 1, 1910, TO DECEMBER 31, 1914.

	Iowa Companies	Other than Iowa Companies	Total
Business written	874,061,604.90	82,612,370,878.02	\$ 3,386,440,083.61
Premiums received, net	11,942,338.03	28,597,054.65	40,539,392.68
Losses paid	5,367,491.00	15,976,949.99	21,344,441.95
Premium per \$1,000 of business written	15.43	10.95	11.92
Losses per \$1,000 of business written	6.03	6.11	6.30
Net cost per \$1,000 of business written	8.50	4.84	5.67

For the purpose of comparison the same statistics were compiled from the reports of the State Mutual Assessment Associations and County Mutual Assessment Associations. The following table is made upon the same basis as the above.

IOWA EXPERIENCE OF STATE AND COUNTY MUTUAL ASSOCIATIONS FOR FIVE YEARS—JANUARY 1, 1910, TO DECEMBER 31, 1914.

	County Mutual Associations	State Mutual Associations	Total
Business written	8437,362,532.00	1,287,859,229.31	\$ 725,791,732.31
Assessments collected	4,204,616.56	2,829,716.97	6,943,733.53
Losses paid	2,596,732.16	1,488,771.32	5,055,503.48
Assessments per \$1,000 of business written	9.83	9.17	9.36
Losses per \$1,000 of business written	8.14	5.17	6.66
Net cost per \$1,000 of business written	1.69	4.00	2.00

From the foregoing tables it will be seen that during the five years ending December 31, 1914, the people of Iowa paid \$47,483,126.21 for fire insurance protection, of which amount \$26,399,845.43 was returned in losses, leaving the companies \$21,083,280.78 for expenses and profits. To state the matter in more simple terms—every policy for \$1,000.00 cost the insured \$11.06, and there was returned \$6.42 for losses and the company retained \$4.64 for expenses and profits.

EXAMINATIONS.

During the year 1915 examinations of insurance organizations covered by this volume of the report were made by the examiners of the department as follows:

Stock and Mutual Fire Companies.....	4
State Mutual Fire Associations	15
State Mutual Hall Associations	6
Total examinations	25

STOCK AND MUTUAL FIRE COMPANIES.

Iowa Manufacturers Insurance Company, Waterloo, Iowa. The examination was made in January, 1915. In the report the examiner records the withdrawal of the company from Illinois after doing business there for about 18 months; calls attention to a vacancy on the Board of Directors which had existed for some years and contrary to the provisions of the Articles of Incorporation. None of the officers are under bond. The books and records are in a commendable condition. Mortgage Loans to the amount of \$710,600.00 at an average rate of 5.64% were found to comply with the law. Only one premium note in the sum of \$18.55 was found past due out of an aggregate of \$6,805.74. The reinsurance reserve was scheduled and found to be \$3,681.23 less than the company reported. The losses for six years ending December 31, 1914, were 46.5% of the premiums received.

Security Fire Insurance Company, Davenport, Iowa. This examination was made in August, 1915. The report recites that the members of the Board of Directors control 38% of the capital stock; that the Directors have constituted the entire board as an Executive Committee, contrary to the provisions of its by-laws, and that there are no records of any meeting of such Executive Committee; that the books and records are complete; the adjustment and payment of losses is commendable; that the company is doing business in Illinois, Indiana, Ohio and Wisconsin; that its losses for three years have averaged 45.5% of the premium income; that the stockholders have received an annual dividend of 12%; that 10% of total income has been used to increase assets; that \$414,995.00 was invested in mortgage loans at an average rate of 5.75%. Attention is directed to two collateral loans aggregating \$16,500.00 made to officers of the company and secured by a pledge of stock of two local commercial houses. Of the premium notes amounting to \$42,838.19 it was found that \$794.76 was past due. Only one loss claim of \$200.00 was being resisted.

Automobile Mutual Fire Association, Cedar Rapids, Iowa. This examination was made in August, 1915. The report calls attention to the improvement in all its affairs since the present management assumed control in 1913. The commissions and expenses were above average but are being reduced. Three (3) loss claims amounting to \$1,028.65 were unpaid, one which amounting to \$300.00 is being resisted.

Farmers Insurance Company, Cedar Rapids, Iowa. This examination was completed in September, 1915. The company is doing business in Nebraska and South Dakota. None of the officers are under bond. Its losses for 32 months ending August 31, 1915, averaged 58.6% of the net premiums. During the same period the net premiums were \$5.18 and the losses \$3.04 per \$1,000.00 of the average amount of risks in force. There were mortgage loans amounting to \$715,260.00, being first liens on 117 properties in Iowa and one in South Dakota. The average rate is 5.6%. There were \$7,340.68 of past due premium notes out of a total of \$127,211.64. Two loss claims were being resisted.

STATE MUTUAL FIRE ASSOCIATIONS.

The fifteen examinations of this class of associations were concluded as follows:

- 1 completed in January, 1915.
- 2 completed in February.
- 2 completed in March.
- 1 completed in April.
- 2 completed in June.
- 5 completed in July.
- 2 completed in October.

These associations are so nearly identical in character and administration that the brief of one report would be sufficient for all. The examiners criticize some conditions that are found in many associations, as follows:

- (1) The practice of making assessments so low that insufficient funds are available for immediate needs, and recourse must be had to borrowing money. This course not only burdens the members with the needless expense for interest, but continues a financial condition that is neither creditable nor admirable. During the five years ending December 31, 1914, associations of this class had paid out over five thousand dollars for interest on borrowed money.
- (2) Some associations had adopted a wrong basis in computing their re-insurance reserve, which resulted in their assets being insufficient to cover such reserve as required by law. This condition was due to a misinterpretation of the statutes.

- (3) Some associations had for years been permitted to show, among their assets, items that the wildest imagination could not regard as valid. Elimination of these items brought their assets down to an amount which was insufficient to cover their liabilities and reserve.

Inasmuch as the conditions cited in (2) and (3) were partially due to acquiescence of former examiners, it seemed equitable to allow those associations reasonable time to place themselves in the financial condition required by law.

To ascertain just what disposition is being made of the assessments collected by this class of associations, the following table was prepared. The so-called County Mutual Associations are so closely related to the State Mutual Associations in the classes of insurance written that it is thought best to include both exhibits in one table. To make the table more easily understood and susceptible of more intelligent comparison, it is made on the basis of the assessments paid in on each \$1,000.00 of insurance and for a five-year period.

ITEMS OF COST PER \$1,000 OF INSURANCE WRITTEN FOR FIVE YEARS,
JANUARY 1, 1910, TO DECEMBER 31, 1914.

Items of Cost	State Mutuals	County Mutuals	Total
Commissions and field expense.....	\$ 1.91	\$.36	\$.97
Salaries of officers and clerks.....	1.26	.84	1.01
Other expenses.....	.54	.45	.49
Retained for future losses and expenses.....	.59	.64	.14
Net cost to member.....	4.00	1.69	2.61
Losses paid.....	5.17	8.14	6.96
Dividends returned to members.....	.50		.30
Gross cost per \$1,000.00 of insurance.....	\$ 9.67	\$ 9.83	\$ 9.77

The wide territory covered by the state mutual associations, and the fact that nearly all business of the county mutual associations is solicited through its members and without expense, will account for most of the difference in field expense in the two classes.

The examiners state that the wide difference in the systems of accounting and recording that exists among the state mutual associations is responsible for the fact that it requires fully one-third more time to make an examination than it would if a uniform system was adopted. Such uniformity would be advantageous from every point of view, but no specific authority is conferred on this department to insist on such regulation.

MUTUAL HAIL INSURANCE ASSOCIATIONS.

The six examinations of this class of associations were completed as follows:

- 1 completed in February, 1915.
- 2 completed in March, 1915.
- 1 completed in April, 1915.
- 1 completed in May, 1915.
- 1 completed in July, 1915.

The report of the Guarantee Mutual Hail Association of Sioux City for the business of 1914 disclosed a condition that seemed almost hopeless, and investigation disclosed this condition to have been the culmination of past experiences. In March a representative from this department went to Sioux City and succeeded in securing the payment of all outstanding losses and the re-insurance of all policies, thus winding up the affairs of the association without a loss to any policy holder.

Numerous complaints have been filed with the department against certain of these associations, tending to establish misrepresentation by their agents as to the cost of protection to the policy holders.

The examiner's reports show that the expense of operating these associations far exceeds the protection furnished. Some of them seem to be managed economically, while the conduct of others seem to be attended by the grossest extravagance.

This situation is evidenced by the following table, in which for the purposes of comparison, is shown also the experience of the State Mutual Fire Associations that are not required to maintain a reserve. These two classes of associations are almost identical in their operation.

ITEMS OF COST PER \$1,000 OF INSURANCE WRITTEN FOR FIVE YEARS,
JANUARY 1, 1910, TO DECEMBER 31, 1914.

Expense Items	State Mutual Fire Ass'n's	State Mutual Hail Ass'n's
Commissions and field expense.....	\$ 1.20	\$ 13.23
Salaries of officers and clerks.....	1.02	5.25
Other expenses.....	.65	2.20
Retained for future losses and expenses.....	.35	2.05
Net cost per \$1,000.00 of insurance.....	3.22	23.13
Losses paid.....	3.66	14.20
Gross cost per \$1,000.00 of insurance.....	\$ 7.00	\$ 37.31

In the foregoing table there are some elements which affect the comparison, viz:

- (1) The table includes the experience of ten (10) Fire Associations compared with that of seven (7) Hail Associations.
- (2) The season in which hail insurance can be written is less than one half of the year. This makes the agents' employment temporary and demands a correspondingly higher rate of commission. This difference, however, utterly fails to account for the fact that the commissions and field expense of Hail Associations was *more than eight times* that of Fire Associations per \$1,000.00 of insurance written.
- (3) The hazard of losses from hail are probably greater than the hazard of losses from fire. If we eliminate the losses from both classes, it is found that the expense of the hail associations is nearly *seven times* the expense of the fire associations. A portion of this increased expense is found in commissions and field expense as stated above at (2), the next wide divergence is found in the "salaries of officers and clerks" which is more than *five times* greater with the hail associations than with the fire associations. The following table shows the salaries and expenses of the officers only, of both classes of associations for the years 1914 and 1915.

SALARIES AND EXPENSES OF OFFICERS FOR 1914 AND 1915.

Associations	1914		1915	
	Fire Ass'ns	Hail Ass'ns	Fire Ass'ns	Hail Ass'ns
Association No. 1.....	\$ 8,914.76	\$ 11,012.00	\$ 11,236.93	\$ 11,289.07
Association No. 2.....	3,900.00	10,000.00	3,900.00	11,145.00
Association No. 3.....	3,194.78	8,000.38	3,625.35	10,610.11
Association No. 4.....	3,125.32	7,800.00	3,634.53	7,300.00
Association No. 5.....	2,107.40	3,178.00	2,508.18	3,410.79
Association No. 6.....	1,395.25	2,400.00	1,321.31	2,525.54
Association No. 7.....	1,165.00	800.00	1,378.16	962.97
Association No. 8.....	312.00	.....	367.71	.....
Association No. 9.....	211.23	.....	355.09	.....
Association No. 10.....	44.00	.....	232.14	.....
Association No. 11.....	.....	.....	351.65	.....
Total.....	\$ 24,509.10	\$ 42,650.38	\$ 28,800.96	\$ 47,140.48

It should be remembered that the business written by the fire associations was nearly *double* that written by the hail associations, and the average amount of risks in force of the fire associations was nearly *five times* that of the hail associations. This table shows that the abnormal expense is not common to all the hail associations, and this fact increases the grounds for criticism upon those that are extravagant.

There is no provision of statute regulating salaries and expenses of the mutual associations doing either life, accident, fire, tornado

or hail insurance business. Consequently the members of such associations are compelled to meet whatever expense the management incurs.

EXCESS ASSESSMENTS COLLECTED.

From the detailed reports of the state mutual associations published elsewhere in this volume, the following facts are obtained:

Total cash assets on hand Dec. 31, 1915, all state mutual associations	\$931,421.15
Total unpaid losses and expenses at same date.....	227,055.50
Net assets	\$704,365.55
Amount of reserve required by law.....	234,580.23
Amount collected in excess of all known demands	\$469,785.32

The members of mutual associations have been over-assessed nearly a half-million dollars for the benefit of those who will be members in the future.

The excess of collections among the fire and tornado associations amounts to 73 cents on each \$1,000.00 of insurance in force. The cost for five years has averaged \$3.90 each year per \$1,000.00 of the average insurance in force. It would therefore seem that this excess is within a reasonable limit provided it is practically uniform, but it is found that one association has a *deficit* of \$6.05 while another has a *surplus* of \$9.00, making a difference of \$15.05 per \$1,000.00 between the highest and the lowest.

The excess of collections among the hail associations amount to \$5.56 on each \$1,000.00 of insurance in force. The cost for five years has averaged \$26.77 each year per \$1,000.00 of the average insurance in force. It would therefore seem that this excess is within a reasonable limit if it was uniform, but it is found that one association has an excess of seven cents while another has an excess of \$27.32, making a difference of \$27.25 per \$1,000.00 of insurance in force between the highest and the lowest.

These mutual assessment associations authorized by Chapter 5 are supposed to do business at cost, collecting only such amount beyond that as would give them a working fund. However, some of them seem to have taken advantage of their privileges by building up excess funds far beyond the amount necessary, while others have taken the opposite extreme, and are doing business on borrowed money. The statutes do not give this department the authority to equitably regulate a matter of such vital importance to the public.

INVESTMENT OF SURPLUS FUNDS.

The Iowa statutes provide that all organizations insuring *life* must deposit with this department, securities equal to the amount of their reserves. This is done for the protection of the policy holder.

The statutes provide that companies organized under Chapter 4 of the Code and insuring against loss by fire must maintain a re-insurance reserve, and invest such reserve in specific kinds of securities. There is no provision requiring fire companies to deposit their securities with this department, although a few have voluntarily done so.

Certain mutual associations operating under the provisions of Chapter 5 are required to maintain a reserve, but there is no statute requiring the investment of the funds constituting such reserve. Neither does the law require the reserve to be deposited with this department.

The primary object of this is the protection of the policy holder, but there is no reason apparent for providing less protection to the fire insurance policy holders than is given the life insurance policy holders.

STATISTICAL TABLES

TABLE NO. 1

FIRE INSURANCE COMPANIES

—CONTINUED.

Iowa Companies	Location	Policy Assets Dec. 31, 1914, and increase in Capital Stock	Total net premium received	Deposit premiums on actual risks	Interest and rents	From agents balances previously charged off	Profit on investments by sale or adjustment	All other sources	Total income	Sum of ledger balances, Dec. 31, 1914, and increase in come
Grand Fire and Marine Ins. Co.	Philadelphia, Pa.	2,580,029.56	729,576.12							
Globe Falls Ins. Co.	Globe Falls, N. Y.	5,515,804.32	2,225,824.32	8,682.30	110,902.56	9.87	9,745.25	247.50	859,199.00	3,448,156.16
Globe and Rutgers Fire Ins. Co.	New York, N. Y.	9,410,500.30	5,930,955.70		281,491.15	465.35	33,894.65	37.51	2,745,121.20	8,252,325.72
Granite State Fire Ins. Co.	Portsmouth, N. H.	1,252,311.09	606,338.31		430,830.03		22,869.21	4,650.00	5,422,905.02	14,802,565.41
Hamburg Assurance Co.—U.S.B.	New York, N. Y.	4,136,338.23	8,538,337.87		46,035.78		1,156.00		705,479.00	1,067,730.18
Hamburg Bremen F. I. Co.—U.S.B.	New York, N. Y.	1,830,865.43	1,330,929.30		178,602.13		4,119.00	21,881.28	4,042,940.27	8,170,278.50
Hanover Fire Ins. Co.	New York, N. Y.	4,653,937.67	2,354,978.94		60,152.42		156.25	200,892.58	1,494,100.45	3,234,065.87
Hartford Fire Ins. Co.	Hartford, Conn.	37,866,042.91	19,379,337.63		196,321.90	119.28	11,775.50	80,000.00	2,533,330.62	1,106,463.29
Home Insurance Co.	New York, N. Y.	37,064,569.89	38,245,129.47		1,014,765.31		85,052.43	160.00	20,470,885.56	46,377,787.41
Imperial Assurance Co.	New York, N. Y.	807,494.98	474,147.93		1,581,214.14	100.30	60,337.50	5,112.77	19,886,314.28	36,973,884.17
Ind. Mut. Marine Assur. Co.—U.S.B.	New York, N. Y.	565,256.46	447,471.68		29,400.02	7.55		1,940.00	505,185.80	1,312,680.78
Ins. Co. of North America	Philadelphia, Pa.	18,999,354.24	11,513,462.72		18,433.56		5,965.15	471,831.39	1,067,087.83	1,067,087.83
Ins. Co. of State of Pennsylvania	Philadelphia, Pa.	5,966,867.28	2,778,711.23	12,029.24	755,542.31	766.30	25,331.47	2,614.33	12,330,445.36	31,900,803.00
International Ins. Co.—U.S.B.	New York, N. Y.	829,669.79	9,329.33	3,674.57	106,952.28	4.18	9,439.02	50,775.11	2,500,547.39	6,656,354.67
International Reassur. Co.—U.S.B.	New York, N. Y.	502,588.78	702,000.29		12,897.56		294.50		22,341.33	343,011.12
Jakor Insurance Co.—U.S.B.	New York, N. Y.	2,862,872.94	2,860,519.65		35,782.70			37,621.30	775,254.09	1,027,039.87
Liverpool & London & Globe I. Co.	New York, N. Y.	1,243,599.05	361,511.76		114,191.14		608.75	89,259.28	5,870,619.12	5,870,619.12
Liverp' & Lon. & G. I. Co.—U.S.B.	New York, N. Y.	15,114,326.90	5,867,582.91		35,491.79		3,645.98	400,048.63	6,046,047.08	1,646,047.08
London Assur. Corp.—U. S. B.	New York, N. Y.	4,055,702.49	2,086,802.18	2,908.35	547,410.61		13,249.20	310,732.28	9,851,614.24	24,946,098.14
Lon. & Lancashire F. I. Co.—U.S.B.	New York, N. Y.	5,095,936.01	2,001,807.00		151,135.48		2,842.65	590,531.94	3,701,040.37	7,796,745.86
Lumbermen's Ins. Co.	Philadelphia, Pa.	1,006,424.70	351,331.94		175,755.65		2,468.75	39,202.94	2,840,484.41	7,916,420.42
Mannheim Ins. Co.—U.S.B.	New York, N. Y.	1,028,525.15	2,158,132.65	2,033.00	88,787.67			60.00	322,221.63	2,228,640.44
Mechanics Ins. Co.	Philadelphia, Pa.	1,457,511.44	800,978.48		36,035.00		661.26	62,370.01	2,327,700.08	3,526,324.31
Mechanics and Traders' Ins. Co.	New Orleans, La.	1,285,126.21	777,890.61	7,003.79	29,449.13		860.37	271.00	4,046,640.77	10,855,972.22
Merchants Ins. Co. of America	New York, N. Y.	2,079,022.59	777,890.61		66,863.84		86.88	40.33	2,347,255.62	3,237,255.62
Merchants Fire Assur. Corp. of N. Y.	New York, N. Y.	972,974.37	506,855.49		91,129.65		44.23		868,553.90	3,544,565.09
Milwaukee Mechanics' Ins. Co.	Milwaukee, Wis.	4,174,159.66	1,094,059.77		45,436.82		21,756.32	90,048.75	1,087,023.02	1,087,023.02
Minnesota Fire and Marine Ins. Co.	Minneapolis, Minn.	993,056.81	415,396.19		183,939.94	675.34	21,100.00	61,409.77	2,201,154.82	3,270,354.58
Massow Fire Ins. Co.—U.S.B.	New York, N. Y.	2,128,305.76	1,616,799.78		23,563.78		3,563.53	129,243.82	5,977,767.90	6,346,734.41
National-Ben Franklin Fire Ins. Co.	Pittsburg, Pa.	3,213,314.09	1,611,444.22		59,838.25				1,788,786.05	3,875,444.00
National Fire Ins. Co.	Hartford, Conn.	16,085,336.40	8,804,463.13		171,610.80		50.00		1,788,786.05	6,097,300.15
National Union Fire Ins. Co.	Pittsburg, Pa.	4,333,184.32	1,120,854.91		629,967.00	375.88	57,477.21	42.54	5,592,578.39	36,678,014.60
Netherlands F. & L. I. Co.—U.S.B.	Chicago, Ill.	979,422.16	461,378.87		179,060.28		176.57	240,000.00	2,658,139.13	4,906,305.25
Newark Fire Ins. Co.	Newark, N. J.	2,112,877.52	1,192,911.50		39,835.05	14.00	760.00	8.89	4,232,978.32	1,468,356.85
New Brunswick Fire Ins. Co.	New Brunswick, N. J.	1,536,328.56	756,342.35		82,421.09		35,000.00		1,210,333.67	2,423,210.64
New Hampshire Fire Ins. Co.	Manchester, N. H.	2,809,274.25	3,809,274.25		59,562.51		18,451.28		831,766.11	2,948,384.68
New Jersey Fire Ins. Co.	Newark, N. J.	3,125,865.70	95,121.94		265,400.45	106.98	1,392.00	165,000.00	3,341,072.39	8,900,382.80
Niagara Fire Ins. Co.	New York, N. Y.	7,615,239.36	3,484,781.57		64,239.40		810.21	440,239.40	948,616.34	2,788,314.04
Nord Deutsche Ins. Co.—U.S.B.	New York, N. Y.	1,776,921.89	1,069,229.00		228,970.55	1,034.29	1,065.24	51,500.00	3,966,061.65	11,282,182.01
Northern Assurance Co.—U.S.B.	New York, N. Y.	5,673,340.21	3,022,616.00		60,618.50		829.69	89,904.37	3,605,501.62	5,029,579.79
Northern Ins. Co. of Moscow—U.S.B.	New York, N. Y.	1,091,946.29	651,477.59		204,941.15	1,300.00	20,165.80	32,965.12	1,279,428.14	9,133,768.33
North British & Merc. Ins. Co.—U.S.B.	New York, N. Y.	9,648,628.08	4,772,847.55		40,928.30		9.00	11,897.92	704,212.71	1,735,361.80
North River Ins. Co.	New York, N. Y.	2,845,951.61	1,783,335.97	3,500.00	823,376.73		8,617.64	225,075.31	5,345,278.72	14,264,014.81
Northwestern Fire & Marine Ins. Co.	Minneapolis, Minn.	1,329,994.88	448,568.19		115,936.35		5,683.70	168.16	1,853,797.28	4,777,719.69
Northwestern National Ins. Co.	Milwaukee, Wis.	7,235,735.30	3,944,872.74		31,806.32		3,001.85	773,975.98	300,341.45	1,700,338.33
Norwich Union Fire Ins. Soc.—U.S.B.	New York, N. Y.	3,184,174.88	1,009,000.32		288,210.24		6,745.56		8,229,937.82	10,683,673.62
Old Colony Ins. Co.	Boston, Mass.	1,476,179.84	745,101.30		119,210.24		6,745.56	56,283.31	3,075,377.18	5,900,502.00
Orient Ins. Co.—U.S.B.	Hartford, Conn.	3,861,844.42	2,002,402.42		159,481.38		8,477.30	870.00	7,515,715.66	15,266,264.28
Palatine Ins. Co.—U.S.B.	New York, N. Y.	3,373,650.85	2,032,160.85		136,234.60		26.13	8,001.02	2,100,423.61	5,584,116.80
Paternite Fire Ins. Co.—U.S.B.	New York, N. Y.	833,713.99	733,229.42		31,131.82				3,361,321.24	1,508,073.23
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	8,521,804.19	3,502,791.57		14,074.33		325,045.44	8,150.46	3,910,790.82	12,422,595.01
People's National Fire Ins. Co.	Philadelphia, Pa.	1,992,501.01	994,985.16		22,456.46		1,398.00	809,078.26	2,270,774.40	2,422,928.68
Phoenix Assurance Co.—U.S.B.	New York, N. Y.	2,984,987.93	2,984,987.93	1,351.54	154,887.65		137.44	77,008.83	3,163,551.54	7,108,364.23
Phoenix Insurance Co.	Hartford, Conn.	12,496,554.74	4,225,678.24		717,025.01	3,412.86	70,152.25	60.00	6,238,895.74	13,441,441.41
Providence Washington Ins. Co.	Providence, R. I.	4,817,491.63	4,225,678.24		202,165.05		92,688.00		4,620,723.70	8,838,221.82

TABLE NO. I

—CONTINUED.

Iowa Companies	Location	Loans Assets Dec. 31, 1914, and increase in Capital Stock	Total net prop- erty re- ceived	Deposit premi- ums on per- petual risks	Interest and rents	From agents balances pre- viously charged off	Profit on invest- ments by sale or adjustment	All other sources	Total Income	Sum of bal- ances, Dec. 31, 1914, and in- come
Prussian Nat. Ins. Co.—U.S.B.	Chicago, Ill.	2,476,307.90	1,405,252.16	79,935.71	998.97			134,380.10	1,620,566.94	4,006,964.84
Queen Ins. Co. of America.....	New York, N. Y.	19,672,497.80	5,395,342.55	359,006.74	62.55	450.00		545.24	5,705,397.08	16,377,714.88
Reliance Ins. Co.....	Philadelphia, Pa.	1,569,687.00	685,724.05	50,303.31	85.25	734.50		839.39	748,048.07	2,308,636.05
Retail Lumbermen's Ins. Ass'n.....	Minneapolis, Minn.	341,821.44	7,562.63	18,882.66				80,736.38	113,171.07	454,993.11
Rhode Island Ins. Co.....	Providence, R. I.	1,463,904.92	731,177.46	54,412.00			1,296.75		786,883.21	2,250,478.13
Richmond Ins. Co. of N. Y.....	West New Brighton, N. Y.	580,313.32	362,833.93	27,428.34			161.02	85.07	300,908.96	979,822.28
Rossia Ins. Co.—U.S.B.	Hartford, Conn.	6,470,654.00	6,864,086.14	253,776.44				7,057,862.58	13,554,516.67	20,112,333.35
Royal Ins. Co.—U.S.B.	New York, N. Y.	13,559,318.83	8,968,407.96	675,165.84	59.90	2,949.53		106,103.10	9,089,576.83	23,190,063.56
Royal Exchange Assur. Co.—U.S.B.	New York, N. Y.	3,110,239.80	2,067,551.95	108,318.45	2.73			15,562.17	3,131,426.33	5,541,676.32
Russian Reinsurance Co.—U.S.B.	New York, N. Y.	1,968,787.96	1,386,429.41	60,800.34					1,447,280.75	3,046,098.71
St. Paul Fire and Marine Ins. Co.	St. Paul, Minn.	10,543,778.86	8,194,379.55	450,860.59	41.28	977.29		371,000.43	9,017,283.14	19,561,042.00
Salamandra Ins. Co.—U.S.B.	New York, N. Y.	2,854,161.41	2,867,384.23	129,632.04		2,121.22		3,002,722.05	5,506,804.05	8,313,688.08
Scottish Union & Nat. I. Co.—U.S.B.	Hartford, Conn.	6,694,561.91	2,514,080.03	395,516.95	84.41	114.00		30,973.50	2,811,908.49	9,305,870.31
Second Russian Ins. Co.—U.S.B.	New York, N. Y.	1,177,124.65	1,662,378.02	49,986.73				1,165,364.75	2,250,488.83	3,428,177.66
Security Ins. Co.	New Haven, Conn.	4,180,453.96	2,487,287.84	191,567.91	186.43	4,218.75		149,000.00	2,819,390.05	6,569,714.91
Skandia Ins. Co.—U.S.B.	New York, N. Y.	1,913,984.07	791,181.33	56,118.25					847,250.68	2,361,285.15
South German Reins. Co.—U.S.B.	Hartford, Conn.	1,225,804.23	1,081,288.79	46,381.37				16,333.69	1,145,991.35	2,307,855.28
South Springfield Fire & Marine Ins. Co.	Springfield, Mass.	11,283,883.73	6,113,916.87	431,467.80		40,342.00		20,529.92	6,615,096.39	17,888,980.12
Standard Fire Ins. Co.	Hartford, Conn.	1,660,225.49	760,316.88	61,575.19					831,056.07	2,491,382.47
Sun Insurance Office—U.S.B.	New York, N. Y.	4,946,180.24	2,358,331.30	191,945.63		7,359.49		140,954.96	2,669,191.00	7,644,371.33
Sves Fire & Life Ins. Co.—U.S.B.	New York, N. Y.	1,658,305.46	905,705.94	53,746.05					909,451.99	2,618,327.43
Swiss National Ins. Co.—U.S.B.	New York, N. Y.	1,983,952.36	1,966,971.13	75,787.57				106,195.53	1,859,654.53	3,834,606.29
Swiss Re-Insurance Co.—U.S.B.	New York, N. Y.	1,012,000.80	995,952.05	49,354.30		9,980.00		619,633.29	1,674,800.64	2,709,810.44
Tokio Marine Ins. Co.—U.S.B.	New York, N. Y.	434,360.50	418,491.14	12,824.18		4,397.22			435,712.54	870,072.84
Twin City Fire Ins. Co.	Minneapolis, Minn.	869,665.78	545,600.63	41,297.15					569,867.81	1,436,863.57
Union Assurance Society—U.S.B.	New York, N. Y.	1,602,340.19	536,237.37	51,339.27		147.63		65,314.10	600,688.37	2,142,378.56
Union Fire Ins. Co.—U.S.B.	Providence, R. I.	980,657.20	411,587.03	31,941.07					443,528.70	1,423,535.90
Union Marine Ins. Co.—U.S.B.	New York, N. Y.	1,331,594.80	1,039,021.87	29,000.83		750.00		62,940.09	1,337,650.36	2,288,459.38
Union & Phoenix Exp. I. Co.—U. S. B.	New York, N. Y.	939,504.80	708,501.61	54,265.69		2,353.78		1,146,771.34	3,480,305.14	4,419,810.94
United States Fire Ins. Co.	New York, N. Y.	1,301,631.65		40,167.72		1,833.01		750,002.34	2,060,003.90	3,361,635.54
Urthals Fire Ins. Co.—U.S.B.	New York, N. Y.	604,411.04	429,119.63	24,003.57				3,456.98	456,640.18	1,151,001.22
Warraw Fire Ins. Co.—U.S.B.	New York, N. Y.	737,684.66	376,044.93	40,595.87				3,074.67	419,715.14	1,156,749.80
Westchester Fire Ins. Co.	New York, N. Y.	6,397,731.18	3,709,125.96	945,626.41	354.03	347.70		699.62	3,945,942.64	10,312,822.82
Western Assurance Co.	Toronto, Canada	2,645,282.49	1,707,141.07	97,042.62		1,057.59		156,337.34	1,961,852.06	4,607,211.22
Williamsburgh City Fire Ins. Co.	New York, N. Y.	4,793,402.60	2,389,519.96	109,745.54	24.30	28,440.44		868.66	2,418,365.43	7,211,968.03
Total other than Iowa Cos.		4618,749,689.06	3331,375,374.92	1108,443.47	23,425,425.64	84,662,949.47	18,639,927.83	167,244,538.46	8372,813,068.96	9,985,063,647.54
Total All Fire Companies		4623,423,956.06	3337,722,908.16	1108,443.47	23,623,021.02	84,670,843.22	18,649,367.83	167,244,538.46	8372,813,068.96	9,990,230,015.07

TABLE NO. II

Name of Company	Net amount of policy- holders' funds for losses	Legal invest- ing and ad- justment ex- penses	Salaries, ex- penses and com- mission of agents	Salaries and ex- penses of clerks
Prussian National Ins. Co.—U.S.B.	672,100.48	21,500.90	296,418.18	76,688.21
Queen Ins. Co. of America	2,652,963.25	86,106.19	1,166,320.46	302,135.47
Reliance Ins. Co.	341,441.81	10,905.45	183,388.47	55,839.99
Retail Lumbermen's Ins. Assn.	316.76	316.76	2,980.02	16,855.87
Rhode Island Ins. Co.	379,497.23	8,928.31	234,445.49	711.05
Richmond Ins. Co. of N. Y.	131,040.96	3,420.75	117,563.08	6,088.00
Rossia Ins. Co.—U.S.B.	3,856,267.37	56,287.73	1,813,971.31	84,900.23
Royal Ins. Co.—U.S.B.	4,145,186.14	136,643.37	1,865,918.03	625,849.17
Royal Exchange Assurance Co.—U.S.B.	1,072,116.86	29,836.66	507,276.22	80,758.69
Russian Reinsurance Co.—U.S.B.	770,121.68	.....	416,967.34	500.00
St. Paul Fire and Marine Ins. Co.	4,681,482.64	139,110.09	2,104,533.77	143,322.06
Salamanca Ins. Co.—U.S.B.	1,630,562.23	29,124.62	891,819.48	19,843.21
Scottish Union and Nat. Ins. Co.—U.S.B.	1,232,792.60	31,623.02	692,866.37	116,258.34
Second Russian Ins. Co.—U.S.B.	600,906.12	11,640.80	312,501.70	3,751.63
Security Ins. Co.	1,508,044.17	37,706.02	633,809.33	121,362.66
Skandia Ins. Co.—U.S.B.	472,064.24	13,656.14	246,946.25	6,868.13
South German Reinsurance Co.—U.S.B.	516,880.70	6,583.83	330,399.68	1,900.00
Springfield Fire and Marine Ins. Co.	3,300,770.98	70,632.03	1,322,329.27	354,886.56
Standard Fire Ins. Co.	478,271.02	19,108.62	225,185.68	38,555.53
Sun Insurance office—U.S.B.	1,310,757.17	46,044.65	574,078.46	197,516.64
Svea Fire & Life Ins. Co.—U.S.B.	476,280.37	13,800.07	265,906.00	31,718.49
Swiss National Ins. Co.—U.S.B.	1,184,091.23	.....	486,963.55	45,119.23
Swiss Re-Ins. Co.—U.S.B.	518,485.91	8,872.61	300,229.86	10,221.20
Tokio Marine Ins. Co.—U.S.B.	177,105.15	1,600.92	83,772.16	4,326.87
Twin City Fire Ins. Co.	398,176.19	5,060.78	133,318.18	29,415.34
Union Assurance Society—U.S.B.	248,283.99	9,388.80	132,364.00	40,747.00
Union Fire Ins. Co.—U.S.B.	223,175.28	4,622.85	122,751.68	300.00
Union Marine Ins. Co.—U.S.B.	708,421.33	21,260.86	256,620.07	45,610.70
Union & Phenix Exposed Ins. Co.—U.S.B.	676,913.30	13,418.79	340,396.83	636.01
United States Fire Ins. Co.	321,365.38	13,053.99	241,079.88	12,723.43
Urbaine Fire Ins. Co.—U.S.B.	184,073.25	3,621.16	140,777.28	.....
Warsaw Fire Ins. Co.—U.S.B.	539,450.89	8,224.27	106,210.23	500.00
Westchester Fire Ins. Co.	2,028,544.96	53,560.21	1,005,775.48	126,797.71
Western Assurance Co.	988,944.92	15,881.62	413,678.54	79,229.81
Williamsburg City Fire Ins. Co.	1,351,908.95	48,009.29	955,179.75	45,744.20
Total Other than Iowa Companies	\$ 178,864,934.67	\$ 4,531,763.33	\$85,505,106.43	\$13,224,469.98
Total All Fire Companies	\$ 179,987,240.55	\$ 4,572,147.05	\$86,150,267.44	\$13,391,226.87

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Inspection and protection of risks	Rent, repairs and taxes on real estate	Taxes on prem- ises and all other losses and fees	Dividends to Stockholders	Loss on invest- ments by sale or adjust- ment	Advertising, printing and disbursements	Total disburse- ments	Balance
38,640.09	6,740.96	43,196.35	70,064.70	7,617.55	154,233.35	1,437,640.87	2,829,923.97
131,700.65	43,778.24	156,673.15	350,000.00	32,556.00	142,674.68	5,198,717.09	11,268,097.79
19,297.50	10,131.00	37,418.20	24,000.00	581.25	44,000.26	727,773.94	1,980,802.12
711.05	902.02	1,041.36	.....	63.90	2,321.95	58,569.26	306,423.73
13,725.30	.....	26,799.92	49,000.00	.....	908.41	704,214.47	1,546,205.51
3,155.76	300.00	6,163.18	12,000.00	125.00	1,238.54	281,005.77	630,818.63
5,801.80	19,974.00	45,470.40	.....	2,415.10	301,063.22	6,186,560.85	7,347,956.82
284,278.96	314,124.59	598,391.24	.....	24,842.51	1,522,561.95	9,180,287.06	14,009,806.69
33,213.49	10,865.28	77,832.20	.....	14,570.82	149,765.44	1,305,806.68	3,245,775.54
2,680.61	.....	22,393.12	.....	.....	49,175.34	1,291,728.09	1,844,330.92
65,784.03	20,231.60	210,810.44	300,000.00	17,587.66	451,611.01	7,925,833.27	11,566,138.73
6,956.56	2,765.18	35,800.82	.....	703.00	5,251.41	2,612,777.92	3,253,115.14
5,031.36	19,678.42	88,181.19	.....	763.02	1,000,633.39	2,356,568.31	6,949,503.60
103.45	191.60	8,913.36	.....	.....	663.06	988,706.73	1,291,602.07
66,604.38	20,755.34	88,000.70	80,000.00	501.46	100,113.60	2,774,738.75	4,224,976.16
.....	.....	6,418.35	.....	1,517.49	56,700.45	806,071.65	1,555,213.70
.....	.....	7,482.74	.....	.....	23,304.69	906,159.64	1,463,005.94
163,324.03	42,496.03	225,094.62	250,000.00	406,261.38	148,976.49	6,574,771.02	11,234,308.23
20,807.48	3,133.50	30,807.73	60,000.00	.....	23,292.02	890,346.14	1,600,084.23
102,047.23	23,348.51	197,494.83	.....	2,067.50	334,913.01	2,666,138.06	4,976,333.33
38,602.00	5,060.64	31,146.35	.....	2,760.00	25,293.38	881,645.02	1,736,712.43
2,665.22	.....	15,723.52	.....	.....	1,040.10	1,736,294.89	2,607,802.00
.....	.....	400.00	.....	21,440.00	177,638.55	1,943,743.76	1,328,956.63
310.88	1,000.00	10,999.38	.....	.....	1,679.20	280,544.55	589,428.28
5,279.24	4,310.25	18,299.40	10,000.00	625.00	24,666.17	617,000.05	869,788.02
17,710.76	5,292.47	17,746.84	.....	.....	108,148.80	578,583.29	1,566,795.80
7,667.02	.....	17,069.58	.....	.....	2,756.51	308,662.02	1,024,872.88
3,162.34	1,961.25	40,739.72	.....	.....	145,765.34	1,309,501.61	979,969.87
.....	166.87	22,997.57	.....	.....	5,997.38	1,099,015.15	1,426,339.90
12,850.95	2,700.00	22,840.70	28,000.00	4,771.60	666,307.08	3,294,485.91	.....
.....	.....	8,329.15	.....	.....	29,141.90	366,277.84	784,773.38
.....	.....	3,914.89	.....	1,494.11	12,964.02	470,750.75	685,999.03
101,154.32	57,484.78	130,977.68	300,000.00	4,553.88	73,439.49	3,738,938.49	6,553,885.42
28,526.36	6,341.28	55,848.62	.....	4,456.49	183,236.85	1,769,293.83	2,837,497.41
43,308.59	12,359.29	82,667.60	100,000.00	42,617.77	33,258.84	2,715,422.38	4,866,565.55
\$7,081,758.21	\$3,011,494.61	\$10,616,124.77	\$13,514,811.35	\$2,542,134.28	\$17,466,471.76	\$336,450,009.29	\$632,584,078.25
\$7,111,066.94	\$3,020,180.19	\$10,667,893.79	\$13,768,811.25	\$2,542,134.28	\$17,564,229.61	\$338,741,377.07	\$637,407,607.10

TABLE NO. III—ASSETS, DECEMBER 31, 1915

Iowa Companies	Real estate	Mortgage loans on real estate	Collateral loans	Bonds and stocks
IOWA COMPANIES.				
Dubuque Fire & Marine Insurance Co.	4,100.00	1,185,492.85		332,063.73
Farmers' Insurance Co.	62,000.00	738,539.80		
Iowa Automobile Mutual Insurance Co.				964.07
Iowa Manufacturers' Insurance Co.	19,000.00	108,800.00		66,218.64
Iowa State (Mutual) Insurance Co.	5,000.00			339,066.04
Mill Owners Mutual Fire Insurance Co.		450,750.00		
Security Fire Insurance Co.	44,730.30	414,845.00		5,000.00
Total Iowa companies	\$ 137,830.30	\$ 2,898,424.00		\$ 337,063.73
OTHER THAN IOWA COMPANIES.				
Aachen & Munich Fire Insurance Co.—U.S.B.				2,516,175.41
Aetna Insurance Co.				1,876,918.32
Agricultural Insurance Co.	627,307.93			
Alliance Insurance Co.—U.S.B.	35,814.74	685,382.00		73,129.17
Alliance Insurance Co.				3,201,305.33
American Insurance Co.	454,700.00	1,969,746.00		7,083,986.21
American Central Insurance Co.				25,000.00
American Druggists' Fire Insurance Co.			4,500.00	
Anglo-American Re-Insurance Co.	100.00			377,198.56
Atlas Assurance Co.—U.S.B.	83,878.81	59,724.47		230,725.33
Automobile Insurance Co.				2,706,088.41
Balkan National Insurance Co.—U.S.B.		69,000.00	65,000.00	1,350,125.00
Boston Insurance Co.	913,673.92	906,000.00		5,286,301.96
British American Assurance Co.				1,462,159.88
Buffalo German Insurance Co.	325,000.00	541,350.00	16,800.00	1,782,683.22
Caledonian Insurance Co.—U.S.B.	443,780.26			1,473,997.39
Camden Fire Insurance Assn.	105,008.19	773,015.00	22,500.00	90,412.72
Citizens Insurance Co.		61,700.00		217,573.86
City of New York Insurance Co.	111,070.63	301,259.00		1,072,101.63
Columbia Insurance Co.				1,022,844.51
Columbian National Fire Insurance Co.		444,600.00		986,290.99
Commercial Union Assurance Co.—U.S.B.		30,000.00		2,080,918.45
Commercial Union Fire Insurance Co.	656,600.00			5,589,779.59
Commonwealth Insurance Co. of New York				703,948.00
Concordia Fire Insurance Co.	27,583.43	255,700.00		2,660,565.17
Connecticut Fire Insurance Co.		929,150.00		1,049,717.70
Confidential Insurance Co.	1,170,000.00	759,000.00	30,000.00	605,166.66
County Fire Insurance Co.	53,294.47	2,700.00		2,384,918.84
Detroit National Fire Insurance Co.	5,125.00	54,845.00		119,898.97
Equitable Fire & Marine Insurance Co.	101,139.00	306,375.00		2,590,565.17
Farmers Fire Insurance Co.				215,772.93
Federal Insurance Co.	44,412.92	132,574.68	50,082.58	973,433.33
Fidelity-Phenix Fire Insurance Co.	566,500.00	28,000.00		121,999.85
Fire Association of Philadelphia		15,500.00		602,544.82
Fire Reassurance Co.—U.S.B.	787,094.34	2,017,841.66	85,820.00	588,659.82
Fireman's Fund Insurance Co.		1,128,153.90		900,028.50
Firemen's Insurance Co.		2,401,700.00	339,459.67	745,877.83
First Bulgarian Insurance Co.—U.S.B.				25,940.81
First Russian Insurance Co.—U.S.B.				302,496.82
Franklin Fire Insurance Co.	136,309.56	52,985.00		556,298.32
Frankona Re-Insurance Co.—U.S.B.				119,197.25
General Fire Assurance Co.—U.S.B.				1,164,540.45
German Alliance Insurance Co.				1,907,704.51
German American Insurance Co.				119,898.97
Germania Fire Insurance Co.	2,682,385.62	53,150.00		62,329.62
	738,663.02	720,320.00		309,097.65
				82,902.00
				14,754,741.35
				378,630.31
				1,422,901.00
				577,464.67
				30,389.70
				54,535.94
				42,761.05
				190,961.48
				1,736,374.91
				970,272.68
				5,705,982.42

—FIRE INSURANCE COMPANIES.

	Cash in office and banks	Agents' balances	All other ledger assets	Total ledger assets	Non-learner as-sets	Gross assets	Deduct assets not admitted	Total admitted assets	
	\$ 192,424.70	\$ 170,238.99	\$ 84,489.50	\$ 1,794,350.38	\$ 38,065.41	\$ 1,833,015.79	\$ 16,549.65	\$ 1,816,466.14	
	35,728.45	14,837.59	466.10	965,062.74	14,131.50	949,724.33	5,397.48	944,326.85	
	964.07	2,901.61	466.10	4,381.78	15,000.00	19,331.78	638.97	18,692.81	
	66,218.64	7,855.86	5,320.04	307,194.54	2,013.93	209,208.47		209,208.47	
	339,066.04	10,416.44	321,552.03	850,034.51		850,034.51	14,477.40	844,557.11	
	44,245.27	15,019.63		510,006.90	42,586.94	552,593.84		552,593.84	
	116,872.53	46,045.96	25,055.21	652,549.00	12,753.76	665,302.76	5,112.96	660,190.10	
	\$ 685,019.79	\$ 397,307.45	\$ 636,882.88	\$ 4,963,068.85	\$ 125,151.63	\$ 5,088,220.48	\$ 42,176.15	\$ 5,046,044.33	
	\$ 145,340.19	\$ 185,833.94	\$ 6,979.20	\$ 2,854,226.74	\$ 90,511.40	\$ 2,884,738.14	\$ 164,978.63	\$ 2,720,339.67	
	1,876,918.32	2,332,409.02	4,181.49	24,419,009.86	750,556.63	27,419,009.86	445,463.84	27,073,626.51	
	303,082.17	300,725.14		4,708,349.35	44,214.90	4,802,564.34	121,748.41	4,680,815.93	
	199,992.77	25,094.41		751,739.62	19,280.45	771,020.07	25,729.51	745,290.56	
	175,494.61	136,317.23	1,249.56	2,749,193.23	35,968.31	2,770,161.54	130,328.74	2,640,832.80	
	390,651.37	589,473.12		10,912,063.57	11,015,234.87	134,762.92	10,000,471.95	134,762.92	
	279,979.39	390,535.28		4,797,324.64	29,269.43	4,826,594.07	760,235.77	4,066,358.30	
	22,080.32	18,580.39		418,730.29	5,492.88	424,223.17		424,223.17	
	4,727.45	668.22	8,468.63	867,373.07	8,568.80	875,941.87	15,835.02	860,106.85	
	197,271.74	305,646.40		3,362,829.54	33,238.24	3,396,067.78	303,397.70	3,092,670.09	
	790,921.13	95,797.39	187.02	2,371,531.05	16,639.85	2,388,170.90	20,813.91	2,367,356.99	
	707,362.08	290,481.56		2,367,058.92	19,673.82	2,387,732.74		2,387,732.74	
	571,563.93	704,491.00	51,772.03	1,416,492.83	30,538.82	1,447,031.65	343,424.71	1,103,606.94	
	333,229.32	176,265.16	1,666.05	1,969,347.41	24,968.37	1,994,315.78	78,550.09	1,915,765.69	
	399,942.97	114,068.02		3,240,871.21	22,829.33	3,263,699.54	3,549.36	3,260,150.18	
	1,473,997.39	179,561.90	369,550.32	2,366,889.06	11,022.63	2,377,911.69	95,723.19	2,282,188.50	
	90,412.72	275,650.88	1,374.76	3,423,969.16	37,724.79	3,461,693.95	68,905.62	3,392,788.33	
	217,573.86	60,494.51		696,832.13	7,065.22	703,897.35	19,491.84	684,405.51	
	1,072,101.63	167,919.12		1,616,458.25	32,782.18	1,649,240.43	160,011.16	1,489,229.27	
	1,022,844.51	128,938.64	10,270.00	1,328,738.83	18,864.50	1,347,603.33	85,111.40	1,262,491.93	
	2,532.32	68,959.62	13,164.06	1,538,337.90	42,065.14	1,580,403.13	12,109.59	1,568,293.54	
	2,080,918.45	4,467,858.27	6,062.01	9,911,230.53	337,230.53	10,248,461.06	430,556.33	9,817,904.73	
	5,589,779.59	146,787.06		1,313,652.17	8,172.00	1,321,824.17	47,760.85	1,274,063.32	
	703,948.00	54,711.49	200.00	3,103,971.65	39,097.91	3,133,069.56	610,424.63	2,522,644.93	
	2,660,565.17	302,496.82		2,377,725.62	27,957.92	2,405,683.54	2,030.44	2,403,653.10	
	1,049,717.70	456,298.32	69,552.10	7,285,508.74	95,517.61	7,381,026.35	462,091.27	6,918,935.08	
	2,384,918.84	1,210,482.29	259,684.32	30,000,024.45	221,061.50	30,281,686.01	122,528.16	30,159,157.85	
	119,898.97	1,908,716.26		86,712.06	39,428.29	87,141.25	9,678.48	88,062.77	
	2,590,565.17	30,967.65	100.00	630,739.21	15,096.90	645,737.29	17,849.65	627,887.64	
	215,772.93	69,971.33		1,277,126.40	78,742.83	1,355,869.23	60,610.18	1,295,259.05	
	973,433.33	75,279.11		1,080,106.73	21,847.12	1,101,953.85	11,426.01	1,090,527.84	
	635,320.50	588,659.82	50.00	4,119,197.25	163,677.10	4,282,874.35	282,909.63	4,000,374.42	
	3,093,943.61	1,907,704.51		6,062.01	17,870,072.87	116,940.01	17,749,337.89	17,749,337.89	
	14,754,741.35	609,238.13		9,581,967.80	144,920.85	9,726,668.75	354,161.93	9,372,506.82	
	378,630.31	309,097.65		1,677,179.21	19,322.93	1,696,502.14		1,677,179.21	
	1,422,901.00	2,141,810.08	1,340,988.81	183,566.24	11,725,329.29	96,965.65	11,822,256.84	496,049.74	
	577,464.67	196,962.70	451,851.96		6,190,370.95	7,080,394.05	25,546.90	7,054,847.15	
	1,944,236.66	159,381.56	124,209.15		1,768,773.08	25,879.28	1,804,652.26	1,804,652.26	
	1,474,741.35	348,097.06			1,851,967.80	1,851,967.80		1,851,967.80	
	1,422,901.00	82,902.00			1,708,029.28	1,708,029.28		1,708,029.28	
	577,464.67	30,389.70			2,008,408.94	22,960.72	2,031,438.66	30,997.41	2,000,851.25
	30,389.70	54,535.94			8,253.20	1,000,298.39	2,781.88	1,000,516.51	
	788,630.31	994,024.17			994,024.17	994,024.17		994,024.17	
	1,957,104.68	190,961.48			11,117.00	2,139,944.23	179,239.06	1,960,705.17	
	15,500.00	24,961,164.05	39,000.80		159,573.75	84,210,737.89	1,845,111.69	22,964,626.51	
	738,663.02	720,320.00			67,346.55	8,439,178.34	600,520.50	8,059,657.84	

TABLE NO. IV—LIABILITIES, DECEMBER 31, 1915

Name of Company	Net unpaid claims	Unearned premiums (reserve)	Unpaid commissions and expenses
IOWA COMPANIES.			
Dubuque Fire & Marine Insurance Co.....	\$ 54,339.43	\$ 1,075,802.49	
Farmers' Insurance Co.....	10,721.65	599,987.00	5,670.28
Iowa Automobile Mutual Insurance Co.....	1,294.00	9,831.79	379.19
Iowa Manufacturers' Insurance Co.....	2,230.00	91,316.35	
Iowa State (Mutual) Insurance Co.....	21,965.37	730,855.00	
Mill Owners Mutual Fire Insurance Co.....	6,577.30	45,458.89	2,839.53
Security Fire Insurance Co.....	10,868.47	374,167.55	2,119.87
Total Iowa companies.....	\$ 107,025.52	\$ 2,917,028.07	\$ 11,017.87
OTHER THAN IOWA COMPANIES.			
Aachen & Munich Fire Ins. Co.—U.S.B.....	\$ 110,972.81	\$ 1,231,807.54	\$ 5,439.90
Aetna Insurance Co.....	1,302,476.00	10,518,698.08	15,000.00
Agricultural Insurance Co.....	144,224.44	1,301,115.65	12,800.00
Alliance Assurance Co.—U.S.B.....	102,651.11	1,001,355.22	7,220.00
Alliance Insurance Co.....	227,022.00	699,335.74	
American Insurance Co.....	325,848.43	5,154,061.86	10,000.00
American Central Insurance Co.....	1,911.72	73,484.33	892.84
American Drugists' Fire Insurance Co.....	249,972.41	1,799,191.18	2,364.42
Anglo-American Re-Insurance Co.....	15,992.30		
Atlas Assurance Co.—U.S.B.....	147,792.52	1,714,138.00	9,363.67
Automobile Insurance Co.....	48,345.85	390,611.53	26,538.73
Balkan National Insurance Co.—U.S.B.....	236,300.00	1,310,360.20	3,000.00
Boston Insurance Co.....	781,407.50	2,542,637.39	4,019.00
British America Assurance Co.....	111,861.39	1,031,122.33	3,500.00
Buffalo General Insurance Co.....	46,926.96	775,029.25	6,000.00
Calcedonia Insurance Co.—U.S.B.....	148,080.76	1,442,334.04	2,000.00
Camden Fire Insurance Association.....	156,985.34	1,665,387.41	2,943.76
Citizens Insurance Co.....	25,785.85	165,513.28	
City of New York Insurance Co.....	59,494.00	616,744.43	2,500.00
Columbia Insurance Co.....	27,844.45	164,379.04	7,000.00
Columbian National Fire Insurance Co.....	17,111.54	229,146.21	6,356.00
Commercial Union Assurance Co.—U.S.B.....	809,024.77	6,325,135.01	27,456.00
Commercial Union Fire Insurance Co.....	43,320.00	569,922.50	3,527.78
Commonwealth Insurance Co. of N. Y.....	87,023.74	925,023.91	8,799.29
Concordia Fire Insurance Co.....	69,940.30	1,138,786.97	45,337.36
Connecticut Fire Insurance Co.....	287,706.28	3,566,650.35	10,100.00
Continental Insurance Co.....	355,867.15	9,812,331.47	128,116.30
County Fire Insurance Co.....	9,023.39	309,267.19	1,181.91
Detroit National Fire Insurance Co.....	16,972.83	134,245.57	681.01
Equitable Fire & Marine Insurance Co.....	51,009.28	276,566.80	250.00
Farmers Fire Insurance Co.....	79,190.74	517,722.25	328.71
Federal Insurance Co.....	926,905.63	617,880.03	61,072.32
Fidelity-Phoenix Fire Insurance Co.....	466,300.63	7,909,295.42	54,002.87
Fire Association of Philadelphia.....	439,243.64	5,267,497.81	13,388.43
Fire Reassurance Co.—U.S.B.....	183,321.00	986,454.90	
Fireman's Fund Insurance Co.....	1,147,419.69	5,661,981.73	182,506.00
Firemen's Insurance Co.....	345,998.05	2,955,812.47	9,832.84
First Bulgarian Insurance Co.—U.S.B.....	198,180.00	994,441.48	7,000.00
First Russian Insurance Co.—U.S.B.....	146,463.00	928,639.07	10,973.58
Franklin Fire Insurance Co.....	35,264.22	729,231.72	2,000.00
Frankona Re-Insurance Co.—U.S.B.....	89,167.65	548,063.06	125.00
General Fire Assurance Co.—U.S.B.....	48,446.71	494,305.00	7,118.65
German Alliance Insurance Co.....	109,834.49	506,421.30	
German American Insurance Co.....	929,085.12	9,098,192.28	31,576.41
Germania Fire Insurance Co.....	265,927.79	3,258,271.56	28,477.54

—FIRE INSURANCE COMPANIES.

Dividends un- paid	Estimated taxes	All other liabilities and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
	\$ 25,000.00	\$ 10,000.00	\$ 200,000.00	\$ 451,215.22	\$ 1,816,496.14
	7,800.00		200,000.00	120,138.22	844,238.83
	149.34	5,500.00		1,500.49	16,621.81
	509.75		100,000.00	15,071.37	200,238.47
	8,283.29			65,875.34	844,567.11
	3,769.63				
	3,000.75		200,000.00	494,054.49	502,392.84
				60,032.45	60,032.45
	\$ 47,573.98	\$ 15,500.00	\$ 700,000.00	\$ 1,246,796.58	\$ 5,946,034.22
	\$ 21,250.00			\$ 1,350,799.17	\$ 2,730,359.51
	300,000.00		\$ 5,000,000.00	7,284,515.59	94,730,695.07
	40,000.00	200,000.00	500,000.00	1,832,375.84	4,080,815.93
	10,255.00		300,000.00	294,760.25	745,371.26
	22,300.00	296,000.00	750,000.00	750,000.00	9,945,837.80
\$ 80,114.00	50,000.00	22,640.19	1,000,000.00	4,012,898.47	10,666,471.95
	3,227.94		300,000.00	143,731.11	423,322.14
	35,900.00	923.48	1,000,000.00	4,027,308.29	1,027,308.29
	35,000.00		300,000.00	9,012.11	290,005.41
	10,000.00	16,402.23	1,000,000.00	919,442.54	2,377,857.39
	2,000.00		300,000.00	375,516.54	2,207,372.74
	130,000.00	56,000.00	1,000,000.00	2,549,592.79	7,109,697.97
	16,619.95		215,000.00	561,021.82	1,539,785.09
	15,000.00	80,000.00	400,000.00	1,041,931.97	2,281,148.28
	25,000.00	10,000.00		654,274.10	2,292,138.30
	30,000.00	21.25	700,000.00	867,215.27	3,269,288.22
	30,000.00	43,968.84	300,000.00	347,425.30	584,435.51
	12,000.00		385,200.00	274,384.84	1,546,232.27
	9,000.00		400,000.00	579,268.44	1,187,491.30
	7,500.00	100.00	2,068,250.00	294,841.79	1,968,209.54
	133,765.48		9,968,399.91	2,573,495.65	9,968,399.91
	13,022.80		200,000.00	414,489.18	1,174,063.33
	36,000.00		550,000.00	1,482,028.39	2,519,446.61
	30,000.00	36,668.74	600,000.00	400,235.83	2,493,986.13
	100,000.00		1,000,000.00	1,564,478.45	5,919,205.08
	171,290.00	101,284.15	2,000,000.00	17,020,573.77	20,306,137.85
	6,508.99	199.38	400,000.00	199,988.59	868,927.72
	2,000.00	81.91	389,359.00	84,482.25	827,837.36
	3,500.00	223.75	500,000.00	468,328.16	1,296,258.05
	6,000.00			486,976.14	1,090,227.84
	60,000.00		1,000,000.00	1,313,094.44	4,049,371.42
	145,700.00	250,300.20	2,500,000.00	6,170,650.62	17,746,373.39
	50,000.00		750,000.00	2,432,014.94	9,372,138.82
	5,000.00	7,000.00	300,000.00	292,252.39	1,671,112.20
	120,000.00	60,000.00	1,500,000.00	2,054,704.15	11,325,305.83
	36,000.00	282.29	2,000,000.00	2,738,837.43	7,045,763.43
	2,500.00		300,000.00	492,530.88	1,804,632.36
	22,027.48		300,000.00	390,050.99	1,028,249.22
	5,000.00	279,228.60	500,000.00	510,076.71	2,060,851.25
	11,000.00	3,875.00	300,000.00	108,964.88	1,090,516.23
	9,000.00	8,943.23		428,219.79	915,225.29
	10,000.00		400,000.00	916,431.76	1,841,792.53
	149,000.00	18,144.27	200,000.00	19,217,684.29	22,264,028.21
	65,000.00	1,919.13	1,000,000.00	3,109,356.18	8,069,661.84

TABLE NO. IV

Name of Company	Net unpaid claims	Unearned premiums (reserves)	Unpaid commissions and expenses
Grand Fire & Marine Insurance Co.....	45,677.00	1,514,856.47	.....
Glens Falls Insurance Co.....	232,071.90	2,827,838.07	1,000.00
Globe & Rutgers Fire Insurance Co.....	672,977.00	5,322,023.67	78,629.37
Granite State Fire Insurance Co.....	9,635.00	646,332.04	2,231.84
Hamburg Assurance Co.—U.S.B.....	465,000.62	2,094,166.95	7,000.00
Hamburg-Bremen Fire Ins. Co.—U.S.B.....	109,114.00	1,004,905.98	11,250.00
Hanover Fire Insurance Co.....	296,374.86	2,484,988.37	5,129.39
Hartford Fire Insurance Co.....	1,551,485.92	16,356,361.59	25,000.00
Home Insurance Co.....	1,736,300.32	15,878,838.00	150,000.00
Imperial Assurance Co.....	25,147.00	282,509.24	3,000.00
Indemnity Mutual Marine Insurance Co.....	118,342.50	109,750.25	.....
Insurance Co. of North America.....	2,271,149.00	8,771,946.58	.....
Insurance Co. of State of Pennsylvania.....	259,353.91	2,287,347.46	.....
International Insurance Co.....	45,913.30	2,500.00	1,172.01
International Reassurance Co.—U.S.B.....	49,397.68	333,961.05	11,120.32
Jakor Insurance Co.—U.S.B.....	282,765.89	2,216,353.22	46,000.00
Liverpool & Lon. & Globe Ins. Co.—U.S.B.....	48,961.00	538,271.98	17,500.00
Liverpool & London & Globe Ins. Co.....	1,076,278.21	8,036,031.25	61,365.15
London Assurance Corporation—U.S.B.....	719,994.70	2,232,254.74	22,392.97
London & Lancashire Fire Ins. Co.—U.S.B.....	186,076.59	2,757,928.72	9,211.93
Lumbermen's Insurance Co.....	11,264.14	449,226.40	4,026.86
Mannheim Insurance Co.—U.S.B.....	288,791.49	439,652.39	4,066.30
Mechanics Insurance Co.....	25,432.54	747,491.41	3,279.03
Mechanics & Traders' Insurance Co.....	84,386.22	528,184.84	8,267.32
Mercantile Insurance Co. of America.....	26,918.46	603,711.57	10,521.27
Merchants Fire Assurance Corp. of N. Y.....	15,339.00	118,997.81	70,000.00
Milwaukee Mechanics Insurance Co.....	137,821.69	2,255,759.87	25,000.00
Minneapolis Fire & Marine Insurance Co.....	2,543.04	284,284.29	.....
Moscow Fire Insurance Co.—U.S.B.....	309,887.00	1,256,805.74	10,672.38
National-Ben Franklin Fire Insurance Co.....	179,943.81	1,742,697.78	646.87
National Fire Insurance Co.....	804,527.29	9,224,651.44	50,000.00
National Union Fire Insurance Co.....	161,976.68	2,227,351.98	12,292.30
Netherlands Fire & Life Ins. Co.—U.S.B.....	3,644.67	466,638.88	132.41
Newark Fire Insurance Co.....	136,947.91	1,943,921.37	2,289.00
New Brunswick Fire Insurance Co.....	4,559.13	666,536.21	1,800.00
New Hampshire Fire Insurance Co.....	233,912.77	2,738,147.14	35,000.00
New Jersey Fire Insurance Co.....	90,227.40	289,691.56	28,172.60
Niagara Fire Insurance Co.....	304,739.62	3,491,216.25	52,712.40
Nord Deutsche Assurance Co.—U.S.B.....	175,967.50	863,730.57	1,400.00
Northern Insurance Co.—U.S.B.....	318,166.79	2,291,663.19	21,616.73
Northern Insurance Co. of Moscow—U.S.B.....	98,713.75	517,695.60	82.33
North British & Merc. Ins. Co.—U.S.B.....	462,376.96	4,924,821.96	32,482.87
North River Insurance Co.....	197,835.00	1,566,060.21	5,000.00
Northwestern Fire & Marine Insurance Co.....	2,838.84	1,888.00	1,000.42
Northwestern National Insurance Co.....	166,006.81	3,288,377.01	29,880.90
Norwich Union Fire Ins. Society—U.S.B.....	174,884.10	1,794,796.26	14,828.90
Old Colony Insurance Co.....	198,420.64	542,238.49	4,700.65
Orient Insurance Co.....	127,790.43	1,967,009.15	3,432.28
Palatine Insurance Co.—U.S.B.....	97,735.00	1,911,130.27	9,238.51
Paternalite Fire Insurance Co.—U.S.B.....	65,630.00	933,591.21	5,000.00
Pennsylvania Fire Insurance Co.....	864,000.24	4,617,187.18	17,000.00
People's National Fire Insurance Co.....	79,281.47	987,249.27	472.78
Phoenix Assurance Co.—U.S.B.....	223,911.49	2,423,934.18	15,000.00
Phoenix Insurance Co.....	140,921.57	5,028,327.29	45,000.00
Provident Washington Insurance Co.....	705,641.84	2,785,947.45	15,000.00

—CONTINUED.

Dividends unpaid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up to each	Surplus over all liabilities	Total liabilities
.....	5,500.00	.....	500,000.00	425,135.24	2,489,988.71
.....	30,000.00	89,000.00	500,000.00	2,254,219.29	3,829,946.41
.....	10,000.00	983,000.00	400,000.00	1,790,684.89	10,175,351.11
.....	10,000.00	8,545.64	200,000.00	30,656.24	5,255,117.35
.....	10,000.00	11,000.00	200,000.00	906,553.30	4,506,292.82
.....	27,500.00	.....	200,000.00	490,527.00	1,843,242.24
.....	45,000.00	2,282.82	1,000,000.00	882,386.66	4,542,437.23
.....	230,000.00	720,000.00	2,000,000.00	7,250,972.50	25,277,857.42
.....	250,000.00	2,431,525.36	6,000,000.00	11,258,177.25	27,982,741.92
.....	10,000.00	.....	200,000.00	253,497.37	826,613.91
.....	12,000.00	.....	200,000.00	217,166.20	648,209.20
.....	115,000.00	830,472.33	4,000,000.00	5,000,000.00	39,441,659.51
.....	1,827.00	155.00	1,000,000.00	438,429.70	4,022,344.68
.....	2,000.00	.....	200,000.00	65,658.88	213,649.18
.....	2,000.00	14,250.00	200,000.00	268,150.20	1,009,739.34
.....	4,000.00	22,300.00	200,000.00	441,721.56	3,215,232.47
.....	7,230.24	.....	400,000.00	382,933.76	1,215,228.99
.....	188,992.11	20,000.00	4,841,887.19	14,814,383.91	24,884,383.91
.....	8,568.24	221.10	1,394,701.82	4,380,826.67	4,380,826.67
.....	6,254.24	65.00	1,809,929.43	4,901,624.92	4,901,624.92
.....	5,732.90	.....	250,000.00	1,234,201.45	1,653,119.75
.....	45,000.00	.....	200,000.00	500,119.55	1,477,981.01
.....	7,000.00	1,085.45	250,000.00	444,228.20	1,425,148.28
.....	17,972.17	.....	200,000.00	327,123.25	1,465,425.41
.....	22,221.10	.....	1,000,000.00	1,135,731.31	3,251,396.84
.....	29,000.00	.....	200,000.00	1,286,298.75	1,286,298.75
.....	13,000.00	19,697.55	1,000,000.00	782,668.30	4,244,085.28
.....	13,938.26	16,297.61	200,000.00	246,135.97	784,979.27
.....	24,292.31	.....	200,000.00	447,140.60	2,128,894.63
.....	20,200.00	.....	1,000,000.00	449,872.64	4,275,965.20
.....	225,000.00	225,223.42	2,000,000.00	3,496,243.12	16,239,984.28
.....	60,000.00	26,228.06	1,000,000.00	530,946.54	4,128,759.96
.....	8,000.00	.....	200,000.00	258,801.06	1,005,296.42
.....	17,500.00	29.28	200,000.00	425,671.39	1,188,966.29
.....	42.67	.....	400,000.00	303,167.41	1,811,688.70
.....	67,000.00	.....	80,000.00	4,152,821.28	6,315,821.28
.....	5,000.00	.....	1,250,000.00	2,008,944.79	1,623,992.48
.....	25,000.00	.....	1,000,000.00	2,121,098.87	1,623,992.48
.....	25,000.00	1,397.25	1,000,000.00	2,754,214.51	7,662,817.41
.....	43,878.26	5,000.00	400,000.00	789,616.12	2,003,214.60
.....	17,122.19	.....	200,000.00	2,421,965.32	3,904,966.25
.....	5,500.00	.....	400,321.50	1,025,504.20	1,025,504.20
.....	65,470.00	.....	2,622,828.72	9,007,590.55	9,007,590.55
.....	25,000.00	.....	600,000.00	881,561.02	1,166,796.48
.....	29,212.31	.....	400,000.00	229,665.78	1,007,443.67
.....	116,000.00	365,448.28	1,000,000.00	1,900,489.92	7,128,545.79
.....	44,420.00	.....	1,129,297.11	3,225,236.23	3,225,236.23
.....	4,611.79	.....	432,718.32	1,864,849.21	1,864,849.21
.....	23,221.74	1,169.75	1,114,142.18	2,867,462.20	2,867,462.20
.....	40,720.00	.....	864,341.23	3,143,416.22	3,143,416.22
.....	2,000.00	.....	328,131.87	1,000,790.17	1,000,790.17
.....	50,000.00	.....	750,000.00	2,429,629.92	8,251,407.44
.....	10,000.00	100,000.00	1,000,000.00	1,966,731.91	1,966,731.91
.....	36,000.00	.....	1,209,726.14	1,927,711.80	1,927,711.80
.....	226,000.00	.....	6,652,198.29	15,345,266.28	15,345,266.28
.....	22,000.00	.....	1,179,821.80	5,725,615.20	5,725,615.20

TABLE NO. IV

Name of Company	See unpaid claims	Unearned premiums (reserve)	Unpaid com- mercial and expenses
Prussian National Insurance Co.—U.S.B.	154,056.21	1,242,417.99	274.58
Queen Insurance Co. of America	465,791.59	4,674,971.58	21,775.34
Rollins Insurance Co.	89,345.57	849,312.52	15,757.84
Retail Lumbermen's Insurance Assn.	245.00	100,071.88	
Rhode Island Insurance Co.	66,552.77	634,407.37	67,073.50
Richmond Insurance Co. of N. Y.	41,835.03	239,460.86	100.00
Rossia Insurance Co.—U.S.B.	1,305,771.00	5,261,551.41	
Royal Insurance Co.—U.S.B.	959,529.89	8,506,996.16	43,379.47
Royal Exchange Assurance Co.—U.S.B.	259,446.00	1,642,531.10	17,661.02
Russian Insurance Co.—U.S.B.	173,866.00	1,003,851.43	7,662.00
St. Paul Fire & Marine Insurance Co.	738,092.38	5,471,722.01	4,791.95
Salamandra Insurance Co.—U.S.B.	369,751.32	2,302,861.63	12,000.00
Scottish Union & Nat. Ins. Co.—U.S.B.	214,222.00	2,588,176.72	12,000.00
Second Russian Insurance Co.—U.S.B.	129,506.21	708,118.30	3,000.00
Security Insurance Co.	345,543.84	2,395,940.38	2,337.38
Skandia Insurance Co.—U.S.B.	179,396.44	601,905.28	790.00
South German Reinsurance Co.—U.S.B.	135,624.38	739,098.97	7,000.00
Springfield Fire & Marine Insurance Co.	377,391.47	5,075,529.02	33,957.65
Standard Fire Insurance Co.	37,332.25	496,230.05	591.27
Sun Insurance Office—U.S.B.	240,509.00	2,771,873.72	18,139.00
Svea Fire & Life Insurance Co.—U.S.B.	48,314.45	426,038.41	4,626.53
Swiss National Insurance Co.—U.S.B.	238,686.00	1,277,809.23	9,300.00
Swiss Re-Insurance Co.—U.S.B.	367,102.77	715,622.49	7,790.00
Tokio Marine Insurance Co.—U.S.B.	19,600.00	75,468.60	4,144.23
Twin City Fire Insurance Co.	16,250.05	274,063.99	498.68
Union Assurance Society—U.S.B.	56,830.00	526,513.49	2,909.54
Union Fire Insurance Co.—U.S.B.	39,327.53	349,656.08	37,883.36
Union Marine Insurance Co.—U.S.B.	291,148.55	295,252.90	19,000.00
Union & Phenix Exp. Ins. Co.—U.S.B.	144,496.87	848,926.01	320.00
United State Fire Insurance Co.	78,484.32	520,767.74	1,038.00
Urbaine Fire Insurance Co.—U.S.B.	37,374.22	389,148.49	7,164.12
Warsaw Fire Insurance Co.—U.S.B.	71,943.74	257,195.58	251.63
Wentchester Fire Insurance Co.	438,878.32	2,478,393.48	15,000.00
Western Assurance Co.	213,798.64	1,105,170.39	5,843.97
Williamsburgh City Fire Insurance Co.	229,683.00	2,611,609.96	2,000.00
Total other than Iowa companies	\$ 37,161,173.00	\$98,898,892.02	\$ 2,130,889.74
Total all fire companies	\$ 37,396,759.12	\$99,898,330.00	\$ 2,141,838.61

—CONTINUED.

Dividends un- paid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
	30,000.00		200,000.00	807,059.19	2,564,074.65
	116,228.27	28,372.40	1,000,000.00	4,537,508.96	10,672,309.83
	5,375.00		600,000.00	291,130.12	1,542,025.56
	1,000.00			255,268.19	429,905.67
	14,500.00		400,000.00	359,230.00	1,031,750.44
	4,600.00		200,000.00	212,586.74	698,284.82
	7,900.00	35,000.00	300,000.00	1,734,500.80	7,064,625.20
	299,254.55	1,001.50	500,000.00	2,332,554.72	13,790,520.29
	49,152.32	134.98	600,000.00	785,707.91	3,167,974.23
	21,966.79		300,000.00	635,964.39	1,833,240.87
	140,280.00	75,465.30	1,000,000.00	2,809,437.17	13,320,710.41
	25,000.00			737,819.30	2,544,612.55
	10,000.00	12,009.63	200,000.00	3,084,163.10	6,740,670.45
	2,500.00			423,480.45	1,268,200.00
	40,000.00		1,000,000.00	732,744.39	4,383,906.90
	15,345.67		320,000.00	232,346.00	1,433,525.79
	3,000.00		300,000.00	370,067.12	1,465,739.58
	10,000.00	285,508.22	2,300,000.00	2,260,666.63	11,905,373.50
	15,000.00		750,000.00	144,134.28	1,061,617.55
	16,226.61	153.41		1,780,827.42	4,806,568.21
	21,425.07		300,000.00	676,674.47	1,668,764.91
	3,000.00		300,000.00	370,731.41	2,099,596.64
	2,800.00			893,515.67	1,268,900.84
	14,847.00		200,000.00	179,569.43	514,469.28
	18,365.93		300,000.00	67,756.17	679,564.82
	13,405.89			899,331.18	1,900,011.81
	8,000.00			565,124.85	1,009,239.92
	25,000.00		300,000.00	225,790.22	910,478.67
	22,000.00			464,321.40	1,420,984.48
	9,700.00		400,000.00	329,559.73	1,338,481.75
	4,490.00	7,947.71		294,829.37	771,636.91
	1,250.00			302,697.22	605,391.39
	85,000.00	362.94	500,000.00	1,714,771.63	6,392,375.41
	25,673.13		215,000.00	1,097,286.82	2,747,819.34
	37,000.00	5,509.89	1,000,000.00	1,110,787.61	4,966,385.48
\$ 1,140,173.00	\$ 6,028,633.72	\$ 7,708,634.05	\$ 83,600,800.00	\$96,027,064.02	\$ 443,245,005.82
\$ 1,140,173.00	\$ 6,061,627.74	\$ 7,601,134.05	\$ 84,302,800.00	\$97,874,271.50	\$ 445,251,633.14

TABLE NO. V—IOWA BUSINESS, DECEMBER 31, 1915—FIRE INSURANCE COMPANIES.

TABLE NO. V—CONTINUED.

Name of Company	Amount of risks written	Premiums received	Losses paid	Losses incurred
IOWA COMPANIES.				
Dubuque Fire & Marine Ins. Co.	\$ 7,697,932.00	\$ 91,338.02	\$ 36,842.10	\$ 39,366.11
Farmers' Ins. Co.	46,900,378.00	472,500.53	229,891.46	227,914.93
Iowa Automobile Mutual Ins. Co.	2,161,811.00	31,061.85	10,204.29	11,839.79
Iowa Manufacturers' Ins. Co.	11,928,080.42	127,560.73	64,177.45	55,670.13
Iowa State (Mutual) Ins. Co.	24,009,449.71	378,646.91	99,014.20	107,468.07
Mill Owners Mutual Fire Ins. Co.	1,105,815.00	17,003.42	7,169.33	7,169.33
Security Ins. Co.	16,913,323.00	251,238.64	91,725.22	97,400.85
Total Iowa Companies.	\$19,546,799.13	\$1,270,429.50	\$518,434.65	\$536,283.79
OTHER THAN IOWA COMPANIES.				
Aachen and Munich Fire Ins. Co.—U.S.B.	\$ 2,009,470.00	\$ 22,969.39	\$ 24,815.55	\$ 29,371.66
Actna Insurance Co.	12,642,738.00	184,251.68	103,145.34	108,210.92
Agricultural Ins. Co.	2,805,000.00	26,883.81	18,541.69	24,005.87
Alliance Assurance Co.—U.S.B.	82,450.00	1,715.29	240.00	240.00
Alliance Insurance Co.	139,045.00	1,509.78	306.32	346.32
American Insurance Co.	24,609,005.00	258,375.29	119,422.85	121,061.36
American Druggists' Fire Ins. Co.	337,400.00	2,639.45	1,510.48	1,510.48
American Central Ins. Co.	7,109,899.00	61,923.31	49,845.29	54,830.31
*Anglo-American Re-Ins. Co.	729,779.00	6,143.46	5,149.18	5,872.02
Atlas Assurance Co.—U.S.B.	2,498,956.00	26,447.35	31,078.89	25,133.79
Automobile Ins. Co.	884,435.00	11,068.99	5,534.44	2,351.24
*Balkan National Ins. Co.—U.S.B.	2,214,559.00	28,104.00	37,704.84	32,330.84
Boston Ins. Co.	1,159,216.00	30,346.32	39,794.82	25,899.73
British American Assurance Co.	2,071,405.00	16,102.14	16,738.18	18,064.86
Buffalo German Ins. Co.	2,299,751.00	25,478.83	26,548.30	37,296.47
Caledonian Ins. Co.—U.S.B.	911,515.00	19,449.96	5,184.54	4,734.55
Camden Fire Ins. Assn.	304,846.00	7,301.40	2,928.49	2,917.49
Citizens Ins. Co.	1,396,838.00	12,656.92	15,446.08	12,966.00
City of New York Ins. Co.	882,662.00	14,988.71	17,733.71	17,733.71
*Columbia Ins. Co.	275,464.00	2,474.70	104.24	25.58
Columbian National Fire Ins. Co.	1,061,935.00	19,752.00	3,908.45	4,202.60
Commercial Union Assurance Co.—U.S.B.	5,665,285.00	47,652.82	49,408.15	35,978.12
Commercial Union Fire Ins. Co.	332,512.00	4,649.70	4,509.66	4,084.17
Commonwealth Ins. Co. of N. Y.	2,505,272.00	26,815.01	12,142.92	17,425.70
Concordia Fire Ins. Co.	4,118,749.00	51,219.54	31,380.42	31,941.94
Connecticut Fire Ins. Co.	6,568,503.00	65,183.43	44,936.00	45,429.33
Continental Ins. Co.	25,854,312.00	256,877.00	151,117.12	132,025.19
County Fire Ins. Co.	219,794.00	1,361.16	166.64	159.64
Detroit National Fire Ins. Co.	33,725.00	441.17	—	—
Equitable Fire and Marine Ins. Co.	2,202,605.00	24,790.87	13,879.98	15,463.33
Farmers Fire Ins. Co.	3,185,659.00	26,315.96	23,029.29	26,479.23
Federal Insurance Co.	2,467,585.00	7,132.36	1,855.13	2,351.46
Fidelity-Phenix Fire Ins. Co.	9,880,307.00	114,744.75	89,005.28	93,001.49
Fire Association of Philadelphia	4,508,584.00	54,508.16	51,594.52	50,901.56
*Fire Reinsurance Co.—U.S.B.	1,503,925.00	17,856.51	16,368.02	18,868.91
Fireman's Fund Ins. Co.	66,792,425.00	643,851.58	409,150.21	365,496.06
Firemen's Ins. Co.	4,767,022.00	55,967.87	49,659.29	56,789.62
*First Bulgarian Ins. Co.—U.S.B.	1,200,761.00	14,322.00	19,420.41	19,432.44
*First Russian Ins. Co.—U.S.B.	600,761.00	5,878.82	2,894.95	2,161.66
Franklin Fire Ins. Co.	3,747,086.00	38,609.43	29,139.29	36,949.79

Name of Company	Amount of risks written	Premiums received	Losses paid	Losses incurred
*Frankona Re-Ins. Co.—U.S.B.	1,376,377.00	16,241.66	7,438.06	9,619.54
General Fire Assurance Co.—U.S.B.	9,063,470.00	9,723.38	9,833.19	11,228.77
German Alliance Ins. Co.	2,771,275.00	26,347.14	39,148.11	39,148.11
German American Ins. Co.	44,438,434.86	493,834.56	263,536.73	264,197.78
Germania Fire Ins. Co.	6,450,166.00	69,876.77	40,622.33	43,609.23
Grand Fire and Marine Ins. Co.	1,446,015.00	15,150.78	6,549.75	7,414.73
Glens Falls Ins. Co.	2,622,029.00	33,232.90	26,788.41	45,459.46
Globe and Rutgers Fire Ins. Co.	3,480,375.00	42,840.51	39,044.32	39,918.61
*Granite State Fire Ins. Co.	129,348.00	1,179.68	986.23	986.23
*Hamburg Assurance Co.—U.S.B.	3,484,143.00	43,225.11	50,075.74	50,075.74
Hamburg-Bremen Fire Ins. Co.—U.S.B.	2,867,090.00	35,287.66	34,449.01	28,501.61
Hanover Fire Ins. Co.	6,548,574.00	78,491.64	49,286.19	49,286.19
Hartford Fire Ins. Co.	27,023,015.00	225,278.52	131,395.77	211,395.77
Home Insurance Co.	25,849,547.00	298,708.90	162,545.72	147,055.72
Imperial Assurance Co.	2,360,863.00	33,667.82	2,685.27	9,306.27
*Indemnity Mutual Marine Assurance Co.	45,105.00	707.20	59.95	77.00
Insurance Co. of North America	13,548,505.00	119,239.27	77,188.11	74,035.00
Ins. Co. of State of Pennsylvania	4,768,000.00	49,420.68	39,823.15	43,309.95
*International Insurance Co.	—	—	98.12	69.92
*International Reinsurance Co.—U.S.B.	953,906.00	10,383.12	10,524.04	11,822.31
*Jakor Insurance Co.—U.S.B.	2,727,549.00	23,002.00	39,404.40	42,802.63
Liverpool & London & Globe Ins. Co.	1,669,800.00	16,447.94	12,389.99	9,870.98
Liverpool & Lon. & Globe Ins. Co.—U.S.B.	16,896,878.00	139,265.39	27,667.87	28,868.67
London Insurance Corporation—U.S.B.	2,304,958.00	28,119.99	18,064.71	19,307.71
London & Lancashire Fire Ins. Co.—U.S.B.	3,329,307.00	32,349.41	50,738.89	54,741.96
Lundbergs' Insurance Co.	1,292,900.00	14,452.80	7,892.27	8,503.56
*Manheim Ins. Co.—U.S.B.	246,805.00	1,727.00	841.30	699.30
Mechanics Ins. Co.	1,109,995.00	11,403.50	7,772.48	7,229.89
Mechanics and Traders' Ins. Co.	1,224,000.00	5,311.35	3,514.86	3,744.41
Mercantile Ins. Co. of America	1,387,460.00	15,239.20	9,432.77	8,693.50
Merchants Fire Assurance Corp. of N. Y.	969,129.00	2,235.29	1,429.19	4,083.10
Milwaukee Mechanics Ins. Co.	321,422.95	2,560.55	2,648.22	2,648.22
Minneapolis Fire and Marine Ins. Co.	1,315,128.00	13,834.97	5,589.18	4,945.43
*Moscow Fire Ins. Co.—U.S.B.	2,062,378.00	9,464.09	4,975.92	5,517.02
National-Gen Franklin Fire Ins. Co.	1,494,028.00	23,296.46	19,719.92	18,594.18
National Fire Ins. Co.	37,400,871.00	319,290.58	301,594.29	302,231.61
National Union Fire Ins. Co.	4,317,689.00	44,349.50	46,103.25	63,789.00
Netherlands Fire & Life Ins. Co.—U.S.B.	1,386,709.00	17,966.80	15,174.00	14,981.90
Newark Fire Ins. Co.	1,194,215.00	14,449.81	15,289.22	16,076.82
New Brunswick Fire Ins. Co.	4,016,100.00	55,761.37	32,900.13	32,963.80
New Hampshire Fire Ins. Co.	3,665,456.00	37,324.00	25,287.51	27,514.47
New Jersey Fire Ins. Co.	592,875.00	5,613.69	7,472.18	7,449.18
Niagara Fire Ins. Co.	2,654,969.00	31,418.90	35,660.20	28,134.59
Nord Deutsche Ins. Co.—U.S.B.	1,187,112.00	9,987.59	8,145.99	7,823.82
Northern Assurance Co.—U.S.B.	3,111,877.12	24,466.82	31,951.82	35,667.78
*Northern Insurance Co. of Moscow—U.S.B.	608,209.00	7,708.01	9,000.20	8,209.10
North British & Merc. Ins. Co.—U.S.B.	19,763,999.00	194,359.47	49,019.95	58,086.23
North River Ins. Co.	1,265,241.00	25,436.55	6,897.56	8,897.56
Northwestern Fire & Marine Ins. Co.	8,949,543.00	90,717.81	47,250.44	49,993.63
Northwestern National Ins. Co.	8,392,684.00	89,821.23	55,015.80	53,046.27
Norwich Union Fire Ins. Society.—U.S.B.	1,611,329.00	39,197.45	14,903.74	14,978.74
Old Colony Ins. Co.	794,144.00	7,226.37	5,663.99	9,011.58
Orient Ins. Co.	2,973,745.00	22,004.05	13,719.71	13,617.89
Palatine Ins. Co.—U.S.B.	2,155,286.00	29,186.26	37,147.76	22,258.19
*Paternaly Fire Ins. Co.—U.S.B.	1,698,969.00	19,681.94	7,665.89	8,569.27

TABLE NO. V—CONTINUED.

Name of Company	Amount of risks written	Premiums received	Losses paid	Losses incurred
Pennsylvania Fire Ins. Co.—U.S.B.	6,907,495.00	66,614.18	39,751.28	35,877.93
People's National Fire Ins. Co.	763,498.63	9,975.77	5,777.31	7,327.33
Phoenix Assurance Co.—U.S.B.	7,176,340.00	62,660.71	42,079.68	55,635.39
Phoenix Insurance Co.	31,729,287.90	315,027.37	146,866.39	149,967.93
Providence Washington Ins. Co.	3,161,671.90	29,542.97	39,667.62	35,393.46
Prussian National Ins. Co.—U.S.B.	5,268,960.00	54,091.00	45,925.25	43,389.33
Queen Ins. Co. of America	15,797,756.98	85,961.72	49,835.63	45,781.97
Reliance Ins. Co.	1,666,960.00	18,650.58	19,184.80	23,960.21
Retail Lumbermen's Ins. Assn.	1,471,000.00	20,922.41	5,946.53	6,036.53
Rhode Island Ins. Co.	2,256,019.66	20,223.11	9,200.58	9,938.17
Richmond Ins. Co. of N. Y.	684,525.00	7,871.79	199.28	39.59
*Russia Ins. Co.—U.S.B.	7,438,454.00	102,865.78	109,949.02	108,664.02
Royal Ins. Co.—U.S.B.	20,680,412.00	229,913.56	94,741.51	106,411.82
Royal Exchange Assurance Co.—U.S.B.	2,705,968.00	29,388.24	10,759.57	11,268.19
*Russian Reinsurance Co.—U.S.B.	1,081,490.00	9,919.78	7,078.73	10,222.73
St. Paul Fire and Marine Ins. Co.	37,546,372.00	222,940.61	139,784.05	144,139.79
*Salamanca Ins. Co.—U.S.B.	11,755,000.00	115,295.16	39,329.82	46,419.45
Scottish Union & Nat. Ins. Co.—U.S.B.	2,631,035.00	28,281.56	19,729.07	20,023.73
*Second Russian Ins. Co.—U.S.B.	1,965,331.60	19,327.94	15,759.94	17,144.43
Security Ins. Co.	4,931,875.00	66,623.85	44,115.34	60,335.46
*Skandia Ins. Co.—U.S.B.	1,265,968.00	16,681.94	6,455.75	9,015.57
*South German Reinsurance Co.—U.S.B.	1,734,682.00	21,005.18	17,900.07	19,388.24
Springfield Fire and Marine Ins. Co.	20,222,850.00	187,145.71	129,783.28	123,484.97
Standard Fire Ins. Co.	1,414,595.00	15,948.13	10,371.94	10,833.42
Sun Insurance Office—U.S.B.	2,720,368.00	41,774.65	39,059.01	34,883.00
Svea Fire & Life Ins. Co.—U.S.B.	1,256,644.00	14,408.10	9,632.95	10,267.37
*Swiss National Ins. Co.—U.S.B.	3,235,347.00	29,223.49	29,794.48	29,128.43
*Swiss Re-Ins. Co.—U.S.B.	2,297,600.00	20,815.19	13,951.97	16,059.54
*Tokio Marine Ins. Co.—U.S.B.				
Twin City Fire Ins. Co.	549,924.00	6,218.80	6,120.23	5,979.29
Union Assurance Society—U.S.B.	498,382.00	4,907.79	1,414.17	1,411.53
Union Fire Ins. Co.—U.S.B.	534,909.00	4,214.71	2,799.96	2,702.96
Union Marine Ins. Co.—U.S.B.	144,815.00	2,190.49	1,268.54	826.54
*Union & Phenix Espanol Ins. Co.—U.S.B.	1,467,153.00	17,263.27	22,456.66	22,144.74
United States Fire Ins. Co.	795,692.00	9,524.09	9,974.13	10,180.13
Urbaine Fire Ins. Co.—U.S.B.	532,853.00	5,290.46	1,796.94	1,560.41
*Warsaw Fire Ins. Co.—U.S.B.	170,432.00	2,321.88	9,893.23	9,884.41
Wentchester Fire Ins. Co.	5,623,232.00	58,184.15	37,548.17	31,662.11
Western Assurance Co.	1,866,997.00	18,927.24	29,117.27	27,303.15
Williamsburg City Fire Ins. Co.	10,078,504.00	120,046.12	82,005.76	82,068.44
Total Other Iowa Companies.	8757,122,867.16	87,503,903.97	34,789,306.90	34,979,287.78
Total All Fire Companies.	8867,469,687.16	88,774,333.77	35,298,741.61	35,996,571.54

*Transacts reinsurance business only.

†This company wrote no business in Iowa during 1915.

FIRE INSURANCE COMPANIES

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE
FIRE AND MARINE INSURANCE COMPANIES COMPLYING
WITH THE INSURANCE LAWS OF IOWA, SHOWING
THEIR CONDITION ON THE 31st OF
DECEMBER, 1915.

DUBUQUE FIRE AND MARINE INSURANCE COMPANY

Located at Bank and Insurance Bldg., Dubuque, Iowa.
 Incorporated July 18, 1888. Commenced Business July 15, 1888.
 John Ellwanger, President. N. J. Schrup, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,619,232.27
Extended at	\$ 1,619,232.27

INCOME

Gross premiums, fire.....	\$ 1,221,191.54
Deduct gross amount paid for reinsurance, fire, \$169,390.87; return premiums, fire, \$173,496.67.....	332,767.54
Total premiums (other than perpetuals).....	\$ 887,424.00
Gross interest on mortgage loans.....	\$ 67,412.47
Gross interest on bonds and dividends on stocks.....	16,496.45
Gross interest on deposits, trust companies or banks.....	2,106.65
Gross rents—including company's occupancy of its own building	468.00
Total gross interest and rents.....	86,473.57
Gross profit on sale or maturity of ledger assets.....	2,832.75
Total income	\$ 976,731.32
Total	\$ 2,906,944.29

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 457,517.55
Deduct amount received for salvage, fire, \$1,888.31; reinsurance, fire, \$86,786.72; discount, fire, \$1,933.58.....	89,728.61
Net amount paid for losses.....	\$ 367,788.94
Expenses of adjustment, settlement of losses.....	12,259.29
Commissions or brokerage.....	212,435.76
Salaries and expenses of special and general agents.....	54,843.97
Salaries, fees and other charges of officers, directors, trustees, agents and employees	27,357.29
Rents—including company's occupancy of its own buildings	2,690.00
Advertising, printing and stationery.....	6,507.65
Postage, telegrams, telephone and express.....	7,808.53
Legal expenses	275.00
Maps, including corrections.....	2,727.92
Underwriters' boards and tariff associations.....	8,558.56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	7,168.82
Repairs and expenses on real estate.....	150.28
Taxes on real estate.....	258.41
State taxes on premiums.....	17,573.77
Insurance department licenses and fees.....	5,172.15
All other licenses, fees and taxes.....	8,056.77
Interest and dividends to stockholders.....	50,000.00
Total disbursements	\$ 801,604.21
Balance	\$ 1,794,320.28

LEDGER ASSETS

Book value of real estate.....	\$ 4,100.00
Mortgage loans on real estate.....	1,185,422.85
Book value of bonds and stocks.....	222,000.75
Cash in office.....	1,191.78
Deposits in trust companies and banks not on interest	763.35
Deposits in trust companies and banks on interest.....	100,409.66

Agents' balances representing business written subsequent to October 1, last.....	151,689.34	
Agents' balances, representing business written prior to October 1, last.....	16,549.65	
Total ledger assets.....		\$ 1,794,350.28
NON-LEDGER ASSETS		
Interest due and accrued on mortgages.....	\$ 26,642.49	
Interest due and accrued on bonds.....	2,160.67	
Total.....		28,803.16
Market value of bonds and stocks over book value.....		14,856.25
Gross assets.....		\$ 1,838,015.79

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	16,549.65	
Total.....		16,549.65
Total admitted assets.....		\$ 1,851,466.14

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 51,496.52	
Gross claims resisted.....	7,439.60	
Total claims for losses.....	\$ 63,896.83	
Deduct reinsurance.....	11,641.40	
Net amount of unpaid losses.....		\$ 54,339.43
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 300,080.11	
Gross unearned premiums pro rata on fire risks running more than one year.....	525,804.35	
Total unearned premiums as computed above.....	1,075,884.46	
State, county and municipal taxes due or accrued.....	25,000.00	
All other liabilities, total.....	10,000.00	
Total of all liabilities except capital.....		\$ 1,105,232.92
Cash capital.....	\$ 799,006.00	
Surplus over all liabilities.....	451,233.22	
Surplus as regards policyholders.....	651,233.22	
Total liabilities.....		\$ 1,856,466.14

RISKS AND PREMIUMS.

	Fire Risks	Premiums
In force December 31, 1914.....	\$28,546,986.00	\$ 2,682,126.06
Written during the year.....	110,438,702.00	1,221,131.54
Totals.....	\$39,985,688.00	\$ 3,903,257.60
Expired and terminated.....	82,736,715.00	966,387.80
Expired and terminated.....	\$11,918,867.00	\$ 5,513,726.72
In force at end of the year.....	16,337,543.00	250,171.91
Deduct amount reinsured.....	\$191,961,022.00	\$ 2,654,545.81
Net amount in force.....		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$14,000,000.00	\$ 600,175.29
Two years.....	1,841,872.00	18,500.79
Three years.....	95,526,724.00	879,819.21
Four years.....	1,205,225.00	18,088.75
Five years.....	57,961,719.00	757,889.56
Net amount in force December 31, 1915.....	\$181,536,540.00	\$ 2,054,545.81

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 28,000.00
Losses incurred during the year, fire, \$25,524.80; tornado, \$12,114.63.....	406,029.43

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 7,967,933.99
Gross premiums on risks written.....	91,338.02
Losses paid.....	39,512.10
Losses incurred.....	26,886.19

FARMERS INSURANCE COMPANY

Located at Nos. 109-111 South Second Street, Cedar Rapids, Iowa.
 Incorporated October 1, 1886.
 Ed H. Smith, President. C. N. Jenkins, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31st of previous year.....	955,416.46
Extended at.....	\$ 955,416.46

INCOME

Gross premiums, fire.....	\$ 517,447.26
Deduct gross amount paid for reinsurance, fire, \$58,066.61; return premiums, fire, \$47,699.72.....	100,767.73
Total premiums (other than perpetuities).....	\$ 411,699.33
Gross interest on mortgage loans.....	36,246.20
Gross interest from other sources.....	4,478.81
Gross rents—including company's occupancy of its own building.....	1,886.50
Total gross interest and rents.....	47,611.51
From other sources, bills receivable, charged to profit and loss.....	5,534.61
Total income.....	\$ 464,845.35
Total.....	\$ 1,400,261.81

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 242,997.12
Deduct amount received for salvage, fire, \$49.50; reinsurance, fire, \$51,963.25.....	22,064.11
Net amount paid for losses.....	\$ 209,933.91
Expenses of adjustment, settlement of losses.....	11,136.18
Commissions or brokerage.....	113,635.51
Salaries and expenses of special and general agents.....	16,351.67
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	43,696.13
Rents—including company's occupancy of its own buildings.....	3,000.00
Advertising, printing and stationery.....	4,524.87
Postage, telegrams, telephone and express.....	2,865.71
Legal expenses.....	761.82
Furniture and fixtures.....	1,003.99
Maps, including corrections.....	190.12
Inspections and surveys.....	2,132.57
Repairs and expenses on real estate.....	897.52
Taxes on real estate.....	1,041.09
State taxes on premiums.....	2,286.11
Insurance department licenses and fees.....	1,515.52
Local taxes on capital stock and surplus.....	4,212.00

United States internal revenue tax.....	2,426.52
Investment expenses.....	51.72
Underwriting expenses.....	4,019.06
Bills receivable, past due, charged to profit and loss.....	12,164.14
Over and short.....	75
Interest and dividends to stockholders.....	20,000.00
Total disbursements.....	\$ 451,662.27
Balance.....	\$ 935,392.74

LEDGER ASSETS

Book value of real estate.....	\$ 62,000.00
Mortgage loans on real estate.....	728,536.20
Deposits in trust companies and banks not on interest	35,728.45
Agents' balances, representing business written subsequent to October 1, last.....	0,440.51
Agents' balances, representing business written prior to October 1, last.....	5,297.48
Bills receivable, taken for fire risks, not matured.....	84,489.59
Total ledger assets.....	\$ 935,392.74

NON-LEDGER ASSETS

Interest accrued on mortgages.....	\$ 14,131.50
Total.....	\$ 14,131.50
Gross assets.....	\$ 949,724.23

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 5,297.48
Total admitted assets.....	\$ 944,226.85

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 11,437.25
Total claims for losses.....	11,437.25
Deduct reinsurance.....	706.20
Net amount of unpaid losses.....	\$ 10,731.05
Gross premiums (less reinsurance) on all unexpired fire risks, \$1,499,967.50—40 per cent.....	\$ 599,987.60
Total unearned premiums as computed above.....	\$ 599,987.60
Federal, state, county and municipal taxes due or accrued.....	7,800.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	5,670.28
Total of all liabilities except capital.....	\$ 624,188.23
Cash capital.....	\$ 290,000.00
Surplus over all liabilities.....	120,188.52
Surplus as regards policy holders.....	\$ 290,188.52
Total liabilities.....	\$ 944,226.85

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 21,941,838.00	\$ 1,371,662.40
Written during the year.....	30,742,267.00	517,447.25
Totals.....	\$52,684,125.00	\$ 1,889,059.65
Expired and terminated.....	28,808,172.00	506,152.56
In force at end of the year.....	\$ 23,815,953.00	\$ 1,682,888.10
Deduct amount reinsured.....	10,366,565.00	182,900.50
Net amount in force.....	\$ 13,449,388.00	\$ 1,499,987.50

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 4,117,466.00	\$ 56,811.05
Two years.....	297,959.00	3,332.89
Three years.....	24,298,081.00	346,904.54
Four years.....	647,908.00	9,637.33
Five years.....	53,283,884.00	1,082,943.28
Over five years.....	3,900.00	128.21
Net amount in force December 31, 1915.....	\$ 82,449,588.00	\$ 1,499,987.50

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 10,000.00
Losses incurred during the year, fire, \$229,534.53; tornado, \$13,312.24.....	239,846.87

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 26,905,295.00	\$ 20,055,062.00
Gross premiums on risks written.....	357,156.71	115,443.82
Losses paid.....	217,965.28	15,796.18
Losses incurred.....	215,903.95	12,510.98

IOWA AUTOMOBILE MUTUAL INSURANCE COMPANY

(Formerly the Auto Mutual Fire Association)

Located at Security Savings Bank Bldg., Cedar Rapids, Iowa.
Incorporated October 13, 1910, Commenced Business November 4, 1910.
R. Lord, President, H. L. Nehls, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 4,829.97
Extended at.....	\$ 4,829.97

INCOME

Gross premiums, fire.....	\$ 21,051.85
Deduct gross amount paid for reinsurance, fire, \$20.17; return premiums, fire, \$5,913.30.....	5,933.47
Total premiums (other than perpetuals).....	\$ 25,118.38
From other sources, total.....	585.65
Total income.....	\$ 25,704.03
Total.....	\$ 30,534.00

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 10,204.29
Deduct amount received for salvage, fire.....	158.50
Net amount paid for losses.....	\$ 10,045.79
Expenses of adjustment, settlement of losses.....	310.05
Commissions or brokerage.....	4,927.45
Salaries and expenses of special and general agents.....	1,927.97
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	2,217.31
Rent—including company's occupancy of its own buildings.....	158.50
Advertising, printing and stationery.....	809.74
Postage, telegrams, telephone and express.....	425.30
Legal expenses.....	758.65
Furniture and fixtures.....	7.25
State taxes on premiums.....	49.41

Insurance department licenses and fees.....	248.53
All other licenses, fees and taxes.....	9.77
All other disbursements, total.....	138.27
Interest on borrowed money.....	381.96
Agents' balances charged off.....	36.24
Borrowed money repaid (gross).....	2,650.00
Total disbursements.....	\$ 26,302.22
Balance.....	\$ 4,331.78

LEDGER ASSETS

Cash in office.....	\$ 205.95
Deposits in trust companies and banks not on interest	758.12
Agents' balances, representing business written subsequent to October 1, last.....	2,714.92
Agents' balances, representing business written prior to October 1, last.....	186.69
All other ledger assets, total.....	466.10
Total ledger assets.....	\$ 4,331.78

NON-LEDGER ASSETS

All other non-ledger assets, total.....	15,000.00
Gross assets.....	\$ 19,331.78

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and sales.....	\$ 452.28
Agents' balances, representing business written prior to October 1, last.....	186.69
Total.....	638.97
Total admitted assets.....	\$ 18,692.81

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 1,294.00
Net amount of unpaid losses.....	\$ 1,294.00
Gross unearned premiums as 40 per cent on fire risks running one year or less.....	\$ 9,851.79
Total unearned premiums as computed above.....	9,851.79
Interest due or accrued, remaining unpaid.....	64.17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	333.02
State, county and municipal taxes due or accrued.....	149.34
Due and to become due for borrowed money.....	5,900.00
Total of all liabilities except capital.....	\$ 17,192.32
Surplus as regards policyholders.....	1,500.49
Total liabilities.....	\$ 18,692.81

Name and address of Rating Bureau whose rates you have adopted in this state: Insurance Service Rating Bureau, Cedar Rapids, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 728,153.00	\$ 11,083.51
Written during the year.....	2,161,811.00	31,051.55
Totals.....	\$ 2,890,064.00	\$ 42,135.06
Expired and terminated.....	1,170,305.00	17,421.73
In force at end of the year.....	\$ 1,719,759.00	\$ 24,713.33
Deduct amount reinsured.....	8,150.00	84.23
Net amount in force.....	\$ 1,709,609.00	\$ 24,629.10

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run.....	\$ 1,713,759.00	\$ 24,629.43
Net amount in force December 31, 1915.....	\$ 1,713,759.00	\$ 24,629.43

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 3,500.00
Losses incurred during the year.....	11,339.79

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	Fire
Gross premiums on risks written.....	\$ 2,161,811.00
Losses paid.....	31,051.55
Losses incurred.....	10,204.29
	11,339.79

IOWA MANUFACTURERS INSURANCE COMPANY

Located at No. 622 Commercial Street, Waterloo, Iowa.
Incorporated July 6, 1905. Commenced Business January 15, 1906.
W. W. Marsh, President. Hermann Miller, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 100,000.00
Amount of ledger assets, December 31, of previous year.....	108,242.85
Extended at.....	\$ 198,242.85

INCOME

Gross premiums, fire.....	\$ 127,500.73
Deduct gross amount paid for reinsurance, fire, \$20,807.44; return premiums, fire, \$14,307.53.....	35,204.97
Total premiums (other than perpetuals).....	\$ 92,295.76
Gross interest on mortgage loans.....	\$ 6,187.70
Gross interest on bonds and dividends on stocks.....	92.75
Gross interest on deposits, trust companies or banks.....	2,024.97
Gross interest from other sources.....	219.47
Gross rents—including company's occupancy of its own building.....	390.00
Total gross interest and rents.....	8,914.89
From agents' balances previously charged off.....	41.79
Gross increase in book value of ledger assets.....	5,000.00
Total income.....	\$ 106,312.54

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 54,177.45
Deduct amount received for reinsurance, fire.....	7,708.54
Net amount paid for losses.....	\$ 46,468.91
Expenses of adjustment, settlement of losses.....	497.79
Commissions or brokerage.....	22,012.54
Salaries and expenses of special and general agents.....	7,583.77
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	12,021.83
Rents—including company's occupancy of its own buildings.....	1,375.00
Advertising, printing and stationery.....	1,467.81
Postage, telegrams, telephone and express.....	966.42

Legal expenses.....	29.26
Furniture and fixtures.....	214.82
Maps, including corrections.....	40.98
Inspections and surveys.....	686.15
Repairs and expenses on real estate.....	2.90
State taxes on premiums.....	371.60
Insurance department licenses and fees.....	271.00
All other licenses, fees and taxes.....	2,013.33
All other disbursements, total.....	749.50
Total disbursements.....	\$ 97,309.55
Balance.....	\$ 207,194.54

LEDGER ASSETS

Book value of real estate.....	\$ 19,000.00
Mortgage loans on real estate.....	108,800.00
Cash in office.....	71.74
Deposits in trust companies and banks on interest.....	66,146.90
Agents' balances, representing business written subsequent to October 1, last.....	7,835.86
Bills receivable taken for fire risks.....	5,267.19
All other ledger assets, total.....	22.85
Total ledger assets.....	\$ 207,194.54

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 2,013.93
Total.....	2,013.93
Gross assets.....	\$ 209,208.47
Total admitted assets.....	\$ 209,208.47

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 980.00
Gross claims resisted.....	1,250.00
Net amount of unpaid losses.....	\$ 2,230.00
Gross unearned premiums as 40 per cent on fire risks (total).....	\$ 91,216.35
Total unearned premiums as computed above.....	91,216.35
State, county and municipal taxes due or accrued.....	590.75
Total of all liabilities except capital.....	\$ 94,137.10
Cash capital.....	\$ 100,000.00
Surplus over all liabilities.....	15,071.37
Surplus as regards policyholders.....	115,071.37
Total liabilities.....	\$ 209,208.47

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 24,568,990.74	\$ 261,682.54
Written during the year.....	11,528,080.42	127,500.73
Totals.....	\$ 36,097,071.16	\$ 389,244.67
Expired and terminated.....	9,782,569.62	115,013.69
In force at end of the year.....	\$ 26,364,471.54	\$ 274,230.98
Deduct amount reinsured.....	4,450,212.27	45,940.13
Net amount in force.....	\$ 21,914,259.27	\$ 228,290.85

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

Net amount in force December 31, 1915.....	\$ 228,290.85
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GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 7,560.30
Loss incurred during the year, fire, \$54,980.90; tornado, \$89.23.....	55,070.13

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 8,047,321.83	\$ 2,450,755.59
Gross premiums on risks written.....	110,687.75	16,873.98
Losses paid.....	53,488.22	669.23
Losses incurred.....	54,980.90	699.23

IOWA STATE INSURANCE COMPANY (MUTUAL)

Located at No. 200 Main Street, Keokuk, Iowa.
 Incorporated January, 1935. Commenced Business July, 1855.
 William Logan, President. G. C. Tucker, Secretary.
 Alex E. Johnstone, Vice-Pres. Wells M. Irwin, Treasurer.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 837,504.72
Extended at.....	\$ 837,504.72

INCOME

Gross premiums, fire.....	\$ 601,573.14
Deduct gross amount paid for reinsurance, fire, \$41,076.08; return premiums, fire, \$60,971.21.....	142,047.29
Total premiums (other than perpetuals).....	\$ 459,525.55
Gross interest on deposits, trust companies or banks.....	\$ 9,209.61
Gross interest from other sources.....	164.70
Gross rents—including company's occupancy of its own building.....	1,000.00
Total gross interest and rents.....	10,374.31
From agents' balances previously charged off.....	1,191.00
Total income.....	\$ 471,092.00
Total.....	\$ 1,308,596.78

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 283,842.99
Deduct amount received for reinsurance, fire.....	23,401.56
Net amount paid for losses.....	\$ 260,441.43
Expenses of adjustment, settlement of losses.....	6,087.13
Commissions or brokerage.....	66,870.58
Salaries and expenses of special and general agents.....	14,090.40
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	38,016.30
Rents—including company's occupancy of its own buildings.....	1,000.00
Advertising, printing and stationery.....	3,136.90
Postage, telegrams, telephone and express.....	4,196.29
Postage, telegrams, telephone and express.....	4,196.29
Furniture and fixtures.....	2,224.55
Maps, including corrections.....	708.42
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	651.18
Inspections and surveys.....	30.69
Repairs and expenses on real estate.....	2,681.00
	169.10

Taxes on real estate.....	198.24
State taxes on premiums.....	7,233.71
Insurance department licenses and fees.....	1,022.00
All other licenses, fees and taxes.....	3,636.25
All other disbursements, total.....	1,313.08
Total disbursements.....	\$ 449,685.37
Balance.....	\$ 850,034.51

LEDGER ASSETS

Book value of real estate.....	\$ 8,000.00
Cash in office.....	82.32
Deposits in trust companies and banks on interest.....	315,983.72
Agents' balances, representing business written subsequent to October 1, last.....	0,288.65
Agents' balances, representing business written prior to October 1, last.....	1,127.79
Bills receivable taken for fire risks.....	499,463.91
All other ledger assets, total.....	22,988.12
Total ledger assets.....	\$ 850,034.51
Gross assets.....	\$ 850,034.51

DEDUCT ASSETS NOT ADMITTED

Automobiles.....	\$ 1,059.15
Furniture, fixtures, safes and maps.....	11,876.49
Agents' balances, representing business written prior to October 1, last.....	1,127.79
Bills receivable, past due, taken for marine, inland and fire risks.....	905.67
Cash premiums in course of collection representing business written prior to October 1, 1915.....	208.90
Total.....	\$ 14,477.40
Total admitted assets.....	\$ 844,557.11

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 16,213.88
Gross claims in process of adjustment, or in suspense.....	11,830.55
Total claims for losses.....	\$ 28,044.43
Deduct reinsurance.....	6,479.16
Net amount of unpaid losses.....	\$ 21,565.27
Total unearned premiums as computed at 60 per cent of premiums in force.....	726,853.60
State, county and municipal taxes due or accrued.....	5,263.50
Total of all liabilities except capital.....	\$ 756,681.77
Surplus as regards policyholders.....	91,875.34
Total liabilities.....	\$ 848,557.11

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 74,735,308.00	\$ 1,782,049.51
Written during the year.....	27,419,208.00	601,573.11
Totals.....	\$102,154,516.00	\$ 2,383,622.65
Expired and terminated.....	25,723,021.00	539,547.53
In force at end of the year.....	\$ 76,431,554.00	\$ 1,844,074.90
Deduct amount reinsured.....	6,154,775.00	4,942.30
Net amount in force.....	\$ 70,276,779.00	\$ 1,839,132.50

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year, fire, \$270,736.32; tornado, \$15,682.19.....	286,440.71

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 14,533,394.33	\$ 9,456,245.25
Gross premiums on risks written.....	217,249.92	61,266.69
Losses paid.....	95,433.70	3,269.44
Losses incurred.....	163,799.94	3,003.13

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA

Located at No. 703-707 Securities Building, Des Moines, Iowa.
 Incorporated 1875. Commenced Business 1875.
 H. J. Benson, President. J. T. Sharp, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 449,685.43
Extended at.....	\$ 449,685.43

INCOME

Gross premiums, fire, \$153,064.31; assessments, fire, \$116,914.99.....	\$ 269,979.30
Deduct gross amount paid for return premiums, fire.....	39,868.23
Total premiums (other than perpetuals).....	\$ 230,111.07
Gross interest on mortgage loans.....	\$ 21,882.67
Gross interest on deposits, trust companies or banks.....	1,613.64
Total gross interest and rents.....	23,506.71
Total income.....	\$ 253,706.74
Total.....	\$ 712,892.21

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 180,002.74
Deduct amount received for salvage, fire, \$3,971.70; discount, fire, \$749.36.....	4,721.08
Net amount paid for losses.....	\$ 176,229.00
Expenses of adjustment, settlement of losses.....	1,327.19
Commissions or inspection fees.....	17,121.85
Salaries and expenses of inspectors.....	11,514.96
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	12,650.54
Rents—including company's occupancy of its own buildings.....	1,230.00
Advertising, printing and stationery.....	1,233.16
Postage, telegrams, telephone and express.....	1,038.97
Legal expenses.....	284.19
Furniture and fixtures.....	982.81
Underwriters' boards and tariff associations.....	89.62
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	322.77
Inspection and surveys.....	1,271.89
State taxes on premiums.....	2,174.63
Insurance department licenses and fees.....	638.65
All other licenses, fees and taxes.....	88.28
All other disbursements, total.....	24,244.24
Total disbursements.....	\$ 202,386.21
Balance.....	\$ 510,605.90

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 450,750.00	
Cash in office.....	190.00	
Deposits in trust companies and banks on interest.....	46,145.27	
Agents' balances, representing business written subsequent to October 1, last.....	15,010.03	
Total ledger assets.....		\$ 510,005.00

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 12,889.28	
Interest due and accrued on deposits in bank.....	135.48	
Total.....		13,024.76
All other non-ledger assets—assessments accrued, \$29,622.18; deposit with Mutual Fire Prevention, \$540.00.....		29,562.18
Gross assets.....	\$ 552,592.94	
Total admitted assets.....		\$ 552,592.94

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 4,232.75	
Gross claims reisted.....	2,344.55	
Net amount of unpaid losses.....		\$ 6,577.30
Gross unearned premiums as 40 per cent on fire risks running one year or less.....	\$ 45,458.89	
Total unearned premiums as computed above.....		45,458.89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	597.52	
State, county and municipal taxes due or accrued.....	2,702.53	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,241.71	
Total of all liabilities except capital.....		\$ 57,638.35
Mutual guarantee deposits.....	\$ 130,305.98	
Surplus over all liabilities.....	368,748.51	
Surplus as regards policyholders.....		494,954.49
Total liabilities.....		\$ 552,592.94

Name and address of rating bureau whose rates you have adopted in this state: Ourselves for mills, elevators and grain warehouses; Iowa Rating Bureau, Des Moines, for other risks.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 14,342,608.00	\$ 81,065.10
Written during the year.....	14,936,634.00	299,979.30
Totals.....	\$ 29,279,242.00	\$ 351,044.40
Expired and terminated.....	12,545,367.00	237,367.17
In force at end of the year.....	\$ 16,731,875.00	\$ 113,647.23
Net amount in force.....	\$ 16,731,875.00	\$ 113,647.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 16,731,875.00	\$ 113,647.23
Net amount in force December 31, 1915.....	\$ 16,731,875.00	\$ 113,647.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year, fire.....	126,680.30

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written and renewed.....	\$ 1,365,815.00
Gross premiums and assessments on risks written.....	17,993.42
Losses paid.....	7,100.33
Losses incurred.....	7,100.33

SECURITY FIRE INSURANCE COMPANY

Located at No. 217 West Fourth Street, Davenport, Iowa.
Incorporated 1883. Commenced Business 1883.
J. W. Bollinger, President. M. C. Hinsch, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 629,940.30
Extended at.....	\$ 629,940.30

INCOME

Gross premiums.....	\$ 361,581.11
Deduct gross amount paid for reinsurance, fire, \$102,119.30; return premiums, fire, \$27,662.76.....	\$ 129,582.06
Total premiums (other than perpetuals).....	\$ 232,999.05
Gross interest on mortgage loans.....	\$ 23,323.55
Gross interest on collateral loans.....	900.00
Gross interest on bonds and dividends on stock.....	200.00
Gross interest on deposits, trust companies or banks.....	1,540.11
Gross interest from other sources on bills receivable.....	846.48
Gross rents—including company's occupancy of its own building.....	3,865.75
Total gross interest and rents.....	30,625.99
From other sources,—bills receivable previously charged to profit and loss.....	116.26
From agents' balances previously charged off.....	8.25
Total income.....	\$ 263,649.55
Total.....	\$ 892,989.85

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 138,546.16
Deduct amount received for salvage, fire, \$635.87; reinsurance, fire, \$36,803.55.....	37,188.42
Net amount paid for losses.....	\$ 101,357.74
Expenses of adjustment, settlement of losses.....	1,091.00
Commissions or brokerage.....	52,485.60
Salaries and expenses of special and general agents.....	17,389.49
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	14,697.50
Rents—including company's occupancy of its own buildings.....	1,875.00
Advertising, printing and stationery.....	4,210.24
Postage, telegrams, telephone and express.....	2,586.85
Legal expenses.....	337.80
Furniture and fixtures.....	281.50
Maps, including corrections.....	54.78
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	126.43

Inspection and surveys.....	2,601.00
Repairs and expenses on real estate.....	445.25
Taxes on real estate.....	823.98
State taxes on premiums.....	2,430.13
Insurance department licenses and fees.....	2,144.25
All other licenses, fees and taxes.....	7,457.81
All other disbursements, total.....	2,577.79
Interest and dividends to stockholders.....	24,000.00
Agents' balances charged off.....	86.44
Total disbursements	\$ 240,440.55
Balance	\$ 652,540.00

LEDGER ASSETS

Book value of real estate.....	\$ 44,790.90
Mortgage loans on real estate.....	414,845.00
Book value of bonds and stocks.....	5,000.00
Deposits in trust companies and banks not on interest.....	82,329.10
Deposits in trust companies and banks on interest.....	34,543.43
Agents' balances, representing business written subsequent to October 1, last.....	40,933.30
Agents' balances, representing business written prior to October 1, last.....	5,112.06
Bills receivable taken for fire risks.....	25,055.21
Total ledger assets	\$ 652,540.00

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	12,753.76
Gross assets	\$ 665,293.76

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	5,112.66
Total admitted assets	\$ 660,181.10

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 51,100.20
Gross claims in process of adjustment, or in suspense.....	9,237.55
Gross claims resisted.....	2,500.00
Total claims for losses	\$ 62,837.75
Deduct reinsurance.....	5,969.28
Net amount of unpaid losses	\$ 10,868.47
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 30,086.30
Gross unearned premiums pro rata on fire risks running more than one year.....	235,081.16
Total unearned premiums as computed above	274,167.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	602.54
State, county and municipal taxes due or accrued.....	3,000.76
Commissions, brokerage and other charges due or to become due to agents and brokers, deferred commissions.....	1,417.03
Total of all liabilities except capital	\$ 300,156.05
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	70,035.45
Surplus as regards policyholders	270,035.45
Total liabilities	\$ 660,190.10

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 56,692,419.00	\$ 813,388.53
Written during the year.....	26,908,073.00	361,881.11
Totals	\$ 83,600,492.00	\$ 1,175,269.64
Expired and terminated.....	19,682,714.00	289,468.59
In force at end of the year.....	\$ 63,667,778.00	\$ 905,801.05
Deduct amount reinsured.....	12,964,354.00	211,381.48
Net amount in force	\$ 50,703,424.00	\$ 694,419.57

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 5,969,495.00	\$ 78,172.70
Two years.....	196,435.00	1,860.50
Three years.....	10,872,196.00	213,487.92
Four years.....	201,942.00	3,688.87
Five years.....	24,465,356.00	397,803.40
Net amount in force December 31, 1915	\$ 50,703,424.00	\$ 694,419.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000.00
Losses incurred during the year, fire, \$101,162.65; tornado, \$2,256.36.....	103,419.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 9,630,755.00	\$ 7,282,568.00
Gross premiums on risks written.....	215,029.49	35,600.18
Losses paid.....	85,230.00	2,432.22
Losses incurred.....	94,968.13	2,432.22

AACHEN AND MUNICH FIRE INSURANCE COMPANY

United States Branch located at New York City, N. Y.
 Incorporated 1825. Comenced Business 1865.
 J. A. Kelsey, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 2,796,676.44
Extended at.....	\$ 2,796,676.44

INCOME

Gross premiums, fire.....	\$ 1,648,916.03
Deduct gross amount paid for reinsurance, fire, 248,886.84; return premiums, fire, \$30,216.48.....	552,553.29
Total premiums (other than perpetuials)	\$ 1,096,362.74
Gross interest on bonds and dividends on stocks.....	\$ 92,563.19
Gross interest on deposits, trust companies or banks.....	2,029.24
Gross interest from other sources.....	1,879.94
Total gross interest and rents	97,582.37
From other sources (home office), total.....	5,047.73
Total income	\$ 1,201,792.84
Total	\$ 2,998,469.28

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 790,570.45
Deduct amount received for salvage, fire, \$7,987.41; reinsurance, fire, \$128,659.59; discount, fire, \$461.09.....	167,658.29
Net amount paid for losses.....	\$ 622,912.06
Expenses of adjustment, settlement of losses.....	23,608.33
Commissions or brokerage.....	241,248.47
Salaries and expenses of special and general agents.....	44,686.59
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	85,249.55
Rents—including company's occupancy of its own buildings.....	6,232.78
Advertising, printing and stationery.....	12,696.67
Postage, telegrams, telephone and express.....	10,885.25
Legal expenses.....	228.40
Furniture and fixtures.....	5,845.48
Maps, including corrections.....	20,915.73
Underwriters' boards and tariff associations.....	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	16,326.64
Inspections and surveys.....	2,277.23
State taxes on premiums.....	22,754.70
Insurance department licenses and fees.....	7,208.22
All other licenses, fees and taxes.....	11,694.72
All other disbursements, total.....	2,035.02
Home office.....	1,896.46
Agents' balances charged off.....	4,371.80
Gross loss on sale or maturity of ledger assets.....	9,775.00
Total disbursements.....	\$ 1,144,242.54
Balance.....	\$ 2,854,226.74

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,516,173.41
Cash in office.....	42.79
Deposits in trust companies and banks not on interest.....	1,706.55
Deposits in trust companies and banks written subse- quent to October 1, last.....	145,490.85
Agents' balances, representing business written prior to October 1, last.....	181,687.00
Agents' balances, representing business written prior to October 1, last.....	4,146.88
Bills receivable taken for fire risks.....	684.03
All other ledger assets, total.....	6,295.17
Total ledger assets.....	\$ 2,854,226.74

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	30,531.40
Gross assets.....	\$ 2,884,758.14

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 4,146.88
Bills receivable, past due, taken for marine, inland and fire risks.....	684.03
Market value of special deposits, etc.....	7,348.31
Book value of ledger assets over market value.....	102,199.41
Total.....	114,378.63
Total admitted assets.....	\$ 2,770,379.51

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 10,256.28
Gross claims in process of adjustment, or in suspense.....	118,806.87
Gross claims resisted.....	15,400.00
Total claims for losses.....	\$ 144,463.15
Deduct reinsurance.....	36,229.34
Net amount of unpaid losses.....	\$ 108,233.81

AETNA INSURANCE COMPANY

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,231,897.54
Total unearned premiums as computed above.....	\$ 1,231,897.54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,232.16
State, county and municipal taxes due or accrued.....	21,256.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	5,296.83
Total of all liabilities except capital.....	\$ 1,260,580.53
Surplus over all liabilities.....	\$ 1,356,799.17
Surplus as regards policyholders.....	\$ 1,356,799.17
Total liabilities.....	\$ 2,720,359.51

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$150,883,151.00	\$ 2,949,975.05
Written during the year.....	172,630,332.00	1,648,916.07
Totals.....	\$323,513,483.00	4,598,891.12
Expired and terminated.....	173,245,786.00	1,711,619.79
In force at end of the year.....	\$150,267,597.00	2,886,971.89
Deduct amount reinsured.....	47,667,598.00	452,257.85
Net amount in force.....	\$102,599,999.00	\$ 2,434,714.04

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 58,640,394.00	\$ 664,466.97
Two years.....	2,800,354.00	22,654.32
Three years.....	147,864,794.00	1,185,572.12
Four years.....	2,127,532.00	19,758.09
Five years.....	51,130,025.00	602,923.54
Net amount in force December 31, 1915.....	\$102,599,999.00	\$ 2,434,714.04

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 90,000.00
Losses incurred during the year, fire.....	30,371.66

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,860,115.00	\$ 129,355.00
Gross premiums on risks written.....	22,232.98	668.22
Losses paid.....	24,816.65	
Losses incurred.....	30,371.66	

AETNA INSURANCE COMPANY

Located at No. 679 Main St., Hartford, Conn.
Incorporated June, 1839. Commenced Business August 17, 1839.
Wm. B. Clark, President. E. J. Sloan, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 5,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 23,992,925.28
Extended at.....	\$ 28,992,925.28

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 13,134,488.13	\$ 5,572,177.00	
Deduct gross amount paid for reinsurance, fire, \$1,790,071.56; marine and inland, \$2,422,521.58; return premiums, fire, \$1,751,963.42; marine and inland, \$453,391.00	3,572,034.56	2,875,915.01	
Total premiums (other than perpetuals)	\$ 9,562,453.57	\$ 2,796,262.59	\$ 12,378,665.79
Deposit premiums on perpetual risks		6,547.00	
Gross interest on bonds and dividends on stocks	\$ 872,026.24		
Gross interest on deposits, trust companies or banks	32,507.83		
Gross interest from other sources	1,466.56		
Gross rents—including company's occupancy of its own building	25,287.00		
Total gross interest and rents		602,687.33	
From other sources, total		721.00	
From agents' balances previously charged off		162.86	
Gross profit on sale or maturity of ledger assets		69,209.25	
Total income	\$ 13,287,394.43		
Total	\$ 36,796,519.71		

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 6,469,714.83	\$ 2,114,619.23	
Deduct amount received for salvage, fire, \$88,025.78; marine and inland, \$142,884.54; reinsurance, fire, \$1,162,623.32; marine and inland, \$617,521.55; discount, fire, \$710.88	1,251,900.04	990,847.09	
Net amount paid for losses	\$ 5,138,054.81	\$ 1,123,763.14	\$ 6,312,117.55
Expenses of adjustment, settlement, of losses	84,595.50		
Commissions or brokerage	2,450,291.85		
Salaries and expenses of special and general agents	491,223.72		
Salaries, fees and other charges of officers, directors, trustees, agents and employees	489,694.08		
Rents—including company's occupancy of its own buildings	68,548.23		
Advertising, printing and stationery	114,630.02		
Postage, telegrams, telephone and express	69,430.69		
Legal expenses	16,485.28		
Furniture and fixtures	15,869.75		
Maps, including corrections	15,965.92		
Underwriters' boards and tariff associations	124,410.24		
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	70,962.81		
Inspections and surveys	70,498.92		
Repairs and expenses on real estate	520.56		
Taxes on real estate	12,364.50		
State taxes on premiums	295,746.02		
Insurance department licenses and fees	31,446.26		
All other licenses, fees and taxes	250,175.00		
All other disbursements, total	565,547.32		
Deposit premiums returned	6,263.51		
Interest and dividends to stockholders	900,000.00		
Agents' balances charged off	8,828.02		
Gross loss on sale or maturity of ledger assets		78,616.97	
Total disbursements	\$ 12,300,809.55		
Balance	\$ 24,416,760.86		

LEDGER ASSETS

Book value of real estate	\$ 827,207.93
Book value of bonds and stocks	19,579,382.13
Cash in office	4,971.63
Deposits in trust companies and banks not on interest	68,397.26

Deposits in trust companies and banks on interest	1,802,949.43
Agents' balances, representing business written subsequent to October 1, last	2,252,529.10
Agents' balances, representing business written prior to October 1, last	78,849.99
Bills receivable taken for marine and inland risks	2,049.14
Bills receivable taken for fire risks	1,122.32
Total ledger assets	\$ 24,416,760.86

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 141,456.95
Interest due and accrued on other assets	312.51
Total	141,769.78
Market value of bonds and stocks over book value	491,735.43
All other non-ledger assets, total	153,011.44
Gross assets	\$ 25,176,666.51

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 70,609.92
Bills receivable, marine, fire, marine, inland and fire risks	226.23
Accrued interest on bonds in default	33,455.53
Special deposits in excess of liabilities on risks	114,661.83
Book value of ledger assets over market value	217,207.03
Total	445,463.54
Total admitted assets	\$ 24,730,692.87

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 226,015.20
Gross claims in process of adjustment, or in suspense	1,473,705.03
Gross claims resisted	142,082.00
Total claims for losses	\$ 2,841,802.23
Deduct reinsurance	770,413.25
Net amount of unpaid losses	\$ 1,362,479.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 2,549,579.00
Gross unearned premiums pro rata on fire risks running more than one year	7,294,320.19
Gross unearned premiums at 50 per cent on inland navigation risks	504,258.77
Gross unearned premiums 100 per cent on marine risks	63,072.57
Total unearned premiums as computed above	10,411,729.53
Amount reclaimable by the insured on perpetual fire insurance policies	
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	106,877.75
State, county and municipal taxes due or accrued	5,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	350,000.00
Total of all liabilities except capital	\$ 12,146,687.08
Cash capital	\$ 5,000,000.00
Surplus over all liabilities	7,584,515.50
Surplus as regards policyholders	12,584,515.50
Total liabilities	\$ 24,730,692.87

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS		Marine and Inland Risks	
Fire Risks	Premiums	Risks	Premiums
In force December 31, 1914.	\$ 1,701,870,666	\$ 10,635,430.48	\$ 67,678,285
Written during the year.	1,199,548,759	13,154,438.18	883,101,800
Totals	\$ 2,901,419,425	\$ 23,789,868.66	\$ 550,780,191
Expired and terminated.	1,000,391,964	11,635,181.96	868,376,628
In force at end of the year.	\$ 1,964,427,461	\$ 21,214,717.90	\$ 82,500,963
Deduct amount reinsured.	329,317,982	2,534,239.93	39,117,661
Net amount in force.	\$ 1,731,109,979	\$ 18,880,477.37	\$ 63,388,502
Perpetual risks not included above, \$5,906,878.00; premium on same \$118,753.46.			

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON		
	Risks	Premiums
In force, having from date of policy not more than one year to run.	\$411,945,576.00	\$ 5,809,158.63
Two years	30,740,640.68	382,482.52
Three years	869,736,303.00	8,681,187.33
Four years	18,167,975.00	186,236.34
Five years	290,429,385.00	4,731,442.55
Net amount in force December 31, 1915.	\$1,731,109,979.00	\$ 18,880,477.37

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 400,000.00
Losses incurred during the year, fire and tornado, \$5,158,695.80; marine and inland, \$1,965,211.92	6,423,910.51

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 8,603,849.00	\$ 683,812.00	\$ 3,918,077.00
Gross premiums on risks written	146,482.63	11,941.61	25,926.84
Losses paid	95,617.53	4,887.89	2,691.42
Losses incurred	161,554.86	4,122.64	2,693.02

AGRICULTURAL INSURANCE COMPANY

Located at No. 30 Washington Street, Watertown, New York.
 Incorporated, 1868. Commenced Business, 1853.
 William H. Stevens, President. J. Quincy Adams, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	\$ 4,526,650.96
Extended at	\$ 4,526,650.96

INCOME

Gross premiums, fire	\$ 2,755,876.61
Deduct gross amount paid for reinsurance, fire, \$542,075.44; return premiums, fire, \$432,67.45	995,702.89
Total premiums (other than perpetuals)	\$ 1,759,673.72
Gross interest on mortgage loans	\$ 38,478.25
Gross interest on collateral loans	5,078.76
Gross interest on bonds and dividends on stocks	151,795.92
Gross interest on deposits, trust companies or banks	8,135.78
Gross interest from other sources	61.48
Gross rents—including company's occupancy of its own building	2,900.00
Total gross interest and rents	206,040.17

AGRICULTURAL INSURANCE COMPANY

From agents' balances previously charged off	\$ 313.29
Gross profit on sale or maturity of ledger assets	11,995.59
Gross increase in book value of ledger assets	5,621.27
Total Income	\$ 1,983,642.01
Total	\$ 6,900,639.98

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,214,155.25
Deduct amount received for salvage, fire, \$8,649.77; reinsurance, fire, \$221,090.75; discount fire, \$742.77	332,474.29
Net amount paid for losses	\$ 881,680.96
Expenses of adjustment, settlement of losses	24,157.37
Commissions or brokerage	379,193.71
Allowances to local agencies for miscellaneous agency expenses	7,327.66
Salaries and expenses of special and general agents	165,888.54
Salaries, fees and other charges of officers, directors, trustees, agents and employes	61,539.32
Rents—including company's occupancy of its own buildings	3,935.00
Advertising, printing and stationery	29,474.54
Postage, telegrams, telephone and express	39,715.57
Legal expenses	404.96
Furniture and fixtures	1,573.36
Maps, including corrections	4,631.33
Underwriters' boards and tariff associations	38,870.88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	13,244.49
Inspections and surveys	16,125.22
Repairs and expenses on real estate	710.05
Taxes on real estate	669.92
State taxes on premiums	35,932.17
Insurance department licenses and fees	8,790.10
All other licenses, fees and taxes	30,972.32
All other disbursements, total	4,820.73
Deposit premiums returned	160,080.00
Agents' balances charged off	680.90
Gross loss on sale or maturity of ledger assets	9,917.71
Decrease in book value of ledger assets	1,377.73
Total disbursements	\$ 1,761,843.65
Balance	\$ 4,758,349.53

LEDGER ASSETS

Book value of real estate	\$ 35,814.74
Mortgage loans on real estate	685,382.00
Loans secured by pledge of bonds, stocks or collateral	73,120.17
Book value of bonds and stocks	3,391,905.13
Cash in office	787.25
Deposits in trust companies and banks on interest	302,214.92
Agents' balances, representing business written subsequent to October 1, last	296,327.10
Agents' balances, representing business written prior to October 1, last	10,268.64
Total ledger assets	\$ 4,758,349.25

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 11,781.98
Interest due and accrued on bonds	59,988.55
Interest due and accrued on collateral loans	2,074.00
Interest due and accrued on other assets	775.81
Total	44,214.96
Gross assets	\$ 4,802,564.21

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 30,339.04	
Book value of ledger assets over market value.....	111,330.37	
Total.....		121,748.41
Total admitted assets.....		\$ 4,680,815.92

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 50,364.33	
Gross claims in process of adjustment, or in suspense	121,400.12	
Gross claims resisted.....	36,800.75	
Total claims for losses.....	\$ 208,565.20	
Deduct reinsurance.....	80,100.00	
Net amount of unpaid losses.....		\$ 144,524.44
Total unearned premiums as computed above.....		1,051,115.85
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	6,800.00	
State, county and municipal taxes due or accrued.....	40,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,000.00	
All other liabilities, total, confederation reserve.....	200,000.00	
Total of all liabilities except capital.....	\$ 2,348,440.49	
Cash capital.....	\$ 500,000.00	
Surplus over all liabilities.....	1,822,375.84	
Surplus as regards policyholders.....		2,322,375.54
Total liabilities.....		\$ 4,680,815.92

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$488,847,800.00	\$ 4,612,957.00
Written during the year.....	289,857,100.00	2,755,375.61
Totals.....	\$778,674,900.00	\$ 7,368,332.61
Expired and terminated.....	297,980,600.00	2,634,448.51
In force at end of the year.....	\$510,694,300.00	\$ 4,783,887.00
Deduct amount reinsured.....	82,461,700.00	228,121.60
Net amount in force.....	\$417,232,600.00	\$ 3,805,745.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 89,440,100.00	\$ 879,676.50
Two years.....	1,473,600.00	8,101.00
Three years.....	239,020,200.00	1,920,874.00
Four years.....	1,066,300.00	12,115.00
Five years.....	82,507,000.00	500,305.00
Over five years.....	1,077,400.00	8,477.00
Net amount in force December 31, 1914.....	\$417,232,600.00	\$ 3,805,745.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year, fire, \$387,219.60; tornado, \$7,963.21.....	865,592.51
Amount loaned to stockholders not officers.....	27,063.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,586,500.00	\$ 212,100.00
Gross premiums on risks written.....	25,830.81	1,603.00
Losses paid.....	18,097.36	444.24
Losses incurred.....	23,482.63	522.24

ALLIANCE ASSURANCE COMPANY, LIMITED

U. S. Branch located at Nos. 5 and 7 South William Street, New York, N. Y.
Incorporated August 4, 1914. Commenced business in U. S. in 1920.
Chubb & Son, U. S. Agents.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	618,006.24
Extended at.....	\$ 618,006.24

INCOME

Gross premiums, marine and inland.....	\$ 698,930.73
Deduct gross amount paid for reinsurance, marine and inland, \$339,848.17; return premiums, marine and inland, \$34,052.54.....	324,961.71
Total premiums (other than perpetuities).....	\$ 353,029.02
Gross interest on bonds and dividends on stocks.....	22,625.00
Gross interest on deposits, trust companies or banks.....	1,887.29
Gross interest from other sources, Philippine deposit.....	1,050.00
Total gross interest and rents.....	25,802.29
From other sources, total.....	17,484.62
Total income.....	\$ 396,315.93
Total.....	\$ 1,016,409.17

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 245,481.90
Deduct amount received for salvage, marine and inland, \$6,961.38; reinsurance, marine and inland, \$105,061.73.....	131,965.11
Net amount paid for losses.....	\$ 133,026.82
Expenses of adjustment, settlement of losses.....	42.58
Commissions or brokerage.....	82,530.80
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	301.06
Advertising, printing and stationery.....	484.15
Postage, telegrams, telephone and express.....	251.14
Legal expenses.....	22.03
Underwriters' boards and tariff associations.....	82.96
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	11.02
Inspections and surveys.....	735.25
State taxes on premiums.....	5,397.04
Insurance department licenses and fees.....	427.94
All other licenses, fees and taxes.....	3,287.19
All other disbursements, total.....	37,463.50
Agents' balances charged off.....	22.03
Total disbursements.....	\$ 264,748.55
Balance.....	\$ 751,730.62

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 535,123.44
Cash in office.....	1,639.36
Deposits in trust companies and banks on interest.....	189,393.41
Agents' balances, representing business written subsequent to October 1, last.....	30,988.24
Agents' balances, representing business written prior to October 1, last.....	4,706.07
Total ledger assets.....	\$ 751,720.62

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 5,541.67
All other non-ledger assets, due from reinsurers for losses paid.....	10,738.78
Gross assets.....	\$ 771,001.07

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 4,706.07
Book value of ledger assets over market value.....	21,023.44
Total.....	25,729.51
Total admitted assets.....	\$ 745,271.56

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 10,171.11
Gross claims in process of adjustment, or in suspense.....	155,515.00
Total claims for losses.....	\$ 175,686.11
Deduct reinsurance.....	13,035.00
Net amount of unpaid losses.....	\$ 162,651.11
Gross unearned premiums at 50 per cent on inland navigation risks.....	\$ 22,440.15
Gross unearned premiums, Hulls \$100,000.00 50 per cent; \$54,004.47; Time, \$17,713.54 50 per cent, \$8,856.77; Trip, \$19,403.83 100 per cent, \$19,403.83 on marine risks.....	77,895.07
Total unearned premiums as computed above.....	100,335.22
Salaries, rents, expense, bills, accounts, fees, etc., due or accrued.....	250.00
State, county and municipal taxes due or accrued.....	10,235.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,000.00
Total of all liabilities except capital.....	\$ 280,511.32
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	564,750.23
Surplus as regards policyholders.....	464,700.23
Total liabilities.....	\$ 745,271.56

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1931.....	\$ 21,644,716.09	\$ 195,027.61
Written during the year.....	88,635,237.00	698,939.73
Totals.....	\$110,279,953.09	\$ 893,967.37
Expired and terminated.....	88,229,379.00	630,516.11
In force at end of the year.....	\$ 21,941,003.00	\$ 254,452.25
Deduct amount reinsured.....	3,878,805.00	73,145.64
Net amount in force.....	\$ 18,062,198.00	\$ 181,306.62

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance, about.....	\$ 30,000.00
Losses incurred during the year.....	195,257.67

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written.....	\$ 82,456.00
Gross premiums on risks written.....	1,715.20
Losses paid.....	240.00
Losses incurred.....	240.00

ALLIANCE INSURANCE COMPANY

Located at No. 227 Walnut Street, Philadelphia, Pennsylvania.
 Incorporated December 5, 1904. Commenced Business January 1, 1905.
 Eugene L. Ellison, President. T. Howard Wright, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 750,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,527,103.46
Extended at.....	\$ 2,527,103.46

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 1,000,043.40	\$ 547,792.66
Deduct gross amount paid for reinsurance, fire, \$187,322.24; marine and inland, \$67,981.66; return premiums, fire, \$156,318.15; marine and inland, \$62,683.60.....	380,470.30	130,665.36
Total premiums (other than perpetuals).....	\$ 655,373.10	\$ 417,127.40
Deposit premiums on perpetual risks.....		1,155.00
Gross interest on bonds and dividends on stocks.....	\$ 97,045.84	
Gross interest from other sources.....	2,300.23	
Branch office, bank balances and deferred settlements.....	53.74	
Total gross interest and rents.....		99,361.91
Perpetual deposit fees.....		24.00
From agents' balances previously charged off.....		116.63
Gross profit on sale or maturity of ledger assets.....		4,313.65
Total income.....	\$ 1,147,461.75	
Total.....	\$ 1,674,965.21	

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 440,270.14	\$ 238,250.53
Deduct amount received for salvage, fire, \$4,949.30; marine and inland, \$13,360.45; reinsurance, fire, \$19,061.55; marine and inland, \$36,083.61.....	131,019.71	45,314.06
Net amount paid for losses.....	\$ 238,250.42	\$ 188,946.47
Expenses of adjustment, settlement of losses.....		10,099.54
Commissions or brokerage.....		206,296.13
Allowances to local agencies for miscellaneous agency expenses.....		19,676.78
Salaries and expenses of special and general agents.....		20,637.62
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		22,714.25

Rents—including company's occupancy of its own buildings	5,592.56
Advertising, printing and stationery	9,771.24
Postage, telegrams, telephone and express	5,219.00
Legal expenses	1,640.94
Furniture and fixtures	74.97
Maps, including corrections	1,123.46
Underwriters' boards and tariff associations	9,450.04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,251.90
Inspections and surveys	1,222.95
State taxes on premiums	15,344.21
Insurance department licenses and fees	5,567.88
All other licenses, fees and taxes	8,892.23
All other disbursements, total, registration of stock, \$50.00; subscriptions, \$50.39	100.39
Deposit premiums returned	30.90
Interest and dividends to stockholders	60,000.00
Agents' balances charged off	1,052.24
Total disbursements	\$ 925,371.08
Balance	\$ 2,749,199.23

LEDGER ASSETS

Book value of bonds and stocks	\$ 2,438,061.83
Cash in office	939.05
Deposits in trust companies and banks not on interest	17,885.34
Deposits in trust companies and banks on interest	153,646.23
Agents' balances, representing business written subsequent to October 1, last	136,412.92
Agents' balances, representing business written prior to October 1, last	404.41
Bills receivable, taken for marine and inland risks	869.60
All other ledger assets, total, amount recoverable for reinsurance on paid losses	329.90
Total ledger assets	\$ 2,749,199.23

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 26,993.31
Total	26,993.31
Gross assets	\$ 2,776,192.54

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 404.41
Market value of special deposits in excess of corresponding liabilities	17,167.00
Bonds and stocks	112,727.33
Total	130,298.74
Total admitted assets	\$ 2,645,893.80

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 5,572.00
Gross claims in process of adjustment, or in suspense, plus \$30,000.00; fire, \$62,575.00; marine, \$169,400.00	231,975.00
Gross claims resisted	6,843.00
Total claims for losses	\$ 244,190.00
Deduct reinsurance	16,870.00
Net amount of unpaid losses	\$ 227,320.00
Gross unearned premiums pro rata on fire risks running more than one year, \$1,979,447.76	\$ 500,754.82
Gross unearned premiums at 50 per cent on inland navigation risks, \$125,434.65	62,727.73
Gross unearned premiums, 50 per cent on marine risks, \$367,459.32	63,114.56
Total unearned premiums as computed above	626,597.11
	673,606.61

Amount reclaimable by the insured on perpetual fire insurance policies, 50 per cent	16,669.13
Estimated amount payable for federal, state tax, etc.	22,300.00
All other liabilities, total, contingent fund	295,000.00

Total of all liabilities except capital	\$ 1,145,827.80
Cash capital	\$ 749,000.00
Surplus over all liabilities	759,000.00
Surplus as regards policyholders	1,500,000.00
Total liabilities	\$ 2,645,893.80

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$119,122,403.00	\$ 1,315,150.69	\$ 22,024,804.00	\$ 260,461.42
Written during the year	97,298,793.00	1,006,043.49	70,605,933.00	517,792.56
Totals	\$216,421,196.00	\$ 2,321,194.18	\$ 92,630,737.00	\$ 808,254.08
Expired and terminated	\$0,940,400.00	984,702.31	77,374,967.00	494,011.67
In force at end of the year	\$126,480,798.00	\$ 1,330,491.87	\$ 15,855,630.00	\$ 214,242.41
Deduct amount reinsured	22,421,616.00	200,044.11	2,835,864.00	81,228.64
Net amount in force	\$104,059,182.00	\$ 1,070,447.76	\$ 13,019,766.00	\$ 232,913.77
Perpetual risks not included above, \$617,060.00; premium on same, \$18,321.55				

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 69,673,166.00	\$ 450,130.75
Two years	1,267,700.00	9,253.22
Three years	41,028,001.00	433,572.01
Four years	1,640,121.00	10,738.00
Five years	16,872,174.00	202,594.57
Over five years	133,988.00	1,824.48
Net amount in force December 31, 1915	\$104,059,182.00	\$ 1,070,447.76

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 75,000.00
Losses incurred during the year, fire, \$31,141.13; marine and inland, \$29,346.47	570,487.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland
Gross risks written	\$ 105,925.00	\$ 23,130.00
Gross premiums on risks written	1,049.91	519.27
Losses paid	3.00	303.22
Losses incurred	2.00	343.22

THE AMERICAN INSURANCE COMPANY

Located at No. 70 Park Place, Newark, N. J.
 Incorporated Feb. 29, 1846. Commenced Business April 1, 1846.
 P. L. Hoadley, President. Frederick Hoadley, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 16,330,220.66
Extended at	\$ 10,530,220.66

INCOME

	Fire and Tornado	Marine and Inland	
Gross premiums	\$ 5,870,631.39	\$ 237,237.23	
Deduct gross amount paid for reinsurance, fire, \$794,976.06; marine and inland, \$0,145.90; return premiums, fire, \$986, 866.89; marine and inland, \$51,779.90	1,781,782.05	63,925.50	
Total premiums (other than per- petuals)	\$ 4,108,868.15	\$ 173,311.73	\$ 4,282,179.88
Gross interest on mortgage loans		\$ 96,034.69	
Gross interest on bonds and dividends on stocks		392,836.50	
Gross interest on deposits, trust companies or banks		4,145.63	
Gross interest from other sources		239.33	
Gross rents—including company's occupancy of its own building		30,924.05	
Total gross interest and rents		430,167.58	
From agents' balances previously charged off		153.44	
Gross profit on sale or maturity of ledger assets		684.02	
Total income		\$ 4,713,194.99	
Total		\$ 15,243,415.05	

DISBURSEMENTS

	Fire and Tornado	Marine and Inland	
Gross amount paid for losses	\$ 2,611,327.90	\$ 67,913.38	
Deduct amount received for salvage, fire, \$30,495.37; marine and inland, \$5,738.27; reinsurance, fire, \$115,639.67; marine and inland, \$3,339.06	446,135.04	6,908.23	
Net amount paid for losses	\$ 2,165,192.86	\$ 60,995.15	\$ 2,226,143.01
Expenses of adjustment, settlement of losses		75,249.97	
Commissions or brokerage		997,328.30	
Salaries and expense of special and general agents, salaries, fees and other charges of officers, directors, trustees, agents and employes		136,718.25	
Rents—including company's occupancy of its own buildings		214,227.00	
Advertising, printing and stationery		23,041.74	
Postage, telegrams, telephone and express		12,305.48	
Legal expenses		27,644.21	
Furniture and fixtures		1,038.28	
Maps, including corrections		4,138.92	
Underwriters' boards and tariff associations		8,967.06	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses		29,875.54	
Inspections and surveys		31,950.45	
Repairs and expenses on real estate		38,277.89	
Taxes on real estate		453.83	
State taxes on premiums		9,388.59	
Insurance department licenses and fees		77,994.21	
All other licenses, fees and taxes		21,293.84	
All other disbursements, total		42,836.54	
Decrease in liabilities during the year on account of reinsurance treaties		30,088.88	
Interest and dividends to stockholders, \$300,000; policy- holders, \$51.00		2,827.80	
Agents' balances charged off		390,051.00	
Gross loss on sale or maturity of ledger assets		2,098.82	
Decrease in book value of ledger assets		2,241.96	
Total disbursements		\$ 4,430,751.45	
Balance		\$ 10,812,663.57	

LEDGER ASSETS

Book value of real estate	\$ 454,700.00
Mortgage loans on real estate	1,969,786.90
Book value of bonds and stocks	7,023,986.21
Cash in office	736.54
Deposits in trust companies and banks not on interest	25,000.00
Deposits in trust companies and banks on interest	364,800.83
Agents' balances, representing business written subse- quent to October 1, last	583,362.27
Agents' balances, representing business written prior to October 1, last	7,110.85
Bills receivable taken for fire risks	474,106.87
Total ledger assets	\$ 10,812,663.57

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 28,088.65
Interest due and accrued on bonds	64,836.56
Rents due and accrued on company's property	100.00
Total	93,024.91
All other non-ledger assets, total	5,646.39
Gross assets	\$ 11,015,334.57

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 7,110.85
Bills receivable, past due, taken for marine, inland and fire risks	56,297.17
Market value special deposits in excess of correspond- ing liabilities	45,283.68
Book value of ledger assets over market value, stocks and bonds	339,071.22
Total	548,762.92
Total admitted assets	\$ 10,666,471.55

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 257,620.05
Gross claims resisted	32,674.25
Total claims for losses	\$ 290,294.20
Deduct reinsurance	64,755.77
Net amount of unpaid losses	\$ 225,538.43
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 811,876.54
Gross unearned premiums pro rata on fire risks running more than one year	4,257,768.83
Gross unearned premiums at 50 per cent on inland navigation risks	85,810.29
Total unearned premiums as computed above	5,154,963.85
Dividends declared and unpaid to stockholders, \$30,000.00; to policyholders, \$114.00	30,114.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued, estimated	5,000.00
State, county and municipal taxes due or accrued, estimated	50,000.00
Commissions, contingent commission, brokerage and other charges due or to become due to agents and brokers	5,000.00
All other liabilities, total	35,649.19
Total of all liabilities except capital	\$ 5,653,673.48

Special reserve fund.....		300,000.00
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities.....	3,712,898.47	
Surplus as regards policyholders.....	4,712,898.47	
Total liabilities	\$ 10,696,471.65	

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 1,114,170,566	\$ 11,387,941.28	\$ 6,625,306.00	\$ 124,028.11
Written during the year.....	805,931,659	5,899,651.10	10,101,211.00	227,227.23
Totals	\$ 1,920,102,225	\$ 17,287,592.38	\$ 16,726,517.00	\$ 351,255.34
Expired and terminated.....	583,179,874	5,909,843.54	5,412,824.00	196,067.22
In force at end of the year.....	\$ 1,126,931,351	\$ 11,169,248.57	\$ 5,213,682.00	\$ 175,708.22
Defunct amount reinsured.....	140,296,959	1,442,139.48	229,415.00	4,973.54
Net amount in force.....	\$ 986,634,392	\$ 9,667,112.54	\$ 4,984,278.00	\$ 171,632.73

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$102,353,701.00	\$ 1,022,732.37
Two years	3,029,619.00	30,228.59
Three years	469,719,151.00	2,966,222.43
Four years	3,298,008.00	37,900.53
Five years	347,953,887.00	4,077,989.57
Net amount in force December 31, 1915.....	\$986,634,392.00	\$ 9,667,112.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 300,000.00
Losses incurred during the year, fire, \$2,092,638.59; marine and inland, \$71,550.79; tornado, \$89,477.75.....	2,253,587.13
Amount loaned to stockholders not officers.....	69,400.50

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado and Hall
Gross risks written.....	\$ 15,677,130.00	\$ 1,229,728.00	\$ 7,762,207.00
Gross premiums on risks written.....	195,551.31	15,949.52	46,874.49
Losses paid	110,491.16	4,653.92	4,277.75
Losses incurred	112,285.72	5,123.00	4,281.74

AMERICAN CENTRAL INSURANCE COMPANY

Located at No. 816 Olive Street, St. Louis, Mo.

Incorporated February, 1853.....	Commenced Business February, 1853.
Edw. T. Campbell, President.....	B. G. Chapman, Jr., Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 4,898,798.19
Extended at	\$ 4,898,798.19

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 5,223,942.19	\$ 145,217.22	
Product gross amount paid for reinsurance, fire, \$2,454,911.90; marine and inland, \$1,021.18; return premiums, fire, \$1,007,911.43; marine and inland, \$9,671.59.....	2,454,911.90	21,292.74	
Total premiums (other than perpetuals).....	\$ 1,969,030.27	\$ 123,924.48	\$ 1,967,945.23
Gross interest on mortgage loans.....		\$ 1,005.90	
Gross interest on collateral loans.....		5,995.72	
Gross interest on bonds and dividends on stocks.....		153,159.43	
Gross interest on deposits, trust companies or banks.....		4,374.55	
Gross interest from other sources.....		4,753.11	
Total gross interest and rents.....		169,278.61	
Borrowed money (gross).....		1,046.21	
Gross profit on sale or maturity of ledger assets.....		5,486.65	
Total income		\$ 2,162,754.12	
Total		\$ 7,002,552.31	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 1,561,465.87	\$ 58,993.96	
Deduct amount received for salvage, fire, \$21,777.31; marine and inland, \$1,084.63; reinsurance, fire, \$1,291,284.37; discount, fire, \$461.62.....	1,313,623.39	4,904.63	
Net amount paid for losses.....	\$ 1,247,822.67	\$ 53,608.43	\$ 1,301,492.10
Expenses of adjustment, settlement of losses.....		25,483.72	
Commissions or brokerage.....		420,256.93	
Allowances to local agencies for miscellaneous agency expenses.....		8,889.86	
Salaries and expenses of special and general agents.....		122,772.03	
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		60,998.50	
Rents—including company's occupancy of its own buildings		11,018.29	
Advertising, printing and stationery.....		22,966.65	
Postage, telegrams, telephone and express.....		13,721.59	
Legal expenses.....		4,509.45	
Furniture and fixtures.....		4,555.22	
Maps, including corrections.....		5,799.31	
Underwriters' boards and tariff associations.....		14,490.11	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		4,177.65	
Inspections and surveys.....		17,736.59	
State taxes on premiums.....		26,223.71	
Insurance department licenses and fees.....		9,420.92	
All other licenses, fees and taxes.....		25,000.04	
All other disbursements, total.....		290.74	
Interest and dividends to stockholders.....		119,985.20	
Agents' balances charged off.....		1,154.33	
Gross loss on sale or maturity of ledger assets.....		24,225.00	
Total disbursements		\$ 2,383,227.57	
Balance		\$ 4,797,224.64	

LEDGER ASSETS

Loans secured by pledge of bonds, stocks or collateral.....	4,560.90
Book value of bonds and stocks.....	\$ 4,127,359.97
Cash in office.....	12,249.73

Deposits in trust companies and banks not on interest	21,078.26
Deposits in trust companies and banks on interest	245,652.30
Agents' balances, representing business written subsequent to October 1, last	348,696.51
Agents' balances, representing business written prior to October 1, last	11,868.77
Total ledger assets	\$ 4,797,294.01

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 294.16
Interest due and accrued on bonds	38,933.33
Interest due and accrued on collateral loans	61.88
Total	\$ 39,229.37

Gross assets	\$ 4,836,523.57
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DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 11,868.77
Book value of ledger assets over market value	748,337.00
Total	760,205.77

Total admitted assets	\$ 4,076,317.80
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LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 160,780.10
Gross claims in process of adjustment, or in suspense	220,921.58
Gross claims resisted	27,089.38
Total claims for losses	\$ 408,791.06

Deduct reinsurance	237,017.15
Net amount of unpaid losses	\$ 171,773.91

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 563,127.07
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Gross unearned premiums pro rata on fire risks running more than one year	1,171,867.45
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Gross unearned premiums at 50 per cent on inland navigation risks	25,096.12
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Gross unearned premiums 100 per cent on marine risks	170.54
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Total unearned premiums as computed above	1,760,181.00
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Dividends declared and unpaid, to stockholders	823.65
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Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,394.25
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State, county and municipal taxes due or accrued	55,000.00
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Total of all liabilities except capital	\$ 2,423,082.50
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Cash capital	\$ 1,600,000.00
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Surplus over all liabilities	1,657,366.30
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Surplus as regards policyholders	2,027,366.50
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Total liabilities	\$ 4,076,317.80
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RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$ 761,582,823	\$ 7,748,798.68	\$ 626,274.02	\$ 21,071.30
Written during the year	529,408,173	5,328,434.37	24,474,470.00	145,717.12
Totals	\$ 1,290,990,996	\$ 13,077,233.05	\$ 25,110,744.00	\$ 166,788.42
Expired and terminated	504,131,159	5,226,812.82	22,271,105.00	104,663.21
In force at end of the year	\$ 786,859,837	\$ 7,850,420.23	\$ 2,739,639.00	\$ 62,125.21
Deduct amount reinsured	444,783,957	4,407,799.83	807,817.00	11,484.31
Net amount in force	\$ 342,075,880	\$ 3,442,620.40	\$ 1,931,822.00	\$ 50,640.90

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$95,973,294.00	\$ 1,126,254.15
Two years	2,113,372.00	15,641.80
Three years	167,277,058.00	1,514,018.40
Four years	1,710,890.00	18,471.44
Five years	64,740,276.00	716,082.75
Net amount in force December 31, 1915	\$311,863,890.00	\$ 3,382,768.40

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$1,216,757.42; marine and inland, \$23,928.43; tornado, \$31,956.25	1,301,492.10

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 6,624,077.00	\$ 7,550.00	\$ 468,242.00
Gross premiums on risks written	20,209.00	114.30	2,379.42
Losses paid	49,651.13		194.67
Losses incurred	24,647.81		188.30

AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY

Located at Nos. 100-1005 Mercantile Library Bldg., Cincinnati, Ohio.
 Incorporated February, 1906. Commenced Business January 15, 1907.
 Chas. H. Avery, President. Frank H. Freericks, Secretary.

CAPITAL

Capital stock paid in cash	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 378,229.04
Extended at	\$ 378,229.04

INCOME

Gross premiums, fire	\$ 172,226.37
Deduct gross amount paid for reinsurance, fire, \$15,725.38; return premiums, fire, \$7,378.38	35,113.76
Total premiums (other than perpetuities)	\$ 129,122.61

Gross interest on bonds and dividends on stocks	\$ 14,022.61
Gross interest on deposits, trust companies or banks	428.74
Total gross interest and rents	14,451.35

From other sources, total	122.35
Gross increase in book value of ledger assets	227.44
Total income	\$ 153,942.65

Total	\$ 582,229.69
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DISBURSEMENTS

Gross amount paid for losses, fire	\$ 48,692.59
Deduct amount received for salvage, fire, \$19.22; reinsurance, fire, \$9,426.42	9,445.74
Net amount paid for losses	\$ 39,246.85

Expenses of adjustment, settlement of losses	1,309.29
Commissions or brokerage	15,119.06
Allowances to local agencies for miscellaneous agency expenses	2,227.91
Salaries and expenses of special and general agents	4,312.93

Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	14,556.47
Rents—including company's occupancy of its own buildings.....	615.50
Advertising, printing and stationery.....	5,494.15
Postage, telegrams, telephone and express.....	1,772.15
Legal expenses.....	140.82
Furniture and fixtures, depreciation.....	106.72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	362.43
Inspections and surveys.....	383.69
State taxes on premiums.....	1,537.90
Insurance department licenses and fees.....	2,975.41
All other licenses, fees and taxes.....	1,549.50
All other disbursements, total.....	1,511.17
Interest and dividends to stockholders.....	18,000.00
Decrease in book value of ledger assets.....	774.81
Total disbursements.....	\$ 113,322.40
Balance.....	\$ 418,730.29

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 27,165.58
Cash in office.....	1,239.26
Deposits in trust companies and banks on interest.....	20,750.94
Agents' balances, representing business written subsequent to October 1, last.....	18,580.32
All other ledger assets, total.....	901.03
Total ledger assets.....	\$ 418,730.29

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 5,420.86
Rents due and accrued on company's property.....	18.47
Total.....	5,439.33
All other non-ledger assets, total.....	63.55
Gross assets.....	\$ 424,223.17

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 901.03
Total.....	901.03
Total admitted assets.....	\$ 423,322.14

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 15.40
Gross claims in process of adjustment, or in suspense.....	1,806.33
Net amount of unpaid losses.....	\$ 1,821.73
Gross unearned premiums as 10 per cent on fire risks running one year or less.....	\$ 73,684.53
Total unearned premiums as computed above.....	73,484.53
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	866.84
State, county and municipal taxes due or accrued.....	3,227.94
Total of all liabilities except capital.....	\$ 78,569.05
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	143,721.11
Surplus as regards policyholders.....	343,721.11
Total liabilities.....	\$ 423,322.14

RISKS AND PREMIUMS

In force December 31, 1914.....	Fire Risks	Premiums
Written during the year.....	\$ 14,481,211.00	\$ 150,718.78
Totals.....	16,713,716.00	172,236.57
Expired and terminated.....	\$ 21,395,027.00	\$ 222,455.15
In force at end of the year.....	14,601,172.00	147,594.29
Deduct amount reinsured.....	\$ 16,393,835.00	\$ 172,800.96
Net amount in force.....	\$ 14,322,650.00	\$ 145,541.82

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run.....	Risks	Premiums
Three years.....	\$ 12,796,638.00	\$ 136,327.97
Five years.....	213,742.00	7,852.58
Net amount in force December 31, 1915.....	126,550.00	1,763.87
Net amount in force December 31, 1915.....	\$ 14,322,650.00	\$ 145,541.82

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 5,000.00
Losses incurred during the year, fire.....	\$ 37,322.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	Fire
Gross premiums on risks written.....	\$ 227,460.00
Losses paid.....	5,630.45
Losses incurred.....	1,510.48

ANGLO AMERICAN REINSURANCE COMPANY

Located at No. 29 So. La Salle St., Chicago, Ill.

Incorporated March 6, 1909.

Commenced Business March 8, 1909.

Geo. H. Breese, President.

W. W. Holmes, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	506,897.27
Extended at.....	\$ 306,297.27

INCOME

Gross premiums, fire.....	\$ 73,861.16
Deduct gross amount paid for reinsurance, fire.....	\$ 67,836.68
Return premiums, fire.....	\$ 9,054.18
Total premiums (other than perpetuals).....	\$ 15,054.46
Gross interest on mortgage loans.....	\$ 1,719.43
Gross interest on bonds and dividends on stocks.....	10,490.63
Gross interest on deposits, trust companies or banks.....	90.29
Gross interest from other sources.....	44.33
Total gross interest and rents.....	\$ 12,354.68

From other sources, total.....	4,136.47
From agents' balances previously charged off.....	3,928.36
Borrowed money (gross).....	44,000.00
Gross profit on sale or maturity of ledger assets.....	20.29
Total income.....	\$ 48,093.79
Total.....	\$ 354,418.06

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 68,661.23
Deduct amount received for salvage, fire, \$479.23; reinsurance, fire, \$11,710.64; discount, fire, \$7.08.....	12,106.95
Net amount paid for losses.....	\$ 56,464.28
Expenses of adjustment, settlement of losses.....	3,015.06
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	10,301.61
Rents—including company's occupancy of its own buildings.....	1,269.90
Advertising, printing and stationery.....	480.52
Postage, telegrams, telephone and express.....	452.29
Legal expenses.....	1,473.04
States taxes on premiums.....	1,721.66
Insurance department licenses and fees.....	785.35
Deposit premiums returned.....	713.54
Borrowed money repaid.....	9,000.00
Interest on borrowed money.....	1,420.63
Gross loss on sale or maturity of ledger assets.....	45.00
Total disbursements.....	\$ 87,145.99
Balance.....	\$ 267,272.07

LEDGER ASSETS

Book value of real estate.....	\$ 100.00
Mortgage loans on real estate.....	33,731.47
Book value of bonds and stocks.....	220,725.33
Deposits in trust companies and banks on interest.....	5,727.42
Agents' balances, representing business written prior to October 1, last.....	526.22
All other ledger assets, total.....	8,468.63
Total ledger assets.....	\$ 267,272.07

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 472.48
Interest due and accrued on bonds.....	3,776.75
Interest due and accrued on other assets.....	101.67
Total.....	4,449.90
All other non-ledger assets, total.....	4,127.96
Gross assets.....	\$ 275,840.93

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 3,000.00
Agents' balances, representing business written prior to October 1, last.....	526.22
Overdue and accrued interest on bonds in default.....	141.67
Book-value of ledger assets over market value.....	12,167.63
Total.....	15,835.52
Total admitted assets.....	\$ 260,005.41

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 1,565.04
Gross claims in process of adjustment, or in suspense.....	7,145.69
Gross claims resisted.....	13,375.52
Total claims for losses.....	\$ 22,086.25
Deduct reinsurance.....	6,288.95
Net amount of unpaid losses.....	\$ 15,997.20
Due and to become due for borrowed money.....	35,000.00
Total of all liabilities except capital.....	\$ 50,997.20
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	9,013.11
Surplus as regards policyholders.....	209,013.11
Total liabilities.....	\$ 209,013.11

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 25,309,148.00	\$ 313,067.10
Written during the year.....	5,662,922.00	73,861.16
Totals.....	\$ 30,972,070.00	\$ 386,928.26
Expired and terminated.....	24,751,223.00	315,113.49
In force at end of the year.....	\$ 6,150,848.00	\$ 71,814.77

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 3,000.00
Losses incurred during the year.....	41,752.16

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 729,779.00
Gross premiums on risks written.....	6,143.46
Losses paid.....	5,149.18
Losses incurred.....	3,872.02

ATLAS ASSURANCE COMPANY, LIMITED

Located at London, England.
 Incorporated, 1888, Commenced Business in U. S., 1886.
 Frank Lock, Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 3,249,080.87
Extended at.....	\$ 3,249,080.87

INCOME

Gross premiums, fire.....	\$ 2,810,358.41
Deduct gross amount paid for reinsurance, fire, \$540,409.91; return premiums, fire, \$492,981.04.....	1,033,489.95
Total premiums (other than perpetuals).....	\$ 1,776,878.46
Gross interest on bonds and dividends on stocks.....	\$ 102,555.29
Gross interest on deposits, trust companies or banks.....	4,179.82
Gross interest from other sources.....	37.11
Gross rents—including company's occupancy of its own buildings.....	4,012.96
Total gross interest and rents.....	110,785.99

Increase in liabilities on account of reinsurance treaties	31,491.31
Gross profit on sale or maturity of ledger assets	1,066.59
Total income	\$ 1,912,360.54
Total	\$ 3,161,241.71

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,530,736.71
Deduct amount received for salvage, fire, \$10,385.65; reinsurance, fire, \$388,789.95; discount, fire, \$101.19.	390,236.76
Net amount paid for losses	\$ 963,499.55
Expenses of adjustment, settlement of losses	31,862.75
Commissions or brokerage	346,495.4
Allowances to local agencies for miscellaneous agency expenses	5,459.73
Salaries and expenses of special and general agents	99,134.73
Salaries, fees and other charges of officers, directors, trustees, agents and employes	153,633.35
Rents—including company's occupancy of its own buildings	15,322.09
Advertising, printing and stationery	31,274.45
Postage, telegrams, telephone and express	14,623.23
Legal expenses	1,094.35
Furniture and fixtures	6,485.19
Maps, including corrections	25,267.00
Underwriters' boards and tariff associations	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	7,491.24
Inspections and surveys	13,780.54
Repairs and expenses on real estate	2,235.17
Taxes on real estate	733.64
State taxes on premiums	25,361.56
Insurance department licenses and fees	13,041.65
All other licenses, fees and taxes	25,718.67
All other disbursements, total	34,349.47
Gross loss on sale or maturity of ledger assets	2,309.53
Total disbursements	\$ 1,836,301.25
Balance	\$ 3,132,829.45

LEDGER ASSETS

Book value of real estate	\$ 85,878.51
Book value of bonds and stocks	2,706,082.41
Cash in office	1,441.98
Deposits in trust companies and banks on interest	195,829.76
Agents' balances, representing business written subsequent to October 1, last	237,633.02
Agents' balances, representing business written prior to October 1, last	57,992.57
Total ledger assets	\$ 3,222,879.45

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 11,947.86
Rents due and accrued on company's property	280.32
Total	12,228.18
All other non-ledger assets, total	1,033.02
Gross assets	\$ 3,236,117.33

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 27,902.57
Book value of ledger assets over market value	775,894.53
Total	803,797.10
Total admitted assets	\$ 3,082,719.93

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 15,737.94
Gross claims in process of adjustment, or in suspense	63,087.08
Gross claims resisted	16,524.29
Total claims for losses	\$ 95,349.31
Deduct reinsurance	30,156.79
Net amount of unpaid losses	\$ 147,792.52
Gross unearned premiums as 30 per cent on fire risks running one year or less	\$ 320,545.60
Gross assumed premiums pro rata on fire risks running more than one year	1,170,765.14
Excess of original premiums over amount received for reinsurance	13,767.17
Total unearned premiums as computed above	1,714,138.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,363.67
State, county and municipal taxes due or accrued	35,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	5,000.00
Total of all liabilities except capital	\$ 1,906,594.19
Surplus as regards policyholders	1,176,425.80
Total liabilities	\$ 3,083,719.93

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$49,598,303.00	\$ 4,017,081.27
Written during the year	384,433,364.00	2,894,155.58
Totals	\$90,032,167.00	\$ 6,941,236.85
Expired and terminated	30,698,290.00	2,702,160.92
In force at end of the year	\$49,422,887.00	\$ 4,129,069.93
Deduct amount reinsured	9,512,892.00	805,599.63
Net amount in force	\$39,910,000.00	\$ 3,323,770.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$10,423,305.00	\$ 1,060,665.71
Two years	1,500,148.00	30,813.91
Three years	174,975,301.00	1,563,284.97
Four years	54,430,789.00	8,796.38
Five years	54,430,789.00	632,888.71
Net amount in force December 31, 1915	\$39,910,000.00	\$ 3,323,770.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 170,000.00
Losses incurred during the year, fire, \$80,645.7; tornado, \$4,423.63	1,006,468.50

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,222,865.00	\$ 136,001.00
Gross premiums on risks written	25,319.92	1,128.23
Losses paid	31,628.43	
Losses incurred	25,153.73	

THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN.

Located at No. 69 Main Street.
 Commenced Business April, 1913.
 Incorporated June 13, 1907.
 M. G. Bulkeley, President. J. Scofield Rowe, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00	
Amount of ledger assets, December 31, of previous year	\$ 791,577.56	
Increase of paid up capital during the year	799,900.00	
Extended at		\$ 1,491,547.56

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 151,618.81	\$ 883,969.87	
Deduct gross amount paid for reinsurance, fire, \$9,513.36; marine and inland, \$31,826.32; return premiums, fire, \$21,433.11; marine and inland \$214,541.29	31,948.37	335,467.55	
Total premiums (other than perpetuals)	\$ 117,670.44	\$ 627,502.32	\$ 745,172.76
Gross interest on mortgage loans		\$ 1,418.07	
Gross interest on collateral loans		1,954.78	
Gross interest on bonds and dividends on stocks		15,141.17	
Gross interest on deposits, trust companies or banks		5,905.80	
Total gross interest and rents		29,719.82	
From other sources, account of surplus paid in, total		700,000.00	
Total income		\$ 1,468,892.58	
Total		\$ 2,960,140.14	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 8,817.19	\$ 236,990.51	
Deduct amount received for salvage, fire, \$1,322.66; marine and inland, \$4,882.04; reinsurance, fire, \$388.37	1,711.00	4,882.04	
Net amount paid for losses	\$ 7,106.19	\$ 222,108.47	\$ 229,214.66
Expenses of adjustment, settlement of losses		10,025.83	
Commissions or brokerage		167,294.33	
Allowances to local agencies for miscellaneous agency expenses		845.85	
Salaries and expenses of special and general agents		17,580.43	
Salaries, fees and other charges of officers, directors, trustees, agents and employees		14,609.49	
Rents—including company's occupancy of its own buildings		11,743.71	
Advertising, printing and stationery		23,376.96	
Postage, telegrams, telephone and express		2,674.59	
Legal expenses		425.67	
Furniture and fixtures		6,014.02	
Maps, including corrections		7,365.35	
Underwriters' boards and tariff associations		1,203.50	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		302.00	
Inspections and surveys		988.92	
State taxes on premiums		6,172.72	
Insurance department licenses and fees		5,444.90	

AUTOMOBILE INSURANCE COMPANY

All other licenses, fees and taxes, i. e., federal, capital stock, municipal, county and internal revenue	14,715.12
All other disbursements, total	29,021.73
Interest and dividends to stockholders	28,000.00
Total disbursements	\$ 58,736.85
Balance	\$ 2,871,531.05

LEDGER ASSETS

Mortgage loans on real estate	\$ 69,500.00
Loans secured by pledge of bonds, stocks or other collateral	65,000.00
Book value of bonds and stocks	1,350,325.00
Cash in office	65.55
Deposits in trust companies and banks on interest	790,855.58
Agents' balances, representing business written subsequent to October 1, last	86,756.41
Agents' balances, representing business written prior to October 1, last	9,040.80
All other ledger assets, total	287.02
Total ledger assets	\$ 2,371,531.05

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 2,614.87
Interest due and accrued on bonds	11,981.24
Interest due and accrued on other assets	2,032.74
Total	16,628.85
Gross assets	\$ 2,388,179.90

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 9,040.80
Book value of ledger assets over market value, bills receivable, suspense accounts and advance traveling expense	1,272.62
Total	10,313.51
Total admitted assets	\$ 2,377,875.39

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 1,312.09
Gross claims in process of adjustment, or in suspense	42,125.37
Total claims for losses	\$ 43,437.46
Deduct reinsurance	91.50
Net amount of unpaid losses	\$ 43,345.96
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 15,468.64
Gross unearned premiums pro rata on fire risks running more than one year	79,966.78
Gross unearned premiums at 50 per cent on inland navigation risks	598,236.71
Total unearned premiums as computed above	903,611.53
Dividends declared and unpaid, to stockholders and policyholders	10,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	22,512.57
State, county and municipal taxes due or accrued	16,462.33
Commissions, brokerage and other charges due or to become due to agents and brokers	3,725.86
All other liabilities, total	19,515.00
Total of all liabilities except capital	\$ 467,412.45

Cash capital	\$ 1,000,000.00
Surplus over all liabilities	910,443.94
Surplus as regards policyholders	1,910,443.94
Total liabilities	\$ 2,877,857.33

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$ 1,242,280.00	\$ 11,212.17	\$ 11,578,428.00	\$ 218,861.22
Written during the year	18,441,005.00	151,625.81	59,321,404.00	863,969.52
Totals	\$ 19,683,285.00	\$ 162,838.98	\$ 70,900,832.00	\$ 1,177,831.74
Expired and terminated	2,622,439.00	21,246.29	8,929,249.00	626,437.24
In force at end of the year	\$ 17,060,846.00	\$ 151,592.69	\$ 61,971,583.00	\$ 551,394.50
Deduct amount reinsured	1,985,270.00	2,964.94	143,783.00	2,229.51
Net amount in force	\$ 15,075,576.00	\$ 148,627.75	\$ 61,827,800.00	\$ 549,165.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 2,796,799.00	\$ 24,819.28
Two years	343,132.00	2,226.41
Three years	6,725,139.00	72,786.48
Four years	37,300.00	312.67
Five years	2,693,555.00	21,824.83
Over five years	31,009.00	242.68
Net amount in force December 31, 1915	\$ 15,955,879.00	\$ 122,220.55

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 350,000.00
Amount loaned to officers and directors	80,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland
Gross risks written	\$ 169,655.00	\$ 774,875.00
Gross premiums on risks written	826.65	11,172.31
Losses paid	11.40	2,522.54
Losses incurred	11.40	2,522.54

BALKAN NATIONAL INSURANCE COMPANY

United States Branch located at No. 125 Broad St., Hartford, Conn.
Incorporated, 1885. Commenced Business, 1895.
Wm. C. Schilde & Co., United States Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 2,029,675.40
Extended at	\$ 2,029,675.40

INCOME

Gross premiums, fire	\$ 2,534,901.32
Deduct gross amount paid for reinsurance, fire, \$91,542.51; return premiums, fire, \$78,124.32	969,718.00
Total premiums (other than perpetuities)	\$ 1,865,183.32

Gross interest on bonds and dividends on stocks	\$ 55,180.34
Gross interest on deposits, trust companies or banks	14,256.69
Gross interest from other sources	1,049.14
Total gross interest and rents	70,486.17
From other sources, received from home office	35,337.22
Total income	\$ 1,961,654.88
Total	\$ 4,000,115.57

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,114,459.35
Deduct amount received for salvage, fire	29,211.29
Net amount paid for losses	\$ 1,105,248.06
Expenses of adjustment, settlement of losses	18,704.90
Commissions or brokerage	504,006.54
Allowances to general agents for miscellaneous agency expenses	45,605.51
Advertising, printing and stationery	2,173.47
Postage, telegrams, telephone and express	734.18
Legal expenses	369.52
State taxes on premiums	870.35
Insurance department licenses and fees	1,610.27
All other licenses, fees and taxes	12,347.83
All other disbursements, total	696.92
Total disbursements	\$ 1,892,414.65
Balance	\$ 2,307,698.92

LEDGER ASSETS

Book value of bonds and stocks	\$ 1,300,315.28
Deposits in banks on interest under certificates of deposit held by U. S. trustees	675,000.00
Deposits in trust companies and banks on interest	21,001.08
Companies' balances, representing business written subsequent to October 1, last	309,481.26
Total ledger assets	\$ 2,307,698.92

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 10,169.67
Total	10,169.67
Market value of bonds and stocks over book value	424.15
Gross assets	\$ 2,327,872.74
Total admitted assets	\$ 2,327,872.74

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 250,222.00
Deduct reinsurance	11,902.00
Net amount of unpaid losses	\$ 238,320.00
Gross unearned premiums pro rata on fire risks running more than one year	\$ 1,210,362.30
Total unearned premiums as computed above	1,210,362.30
State, county and municipal taxes due or accrued	2,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	2,000.00
Total of all liabilities except capital	\$ 1,551,756.30
Deposit capital	\$ 599,000.00
Surplus over all liabilities	875,136.54
Surplus as regards policyholders	775,516.51
Total liabilities	\$ 2,327,872.74
Name and address of Rating Bureau whose rates you have adopted in this state: This company transacts reinsurance business exclusively.	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$16,021,542.00	\$ 2,026,572.22
Written during the year.....	251,400,024.00	2,834,901.22
Totals.....	\$47,421,566.00	\$ 4,861,473.44
Expired and terminated.....	207,403,025.00	2,140,906.63
In force at end of the year.....	\$39,018,541.00	\$ 2,747,671.19
Deduct amount reinsured.....	30,931,321.00	385,302.90
Net amount in force.....	\$8,087,220.00	\$ 2,402,368.29

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$146,824,140.00	\$ 1,495,571.25
Two years.....	31,726,248.00	89,867.32
Three years.....	69,154,182.00	604,809.66
Four years.....	3,309,783.00	49,740.48
Five years.....	17,313,365.00	221,571.65
Net amount in force December 31, 1915.....	\$28,897,616.00	\$ 2,402,371.29

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year, fire, \$1,018,406.61; tornado, \$24,351.45.....	1,042,758.06

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,132,198.00	\$ 82,161.00
Gross premiums on risks written.....	57,674.25	429.77
Losses paid.....	57,704.84	.....
Losses incurred.....	52,339.94	.....

BOSTON INSURANCE COMPANY

Located at No. 87 Kilby St., Boston, Massachusetts.
 Incorporated December 23, 1873. Commenced Business January 30, 1871.
 Ransom B. Fuller, President. Freeman Nickerson, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 6,804,314.61
Extended at.....	\$ 7,804,314.61

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 2,440,314.70	\$ 2,906,021.26
Deduct gross amount paid for reinsurance, fire, \$778,739.15; marine and inland, \$255,956.49; return premiums, fire, \$666,119.58; marine and inland, \$25,088.51.....	1,444,888.70	254,925.00
Total premiums (other than per- petuals).....	\$ 1,464,386.00	\$ 2,101,096.26
Gross interest on mortgage loans.....	15,786.43	.....
Gross interest on collateral loans.....	1,128.90	.....
Gross interest on bonds and dividends on stocks.....	33,622.80	.....
Gross interest on deposits, trust companies or banks.....	7,961.22	.....

Gross interest from other sources.....	1,075.03
Gross rents—including company's occupancy of its own building.....	34,109.17
Total gross interest and rents.....	35,184.20
From other sources, total.....	6,539.12
From agents' balances previously charged off.....	1,701.14
Gross profit on sale or maturity of ledger assets.....	4,984.48
Total Income.....	\$ 4,347,717.75
Total.....	\$ 11,227,032.36

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 1,679,012.26	\$ 1,361,015.92
Deduct amount received for salvage, fire, \$25,394.18; marine and inland, \$143,961.30; reinsurance, fire, \$40,000.74; \$364,541.64; discount, fire, \$391.25; marine and inland, \$364,211.64; discount, fire, \$391.25; marine and inland, \$364.30.....	229,349.17	467,736.44
Net amount paid for losses.....	\$ 1,449,663.09	\$ 1,001,179.48

Net amount paid for losses.....	\$ 1,449,663.09	\$ 1,001,179.48	\$ 2,134,643.67
Expenses of adjustment, settlement of losses.....	34,327.45	.....	34,327.45
Commissions or brokerage.....	788,114.23	.....	788,114.23
Allowances to local agencies for miscellaneous agency expenses.....	29,750.45	.....	29,750.45
Salaries and expenses of special and general agents.....	70,167.76	.....	70,167.76
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	242,972.91	.....	242,972.91
Rents—including company's occupancy of its own buildings.....	36,941.13	.....	36,941.13
Advertising, printing and stationery.....	29,612.51	.....	29,612.51
Postage, telegrams, telephone and express.....	15,068.72	.....	15,068.72
Legal expenses.....	1,892.73	.....	1,892.73
Furniture and fixtures.....	2,003.19	.....	2,003.19
Maps, including corrections.....	5,694.60	.....	5,694.60
Underwriters' boards and tariff associations.....	30,355.64	.....	30,355.64
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	15,367.07	.....	15,367.07
Inspections and surveys.....	10,225.50	.....	10,225.50
Repairs and expenses on real estate.....	7,800.00	.....	7,800.00
Taxes on real estate.....	43,672.75	.....	43,672.75
State taxes on premiums.....	13,068.57	.....	13,068.57
All other licenses, fees and taxes.....	22,453.88	.....	22,453.88
All other disbursements, total.....	17,391.36	.....	17,391.36
Interest and dividends to stockholders.....	240,000.00	.....	240,000.00
Agents' balances charged off.....	3,328.00	.....	3,328.00
Gross loss on sale or maturity of ledger assets.....	24,645.45	.....	24,645.45
Total disbursements.....	\$ 3,820,520.50	.....	\$ 3,820,520.50
Balance.....	\$ 7,416,492.86	.....	\$ 7,416,492.86

LEDGER ASSETS

Book value of real estate.....	\$ 521,621.92
Mortgage loans on real estate.....	396,000.00
Book value of bonds and stocks.....	\$ 3,396,261.28
Cash in office.....	41,591.02
Deposits in trust companies and banks on interest.....	539,502.91
Agents' balances, representing business written subsequent to October 1, last.....	63,676.49
Agents' balances, representing business written prior to October 1, last.....	28,614.51
Bills receivable, taken for marine and inland risks.....	49,164.96
Bills receivable taken for fire risks.....	509.89
All other ledger assets, total.....	2,027.28
Total ledger assets.....	\$ 7,416,492.86

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 4,028.62
Interest due and accrued on bonds.....	23,117.88
Total.....	\$ 27,216.50
All other non-ledger assets, total.....	2,223.22
Gross assets.....	\$ 7,447,622.68

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 53,614.31
Bills receivable, past due, taken for marine, inland and fire risks.....	6,161.52
Other items.....	11,929.79
Book value of ledger assets over market value.....	379,494.98
Total.....	\$ 343,224.71
Total admitted assets.....	\$ 7,103,607.97

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 11,567.49
Gross claims in process of adjustment, or in suspense	1,017,437.83
Gross claims resisted.....	63,191.68
Total claims for losses.....	\$ 1,092,196.99
Deduct reinsurance.....	314,939.32
Net amount of unpaid losses.....	\$ 781,407.50

Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year.....	\$ 1,674,908.88
Gross unearned premiums at 50 per cent on ocean and inland navigation risks.....	510,662.51
Gross unearned premiums 100 per cent on marine risks.....	53,006.29
Total unearned premiums as computed above.....	2,548,637.50

Dividends declared and unpaid, to stockholders.....	120,000.00
State, county and municipal taxes due or accrued.....	56,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	4,000.00
Return premiums, reinsurance premiums.....	50,000.00

Total of all liabilities except capital.....	\$ 3,534,045.18
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	2,549,562.79
Surplus as regards policyholders.....	2,549,562.79
Total liabilities.....	\$ 7,103,607.97

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$458,900,822.00	\$ 4,486,822.00	\$ 29,492,739.00
Written during the year.....	360,119,390.00	3,459,514.70	246,329,219.00
Totals.....	\$819,020,212.00	\$ 7,946,336.70	\$ 285,821,958.00
Expired and terminated.....	256,623,522.00	2,909,947.01	241,693,536.00
In force at end of the year.....	\$562,396,710.00	\$ 4,989,099.75	\$ 44,800,413.00
Deduct amount reinsured.....	131,216,329.00	1,233,910.84	4,101,429.00
Net amount in force.....	\$431,180,381.00	\$ 3,755,188.91	\$ 40,700,984.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than		
Year to run.....	\$104,802,567.00	\$ 1,077,099.53
Two years.....	2,139,836.00	15,976.21
Three years.....	325,328,412.00	1,557,964.03
Four years.....	2,841,527.00	26,661.33
Five years and over and advance premiums.....	98,023,009.00	1,074,526.51
Net amount in force December 31, 1915.....	\$401,745,251.00	\$ 3,755,188.91

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 180,000.00
Losses incurred during the year, fire, \$899,865.91; marine and inland, \$1,342,605.78; tornado, \$6,620.40.....	2,340,111.09
Amount loaned to stockholders not officers.....	3,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 2,772,774.00	\$ 155,642.00	\$ 220,800.50
Gross premiums on risks written.....	36,141.94	2,755.22	1,221.09
Losses paid.....	19,902.32	801.00	61.30
Losses incurred.....	24,694.33	1,101.00	61.30

BRITISH AMERICA ASSURANCE COMPANY

Located at Nos. 18, 20 and 22 Front Street, East, Toronto, Province of Ontario, Dominion of Canada.

Incorporated February 13, 1852. Commenced Business June 19, 1853.

W. B. Melkile, Vice-President and General Manager.

E. F. Garrow, Secretary.

CAPITAL

Deposit capital.....	\$ 215,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,886,732.04
Extended at.....	\$ 1,886,732.04

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 1,777,924.07	\$ 17,971.01
Deduct gross amount paid for reinsurance, fire, \$389,363.53; marine and inland, \$5,528.14; return premiums fire, \$310,629.91; marine and inland, \$316.74.....	680,003.44	5,894.88
Total premiums (other than per-tuals).....	\$ 1,097,920.63	\$ 12,076.13
Gross interest on bonds and dividends on stocks.....	\$ 59,295.71	
Gross interest on deposits, trust companies or banks.....	7,451.29	
Gross interest from other sources.....	172.65	
Total gross interest and rents.....		65,919.65

From other sources, total, received from home office.....	79,640.66
Gross profit on sale or maturity of ledger assets.....	15.00
Total income.....	\$ 1,256,001.97
Total.....	\$ 3,142,734.01

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 27,861.28	\$ 690.91	
Deduct amount received for salvage, fire, \$4,280.82; marine and inland, \$14.89; reinsurance, fire, \$162,212.47; marine and inland, \$28; discount, fire, \$157.02	165,739.31	15.87	
Net amount paid for losses.....	\$ 27,161.77	\$ 675.04	\$ 27,836.81
Expenses of adjustment, settlement of losses.....			13,945.94
Commissions or brokerage.....			283,022.88
Salaries and expenses of special and general agents.....			21,775.57
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			55,968.48
Rents—including company's occupancy of its own buildings.....			4,264.71
Advertising, printing and stationery.....			14,284.32
Postage, telegrams, telephone and express.....			7,649.88
Legal expenses.....			899.43
Furniture and fixtures.....			1,145.55
Maps, including corrections.....			2,426.66
Underwriters' boards and tariff associations.....			22,424.40
Fire department, fire patrol and salvage corps assen- sments, fees, taxes and expenses.....			57.43
Inspections and surveys.....			2,879.29
State taxes on premiums.....			17,529.69
Insurance department licenses and fees.....			16,577.42
All other licenses, fees and taxes.....			1,254.75
All other disbursements, total.....			67,896.36
Remitted to home office.....			596.25
Agents' balances charged off.....			3,065.00
Gross loss on sale or maturity of ledger assets.....			1,149,286.00
Total disbursements.....			\$ 1,929,347.00
Balance.....			\$ 1,929,347.00

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,402,159.88
Deposits in trust companies and banks on interest.....	351,229.32
Agents' balances, representing business written subse- quent to October 1, last.....	171,018.13
Agents' balances, representing business written prior to October 1, last.....	5,217.61
All other ledger assets, total.....	1,609.05
Total ledger assets.....	\$ 1,969,167.41

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 23,426.28
Total.....	23,426.28
All other non-ledger assets, total.....	1,569.39
Gross assets.....	\$ 1,985,262.25

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery.....	\$ 1,692.05
Agents' balances, representing business written prior to October 1, last.....	5,247.60
Market value of deposits in excess of corresponding liabilities.....	7,543.73
Book value of ledger assets over market value.....	64,071.28
Total.....	78,554.66
Total admitted assets.....	\$ 1,906,707.59

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	127,115.29
Gross claims resisted.....	15,857.00
Total claims for losses.....	\$ 142,972.29
Deduct reinsurance.....	21,091.00
Net amount of unpaid losses.....	\$ 121,881.29
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 1,027,120.15
Gross unearned premiums at 50 per cent on inland navigation risks.....	3,842.28
Total unearned premiums as computed above.....	1,030,962.43
Salaries, rents, expenses, bills, account, fees, etc., due or accrued.....	1,000.00
State, county and municipal taxes due or accrued.....	16,649.55
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,500.00
Total of all liabilities except capital.....	\$ 1,101,962.97
Cash capital.....	\$ 215,000.00
Surplus over all liabilities.....	961,621.82
Surplus as regards policyholders.....	776,621.82
Total liabilities.....	\$ 1,839,785.67

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$244,255,828.00	\$ 2,470,106.20	\$ 4,061,671.00	\$ 17,971.51
Written during the year.....	391,840,971.00	1,777,924.67	4,061,671.00	17,971.51
Excess of original premiums over amount received for reinsurance.....	190,138.36			
Totals.....	\$636,105,799.00	\$ 4,135,228.52	\$ 4,061,671.00	\$ 17,971.51
Expired and terminated.....	176,116,566.00	1,762,810.31	335,637.00	3,949.40
In force at end of the year.....	\$399,989,233.00	\$ 2,673,418.61	\$ 4,427,914.00	\$ 14,022.05
Deduct amount reinsured.....	80,815,530.00	590,373.89	1,774,645.00	6,077.29
Net amount in force.....	\$319,173,703.00	\$ 2,083,044.72	\$ 2,653,269.00	\$ 7,944.76

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 69,148,028.00	\$ 685,129.27
Three years.....	163,787,169.00	968,179.19
Five years.....	96,038,506.00	631,743.25
Net amount in force December 31, 1915.....	\$228,173,703.00	\$ 2,083,044.72

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000.00
Losses incurred during the year, fire, \$327,100.57; ma- rine and inland, \$4,628.50.....	349,729.29

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written.....	\$ 1,671,405.00
Gross premiums on risks written.....	18,122.14
Losses paid.....	16,720.18
Losses incurred.....	18,944.80

BUFFALO GERMAN INSURANCE COMPANY

Located at Nos. 447-449 Main Street, Buffalo, N. Y.
 Commenced Business February 18, 187,
 Incorporated February 15, 1867.
 John G. Wickser, President. Charles A. Georger, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 60,000.00	
Amount of ledger assets, December 31, of previous year.....	3,170,294.74	
Extended at		\$ 3,170,294.74

INCOME

Gross premiums, fire.....	\$ 344,592.09	
Deduct gross amount paid for reinsurance, fire, \$385- 500.84; return premiums, fire, \$168,797.80.....	274,358.70	
Total premiums (other than perpetuals).....		\$ 69,233.39
Gross interest on mortgage loans.....	\$ 27,617.76	
Gross interest on collateral loans.....	840.00	
Gross interest on bonds and dividends on stocks.....	82,541.22	
Gross interest on deposits, trust companies or banks.....	4,556.16	
Gross rents—including company's occupancy of its own building.....	36,829.34	
Total gross interest and rents.....		136,984.38
From other sources, total.....	1,813.11	
From agents' balances previously charged off.....	29.59	
Gross increase in book value of ledger assets.....	4,299.00	
Total income.....		\$ 82,075.41
Total.....		\$ 4,002,540.15

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 290,211.71	
Deduct amount received for salvage, fire, \$4,653.18; reinsurance, fire, \$63,167.01; discount, fire, \$29.85.....	67,992.04	
Net amount paid for losses.....		\$ 222,219.67
Expenses of adjustment, settlement of losses.....	10,549.22	
Commissions or brokerage.....	187,727.79	
Salaries and expenses of special and general agents.....	23,004.33	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	46,995.98	
Rents—including company's occupancy of its own buildings.....	5,000.00	
Advertising, printing and stationery.....	5,147.21	
Postage, telegrams, telephone and express.....	4,222.23	
Legal expenses.....	1,719.54	
Furniture and fixtures.....	347.20	
Maps, including corrections.....	2,918.48	
Underwriters' boards and tariff associations.....	6,769.47	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	7,574.83	
Inspections and surveys.....	5,602.15	
Repairs and expenses on real estate.....	7,720.01	
Taxes on real estate.....	16,179.25	
State taxes on premiums.....	12,861.24	
Insurance department licenses and fees.....	2,178.89	
All other licenses, fees and taxes.....	8,037.77	
All other disbursements, total.....	3,356.00	
Interest and dividends to stockholders.....	96,000.00	
Agents' balances charged off.....	14.26	
Gross loss on sale or maturity of ledger assets.....	456.25	
Decrease in book value of ledger assets.....	4,215.00	
Total disbursements.....		\$ 761,971.97
Balance.....		\$ 3,240,571.21

LEDGER ASSETS

Book value of real estate.....	\$ 525,000.00	
Mortgage loans on real estate.....	541,350.00	
Loans secured by pledge of bonds, stocks or other collateral.....	16,800.00	
Book value of bonds and stocks.....	1,732,683.22	
Deposits in trust companies and banks on interest.....	260,342.97	
Agents' balances, representing business written subse- quent to October 1, last.....	112,145.76	
Agents' balances, representing business written prior to October 1, last.....	2,549.38	
Total ledger assets.....		\$ 3,240,871.21

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 9,715.62	
Interest due and accrued on bonds.....	12,624.88	
Interest due and accrued on collateral loans.....	202.50	
Rents due and accrued on company's property.....	223.23	
Total.....		22,836.33
Gross assets.....		\$ 3,263,697.54

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,549.38	
Total.....		2,549.38
Total admitted assets.....		\$ 3,261,148.29

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 3,098.36	
Gross claims in process of adjustment, or in suspense.....	31,234.87	
Gross claims retained.....	9,225.00	
Total claims for losses.....	\$ 43,558.30	
Deduct reinsurance.....	17,322.74	
Net amount of unpaid losses.....		\$ 26,235.56
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 172,684.12	
Gross unearned premiums pro rata on fire risks running more than one year.....	600,828.13	
Total unearned premiums as computed above.....		773,512.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000.00	
State, county and municipal taxes due or accrued.....	15,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	4,000.00	
All other liabilities, total.....	80,000.00	
Total of all liabilities except capital.....		\$ 919,546.31
Cash capital.....	\$ 400,000.00	
Surplus over all liabilities.....	1,941,601.97	
Surplus as regards policyholders.....		2,341,601.97
Total liabilities.....		\$ 3,261,148.29

Name and address of Rating Bureau whose rates you have adopted in this
 state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$195,427,208.00	\$ 1,488,867.28
Written during the year.....	914,915,305.00	944,592.90
Totals.....	\$290,342,513.00	\$ 2,833,460.18
Expired and terminated.....	201,081,711.00	1,622,641.92
In force at end of the year.....	\$189,274,800.00	\$ 1,534,357.49
Deduct amount reinsured.....	28,952,538.00	288,696.91
Net amount in force.....	\$160,322,262.00	\$ 1,257,996.60

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 21,620,095.00	\$ 345,368.51
Two years.....	960,250.00	5,864.60
Three years.....	88,000,796.00	662,513.77
Four years.....	300,625.00	2,438.57
Five years.....	20,952,614.00	467,422.52
Net amount in force December 31, 1915.....	\$160,322,262.00	\$ 1,257,996.60

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	210,127.48
Amount loaned to stockholders not officers.....	26,700.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 2,226,721.00
Gross premiums on risks written.....	25,678.82
Losses paid.....	35,545.30
Losses incurred.....	27,396.67

CALEDONIAN INSURANCE COMPANY

Located at Nos. 50-52 Pine Street, New York City.
 Incorporated 1865. Commenced Business in U. S. 1890.
 Chas. H. Post, U. S. Manager. R. C. Christopher, Asst. U. S. Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 2,205,614.00
Extended at.....	\$ 2,210,614.91

INCOME

Gross premiums, fire.....	\$ 1,257,392.55
Deduct gross amount paid for reinsurance, fire, \$473,029.07; return premiums, fire, \$475,333.29.....	948,324.46
Total premiums (other than perpetuals).....	\$ 1,259,419.59
Gross interest on bonds and dividends on stocks.....	62,961.20
Gross interest on deposits, trust companies or banks.....	1,135.25
Gross rents—including company's occupancy of its own building.....	29,808.21
Total gross interest and rents.....	94,904.66
Borrowed money (gross).....	30,000.00
Total income.....	\$ 1,305,514.25
Total.....	\$ 2,496,129.16

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,959,444.17
Deduct amount received for salvage, fire, \$8,662.22; reinsurance, fire, \$280,573.69; discount, fire, \$753.20.....	394,322.12
Net amount paid for losses.....	\$ 1,584,252.05
Expenses of adjustment, settlement of losses.....	48,678.19
Commissions or brokerage.....	296,219.90
Salaries and expenses of special and general agents, salaries, fees and other charges of officers, directors, trustees, agents and employes.....	90,961.50
Rents—including company's occupancy of its own buildings.....	5,476.73
Advertising, printing and stationery.....	10,723.95
Postage, telegrams, telephone and express.....	11,812.73
Legal expenses.....	567.68
Furniture and fixtures.....	623.25
Maps, including corrections.....	4,890.41
Underwriters' boards and tariff associations.....	22,226.04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	10,102.77
Inspections and surveys.....	6,095.13
Repairs and expenses on real estate.....	15,026.69
Taxes on real estate.....	7,667.99
State taxes on premiums.....	24,154.42
Insurance department licenses and fees.....	7,223.25
All other licenses, fees and taxes.....	10,727.25
All other disbursements, total.....	3,531.28
Borrowed money repaid (gross).....	30,000.00
Interest on borrowed money.....	192.50
Agents' balances charged off.....	466.02
Total disbursements.....	\$ 1,630,578.98
Balance.....	\$ 2,296,890.66

LEDGER ASSETS

Book value of real estate.....	\$ 443,790.28
Book value of bonds and stocks.....	1,673,967.26
Cash in office.....	295.94
Deposits in trust companies and banks not on interest.....	4,492.77
Deposits in trust companies and banks on interest.....	173,912.19
Agents' balances, representing business written subsequent to October 1, last.....	302,426.36
Agents' balances, representing business written prior to October 1, last.....	7,113.26
Total ledger assets.....	\$ 2,266,888.06

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 11,022.63
Total.....	11,022.63
Gross assets.....	\$ 2,277,910.69

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 7,113.26
Market value of special deposits in excess of corresponding liabilities.....	9,857.47
Book value of ledger assets over market value, bonds and stocks.....	70,522.36
Total.....	95,793.10
Total admitted assets.....	\$ 2,282,117.59

LIABILITIES

Gross claims adjusted and unpaid, due and not due.....	\$ 15,731.69
Gross claims in process of adjustment, or in suspense.....	127,549.61
Gross claims resisted.....	31,289.36
Total claims for losses.....	374,570.66
Deduct reinsurance.....	62,711.90
Net amount of unpaid losses.....	\$ 311,858.76

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 86,002.79
Gross unearned premiums pro rata on fire risks running more than one year.....	1,035,640.34
Total unearned premiums as computed above.....	1,121,643.13
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,000.00
State, county and municipal taxes due or accrued.....	25,000.00
All other liabilities, total, reserve for contingencies.....	10,000.00
Total of all liabilities except capital.....	\$ 1,127,943.13
Surplus over all liabilities.....	\$ 654,674.10
Surplus as regards policyholders.....	554,274.10
Total liabilities.....	\$ 2,282,787.23

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$327,508,564.00	\$ 2,382,121.51
Written during the year.....	239,754,962.00	2,207,762.25
Totals.....	\$567,263,526.00	\$ 4,589,883.76
Expired and terminated.....	211,829,594.00	2,286,906.02
In force at end of the year.....	\$345,533,962.00	\$ 2,321,881.25
Deduct amount reinsured.....	67,096,211.00	722,121.02
Net amount in force.....	\$278,437,751.00	\$ 2,549,760.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 72,720,000.00	\$ 113,227.41
Two years.....	6,451,215.00	28,394.54
Three years.....	128,098,472.00	1,280,069.34
Four years.....	4,857,134.00	44,922.34
Five years and over.....	55,510,621.00	664,576.43
Net amount in force December 31, 1914.....	\$78,757,632.00	\$ 2,549,760.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year, fire.....	76,273.52

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 856,212.00	\$ 54,960.00
Gross premiums on risks written.....	18,202.46	246.30
Losses paid.....	5,184.54	-----
Losses incurred.....	4,734.55	-----

CAMDEN FIRE INSURANCE ASSOCIATION

Located at No. 42 Federal Street, Camden, N. J.
 Incorporated March, 1861. Commenced Business April, 1861.
 Edmund E. Read, Jr., President. Joseph K. Sharp, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 700,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,206,256.88
Extended at.....	\$ 2,906,256.88

INCOME

Gross premiums, fire.....	\$ 2,603,310.90
Deduct gross amount paid for reinsurance, fire, \$349,250.34; return premiums, fire, \$561,949.64.....	911,199.98
Total premiums (other than perpetuals).....	\$ 1,754,126.02
Deposit premiums on perpetual risks.....	1,605.03
Gross interest on mortgage loans.....	\$ 42,102.50
Gross interest on collateral loans.....	1,600.54
Gross interest on bonds and dividends on stocks.....	92,000.80
Gross interest on deposits, trust companies or banks.....	1,200.00
Gross interest from other sources.....	214.28
Gross rents—including company's occupancy of its own building.....	6,000.00
Total gross interest and rents.....	143,296.70
From other sources, total.....	8.50
Borrowed money (gross) (to purchase securities).....	15,000.00
Total income.....	\$ 1,914,126.22
Total.....	\$ 5,222,683.08

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,185,003.10
Deduct amount received for salvage, fire, \$14,350.02; reinsurance, fire, \$10,713.11; discount, fire, \$7,471.12.....	596,872.25
Net amount paid for losses.....	\$ 578,130.85
Expenses of adjustment, settlement of losses.....	18,364.20
Commissions or brokerage.....	462,229.27
Allowances to local agencies for miscellaneous agency expenses.....	5,507.21
Salaries and expenses of special and general agents.....	25,112.64
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	74,702.74
Rents—including company's occupancy of its own buildings.....	4,906.74
Advertising, printing and stationery.....	15,114.85
Postage, telegrams, telephone and express.....	2,818.05
Legal expenses.....	4,104.15
Furniture and fixtures.....	2,914.11
Maps, including corrections.....	4,448.56
Underwriters' boards and tariff associations.....	50,386.17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	7,219.22
Inspections and surveys.....	3,207.40
Repairs and expenses on real estate.....	2,566.58
Taxes on real estate.....	660.93
State taxes on premiums.....	22,201.00
Insurance department licenses and fees.....	6,641.73
All other licenses, fees and taxes.....	15,756.02
All other disbursements, total.....	3,472.40
Deposit premiums returned.....	442.25
Interest and dividends to stockholders.....	77,073.00
To correct error in calculation of interest.....	3.79
Interest on borrowed money.....	30.00
Borrowed money repaid.....	15,000.00

Agents' balances charged off.....	100.10
Gross loss on sale or maturity of ledger assets.....	902.50
Total disbursements.....	\$ 1,700,603.32
Balance.....	\$ 3,438,909.34

LEDGER ASSETS

Book value of real estate.....	105,636.10
Mortgage loans on real estate.....	773,615.00
Loans secured by pledge of bonds, stocks or other collateral.....	22,500.00
Book value of bonds and stocks.....	2,150,164.61
Cash in office.....	48.32
Deposits in trust companies and banks not on interest.....	95,795.88
Deposits in trust companies and banks on interest.....	637.32
Agents' balances, representing business written subsequent to October 1, last.....	271,188.82
Agents' balances, representing business written prior to October 1, last.....	4,327.66
Bills receivable taken for fire risks.....	74.75
All other ledger assets, total.....	1,200.00
Total ledger assets.....	\$ 3,423,909.15

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 12,439.98
Interest due and accrued on bonds.....	23,947.78
Interest due and accrued on other assets.....	1,108.03
Total.....	\$ 27,495.79
Gross assets.....	\$ 3,451,404.94

DEDUCT ASSETS NOT ADMITTED

Cash deposits.....	\$ 1,200.00
Agents' balances, representing business written prior to October 1, last.....	4,327.66
Bills receivable, past due, taken for marine, inland and fire risks.....	74.75
Book value of ledger assets over market value.....	61,702.80
Total.....	\$ 68,305.21
Total admitted assets.....	\$ 3,383,099.73

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 345,733.00
Deduct reinsurance.....	49,097.60
Net amount of unpaid losses.....	\$ 196,635.40
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	1,628,096.34
Total unearned premiums as computed above.....	1,628,096.34
Amount reclaimable by the insured on perpetual fire insurance policies.....	28,770.27
Dividends declared and unpaid, to stockholders.....	290.50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,048.75
State, county and municipal taxes due or accrued.....	20,000.00
All other liabilities, total.....	32.75
Total of all liabilities except capital.....	\$ 1,855,674.28
Cash capital.....	\$ 700,000.00
Surplus over all liabilities.....	867,912.37
Surplus as regards policyholders.....	1,565,912.37
Total liabilities.....	\$ 3,395,586.65

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$235,960,000.00	\$ 2,349,609.09
Written during the year.....	256,090,188.00	2,665,116.30
Excess of original premiums over reinsurance.....		30,570.25
Totals.....	\$51,990,188.00	\$ 4,925,396.15
Expired and terminated.....	234,695,263.00	2,417,196.64
In force at end of the year.....	\$55,960,918.00	\$ 2,908,120.51
Deduct amount reinsured.....	43,829,978.00	467,101.23
Net amount in force.....	\$15,127,942.00	\$ 2,421,069.28
Perpetual risks not included above, \$1,327,037.00; premium on same, \$11,906.98.		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 20,510,855.00	\$ 1,081,417.76
Two years.....	1,606,209.00	11,585.75
Three years.....	136,765,474.00	1,388,190.54
Four years.....	611,876.00	5,669.67
Five years.....	36,231,258.00	621,662.56
Over five years and advance premiums.....	275,139.00	2,830.32
Net amount in force December 31, 1915.....	\$15,127,942.00	\$ 2,121,969.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 120,000.00
Losses incurred during the year.....	963,486.78
Amount loaned to stockholders not officers.....	300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 516,216.00	\$ 24,000.00
Gross premiums on risks written.....	7,527.65	153.75
Losses paid.....	2,983.40	
Losses incurred.....	1,917.43	

CITIZENS INSURANCE COMPANY OF MISSOURI

Located at Pierce Bldg., St. Louis, Mo.

Incorporated 1827. Incorporated Business 1827.
Charles E. Chase, President. P. O. Crocker, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 67,639.66
Extended at.....	\$ 667,639.66

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 2,471,115.80	\$ 25,649.28
Deduct gross amount paid for reinsurance, fire, \$1,901,918.29; marine and inland, \$14,679.79; return premiums, fire, \$288,083.11; marine and inland, \$1,397,322.....	2,169,941.60	18,077.11
Total premiums (other than perpetuals).....	\$ 301,174.20	\$ 7,572.17
Gross interest on mortgage loans.....	\$ 4,007.00	
Gross interest on bonds and dividends on stocks.....	13,006.29	
Gross interest on deposits, trust companies or banks.....	2,608.53	

Gross interest from other sources.....	8,411.37
Total gross interest and rents.....	35,000.51
Increase in liabilities on account of reinsurance treaties.....	42,098.84
Total income.....	\$ 389,827.42
Total.....	\$ 1,908,474.10

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 927,552.55	\$ 7,747.82	
Deduct amount received for salvage, fire, \$14,188.95; marine and inland, \$25.65; reinsurance, fire, \$887,986.69; marine and inland, \$8,757.25.....	872,175.61	5,982.50	
Net amount paid for losses.....	\$ 85,376.61	\$ 1,764.72	\$ 87,141.33
Expenses of adjustment, settlement of losses.....			646.67
Commissions or brokerage.....			102,857.96
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			130.00
Rents—including company's occupancy of its own buildings.....			95.65
Advertising, printing and stationery.....			28.28
Postage, telegrams, telephone and express.....			15.29
Legal expenses.....			27.52
Furniture and fixtures.....			12.85
Insurance department licenses and fees.....			61.45
All other licenses, fees and taxes.....			1,791.28
All other disbursements, total.....			39.87
Interest and dividends to stockholders.....			119,000.00
Agents' balances charged off.....			297.44
Total disbursements.....			\$ 111,623.87
Balance.....			\$ 696,850.13

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 61,700.00
Book value of bonds and stocks.....	37,173.76
Deposits in trust companies and banks on interest.....	217,573.86
Agents' balances, representing business written subsequent to October 1, last.....	40,494.51
Total ledger assets.....	\$ 696,852.13

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 638.08
Interest due and accrued on bonds.....	6,909.14
Total.....	7,547.22
Gross assets.....	\$ 704,399.35

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 7,418.08
Book value of ledger assets over market value.....	12,673.76
Total.....	19,091.84
Total admitted assets.....	\$ 684,453.51

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 24,242.46
Gross claims in process of adjustment, or in suspense.....	97,107.03
Gross claims resisted.....	15,944.91
Total claims for losses.....	\$ 137,294.40
Deduct reinsurance.....	111,508.51
Net amount of unpaid losses.....	\$ 25,785.89

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 165,154.82
Gross unearned premiums at 50 per cent on inland navigation risks.....	291.96
Gross unearned premiums 100 per cent on marine risks.....	68.50
Total unearned premiums as computed above.....	165,515.28
State, county and municipal taxes due or accrued.....	2,500.00
All other liabilities, total.....	43,098.84
Total of all liabilities except capital.....	\$ 230,868.01
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	317,557.50
Surplus as regards policyholders.....	447,557.50
Total liabilities.....	\$ 684,425.51

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$29,790,327.00	\$ 2,500,520.32	\$ 41,550.00	\$ 1,132.18
Written during the year.....	252,228,369.00	2,471,175.50	1,413,786.00	25,649.28
Totals.....	\$282,128,696.00	\$ 4,971,735.82	\$ 1,477,736.00	\$ 30,781.46
Expired and terminated.....	279,187,006.00	4,297,622.69	507,382.00	11,473.71
In force at end of the year.....	\$103,941,490.00	\$ 2,034,702.33	\$ 866,354.00	\$ 15,307.72
Deduct amount reinsured.....	106,862,721.00	1,758,645.61	526,430.00	14,723.31
Net amount in force.....	\$ 27,078,769.00	\$ 278,056.72	\$ 339,924.00	\$ 885.01

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 19,468,125.00	\$ 199,460.00
Two years.....	861,988.00	6,588.74
Three years.....	4,966,926.00	48,131.71
Four years.....	241,646.00	3,259.97
Five years.....	1,510,240.00	20,833.50
Net amount in force December 31, 1915.....	\$ 27,048,925.00	\$ 278,068.92

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year.....	308,312.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Sprinkler Leakage	Tornado
Gross risks written.....	\$ 1,279,265.00	\$ 18,500.00	\$ 96,945.00
Gross premiums on risks written.....	12,084.21	92.00	486.11
Losses paid.....	15,823.57	35.45	141.74
Losses incurred.....	12,819.50	25.45	141.71

CITY OF NEW YORK INSURANCE COMPANY

Located at Maiden Lane and William Streets, New York, N. Y.

Incorporated 1905.

Commenced Business April 12, 1905.

Major A. White, President.

J. Carroll French, Secretary.

CAPITAL

Capital stock paid in cash..... \$ 583,200.00
 Amount of ledger assets, December 31, of previous year \$ 1,597,345.08

Extended at \$ 1,597,345.08

INCOME

Gross premiums, fire..... \$ 1,200,642.30

Deduct gross amount paid for reinsurance, fire, \$304,250.74; return premiums, fire, \$291,004.41..... 905,255.15

Total premiums (other than perpetuals)..... \$ 665,287.15

Gross interest on mortgage loans..... \$ 16,375.09

Gross interest on bonds and dividends on stocks..... 42,345.22

Gross interest on deposits, trust companies or banks..... 852.47

Gross interest from other sources..... 66.28

Gross rents—including company's occupancy of its own building..... 1,145.51

Total gross interest and rents..... 60,786.47

From agents' balances previously charged off..... 87.40

Gross profit on sale or maturity of ledger assets..... 66.77

Total income..... \$ 726,227.79

Total..... \$ 2,223,672.57

DISBURSEMENTS

Gross amount paid for losses, fire..... \$ 564,130.54

Deduct amount received for salvage, fire, \$7,800.91; reinsurance, fire, \$194,312.97; discount, fire, \$37.08..... 391,622.49

Net amount paid for losses..... \$ 392,478.65

Expenses of adjustment, settlement of losses..... 10,639.54

Commissions or brokerage..... 158,254.46

Salaries and expenses of special and general agents..... 22,007.39

Salaries, fees and other charges of officers, directors, trustees, agents and employees..... 52,673.63

Rents—including company's occupancy of its own buildings..... 4,540.86

Advertising, printing and stationery..... 6,716.68

Postage, telegrams, telephone and express..... 4,890.92

Legal expenses..... 597.47

Furniture and fixtures..... 275.49

Maps, including corrections..... 2,769.12

Underwriters' boards and tariff associations..... 9,788.75

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses..... 6,057.18

Inspections and surveys..... 2,067.51

Repairs and expenses on real estate..... 26.26

Taxes on real estate..... 654.50

State taxes on premiums..... 10,740.41

Insurance department licenses and fees..... 4,262.32

All other licenses, fees and taxes..... 6,307.81

All other disbursements, total..... 2,363.63

Interest and dividends to stockholders..... 26,544.00

Agents' balances charged off..... 5,112.43

Gross loss on sale or maturity of ledger assets..... 5,192.20

Total disbursements..... \$ 704,514.62

Balance..... \$ 1,619,458.25

LEDGER ASSETS

Book value of real estate..... \$ 111,070.63

Mortgage loans on real estate..... 291,250.00

Book value of bonds and stocks..... 1,075,191.63

Cash in office..... 10,507.87

Deposits in trust companies and banks not on interest..... 12,928.70

Deposits in trust companies and banks on interest..... 84,072.53

Agents' balances, representing business written subsequent to October 1, last..... 125,658.30

Agents' balances, representing business written prior to October 1, last..... 1,558.51

Total ledger assets..... \$ 1,619,458.25

NON-LEDGER ASSETS

Interest due and accrued on mortgages..... \$ 3,044.37

Interest due and accrued on bonds..... 4,376.06

Rents due and accrued on company's property..... 58.35

Total..... \$ 7,479.50

All other non-ledger assets, reinsurance due on paid losses, total..... 25,302.82

Gross assets..... \$ 1,632,240.43

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last..... \$ 1,558.51

Market value of special deposits in excess of corresponding liabilities..... 14,327.02

Book value of ledger assets over market value, bonds and stocks..... 88,631.63

Total..... 103,917.16

Total admitted assets..... \$ 1,548,323.27

LIABILITIES

Gross losses adjusted and unpaid, due and not due..... \$ 11,292.00

Gross claims in process of adjustment, or in suspense..... 60,602.00

Gross claims resisted..... 15,800.00

Total claims for losses..... \$ 87,744.00

Deduct reinsurance..... 28,250.00

Net amount of unpaid losses..... \$ 59,494.00

Net unearned premiums as computed above—fire only (premiums) \$1,187,625.73..... 616,744.43

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

State, county and municipal taxes due or accrued, estimated..... 12,000.00

Commissions, brokerage and other charges due or to become due to agents and brokers, contingent..... 2,000.00

Total of all liabilities except capital..... \$ 690,738.43

Cash capital..... \$ 583,200.00

Surplus over all liabilities..... 274,384.84

Surplus as regards policyholders..... 857,584.84

Total liabilities..... \$ 1,548,323.27

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$180,235,942.00	\$ 1,705,778.98
Written during the year.....	124,711,284.00	1,290,642.30
Totals.....	\$304,947,226.00	\$ 2,996,421.28
Expired and terminated.....	121,717,796.00	1,214,922.59
In force at end of the year.....	\$183,229,430.00	\$ 1,751,496.29
Deduct amount reinsured.....	25,238,923.00	564,471.50
Net amount in force.....	\$157,975,507.00	\$ 1,187,024.79

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 29,051,793.00	\$ 305,344.82
Two years	986,206.00	8,141.18
Three years	66,830,228.00	537,986.50
Four years	1,078,725.00	6,523.59
Five years	18,874,911.00	231,232.58
Over five years	5,000.00	96.05
Advance premiums	1,148,074.00	7,698.21
Net amount in force December 31, 1915.....	\$127,975,587.00	\$ 1,187,025.73

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire.....	347,878.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 823,062.00
Gross premiums on risks written.....	19,265.66
Losses paid	14,082.71
Losses incurred	17,753.71

COLUMBIA INSURANCE COMPANY

Located at No. 15 Exchange Place, Jersey City, N. J.
 Incorporated March 21, 1901. Commenced Business 1901.
 G. F. Crane, President. F. H. Canty, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,148,028.64
Extended at	\$ 1,148,028.64

INCOME

Gross premiums, marine and inland.....	\$ 958,560.83
Deduct gross amount paid for, reinsurance, marine and inland, \$330,765.94; return premiums, marine and inland, \$117,178.67.....	437,944.61
Total premiums (other than perpetuals).....	\$ 520,616.22
Gross interest on bonds and dividends on stocks.....	\$ 39,925.26
Gross interest on deposits, trust companies or banks.....	1,890.79
Gross interest from other sources.....	591.01
Total gross interest and rents.....	41,717.06
Gross profit on sale or maturity of ledger assets.....	9.19
Total income	\$ 562,344.44
Total	\$ 1,705,382.68

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 437,531.09
Deduct amount received for salvage, marine and inland, \$12,774.36; reinsurance, marine and inland, \$135,682.38	148,456.64
Net amount paid for losses.....	\$ 289,074.95

Expenses of adjustment, settlement of losses.....	\$76.80
Commissions or brokerage.....	117,908.22
Allowances to local agencies for miscellaneous agency expenses	967.77
Salaries and expenses of special and general agents.....	10,291.95
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	8,570.98
Advertising, printing and stationery.....	1,877.34
Postage, telegrams, telephone and express.....	1,900.45
Legal expenses.....	297.22
Underwriters' boards and tariff associations.....	707.49
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	126.57
Inspections and surveys	498.12
State taxes on premiums.....	8,299.09
Insurance department licenses and fees.....	1,283.93
All other licenses, fees and taxes.....	3,217.96
Agents' balances charged off.....	117.38
Decrease in book value of ledger assets.....	967.21
Total disbursements	\$ 466,614.25
Balance	\$ 1,238,738.52

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,052,544.51
Deposits in trust companies and banks on interest.....	67,830.68
Agents' balances, representing business written subsequent to October 1, last.....	123,110.15
Agents' balances, representing business written prior to October 1, last.....	5,183.40
Bills receivable, taken for marine and inland risks.....	270.09
All other ledger assets, total.....	10,000.00
Total ledger assets.....	\$ 1,238,738.52

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 13,739.50
Interest due and accrued on other assets.....	125.00
Total	13,864.50
Gross assets	\$ 1,252,603.03

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 5,183.40
Book value of ledger assets over market value.....	79,927.91
Total	85,111.40
Total admitted assets.....	\$ 1,187,491.93

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 75,341.09
Total claims for losses.....	\$ 75,341.09
Deduct reinsurance.....	47,497.24
Net amount of unpaid losses.....	\$ 27,844.45
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 9,803.58
Gross unearned premiums at 50 per cent on inland navigation risks	147,969.69
Gross unearned premiums 100 per cent on marine risks.....	6,665.86
Total unearned premiums as computed above.....	164,379.04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county and municipal taxes due or accrued.....	9,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,500.00
Total of all liabilities except capital.....	\$ 268,223.49

Cash capital	\$ 400,000.00
Surplus over all liabilities.....	379,268.44
Surplus as regards policyholders.....	573,222.41
Total liabilities	\$ 1,352,452.22

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 29,150,851.00	\$ 630,022.32
Written during the year.....	118,900,585.00	958,502.32
Totals	\$147,731,436.00	\$ 1,588,524.64
Expired and terminated.....	134,787,887.00	1,057,352.02
In force at end of the year.....	\$ 22,963,549.00	\$ 631,672.62
Deduct amount reinsured.....	13,847,706.00	297,135.00
Net amount in force.....	\$ 9,115,843.00	\$ 334,537.62

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 691,540.00	\$ 3,322.74
Two years	681,325.00	4,773.32
Three years	2,289,877.00	11,729.48
Four years	188,664.30	1,366.52
Five years	32,283.00	442.32
Net amount in force December 31, 1915.....	\$ 2,884,689.30	\$ 22,634.38

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000.00
Losses incurred during the year.....	274,922.30

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 275,864.30
Gross premiums on risks written.....	2,612.32
Losses paid	184.32
Losses incurred	25.32

COLUMBIAN NATIONAL FIRE INSURANCE COMPANY

Located at No. 494 Free Press Building, Detroit, Michigan.
 Incorporated July 20, 1911. Commenced business February 7, 1912.
 T. A. Lawler, President. H. P. Orr, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 903,250.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,427,130.17
Increase of paid up capital during year.....	925.00
Extended at	\$ 1,428,055.17

INCOME

Gross premiums, fire.....	\$ 592,474.88
Deduct gross amount paid for reinsurance, fire, \$164,002.55; return premiums, fire, \$104,906.76.....	268,969.57
Total premiums (other than perpetuities).....	\$ 323,505.31

Gross interest on mortgage loans.....	\$ 21,475.85
Gross interest on collateral loans.....	509.00
Gross interest on bonds and dividends on stocks.....	41,532.97
Gross interest on deposits, trust companies or banks.....	782.37
Gross interest from other sources.....	733.27
Total gross interest and rents.....	65,233.76
From other sources, total.....	5,245.27
Gross profit on sale or maturity of ledger assets.....	496.05
Gross increase in book value of ledger assets.....	19.45
Total income	\$ 394,584.23
Total	\$ 1,822,029.40

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 146,737.53
Deduct amount received for salvage, fire, \$279.29; reinsurance, fire, \$45,900.72; discount, fire, \$133.81.....	47,173.30
Net amount paid for losses.....	\$ 103,973.17
Expenses of adjustment, settlement of losses.....	3,703.83
Commissions or brokerage.....	81,938.77
Allowances to local agencies for miscellaneous agency expenses.....	1,653.12
Salaries and expenses of special and general agents.....	18,295.98
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	26,283.57
Rents—including company's occupancy of its own buildings.....	3,905.00
Advertising, printing and stationery.....	4,225.54
Postage, telegrams, telephone and express.....	2,636.41
Legal expenses.....	2,981.80
Furniture and fixtures.....	1,28.25
Maps, including corrections.....	1,793.09
Underwriters' boards and tariff associations.....	3,215.74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,571.00
Inspections and surveys.....	5,033.18
State taxes on premiums.....	8,746.35
Insurance department licenses and fees.....	2,415.49
All other licenses, fees and taxes.....	4,286.08
All other disbursements, total.....	5,753.57
Agents' balances charged off.....	1,325.11
Gross loss on sale or maturity of ledger assets.....	184.45
Total disbursements	\$ 284,291.41
Balance	\$ 1,538,237.99

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 444,600.00
Book value of bonds and stocks.....	288,259.59
Cash in office.....	100.00
Deposits in trust companies and banks on interest.....	25,232.22
Agents' balances, representing business written subsequent to October 1, last.....	60,431.36
Agents' balances, representing business written prior to October 1, last.....	8,519.06
All other ledger assets, total.....	13,164.06
Total ledger assets.....	\$ 1,038,237.99

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 7,135.29
Interest due and accrued on bonds.....	29,465.82
Interest due and accrued on other assets.....	589.46
Total	37,200.57
All other non-ledger assets, total.....	14,169.97
Gross assets	\$ 1,089,603.13

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 8,529.06	
Book value of ledger assets over market value.....	2,900.52	
Total.....		12,169.59
Total admitted assets.....		\$ 1,968,292.54

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 16,753.77	
Gross claims in process of adjustment, or in suspense.....	14,618.75	
Total claims for losses.....	\$ 25,372.52	
Deduct reinsurance.....	8,269.98	
Net amount of unpaid losses.....		\$ 17,111.54
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 98,014.17	
Gross unearned premiums pro rata on fire risks running more than one year.....	181,196.04	
Total unearned premiums as computed above.....		279,140.21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,850.00	
State, county and municipal taxes due or accrued.....	7,500.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,500.00	
All other liabilities, total.....	100.00	
Total of all liabilities except capital.....		\$ 210,310.75
Cash capital.....	\$ 963,256.00	
Surplus over all liabilities.....	294,841.79	
Surplus as regards policyholders.....		1,258,097.29
Total liabilities.....		\$ 1,968,292.54

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 24,921,745.00	\$ 988,591.66
Written during the year.....	56,110,005.00	892,474.43
Totals.....	\$ 81,031,750.00	\$ 1,881,066.14
Expired and terminated.....	29,661,610.00	304,155.68
In force at end of the year.....	\$ 61,370,140.00	\$ 658,910.46
Deduct amount reinsured.....	17,101,527.00	192,924.39
Net amount in force.....	\$ 44,268,613.00	\$ 462,976.07

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 18,121,820.00	\$ 196,022.54
Two years.....	394,342.00	2,871.56
Three years.....	18,442,894.00	174,959.81
Four years.....	116,623.00	1,655.14
Five years.....	7,192,938.00	88,600.28
Net amount in force December 31, 1915.....	\$ 44,268,613.00	\$ 462,976.07

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year, fire.....	102,288.57

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 942,205.00	\$ 112,680.00
Gross premiums on risks written.....	10,021.02	691.90
Losses paid.....	2,903.48	
Losses incurred.....	4,262.00	

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED

U. S. Branch located at No. 55 John St., New York City, N. Y.
 Commenced Business in U. S., January, 1871.
 U. S. Manager, A. H. Wray.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 9,231,199.47
Extended at.....	\$ 9,231,199.47

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 9,022,154.02	\$ 1,958,292.49	
Deduct gross amount paid for reinsurance, fire, \$1,234,706.86; marine and inland, \$718,079.97; return premiums, fire, \$1,549,102.87; marine and inland, \$127,000.35.....	2,785,809.73	506,985.32	
Total premiums (other than per- petuals).....	\$ 6,236,344.29	\$ 1,451,307.17	\$ 7,907,510.06
Deposit premiums on perpetual risks.....			2,242.92
Gross interest on mortgage loans.....	\$ 1,305.00		
Gross interest on bonds and dividends on stocks.....	260,218.00		
Gross interest on deposits, trust companies or banks.....	30,672.00		
Gross interest from other sources.....	688.41		
Gross rents—including company's occupancy of its own building.....		69,103.06	
Total gross interest and rents.....			357,977.63
From other sources, total.....			282,440.06
From agents' balances previously charged off.....			2,501.24
Gross profit on sale or maturity of ledger assets.....			14,889.27
Total income.....			\$ 7,967,658.18
Total.....			\$ 7,198,857.63

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 4,097,365.06	\$ 1,246,094.50	
Deduct amount received for salvage, fire, \$42,231.43; marine and inland, \$29,823.85; reinsurance, fire, \$642,539.46; marine and inland, \$367,968.71.....	668,110.91	718,800.50	
Net amount paid for losses.....	\$ 3,251,254.15	\$ 527,293.99	\$ 3,881,678.15
Expenses of adjustment, settlement of losses.....			98,975.51
Commissions or brokerage.....			1,980,112.17
Allowances to local agencies for miscellaneous agency expenses.....			16,024.77
Salaries and expenses of special and general agents.....			232,715.57
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			272,746.12
Rents—including company's occupancy of its own buildings.....			30,526.06
Advertising, printing and stationery.....			73,181.29
Postage, telegrams, telephone and express.....			59,612.30

Legal expenses	2,479.99
Furniture and fixtures	6,463.37
Maps, including corrections	11,967.81
Underwriters' boards and tariff associations	78,143.94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	33,632.29
Inspections and surveys	43,636.19
Repairs and expenses on real estate	27,187.04
Taxes on real estate	17,752.31
State taxes on premiums	129,378.65
Insurance department licenses and fees	26,581.44
All other licenses, fees and taxes	61,832.22
All other disbursements, total	564,725.47
Deposit premiums returned	1,918.00
Agents' balances charged off	226.84
Gross loss on sale or maturity of ledger assets	854.79
Decrease in book value of ledger assets	26,744.18
Total disbursements	\$ 7,287,157.74
Balance	\$ 9,911,609.91

LEDGER ASSETS

Book value of real estate	\$ 656,600.00
Mortgage loans on real estate	30,000.00
Book value of bonds and stocks	5,589,779.58
Cash in office	2,749.13
Deposits in trust companies and banks not on interest	74,923.05
Deposits in trust companies and banks on interest	1,953,246.27
Agents' balances, representing business written subsequent to October 1, last	1,089,881.74
Agents' balances, representing business written prior to October 1, last	64,667.87
Bills receivable taken for fire risks	994.00
All other ledger assets, total	448,864.27
Total ledger assets	\$ 9,911,609.91

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 507.50
Interest due and accrued on bonds	73,974.00
Rents due and accrued on company's property	9,255.03
Total	83,826.53
Market value of real estate over book value	303,400.00
Gross assets	\$ 10,298,926.44

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 64,667.87
Bills receivable, past due, taken for marine, inland and fire risks	69.95
Reinsurance on paid losses, due from unadmitted companies	7,091.19
Due for reinsurance from unadmitted companies	10,912.94
Book value of ledger assets over market value	347,814.58
Total	430,556.53
Total admitted assets	\$ 9,868,369.91

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 72,805.50
Gross claims in process of adjustment, or in suspense	878,578.83
Gross claims resisted	43,991.00
Total claims for losses	\$ 994,375.33
Deduct reinsurance	184,850.56
Net amount of unpaid losses	\$ 809,524.77

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 2,041,788.26
Gross unearned premiums pro rata on fire risks running more than one year	4,032,606.22
Gross unearned premiums at 50 per cent on inland navigation risks	57,063.73
Gross unearned premiums on marine risks	108,008.79
Total unearned premiums as computed above	6,239,527.00
Amount reclaimable by the insured on perpetual fire insurance policies	
Salaries, rents, expenses, bills, accounts, fees, due or accrued	85,009.01
State, county and municipal taxes due or accrued	8,250.00
Commissions, brokerage and other charges due or to become due to agents and brokers	133,765.48
Total of all liabilities except capital	\$ 19,500.00
Surplus over all liabilities	\$ 2,872,493.65
Surplus as regards policyholders	2,572,493.65
Total liabilities	\$ 9,868,369.91

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$ 1,335,325,646	\$ 13,195,626.97	\$ 19,341,686	\$ 208,322.00
Written during the year	897,801,815	9,022,154.62	1,008,237,123	1,926,250.49
Excess of original premiums		1,256.69		
Totals	\$ 2,233,127,461	\$ 22,217,627.66	\$ 1,027,574,809	\$ 2,134,572.52
Expired and terminated	582,328,584	9,098,627.69	1,051,610,379	1,859,569.84
In force at end of the year	\$ 1,350,801,877	\$ 13,139,409.99	\$ 25,968,439	\$ 275,805.74
Deduct amount reinsured	158,687,646	1,283,009.38	1,055,394	16,060.00
Net amount in force	\$ 1,192,114,231	\$ 11,737,400.61	\$ 24,913,045	\$ 259,745.74
Perpetual risks not included above, \$4,455,315.00; premium on same, \$65,121.12.				

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 394,419,744	\$ 4,083,576.52
Two years	12,301,350	100,183.22
Three years	546,939,247	4,848,259.00
Four years	9,194,998	94,344.33
Five years and over	221,615,487	2,550,901.71
Advance premiums	7,743,495	66,135.81
Net amount in force December 31, 1915	\$ 1,192,114,231	\$ 11,737,400.61

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 290,000.00
Losses incurred during the year	4,098,074.82

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,324,221.00	\$ 2,068,614.00	\$ 292,350.00
Gross premiums on risks written	45,882.61	102.80	1,697.92
Losses paid	40,343.74		62.41
Losses incurred	33,910.71		67.41

COMMERCIAL UNION FIRE INSURANCE COMPANY.

Located at No. 55 John Street, New York, N. Y.

Incorporated October 20, 1890.

Commenced Business April 1, 1891.

A. H. Wray, President.

C. J. Holman, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,236,294.96

Extended at	\$ 1,236,294.96
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INCOME

Gross premiums, fire.....	\$ 1,946,050.00
Deduct gross amount paid for reinsurance, fire, \$192,420.56; return premiums, fire, \$223,939.11.....	416,409.29

Total premiums (other than perpetuals).....	\$ 629,640.71
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Gross interest on bonds and dividends on stocks.....	\$ 43,280.88
Gross interest on deposits, trust companies or banks.....	2,738.71

Total gross interest and rents.....	45,119.59
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Gross profit on sale or maturity of ledger assets.....	227.05
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Total income	\$ 674,907.33
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Total	\$ 1,901,292.29
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DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 394,182.18
Deduct amount received for salvage, fire, \$4,411.83; reinsurance, fire, \$97,791.70.....	102,936.53

Net amount paid for losses.....	\$ 291,978.65
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Expenses of adjustment, settlement of losses.....	11,418.63
Commissions or brokerage.....	147,325.61

Allowances to local agencies for miscellaneous agency expenses.....	8,137.50
Salaries and expenses of special and general agents.....	16,887.32

Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	27,933.14
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Rents—including company's occupancy of its own buildings.....	2,096.53
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Advertising, printing and stationery.....	6,158.71
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Postage, telegrams, telephone and express.....	3,454.99
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Legal expenses.....	99.29
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Furniture and fixtures.....	267.73
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Maps, including corrections.....	1,239.45
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Underwriters' boards and tariff associations.....	7,440.20
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Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	5,019.17
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Inspections and surveys.....	3,804.21
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State taxes on premiums.....	9,247.77
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Insurance department licenses and fees.....	2,356.62
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All other licenses, fees and taxes.....	5,755.79
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All other disbursements, total.....	339.23
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Interest and dividends to stockholders.....	20,000.00
Agents' balances charged off.....	615.20
Gross loss on sale or maturity of ledger assets.....	11,697.00
Increase in book value of ledger assets.....	329.92

Total disbursements	\$ 587,540.11
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Balance	\$ 1,313,652.17
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COMMERCIAL UNION FIRE INSURANCE CO.

LEDGER ASSETS

Loans secured by pledge of bonds, stocks or other collateral.....	\$ 201,343.96
Cash in office.....	25.53
Deposits in trust companies and banks on interest.....	439,493.56
Agents' balances, representing business written subsequent to October 1, last.....	128,714.67
Agents' balances, representing business written prior to October 1, last.....	8,072.42
All other ledger assets, reinsurance due on paid losses, total.....	6,092.61
Total ledger assets.....	\$ 1,313,652.17

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 8,172.00
Total	8,172.00
Gross assets	\$ 1,321,824.17

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 8,072.42
Market value of special deposits in excess.....	19,834.44
Book value of ledger assets over market value bonds and stocks.....	19,833.96
Total	47,740.82
Total admitted assets.....	\$ 1,274,083.35

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 17,130.00
Gross claims in process of adjustment, or in suspense.....	45,943.00
Gross claims resisted.....	50.00
Total claims for losses.....	\$ 63,123.00
Deduct reinsurance.....	17,063.00

Net amount of unpaid losses.....	\$ 46,060.00
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Gross unearned premiums as 60 per cent on fire risks running one year or less.....	\$ 599,932.50
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Total unearned premiums as computed above.....	599,932.50
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Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	171.29
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State, county and municipal taxes due or accrued.....	12,522.80
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Commissions, brokerage and other charges due or to become due to agents and brokers.....	5,366.39
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Total of all liabilities except capital.....	\$ 659,583.17
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Cash capital.....	\$ 200,000.00
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Surplus over all liabilities.....	414,486.18
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Surplus as regards policyholders.....	614,486.18
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Total liabilities	\$ 1,274,083.35
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RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$127,798,718.00	\$ 1,239,256.56
Written during the year.....	155,616,573.00	1,646,650.60
Totals.....	\$283,415,291.00	\$ 2,885,907.16
Expired and terminated.....	53,428,229.00	943,361.92
In force at end of the year.....	\$140,987,062.00	\$ 1,391,944.97
Deduct amount reinsured.....	26,439,026.00	290,014.41
Net amount in force.....	\$114,548,036.00	\$ 1,101,930.56

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 40,571,020.00	\$ 400,946.30
Two years	1,923,386.00	18,012.19
Three years	50,823,522.00	441,695.14
Four years	1,000,792.00	9,226.49
Five years	18,842,992.00	217,845.21
Over five years	24,956.00	499.46
Advance premiums	349,288.00	3,204.77
Net amount in force December 31, 1915.....	\$113,547,996.00	\$ 1,161,639.56

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire.....	297,794.65

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 300,302.00	\$ 22,250.00
Gross premiums on risks written.....	4,450.13	129.57
Losses paid	4,565.03	24.37
Losses incurred	3,989.60	34.37

COMMONWEALTH INSURANCE COMPANY OF NEW YORK

Located at No. 76 Williams Street, New York City, N. Y.
 Incorporated August 25, 1886. Commenced Business September 15, 1886.
 E. G. Richards, President. Robert Newbould, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,873,953.40
Extended at	\$ 2,873,953.40

INCOME

Gross premiums, fire.....	\$ 1,818,276.64
Deduct gross amount paid for reinsurance, fire, \$498,602.95; return premiums, fire, \$50,322.86.....	808,925.81
Total premiums (other than perpetuals).....	\$ 1,009,350.83
Gross interest on mortgage loans.....	\$ 10,961.15
Gross interest on bonds and dividends on stocks.....	96,549.54
Gross interest on deposits, trust companies or banks.....	1,747.29
Gross interest from other sources.....	20.57
Gross rents—including company's occupancy of its own building	947.49
Total gross interest and rents.....	110,226.14
From other sources, total.....	10.00
Gross profit on sale or maturity of ledger assets.....	460.94
Total income	\$ 1,120,047.51
Total	\$ 2,994,001.31

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 654,241.58
Deduct amount received for salvage, fire, \$9,022.22; reinsurance, fire, \$214,882.04.....	223,934.26
Net amount paid for losses.....	\$ 430,307.32

Expenses of adjustment, settlement of losses.....	9,204.99
Commissions or brokerage.....	206,620.18
Allowances to local agencies for miscellaneous agency expenses	3,618.51
Salaries and expenses of special and general agents.....	31,303.52
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	45,858.12
Rents—including company's occupancy of its own buildings	5,953.73
Advertising, printing and stationery.....	15,986.92
Postage, telegrams, telephone and express.....	5,230.56
Legal expenses	550.18
Furniture and fixtures.....	35.86
Maps, including corrections.....	241.35
Underwriters' boards and tariff associations.....	17,384.53
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	9,234.46
Inspections and surveys.....	1,227.81
Repairs and expenses on real estate.....	818.71
Taxes on real estate.....	265.45
State taxes on premiums.....	16,494.66
Insurance department licenses and fees.....	6,424.34
All other licenses, fees and taxes.....	13,994.76
Interest and dividends to stockholders.....	59,000.00
Agents' balances charged off.....	577.21
Gross loss on sale or maturity of ledger assets.....	20,948.12
Decrease in book value of ledger assets.....	145.94
Total disbursements	\$ 890,027.56
Balance	\$ 3,109,973.65

LEDGER ASSETS

Book value of real estate.....	\$ 27,583.45
Mortgage loans on real estate.....	235,700.00
Book value of bonds and stocks.....	2,560,965.17
Cash in office.....	210.27
Deposits in trust companies and banks on interest.....	54,501.22
Agents' balances, representing business written subsequent to October 1, last.....	197,175.03
Agents' balances, representing business written prior to October 1, last.....	\$ 6,038.51
All other ledger assets, total.....	300.00
Total ledger assets.....	\$ 3,109,973.65

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 5,927.00
Interest due and accrued on bonds.....	29,570.82
Total	26,007.91
Gross assets	\$ 3,136,071.56

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 6,038.51
Book value of ledger assets over market value.....	28,204.07
Market value of special deposits in excess of corresponding liabilities.....	21,721.25
Bank stocks not admitted assets in Iowa.....	2,660.50
Total	110,624.33
Total admitted assets.....	\$ 3,019,446.63

LIABILITIES

Gross losses adjusted and unpaid due and not due.....	\$ 22,967.00
Gross claims in process of adjustment, or in suspense.....	85,182.23
Gross claims resisted.....	10,615.00
Total claims for losses.....	\$ 118,764.23
Deduct reinsurance	31,741.49
Net amount of unpaid losses.....	\$ 87,022.74

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 311,553.45
Gross unearned premiums pro rata on fire risks running more than one year.....	609,325.66
Advance premiums.....	54.29
\$7,826.04 unearned premiums (pro rata).....	4,720.51
Total unearned premiums as computed above.....	925,653.91
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,200.00
State, county and municipal taxes due or accrued.....	36,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,500.59
Total of all liabilities except capital.....	\$ 1,067,438.21
Cash capital.....	\$ 503,000.00
Surplus over all liabilities.....	1,462,008.39
Surplus as regards policyholders.....	1,962,008.39
Total liabilities.....	\$ 3,019,446.63

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$259,710,706.00	\$ 2,057,948.81
Written during the year.....	205,625,909.00	1,818,276.61
Totals.....	\$465,336,615.00	\$ 3,876,225.42
Expired and terminated.....	\$47,955,513.00	1,489,479.84
In force at end of the year.....	\$417,381,002.00	\$ 2,386,745.61
Deduct amount reinsured.....	74,891,479.00	618,433.99
Net amount in force.....	\$342,489,523.00	\$ 1,768,311.72

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$207,165,981.00	\$ 623,106.90
Two years.....	1,506,091.00	10,202.44
Three years.....	93,911,286.00	730,567.18
Four years.....	2,137,148.00	14,463.67
Five years, over five years and advanced premiums.....	37,679,017.00	389,720.13
Net amount in force December 31, 1915.....	\$342,489,523.00	\$ 1,768,311.72

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000.00
Losses incurred during the year, fire, \$421,750.80; tornado, \$3,087.98.....	424,838.78

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,068,317.00	\$ 424,925.00
Gross premiums on risks written.....	24,809.40	1,945.61
Losses paid.....	12,124.42	18.50
Losses incurred.....	17,407.50	18.50

THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Located at Corner West Water and Wells Streets.
 Incorporated March 7, 1870. Commenced Business March 22, 1870.
 Gustav Wolloeger, Jr., President. Frank Damkoehler, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 600,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,295,000.23
Extended at.....	\$ 2,895,000.23

INCOME

Gross premiums, fire.....	\$ 1,888,700.26
Deduct gross amount paid for reinsurance, fire, \$424,229.10; return premiums, fire, \$365,504.24.....	729,745.34
Total premiums (other than perpetuals).....	\$ 1,159,046.92
Gross interest on mortgage loans.....	\$ 45,648.44
Gross interest on bonds and dividends on stocks.....	47,267.78
Gross interest on deposits, trust companies or banks.....	804.54
Gross interest from other sources.....	29.00
Total gross interest and rents.....	93,809.76
From agents' balances previously charged off.....	2,749.27
Borrowed money (gross).....	70,000.00
Gross increase in book value of ledger assets.....	9,906.49
Total income.....	\$ 1,335,512.44
Total.....	\$ 3,730,572.67

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 919,735.80
Deduct amount received for salvage, fire, \$13,657.29; re-insurance, fire, \$29,321.50; discount, fire, \$499.81.....	247,411.60
Net amount paid for losses.....	\$ 672,324.20
Expenses of adjustment, settlement of losses.....	14,321.60
Commissions or brokerage.....	304,618.28
Allowances to local agencies for miscellaneous agency expenses.....	2,602.00
Salaries and expenses of special and general agents.....	46,006.78
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	51,316.88
Rents—including company's occupancy of its own buildings.....	5,390.00
Advertising, printing and stationery.....	10,577.94
Postage, telegrams, telephone and express.....	8,676.58
Legal expenses.....	2,933.78
Furniture and fixtures.....	538.30
Maps, including corrections.....	4,806.78
Underwriters' boards and tariff associations.....	17,752.57
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	15,615.00
State taxes on premiums.....	32,225.63
Insurance department licenses and fees.....	8,419.58
All other licenses, fees and taxes.....	5,736.55
All other disbursements, total.....	5,709.77
Decrease in liabilities during the year on account of reinsurance treaties.....	1,692.06
Interest and dividends to stockholders.....	60,000.00
Interest on borrowed money.....	136.23
Agents' balances charged off.....	121.59
Borrowed money repaid.....	70,000.00
Decrease in book value of ledger assets.....	7,150.00
Total disbursements.....	\$ 1,332,547.15
Balance.....	\$ 2,377,725.52

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 229,150.00
Book value of bonds and stocks.....	1,049,717.79
Cash in office.....	8,603.03
Deposits in trust companies and banks not on interest	27,430.43
Deposits in trust companies and banks on interest	69,961.43
Agents' balances, representing business written subsequent to October 1, last.....	269,770.38
Agents' balances, representing business written prior to October 1, last.....	2,696.44
Total ledger assets.....	\$ 2,377,725.32

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 9,782.70
Interest due and accrued on bonds.....	18,985.15
Interest due and accrued on other assets.....	89.17
Total.....	27,857.02
Gross assets.....	\$ 2,405,582.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,696.44
Total.....	2,696.44
Total admitted assets.....	\$ 2,402,885.90

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 51,146.63
Gross claims in process of adjustment, or in suspense	69,508.93
Gross claims resisted.....	24,799.00
Total claims for losses.....	\$ 145,454.56
Deduct reinsurance.....	75,456.36
Net amount of unpaid losses.....	\$ 69,948.20
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,198,786.97
Total unearned premiums as computed above.....	1,198,786.97
State, county and municipal taxes due or accrued.....	36,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	45,357.30
Reinsurance premiums.....	48,655.74
All other liabilities, total.....	16,000.00
Total of all liabilities except capital.....	\$ 1,402,749.37
Cash capital.....	\$ 600,000.00
Surplus over all liabilities.....	400,236.53
Surplus as regards policyholders.....	1,600,236.53
Total liabilities.....	\$ 2,402,985.90

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau; K. L. Walling, manager.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$277,939,793.00	\$ 2,308,142.50
Written during the year.....	174,968,489.00	1,888,799.25
Totals.....	\$452,908,282.00	\$ 4,786,941.75
Expired and terminated.....	160,737,067.00	1,785,194.52
In force at end of the year.....	\$292,171,215.00	\$ 3,001,738.14
Deduct amount reinsured.....	61,499,001.00	681,644.57
Net amount in force.....	\$230,672,214.00	\$ 2,320,093.57

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 54,654,754.00	\$ 649,865.38
Two years.....	1,096,410.00	9,466.77
Three years.....	132,751,129.00	1,163,053.59
Four years.....	408,690.00	6,701.21
Five years.....	41,838,212.00	481,626.62

Net amount in force December 31, 1915..... 230,672,205.00 \$ 2,310,065.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	622,212.95
Amount loaned to stockholders not officers.....	\$ 10,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 3,412,351.00	\$ 706,338.00
Gross premiums on risks written.....	47,250.34	3,969.00
Losses paid.....	20,908.99	472.33
Losses incurred.....	31,468.71	472.33

CONNECTICUT FIRE INSURANCE COMPANY

Located at No. 31 Prospect Street, Hartford, Conn.

Incorporated 1850. Commenced Business 1850.
Edward Milligan, President. John A. Cosmus, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 7,140,595.40
Extended at.....	\$ 7,140,595.40

INCOME

Gross premiums, fire.....	\$ 4,955,080.69
Deduct gross amount paid for reinsurance, fire, \$783,518.36; return premiums, fire, \$715,782.90.....	1,499,291.15
Total premiums (other than perpetuals).....	\$ 3,455,829.53
Gross interest on mortgage loans.....	\$ 43,115.67
Gross interest on collateral loans.....	1,425.00
Gross interest on bonds and dividends on stocks.....	215,719.64
Gross interest on deposits, trust companies or banks.....	6,835.98
Gross interest from other sources.....	1,604.17
Gross rents—including company's occupancy of its own building.....	12.50
Total gross interest and rents.....	268,713.96
From agents' balances previously charged off.....	146.24
Gross profit on sale or maturity of ledger assets.....	23,201.50
Total income.....	\$ 3,749,890.23
Total.....	\$ 10,590,485.73

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 2,277,770.35
Deduct amount received for salvage, fire, \$12,682.27; reinsurance, fire, \$414,666.61; discount, fire, \$341.80.....	427,630.68
Net amount paid for losses.....	\$ 1,850,739.67

Expenses of adjustment, settlement of losses.....	38,569.67
Commissions or brokerage.....	755,363.76
Allowances to local agencies for miscellaneous agency expenses.....	16,256.16
Salaries and expenses of special and general agents.....	153,059.22
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	213,893.31
Rents—including company's occupancy of its own buildings.....	33,668.12
Advertising, printing and stationery.....	56,499.58
Postage, telegrams, telephone and express.....	16,783.43
Legal expenses.....	8,236.29
Furniture and fixtures.....	2,384.17
Maps, including corrections.....	7,520.62
Underwriters' boards and tariff associations.....	52,588.30
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	26,164.69
Inspections and surveys.....	11,017.36
Taxes on real estate.....	3.43
State taxes on premiums.....	67,029.93
Insurance department licenses and fees.....	19,437.32
All other licenses, fees and taxes.....	62,522.75
Interest and dividends to stockholders.....	230,000.00
Agents' balances charged off.....	5,081.09
Gross loss on sale or maturity of ledger assets.....	8,228.52
Total disbursements.....	\$ 3,604,956.90
Balance.....	\$ 7,285,598.74

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 750,000.00
Loans secured by pledge of bonds, stocks or other collateral.....	30,000.00
Book value of bonds and stocks.....	5,343,911.65
Cash in office.....	349.16
Deposits in trust companies and banks not on interest.....	29,215.51
Deposits in trust companies and banks on interest.....	596,451.99
Agents' balances, representing business written subsequent to October 1, last.....	438,810.99
Agents' balances, representing business written prior to October 1, last.....	17,487.32
Bills receivable taken for fire risks.....	69,552.10
Total ledger assets.....	\$ 7,285,598.74

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 9,590.65
Interest due and accrued on bonds.....	70,743.54
Interest due and accrued on collateral loans.....	402.73
Total.....	80,427.94
All other non-ledger assets, total.....	15,089.67
Gross assets.....	\$ 7,381,026.35

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 17,487.32
Bills receivable, past due, taken for marine, inland and fire risks.....	36,092.89
Book value of ledger assets over market value.....	373,117.06
Market value special deposits in excess of liability.....	35,483.39
Total.....	402,091.37
Total admitted assets.....	\$ 6,918,935.08

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 52,675.32
Gross claims in process of adjustment, or in suspense.....	238,474.29
Gross claims resisted.....	51,144.71
Total claims for losses.....	\$ 301,994.32
Deduct reinsurance.....	74,288.04
Net amount of unpaid losses.....	\$ 227,706.28
Total unearned premiums as computed above.....	3,056,650.35
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	7,000.00
State, county and municipal taxes due or accrued.....	100,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,100.00
Total of all liabilities except capital.....	\$ 4,351,456.63
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	1,364,478.45
Surplus as regards policyholders.....	2,564,478.45
Total liabilities.....	\$ 6,918,935.08

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 884,530,257.00	\$ 9,083,532.19
Written during the year.....	483,099,831.00	4,964,733.26
Totals.....	\$1,367,629,588.00	\$ 14,048,265.45
Expired and terminated.....	474,344,447.00	5,048,139.32
In force at end of the year.....	\$ 893,285,141.00	\$ 9,000,149.13
Deduct amount reinsured.....	113,827,339.00	1,246,689.29
Net amount in force.....	\$ 779,457,802.00	\$ 7,759,459.83

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$167,274,825.00	\$ 1,658,704.28
Two years.....	6,335,770.00	50,814.70
Three years.....	442,584,820.00	4,101,140.92
Four years.....	4,364,372.00	45,309.89
Five years.....	167,945,801.00	1,895,083.76
Over five years.....	291,422.00	2,576.88
Advance premiums.....	790,792.00	6,830.70
Net amount in force December 31, 1915.....	\$779,457,802.00	\$ 7,759,459.83

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000.00
Losses incurred during the year, fire, \$1,679,583.77; tornado, \$73,599.32.....	1,753,583.09
Amount loaned to officers and directors.....	8,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 5,312,001.00	\$ 1,286,532.00
Gross premiums on risks written.....	57,524.88	7,058.55
Losses paid.....	44,300.50	626.44
Losses incurred.....	44,835.78	573.53

THE CONTINENTAL INSURANCE COMPANY

Located at No. 80 Maiden Lane, New York, N. Y.

Incorporated January, 1883. Commenced Business January, 1883.

Henry Evans, President. J. E. Lopez, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 2,000,000.00	
Amount of ledger assets, December 31, of previous year	\$ 27,502,256.97	
Extended at		\$ 27,502,256.97

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 11,078,097.13	\$ 305,293.08	
Deduct gross amount paid for reinsurance, fire, \$1,258,111.78; marine and inland, \$86,570.22; returns premiums, fire, \$1,200,008.00; marine and inland, \$73,180.00	2,718,719.78	100,151.02	
Total premiums (other than perpetuals)	\$ 8,359,377.35	\$ 145,111.56	\$ 8,505,688.91
Gross interest on mortgage loans		\$ 135.00	
Gross interest on bonds and dividends on stocks		1,112,995.38	
Gross interest on deposits, trust companies or banks		75,430.47	
Gross interest from other sources		4,480.36	
Gross rents—including company's occupancy of its own building		78,231.44	
Total gross interest and rents			1,271,272.65
From other sources, total		13,324.06	
From agents' balances previously charged off		192.64	
Gross profit on sale or maturity of ledger assets		470,778.00	
Gross increase in book value of ledger assets		1,784,785.50	
Total income			\$ 12,945,441.76
Total			\$ 30,547,718.73

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 4,880,138.58	\$ 98,748.11	
Deduct amount received for salvage, fire, \$32,356.16; marine and inland, \$1,008.89; reinsurance, fire, \$680,023.43; marine and inland, \$37,724.38	712,530.59	38,733.27	
Net amount paid for losses	\$ 4,178,508.99	\$ 60,014.84	\$ 4,238,613.53
Expenses of adjustment, settlement of losses			131,072.25
Commissions or brokerage			1,736,674.45
Allowances to local agencies for miscellaneous agency expenses			1,767.16
Salaries and expenses of special and general agents			297,704.50
Salaries, fees and other charges of officers, directors, trustees, agents and employees			474,828.01
Rents—including company's occupancy of its own buildings			60,669.26
Advertising, printing and stationery			92,465.10
Postage, telegrams, telephone and express			62,957.47
Legal expenses			2,635.94
Furniture and fixtures			14,151.82
Maps, including corrections			21,657.53

Underwriters' boards and tariff associations	102,139.67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	24,557.22
Inspections and surveys	15,990.89
Repairs and expenses on real estate	40,378.06
Taxes on real estate	21,626.75
State taxes on premiums	185,287.20
Insurance department licenses and fees	49,530.68
All other licenses, fees and taxes	85,570.44
All other disbursements, total	23,533.79
Interest and dividends to stockholders	1,000,000.00
Script redeemed in cash	30.00
Agents' balances charged off and bills receivable	38,884.78
Decrease in liabilities during year on account of reinsurance treaties	2,171.30
Gross loss on sale or maturity of ledger assets	49,461.90
Decrease in book value of ledger assets	48,054.00
Total disbursements	\$ 8,787,604.28

Balance	\$ 30,700,024.45
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LEDGER ASSETS

Book value of real estate	\$ 1,170,000.00
Mortgage loans on real estate	2,700.00
Book value of bonds and stocks	25,732,620.00
Cash in office	2,507.46
Deposits in trust companies and banks not on interest	482.92
Deposits in trust companies and banks on interest	2,381,438.46
Agents' balances, representing business written subsequent to October 1, last	1,205,225.85
Agents' balances, representing business written prior to October 1, last	5,246.44
Bills receivable taken for fire risks	210,680.31
All other ledger assets, total	48,995.01
Total ledger assets	\$ 30,700,024.45

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 116,191.19
Interest due and accrued on other assets	208.62
Rents due and accrued on company's property	150.00
Total	116,549.81
Market value of bonds and stocks over book value	162,283.75
All other non-ledger assets, total	1,828.00
Gross assets	\$ 30,981,686.01

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,246.44
Bills receivable, past due, taken for marine, inland and fire risks	85,520.41
Market value of special deposits in excess of corresponding liabilities	29,023.21
Bills receivable taken in payment of rents	1,828.00
Total	122,588.16
Total admitted assets	\$ 30,859,137.85

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 592,654.10
Gross claims resisted	44,200.00
Total claims for losses	\$ 636,854.10
Deduct reinsurance	116,996.95
Net amount of unpaid losses	\$ 525,857.15
Gross unearned premiums as 50 per cent on fire risks running one year or less; gross unearned premiums pro rata on fire risks running more than one year	\$ 9,736,108.74
Gross unearned premiums at 50 per cent on inland navigation risks	76,222.73
Total unearned premiums as computed above	9,812,331.47

Principal unpaid on script or certificates of profits authorized or ordered to be redeemed.....	26,511.00
Interest due or accrued, remaining unpaid.....	6,061.74
Dividends declared and unpaid, to stockholders.....	500,000.30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	27,550.00
State, county and municipal taxes due or accrued.....	171,300.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	68,032.56
All other liabilities, total.....	101,584.16
Total of all liabilities except capital.....	\$ 11,220,078.08
Cash capital.....	\$ 2,000,000.00
Surplus over all liabilities.....	17,680,078.77
Surplus as regards policyholders.....	19,620,078.77
Total liabilities.....	\$ 30,850,157.85

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914..	\$ 2,042,226,700	\$ 20,340,254.42	\$ 8,706,305.00	\$ 218,970.04
Written during the year.....	1,232,163,525	11,078,097.13	13,172,113.00	305,263.68
Totals.....	\$ 3,275,390,225	\$ 31,418,351.55	\$ 21,878,418.00	\$ 524,233.12
Expired and terminated.....	1,153,382,639	10,094,743.80	11,823,985.00	285,170.41
In force at end of the year..	\$ 2,121,809,619	\$ 20,814,207.75	\$ 10,054,433.00	\$ 239,062.71
Deduct amount reinsured....	216,091,800	1,792,004.19	3,067,493.00	86,617.20
Net amount in force..	\$ 1,905,717,819	\$ 19,022,203.56	\$ 6,986,940.00	\$ 152,445.45

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$412,536,244.00	\$ 4,296,032.59
Two years.....	11,555,426.00	92,446.38
Three years.....	982,414,921.00	8,602,491.43
Four years.....	6,953,093.00	82,068.29
Five years and over.....	492,255,175.00	5,888,634.15
Net amount in force December 31, 1915.....	\$1,905,717,819.00	\$ 19,022,203.56

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 570,000.00
Losses incurred during the year.....	4,035,075.91

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 16,677,448.00	\$ 180,294.00	\$ 8,906,570.00
Gross premiums on risks written.....	216,480.81	3,445.81	42,550.28
Losses paid.....	131,222.91	18.75	19,806.17
Losses incurred.....	133,164.76	17.75	19,806.68

COUNTY FIRE INSURANCE COMPANY

Located at No. 110 South Fourth St., Philadelphia, Pa.
 Incorporated May 31, 1822. Commenced Business April 19, 1833.
 Charles R. Peck, President. Lewis W. Crockett, Secretary.
 Management, Manchester, N. H.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 826,280.32
Extended at.....	\$ 826,280.32

INCOME

Gross premiums, fire.....	\$ 678,769.28
Deduct gross amount paid for reinsurance, fire, \$222,129.41; return premiums, fire, \$335,647.68.....	557,777.09
Total premiums (other than perpetuals).....	\$ 120,992.19
Gross interest on mortgage loans and ground rents.....	\$ 2,905.58
Gross interest on collateral loans.....	1,284.07
Gross interest on bonds and dividends on stocks.....	23,426.28
Gross interest on deposits, trust companies or banks.....	609.75
Gross interest from other sources, discount real estate taxes.....	6.96
Gross rents—including company's occupancy of its own building.....	3,301.00
Total gross interest and rents.....	31,533.64
From other sources, total.....	235,081.20
From agents' balances previously charged off.....	4.65
Deposit premiums written on perpetual risks, gross..	1,077.66
Total income.....	\$ 388,629.53
Total.....	\$ 1,214,909.95

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 276,310.65
Deduct amount received for salvage, fire, \$3,618.54; reinsurance, fire, \$135,679.83; discount, fire, \$78.00.....	139,370.97
Net amount paid for losses.....	\$ 136,939.68
Expenses of adjustment, settlement of losses.....	1,551.20
Commissions or brokerage.....	130,979.55
Allowances to local agencies for miscellaneous agency expenses.....	959.19
Salaries and expenses of special and general agents..	13,769.94
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	12,916.51
Rents—including company's occupancy of its own buildings.....	1,875.00
Advertising, printing and stationery.....	3,606.05
Postage, telegrams, telephone and express.....	2,364.62
Legal expenses.....	666.67
Furniture and fixtures.....	132.16
Maps, including corrections.....	2,878.99
Underwriters' boards and tariff associations.....	6,959.52
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	678.19
Inspections and surveys.....	516.73
Repairs and expenses on real estate.....	1,186.51
Taxes on real estate.....	828.40
State taxes on premiums.....	11,709.00
Insurance department licenses and fees.....	4,784.50

All other licenses, fees and taxes.....	2,562.19
All other disbursements, total.....	2,961.65
Deposit premiums returned.....	4,874.78
Agents' balances charged off.....	75.50
Gross loss on sale or maturity of ledger assets.....	2,815.96
Decrease in book value of ledger assets.....	150.00
Total disbursements.....	\$ 348,196.89
Balance.....	\$ 866,712.96

LEDGER ASSETS

Book value of real estate.....	\$ 53,234.47
Mortgage loans on real estate and ground rents.....	54,845.00
Book value of bonds and stocks.....	583,066.89
Deposits in trust companies and banks not on interest	119,898.97
Agents' balances, representing business written subse-	
quent to October 1, last.....	50,037.81
Agents' balances, representing business written prior	
to October 1, last.....	3,196.07
All other ledger assets, total.....	1,903.75
Total ledger assets.....	\$ 866,712.96

NON-LEDGER ASSETS

Interest due and accrued on mortgages and ground	
rents.....	\$ 1,107.54
Interest due and accrued on bonds.....	4,071.61
Rents due and accrued on company's property.....	387.50
Total.....	5,566.65
Market value of real estate over book value.....	13,165.53
Market value of bonds and stocks over book value.....	11,596.11
All other non-ledger assets, total.....	100.00
Gross assets.....	\$ 897,141.25

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior	
to October 1, last.....	\$ 3,196.07
Book value of ledger assets over market value.....	5,952.41
Total.....	9,078.48
Total admitted assets.....	\$ 888,062.77

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 12,213.32
Gross claims in process of adjustment, or in suspense.....	41,489.10
Gross claims resisted.....	5,000.00
Total claims for losses.....	\$ 58,702.42
Deduct reinsurance.....	48,769.12
Net amount of unpaid losses.....	\$ 9,933.30
Gross unearned premiums as 50 per cent on fire risks	
running one year or less; gross unearned premiums	
pro rata on fire risks running more than one year.....	\$ 133,069.31
Total unearned premiums as computed above.....	133,069.31
Amount reclaimable by the insured on perpetual fire	
insurance policies.....	176,197.58
Salaries, rents, expenses, bills, accounts, fees, etc.,	
due or accrued.....	1,000.00
State, county and municipal taxes due or accrued.....	6,500.00
Commissions, brokerage and other charges due or to	
become due to agents and brokers.....	182.91
All other liabilities, total.....	190.38
Total of all liabilities except capital.....	\$ 327,073.78

Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	160,988.99
Surplus as regards policyholders.....	599,988.99
Total liabilities.....	\$ 888,062.77

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 45,918,489.00	\$ 460,391.92
Written during the year.....	67,192,218.00	673,739.28
Totals.....	\$113,110,707.00	\$ 1,139,101.29
Expired and terminated.....	36,951,371.00	402,750.41
In force at end of the year.....	\$ 76,159,336.00	\$ 736,350.79
Deduct amount reinsured.....	52,256,307.00	517,239.23
Net amount in force.....	\$ 23,866,029.00	\$ 219,111.57
Perpetual risks not included above.....	\$ 7,923,004.00	\$ 136,615.99

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than		
one year to run.....	\$ 12,725,488.00	\$ 122,733.49
Two years.....	803,474.00	4,318.08
Three years.....	8,067,035.00	64,648.69
Four years.....	340,085.00	3,241.48
Five years.....	1,929,963.00	24,169.53
Net amount in force December 31, 1915.....	\$ 23,866,029.00	\$ 219,111.57
Perpetual risks.....	7,923,004.00	136,615.99
Grand total.....	\$ 31,789,033.00	\$ 412,726.83

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting	
reinsurance.....	\$ 50,000.00
Losses incurred during the year, fire, \$136,769.94; tor-	
nado, \$169.74.....	136,939.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 176,679.00	\$ 43,715.00
Gross premiums on risks written.....	1,736.75	224.41
Losses paid.....	160.54	
Losses incurred.....	259.54	

DETROIT NATIONAL FIRE INSURANCE COMPANY

Located at Nos. 11-13 Lafayette Boulevard, Detroit, Mich.
 Incorporated February, 1911. Commenced Business November 13, 1911.
 M. O. Rowland, President. J. Edward Ready, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 380,350.00
Amount of ledger assets, December 31, of previous year.....	623,437.61
Increase of paid up capital during year.....	500.00
Extended at.....	\$ 623,957.61

INCOME

Gross premiums, fire.....	\$ 226,834.63
Deduct gross amount paid for reinsurance, fire, \$25,-	
949.67; return premiums, fire, \$60,486.83.....	90,436.50
Total premiums (other than perpetuities).....	\$ 136,398.13

Gross interest on mortgage loans.....	\$ 20,221.68
Gross interest on collateral loans.....	733.50
Gross interest on bonds and dividends on stocks.....	9,092.76
Gross interest on deposits, trust companies or banks.....	628.78
On overdue agents' balances.....	1.54
Total gross interest and rents.....	31,188.25
From other sources, total.....	500.00
Gross increase in book value of ledger assets.....	50.99
Total income.....	\$ 218,156.30
Total.....	\$ 842,093.40

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 123,915.75
Deduct amount received for salvage, fire, \$1,082.55; reinsurance, fire, \$12,999.32; discount, fire, \$191.98.....	14,273.85
Net amount paid for losses.....	\$ 109,641.90
Expenses of adjustment, settlement of losses.....	2,913.33
Commissions or brokerage.....	45,039.81
Allowances to local agencies for miscellaneous agency expenses.....	90.99
Salaries and expenses of special and general agents.....	12,541.47
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	18,380.55
Rents—including company's occupancy of its own buildings.....	2,400.00
Advertising, printing and stationery.....	3,309.65
Postage, telegrams, telephone and express.....	1,967.29
Legal expenses.....	2,097.92
Furniture and fixtures.....	208.29
Maps, including corrections.....	1,284.07
Underwriters' boards and tariff associations.....	3,296.27
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	729.32
State taxes on premiums.....	2,444.98
Insurance department licenses and fees.....	1,822.22
All other licenses, fees and taxes.....	10.00
All other disbursements, total.....	3,160.67
Agents' balances charged off.....	2.48
Decrease in book value of ledger assets.....	297.81
Total disbursements.....	\$ 211,373.13
Balance.....	\$ 630,720.21

LEDGER ASSETS

Book value of real estate.....	\$ 3,125.00
Mortgage loans on real estate.....	306,375.00
Book value of bonds and stocks.....	218,772.93
Cash in office.....	2,214.24
Deposits in trust companies and banks on interest.....	60,043.39
Agents' balances, representing business written subsequent to October 1, last.....	36,940.12
Agents' balances, representing business written prior to October 1, last.....	2,047.33
All other ledger assets, total.....	100.50
Total ledger assets.....	\$ 630,720.21

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 5,296.00
Interest due and accrued on bonds.....	2,176.74
Interest due and accrued on other assets.....	135.40
Total.....	7,608.14
Market value of bonds and stocks over book value.....	2,417.31
All other non-ledger assets, total.....	5,011.54
Gross assets.....	\$ 645,737.29

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 5,000.00
Agents' balances, representing business written prior to October 1, last.....	2,047.53
Market value of special deposits in excess of corresponding liabilities.....	9,902.12
Total.....	17,949.65
Total admitted assets.....	\$ 627,807.55

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 3,204.78
Gross claims in process of adjustment, or in suspense	10,877.77
Gross claims resisted.....	5,375.00
Total claims for losses.....	\$ 19,457.55
Deduct reinsurance.....	2,274.72
Net amount of unpaid losses.....	\$ 16,972.83
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 69,043.50
Gross unearned premiums pro rata on fire risks running more than one year.....	65,197.07
Total unearned premiums as computed above.....	134,240.57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	680.61
All other liabilities, total.....	2,081.91
Total of all liabilities except capital.....	\$ 153,975.22
Cash capital.....	\$ 280,250.00
Surplus over all liabilities.....	84,482.23
Surplus as regards policyholders.....	473,832.23
Total liabilities.....	\$ 627,807.55

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 21,928,575.00	\$ 229,541.71
Written during the year.....	24,541,492.00	276,824.63
Excess of original premiums over amount received for reinsurance.....		165.22
Totals.....	\$ 46,070,067.00	\$ 506,541.56
Expired and terminated.....	18,458,890.00	214,459.28
In force at end of the year.....	\$ 27,611,207.00	\$ 292,082.28
Deduct amount reinsured.....	3,270,564.00	38,196.67
Net amount in force.....	\$ 24,340,643.00	\$ 253,885.61

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 11,574,391.00	\$ 128,087.01
Two years.....	187,654.00	1,499.63
Three years.....	11,075,521.00	96,993.69
Four years.....	47,025.00	430.97
Five years.....	1,418,342.00	16,429.39
Advance premiums.....	37,950.00	885.41
Net amount in force December 31, 1915.....	\$ 24,340,643.00	\$ 253,885.61

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
Losses incurred during the year	93,841.12

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 33,725.90
Gross premiums on risks written	441.17

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Located at No. 1 Custom House Street, Providence, R. I.
 Incorporated May, 1830. Commenced Business September, 1860.
 Fred W. Arnold, President. Samuel G. Howe, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	920,864.36
Increase of paid up capital during year	100,000.00

Extended at \$ 1,020,864.36

INCOME

Gross premiums, fire	\$ 1,812,035.34
Deduct gross amount paid for reinsurance, fire, \$1,124,196.83; return premiums, fire, \$812,431.17	1,436,028.00
Total premiums (other than perpetuals)	\$ 376,407.24
Gross interest on mortgage loans	\$ 5,645.49
Gross interest on bonds and dividends on stocks	35,822.51
Gross interest on deposits, trust companies or banks	623.10
Gross rents—including company's occupancy of its own building	5,533.11
Total gross interest and rents	47,642.21
From other sources, total	200,315.00
Gross profit on sale or maturity of ledger assets	12,000.08
Gross increase in book value of ledger assets	13,362.50
Total income	\$ 649,727.03
Total	\$ 1,670,591.39

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 632,571.38	\$ 1,122.19	
Deduct amount received for salvage, fire, \$2,015.26; marine and inland, \$2,691.36; reinsurance, fire, \$591,469.19	503,484.45	2,691.38	
Net amount paid for losses	\$ 149,086.93	\$ 1,569.39	147,517.54
Expenses of adjustment, settlement of losses			2,561.12
Commissions or brokerage			125,995.92
Salaries, fees and other charges of officers, directors, trustees, agents and employes			14,080.42
Rents—including company's occupancy of its own buildings			2,025.67
Advertising, printing and stationery			0.14
Postage, telegrams, telephone and express			236.62
Legal expenses			630.00
Maps, including corrections			200.00
Underwriters' boards and tariff associations			475.00
Repairs and expenses on real estate			2,128.10
Taxes on real estate			1,729.70
State taxes on premiums			223.51

Insurance department licenses and fees	156.00
All other licenses, fees and taxes	3,120.45
All other disbursements, total	83.54
Interest and dividends to stockholders	37,000.00
Agents' balances charged off	1.80
Gross loss on sale or maturity of ledger assets	7,223.75
Increase in book value of ledger assets	47,339.31

Total disbursements	\$ 303,465.99
Balance	\$ 1,277,125.40

LEDGER ASSETS

Book value of real estate	\$ 101,183.00
Mortgage loans on real estate	106,600.00
Book value of bonds and stocks	973,433.33
Deposits in trust companies and banks not on interest	69,971.26
Agents' balances, representing business written subsequent to October 1, last	24,601.96
Agents' balances, representing business written prior to October 1, last	1,338.85

Total ledger assets \$ 1,277,125.40

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 31.61
Interest due and accrued on bonds	12,998.54
Rents due and accrued on company's property	600.00
Total	13,388.15
Market value of bonds and stocks over book value	64,555.67
All other non-ledger assets, total	649.01
Gross assets	\$ 1,355,868.23

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 1,338.85
Market value of special deposits in excess of corresponding liabilities	50,971.33
Total	60,610.18
Total admitted assets	\$ 1,295,258.05

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 3,606.86
Gross claims in process of adjustment, or in suspense	162,453.73
Gross claims resisted	3,600.00
Total claims for losses	\$ 169,810.59
Deduct reinsurance	118,711.31
Net amount of unpaid losses	\$ 51,099.28
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 130,140.35
Gross unearned premiums pro rata on fire risks running more than one year	145,447.00
Advance premiums, 100 per cent	969.21
Total unearned premiums as computed above	276,556.56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	250.00
State, county and municipal taxes due or accrued	3,500.00
All other liabilities, total	529.75
Total of all liabilities except capital	\$ 331,929.59
Cash capital	\$ 500,000.00
Surplus over all liabilities	463,328.16
Surplus as regards policyholders	963,328.16
Total liabilities	\$ 1,295,258.05

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$202,337,038.00	\$ 2,022,361.81
Written during the year.....	178,048,721.00	1,813,035.24
Totals	\$380,385,759.00	\$ 3,835,397.05
Expired and terminated.....	172,678,874.00	1,810,400.00
In force at end of the year.....	\$207,706,885.00	\$ 2,024,967.05
Deduct amount reinsured.....	156,271,721.00	1,498,788.51
Net amount in force.....	\$ 51,435,164.00	\$ 526,213.54

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 35,110,270.00	\$ 360,281.09
Two years.....	891,128.00	7,704.26
Three years.....	16,231,151.00	161,325.91
Four years.....	458,459.00	5,181.57
Five years.....	8,652,448.00	90,551.40
Advance premiums.....	91,708.00	969.31
Net amount in force December 31, 1915.....	\$ 51,435,164.00	\$ 526,213.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	161,463.29

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire and Auto	Tornado
Gross risks written.....	\$ 1,926,686.00	\$ 325,919.00
Gross premiums on risks written.....	22,838.47	1,342.40
Losses paid.....	13,723.60	146.30
Losses incurred.....	15,436.33	

FARMERS FIRE INSURANCE COMPANY

Located at Nos. 53-55 East Market Street, York, Pa.
 Incorporated April 6, 1853. Commenced Business May 16, 1853.
 Wm. H. Miller, President. A. S. McConkey, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 1,121,094.78
Extended at.....	\$ 1,121,094.78

INCOME

Gross premiums, fire.....	\$ 657,934.04
Deduct gross amount paid for reinsurance, fire, \$55,638.88; return premiums, fire, \$104,708.41.....	190,347.59
Total premiums (other than perpetuals).....	\$ 467,586.73
Gross interest on mortgage and judgment loans.....	\$ 8,526.58
Gross interest on collateral loans.....	3,017.91
Gross interest on bonds and dividends on stocks.....	29,745.07
Gross interest on deposits, trust companies or banks.....	2,777.41
Gross interest from other sources.....	239.73
Gross rents—including company's occupancy of its own building.....	3,221.00
Total gross interest and rents.....	47,555.70

From other sources, total.....	745.20
From agents' balances previously charged off.....	290.30
Gross profit on sale or maturity of ledger assets.....	1,942.50
Gross increase in book value of ledger assets.....	10,329.35
Total income.....	\$ 558,597.69
Total.....	\$ 1,679,692.47

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 415,315.18
Deduct amount received for salvage, fire, \$2,481.13; reinsurance, fire, \$39,685.55; discount, fire, \$673.27.....	42,789.95
Net amount paid for losses.....	\$ 372,555.23
Expenses of adjustment, settlement of losses.....	6,802.11
Commissions or brokerage.....	116,101.41
Allowances to local agencies for miscellaneous agency expenses.....	26.10
Salaries and expenses of special and general agents.....	22,001.30
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	29,654.50
Rents—including company's occupancy of its own buildings.....	3,100.00
Advertising, printing and stationery.....	2,774.48
Postage, telegrams, telephone and express.....	3,851.14
Legal expenses.....	1,277.33
Furniture and fixtures.....	79.19
Maps, including corrections.....	1,570.81
Underwriters' boards and tariff associations.....	8,391.01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	4,728.29
Inspections and surveys.....	9,162.89
Repairs and expenses on real estate.....	601.99
Taxes on real estate.....	748.82
State taxes on premiums.....	7,226.40
Insurance department licenses and fees.....	2,142.55
All other licenses, fees and taxes.....	5,033.75
All other disbursements, total.....	739.51
Deposit premiums returned.....	130.00
Total disbursements.....	\$ 599,585.74
Balance.....	\$ 1,080,106.73

LEDGER ASSETS

Book value of real estate.....	\$ 44,412.92
Mortgage and judgment loans on real estate.....	152,574.68
Loans secured by pledge of bonds, stocks or other collateral.....	50,582.58
Book value of bonds and stocks.....	635,230.59
Cash in office.....	6,938.25
Deposits in trust companies and banks on interest.....	118,123.50
Agents' balances, representing business written subsequent to October 1, last.....	72,956.45
Agents' balances, representing business written prior to October 1, last.....	2,322.96
Total ledger assets.....	\$ 1,080,106.73

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 3,009.80
Interest due and accrued on bond.....	4,597.87
Interest due and accrued on collateral loans.....	465.45
Total.....	\$ 8,163.21
Market value of bonds and stocks over book value.....	12,888.91
Gross assets.....	\$ 1,101,653.85

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,322.66
Book value of ledger assets over market value.....	9,102.35
Total.....	11,425.01
Total admitted assets.....	\$ 1,090,227.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 26,142.24
Gross claims in process of adjustment, or in suspense	53,782.00
Gross claims resisted	5,750.00
Total claims for losses	\$ 85,674.24
Deduct reinsurance	6,483.50
Net amount of unpaid losses	\$ 79,190.74
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 147,246.80
Gross unearned premiums pro rata on fire risks running more than one year	368,137.45
Total unearned premiums as computed above	515,384.25
Amount reclaimable by the insured on perpetual fire insurance policies	2,228.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	328.71
State, county and municipal taxes due or accrued	6,000.00
Total of all liabilities except capital	\$ 603,251.70
Surplus over all liabilities	\$ 486,976.14
Surplus as regards policyholders	486,976.14
Total liabilities	\$ 1,090,227.84

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$108,779,820.00	\$ 1,148,066.37
Written during the year	61,954,429.00	657,934.04
Totals	\$170,734,249.00	\$ 1,806,000.41
Expired and terminated	63,813,604.00	608,532.22
In force at end of the year	\$106,920,644.00	\$ 1,197,547.89
Deduct amount reinsured	7,669,569.00	82,459.95
Net amount in force	\$ 99,251,125.00	\$ 1,025,187.94

Perpetual risks not included above, \$88,700.00; premium on same, \$2,335.79.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 25,442,148.00	\$ 294,603.59
Two years	412,837.00	2,460.18
Three years	57,532,089.00	543,282.27
Four years	2,978.19	2,227.71
Five years	15,560,232.00	\$ 150,814.12
Net amount in force December 31, 1915	\$ 99,251,125.00	\$ 1,025,187.94

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year	345,069.43

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 2,185,629.00
Gross premiums on risks written	26,315.98
Losses paid	22,629.92
Losses incurred	26,479.33

FEDERAL INSURANCE COMPANY

Located at No. 15 Exchange Place, Jersey City, N. J.
 Incorporated February, 1901. Commenced Business March, 1901.
 Percy Chubb, President. Max Grundner, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 3,693,474.16
Extended at	\$ 3,693,474.16

INCOME

Gross premiums, marine and inland	\$ 5,870,815.44
Deduct gross amount paid for reinsurance, marine and inland, \$5,465,965.15; return premiums, marine and inland, \$399,303.50	3,706,288.77
Total premiums (other than perpetuals)	\$ 2,104,526.67
Gross interest on mortgage loans	\$ 1,356.75
Gross interest on bonds and dividends on stocks	124,963.89
Gross interest on deposits, trust companies or banks	5,885.33
Gross interest from other sources	1,665.32
Total gross interest and rents	136,901.29
From other sources, total	2,807.58
Gross increase in book value of ledger assets	3,267.67
Total income	\$ 2,247,593.21
Total	\$ 5,940,977.57

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$ 2,496,630.27
Deduct amount received for salvage, marine and inland, \$4,227.68; reinsurance, marine and inland, \$1,565,867.71	1,560,645.39
Net amount paid for losses	\$ 906,584.88
Expenses of adjustment, settlement of losses	16,144.03
Commissions or brokerage	675,338.45
Salaries and expenses of special and general agents	3,659.50
Salaries, fees and other charges of officers, directors, trustees, agents and employes	5,841.23
Advertising, printing and stationery	4,489.87
Postage, telegrams, telephone and express	7,234.91
Legal expenses	876.43
Underwriters' boards and tariff associations	2,366.86
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	490.52
Inspections and surveys	5,259.61
State taxes on premiums	28,197.05
Insurance department licenses and fees	4,322.33
All other licenses, fees and taxes	18,164.45
All other disbursements, total	4,666.65
Interest and dividends to stockholders	120,000.00
Agents' balances charged off	2,592.78
Gross loss on sale or maturity of ledger assets	50.00
Decrease in book value of ledger assets	5,076.76
Total disbursements	\$ 1,821,780.12
Balance	\$ 4,119,197.25

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 28,000.00
Book value of bonds and stocks.....	3,039,842.60
Cash in office.....	3,556.88
Deposits in trust companies and banks not on interest	80,000.00
Deposits in trust companies and banks on interest.....	468,987.95
Agents' balances, representing business written subsequent to October 1, last.....	438,370.18
Agents' balances, representing business written prior to October 1, last.....	100,289.81
Bills receivable, taken for marine and inland risks.....	59.50
Total ledger assets.....	\$ 4,119,107.25

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 165.00
Interest due and accrued on bonds.....	40,329.83
Total.....	40,494.83
All other non-ledger assets, total.....	152,651.87
Gross assets.....	\$ 4,312,274.55

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 100,289.84
Bills receivable, past due, taken for marine, inland and fire risks.....	50.00
Overdue and accrued interest on bonds in default.....	2,525.00
Market value of special deposits in excess of corresponding liabilities.....	22,665.69
Book value of ledger assets over market value.....	137,372.50
Total.....	262,902.93
Total admitted assets.....	\$ 4,049,371.62

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 148,174.83
Gross claims in process of adjustment, or in suspense.....	1,322,036.00
Total claims for losses.....	\$ 1,470,200.83
Deduct reinsurance.....	543,293.00
Net amount of unpaid losses.....	\$ 926,907.83
Gross unearned premiums at 50 per cent on inland navigation risks.....	\$ 434,370.11
Gross unearned premiums, bulls, \$163,731.27, 50% \$81,865.64; time, \$8,197.33, 50% \$4,098.66; trip, \$97,648.90, 100% \$97,648.60.....	183,609.92
Total unearned premiums as computed above.....	617,980.03
Dividends declared and unpaid, to stockholders.....	70,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,423.58
Commissions, brokerage and other charges due or to become due to agents and brokers.....	60,000.00
State, county and municipal taxes due or accrued.....	28,152.64
Total of all liabilities except capital.....	\$ 1,726,501.28
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	1,213,909.44
Surplus as regards policyholders.....	2,213,909.44
Total liabilities.....	\$ 4,940,371.47

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 171,291,760	\$ 1,802,067.94
Written during the year.....	1,888,969,957	5,870,815.41
Totals.....	\$ 2,060,261,717	\$ 7,672,883.35
Expired and terminated.....	1,823,932,430	4,633,768.84
In force at end of the year.....	\$ 236,628,087	\$ 2,039,114.54
Deduct amount reinsured.....	119,183,929	901,003.11
Net amount in force.....	\$ 117,444,158	\$ 1,138,111.43

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance, about.....	\$ 200,000.00
Losses incurred during the year.....	1,092,673.71

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written.....	\$ 2,541,514.00
Gross premiums on risks written.....	8,075.31
Losses paid.....	1,255.13
Losses incurred.....	2,331.66

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

Located at No. 50 Maiden Lane, New York City, New York.
 Incorporated March 1, 1910. Commenced Business March 1, 1910.
 Henry Evans, President. C. R. Street, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 2,500,000.00
Amount of ledger assets, December 31, of previous year.....	13,269,383.88
Extended at.....	\$ 15,769,383.88

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 9,157,983.58	\$ 270,931.16
Deduct gross amount paid for reinsurance, fire, \$1,276,871.51; marine and inland, \$60,863.87; return premiums, fire, \$1,285,066.50; marine and inland, \$66,662.65.....	2,561,437.51	127,536.52
Total premiums (other than per- petuals).....	\$ 6,596,546.17	\$ 143,404.64
Gross interest on mortgage loans.....	\$ 975.92	
Gross interest on bonds and dividends on stocks.....	60,551.59	
Gross interest on deposits, trust companies or banks.....	35,972.51	
Gross interest from other sources.....	1,902.53	
Gross rents—including company's occupancy of its own building.....	25,267.76	
Total gross interest and rents.....	710,867.71	
From other sources, total.....	12,212.15	
From agents' balances previously charged off.....	549.30	
Gross profit on sale or maturity of ledger assets.....	183,087.00	
Gross increase in book value of ledger assets.....	1,105,091.00	
Total income.....	\$ 8,811,577.97	
Total.....	\$ 24,210,061.55	
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DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 3,981,831.10	\$ 85,121.73	
Deduct amount received for salvage, fire, \$20,429.44; marine and inland, \$698.91; reinsurance, fire, \$750,954.82; marine and inland, \$34,113.87.....	771,394.26	25,097.78	
Net amount paid for losses.....	\$ 3,210,436.84	\$ 60,023.95	\$ 3,270,460.79
Expenses of adjustment, settlement of losses.....			107,554.92
Commissions or brokerage.....			1,391,965.54
Allowances to local agencies for miscellaneous agency expenses.....	1,832.32		241,415.29
Salaries and expenses of local and general agents.....			414,027.91
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			27,952.16
Rents—including company's occupancy of its own buildings.....			79,251.57
Advertising, printing and stationery.....			47,633.23
Postage, telegrams, telephone and express.....			2,322.18
Legal expenses.....			6,975.87
Furniture and fixtures.....			22,387.30
Maps, including corrections.....			57,964.11
Underwriters' boards and tariff assessments.....			27,952.16
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....			17,346.16
Inspections and surveys.....			3,961.64
Repairs and expenses on real estate.....			3,261.13
Taxes on real estate.....			142,443.57
State taxes on premiums.....			29,154.57
Insurance department licenses and fees.....			58,835.28
All other licenses, fees and taxes.....			27,732.80
All other disbursements, total.....			250,000.00
Interest and dividends to stockholders.....			979.10
Decrease in liabilities during year on account of rein- surance treaties.....			1,515.25
Agents' balances charged off.....			1,459.00
Gross loss on sale of maturity of ledger assets.....			22,400.00
Total disbursements.....			\$ 6,340,888.58
Balance.....			\$ 17,870,072.87

LEDGER ASSETS

Book value of real estate.....	\$ 569,500.00	
Mortgage loans on real estate.....	15,000.00	
Book value of bonds and stocks.....	14,754,741.00	
Cash in office.....	900.96	
Deposits in trust companies and banks on interest.....	1,066,808.59	
Agents' balances, representing business written subse- quent to October 1, last.....	890,770.72	
Agents' balances, representing business written prior to October 1, last.....	9,257.78	
Bills receivable taken for fire risks.....	480,550.52	
All other ledger assets, total.....	67,048.28	
Total ledger assets.....		\$ 17,870,072.87

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 258.84	
Interest due and accrued on bonds.....	67,425.81	
Interest accrued on bank deposits.....	228.71	
Rents due and accrued on company's property.....	381.00	
Total.....		68,194.76
Market value of bonds and stocks over book value.....		48,570.25
All other non-ledger assets, total.....		175.00
Gross assets.....		\$ 17,987,012.88

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	9,257.78	
Bills receivable, past due, taken for marine, inland and fire risks.....	118,606.62	
Market value of special deposits and excess of corre- sponding liabilities.....	112,811.12	
Total.....		240,675.52
Total admitted assets.....		\$ 17,746,337.36

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	540,145.14	
Gross claims resisted.....	61,750.00	
Total claims for losses.....	\$ 601,895.14	
Deduct reinsurance.....	135,594.49	
Net amount of unpaid losses.....		\$ 466,300.65
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,710,848.64	
Gross unearned premiums pro rata on fire risks run- ning more than one year.....	6,122,597.97	
Gross unearned premiums at 50 per cent on inland navigation risks.....	75,879.81	
Total unearned premiums as computed above.....		7,909,326.42
Dividends declared and unpaid to stockholders.....		250,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		25,000.00
State, county and municipal taxes due or accrued.....		145,700.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		29,052.87
Funds held under reinsurance treaties.....		140.79
All other liabilities, total.....		256,136.01
Total of all liabilities except capital.....		\$ 9,075,696.74
Cash capital.....	\$ 2,900,000.00	
Surplus over all liabilities.....	6,170,650.62	
Surplus as regards policyholders.....		8,670,650.62
Total liabilities.....		\$ 17,746,337.36
Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau; K. L. Walling, manager, 712 Securities building, Des Moines, Iowa.		

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$1,532,467,705.00	\$ 16,060,718.59	\$ 7,279,900.00	\$ 184,108.64
Written during the year.....	890,147,821.00	9,157,083.98	11,643,881.00	270,951.16
Totals.....	\$2,421,555,096.00	\$ 25,217,702.57	\$ 18,923,851.00	\$ 455,059.80
Expired and terminated.....	798,304,612.00	8,368,301.22	10,248,925.00	244,085.52
In force at end of the year \$1,633,250,414.00	\$ 16,850,501.35	\$ 6,675,346.00	\$ 210,949.28	\$ 56,189.07
Deduct amount reinsured.....	185,086,821.00	1,912,819.56	2,870,481.00	59,189.07
Net amount in force \$1,448,163,593.00	\$ 14,937,681.79	\$ 6,304,865.00	\$ 151,730.61	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS
THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$312,189,227.00	\$ 3,250,509.93
Two years.....	7,392,275.00	63,006.24
Three years.....	660,283,254.00	5,935,377.45
Four years.....	7,928,800.00	75,152.13
Five years or over.....	451,257,516.00	5,465,364.47
Advanced premiums.....	3,314,431.00	42,771.37
Net amount in force December 31, 1915.....	\$1,448,163,593.00	\$ 14,937,681.79

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 325,000.00
Losses incurred during the year, fire, \$2,994,417.18; marine and inland, \$66,535.89; tornado, \$154,988.33	2,215,951.48

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 8,346,887.00	\$ 78,322.00	\$ 1,483,157.00
Gross premiums on risks written	106,144.85	1,437.50	5,132.00
Losses paid	83,897.65	15.00	154.43
Losses incurred	92,146.47	613.00	241.99

FIRE ASSOCIATION OF PHILADELPHIA

Located at No. 401 Walnut Street, Philadelphia, Pa.
 Incorporated March 27, 1830. Commenced Business September 1, 1817.
 E. C. Irvin, President. M. G. Garrigue, Secretary.

CAPITAL

Capital stock paid in cash	\$ 750,000.00
Amount of ledger assets, December 31, of previous year	\$ 9,275,997.68
Extended at	\$ 9,275,997.68

INCOME

Gross premiums, fire	\$ 6,383,779.34
Deduct gross amount paid for reinsurance, fire, \$881,497.25; return premiums, fire, \$1,092,407.51	1,973,814.74
Total premiums (other than perpetuals)	\$ 4,490,964.60
Interest on perpetual risks	25,763.90
Gross interest on mortgage loans	338,566.25
Gross interest on collateral loans	5,695.96
Gross interest on bonds and dividends on stocks	238,894.19
Gross interest on deposits, trust companies or banks	5,469.28
Gross interest from other sources, interest on agent's note	48.47
Gross rents—including company's occupancy of its own building	46,314.07
Total gross interest and rents	338,839.22
From other sources, total	4,976.22
From agents' balances previously charged off	1,494.40
Gross profit on sale or maturity of ledger assets	7,784.22
Total income	\$ 4,847,831.57
Total	\$ 14,123,829.65

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,834,544.30
Deduct amount received for salvage, fire, \$27,560.79; reinsurance, fire, \$465,284.61; discount, fire, \$384.42	496,459.83
Net amount paid for losses	\$ 2,361,114.47
Expense of adjustment, settlement of losses	47,943.31
Commissions or brokerage	673,385.22
Allowances to local agencies for miscellaneous agency expenses	12,738.43
Salaries and expenses of special and general agents, trustees, fees and other charges of officers, directors, trustees, agents and employes	397,008.77
Rents—including company's occupancy of its own buildings	29,845.79
Advertising, printing and stationery and express	28,170.23
Postage, telegrams, telephone and express	28,167.30

Legal expenses	\$ 2,089.50
Furniture and fixtures	1,675.25
Maps, including corrections	12,919.81
Underwriters' boards and tariff associations	52,885.12
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	14,905.70
Inspections and surveys	39,372.75
Repairs and expenses on real estate	8,234.50
Taxes on real estate	9,285.33
State taxes on premiums	102,761.00
Insurance department licenses and fees	25,094.96
All other licenses, fees and taxes	67,514.10
Deposit premiums returned	46,603.00
Interest and dividends to stockholders	300,000.00
Agents' balances charged off	5,820.37
Gross loss on sale or maturity of ledger assets	1,489.22
Total disbursements	\$ 4,542,390.85
Balance	\$ 9,581,067.80

LEDGER ASSETS

Book value of real estate	\$ 757,094.34
Mortgage loans on real estate	2,017,841.60
Loans secured by pledge of bonds, stocks or other collateral	85,036.00
Book value of bonds and stocks	5,365,792.84
Cash in office	7,058.75
Deposits in trust companies and banks not on interest	113,277.23
Deposits in trust companies and banks on interest	488,802.15
Agents' balances, representing business written subsequent to October 1, last	738,029.82
Agents' balances, representing business written prior to October 1, last	7,848.01
Total ledger assets	\$ 9,581,067.80

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 28,049.41
Interest due and accrued on bonds	88,111.90
Interest due and accrued on collateral loans	777.61
Interest due and accrued on other assets	1,614.72
Rents due and accrued on company's property	2,843.23
Total	130,894.89
All other non-ledger assets, total	12,796.00
Gross assets	\$ 9,726,288.75

DEDUCT ASSETS NOT ADMITTED

Company's stock owned	\$ 8,500.00
Agents' balances, representing business written prior to October 1, last	7,848.01
Market value of special deposits in excess of corresponding liabilities	51,471.00
Book value of ledger assets over market value	286,841.93
Total	354,161.00
Total admitted assets	\$ 9,272,126.82

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 84,921.32
Gross claims in process of adjustment, or in suspense	270,947.45
Gross claims resisted	96,245.45
Total claims for losses	\$ 552,114.22
Deduct reinsurance	112,869.38
Net amount of unpaid losses	\$ 439,244.84
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,340,465.58
Gross unearned premiums pro rata on fire risks running more than one year	2,853,867.00
Total unearned premiums as computed above	4,194,372.58

Amount reclaimable by the insured on perpetual fire insurance policies	1,493,195.23
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,396.19
State, county and municipal taxes due or accrued	50,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	7,019.24
Total of all liabilities except capital	\$ 6,190,161.88
Cash capital	\$ 750,000.00
Surplus over all liabilities	2,432,024.94
Surplus as regards policyholders	3,182,024.94
Total liabilities	\$ 9,372,126.82

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$ 843,803,669	\$ 8,529,979.07
Written during the year	588,688,228	6,383,779.34
Totals	\$ 1,432,551,897	\$ 14,913,758.41
Expired and terminated	532,854,683	6,038,550.35
In force at end of the year	\$ 899,697,214	\$ 8,875,208.16
Deduct amount reinsured	75,764,021	833,384.81
Net amount in force	\$ 823,933,193	\$ 8,041,823.35
Perpetual risks not included above	\$ 72,228,513	\$ 1,635,338.47

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$228,682,870.00	\$ 2,860,931.16
Two years	10,161,624.00	82,588.83
Three years	384,596,266.00	3,108,476.72
Four years	5,560,954.00	61,641.83
Five years	213,496,629.00	2,448,182.02
Net amount in force December 31, 1915	\$823,933,193.00	\$ 8,041,823.35

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
Losses incurred during the year, fire	2,286,870.42
Amount loaned to stockholders not officers	51,836.99

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 4,753,524.00
Gross premiums on risks written	54,668.15
Losses paid	51,594.37
Losses incurred	30,984.36

U. S. BRANCH OF THE FIRE REASSURANCE COMPANY

Located at corner Farmington Ave. and Broad St., Hartford, Conn.
 Commenced Business in U. S., July, 1911.
 Incorporated 1884. B. N. Carvalho, Resident Manager.

CAPITAL

Statutory deposit	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,633,628.02
Extended at	\$ 1,933,628.02

INCOME

Gross reinsurance premiums, fire	\$ 1,908,095.70
Deduct gross amount paid for return reinsurance premiums, fire	513,196.70
Total premiums (other than perpetuals)	\$ 1,394,897.00
Gross interest on bonds and dividends on stocks	\$ 22,650.00
Gross interest on deposits, trust companies or banks	7,958.02
Gross interest from other sources	300.00
Total gross interest and rents	61,508.02
Total income	\$ 1,456,405.02
Total	\$ 3,090,633.65

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 992,179.64
Deduct amount received for salvage, fire	15,269.89
Net amount paid for losses	\$ 976,909.75
Expenses of adjustment, settlement of losses	14,051.65
Commissions or brokerage	387,750.33
Salaries, fees and other charges of officers, directors, trustees, agents and employees	10,614.92
Rents—including company's occupancy of its own buildings	3,254.96
Advertising, printing and stationery	1,844.00
Postage, telegrams, telephone and express	1,187.58
Legal expenses	366.52
Furniture and fixtures	115.00
State taxes on premiums	782.61
Insurance department licenses and fees	1,008.00
All other licenses, fees and taxes	8,897.88
All other disbursements, total	4,480.34
Total disbursements	\$ 1,412,354.44
Balance	\$ 1,677,770.51

LEDGER ASSETS

Book value of bonds and stocks	\$ 1,319,189.85
Deposits in trust companies and banks on interest	809,921.63
Balance from ceding companies representing business written subsequent to October 1, last	48,667.73
Total ledger assets	\$ 1,677,779.21

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 19,322.93
Total	19,322.93
Gross assets	\$ 1,697,102.14

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value on bonds	\$ 25,989.85
Total	25,989.85
Total admitted assets	\$ 1,671,112.29

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 183,821.00
Net amount of unpaid losses	\$ 183,821.00

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 564,688.10
Gross unearned premiums pro rata on fire risks running more than one year.....	482,306.80
Total unearned premiums as computed above.....	986,434.90
State, county and municipal taxes due or accrued.....	2,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,000.00
Total of all liabilities except capital.....	\$ 1,178,735.90
Statutory deposit.....	\$ 200,000.00
Surplus over all liabilities.....	292,856.30
Surplus as regards policyholders.....	492,356.30
Total liabilities.....	\$ 1,671,112.20

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$165,844,315.00	\$ 1,811,227.21
Written during the year.....	172,422,955.00	1,908,066.70
Totals.....	\$338,267,270.00	\$ 3,719,293.91
Expired and terminated.....	167,129,655.00	1,883,273.41
In force at end of the year.....	\$171,138,615.00	\$ 1,836,020.50
Net amount in force.....	\$171,138,615.00	\$ 1,836,020.50

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 90,173,322.00	\$ 1,026,076.50
Two years.....	4,964,736.00	38,140.13
Three years.....	54,047,825.00	608,279.78
Four years.....	2,280,325.00	18,792.00
Five years and over.....	19,727,397.00	245,761.76
Net amount in force December 31, 1915.....	\$171,138,615.00	\$ 1,836,020.50

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year, fire, \$900,116.64; tornado, \$19,429.11.....	925,545.75

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Hall
Gross risks received.....	\$ 1,503,658.00	\$ 2,205.00
Gross premiums on risks received.....	17,789.63	61.89
Losses paid.....	16,322.83	43.19
Losses incurred.....	18,822.83	43.19

FIREMAN'S FUND INSURANCE COMPANY

Located at No. 401 California Street, San Francisco, Calif.
 Incorporated May 6, 1863. Commenced Business June 13, 1865.
 Bernard Faymonville, President. Louis Weinmann, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,500,000.00
Amount of ledger assets, December 31, of previous year \$ 10,904,686.32	
Extended at.....	\$ 30,904,686.32

FIREMEN'S FUND INSURANCE COMPANY

INCOME

	Fire	Marine and Inland	Liability
Gross premiums.....	\$ 6,192,714.55	\$ 8,569,972.38	\$ 27,646.80
Deduct gross amount paid for reinsurance, fire, \$60,731.09; marine and inland, \$4,294,071.57; liability, \$15.80; Return premiums, fire, \$1,113,361.32; marine and inland, \$66,659.82; liability, \$5,055.45.....	2,061,222.21	4,201,000.00	6,084.33
Total premiums (other than perpetuities).....	\$ 4,131,391.94	\$ 4,368,942.38	\$ 21,562.47
Gross interest on mortgage loans.....			\$ 72,900.82
Gross interest on collateral loans.....			16,120.67
Gross interest on bonds and dividends on stocks.....			250,004.35
Gross interest on deposits, trust companies or banks.....			17,556.21
Gross interest from other sources.....			5,486.13
Gross rents—including company's occupancy of its own building.....			15,384.37
Total gross interest and rents.....			881,754.65
From agents' balances previously charged off.....			309.33
Gross profit on sale or maturity of ledger assets.....			2,066.75
Total income.....			\$ 8,206,146.03
Total.....			\$ 18,810,832.96

DISBURSEMENTS

	Fire	Marine and Inland	Liability
Gross amount paid for losses \$ 2,945,892.30	\$ 2,945,892.30	\$ 2,967,962.90	\$ 2,315.40
Deduct amount received for salvage, fire, \$22,100.19; marine and inland, \$100,227.76; reinsurance, fire, \$602,151.33; marine and inland, \$2,118,964.23; discount, fire, \$952.00.....	624,704.58	2,317,791.99	.....
Net amount paid for losses.....	\$ 2,321,187.72	\$ 1,650,171.91	\$ 2,315.40
Expenses of adjustment, settlement of losses.....			90,176.48
Commissions or brokerage.....			1,365,121.11
Allowances to local agencies for miscellaneous agency expenses.....			30,014.28
Salaries and expenses of special and general agents, salaries, fees and other charges of officers, directors, trustees, agents and employees.....			429,889.04
Rents—including company's occupancy of its own buildings.....			246,018.12
Advertising, printing and stationery.....			46,787.45
Postage, telegrams, telephone and express.....			98,782.08
Legal expenses.....			46,066.32
Furniture and fixtures.....			6,119.12
Maps, including corrections.....			8,819.61
Underwriters' boards and tariff associations.....			13,360.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			76,645.26
Inspections and surveys.....			10,328.44
Repairs and expenses on real estate.....			12,167.10
Taxes on real estate.....			4,717.65
State taxes on premiums.....			6,551.92
Insurance department licenses and fees.....			148,819.02
All other licenses, fees and taxes.....			37,273.78
All other disbursements, total.....			44,509.22
Interest and dividends to stockholders.....			1,809.60
Agents' balances charged off.....			240,000.00
Gross loss on sale or maturity of ledger assets.....			5,411.28
Decrease in book value of ledger assets.....			130,550.37
Total disbursements.....			\$ 7,085,513.67
Balance.....			\$ 11,725,320.29

LEDGER ASSETS

Book value of real estate.....	\$ 573,442.39
Mortgage loans on real estate.....	1,138,153.99
Loans secured by pledge of bonds, stocks or other collateral.....	339,450.67
Book value of bonds and stocks.....	6,107,802.39
Cash in office.....	19,106.72
Deposits in trust companies and banks not on interest.....	10,000.00
Deposits in trust companies and banks on interest.....	2,112,710.26
Agents' balances, representing business written subsequent to October 1, last.....	1,163,159.07
Agents' balances, representing business written prior to October 1, last.....	77,829.74
Bills receivable, taken for marine and inland risks.....	11,192.72
Bills receivable taken for fire risks.....	172,403.31
Total ledger assets.....	\$ 11,725,339.29

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 6,555.28
Interest due and accrued on bonds.....	89,672.90
Interest due and accrued on collateral loans.....	706.57
Total.....	96,935.05
Gross assets.....	\$ 11,822,255.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 77,829.74
Bills receivable, past due, taken for marine, inland and fire risks.....	19,209.24
Collateral loans.....	66,522.00
Book value of ledger assets over market value.....	332,497.76
Total.....	496,049.74
Total admitted assets.....	\$ 11,326,205.60

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 102,317.87
Gross claims in process of adjustment, or in suspense.....	1,477,305.92
Gross claims for auto liability claims.....	8,877.09
Gross claims reslated.....	81,833.45
Total claims for losses.....	\$ 1,670,334.24
Deduct reinsurance.....	523,214.55
Net amount of unpaid losses.....	\$ 1,147,119.69
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,150,822.64
Gross unearned premiums pro rata on fire risks running more than one year.....	3,443,757.23
Gross unearned premiums at 50 per cent on time and automobile risks.....	382,715.15
Gross unearned premiums at 50 per cent on auto liability risks.....	15,173.67
Gross unearned premiums 100 per cent on marine risks.....	69,113.64
Total unearned premiums as computed above.....	5,061,581.73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500.00
State, county and municipal taxes due or accrued.....	130,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	160,000.00
All other liabilities, total.....	60,000.00
Total of all liabilities except capital.....	\$ 7,161,501.42
Cash capital.....	\$ 1,900,000.00
Surplus over all liabilities.....	2,604,704.18
Surplus as regards policyholders.....	4,164,704.18
Total liabilities.....	\$ 11,326,205.60

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 847,206.177	\$ 10,292,870.41	\$ 95,105.182	\$ 2,247,391.52
Written during the year.....	529,271.905	6,192,714.25	1,531,986.531	8,027,619.91
Excess of O. P.....		79,626.61		
Totals.....	\$ 1,376,478.082	\$ 16,475,211.97	\$ 1,027,091.713	\$ 10,275,011.43
Expired and terminated.....	\$ 508,261.367	\$ 6,106,776.86	\$ 1,495,306.763	\$ 7,405,914.78
In force at end of the year.....	\$ 878,216.715	\$ 10,368,434.11	\$ 193,605.950	\$ 3,479,006.65
Deduct amount reinsured.....	124,630.575	1,534,812.57	52,498.458	1,414,205.97
Net amount in force.....	\$ 743,586.140	\$ 8,833,621.54	\$ 107,107.492	\$ 2,064,800.68

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$195,589,813.00	\$ 2,301,645.28
Two years.....	10,022,929.00	82,789.51
Three years.....	342,196,235.00	3,656,537.84
Four years.....	7,324,910.00	90,793.78
Five years and over.....	188,442,143.00	2,701,855.65
Net amount in force December 31, 1915.....	\$743,586,140.00	\$ 8,833,621.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 250,000.00
Losses incurred during the year, fire, \$9,101,846.50; marine and inland, \$2,069,911.00; tornado, \$143,720.50.....	4,331,479.00
Amount loaned to stockholders not officers.....	114,100.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 37,452,749.00	\$ 1,448,167.00	\$ 27,861,500.00
Gross premiums on risks written.....	466,287.13	13,300.74	164,363.65
Losses paid.....	383,827.02	1,902.10	17,439.59
Losses incurred.....	375,775.04	1,748.10	17,972.92

FIREMEN'S INSURANCE COMPANY

Located at Nos. 780-786 Broad Street, Newark, N. J.
 Incorporated December 3, 1855. Commenced Business December 3, 1855.
 Daniel H. Dunham, President. A. H. Hassinger, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 6,087,289.90
Extended at.....	\$ 6,087,289.90

INCOME

Gross premiums, fire.....	\$ 4,324,319.88
Deduct gross amount paid for reinsurance, fire, \$796,694.64; return premiums, fire, \$602,385.32.....	1,569,079.97
Total premiums (other than perpetuals).....	\$ 2,755,239.91
Gross interest on mortgage loans.....	\$ 129,255.79
Gross interest on bonds and dividends on stocks.....	130,355.20
Gross interest on deposits, trust companies or banks.....	611.78
Gross rents—including company's occupancy of its own building.....	91,589.77
Total gross interest and rents.....	390,912.54

From other sources, total, income tax withheld at source	292.69
From agents' balances previously charged off	879.70
Borrowed money (gross)	135,000.00
Total Income	\$ 3,322,014.54
Total	\$ 9,309,256.74

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,657,061.61
Deduct amount received for salvage, fire, \$5,554.88; reinsurance, fire, \$137,050.65	202,974.93
Net amount paid for losses	\$ 1,454,486.68
Expenses of adjustment, settlement of losses	42,741.80
Commissions or brokerage	644,032.28
Allowances to local agencies for miscellaneous agency expenses	2,907.75
Salaries and expenses of special and general agents	91,729.47
Salaries, fees and other charges of officers, directors, trustees, agents and employes	137,818.65
Rents—including company's occupancy of its own buildings	22,751.68
Advertising, printing and stationery	17,965.18
Postage, telegrams, telephone and express	17,573.82
Legal expenses	3,800.78
Furniture and fixtures	912.80
Maps, including corrections	8,196.86
Underwriters' boards and tariff associations	25,094.30
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	18,157.35
Inspections and surveys	11,723.04
Repairs and expenses on real estate	41,315.91
Taxes on real estate	24,847.58
State taxes on premiums	62,077.80
Insurance department licenses and fees	20,245.86
All other licenses, fees and taxes	19,828.78
Deposit premiums returned	7,054.39
Interest and dividends to stockholders	240,000.00
Borrowed money repaid (gross)	185,000.00
Interest on borrowed money	8,196.27
Agents' balances charged off	861.30
Decrease in book value of ledger assets	1,375.00
Total disbursements	\$ 3,118,724.79
Balance	\$ 6,190,570.95

LEDGER ASSETS

Book value of real estate	\$ 1,674,129.63
Mortgage loans on real estate	2,491,700.00
Book value of bonds and stocks	1,944,296.66
Cash in office	30,874.32
Deposits in trust companies and banks on interest	367,719.58
Agents' balances, representing business written subsequent to October 1, last	458,998.66
Agents' balances, representing business written prior to October 1, last	22,853.90
Total ledger assets	\$ 6,190,570.95

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 25,421.96
Interest due and accrued on bonds	15,402.19
Rents due and accrued on company's property	1,538.74
Total	32,362.89
Market value of bonds and stocks over book value	830,253.30
Reinsurance on losses already paid	5,435.91
Gross assets	\$ 7,080,304.05

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 22,553.30
Market value of special deposits, etc.	30,685.70
Total	33,240.00
Total admitted assets	\$ 7,046,763.45

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 165,614.70
Gross claims in process of adjustment, or in suspense	224,985.65
Gross claims resisted	47,530.41
Total claims for losses	\$ 438,130.76
Deduct reinsurance	461,100.96
Net amount of unpaid losses	\$ 345,098.02
Gross unearned premiums as to per cent on fire risks running one year or less	\$ 2,955,812.47
Total unearned premiums as computed above	2,955,812.47
Principal unpaid on script or certificate of profits authorized or ordered to be redeemed	2,322.54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500.00
State, county and municipal taxes due or accrued	25,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	6,000.00
Income tax withheld at source	282.50
Total of all liabilities except capital	\$ 3,337,026.02
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	2,708,837.43
Surplus as regards policyholders	2,708,837.43
Total liabilities	\$ 7,046,763.45

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$ 661,034,398	\$ 6,732,794.30
Written during the year	414,925,007	4,324,819.88
Totals	\$ 1,075,959,405	\$ 11,057,113.97
Expired and terminated	584,861,969	4,123,649.66
In force at end of the year	\$ 690,977,574	\$ 6,933,464.31
Deduct amount reinsured	103,708,747	1,150,551.97
Net amount in force	\$ 587,268,827	\$ 5,782,912.34

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$122,464,816.00	\$ 1,475,716.97
Two years	2,856,097.00	30,821.85
Three years	334,304,052.00	2,927,115.23
Four years	2,381,459.00	29,875.14
Five years	112,849,167.00	1,301,247.16
Over five years	1,925,796.00	16,074.71
Advance premiums	137,882.00	1,367.78
Net amount in force December 31, 1915	\$587,268,827.00	\$ 5,782,912.34

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year	1,429,533.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 4,323,038.00	\$ 444,035.00
Gross premiums on risks written.....	54,241.03	1,756.54
Losses paid.....	40,537.45	101.25
Losses incurred.....	56,790.02	9.06

"BULGARIA" FIRST BULGARIAN INSURANCE COMPANY

Located at Reistchuk, Bulgaria.
Incorporated August, 1891. Commenced Business in the U. S., January, 1912.
Snow & Thleme, U. S. Managers.
80 Maiden Lane, New York, N. Y.

CAPITAL

Deposit with treasurer of Connecticut.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,444,030.61
Extended at.....	\$ 1,444,030.61

INCOME

Gross premiums, fire.....	\$ 2,104,540.56
Deduct gross amount paid for return premiums, fire.....	511,647.82
Total premiums (other than perpetuals).....	\$ 1,592,892.74
Gross interest on bonds and dividends on stocks.....	\$ 54,464.31
Gross interest on deposits, trust companies or banks.....	4,854.52
Gross interest from other sources.....	356.25
Total gross interest and rents.....	59,575.08
From other sources, total.....	57,850.25
Total income.....	\$ 1,710,318.08
Total.....	\$ 3,154,348.69

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 800,461.72
Deduct amount received for salvage, fire.....	8,235.76
Net amount paid for losses.....	\$ 801,225.96
Commissions or brokerage.....	512,913.25
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	500.00
Advertising, printing and stationery.....	502.33
Postage, telegrams, telephone, express and exchange on checks.....	198.54
Inspections and surveys.....	174.73
State taxes on premiums.....	1,231.11
Insurance department licenses and fees.....	1,530.10
All other licenses, fees, taxes and emergency revenue tax.....	7,469.59
Total disbursements.....	\$ 1,585,575.61
Balance.....	\$ 1,708,773.08

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,474,741.25
Deposits in trust companies and banks on interest.....	150,831.08
Agents' balances, representing business written subsequent to October 1, last.....	134,200.15
Total ledger assets.....	\$ 1,708,773.08

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 20,840.63
Total.....	30,840.63
Market value of bonds and stocks over book value.....	15,028.65
Gross assets.....	\$ 1,804,632.30
Total admitted assets.....	\$ 1,804,632.30

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	198,180.00
Net amount of unpaid losses.....	\$ 198,180.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 994,441.48
Total unearned premiums as computed above.....	994,441.48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,900.00
State, county and municipal taxes due or accrued.....	2,900.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,500.00
Total of all liabilities except capital.....	\$ 1,202,121.48
Deposit with treasurer of Connecticut.....	\$ 300,000.00
Surplus over all liabilities.....	492,530.88
Surplus as regards policyholders.....	602,530.88
Total liabilities.....	\$ 1,804,632.30

Name and address of rating bureau whose rates you have adopted in this state: Not a member of any rating bureau; reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$127,803,907.00	\$ 1,871,958.65
Written during the year.....	204,695,841.00	2,104,540.56
Excess of original premium over amount received for reinsurance.....		45,216.55
Totals.....	\$332,499,748.00	\$ 3,521,715.70
Expired and terminated.....	162,714,626.00	1,682,911.31
In force at end of the year.....	\$169,785,122.00	\$ 1,838,804.45
Net amount in force.....	\$169,785,122.00	\$ 1,838,804.45

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$107,304,877.00	\$ 1,134,529.23
Two years.....	7,112,772.00	72,996.87
Three years.....	38,956,315.00	439,908.01
Four years.....	2,665,370.00	31,145.39
Five years.....	13,745,787.00	172,949.82
Net amount in force December 31, 1915.....	\$169,785,122.00	\$ 1,838,804.45

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year, fire, \$734,774.50; hail, \$108,304.55; tornado, \$27,407.91.....	\$65,446.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,888,126.00	\$ 2,085.00
Gross premiums on risks written.....	14,504.15	18.75
Losses paid.....	10,450.44	
Losses incurred.....	10,429.44	

FIRST RUSSIAN INSURANCE COMPANY

Located at Petrograd, Russia.
Incorporated June 22, 1887. Commenced Business in U. S., February 13, 1907.
Paul E. Rasor, U. S. Manager.

CAPITAL

Capital deposit stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,513,999.25
Extended at	\$ 1,513,999.25

INCOME

Gross premiums, fire.....	\$ 1,719,167.36
Deduct gross amount paid for return premiums, fire.....	455,823.65
Total premiums (other than perpetuals).....	\$ 1,223,345.21
Gross interest on bonds and dividends on stocks.....	\$ 32,601.94
Gross interest on deposits, trust companies or banks.....	6,346.23
Total gross interest and rents.....	59,038.17
Total income	\$ 1,282,383.38
Total	\$ 2,796,382.63

DISBURSEMENTS

Gross amount paid for losses.....	\$ 644,457.19
Deduct amount received for salvage, fire.....	11,012.27
Net amount paid for losses.....	\$ 633,444.92
Commissions or brokerage.....	369,063.84
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	500.00
Postage, telegrams, telephone and express.....	53.37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,680.61
State taxes on premiums.....	16,827.98
Insurance department licenses and fees.....	1,712.80
All other licenses, fees and taxes.....	3,473.82
All other disbursements, total.....	66,000.00
Total disbursements	\$ 1,087,757.24
Balance	\$ 1,708,625.79

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,422,901.60
Deposits in trust companies and banks on interest.....	245,067.06
Agents' balances, representing business written subsequent to October 1, last.....	37,656.63
Total ledger assets.....	\$ 1,705,625.29

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 11,455.83
Total	11,455.83
Gross assets	\$ 1,720,081.12

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 21,831.60
Total	21,831.60
Total admitted assets.....	\$ 1,698,249.52

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	146,463.00
Net amount of unpaid losses.....	\$ 146,463.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 442,168.28
Gross unearned premiums pro rata on fire risks running more than one year.....	486,500.79
Total unearned premiums as computed above.....	928,669.07
State, county and municipal taxes due or accrued.....	22,067.48
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,978.98
Total of all liabilities except capital.....	\$ 1,108,196.53
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	290,050.99
Surplus as regards policyholders.....	590,050.99
Total liabilities.....	\$ 1,698,249.52

Name and address of rating bureau whose rates you have adopted in this state: Reinsurance only. Not member of any bureau.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$168,508,163.00	\$ 1,686,492.01
Written during the year.....	216,756,034.00	1,719,167.36
Excess		174,469.30
Totals	\$385,264,197.00	\$ 3,586,099.67
Expired and terminated.....	175,515,900.00	1,748,649.57
In force at end of the year.....	\$209,748,297.00	\$ 1,831,443.20
Net amount in force.....	\$209,748,297.00	\$ 1,831,443.20

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$110,862,904.00	\$ 884,326.56
Two years	2,004,844.00	15,816.45
Three years	71,694,193.00	631,550.59
Four years	1,905,290.00	10,990.46
Five years and over.....	22,640,013.00	274,327.05
Advance premiums	1,431,832.00	14,422.35
Net amount in force December 31, 1915.....	\$309,588,177.00	\$ 1,831,443.20

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	653,066.92

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 473,785.00	\$ 26,974.00
Gross premiums on risks written.....	9,516.27	62.45
Losses paid	2,294.66	
Losses incurred	2,161.66	

FRANKLIN FIRE INSURANCE COMPANY

Located at No. 421 Walnut Street, Philadelphia, Pa.
Incorporated April 22, 1829. Commenced Business, June, 1829.

Elbridge G. Snow, President.
Charles L. Tyner, Wilfred Kurth, Edgar P. Luce, Secretaries.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00	
Amount of ledger assets, December 31, of previous year.....	\$ 3,270,845.33	
Extended at		\$ 3,270,845.33

INCOME

Gross premiums, fire.....	\$ 1,086,000.94	
Deduct gross amount paid for reinsurance, fire, \$2,548,024.45; return premiums, fire, \$224,002.00.....	2,772,026.45	
Total premiums (other than perpetuals).....		\$ -785,325.51
Deposit premiums on perpetual risks.....	11,735.58	
Gross interest on mortgage loans.....	\$ 1,533.20	
Gross interest on bonds and dividends on stocks.....	91,216.97	
Gross interest on deposits, trust companies or banks.....	1,675.53	
Gross rents—including company's occupancy of its own building.....	7,143.43	
Total gross interest and rents.....		101,689.19
From other sources, total.....	633.00	
Increase in liabilities on account of reinsurance treaties.....	279,238.60	
Gross profit on sale or maturity of ledger assets.....	7,471.43	
Total income.....		\$ -384,547.41
Total.....		\$ 2,886,297.92

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,019,638.75	
Deduct amount received for salvage, fire, \$3,406.99; reinsurance, fire, \$334,458.16.....	537,805.15	
Net amount paid for losses.....		\$ 481,773.60
Expenses of adjustment, settlement of losses.....	12,767.15	
Commissions or brokerage.....	458,830.90	
Allowances to local agencies for miscellaneous agency expenses.....	6,750.45	
Salaries and expenses of special and general agents.....	27,236.04	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	20,277.33	
Rents—including company's occupancy of its own buildings.....	7,207.93	
Advertising, printing and stationery.....	7,145.04	
Postage, telegrams, telephone and express.....	6,429.48	
Legal expenses.....	350.49	
Furniture and fixtures.....	5,981.49	
Maps, including corrections.....	10,205.07	
Underwriters' boards and tariff associations.....	14,001.54	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	1,640.19	
Inspections and surveys.....	2,027.35	
Repairs and expenses on real estate.....	3,505.70	
Taxes on real estate.....	1,877.50	
State taxes on premiums.....	26,069.57	
Insurance department licenses and fees.....	6,829.53	
All other licenses, fees and taxes.....	11,874.83	
All other disbursements, total.....		\$ 3,965.90

Deposit premiums returned.....	25,700.43
Interest and dividends to stockholders.....	530,015.00
Agents' balances charged off.....	2,749.45
Gross loss on sale or maturity of ledger assets.....	102,027.49
Decrease in book value of ledger assets.....	9,467.50
Total disbursements.....	\$ 827,798.98
Balance.....	\$ 2,058,498.94

LEDGER ASSETS

Book value of real estate.....	\$ 136,300.56
Mortgage loans on real estate.....	22,085.00
Book value of bonds and stocks.....	1,547,464.67
Cash in office.....	14.50
Deposits in trust companies and banks on interest.....	82,651.61
Agents' balances, representing business written subsequent to October 1, last.....	250,000.42
Agents' balances, representing business written prior to October 1, last.....	15,122.18
Total ledger assets.....	\$ 2,058,498.94

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 344.77
Interest due and accrued on bonds.....	22,614.95
Total.....	22,959.72
Gross assets.....	\$ 2,081,458.66

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 15,122.18
Book value of ledger assets over market value.....	15,485.23
Total.....	30,607.41
Total admitted assets.....	\$ 2,050,851.25

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 708.83
Gross claims in process of adjustment, or in suspense.....	150,627.47
Gross claims resisted.....	15,532.72
Total claims for losses.....	\$ 166,868.72
Deduct reinsurance.....	141,604.50
Net amount of unpaid losses.....	\$ 25,264.22
Gross unearned premiums as 50 per cent on fire risks running one year or less; gross unearned premiums pro rata on fire risks running more than one year.....	\$ 96,017.00
Total unearned premiums as computed above.....	96,017.00
Amount reclaimable by the insured on perpetual fire insurance policies.....	633,524.72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,000.00
State, county and municipal taxes due or accrued.....	5,000.00
All other liabilities, total.....	279,558.00
Total of all liabilities except capital.....	\$ 1,040,774.54
Cash capital.....	\$ 500,000.00
Surplus over all liabilities.....	510,076.71
Surplus as regards policyholders.....	1,010,076.71
Total liabilities.....	\$ 2,050,851.25

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$294,336,251.00	\$ 2,949,612.00
Written during the year.....	179,387,178.00	1,986,690.94
Totals.....	\$473,723,429.00	\$ 4,936,302.97
Expired and terminated.....	209,545,513.00	2,263,431.97
In force at end of the year.....	\$294,181,917.00	\$ 2,672,871.00
Deduct amount reinsured.....	240,851,788.00	2,506,420.00
Net amount in force.....	\$ 23,830,129.00	\$ 163,451.00
Perpetual risks not included above, \$31,905,626.00; premium on same, \$693,888.42.		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 15,211,821.00	\$ 163,804.50
Two years.....	209,743.00	1,466.00
Three years.....	6,317,476.00	45,001.50
Four years.....	308,440.00	2,080.50
Five years and over.....	1,282,649.00	11,100.00
Net amount in force December 31, 1915.....	\$ 23,830,129.00	\$ 163,451.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year, fire.....	\$26,775.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 2,747,683.50
Gross premiums on risks written.....	38,529.45
Losses paid.....	29,129.19
Losses incurred.....	\$6,940.77

FRANKONA REINSURANCE COMPANY

Located at No. 123 William Street, New York, N. Y.

Incorporated 1886.

Commenced Business 1911.

C. H. Franklin, U. S. Manager.

CAPITAL

Capital stock paid in cash, statutory deposit.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 860,519.18
Extended at.....	\$ 860,519.18

INCOME

Gross premiums, fire.....	\$ 883,614.40
Deduct gross amount paid for return premiums, fire.....	197,559.84
Total premiums (other than perpetuals).....	\$ 686,054.56
Gross interest on bonds and dividends on stocks.....	\$ 23,125.00
Gross interest on deposits, trust companies or banks.....	7,681.29
Total gross interest and rents.....	30,806.29
From other sources, total remittances from home office.....	44,000.00
Total income.....	\$ 760,240.85
Total.....	\$ 1,630,760.03

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 388,300.29
Deduct amount received for salvage, fire.....	5,144.21
Net amount paid for losses.....	\$ 383,216.78
Expenses of adjustment, settlement of losses.....	7,640.53
Commissions or brokerage.....	190,457.90
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	7,012.75
Rents—including company's occupancy of its own buildings.....	1,258.00
Advertising, printing and stationery.....	590.50
Postage, telegrams, telephone and express.....	183.00
Furniture and fixtures.....	239.97
Underwriters' boards and tariff associations, fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	1,312.71
State taxes on premiums.....	1,043.08
Insurance department licenses and fees.....	2,280.00
All other licenses, fees and taxes.....	2,686.00
All other disbursements, total.....	367.00
Remitted to home office.....	37,305.08
Decrease in book value of ledger assets.....	540.00
Total disbursements.....	\$ 625,723.94
Balance.....	\$ 965,045.00

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 576,281.88
Cash in office.....	5.00
Deposits in trust companies and banks on interest.....	39,584.79
Agents' balances, representing business written subsequent to October 1, last.....	29,173.42
Cash in hands of trustee.....	350,000.00
Total ledger assets.....	\$ 995,045.00

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 8,104.16
Interest due and accrued on other assets on deposit, trustees' account and Bankers Trust Co.....	149.14
Total.....	\$ 8,253.30
Gross assets.....	\$ 1,002,298.30

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 2,781.88
Total.....	2,781.88
Total admitted assets.....	\$ 1,000,516.51

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 89,167.65
Net amount of unpaid losses.....	\$ 89,167.65
Gross unearned premiums as 1,124 cases on fire risks running one year or less.....	\$ 288,172.17
Gross unearned premiums pro rata on fire risks running more than one year.....	259,911.81
Total unearned premiums as computed above.....	548,083.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	125.60
State, county and municipal taxes due or accrued.....	1,000.00
Special, reserved for insurance department fees, etc.....	3,875.00
Total of all liabilities except capital.....	\$ 642,251.43

Statutory deposit	\$ 300,000.00
Surplus over all liabilities.....	158,264.88
Surplus as regards policyholders.....	358,264.88
Total liabilities	\$ 1,009,516.51

Name and address of Rating Bureau whose rates you have adopted in this state: Reinsurance Company; does not use any rates, as no direct business is written.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 73,488,566.00	\$ 861,729.82
Written during the year, incl. excess.....	84,733,325.00	970,646.79
Totals	\$158,221,891.00	\$ 1,832,376.61
Expired and terminated.....	73,691,007.00	849,124.99
In force at end of the year.....	\$ 84,530,884.00	\$ 983,251.62
Net amount in force.....	\$ 84,530,884.00	\$ 983,251.62

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 42,680,542.00	\$ 502,725.29
Two years	408,542.00	4,718.84
Three years	29,012,328.00	308,470.83
Four years	187,022.00	1,641.62
Five years	13,226,440.00	165,695.34
Net amount in force December 31, 1915.....	\$ 84,530,884.00	\$ 983,251.62

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year.....	370,375.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,220,492.00	\$ 155,885.00
Losses paid	7,436.37	2.59
Losses incurred	9,616.35	2.59
Gross premiums on risks written.....	15,463.38	778.30

GENERAL FIRE ASSURANCE COMPANY

Located at Paris, France.
 Commenced business in U. S. in 1910.
 Incorporated 1819.
 Fred S. James & Co., U. S. Managers.
 123 William Street, New York City, N. Y.

CAPITAL

Deposit capital paid in cash.....	\$ 316,000.00
Amount of ledger assets, December 31, of previous year \$	837,892.47
Extended at	\$ 837,892.47

INCOME

Gross premiums, fire.....	\$ 915,568.14
Deduct gross amount paid for reinsurance, fire, \$188,107.95; return premiums, fire, \$295,197.41.....	480,363.36
Total premiums (other than perpetuals).....	\$ 465,392.78

Gross interest on bonds and dividends on stocks.....	\$ 27,492.30
Gross interest on deposits, trust companies or banks.....	1,705.44
Total gross interest and rents.....	28,597.74
From other sources, total.....	3,794.34
Total income	\$ 497,654.96
Total	\$ 1,333,547.33

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 335,485.45
Deduct amount received for salvage, fire, \$12,840.03; reinsurance, fire, \$103,253.96; discount, fire, \$49.21.....	116,143.10
Net amount paid for losses.....	\$ 219,342.35
Expenses of adjustment, settlement of losses.....	4,828.71
Commissions or brokerage.....	153,111.11
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	500.00
Advertising, printing and stationery.....	123.45
Underwriters' boards and tariff associations.....	10,371.11
Fire department, fire patrol and militia corps assessments, fees, taxes and expenses.....	5,682.03
State taxes on premiums.....	7,755.23
Insurance department licenses and fees.....	3,632.28
All other licenses, fees and taxes.....	3,683.13
All other disbursements, total.....	482.83
Total disbursements	\$ 411,523.16
Balance	\$ 924,024.17

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 786,500.31
Deposits in trust companies and banks not on interest.....	14,322.94
Deposits in trust companies and banks on interest.....	40,000.00
Agents' balances, representing business written subsequent to October 1, last.....	82,353.31
Agents' balances, representing business written prior to October 1, last.....	547.61
Total ledger assets.....	\$ 924,024.17

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 10,579.96
Total	10,579.96
Gross assets	\$ 934,604.13

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 547.61
All other non-admitted assets.....	7,950.92
Book value of ledger assets over market value.....	19,530.51
Total	19,378.84
Total admitted assets.....	\$ 915,225.29

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 189.74
Gross claims in process of adjustment, or in suspense.....	58,440.54
Gross claims resisted.....	8,500.00
Total claims for losses.....	\$ 67,130.28
Deduct reinsurance	18,688.57
Net amount of unpaid losses.....	\$ 48,441.71

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 182,502.94
Gross unearned premiums pro rata on fire risks running more than one year.....	221,338.50
\$691.95 unearned premiums (pro rata).....	553.56
Total unearned premiums as computed above.....	404,395.00
State, county and municipal taxes due or accrued.....	9,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,118.53
Reinsurance premiums.....	5,045.33
Total of all liabilities except capital.....	\$ 477,005.29
Surplus over all liabilities.....	\$ 438,219.70
Surplus as regards policyholders.....	438,219.70
Total liabilities.....	\$ 915,225.29

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$103,149,534.00	\$ 952,484.45
Written during the year.....	99,298,588.00	915,569.14
Totals.....	\$202,448,122.00	\$ 1,868,052.59
Expired and terminated.....	89,051,928.00	839,303.43
In force at end of the year.....	\$113,446,194.00	\$ 1,028,749.16
Deduct amount reinsured.....	27,904,101.00	292,078.88
Net amount in force.....	\$ 85,542,093.00	\$ 766,670.28

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 41,421,458.00	\$ 365,005.88
Two years.....	2,200,418.00	13,608.22
Three years.....	29,033,532.00	242,480.55
Four years.....	764,787.00	8,313.50
Five years and over.....	12,062,878.00	137,367.13
Advance premiums.....	80,700.00	516.83
Net amount in force December 31, 1915.....	\$ 85,542,093.00	\$ 766,670.28

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000.00
Losses incurred during the year, fire.....	219,876.77

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 996,276.00
Gross premiums on risks written.....	9,735.28
Losses paid.....	9,853.19
Losses incurred.....	11,228.77

GERMAN ALLIANCE INSURANCE COMPANY

Located at No. 1 Liberty Street, New York City, N. Y.
 Incorporated February, 1897. Commenced Business February 5, 1897.
 William N. Kremer, President. Edwin M. Cragin, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,019,852.21
Extended at.....	\$ 2,019,852.21

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 3,361,172.19	\$ 3,785.41
Deduct gross amount paid for reinsurance, fire, \$1,966,287.28; marine and inland, \$3,124.53; return premiums, fire, \$655,961.01; marine and inland, \$163.37.....	2,649,248.29	3,287.90
Total premiums (other than per- petuals).....	\$ 611,923.90	\$ 497.51
Gross interest on mortgage loans.....		\$ 584.45
Gross interest on bonds and dividends on stocks.....		79,347.02
Gross interest on deposits, trust companies or banks.....		879.31
Gross interest from other sources.....		420.77
Total gross interest and rents.....		81,232.18
Gross profit on sale or maturity of ledger assets.....		2,007.32
Total income.....		\$ 85,750.92
Total.....		\$ 2,715,603.13

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,493,302.11
Deduct amount received for salvage, fire, \$15,488.28; reinsurance, fire, \$1,156,274.72; discount, fire, \$219.32.....	1,173,982.32
Net amount paid for losses.....	\$ 319,319.79
Expenses of adjustment, settlement of losses.....	7,228.47
Commissions or brokerage.....	108,710.30
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	2,400.00
Postage, telegrams, telephone and express.....	2.20
Legal expenses.....	55.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	3,396.94
State taxes on premiums.....	11,843.02
Insurance department licenses and fees.....	2,176.02
All other licenses, fees and taxes.....	15,490.13
All other disbursements, total.....	100.00
Interest and dividends to stockholders.....	60,000.00
Gross loss on sale or maturity of ledger assets.....	96,964.43
Total disbursements.....	\$ 605,775.90
Balance.....	\$ 2,109,827.23

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,957,104.65
Cash in office.....	300.00
Deposits in trust companies and banks on interest.....	42,461.07
Agents' balances, representing business written subsequent to October 1, last.....	169,961.48
Total ledger assets.....	\$ 2,109,827.23

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 11,117.00
Total	11,117.00
Gross assets	\$ 2,120,944.23
DEDUCT ASSETS NOT ADMITTED	
Book value of ledger assets over market value.....	\$ 170,236.68
Total	170,236.68
Total admitted assets.....	\$ 1,941,707.55

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 68,391.49
Gross claims in process of adjustment, or in suspense	238,923.00
Gross claims resisted.....	35,000.00
Total claims for losses.....	\$ 342,314.49
Deduct reinsurance	232,510.00
Net amount of unpaid losses.....	\$ 109,804.49
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 505,183.75
Gross unearned premiums at 50 per cent on inland navigation risks	217.55
Total unearned premiums as computed above.....	505,401.30
State, county and municipal taxes due or accrued.....	10,000.00
Total of all liabilities except capital.....	\$ 625,205.79
Cash capital	\$ 400,000.00
Surplus over all liabilities.....	916,451.76
Surplus as regards policyholders.....	1,316,451.76
Total liabilities	\$ 1,941,707.55

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$487,096,716.00	\$ 4,717,249.25		
Written during the year.....	334,577,161.00	3,261,132.19	173,587.00	3,785.41
Totals	\$821,673,877.00	\$ 7,978,421.44	173,587.00	\$ 3,785.41
Expired and terminated.....	324,728,015.00	3,201,330.89	36,615.00	794.39
In force at end of the year.....	\$496,885,856.00	\$ 4,677,070.55	146,972.00	\$ 2,991.02
Deduct amount reinsured.....	308,849,567.00	3,732,200.73	90,137.00	2,515.91
Net amount in force.....	\$ 188,036,289.00	\$ 944,869.82	\$ 56,835.00	\$ 475.11

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 61,109,147.00	\$ 496,478.22
Two years	4,585,641.00	34,907.59
Three years	36,945,602.00	324,522.07
Four years	3,036,273.00	22,292.97
Five years	11,636,744.00	140,683.00
Advance premiums	731,882.00	5,884.87
Net amount in force December 31, 1915.....	\$ 98,096,289.00	\$ 953,809.82

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 262,300.00
Losses incurred during the year, fire, \$290,980.59; marine and inland, \$14.00; tornado, \$5,773.15.....	305,767.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 3,084,502.00	\$ 656,973.00
Gross premiums on risks written.....	35,052.44	3,272.06
Losses paid	26,341.24	5.90
Losses incurred	36,139.24	8.90

GERMAN AMERICAN INSURANCE COMPANY

Located at No. 1 Liberty Street, New York City, N. Y.
 Incorporated March, 1872. Commenced Business March 7, 1872.
 William N. Kremer, President. Edwin M. Cragin, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 2,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 23,402,404.49
Extended at	\$ 23,402,404.49

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 15,269,418.83	\$ 92,538.07
Deduct gross amount paid for reinsurance, fire, \$3,515,908.23; marine and inland, \$2,965.54; return premiums, fire, \$2,783,522.82; marine and inland, \$1,353.04.....	6,290,656.05	24,236.88
Total premiums (other than per- petuals)	\$ 8,969,562.78	\$ 68,299.19
Gross interest on mortgage loans.....	\$ 2,357.58	
Gross interest on bonds and dividends on stocks.....	822,191.77	
Gross interest on deposits, trust companies or banks.....	16,332.73	
Gross interest from other sources.....	62,972.62	
Gross rents—including company's occupancy of its own building	218,249.19	
Total gross interest and rents.....	1,122,103.90	
From other sources, total.....	16,461.82	
From agents' balances previously charged off.....	4,304.17	
Gross profit on sale or maturity of ledger assets.....	4,137.72	
Total income	\$ 10,179,399.57	
Total	\$ 23,681,804.06	

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 6,804,410.03	\$ 11,614.52
Deduct amount received for salvage, fire, \$45,553.54; reinsurance, fire, \$1,892,732.92; discount, fire, \$1,157.24.....	1,939,443.80	
Net amount paid for losses.....	\$ 4,864,966.23	\$ 11,614.52
Expenses of adjustment, settlement of losses.....		127,023.93
Commissions or brokerage		1,731,970.92
Allowances to local agencies for miscellaneous agency expenses		1,649.78
Salaries and expenses of special and general agents.....		607,639.39

Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	370,246.48
Rents—including company's occupancy of its own buildings.....	75,098.31
Advertising, printing and stationery.....	96,423.33
Postage, telegrams, telephone and express.....	71,471.65
Legal expenses.....	5,532.85
Furniture and fixtures.....	7,736.40
Maps, including corrections.....	32,481.52
Underwriters' boards and tariff associations.....	138,408.73
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	47,921.19
Inspections and surveys.....	67,330.22
Repair and expenses on real estate.....	80,979.52
Taxes on real estate.....	37,304.11
State taxes on premiums.....	164,779.57
Insurance department licenses and fees.....	36,681.48
All other licenses, fees and taxes.....	91,555.46
All other disbursements, total.....	95,130.17
Interest and dividends to stockholders.....	600,000.00
Agents' balances charged off.....	3,289.39
Gross loss on sale or maturity of ledger assets.....	243,376.61
Total disbursements.....	\$ 9,580,640.01
Balance.....	\$ 24,051,164.05

LEDGER ASSETS

Book value of real estate.....	\$ 2,682,885.69
Mortgage loans on real estate.....	53,150.00
Book value of bonds and stocks.....	18,566,082.42
Cash in office.....	36,470.56
Deposits in trust companies and banks not on interest.....	95,271.25
Deposits in trust companies and banks on interest.....	855,328.73
Agents' balances, representing business written subsequent to October 1, last.....	1,705,491.66
Agents' balances, representing business written prior to October 1, last.....	30,883.25
Bills receivable taken for fire risks.....	36,090.89
Total ledger assets.....	\$ 24,051,164.05

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,270.00
Interest due and accrued on bonds.....	147,338.00
Rents due and accrued on company's property.....	4,722.52
Total.....	153,331.52
All other non-ledger assets, total.....	6,542.33
Gross assets.....	\$ 24,210,737.90

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 30,883.25
Bills receivable, past due, taken for marine, inland and fire risks.....	1,025.13
Book value of ledger assets over market value.....	1,513,303.11
Total.....	1,845,111.49
Total admitted assets.....	\$ 22,364,626.31

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 194,156.00
Gross claims in process of adjustment, or in suspense.....	1,612,732.03
Gross claims resisted.....	162,531.00
Total claims for losses.....	\$ 1,969,419.03
Deduct reinsurance.....	446,414.88
Net amount of unpaid losses.....	\$ 929,025.12

Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year.....	\$ 9,006,170.21
Gross unearned premiums at 50 per cent on inland navigation risks.....	27,022.07
Total unearned premiums as computed above.....	9,038,192.28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	17,117.93
State, county and municipal taxes due or accrued, estimated.....	140,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	14,461.48
All other liabilities, total.....	10,144.57
Total of all liabilities except capital.....	\$ 10,146,941.28
Cash capital.....	\$ 2,000,000.00
Surplus over all liabilities.....	10,217,684.33
Surplus as regards policyholders.....	12,217,684.99
Total liabilities.....	\$ 22,364,626.31

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 2,401,328,294	\$ 22,677,704.44		
Written during the year.....	1,612,470,884	15,399,415.83	\$ 2,001,158.00	\$ 92,338.07
Totals.....	\$ 4,013,799,108	\$ 37,947,122.27	\$ 2,001,158.00	\$ 92,338.07
Expired and terminated.....	1,622,241,784	15,216,675.79	1,518,584.00	37,483.06
In force at end of the year.....	\$ 2,491,567,324	\$ 22,730,447.48	\$ 2,072,624.00	\$ 55,651.01
Deduct amount reinsured.....	572,460,834	4,935,761.23	128,888.00	1,010.87
Net amount in force.....	\$ 1,919,096,490	\$ 17,794,686.25	\$ 1,944,236.00	\$ 54,044.11

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 486,448,726	\$ 4,839,346.00
Two years.....	12,697,057	123,569.33
Three years.....	31,159,379	8,557,624.82
Four years.....	23,985,934	170,236.53
Five years and over.....	354,384,620	4,098,527.39
Advance premiums.....	10,439,774	56,441.50
Net amount in force December 31, 1915.....	\$ 1,919,096,490	\$ 17,794,686.25

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 611,500.00
Losses incurred during the year, fire, \$4,575,806.23; marine and inland, \$18,062.32; tornado, \$109,130.41.....	4,703,888.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 30,305,022.00	\$ 14,072,382.00
Gross premiums on risks written.....	843,483.48	60,385.77
Losses paid.....	279,799.50	2,807.23
Losses incurred.....	260,870.50	2,327.28

GERMANIA FIRE INSURANCE COMPANY

Located at New York, N. Y.

Incorporated February, 1859. Commenced Business March, 1859.
 Geo. B. Edwards, President. Gustav Kehr, Secretary.

CAPITAL

Capital stock paid in cash..... \$ 1,000,000.00
 Amount of ledger assets, December 31, of previous year \$ 8,009,673.74
 Extended at \$ 8,009,673.74

INCOME

Gross premiums, fire..... \$ 4,506,213.22
 Deduct gross amount paid for reinsurance, fire, \$726,-
 531.50; return premiums, fire, \$606,350.12 1,332,891.28
 Total premiums (other than perpetuals)..... \$ 3,169,320.81

Gross interest on mortgage loans..... \$ 30,126.50
 Gross interest on bonds and dividends on stocks..... 240,545.67
 Gross interest on deposits, trust companies or banks..... 11,329.88
 Gross interest from other sources..... 337.30
 Gross rents—including company's occupancy of its own
 building..... 48,815.03

Total gross interest and rents..... 321,164.47

From other sources, total..... 431.23
 From agents' balances previously charged off..... 107.10
 Gross profit on sale or maturity of ledger assets..... 708.63

Total income..... \$ 3,525,722.27
 Total..... \$ 11,535,396.01

DISBURSEMENTS

Gross amount paid for losses, fire..... \$ 1,835,178.01
 Deduct amount received for salvage, fire, \$15,097.13;
 reinsurance, fire, \$334,397.07; discount, fire, \$928.73..... 250,322.93
 Net amount paid for losses..... \$ 1,484,845.08

Expenses of adjustment, settlement of losses..... 84,459.36
 Commissions or brokerage..... 641,369.45
 Allowances to local agencies for miscellaneous agency
 expenses..... 90,074.83
 Salaries and expenses of special and general agents..... 139,663.23
 Salaries, fees and other charges of officers, directors,
 trustees, agents and employees..... 147,328.46
 Rents—including company's occupancy of its own
 buildings..... 31,754.45
 Advertising, printing and stationery..... 23,735.67
 Postage, telegrams, telephone and express..... 22,162.50
 Legal expenses..... 5,806.88
 Furniture and fixtures..... 4,704.65
 Maps, including corrections..... 10,258.50
 Underwriters' boards and tariff associations..... 6,729.94
 Fire department, fire patrol and salvage corps assess-
 ments, fees, taxes and expenses..... 22,029.03
 Inspections and surveys..... 31,265.54
 Repairs and expenses on real estate..... 17,628.06
 Taxes on real estate..... 25,613.20
 State taxes on premiums..... 47,862.97
 Insurance department licenses and fees..... 15,847.45
 All other licenses, fees and taxes..... 55,482.75
 All other disbursements, total..... 15,567.63
 Interest and dividends to stockholders..... 200,000.00
 Agents' balances charged off..... 2,865.05
 Gross loss on sale or maturity of ledger assets..... 15,491.54
 Decrease in book value of ledger assets..... 14,547.12

Total disbursements..... \$ 3,152,464.20
 Balance..... \$ 8,371,931.81

GERMANIA FIRE INSURANCE COMPANY

LEDGER ASSETS

Book value of real estate..... \$ 728,061.02
 Mortgage loans on real estate..... 780,250.00
 Book value of bonds and stocks..... 5,753,900.22
 Cash in office..... 821.95
 Deposits in trust companies and banks not on interest..... 15,541.50
 Deposits in trust companies and banks on interest..... 550,909.14
 Agents' balances, representing business written subse-
 quent to October 1, last..... 379,407.40
 Agents' balances, representing business written prior
 to October 1, last..... 9,378.49

Total ledger assets..... \$ 8,371,931.81

NON-LEDGER ASSETS

Interest due and accrued on mortgages..... \$ 11,201.51
 Interest due and accrued on bonds..... 40,143.99

Total..... 51,350.50
 All other non-ledger assets, total..... 15,896.02

Gross assets..... \$ 8,430,178.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior
 to October 1, last..... \$ 9,378.49
 Book value of ledger assets over market value..... 362,333.47
 Market value of special deposits in excess of corre-
 sponding liabilities..... 37,514.54

Total..... 400,226.50

Total admitted assets..... \$ 8,029,951.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due..... \$ 170,508.67
 Gross claims in process of adjustment, or in suspense
 Gross claims resisted..... 148,480.29
 55,725.00

Total claims for losses..... \$ 374,713.96
 Deduct reinsurance..... 166,786.21

Net amount of unpaid losses..... \$ 205,927.75

Gross unearned premiums as 50 per cent on fire risks
 running one year or less..... \$ 3,558,971.50

Total unearned premiums as computed above..... 3,558,971.50

Salaries, rents, expenses, bills, accounts, fees, etc.,
 due or accrued..... 2,410.58
 State, county and municipal taxes due or accrued..... 65,000.00
 Commissions, brokerage and other charges due or to
 become due to agents and brokers..... 26,066.66
 All other liabilities, total (unpaid return premiums)..... 1,919.12

Total of all liabilities except capital..... \$ 3,920,295.08

Cash capital..... \$ 1,000,000.00
 Surplus over all liabilities..... 3,169,320.81

Surplus as regards policyholders..... 4,169,320.81

Total liabilities..... \$ 8,029,951.84

Name and address of Rating Bureau whose rates you have adopted in this
 state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 810,269,377	\$ 7,674,571.94
Written during the year.....	455,777,450	4,526,212.22
Excess of original premiums.....		29,679.50
Totals.....	\$ 1,306,046,827	\$ 12,230,454.45
Expired and terminated.....	414,521,900	4,185,671.25
In force at end of the year.....	\$ 851,524,927	\$ 8,045,383.21
Deduct amount reinsured.....	90,115,063	1,003,874.12
Net amount in force.....	\$ 752,409,864	\$ 6,951,509.09

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$142,815,904.00	\$ 1,549,320.12
Two years.....	1,419,950.00	8,383.05
Three years.....	454,240,058.00	3,675,276.40
Four years.....	1,977,878.00	14,449.81
Five years.....	151,955,468.00	1,701,079.71
Net amount in force December 31, 1915.....	\$752,409,864.00	\$ 6,951,509.09

GENERAL INTERROGATORIES

Large amount written on any one risk not deducting reinsurance.....	\$ 2,000,000.00
Losses incurred during the year, fire, \$1,437,427.74; tornado, \$8,844.73.....	1,446,281.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 6,035,238.00	\$ 414,928.00
Gross premiums on risks written.....	63,921.41	1,955.39
Losses paid.....	40,422.12	200.21
Losses incurred.....	43,692.52	6.71

THE GIRARD FIRE AND MARINE INSURANCE COMPANY

Located at No. 633 Chestnut Street, Philadelphia, Pa.
 Incorporated March, 1853. Commenced Business May, 1853.
 Henry M. Gratz, President. Edward J. Thomason, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year.....	2,580,029.56
Extended at.....	\$ 2,580,029.56

INCOME

Gross premiums, fire.....	\$ 1,233,991.71
Deduct gross amount paid for reinsurance, fire, \$310,505.04; return premiums, fire, \$193,910.55.....	504,415.59
Total premiums (other than perpetuals).....	\$ 729,576.12
Deposit premiums on perpetual risks.....	8,682.30
Gross interest on mortgage loans.....	10,405.31
Gross interest on collateral loans.....	1,021.67
Gross interest on bonds and dividends on stocks.....	79,441.42
Gross interest on deposits, trust companies or banks.....	1,629.51
Gross interest from other sources.....	48.65
Gross rents—including company's occupancy of its own building.....	17,446.00
Total gross interest and rents.....	110,902.56

From other sources, total.....	247.50
From agents' balances previously charged off.....	9.57
Gross profit on sale or maturity of ledger assets.....	7,308.63
Gross increase in book value of ledger assets.....	2,440.22
Total income.....	\$ 850,166.00
Total.....	\$ 2,448,150.16

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 538,976.77
Deduct amount received for salvage, fire, \$5,780.31; reinsurance, fire, \$158,789.12.....	164,509.46
Net amount paid for losses.....	\$ 374,407.31
Expenses of adjustment, settlement of losses.....	8,694.45
Commissions or brokerage.....	190,736.01
Allowances to local agencies for miscellaneous agency expenses.....	4,909.59
Salaries and expenses of special and general agents.....	17,255.28
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	61,173.09
Rents—including company's occupancy of its own buildings.....	12,485.54
Advertising, printing and stationery.....	9,108.46
Postage, telegrams, telephone and express.....	2,302.87
Legal expenses.....	948.18
Furniture and fixtures.....	484.23
Maps, including corrections.....	4,397.79
Underwriters' boards and tariff associations.....	9,191.25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	9,823.46
Inspections and surveys.....	3,798.31
Repairs and expenses on real estate.....	3,397.44
Taxes on real estate.....	2,021.51
State taxes on premiums.....	11,770.80
Insurance department licenses and fees.....	5,542.05
All other licenses, fees and taxes.....	11,027.27
All other disbursements, total.....	30,971.86
Interest and dividends to stockholders.....	100,000.00
Agents' balances charged off.....	138.14
Gross loss on sale or maturity of ledger assets.....	31.90
Decrease in book value of ledger assets.....	1,864.38
Total disbursements.....	\$ 808,426.76
Balance.....	\$ 2,579,769.40

LEDGER ASSETS

Book value of real estate.....	\$ 211,497.32
Mortgage loans on real estate.....	235,900.00
Loans secured by pledge of bonds, stocks or other collateral.....	32,000.00
Book value of bonds and stocks.....	1,886,545.90
Cash in office.....	696.65
Deposits in trust companies and banks on interest.....	86,518.82
Agents' balances, representing business written subsequent to October 1, last.....	120,472.15
Agents' balances, representing business written prior to October 1, last.....	1,394.30
Bills receivable taken for fire risks.....	2,932.93
All other ledger assets, total.....	812.50
Total ledger assets.....	\$ 2,579,769.40

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 3,232.01
Interest due and accrued on bonds.....	23,048.57
Interest due and accrued on collateral loans.....	380.11
Total.....	26,660.69
Market value of real estate over book value.....	55,732.63
All other non-ledger assets, total.....	5,127.84
Gross assets.....	\$ 2,667,826.11

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 1,394.30	
Book value of ledger assets over market value, stocks and bonds.....	175,953.10	
Total.....		177,347.40
Total admitted assets.....	\$ 2,450,988.71	

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 1,395.00	
Gross claims in process of adjustment, or in suspense	57,939.00	
Gross claims resisted.....	5,850.00	
Total claims for losses.....	\$ 64,854.00	
Deduct reinsurance.....	19,357.50	
Net amount of unpaid losses.....		\$ 45,497.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 179,606.20	
Gross unearned premiums pro rata on fire risks running more than one year.....	765,981.40	
Total unearned premiums as computed above.....		946,677.60
Amount reclaimable by the insured on perpetual fire insurance policies.....	568,178.57	
All other liabilities, total, accrued taxes.....	3,500.50	
Total of all liabilities except capital.....	\$ 1,563,838.47	
Cash capital.....	\$ 500,000.00	
Surplus over all liabilities.....	426,135.24	
Surplus as regards policyholders.....		926,135.24
Total liabilities.....	\$ 2,460,988.71	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$204,040,921.00	\$ 2,429,413.77
Written during the year.....	127,837,478.00	1,233,991.71
Totals.....	\$331,878,399.00	\$ 3,663,405.48
Expired and terminated.....	125,808,054.00	1,254,175.59
In force at end of the year.....	\$306,069,465.00	\$ 2,409,229.49
Deduct amount reinsured.....	51,353,874.00	558,640.45
Net amount in force.....	\$254,715,591.00	\$ 1,850,589.04

Perpetual risks not included above, \$30,791,006.00; premium on same, \$631,309.56.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 34,532,428.00	\$ 359,392.40
Two years.....	882,349.00	5,835.63
Three years.....	98,544,354.00	576,439.21
Four years.....	756,285.00	6,662.78
Five years.....	60,890,529.00	541,746.74
Over five years, perpetuals and advance premiums.....	40,090,736.00	691,822.13
Net amount in force December 31, 1915.....	\$245,506,681.00	\$ 2,451,898.90

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	552,559.31

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,337,000.00	\$ 89,925.00
Gross premiums on risks written.....	14,988.00	452.70
Losses paid.....	6,349.75	7,414.75
Losses incurred.....		

GLENS FALLS INSURANCE COMPANY

Located at Glen and Bay Streets, Glen Falls, New York.
Incorporated 1849.
R. A. Little, President.
Commenced Business 1850
H. M. Dickinson, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year.....	5,315,894.52
Extended at.....	\$ 5,315,894.52

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 3,412,983.24	\$ 213,638.50
Deduct gross amount paid for reinsurance, fire, \$506,453.22; marine and inland, \$7,675.49; return premiums, fire, \$381,411.92; marine and inland, \$38,057.17.....	1,147,865.14	45,732.66
Total premiums (other than perpetuals).....	\$ 2,264,718.20	\$ 167,906.14
Gross interest on mortgage loans.....	\$ 90,000.57	
Gross interest on collateral loans.....	12,000.00	
Gross interest on bonds and dividends on stocks.....	132,608.91	
Gross interest on deposits, trust companies or banks.....	12,900.46	
Gross rents from other sources.....	154.31	
Gross rents—including company's occupancy of its own building.....	24,757.90	
Total gross interest and rents.....		281,491.15
From other sources, total.....		57.51
From agents' balances previously charged off.....		46.55
Gross profit on sale or maturity of ledger assets.....		1,702.90
Gross increase in book value of ledger assets.....		32,201.75
Total income.....		\$ 2,748,124.20
Total.....		\$ 8,963,928.72

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 1,517,577.33	\$ 58,258.48
Deduct amount received for salvage, fire, \$7,296.41; marine and inland, \$880.15; reinsurance, fire, \$310,954.39; marine and inland, \$1,210.59; discount, fire, \$512.50.....	218,762.10	2,000.74
Net amount paid for losses.....	\$ 1,298,815.23	\$ 56,167.74
Expenses of adjustment, settlement of losses.....		44,846.51
Commissions or brokerage.....		525,751.30
Allowances to local agencies for miscellaneous agency expenses.....		17,582.37
Salaries and expenses of special and general agents.....		124,870.16
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		124,088.58

Rents—including company's occupancy of its own buildings.....	12,000.00
Advertising, printing and stationery.....	22,417.19
Postage, telegrams, telephone and express.....	17,025.56
Legal expenses.....	627.77
Furniture and fixtures.....	3,542.54
Maps, including corrections.....	9,411.96
Underwriters' boards and tariff associations.....	34,273.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	11,196.95
Inspections and surveys.....	10,366.21
Repairs and expenses on real estate.....	315.95
Taxes on real estate.....	3,195.28
State taxes on premiums.....	40,643.28
Insurance department licenses and fees.....	12,714.98
All other licenses, fees and taxes.....	21,841.27
All other disbursements, total.....	36,431.11
Interest and dividends to stockholders.....	50,000.00
Agents' balances charged off.....	506.13
Gross loss on sale or maturity of ledger assets.....	634.18
Decrease in book value of ledger assets.....	57,669.95
Total disbursements.....	\$ 2,432,233.52
Balance.....	\$ 5,831,645.15

LEDGER ASSETS

Book value of real estate.....	\$ 347,419.79
Mortgage loans on real estate.....	1,099,300.00
Loans secured by pledge of bonds, stocks or other collateral.....	200,000.00
Book value of bonds and stocks.....	2,619,071.60
Cash in office.....	1,197.21
Deposits in trust companies and banks on interest.....	654,676.74
Agents' balances, representing business written subsequent to October 1, last.....	407,006.57
Agents' balances, representing business written prior to October 1, last.....	2,973.28
Total ledger assets.....	\$ 5,831,645.15

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 10,159.22
Interest due and accrued on bonds.....	30,698.76
Interest due and accrued on other assets.....	176.98
Rents due and accrued on company's property.....	239.57
Total.....	31,274.53
Gross assets.....	\$ 5,862,919.72

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,973.28
Total.....	2,973.28
Total admitted assets.....	\$ 5,859,946.44

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 29,971.33
Gross claims in process of adjustment, or in suspense	233,117.37
Gross claims resisted.....	92,742.21
Total claims for losses.....	\$ 315,830.91
Deduct reinsurance.....	81,899.72
Net amount of unpaid losses.....	\$ 233,931.09
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 2,990,537.34
Gross unearned premiums at 90 per cent on inland navigation risks.....	116,309.83
Total unearned premiums as computed above.....	2,625,888.07

Dividends declared and unpaid, to stockholders.....	30,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000.00
State, county and municipal taxes due or accrued.....	40,000.00
Funds held under reinsurance treaties.....	4,967.08
All other liabilities, total.....	170,000.00
Total of all liabilities except capital.....	\$ 3,105,736.24
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	2,254,210.20
Surplus as regards policyholders.....	2,754,210.20
Total liabilities.....	\$ 5,859,946.44

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau; Mr. Walling, manager.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$361,370,584.00	\$ 5,555,237.51	\$ 8,590,656.00	\$ 181,534.22
Written during the year.....	369,585,905.00	3,412,583.34	10,837,956.00	213,638.80
Totals.....	\$900,956,489.00	\$ 8,967,820.85	\$ 19,428,612.00	\$ 395,173.02
Expired and terminated.....	324,100,759.00	3,245,581.79	6,315,568.00	146,499.58
In force at end of the year.....	\$636,855,730.00	\$ 5,719,239.06	\$ 13,103,044.00	\$ 248,673.44
Deduct amount reinsured.....	94,178,672.00	867,342.82	1,301,951.00	16,071.78
Net amount in force, December 31, 1915.....	\$542,677,058.00	\$ 4,852,896.24	\$ 11,801,093.00	\$ 232,601.66

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$102,823,568.00	\$ 1,014,020.25
Two years.....	12,296,711.00	85,095.77
Three years.....	234,449,794.00	2,705,404.85
Four years.....	5,633,759.00	55,966.12
Five years and over.....	87,676,531.00	994,109.85
Net amount in force December 31, 1915.....	\$542,677,058.00	\$ 4,852,596.24

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	1,192,009.06
Amount loaned to officers and directors.....	18,000.00
Amount loaned to stockholders not officers.....	150,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 2,546,854.00	\$ 82,095.00	\$ 291,740.00
Gross premiums on risks written.....	30,317.25	1,402.98	1,533.73
Losses paid.....	35,400.16	380.40	8.85
Losses incurred.....	45,101.31	380.40	8.85

GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Located at No. 111 William Street, New York City, N. Y.
 Incorporated February 9, 1869. Commenced Business February 9, 1869
 E. C. Jameson, President. W. H. Paulson, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 499,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 9,410,260.29
Extended at.....	\$ 9,410,260.29

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 7,182,537.70	\$ 1,028,159.54	
Deduct gross amount paid for reinsurance, fire, \$1,612,594.84; marine and inland, \$1,588.95; return premiums, fire, \$1,623,999.58; marine and inland, \$51,817.11.....	3,136,985.42	62,756.06	
Total premiums (other than per- petuals).....	\$ 4,045,552.28	\$ 975,403.48	\$ 5,020,955.76
Gross interest on mortgage loans.....		\$ 3,778.00	
Gross interest on bonds and dividends on stocks.....		391,510.32	
Gross interest on deposits, trust companies or banks.....		2,979.65	
Gross rents—including company's occupancy of its own building.....		5,902.06	
Total gross interest and rents.....		403,830.03	
From other sources, total.....		4,659.99	
Gross profit on sale or maturity of ledger assets.....		22,860.21	
Total income.....		\$ 5,452,305.02	
Total.....		\$ 14,862,565.11	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 2,491,184.93	\$ 431,844.58	
Deduct amount received for salvage, fire, \$80,121.66; marine and inland, \$1,637.55; reinsurance, fire, \$94,914.70; occupancy of its own fire, \$3,976.57.....	930,612.94	1,487.65	
Net amount paid for losses.....	\$ 2,561,172.09	\$ 430,356.93	\$ 2,991,529.02
Expenses of adjustment, settlement of losses.....		33,905.58	
Commissions or brokerage.....		211,867.25	
Salaries and expenses of special and general agents.....		5,972.73	
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		174,784.39	
Rents—including company's occupancy of its own buildings.....		15,226.42	
Advertising, printing and stationery.....		20,573.52	
Postage, telegrams, telephone and express.....		14,795.62	
Legal expenses.....		13,465.35	
Furniture and fixtures.....		6,982.87	
Maps, including corrections.....		5,754.49	
Underwriters' boards and tariff associations.....		34,465.57	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		15,048.92	
Inspections and surveys.....		17,393.75	
Repairs and expenses on real estate.....		471.34	
Taxes on real estate.....		1,710.15	
State taxes on premiums.....		61,769.17	
Insurance department licenses and fees.....		4,714.57	

All other licenses, fees and taxes.....	45,230.65
All other disbursements, total.....	7,975.90
Interest and dividends to stockholders.....	160,000.25
Interest on borrowed money.....	36,132.79
Gross loss on sale or maturity of ledger assets.....	6,009.43
Decrease in book value of ledger assets.....	4,717.75
Borrowed money repaid (gross).....	10,000.00

Total disbursements.....	\$ 4,905,772.30
Balance.....	\$ 10,450,789.63

LEDGER ASSETS

Book value of real estate.....	\$ 72,945.00
Mortgage loans on real estate.....	76,700.00
Book value of bonds and stocks.....	8,361,501.62
Cash in office.....	4,269.75
Deposits in trust companies and banks not on interest.....	315,232.18
Agents' balances, representing business written subsequent to October 1, last.....	324,321.33
Agents' balances, representing business written prior to October 1, last.....	1,306,891.79
Total ledger assets.....	34,835.46
Total.....	\$ 10,856,793.05

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,922.79
Interest due and accrued on bonds.....	51,487.27
Total.....	53,410.06
Gross assets.....	\$ 10,412,384.11

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 34,835.46
Book value of ledger assets over market value.....	200,063.52
Total.....	234,898.98
Total admitted assets.....	\$ 10,178,485.13

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 158,996.17
Gross claims in process of adjustment, or in suspense.....	660,769.83
Gross claims resisted.....	94,000.00
Total claims for losses.....	\$ 913,766.00
Deduct reinsurance.....	340,788.00
Net amount of unpaid losses.....	\$ 572,978.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,605,722.59
Gross unearned premiums pro rata on fire risks running more than one year.....	1,356,299.74
Gross unearned premiums at 50 per cent on inland navigation risks.....	62,177.31
Gross unearned premiums 57 per cent on marine risks.....	185,824.03
Total unearned premiums as computed above.....	3,582,022.67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000.00
State, county and municipal taxes due or accrued.....	45,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	73,659.57
Due and to become due for borrowed money.....	680,000.00
Total of all liabilities except capital.....	\$ 5,008,660.54

Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	4,709,684.89
Surplus as regards policyholders.....	5,109,684.89
Total liabilities.....	\$ 10,178,345.13

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 662,764,808.00	\$ 7,333,835.39	\$ 7,069,354.00	\$ 183,925.86
Written during the year.....	761,917,664.00	7,182,537.70	98,519,853.00	1,608,159.54
Excess of original premiums over amount received for reinsurance.....		66,753.15		
Totals.....	\$1,424,682,472.00	\$ 14,783,166.24	\$10,589,207.00	\$ 1,222,085.40
Expired and terminated.....	809,944,414.00	7,694,717.96	79,870,072.00	791,723.59
In force at end of the year.....	\$ 665,638,148.00	\$ 7,688,428.28	\$ 20,719,045.00	\$ 439,361.70
Deduct amount reinsured.....	95,945,943.00	1,231,466.55		
Net amount in force.....	\$ 569,692,205.00	\$ 6,456,961.73	\$ 20,719,045.00	\$ 439,361.70

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$881,486,289.00	\$ 2,571,445.13
Two years.....	5,415,165.00	49,006.12
Three years.....	163,994,605.00	1,919,345.24
Four years.....	179,787.00	2,175.17
Five years.....	48,416,359.00	623,989.69
Net amount in force December 31, 1915.....	\$569,692,205.00	\$ 6,456,961.73

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	2,973,666.93

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 3,469,375.00
Gross premiums on risks written.....	42,840.21
Losses paid.....	25,044.32
Losses incurred.....	25,918.61

GRANITE STATE FIRE INSURANCE COMPANY

Located at No. 46 and 50 Congress Street, Portsmouth, New Hampshire.
 Incorporated July 17, 1883. Commenced Business November 12, 1883.
 Calvin Page, President. Alfred F. Howard, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	1,262,311.69
Extended at.....	\$ 1,262,311.69

INCOME

Gross premiums, fire.....	\$ 1,031,504.19
Deduct gross amount paid for reinsurance, fire, \$246,014.64; return premiums, fire, \$137,301.51.....	373,215.58
Total premiums (other than perpetuals).....	\$ 658,288.61

Gross interest on mortgage loans.....	\$ 466.13
Gross interest on collateral loans.....	465.29
Gross interest on bonds and dividends on stocks.....	38,469.36
Gross interest on deposits, trust companies or banks.....	686.25
Gross rents—including company's occupancy of its own building.....	5,948.75

Total gross interest and rents.....

Total gross interest and rents.....	46,035.78
Gross profit on sale or maturity of ledger assets.....	330.00
Gross increase in book value of ledger assets.....	825.00
Total income.....	\$ 705,479.09
Total.....	\$ 1,967,790.18

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 509,994.21
Deduct amount received for salvage, fire, \$1,808.03; reinsurance, fire, \$194,346.91; discount, fire, \$332.63.....	136,597.57
Net amount paid for losses.....	\$ 373,396.64

Expenses of adjustment, settlement of losses.....	6,327.33
Commissions or brokerage.....	142,230.74
Allowances to local agencies for miscellaneous agency expenses.....	2,227.15
Salaries and expenses of special and general agents.....	11,434.82
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	29,838.57
Rents—including company's occupancy of its own buildings.....	3,191.41
Advertising, printing and stationery.....	7,517.11
Postage, telegrams, telephone and express.....	4,846.00
Legal expenses.....	225.46
Furniture and fixtures.....	698.60
Maps, including corrections.....	1,419.66
Underwriters' boards and tariff associations.....	8,390.65
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,204.39
Inspections and surveys.....	10,280.07
Repairs and expenses on real estate.....	467.43
Taxes on real estate.....	1,131.22
State taxes on premiums.....	11,710.44
Insurance department licenses and fees.....	3,728.98
All other licenses, fees and taxes.....	5,879.92
All other disbursements, total.....	2,828.98
Interest and dividends to stockholders.....	29,000.00
Gross loss on sale or maturity of ledger assets.....	21,985.16
Decrease in book value of ledger assets.....	825.00
Total disbursements.....	\$ 675,197.98
Balance.....	\$ 1,292,592.20

LEDGER ASSETS

Book value of real estate.....	\$ 47,038.28
Mortgage loans on real estate.....	24,300.00
Loans secured by pledge of bonds, stocks or other collateral.....	10,000.00
Book value of bonds and stocks.....	1,000,673.75
Cash in office.....	1,530.27
Deposits in trust companies and banks on interest.....	85,962.62
Agents' balances, representing business written subsequent to October 1, last.....	122,075.78
Agents' balances, representing business written prior to October 1, last.....	1,991.50
Total ledger assets.....	\$ 1,292,592.20

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 902.25
Interest due and accrued on bonds.....	12,493.59
Interest due and accrued on collateral loans.....	510.84
Rents due and accrued on company's property.....	792.50
Total.....	14,699.28
Gross assets.....	\$ 1,307,091.73

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$	1,991.50
Book value of ledger assets over market value.....		49,883.03
Total		51,874.53
Total admitted assets.....	\$	1,355,217.75

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	44,858.54
Gross claims in process of adjustment, or in suspense.....		37,778.00
Gross claims resisted.....		10,150.00
Total claims for losses.....	\$	92,787.20
Deduct reinsurance.....		23,154.11
Net amount of unpaid losses.....	\$	69,633.09
Gross unearned premiums pro rata on fire risks running more than one year.....	\$	658,532.04
Total unearned premiums as computed above.....		658,532.04
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		2,251.84
State, county and municipal taxes due or accrued.....		10,000.00
All other liabilities, total.....		8,845.04
Total of all liabilities except capital.....	\$	749,261.01
Cash capital.....	\$	300,000.00
Surplus over all liabilities.....		305,955.74
Surplus as regards policyholders.....		505,955.74
Total liabilities.....	\$	1,355,217.75

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$122,277,001.00	\$ 1,496,233.31
Written during the year.....	83,136,471.00	1,031,504.19
Totals.....	\$205,413,472.00	\$ 2,527,737.50
Expired and terminated.....	72,797,431.00	936,303.14
In force at end of the year.....	\$132,636,041.00	\$ 1,591,434.36
Deduct amount reinsured.....	25,380,299.00	259,595.91
Net amount in force.....	\$107,255,742.00	\$ 1,331,838.45

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 30,294,609.00	\$ 388,516.95
Two years.....	976,241.00	9,748.62
Three years.....	48,645,292.00	555,238.00
Four years.....	8,473,632.00	39,991.11
Five years and advance premiums.....	23,706,598.00	271,061.93
Net amount in force December 31, 1915.....	\$107,255,742.00	\$ 1,331,838.45

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$	50,000.00
Losses incurred during the year.....		387,380.70
Amount loaned to officers and directors.....		10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 159,348.00
Gross premiums on risks written.....	1,179.58
Losses paid.....	865.22
Losses incurred.....	387.23

HAMBURG ASSURANCE COMPANY

Located at No. 80 Maiden Lane, New York, N. Y.
Incorporated 1897.
Commenced Business in U. S. March 12, 1914.
Mutzenbecher & Ballard (Inc.), U. S. Managers.

CAPITAL

Deposited amount of capital.....	\$	250,000.00
Amount of ledger assets, December 31, of previous year.....	\$	4,136,338.23
Extended at.....		\$ 4,136,338.23

INCOME

Gross premiums, fire.....	\$	6,806,883.42
Deduct gross amount paid for reinsurance, fire, \$379,675.74; return premiums, fire, \$2,486,851.81.....		3,060,027.55
Total premiums (other than perpetuities).....	\$	3,838,857.87
Gross interest on bonds and dividends on stocks.....	\$	162,463.15
Gross interest on deposits, trust companies or banks.....		16,188.97
Total gross interest and rents.....		178,652.12
From other sources, total.....		21,811.28
Gross profit on sale or maturity of ledger assets.....		4,119.00
Total Income.....	\$	4,042,940.27
Total.....	\$	5,179,278.50

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$	2,767,176.97
Deduct amount received for salvage, fire, \$17,270.10; reinsurance, fire, \$330,027.80.....		348,207.90
Net amount paid for losses.....	\$	2,418,968.98
Expenses of adjustment, settlement of losses.....		46,738.45
Commissions or brokerage.....		1,172,148.30
Allowances to local agencies for miscellaneous agency expenses.....		658.08
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		12,771.53
Rents—including company's occupancy of its own buildings.....		556.17
Advertising, printing and stationery.....		418.44
Postage, telegrams, telephone and express.....		283.15
Furniture and fixtures.....		28.25
State taxes on premiums.....		6,024.85
Insurance department licenses and fees.....		2,055.95
All other licenses, fees and taxes.....		55,864.74
All other disbursements, total.....		355.25
Gross loss on sale or maturity of ledger assets.....		5,750.00
Total disbursements.....	\$	3,983,531.81
Balance.....	\$	4,495,746.69

LEDGER ASSETS

Book value of bonds.....	\$	4,070,055.73
Deposits in trust companies and banks on interest.....		258,089.00
Agents' balances, representing business written subsequent to October 1, last.....		66,580.79
All other ledger assets, total.....		482.58
Total ledger assets.....	\$	4,495,746.69

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 55,781.91
Total	55,781.91
Market value of bonds and stocks over book value.....	16,254.27
Gross assets	\$ 4,567,792.87

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default.....	\$ 1,500.00
Total	1,500.00
Total admitted assets.....	\$ 4,566,217.87

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 542,072.75
Deduct reinsurance	76,472.13
Net amount of unpaid losses.....	\$ 465,600.62
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,349,671.21
Gross unearned premiums pro rata on fire risks running more than one year.....	1,554,495.74
Total unearned premiums as computed above.....	2,904,166.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,500.00
State, county and municipal taxes due or accrued.....	19,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,500.00
All other liabilities, total.....	1,900.00
Total of all liabilities except capital.....	\$ 3,399,767.57
Legal deposit	\$ 300,000.00
Surplus over all liabilities.....	966,023.30
Surplus as regards policyholders.....	1,165,925.30
Total liabilities	\$ 4,565,292.87

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 585,014,280	\$ 6,412,382.65
Written during the year.....	634,904,864	6,588,885.42
Excess of original premiums.....		525,055.52
Totals	\$ 1,219,919,144	\$ 13,667,303.59
Expired and terminated.....	633,290,116	7,346,478.50
In force at end of the year.....	\$ 586,629,028	\$ 6,320,815.00
Deduct amount reinsured.....	66,595,205	721,477.35
Net amount in force.....	\$ 519,933,823	\$ 5,599,337.65

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$248,285,825.00	\$ 2,609,343.42
Two years	7,680,738.00	58,535.99
Three years	185,907,707.00	1,818,232.68
Four years	4,690,803.00	41,346.28
Five years and over, and advance premiums.....	78,689,740.00	581,900.38
Net amount in force December 31, 1915.....	\$519,933,823.00	\$ 5,599,437.65

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000.00
Losses incurred during the year.....	2,294,496.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 2,454,142.00
Gross premiums on risks written.....	43,525.11
Losses paid	55,075.74
Losses incurred	59,976.53

HAMBURG-BREMEN FIRE INSURANCE COMPANY

Located at No. 123-123 William Street, New York City, New York.
 Incorporated 1854. Commenced Business 1855.
 H. N. Kelsey, Manager U. S. Branch. G. Ascherman, Secretary.

CAPITAL

U. S. deposit—capital.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,830,865.42
Extended at	\$ 1,830,865.42

INCOME

Gross premiums, fire	\$ 2,601,745.90
Deduct gross amount paid for reinsurance, fire, \$432,355.22; return premiums, fire, \$415,461.48.....	867,816.70
Total premiums (other than perpetuals).....	\$ 1,133,929.20
Gross interest on bonds and dividends on stocks.....	\$ 68,224.72
Gross interest on deposits, trust companies or banks.....	638.62
Gross interest from other sources, on unlisted assets.....	289.05
Total gross interest and rents.....	69,152.49
From other sources, received from home office, total	50,862.58
Borrowed money (gross)	150,000.00
Gross profit on sale or maturity of ledger assets.....	156.25
Total income	\$ 1,404,100.45
Total	\$ 3,224,965.57

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,065,859.38
Deduct amount received for salvage, fire, \$6,780.02; reinsurance, fire, \$354,714.48; discount, fire, \$410.68.....	361,905.18
Net amount paid for losses.....	\$ 723,954.20
Expenses of adjustment, settlement of losses.....	20,591.76
Commissions or brokerage.....	208,929.57
Allowances to local agencies for miscellaneous agency expenses	144.27
Salaries and expenses of special and general agents.....	73,028.61
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	95,643.02
Rents—including company's occupancy of its own buildings	9,341.25
Advertising, printing and stationery.....	18,805.66
Postage, telegrams, telephone and express.....	11,123.53
Legal expenses.....	949.52
Furniture and fixtures.....	1,159.26
Maps, including corrections.....	4,613.76
Underwriters' boards and tariff associations.....	19,519.18
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	11,502.98
Inspections and surveys.....	10,221.97
State taxes on premiums.....	31,626.34
Insurance department licenses and fees.....	8,127.90
All other licenses, fees and taxes.....	16,374.27
All other disbursements, total.....	6,663.79

Borrowed money repaid.....	150,000.00
Interest on borrowed money.....	3,737.48
Agents' balances charged off.....	2,115.00
Gross loss on sale or maturity of ledger assets.....	266.25
Total disbursements.....	\$ 1,459,308.43
Balance.....	\$ 1,805,637.44

LEDGER ASSETS

Book value of bonds.....	\$ 1,515,354.92
Cash in office.....	500.00
Deposits in trust companies and banks on interest.....	54,089.37
Agents' balances, representing business written subsequent to October 1, last.....	246,536.32
Agents' balances, representing business written prior to October 1, last.....	9,176.83
Total ledger assets.....	\$ 1,805,637.44

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 22,416.87
Total.....	22,416.87
Market value of bonds and stocks over book value.....	34,380.08
All other non-ledger assets, total recoverable for reinsurance on paid losses.....	66.02
Gross assets.....	\$ 1,852,520.41

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 9,176.83
Total.....	9,176.83
Total admitted assets.....	\$ 1,843,343.58

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 28,530.00
Gross claims in process of adjustment, or in suspense	112,725.00
Gross claims resisted.....	17,350.00
Total claims for losses.....	\$ 158,605.00
Deduct reinsurance.....	49,491.00
Net amount of unpaid losses.....	\$ 109,114.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,094,905.06
Total unearned premiums as computed above.....	1,094,905.06
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	30,000.00
State, county and municipal taxes due or accrued.....	27,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,250.00
Total of all liabilities except capital.....	\$ 1,242,769.58
Cash capital.....	\$ 206,000.00
Surplus over all liabilities.....	496,573.93
Surplus as regards policyholders.....	600,573.93
Total liabilities.....	\$ 1,843,343.58

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$257,956,456.00	\$ 2,192,077.31
Written during the year.....	174,300,673.00	2,001,745.50
Excess of original premiums.....		10,977.21
Totals.....	\$464,219,151.00	\$ 4,204,809.12
Expired and terminated.....	180,271,746.00	2,006,514.62
In force at end of the year.....	\$283,947,385.00	\$ 2,197,885.50
Deduct amount reinsured.....	77,535,438.00	895,513.38
Net amount in force.....	\$206,411,957.00	\$ 2,212,367.42

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 55,211,855.00	\$ 658,781.14
Two years.....	728,298.00	6,981.44
Three years.....	113,300,328.00	1,066,778.00
Four years.....	1,424,801.00	10,305.29
Five years and over.....	30,249,725.00	469,531.55
Net amount in force December 31, 1915.....	\$206,411,957.00	\$ 2,212,367.42

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	667,997.18

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,616,065.00	\$ 271,015.00
Gross premiums on risks written.....	34,101.44	1,286.24
Losses paid.....	24,478.94	19.67
Losses incurred.....	28,481.94	19.67

THE HANOVER FIRE INSURANCE COMPANY

Located at No. 24 & 25 Pine St., New York, N. Y.
 Incorporated April, 1852. Commenced Business April, 1852.
 R. Emery Warfield, President. E. S. Jarvis, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 4,553,067.67
Extended at.....	\$ 4,553,067.67

INCOME

Gross premiums, fire.....	\$ 3,492,533.16
Deduct gross amount paid for reinsurance, fire, \$750,229.78; return premiums, fire, \$450,444.44.....	1,267,274.22
Total premiums (other than perpetuals).....	\$ 2,264,978.94
Gross interest on mortgage loans.....	\$ 116.00
Gross interest on bonds and dividends on stocks.....	152,502.02
Gross interest on deposits, trust companies or banks.....	2,475.31
Gross interest from other sources.....	282.00
Gross rents—including company's occupancy of its own building.....	60,765.85
Total gross interest and rents.....	196,021.99

From agents' balances previously charged off.....	119.28
Borrowed money (gross).....	80,000.00
Gross profit on sale or maturity of ledger assets.....	11,715.30
Total income	\$ 2,553,305.02
Total	\$ 7,106,463.29

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,663,903.61
Deduct amount received for salvage, fire, \$10,788.01; reinsurance, fire, \$62,032.91; discount, fire, \$491.02.....	443,281.74
Net amount paid for losses	\$ 1,220,621.67
Expenses of adjustment, settlement of losses.....	102,112.08
Commissions or brokerage.....	483,379.29
Salaries and expenses of special and general agents.....	120,849.24
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	102,711.88
Rents—including company's occupancy buildings of its own.....	31,677.33
Advertising, printing and stationery.....	31,165.77
Postage, telegrams, telephone and express.....	20,781.60
Legal expenses.....	744.72
Furniture and fixtures.....	265.94
Maps, including corrections.....	10,498.41
Underwriters' boards and tariff associations.....	27,657.24
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	23,080.91
Inspections and surveys.....	18,727.25
Repairs and expenses on real estate.....	28,029.21
Taxes on real estate.....	15,773.10
State taxes on premiums.....	46,213.25
Insurance department licenses and fees.....	14,777.43
All other licenses, fees and taxes.....	27,628.44
All other disbursements, total.....	9,460.93
Interest and dividends to stockholders.....	100,000.00
Borrowed money and interest.....	80,428.39
Agents' balances charged off.....	3,028.02
Gross loss on sale or maturity of ledger assets.....	28,750.13
Total disbursements	\$ 2,548,843.05
Balance	\$ 4,557,620.24

LEDGER ASSETS

Book value of real estate.....	\$ 907,956.06
Book value of bonds and stocks.....	3,047,779.00
Cash in office.....	4,483.92
Deposits in trust companies and banks not on interest.....	18,321.10
Deposits in trust companies and banks on interest.....	180,290.89
Agents' balances, representing business written subse- quent to October 1, last.....	387,309.45
Agents' balances, representing business written prior to October 1, last.....	1,789.82
Total ledger assets	\$ 4,557,620.24

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 26,196.19
Rents due and accrued on company's property.....	2,382.08
Total	28,578.27
Market value of real estate over book value.....	71,243.94
All other non-ledger assets, total.....	11,246.65
Gross assets	\$ 4,658,780.10

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 1,789.82
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Market value of special deposits over liabilities.....	3,434.10
Book value of ledger assets over market value.....	121,107.90
Total	124,542.00
Total admitted assets	\$ 4,542,457.28

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 82,916.24
Gross claims in process of adjustment, or in suspense.....	162,333.51
Gross claims resisted.....	44,113.24
Total claims for losses	\$ 289,362.99
Deduct reinsurance.....	88,988.13
Net amount of unpaid losses	\$ 200,374.86
Gross unearned premiums as 90 per cent on fire risks running one year or less.....	\$ 619,323.30
Gross unearned premiums pro rata on fire risks running more than one year.....	1,561,705.27
Total unearned premiums as computed above	2,481,028.57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,129.36
State, county and municipal taxes due or accrued.....	45,006.00
All other liabilities, total.....	2,585.83
Total of all liabilities except capital	\$ 2,740,176.02
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	802,280.66
Surplus as regards policyholders	1,802,280.66
Total liabilities	\$ 4,542,457.28

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$604,022,327.00	\$ 4,100,959.86
Written during the year.....	542,014,666.00	3,492,382.16
Excess of original premiums.....		5,322.91
Totals	\$647,136,993.00	\$ 6,673,683.93
Expired and terminated.....	336,375,008.00	3,535,987.06
In force at end of the year.....	\$610,761,985.00	\$ 6,071,631.27
Deduct amount reinsured.....	115,817,950.00	1,158,210.27
Net amount in force	\$494,944,035.00	\$ 4,913,421.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$109,365,885.00	\$ 1,238,646.70
Two years.....	683,443.00	5,022.33
Three years.....	272,050,159.00	2,354,633.24
Four years.....	1,135,995.00	9,144.57
Five years and over and advance premiums.....	111,708,474.00	1,305,863.96
Net amount in force December 31, 1915	\$494,944,035.00	\$ 4,913,421.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000.00
Losses incurred during the year.....	1,144,223.88

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 4,886,414.00	\$ 1,062,160.00
Gross premiums on risks written	69,229.24	9,229.48
Losses paid	47,890.17	790.01
Losses incurred	48,255.47	659.21

HARTFORD FIRE INSURANCE COMPANY

Located at No. 125 Trumbull Street, Hartford, Conn.
 Incorporated May, 1810. Commenced Business August, 1820.
 R. M. Bissell, President. Fred'k Samson, Secretary.

CAPITAL

Capital stock paid in cash	\$ 2,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 27,898,042.91
Extended at	\$ 27,898,042.91

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 25,462,622.27	\$ 1,646,281.45
Deduct gross amount paid for reinsurance, fire, \$3,501,552.16; marine and inland, \$458,523.44; return premiums, fire, \$2,595,452.99; marine and inland, \$264,048.42	7,006,705.25	722,880.56
Total premiums (other than perpetuals)	\$ 18,456,227.02	\$ 923,400.59
Gross interest on mortgage loans	\$ 20,825.63	\$ 1,490.13
Gross interest on collateral loans	921,843.04	24,876.18
Gross interest on bonds and dividends on stocks	3,391.48	42,856.75
Gross interest on deposits, trust companies or banks		
Gross interest from other sources		
Gross rents—including company's occupancy of its own building		
Total gross interest and rents		1,014,765.21
From other sources, total	100.00	229.25
From agents' balances previously charged off		85,652.43
Gross profit on sale or maturity of ledger assets		
Total income	\$ 20,479,835.50	
Total	\$ 48,377,878.11	

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 11,873,671.79	\$ 927,702.48
Deduct amount received for salvage, fire, \$125,622.92; marine and inland, \$15,901.82; reinsurance, fire, \$1,222,992.34; marine and inland, \$545,928.50	1,828,515.59	505,000.92
Net amount paid for losses	\$ 10,045,156.53	\$ 366,771.86
Expenses of adjustment, settlement of losses		284,120.70
Commissions or brokerage		4,116,898.54
Salaries and expenses of special and general agents		941,497.06
Salaries, fees and other charges of officers, directors, trustees, agents and employes		715,982.90
Rents—including company's occupancy of its own buildings		62,620.24
Advertising, printing and stationery		227,528.69
Postage, telegrams, telephone and express		122,462.97
Legal expenses		29,596.57

Furniture and fixtures	45,920.74
Maps, including corrections	28,913.59
Underwriters' boards and tariff associations	248,571.97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	102,673.69
Inspections and surveys	74,510.59
Repairs and expenses on real estate	24,514.07
Taxes on real estate	12,428.73
State taxes on premiums	304,601.88
Insurance department licenses and fees	66,925.75
All other licenses, fees and taxes	298,728.50
All other disbursements, total	41,713.65
Interest and dividends to stockholders	800,000.00
Decrease in liabilities during the year on account of reinsurance treaties	15,727.77
Agents' balances charged off	10,783.30
Gross loss on sale or maturity of ledger assets	29,107.28
Decrease in book value of ledger assets	1,140.42
Total disbursements	\$ 19,049,711.72
Balance	\$ 29,238,166.69

LEDGER ASSETS

Book value of real estate	\$ 715,377.92
Mortgage loans on real estate	465,500.00
Loans secured by pledge of bonds, stocks or other collateral	35,000.00
Book value of bonds and stocks	22,905,622.37
Cash in office	704.29
Deposits in trust companies and banks not on interest	1,651,659.18
Deposits in trust companies and banks on interest	39,234.20
Agents' balances, representing business written subsequent to October 1, last	3,431,921.50
Agents' balances, representing business written prior to October 1, last	69,444.80
Bills receivable taken for fire risks	16,179.82
Total ledger assets	\$ 29,238,166.69

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 4,656.98
Interest due and accrued on bonds	296,427.16
Interest due and accrued on collateral loans	787.50
Rents due and accrued on company's property	669.85
Total	272,591.49
Market value of real estate over book value	5,422.07
All other non-ledger assets, total	33,500.24
Gross assets	\$ 29,626,680.49

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 69,444.80
Book value of ledger assets over market value	1,292,498.27
Total	1,361,943.07
Total admitted assets	\$ 28,274,827.42

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 215,750.11
Gross claims in process of adjustment, or in suspense	1,376,256.42
Gross claims resisted	181,264.96
Total claims for losses	\$ 2,073,264.50
Deduct reinsurance	281,871.48
Net amount of unpaid losses	\$ 1,551,493.02

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 10,107,220.83
Gross unearned premiums pro rata on fire risks running more than one year.....	5,881,736.65
Gross unearned premiums at 50 per cent on inland navigation risks.....	342,424.62
Gross unearned premiums 100 per cent on marine risks.....	18,989.00
Total unearned premiums as computed above.....	16,339,370.50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	25,000.00
State, county and municipal taxes due or accrued.....	250,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	30,000.00
All other liabilities, special reserve, \$500,000.00; funds held under reinsurance treaties, \$30,000.00; total.....	730,000.00
Total of all liabilities except capital.....	\$ 18,926,854.52
Cash capital.....	\$ 2,000,000.00
Surplus over all liabilities.....	7,350,972.90
Surplus as regards policyholders.....	9,350,972.90
Total liabilities.....	\$ 28,277,827.42

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$3,154,622.55	\$ 32,031,491.50	\$ 31,781,984.00	\$ 870,706.14
Written during the year.....	2,494,178.749	25,492,927.37	104,427,214.00	1,646,283.45
Excess of original premiums.....		643,274.93		
Totals.....	\$5,648,801.307	\$ 58,137,698.40	\$139,309,198.00	\$ 2,516,989.59
Expired and terminated.....	2,114,935,544	23,914,970.51	96,833,793.00	1,608,025.85
In force at end of the year.....	\$3,533,865.763	\$ 25,122,627.89	\$ 42,375,917.00	\$ 918,963.74
Deduct amount reinsured.....	422,301,966	3,602,230.96	8,507,488.00	234,111.51
Net amount in force.....	\$3,091,563,797	\$ 21,461,371.93	\$ 33,868,429.00	\$ 684,852.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$929,566,051.00	\$ 10,107,220.83
Two years.....	21,203,703.00	188,536.37
Three years.....	329,245,673.00	14,538,479.44
Four years.....	14,185,415.00	245,982.72
Five years.....	566,742,575.00	6,478,163.57
Net amount in force December 31, 1915.....	\$3,091,643,507.00	\$ 21,461,371.93

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000.00
Losses incurred during the year.....	10,745,653.83
Amount loaned to stockholders not officers.....	40,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 20,499,781.00	\$ 1,216,908.00	\$ 5,902,227.00
Gross premiums on risks written.....	349,644.68	11,974.53	33,728.40
Losses paid.....	218,072.68	6,600.00	8,846.24
Losses incurred.....	296,295.41	6,248.15	8,846.24

THE HOME INSURANCE COMPANY

Located at No. 36 Cedar Street, New York, N. Y.
 Incorporated April, 1853. Commenced Business April 13, 1853.
 Elbridge G. Snow, President.
 Acremah M. Burtis, Charles L. Tyner, Secretaries.

CAPITAL

Capital stock paid in cash.....	\$ 6,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 37,084,969.80
Extended at.....	\$ 37,084,969.80

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 25,542,718.50	\$ 1,451,921.25	
Deduct gross amount paid for reinsurance, fire, \$4,775,496.35; marine and inland, \$422,259.96; return premiums, fire, \$1,344,284.49; marine and inland, \$187,229.57.....	8,119,750.54	609,490.53	
Total premiums (other than per-petuals).....	\$ 17,422,967.75	\$ 822,161.72	\$ 18,245,129.47
Gross interest on mortgage loans.....		\$ 290.00	
Gross interest on bonds and dividends on stocks.....		1,533,294.80	
Gross interest on deposits, trust companies or banks.....		22,101.08	
Gross interest from other sources.....		2,468.26	
Total gross interest and rents.....			1,581,214.14
From other sources, total.....			2,512.77
From agents' balances previously charged off.....			106.00
Gross profit on sale or maturity of ledger assets.....			10,237.50
Total income.....			\$ 19,880,514.28
Total.....			\$ 36,973,884.17

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 11,865,721.59	\$ 397,912.70	
Deduct amount received for salvage, fire, \$302,684.23; marine and inland, \$34,821.54; reinsurance, fire, \$2,437,088.76; marine and inland, \$179,692.58.....	2,549,742.99	214,483.82	
Net amount paid for losses.....	\$ 9,324,989.60	\$ 283,428.88	\$ 5,708,418.48
Expenses of adjustment, settlement of losses.....			253,821.66
Commissions or brokerage.....			2,926,069.54
Allowances to local agencies for miscellaneous agency expenses.....			6,331.66
Salaries and expenses of special and general agents, trustees, agents and employees.....			566,855.44
Rents—including company's occupancy of its own buildings.....			872,741.87
Advertising, printing and stationery.....			145,718.47
Postage, telegrams, telephone and express.....			312,596.55
Legal expenses.....			4,608.87
Furniture and fixtures.....			25,246.06
Maps, including corrections.....			30,125.08
Underwriters' boards and tariff associations.....			128,145.46

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	35,787.26
Inspections and surveys.....	145,003.75
State taxes on premiums.....	385,961.87
Insurance department licenses and fees.....	64,774.08
All other licenses, fees and taxes.....	106,826.62
All other disbursements, total.....	82,737.28
Interest and dividends to stockholders.....	1,900,000.00
Decrease in liabilities during the year on account of reinsurance treaties.....	6,120.96
Agents' balances charged off.....	739.17
Gross loss on sale or maturity of ledger assets.....	16,773.74
Decrease in book value of ledger assets.....	30,488.14
Total disbursements.....	\$ 17,878,250.40
Balance.....	\$ 39,695,633.77

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 5,500.00
Book value of bonds and stocks.....	33,423,194.73
Deposits in trust companies and banks not on interest.....	6,648.64
Deposits in trust companies and banks on interest.....	2,184,302.17
Agents' balances, representing business written subsequent to October 1, last.....	3,167,373.65
Agents' balances, representing business written prior to October 1, last.....	177,885.60
Bills receivable taken for fire risks.....	130,568.80
Total ledger assets.....	\$ 39,695,633.77

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 308,786.00
Total.....	308,786.00
All other non-ledger assets, total.....	202,203.47
Gross assets.....	\$ 39,988,623.24

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 177,885.60
Bills receivable, past due taken for marine, inland and fire risks.....	130,568.80
Book value of ledger assets over market value.....	1,179,037.73
Total.....	1,585,872.31
Total admitted assets.....	\$ 37,982,743.93

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 265,561.00
Gross claims in process of adjustment, or in suspense.....	1,993,073.91
Gross claims resisted.....	190,872.00
Total claims for losses.....	\$ 2,549,446.91
Deduct reinsurance.....	813,241.59
Net amount of unpaid losses.....	\$ 1,736,205.32
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 4,523,535.00
Gross unearned premiums pro rata on fire risks running more than one year.....	30,922,474.00
Gross unearned premiums at 50 per cent on inland navigation risks.....	353,771.00
Gross unearned premiums 100 per cent on marine risks.....	90,646.00
Total unearned premiums as computed above.....	15,878,826.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	150,000.00
State, county and municipal taxes due or accrued.....	250,000.00

Funds held under reinsurance treaties.....	431,535.36
All other liabilities, reserve as a conflagration surplus.....	2,000,000.00
Total of all liabilities except capital.....	\$ 2,446,565.88
Cash capital.....	\$ 6,000,000.00
Surplus over all liabilities.....	11,538,177.25
Surplus as regards policyholders.....	17,536,177.25
Total liabilities.....	\$ 27,982,743.93

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 3,265,867,436	\$ 31,183,359.00	\$ 54,823,967.00	\$ 943,624.00
Written during the year.....	2,773,253,678	25,542,718.39	606,026,364.00	1,431,661.25
Excess of original premiums.....		1,472,979.00		
Totals.....	\$ 6,045,121,114	\$ 56,199,038.59	\$ 609,850,561.00	\$ 2,375,285.25
Expired and terminated.....	\$ 2,379,849,948	\$ 22,621,900.39	\$ 994,417,658.00	\$ 1,395,459.25
In force at end of the year.....	\$ 3,665,271,466	\$ 35,377,138.00	\$ 56,432,963.00	\$ 982,836.00
Deduct amount reinsured.....	536,445,296	5,687,415.00	6,207,754.00	176,218.00
Net amount in force.....	\$ 3,128,826,169	\$ 29,689,723.00	\$ 50,225,149.00	\$ 806,588.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$887,548,791.00	\$ 9,097,076.00
Two years.....	17,879,164.00	130,965.00
Three years.....	\$1,454,374,084.00	\$ 13,786,628.00
Four years.....	16,165,814.00	140,385.00
Five years.....	500,837,827.00	6,828,632.00
Net amount in force December 31, 1915.....	\$3,128,826,169.00	\$ 29,689,723.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 600,000.00
Losses incurred during the year.....	0,687,625.54

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 26,515,919.00	\$ 2,711,116.00	\$ 5,022,512.00
Gross premiums on risks written.....	249,458.67	17,177.52	23,072.79
Losses paid.....	159,508.76	2,237.74	2,104.22
Losses incurred.....	138,383.08	6,822.52	2,330.12

IMPERIAL ASSURANCE COMPANY

Located at No. 160 William St., New York City, New York.
 Incorporated March 7, 1899. Commenced Business May 1, 1890.
 Percival Beresford, President. Howard Terhune, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	807,494.98
Extended at.....	\$ 807,494.98

INCOME

Gross premiums, fire.....	\$ 867,288.10
Deduct gross amount paid for reinsurance, fire, \$259,723.41; return premiums, fire, \$132,416.76.....	303,140.17
Total premiums (other than perpetuals).....	\$ 474,147.93
Gross interest on bonds and dividends on stocks.....	\$ 28,456.28
Gross interest on deposits, trust companies or banks.....	1,033.64
Total gross interest and rents.....	29,490.02
From agents' balances previously charged off.....	7.55
Gross increase in book value of ledger assets.....	1,940.00
Total income.....	\$ 505,185.80
Total.....	\$ 1,312,689.78

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 303,838.57
Deduct amount received for salvage, fire, \$4,084.31; reinsurance, fire, \$134,665.58; discount, fire, \$59.39.....	139,400.31
Net amount paid for losses.....	\$ 224,458.26
Expenses of adjustment, settlement of losses.....	5,294.93
Commissions or brokerage.....	120,763.19
Allowances to local agencies for miscellaneous agency expenses.....	763.00
Salaries and expenses of special and general agents, Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	25,029.84
Rents—including company's occupancy of its own buildings.....	3,901.38
Advertising, printing and stationery.....	13,718.30
Postage, telegrams, telephone and express.....	2,834.59
Legal expenses.....	27.44
Furniture and fixtures.....	3.70
Maps, including corrections.....	2,160.57
Underwriters' boards and tariff associations.....	2,337.45
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	2,233.33
Inspections and surveys.....	1,822.00
State taxes on premiums.....	5,898.73
Insurance department licenses and fees.....	4,675.60
All other licenses, fees and taxes.....	3,548.37
All other disbursements, total.....	2,722.32
Interest and dividends to stockholders.....	20,000.00
Agents' balances charged off.....	159.76
Decrease in book value of ledger assets.....	7,585.00
Total disbursements.....	\$ 458,096.57
Balance.....	\$ 856,594.21

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 691,835.75
Deposits in trust companies and banks on interest.....	83,577.40
Agents' balances, representing business written subse- quent to October 1, last.....	80,946.59
Agents' balances, representing business written prior to October 1, last.....	2,024.47
All other ledger assets, total.....	300.00
Total ledger assets.....	\$ 856,594.21

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 8,887.76
Total.....	8,887.76
All other non-ledger assets, total.....	2.90
Gross assets.....	\$ 868,474.95

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 3,024.47
Market value of special deposits.....	6,796.88
Total.....	9,821.35
Total admitted assets.....	\$ 838,653.61

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 896.00
Gross claims in process of adjustment, or in suspense	56,332.00
Gross claims resisted.....	1,000.00
Total claims for losses.....	\$ 58,248.00
Deduct reinsurance.....	29,101.00
Net amount of unpaid losses.....	\$ 29,147.00
Gross unearned premiums pro rata on fire risks run- ning more than one year.....	\$ 382,599.24
Total unearned premiums as computed above.....	382,599.24
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county and municipal taxes due or accrued.....	19,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,500.00
Total of all liabilities except capital.....	\$ 425,246.24
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	225,467.37
Surplus as regards policyholders.....	433,467.37
Total liabilities.....	\$ 858,653.61

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 85,488,630.00	\$ 782,212.58
Written during the year.....	87,942,070.00	883,063.02
Totals.....	\$173,430,700.00	\$ 1,615,275.60
Expired and terminated.....	61,287,514.00	556,281.48
In force at end of the year.....	\$110,143,186.00	\$ 958,343.92
Deduct amount reinsured.....	25,720,363.00	257,256.29
Net amount in force.....	\$ 84,422,823.00	\$ 701,107.53

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 29,181,031.00	\$ 249,629.08
Two years.....	1,257,863.00	6,036.44
Three years.....	41,154,425.00	312,377.37
Four years.....	376,743.00	2,976.77
Five years.....	12,492,764.00	130,087.67
Net amount in force December 31, 1915.....	\$ 84,422,823.00	\$ 701,107.53

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year.....	222,202.09

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,262,168.00	\$ 97,895.00
Gross premiums on risks written.....	22,918.66	879.16
Losses paid.....	3,685.37	
Losses incurred.....	9,908.57	

INDEMNITY MUTUAL MARINE ASSURANCE COMPANY

Located at No. 2 South William St., New York, N. Y.
Appleton & Cox, Attorneys.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 965,256.46
Extended at.....	\$ 965,256.46

INCOME

Gross premiums, marine and inland.....	\$ 732,453.49
Deduct gross amount paid for reinsurance, marine and inland, \$294,316.77; return premiums, marine and inland, \$81,733.04.....	586,051.81
Total premiums (other than perpetuals).....	\$ 467,411.68
Gross interest on bonds and dividends on stocks.....	\$ 15,002.77
Gross interest on deposits, trust companies or banks.....	3,469.79
Total gross interest and rents.....	18,472.56
From other sources, total received from home office.....	5,966.15
Total income.....	\$ 471,831.29
Total.....	\$ 1,087,087.85

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 322,341.07
Deduct amount received for salvage, marine and inland, \$27,838.50; reinsurance, marine and inland, \$86,711.14.....	209,569.64
Net amount paid for losses.....	\$ 222,771.43
Expenses of adjustment, settlement of losses.....	4,728.77
Commissions or brokerage.....	61,535.72
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	10,785.86
Rents—including company's occupancy of its own buildings.....	1,309.09
Advertising, printing and stationery.....	1,281.45
Postage, telegrams, telephone and express.....	269.86
Legal expenses.....	82.69
Underwriters' boards and tariff associations.....	111.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	33.63
Inspections and surveys.....	812.05
State taxes on premiums.....	10,301.85
Insurance department licenses and fees.....	2,542.07
Federal corporation tax.....	6,793.57
All other licenses, fees and taxes, emergency revenue tax.....	1,639.73
All other disbursements, total remitted to home office.....	22,660.77
Total disbursements.....	\$ 377,149.08
Balance.....	\$ 669,938.77

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 407,166.25
Deposits in trust companies and banks on interest.....	162,263.33
Agents' balances, representing business written subsequent to October 1, last.....	52,018.72
Agents' balances, representing business written prior to October 1, last.....	13,071.80
Bills receivable, taken for marine and inland risks.....	2,222.73
All other ledger assets, total cash at San Francisco.....	2,543.86
Total ledger assets.....	\$ 659,938.77

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 2,591.67
Total.....	3,591.67
All other non-ledger assets, total reinsurance due on paid losses.....	30,956.96
Gross assets.....	\$ 684,487.40

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 12,021.80
Book value of ledger assets over market value.....	22,166.33
Total.....	36,188.14
Total admitted assets.....	\$ 648,299.26

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 106,831.80
Total claims for losses.....	\$ 106,831.80
Deduct reinsurance.....	48,499.00
Net amount of unpaid losses.....	\$ 118,342.80
Gross unearned premiums at various per cent on inland navigation risks.....	\$ 42,302.30
Gross unearned premiums, voyage 100 per cent, time 50 per cent on marine risks.....	56,487.06
Total unearned premiums as computed above.....	100,789.36
State, county and municipal taxes due or accrued.....	12,000.00
Total of all liabilities except capital.....	\$ 231,123.66
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	217,166.33
Surplus as regards policyholders.....	417,166.33
Total liabilities.....	\$ 648,299.26

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 12,395,969.69	\$ 270,773.44
Written during the year.....	146,274,443.00	723,465.40
Totals.....	\$161,068,442.00	\$ 1,004,238.83
Expired and terminated.....	147,593,166.00	715,240.67
In force at end of the year.....	\$ 14,073,276.00	\$ 288,996.26
Deduct amount reinsured.....	3,992,792.00	102,478.55
Net amount in force.....	\$ 10,479,484.00	\$ 185,517.71

GENERAL INTERROGATORIES

Losses incurred during the year, marine and inland..... \$ 267,111.20

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 45,106.00
Gross premiums on risks written.....	787.20
Losses paid	59.95
Losses incurred	77.03

INSURANCE COMPANY OF NORTH AMERICA

Located at Third and Walnut Streets, Philadelphia, Pennsylvania.
 Incorporated April 14, 1794. Commenced Business 1792.
 Eugene L. Ellison, President. T. Houard Wright, Secretary.

CAPITAL

Capital stock paid in cash..... \$ 4,000,000.00
 Amount of ledger assets, December 31, of previous year \$ 15,990,354.24
 Extended at

\$ 18,990,354.24

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 8,764,999.34	\$ 6,996,491.19	
Deduct gross amount paid for reinsur- ance, fire, \$1,216,398.00; marine and inland, \$1,258,827.56; return premiums, fire, \$1,256,419.13; marine and inland, \$595,783.12	2,482,817.13	1,764,310.68	
Total premiums (other than per- petuals)	\$ 6,282,182.21	\$ 5,232,180.51	\$ 11,514,362.72
Deposit premiums on perpetual risks.....			12,289.24
Gross interest on mortgage loans.....		\$ 10,925.61	
Gross interest on bonds and dividends on stocks.....		763,389.18	
Gross interest on deposits, trust companies or banks.....		24,719.68	
Gross interest from other sources.....		473.21	
Gross rents—including company's occupancy of its own building		16,035.63	
Total gross interest and rents.....		755,543.31	
From other sources, total.....		2,514.93	
From agents' balances previously charged off.....		766.69	
Gross profit on sale or maturity of ledger assets.....		25,533.47	
Total income		\$ 12,310,149.20	
Total		\$ 31,300,903.60	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 3,929,502.57	\$ 4,014,560.10	
Deduct amount received for salvage, fire, \$38,903.94; marine and inland, \$305,635.96; reinsurance, fire, \$614,903.82; marine and inland, \$1,158,302.90	653,507.76	1,463,838.91	
Net amount paid for losses.....	\$ 3,275,995.11	\$ 2,550,741.19	\$ 5,826,746.30
Expenses of adjustment, settlement of losses.....		119,825.63	
Commissions or brokerage.....		2,077,218.94	
Allowances to local agencies for miscellaneous agency expenses		319,678.14	
Salaries and expenses of special and general agents.....		498,995.90	

Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	236,406.78
Rents—including company's occupancy of its own buildings	53,670.75
Advertising, printing and stationery.....	100,835.05
Postage, telegrams, telephone and express.....	66,703.98
Legal expenses	14,735.26
Furniture and fixtures.....	6,341.81
Maps, including corrections.....	18,835.40
Underwriters' boards and tariff associations.....	76,489.80
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	32,453.14
Inspections and surveys.....	58,294.27
Repairs and expenses on real estate.....	16,549.59
Taxes on real estate.....	4,063.12
State taxes on premiums.....	203,511.48
Insurance department licenses and fees.....	42,351.94
All other licenses, fees and taxes.....	83,027.26
All other disbursements, total.....	29,354.02
Deposit premiums returned.....	17,847.86
Interest and dividends to stockholders.....	480,000.00
Agents' balances charged off.....	3,329.70
Gross loss on sale or maturity of ledger assets.....	1,456.59
Decrease in book value of ledger assets.....	9,456.50

Total disbursements

\$ 10,401,784.60

Balance

\$ 30,899,019.00

LEDGER ASSETS

Book value of real estate.....	\$ 305,682.20
Mortgage loans on real estate.....	177,724.25
Book value of bonds and stocks.....	16,981,484.75
Cash in office.....	2,305.09
Deposits in trust companies and banks not on interest	25,000.00
Deposits in trust companies and banks on interest.....	1,402,397.97
Agents' balances, representing business written subse- quent to October 1, last.....	1,682,011.43
Agents' balances, representing business written prior to October 1, last.....	37,705.55
Bills receivable, taken for marine and inland risks.....	10,896.82
Bills receivable taken for fire risks.....	181,843.29
All other ledger assets, total.....	91,977.74
Total ledger assets.....	\$ 20,899,019.00

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,528.98
Interest due and accrued on bonds.....	192,489.95
Total	194,018.93
Gross assets	\$ 21,093,037.93

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 37,705.55
Market value of special deposits in excess of corre- sponding liabilities.....	156,451.91
This company's proportion of reinsurance bureau.....	433.61
Book value of ledger assets over market value.....	450,807.95
Total	645,378.42
Total admitted assets.....	\$ 20,447,659.51

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 188,792.71
Gross claims in process of adjustment, or in suspense	2,177,396.61
Gross claims resisted.....	55,223.08
Total claims for losses.....	\$ 2,421,388.80
Deduct reinsurance	150,240.80
Net amount of unpaid losses.....	\$ 2,271,148.00

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,766,239.38
Gross unearned premiums pro rata on fire risks running more than one year.....	4,836,231.99
Gross unearned premiums at 50 per cent on inland navigation risks.....	487,923.03
Gross unearned premiums on marine risks.....	351,048.01

Total unearned premiums as computed above.....	7,461,522.61
Amount reclaimable by the insured on perpetual fire insurance policies.....	709,513.37
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year	175,000.00
All other liabilities, total.....	830,472.93

Total of all liabilities except capital.....	\$ 11,447,639.51
Cash capital.....	\$ 4,000,000.00
Surplus over all liabilities.....	5,900,600.00
Surplus as regards policyholders.....	9,000,000.00
Total liabilities.....	\$ 20,447,639.51

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$1,294,447.400	\$ 14,693,835.49	\$ 167,927,648	\$ 1,536,098.31
Written during the year.....	815,446.195	8,764,099.34	1,194,353,911	6,905,491.49
Totals.....	\$2,111,893,635	\$22,900,934.83	\$ 1,362,281,559	\$ 8,532,529.50
Expired and terminated.....	732,307,071	8,000,831.17	1,215,579,652	6,811,233.55
In force at end of the year.....	\$1,379,586,614	\$ 14,707,103.66	\$ 146,701,907	\$ 1,721,325.95
Deduct amount reinsured.....	175,000,749	1,812,878.46	6,914,469	130,808.54
Net amount in force.....	\$1,204,585,865	\$ 12,894,225.20	\$ 139,787,438	\$ 1,590,517.11

Perpetual risks not included above, \$30,309,307.21; premium on same, \$78,128.03.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$209,278,929.00	\$ 2,332,479.16
Two years.....	5,474,391.00	49,289.23
Three years.....	567,784,821.00	5,352,344.27
Four years.....	6,407,379.00	67,247.71
Five years and over and advance premiums.....	304,481,535.00	3,662,914.84
Net amount in force December 31, 1915.....	\$1,300,826,865.00	\$ 12,894,225.20

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 250,000.00
Losses incurred during the year.....	6,352,137.55
Amount loaned to officers and directors.....	11,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 8,452,992.00	\$ 5,875,248.00	\$ 1,229,355.00
Gross premiums on risks written.....	105,271.03	7,146.55	6,221.89
Losses paid.....	73,497.84	5,675.92	104.35
Losses incurred.....	70,810.50	4,925.92	98.85

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Located at No. 308-310 Walnut Street, Philadelphia, Pennsylvania.

Incorporated April 18, 1794.

Letters Patent Issued to Consolidated Company December 10, 1913.

Gustavus Remak, Jr., President. John J. P. Rodgers, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,960,807.28
Extended at.....	\$ 2,960,807.28

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 4,047,465.03	\$ 128,428.70	
Deduct gross amount paid for reinsurance, fire, \$890,460.96; marine and inland, \$38,967.56; return premiums, fire, \$878,883.78; marine and inland, \$8,867.60	1,850,546.74	47,335.16	
Total premiums (other than perpetuals).....	\$ 2,188,118.29	\$ 90,593.54	\$ 2,778,711.53
Deposit premiums on perpetual risks.....			2,674.97
Gross interest on mortgage loans.....		\$ 3,176.42	
Gross interest on bonds and dividends on stocks.....		132,105.62	
Gross interest on deposits, trust companies or banks.....		1,454.03	
Gross interest from other sources.....		67.50	
Gross rents—including company's occupancy of its own building.....		29,608.21	
Total gross interest and rents.....			166,952.28
From other sources, total.....			775.11
From agents' balances previously charged off.....			4.28
Borrowed money (gross).....			50,000.00
Gross profit on sale or maturity of ledger assets.....			9,429.02
Total income.....			\$ 2,960,547.59
Total.....			\$ 6,000,354.67

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 1,069,883.37	\$ 70,900.74	
Deduct amount received for salvage, fire, \$13,963.45; marine and inland, \$94.42; reinsurance, fire, \$479,603.82; marine and inland, \$25,667.10; discount, fire, \$746.46	494,725.73	35,981.53	
Net amount paid for losses.....	\$ 1,175,156.64	\$ 44,309.21	\$ 1,219,528.55
Expenses of adjustment, settlement of losses.....			38,907.24
Commissions or brokerage.....			563,382.66
Allowances to local agencies for miscellaneous agency expenses.....			8,900.54
Salaries and expenses of special and general agents.....			64,332.23
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			95,664.62
Rents—including company's occupancy of its own buildings.....			9,000.00
Advertising, printing and stationery.....			12,071.92
Postage, telegrams, telephone and express.....			5,821.17
Legal expenses.....			732.57
Furniture and fixtures.....			325.54
Maps, including corrections.....			7,565.04
Underwriters' boards and tariff associations.....			21,581.95

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	14,929.81
Inspections and surveys.....	8,309.09
Repairs and expenses on real estate.....	16,612.24
Taxes on real estate.....	5,068.05
State taxes on premiums.....	45,872.96
Insurance department licenses and fees.....	13,083.23
All other licenses, fees and taxes.....	17,213.84
All other disbursements, total.....	4,508.13
Deposit premiums returned.....	12,341.99
Interest and dividends to stockholders.....	59,111.95
Borrowed money repaid (gross).....	50,000.00
Interest on borrowed money.....	897.71
Agents' balances charged off.....	4,752.01
Gross loss on sale or maturity of ledger assets.....	6,222.55
Decrease in book value of ledger assets.....	2,831.15
Total disbursements.....	\$ 2,310,298.89
Balance.....	\$ 4,195,855.78

LEDGER ASSETS

Book value of real estate.....	\$ 402,058.35
Mortgage loans on real estate.....	53,550.00
Book value of bonds and stocks.....	2,976,261.38
Cash in offices.....	15,131.30
Deposits in trust companies and banks on interest.....	227,182.27
Agents' balances, representing business written subsequent to October 1, last.....	512,607.70
Agents' balances, representing business written prior to October 1, last.....	7,303.63
All other ledger assets, total.....	1,541.25
Total ledger assets.....	\$ 4,195,855.78

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 880.21
Interest due and accrued on bonds.....	27,442.06
Rents due and accrued on company's property.....	121.73
Total.....	28,444.00
All other non-ledger assets, total.....	12,344.54
Gross assets.....	\$ 4,236,745.22

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 7,303.63
Book value of ledger assets over market value.....	217,096.91
Total.....	224,400.54
Total admitted assets.....	\$ 4,012,344.68

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 65,097.03
Gross claims in process of adjustment or in suspense.....	255,765.80
Gross claims resisted.....	53,822.51
Total claims for losses.....	\$ 374,185.34
Deduct reinsurance.....	114,788.43
Net amount of unpaid losses.....	\$ 259,396.91
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 1,767,471.55
Gross unearned premiums 100 per cent on marine risks.....	6,209.41
Total unearned premiums as computed above.....	1,773,680.96
Amount reclaimable by the insured on perpetual fire insurance policies.....	513,066.50
Dividends declared and unpaid to stockholders.....	1,857.80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,172.01

State, county and municipal taxes due or accrued.....	35,000.00
All other liabilities, total.....	195.00
Total of all liabilities except capital.....	\$ 2,585,928.98
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	426,420.70
Surplus as regards policyholders.....	1,426,420.70
Total liabilities.....	\$ 4,012,344.68

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Securities Bldg., Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$877,994,484.00	\$ 4,336,382.76	\$ 559,884.00
Written during the year.....	229,994,092.00	4,647,465.63	13,823,579.00
Totals.....	\$707,198,576.00	\$ 8,463,848.79	\$ 14,433,463.00
Expired and terminated.....	\$26,611,074.00	\$ 3,731,428.91	\$ 13,558,385.00
In force at end of the year.....	\$410,587,502.00	\$ 4,632,418.88	\$ 1,094,878.00
Deduct amount reinsured.....	107,869,833.00	1,248,308.57	190,987.00
Net amount in force.....	\$302,717,669.00	\$ 3,404,110.31	\$ 903,891.00

Perpetual risks not included above, \$23,139,956.00; premium on same, \$564,226.53.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS

	Thereon	Risks	Premiums
In force, having from date of policy not more than one year to run.....		\$117,857,275.00	\$ 1,570,922.42
Two years.....		1,354,226.00	17,464.57
Three years.....		181,201,215.00	1,850,539.02
Four years.....		468,965.00	6,375.91
Five years and over.....		51,777,940.00	559,809.09
Net amount in force December 31, 1915.....		\$302,717,649.00	\$ 3,404,110.31

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,000.00
Losses incurred during the year.....	1,294,140.04

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 4,659,520.00	\$ 108,540.00
Gross premiums on risks written.....	46,591.53	2,829.15
Losses paid.....	28,615.95	17.80
Losses incurred.....	43,271.25	28.70

INTERNATIONAL INSURANCE COMPANY

Located at No. 80 Maiden Lane, New York, N. Y.
Incorporated March, 1909. Commenced Business November 25, 1913.
Sumner Ballard, President. Fritz Kortenbeutel, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 230,669.79
Extended at.....	\$ 230,669.79
11	

INCOME

Gross premiums, fire.....	\$ 364,966.48
Deduct gross amount paid for reinsurance, fire, \$267,168.51; return premiums, fire, \$98,558.72.....	355,727.23
Total premiums (other than perpetuals).....	\$ 9,239.25
Gross interest on bonds and dividends on stocks.....	\$ 12,259.00
Gross interest on deposits, trust companies or banks.....	557.58
Total gross interest and rents.....	12,807.58
Gross profit on sale or maturity of ledger assets.....	294.50
Total income.....	\$ 22,341.33
Total.....	\$ 243,011.12

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 11,834.68
Deduct amount received for salvage, fire, \$429.82; reinsurance, fire, \$92,816.34.....	93,246.16
Net amount paid for losses.....	\$ 13,288.52
Expenses of adjustment, settlement of losses.....	423.75
Commissions or brokerage.....	4,874.10
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	4,309.50
Rents—including company's occupancy of its own buildings.....	59.00
Advertising, printing and stationery.....	241.00
Legal expenses.....	50.00
State taxes on premiums.....	221.58
Insurance department licenses and fees.....	1,174.10
All other licenses, fees and taxes, notary public fees.....	11.75
All other disbursements, total premium on surety bonds and general expenses.....	421.05
Total disbursements.....	\$ 34,428.85
Balance.....	\$ 368,582.27

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 274,332.05
Deposits in trust companies and banks not on interest.....	1,166.10
Deposits in trust companies and banks on interest.....	32,602.32
Agents' balances, representing business written prior to October 1, last.....	421.80
Total ledger assets.....	\$ 308,522.27

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 3,348.96
Total.....	3,348.96
Market value of bonds and stocks over book value.....	1,717.95
Gross assets.....	\$ 313,649.18
Total admitted assets.....	\$ 313,649.18

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 1,885.23
Gross claims in process of adjustment, or in suspense.....	74,233.97
Total claims for losses.....	\$ 76,119.30
Deduct reinsurance.....	31,106.00
Net amount of unpaid losses.....	\$ 45,013.30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500.00
State, county and municipal taxes due or accrued.....	500.00
Total of all liabilities except capital.....	\$ 48,013.30

INTERNATIONAL REASSURANCE COMPANY

Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	63,635.88
Surplus as regards policyholders.....	265,635.88
Total liabilities.....	\$ 313,649.15

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 5,449,424.00	\$ 61,703.24
Written during the year.....	26,670,346.00	364,966.48
Excess of original premiums.....		57,113.07
Totals.....	\$ 42,119,770.00	\$ 483,781.79
Expired and terminated.....	14,953,130.00	180,402.54
In force at end of the year.....	\$ 27,156,640.00	\$ 303,379.25
Deduct amount reinsured.....	27,156,640.00	303,379.25

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000.00
Losses incurred during the year, fire.....	4,944.89

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Losses paid, fire.....	\$ 58.12
Losses incurred, fire.....	69.92

INTERNATIONAL REASSURANCE COMPANY

Located at No. 80 Maiden Lane, New York City, New York.
 Incorporated 1906. Commenced Business in U. S. November 20, 1913.
 Mutzenbecher & Ballard (Inc.), U. S. Managers.

CAPITAL

Amount of capital deposited.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	802,585.78
Extended at.....	\$ 802,585.78

INCOME

Gross premiums, fire.....	\$ 900,330.02
Deduct gross amount paid for return premiums, fire.....	258,139.23
Total premiums (other than perpetuals).....	\$ 702,000.25
Gross interest on bonds and dividends on stocks.....	\$ 31,232.75
Gross interest on deposits, trust companies or banks.....	4,379.92
Total gross interest and rents.....	35,782.70
From other sources, total.....	37,621.10
Total income.....	\$ 775,354.09
Total.....	\$ 1,627,969.57

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 330,273.71
Deduct amount received for salvage, fire.....	5,852.11
Net amount paid for losses.....	\$ 324,421.60
Expenses of adjustment, settlement of losses.....	4,511.77
Commissions or brokerage.....	302,810.57
Allowances to local agencies for miscellaneous agency expenses.....	1,583.07
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	7,155.01

Rents—including company's occupancy of its own buildings	490.94	
Advertising, printing and stationery	338.75	
Postage, telegrams, telephone and express	215.69	
Furniture and fixtures	25.00	
State taxes on premiums	1,120.24	
Insurance department licenses and fees	1,493.44	
All other licenses, fees and taxes	4,180.32	
All other disbursements, total	202.47	
Decrease in liabilities during the year on account of reinsurance treaties	3,710.77	
Total disbursements	\$ 552,480.24	
Balance	\$ 1,075,459.65	
LEDGER ASSETS		
Book value of bonds and stocks	\$ 850,152.15	
Deposits in trust companies and banks on interest	156,364.55	
Agents' balances, representing business written subsequent to October 1, last	15,463.71	
All other ledger assets, total	53,579.92	
Total ledger assets	\$ 1,075,459.53	
NON-LEDGER ASSETS		
Interest due and accrued on bonds	\$ 2,737.06	
Total	2,737.06	
Market value of bonds and stocks over book value	14,572.55	
Gross assets	\$ 1,099,789.54	
Total admitted assets	\$ 1,099,789.54	
LIABILITIES		
Gross claims in process of adjustment, or in suspense	\$ 69,307.68	
Total claims for losses	\$ 69,307.68	
Net amount of unpaid losses	\$ 69,307.68	
Gross unearned premiums as 90 per cent on fire risks running one year or less	\$ 250,546.60	
Gross unearned premiums pro rata on fire risks running more than one year	274,414.45	
Total unearned premiums as computed above	525,061.05	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,620.22	
State, county and municipal taxes due or accrued	3,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	7,500.00	
All other liabilities, total	14,250.00	
Total of all liabilities except capital	\$ 631,638.95	
Legal deposit	\$ 300,000.00	
Surplus over all liabilities	298,150.59	
Surplus as regards policyholders	498,150.59	
Total liabilities	\$ 1,099,789.54	
RISKS AND PREMIUMS		
	Fire Risks	Premiums
In force December 31, 1914	\$ 60,244,656.00	\$ 428,403.92
Written during the year	91,442,459.00	593,530.82
Excess over original premiums	93,451.63	93,451.63
Totals	\$151,786,515.00	\$ 1,115,386.15
Expired and terminated	69,675,839.00	705,929.37
In force at end of the year	\$ 82,110,676.00	\$ 409,456.78
Net amount in force	\$ 82,110,676.00	\$ 409,456.78

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 46,146,995.00	\$ 519,003.20
Two years	589,200.00	5,463.88
Three years	26,778,476.00	312,777.00
Four years	91,465.00	1,029.55
Five years and over, and advance premiums	5,304,469.00	120,082.18
Net amount in force December 31, 1915	\$ 82,110,676.00	\$ 958,456.81

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$226,902.93; tornado, \$7,328.89	234,231.82

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 293,306.00
Gross premiums on risks written	10,333.11
Losses paid	10,524.54
Losses incurred	11,822.31

JAKOR INSURANCE COMPANY

Located at Moscow, Russia. U. S. Branch, 80 Maiden Lane, New York, N. Y.
 Incorporated June 23, 1872. Commenced Business in U. S. June 20, 1908.
 Carl Risch, President. Paul Inowas, Secretary.
 Mutzenbecher & Ballard (Inc.), U. S. Managers.

CAPITAL

Deposited capital	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,862,872.94
Extended at	\$ 2,862,872.94

INCOME

Gross premiums, fire	\$ 7,122,637.01
Deduct gross amount paid for reinsurance, fire, \$2,171,857.84; return premiums, fire, \$2,147,259.92	4,319,117.36
Total premiums (other than perpetuals)	\$ 2,869,519.05
Gross interest on bonds and dividends on stocks	\$ 105,642.00
Gross interest on deposits, trust companies or banks	8,549.35
Total gross interest and rents	114,191.44
From other sources, total	89,299.25
Gross profit on sale or maturity of ledger assets	608.75
Total income	\$ 3,007,619.12
Total	\$ 5,876,492.06

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 3,121,950.72
Deduct amount received for salvage, fire, \$11,228.48; reinsurance, fire, \$1,592,591.84	1,518,630.82
Net amount paid for losses	\$ 1,610,359.40
Expenses of adjustment, settlement of losses	29,098.59
Commissions or brokerage	851,219.44
Allowances to local agencies for miscellaneous agency expenses	4,249.38

Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	32,703.28
Rents—including company's occupancy of its own buildings.....	1,982.80
Advertising, printing and stationery.....	1,816.00
Postage, telegrams, telephone and express.....	955.36
Legal expenses.....	156.90
Furniture and fixtures.....	47.15
State taxes on premiums.....	4,906.11
Insurance department licenses and fees.....	2,519.75
All other licenses, fees and taxes.....	17,967.45
All other disbursements, total.....	490.92
Gross loss on sale or maturity of ledger assets.....	347.25
Total disbursements.....	\$ 2,567,464.97
Balance.....	\$ 6,318,027.06

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,808,139.47
Deposits in trust companies and banks on interest.....	221,182.32
Agents' balances, representing business written subsequent to October 1, last.....	100,774.84
All other ledger assets, total.....	122,930.46
Total ledger assets.....	\$ 3,313,027.09

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 38,549.83
Interest due and accrued on other assets.....	1,846.22
Total.....	39,796.05
Gross assets.....	\$ 3,352,823.14

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 37,570.47
Total.....	37,570.47
Total admitted assets.....	\$ 3,315,252.67

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 674,860.74
Deduct reinsurance.....	294,094.85
Net amount of unpaid losses.....	\$ 382,765.89
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,100,348.70
Gross unearned premiums pro rata on fire risks running more than one year.....	1,115,906.52
Total unearned premiums as computed above.....	2,216,255.22
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000.00
State, county and municipal taxes due or accrued.....	5,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	30,000.00
All other liabilities, total.....	22,500.00
Total of all liabilities except capital.....	\$ 2,673,221.11
Legal deposit.....	\$ 200,000.00
Surplus over all liabilities.....	441,731.56
Surplus as regards policyholders.....	641,731.56
Total liabilities.....	\$ 3,315,252.67

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 632,412,220	\$ 7,163,968.23
Written during the year.....	715,005,378	7,122,637.01
Excess over original premiums.....		476,004.51
Totals.....	\$ 1,347,417,598	\$ 14,762,700.13
Expired and terminated.....	684,253,243	7,315,592.17
In force at end of the year.....	\$ 663,164,355	\$ 7,447,107.98
Deduct amount reinsured.....	283,641,497	3,179,008.83
Net amount in force.....	\$ 380,492,858	\$ 4,274,104.45

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run.....	Risks	Premiums
Two years.....	\$300,330,200.00	\$ 2,300,697.40
Three years.....	6,026,104.00	47,068.38
Four years.....	135,529,305.00	1,308,287.92
Five years and over, and advance premiums.....	3,565,925.00	31,316.50
	51,042,227.00	686,743.56
Net amount in force December 31, 1915.....	\$380,492,858.00	\$ 4,274,104.45

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 46,000.00
Losses incurred during the year.....	1,631,775.39

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 2,737,540.00
Gross premiums on risks written.....	33,922.60
Losses paid.....	29,454.40
Losses incurred.....	42,862.43

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY OF NEW YORK

Located at No. 80 William Street, New York, N. Y.

Incorporated 1806. Commenced Business 1897.
Henry W. Eaton, President. Geo. W. Hoyt, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 600,000.00
Amount of ledger assets, December 31, of previous year.....	1,245,999.05
Increase of paid up capital during year.....	300,000.00
Extended at.....	\$ 1,245,999.05

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 941,551.85	\$ 144,810.25	
Deduct gross amount paid for reinsurance, fire, \$373,919.57; marine and inland, \$83,300.14; return premiums, fire, \$225,276.30; marine and inland, \$41,304.33.....	600,195.87	124,654.47	
Total premiums (other than per- petuals).....	\$ 341,355.98	\$ 30,155.78	\$ 361,511.76
Gross interest on bonds and dividends on stocks.....			\$ 32,944.32
Gross interest on deposits, trust companies or banks.....			3,547.47
Total gross interest and rents.....			36,491.79

Gross profit on sale or maturity of ledger assets.....	1,820.70
Gross increase in book value of ledger assets.....	24.38
Total income	\$ 450,048.63
Total	\$ 1,646,047.68

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 338,484.33	\$ 55,974.37	
Deduct amount received for salvage, fire, \$5,576.98; marine and inland, \$711.65; reinsurance, fire, \$163,146.83; marine and inland, \$19,922.47.....	166,723.80	30,634.12	
Net amount paid for losses.....	\$ 171,760.53	\$ 25,340.15	\$ 207,100.68
Expenses of adjustment, settlement of losses.....			6,413.23
Commissions or brokerage.....			57,985.93
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			14,292.49
Rents—including company's occupancy of its own buildings.....			774.73
Advertising, printing and stationery.....			9,132.09
Postage, telegrams, telephone and express.....			2,955.57
Legal expenses.....			452.64
Furniture and fixtures.....			115.31
Underwriters' boards and tariff associations.....			5,368.52
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			526.04
Inspections and surveys.....			1,775.42
State taxes on premiums.....			10,556.69
Insurance department licenses and fees.....			3,326.18
All other licenses, fees and taxes.....			9,777.95
All other disbursements, total.....			2,331.49
Interest and dividends to stockholders.....			25,000.00
Gross loss on sale or maturity of ledger assets.....			843.39
Total disbursements			\$ 338,022.97
Balance			\$ 1,288,024.71

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 803,484.66
Deposits in trust companies and banks not on interest.....	28,584.29
Deposits in trust companies and banks on interest.....	189,748.75
Agents' balances, representing business written subsequent to October 1, last.....	167,226.44
Agents' balances, representing business written prior to October 1, last.....	9,010.67
Total ledger assets.....	\$ 1,288,024.71

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 6,887.50
Total	6,887.50
Gross assets	\$ 1,294,912.21

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 9,010.67
Book value of ledger assets over market value.....	70,354.56
Total	79,365.23
Total admitted assets.....	\$ 1,215,546.98

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 75,310.00
Gross claims resisted.....	5,250.00
Total claims for losses.....	\$ 80,560.00
Deduct reinsurance.....	31,899.00
Net amount of unpaid losses.....	\$ 48,661.00

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 110,331.00
Gross unearned premiums pro rata on fire risks running more than one year.....	235,043.00
Gross unearned premiums at 50 per cent on inland navigation risks	12,857.92

Total unearned premiums as computed above.....

Total unearned premiums as computed above.....	\$ 358,231.92
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	7,500.00
State, county and municipal taxes due or accrued.....	7,290.24
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00
Total of all liabilities except capital.....	\$ 423,022.22

Cash capital	\$ 600,000.00
Surplus over all liabilities.....	383,502.76

Surplus as regards policyholders..... 783,903.76

Total liabilities

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$104,566,821.00	\$ 1,099,856.39	\$ 2,993,479.00	\$ 70,887.22
Written during the year.....	36,289,378.00	941,551.85	5,154,778.00	114,810.25
Excess over original premiums		1,448.78		
Totals	\$290,856,209.00	\$ 2,042,857.02	\$ 7,758,257.00	\$ 215,697.47
Expired and terminated.....	51,117,927.00	807,192.75	4,347,889.00	115,695.62
In force at end of the year.....	\$119,738,282.00	\$ 1,235,664.27	\$ 3,410,368.00	\$ 100,101.85
Deduct amount reinsured.....	57,897,023.00	606,492.49	2,280,870.00	74,386.62
Net amount in force.....	\$ 61,840,659.00	\$ 629,171.78	\$ 1,129,498.00	\$ 25,715.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run.....	Risks	Premiums
Two years	\$ 21,024,925.00	\$ 220,692.12
Three years	29,187,370.00	282,210.52
Four years	494,068.00	8,936.18
Five years and over and advance premiums.....	10,629,274.00	128,897.16
Net amount in force December 31, 1915.....	\$ 61,840,659.00	\$ 629,171.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year, fire, \$148,888.30; marine and inland, \$37,392.58; tornado, \$19,153.00.....	200,221.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 1,293,255.00	\$ 304,785.00	\$ 121,850.00
Gross premiums on risks written.....	13,431.47	2,315.72	697.77
Losses paid	12,000.66	304.92	4.40
Losses incurred	9,561.66	304.92	4.40

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

Located at Liverpool, England.

Incorporated, 1836. Commenced Business in U. S., 1848.

Henry W. Eaton, Manager in New York, N. Y.

William S. Warren, Manager in Chicago, Ill.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 15,114,392.99
Extended at	\$ 15,114,392.99

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 14,760,142.81	\$ 1,377,200.00	
Deduct gross amount paid for reinsurance, fire, \$4,011,304.03; marine and inland, \$250,700.06; returns premiums, fire, \$2,617,970.02; marine and inland, \$288,903.79	6,039,174.05	551,605.85	
Total premiums (other than perpetuals)	\$ 8,190,968.76	\$ 826,594.15	\$ 8,957,562.91
Deposit premiums on perpetual risks			2,508.38
Gross interest on mortgage loans		\$ 134,937.77	
Gross interest on collateral loans		6.00	
Gross interest on bonds and dividends on stocks		203,238.24	
Gross interest on deposits, trust companies or banks		30,871.86	
Gross interest from other sources		1,738.00	
Gross rents—including company's occupancy of its own building		127,408.74	
Total gross interest and rents			547,410.91
From other sources, total			310,783.28
Gross profit on sale or maturity of ledger assets			16,732.18
Gross increase in book value of ledger assets			5,617.02
Total income			\$ 9,831,614.21
Total			\$ 24,946,008.14

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 7,072,067.00	\$ 542,290.21	
Deduct amount received for salvage, fire, \$113,040.81; marine and inland, \$50,147.11; reinsurance, fire, \$2,091,367.33; marine and inland, \$152,237.49	2,205,208.06	178,374.00	
Net amount paid for losses	\$ 4,867,439.54	\$ 369,916.61	\$ 5,237,375.15
Expenses of adjustment, settlement of losses			106,213.79
Commissions or brokerage			1,702,500.41
Allowances to local agencies for miscellaneous agency expenses			279.51
Salaries and expenses of special and general agents			207,672.50
Salaries, fees and other charges of officers, directors, trustees, agents and employees			278,003.01
Rents—including company's occupancy of its own buildings			64,232.62
Advertising, printing and stationery			92,640.11
Postage, telegrams, telephone and express			36,717.39
Legal expenses			1,900.24
Furniture and fixtures			2,115.55
Maps, including corrections			10,805.55
Underwriters' boards and tariff associations			113,218.01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			28,153.78

Inspections and surveys	47,029.51
Repairs and expenses on real estate	66,641.24
Taxes on real estate	30,804.45
State taxes on premiums	144,202.01
Insurance department licenses and fees	25,209.74
All other licenses, fees and taxes	132,835.23
All other disbursements, total	37,011.24
Deposit premiums returned	6,338.49
Interest and dividends to stockholders	1,170,747.69
Agents' balances charged off	224.23
Decrease in book value of ledger assets	7,142.89
Total disbursements	\$ 9,725,811.37
Balance	\$ 15,220,196.17

LEDGER ASSETS

Book value of real estate	\$ 1,601,983.56
Mortgage loans on real estate	2,776,464.00
Book value of bonds and stocks	6,092,506.23
Cash in office	2,384.44
Deposits in trust companies and banks not on interest	169,143.66
Deposits in trust companies and banks on interest	1,488,460.22
Agents' balances, representing business written subsequent to October 1, last	2,306,902.35
Agents' balances, representing business written prior to October 1, last	96,224.54
Bills receivable taken for fire risks	24,649.73
All other ledger assets, total	1,928.44
Total ledger assets	\$ 15,220,196.17

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 31,901.17
Interest due and accrued on bonds	64,500.80
Interest due and accrued on other assets	188.90
Rents due and accrued on company's property	10,000.00
Total	100,590.87
Market value of real estate over book value	62,746.11
Gross assets	\$ 15,380,533.15

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 96,224.54
Bills receivable, past due, taken for marine, inland and fire risks	1,928.44
Book value of ledger assets over market value	476,996.23
Total	575,149.21
Total admitted assets	\$ 14,514,883.94

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 87,080.15
Gross claims in process of adjustment, or in suspense	1,596,235.00
Gross claims resisted	149,809.00
Total claims for losses	\$ 1,833,124.15
Deduct reinsurance	736,903.91
Net amount of unpaid losses	\$ 1,076,278.24
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 2,384,636.45
Gross unearned premiums pro rata on fire risks running more than one year	5,713,900.97
Gross unearned premiums at 50 per cent on inland navigation risks	343,644.76
Gross unearned premiums 100 per cent on marine risks	3,613.47
Total unearned premiums as computed above	\$ 8,445,645.85

Amount reclaimable by the insured on perpetual fire insurance policies	175,776.83
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	4,578.77
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,520.90
State, county and municipal taxes due or accrued	188,992.11
Commissions, brokerage and other charges due or to become due to agents and brokers	54,274.26
All other liabilities, total	20,000.00
Total of all liabilities except capital	\$ 9,972,496.75
Surplus over all liabilities	\$ 4,841,887.19
Surplus as regards policyholders	4,841,887.19
Total liabilities	\$ 14,814,383.94

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$ 2,172,492.43	\$ 21,172,117.54	\$ 24,946,470.00	\$ 786,145.02
Written during the year	1,548,613,695	14,760,142.81	115,770,563.00	1,377,300.00
Totals	\$ 3,721,106,148	\$ 35,932,260.35	\$150,717,033.00	\$ 2,163,445.02
Expired and terminated	1,446,967,453	14,214,568.50	111,125,494.00	1,273,590.58
In force at end of the year	\$ 2,274,138,695	\$ 21,718,262.35	\$ 23,582,539.00	\$ 890,085.05
Deduct amount reinsured	690,739,338	5,965,034.54	10,779,775.00	199,182.66
Net amount in force	\$ 1,583,399,357	\$ 15,753,227.81	\$ 22,802,764.00	\$ 690,902.39

Perpetual risks not included above, \$6,808,099.00; premium on same \$185,025.21.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$461,202,535.00	\$ 4,768,832.20
Two years	12,139,696.00	100,713.71
Three years	821,926,636.00	7,595,891.57
Four years	7,340,237.00	82,628.89
Five years	260,194,873.00	3,034,229.59
Over five years	4,510,880.00	39,417.91
Advance premiums	16,374,730.00	131,283.33
Net amount in force December 31, 1915	\$1,583,699,557.00	\$ 15,753,227.31

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 807,000.00
Losses incurred during the year	5,190,960.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 14,251,559.00	\$ 656,850.00	\$ 2,157,467.00
Gross premiums on risks written	121,931.71	5,696.75	12,344.13
Losses paid	35,291.06	1,442.40	1,224.41
Losses incurred	36,326.76	1,452.70	1,307.41

LONDON ASSURANCE CORPORATION

Of London, England.

Incorporated 1720. Commenced Business in U. S., 1872.

Charles L. Case, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 4,065,702.49
Extended at	\$ 4,095,708.49

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 3,186,021.78	\$ 2,020,043.45
Deduct gross amount paid for reinsurance, fire, \$686,132.41; marine and inland, \$940,351.66; return premiums, fire, \$234,347.53; marine and inland, \$78,291.45	1,230,229.94	1,018,643.11
Total premiums (other than perpetuals)	\$ 1,955,791.84	\$ 1,001,400.34
Gross interest on bonds and dividends on stocks	\$ 141,864.45	
Gross interest on deposits, trust companies or banks	8,259.12	
Gross interest from other sources	911.89	
Total gross interest and rents		151,135.46
From other sources, total	585,521.94	228.74
From agents' balances previously charged off	25,000.00	
Borrowed money (gross)	2,242.05	
Gross profit on sale or maturity of ledger assets		2,242.05
Total income	\$ 5,701,040.57	
Total	\$ 7,796,742.89	

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 1,514,433.29	\$ 1,070,692.69
Deduct amount received for salvage, fire, \$317.42; marine and inland, \$41,940.10; reinsurance, fire, \$411,615.70; marine and inland, \$323,205.34	436,433.12	565,245.44
Net amount paid for losses	\$ 1,078,000.27	\$ 505,357.25
Expenses of adjustment, settlement of losses	41,497.54	
Commissions or brokerage	566,947.02	
Salaries and expenses of special and general agents	86,205.73	
Salaries, fees and other charges of officers, directors, trustees, agents and employees	106,825.15	
Rents—including company's occupancy of its own buildings	24,184.32	
Advertising, printing and stationery	24,065.60	
Postage, telegrams, telephone and express	20,631.25	
Legal expenses	626.84	
Furniture and fixtures	491.28	
Maps, including corrections	6,738.41	
Underwriters' boards and tariff associations	26,418.76	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	21,060.28	
Inspections and surveys	14,711.77	
State taxes on premiums	60,210.44	
Insurance department licenses and fees	15,026.79	
All other licenses, fees and taxes	24,125.20	
All other disbursements, total	523,292.93	
Borrowed money	25,000.00	
Interest on borrowed money	228.28	

Agents' balances charged off.....	3,369.76
Gross loss on sale or maturity of ledger assets.....	2,859.16
Total disbursements	\$ 3,275,289.83
Balance	\$ 4,921,453.01

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 3,427,472.03
Cash in office.....	4,800.49
Deposits in trust companies and banks not on interest.....	15,189.00
Deposits in trust companies and banks on interest.....	488,304.97
Agents' balances, representing business written subsequent to October 1, last.....	456,779.92
Agents' balances, representing business written prior to October 1, last.....	38,838.58
Bills receivable, taken for marine and inland risks.....	66.52
All other ledger assets, total.....	50,000.00
Total ledger assets	\$ 4,921,453.01

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 44,736.63
Total	44,736.63
All other non-ledger assets, total.....	95,987.27
Gross assets	\$ 4,662,176.91

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 38,838.58
Bills receivable, past due, taken for marine, inland and fire risks.....	66.52
Market value of special deposits in excess of corresponding liabilities.....	17,063.51
Book value of ledger assets over market value.....	230,382.03
Total	276,351.24
Total admitted assets	\$ 4,385,825.67

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 61,277.80
Gross claims in process of adjustment, or in suspense.....	890,099.00
Gross claims resisted.....	45,291.00
Total claims for losses	\$ 996,667.80
Deduct reinsurance.....	276,673.00
Net amount of unpaid losses	\$ 719,994.80
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 571,195.69
Gross unearned premiums pro rata on fire risks running more than one year.....	1,518,965.73
Gross unearned premiums at 50 per cent on inland navigation risks.....	23,967.00
Gross unearned premiums on marine risks.....	134,809.41
Unearned premiums (Philippine Islands).....	3,917.00
Total unearned premiums as computed above	2,552,854.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,760.00
State, county and municipal taxes due or accrued.....	85,958.24
Commissions, brokerage and other charges due or to become due to agents and brokers.....	19,952.97
All other liabilities, total.....	231.10
Total of all liabilities except capital	\$ 3,681,321.85
Surplus as regards policyholders.....	1,694,763.82
Total liabilities	\$ 4,385,825.67

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$495,528,112.00	\$ 5,171,247.24	\$ 32,763,542.00	\$ 274,944.91
Written during the year.....	299,439,667.00	3,186,021.78	406,426,454.00	2,050,043.45
Totals	\$794,967,779.00	\$ 8,357,269.02	\$439,189,996.00	\$ 2,294,988.36
Expired and terminated.....	303,025,556.00	3,217,902.20	306,065,380.00	1,972,391.15
In force at end of the year.....	\$491,942,223.00	\$ 5,120,396.32	\$ 431,124,416.00	\$ 221,897.15
Deduct amount reinsured.....	90,022,672.00	1,030,399.23	12,168,928.00	73,933.18
Net amount in force	\$401,919,551.00	\$ 4,118,786.59	\$ 23,955,478.00	\$ 248,294.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$109,083,861.00	\$ 1,142,395.21
Two years.....	2,955,421.00	25,796.37
Three years.....	217,500,883.00	2,021,512.73
Four years.....	3,507,805.00	40,283.19
Five years and over.....	78,074,081.00	888,847.00
Net amount in force December 31, 1915	\$461,030,531.00	\$ 4,118,786.59

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000.00
Losses incurred during the year.....	1,672,053.28

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 2,105,525.00	\$ 1,228.00	\$ 198,900.00
Gross premiums on risks written.....	27,100.73	71.03	948.23
Losses paid.....	18,650.87	13.84	-----
Losses incurred.....	19,190.87	13.84	-----

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LIMITED

Located at Liverpool, England.
Incorporated December 10, 1861. Commenced Business in U. S., 1879.
Archibald G. McIlwaine, Jr., Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 5,066,936.01
Extended at.....	\$ 5,066,936.01

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 4,268,419.94	\$ 216,708.60
Deduct gross amount paid for reinsurance, fire, \$1,133,095.70; marine and inland, \$27,719.19; return premiums, fire, \$736,429.88; marine and inland, \$59,977.71.....	1,869,525.58	84,606.90
Total premiums (other than per- petuals)	\$ 2,398,894.36	\$ 232,011.70
Gross interest on bonds and dividends on stocks.....	\$ 188,291.68	
Gross interest on deposits, trust companies or banks.....	17,837.36	
Gross interest from other sources.....	6,044.51	
Gross rents—including company's occupancy of its own building.....	83,592.11	
Total gross interest and rents		\$75,765.66

From other sources, total.....	30,902.94
Gross profit on sale or maturity of ledger assets.....	2,468.75
Total income.....	\$ 2,849,484.41
Total.....	\$ 7,916,430.42

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 2,030,985.14	\$ 125,906.32	
Deduct amount received for salvage, fire, \$69,833.89; marine and inland, \$4,703.94; reinsurance, fire, \$656,997.24; marine and inland, \$11,286.52; discount, fire, \$228.43.....	721,119.56	16,030.47	
Net amount paid for losses.....	\$ 1,319,865.58	\$ 109,875.85	\$ 1,429,741.43

Expenses of adjustment, settlement of losses.....	55,400.90
Commissions or brokerage.....	413,581.89
Allowances to local agencies for miscellaneous agency expenses.....	18,289.76
Salaries and expenses of special and general agents.....	112,588.43
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	170,064.06
Rents—including company's occupancy of its own buildings.....	29,575.22
Advertising, printing and stationery.....	35,086.07
Postage, telegrams, telephone and express.....	19,605.46
Legal expenses.....	723.08
Furniture and fixtures.....	2,999.76
Maps, including corrections.....	9,946.54
Underwriters' boards and tariff associations.....	46,285.21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	35,152.92
Inspections and surveys.....	18,561.00
Repairs and expenses on real estate.....	9,997.25
Taxes on real estate.....	5,533.44
State taxes on premiums.....	62,734.86
Insurance department licenses and fees.....	12,527.07
All other licenses, fees and taxes.....	26,256.47
All other disbursements, total.....	300,055.00
Agents' balances charged off.....	12,774.94
Gross loss on sale or maturity of ledger assets.....	1,268.76
Total disbursements.....	\$ 2,827,016.12
Balance.....	\$ 5,089,404.30

LEDGER ASSETS

Book value of real estate.....	\$ 300,000.00
Book value of bonds and stocks.....	3,022,650.33
Cash in office.....	7,918.37
Deposits in trust companies and banks not on interest.....	4,919.53
Deposits in trust companies and banks on interest.....	676,582.26
Agents' balances, representing business written subsequent to October 1, last.....	565,467.39
Agents' balances representing business written prior to October 1, last.....	35,804.88
Bills receivable taken for fire risks.....	1,649.43
All other ledger assets, total.....	484,472.11
Total ledger assets.....	\$ 5,089,404.30

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 47,843.74
Interest due and accrued on other assets.....	5,256.48
Rents due and accrued on company's property.....	690.36
Total.....	53,790.58
All other non-ledger assets, total.....	16,228.82
Gross assets.....	\$ 5,159,627.70

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities.....	\$ 15,472.13
Overdue and accrued interest on bonds in default.....	4,373.00
Agents' balances, representing business written prior to October 1, last.....	25,804.88
Bills receivable, past due, taken for marine, inland and fire risks.....	647.63
Book value of ledger assets over market value.....	308,733.14
Total.....	355,030.78
Total admitted assets.....	\$ 4,904,634.92

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 31,938.00
Gross claims in process of adjustment, or in suspense.....	224,506.54
Gross claims resisted.....	39,900.00
Total claims for losses.....	\$ 286,344.54
Deduct reinsurance.....	100,137.95
Net amount of unpaid losses.....	\$ 186,076.59
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year.....	\$ 2,641,670.23
Gross unearned premiums at 50 per cent on inland navigation risks.....	111,356.50
Total unearned premiums as computed above.....	2,753,026.73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,711.93
State, county and municipal taxes due or accrued.....	56,334.24
Commissions, brokerage and other charges due or to become due to agents and brokers.....	5,500.00
All other liabilities, total.....	65.00
Total of all liabilities except capital.....	\$ 3,004,734.49
Surplus over all liabilities.....	\$ 1,899,920.43
Surplus as regards policyholders.....	1,899,920.43
Total liabilities.....	\$ 4,904,634.92

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 721,519,632	\$ 6,720,129.71	\$ 9,496,788.00	\$ 216,276.31
Written during the year.....	478,900,357	4,399,419.94	17,862,132.00	316,708.00
Excess of original premiums.....		401.26		
Totals.....	\$ 1,199,422,989	\$ 11,029,953.61	\$ 27,358,920.00	\$ 533,084.31
Expired and terminated.....	448,196,551	4,323,663.68	14,782,034.00	280,113.01
In force at end of the year.....	\$ 746,226,438	\$ 6,826,289.33	\$ 12,576,886.00	\$ 344,871.90
Deduct amount reinsured.....	177,127,508	1,620,904.00	1,289,879.00	22,158.89
Net amount in force.....	\$ 569,098,930	\$ 5,186,384.43	\$ 11,287,007.00	\$ 322,713.01

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$136,454,006.00	\$ 1,324,213.23
Two years.....	6,292,515.00	35,662.80
Three years.....	304,371,296.00	2,469,615.02
Four years.....	2,791,894.00	35,247.65
Five years and over.....	118,388,586.00	1,330,605.33
Net amount in force December 31, 1915.....	\$569,098,930.00	\$ 5,186,384.43

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	
Losses incurred during the year	\$ 150,000.00
	1,376,730.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,850,352.00	\$ 152,020.00	\$ 337,025.00
Gross premiums on risks written	29,572.92	1,175.96	1,501.82
Losses paid	35,634.33	82.41	19.95
Losses incurred	54,670.72	82.41	-12.05

LUMBERMEN'S INSURANCE COMPANY

Located at No. 427 Walnut St., Philadelphia, Pa.

Incorporated June 2, 1873. Commenced Business December 11, 1873.

Oliver H. Hill, President. Nathan J. Dunn, Secretary.

CAPITAL

Capital stock paid in cash	\$ 250,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,906,424.79
Extended at	\$ 1,906,424.79

INCOME

Gross premiums, fire	\$ 308,554.75
Deduct gross amount paid for reinsurance, fire, \$73,569.53; return premiums, fire, \$63,850.74	137,222.77
Total premiums (other than perpetuals)	\$ 231,331.98
Deposit premiums on perpetual risks	2,023.00
Gross interest on mortgage loans	\$ 5,622.82
Gross interest on collateral loans	250.00
Gross interest on bonds and dividends on stocks	78,053.26
Gross interest on deposits, trust companies or banks	786.79
Gross rents—including company's occupancy of its own building	3,515.29
Total gross interest and rents	\$8,227.96
From other sources, total	69.00
Total income	\$ 321,661.94
Total	\$ 2,228,086.73

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 126,717.90
Deduct amount received for salvage, fire, \$2,574.00; reinsurance, fire, \$34,578.09; discount, fire, \$118,233.00	37,271.22
Net amount paid for losses	\$ 89,446.68
Expenses of adjustment, settlement of losses	1,051.99
Commissions or brokerage	59,882.47
Salaries and expenses of special and general agents	8,667.59
Salaries, fees and other charges of officers, directors, trustees, agents and employees	18,092.50
Rents—including company's occupancy of its own buildings	1,200.00
Advertising, printing and stationery	2,300.22
Postage, telegrams, telephone and express	1,612.74
Legal expenses	196.11
Furniture and fixtures	1,046.53
Maps, including corrections	633.92
Underwriters' boards and tariff associations	3,194.71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,407.41

Inspections and surveys	\$74.85
Repairs and expenses on real estate	917.00
Taxes on real estate	1,190.07
State taxes on premiums	3,829.25
Insurance department licenses and fees	1,183.49
All other licenses, fees and taxes	6,191.81
All other disbursements, total	1,249.89
Deposit premiums returned	3,088.40
Interest and dividends to stockholders	45,000.00
Gross loss on sale or maturity of ledger assets	1,049.19
Decrease in book value of ledger assets	2,999.65
Total disbursements	\$ 237,517.30
Balance	\$ 1,970,569.33

LEDGER ASSETS

Book value of real estate	\$ 66,714.90
Mortgage loans on real estate	110,009.90
Book value of bonds and stocks	1,717,225.82
Cash in office	308.77
Deposits in trust companies and banks on interest	33,792.27
Agents' balances, representing business written subsequent to October 1, last	41,985.45
Agents' balances, representing business written prior to October 1, last	533.86
Total ledger assets	\$ 1,970,569.33

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,977.37
Interest due and accrued on bonds	24,637.79
Total	26,615.16
Gross assets	\$ 1,997,184.39

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 533.86
Book value of ledger assets over market value	41,380.78
Total	42,064.64
Total admitted assets	\$ 1,955,119.75

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 4,091.92
Gross claims in process of adjustment, or in suspense	4,496.51
Gross claims resisted	4,655.00
Total claims for losses	\$ 13,243.43
Deduct reinsurance	1,979.29
Net amount of unpaid losses	\$ 11,264.14
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 277,669.72
Total unearned premiums as computed above	277,669.72
Amount reclaimable by the insured on perpetual fire insurance policies	171,556.68
State, county and municipal taxes due or accrued	4,783.90
Commissions, brokerage and other charges due or to become due to agents and brokers	4,069.56
Total of all liabilities except capital	\$ 470,919.30

Cash capital	\$ 250,000.00	
Surplus over all liabilities.....	1,294,201.45	
Surplus as regards policyholders.....		1,454,201.45
Total liabilities	\$ 1,955,119.75	

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 63,642,312.00	\$ 654,082.30
Written during the year.....	40,806,741.00	368,554.75
Totals	\$104,448,053.00	\$ 1,022,587.05
Expired and terminated.....	34,436,245.00	344,505.58
In force at end of the year.....	\$ 70,011,808.00	\$ 678,081.13
Deduct amount reinsured.....	12,935,020.00	147,719.18
Net amount in force.....	\$ 56,076,788.00	\$ 530,370.95
Perpetual risks not included above, \$7,230,950.00; premium on same, \$190,618.52.		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 12,523,174.00	\$ 126,092.33
Two years	374,063.00	2,480.93
Three years	28,312,004.00	227,236.67
Four years	141,515.00	1,509.08
Five years	13,734,832.00	172,301.67
Net amount in force December 31, 1915.....	\$ 56,076,788.00	\$ 530,370.95

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year.....	81,945.36
Amount loaned to stockholders not officers.....	7,250.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 1,292,900.00
Gross premiums on risks written.....	14,453.39
Losses paid	7,902.57
Losses incurred	8,569.95

MANNHEIM INSURANCE COMPANY

Located at No. 37 Wall St., New York City, N. Y.
 Incorporated May 24, 1879. Commenced Business in U. S. Feb. 4, 1887.
 F. Herrmann & Co., U. S. Managers.

CAPITAL

U. S. deposit capital stock paid in cash.. \$ 300,000.00	
Amount of ledger assets, December 31, of previous year	\$ 1,268,525.15
Extended at	\$ 1,268,525.15

INCOME

Gross premiums, marine and inland.....	\$ 2,020,836.22
Deduct gross amount paid for reinsurance, marine and inland, \$624,277.77; return premiums, marine and inland, \$238,425.90	862,703.67
Total premiums (other than perpetuials).....	\$ 2,158,132.65

Gross interest on bonds and dividends on stocks.....	\$ 32,450.03
Gross interest on deposits, trust companies or banks.....	3,866.57
Gross interest from other sources, Philippine deposit.....	318.49

Total gross interest and rents.....	36,635.09
From other sources, remittance from home office, total	63,370.61
Gross profit on sale or maturity of ledger assets.....	661.28
Total income	\$ 2,237,709.03
Total	\$ 2,596,324.15

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 1,742,125.16
Deduct amount received for salvage, marine and inland, \$80,888.28; reinsurance, marine and inland, \$991,958.96	481,847.22
Net amount paid for losses.....	\$ 1,260,277.94
Expenses of adjustment, settlement of losses.....	3,491.22
Commissions or brokerage.....	496,200.03
Allowances to local agencies for miscellaneous agency expenses.....	4,289.74
Salaries and expenses of special and general agents.....	11,770.53
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	4,336.00
Advertising, printing and stationery.....	9,329.61
Postage, telegrams, telephone and express.....	6,139.31
Legal expenses	1,428.74
Underwriters' boards and tariff associations.....	3,515.46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	55.00
Inspections and surveys.....	1,969.77
State taxes on premiums.....	43,338.84
Insurance department licenses and fees.....	6,634.42
All other licenses, fees and taxes.....	14,116.59
All other disbursements, total	149,346.75
Agents' balances charged off.....	674.83
Gross loss on sale or maturity of ledger assets.....	156.26
Total disbursements	\$ 2,016,241.90
Balance	\$ 1,510,082.28

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,024,125.00
Deposits in trust companies and banks on interest.....	22,662.08
Agents' balances, representing business written subsequent to October 1, last.....	401,153.19
Agents' balances, representing business written prior to October 1, last.....	6,746.40
Bills receivable, taken for marine and inland risks.....	4,395.52
All other ledger assets, Philippine deposit for benefit of all U. S. policyholders, total.....	50,000.00
Total ledger assets.....	\$ 1,510,082.28

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 14,769.17
Total	14,769.17
Gross assets	\$ 1,524,851.45

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	6,746.40
Market value of special deposits in excess of corresponding liabilities.....	9,678.09
Book value of ledger assets over market value.....	30,465.09
Total	46,890.42
Total admitted assets.....	\$ 1,477,961.03

LIABILITIES

Gross claims in process of adjustment, or in suspense.	\$ 497,843.14
Gross claims resisted.....	1,334.00
Total claims for losses.....	\$ 499,177.14
Deduct reinsurance.....	200,475.74
Net amount of unpaid losses.....	\$ 298,701.40
Gross unearned premiums as 50 per cent on long term inland risks running one year or less.....	\$ 11,204.04
Gross unearned premiums at 50 per cent on time hull and cargo risks.....	370,143.57
Gross unearned premiums 100 per cent on marine risks.....	48,705.38
Total unearned premiums as computed above.....	430,052.99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county and municipal taxes due or accrued.....	45,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,596.09
Total of all liabilities except capital.....	\$ 777,850.48
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	500,110.55
Surplus as regards policyholders.....	700,110.55
Total liabilities.....	\$ 1,477,961.03

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 65,414,614.00	\$ 1,097,181.56
Written during the year.....	383,500,445.00	3,020,836.32
Totals.....	\$948,915,059.00	\$ 4,118,017.88
Expired and terminated.....	584,808,929.00	3,036,246.31
In force at end of the year.....	\$ 64,111,120.00	\$ 1,081,771.57
Deduct amount reinsured.....	14,530,739.00	207,386.17
Net amount in force.....	\$ 49,574,381.00	\$ 814,385.40

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 790,789.00	\$ 3,774.91
Two years.....	778,889.00	5,455.14
Three years.....	1,474,145.00	13,405.21
Four years.....	216,071.00	2,247.85
Five years.....	36,808.00	509.88
Net amount in force December 31, 1915.....	\$ 3,206,784.00	\$ 25,392.99

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year, marine and inland.....	\$ 1,534,146.19

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written.....	\$ 396,885.00
Gross premiums on risks written.....	1,737.06
Losses paid.....	841.36
Losses incurred.....	650.36

MECHANICS INSURANCE COMPANY

Located at Nos. 500-502 Walnut Street, Philadelphia, Pa.
 Incorporated April 13, 1851. Commenced Business May 4, 1854.
 Daniel H. Dunham, President. John A. Snyder, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 250,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,457,311.44
Extended at.....	\$ 1,457,311.44

INCOME

Gross premiums, fire.....	\$ 537,666.73
Deduct gross amount paid for reinsurance, fire, \$89,783.40; return premiums, fire, \$77,904.85.....	167,688.25
Total premiums (other than perpetuals).....	\$ 369,978.48
Deposit premiums on perpetual risks.....	7,901.79
Gross interest on mortgage loans.....	\$ 9,275.46
Gross interest on collateral loans.....	800.31
Gross interest on bonds and dividends on stocks.....	43,865.61
Gross interest on deposits, trust companies or banks.....	884.50
Gross interest from other sources.....	3.75
Gross rents—including company's occupancy of its own building.....	4,613.50
Total gross interest and rents.....	59,449.13
From other sources, total.....	271.00
Gross profit on sale or maturity of ledger assets.....	800.37
Total income.....	\$ 438,460.77
Total.....	\$ 1,895,972.21

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 228,965.61
Deduct amount received for salvage, fire, \$1,109.67; reinsurance, fire, \$43,112.23; discount, fire, \$170.50.....	44,458.10
Net amount paid for losses.....	\$ 184,507.51
Expenses of adjustment, settlement of losses.....	3,801.20
Commissions or brokerage.....	112,301.31
Allowances to local agencies for miscellaneous agency expenses.....	2,362.37
Salaries and expenses of special and general agents.....	3,576.59
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	20,847.95
Rents—including company's occupancy of its own buildings.....	5,500.00
Advertising, printing and stationery.....	7,261.74
Postage, telegrams, telephone and express.....	1,256.39
Legal expenses.....	471.88
Furniture and fixtures.....	242.83
Maps, including corrections.....	170.54
Underwriters' boards and tariff associations.....	3,779.23
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	3,227.46
Inspections and surveys.....	375.96
Repairs and expenses on real estate.....	230.67
Taxes on real estate.....	2,310.58
State taxes on premiums.....	6,022.54
Insurance department licenses and fees.....	2,216.39
All other licenses, fees and taxes.....	5,110.46
All other disbursements, total.....	2,430.46
Deposit premiums returned.....	8,847.86

Interest and dividends to stockholders.....	25,006.39
Agents' balances charged off.....	125.32
Gross loss on sale or maturity of ledger assets.....	298.12
Total disbursements.....	\$ 403,235.99
Balance.....	\$ 1,492,738.22

LEDGER ASSETS

Book value of real estate.....	\$ 83,198.77
Mortgage loans on real estate.....	176,525.00
Book value of bonds and stocks.....	1,087,002.01
Cash in office.....	1,171.85
Deposits in trust companies and banks on interest.....	85,282.34
Agents' balances, representing business written subsequent to October 1, last.....	50,741.48
Agents' balances, representing business written prior to October 1, last.....	2,571.43
All other ledger assets, total.....	6,190.34
Total ledger assets.....	\$ 1,492,738.22

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 2,317.47
Interest due and accrued on bonds.....	12,459.80
Interest due and accrued on other assets.....	439.63
Rents due and accrued on company's property.....	4.17
Total.....	\$ 15,221.07
Market value of real estate over book value.....	14,806.22
Gross assets.....	\$ 1,522,956.22

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,571.43
Book value of ledger assets over market value.....	42,307.61
Total.....	44,778.41
Total admitted assets.....	\$ 1,478,148.08

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 5,740.58
Gross claims in process of adjustment, or in suspense.....	23,695.50
Gross claims resisted.....	1,150.00
Total claims for losses.....	\$ 32,586.08
Deduct reinsurance.....	7,122.54
Net amount of unpaid losses.....	\$ 25,463.54
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 454,255.31
Total unearned premiums as computed above.....	454,255.31
Amount reclaimable by the insured on perpetual fire insurance policies.....	223,126.10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	902.61
State, county and municipal taxes due or accrued.....	7,090.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,375.48
All other liabilities, total.....	1,685.46
Total of all liabilities except capital.....	\$ 782,959.49
Cash capital.....	\$ 250,000.00
Surplus over all liabilities.....	444,238.59
Surplus as regards policyholders.....	604,238.59
Total liabilities.....	\$ 1,478,148.08

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 95,940,037.00	\$ 925,582.05
Written during the year.....	46,097,755.00	557,606.78
Totals.....	\$142,037,792.00	\$ 1,483,248.78
Expired and terminated.....	40,335,967.00	498,408.00
In force at end of the year.....	\$101,671,825.00	\$ 964,840.09
Deduct amount reinsured.....	14,587,124.00	162,270.61
Net amount in force.....	\$ 87,084,701.00	\$ 802,569.48
Perpetual risks not included above, \$14,998,588.33; premium on same, \$387,536.25.		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 13,606,870.00	\$ 212,008.30
Two years.....	630,825.00	5,186.02
Three years.....	35,102,763.00	300,732.18
Four years.....	449,972.00	4,482.88
Five years.....	23,015,984.00	217,389.00
Over five years.....	8,218,287.00	62,851.10
Net amount in force December 31, 1915.....	\$ 87,084,701.00	\$ 802,569.48

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	183,770.45

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 1,160,005.00
Gross premiums on risks written.....	14,043.59
Losses paid.....	7,373.48
Losses incurred.....	7,229.39

MECHANICS AND TRADERS INSURANCE COMPANY

Located at No. 144 Carondelet Street, New Orleans, La.
Incorporated October 15, 1889. Commenced Business November 1, 1889.
H. A. Smith, President. T. B. Norton, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,586,130.21
Extended at.....	\$ 1,586,130.21

INCOME

Gross premiums, fire.....	\$ 1,202,600.57
Deduct gross amount paid for reinsurance, fire, \$431,250.37; return premiums, fire, \$216,271.78.....	667,492.35
Total premiums (other than perpetuals).....	\$ 535,108.22
Gross interest on bonds and dividends on stocks.....	\$ 61,481.84
Gross interest on deposits, trust companies or banks.....	741.50
Gross rents—including company's occupancy of its own building.....	3,600.00
Total gross interest and rents.....	65,823.04

From other sources, total.....	211.50
From agents' balances previously charged off.....	90.92
Borrowed money (gross).....	40,000.00
Total income.....	\$ 641,233.68
Total.....	\$ 2,227,553.89

DISBURSEMENTS

Gross amount paid for losses, fire.....	445,797.23
Deduct amount received for salvage, fire, \$6,638.03; re-insurance, fire, \$41,884.51.....	48,522.54
Net amount paid for losses.....	\$ 397,274.68
Expenses of adjustment, settlement of losses.....	7,600.55
Commissions or brokerage.....	96,705.52
Allowances to local agencies for miscellaneous agency expenses.....	24.94
Salaries and expenses of special and general agents.....	67,992.45
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	4,718.43
Rents—including company's occupancy of its own buildings.....	3,552.25
Advertising, printing and stationery.....	6,170.87
Postage, telegrams, telephone and express.....	4,857.13
Legal expenses.....	143.00
Furniture and fixtures.....	115.25
Maps, including corrections.....	374.78
Underwriters' boards and tariff associations.....	11,184.65
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	6,699.66
Inspections and surveys.....	1,174.58
Repairs and expenses on real estate.....	169.81
Taxes on real estate.....	1,076.25
State taxes on premiums.....	16,711.78
Insurance department licenses and fees.....	4,376.25
All other licenses, fees and taxes.....	12,890.23
All other disbursements, total.....	902.72
Interest on borrowed money.....	40,000.00
Total disbursements.....	\$ 684,568.85
Balance.....	\$ 1,542,785.04

LEDGER ASSETS

Book value of real estate.....	\$ 22,000.00
Book value of bonds and stocks.....	1,546,989.95
Cash in office.....	45.00
Deposits in trust companies and banks not on interest	16,889.58
Deposits in trust companies and banks on interest.....	11,778.05
Agents' balances, representing business written subsequent to October 1, last.....	140,146.79
Agents' balances, representing business written prior to October 1, last.....	1,935.67
Total ledger assets.....	\$ 1,542,785.04

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 22,198.33
Total.....	22,198.33
Market value of real estate over book value.....	1,500.00
All other non-ledger assets, total.....	1,708.11
Gross assets.....	\$ 1,569,191.48

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 1,935.67
Market value of special deposits in excess of corresponding liabilities.....	676.45
Book value of ledger assets over market value, bonds.....	61,227.50
Book value of ledger assets over market value, stocks.....	49,416.45
Total.....	194,256.07
Total admitted assets.....	\$ 1,464,925.41

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 27,537.06
Gross claims in process of adjustment, or in suspense.....	58,007.35
Gross claims resisted.....	14,541.32
Total claims for losses.....	\$ 110,085.32
Deduct reinsurance.....	23,898.01
Net amount of unpaid losses.....	\$ 84,588.32
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 532,184.84
Total unearned premiums as computed above.....	532,184.84
State, county and municipal taxes due or accrued.....	17,072.17
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,927.83
Total of all liabilities except capital.....	\$ 637,773.16
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	227,192.25
Surplus as regards policyholders.....	827,192.25
Total liabilities.....	\$ 1,464,925.41

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$165,247,620.00	\$ 1,457,949.66
Written during the year.....	113,795,584.00	1,202,600.57
Totals.....	\$279,117,514.00	\$ 2,860,550.23
Expired and terminated.....	112,548,618.00	1,213,259.75
In force at end of the year.....	\$166,568,901.00	\$ 1,647,293.47
Deduct amount reinsured.....	62,767,995.00	614,946.57
Net amount in force.....	\$103,800,906.00	\$ 1,032,346.90

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 22,659,815.00	\$ 246,071.23
Two years.....	1,056,490.00	8,046.23
Three years.....	54,858,411.00	565,160.73
Four years.....	855,375.00	8,887.43
Five years.....	14,396,614.00	164,881.03
Net amount in force December 31, 1915.....	\$103,800,906.00	\$ 1,032,346.90

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	499,529.59

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 991,193.00	\$ 273,000.00
Gross premiums on risks written.....	7,128.43	1,182.52
Losses paid.....	2,814.88	-----
Losses incurred.....	2,743.41	-----

THE MERCANTILE INSURANCE COMPANY OF AMERICA

Located at No. 76 William Street, New York City, N. Y.

Incorporated July 22, 1897. Commenced Business August 4, 1897.

E. G. Richards, President.

J. F. Hastings, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,376,012.00
Increase of paid-up capital during year.....	300,000.00
Extended at	\$ 2,576,012.00

INCOME

Gross premiums, fire.....	\$ 1,212,210.47
Deduct gross amount paid for reinsurance, fire, \$224,147.16; return premiums, fire, \$210,683.30.....	434,830.46
Total premiums (other than perpetuals).....	\$ 777,380.01
Gross interest on bonds and dividends on stocks.....	\$ 89,113.51
Gross interest on deposits, trust companies or banks.....	1,975.15
Gross interest from other sources.....	40.00
Total gross interest and rents.....	91,129.66
Gross profit on sale or maturity of ledger assets.....	44.23
Total income	\$ 868,553.59
Total	\$ 3,544,565.90

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 313,886.18
Deduct amount received for salvage, fire, \$6,928.74; reinsurance, fire, \$79,832.95.....	86,331.69
Net amount paid for losses.....	\$ 227,554.49
Expenses of adjustment, settlement of losses.....	3,276.90
Commissions or brokerage.....	309,754.39
Allowances to local agencies for miscellaneous agency expenses.....	2,481.50
Salaries and expenses of special and general agents.....	2,427.60
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	30,513.24
Rents—including company's occupancy of its own buildings.....	3,987.01
Advertising, printing and stationery.....	15,337.60
Postage, telegrams, telephone and express.....	2,948.75
Legal expenses.....	66.99
Furniture and fixtures.....	63.05
Maps, including corrections.....	844.62
Underwriters' boards and tariff associations.....	8,712.66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	3,778.89
Inspections and surveys.....	897.91
State taxes on premiums.....	10,242.94
Insurance department licenses and fees.....	3,309.51
All other licenses, fees and taxes.....	7,054.34
Interest and dividends to stockholders.....	20,000.00
Agents' balances charged off.....	174.93
Decrease in book value of ledger assets.....	511.79
Total disbursements	\$ 554,602.11
Balance	\$ 2,989,896.88

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,757,353.71
Deposits in trust companies and banks on interest.....	93,624.16
Agents' balances, representing business written subsequent to October 1, last.....	137,663.94
Agents' balances, representing business written prior to October 1, last.....	725.07
All other ledger assets, total.....	500.00
Total ledger assets.....	\$ 2,989,896.88

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 31,418.74
Total	31,418.74
Gross assets	\$ 2,021,315.02

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 725.07
Book value of ledger assets over market value.....	167,338.71
Total	168,113.78
Total admitted assets.....	\$ 2,913,196.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 9,555.00	
Gross claims in process of adjustment, or in suspense.....	66,467.94	
Gross claims resisted.....	965.00	
Total claims for losses.....	\$ 76,987.94	
Deduct reinsurance.....	17,069.08	
Net amount of unpaid losses.....	\$ 59,918.86	
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 253,118.08	
Gross unearned premiums pro rata on fire risks running more than one year.....	877,816.41	
\$600.06 unearned premiums (pro rata).....	777.08	
Total unearned premiums as computed above.....	663,711.57	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500.00	
State, county and municipal taxes due or accrued.....	23,321.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	8,623.27	
Total of all liabilities except capital.....	\$ 737,472.70	
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities.....	1,155,724.14	
Surplus as regards policyholders.....	2,155,724.14	
Total liabilities	\$ 2,913,196.84	
Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.		
RISKS AND PREMIUMS		
	Fire Risks	Premiums
In force December 31, 1914.....	\$156,412,688.00	\$ 1,909,587.86
Written during the year.....	137,376,566.00	1,212,210.47
Excess of original premiums.....		38,379.00
Totals.....	\$293,789,254.00	\$ 2,454,177.33
Expired and terminated.....	106,885,675.00	866,159.64
In force at end of the year.....	\$186,833,679.00	\$ 1,585,976.00
Deduct amount reinsured.....	42,512,350.00	318,436.30
Net amount in force.....	\$144,321,329.00	\$ 1,267,540.88

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 56,436,485.00	\$ 570,236.17
Two years.....	2,499,557.00	11,683.21
Three years.....	62,545,901.00	444,899.84
Four years.....	1,515,967.00	16,884.55
Five years and over.....	30,813,446.00	223,812.27
Advance premiums.....	2,183.00	24.29
Net amount in force December 31, 1915.....	\$144,136,629.00	\$ 1,507,540.33

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000.00
Losses incurred during the year.....	243,800.97

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,361,375.00	\$ 26,575.00
Gross premiums on risks written.....	12,667.16	532.34
Losses paid.....	9,418.92	13.85
Losses incurred.....	8,649.70	13.85

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Located at No. 1 Liberty St., New York City, N. Y.
 Incorporated February 9, 1910. Commenced Business March 1, 1910.
 Edward L. Ballard, President. Alden C. Noble, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year.....	973,974.27
Extended at.....	\$ 973,974.27

INCOME

Gross premiums, fire.....	\$ 1,073,628.00
Deduct gross amount paid for reinsurance, fire, \$244,043.62; return premiums, fire, \$232,728.98.....	476,772.60
Total premiums (other than perpetuities).....	\$ 596,855.40
Gross interest on mortgage loans.....	9,510.48
Gross interest on bonds and dividends on stocks.....	34,873.50
Gross interest on deposits, trust companies or banks.....	1,022.84
Total gross interest and rents.....	45,406.82
Gross profit on sale or maturity of ledger assets.....	18,906.51
Gross increase in book value of ledger assets.....	82,760.02
Total income.....	\$ 694,948.75
Total.....	\$ 1,667,323.02

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 336,169.74
Deduct amount received for salvage, fire, \$3,500.73; reinsurance, fire, \$106,282.81.....	109,783.54
Net amount paid for losses.....	\$ 226,386.20

Expenses of adjustment, settlement of losses.....	4,321.56
Commissions or brokerage.....	108,851.29
Allowances to local agencies for miscellaneous agency expenses.....	144.75
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	45,214.54
Rents—including company's occupancy of its own buildings.....	2,630.00
Advertising, printing and stationery.....	2,503.72
Postage, telegrams, telephone and express.....	1,024.85
Legal expenses.....	8.30
Furniture and fixtures.....	1,814.67
Maps, including corrections.....	844.39
Underwriters' boards and tariff associations.....	9,846.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,322.29
Inspections and surveys.....	183.21
State taxes on premiums.....	6,397.23
Insurance department licenses and fees.....	1,413.82
All other licenses, fees and taxes.....	2,960.25
All other disbursements, total.....	1,086.56
Deposit premiums returned.....	32,000.00
Gross loss on sale or maturity of ledger assets.....	11,125.70
Decrease in book value of ledger assets.....	2,105.50
Total disbursements.....	\$ 451,891.99
Balance.....	\$ 1,215,131.03

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 199,400.00
Loans secured by pledge of bonds, stocks or other collateral.....	858,906.21
Deposits in trust companies and banks on interest.....	39,327.86
Agents' balances, representing business written subsequent to October 1, last.....	117,496.96
Total ledger assets.....	\$ 1,215,131.03

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 2,313.41
Interest due and accrued on bonds.....	5,286.22
Interest due and accrued on other assets.....	\$ 1.10
Total.....	8,320.74
Market value of bonds and stocks over book value.....	57,114.79
Gross assets.....	\$ 1,280,566.56
Total admitted assets.....	\$ 1,280,566.56

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 78,245.00
Total claims for losses.....	\$ 78,245.00
Deduct reinsurance.....	25,715.60
Net amount of unpaid losses.....	\$ 52,529.40
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year.....	\$ 418,997.81
Total unearned premiums as computed above.....	418,997.81
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued; state, county and municipal taxes due or accrued; commissions, brokerage and other charges due or to become due to agents and brokers.....	50,000.00
Cash capital.....	\$ 290,000.00
Surplus over all liabilities.....	526,688.75
Surplus as regards policyholders.....	726,688.75
Total liabilities.....	\$ 1,280,566.56

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1911.....	\$ 74,444,700.00	\$ 784,009.59
Excess of original premiums.....	.....	15,674.24
Written during the year.....	100,905,677.00	1,073,628.60
Totals	\$174,450,377.00	\$ 1,873,312.43
Expired and terminated.....	78,473,613.00	827,223.37
In force at end of the year.....	\$ 95,976,764.00	\$ 1,046,088.46
Deduct amount reinsured.....	23,949,051.00	274,094.32
Net amount in force.....	\$ 72,027,713.00	\$ 773,993.51

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 23,501,821.00	\$ 435,727.82
Two years.....	1,210,859.00	14,138.71
Three years.....	26,069,767.00	261,244.09
Four years.....	594,690.00	5,597.90
Five years and over.....	4,640,578.00	57,285.22
Net amount in force December 31, 1911.....	\$ 72,027,713.00	\$ 773,993.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year.....	218,928.50

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 562,102.00
Gross premiums on risks written.....	7,233.29
Losses paid.....	1,029.10
Losses incurred.....	4,083.10

MILWAUKEE MECHANICS' INSURANCE COMPANY

Located at Milwaukee, Wisconsin, 10th Floor First National Bank Building.
 Incorporated February 13, 1852. Commenced Business April 1, 1859.
 William L. Jones, President. Oscar Griebling, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 4,174,199.66
Extended at.....	\$ 4,174,199.66

INCOME

Gross premiums, fire.....	\$ 2,838,003.84
Deduct gross amount paid for reinsurance, fire, \$468,288.96; return premiums, fire, \$435,645.11.....	903,934.07
Total premiums (other than perpetuities).....	\$ 1,934,069.77
Gross interest on mortgage loans.....	\$ 90,565.91
Gross interest on bonds and dividends on stocks.....	90,128.74
Gross interest on deposits, trust companies or banks.....	2,232.48
Gross interest from other sources.....	862.51
Gross rents—including company's occupancy of its own building.....	120.00
Total gross interest and rents.....	183,890.94

Increase in liabilities on account of reinsurance treaties.....	11,469.77
From agents' balances previously charged off.....	575.34
Borrowed money (gross).....	50,000.00
Gross increase in book value of ledger assets.....	21,100.00
Total income.....	\$ 2,201,154.82
Total.....	\$ 6,375,354.48

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,208,583.65
Deduct amount received for salvage, fire, \$14,796.82; reinsurance, fire, \$232,318.46; discount, fire, \$537.10.....	247,672.18
Net amount paid for losses.....	\$ 960,910.57
Expenses of adjustment, settlement of losses.....	37,230.93
Commissions or brokerage.....	458,725.36
Salaries and expenses of special and general agents, trustees, agents and other charges of officers, directors, and employees.....	101,306.93
Rents—including company's occupancy of its own buildings.....	95,809.96
Advertising, printing and stationery.....	13,876.76
Postage, telegrams, telephone and express.....	14,743.81
Legal expenses.....	18,737.31
Furniture and fixtures.....	1,990.62
Maps, including corrections.....	1,613.12
Underwriters' boards and tariff associations.....	10,496.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	5,483.82
Inspections and surveys.....	23,445.74
Taxes on real estate.....	29,792.73
State taxes on premiums.....	183.11
Insurance department licenses and fees.....	55,080.60
All other licenses, fees and taxes.....	14,878.69
All other disbursements, total.....	17,317.86
Interest and dividends to stockholders.....	7,961.33
Borrowed money, repair (gross).....	120,000.00
Interest on borrowed money.....	60,000.00
Agents' balances charged off.....	186.12
Decrease in book value of ledger assets.....	3,128.64
Total disbursements.....	\$ 2,064,362.54
Balance.....	\$ 4,310,991.94

LEDGER ASSETS

Book value of real estate.....	\$ 15,300.00
Mortgage loans on real estate.....	1,747,209.90
Book value of bonds and stocks.....	2,037,587.50
Cash in office.....	6,877.08
Deposits in trust companies and banks on interest.....	150,425.48
Agents' balances, representing business written subsequent to October 1, last.....	346,177.42
Agents' balances, representing business written prior to October 1, last.....	5,248.83
All other ledger assets, total.....	2,165.73
Total ledger assets.....	\$ 4,310,991.91

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 28,730.58
Interest due and accrued on bonds.....	15,728.61
Total.....	44,459.19
All other non-ledger assets, recoverable for reinsurance on paid losses, total.....	16.58
Gross assets.....	\$ 4,355,467.71

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 5,248.83	
Market value of special deposits in excess of corresponding liabilities.....	6,183.30	
Total.....		11,332.13
Total admitted assets.....	\$ 4,944,085.28	

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 41,070.09	
Gross claims in process of adjustment, or in suspense.....	141,886.13	
Gross claims resisted.....	17,317.50	
Total claims for losses.....	\$ 200,273.72	
Deduct reinsurance.....	43,232.26	
Net amount of unpaid losses.....	\$ 157,021.46	
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 2,255,799.87	
Total unearned premiums as computed above.....	2,255,799.87	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000.00	
State, county and municipal taxes due or accrued.....	75,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	30,000.00	
Funds held under reinsurance treaties.....	19,075.50	
All other liabilities, reserve for dividends, total.....	30,000.00	
Total of all liabilities except capital.....	\$ 2,569,519.78	
Cash capital.....	\$ 1,000,000.00	
Surplus over all liabilities.....	781,566.50	
Surplus as regards policyholders.....	1,781,566.50	
Total liabilities.....	\$ 4,944,085.28	

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$508,327,411.00	\$ 5,210,060.35
Written during the year.....	273,027,242.00	2,840,880.23
Totals.....	\$780,354,653.00	\$ 8,051,540.57
Expired and terminated.....	338,964,225.00	2,784,161.73
In force at end of the year.....	\$521,370,428.00	\$ 5,267,378.81
Deduct amount reinsured.....	74,817,855.00	823,117.27
Net amount in force.....	\$446,552,573.00	\$ 4,444,261.54

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 75,516,230.00	\$ 938,681.72
Three years.....	270,432,615.00	2,800,815.39
Five years.....	97,785,728.00	1,142,763.54
Net amount in force December 31, 1915.....	\$446,552,573.00	\$ 4,444,261.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year, fire, \$867,364.16; tornado, \$23,330.92.....	889,695.08
Amount loaned to stockholders not officers.....	1,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 7,050,292.00	\$ 1,271,200.00
Gross premiums on risks written.....	90,566.75	6,222.31
Losses paid.....	62,162.38	886.84
Losses incurred.....	76,005.61	282.54

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY

Located at No. 1110 McKnight Bldg.

Incorporated July 1, 1902. Committed Business July 2, 1902.
Fred C. Van Dusen, President. Alfred Stinson, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 663,056.81
Extended at.....	\$ 663,056.81

INCOME

	Fire	Hall
Gross premiums.....	\$ 618,972.16	\$ 94,656.60
Deduct gross amount paid for reinsurance, fire, \$170,830.29; hall, \$10,945.07; return premiums, fire, \$115,887.30.....	286,717.50	10,945.07
Total premiums (other than per- petuals).....	\$ 332,254.67	\$ 83,111.62
Gross interest on mortgage loans.....	\$ 22,426.84	
Gross interest on bonds and dividends on stocks.....	9,227.75	
Gross interest on deposits, trust companies or banks.....	1,145.18	
Gross interest from other sources.....	3.99	
Total gross interest and rents.....		33,900.76
From other sources, total.....		46,946.21
Increase in liabilities on account of reinsurance treaties.....		16,297.61
Borrowed money (gross).....		62,000.73
Gross profit on sale or maturity of ledger assets.....		445.81
Gross increase in book value of ledger assets.....		3,118.62
Total income.....		\$ 577,677.71
Total.....		\$ 1,240,734.51

DISBURSEMENTS

	Fire	Hall
Gross amount paid for losses.....	\$ 153,364.52	\$ 107,715.65
Deduct amount received for salvage, fire, \$3,446.49; reinsurance, fire, \$46,935.03; hall, \$11,901.87.....	50,402.12	11,901.87
Net amount paid for losses.....	\$ 132,962.40	\$ 96,213.78
Expenses of adjustment, settlement of losses.....	4,741.83	
Commissions or brokerage.....	57,491.58	
Salaries and expenses of special and general agents.....	27,440.93	
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	25,541.79	
Rents—including company's occupancy of its own buildings.....	3,206.30	
Advertising, printing and stationery.....	7,713.67	
Postage, telegrams, telephone and express.....	4,857.88	
Legal expenses.....	436.60	
Furniture and fixtures.....	869.22	
Misc., including corrections.....	1,389.57	
Underwriters' boards and tariff associations.....	1,862.99	

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	1,794.16
Inspections and surveys.....	2,759.72
State taxes on premiums.....	7,662.52
Insurance department licenses and fees.....	5,364.72
All other licenses, fees and taxes.....	2,377.32
Interest and dividends to stockholders.....	20,000.00
Interest on borrowed money.....	683.85
Borrowed money repaid.....	62,000.00
Agents' balances charged off.....	876.67
Total disbursements.....	\$ 468,227.32
Balance.....	\$ 772,507.19

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 422,100.00
Book value of bonds and stocks.....	181,327.18
Cash in office.....	11,514.94
Deposits in trust companies and banks on interest.....	78,797.19
Agents' balances, representing business written subsequent to October 1, last.....	83,216.11
Agents' balances, representing business written prior to October 1, last.....	522.07
Total ledger assets.....	\$ 772,507.19

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 9,095.34
Interest due and accrued on bonds.....	2,887.50
Interest due and accrued on other assets.....	1,043.31
Total.....	13,026.15
Gross assets.....	\$ 785,533.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 522.07
Total.....	522.07
Total admitted assets.....	\$ 784,979.27

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 34,407.17
Total claims for losses.....	\$ 34,407.17
Deduct reinsurance.....	9,864.13
Net amount of unpaid losses.....	\$ 24,543.04
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 91,914.79
Gross unearned premiums pro rata on fire risks running more than one year.....	192,479.50
Total unearned premiums as computed above.....	284,394.29
State, county and municipal taxes due or accrued.....	13,608.86
Funds held under reinsurance treaties.....	16,297.61
Total of all liabilities except capital.....	\$ 338,843.30
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	246,135.97
Surplus as regards policyholders.....	446,135.97
Total liabilities.....	\$ 784,979.27

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 27,782,690.00	\$ 433,230.22
Written during the year.....	38,506,201.00	713,028.85
Excess of original premiums.....		413.26
Totals.....	\$ 66,294,892.00	\$ 1,146,672.33
Expired and terminated.....	\$ 4,472,815.00	\$ 433,819.91
In force at end of the year.....	\$ 61,856,076.00	\$ 692,862.32
Deduct amount reinsured.....	16,071,650.00	194,129.83
Net amount in force.....	\$ 45,784,386.00	\$ 498,732.49

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 16,903,595.00	\$ 183,829.58
Two years.....	23,079.00	223.40
Three years.....	30,620,291.00	223,529.67
Four years.....	1,150.00	11.00
Five years.....	8,236,221.00	91,147.32
Net amount in force December 31, 1915.....	\$ 45,784,386.00	\$ 498,732.47

GENERAL INTERROGATORIES

Largest amount written on any risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year, fire, \$131,920.08; hail, \$96,112.73; tornado, \$1,732.65.....	229,925.91

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,131,021.00	\$ 164,195.00
Gross premiums on risks written.....	12,762.36	1,072.56
Losses paid.....	3,875.80	13.58
Losses incurred.....	4,032.07	13.38

MOSCOW FIRE INSURANCE COMPANY

Located at Moscow, Russia.
Incorporated May 5, 1858. Commenced business in U. S., January 1, 1900.
Paul E. Rasor, U. S. Manager.

CAPITAL

Capital deposit paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,138,305.96
Extended at.....	\$ 2,138,305.96

INCOME

Gross premiums, fire.....	\$ 2,322,565.64
Deduct gross amount paid for return premiums, fire.....	665,765.86
Total premiums (other than perpetuums).....	\$ 1,656,799.78
Gross interest on bonds and dividends on stocks.....	\$ 75,637.11
Gross interest on deposits, trust companies or banks.....	4,701.15
Total gross interest and rents.....	80,338.26
Total income.....	\$ 1,737,138.04
Total.....	\$ 2,875,444.00

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 922,000.08
Deduct amount received for salvage, fire.....	18,177.11
Net amount paid for losses.....	\$ 903,822.97
Commissions or brokerage.....	496,942.57
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	500.00
Postage, telegrams, telephone and express.....	79.97
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	5,361.24
State taxes on premiums.....	28,508.21
Insurance department licenses and fees.....	2,019.95
All other licenses, fees and taxes.....	1,290.03
All other disbursements, total.....	225,000.00
Gross loss on sale or maturity of ledger assets.....	35.21
Total disbursements.....	\$ 1,664,188.65
Balance.....	\$ 2,211,255.35

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,933,524.00
Deposits in trust companies and banks on interest.....	218,346.39
Agents' balances, representing business written subse- quent to October 1, last.....	50,384.96
Total ledger assets.....	\$ 2,211,255.35

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 15,583.28
Total.....	15,583.28
Gross assets.....	\$ 2,226,838.63

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 87,954.00
Total.....	87,954.00
Total admitted assets.....	\$ 2,138,884.63

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 209,867.00
Total claims for losses.....	\$ 209,867.00
Net amount of unpaid losses.....	\$ 209,867.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,256,866.74
Total unearned premiums as computed above.....	1,256,866.74
State, county and municipal taxes due or accrued.....	34,820.31
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,472.96
Total of all liabilities except capital.....	\$ 1,511,754.03
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	427,130.60
Surplus as regards policyholders.....	627,130.60
Total liabilities.....	\$ 2,138,884.63

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$246,248,727.00	\$ 2,374,600.35
Written during the year.....	284,868,166.00	2,322,563.64
In excess of original premiums.....		223,410.24
Totals.....	\$531,116,893.00	\$ 4,920,664.23
Expired and terminated.....	232,277,728.00	2,424,533.90
In force at end of the year.....	\$298,839,165.00	\$ 2,496,512.30
Net amount in force.....	\$298,839,165.00	\$ 2,496,512.30

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS
THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$125,984,641.00	\$ 1,218,532.50
Two years.....	2,761,133.00	22,003.87
Three years.....	94,882,832.00	833,366.27
Four years.....	2,677,825.00	18,929.49
Five years and over and advance premiums.....	22,532,613.00	262,669.29
Net amount in force December 31, 1915.....	\$258,839,165.00	\$ 2,496,512.30

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	916,224.97

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,066,214.00	\$ 23,102.00
Gross premiums on risks written.....	9,296.50	67.29
Losses paid.....	4,931.87	43.15
Losses incurred.....	5,473.87	43.15

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY

Located at Nos. 120-122 West Ohio St., Pittsburgh, Pa.
Incorporated December 28, 1910. Commenced Business January 1, 1911.
Samuel McKnight, President. H. M. Schmitt, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,313,514.09
Extended at.....	\$ 5,313,514.09

INCOME

	Fire	Automobile
Gross premiums.....	\$ 2,327,019.11	\$ 176,796.29
Deduct gross amount paid for reinsurance, fire, \$466,584.74; automobile, \$1,457.28; return premiums, fire, \$447,281.05; auto- mobile, \$36,278.20.....	858,535.79	35,835.48
Total premiums (other than per- petuals).....	\$ 1,470,483.32	\$ 137,960.81
Total gross interest and rents.....	\$ 1,611,444.23	\$ 171,610.55
Gross interest on mortgage loans.....	\$ 125,990.07	
Gross interest on collateral loans.....	4,781.76	
Gross interest on bonds and dividends on stocks.....	15,991.53	
Gross interest on deposits, trust companies or banks.....	2,905.70	
Gross interest from other sources.....	1,528.06	
Gross rents—including company's occupancy of its own building.....	10,408.25	

From agents' balances previously charged off.....	661.44
Gross profit on sale or maturity of ledger assets.....	59.60
Total income	\$ 1,783,786.06
Total	\$ 5,007,300.15

DISBURSEMENTS

	Fire	Automobile	
Gross amount paid for losses.....	\$ 1,008,370.55	\$ 37,504.37	
Deduct amount received for salvage, fire, \$2,167.73; automobile, \$359.80; reinsur- ance, fire, \$174,637.13.....	176,824.86	359.80	
Net amount paid for losses	\$ 831,445.69	\$ 37,144.77	\$ 868,590.46
Expenses of adjustment, settlement of losses.....			25,812.22
Commissions or brokerage.....			448,280.38
Allowances to local agencies for miscellaneous agency expenses.....			47,156.72
Salaries and expenses of special and general agents.....			39,369.69
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			69,658.18
Rents—including company's occupancy of its own buildings.....			6,000.00
Advertising, printing and stationery.....			5,428.87
Postage, telegrams, telephone and express.....			3,568.31
Legal expenses.....			1,456.83
Furniture and fixtures.....			282.51
Maps, including corrections.....			795.30
Underwriters' boards and tariff associations.....			10,090.84
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....			17,676.70
Inspections and surveys.....			7,208.99
Repairs and expenses on real estate.....			1,837.49
Taxes on real estate.....			2,478.97
State taxes on premiums.....			25,648.94
Insurance department licenses and fees.....			9,128.51
All other licenses, fees and taxes.....			17,760.30
All other disbursements, total.....			1,384.60
Interest and dividends to stockholders.....			80,000.00
Agents' balances charged off.....			371.09
Total disbursements	\$ 1,680,993.38		
Balance	\$ 3,407,306.77		

LEDGER ASSETS

Book value of real estate.....	\$ 135,517.37
Mortgage loans on real estate.....	2,233,285.78
Loans secured by pledge of bonds, stocks or other col- lateral.....	24,500.00
Book value of bonds and stocks.....	353,246.07
Cash in office.....	35,539.21
Deposits in trust companies and banks not on interest.....	6,325.97
Deposits in trust companies and banks on interest.....	358,259.60
Agents' balances, representing business written subse- quent to October 1, last.....	300,352.37
Agents' balances, representing business written prior to October 1, last.....	5,080.30
All other ledger assets, total deposit with Philadelphia Underwriters' Association.....	300.00
Total ledger assets	\$ 3,407,306.77

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 37,284.47
Interest due and accrued on bonds.....	5,931.44
Interest due and accrued on collateral loans.....	215.14
Rents due and accrued on company's property.....	171.50
Total	\$ 43,602.55
Market value of real estate over book value.....	12,282.63
Market value of bonds and stocks over book value.....	1,235.00
Gross assets	\$ 3,464,536.95

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 5,080.30
Market value of special deposits in excess of cor- responding liabilities.....	78,802.41
Bonds per schedule D, part 1.....	4,688.74
Total	\$ 88,571.45
Total admitted assets	\$ 3,375,965.50

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 58,458.71
Gross claims in process of adjustment, or in suspense	135,424.71
Gross claims resisted.....	23,186.50
Total claims for losses	\$ 217,069.92
Deduct reinsurance.....	36,126.11
Net amount of unpaid losses	\$ 170,943.81
Gross unearned premiums as to per cent on fire risks running one year or less and gross unearned pre- miums pro rata on fire risks running more than one year.....	\$ 1,672,694.54
Gross unearned premiums 50 per cent on automobile risks.....	69,913.24
Total unearned premiums as computed above	1,742,607.78
Dividends declared and unpaid, to stockholders.....	325.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	139.15
State, county and municipal taxes due or accrued.....	20,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	507.72
Total of all liabilities except capital	\$ 1,933,038.46
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	440,872.04
Surplus as regards policyholders	1,440,872.04
Total liabilities	\$ 3,375,965.50

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Automobile	Premiums
In force December 31, 1914.....	\$428,818,571.00	\$ 4,207,040.08	\$ 1,802,135.00	\$ 52,972.50
Written during the year.....	236,614,294.00	2,327,019.11	6,422,115.00	176,796.30
Excess of original premiums.....		7,243.54		
Totals	\$665,432,775.00	\$ 6,541,303.63	\$ 8,224,250.00	\$ 229,768.80
Expired and terminated.....	232,471,870.00	2,400,028.17	2,798,829.00	87,436.77
In force at end of the year.....	\$432,960,905.00	\$ 4,141,675.46	\$ 5,425,421.00	\$ 142,332.03
Deduct amount reinsured.....	89,095,619.00	798,228.49	303,659.00	2,565.78
Net amount in force	\$352,865,286.00	\$ 3,343,446.97	\$ 5,221,762.00	\$ 139,826.49

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS
TERRON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 70,784,001.00	\$ 854,472.70
Two years.....	516,054.00	3,988.25
Three years.....	229,747,396.00	1,861,549.92
Four years.....	5,600.00	112.74
Five years.....	66,933,397.00	768,239.85
Net amount in force December 31, 1915	\$356,067,048.00	\$ 2,468,263.46

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$760,959.10; automobile, \$60,700.28; tornado, \$12,296.44	\$4,955.80
Amount loaned to stockholders not officers	17,350.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Automobile	Tornado
Gross risks written	\$ 1,862,988.00	\$ 29,915.00	\$ 130,825.00
Gross premiums on risks written	21,882.91	653.09	700.36
Losses paid	18,024.23	775.00	1.69
Losses incurred	17,459.49	775.00	1.69

NATIONAL FIRE INSURANCE COMPANY

Located at No. 95 Pearl Street, Hartford, Conn.

Incorporated June 4, 1869, Commenced Business December 1, 1871.
 H. A. Smith, President. G. H. Tryon, Secretary.

CAPITAL

Capital stock paid in cash	\$ 2,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 16,086,336.40
Extended at	\$ 16,086,336.40

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 14,776,002.30	\$ 123,150.78	
Deduct gross amount paid for reinsurance, fire, \$5,782,253.99; marine and inland, \$4,842.05; return premiums, fire, \$2,191,620.44; marine and inland, \$95,573.57	5,973,854.03	31,415.92	
Total premiums (other than per- petuals)	\$ 8,802,748.27	\$ 91,734.86	\$ 8,894,483.10
Gross interest on mortgage loans		98,295.47	
Gross interest on bonds and dividends on stocks		480,742.81	
Gross interest on deposits, trust companies or banks		22,849.56	
Gross interest from other sources		7,622.41	
Gross rents—including company's occupancy of its own building		30,287.25	
Total gross interest and rents		639,695.50	
From other sources, total		42.54	
From agents' balances previously charged off		637.88	
Gross profit on sale or maturity of ledger assets		57,477.31	
Total income		\$ 9,529,579.36	
Total		\$ 25,673,914.65	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 7,236,731.47	\$ 9,139.39	
Deduct amount received for salvage, fire, \$84,270.90; reinsurance, fire, \$2,179,815.30	2,234,086.13		
Net amount paid for losses	\$ 5,002,645.34	\$ 9,139.39	\$ 5,011,784.73
Expenses of adjustment, settlement of losses		56,979.22	
Commissions or brokerage		1,522,172.64	
Allowances to local agencies for miscellaneous agency expenses		1,785.35	
Salaries and expenses of special and general agents		224,431.10	

Salaries, fees and other charges of officers, directors, trustees, agents and employes	251,749.22
Rents—including company's occupancy of its own buildings	53,475.70
Advertising, printing and stationery	92,508.79
Postage, telegrams, telephone and express	76,249.97
Furniture and fixtures	20,822.82
Maps, including corrections	12,536.95
Underwriters' boards and tariff associations	13,533.40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	138,448.53
Inspections and surveys	57,157.64
Repairs and expenses on real estate	17,731.39
Taxes on real estate	2,625.79
State taxes on premiums	10,494.42
Insurance department licenses and fees	173,272.64
All other licenses, fees and taxes	22,224.26
All other disbursements, total	144,955.18
Interest and dividends to stockholders	28,173.67
Agents' balances charged off	400,000.00
Gross loss on sale or maturity of ledger assets	12,229.60
Decrease in liabilities during the year on account of insurance treaties	167,330.97
	58,538.16

Total disbursements \$ 9,238,320.54

Balance \$ 16,385,094.12

LEDGER ASSETS

Book value of real estate	\$ 582,444.73
Mortgage loans on real estate	1,692,325.00
Book value of bonds and stocks	10,789,299.49
Cash in office	2,217.52
Deposits in trust companies and banks not on interest	51,843.05
Deposits in trust companies and banks on interest	1,492,504.33
Agents' balances, representing business written subsequent to October 1, last	1,516,932.92
Agents' balances, representing business written prior to October 1, last	26,496.04
Bills receivable taken for fire risks	270,525.31
All other ledger assets, total	494.52
Total ledger assets	\$ 16,385,094.12

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 33,924.53
Interest due and accrued on bonds	175,150.46
Total	209,074.99
Market value of real estate over book value	15,655.87
All other non-ledger assets, total	41,106.76
Gross assets	\$ 16,650,831.14

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$ 159,388.31
Agents' balances, representing business written prior to October 1, last	26,496.04
Due from other insurance companies	497.63
Bills receivable, past due, taken for marine, inland and fire risks	19,536.12
Overdue and accrued interest on bonds in default	52,301.28
Bills receivable taken for agents' balances	257.96
Book value of ledger assets over market value	166,949.92
Total	424,746.76
Total admitted assets	\$ 16,226,084.38

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 161,798.87
Gross claims in process of adjustment, or in suspense	982,812.95
Gross claims resisted.....	118,271.55
Total claim for losses.....	\$ 1,262,878.67
Deduct reinsurance.....	457,811.28
Net amount of unpaid losses.....	\$ 804,967.20
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 2,077,242.45
Gross unearned premiums pro rata on fire risks running more than one year.....	7,203,754.70
Gross unearned premiums 50 per cent on marine risks.....	43,664.29
Total unearned premiums as computed above.....	9,324,661.44
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	27,739.34
State, county and municipal taxes due or accrued.....	225,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	22,500.00
Funds held under reinsurance treaties.....	25,510.43
All other liabilities, total.....	300,000.00
Total of all liabilities except capital.....	\$ 10,729,729.28
Cash capital.....	\$ 2,000,000.00
Surplus over all liabilities.....	3,406,345.12
Surplus as regards policyholders.....	5,496,545.12
Total liabilities.....	\$ 16,226,074.38

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 2,130,792,100	\$ 21,324,964.83	
Written during the year.....	1,510,289,208	14,776,602.30	\$ 5,748,805.00
Excess of original premiums.....		20,423.76	\$ 123,130.78
Totals.....	\$ 3,641,081,308	\$ 36,121,890.80	\$ 5,748,805.00
Expired and terminated.....	1,856,683,435	15,795,960.88	1,499,645.00
In force at end of the year.....	\$ 2,288,327,963	\$ 21,225,830.51	\$ 4,249,220.00
Deduct amount reinsured.....	534,394,061	4,739,438.54	202,627.00
Net amount in force.....	\$ 1,753,943,902	\$ 17,586,342.27	\$ 4,046,593.00

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 421,225,225	\$ 4,154,434.90
Two years.....	9,752,061	79,422.90
Three years.....	812,598,203	7,303,312.45
Four years.....	9,923,224	121,565.21
Five years.....	500,445,119	6,127,556.71
Net amount in force December 31, 1915.....	\$ 1,753,943,902	\$ 17,586,342.27

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000.00
Losses incurred during the year.....	4,900,021.51

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Hail	Tornado
Gross risks written.....	\$ 25,241,218.00	\$ 60,000.00	\$ 11,225,554.00
Gross premiums on risks written.....	281,048.39	1,656.70	24,535.43
Losses paid.....	197,777.41	216.40	3,596.48
Losses incurred.....	198,005.73	210.40	4,007.48

NATIONAL UNION FIRE INSURANCE COMPANY

Located at Smithfield Street and Sixth Avenue, Pittsburg, Pa.
Incorporated February 14, 1901. Commenced Business March 1, 1901.
E. E. Cole, President. W. G. Armstrong, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 4,335,184.22
Extended at.....	\$ 4,335,184.22

INCOME

Gross premiums, fire.....	\$ 4,471,529.02
Deduct gross amount paid for reinsurance, fire, \$1,583,588.98; return premiums, fire, \$817,336.12.....	2,350,945.11
Total premiums (other than perpetuals).....	\$ 2,120,583.91
Gross interest on mortgage loans.....	\$ 27,800.42
Gross interest on collateral loans.....	6,612.50
Gross interest on bonds and dividends on stocks.....	135,322.29
Gross interest on deposits, trust companies or banks.....	2,959.38
Gross interest from other sources.....	1,276.00
Gross rents—including company's occupancy of its own building.....	2,415.40
Total gross interest and rents.....	179,396.25
From agents' balances previously charged off.....	176.57
Borrowed money (gross).....	240,000.00
Gross profit on sale or maturity of ledger assets.....	17,623.37
Total income.....	\$ 2,638,119.13
Total.....	\$ 6,998,303.35

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 2,328,365.53
Deduct amount received for salvage, fire, \$9,205.04; reinsurance, fire, \$904,148.27; discount, fire, \$921.52.....	914,275.40
Net amount paid for losses.....	\$ 1,413,960.04
Expenses of adjustment, settlement of losses.....	41,279.04
Commissions or brokerage.....	228,794.27
Allowances to local agencies for miscellaneous agency expenses.....	15,222.15
Salaries and expenses of special and general agents.....	137,254.00
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	122,877.38
Rents—including company's occupancy of its own buildings.....	15,940.30
Advertising, printing and stationery.....	26,114.80
Postage, telegrams, telephone and express.....	15,378.04
Legal expenses.....	452.84
Furniture and fixtures.....	229.43
Maps, including corrections.....	9,019.92
Underwriters' boards and tariff associations.....	28,307.04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	9,259.54
Inspections and surveys.....	4,629.56
Repairs and expenses on real estate.....	412.18
Taxes on real estate.....	547.63
State taxes on premiums.....	73,415.56
Insurance department licenses and fees.....	16,573.82
All other licenses, fees and taxes.....	21,759.37
All other disbursements, total.....	2,460.00
Interest and dividends to stockholders.....	15,000.00

Decrease in liabilities during the year on account of reinsurance treaties.....	60,143.92
Borrowed money repaid (gross).....	440,000.00
Interest on borrowed money.....	8,790.45
Agents' balances charged off.....	1,201.65
Gross loss on sale or maturity of ledger assets.....	1,525.00
Total disbursements.....	\$ 2,307,277.43
Balance.....	\$ 4,186,025.72

LEDGER ASSETS

Book value of real estate.....	\$ 30,654.40
Mortgage loans on real estate.....	410,300.00
Loans secured by pledge of bonds, stocks or other collateral.....	117,500.00
Book value of bonds and stocks.....	2,833,081.14
Cash in office.....	7,210.55
Deposits in trust companies and banks not on interest.....	12,043.87
Deposits in trust companies and banks on interest.....	174,243.09
Agents' balances, representing business written subsequent to October 1, last.....	489,014.90
Agents' balances, representing business written prior to October 1, last.....	14,452.77
Bills receivable taken for fire risks.....	36,292.14
All other ledger assets, total.....	61,232.86
Total ledger assets.....	\$ 4,186,025.72

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 7,271.80
Interest due and accrued on bonds.....	37,340.72
Interest due and accrued on collateral loans.....	1,394.51
Total.....	46,007.12
Gross assets.....	\$ 4,232,032.84

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 14,452.77
Bills receivable, past due, taken for marine, inland and fire risks.....	29,702.27
Market value of special deposits in excess of corresponding liabilities.....	27,797.70
Book value of ledger assets over market value, bonds and stocks.....	21,334.14
Total.....	93,276.88
Total admitted assets.....	\$ 4,138,755.96

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 33,612.79
Gross claims in process of adjustment, or in suspense.....	219,243.33
Gross claims resisted.....	37,360.00
Total claims for losses.....	\$ 381,816.12
Deduct reinsurance.....	119,840.04
Net amount of unpaid losses.....	\$ 261,976.08
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 2,327,302.98
Total unearned premiums as computed above.....	2,327,302.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	7,202.30
State, county and municipal taxes due or accrued.....	60,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	5,000.00

Funds held under reinsurance treaties.....	1,328.06
All other liabilities, total, special reserve for contingencies.....	25,000.00
Total of all liabilities except capital.....	\$ 2,587,809.42
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	550,946.54
Surplus as regards policyholders.....	1,550,946.54
Total liabilities.....	\$ 4,138,755.96

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, 712 Securities Bldg., Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$758,892,987.00	\$ 6,754,177.62
Written during the year.....	282,150,130.00	4,471,839.32
Excess of original premiums.....		7,494.76
Totals.....	\$990,982,097.00	\$ 11,233,501.40
Expired and terminated.....	386,937,492.00	4,464,251.54
In force at end of the year.....	\$594,024,695.00	\$ 6,769,249.86
Deduct amount reinsured.....	178,171,149.00	2,090,457.46
Net amount in force.....	\$415,853,546.00	\$ 4,678,792.40

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 92,083,355.00	\$ 1,122,488.02
Two years.....	7,842,957.00	54,730.58
Three years.....	227,239,129.00	2,351,748.31
Four years.....	5,480,020.00	68,699.68
Five years.....	82,161,405.00	1,651,136.41
Net amount in force December 31, 1915.....	\$415,853,546.00	\$ 4,678,792.40

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 80,000.00
Losses incurred during the year, fire, \$1,242,985.27; tornado, \$41,054.19.....	1,283,339.43

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 3,485,705.00	\$ 831,975.00
Gross premiums on risks written.....	40,772.54	3,577.45
Losses paid.....	87,876.15	287.30
Losses incurred.....	63,501.88	287.30

NETHERLANDS FIRE AND LIFE INSURANCE COMPANY

Located at No. 175 W. Jackson Blvd., Chicago, Ill.
 Incorporated 1845. Commenced Business in U. S. 1915.
 H. W. Letton, U. S. Manager. Geo. S. Valentine, Asst. Manager.

CAPITAL

Statutory deposit.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	971,422.16
Decrease by adj. 1914 ledger assets.....	1,000.00
Extended at.....	\$ 970,422.16

INCOME

Gross premiums, fire.....	\$ 908,261.18
Deduct gross amount paid for reinsurance, fire, \$509,- 235.11; return premiums, fire, \$22,649.30.....	501,884.31
Total premiums (other than perpetuals).....	\$ 401,376.87
Gross interest on bonds and dividends on stocks.....	\$ 26,323.33
Gross interest on deposits, trust companies or banks.....	1,011.72
Gross interest from other sources.....	3,500.00
Total gross interest and rents.....	30,835.05
From other sources, total.....	8.00
From agents' balances previously charged off.....	14.00
Gross profit on sale or maturity of ledger assets.....	706.00
Total income.....	\$ 432,924.52

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 345,877.24
Deduct amount received for salvage, fire, \$2,690.50; re- insurance, fire, \$142,967.91; discount, fire, \$173.41.....	145,822.18
Net amount paid for losses.....	\$ 200,055.06
Expenses of adjustment, settlement of losses.....	4,361.89
Commissions or brokerage.....	107,857.92
Salaries and expenses of special and general agents.....	16,472.53
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	20,874.52
Rents—including company's occupancy of its own buildings.....	1,357.22
Advertising, printing and stationery.....	4,971.32
Postage, telegrams, telephone and express.....	3,792.70
Legal expenses.....	73.27
Furniture and fixtures.....	500.00
Maps, including corrections.....	2,223.43
Underwriters' boards and tariff associations.....	3,668.29
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	6,665.06
Inspections and surveys.....	1,574.87
State taxes on premiums.....	9,546.67
Insurance department licenses and fees.....	2,165.96
All other licenses, fees and taxes.....	3,238.99
All other disbursements, total.....	1,239.05
Agents' balances charged off.....	1.86
Total disbursements.....	\$ 390,724.90
Balance.....	\$ 1,012,621

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 877,198.84
Deposits in trust companies and banks not on interest.....	1,197.69
Deposits in trust companies and banks on interest.....	38,799.85
Agents' balances, representing business written subse- quent to October 1, last.....	86,502.35
Agents' balances, representing business written prior to October 1, last.....	8,822.96
All other ledger assets, total.....	100.00
Total ledger assets.....	\$ 1,012,621.69

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 10,836.53
Total.....	10,836.53
Gross assets.....	\$ 1,023,458.22

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 8,822.96
Overdue and accrued interest on bonds in default.....	350.00
Book value of ledger assets over market value.....	5,988.84
Total.....	18,161.80
Total admitted assets.....	\$ 1,005,296.42

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 27,859.46
Gross claims in process of adjustment, or in suspense.....	32,136.00
Gross claims resisted.....	8,675.00
Total claims for losses.....	\$ 68,670.46
Deduct reinsurance.....	34,026.39
Net amount of unpaid losses.....	\$ 34,644.07
\$714,998.57 unearned premiums (pro rata).....	\$ 406,638.88
Total unearned premiums as computed above.....	406,638.88
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	132.41
State, county and municipal taxes due or accrued.....	8,000.00
Total of all liabilities except capital.....	\$ 449,453.96
Statutory deposit.....	\$ 300,000.00
Surplus over all liabilities.....	355,861.06
Surplus as regards policyholders.....	555,861.06
Total liabilities.....	\$ 1,005,296.42

Name and address of Rating Bureau whose rates you have adopted in this
state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 89,319,859.00	\$ 848,001.14
Written during the year.....	94,878,180.00	902,261.18
Excess of original premiums.....		5,678.02
Totals.....	\$184,198,039.00	\$ 1,756,940.94
Expired and terminated.....	77,448,617.00	736,658.51
In force at end of the year.....	\$106,749,422.00	\$ 1,020,282.43
Deduct amount reinsured.....	32,900,989.00	303,683.96
Net amount in force.....	\$ 73,839,433.00	\$ 714,598.57

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS
THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 25,624,264.00	\$ 243,455.90
Two years.....	87,141.00	947.27
Three years.....	35,646,963.00	316,414.79
Four years.....	45,450.00	352.17
Five years.....	12,433,515.00	153,427.44
Net amount in force December 31, 1915.....	\$ 73,839,433.00	\$ 714,598.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year.....	196,572.55

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,467,736.05	\$ 131,022.50
Gross premiums on risks written.....	16,977.37	588.48
Losses paid.....	15,174.50	
Losses incurred.....	14,951.90	

NEWARK FIRE INSURANCE COMPANY

Located at No. 41 Clinton St., Newark, N. J.

Incorporated November 4, 1811.

Commenced Business May 14, 1810.

E. J. Haynes, President.

F. L. Farquhar, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,115,877.57
Extended at.....	\$ 2,115,877.57

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 1,622,573.57	\$ 116,631.32	
Deduct gross amount paid for reinsurance, fire, \$394,436.96; marine and inland, \$6,117.99; return premiums, fire, \$317,706.39; marine and inland, \$28,030.56	712,145.35	34,148.55	
Total premiums (other than perpetu-als)	\$ 1,110,429.22	\$ 82,482.77	\$ 1,192,911.99
Gross interest on mortgage loans.....	\$ 25,383.76		
Gross interest on bonds and dividends on stocks.....	50,250.14		
Gross interest on deposits, trust companies or banks.....	994.63		
Gross interest from other sources.....	3.15		
Gross rents—including company's occupancy of its own building.....	5,550.00		
Total gross interest and rents.....		82,421.08	
Borrowed money (gross).....		35,000.00	
Total income.....	\$ 1,310,333.07		\$ 1,310,333.07
Total.....	\$ 3,433,210.64		

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 777,414.45	\$ 26,589.57	
Deduct amount received for salvage, fire, \$5,303.23; marine and inland, \$38.00; reinsurance, fire, \$196,573.39; marine and inland, \$2,171.39; discount, fire, \$330.55; marine and inland, \$4.52..	172,197.07	3,884.25	
Net amount paid for losses.....	\$ 605,217.38	\$ 22,705.32	\$ 627,922.70
Expenses of adjustment, settlement of losses.....		17,005.64	
Commissions or brokerage.....		251,107.13	
Salaries and expenses of special and general agents.....		62,594.62	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		70,936.12	
Rents—including company's occupancy of its own buildings.....		6,222.75	
Advertising, printing and stationery.....		18,806.84	
Postage, telegrams, telephone and express.....		7,847.57	
Legal expenses.....		1,833.33	
Furniture and fixtures.....		4,288.07	
Maps, including corrections.....		4,982.97	

Underwriters' boards and tariff associations.....	30,623.61
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	6,630.19
Inspections and surveys.....	2,567.91
Repairs and expenses on real estate.....	4,314.67
Taxes on real estate.....	2,749.72
State taxes on premiums.....	26,176.44
Insurance department licenses and fees.....	5,978.59
All other licenses, fees and taxes.....	8,312.56
All other disbursements, total.....	269.69
Interest and dividends to stockholders.....	69,741.10
Borrowed money repaid (gross).....	35,000.00
Interest on borrowed money.....	322.63
Agents' balances charged off.....	957.63
Gross loss on sale or maturity of ledger assets.....	50.00
Total disbursements.....	\$ 1,271,814.77
Balance.....	\$ 2,151,395.87

LEDGER ASSETS

Book value of real estate.....	\$ 152,079.30
Mortgage loans on real estate.....	497,995.75
Book value of bonds and stocks.....	1,128,565.38
Cash in office.....	760.92
Deposits in trust companies and banks on interest.....	128,514.19
Agents' balances, representing business written subsequent to October 1, last.....	204,791.05
Agents' balances, representing business written prior to October 1, last.....	8,489.28
All other ledger assets, total.....	200.00
Total ledger assets.....	\$ 2,151,395.87

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 8,509.72
Interest due and accrued on bonds.....	10,256.67
Total.....	18,766.40
Market value of real estate over book value.....	4,147.17
Gross assets.....	\$ 2,174,309.44

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 8,489.28
Market value of special deposits in excess of corresponding liabilities.....	435.25
Book value of ledger assets over market value.....	24,835.38
Total.....	\$ 32,359.91
Total admitted assets.....	\$ 2,140,986.50

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 41,051.00
Gross claims in process of adjustment, or in suspense.....	146,746.23
Gross claims resisted.....	27,052.00
Total claims for losses.....	\$ 214,849.23
Deduct reinsurance.....	78,541.32
Net amount of unpaid losses.....	\$ 136,947.91
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 356,326.23
Gross unearned premiums pro rata on fire risks running more than one year.....	647,149.66
Gross unearned premiums at 50 per cent on inland navigation risks.....	39,565.48
Total unearned premiums as computed above.....	1,043,392.87

Dividends declared and unpaid, to stockholders.....	\$ 784.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,289.90
State, county and municipal taxes due or accrued.....	17,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,900.55
All other liabilities, total.....	59.98
Total of all liabilities except capital.....	\$ 1,298,974.41

Cash capital	\$ 500,000.00
Surplus over all liabilities	482,012.09
Surplus as regards policyholders.....	922,012.09
Total liabilities	\$ 2,140,986.50

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$194,878,533.00	\$ 1,996,741.93	\$ 384,900.00	\$ 13,949.19
Written during the year.....	174,909,869.00	1,922,572.37	3,368,553.00	116,631.32
Totals	\$369,788,402.00	\$ 3,919,314.30	\$ 3,853,213.00	\$ 139,580.51
Expired and terminated.....	137,059,659.00	1,455,710.74	1,481,787.00	45,052.01
In force at end of the year.....	\$232,728,743.00	\$ 2,363,603.56	\$ 2,501,426.00	\$ 85,528.50
Deduct amount reinsured.....	46,248,207.00	486,758.43	222,221.00	5,797.33
Net amount in force.....	\$186,480,536.00	\$ 1,876,845.13	\$ 2,279,205.00	\$ 79,731.17

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 60,938,728.00	\$ 712,772.47
Two years	688,299.00	7,102.83
Three years	100,005,984.00	847,515.63
Four years	520,313.00	7,709.39
Five years	24,378,172.00	301,742.01
Net amount in force December 31, 1915.....	\$186,480,536.00	\$ 1,876,845.13

GENERAL INTERROGATORIES

Largest amount written on any risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year.....	633,172.18

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,102,815.00	\$ 90,400.00
Gross premiums on risks written.....	13,989.96	437.53
Losses paid	15,297.72	22.50
Losses incurred	16,037.72	32.50

NEW BRUNSWICK FIRE INSURANCE COMPANY

Located at No. 40 Paterson Street, New Brunswick, N. J.
 Incorporated December 27, 1826. Commenced Business May 1, 1882.
 Geo. A. Viehmann, President. Chas. D. Ross, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,216,828.55
Extended at	\$ 1,216,828.55

INCOME

Gross premiums, fire.....	\$ 1,222,150.32
Deduct gross amount paid for reinsurance, fire, \$105,281.90; return premiums, fire, \$988,556.01.....	463,837.97
Total premiums (other than perpetuals).....	\$ 758,242.35
Gross interest on mortgage loans.....	\$ 14,505.21
Gross interest on collateral loans.....	859.99
Gross interest on bonds and dividends on stocks.....	23,715.23
Gross interest on deposits, trust companies or banks.....	1,679.58
Gross rents—including company's occupancy of its own building	13,121.50
Total gross interest and rents.....	59,965.51
Gross profit on sale or maturity of ledger assets.....	13,451.25
Total income	\$ 831,736.11
Total	\$ 2,048,064.66

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 461,485.01
Deduct amount received for reinsurance, fire, \$105,281.90; insurance, fire, \$91,885.06; discount, fire, \$337.30.....	94,150.68
Net amount paid for losses.....	\$ 367,334.33
Expenses of adjustment, settlement of losses.....	10,736.33
Commissions or brokerage.....	190,588.51
Salaries and expenses of special and general agents.....	47,448.22
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	40,411.28
Rents—including company's occupancy of its own buildings	3,000.00
Advertising, printing and stationery.....	8,772.96
Postage, telegrams, telephone and express.....	6,845.57
Furniture and fixtures.....	2,955.03
Maps, including corrections.....	2,186.99
Underwriters' boards and tariff associations.....	6,160.73
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	6,092.40
Inspections and surveys.....	2,025.78
Repairs and expenses on real estate.....	5,442.75
Taxes on real estate.....	1,915.90
State taxes on premiums.....	8,938.06
Insurance department licenses and fees.....	4,909.72
All other licenses, fees and taxes.....	2,431.85
All other disbursements, total.....	4,550.44
Interest and dividends to stockholders.....	46,557.55
Gross loss on sale or maturity of ledger assets.....	2,900.50
Total disbursements	\$ 770,491.91
Balance	\$ 1,277,592.75

LEDGER ASSETS

Book value of real estate.....	\$ 132,302.00
Mortgage loans on real estate.....	249,801.00
Book value of bonds and stocks.....	626,246.93
Cash in office.....	20,612.17
Deposits in trust companies and banks on interest.....	111,012.78
Agents' balances, representing business written subsequent to October 1, last.....	134,754.42
Agents' balances, representing business written prior to October 1, last.....	2,673.45
All other ledger assets, total.....	100.00
Total ledger assets.....	\$ 1,277,502.73

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 3,326.89
Interest due and accrued on bonds.....	3,707.28
Total.....	7,034.17
Market value of bonds and stocks over book value.....	66,276.67
All other non-ledger assets, total.....	1,725.03
Gross assets.....	\$ 1,346,622.92

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,673.45
Book value of ledger assets over market value.....	2,259.81
Total.....	4,933.26
Total admitted assets.....	\$ 1,341,689.76

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 52,768.00
Deduct reinsurance.....	7,817.85
Net amount of unpaid losses.....	\$ 44,950.15
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 680,658.21
Total unearned premiums as computed above.....	686,658.21
Dividends declared and unpaid, to stockholders.....	42.97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000.00
State, county and municipal taxes due or accrued.....	5,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,500.00
Total of all liabilities except capital.....	\$ 739,151.23
Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	502,537.43
Surplus as regards policyholders.....	602,537.43
Total liabilities.....	\$ 1,341,689.76

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$102,388,146.00	\$ 1,251,214.82
Written during the year.....	106,162,794.00	1,246,674.45
Totals.....	\$208,551,940.00	\$ 2,497,889.27
Expired and terminated.....	79,616,975.00	974,236.15
In force at end of the year.....	\$128,934,975.00	\$ 1,523,653.12
Deduct amount reinsured.....	21,571,697.00	256,941.57
Net amount in force.....	\$107,363,278.00	\$ 1,266,711.55

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 31,134,510.00	\$ 407,626.99
Two years.....	783,406.00	6,659.28
Three years.....	57,326,256.00	619,386.31
Four years.....	359,721.00	3,833.93
Five years and over and advance premiums.....	14,809,665.00	219,512.74
Net amount in force December 31, 1915.....	\$107,363,278.00	\$ 1,267,019.25

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 35,000.00
Losses incurred during the year.....	357,473.45

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 4,568,459.00	\$ 47,650.00
Gross premiums on risks written.....	55,473.33	280.04
Losses paid.....	12,009.18	-----
Losses incurred.....	13,982.83	-----

NEW HAMPSHIRE FIRE INSURANCE COMPANY

Located at No. 156 Hanover St., Manchester, N. H.
Incorporated July, 1869. Commenced Business April, 1870.
Frank W. Sargeant, President. Lewis W. Crockett, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,350,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 5,680,290.51
Extended at.....	\$ 5,680,290.51

INCOME

Gross premiums, fire.....	\$ 4,133,789.45
Deduct gross amount paid for reinsurance, fire, \$650,003.70; return premiums, fire, \$674,511.50.....	1,324,515.20
Total premiums (other than perpetuities).....	\$ 2,809,274.25
Gross interest on mortgage loans.....	\$ 1,075.00
Gross interest on bonds and dividends on stocks.....	245,057.33
Gross rents—including company's occupancy of its own building.....	14,958.10
Total gross interest and rents.....	261,190.43
From agents' balances previously charged off.....	105.68
Borrowed money (gross).....	105,000.00
Gross profit on sale or maturity of ledger assets.....	1,202.00
Total income.....	\$ 3,241,972.38
Total.....	\$ 8,930,262.80

DISBURSEMENTS

Gross amount paid for losses.....	\$ 1,881,553.98
Deduct amount received for salvage, fire, \$13,042.10; reinsurance, fire, \$349,942.61; discount, fire, \$825.33.....	363,810.24
Net amount paid for losses.....	\$ 1,517,743.74
Expenses of adjustment, settlement of losses.....	22,911.15
Commissions or brokerage.....	617,976.77
Allowances to local agencies for miscellaneous agency expenses.....	38,156.18

Salaries and expenses of special and general agents.....	150,570.58
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	85,476.80
Rents—including company's occupancy of its own buildings.....	3,938.31
Advertising, printing and stationery.....	27,958.00
Postage, telegrams, telephone and express.....	8,988.54
Legal expenses.....	3,204.22
Furniture and fixtures.....	955.27
Maps, including corrections.....	10,349.47
Underwriters' boards and tariff associations.....	32,698.55
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,588.94
Inspections and surveys.....	20,994.80
Repairs and expenses on real estate.....	5,748.17
Taxes on real estate.....	4,998.71
State taxes on premiums.....	64,789.23
Insurance department licenses and fees.....	13,641.23
All other licenses, fees and taxes.....	36,827.66
All other disbursements, total.....	12,287.46
Borrowed money.....	165,000.00
Interest and dividends to stockholders.....	185,000.00
Interest on borrowed money.....	3,996.84
Agents' balances charged off.....	423.33
Decrease in liabilities on account of reinsurance treaties.....	23,616.45
Decrease in book value of ledger assets.....	97,009.17
Total disbursements.....	\$ 2,116,031.22
Balance.....	\$ 5,814,331.67

LEDGER ASSETS

Book value of real estate.....	\$ 319,750.00
Mortgage loans on real estate.....	30,500.00
Book value of bonds and stocks.....	5,051,658.07
Cash in office.....	249.75
Deposits in trust companies and banks not on interest.....	91,453.82
Agents' balances, representing business written subsequent to October 1, last.....	389,471.36
Agents' balances, representing business written prior to October 1, last.....	11,013.39
Bills receivable, taken for marine and inland risks.....	11,785.28
Total ledger assets.....	\$ 5,814,331.67

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 350.13
Interest due and accrued on bonds.....	51,423.43
Total.....	51,773.51
Market value of real estate over book value.....	44,250.00
Market value of bonds and stocks over book value.....	625,260.99
Gross assets.....	\$ 6,535,616.16

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 11,013.39
Market value of special deposits in excess of corresponding liabilities.....	8,773.19
Total.....	19,786.58
Total admitted assets.....	\$ 6,515,829.58

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 67,783.13
Gross claims in process of adjustment, or in suspense.....	247,625.37
Gross claims resisted.....	17,000.00
Total claims for losses.....	\$ 332,408.50
Deduct reinsurance.....	99,404.73
Net amount of unpaid losses.....	\$ 233,013.77

Gross unearned premiums as 50 per cent on fire risks running one year or less; gross unearned premiums pro rata on fire risks running more than one year.....	\$ 2,738,147.14
Total unearned premiums as computed above.....	2,738,147.14
Dividends declared and unpaid, to stockholders.....	67,500.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	25,000.00
State, county and municipal taxes due or accrued.....	80,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00
All other liabilities, funds held under reinsurance treaties, total.....	5,223.88
Total of all liabilities except capital.....	\$ 3,158,884.79
Cash capital.....	\$ 1,350,000.00
Surplus over all liabilities.....	2,006,944.79
Surplus as regards policyholders.....	3,350,944.79
Total liabilities.....	\$ 6,515,829.58

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$570,043,903.00	\$ 5,815,753.83
Written during the year.....	408,117,506.00	4,133,789.45
Totals.....	978,161,409.00	9,949,543.28
Expired and terminated.....	342,750,944.00	3,601,540.46
In force at end of the year.....	630,410,465.00	6,338,202.82
Deduct amount reinsured.....	88,486,832.00	856,925.43
Net amount in force.....	\$541,923,633.00	\$ 5,481,277.39

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$145,938,164.00	\$ 1,554,912.26
Two years.....	4,946,322.00	27,515.22
Three years.....	270,971,639.00	2,447,400.20
Four years.....	4,184,738.00	45,065.82
Five years.....	117,342,445.00	1,322,505.57
Over five years.....	540,354.00	3,788.32
Net amount in force December 31, 1915.....	\$541,923,633.00	\$ 5,481,277.39

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 172,500.00
Losses incurred during the year.....	1,482,368.53
Amount loaned to stockholders not officers.....	4,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,652,198.00	\$ 1,013,298.00
Gross premiums on risks written.....	32,220.90	5,113.10
Losses paid.....	25,129.29	248.21
Losses incurred.....	27,566.16	248.31

NEW JERSEY FIRE INSURANCE COMPANY

Located at No. 40 Clinton Street, Newark, N. J.

Incorporated December 21, 1910.

Commenced Business April 11, 1911.

Geo. A. Viehmann, President.

Geo. E. Lyon, Secretary.

CAPITAL

Capital stock paid in cash..... \$ 1,000,000.00
 Amount of ledger assets, December 31, of previous year \$ 2,125,895.70

Extended at \$ 2,125,895.70

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,985,760.65	\$ 31,986.48	
Deduct gross amount paid for reinsurance, fire, \$756,192.55; marine and inland, \$10,102.31; return premiums, fire, \$247,- 259.58; and marine and inland, \$5,999.45.....	1,000,492.43	16,002.76	
Total premiums (other than per- petuals)	\$ 70,269.22	\$ 15,923.72	\$ 95,191.04

Gross interest on mortgage loans.....	\$ 43,388.69		
Gross interest on collateral loans.....	672.00		
Gross interest on bonds and dividends on stocks.....	28,757.01		
Gross interest on deposits, trust companies or banks.....	1,489.87		
Gross interest from other sources.....	12.12		
Gross rents—including company's occupancy of its own building.....	22,069.70		

Total gross interest and rents..... 96,389.39

From other sources, total.....	220.90		
Borrowed money (gross).....	450,000.00		
Gross increase in book value of ledger assets.....	810.21		

Total income \$ 642,618.34

Total \$ 2,768,514.04

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 467,778.73	\$ 9,798.48	
Deduct amount received for salvage, fire, \$2,606.47; marine and inland, \$196.20; reinsurance, fire, \$121,002.55; marine and inland, \$152.64.....	133,606.02	348.84	
Net amount paid for losses.....	\$ 334,172.71	\$ 9,449.61	\$ 343,622.32

Expenses of adjustment, settlement of losses.....	12,555.99		
Commissions or brokerage.....	11,084.78		
Salaries and expenses of special and general agents.....	26,103.86		
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	55,965.76		
Rents—including company's occupancy of its own buildings.....	6,000.00		
Advertising, printing and stationery.....	8,341.68		
Postage, telegrams, telephone and express.....	5,881.12		
Legal expenses.....	661.14		
Furniture and fixtures.....	975.47		
Maps, including corrections.....	1,654.78		
Underwriters' boards and tariff associations.....	4,022.50		
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	5,591.58		
Inspections and surveys.....	4,235.75		
Repairs and expenses on real estate.....	12,269.36		
Taxes on real estate.....	5,221.03		

State taxes on premiums.....	11,718.25
Insurance department licenses and fees.....	6,082.60
All other licenses, fees and taxes.....	7,381.08
All other disbursements, total.....	11,213.18
Borrowed money repaid (gross).....	450,000.00
Interest on borrowed money.....	2,644.58
Agents' balances charged off.....	4,821.87
Gross loss on sale or maturity of ledger assets.....	25,795.17
Decrease in book value of ledger assets.....	9,113.51

Total disbursements	\$ 1,083,000.46
Balance	\$ 1,785,504.58

LEDGER ASSETS

Book value of real estate.....	\$ 267,561.75
Mortgage loans on real estate.....	718,539.60
Loans secured by pledge of bonds, stocks or other collateral.....	22,000.00
Book value of bonds and stocks.....	422,866.47
Cash in office.....	320.43
Deposits in trust companies and banks on interest.....	150,972.58
Agents' balances, representing business written subse- quent to October 1, last.....	94,430.16
Agents' balances, representing business written prior to October 1, last.....	50,828.47
All other ledger assets, total.....	27,065.12
Total ledger assets.....	\$ 1,735,504.58

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 10,564.41
Interest due and accrued on bonds.....	5,445.24
Total	14,007.75
Gross assets	\$ 1,749,512.33

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 50,828.47
Book value of ledger assets over market value.....	9,032.47
Other non-admitted assets.....	38,371.92
Total	98,232.86
Total admitted assets	\$ 1,651,279.87

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 9,561.13
Gross claims in process of adjustment, or in suspense.....	72,943.78
Gross claims resisted.....	25,064.29
Total claims for losses.....	\$ 104,009.30
Deduct reinsurance	34,741.90
Net amount of unpaid losses.....	69,267.40
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 33,962.63
Gross unearned premiums pro rata on fire risks running more than one year.....	265,240.70
Gross unearned premiums at 50 per cent on inland navigation risks	8,588.62
Total unearned premiums as computed above.....	299,091.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	26,173.65
State, county and municipal taxes due or accrued.....	5,000.00
Total of all liabilities except capital.....	\$ 430,192.00

Cash capital	\$ 1,000,000.00
Surplus over all liabilities.....	221,066.57
Surplus as regards policyholders.....	1,221,066.57
Total liabilities	\$ 1,651,578.57

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$141,342,935.00	\$ 1,500,736.80	\$ 500,040.00	\$ 6,255.50
Written during the year.....	124,650,843.00	1,065,700.65	2,800,163.00	21,899.43
Totals	\$265,993,778.00	\$ 2,566,437.45	\$ 2,300,203.00	\$ 28,241.93
Expired and terminated.....	135,046,569.00	1,530,255.17	921,300.00	31,064.74
In force at end of the year.....	\$132,950,185.00	\$ 1,136,202.24	\$ 2,408,903.00	\$ 17,177.24
Deduct amount reinsured.....	68,576,022.00	503,266.08		
Net amount in force.....	\$ 64,374,163.00	\$ 632,936.16	\$ 2,408,903.00	\$ 17,177.24

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 18,030,619.00	\$ 70,525.27
Two years	2,113,871.00	11,747.19
Three years	39,989,276.00	496,806.41
Four years	385,529.00	2,234.97
Five years	3,893,368.00	41,258.42
Net amount in force December 31, 1915.....	\$ 64,374,163.00	\$ 632,936.26

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year.....	314,827.97

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 559,673.00
Gross premiums on risks written.....	6,013.90
Losses paid	7,472.18
Losses incurred	7,440.18

NIAGARA FIRE INSURANCE COMPANY

Located at No. 25 Liberty Street, New York City, N. Y.
 Incorporated July, 1860. Commenced Business August, 1850.
 Harold Harrick, President. Geo. W. Dewey, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	7,516,230.36
Extended at	\$ 7,516,230.36

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 5,149,215.21	\$ 156,027.77
Deduct gross amount paid for reinsurance, fire, \$949,688.10; marine and inland, \$5,022.33; return premiums, fire, \$959,826.28; marine and inland, \$33,025.62.....	1,776,324.86	44,111.55
Total premiums (other than perpetuals)	\$ 3,372,890.35	\$ 111,916.22
		\$ 3,484,781.57

Gross interest on mortgage loans.....	\$ 27,267.50
Gross interest on bonds and dividends on stocks.....	295,492.30
Gross interest on deposits, trust companies or banks.....	5,233.68
Gross interest from other sources.....	666.57
Total gross interest and rents.....	328,660.05
From other sources, total.....	1,500.00
From agents' balances previously charged off.....	1,034.29
Borrowed money (gross).....	50,000.00
Gross profit on sale or maturity of ledger assets.....	1,065.24
Total Income	\$ 2,808,951.45
Total	\$ 11,383,182.01

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 2,444,718.03	\$ 58,499.40
Deduct amount received for salvage, fire, \$30,984.00; marine and inland, \$756.00; reinsurance, fire, \$541,432.48; marine and inland, \$2,631.09; discount, fire, \$943.22	562,659.70	2,387.99
Net amount paid for losses.....	\$ 1,882,058.33	\$ 55,111.41
		\$ 1,937,169.74

Expenses of adjustment, settlement of losses.....	51,569.12
Commissions or brokerage.....	706,322.50
Salaries and expenses of special and general agents.....	128,321.85
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	228,010.15
Rents—including company's occupancy of its own buildings	44,171.20
Advertising, printing and stationery.....	40,137.25
Postage, telegrams, telephone and express.....	27,440.21
Legal expenses	4,634.08
Furniture and fixtures.....	8,006.28
Maps, including corrections.....	11,686.04
Underwriters' boards and tariff associations.....	54,238.51
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	7,403.94
Inspections and surveys.....	22,729.11
State taxes on premiums.....	40,059.61
Insurance department licenses and fees.....	16,437.87
All other licenses, fees and taxes.....	30,796.77
All other disbursements, total.....	10,015.24
Interest and dividends to stockholders.....	250,000.00
Borrowed money repaid.....	50,000.00
Interest on borrowed money.....	383.84
Agents' balances charged off.....	64.70
Amount paid from income tax reserve.....	611.67
Gross loss on sale or maturity of ledger assets.....	1,022.56
Decrease in book value of ledger assets.....	15.19

Total disbursements	\$ 3,721,478.19
Balance	\$ 7,661,705.82

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 551,000.00
Book value of bonds and stocks.....	5,999,176.88
Cash in office.....	4,900.61
Deposits in trust companies and banks not on interest.....	247,842.56
Deposits in trust companies and banks on interest.....	214,191.07
Agents' balances, representing business written subsequent to October 1, last.....	612,224.49
Agents' balances, representing business written prior to October 1, last.....	40,870.21
All other ledger assets, total.....	490.00
Total ledger assets.....	\$ 7,661,705.82

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 7,846.03
Interest due and accrued on bonds.....	31,895.93
Interest due and accrued on other assets.....	18,920.31
Total	56,662.27
Market value of bonds and stocks over book value.....	24,832.12
All other non-ledger assets, total.....	46,513.23
Gross assets	\$ 7,785,714.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 46,870.21
Market value of special deposits in excess of corresponding liabilities	61,972.69
Total	108,842.90
Total admitted assets.....	\$ 7,682,871.44

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 351,623.64
Gross claims resisted.....	54,995.96
Total claims for losses.....	\$ 406,619.60
Deduct reinsurance	191,888.97
Net amount of unpaid losses.....	\$ 304,730.63
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 3,439,796.91
Gross unearned premiums at 50 per cent on inland navigation risks	51,449.64
Total unearned premiums as computed above.....	3,491,246.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	26,212.50
Estimated amount hereafter payable federal, state and other taxes	75,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	27,500.00
All other liabilities, total.....	1,997.25
Total of all liabilities except capital.....	\$ 3,926,656.93
Cash capital	\$ 1,900,000.00
Surplus over all liabilities.....	3,736,214.51
Surplus as regards policyholders.....	2,756,214.51
Total liabilities	\$ 7,682,871.44

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 829,489,806	\$ 8,507,955.95	\$ 2,495,834.00	\$ 69,329.52
Written during the year.....	495,922,399	5,149,215.21	7,624,271.00	156,092.77
Excess over original premiums		22,965.99		
Totals	\$ 1,325,412,205	\$ 13,716,107.15	\$ 9,569,805.00	\$ 216,529.29
Expired and terminated.....	\$ 907,501,536	\$ 5,545,161.36	\$ 4,210,728.00	\$ 169,152.25
In force at end of the year.....	\$ 817,910,669	\$ 8,164,945.79	\$ 5,319,077.00	\$ 107,380.04
Deduct amount reinsured.....	130,892,827	1,370,904.61	339,153.00	4,480.75
Net amount in force.....	\$ 687,017,842	\$ 6,794,041.18	\$ 5,009,924.00	\$ 102,899.29

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$178,117,659.00	\$ 2,051,961.60
Two years.....	3,391,869.00	35,927.12
Three years.....	392,833,951.00	3,437,333.73
Four years.....	3,086,009.00	28,874.72
Five years and over.....	109,488,083.00	1,269,234.11
Net amount in force December 31, 1915.....	\$687,447,842.00	\$ 6,794,041.28

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year.....	1,854,072.62

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,271,983.00	\$ 283,012.00
Gross premiums on risks written.....	39,079.35	1,839.55
Losses paid	25,672.35	5.00
Losses incurred	28,126.50	5.40

NORD-DEUTSCHE INSURANCE COMPANY

Located at No. 123 William St., New York City, N. Y.
Incorporated May 1, 1887. Commenced Business in U. S. August, 1911.
J. H. Lenahan, United States Manager.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,776,921.89
Extended at	\$ 1,776,921.89

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 1,254,847.51	\$ 1,198,269.29
Deduct gross amount paid for reinsurance, fire, \$283,526.46; marine and inland, \$86,529.27; return premiums, fire, \$257,501.99; marine and inland, \$118,309.78	571,028.45	307,889.65
Total premiums (other than per- petuals)	\$ 683,819.06	\$ 890,379.64
Gross interest on bonds and dividends on stocks less \$1,452.44 accounted interest	63,921.00	
Gross interest on deposits, trust companies or banks.....	5,616.97	
Gross interest from other sources.....	69.92	
Total gross interest and rents.....		69,507.99
From other sources, total.....		46,904.97
Borrowed money (gross).....		40,000.00
Gross profit on sale or maturity of ledger assets.....		526.99
Total income		\$ 1,829,579.76
Total		\$ 2,606,901.65

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 599,323.81	\$ 502,568.44	
Deduct amount received for salvage, fire, \$10,538.49; marine and inland, \$12,734.86; reinsurance, fire, \$172,432.22; marine and inland, \$22,000.00; discount, fire, \$278.02	183,249.93	34,827.88	
Net amount paid for losses.....	\$ 416,073.88	\$ 468,740.56	\$ 884,814.44
Expenses of adjustment, settlement of losses.....			17,992.90
Commissions or brokerage.....			270,199.14
Allowances to local agencies for miscellaneous agency expenses.....			3,475.32
Salaries and expenses of special and general agents.....			43,716.55
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			50,583.61
Rents—including company's occupancy of its own buildings.....			5,433.33
Advertising, printing and stationery.....			15,833.34
Postage, telegrams, telephone and express.....			9,611.25
Legal expenses.....			1,017.44
Furniture and fixtures.....			611.90
Maps, including corrections.....			2,116.85
Underwriters' boards and tariff associations.....			10,708.79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			6,673.50
Inspections and surveys.....			4,907.41
State taxes on premiums.....			34,998.23
Insurance department licenses and fees.....			5,379.70
All other licenses, fees and taxes.....			8,831.15
All other disbursements, total.....			15,084.22
Borrowed money repaid.....			49,000.00
Interest on borrowed money.....			1,097.22
Agents' balances charged off.....			438.07
Gross loss on sale or maturity of ledger assets.....			156.55
Total disbursements.....			\$ 1,582,700.98
Balance.....			\$ 2,073,710.07

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,420,490.61
Cash in office.....	2,999.81
Deposits in trust companies and banks not on interest.....	12,437.32
Deposits in trust companies and banks on interest.....	289,440.61
Agents' balances, representing business written subsequent to October 1, last.....	299,820.70
Agents' balances, representing business written prior to October 1, last.....	36,093.09
Bills receivable, taken for marine and inland risks.....	1,755.00
All other ledger assets, total.....	1,647.62
Total ledger assets.....	\$ 2,072,710.67

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 18,898.69
Total.....	18,898.69
Market value of bonds and stocks over book value.....	6,795.39
Gross assets.....	\$ 2,099,404.75

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 36,090.00
Total.....	36,090.00
Total admitted assets.....	\$ 2,063,314.66

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 5,559.11
Gross claims in process of adjustment, or in suspense.....	190,944.37
Gross claims resisted.....	21,158.37
Total claims for losses.....	\$ 217,641.85
Deduct reinsurance.....	40,840.20
Net amount of unpaid losses.....	\$ 178,901.59
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 252,567.94
Gross unearned premiums pro rata on fire risks running more than one year.....	287,848.90
Gross unearned premiums at 50 per cent on time, hull and cargo risks.....	137,157.60
Gross unearned premiums 100 per cent on marine risks.....	16,146.07
Total unearned premiums as computed above.....	693,720.51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	400.00
State, county and municipal taxes due or accrued.....	43,676.39
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,000.00
All other liabilities, total.....	5,000.00
Total of all liabilities except capital.....	\$ 922,008.54
Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	740,616.12
Surplus as regards policyholders.....	1,140,616.12
Total liabilities.....	\$ 2,063,314.66

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$117,610,323.00	\$ 1,350,478.32	\$ 8,755,573.00	\$ 191,870.90
Written during the year.....	161,872,509.00	1,254,847.81	147,510,440.00	1,193,699.29
Excess of original premiums over amount received for reinsurance.....		5,200.87		
Totals.....	\$279,482,832.00	\$ 2,610,527.00	\$10,566,013.00	\$ 1,385,570.25
Expired and terminated.....	97,061,555.00	1,212,039.11	142,653,296.00	1,068,908.66
In force at end of the year.....	\$122,451,277.00	\$ 1,398,506.89	\$ 13,612,617.00	\$ 316,661.59
Deduct amount reinsured.....	29,354,477.00	351,007.64	1,541,129.00	25,400.32
Net amount in force.....	\$ 93,096,800.00	\$ 1,046,899.25	\$ 12,071,488.00	\$ 291,261.27

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 38,774,925.00	\$ 505,135.89
Two years.....	1,340.45	581.00
Three years.....	40,654,599.00	577,541.79
Four years.....	132,352.00	1,364.57
Five years.....	13,402,521.00	162,294.37
Over five years.....	7,350.00	71.43
Net amount in force December 31, 1915.....	\$ 93,126,800.00	\$ 1,046,899.25

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	900,168.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 1,118,682.00	\$ 3,000.00	\$ 66,080.00
Gross premiums on risks written.....	9,300.92	212.10	314.45
Losses paid.....	8,145.99		
Losses incurred.....	7,023.83		

THE NORTHERN ASSURANCE COMPANY, LIMITED

Located at No. 55 John Street, New York City, N. Y.

Incorporated 1836.

Commenced Business 1854.

Geo. W. Habb, General Attorney.

CAPITAL

Statutory deposit.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 5,872,340.21
Extended at.....	\$ 5,872,340.21

INCOME

Gross premiums, fire.....	\$ 4,815,206.81
Deduct gross amount paid for reinsurance, fire, \$944,351.24; return premiums, fire, \$848,829.35.....	1,793,250.72
Total premiums (other than perpetuities).....	\$ 3,021,956.09
Gross interest on mortgage loans.....	\$ 5,737.50
Gross interest on bonds and dividends on stocks.....	196,501.38
Gross interest on deposits, trust companies or banks.....	11,802.25
Total gross interest and rents.....	254,041.13
From other sources, total.....	35,005.12
From agents' balances previously charged off.....	1,500.00
Gross profit on sale or maturity of ledger assets.....	20,165.80
Total income.....	\$ 3,276,488.14
Total.....	\$ 9,151,768.35

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 8,090,968.45
Deduct amount received for salvage, fire, \$15,530.22; reinsurance, fire, \$454,948.73; discount, fire, \$749.51.....	471,251.45
Net amount paid for losses.....	\$ 1,528,017.00
Expenses of adjustment, settlement of losses.....	42,729.71
Commissions or brokerage.....	567,625.38
Salaries and expenses of special and general agents.....	142,468.09
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	215,108.96
Rents—including company's occupancy of its own buildings.....	27,435.36
Advertising, printing and stationery.....	40,200.30
Postage, telegrams, telephone and express.....	20,094.77
Legal expenses.....	2,269.05
Furniture and fixtures.....	3,724.75
Maps, including corrections.....	8,767.92
Underwriters' boards and tariff associations.....	50,976.13
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	31,024.27
Inspections and surveys.....	26,056.97
State taxes on premiums.....	65,543.68
Insurance department licenses and fees.....	17,063.55
All other licenses, fees and taxes.....	31,018.71
Remittance to home office.....	89,116.46

All other disbursements, total.....	19,208.22
Agents' balances charged off.....	280.11
Gross loss on sale or maturity of ledger assets.....	22,060.00
Total disbursements.....	\$ 2,903,438.37
Balance.....	\$ 6,198,329.98

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 185,000.00
Book value of bonds and stocks.....	4,904,321.56
Cash in office.....	107.93
Deposits in trust companies and banks not on interest.....	5,083.74
Deposits in trust companies and banks on interest.....	584,318.76
Agents' balances, representing business written subsequent to October 1, last.....	543,046.93
Agents' balances, representing business written prior to October 1, last.....	25,941.46
Total ledger assets.....	\$ 6,198,329.98

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 478.12
Interest due and accrued on bonds.....	57,887.86
Total.....	58,365.98
All other non-ledger assets, total.....	45,838.41
Gross assets.....	\$ 6,299,954.37

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 25,941.46
Book value of ledger assets over market value.....	319,018.56
Total.....	344,959.02
Total admitted assets.....	\$ 5,954,995.35

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 123,724.92
Gross claims in process of adjustment, or in suspense..	271,347.87
Gross claims resisted.....	58,775.00
Total claims for losses.....	\$ 453,847.79
Deduct reinsurance.....	135,679.00
Net amount of unpaid losses.....	\$ 318,168.79
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 892,709.48
Gross unearned premiums pro rata on fire risks running more than one year.....	2,028,983.71
Total unearned premiums as computed above.....	2,921,693.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	18,351.00
State, county and municipal taxes due or accrued.....	71,252.10
Commissions, brokerage and other charges due or to become due to agents and brokers.....	8,965.75
Total of all liabilities except capital.....	\$ 2,838,080.83
Statutory deposit.....	\$ 300,000.00
Surplus over all liabilities.....	2,471,965.52
Surplus as regards policyholders.....	2,611,965.02
Total liabilities.....	\$ 5,954,995.35

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 696,542,730	\$ 6,968,723.95
Written during the year.....	479,416,023	4,821,197.76
Totals	\$ 1,175,958,753	\$ 11,814,921.71
Expired and terminated.....	452,654,823	4,661,770.86
In force at end of the year.....	\$ 723,303,930	\$ 7,153,150.85
Deduct amount reinsured.....	153,637,496	1,471,064.28
Net amount in force	\$ 569,666,434	\$ 5,682,086.57

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$100,555,468.00	\$ 1,785,418.95
Two years.....	4,614,673.00	25,255.26
Three years.....	302,641,214.00	2,933,542.74
Four years.....	3,464,875.00	25,801.91
Five years and over.....	99,370,264.00	1,172,077.71
Net amount in force December 31, 1915	\$569,646,494.00	\$ 5,682,086.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 392,500.00
Losses incurred during the year.....	1,541,225.80

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,830,867.17	\$ 280,465.00
Gross premiums on risks written.....	22,833.97	1,371.85
Losses paid.....	31,913.02	38.80
Losses incurred.....	25,698.06	38.80

NORTHERN INSURANCE COMPANY

Incorporated 1872. Commenced Business in U. S., February 25, 1911.
Fisher & Folsom, Inc., U. S. Managers.
123 William Street, New York, N. Y.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 1,011,946.30
Extended at.....	\$ 1,011,946.30

INCOME

Gross premiums, fire.....	\$ 922,025.81
Deduct gross amount paid for return premiums, fire.....	281,298.22
Total premiums (other than perpetuities)	\$ 651,417.59
Gross interest on bonds and dividends on stocks.....	\$ 38,956.67
Gross interest on deposits, trust companies or banks.....	1,863.44
Gross interest from other sources.....	108.09
Total gross interest and rents	40,928.20
From other sources, total.....	11,867.92
Total income	\$ 704,213.71
Total	\$ 1,716,160.10

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 485,373.62
Deduct amount received for salvage, fire.....	3,429.62
Net amount paid for losses	\$ 482,344.00
Expenses of adjustment, settlement of losses.....	5,303.79
Commissions or brokerage.....	189,244.16
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	500.00
Advertising, printing and stationery.....	89.53
Postage, telegrams, telephone and express.....	34.26
Legal expenses.....	100.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	332.42
State taxes on premiums.....	4,582.50
Insurance department licenses and fees.....	1,777.53
All other licenses, fees and taxes.....	973.49
All other disbursements, total.....	21,285.28
Total disbursements	\$ 709,395.68
Balance	\$ 1,006,764.42

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 950,111.80
Deposits in trust companies and banks on interest.....	44,074.86
Agents' balances, representing business written subsequent to October 1, last.....	6,306.02
All other ledger assets, total.....	6,271.65
Total ledger assets	\$ 1,006,764.42

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 12,921.65
Total	12,921.65
Market value of bonds and stocks over book value.....	4,818.11
Gross assets	\$ 1,025,504.18
Total admitted assets	\$ 1,025,504.18

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 98,713.75
Net amount of unpaid losses	\$ 98,713.75
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 247,799.48
Gross unearned premiums pro rata on fire risks running more than one year.....	309,886.12
Total unearned premiums as computed above	517,685.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	83.23
State, county and municipal taxes due or accrued.....	5,500.00
Total of all liabilities except capital	\$ 621,982.68
Surplus over all liabilities.....	\$ 403,521.50
Surplus as regards policyholders	403,521.50
Total liabilities	\$ 1,025,504.18

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 90,991,919.00	\$ 1,145,800.75
Written during the year.....	89,162,157.00	922,025.81
Excess of original premiums.....		72,051.64
Totals	\$180,154,076.00	\$ 2,150,884.20
Expired and terminated.....	102,215,085.00	1,143,184.97
In force at end of the year.....	\$ 86,938,991.00	\$ 1,007,799.23
Net amount in force	\$ 86,938,991.00	\$ 1,007,799.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 43,700,421.00	\$ 495,508.95
Two years	1,080,789.00	12,553.03
Three years	29,593,074.00	327,288.06
Four years	300,217.00	5,069.39
Five years	12,165,490.00	167,563.18
Net amount in force December 31, 1915.....	\$ 86,038,991.00	\$ 1,007,799.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire.....	454,483.54

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 648,977.00	\$ 9,292.00
Gross premiums on risks written.....	7,061.55	46.46
Losses paid	9,090.32	
Losses incurred	8,229.10	

UNITED STATES BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

Located at No. 76 Williams St., New York, N. Y.
 Incorporated, 1809. Commenced Business in United States, 1806.
 E. G. Richards, Manager.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 9,648,638.08
Extended at	\$ 9,648,638.08

INCOME

Gross premiums, fire	\$ 7,814,869.50
Deduct gross amount paid for reinsurance, fire, \$1,813,941.08; return premiums, fire, \$1,227,080.96.....	2,541,022.04
Total premiums (other than perpetuals).....	\$ 4,773,847.55
Deposit premiums on perpetual risks.....	3,350.00
Gross interest on bonds and dividends on stocks.....	\$ 328,033.11
Gross interest on deposits, trust companies or banks.....	5,437.14
Gross interest from other sources.....	596.48
Total gross interest and rents.....	333,976.73
From other sources, total.....	225,675.51
From agents' balances previously charged off.....	2.00
Gross profit on sale or maturity of ledger assets.....	8,517.54
Total income	\$ 5,345,379.73
Total	\$ 14,994,014.51

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 2,915,646.61
Deduct amount received for salvage, fire, \$11,233.51; reinsurance, fire, \$519,490.24	500,743.27
Net amount paid for losses.....	\$ 2,394,923.36

Expenses of adjustment, settlement of losses.....	50,033.78
Commissions or brokerage	992,427.71
Allowances to local agencies for miscellaneous agency expenses	19,286.56
Salaries and expenses of special and general agents.....	298,485.90
Salaries, fees and other charges of officers, directors, trustees, agents and employes	314,568.32
Rents—including company's occupancy of its own buildings	38,914.85
Advertising, printing and stationery.....	38,255.04
Postage, telegrams, telephone and express.....	30,869.41
Legal expenses	1,523.14
Furniture and fixtures	5,191.28
Maps, including corrections	13,272.18
Underwriters' boards and tariff associations.....	89,906.25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	44,926.32
Inspections and surveys	16,338.39
State taxes on premiums	83,374.82
Insurance department licenses and fees.....	16,696.57
All other licenses, fees and taxes.....	49,133.02
All other disbursements, total.....	713,645.41
Deposit premiums returned	385.00
Agents' balances charged off.....	465.73
Gross loss on sale or maturity of ledger assets.....	41,123.97
Total disbursements	\$ 5,187,914.21
Balance	\$ 9,806,100.00

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 5,475,847.11
Cash in office	500.00
Deposits in trust companies and banks on interest.....	307,269.38
Agents' balances, representing business written subsequent to October 1, last.....	923,022.38
Agents' balances, representing business written prior to October 1, last.....	46,070.73
All other ledger assets, total.....	5,881.00
Total ledger assets	\$ 9,806,100.00

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 96,925.95
Total	96,925.95
Gross assets	\$ 9,903,025.95

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 46,070.73
Book value of ledger assets over market value.....	782,080.11
Market value of special deposits in excess of corresponding liabilities	5,885.16
Total	833,936.00
Total admitted assets	\$ 9,069,089.95

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 65,196.42
Gross claims in process of adjustment, or in suspense	253,320.00
Gross claims resisted	39,696.00
Total claims for losses.....	\$ 458,212.42
Deduct reinsurance	75,335.44
Net amount of unpaid losses.....	\$ 382,876.98
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 4,583,619.24
Total unearned premiums as computed above.....	4,583,619.24

Amount reclaimable by the insured on perpetual fire insurance policies	41,302.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000.00
State, county and municipal taxes due or accrued	95,470.00
Commissions, brokerage and other charges due or to become due to agents and brokers	17,402.57
Total of all liabilities except capital	\$ 5,135,131.83
Surplus over all liabilities	\$ 3,922,558.72
Surplus as regards policyholders	3,922,856.72
Total liabilities	\$ 9,067,990.55

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$ 1,233,468,652	\$ 10,702,493.56
Written during the year	884,359,572	7,314,865.29
Expired of original premiums		61,980.40
Totals	\$ 2,117,727,924	\$ 18,079,239.55
Expired and terminated	826,714,946	7,305,314.44
In force at end of the year	\$ 1,291,012,978	\$ 10,773,929.11
Deduct amount reinsured	247,181,984	1,898,067.54
Net amount in force	\$ 1,043,830,994	\$ 9,075,862.07

Perpetual risks not included above, \$1,489,520.00; premium on same, \$43,371.31.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 325,440,931	\$ 2,912,182.12
Two years	17,506,045	148,575.73
Three years	553,315,429	4,066,955.72
Four years	14,927,476	141,995.81
Five years and over	102,631,385	1,806,991.33
Advance premiums	2,728	30.36
Net amount in force December 31, 1915	\$ 1,043,830,994	\$ 9,075,862.07

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 500,000.00
Losses incurred during the year, fire, \$2,229,108.94; tornado, \$12,806.66	2,252,026.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 9,842,188.00	\$ 1,421,781.00
Gross premiums on risks written	96,651.71	7,706.76
Losses paid	48,807.43	803.32
Losses incurred	54,276.71	803.32

THE NORTH RIVER FIRE INSURANCE COMPANY

Located at No. 95 William St., New York City, N. Y.
 Incorporated February 6, 1822. Commenced Business March 6, 1822.
 Wm. E. Hutchins, President. Frederick H. Crum, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,843,921.81
Extended at	\$ 2,843,921.81

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 3,469,072.92	\$ 18,725.56
Deduct gross amount paid for reinsurance, fire, \$1,022,778.61; return premiums, fire, \$981,680.80	1,704,459.41	
Total premiums (other than perpetuals)	\$ 1,764,613.51	\$ 18,725.56
Gross interest on mortgage loans	\$ 10,149.67	
Deduct interest on collateral loans	588.62	
Gross interest on bonds and dividends on stocks	99,104.47	
Gross interest on deposits, trust companies or banks	5,572.59	
Total gross interest and rents		115,206.35
From other sources, total		168.16
Gross profit on sale or maturity of ledger assets		35,083.70
Total income		\$ 1,933,797.28
Total		\$ 4,777,719.09

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,374,071.58
Deduct amount received for salvage, fire, \$8,089.17; reinsurance, fire, \$366,526.23; discount, fire, \$1,416.58	516,043.08
Net amount paid for losses	\$ 858,027.60
Expenses of adjustment, settlement of losses	32,920.90
Commissions or brokerage	421,312.11
Salaries and expenses of special and general agents, trustees, agents and employees	86,267.14
Rents—including company's occupancy of its own buildings	114,901.01
Advertising, printing and stationery	15,000.00
Postage, telegrams, telephone and express	12,922.37
Legal expenses	5,596.39
Maps, including corrections	2,251.53
Underwriters' boards and tariff associations	4,332.67
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	26,411.80
Inspections and surveys	8,431.19
State taxes on premiums	7,347.51
Insurance department licenses and fees	29,139.64
All other licenses, fees and taxes	6,714.23
All other disbursements, total	18,225.57
Interest and dividends to stockholders	1,050.80
Gross loss on sale or maturity of ledger assets	49,985.00
Total disbursements	12,490.20
Balance	\$ 1,713,827.45
Balance	\$ 5,061,861.64

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 210,400.00
Book value of bonds and stocks.....	2,177,303.50
Deposits in trust companies and banks on interest.....	341,176.00
Agents' balances, representing business written subsequent to October 1, last.....	335,012.14
Total ledger assets	\$ 3,063,891.64

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 3,364.83
Interest due and accrued on bonds.....	8,438.32
Total	11,803.15
Market value of bonds and stocks over book value.....	89,486.50
All other non-ledger assets, total.....	1,505.19
Gross assets	\$ 3,166,706.48
Total admitted assets	\$ 3,166,706.48

LIABILITIES

Gross losses adjusted and unpaid, due and not due..	\$ 38,428.00
Gross claims in process of adjustment, or in suspense	397,241.00
Gross claims resisted	32,094.00
Total claims for losses	\$ 397,763.00
Deduct reinsurance	166,928.00
Net amount of unpaid losses	\$ 191,835.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 579,173.54
Gross unearned premiums pro rata on fire risks running more than one year.....	982,528.50
Gross unearned premiums 75 per cent time business, 100 per cent cargo business on marine risks.....	4,378.08
Total unearned premiums as computed above	1,566,080.21
Dividends declared and unpaid, to stockholders.....	226.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued.....	25,000.00
Total of all liabilities except capital	\$ 1,785,141.46
Cash capital	\$ 500,000.00
Surplus over all liabilities.....	881,565.02
Surplus as regards policyholders	1,381,565.02
Total liabilities	\$ 3,166,706.48

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$432,468,749.00	\$ 4,247,109.94		
Written during the year.....	246,995,482.00	3,469,072.92	5,716,950.00	\$ 18,725.56
Totals	\$709,464,231.00	\$ 7,716,182.86	\$ 5,716,950.00	\$ 18,725.56
Expired and terminated.....	300,735,566.00	3,307,165.65	4,258,588.00	13,754.94
In force at end of the year.....	\$448,728,295.00	\$ 4,400,077.18	\$ 1,418,362.00	\$ 4,971.52
Deduct amount reinsured.....	142,689,807.00	1,378,020.89		
Net amount in force	\$306,038,488.00	\$ 3,022,056.29	\$ 1,418,362.00	\$ 4,971.52

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$106,207,117.00	\$ 1,158,347.00
Two years	1,885,293.00	17,222.80
Three years	163,681,881.00	1,487,958.17
Four years	262,880.00	8,550.79
Five years and over and advance premiums.....	33,301,817.00	409,967.35
Net amount in force December 31, 1915	\$306,038,488.00	\$ 3,021,056.29

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$823,306.32; tornado, \$2,943.40	835,248.72

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,564,565.00	\$ 300,348.00
Gross premiums on risks written.....	29,735.45	1,713.10
Losses paid	9,290.32	12.53
Losses incurred	8,805.32	21.53

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY

Located at Nos. 117-129 South Fifth Street, Minneapolis, Minn.
 Incorporated May 2, 1890. Commenced business May 2, 1899, and March 8, 1906.
 Walter C. Leach, President. John H. Griffin, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,229,094.88
Increase of paid up capital during year.....	100,000.00
Extended at	\$ 1,829,094.88

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 1,361,951.46	\$ 2,471.27
Deduct gross amount paid for reinsurance, fire, \$1,065,841.55; marine and inland, \$2,266.64; return premiums, fire, \$144,678.10; marine and inland, \$294.63	1,810,519.65	2,471.27
Total premiums (other than perpetuals)	\$ 448,568.19	\$ 448,568.19
Gross interest on mortgage loans.....	\$ 19,963.72	
Gross interest on bonds and dividends on stocks.....	4,429.65	
Gross interest on deposits, trust companies or banks.....	5,400.62	
Gross interest from other sources.....	74.32	
Total gross interest and rents	\$ 31,868.25	
From other sources, total.....		428,242.12
Increase in liabilities on account of reinsurance treaties		345,323.80
From agents' balances previously charged off.....		423.49
Gross increase in book value of ledger assets.....		8,001.55
Total income	\$ 360,541.45	
Total	\$ 1,700,326.33	

	DISBURSEMENTS	
	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 1,028,377.00	\$ 250.00
Deduct amount received for salvage, fire, \$850.38; reinsurance, fire, \$964,191.31; marine and inland, \$550.00; discount, fire, \$116.42	965,301.71	250.00
Net amount paid for losses.....	\$ 63,075.89	\$ 63,075.89
Expenses of adjustment, settlement of losses.....	590.28	
Allowances to local agencies for miscellaneous agency expenses.....	170.12	
Salaries and expenses of special and general agents.....	4,826.90	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	8,171.51	
Rents—including company's occupancy of its own buildings.....	797.00	
Advertising, printing and stationery.....	2,420.95	
Legal expenses.....	1,665.51	
Furniture and fixtures.....	180.45	
Maps, including corrections.....	182.25	
Underwriters' boards and tariff associations.....	354.77	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	815.61	
Inspections and surveys.....	640.66	
Taxes on real estate.....	24.55	
State taxes on premiums.....	22,954.42	
Insurance department licenses and fees.....	10.00	
All other licenses, fees and taxes.....	1,965.59	
Interest and dividends to stockholders.....	615,000.00	
Agents' balances charged off.....	300.67	
Gross loss on sale or maturity of ledger assets.....	63.50	
Decrease in book value of ledger assets.....	1,069.50	
Total disbursements.....	\$ 724,919.84	
Balance.....	\$ 975,616.49	

LEDGER ASSETS	
Mortgage loans on real estate.....	\$ 423,700.00
Book value of bonds and stocks.....	89,075.00
Cash in office.....	15,832.18
Deposits in trust companies and banks not on interest.....	280,494.62
Deposits in trust companies and banks on interest.....	8,217.41
Agents' balances, representing business written subsequent to October 1, last.....	63,228.94
Agents' balances, representing business written prior to October 1, last.....	2,574.35
Bills receivable taken for fire risks.....	3,297.17
All other ledger assets, total, due from reinsurance companies.....	79,996.82
Total ledger assets.....	\$ 975,616.49

NON-LEDGER ASSETS	
Interest due and accrued on mortgages.....	\$ 5,449.54
Interest due and accrued on bonds.....	1,352.14
Interest due and accrued on other assets.....	175.08
Total.....	6,973.71
All other non-ledger assets, total, due from reinsurance companies.....	22,851.11
Gross assets.....	\$ 1,005,241.31

DEDUCT ASSETS NOT ADMITTED	
Agents' balances, representing business written prior to October 1, last.....	\$ 2,574.35
Bills receivable, past due, taken for marine, inland and fire risks.....	1,223.29
Total.....	3,797.64
Total admitted assets.....	\$ 1,001,443.67

LIABILITIES	
Gross losses adjusted and unpaid, due and not due.....	\$ 688.78
Gross claims in process of adjustment, or in suspense.....	25,702.00
Gross claims resisted.....	7,797.62
Total claims for losses.....	\$ 34,188.34
Deduct reinsurance.....	30,390.50
Net amount of unpaid losses.....	\$ 3,828.84
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,457.83
Gross unearned premiums pro rata on fire risks running more than one year.....	290.23
Total unearned premiums as computed above.....	1,888.00
Interest due or accrued, remaining unpaid.....	61.45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	909.02
State, county and municipal taxes due or accrued.....	29,212.24
Funds held for reinsurance treaties.....	345,833.89
All other liabilities, total.....	114.42
Total of all liabilities except capital.....	\$ 381,437.80
Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	228,065.78
Surplus as regards policyholders.....	620,005.78
Total liabilities.....	\$ 1,001,443.67

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS				
	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$115,111,104.00	\$ 1,375,489.79		
Written during the year.....	71,905,019.00	1,362,429.54	145,905.00	2,471.27
Totals.....	\$186,613,123.00	\$ 2,737,919.33	\$ 145,905.00	\$ 2,471.27
Expired and terminated.....	74,755,080.00	1,394,619.41	10,300.00	304.63
In force at end of the year.....	\$111,557,443.00	\$ 1,343,296.92	\$ 132,305.00	\$ 2,066.64
Deduct amount reinsured.....	111,277,423.00	1,329,694.25	132,305.00	2,066.64
Net amount in force.....	\$ 580,020.00	\$ 3,027.67		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON			
	Risks	Premiums	
In force, having from date of policy not more than one year to run.....	\$ 229,153.00	\$ 3,313.66	
Three years.....	47,506.00	247.37	
Five years.....	3,367.00	59.64	
Net amount in force December 31, 1915.....	\$ 580,020.00	\$ 3,027.67	

GENERAL INTERROGATORIES	
Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	34,497.41

BUSINESS IN THE STATE OF IOWA DURING THE YEAR			
	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 5,507,081.00	\$ 45,025.00	\$ 2,394,496.00
Gross premiums on risks written.....	71,422.67	865.23	18,428.81
Losses paid.....	46,516.56		723.96
Losses incurred.....	49,001.36		682.39

NORTHWESTERN NATIONAL INSURANCE COMPANY

Located at Corner Wisconsin and Jackson Streets, Milwaukee, Wis.
 Incorporated February 20, 1869. Commenced Business July 1, 1869.
 Wilford M. Patton, President. Joseph Huebl, Secretary.

CAPITAL

Capital stock paid in cash \$ 1,000,000.00
 Amount of ledger assets, December 31, of previous year \$ 7,295,735.50
 Extended at \$ 7,295,735.50

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 3,008,548.63	\$ 106,464.87	
Deduct gross amount paid for reinsurance, fire, \$429,512.01; marine and inland, \$6,653.54; return premiums, fire, \$327,- 701.02; marine and inland, \$2,973.90.....	757,214.03	9,026.53	
Total premiums (other than per- petuals)	\$ 2,851,064.60	\$ 93,838.14	\$ 2,944,872.74
Gross interest on mortgage loans			\$ 73,790.19
Gross interest on bonds and dividends on stocks.....			300,011.73
Gross interest on deposits, trust companies or banks.....			3,118.24
Gross interest from other sources			1,289.98
Gross rents—including company's occupancy of its own building			10,000.00
Total gross interest and rents			288,210.24
From agents' balances previously charged off.....			108.73
Gross profit on sale or maturity of ledger assets.....			6,745.50
Total income			\$ 8,239,937.22
Total			\$ 10,538,672.62

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 1,553,325.22	\$ 29,002.80	
Deduct amount received for salvage, fire, \$7,104.95; marine and inland, \$736.73; re- insurance, fire, \$166,495.80; discount, fire, \$17.17.....	178,616.02	736.73	
Net amount paid for losses.....	\$ 1,370,708.70	\$ 28,266.07	\$ 1,407,974.77
Expenses of adjustment, settlement of losses.....			43,638.84
Commissions or brokerage.....			695,444.55
Allowances to local agencies for miscellaneous agency expenses			7,322.98
Salaries and expenses of special and general agents.....			283,784.13
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			109,971.44
Rents—including company's occupancy of its own buildings			10,000.00
Advertising, printing and stationery.....			17,771.56
Postage, telegrams, telephone and express.....			23,772.00
Legal expenses			1,641.01
Furniture and fixtures.....			964.77
Maps, including corrections.....			3,696.07
Underwriters' boards and tariff associations.....			15,838.84
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....			17,210.87
Inspections and surveys.....			315.00
Repairs and expenses on real estate.....			4,673.88
Taxes on real estate.....			4,599.72
State taxes on premiums.....			81,832.40

Insurance department licenses and fees.....	17,228.58
All other licenses, fees and taxes.....	11,374.34
All other disbursements, total.....	23,435.22
Interest and dividends to stockholders.....	150,000.00
Agents' balances charged off.....	894.16
Gross loss on sale or maturity of ledger assets.....	128.83
Total disbursements	\$ 2,931,321.30
Balance	\$ 7,602,351.23

LEDGER ASSETS

Book value of real estate.....	\$ 178,000.00
Mortgage loans on real estate.....	1,828,100.00
Book value of bonds and stocks.....	5,003,636.51
Cash in office.....	44,943.56
Deposits in trust companies and banks on interest.....	349,519.90
Agents' balances, representing business written subse- quent to October 1, last.....	394,160.35
Agents' balances, representing business written prior to October 1, last.....	12,009.09
Bills receivable taken for fire risks.....	1,932.12
Total ledger assets.....	\$ 7,602,351.23

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 12,381.99
Interest due and accrued on bonds.....	35,413.18
Total	47,795.17
All other non-ledger assets, total.....	303.79
Gross assets	\$ 7,650,540.19

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 12,959.00
Bills receivable, past due, taken for marine, inland and fire risks.....	1,932.12
Overdue and accrued interest on bonds in default.....	11,456.33
Market value of special deposits in excess of corre- sponding liabilities	45,041.09
Book value of ledger assets over market value, bonds.....	450,308.86
Total	521,594.49
Total admitted assets.....	\$ 7,128,945.70

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 59,109.09
Gross claims in process of adjustment, or in suspense.....	129,068.29
Gross claims resisted.....	34,300.27
Total claims for losses.....	\$ 222,675.65
Deduct reinsurance	29,050.84
Net amount of unpaid losses.....	\$ 193,624.81
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 453,757.16
Gross unearned premiums pro rata on fire risks running more than one year.....	2,842,625.36
Gross unearned premiums at 50 per cent on inland navigation risks	31,904.49
Total unearned premiums as computed above.....	3,328,377.61
Confagration reserve	500,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,473.08
State, county and municipal taxes due or accrued.....	116,900.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	26,408.58
Total of all liabilities except capital.....	\$ 4,186,464.78

Cash capital	\$ 1,000,000.00
Surplus over all liabilities.....	1,960,480.92
Surplus as regards policyholders.....	2,960,480.92
Total liabilities	\$ 7,128,945.70

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, 712 Securities Bldg., Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914....	\$ 801,644,487	\$ 7,651,892.47	\$ 1,016,044.00	\$ 17,192.44
Written during the year.....	339,283,930	3,908,248.63	17,078,320.00	163,464.07
Totals	\$ 1,140,928,417	\$ 10,659,451.10	\$ 18,094,364.00	\$ 180,657.11
Expired and terminated.....	\$ 398,708,175	\$ 4,438,439.86	\$ 16,256,645.00	\$ 56,668.12
In force at end of the year....	\$ 824,220,242	\$ 7,221,024.24	\$ 1,837,719.00	\$ 63,988.99
Deduct amount reinsured.....	77,391,802	708,187.32		
Net amount in force....	\$ 746,828,440	\$ 6,512,836.92	\$ 1,837,719.00	\$ 63,988.99

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 83,748,488.00	\$ 907,514.33
Three years	475,956,278.00	5,731,092.02
Five years	187,123,614.00	1,874,320.57
Net amount in force December 31, 1915.....	\$746,828,440.00	\$ 6,512,836.92

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year.....	1,395,475.82

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 6,146,563.00	\$ 8,867.00	\$ 2,097,355.00
Gross premiums on risks written.....	72,371.35	11.69	11,238.79
Losses paid	52,658.57		337.25
Losses incurred	52,782.07		264.20

UNITED STATES BRANCH OF THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED

Located at No. 39 John Street, New York, N. Y.
 Incorporated 1797. Commenced Business in U. S., 1877.
 J. Montgomery Hare and William Hare, Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year \$	3,154,174.88
Extended at	\$ 3,154,174.88

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 2,095,452.10	\$ 49,166.35
Deduct gross amount paid for reinsurance, fire, \$764,312.10; marine and inland, \$4,119.58; return premiums, fire, \$460,977.75; marine and inland, \$6,219.70.....	1,225,269.55	10,339.28
Total premiums (other than per- petuals)	\$ 1,870,172.55	\$ 38,827.07
	\$ 1,909,000.32	

Gross interest on bonds and dividends on stocks.....	\$ 107,240.71
Gross interest on deposits, trust companies or banks.....	2,784.22
Gross interest from other sources.....	100.00
Total gross interest and rents.....	110,124.93
From other sources, total.....	56,283.31
Gross profit on sale or maturity of ledger assets.....	988.62
Total income	\$ 2,076,377.18
Total	\$ 5,200,332.06

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 1,576,315.71	\$ 2,969.52
Deduct amount received for salvage, fire, \$19,629.24; reinsurance, fire, \$492,625.01; marine and inland, \$630.72.....	512,254.25	630.72
Net amount paid for losses.....	\$ 1,064,061.46	\$ 1,438.80
Expenses of adjustment, settlement of losses.....	25,391.82	
Commissions or brokerage.....	359,247.42	
Allowances to local agencies for miscellaneous agency expenses.....	661.96	
Salaries and expenses of special and general agents.....	100,298.56	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	129,458.64	
Rents—including company's occupancy of its own buildings.....	16,397.96	
Advertising, printing and stationery.....	21,254.44	
Postage, telegrams, telephone and express.....	13,655.07	
Legal expenses.....	416.24	
Furniture and fixtures.....	1,818.13	
Maps, including corrections.....	5,438.87	
Underwriters' boards and tariff associations.....	25,417.15	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	20,110.96	
Inspections and surveys.....	7,829.92	
State taxes on premiums.....	40,588.12	
Insurance department licenses and fees.....	12,387.87	
All other licenses, fees and taxes.....	19,216.30	
All other disbursements, total.....	192,409.04	
Agents' balances charged off.....	741.94	
Gross loss on sale or maturity of ledger assets.....	1,490.32	
Total disbursements	\$ 2,068,310.92	
Balance	\$ 3,192,241.14	

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,215,948.05
Cash in office.....	719.37
Deposits in trust companies and banks not on interest.....	36,225.56
Deposits in trust companies and banks on interest.....	287,354.63
Agents' balances, representing business written subsequent to October 1, last.....	358,815.16
Agents' balances, representing business written prior to October 1, last.....	10,281.53
Bills receivable taken for fire risks.....	1,866.63
All other ledger assets, total.....	920.16
Total ledger assets.....	\$ 3,192,241.14

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 26,307.90
Total	26,307.90
All other non-ledger assets, total.....	6,018.56
Gross assets	\$ 3,224,567.50

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 10,381.53
Bills receivable, past due, taken for marine, inland and fire risks.....	1,806.63
Balances in hands of special agents.....	930.16
Book value of ledger assets over market value.....	86,183.05
Total	99,551.37
Total admitted assets.....	\$ 3,135,216.53

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 68,157.90
Gross claims in process of adjustment, or in suspense.....	167,504.65
Gross claims resisted.....	15,384.34
Total claims for losses	\$ 251,046.89
Deduct reinsurance.....	76,162.79
Net amount of unpaid losses	\$ 174,884.10
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 566,655.61
Gross unearned premiums pro rata on fire risks running more than one year.....	1,179,018.49
Gross unearned premiums at 50 per cent on inland navigation risks.....	19,094.25
Total unearned premiums as computed above	1,764,768.35
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	11,822.94
State, county and municipal taxes due or accrued.....	64,450.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,004.00
Total of all liabilities except capital	\$ 1,998,929.49
Surplus over all liabilities.....	\$ 1,136,287.13
Surplus as regards policyholders.....	1,125,287.13
Total liabilities	\$ 3,125,216.53

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$27,918,406.00	\$ 4,293,507.03		
Written during the year.....	301,223,178.00	3,095,463.10	\$ 2,207,850.00	\$ 49,106.35
Excess of original premiums over amount received for risks.....		2,909.58		
Totals	\$29,141,584.00	\$ 7,392,770.61	\$ 2,207,850.00	\$ 49,106.35
Expired and terminated.....	278,317,802.00	2,888,522.66	287,304.00	6,905.24
In force at end of the year.....	\$455,823,722.00	\$ 4,504,247.95	\$ 1,990,546.00	\$ 42,201.11
Deduct amount reinsured.....	113,644,990.00	1,094,631.99	235,003.00	4,012.50
Net amount in force	\$342,178,732.00	\$ 3,409,615.96	\$ 1,755,543.00	\$ 38,188.52

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$102,676,219.00	\$ 1,133,311.23
Two years.....	3,908,078.00	36,508.72
Three years.....	160,380,997.00	1,481,275.87
Four years.....	2,650,315.00	24,481.38
Five years.....	63,150,272.00	725,573.35
Over five years.....	61,235.00	527.63
Advance premiums.....	1,060,126.00	7,207.33
Net amount in force December 31, 1915	\$342,178,732.00	\$ 3,409,615.96

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 545,000.00
Losses incurred during the year.....	1,028,280.83

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 1,872,430.00	\$ 3,490.00	\$ 55,980.00
Gross premiums on risks written.....	39,997.62	64.45	955.38
Losses paid.....	14,922.59		41.15
Losses incurred.....	14,935.39		41.15

OLD COLONY INSURANCE COMPANY

Located at No. 87 Kilby St., Boston, Massachusetts.
 Incorporated June 2, 1906. Commenced Business June 7, 1906.
 Ransom B. Fuller, President. Charles D. Hodges, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,476,179.84
Extended at	\$ 1,476,179.84

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 907,845.81	\$ 365,065.86	
Deduct gross amount paid for reinsurance, fire, \$208,338.34; marine and inland, \$88,150.57; return premiums, fire, \$185,450.58; marine and inland, \$48,450.08	392,738.92	126,580.25	
Total premiums (other than per- petuals)	\$ 515,106.89	\$ 238,514.91	\$ 742,101.30
Gross interest on mortgage loans.....	\$ 1,945.00		
Gross interest on bonds and dividends on stocks.....	48,090.75		
Gross interest on deposits, trust companies or banks.....	1,420.37		
Gross interest from other sources.....	376.80		
Total gross interest and rents			\$2,837.92
From agents' balances previously charged off.....			36.25
Total income			\$ 794,580.56
Total			\$ 2,270,769.40

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 371,643.24	\$ 154,775.04	
Deduct amount received for salvage, fire, \$8,017.42; marine and inland, \$5,541.91; reinsurance, fire, \$115,729.26; marine and inland, \$34,497.38; discount, fire, \$36.64; marine and inland, \$15.00.....	118,783.32	38,054.19	
Net amount paid for losses	\$ 252,859.92	\$ 116,720.85	\$ 369,580.77
Expenses of adjustment, settlement of losses.....			\$ 8,287.77
Commissions or brokerage.....			173,677.66
Allowances to local agencies for miscellaneous agency expenses.....			4,269.08
Salaries and expenses of special and general agents.....			9,084.15
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....			30,435.77

Rents—including company's occupancy of its own buildings.....		923.04
Advertising, printing and stationery.....		4,414.92
Postage, telegrams, telephone and express.....		1,410.50
Legal expenses.....		289.41
Furniture and fixtures.....		74.56
Maps, including corrections.....		114.44
Underwriters' boards and tariff associations.....		5,934.29
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....		2,423.33
Inspections and surveys.....		2,469.39
State taxes on premiums.....		7,655.49
Insurance department licenses and fees.....		5,087.31
All other licenses, fees and taxes.....		5,308.96
All other disbursements, total.....		495.48
Interest and dividends to stockholders.....		24,000.00
Agents' balances charged off.....		19.41
Gross loss on sale or maturity of ledger assets.....		283.00
Total disbursements.....		\$ 648,904.69
Balance.....		\$ 1,022,164.71

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 41,000.00
Book value of bonds and stocks.....	1,332,352.29
Cash in office.....	11,279.14
Deposits in trust companies and banks not on interest.....	648.92
Deposits in trust companies and banks on interest.....	109,834.38
Agents' balances, representing business written subsequent to October 1, last.....	113,247.27
Agents' balances, representing business written prior to October 1, last.....	2,273.96
Bills receivable, taken for marine and inland risks.....	568.75
All other ledger assets, total.....	9,900.00
Total ledger assets.....	\$ 1,022,164.71

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 60.00
Interest due and accrued on bonds.....	5,838.75
Total.....	5,458.75
Gross assets.....	\$ 1,027,623.46

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 2,273.96
Bills receivable, past due, taken for marine, inland and fire risks.....	97.00
Book value of ledger assets over market value.....	130,712.29
Total.....	133,083.25
Total admitted assets.....	\$ 1,464,540.21

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 9,890.82
Gross claims in process of adjustment, or in suspense.....	115,485.23
Gross claim resisted.....	29,850.00
Total claims for losses.....	\$ 155,216.05
Deduct reinsurance.....	86,795.41
Net amount of unpaid losses.....	\$ 148,420.64
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 152,501.15
Gross unearned premiums pro rata on fire risks running more than one year.....	315,951.63
Gross unearned premiums at 50 per cent on inland navigation risks.....	33,753.21
Gross unearned premiums 50 per cent on marine risks.....	41,022.90
Total unearned premiums as computed above.....	528,228.89

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	444.29
State, county and municipal taxes due or accrued.....	4,431.70
Commissions, brokerage and other charges due or to become due to agents and brokers.....	4,256.36
Total of all liabilities except capital.....	\$ 660,791.88
Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	432,748.33
Surplus as regards policyholders.....	832,748.33
Total liabilities.....	\$ 1,494,540.21

Name and address of rating bureau whose rates you have adopted in this state: Iowa Inspection Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$111,823,782.00	\$ 1,127,350.21	\$ 6,488,411.00	\$ 185,068.27
Written during the year.....	92,762,624.00	907,345.31	25,721,270.00	365,666.86
Totals.....	\$204,586,406.00	\$ 2,034,695.52	\$ 32,209,681.00	\$ 550,735.13
Expired and terminated.....	76,615,967.00	773,034.35	22,965,049.00	331,104.88
In force at end of the year.....	\$127,970,439.00	\$ 1,260,761.17	\$ 9,244,632.00	\$ 219,670.25
Deduct amount reinsured.....	21,300,520.00	381,160.65	2,054,728.00	65,307.04
Net amount in force.....	\$ 106,669,919.00	\$ 879,600.52	\$ 7,189,904.00	\$ 154,363.21

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$31,112,244.00	\$ 305,002.29
Two years.....	715,288.00	4,243.37
Three years.....	46,937,407.00	383,188.94
Four years.....	495,835.00	4,583.16
Five years.....	16,390,975.00	182,582.52
Net amount in force December 31, 1915.....	\$ 95,600,000.00	\$ 879,600.52

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	385,424.02

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 400,928.00	\$ 114,397.00	\$ 119,883.00
Gross premiums on risks written.....	5,920.46	819.00	497.91
Losses paid.....	5,649.42	.....	24.57
Losses incurred.....	8,976.96	.....	34.97

ORIENT INSURANCE COMPANY

Located at Nos. 20-22 Trinity Street, Hartford, Conn.
 Incorporated June 28, 1867. Commenced Business January, 1872.
 Archibald G. McIlwaine, Jr., President. Henry W. Gray, Jr., Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 3,891,544.42
Extended at.....	\$ 2,891,544.42

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,567,184.55	\$ 235,610.58	
Deduct gross amount paid for reinsurance, fire, \$615,810.81; marine and inland, \$51,485.98; return premiums, fire, \$422,- 467.05; marine and inland, \$35,741.19	1,030,277.84	87,227.17	
Total premiums (other than per- petuals)	\$ 1,537,907.01	\$ 138,383.41	\$ 1,666,490.42
Gross interest on mortgage loans		141.55	
Gross interest on bonds and dividends on stocks		126,414.70	
Gross interest on deposits, trust companies or banks		11,087.07	
Gross interest from other sources		84.36	
Gross rents—including company's occupancy of its own building		12,803.00	
Total gross interest and rents		150,481.18	
From other sources, total		870.00	
Gross profit on sale or maturity of ledger assets		4,377.30	
Total income		\$ 1,822,218.90	
Total		\$ 5,713,763.32	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,032,536.83	\$ 72,138.81	
Deduct amount received for salvage, fire, \$9,566.93; marine and inland, \$2,966.28; reinsurance, fire, \$271,199.29; marine and inland, \$4,137.65; discount, fire, \$192.44	297,288.06	7,068.34	
Net amount paid for losses	\$ 745,248.17	\$ 65,045.47	\$ 810,293.64
Expenses of adjustment, settlement of losses		27,472.74	
Commissions or brokerage		297,214.30	
Allowances to local agencies for miscellaneous agency expenses		789.65	
Salaries and expenses of special and general agents		65,700.76	
Salaries, fees and other charges of officers, directors, trustees, agents and employes		80,218.24	
Rents—including company's occupancy of its own buildings		10,574.89	
Advertising, printing and stationery		11,536.28	
Postage, telegrams, telephone and express		21,076.11	
Legal expenses		566.30	
Furniture and fixtures		835.00	
Maps, including corrections		5,679.08	
Underwriters' board and tariff associations		26,236.17	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses		19,054.25	
Inspections and surveys		5,299.29	
Repairs and expenses on real estate		4,772.68	
Taxes on real estate		3,967.18	
State taxes on premiums		34,784.90	
Insurance department licenses and fees		10,001.38	
All other licenses, fees and taxes		20,788.02	
All other disbursements, total		9,233.23	
Interest and dividends to stockholders		100,000.00	
Agents' balances charged off		7.77	
Gross loss on sale or maturity of ledger assets		6,873.00	
Total disbursements		\$ 1,620,526.02	
Balance		\$ 4,093,237.30	

LEDGER ASSETS

Book value of real estate	\$ 173,186.28
Book value of bonds and stocks	3,000,000.81
Cash in office	3,811.29
Deposits in trust companies and banks on interest	584,945.92

Agents' balances, representing business written subse- quent to October 1, last	311,150.88
Agents' balances, representing business written prior to October 1, last	18,984.55
Bills receivable taken for fire risks	833.33
All other ledger assets, total	21.90
Total ledger assets	\$ 4,093,237.30

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 45,404.58
Interest due and accrued on other assets	888.37
Total	46,292.95
All other non-ledger assets, total	42,459.10
Gross assets	\$ 4,181,990.35

DEDUCT ASSETS NOT ADMITTED

Balance due from American Union Insurance Co.	\$ 21.90
Agents' balances, representing business written prior to October 1, last	18,984.55
Bills receivable, past due, taken for marine, inland and fire risks	62.65
Market value of special deposits in excess of corre- sponding liabilities	45,531.47
Overdue and accrued interest on bonds in default	5,783.34
Book value of ledger assets over market value	243,917.81
Total	314,921.72
Total admitted assets	\$ 3,867,068.63

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 19,458.00
Gross claims in process of adjustment, or in suspense	162,018.22
Gross claims resisted	9,650.00
Total claims for losses	\$ 191,126.22
Deduct reinsurance	63,336.49
Net amount of unpaid losses	\$ 127,790.43
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 1,520,377.19
Gross unearned premiums at 50 per cent on inland navigation risks	67,131.96
Total unearned premiums as computed above	1,587,509.15
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,022.38
State, county and municipal taxes due or accrued	23,223.74
Commissions, brokerage and other charges due or to become due to agents and brokers	2,400.00
All other liabilities, total	1,169.75
Total of all liabilities except capital	\$ 1,750,225.45
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	1,114,442.18
Surplus as regards policyholders	\$ 2,114,442.18
Total liabilities	\$ 3,867,068.63

Name and address of Rating Bureau whose rates you have adopted in this
state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$39,956,453.00	\$ 3,540,781.84	\$ 4,960,251.00	\$ 114,827.81
Written during the year.....	252,552,635.00	2,967,184.85	10,684,574.00	225,819.56
Excess of original premiums.....		10,483.07		
Totals	\$312,509,088.00	\$ 6,118,449.76	\$ 15,634,825.00	\$ 340,637.39
Expired and terminated.....	223,628,600.00	2,349,874.75	8,924,412.00	137,572.65
In force at end of the year.....	\$386,898,428.00	\$ 3,768,575.01	\$ 7,610,413.00	\$ 183,265.74
Deduct amount reinsured.....	86,002,855.00	864,275.28	1,957,042.00	49,001.51
Net amount in force.....	\$300,895,573.00	\$ 2,904,299.73	\$ 5,653,371.00	\$ 134,264.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 74,444,966.00	\$ 802,110.02
Two years.....	1,797,897.00	12,883.58
Three years.....	155,692,222.00	1,318,161.87
Four years.....	2,961,731.00	27,007.13
Five years and over.....	65,996,530.00	745,960.35
Advance premiums.....	32,267.00	130.73
Net amount in force December 31, 1915.....	\$30,825,573.00	\$ 2,904,299.73

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,000.00
Losses incurred during the year.....	755,277.84

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 2,476,449.00	\$ 58,232.00	\$ 438,004.00
Gross premiums on risks written.....	28,376.02	1,098.99	2,149.02
Losses paid.....	11,908.13	1,719.13	23.45
Losses incurred.....	12,470.31	1,944.13	-16.55

U. S. BRANCH OF THE PALATINE INSURANCE COMPANY, LIMITED

Located at No. 55 John Street, New York, N. Y.
 Incorporated August 22, 1900. Commenced Business in U. S. January 1, 1901.
 A. H. Wray, Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 2,373,603.20
Extended at.....	\$ 2,373,603.20

INCOME

Gross premiums, fire.....	\$ 3,174,943.51
Deduct gross amount paid for reinsurance, fire, \$596,400.76; return premiums, fire, \$632,482.89.....	1,138,883.65
Total premiums (other than perpetuals).....	\$ 2,035,159.86
Gross interest on bonds and dividends on stocks.....	\$ 107,830.71
Gross interest on deposits, trust companies or banks.....	8,497.89
Total gross interest and rents.....	116,328.60
From other sources, total.....	\$ 8,901.62
Gross profit on sale or maturity of ledger assets.....	38.13
Total income.....	\$ 2,160,428.61
Total.....	\$ 5,534,116.81

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,576,674.92
Deduct amount received for salvage, fire, \$14,618.35; reinsurance, fire, \$347,960.03.....	362,611.38
Net amount paid for losses.....	\$ 1,214,063.54
Expenses of adjustment, settlement of losses.....	43,705.04
Commissions or brokerage.....	458,631.20
Allowances to local agencies for miscellaneous agency expenses.....	3,481.30
Salaries and expenses of special and general agents.....	66,199.67
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	83,784.78
Rents—including company's occupancy of its own buildings.....	12,231.88
Advertising, printing and stationery.....	16,822.63
Postage, telegrams, telephone and express.....	11,032.57
Legal expenses.....	50.03
Furniture and fixtures.....	1,200.08
Maps, including corrections.....	3,325.52
Underwriters' boards and tariff modifications.....	24,414.45
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	17,425.74
Inspections and surveys.....	14,446.10
State taxes on premiums.....	26,463.95
Insurance department licenses and fees.....	9,902.10
All other licenses, fees and taxes.....	18,788.11
All other disbursements, total.....	123,295.99
Agents' balances charged off.....	108.61
Gross loss on sale or maturity of ledger assets.....	4,130.90
Decrease in book value of ledger assets.....	4,973.98
Total disbursements.....	\$ 2,168,301.20
Balance.....	\$ 3,365,815.61

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,494,771.84
Deposits in trust companies and banks not on interest.....	6,554.59
Deposits in trust companies and banks on interest.....	444,038.23
Agents' balances, representing business written subsequent to October 1, last.....	396,334.96
Agents' balances, representing business written prior to October 1, last.....	13,067.37
Bills receivable taken for fire risks.....	249.65
All other ledger assets, total.....	10,678.97
Total ledger assets.....	\$ 3,365,815.61

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 26,130.00
Total.....	26,130.00
Gross assets.....	\$ 3,391,945.61

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 13,067.37
Market value of special deposits.....	21,470.40
Foreign treaty balances.....	4,579.78
Book value of ledger assets over market value.....	120,301.84
Total.....	249,418.39
Total admitted assets.....	\$ 3,142,527.22

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 20,329.00
Gross claims in process of adjustment, or in suspense.....	192,846.00
Gross claims resisted.....	24,704.00
Total claims for losses.....	\$ 237,879.00
Deduct reinsurance.....	40,156.00
Net amount of unpaid losses.....	\$ 197,723.00

Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year

.....	\$ 1,911,430.27	
Total unearned premiums as computed above.....		1,911,430.27
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		820.99
State, county and municipal taxes due or accrued.....		40,703.20
Commissions, brokerage and other charges due or to become due to agents and brokers.....		8,387.52
Total of all liabilities except capital.....	\$ 2,159,074.98	
Surplus over all liabilities.....	\$ 964,341.24	
Surplus as regards policyholders.....		964,341.24
Total liabilities.....	\$ 3,143,416.22	

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$404,808,782.00	\$ 4,401,884.69
Written during the year.....	284,265,303.00	3,174,043.51
Totals.....	\$689,074,085.00	\$ 7,575,928.20
Expired and terminated.....	279,480,417.00	3,200,673.50
In force at end of the year.....	\$409,593,568.00	\$ 4,275,254.64
Deduct amount reinsured.....	66,757,537.00	681,385.08
Net amount in force.....	\$342,836,031.00	\$ 3,603,869.56

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$113,723,969.00	\$ 1,291,157.02
Two years.....	5,192,890.00	47,645.43
Three years.....	145,934,965.00	1,421,345.05
Four years.....	3,832,469.00	47,601.59
Five years and over.....	72,168,835.00	808,067.53
Advance premiums.....	2,063,223.00	18,059.64
Net amount in force December 31, 1915.....	\$342,836,031.00	\$ 3,603,869.56

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	1,191,873.54

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,990,975.00	\$ 164,905.00
Gross premiums on risks written.....	28,229.51	806.85
Losses paid.....	27,089.34	106.32
Losses incurred.....	23,054.64	796.48

PATERNELLE FIRE INSURANCE COMPANY, LIMITED

Located in U. S. at No. 80 Maiden Lane, New York, N. Y.
Incorporated 1849. Commenced Business in U. S. in 1913.
Meinel & Wemple, Inc., United States Managers.

CAPITAL

Capital stock paid in cash.....	\$ 300,000.00
Amount of ledger assets, December 31, of previous year \$	833,713.90
Extended at.....	\$ 833,713.90

INCOME

Gross premiums, fire.....	\$ 2,508,653.22
Deduct gross amount paid for reinsurance, fire, \$31,227.58; return premiums, fire, \$1,439,065.87.....	1,770,423.80
Total premiums (other than perpetuums).....	\$ 738,229.42
Gross interest on bonds and dividends on stocks.....	\$ 30,075.00
Gross interest on deposits, trust companies or banks.....	1,056.82
Total gross interest and rents.....	31,131.82
Total income.....	\$ 769,361.24
Total.....	\$ 1,598,075.23

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 987,554.20
Deduct amount received for reinsurance, fire.....	657,208.15
Net amount paid for losses.....	\$ 330,346.04
Expenses of adjustment, settlement of losses.....	5,819.78
Commissions or brokerage.....	224,859.11
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	4,671.00
Rent—including company's occupancy of its own buildings.....	440.84
Advertising, printing and stationery.....	289.07
Postage, telegrams, telephone and express.....	234.70
Legal expenses.....	8.40
Furniture and fixtures.....	7.45
Maps, including corrections.....	114.19
State taxes on premiums.....	1,256.71
Insurance department licenses and fees.....	1,003.47
All other licenses, fees and taxes.....	5,301.42
All other disbursements, total.....	1,812.85
Total disbursements.....	\$ 676,100.32
Balance.....	\$ 1,021,974.91

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 842,267.15
Cash in trustee's office, trust account.....	108,875.23
Deposits in trust companies and banks on interest.....	56,450.59
Agents' balances, representing business written subsequent to October 1, last.....	19,272.94
Total ledger assets.....	\$ 1,021,974.91

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 9,810.41
Total.....	9,810.41
Gross assets.....	\$ 1,031,785.32

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 21,525.15	
Total		21,525.15
Total admitted assets.....	\$ 1,000,700.17	

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	203,569.53	
Deduct reinsurance	137,970.44	
Net amount of unpaid losses.....	\$ 65,599.09	
Gross unearned premiums as 90 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 600,509.21	
Total unearned premiums as computed above.....		600,509.21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00	
State, county and municipal taxes due or accrued.....	2,500.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,000.00	
Total of all liabilities except capital.....	\$ 671,609.30	
Surplus over all liabilities.....	\$ 338,151.87	
Surplus as regards policyholders.....	338,151.87	
Total liabilities	\$ 1,000,700.17	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$144,749,259.00	\$ 1,538,082.65
Written during the year.....	177,158,558.00	2,503,633.22
Excess of original premiums.....		42,453.34
Totals	\$321,912,842.00	\$ 4,084,168.61
Expired and terminated.....	229,609,946.00	5,052,605.31
In force at end of the year.....	\$ 98,872,896.00	\$ 1,631,583.30
Net amount in force.....	\$ 98,872,896.00	\$ 1,631,583.30

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 32,394,334.00	\$ 538,076.36
Two years	5,488,286.00	57,590.25
Three years	28,584,418.00	286,351.59
Four years	1,762,768.00	19,228.14
Five years and over.....	10,143,090.00	130,036.38
Net amount in force December 31, 1915.....	\$ 98,872,896.00	\$ 1,631,583.30

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 24,000.00
Losses incurred during the year.....	271,763.67

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,965,908.00	\$ 47,000.00
Gross premiums on risks written.....	16,681.94	254.28
Losses paid	7,903.86	
Losses incurred	8,599.27	

THE PENNSYLVANIA FIRE INSURANCE COMPANY

Located at No. 510 Walnut Street, Philadelphia, Pa.
 Incorporated March, 1855. Commenced Business April, 1825.
 Charles H. Barry, President. W. Gardner Crowell, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 250,000.00	
Amount of ledger assets, December 31, of previous year \$	8,321,804.19	
Extended at		\$ 8,521,804.19

INCOME

Gross premiums, fire.....	\$ 5,232,187.22	
Deduct gross amount paid for reinsurance, fire, \$694,579.63; return premiums, fire, \$734,815.72	1,609,395.65	
Total premiums (other than perpetuals).....	\$ 3,562,791.37	
Deposit premiums on perpetual risks.....		14,514.83
Gross interest on mortgage loans.....	\$ 8,679.70	
Gross interest on collateral loans.....	4,308.01	
Gross interest on bonds and dividends on stocks.....	297,610.12	
Gross interest on deposits, trust companies or banks.....	6,058.35	
Gross interest from other sources.....	32.50	
Gross rents—including company's occupancy of its own building	8,316.16	
Total gross interest and rents.....		325,945.44
From other sources, total.....		280.00
Gross profit on sale or maturity of ledger assets.....		8,000.46
Gross increase in book value of ledger assets.....		90.00
Total income		\$ 3,910,790.87
Total		\$ 12,432,595.01

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 2,231,591.44	
Deduct amount received for salvage, fire, \$6,017.06; reinsurance, fire, \$29,909.73	269,886.79	
Net amount paid for losses.....	\$ 2,031,704.65	
Expenses of adjustment, settlement of losses.....	51,687.00	
Commissions or brokerage.....	776,642.19	
Allowances to local agencies for miscellaneous agency expenses	5,505.78	
Salaries and expenses of special and general agents.....	181,257.71	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	86,829.01	
Rents—including company's occupancy of its own buildings	94,028.11	
Advertising, printing and stationery.....	33,948.50	
Postage, telegrams, telephone and express.....	19,650.68	
Legal expenses	1,042.52	
Furniture and fixtures.....	3,384.59	
Maps, including corrections.....	8,866.31	
Underwriters' boards and tariff associations.....	45,373.17	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,138.62	
Inspections and surveys.....	14,103.73	
Repairs and expenses on real estate.....	1,085.46	
Taxes on real estate	2,574.38	
State taxes on premiums.....	90,943.42	
Insurance department licenses and fees.....	17,965.91	
All other licenses, fees and taxes.....	29,779.75	
All other disbursements, total.....	5,956.99	
Deposit premiums returned.....	19,402.95	

Interest and dividends to stockholders.....	225,000.00
Gross loss on sale or maturity of ledger assets.....	114,533.61
Decrease in book value of ledger assets.....	398.51
Total disbursements	\$ 8,802,896.33
Balance	\$ 8,025,098.68

LEDGER ASSETS

Book value of real estate.....	\$ 172,988.86
Mortgage loans on real estate.....	163,500.00
Loans secured by pledge of bonds, stocks or other collateral.....	61,657.82
Book value of bonds and stocks.....	7,250,112.07
Cash in office.....	184.93
Deposits in trust companies and banks not on interest.....	37,328.25
Deposits in trust companies and banks on interest.....	248,155.18
Agents' balances, representing business written subsequent to October 1, last.....	675,831.86
Agents' balances, representing business written prior to October 1, last.....	18,969.71
Total ledger assets.....	\$ 8,025,098.68

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 2,104.05
Interest due and accrued on bonds.....	100,684.02
Interest due and accrued on collateral loans.....	1,458.33
Total	104,246.40
Gross assets	\$ 8,782,745.08

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 18,969.71
Book value of ledger assets over market value, real estate.....	41,988.86
Book value of ledger assets over market value, bonds and stocks.....	430,000.07
Total	481,537.64
Total admitted assets.....	\$ 8,251,407.44

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 41,259.30
Gross claims in process of adjustment, or in suspense.....	382,288.09
Gross claims resisted.....	34,229.73
Total claims for losses.....	\$ 458,468.72
Deduct reinsurance	94,408.38
Net amount of unpaid losses.....	\$ 364,060.34
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 3,556,627.33
Total unearned premiums as computed above.....	3,556,627.33
Amount reclaimable by the insured on perpetual fire insurance policies.....	1,060,559.90
Salaries, rents, expense, bills, accounts, fees, etc., due or accrued.....	2,500.00
State, county and municipal taxes due or accrued.....	50,300.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	15,000.00
Total of all liabilities except capital.....	\$ 5,048,747.52

Cash capital	\$ 750,000.00
Surplus over all liabilities.....	2,432,659.92
Surplus as regards policyholders.....	3,202,659.92
Total liabilities	\$ 8,251,407.44

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$784,100,623.00	\$ 8,164,768.00
Written during the year.....	336,413,956.00	5,232,187.22
Totals	\$1,120,514,579.00	\$ 13,396,955.12
Expired and terminated.....	482,577,874.00	5,137,821.45
In force at end of the year.....	\$837,937,015.00	\$ 8,239,629.67
Deduct amount reinsured.....	135,482,067.00	1,318,411.43
Net amount in force.....	\$712,504,948.00	\$ 6,921,218.24
Perpetual risks not included above, \$46,572,410; premium on same, \$1,178,399.89.		

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$344,236,492.00	\$ 2,302,431.92
Two years.....	2,450,272.00	32,327.51
Three years.....	297,373,769.00	2,535,136.92
Four years.....	2,038,129.00	15,389.54
Five years and over.....	166,366,056.00	1,745,949.50
Perpetual risks.....	46,572,410.00	1,178,399.89
Net amount in force December 31, 1915.....	\$759,076,758.00	\$ 8,909,618.13

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 130,000.00
Losses incurred during the year.....	1,970,819.33
Amount loaned to stockholders not officers.....	10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 6,604,581.00	\$ 902,905.00
Gross premiums on risks written.....	61,590.04	5,054.14
Losses paid.....	39,367.85	883.43
Losses incurred.....	35,494.50	383.43

PEOPLE'S NATIONAL FIRE INSURANCE COMPANY, WILMINGTON, DELAWARE

Head Office Located at Northeast Corner Third and Walnut Streets,
Philadelphia, Pa.

Incorporated April 29, 1908. Commenced Business January 2, 1909.
E. C. Stokes, President. H. T. Alley, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,962,501.02
Extended at	\$ 1,962,501.02

INCOME

Gross premiums, fire.....	\$ 1,961,233.20
Deduct gross amount paid for reinsurance, fire.....	\$29,710.71; return premiums, fire, \$245,567.33
	566,368.04
Total premiums (other than perpetuals).....	\$ 994,965.16

Deposit premiums on perpetual risks.....		1,351.54
Gross interest on mortgage loans.....	\$ 30,988.53	
Gross interest on collateral loans.....	430.00	
Gross interest on bonds and dividends on stocks.....	34,147.70	
Gross interest on deposits, trust companies or banks.....	1,133.19	
Gross rents—including company's occupancy of its own building.....	16,669.04	
Total gross interest and rents.....		102,458.46
From other sources, total.....	28.50	
Borrowed money (gross).....	400,000.00	
Gross profit on sale or maturity of ledger assets.....	1,268.90	
Total income.....	\$ 1,500,091.06	
Total.....	\$ 3,462,592.05	

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 855,868.31	
Deduct amount received for salvage, fire, \$3,367.32; reinsurance, fire, \$173,986.42; discount, fire, \$432.79.....	177,780.53	
Net amount paid for losses.....	\$ 678,077.78	
Expenses of adjustment, settlement of losses.....	11,937.26	
Commissions or brokerage.....	291,850.23	
Allowances to local agencies for miscellaneous agency expenses.....	195.00	
Salaries and expenses of special and general agents.....	21,460.00	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	48,238.99	
Rents—including company's occupancy of its own buildings.....	5,000.00	
Advertising, printing and stationery.....	6,580.77	
Postage, telegrams, telephone and express.....	4,902.69	
Legal expenses.....	126.29	
Furniture and fixtures.....	794.33	
Maps, including corrections.....	4,846.04	
Underwriters' boards and tariff associations.....	12,796.05	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	783.41	
Inspections and surveys.....	2,783.87	
Repairs and expenses on real estate.....	8,887.19	
Taxes on real estate.....	2,802.84	
State taxes on premiums.....	21,286.16	
Insurance department licenses and fees.....	10,946.43	
All other licenses, fees and taxes.....	7,725.54	
All other disbursements, total.....	10,731.71	
Deposit premiums returned.....	267.64	
Borrowed money repaid (gross).....	200,000.00	
Interest on borrowed money.....	4,618.05	
Agents' balances charged off.....	1,091.13	
Gross loss on sale or maturity of ledger assets.....	2,276.99	
Total disbursements.....	\$ 1,460,895.89	
Balance.....	\$ 2,001,696.73	

LEDGER ASSETS

Book value of real estate.....	\$ 177,963.29	
Mortgage loans on real estate.....	449,250.00	
Loans secured by pledge of bonds, stocks or other collateral.....	7,000.00	
Book value of bonds and stocks.....	1,103,421.49	
Cash in office.....	14,707.48	
Deposits in trust companies and banks not on interest.....	78.74	
Deposits in trust companies and banks on interest.....	90,936.18	
Agents' balances, representing business written subsequent to October 1, last.....	156,100.91	
Agents' balances, representing business written prior to October 1, last.....	2,248.79	
Total ledger assets.....	\$ 2,001,696.73	

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 5,842.75	
Interest due and accrued on bonds.....	16,539.42	
Interest due and accrued on collateral loans.....	119.00	
Interest due and accrued on other assets.....	531.25	
Total.....		23,032.42
Market value of real estate over book value.....		20,896.74
Gross assets.....		\$ 2,045,645.95

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, last.....	\$ 2,248.79	
Book value of ledger assets over market value.....	66,965.25	
Total.....		58,914.04
Total admitted assets.....		\$ 1,986,731.91

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 27,945.25	
Gross claims in process of adjustment, or in suspense.....	77,255.94	
Gross claims resisted.....	7,787.54	
Total claims for losses.....	\$ 112,988.76	
Deduct reinsurance.....	54,367.29	
Net amount of unpaid losses.....	\$ 58,621.47	
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 222,998.31	
Gross unearned premiums pro rata on fire risks running more than one year.....	451,311.47	
Total unearned premiums as computed above.....		674,309.78
Amount reclaimable by the insured on perpetual fire insurance policies.....	12,939.49	
Interest due or accrued, remaining unpaid, fees, etc., due or accrued.....	129.01	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	225.75	
State, county and municipal taxes due or accrued.....	10,000.00	
Due and to become due for borrowed money.....	100,000.00	
Total of all liabilities except capital.....		\$ 876,648.50
Cash capital.....	\$ 1,000,000.00	
Surplus over all liabilities.....	109,738.41	
Surplus as regards policyholders.....		1,109,783.41
Total liabilities.....		\$ 1,986,731.91

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$125,287,827.00	\$ 1,472,522.76
Excess of original premiums.....		554.31
Written during the year.....	118,577,851.00	1,561,253.20
Totals.....	243,865,678.00	\$ 3,034,330.27
Expired and terminated.....	99,130,820.00	1,406,801.74
In force at end of the year.....	\$122,444,958.00	\$ 1,628,928.53
Deduct amount reinsured.....	33,936,592.00	373,833.68
Net amount in force.....	\$118,508,366.00	\$ 1,255,194.85

Perpetual risks not included above, \$454,325.00; premium on same, \$14,977.21.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 38,918,831.00	\$ 445,206.03
Two years	830,666.00	7,896.81
Three years	55,702,468.00	543,933.06
Four years	480,047.00	5,330.50
Five years and over.....	22,576,884.00	251,088.83
Net amount in force December 31, 1915.....	\$118,508,806.00	\$ 1,254,196.55

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	687,802.24

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 781,888.00	\$ 21,520.00
Gross premiums on risks written.....	9,769.57	206.20
Losses paid.....	5,777.31	
Losses incurred.....	7,827.83	

U. S. BRANCH OF THE PHOENIX ASSURANCE COMPANY, LIMITED

Located at No. 100 William Street, New York City, N. Y.
 Incorporated January 17, 1912. Commenced Business October, 1879.
 P. Beresford, Manager. H. Darlington, Assistant Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 4,008,712.71
Extended at.....	\$ 4,008,712.71

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 4,685,192.66	\$ 781,046.70
Deduct gross amount paid for reinsurance, fire, \$1,896,648.96; marine and inland, \$322,179.46; return premiums, fire, \$772,936.10; marine and inland, \$69,867.24.....	2,009,485.12	411,766.70
Total premiums (other than perpetuals).....	\$ 2,665,707.54	\$ 369,280.00
Gross interest on bonds and dividends on stocks.....		\$ 159,710.77
Gross interest on deposits, trust companies or banks.....		6,176.88
Total gross interest and rents.....		184,887.65
From agents' balances previously charged off.....		127.44
Remittance from home office.....		77,088.85
Gross increase in book value of ledger assets.....		15,550.00
Total income.....		\$ 3,162,651.54
Total.....		\$ 7,166,364.25

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 1,964,055.50	\$ 284,839.87
Deduct amount received for salvage, fire, \$31,847.70; marine and inland, \$15,866.97; reinsurance, fire, \$647,053.70; marine and inland, \$173,222.25; discount, fire, \$309.30.....	679,112.60	189,080.22
Net amount paid for losses.....	\$ 1,304,922.90	\$ 105,759.65
		\$ 1,500,673.55

Expenses of adjustment, settlement of losses.....	45,003.50
Commissions or brokerage.....	576,498.64
Allowances to local agencies for miscellaneous agency expenses.....	5,096.11
Salaries and expenses of special and general agents.....	190,943.67
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	150,500.56
Rents—including company's occupancy of its own buildings.....	19,892.38
Advertising, printing and stationery.....	46,330.95
Postage, telegrams, telephone and express.....	10,964.55
Legal expenses.....	82,006.13
Furniture and fixtures.....	238.57
Maps, including corrections.....	2,788.47
Underwriters' boards and tariff associations.....	10,964.55
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	54,530.59
Inspections and surveys.....	33,882.83
State taxes on premiums.....	21,794.55
Insurance department licenses and fees.....	39,732.60
All other licenses, fees and taxes.....	12,554.63
All other disbursements, total.....	9,462.41
Remitted to home office.....	19,413.39
Agents' balances charged off.....	119,020.78
Decrease in book value of ledger assets.....	57,965.00
Total disbursements.....	\$ 2,933,723.08
Balance.....	\$ 4,232,641.17

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 3,178,496.00
Cash in office.....	5,089.90
Deposits in trust companies and banks not on interest.....	3,431.97
Deposits in trust companies and banks on interest.....	403,292.59
Agents' balances, representing business written subsequent to October 1, last.....	605,349.23
Agents' balances, representing business written prior to October 1, last.....	35,498.08
Bills receivable, taken for marine and inland risks.....	1,286.00
All other ledger assets, total.....	200.00
Total ledger assets.....	\$ 4,232,641.17

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 46,312.00
Total.....	46,312.00
All other non-ledger assets, total.....	14,266.62
Gross assets.....	\$ 4,293,239.88

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 35,498.08
Total.....	35,498.08
Total admitted assets.....	\$ 4,257,741.80

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 31,724.00
Gross claims in process of adjustment, or in suspense.....	274,385.91
Gross claims resisted.....	54,132.00
Total claims for losses.....	\$ 480,241.91
Deduct reinsurance.....	207,230.42
Net amount of unpaid losses.....	\$ 273,011.49
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 2,305,457.92
Gross unearned premiums at 50 per cent on inland navigation risks.....	107,559.95
Gross unearned premiums 100 per cent on marine risks.....	10,925.81
Total unearned premiums as computed above.....	2,423,943.18

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	7,509.00
State, county and municipal taxes due or accrued.....	56,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,500.00
Total of all liabilities except capital.....	\$ 2,715,015.66
Surplus over all liabilities.....	\$ 1,539,726.14
Surplus as regards policyholders.....	1,539,726.14
Total liabilities.....	\$ 4,254,741.80

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 623,755,912	\$ 5,718,419.38	\$ 16,730,921.00	\$ 355,524.28
Written during the year.....	\$ 111,304,350	4,646,702.78	103,648,983.00	781,046.76
Totals.....	\$ 1,134,960,262	\$ 10,365,122.16	\$ 119,709,904.00	\$ 1,136,571.04
Expired and terminated.....	\$ 424,082,598	4,170,236.50	96,561,733.00	747,079.56
In force at end of the year.....	\$ 710,877,664	\$ 6,194,885.66	\$ 20,238,151.00	\$ 389,491.48
Deduct amount reinsured.....	\$ 214,483,170	1,789,170.74	8,275,018.00	163,464.28
Net amount in force.....	\$ 496,444,488	\$ 4,405,724.90	\$ 11,963,133.00	\$ 226,027.20

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$157,236,517.00	\$ 1,491,458.35
Two years.....	937,622.00	7,738.06
Three years.....	866,898,562.00	2,125,455.90
Four years.....	1,199,094.00	7,744.28
Five years.....	70,373,663.00	775,348.42
Net amount in force December 31, 1915.....	\$496,445,488.00	\$ 4,405,724.90

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	1,480,553.56

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 6,785,320.00	\$ 134,920.00	\$ 256,100.00
Gross premiums on risks written.....	60,674.60	876.68	1,148.32
Losses paid.....	41,832.77	221.61	16.30
Losses incurred.....	55,278.48	221.61	16.30

THE PHOENIX INSURANCE COMPANY

Located at No. 36 Pearl Street, Hartford, Conn.

Geo. M. Lovett, Vice-President. John B. Knox, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 3,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 12,898,554.74
Extended at.....	\$ 12,898,554.74

INCOME

Gross premiums, fire.....	\$ 8,261,733.46
Deduct gross amount paid for reinsurance, fire, \$1,609,194.90; return premiums, fire, \$1,212,913.85.....	2,822,107.54
Total premiums (other than perpetuities).....	\$ 5,439,645.92
Gross interest on mortgage loans.....	\$ 8,509.92
Gross interest on collateral loans.....	1,387.82
Gross interest on bonds and dividends on stocks.....	675,144.68
Gross interest on deposits, trust companies or banks.....	15,912.36
Gross interest from other sources.....	2,009.95
Gross rents—including company's occupancy of its own building.....	14,000.78
Total gross interest and rents.....	717,625.01
Increase in liabilities on account of reinsurance treaties.....	3,225.00
From agents' balances previously charged off.....	225.86
Gross profit on sale or maturity of ledger assets.....	76,152.73
Total income.....	\$ 6,236,886.74
Total.....	\$ 19,135,441.48

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 2,314,775.73
Deduct amount received for salvage, fire, \$86,299.57; reinsurance, fire, \$717,836.11; discount, fire, \$306.66.....	755,172.24
Net amount paid for losses.....	\$ 2,550,608.39
Expenses of adjustment, settlement of losses.....	52,387.27
Commissions or brokerage.....	1,026,058.33
Salaries and expenses of special and general agents.....	890,171.22
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	243,831.32
Rents—including company's occupancy of its own buildings.....	27,760.00
Advertising, printing and stationery.....	86,467.84
Postage, telegrams, telephone and express.....	40,166.37
Legal expenses.....	6,934.52
Furniture and fixtures.....	4,290.90
Maps, including corrections.....	10,740.00
Underwriters' boards and tariff associations.....	95,466.37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	15,835.57
Inspections and surveys.....	18,765.61
Repairs and expenses on real estate.....	3,619.13
Taxes on real estate.....	5,016.43
State taxes on premiums.....	125,473.44
Insurance department licenses and fees.....	34,215.21
All other licenses, fees and taxes.....	30,526.64
All other disbursements, total.....	9,759.22
Interest and dividends to stockholders.....	702,526.35
Agents' balances charged off.....	1,692.77
Gross loss on sale or maturity of ledger assets.....	37,162.30
Decrease in book value of ledger assets.....	903.00
Total disbursements.....	\$ 5,548,086.23
Balance.....	\$ 13,586,355.15

LEDGER ASSETS

Book value of real estate.....	\$ 216,728.16
Mortgage loans on real estate.....	147,780.00
Book value of bonds and stocks.....	11,001,228.43
Cash in office.....	798.15
Deposits in trust companies and banks not on interest.....	44,571.23
Deposits in trust companies and banks on interest.....	1,114,273.13
Agents' balances, representing business written subsequent to October 1, last.....	1,016,554.74
Agents' balances, representing business written prior to October 1, last.....	47,251.86
Total ledger assets.....	\$ 13,586,355.15

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 3,794.04
Interest due and accrued on bonds.....	111,421.30
Interest due and accrued on other assets.....	5,000.00
Rents due and accrued on company's property.....	1,076.14
Total	121,291.38
Market value of real estate over book value.....	21,377.74
Market value of bonds and stocks over book value.....	1,768,943.52
All other non-ledger assets, total.....	40,300.00
Gross assets	\$ 15,541,167.79

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 47,251.66
Overdue and accrued interest on bonds in default.....	14,791.66
Market value of special deposits in excess of corresponding liabilities	123,750.11
Total	185,802.63
Total admitted assets	\$ 15,345,365.16

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 404,767.18
Gross claims in process of adjustment, or in suspense	199,010.78
Gross claims resisted.....	51,027.74
Total claims for losses.....	\$ 654,805.70
Deduct reinsurance	243,884.13
Net amount of unpaid losses.....	\$ 410,921.57
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,063,779.53
Gross unearned premiums pro rata on fire risks running more than one year.....	4,064,557.76
Total unearned premiums as computed above.....	5,028,337.29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	35,000.00
State, county and municipal taxes due or accrued.....	205,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00
Total of all liabilities except capital.....	\$ 6,289,258.86
Cash capital	\$ 2,000,000.00
Surplus over all liabilities.....	6,066,106.30
Surplus as regards policyholders.....	9,066,106.30
Total liabilities	\$ 15,345,365.16

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 1,272,250,544	\$ 12,455,233.26
Written during the year.....	886,475,604	8,321,733.32
Totals	\$ 2,158,727,238	\$ 20,777,067.30
Expired and terminated.....	787,330,190	7,173,827.83
In force at end of the year.....	\$ 1,371,427,048	\$ 13,603,239.56
Deduct amount reinsured.....	253,077,438	2,689,911.81
Net amount in force.....	\$ 1,118,350,590	\$ 10,913,348.25

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 334,988,006	\$ 3,127,559.06
Two years	7,004,069	63,570.82
Three years	544,262,837	5,067,876.74
Four years	5,604,014	63,384.69
Five years and advance premiums.....	225,906,782	2,590,957.44
Net amount in force December 31, 1915.....	\$ 1,118,350,590	\$ 10,913,348.25

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 350,000.00
Losses incurred during the year.....	2,417,708.18
Amount loaned to officers and directors.....	10,000.00
Amount loaned to stockholders not officers.....	10,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire and Auto	Tornado
Gross risks written.....	\$ 21,167,772.00	\$ 10,561,515.00
Gross premiums on risks written.....	255,756.52	50,379.34
Losses paid	143,429.02	2,436.47
Losses incurred	143,746.82	3,210.81

PROVIDENCE WASHINGTON INSURANCE COMPANY

Located at No. 80 Market Square, Providence, R. I.
 Incorporated 1799. Commenced Business 1799.
 J. B. Branch, President. A. G. Beals, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 4,317,491.63
Extended at	\$ 4,317,491.63

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 4,477,258.70	\$ 2,032,706.68
Deduct gross amount paid for reinsurance, fire, \$1,094,498.56; marine and inland, \$1,218,329.07; return premiums, fire, \$657,383.22; marine and inland, \$218,688.29	1,751,861.78	1,432,327.36
Total premiums (other than per- petuals)	\$ 2,725,396.92	\$ 1,500,379.32
Gross interest on mortgage loans.....	\$ 2,925.00	
Gross interest on bonds and dividends on stocks.....	156,236.72	
Gross interest on deposits, trust companies or banks.....	12,061.15	
Gross interest from other sources.....	322.68	
Total gross interest and rents.....	202,185.55	
Gross profit on sale or maturity of ledger assets.....	92,088.50	
Total income	\$ 4,020,729.79	
Total	\$ 8,338,221.43	

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 2,151,612.52	\$ 1,717,716.00
Deduct amount received for salvage, fire, \$27,629.15; marine and inland, \$100,745.06; reinsurance, fire, \$653,691.85; marine and inland, \$611,701.80; discount, fire, \$137.33; marine and inland, \$850.75	661,449.33	712,667.70
Net amount paid for losses.....	\$ 1,470,163.19	\$ 1,005,048.30
		\$ 2,475,275.49

Expenses of adjustment, settlement of losses.....	38,224.50
Commissions or brokerage.....	915,116.55
Allowances to local agencies for miscellaneous agency expenses.....	217.17
Salaries and expenses of special and general agents.....	139,825.28
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	135,497.61
Rents—including company's occupancy of its own buildings.....	15,383.27
Advertising, printing and stationery.....	34,349.86
Postage, telegrams, telephone and express.....	24,756.88
Legal expenses.....	624.35
Furniture and fixtures.....	2,538.24
Maps, including corrections.....	6,442.63
Underwriters' boards and tariff associations.....	37,666.94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	19,465.14
Inspections and surveys.....	16,594.97
State taxes on premiums.....	82,293.66
Insurance department licenses and fees.....	13,070.38
All other licenses, fees and taxes.....	32,786.33
All other disbursements, total.....	5,855.49
Interest and dividends to stockholders.....	100,000.00
Total disbursements.....	\$ 4,077,026.94
Balance.....	\$ 4,761,194.48

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 65,000.00
Book value of bonds and stocks.....	2,618,292.15
Cash in office.....	1,875.11
Deposits in trust companies and banks not on interest.....	5,125.90
Deposits in trust companies and banks on interest.....	334,265.50
Agents' balances, representing business written subsequent to October 1, last.....	717,221.68
Agents' balances, representing business written prior to October 1, last.....	1,502.10
Bills receivable, taken for marine and inland risks.....	17,423.31
Bills receivable taken for fire risks.....	429.43
Total ledger assets.....	\$ 4,761,194.48

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 245.75
Interest due and accrued on bonds.....	10,462.27
Interest due and accrued on other assets.....	1,535.32
Total.....	21,589.35
Market value of bonds and stocks over book value.....	945,175.55
Gross assets.....	\$ 5,727,909.88

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 1,502.10
Bills receivable, past due, taken for marine, inland and fire risks.....	731.99
Total.....	2,234.09
Total admitted assets.....	\$ 5,725,675.79

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 118,904.94
Gross claims in process of adjustment, or in suspense.....	1,078,917.32
Gross claims resisted.....	19,375.78
Total claims for losses.....	\$ 1,217,197.99
Deduct reinsurance.....	514,535.15
Net amount of unpaid losses.....	\$ 702,664.84

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 798,107.45
Gross unearned premiums pro rata on fire risks running more than one year.....	1,638,528.19
Gross unearned premiums at 50 per cent on inland navigation risks.....	220,609.80
Gross unearned premiums 50 per cent on maritime risks.....	82,163.24
\$5,453.54 unearned premiums (pro rata).....	17,736.77
Total unearned premiums as computed above.....	2,785,949.45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000.00
State, county and municipal taxes due or accrued.....	52,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00
Total of all liabilities except capital.....	\$ 3,555,594.29
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	1,170,021.30
Surplus as regards policyholders.....	2,170,021.30
Total liabilities.....	\$ 5,725,615.59

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$551,716,879.00	\$ 5,490,646.00	\$ 34,384,908.00	\$ 825,833.14
Written during the year.....	487,370,831.00	4,477,238.70	449,299,982.00	2,922,706.08
Excess of original premiums.....		35,453.54		
Totals.....	\$1,039,087,710.00	\$ 10,003,359.20	\$483,684,890.00	\$ 3,756,539.22
Expired and terminated.....	409,388,947.00	3,881,394.97	450,735,408.00	2,948,825.27
In force at end of the year.....	\$629,698,763.00	\$ 6,121,964.23	\$2,910,482.00	\$ 807,714.55
Deduct amount reinsured.....	147,425,221.00	1,475,975.83	5,633,827.00	188,474.01
Net amount in force.....	\$482,274,442.00	\$ 4,646,018.40	\$ 27,876,655.00	\$ 619,239.91

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$107,559,956.00	\$ 1,631,668.43
Two years.....	30,303,089.00	144,421.38
Three years.....	702,784,667.00	1,890,464.36
Four years.....	4,870,622.00	48,077.50
Five years.....	86,876,695.00	301,356.63
Net amount in force December 31, 1915.....	\$482,274,442.00	\$ 4,646,018.40

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 150,500.00
Losses incurred during the year, fire, \$1,482,546.02; marine and inland, \$959,825.78; tornado, \$30,981.04.....	2,463,352.54

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 2,370,930.00	\$ 867,716.00	\$ 30,025.00
Gross premiums on risks written.....	23,642.30	4,546.01	1,054.68
Losses paid.....	34,924.16	87.06	595.51
Losses incurred.....	34,618.99	87.06	595.51

U. S. BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY

Located at No. 175 W. Jackson Blvd., Chicago, Ill.
 Commenced Business in U. S., 1891.
 Incorporated, 1845.
 Harold W. Letton, U. S. Mgr. George S. Valentine, Asst. Mgr.

CAPITAL

Capital stock paid in cash, statutory deposit	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,476,397.90
Extended at	\$ 2,476,397.90

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,354,128.74	\$ 107,539.44	
Deduct gross amount paid for reinsurance, fire, \$533,617.30; marine and inland, \$3.50; return premiums, fire, \$315,496.85; marine and inland, \$9,908.57	1,047,114.15	9,811.87	
Total premiums (other than per- petuals)	\$ 1,307,014.59	\$ 98,227.57	\$ 1,405,252.16
Gross interest on bonds and dividends on stocks	\$ 78,210.07	1,725.64	
Gross interest on deposits, trust companies or banks			
Total gross interest and rents			79,935.71
From other sources, total			14,380.10
From agents' balances previously charged off			908.97
Borrowed money (gross)			150,000.00
Total income			\$ 1,620,566.94
Total			\$ 4,006,964.84

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,009,384.08	\$ 27,702.46	
Deduct amount received for salvage, fire, \$5,950.92; marine and inland, \$102.17; reinsurance, fire, \$408,645.76; discount, fire, \$257.21	414,822.69	102.17	
Net amount paid for losses	\$ 594,561.39	\$ 27,600.29	\$ 672,161.68
Expenses of adjustment, settlement of losses			19,555.70
Commissions or brokerage			344,589.33
Salaries and expenses of special and general agents			51,828.95
Salaries, fees and other charges of officers, directors, trustees, agents and employees			76,088.21
Rents—including company's occupancy of its own buildings			6,740.96
Advertising, printing and stationery			16,098.06
Postage, telegrams, telephone and express			10,720.14
Legal expenses			1,945.25
Furniture and fixtures			1,076.82
Maps, including corrections			4,908.49
Underwriters' boards and tariff associations			10,668.10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			14,581.80
Inspections and surveys			5,201.79
State taxes on premiums			28,471.59
Insurance department licenses and fees			5,725.63
All other licenses, fees and taxes			10,978.99
All other disbursements, total			3,808.12
Borrowed money repaid (gross)			120,000.00

Interest and dividends to stockholders, remitted to home office	\$ 39,964.70
Interest on borrowed money	567.50
Agents' balances charged off	1,882.72
Decrease in book value of ledger assets	7,617.55
Total disbursements	\$ 1,437,040.87
Balance	\$ 2,639,923.97

LEDGER ASSETS

Book value of bonds and stocks	\$ 2,106,325.60
Cash in office	1,192.87
Deposits in trust companies and banks on interest	211,008.57
Agents' balances, representing business written subsequent to October 1, last	265,980.75
Agents' balances, representing business written prior to October 1, last	24,756.69
Total ledger assets	\$ 2,639,923.97

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 25,248.92
Total	25,248.92
Gross assets	\$ 2,665,172.89

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 24,756.69
Market value of special deposits in excess of corresponding liabilities	5,325.63
Overdue and accrued interest on bonds in default	350.00
Book value of ledger assets over market value	80,465.59
Total	111,088.31
Total admitted assets	\$ 2,554,074.68

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 67,687.62
Gross claims in process of adjustment, or in suspense	143,850.73
Gross claims resisted	15,795.00
Total claims for losses	\$ 227,333.35
Deduct reinsurance	69,777.14
Net amount of unpaid losses	\$ 154,556.21
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,316,964.99
Gross unearned premiums at 50 per cent on inland navigation risks	14,972.29
Gross unearned premiums on marine risks	10,450.62
Total unearned premiums as computed above	1,342,417.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	674.38
State, county and municipal taxes due or accrued	20,000.00
Total of all liabilities except capital	\$ 1,363,042.49
Cash capital	\$ 200,000.00
Surplus over all liabilities	827,028.19
Surplus as regards policyholders	1,027,056.19
Total liabilities	\$ 2,554,074.68

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$326,759,990.00	\$ 4,422,549.87	-----	-----
Written during the year.....	217,411,910.00	2,354,128.74	7,374,063.00	107,520.44
Excess of original premiums.....	-----	4,925.43	-----	-----
Totals	\$544,171,900.00	\$ 6,781,614.04	\$ 7,374,063.00	\$ 107,520.44
Expired and terminated.....	236,648,906.00	5,342,147.56	5,074,989.00	56,093.02
In force at end of the year.....	\$327,525,994.00	\$ 3,438,566.48	\$ 2,300,794.00	\$ 50,845.82
Deduct amount reinsured.....	82,968,614.00	878,907.24	-----	-----
Net amount in force	\$244,567,380.00	\$ 2,560,659.24	\$ 2,300,794.00	\$ 50,845.82

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 64,484,478.00	788,902.54
Two years.....	120,516.00	846.39
Three years.....	154,728,107.00	1,242,292.55
Four years.....	404,885.00	5,741.21
Five years.....	44,824,234.00	524,566.55
Net amount in force December 31, 1915	\$244,567,380.00	\$ 2,560,659.24

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year.....	665,666.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 4,844,257.00	\$ 424,666.00
Gross premiums on risks written.....	52,430.92	1,671.67
Losses paid.....	45,923.25	-----
Losses incurred.....	43,286.62	-----

QUEEN INSURANCE COMPANY OF AMERICA

Located at No. 84 William Street, New York, N. Y.

Incorporated September 11, 1891. Commenced Business September 11, 1891.
Edward F. Beddall, President. Nevett S. Bartow, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	10,672,407.80
Extended at	\$ 10,672,407.80

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 6,229,869.29	\$ 1,193,393.60
Deduct gross amount paid for reinsurance, fire, \$298,000.75; marine and inland, \$130,316.30; return premiums, fire, \$912,379.46; marine and inland, \$168,755.92.....	1,538,971.23	279,072.12
Total premiums (other than per- petuals)	\$ 4,390,922.07	\$ 914,321.48
Gross interest on mortgage loans.....	\$ 5,121.66	-----
Gross interest on bonds and dividends on stocks.....	385,979.25	-----
Gross interest on deposits, trust companies or banks.....	9,787.47	-----
Gross interest from other sources, bills receivable, etc.....	47.36	-----
Total gross interest and rents	390,965.74	-----

From other sources, total.....	545.24
From agents' balances previously charged off.....	62.53
Gross profit on sale or maturity of ledger assets.....	450.00
Total income	\$ 4,705,807.08
Total	\$ 16,377,714.88

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 2,651,128.36	\$ 474,612.92
Deduct amount received for salvage, fire, \$35,281.04; marine and inland, \$23,900.68; reinsurance, fire, \$278,144.67; marine and inland, \$33,837.74; discount, fire, \$300.50.....	413,929.61	58,828.42
Net amount paid for losses	\$ 2,237,198.75	\$ 415,784.50
Expenses of adjustment, settlement of losses.....	86,928.62	-----
Commissions or brokerage.....	963,767.52	-----
Allowances to local agencies for miscellaneous agency expenses.....	10,830.11	-----
Salaries and expenses of special and general agents.....	191,718.53	-----
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	332,135.47	-----
Rents—including company's occupancy of its own buildings.....	43,778.54	-----
Advertising, printing and stationery.....	63,423.23	-----
Postage, telegrams, telephone and express.....	33,436.69	-----
Legal expenses.....	1,837.57	-----
Furniture and fixtures.....	6,830.10	-----
Maps, including corrections.....	12,658.17	-----
Underwriters' boards and tariff associations.....	51,788.00	-----
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	30,865.69	-----
Inspections and surveys.....	36,388.79	-----
State taxes on premiums.....	89,873.96	-----
Insurance department licenses and fees.....	20,854.48	-----
All other licenses, fees and taxes.....	48,748.71	-----
All other disbursements, total.....	57,137.90	-----
Paid during current year for income tax withheld in previous year.....	-----	600.69
Interest and dividends to stockholders.....	-----	850,000.00
Agents' balances charged off.....	-----	205.01
Gross loss on sale or maturity of ledger assets.....	-----	20,546.00
Decrease in book value of ledger assets.....	-----	2,010.00
Total disbursements	\$ 5,108,717.69	-----

Balance	\$ 11,268,997.79
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LEDGER ASSETS

Mortgage loans on real estate.....	\$ 63,000.00
Book value of bonds and stocks.....	9,849,334.01
Cash in office.....	5,641.75
Deposits in trust companies and banks not on interest.....	750.99
Deposits in trust companies and banks on interest.....	470,943.86
Agents' balances, representing business written subsequent to October 1, last.....	887,441.76
Agents' balances, representing business written prior to October 1, last.....	23,475.50
Bills receivable taken for fire risks.....	30.09
All other ledger assets, total, reinsurance due on losses paid.....	20,379.83
Total ledger assets	\$ 11,268,997.79

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,501.23
Interest due and accrued on bonds.....	97,746.54
Interest due and accrued on other assets, bank balances.....	855.37
Total	100,073.44
Gross assets	\$ 11,869,071.23

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 23,475.50
Book value of ledger assets over market value.....	472,385.90
Total	495,861.40
Total admitted assets	\$ 10,878,309.83

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 103,680.20
Gross claims in process of adjustment, or in suspense	425,696.44
Gross claims resisted.....	60,104.43
Total claims for losses	\$ 592,481.13
Deduct reinsurance	98,779.54
Net amount of unpaid losses	\$ 493,701.59
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,381,572.71
Gross unearned premiums pro rata on fire risks running more than one year.....	2,966,667.63
Gross unearned premiums at 50 per cent on inland navigation risks.....	293,439.76
Gross unearned premiums 100 per cent on marine risks.....	13,291.48
Total unearned premiums as computed above	4,674,971.58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,394.24
State, county and municipal taxes due or accrued.....	116,896.87
Commissions, brokerage and other charges due or to become due to agents and brokers.....	16,394.00
All other liabilities, total.....	25,372.40
Total of all liabilities except capital	\$ 5,335,650.87
Cash capital	\$ 1,000,000.00
Surplus over all liabilities.....	4,597,558.96
Surplus as regards policyholders	5,537,558.96
Total liabilities	\$ 10,878,309.83

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 878,068,702	\$ 9,272,051.20	\$ 24,906,484.00	\$ 584,117.54
Written during the year.....	500,868,328	6,239,803.29	314,838,530.00	1,198,393.60
Totals	\$ 1,378,937,030	\$ 15,511,854.49	\$ 26,745,014.00	\$ 1,782,511.14
Expired and terminated.....	543,814,969	6,016,000.34	304,636,112.00	1,158,782.78
In force at end of the year	\$ 835,122,061	\$ 9,544,974.15	\$ 25,738,902.00	\$ 625,728.36
Deduct amount reinsured.....	105,298,865	1,027,739.45	2,867,772.00	18,537.40
Net amount in force	\$ 729,823,196	\$ 8,517,234.70	\$ 22,871,130.00	\$ 607,190.96

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$247,567,739.00	\$ 2,763,145.46
Two years.....	7,237,477.00	65,945.32
Three years.....	415,925,284.00	2,928,973.37
Four years.....	5,277,236.00	57,267.33
Five years and over.....	150,867,516.00	1,741,094.25
Advance premiums	18,000.00	156.77
Net amount in force December 31, 1915	\$236,343,272.00	\$ 2,807,242.70

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 300,000.00
Losses incurred during the year.....	2,695,124.82

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 6,120,896.00	\$ 5,406,217.00	\$ 1,178,543.00
Gross premiums on risks written.....	69,797.93	9,775.51	5,789.98
Losses paid.....	35,133.49	7,320.46	361.96
Losses incurred.....	38,512.45	6,982.62	284.82

THE RELIANCE INSURANCE COMPANY

Located at No. 429 Walnut Street, Philadelphia, Pa.
 Incorporated April 21, 1841. Commenced Business August 9, 1841.
 Wm. Chubb, President. Chas. J. Wester, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,500,387.90
Extended at	\$ 1,900,387.90

INCOME

Gross premiums, fire.....	\$ 1,179,322.00
Deduct gross amount paid for reinsurance, fire, \$271,908.37; return premiums, fire, \$221,690.18.....	493,598.55
Total premiums (other than perpetuals)	\$ 685,724.05
Deposit premiums on perpetual risks.....	1,770.56
Gross interest on mortgage loans.....	2,151.25
Gross interest on bonds and dividends on stocks.....	48,788.00
Gross interest on deposits, trust companies or banks.....	1,616.56
Gross rents—including company's occupancy of its own building.....	8,844.00
Total gross interest and rents	50,393.81
From other sources, total.....	339.50
From agents' balances previously charged off.....	85.25
Gross profit on sale or maturity of ledger assets.....	734.50
Total income	\$ 745,045.07
Total	\$ 2,808,836.00

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 501,874.67
Deduct amount received for salvage, fire, \$4,592.87; reinsurance, fire, \$185,074.70; discount, fire, \$465.79.....	160,123.50
Net amount paid for losses	\$ 341,441.51
Expenses of adjustment, settlement of losses.....	10,609.56
Commissions or brokerage.....	152,490.22
Salaries and expenses of special and general agents.....	39,598.23
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	55,859.99
Rents—including company's occupancy of its own buildings.....	6,610.00
Advertising, printing and stationery.....	5,716.80
Postage, telegrams, telephone and express.....	7,125.42
Legal expenses.....	355.90
Furniture and fixtures.....	94.19
Maps, including corrections.....	2,522.59
Underwriters' boards and tariff associations.....	7,890.80
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,428.45

Inspections and surveys.....	5,715.65
Repairs and expenses on real estate.....	1,794.50
Taxes on real estate.....	1,726.50
State taxes on premiums.....	24,384.10
Insurance department licenses and fees.....	5,786.56
All other licenses, fees and taxes.....	7,247.54
All other disbursements, total.....	3,114.73
Deposit premiums returned.....	2,934.02
Interest and dividends to stockholders.....	24,000.00
Borrowed money repaid (gross).....	25,000.00
Interest on borrowed money.....	554.51
Agents' balances charged off.....	450.50
Decrease in book value of ledger assets.....	561.25
Total disbursements.....	\$ 727,773.94
Balance.....	\$ 1,580,862.12

LEDGER ASSETS

Book value of real estate.....	\$ 129,327.04
Mortgage loans on real estate.....	44,000.00
Book value of bonds and stocks.....	1,102,663.25
Cash in office.....	3,876.88
Deposits in trust companies and banks on interest.....	98,818.78
Agents' balances, representing business written subsequent to October 1, last.....	197,980.03
Agents' balances, representing business written prior to October 1, last.....	699.65
All other ledger assets, total.....	3,562.49
Total ledger assets.....	\$ 1,580,862.12

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 307.46
Interest due and accrued on bonds.....	13,109.23
Rents due and accrued on company's property.....	535.67
Total.....	13,952.36
Market value of real estate over book value.....	4,673.04
All other non-ledger assets, total.....	1,010.00
Gross assets.....	\$ 1,600,497.44

DEDUCT ASSETS NOT ADMITTED

Company's stock owned.....	\$ 1,404.00
Agents' balances, representing business written prior to October 1, last.....	699.65
Book value of ledger assets over market value.....	45,464.94
Total.....	47,568.59
Total admitted assets.....	\$ 1,552,928.85

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 26,302.29
Gross claims in process of adjustment, or in suspense.....	107,475.43
Gross claims resisted.....	6,945.86
Total claims for losses.....	\$ 139,823.58
Deduct reinsurance.....	50,478.61
Net amount of unpaid losses.....	\$ 89,344.97
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year.....	\$ 722,707.64
Total unearned premiums as computed above.....	722,707.64
Amount reclaimable by the insured on perpetual fire insurance policies.....	117,904.88
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	572.85

State, county and municipal taxes due or accrued.....	\$ 373.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	12,184.49
Total of all liabilities except capital.....	\$ 951,790.43
Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	201,139.12
Surplus as regards policyholders.....	601,139.12
Total liabilities.....	\$ 1,552,928.55
Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$151,144,704.00	\$ 1,880,901.11
Written during the year.....	112,068,394.00	1,179,222.69
Totals.....	\$263,213,098.00	\$ 3,060,223.71
Expired and terminated.....	113,455,438.00	1,210,064.50
In force at end of the year.....	\$179,717,640.00	\$ 1,850,159.12
Deduct amount reinsured.....	29,138,033.00	438,796.63
Net amount in force.....	\$140,579,607.00	\$ 1,411,362.49

Perpetual risks not included above, \$4,881,000.00; premium on same, \$129,618.90.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 34,900,774.00	\$ 399,537.90
Two years.....	1,402,334.00	15,535.83
Three years.....	73,921,172.00	627,096.24
Four years.....	981,605.00	14,201.18
Five years.....	30,313,722.00	354,671.34
Net amount in force December 31, 1915.....	\$140,579,607.00	\$ 1,411,362.49

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	846,121.03

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks.....	\$ 1,544,035.00	\$ 122,925.00
Gross premiums on risks written.....	18,077.84	581.74
Losses paid.....	19,184.85	-----
Losses incurred.....	23,900.21	-----

RETAIL LUMBERMAN'S INSURANCE ASSOCIATION

Located at No. 100 McKnight Building, Minneapolis, Minnesota.
 Incorporated July 1, 1910. Commenced Business March 2, 1910.
 J. H. Quaal, President. W. G. Hollis, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 341,821.44
Extended at.....	\$ 341,821.44

INCOME

Gross premiums, fire.....	\$ 66,030.55
Deduct gross amount paid for reinsurance, fire, \$7,837.71; return premiums, fire, \$50,630.21.....	58,467.92
Total premiums (other than perpetuals).....	\$ 7,562.63

Gross interest on mortgage loans.....	\$ 17,127.31
Gross interest on bonds and dividends on stocks.....	950.61
Gross interest on deposits, trust companies or banks.....	804.74
Total gross interest and rents.....	18,882.66
From other sources, total.....	86,726.38
Total income.....	\$ 112,171.67
Total.....	\$ 454,993.11

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 35,002.22
Deduct amount received for reinsurance, fire.....	1,697.89
Net amount paid for losses.....	\$ 33,305.33
Expenses of adjustment, settlement of losses.....	235.46
Salaries and expenses of special agents.....	2,980.02
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	16,535.87
Rents—including company's occupancy of its own buildings.....	902.82
Advertising, printing and stationery.....	449.75
Postage, telegrams, telephone and express.....	772.21
Legal expenses.....	81.30
Furniture and fixtures.....	183.80
Maps, including corrections.....	254.75
Underwriters' boards and tariff associations.....	429.10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	37.90
State taxes on premiums.....	755.03
Insurance department licenses and fees.....	106.00
All other licenses, fees and taxes.....	149.73
All other disbursements, total.....	916.19
Decrease in book value of ledger assets.....	63.90
Total disbursements.....	\$ 58,569.36
Balance.....	\$ 396,423.75

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 301,800.00
Book value of bonds and stocks.....	45,000.00
Deposits in trust companies and banks on interest.....	45,994.75
Bills receivable taken for fire risks.....	3,625.00
Total ledger assets.....	\$ 396,423.75

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 6,895.05
Interest due and accrued on bonds.....	749.55
Rents due and accrued on company's property; assessments charged not due.....	30,300.52
Total.....	33,945.12
Gross assets.....	\$ 430,271.57

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	206.50
Total admitted assets.....	\$ 429,905.07

LIABILITIES

Gross claims in process of adjustment, or in suspense..	\$ 250.00
Deduct reinsurance.....	5.00
Net amount of unpaid losses.....	\$ 245.00

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	100,071.88
State, county and municipal taxes due or accrued.....	1,000.00
Total of all liabilities except capital.....	\$ 101,316.88
Surplus over all liabilities..... except capital.....	\$ 328,588.19
Surplus as regards policyholders.....	328,588.19
Total liabilities.....	\$ 429,905.07

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, 713-20 Securities Bldg., Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 16,823,167.50	\$ 122,581.12
Written during the year.....	5,287,750.00	66,030.53
Totals.....	\$ 22,110,917.50	\$ 188,611.67
Expired and terminated.....	4,319,415.00	50,630.21
In force at end of the year.....	\$ 17,791,502.50	\$ 207,981.46
Deduct amount reinsured.....	1,967,525.00	7,887.71
Net amount in force.....	\$ 16,423,977.50	\$ 200,143.75

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 16,423,977.50	\$ 200,143.75
Net amount in force December 31, 1915.....	\$ 16,423,977.50	\$ 200,143.75

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 15,000.00
Losses incurred during the year.....	33,640.33

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 1,471,000.00
Gross premiums on risks written.....	30,392.41
Losses paid.....	5,946.53
Losses incurred.....	6,016.53

RHODE ISLAND INSURANCE COMPANY

Located at No. 17 Custom House Street, Providence, R. I.
 Incorporated April, 1905. Commenced Business January, 1907.
 George L. Shepley, President. Emil G. Pieper, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	1,463,594.92
Extended at.....	\$ 1,463,594.92

INCOME

Gross premiums, fire.....	\$ 1,486,939.50
Deduct gross amount paid for reinsurance, fire, \$447,699.50; return premiums, fire, \$308,682.34.....	755,712.04
Total premiums (other than perpetuals).....	\$ 731,177.46
Gross interest on bonds and dividends on stocks.....	53,347.65
Gross interest on deposits, trust companies or banks.....	1,061.30
Gross interest from other sources.....	8.15
Total gross interest and rents.....	54,417.10

Gross profit on sale or maturity of ledger assets, bonds	1,593.75
Total income	\$ 786,883.21
Total	\$ 2,250,478.13

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 561,672.40
Deduct amount received for salvage, fire, \$6,182.29; reinsurance, fire, \$173,546.70; discount, fire, \$446.18	182,175.17
Net amount paid for losses	\$ 379,497.23
Expenses of adjustment, settlement of losses	8,894.99
Commissions or brokerage	294,445.40
Advertising, printing and stationery	395.62
Postage, telegrams, telephone and express	.50
Legal expenses	33.32
Underwriters' boards and tariff associations	7,147.93
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,524.07
Inspections and surveys	2,053.20
State taxes on premiums	14,722.25
Insurance department licenses and fees	4,820.36
All other licenses, fees and taxes	7,107.51
All other disbursements, total	512.82
Interest and dividends to stockholders	40,000.00
Total disbursements	\$ 704,214.47
Balance	\$ 1,546,263.66

LEDGER ASSETS

Book value of bonds and stocks	\$ 1,245,420.62
Deposits in trust companies and banks on interest	50,429.29
Agents' balances, representing business written subsequent to October 1, last	300,313.65
All other ledger assets, total	100.00
Total ledger assets	\$ 1,546,263.66

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 9,249.52
Total	9,249.52
All other non-ledger assets, total	8,490.38
Gross assets	\$ 1,564,012.56

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 30,292.12
Total	30,292.12
Total admitted assets	\$ 1,533,720.44

LIABILITIES

Gross losses adjusted and unpaid, not due	\$ 22,713.75
Gross claims in process of adjustment, or in suspense	91,111.35
Gross claims resisted	3,642.98
Total claims for losses	\$ 117,468.08
Deduct reinsurance	51,915.01
Net amount of unpaid losses	\$ 66,552.77
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 241,165.52
Gross unearned premiums pro rata on fire risks running more than one year	882,237.75
Total unearned premiums as computed above	624,403.27

State, county and municipal taxes due or accrued	14,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	69,673.50
Total of all liabilities except capital	\$ 774,829.54
Cash capital	\$ 400,000.00
Surplus over all liabilities	359,220.90
Surplus as regards policyholders	750,220.90
Total liabilities	\$ 1,833,750.44

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$157,135,003.00	\$ 1,487,000.70
Written during the year	167,174,631.00	1,486,939.50
Totals	\$324,310,634.00	\$ 2,974,840.20
Expired and terminated	128,313,001.00	1,151,547.55
In force at end of the year	\$195,997,633.00	\$ 1,773,292.74
Deduct amount reinsured	68,240,761.00	502,355.43
Net amount in force	\$127,756,872.00	\$ 1,270,937.31

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 51,999,324.00	\$ 482,331.04
Two years	622,742.59	6,136.59
Three years	51,149,073.00	488,875.61
Four years	438,562.00	2,315.42
Five years and over	23,827,161.00	250,062.25
Net amount in force December 31, 1915	\$127,756,872.00	\$ 1,270,937.31

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year	302,123.19

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,198,019.66	\$ 28,000.00
Gross premiums on risks written	20,053.21	168.90
Losses paid	9,200.58	
Losses incurred	9,916.17	

RICHMOND INSURANCE COMPANY OF NEW YORK

Located at No. 1221 Richmond Terrace, West New Brighton, N. Y.
Incorporated January, 1907. Commenced Business February, 1907.
J. F. Smith, President. David G. Wakeman, Secretary.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 580,313.22
Extended at	\$ 680,313.22

INCOME

Gross premiums, fire	\$ 700,373.71
Deduct gross amount paid for reinsurance, fire, \$502,891.73; return premiums, fire, \$134,738.05	337,539.78
Total premiums (other than perpetuities)	\$ 362,833.93

Gross interest on mortgage loans.....	\$ 18,066.02
Gross interest on bonds and dividends on stocks.....	8,223.96
Gross interest on deposits, trust companies or banks.....	1,092.84
Gross interest from other sources.....	18.50
Total gross interest and rents.....	27,423.31
Increase in liabilities on account of reinsurance treaties	55.07
Gross profit on sale or maturity of ledger assets.....	161.62
Total income.....	\$ 300,508.90
Total.....	\$ 970,822.28

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 192,260.21
Deduct amount received for salvage, fire, \$1,420.85; reinsurance, fire, \$50,023.28; discount, fire, \$6.42.....	61,049.55
Net amount paid for losses.....	\$ 131,940.66
Expenses of adjustment, settlement of losses.....	2,429.76
Commissions or brokerage.....	117,563.08
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	6,088.00
Rents—including company's occupancy of its own buildings.....	300.00
Advertising, printing and stationery.....	827.00
Postage, telegrams, telephone and express.....	197.58
Legal expenses.....	9.59
Underwriters' boards and tariff associations.....	2,207.13
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	948.66
State taxes on premiums.....	2,457.15
Insurance department licenses and fees.....	669.14
All other licenses, fees and taxes.....	3,056.83
All other disbursements, total.....	303.10
Interest and dividends to stockholders.....	12,000.00
Gross loss on sale or maturity of ledger assets.....	125.90
Total disbursements.....	\$ 281,003.77
Balance.....	\$ 689,818.51

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 256,150.00
Book value of bonds and stocks.....	393,442.06
Deposits in trust companies and banks on interest.....	55,533.96
Agents' balances, representing business written subsequent to October 1, last.....	68,692.49
Total ledger assets.....	\$ 689,818.51

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,347.77
Interest due and accrued on bonds.....	3,060.80
Interest due and accrued on other assets.....	60.00
Total.....	4,368.57
Market value of bonds and stocks over book value.....	2,747.94
All other non-ledger assets, total.....	1,449.61
Gross assets.....	\$ 698,384.63
Total admitted assets.....	\$ 698,384.63

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 6,231.44
Gross claims in process of adjustment, or in suspense.....	55,742.00
Gross claims resisted.....	850.00
Total claims for losses.....	\$ 62,823.44
Deduct reinsurance.....	20,988.41
Net amount of unpaid losses.....	\$ 41,835.03

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 130,651.14
Gross unearned premiums pro rata on fire risks running more than one year.....	105,708.11
Unearned premiums (pro rata).....	3,506.61
Total unearned premiums as computed above.....	239,865.86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	100.00
State, county and municipal taxes due or accrued.....	4,000.00
Total of all liabilities except capital.....	\$ 285,795.86
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	212,588.74
Surplus as regards policyholders.....	412,588.74
Total liabilities.....	\$ 698,384.63

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 28,362,031.00	\$ 424,173.91
Written during the year.....	65,522,857.00	700,873.71
Totals.....	\$108,885,788.00	\$ 1,124,546.62
Expired and terminated.....	47,904,078.00	507,444.30
In force at end of the year.....	\$ 55,981,710.00	\$ 617,108.22
Deduct amount reinsured.....	16,032,612.00	180,668.54
Net amount in force.....	\$ 39,949,098.00	\$ 436,439.78

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 24,322,285.00	\$ 361,902.37
Two years.....	672,241.00	6,669.08
Three years.....	12,945,406.00	188,776.87
Four years.....	149,183.00	1,635.23
Five years and others.....	1,850,983.00	28,081.23
Net amount in force December 31, 1915.....	\$ 39,949,098.00	\$ 436,439.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year.....	145,188.79
Amount loaned to stockholders not officers, on bona fide mortgage.....	11,850.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	\$ 684,525.00
Gross premiums on risks written.....	7,871.79
Losses paid.....	199.28
Losses incurred.....	29.59

U. S. BRANCH OF THE ROSSIA INSURANCE COMPANY

Located at No. 1565 Broad Street, Hartford, Conn.

Incorporated 1881. Commenced Business in U. S., February 6, 1901.

B. N. Corvallis, Acting Manager.

CAPITAL

Statutory Deposit	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 6,476,654.00
Extended at	\$ 6,476,654.00

INCOME

	Fire	Marine and Inland	
Gross reinsurance premiums	\$ 6,902,616.93	\$ 2,425,691.83	
Deduct gross amount paid for reinsurance, fire, \$164,672.61; marine and inland, \$89,029.93; return reinsurance, premiums, fire, \$1,983,015.77; marine and inland, \$356,504.91	2,147,687.78	436,534.84	
Total reinsurance premiums (other than perpetuals)	\$ 4,814,929.15	\$ 1,989,156.99	\$ 6,804,086.14
Gross interest on bonds and dividends on stocks	\$ 213,048.61		
Gross interest on deposits, trust companies or banks	19,777.83		
Gross interest from other sources	5,500.00		
Gross rents—including company's occupancy of its own building	17,450.00		
Total gross interest and rents			253,776.44
Total income			\$ 7,057,862.58
Total			\$ 13,534,516.67

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 3,301,216.31	\$ 958,042.02	
Deduct amount received for salvage, fire, \$73,286.22; marine and inland, \$53,339.29; reinsurance, fire, \$248,793.99; marine and inland, \$28,577.95	321,080.81	81,910.15	
Net amount paid for losses	\$ 2,980,135.50	\$ 876,131.87	\$ 3,856,367.37
Expenses of adjustment, settlement of losses			58,287.73
Commissions or brokerage			1,812,371.31
Salaries, fees and other charges of officers, directors, trustees, agents and employees			84,909.23
Rents—including company's occupancy of its own buildings			12,936.02
Advertising, printing and stationery			5,534.38
Postage, telegrams, telephone and express			3,321.48
Furniture and fixtures			3,291.00
Maps, including corrections			789.49
Underwriters' boards and tariff associations			5,012.31
Repairs and expenses on real estate			2,122.55
Taxes on real estate			4,906.12
State taxes on premiums			1,428.23
Insurance department licenses and fees			2,745.47
All other licenses, fees and taxes			41,296.70
All other disbursements, total			13,616.96
Remittance to home office			275,000.00
Gross loss on sale or maturity of ledger assets			2,415.10
Total disbursements			\$ 6,186,500.85
Balance			\$ 7,347,955.82

LEDGER ASSETS

Book value of real estate	\$ 268,117.94
Book value of bonds and stocks	5,347,392.92
Deposits in trust companies and banks on interest	1,398,494.87
Balances due from companies, representing business written subsequent to October 1, last	336,950.09
Total ledger assets	\$ 7,347,955.82

NON-LEDGER ASSETS

Interest due and accrued on bonds	76,030.40
Gross assets	\$ 7,423,986.22

DEDUCT ASSETS NOT ADMITTED

Overdue and accrued interest on bonds in default	\$ 1,000.00
Book value of ledger assets over market value	328,362.92
Total	329,362.92
Total admitted assets	\$ 7,094,623.30

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 1,356,337.00
Total claims for losses	\$ 1,356,337.00
Deduct reinsurance	49,566.00
Net amount of unpaid losses	\$ 1,306,771.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,711,493.38
Gross unearned premiums pro rata on fire risks running more than one year	1,884,664.15
Gross unearned premiums at 50 per cent on inland navigation risks	261,928.81
Gross unearned premiums 100 per cent on marine risks	18,865.07
Total unearned premiums as computed above	3,821,351.41
State, county and municipal taxes due or accrued	7,000.00
All other liabilities, total	25,000.00
Total of all liabilities except statutory deposit	\$ 5,170,122.41
Statutory deposit	\$ 200,000.00
Surplus over all liabilities	1,724,500.89
Surplus as regards policyholders	1,924,500.89
Total liabilities	\$ 7,094,623.30

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$ 716,871,423	\$ 7,600,876.39	\$ 13,190,986.00	\$ 405,857.40
Written during the year	653,881,968	6,962,616.93	313,967,059.00	2,425,691.83
Totals	\$1,370,753,391	\$ 14,622,993.19	\$236,558,045.00	\$ 2,831,549.23
Expired and terminated	679,330,391	7,330,669.66	301,873,525.00	2,291,483.30
In force at end of the year	\$ 690,923,000	\$ 7,292,323.53	\$ 24,684,320.00	\$ 540,065.93
Deduct amount reinsured	54,942,784	572,062.73	440,456.00	2,343.24
Net amount in force	\$ 635,980,216	\$ 6,720,260.80	\$ 24,244,064.00	\$ 537,722.69

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$368,755,387.00	\$ 2,422,986.75
Two years.....	98,717,942.00	160,130.17
Three years.....	394,627,367.00	1,948,287.01
Four years.....	7,840,496.00	85,158.41
Five years and over and advance premiums.....	94,640,074.00	1,123,628.46
Net amount in force December 31, 1915.....	\$635,980,266.00	\$ 6,730,200.50

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 23,750.00
Losses incurred during the year.....	4,005,417.37

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Hall
Gross risks received.....	\$ 7,412,987.00	\$ 43,202.00	\$ 2,265.00
Gross premiums on risks received.....	102,732.57	46.32	66.89
Losses paid.....	109,894.83	-----	45.19
Losses incurred.....	108,648.83	-----	45.19

U. S. BRANCH OF THE ROYAL INSURANCE COMPANY, LIMITED

Located at No. 84 William Street, New York City, N. Y.
 Incorporated May 31, 1845. Commenced business in the U. S. in 1851.
 Edward F. Beddall, General Attorney for the United States.

CAPITAL

Deposit capital, New York, \$450,000.00:	
Ohio, \$10,000.00.....	\$ 560,000.00
Amount of ledger assets, December 31, of previous year.....	\$18,500,518.83
Extended at.....	\$ 18,500,518.83

INCOME

	Fire	Marine and Inland	Total
Gross premiums.....	\$ 11,619,823.91	\$ 2,154,900.50	
Deduct gross amount paid for reinsurance, fire, \$2,195,771.86; marine and inland, \$216,269.91; return premiums, fire, \$2,000,589.12; marine and inland, \$256,335.36.....	4,295,310.98	573,905.77	
Total premiums (other than perpetuals).....	\$ 7,324,512.93	\$ 1,581,895.03	\$ 8,906,407.96
Deposit premiums on perpetual risks.....			.50
Gross interest on mortgage loans.....	\$ 11,740.03		
Gross interest on bonds and dividends on stocks.....	302,219.06		
Gross interest on deposits, trust companies or banks.....	15,434.95		
Gross interest from other sources; from sub-branch offices, etc.....	328.56		
Gross rents—including company's occupancy of its own building.....	385,322.54		
Total gross interest and rents.....			675,555.54
From other sources, total.....	105,108.10		
From agents' balances previously charged off.....	59.90		
Gross profit on sale or maturity of ledger assets.....	15.78		
Gross increase in book value of ledger assets.....	2,633.75		
Total income.....	\$ 9,680,576.83		
Total.....	\$ 23,180,095.66		

DISBURSEMENTS

	Fire	Marine and Inland	Total
Gross amount paid for losses.....	\$ 4,942,730.05	\$ 508,322.89	
Deduct amount received for salvage, fire, \$67,333.28; marine and inland, \$32,131.49; reinsurance, fire, \$1,342,986.12; marine and inland, \$168,171.37; discount, fire, \$219.54.....	1,404,558.94	201,205.86	
Net amount paid for losses.....	\$ 3,538,171.11	\$ 607,017.03	\$ 4,145,188.14
Expenses of adjustment, settlement of losses.....			123,264.00
Commissions or brokerage.....			1,577,844.54
Allowances to local agencies for miscellaneous agency expenses.....			17,961.68
Salaries and expenses of special and general agents.....			268,282.61
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			629,849.17
Rents—including company's occupancy of its own buildings.....			86,107.96
Advertising, printing and stationery.....			92,607.17
Postage, telegrams, telephone and express.....			55,259.04
Legal expenses.....			3,279.28
Furniture and fixtures.....			9,545.92
Maps, including corrections.....			14,537.23
Underwriters' boards and tariff associations.....			108,433.60
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			57,885.11
Inspections and surveys.....			73,203.02
Repairs and expenses on real estate.....			176,523.37
Taxes on real estate.....			21,453.26
State taxes on premiums.....			168,038.28
Insurance department licenses and fees.....			24,947.10
All other licenses, fees and taxes.....			75,405.46
All other disbursements, total.....			1,961,160.07
Amount paid to U. S. Government for income tax withheld at source.....			990.19
Deposit premiums returned.....			2,900.10
Agents' balances charged off.....			278.90
Decrease in book value of ledger assets.....			24,842.51
Total disbursements.....			\$ 6,180,287.06
Balance.....			\$ 14,000,808.60
LEDGER ASSETS			
Book value of real estate.....			\$ 4,270,243.62
Mortgage loans on real estate.....			200,100.00
Book value of bonds and stocks.....			6,594,985.43
Cash in offices.....			4,547.99
Deposits in trust companies and banks on interest.....			1,168,982.31
Agents' balances, representing business written subsequent to October 1, last.....			1,221,267.80
Agents' balances, representing business written prior to October 1, last.....			60,220.26
All other ledger assets, total.....			154,951.19
Total ledger assets.....			\$ 14,000,808.60
NON-LEDGER ASSETS			
Interest due and accrued on mortgages.....			\$ 2,609.51
Interest due and accrued on bonds.....			82,169.02
Rents due and accrued on company's property.....			14,794.73
Total.....			99,573.26
Gross assets.....			\$ 14,100,381.86
DEDUCT ASSETS NOT ADMITTED			
Agents' balances, representing business written prior to October 1, last.....			\$ 60,220.26
Overdue and accrued interest on bonds in default.....			262.59
Book value of ledger assets over market value.....			275,481.43
Amount recoverable from unauthorized companies.....			8,067.18
Total.....			549,191.37
Total admitted assets.....			\$ 13,700,250.29

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 256,770.49
Gross claims in process of adjustment, or in suspense.....	888,173.45
Gross claims resisted.....	126,745.04
Total claims for losses.....	\$ 1,241,687.98
Deduct reinsurance.....	379,158.09
Net amount of unpaid losses.....	\$ 862,529.89
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year.....	\$ 8,430,161.24
Total unearned premiums as computed above.....	8,430,161.24
Amount reclaimable by the insured on perpetual fire insurance policies.....	79,427.28
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	90,631.65
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	11,125.00
State, county and municipal taxes due or accrued.....	250,024.35
Commissions, brokerage and other charges due or to become due to agents and brokers.....	32,854.47
All other liabilities, total.....	1,091.56
Total of all liabilities except capital.....	\$ 9,847,695.57
Deposit capital.....	\$ 569,000.00
Surplus over all liabilities.....	3,892,554.72
Surplus as regards policyholders.....	3,912,554.72
Total liabilities.....	\$ 13,760,250.29

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 1,899,677,509	\$ 18,908,181.14	\$ 35,797,809.00	\$ 775,787.76
Written during the year.....	1,171,541,965	11,619,823.91	523,097,027.00	2,154,809.80
Excess of original premiums.....	196,080.24			
Totals.....	\$ 3,067,319,574	\$ 30,723,005.29	\$558,804,836.00	\$ 2,930,597.56
Expired and terminated.....	1,139,117,658	11,562,575.06	505,939,426.00	2,047,178.94
In force at end of the year.....	\$ 1,899,161,216	\$ 19,120,429.63	\$ 52,853,470.00	\$ 833,408.62
Deduct amount reinsured.....	344,082,388	3,411,743.91	5,748,075.00	19,049.52
Net amount in force.....	\$ 1,592,017,878	\$ 15,748,715.72	\$ 47,306,395.00	\$ 864,369.10
Perpetual risks not included above, \$4,233,762.00; premium on same, \$92,043.54.				

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 341,899,776	\$ 3,715,426.09
Two years.....	8,952,761	90,735.28
Three years.....	868,178,709	7,086,040.45
Four years.....	8,291,197	81,835.53
Five years and over and advance premiums.....	425,196,435	4,774,006.56
Net amount in force December 31, 1915.....	\$ 1,592,017,878	\$ 15,748,715.72

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 605,000.00
Losses incurred during the year.....	4,343,516.63

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 13,088,603.00	\$ 2,560,000.00	\$ 5,040,710.00
Gross premiums on risks written.....	167,125.14	27,256.93	36,530.31
Losses paid.....	99,383.48	2,556.69	1,561.24
Losses incurred.....	98,800.94	6,421.51	1,619.37

U. S. BRANCH OF THE ROYAL EXCHANGE ASSURANCE COMPANY

U. S. Branch located at No. 92 William Street, New York, N. Y.
 Incorporated June 22, 1790. Commenced Business, U. S. Branch, 1891.
 R. D. Harvey, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year \$ 3,110,249.89	
Extended at.....	\$ 3,110,249.89

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 2,555,025.05	\$ 979,065.97
Deduct gross amount paid for reinsurance, fire, \$540,441.88; marine and inland, \$226,690.75; return premiums fire, \$335,706.09; marine and inland, \$117,700.89.....	1,670,148.02	450,391.64
Total premiums (other than per- petuals).....	\$ 1,478,877.63	\$ 288,674.33
Gross interest on bonds and dividends on stocks.....	\$ 203,414.51	
Gross interest on deposits, trust companies or banks.....	4,727.31	
Gross interest from other sources.....	176.00	
Total gross interest and rents.....		198,318.45
From other sources, total.....		15,552.17
From agents' balances previously charged off.....		8.76
Total income.....		\$ 2,181,429.33
Total.....		\$ 5,341,679.32

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses.....	\$ 1,105,222.66	\$ 458,646.75
Deduct amount received for salvage, fire, \$5,125.12; marine and inland, \$36,573.95; reinsurance, fire, \$236,279.80; marine and inland, \$109,364.87 discount, fire, \$308.73.....	394,708.75	197,143.82
Net amount paid for losses.....	\$ 810,615.93	\$ 261,502.93
Expenses of adjustment, settlement of losses.....		29,723.38
Commissions or brokerage.....		426,087.69
Allowances to local agencies for miscellaneous agency expenses.....		6,550.85
Salaries and expenses of special and general agents.....		71,637.78
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....		80,738.69
Rents—including company's occupancy of its own buildings.....		10,546.28
Advertising, printing and stationery.....		13,314.45
Postage, telegrams, telephone and express.....		10,810.24
Legal expenses.....		113.28
Furniture and fixtures.....		437.12
Maps, including corrections.....		3,185.87
Underwriters' boards and tariff associations.....		25,445.31
Fire department, fire patrol and salvage corps arrangements, fees, taxes and expenses.....		14,609.81

Inspections and surveys.....	9,775.41
State taxes on premiums.....	45,709.49
Insurance department licenses and fees.....	8,831.37
All other licenses, fees and taxes.....	33,291.34
All other disbursements, total.....	124,824.36
Agents' balances charged off.....	654.27
Gross loss on sale or maturity of ledger assets.....	14,570.53
Total disbursements.....	\$ 1,995,896.68
Balance.....	\$ 3,245,779.51

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,700,791.97
Cash in office.....	75.00
Deposits in trust companies and banks on interest.....	217,245.18
Agents' balances, representing business written subsequent to October 1, last.....	\$13,962.00
Agents' balances, representing business written prior to October 1, last.....	14,295.30
Total ledger assets.....	\$ 3,245,779.51

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 34,828.83
Interest due and accrued on other assets, bank interest.....	527.92
Total.....	35,356.65
Reinsurance due on paid losses.....	57,387.51
Gross assets.....	\$ 3,338,524.00

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 14,295.30
Market value of special deposit in excess of liabilities.....	8,466.78
Book value of ledger assets over market value.....	151,785.59
Total.....	174,547.67
Total admitted assets.....	\$ 3,163,976.33

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 21,157.00
Gross claims in process of adjustment, or in suspense.....	210,816.00
Gross claims resisted.....	36,816.00
Total claims for losses.....	\$ 368,889.00
Deduct reinsurance.....	99,443.00
Net amount of unpaid losses.....	\$ 269,446.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 450,002.05
Gross unearned premiums pro rata on fire risks running more than one year.....	1,048,029.64
Gross unearned premiums at 50 per cent on inland navigation risks.....	106,061.58
Gross unearned premiums pro rata on marine risks.....	41,796.93
Total unearned premiums as computed above.....	1,642,531.10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,762.25
State, county and municipal taxes due or accrued.....	49,163.32
Commissions, brokerage and other charges due or to become due to agents and brokers.....	12,238.77
All other liabilities, total, federal income tax withheld on salaries.....	124.98
Total of all liabilities except capital.....	\$ 1,978,266.42

Deposit capital.....	\$ 400,000.00
Surplus over all liabilities.....	785,707.91
Surplus as regards policyholders.....	1,185,707.91
Total liabilities.....	\$ 3,163,974.33

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$295,638,349.00	\$ 3,781,701.95	\$ 17,509,827.00	\$ 337,049.70
Written during the year.....	279,181,883.00	2,855,025.05	176,509,715.00	979,995.97
Totals.....	\$574,820,232.00	\$ 6,296,727.00	\$194,119,542.00	\$ 1,317,045.67
Expired and terminated.....	\$27,938,410.00	2,514,107.14	169,569,957.00	877,105.96
In force at end of the year.....	\$416,881,822.00	\$ 3,772,690.86	\$ 24,555,585.00	\$ 439,999.71
Deduct amount reinsured.....	500,884,515.00	833,617.06	9,524,137.00	180,485.92
Net amount in force.....	\$315,997,307.00	\$ 2,939,073.80	\$ 15,031,448.00	\$ 278,513.79

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 93,063,880.00	\$ 900,105.90
Two years.....	3,501,048.00	30,600.69
Three years.....	165,594,300.00	1,379,315.34
Four years.....	2,330,605.00	18,482.33
Five years or more.....	51,237,174.00	690,552.55
Net amount in force December 31, 1915.....	\$315,997,307.00	\$ 2,939,073.80

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year: fire, \$762,961.46; marine and inland, \$291,300.00; tornado, \$2,763.07.....	1,066,265.13

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 1,756,383.00	\$ 859,450.00	\$ 90,175.00
Gross premiums on risks written.....	18,633.67	6,230.92	90.63
Losses paid.....	7,446.42	3,304.15	-----
Losses incurred.....	7,568.42	3,709.77	-----

U. S. BRANCH OF THE RUSSIAN REINSURANCE COMPANY

Located at New York, N. Y.
 Incorporated June 9, 1895. Commenced Business in U. S., March 6, 1907.
 Paul E. Razor, U. S. Manager.

CAPITAL

Capital deposit stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,598,787.96
Extended at.....	\$ 1,598,787.96

INCOME

Gross premiums, fire.....	\$ 1,895,168.18
Deduct gross amount paid for return premiums, fire.....	508,747.72
Total premiums (other than perpetuals).....	\$ 1,386,420.41

Gross interest on bonds and dividends on stocks.....	\$ 53,302.78	
Gross interest on deposits, trust companies or banks.....	7,657.56	
Total gross interest and rents.....		60,960.34
Total income.....	\$ 1,447,280.75	
Total.....	\$ 3,046,068.71	

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 724,149.92	
Deduct amount received for salvage, fire.....	14,028.24	
Net amount paid for losses.....	\$ 710,121.68	
Commissions or brokerage.....	416,967.34	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	500.00	
Postage, telegrams, telephone and express.....	68.45	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,680.51	
State taxes on premiums.....	16,907.39	
Insurance department licenses and fees.....	1,865.50	
All other licenses, fees and taxes.....	3,522.43	
All other disbursements, total.....	49,110.49	
Total disbursements.....	\$ 1,301,738.09	
Balance.....	\$ 1,844,330.62	

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,562,670.58	
Deposits in trust companies and banks on interest.....	253,730.27	
Agents' balances, representing business written subsequent to October 1, last.....	48,009.77	
Total ledger assets.....	\$ 1,864,410.62	

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	12,740.23	
Gross assets.....	\$ 1,857,671.45	

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	23,730.58	
Total admitted assets.....	\$ 1,833,940.87	

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	172,806.00	
Net amount of unpaid losses.....	\$ 172,806.00	
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 505,296.53	
Gross unearned premiums pro rata on fire risks running more than one year.....	498,964.90	
Total unearned premiums as computed above.....	1,004,261.43	
State, county and municipal taxes due or accrued.....	21,966.79	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,062.00	
Total of all liabilities except capital.....	\$ 1,506,376.23	
Cash capital.....	\$ 200,000.00	
Surplus over all liabilities.....	426,964.59	
Surplus as regards policyholders.....	626,964.59	
Total liabilities.....	\$ 1,833,340.87	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$170,123,672.00	\$ 1,744,208.56
Written during the year.....	209,730,429.00	1,895,168.13
Excess of original premiums.....		174,021.22
Totals.....	\$379,863,101.00	\$ 3,814,387.91
Expired and terminated.....	151,983,670.00	1,849,290.98
In force at end of the year.....	\$197,880,030.00	\$ 1,965,087.93

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$101,016,100.00	\$ 1,010,572.97
Two years.....	1,088,826.00	16,031.31
Three years.....	69,334,067.00	620,625.22
Four years.....	1,703,662.00	12,614.98
Five years.....	21,765,711.00	208,453.50
Over five years.....	245,099.00	2,481.02
Advance premiums.....	1,531,625.00	15,241.93
Net amount in force December 31, 1915.....	\$197,880,030.00	\$ 1,965,087.93

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year, fire, \$724,550.95; tornado, \$7,389.73.....	731,940.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,064,502.00	\$ 16,977.00
Gross premiums on risks written.....	9,873.00	44.78
Losses paid.....	7,057.16	21.57
Losses incurred.....	10,201.66	21.57

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Located at Corner 5th and Washington Sts., St. Paul, Minnesota.
 Incorporated May, 1865. Commenced Business May, 1865.
 F. R. Bigelow, President. A. W. Perry, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 10,543,778.86
Extended at.....	\$ 10,543,778.86

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 7,361,533.64	\$ 5,302,711.10
Deduct gross amount paid for reinsurance, fire, \$1,090,877.45; marine and inland, \$2,156,846.15; return premiums, fire, \$268,158.79; marine and inland, \$392,102.50.....	1,967,096.24	2,502,948.95
Total premiums (other than perpetuals).....	\$ 5,394,517.40	\$ 2,799,762.15
Gross interest on mortgage loans.....	\$ 60,636.23	
Gross interest on collateral loans.....	4,527.78	
Gross interest on bonds and dividends on stocks.....	338,469.74	
Gross interest on deposits, trust companies or banks.....	6,180.61	
Gross interest from other sources.....	5,430.29	
Gross rents—including company's occupancy of its own buildings.....		15,710.94
Total gross interest and rents.....		450,865.29

From other sources, total.....	2,155.00
Increase in liabilities on account of reinsurance treaties	12,914.43
From agents' balances previously charged off.....	41.28
Borrowed money (gross).....	350,000.00
Gross profit on sale or maturity of ledger assets.....	877.29
Gross increase in book value of ledger assets.....	300.00
Total income.....	\$ 9,617,363.14
Total.....	\$ 10,501,642.00

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 4,169,539.46	\$ 7,782,012.49	
Deduct amount received for salvage, fire, \$12,359.04; marine and inland, \$80,469.73; reinsurance, fire, \$737,307.33; marine and inland, \$1,459,456.62; discount, fire, \$676.14; marine and inland, \$10.00.....	750,142.56	1,539,926.75	
Net amount paid for losses.....	\$ 3,419,396.90	\$ 1,242,085.74	\$ 4,661,482.24
Expenses of adjustment, settlement of losses.....			105,953.23
Commissions or brokerage.....			1,574,513.54
Allowances to local agencies for miscellaneous agency expenses.....			3,412.53
Salaries and expenses of special and general agents.....			226,627.70
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			143,322.63
Rents—including company's occupancy of its own buildings.....			12,952.50
Advertising, printing and stationery.....			48,742.42
Postage, telegrams, telephone and express.....			32,264.96
Legal expenses.....			14,156.86
Furniture and fixtures.....			2,368.29
Maps, including corrections.....			7,086.89
Underwriters' boards and tariff associations.....			39,512.50
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....			8,808.73
Inspections and surveys.....			10,875.91
Repairs and expenses on real estate.....			3,857.10
Taxes on real estate.....			3,522.00
State taxes on premiums.....			120,559.72
Insurance department licenses and fees.....			23,220.96
All other licenses, fees and taxes.....			61,229.76
All other disbursements, total.....			13,460.70
Southern adjustment bureau assessments.....			300.00
Borrowed money repaid.....			350,000.00
Interest and dividends to stockholders.....			200,000.00
Interest on borrowed money.....			2,344.45
Agent's balances charged off.....			1,390.78
Gross loss on sale or maturity of ledger assets.....			15,462.96
Decrease in book value of ledger assets.....			2,125.60
Total disbursements.....			\$ 7,905,833.27
Balance.....			\$ 11,565,188.73

LEDGER ASSETS

Book value of real estate.....	\$ 785,774.24
Mortgage loans on real estate.....	1,176,680.00
Book value of bonds and stocks.....	8,306,263.71
Cash in office.....	300.00
Deposits in trust companies and banks not on interest	600,964.15
Deposits in trust companies and banks on interest.....	5,239.60
Agents' balances, representing business written subsequent to October 1, last.....	1,160,479.42
Agents' balances, representing business written prior to October 1, last.....	6,633.35
Bills receivable, taken for marine and inland risks.....	3,094.40
Bills receivable taken for fire risks.....	30,837.22
Due from reinsurance companies for return premiums.....	48.36
Due from reinsurance companies on losses paid.....	34,674.17
Total ledger assets.....	\$ 11,565,188.73

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 36,445.12
Interest due and accrued on bonds.....	67,022.55
Total.....	84,067.67
Market value of bonds and stocks over book value.....	14,646.82
All other non-ledger assets, total.....	200.00
Gross assets.....	\$ 11,664,103.22

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities.....	\$ 30,819.31
Agents' balances, representing business written prior to October 1, last.....	6,633.35
Bills receivable, past due, taken for marine and inland and fire risks.....	30,428.17
Mortgages other than first.....	600.00
Due from reinsurance companies, collection doubtful.....	1,256.97
Book value of ledger assets over market value.....	303,841.61
Total.....	343,329.81
Total admitted assets.....	\$ 11,320,773.41

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 78,284.80
Gross claims in process of adjustment, or in suspense	1,118,112.21
Gross claims resisted.....	90,855.87
Total claims for losses.....	\$ 1,287,252.88
Deduct reinsurance.....	558,300.00
Net amount of unpaid losses.....	\$ 728,952.88
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,068,200.04
Gross unearned premiums pro rata on fire risks running more than one year.....	3,013,815.98
Gross unearned premiums at 50 per cent on inland navigation risks.....	446,641.05
Gross unearned premiums on marine risks.....	42,065.94
Total unearned premiums as computed above.....	5,471,722.01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,500.00
State, county and municipal taxes due or accrued.....	140,280.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,291.55
Due to reinsurance companies for premiums.....	42,642.18
Due to reinsurance companies for losses.....	5,823.22
All other liabilities, total, due to reinsurance contingent commissions.....	27,500.00
Total of all liabilities except capital.....	\$ 6,421,252.24
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	2,899,457.17
Surplus as regards policyholders.....	4,899,457.17
Total liabilities.....	\$ 11,320,710.41

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$57,628,706.00	\$ 10,242,881.99	\$ 24,417,227.00	\$ 628,292.14
Written during the year.....	574,187,462.00	7,301,553.64	682,288,472.00	5,292,711.16
Excess of original premiums.....		2,559.31		
Totals.....	\$1,431,896,168.00	\$ 17,606,988.94	\$727,706,700.00	\$ 6,231,103.24
Expired and terminated.....	506,628,826.00	6,886,433.22	666,182,478.00	5,166,666.82
In force at end of the year.....	\$631,199,270.00	\$ 10,726,555.02	\$ 71,518,221.00	\$ 1,064,226.41
Deduct amount reinsured.....	83,848,349.00	978,961.78	4,169,657.00	127,888.37
Net amount in force.....	\$847,550,921.00	\$ 9,750,623.34	\$ 67,349,174.00	\$ 936,348.04

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$167,884,504.00	\$ 2,132,828.33
Two years.....	3,230,951.00	22,030.73
Three years.....	437,422,395.00	4,717,732.53
Four years.....	2,310,655.00	21,478.21
Five years and over.....	216,412,316.00	2,856,533.44
Net amount in force December 31, 1915.....	\$847,550,921.00	\$ 9,750,623.24

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000.00
Losses incurred during the year.....	4,817,357.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 21,600,979.00	\$ 2,148,125.00	\$ 12,727,268.00
Gross premiums on risks written.....	208,493.83	29,594.67	54,832.11
Gross losses paid.....	221,885.60	9,825.94	5,125.33
Gross losses incurred.....	128,910.18	10,087.32	5,102.29

U. S. BRANCH OF THE SALAMANDRA INSURANCE COMPANY

Located at No. 89 Maiden Lane, New York, N. Y.
 Incorporated, 1846. Commenced business in U. S., 1899.
 Meinel & Wemple, Inc., United States Manager.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,854,161.41
Extended at.....	\$ 2,854,161.41

INCOME

Gross premiums, fire.....	\$ 10,186,705.35
Deduct gross amount paid for reinsurance, fire, \$4,467,385.43; return premiums, fire, \$2,832,065.69.....	7,319,321.12
Total premiums (other than perpetuities).....	\$ 2,867,384.23
Gross interest on bonds and dividends on stocks.....	\$ 110,480.45
Gross interest on deposits, trust companies or banks.....	8,149.01
Gross interest from other sources, interest on Canadian deposits.....	2,002.58
Total gross interest and rents.....	120,632.04

From other sources, total received from home office account Canadian business.....	62,505.06
Gross profit on sale or maturity of ledger assets, bonds.....	2,121.32
Total income.....	\$ 3,052,722.65
Total.....	\$ 5,906,894.06

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 4,404,700.42
Deduct amount received for reinsurance, fire.....	2,774,118.09
Net amount paid for losses.....	\$ 1,630,582.33
Expenses of adjustment, settlement of losses.....	29,008.89
Commissions or brokerage.....	890,835.11
Salaries and expenses of special and general agents.....	1,284.87
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	10,848.21
Rents—including company's occupancy of its own buildings.....	2,796.18
Advertising, printing and stationery.....	875.03
Postage, telegrams, telephone and express.....	1,226.76
Legal expenses.....	25.74
Furniture and fixtures.....	96.47
Maps, including corrections.....	744.71
Underwriters' boards and tariff associations.....	2,743.54
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,508.91
State taxes on premiums.....	12,012.07
Insurance department licenses and fees.....	6,136.85
All other licenses, fees and taxes, emergency revenue tax.....	17,651.90
All other disbursements, total.....	5,082.55
Gross loss on sale or maturity of ledger assets, bonds.....	793.00
Total disbursements.....	\$ 2,613,777.92
Balance.....	\$ 3,293,116.14

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,681,542.44
Cash in trust office, trustees account.....	218,762.70
Deposits in trust companies and banks on interest.....	276,790.72
Agents' balances, representing business written prior to October 1, last.....	116,050.22
Total ledger assets.....	\$ 3,293,116.14

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 36,220.95
Total.....	36,220.95
Market value of bonds and stocks over book value.....	15,025.16
Gross assets.....	\$ 3,344,462.25
Total admitted assets.....	\$ 3,344,462.25

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 908,762.70
Total claims for losses.....	908,762.70
Deduct reinsurance.....	541,981.44
Net amount of unpaid losses.....	\$ 366,781.26
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 2,909,561.63
Total unearned premiums as computed above.....	2,909,561.63

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued	25,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000.00
Total of all liabilities except capital	\$ 2,005,642.95
Surplus over all liabilities	\$ 737,819.30
Surplus as regards policyholders	737,819.30
Total liabilities	\$ 2,344,462.25

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$974,732,222.00	\$ 10,284,976.54
Written during the year	\$1,044,496,292.00	10,186,765.25
Excess of original premiums		545,381.45
Totals	\$2,019,228,514.00	\$ 21,117,023.24
Expired and terminated	1,094,711,305.00	10,422,959.95
In force at end of the year	\$1,924,517,209.00	\$ 10,694,103.49
Deduct amount reinsured	619,685,221.00	6,448,176.18
Net amount in force	\$ 1,304,831,978.00	\$ 4,245,927.31

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$199,498,402.00	\$ 2,183,202.69
Two years	6,000,013.00	45,802.44
Three years	124,822,987.00	1,300,481.87
Four years	3,365,025.00	31,315.59
Five years and over	50,243,545.00	677,302.36
Advance premiums	716,207.00	7,730.96
Net amount in force December 31, 1915	\$394,831,179.00	\$ 4,245,927.31

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year	1,646,205.98

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado and Hall
Gross risks written	\$ 11,140,805.00	\$ 614,785.00
Gross premiums on risks written	112,000.85	3,294.31
Losses paid	39,269.82	
Losses incurred	46,490.45	

U. S. BRANCH OF THE

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Located at No. 75 Elm Street, Hartford, Conn.	
Incorporated, 1894	Commenced Business in U. S., 1899.
James H. Brewster, U. S. Manager.	

CAPITAL

Capital deposit	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	\$ 6,494,501.91
Extended at	\$ 6,494,501.91

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 4,566,321.33	\$ 41,188.62
Deduct gross amount paid for reinsurance, fire, \$1,271,290.90; marine and inland, \$184.94; return premiums, fire, \$615,753.12; marine and inland, \$5,676.97	2,087,016.02	5,813.91
Total premiums (other than per- petuals)	\$ 2,479,305.31	\$ 35,374.72
Gross interest on mortgage loans	\$ 7,150.16	
Gross interest on bonds and dividends on stocks	212,507.56	
Gross interest on deposits, trust companies or banks	5,567.60	
Gross rents—including company's occupancy of its own building		10,306.54
Total gross interest and rents		295,374.66
From other sources, total received from home office		30,972.50
From agents' balances previously charged off		84.41
Gross profit on sale or maturity of ledger assets		114.50
Total income		\$ 2,811,368.43
Total		\$ 9,305,870.31

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 1,844,405.51	\$ 6,314.21
Deduct amount received for salvage, fire, \$31,423.38; marine and inland, \$861.75; reinsurance, fire, \$398,127.15; discount, fire, \$394.54	617,755.67	261.75
Net amount paid for losses	\$ 1,226,740.14	\$ 6,052.46
Expenses of adjustment, settlement of losses		29,705.90
Commissions or brokerage		548,002.64
Allowances to local agencies for miscellaneous agency expenses		5,802.04
Salaries and expenses of special and general agents		105,151.09
Salaries, fees and other charges of officers, directors, trustees, agents and employes		116,298.84
Rents—including company's occupancy of its own buildings		10,822.85
Advertising, printing and stationery		22,519.96
Postage, telegrams, telephone and express		15,391.61
Legal expenses		1,314.32
Furniture and fixtures		2,066.50
Maps, including corrections		7,253.01
Underwriters' boards and tariff associations		52,741.14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		39,066.00
Inspections and surveys		4,959.21
Repairs and expenses on real estate		4,882.46
Taxes on real estate		3,943.91
State taxes on premiums		26,008.83
Insurance department licenses and fees		10,325.73
All other licenses, fees and taxes		21,236.79
All other disbursements, total		594.33
Decrease in liabilities during the year account of reinsurance treaties		6,123.55
Agents' balances charged off		594.33
Gross loss on sale or maturity of ledger assets		703.62
Total disbursements		\$ 2,556,308.31
Balance		\$ 6,949,502.00

LEDGER ASSETS

Book value of real estate	\$ 213,082.26
Mortgage loans on real estate	122,300.00
Book value of bonds and stocks	5,652,297.48
Deposits in trust companies and banks on interest	275,949.30

Agents' balances, representing business written subsequent to October 1, last.....	556,699.34	
Agents' balances, representing business written prior to October 1, last.....	21,217.62	
Total ledger assets		\$ 6,949,502.30
NON-LEDGER ASSETS		
Interest due and accrued on mortgages.....	\$ 2,502.56	
Interest due and accrued on bonds.....	104,390.98	
Total		106,893.54
Gross assets		\$ 7,056,395.84

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 21,217.62	
Overdue and accrued interest on bonds in default.....	22,114.99	
Bonds and stocks.....	252,362.48	
Total		295,695.09
Total admitted assets		\$ 6,760,700.45

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 157,477.00	
Gross claims in process of adjustment, or in suspense.....	154,809.00	
Gross claims resisted.....	25,076.00	
Total claims for losses		\$ 337,362.00
Deduct reinsurance.....	122,040.00	
Net amount of unpaid losses		\$ 214,322.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 731,908.62	
Gross unearned premiums pro rata on fire risks running more than one year.....	1,689,270.05	
Gross unearned premiums at 50 per cent on inland navigation risks.....	16,937.05	
Total unearned premiums as computed above		2,588,175.72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,000.00	
State, county and municipal taxes due or accrued.....	50,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00	
Fund held under reinsurance treaties.....	12,009.63	
Total of all liabilities except capital		\$ 2,876,507.35
Cash capital.....	\$ 200,000.00	
Surplus over all liabilities.....	3,684,163.10	
Surplus as regards policyholders		3,884,163.10
Total liabilities		\$ 6,760,700.45

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 730,029,604.00	\$ 6,454,486.18		
Written during the year.....	529,781,721.00	4,566,221.23	1,952,489.00	41,188.63
Totals	\$1,259,791,325.00	\$11,020,707.51	\$1,952,489.00	\$41,188.63
Expired and terminated.....	450,278,379.00	4,118,092.56	433,011.00	7,177.60
In force at end of the year.....	\$ 800,412,946.00	\$ 6,902,714.95	\$1,519,478.00	\$34,011.03
Deduct amount reinsured.....	329,902,325.00	1,927,203.67	28,369.00	128.94
Net amount in force	\$ 570,510,621.00	\$ 4,975,511.28	\$ 1,491,109.00	\$ 33,874.09

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$147,077,928.00	\$ 1,403,037.25
Two years.....	2,442,229.00	30,354.36
Three years.....	226,031,203.00	2,403,721.70
Four years.....	1,906,020.00	18,022.57
Five years.....	91,729,787.00	1,026,034.78
Over five years.....	273,974.00	3,438.72
Net amount in force December 31, 1915	\$570,510,621.00	\$ 4,975,511.28

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	1,200,591.80

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 2,210,400.00	\$ 56,710.00	\$ 363,835.00
Gross premiums on risks written.....	25,898.53	640.21	1,842.20
Losses paid.....	16,534.22	174.75	-----
Losses incurred.....	20,719.00	174.75	-----

U. S. BRANCH OF THE SECOND RUSSIAN INSURANCE COMPANY

Located at Petrograd, Russia; U. S. Branch No. 30 Maiden Lane, New York. Incorporated, 1835. Commenced Business in U. S., 1910. Meinel & Wemple, Inc., U. S. Managers.

CAPITAL

Capital stock paid in cash.....	\$ 222,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,177,124.05
Extended at	\$ 1,177,124.05

INCOME

Gross premiums, fire.....	\$ 1,901,507.21
Deduct gross amount paid for reinsurance, fire, \$300,987.08; return premiums, fire, \$547,142.11.....	848,129.19
Total premiums (other than perpetuals)	\$ 1,053,378.02
Gross interest on bonds and dividends on stocks.....	\$ 46,695.67
Gross interest on deposits, trust companies or banks.....	3,340.89
Gross interest from other sources, Canadian bank deposit.....	77.17
Total gross interest and rents	49,998.73
Total income	\$ 1,103,366.75
Total	\$ 2,280,488.80

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 745,919.88
Deduct amount received for reinsurance, fire.....	89,523.76
Net amount paid for losses	\$ 656,396.12
Expenses of adjustment, settlement of losses.....	11,639.56
Commissions or brokerage.....	315,591.70
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	3,751.63
Rents—including company's occupancy of its own buildings.....	161.60
Advertising, printing and stationery.....	250.18
Postage, telegrams, telephone and express.....	74.79

Legal expenses	1.54
Furniture and fixtures	2.73
Maps, including corrections	41.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	61.02
State taxes on premiums	478.29
Insurance department licenses and fees	1,054.97
All other licenses, fees and taxes, federal, revenue, and Canadian war tax	7,385.79
All other disbursements, total	335.96
Total disbursements	\$ 988,796.73
Balance	\$ 1,291,692.07

LEDGER ASSETS

Book value of bonds and stocks	\$ 1,304,633.13
Cash in trustees office	24,889.71
Deposits in trust companies and banks on interest	55,078.19
Agents' balances, representing business written subsequent to October 1, last	6,991.04
Total ledger assets	\$ 1,391,692.07

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 13,061.02
Total	13,061.02
Market value of bonds and stocks over book value	21,846.57
Gross assets	\$ 1,326,599.96
Total admitted assets	\$ 1,326,599.96

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 102,689.30
Deduct reinsurance	33,188.09
Net amount of unpaid losses	\$ 129,506.21
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 768,113.30
Total unearned premiums as computed above	768,113.30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued	2,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,000.00
Total of all liabilities except capital	\$ 968,119.51
Surplus over all liabilities	\$ 423,480.45
Surplus as regards policyholders	223,450.45
Total liabilities	\$ 1,326,599.96

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$148,780,182.00	\$ 1,554,094.61
Written during the year	188,066,519.00	1,901,507.21
Excess of original premiums		142,162.43
Totals	\$336,846,701.00	\$ 3,597,672.45
Expired and terminated	197,273,508.00	1,835,359.49
In force at end of the year	\$139,573,193.00	\$ 1,762,312.25
Deduct amount reinsured	25,000,329.00	288,300.72
Net amount in force	\$114,572,864.00	\$ 1,474,011.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 68,608,186.00	\$ 737,367.61
Two years	2,161,029.00	36,398.25
Three years	45,988,453.00	464,859.42
Four years	1,206,372.00	11,387.99
Five years	12,361,705.00	246,229.30
Advance premiums		2,777.25
Net amount in force December 31, 1915	\$128,308,864.00	\$ 1,479,014.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year	66,778.93

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,326,599.96	\$ 72,366.60
Gross premiums on risks written	19,134.63	368.84
Losses paid	18,750.54	
Losses incurred	17,144.48	

SECURITY INSURANCE COMPANY

Located at No. 115 Elm Street, New Haven, Conn.
 Incorporated May, 1841. Commenced Business May, 1841.
 John W. Ailing, President. Victor Roth, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 4,180,453.96
Extended at	\$ 4,180,453.96

INCOME

Gross premiums, fire	\$ 3,927,826.15
Deduct gross amount paid for reinsurance, fire, \$791,813.00; return premiums, fire, \$648,694.62	1,440,508.21
Total premiums (other than perpetuals)	\$ 2,487,287.54
Gross interest on mortgage loans	\$ 19,892.61
Gross interest on collateral loans	678.58
Gross interest on bonds and dividends on stocks	150,997.62
Gross interest from other sources	243.70
Gross rents—including company's occupancy of its own building	15,730.00
Total gross interest and rents	187,567.91
From agents' balances previously charged off	186.45
Borrowed money (gross)	140,000.00
Gross profit on sale or maturity of ledger assets	4,218.75
Total income	\$ 2,819,290.65
Total	\$ 6,969,714.91

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,121,194.32
Deduct amount received for salvage, fire, \$13,035.45; reinsurance, fire, \$573,177.62; discount, fire, \$697.67	588,140.25
Net amount paid for losses	\$ 1,538,044.17
Expenses of adjustment, settlement of losses	32,618.27
Commissions or brokerage	594,542.50

Allowances to local agencies for miscellaneous agency expenses	20,107.40
Salaries and expenses of special and general agents	98,859.37
Salaries, fees and other charges of officers, directors, trustees, agents and employes	121,302.06
Rents—including company's occupancy of its own buildings	17,447.68
Advertising, printing and stationery	19,087.39
Postage, telegrams, telephone and express	11,821.63
Legal expenses	4,087.65
Furniture and fixtures	3,834.36
Maps, including corrections	6,849.19
Underwriters' boards and tariff associations	24,655.06
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	15,877.11
Inspections and surveys	16,272.42
Repairs and expenses on real estate	481.06
Taxes on real estate	3,827.00
State taxes on premiums	38,860.71
Insurance department licenses and fees	14,194.45
All other licenses, fees and taxes	35,635.63
All other disbursements, total	11,898.86
Interest and dividends to stockholders	80,000.00
Interest on borrowed money	1,251.95
Agents' balances charged off	129.51
Gross loss on sale or maturity of ledger assets	501.46
Borrowed money repaid (gross)	140,000.00
Total disbursements	\$ 2,774,738.75
Balance	\$ 4,224,976.16

LEDGER ASSETS

Book value of real estate	\$ 229,575.66
Mortgage loans on real estate	280,700.00
Book value of bonds and stocks	3,074,319.63
Cash in office	8,433.32
Deposits in trust companies and banks not on interest	114,541.07
Agents' balances, representing business written subsequent to October 1, last	358,823.50
Agents' balances, representing business written prior to October 1, last	6,011.90
Bills receivable taken for fire risks	38,256.13
All other ledger assets, total	3,415.46
Total ledger assets	\$ 4,224,976.16

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 4,995.00
Interest due and accrued on bonds	41,221.01
Total	46,216.01
Market value of real estate over book value	25,424.54
Market value of bonds and stocks over book value	15,200.47
Gross assets	\$ 4,312,117.07

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 6,911.90
Bills receivable, past due, taken for marine, inland and fire risks	5,164.70
Overdue and accrued interest on bonds in default	3,900.00
Market value of special deposits, etc.	12,624.48
Total	28,611.08
Total admitted assets	\$ 4,283,505.99

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 114,806.33
Gross claims in process of adjustment, or in suspense	182,255.09
Gross claims restated	16,447.00
Total claims for losses	\$ 313,508.42
Deduct reinsurance	70,964.58
Net amount of unpaid losses	\$ 242,543.84
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year	\$ 2,265,940.58
Total unearned premiums as computed above	2,265,940.58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,218.06
State, county and municipal taxes due or accrued	40,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	69.22
Total of all liabilities except capital	\$ 2,550,771.00
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	732,734.59
Surplus as regards policyholders	1,732,734.59
Total liabilities	\$ 4,283,505.99

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$113,010,296.00	\$ 5,204,095.47
Written during the year	334,100,847.00	3,988,778.97
Totals	\$867,111,223.00	\$ 9,148,469.44
Expired and terminated	515,673,253.00	5,615,495.55
In force at end of the year	\$553,438,051.00	\$ 5,527,975.89
Deduct amount reinsured	117,021,532.00	1,127,905.50
Net amount in force	\$436,417,449.00	\$ 4,400,670.39

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 94,976,433.00	\$ 1,113,121.46
Two years	2,305,728.00	13,727.94
Three years	234,104,087.00	2,022,742.02
Four years	1,881,189.00	13,565.99
Five years	103,752,992.00	1,237,482.89
Net amount in force December 31, 1915	\$436,417,449.00	\$ 4,400,670.39

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 280,000.00
Losses incurred during the year	1,566,400.56
Amount loaned to stockholders not officers	11,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,922,141.00	\$ 979,734.00
Gross premiums on risks written	50,687.73	5,328.07
Losses paid	45,353.60	761.74
Losses incurred	59,436.80	771.66

UNITED STATES BRANCH OF THE SKANDIA INSURANCE COMPANY

Located at No. 54 William Street, New York City, N. Y.
 Incorporated January 12, 1855. Commenced Business in the U. S. in 1900.
 Cecil F. Shallcross, United States Manager and Attorney.

CAPITAL

Deposit capital	\$ 330,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,513,984.07
Extended at	\$ 1,513,984.07

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,078,430.92	\$ 2,640.49	
Deduct gross amount paid for return premiums, fire, \$288,676.65; marine and inland, \$1,303.42	288,676.65	1,303.43	
Total premiums (other than per- petuals)	\$ 789,754.27	\$ 1,437.06	791,191.33
Gross interest on bonds and dividends on stocks		\$ 54,724.32	
Gross interest on deposits, trust companies or banks		1,334.03	
Total gross interest and rents			56,118.35
Total income			\$ 847,299.68
Total			\$ 2,361,283.75

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 480,905.79	\$ 112.53	
Deduct amount received for salvage, fire	8,064.08		
Net amount paid for losses	\$ 472,841.71	\$ 112.53	472,954.24
Expenses of adjustment, settlement of losses		12,656.14	
Commissions or brokerage		246,945.23	
Salaries, fees and other charges of officers, directors, trustees, agents and employees		6,568.13	
Advertising, printing and stationery		37.20	
Insurance department licenses and fees		1,790.90	
All other licenses, fees and taxes		6,027.39	
All other disbursements, total		56,673.25	
Decrease in book value of ledger assets		1,517.49	
Total disbursements			\$ 806,071.05
Balance			\$ 1,555,212.70

LEDGER ASSETS

Book value of bonds and stocks	\$ 1,286,430.10
Deposits in trust companies and banks on interest	130,950.23
Agents' balances, representing business written subsequent to October 1, last	47,892.37
Total ledger assets	\$ 1,555,212.70

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 14,904.18
Total	14,904.18
Gross assets	\$ 1,570,116.88

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 134,614.10
Total	134,614.10
Total admitted assets	\$ 1,435,502.78

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 44,009.29
Gross claims in process of adjustment, or in suspense	113,548.61
Gross claims resisted	21,647.54
Net amount of unpaid losses	\$ 179,205.44
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 276,730.22
Gross unearned premiums pro rata on fire risks running more than one year	414,577.29
Gross unearned premiums at 30 per cent on inland navigation risks	308.07
Total unearned premiums as computed above	691,605.58
State, county and municipal taxes due or accrued	15,345.47
Commissions, brokerage and other charges due or to become due to agents and brokers	700.00
Total of all liabilities except capital	\$ 887,136.69
Deposit capital	\$ 330,000.00
Surplus over all liabilities	218,346.09
Surplus as regards policyholders	548,346.09
Total liabilities	\$ 1,435,502.78

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914	\$125,611,157.00	\$ 1,408,635.92	\$ 31,720.00	\$ 630.34
Written during the year	107,908,836.00	1,078,420.92	207,305.00	2,640.49
Totals	\$233,519,993.00	\$ 2,487,056.84	\$ 239,115.00	\$ 3,270.83
Expired and terminated	110,085,491.00	1,127,468.65	175,008.00	2,074.70
In force at end of the year	\$123,434,492.00	\$ 1,359,588.19	\$ 63,297.00	\$ 1,196.13
Net amount in force	\$123,434,492.00	\$ 1,359,588.19	\$ 63,297.00	\$ 1,196.13

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS

	THEREON	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 22,306,039.00	\$ 533,449.45	
Two years	5,285,265.00	41,402.03	
Three years	39,850,121.00	408,725.15	
Four years	3,639,610.00	41,757.31	
Five years and over and advance premiums	22,557,437.00	314,239.35	
Net amount in force December 31, 1913	\$123,434,492.00	\$ 1,359,588.19	

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire, \$491,732.50; marine and inland, \$233.41	491,966.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,305,908.00
Gross premiums on risks written	14,681.54
Losses paid	5,455.75
Losses incurred	9,613.57

SOUTH GERMAN REINSURANCE COMPANY

U. S. Branch located at No. 783 Main Street, Hartford, Conn.
 Incorporated 1892. Commenced business in U. S. June 1, 1911.
 Samuel G. Howe, U. S. Manager.

CAPITAL

Capital stock paid in cash \$ 300,000.00
 Amount of ledger assets, December 31, of previous year \$ 1,225,864.23
 Extended at \$ 1,225,864.23

INCOME

Gross premiums, fire \$ 1,224,212.42
 Deduct gross amount paid for return premiums, fire..... 242,923.63
 Total premiums (other than perpetuals)..... \$ 1,061,288.79
 Gross interest on bonds and dividends on stocks \$ 36,624.90
 Gross interest on deposits, trust companies or banks..... 9,756.67
 Total gross interest and rents 46,381.57
 From other sources, total 16,230.69
 Total income \$ 1,143,991.35
 Total \$ 2,369,855.58

DISBURSEMENTS

Gross amount paid for losses, fire \$ 522,246.87
 Deduct amount received for salvage, fire..... 5,358.17
 Net amount paid for losses \$ 516,888.70
 Expenses of adjustment, settlement of losses..... 6,583.83
 Commissions or brokerage..... 250,399.68
 Salaries, fees and other charges of officers, directors,
 trustees, agents and employes..... 1,500.00
 Insurance department licenses and fees..... 59.00
 All other licenses, fees and taxes..... 7,422.74
 All other disbursements, total..... 23,304.60
 Total disbursements \$ 906,159.64
 Balance \$ 1,463,695.94

LEDGER ASSETS

Book value of bonds and stocks \$ 1,048,778.05
 Deposits in trust companies and banks not on interest..... 10,000.00
 Deposits in trust companies and banks on interest..... 240,719.22
 Agents' balances, representing business written subsequent to October 1, last 62,985.43
 Agents' balances, representing business written prior to October 1, last 1,222.24
 Total ledger assets \$ 1,463,695.94

NON-LEDGER ASSETS

Interest due and accrued on bonds \$ 12,685.41
 Interest due and accrued on other assets..... 838.32
 Total 13,523.73
 Gross assets \$ 1,477,219.57

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last \$ 1,222.24
 Book value of ledger assets over market value..... 12,228.05
 Total 13,450.29
 Total admitted assets \$ 1,463,769.58

LIABILITIES

Gross claims in process of adjustment, or in suspense \$ 157,694.38
 Net amount of unpaid losses \$ 157,694.38
 Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premiums pro rata on fire risks running more than one year \$ 726,008.07
 Total unearned premiums as computed above..... 726,008.07
 State, county and municipal taxes due or accrued..... 3,000.00
 Commissions, brokerage and other charges due or to become due to agents and brokers..... 7,000.00
 Total of all liabilities except capital..... \$ 893,702.45
 Cash capital \$ 300,000.00
 Surplus over all liabilities..... 370,067.13
 Surplus as regards policyholders..... 570,067.13
 Total liabilities \$ 1,463,769.58

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 88,796,908.00	\$ 1,042,569.63
Written during the year.....	197,069,935.00	1,224,212.42
Totals.....	\$215,766,843.00	\$ 2,266,781.45
Expired and terminated.....	95,640,121.00	969,870.72
In force at end of the year.....	\$119,126,722.00	\$ 1,462,910.73
Net amount in force.....	\$119,126,722.00	\$ 1,462,910.73

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 61,140,669.00	\$ 755,288.07
Two years.....	372,933.00	7,335.58
Three years.....	40,692,231.00	426,622.91
Four years.....	468,229.00	5,096.71
Five years.....	15,088,761.00	206,223.95
Advance premiums.....	158,669.00	1,732.53
Net amount in force December 31, 1915.....	\$119,126,722.00	\$ 1,462,910.73

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance \$ 30,000.00
 Losses incurred during the year..... 575,927.16

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,447,556.00	\$ 277,126.00
Gross premiums on risks written.....	19,685.37	1,319.81
Losses paid.....	17,900.07	
Losses incurred.....	19,388.24	

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Located at Springfield, Mass.

Incorporated 1849.

Commenced Business 1851.

A. W. Damon, President.

W. J. Mackay, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 2,500,000.00
Amount of ledger assets, December 31, of previous year	\$ 11,283,883.73
Extended at	\$ 11,283,883.73

INCOME

Gross premiums, fire.....	\$ 9,216,054.04
Deduct gross amount paid for reinsurance, fire, \$1,687,- \$79.45; return premiums, fire, \$1,406,137.92.....	3,096,737.37
Total premiums (other than perpetuals).....	\$ 6,113,916.67
Gross interest on mortgage loans.....	\$ 97,616.29
Gross interest on bonds and dividends on stocks.....	300,493.36
Gross interest on deposits, trust companies or banks.....	15,097.55
Gross rents—including company's occupancy of its own building.....	18,000.00
Total gross interest and rents.....	431,407.50
From other sources, total.....	18,998.53
Increase in liabilities on account of reinsurance treaties.....	10,531.39
Gross profit on sale or maturity of ledger assets.....	49,242.00
Total income.....	\$ 6,615,096.39
Total.....	\$ 17,898,980.12

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 4,176,457.26
Deduct amount received for salvage, fire, \$25,430.51; reinsurance, fire, \$850,240.00; discount, fire, \$25.68.....	875,686.28
Net amount paid for losses.....	\$ 3,300,776.98
Expenses of adjustment, settlement of losses.....	58,328.25
Commissions or brokers.....	1,152,928.18
Allowances to local agencies for miscellaneous agency expenses.....	32,599.71
Salaries and expenses of special and general agents.....	356,801.38
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	354,886.50
Rents—including company's occupancy of its own buildings.....	35,503.96
Advertising, printing and stationery.....	85,635.45
Postage, telegrams, telephone and express.....	28,229.51
Legal expenses.....	12,393.78
Furniture and fixtures.....	6,708.23
Maps, including corrections.....	14,728.58
Underwriters' boards and tariff associations.....	65,096.59
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	35,420.89
Inspections and surveys.....	48,111.47
Repairs and expenses on real estate.....	1,140.75
Taxes on real estate.....	5,851.20
State taxes on premiums.....	123,808.05
Insurance department licenses and fees.....	27,086.75
All other licenses, fees and taxes.....	71,614.82
All other disbursements, total.....	55,491.36
Interest and dividends to stockholders.....	230,000.00

Agents' balances charged off.....	4,848.91
Gross loss on sale or maturity of ledger assets.....	480,781.38
Deduce in book value of ledger assets.....	15,900.00
Total disbursements.....	\$ 6,574,771.92
Balance.....	\$ 11,324,208.20

LEDGER ASSETS

Book value of real estate.....	\$ 300,000.00
Mortgage loans on real estate.....	2,112,770.00
Book value of bonds and stocks.....	6,071,671.02
Cash in office.....	321.92
Deposits in trust companies and banks not on interest.....	414,143.83
Deposits in trust companies and banks on interest.....	1,064,599.60
Agents' balances, representing business written subse- quent to October 1, last.....	1,345,541.40
Agents' balance, representing business written prior to October 1, last.....	14,654.33
Total ledger assets.....	\$ 11,324,208.21

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 50,270.65
Interest due and accrued on bonds.....	18,464.00
Total.....	68,734.65
Market value of bonds and stocks over book value.....	359,260.98
All other non-ledger assets.....	16,537.31
Gross assets.....	\$ 11,708,701.19

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 14,654.33
Market value of special deposits in excess of corre- sponding liabilities.....	58,733.26
Total.....	73,387.59
Total admitted assets.....	\$ 11,605,373.60

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 100,944.67
Gross claims in process of adjustment, or in suspense.....	616,458.88
Gross claims resisted.....	71,852.89
Total claims for losses.....	\$ 789,256.44
Deduct reinsurance.....	211,904.97
Net amount of unpaid losses.....	\$ 577,351.47
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned pre- miums pro rata on fire risks running more than one year.....	\$ 5,673,229.02
Total unearned premiums as computed above.....	5,673,229.02
Interest due or accrued, remaining unpaid.....	5,607.66
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	15,000.00
State, county and municipal taxes due or accrued.....	90,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00
Funds held under reinsurance treaties.....	283,508.22
Total of all liabilities except capital.....	\$ 6,614,705.97

Cash capital	\$ 2,500,000.00
Surplus over all liabilities.....	2,580,666.62
Surplus as regards policyholders.....	5,080,666.62
Total liabilities	\$ 11,095,373.00

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$1,164,973.568	\$ 12,436,324.54
Written during the year.....	863,061.306	9,210,654.94
Totals	\$2,028,034.874	\$ 21,646,979.48
Expired and terminated.....	787,192.999	8,671,287.52
In force at end of the year.....	\$1,240,841.880	\$ 12,975,692.78
Deduct amount reinsured.....	197,739.547	2,036,373.46
Net amount in force.....	\$1,043,102.333	\$ 10,939,319.32

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$320,155,826.00	\$ 3,515,431.91
Two years	7,364,058.00	59,941.49
Three years	464,955,640.00	4,533,914.12
Four years	6,035,583.00	61,454.55
Five years	244,232,213.00	2,725,890.32
Over five years.....	379,333.00	3,374.30
Net amount in force December 31, 1915.....	\$1,043,102,632.00	\$ 10,929,117.30

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	3,277,774.77
Amount loaned to stockholders not officers.....	19,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Sprinkler Leakage	Tornado
Gross risks written.....	\$ 16,400,378.00	\$ 201,750.00	\$ 3,630,707.00
Gross premiums on risks written.....	165,608.07	2,288.43	19,249.21
Losses paid	119,514.53	228.40	940.33
Losses incurred	122,215.53	328.40	861.04

STANDARD FIRE INSURANCE COMPANY

Located at No. 15 Asylum St., Hartford, Connecticut.
 Incorporated July 6, 1908. Commenced Business March 26, 1910.
 M. L. Hewes, President. H. B. Anthony, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 750,000.00
Amount of ledger assets, December 31, of previous year.....	1,600,233.40
Extended at	\$ 1,600,233.40

INCOME

Gross premiums, fire.....	\$ 1,185,563.99
Deduct gross amount paid for reinsurance, fire, \$219,301.69; return premiums, fire, \$196,842.62.....	416,044.11
Total premiums (other than perpetuals).....	\$ 769,519.88

STANDARD FIRE INSURANCE COMPANY

Gross interest on bonds and dividends on stocks.....	\$ 60,687.33
Gross interest on deposits, trust companies or banks.....	887.86
Total gross interest and rents.....	61,575.19
Total income	\$ 831,005.07
Total	\$ 2,491,330.47

DISBURSEMENTS

Gross amount paid for losses.....	\$ 503,993.30
Deduct amount received for salvage, fire, \$5,288.63; reinsurance, fire, \$130,383.56.....	115,672.19
Net amount paid for losses.....	\$ 478,321.01
Expenses of adjustment, settlement of losses.....	10,108.02
Commissions or brokerage.....	179,769.16
Allowances to local agencies for miscellaneous agency expenses.....	2,555.88
Salaries and expenses of special and general agents.....	41,800.66
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	33,125.87
Traveling expenses, home office.....	2,419.66
Rents—including company's occupancy of its own buildings.....	3,133.50
Advertising, printing and stationery.....	7,613.53
Postage, telegrams, telephone and express.....	5,328.86
Furniture and fixtures.....	464.08
Maps, including corrections.....	1,587.87
Underwriters' boards and tariff associations.....	6,072.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,424.15
Inspections and surveys.....	10,813.19
State taxes on premiums.....	17,805.54
Insurance department licenses and fees.....	7,971.45
All other licenses, fees and taxes, stockholders capital, stock tax.....	9,300.00
All other disbursements: Investment expenses, safe deposit box, \$100.00; legal expenses, \$227.50; total.....	327.50
Interest and dividends to stockholders.....	60,000.50
Agents' balances charged off.....	63.05
Gross loss on sale or maturity of ledger assets (bonds).....	41.57
Notarial fees, \$33.25; U. S. revenue, \$4,007.49, total.....	5,080.24

Total disbursements.....	\$ 890,346.14
Balance	\$ 1,600,984.33

LEDGER ASSETS

Book value of bonds and stocks (bonds, \$1,278,734.15; stocks, \$133,519.00).....	\$ 1,412,253.15
Cash in office.....	155.09
Deposits in trust companies and banks on interest.....	67,933.13
Agents' balances, representing business written subsequent to October 1, last.....	119,902.68
Agents' balances, representing business written prior to October 1, last.....	680.23
Total ledger assets.....	\$ 1,600,984.33

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 17,192.60
Total	17,192.60
All other non-ledger assets, total.....	19,000.00
Gross assets	\$ 1,625,177.93

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 10,000.00
Agents' balances, representing business written prior to October 1, last.....	680.23
Book value of ledger assets over market value.....	54,000.15
Total	64,680.38
Total admitted assets.....	\$ 1,565,497.55

LIABILITIES	
Gross claims in process of adjustment, or in suspense	\$ 58,740.98
Gross claims resisted	5,139.65
Total claims for losses	\$ 63,900.63
Deduct reinsurance	5,364.78
Net amount of unpaid losses	\$ 57,535.25
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 187,241.65
Gross unearned premiums pro rata on fire risks running more than one year	409,685.00
Total unearned premiums as computed above	596,926.65
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	501.97
State, county and municipal taxes due or accrued (estimated amount)	15,000.00
Total of all liabilities except capital	\$ 609,368.27
Cash capital	\$ 750,000.00
Surplus over all liabilities	144,134.28
Surplus as regards policyholders	894,134.28
Total liabilities	\$ 1,508,497.55

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS			
	Fire Risks	Premiums	
In force December 31, 1914	\$143,658,956.00	\$ 1,330,929.17	
Written during the year	114,608,231.00	1,185,563.99	
Totals	\$258,267,187.00	\$ 2,515,993.16	
Expired and terminated	102,025,688.00	1,104,380.40	
In force at end of the year	\$156,701,299.00	\$ 1,411,512.76	
Deduct amount reinsured	83,140,430.00	301,685.24	
Net amount in force	\$122,551,879.00	\$ 1,109,827.52	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 38,151,774.00	\$ 374,482.11
Two years	211,654.00	5,496.43
Three years	62,300,380.00	457,573.51
Four years	405,606.00	4,423.24
Five years	21,178,964.00	237,501.21
Over five years	5,499.00	40.92
Net amount in force December 31, 1915	\$122,551,879.00	\$ 1,109,827.52

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 75,000.00
Losses incurred during the year	473,943.88

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,294,965.00	\$ 128,500.00
Gross premiums on risks written	15,281.12	667.96
Losses paid	30,224.94	47.00
Losses incurred	10,769.43	47.00

U. S. BRANCH SUN INSURANCE OFFICE

Located at No. 51 Pine St., New York City, N. Y.
Incorporated A. D. 1719. Commenced Business in U. S. August 1, 1882.
J. J. Gulle, U. S. Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 4,946,180.24
Extended at	\$ 4,946,180.24

INCOME

Gross premiums, fire	\$ 4,161,748.53
Deduct gross amount paid for reinsurance, fire, \$1,055,307.54; return premiums, fire, \$748,109.89	1,803,417.43
Total premiums (other than perpetuals)	\$ 2,358,331.10
Gross interest on bonds and dividends on stocks	\$ 169,453.37
Gross interest on deposits, trust companies or banks	6,095.02
Gross interest from other sources	97.24
Gross rents—including company's occupancy of its own building	15,809.00
Total gross interest and rents	191,945.63
From other sources, total	140,534.06
Gross profit on sale or maturity of ledger assets	7,569.40
Total income	\$ 2,698,191.99
Total	\$ 7,644,371.53

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,911,762.77
Deduct amount received for salvage, fire, \$16,282.09; reinsurance, fire, \$683,774.90; discount, fire, \$948.01	601,005.60
Net amount paid for losses	\$ 1,310,757.17
Expenses of adjustment, settlement of losses	45,402.02
Commissions or brokerage	490,007.62
Allowances to local agencies for miscellaneous agency expenses	2,716.28
Salaries and expenses of special and general agents, trustees, agents and employes	81,354.20
Rents—including company's occupancy of its own buildings	24,679.08
Advertising, printing and stationery	34,867.20
Postage, telegrams, telephone and express	16,651.92
Legal expenses	1,542.63
Furniture and fixtures	2,148.72
Maps, including corrections	6,976.90
Underwriters' boards and tariff associations	40,376.14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	25,431.15
Inspections and surveys	28,062.98
Repairs and expenses on real estate	4,179.88
Taxes on real estate	3,459.55
State taxes on premiums	15,479.58
Insurance department licenses and fees	34,696.64
All other licenses, fees and taxes	297,516.45
All other disbursements, total	1,828.72
Agents' balances charged off	5,957.50
Gross loss on sale or maturity of ledger assets	—
Total disbursements	\$ 2,668,138.05
Balance	\$ 4,976,233.28

LEDGER ASSETS

Book value of real estate.....	\$ 171,925.04
Book value of bonds and stocks.....	3,830,473.04
Cash in office.....	790.00
Deposits in trust companies and banks on interest.....	465,015.11
Agents' balances, representing business written subsequent to October 1, last.....	486,769.53
Agents' balances, representing business written prior to October 1, last.....	14,525.22
All other ledger assets, total.....	10,822.34
Total ledger assets.....	\$ 4,976,233.25

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 57,876.49
Total.....	57,876.49
Market value of real estate over book value.....	35,074.96
Gross assets.....	\$ 5,072,184.72

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 14,525.22
Overdue and accrued interest on bonds in default.....	7,730.61
Book value of ledger assets over market value.....	183,311.29
Total.....	205,566.22
Total admitted assets.....	\$ 4,866,608.21

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 107,733.00
Gross claims in process of adjustment, or in suspense.....	390,790.00
Gross claims resisted.....	13,879.00
Total claims for losses.....	\$ 321,822.00
Deduct reinsurance.....	81,313.00
Net amount of unpaid losses.....	\$ 240,509.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 895,342.36
Gross unearned premiums pro rata on fire risks running more than one year.....	1,006,533.30
Total unearned premiums as computed above.....	2,771,875.72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	8,120.05
State, county and municipal taxes due or accrued.....	55,293.61
Commissions, brokerage and other charges due or to become due to agents and brokers.....	10,000.00
All other liabilities, total.....	133.41
Total of all liabilities except capital.....	\$ 2,903,870.79
Surplus as regards policyholders.....	1,780,627.42
Total liabilities.....	\$ 4,806,508.21

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, K. L. Walling, Mgr., Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$622,147,746.00	\$ 6,738,802.10
Written during the year.....	491,306,458.00	4,161,745.53
Totals.....	\$1,113,454,204.00	\$ 10,900,550.63
Expired and terminated.....	377,892,195.00	4,248,809.81
In force at end of the year.....	\$663,635,049.00	\$ 6,671,746.52
Deduct amount reinsured.....	108,761,543.00	1,120,820.14
Net amount in force.....	\$554,873,506.00	\$ 5,551,926.68

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$149,985,000.00	\$ 1,610,684.72
Two years.....	2,082,650.00	14,132.71
Three years.....	395,848,675.00	2,585,873.74
Four years.....	1,000,796.00	9,069.10
Five years and over.....	110,147,957.00	1,300,242.58
Advance premiums.....	2,342,719.00	16,823.83
Net amount in force December 31, 1915.....	\$558,803,806.00	\$ 5,531,926.68

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	1,230,735.95

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 3,522,596.00	\$ 198,400.00
Gross premiums on risks written.....	40,794.99	979.06
Losses paid.....	39,938.29	56.72
Losses incurred.....	34,842.00	51.00

U. S. BRANCH SVEA FIRE AND LIFE INSURANCE COMPANY, LIMITED

Located at No. 109 William St., New York City, New York.
Incorporated May 15, 1866. Commenced business in U. S. August, 1881.
Benj. B. Mowry and J. M. Wennstrom, U. S. Managers.

CAPITAL

Capital deposit.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	1,658,905.46
Extended at.....	\$ 1,658,905.46

INCOME

Gross premiums, fire.....	\$ 1,461,592.03
Deduct gross amount paid for reinsurance, fire, \$235,855.87; return premiums, fire, \$320,030.22.....	555,886.69
Total premiums (other than perpetuals).....	\$ 905,705.94
Gross interest on bonds and dividends on stocks.....	\$ 51,267.91
Gross interest on deposits, trust companies or banks.....	2,273.63
Gross interest from other sources.....	105.11
Total gross interest and rents.....	53,746.65
Total income.....	\$ 959,451.99
Total.....	\$ 2,618,357.45

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 601,105.21
Deduct amount received for salvage, fire, \$6,272.50; reinsurance, fire, \$18,827.65; discount, fire, \$254.69.....	124,824.84
Net amount paid for losses.....	\$ 476,280.37
Expenses of adjustment, settlement of losses.....	13,433.12
Commissions or brokerage.....	243,029.94
Allowances to local agencies for miscellaneous agency expenses.....	86.03
Salaries and expenses of special and general agents.....	22,250.03
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	31,718.45
Rents—including company's occupancy of its own buildings.....	5,906.64

Advertising, printing and stationery.....	4,551.70
Postage, telegrams, telephone and express.....	2,949.24
Legal expenses.....	456.95
Furniture and fixtures.....	649.50
Maps, including corrections.....	1,907.02
Underwriters' boards and tariff associations.....	14,953.92
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	9,098.90
Inspections and surveys.....	2,903.76
State taxes on premiums.....	14,121.36
Insurance department licenses and fees.....	7,653.20
All other licenses, fees and taxes.....	9,362.02
All other disbursements, total.....	15,742.84
Gross loss on sale or maturity of ledger assets.....	2,750.00
Total disbursements.....	\$ 881,645.02
Balance.....	\$ 1,736,712.43

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,382,785.24
Cash in office.....	66.84
Deposits in trust companies and banks not on interest.....	12,021.36
Deposits in trust companies and banks on interest.....	109,791.66
Agents' balances, representing business written subsequent to October 1, last.....	150,167.76
Agents' balances, representing business written prior to October 1, last.....	5,254.74
Bills receivable taken for fire risks.....	46,093.38
All other ledger assets, total.....	721.45
Total ledger assets.....	\$ 1,736,712.43

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	21,516.70
All other non-ledger assets, total.....	1,810.15
Gross assets.....	\$ 1,760,038.77

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 5,254.74
Bills receivable, past due, taken for marine, inland and fire risks.....	1,228.27
Bills receivable, taken for agents' balances over three months due.....	721.45
Overdue and accrued interest on bonds in default.....	3,254.16
Bonds.....	82,725.24
Total.....	93,273.86
Total admitted assets.....	\$ 1,666,764.91

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 31,774.25
Gross claims in process of adjustment, or in suspense.....	54,578.83
Gross claims resisted.....	9,800.00
Total claims for losses.....	\$ 106,153.08
Deduct reinsurance.....	22,985.63
Net amount of unpaid losses.....	\$ 83,167.45
Gross unearned premiums pro rata on fire risks running more than one year.....	870,628.41
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,092.51
State, county and municipal taxes due or accrued.....	21,255.67
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,000.00
Total of all liabilities except capital.....	\$ 900,000.41

Capital deposit.....	\$ 200,000.00
Surplus over all liabilities.....	476,674.47
Surplus as regards policyholders.....	676,674.47
Total liabilities.....	\$ 1,666,764.91

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, 712 Securities Building, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$130,925,324.00	\$ 1,877,403.54
Written during the year.....	124,641,227.00	1,461,592.03
Totals.....	255,566,551.00	\$ 3,338,995.57
Expired and terminated.....	116,350,353.00	1,308,693.39
In force at end of the year.....	\$168,268,228.00	\$ 1,970,333.71
Deduct amount reinsured.....	27,925,547.00	316,817.58
Net amount in force.....	\$140,342,681.00	\$ 1,653,516.13

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 44,425,478.00	\$ 528,615.56
Two years.....	1,074,000.00	12,653.29
Three years.....	67,679,838.00	698,601.45
Four years.....	540,457.00	5,861.07
Five years and over.....	35,772,554.00	405,321.64
Advance premiums.....	328,334.00	2,462.42
Net amount in force December 31, 1915.....	\$140,342,681.00	\$ 1,653,516.13

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	464,024.41

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 1,256,644.00
Gross premiums on risks written.....	14,408.10
Losses paid.....	9,622.86
Losses incurred.....	10,967.37

SWISS NATIONAL INSURANCE COMPANY, LIMITED

Incorporated October 1, 1898, Commenced Business in U. S., January, 1911.
Snow & Thleme, United States Managers.
80 Maiden Lane, New York City, N. Y.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,982,922.36
Extended at.....	\$ 1,982,922.36

INCOME

Gross reinsurance premiums, fire.....	\$ 2,670,130.61
Deduct gross amount paid for reinsurance, fire, \$327,673.33; return premiums, fire, \$366,286.12.....	1,664,694.48
Total premiums (other than perpetuals).....	\$ 1,006,971.13

Gross interest on bonds and dividends on stocks.....	\$ 71,454.13
Gross interest on deposits, trust companies or banks.....	1,866.89
Cash and certificates of deposit with trustee.....	2,466.85
Total gross interest and rents.....	75,787.87
From other sources (from home office), total.....	108,195.53
Total income.....	\$ 1,850,054.53
Total.....	\$ 3,834,009.89

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,283,874.46
Deduct amount received for salvage, fire, \$21,644.73; reinsurance, fire, \$78,138.50.....	90,783.23
Net amount paid for losses.....	\$ 1,184,001.23
Commissions or brokerage.....	484,563.55
Allowances to United States managers for miscellaneous expenses.....	5,000.00
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	45,119.33
Advertising, printing and stationery.....	557.52
Postage, telegrams, telephone and express.....	482.51
Maps, including corrections.....	350.00
Underwriters' boards and tariff associations.....	2,065.22
Inspections and surveys.....	250.00
State taxes on premiums.....	2,196.27
Insurance department licenses and fees.....	1,558.41
All other licenses, fees and taxes.....	9,970.85
Total disbursements.....	\$ 1,736,204.89
Balance.....	\$ 2,097,802.00

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,066,853.39
Deposits with trustee in cash on interest.....	1,504.11
Deposits in trust companies and banks on interest.....	99,261.36
Agents' balances, representing business written subsequent to October 1, last.....	30,183.14
Total ledger assets.....	\$ 2,097,802.00

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 25,862.50
Interest due and accrued on other assets.....	175.53
Total.....	26,038.03
Gross assets.....	\$ 2,123,840.03

DEDUCT ASSETS NOT ADMITTED

Book value of bonds over market value.....	\$ 24,533.89
Total.....	24,533.89
Total admitted assets.....	\$ 2,099,306.14

LIABILITIES

Gross claims in process of adjustment, or in suspense \$.....	269,913.00
Total claims for losses.....	\$ 269,913.00
Deduct reinsurance.....	31,227.00
Net amount of unpaid losses.....	\$ 238,686.00
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 667,813.23
Gross unearned premiums pro rata on fire risks running more than one year.....	609,555.97
Total unearned premiums as computed above.....	1,277,369.23

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,500.00
State, county and municipal taxes due or accrued.....	3,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,000.00
Total of all liabilities except capital.....	\$ 1,528,555.23
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	570,731.41
Surplus as regards policyholders.....	570,731.41
Total liabilities.....	\$ 2,099,286.64

Name and address of rating bureau whose rates you have adopted in this state: Not a member of any rating bureau; reinsurance by treaty only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$228,558,014.00	\$ 2,437,823.06
Written during the year.....	262,493,834.00	2,730,340.61
Totals.....	\$491,051,850.00	\$ 5,168,163.67
Expired and terminated.....	242,005,830.00	2,460,875.95
In force at end of the year.....	\$248,446,093.00	\$ 2,693,087.73
Deduct amount reinsured.....	28,563,227.00	324,890.37
Net amount in force.....	\$219,882,703.00	\$ 2,368,807.55

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$124,078,965.00	\$ 1,335,626.52
Two years.....	11,286,804.00	98,158.44
Three years.....	56,312,626.00	570,344.06
Four years.....	3,747,804.00	48,004.39
Five years.....	24,456,484.00	323,673.43
Net amount in force December 31, 1915.....	\$219,882,703.00	\$ 2,368,807.55

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year.....	1,124,364.23

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 3,355,247.00
Gross premiums on risks written.....	30,625.40
Losses paid.....	29,794.48
Losses incurred.....	29,128.48

U. S. BRANCH SWISS REINSURANCE COMPANY

Located at No. 100 William St., New York City, N. Y.
Incorporated December 9, 1863. Commenced Business October 29, 1910.
Percival Beresford, Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year \$.....	1,012,009.80
Extended at.....	\$ 1,012,009.80

INCOME

Gross premiums, fire.....	\$ 1,288,878.80
Deduct gross amount paid for return premiums, fire.....	292,445.73
Total premiums (other than perpetuals).....	\$ 996,433.05

Gross interest on bonds and dividends on stocks.....	\$ 48,605.00
Gross interest on deposits, trust companies or banks..	649.30
Total gross interest and rents.....	49,254.30
From other sources, total.....	319,623.29
Gross profit on sale or maturity of ledger assets.....	600.00
Gross increase in book value of ledger assets.....	9,580.00
Total income.....	\$ 1,374,800.54
Total.....	\$ 2,386,810.44

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 524,802.03
Deduct amount received for salvage, fire.....	6,376.12
Net amount paid for losses.....	\$ 518,425.91
Expenses of adjustment, settlement of losses.....	8,522.61
Commissions or brokerage.....	300,229.86
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	10,221.30
Rents—including company's occupancy of its own buildings.....	400.00
Advertising, printing and stationery.....	340.00
Postage, telegrams, telephone and express.....	18.85
State taxes on premiums.....	1,522.50
Insurance department licenses and fees.....	1,022.32
All other licenses, fees and taxes.....	8,900.51
All other disbursements, total.....	177,279.71
Decrease in book value of ledger assets.....	21,449.00
Total disbursements.....	\$ 1,048,743.78
Balance.....	\$ 1,338,066.66

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,210,910.00
Deposits in trust companies and banks on interest.....	95,866.33
Agents' balances, representing business written subse- quent to October 1, last.....	30,290.33
Total ledger assets.....	\$ 1,338,066.66

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 18,484.18
Total.....	18,484.18
Gross assets.....	\$ 1,356,550.84
Total admitted assets.....	\$ 1,356,550.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 19,571.08
Gross claims in process of adjustment, or in suspense	79,602.46
Gross claims resisted.....	7,899.23
Total claims for losses.....	\$ 107,072.77
Net amount of unpaid losses.....	\$ 107,102.77
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 718,622.40
Total unearned premiums as computed above.....	718,622.40
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200.00
State, county and municipal taxes due or accrued.....	2,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	7,500.00
Total of all liabilities except capital.....	\$ 835,925.17

Surplus over all liabilities.....	\$ 520,515.67
Surplus as regards policyholders.....	520,515.67
Total liabilities.....	\$ 1,356,900.84

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$110,595,126.00	\$ 1,153,568.37
Written during the year.....	121,767,000.00	1,288,378.80
Excess of original premiums.....		28,888.52
Totals.....	\$232,362,126.00	\$ 2,470,835.69
Expired and terminated.....	97,552,066.00	1,309,347.98
In force at end of the year.....	\$134,807,130.00	\$ 1,370,588.61

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 71,109,796.00	\$ 722,098.49
Two years.....	2,304,511.00	14,230.87
Three years.....	45,239,417.00	440,461.23
Four years.....	762,311.00	8,460.22
Five years.....	15,290,895.00	155,347.80
Net amount in force December 31, 1915.....	\$134,807,130.00	\$ 1,370,588.61

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Losses incurred during the year.....	534,279.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 2,531,520.00	\$ 46,170.00
Gross premiums on risks written.....	30,542.90	171.32
Losses paid.....	13,951.97	
Losses incurred.....	16,009.54	

U. S. BRANCH TOKIO MARINE INSURANCE COMPANY, LIMITED

Located at No. 3 South William St., New York City, N. Y.
Incorporated 1879. Appleton & Cox, Attorneys.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 434,360.30
Extended at.....	\$ 434,360.30

INCOME

Gross premiums, marine and inland.....	\$ 731,746.65
Deduct gross amount paid for reinsurance, marine and inland, \$274,725.16; return premiums, marine and inland, \$38,520.35.....	313,255.51
Total premiums (other than perpetuities).....	\$ 418,491.14
Gross interest on bonds and dividends on stocks.....	\$ 9,525.25
Gross interest on deposits, trust companies or banks.....	5,479.53
Total gross interest and rents.....	15,004.78
From other sources, total.....	4,897.22
Total income.....	\$ 438,712.54
Total.....	\$ 870,672.54

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 295,654.64
Deduct amount received for, salvage, marine and inland, \$10,510.56; reinsurance, marine and inland, \$11,978.98	121,389.49
Net amount paid for losses.....	\$ 177,155.15
Expenses of adjustment, settlement of losses.....	1,639.92
Commissions or brokerage.....	82,773.16
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	4,356.87
Rents—including company's occupancy of its own buildings.....	1,000.00
Advertising, printing and stationery.....	1,280.60
Postage, telegrams, telephone and express.....	430.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	10.88
Inspections and surveys.....	530.00
State taxes on premiums.....	5,339.53
Insurance department licenses and fees.....	3,225.57
All other licenses, fees and taxes.....	2,303.88
All other disbursements, total.....	79.20
Total disbursements.....	\$ 280,614.56
Balance.....	\$ 589,428.28

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 303,639.88
Deposits in trust companies and banks on interest.....	152,149.00
Agents' balances, representing business written subsequent to October 1, last.....	61,106.61
Agents' balances, representing business written prior to October 1, last.....	4,820.29
All other ledger assets, total.....	4,712.50
Total ledger assets.....	\$ 589,428.28

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 3,066.67
Total.....	3,066.67
All other non-ledger assets, total.....	2,945.28
Gross assets.....	\$ 595,440.21

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 4,820.29
Market value of special deposit in excess of corresponding liabilities.....	10,520.76
Book value of ledger assets over market value.....	5,639.88
Total.....	30,980.93
Total admitted assets.....	\$ 574,459.28

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 158,862.00
Total claims for losses.....	158,862.00
Deduct reinsurance.....	49,202.00
Net amount of unpaid losses.....	\$ 109,660.00
Gross unearned premiums on inland navigation risks.....	21,578.38
Gross unearned premiums (50 per cent voyage, 50 per cent time) on marine risks.....	43,500.22
Total unearned premiums as computed above.....	75,468.60
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	4,144.25
Federal, state, county, municipal and other taxes due or accrued.....	14,647.00
Total of all liabilities except capital.....	\$ 203,859.85

Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	170,599.43
Surplus as regards policyholders.....	870,599.43
Total liabilities.....	\$ 574,459.85

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 4,030,278.00	\$ 60,244.28
Written during the year.....	155,964,323.00	731,746.65
Totals.....	\$160,004,601.00	\$ 791,990.93
Expired and terminated.....	143,886,781.00	580,302.75
In force at end of the year.....	\$ 15,000,000.00	\$ 211,688.18
Deduct amount reinsured.....	4,429,187.00	71,009.27
Net amount in force.....	\$ 11,566,833.00	\$ 140,678.91

GENERAL INTERROGATORIES

Losses incurred during the year.....	\$ 247,998.41
No business written in the state of Iowa during 1915.	

TWIN CITY FIRE INSURANCE COMPANY

Located at No. 227 Second Ave. South, Minneapolis, Minn.
 Incorporated July 23, 1910. Commenced Business April 8, 1912.
 G. A. Mowry, President. W. A. Gordon, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year.....	300,965.76
Extended at.....	\$ 899,965.76

INCOME

	Fire	Hall
Gross premiums.....	\$ 414,306.83	\$ 543,215.48
Deduct gross amount paid for reinsurance, fire, \$137,764.53; hall, \$235,067.41; return premiums, fire, \$39,209.74.....	176,974.27	235,067.41
Total premiums (other than per- petuals).....	\$ 237,422.56	\$ 308,178.07
Gross interest on mortgage loans.....		\$ 22,962.88
Gross interest on bonds and dividends on stocks.....		4,256.29
Gross interest on deposits, trust companies or banks.....		1,215.19
Gross interest from other sources.....		32,859.82
Total gross interest and rents.....		41,294.18
Total income.....		\$ 396,867.81
Total.....		\$ 1,496,833.57

DISBURSEMENTS

	Fire	Hall
Gross amount paid for losses.....	\$ 137,909.72	\$ 481,218.15
Deduct amount received for salvage, fire, \$219.18; reinsurance, fire \$50,223.52; hall, \$182,550.98.....	59,451.70	182,550.98
Net amount paid for losses.....	\$ 87,969.02	\$ 298,667.17

Expenses of adjustment, settlement of losses.....	3,794.34
Commissions or brokerage.....	92,187.12
Allowances to local agencies for miscellaneous agency expenses.....	10.11
Salaries and expenses of special and general agents.....	41,120.55
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	29,415.34
Rents—including company's occupancy of its own buildings.....	4,310.25
Advertising, printing and stationery.....	11,382.79
Postage, telegrams, telephone and express.....	5,851.00
Legal expenses.....	1,336.44
Furniture and fixtures.....	2,236.90
Maps, including corrections.....	551.59
Underwriters' boards and tariff associations.....	2,176.75
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,550.58
State taxes on premiums.....	11,073.30
Insurance department licenses and fees.....	4,695.35
All other licenses, fees and taxes.....	2,559.65
All other disbursements, total.....	4,648.33
Interest and dividends to stockholders.....	10,000.00
Agents' balances charged off.....	246.15
Gross loss on sale or maturity of ledger assets.....	655.00
Total disbursements.....	\$ 617,050.55
Balance.....	\$ 869,783.02

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 395,377.85
Book value of bonds and stocks.....	64,200.00
Cash in office.....	3,621.60
Deposits in trust companies and banks not on interest.....	236,764.94
Deposits in trust companies and banks on interest.....	39,468.00
Agents' balances, representing business written subsequent to October 1, last.....	41,174.54
Agents' balances, representing business written prior to October 1, last.....	5,519.05
Notes receivable taken for fire risks.....	533.90
All other ledger assets, total.....	4,123.02
Total ledger assets.....	\$ 869,783.02

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 5,468.87
Interest due and accrued on bonds.....	590.92
Interest due and accrued on other assets.....	898.39
Total.....	6,958.18
Gross assets.....	\$ 876,741.20

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 3,519.05
Bills receivable, past due, taken for marine, inland and fire risks.....	103.33
Book value of ledger assets over market value.....	2,165.00
Total.....	5,787.38
Total admitted assets.....	\$ 870,953.82

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 28,023.07
Total claims for losses.....	\$ 28,023.07
Deduct reinsurance.....	12,379.02
Net amount of unpaid losses.....	\$ 15,644.05
Total unearned premiums as computed above.....	274,083.94

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	498.68
State, county and municipal taxes due or accrued.....	16,365.92
Total of all liabilities except capital.....	\$ 307,198.65
Cash capital.....	\$ 590,000.00
Surplus over all liabilities.....	63,736.17
Surplus as regards policyholders.....	566,736.17
Total liabilities.....	\$ 870,954.82

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Hail	Premiums
In force December 31, 1914.....	\$ 44,016,349	\$ 589,897.61		
Written during the year.....	32,343,211	414,396.83	7,329,946.00	\$ 543,215.48
Totals.....	\$ 76,359,560	\$ 1,004,294.44	\$ 7,329,946.00	\$ 543,215.48
Expired and terminated.....	21,142,673	306,378.85	7,326,566.00	518,607.83
In force at end of the year.....	\$ 55,816,978	\$ 697,915.59	\$ 593,360.00	\$ 25,157.60
Deduct amount reinsured.....	13,156,255	186,023.43	402,688.00	20,126.08
Net amount in force.....	\$ 42,660,723	\$ 510,892.16	\$ 190,672.00	\$ 5,031.52

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
Hall.....	\$ 100,672.00	\$ 5,031.52
In force, having from date of policy not more than one year to run.....		
Three years.....	7,183,679.00	107,999.33
Four years.....	26,030,404.00	283,022.08
Five years.....	32,756.00	390.70
Total.....	\$ 8,843,890.00	119,701.94
Net amount in force December 31, 1915.....	\$ 42,660,723.00	\$ 510,892.16

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 50,000.00
Losses incurred during the year.....	380,243.25

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 456,009.00	\$ 93,915.00
Gross premiums on risks written.....	5,736.91	481.96
Losses paid.....	6,107.68	12.55
Losses incurred.....	5,997.74	12.55

U. S. BRANCH UNION AND PHENIX ESPANOL INSURANCE COMPANY

Located at 123 William Street, New York City, N. Y.
 Incorporated June 5, 1864. Commenced business in U. S., Oct. 7, 1910.
 Fester & Folsom, Inc., U. S. Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 1,330,594.80
Extended at.....	\$ 1,330,594.80

INCOME

Gross premiums, fire.....	\$ 1,424,098.38
Deduct gross amount paid for return premiums, fire.....	334,076.51
Total premiums (other than perpetuities).....	\$ 1,090,021.87

Gross interest on bonds and dividends on stocks.....	\$ 52,094.50	
Gross interest on deposits, trust companies or banks..	2,301.19	
Total gross interest and rents.....		54,395.69
From other sources, total.....		2,533.78
Total income.....	\$ 1,146,771.34	
Total.....	\$ 2,486,596.14	

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 681,049.01
Deduct amount received for salvage, fire.....	5,065.71
Net amount paid for losses.....	\$ 676,013.30
Expenses of adjustment, settlement of losses.....	15,318.79
Commissions or brokerage.....	340,596.03
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	605.01
Advertising, printing and stationery.....	71.73
Postage, telegrams, telephone and express.....	79.29
Legal expenses.....	300.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	156.87
State taxes on premiums.....	16,307.85
Insurance department licenses and fees.....	1,967.40
All other licenses, fees and taxes.....	4,472.32
All other disbursements, total.....	5,806.56
Total disbursements.....	\$ 1,090,415.15
Balance.....	\$ 1,426,550.99

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,274,176.45
Deposits in trust companies and banks on interest.....	117,677.23
Agents' balances, representing business written subsequent to October 1, last.....	34,497.30
Total ledger assets.....	\$ 1,426,350.99

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 18,009.95
Total.....	18,009.95
Gross assets.....	\$ 1,445,000.94

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 24,936.46
Total.....	24,936.46
Total admitted assets.....	\$ 1,420,064.48

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 144,494.67
Total claims for losses.....	\$ 144,494.67
Net amount of unpaid losses.....	\$ 144,494.67
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 407,401.85
Gross unearned premiums pro rata on fire risks running more than one year.....	441,556.16
Total unearned premiums as computed above.....	848,958.01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	250.00
State, county and municipal taxes due or accrued.....	22,000.00
Total of all liabilities except capital.....	\$ 1,015,702.68

Surplus over all liabilities.....	\$ 404,381.80
Surplus as regards policyholders.....	404,381.80
Total liabilities.....	\$ 1,420,064.48

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$155,673,215.00	\$ 1,728,685.73
Excess of original premiums over amount received for reinsurance.....		74,358.92
Written during the year.....	134,712,163.00	1,424,098.38
Totals.....	\$290,385,378.00	\$ 3,227,043.03
Expired and terminated.....	137,730,070.00	1,545,845.40
In force at end of the year.....	\$152,655,308.00	\$ 1,681,197.63
Net amount in force.....	\$152,655,308.00	\$ 1,681,197.63

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 70,803,684.00	\$ 814,803.49
Two years.....	909,308.00	5,081.57
Three years.....	54,994,809.00	516,684.92
Four years.....	484,002.00	4,838.86
Five years and over.....	35,463,296.00	339,538.70
Net amount in force December 31, 1915.....	\$152,655,308.00	\$ 1,681,197.63

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	639,526.46

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 1,433,861.00	\$ 33,292.00
Gross premiums on risks written.....	17,428.68	164.89
Losses paid.....	22,456.60	-----
Losses incurred.....	22,144.74	-----

UNION ASSURANCE SOCIETY, LIMITED

Located in U. S. at No. 55 John Street, New York, N. Y.
 Incorporated July 30, 1907. Commenced Business in U. S., 1909.
 A. H. Wray, U. S. Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 1,502,340.19
Extended at.....	\$ 1,502,340.19

INCOME

Gross premiums, fire.....	\$ 999,827.80
Deduct gross amount paid for reinsurance, fire, 1915.....	139.34
return premiums, fire, 1914-19.....	463,690.43
Total premiums (other than perpetuals).....	\$ 526,237.37
Gross interest on bonds and dividends on stocks.....	\$ 47,798.28
Gross interest on deposits, trust companies or banks.....	3,540.99
Total gross interest and rents.....	51,339.27

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 335,162.58
Deduct amount received for salvage, fire, \$3,700.57; re- insurance, fire, \$85,175.02.....	80,875.50
Net amount paid for losses.....	\$ 245,288.99
Expenses of adjustment, settlement of losses.....	9,277.80
Commissions or brokerage.....	111,993.52
Allowances to local agencies for miscellaneous agency expenses.....	1,460.71
Salaries and expenses of special and general agents.....	19,810.30
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	40,747.00
Rents—including company's occupancy of its own buildings.....	5,292.47
Advertising, printing and stationery.....	5,715.38
Postage, telegrams, telephone and express.....	3,302.29
Legal expenses.....	11.00
Furniture and fixtures.....	307.38
Maps, including corrections.....	1,642.95
Underwriters' boards and tariff associations.....	9,222.47
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	5,420.01
Inspections and surveys.....	1,407.23
State taxes on premiums.....	9,591.35
Insurance department licenses and fees.....	3,369.97
All other licenses, fees and taxes.....	4,785.62
All other disbursements, total.....	92,340.57
Agents' balances charged off.....	388.18
Total disbursements.....	\$ 575,583.26
Balance.....	\$ 1,506,795.30

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 1,272,927.61
Deposits in trust companies and banks not on interest.....	7,236.34
Deposits in trust companies and banks on interest.....	150,578.33
Agents' balances, representing business written subse- quent to October 1, last.....	118,156.67
Agents' balances, representing business written prior to October 1, last.....	8,140.80
All other ledger assets, total.....	765.40
Total ledger assets.....	\$ 1,506,795.30

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 12,447.00
Total.....	12,447.00
Gross assets.....	\$ 1,579,242.50

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 8,140.80
Market value of special deposits in excess of liabilities	9,871.99
Book value of ledger assets over market value, bonds.....	52,517.61
Total.....	70,530.40
Total admitted assets.....	\$ 1,509,011.81

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 5,373.00
Gross claims in process of adjustment, or in suspense.....	50,830.00
Gross claims resisted.....	17,675.00
Total claims for losses.....	\$ 73,878.00
Deduct reinsurance.....	17,035.00
Net amount of unpaid losses.....	\$ 56,843.00
Gross unearned premiums.....	\$ 530,513.49
Total unearned premiums as computed above.....	536,513.49

From other sources, total.....	52,314.10
Gross profit on sale or maturity of ledger assets.....	147.63
Total income.....	\$ 640,038.37
Total.....	\$ 2,142,378.96
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	367.76
State, county and municipal taxes due or accrued.....	13,405.80
Commissions, brokerage and other charges due or to become due to agents and brokers.....	2,541.58
Total of all liabilities except capital.....	\$ 609,680.63
Surplus over all liabilities.....	\$ 809,331.15
Surplus as regards policyholders.....	809,331.15
Total liabilities.....	\$ 1,509,011.81

Name and address of Rating Bureau whose rates you have adopted in this
state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 96,890,215.00	\$ 1,139,089.41
Written during the year.....	94,465,829.00	969,837.80
Totals.....	\$191,356,044.00	\$ 2,119,927.21
Expired and terminated.....	82,227,308.00	834,182.78
In force at end of the year.....	\$111,118,548.00	\$ 1,185,794.43
Deduct amount reinsured.....	21,651,314.00	201,377.90
Net amount in force.....	\$ 89,467,234.00	\$ 984,417.43

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS
THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 27,800,420.00	\$ 467,307.19
Two years.....	2,436,383.00	23,336.61
Three years.....	30,600,721.00	418,556.95
Four years.....	1,271,864.00	13,709.14
Five years and over.....	7,476,946.00	90,856.96
Advance premiums.....	941,191.00	16,497.48
Net amount in force December 31, 1915.....	\$ 89,467,234.00	\$ 984,417.43

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	367,697.99

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 419,202.00	\$ 46,120.00
Gross premiums on risks written.....	4,855.55	271.75
Losses paid.....	1,411.77	2.40
Losses incurred.....	1,430.12	2.40

UNION FIRE INSURANCE COMPANY

U. S. Branch located at No. 17 Custom House Street, Providence, R. I.
 Incorporated 1858. Commenced Business in U. S., 1910.
 Starkweather & Shepley, Inc., United States Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 980,007.20
Extended at	\$ 980,007.20
INCOME	
Gross premiums, fire	\$ 733,164.25
Deduct gross amount paid for reinsurance, fire, \$163,604.98; return premiums, fire, \$177,972.67	341,577.25
Total premiums (other than perpetuals)	\$ 411,587.00
Gross interest on bonds and dividends on stocks, less \$200.00	\$ 25,248.20
Gross interest on deposits, trust companies or banks	3,693.47
Total gross interest and rents	31,941.67
Total income	\$ 443,528.70
Total	\$ 1,423,535.90

DISBURSEMENTS

Gross amount paid for losses, fire, including \$56,433.83	\$ 319,321.18
Deduct amount received for salvage, fire, \$3,404.69; reinsurance, fire, \$62,591.25; discount, fire, \$149.96	86,145.90
Net amount paid for losses	\$ 233,175.28
Expenses of adjustment, settlement of losses	4,619.50
Commissions or brokerage	127,751.63
Salaries, fees and other charges of officers, directors, trustees, agents and employes	300.00
Advertising, \$562.34; printing and stationery, \$14.25	576.59
Postage, telegrams, telephone and express	52.95
Legal expenses	34.25
Underwriters' boards and tariff associations	4,040.91
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,220.16
Inspections and surveys	1,395.95
State taxes on premiums	8,713.72
Insurance department licenses and fees	3,471.57
All other licenses, fees and taxes	5,154.29
All other disbursements, total	2,326.97
Total disbursements	\$ 328,602.92
Balance	\$ 1,094,932.98

LEDGER ASSETS

Book value of bonds and stocks	\$ 738,380.00
Deposits in trust companies and banks on interest	151,588.85
Agents' balances, representing business written subsequent to October 1, last	114,804.13
All other ledger assets, total	100.00
Total ledger assets	\$ 1,024,872.98

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 10,284.96
Total	10,284.96
All other non-ledger assets, total	87.75
Gross assets	\$ 1,035,245.70

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$ 2,605.12
Book value of ledger assets over market value	32,237.65
Total	34,842.77
Total admitted assets	\$ 1,000,293.52

LIABILITIES

Gross losses adjusted and unpaid, not due	\$ 44,473.40
Gross claims in process of adjustment, or in suspension	2,730.57
Gross claims resisted	3,500.00
Total claims for losses	\$ 50,704.96
Deduct reinsurance	11,437.13
Net amount of unpaid losses	\$ 39,267.83
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 145,047.13
Gross unearned premiums pro rata on fire risks running more than one year	304,908.95
Total unearned premiums as computed above	349,956.08
State, county and municipal taxes due or accrued	8,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	37,885.36
Total of all liabilities except capital	\$ 433,168.67
Surplus over all liabilities	\$ 565,124.85
Surplus as regards policyholders	565,124.85
Total liabilities	\$ 1,000,293.52

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914	\$ 86,552,359.00	\$ 825,922.19
Written during the year	78,884,402.00	753,164.25
Totals	\$165,437,721.00	\$ 1,579,086.47
Expired and terminated	70,393,935.00	664,098.47
In force at end of the year	\$ 95,043,786.00	\$ 915,018.00
Deduct amount reinsured	23,434,928.00	241,993.23
Net amount in force	\$ 71,608,858.00	\$ 673,024.77

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 31,923,242.00	\$ 290,004.55
Two years	349,000.00	3,000.30
Three years	25,935,224.00	234,980.68
Four years	67,860.00	1,335.26
Five years and over	13,195,419.00	143,951.67
Net amount in force December 31, 1915	\$ 71,608,858.00	\$ 673,024.77

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year	233,175.78

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 234,999.00
Gross premiums on risks written.....	4,214.71
Losses paid.....	2,790.96
Losses incurred.....	2,790.96

UNION MARINE INSURANCE COMPANY, LIMITED

U. S. Branch Located at 3 South William St., New York City, N. Y.
 Commenced Business in U. S., October 14, 1889.
 Incorporated 1883.

H. K. Fowler, U. S. Manager.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, December 31, of previous year \$	951,219.42
Extended at.....	\$ 951,219.42

INCOME

Gross premiums, marine and inland.....	\$ 2,601,772.98
Deduct gross amount paid for reinsurance, marine and inland, \$1,214,529.17; return premiums, marine and inland, \$160,638.17.....	1,374,845.34
Total premiums (other than perpetuals).....	\$ 1,226,927.64
Gross interest on bonds and dividends on stocks.....	\$ 24,796.60
Gross interest on deposits, trust companies or banks.....	2,194.17
Total gross interest and rents.....	26,990.83
From other sources, total.....	\$1,582.09
Gross profit on sale or maturity of ledger assets.....	750.00
Total income.....	\$ 1,337,250.56
Total.....	\$ 2,288,469.98

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 1,611,526.90
Deduct amount received for salvage, marine and inland, \$82,649.15; reinsurance, marine and inland, \$735,456.42.....	818,105.57
Net amount paid for losses.....	\$ 793,421.33
Expenses of adjustment, settlement of losses.....	14,927.77
Commissions or brokerage.....	244,636.98
Allowances to local agencies for miscellaneous agency expenses.....	1,800.49
Salaries and expenses of special and general agents.....	7,182.00
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	45,610.70
Rents—including company's occupancy of its own buildings.....	1,921.25
Advertising, printing and stationery.....	7,028.99
Postage, telegrams, telephone and express.....	4,593.48
Legal expenses.....	4,323.49
Furniture and fixtures.....	1,045.42
Underwriters' boards and tariff associations.....	1,053.96
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	112.27
Inspections and surveys.....	995.11
State taxes on premiums.....	25,538.02
Insurance department licenses and fees.....	1,199.07
All other licenses, fees and taxes.....	7,082.43
All other disbursements, total.....	13,796.49
Agents' balances charged off.....	800.56
Total disbursements.....	\$ 1,938,501.61
Balance.....	\$ 979,968.37

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 629,496.47
Cash in office.....	112.23
Deposits in trust companies and banks on interest.....	106,470.98
Agents' balances, representing business written subsequent to October 1, last.....	157,506.45
Agents' balances, representing business written prior to October 1, last.....	35,656.89
Bills receivable, taken for marine and inland risks.....	280.00
All other ledger assets, total.....	50,445.35
Total ledger assets.....	\$ 979,968.37

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 7,871.66
Total.....	7,871.66
Gross assets.....	\$ 987,840.03

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 35,656.89
Book value of ledger assets over market value.....	41,706.47
Total.....	77,363.36
Total admitted assets.....	\$ 910,476.67

LIABILITIES

Gross claims in process of adjustment, or in suspense \$	451,136.73
Total claims for losses.....	\$ 451,136.73
Deduct reinsurance.....	229,688.18
Net amount of unpaid losses.....	\$ 221,448.55
Gross unearned premiums at 50 per cent on time and inland navigation risks.....	\$ 180,866.82
Gross unearned premiums 100 per cent on marine risks.....	44,369.08
Total unearned premiums as computed above.....	225,235.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000.00
State, county and municipal taxes due or accrued.....	25,000.00
Total of all liabilities except capital.....	\$ 481,684.45
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	228,792.22
Surplus as regards policyholders.....	428,792.22
Total liabilities.....	\$ 910,476.67

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 30,546,827.00	\$ 622,235.31
Written during the year.....	549,215,117.00	2,691,772.98
Totals.....	\$ 579,761,944.00	\$ 3,224,108.29
Expired and terminated.....	547,305,576.00	2,531,633.42
In force at end of the year.....	\$ 32,456,968.00	\$ 692,474.87
Deduct amount reinsured.....	12,079,430.00	286,372.15
Net amount in force.....	\$ 20,377,538.00	\$ 406,102.72

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 30,000.00
Losses incurred during the year.....	820,264.05

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written.....	\$ 144,615.00
Gross premiums on risks written.....	2,190.40
Losses paid.....	1,508.54
Losses incurred.....	898.54

UNITED STATES FIRE INSURANCE COMPANY

Located at No. 35 William Street, New York, N. Y.
 Incorporated April 1, 1824. Commenced Business April 9, 1824.
 Charles A. Norris, President. David G. Wakeman, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 490,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,301,621.65
Extended at.....	\$ 1,301,621.65

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 1,421,796.67	\$ 9,302.79	
Deduct gross amount paid for reinsurance, fire, \$417,961.89; return premiums, fire, \$804,665.96.....	722,567.85		
Total premiums (other than per- petuals).....	\$ 699,198.82	\$ 9,302.79	\$ 708,501.61
Gross interest on mortgage loans.....	\$ 2,160.00		
Gross interest on collateral loans.....	500.00		
Gross interest on bonds and dividends on stocks.....	44,318.02		
Gross interest on deposits, trust companies or banks.....	1,989.70		
Total gross interest and rents.....	49,167.72		
Gross profit on sale or maturity of ledger assets.....	1,333.61		
Total income.....	\$ 750,002.34		
Total.....	\$ 2,660,693.99		

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 481,621.35
Deduct amount received for salvage, fire, \$8,994.82; reinsurance, fire, \$154,350.44.....	160,235.27
Net amount paid for losses.....	\$ 321,365.98
Expenses of adjustment, settlement of losses.....	11,318.19
Commissions or brokerage.....	240,850.21
Salaries and expenses of special and general agents.....	229.67
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	12,723.43
Rents—including company's occupancy of its own buildings.....	2,700.00
Advertising, printing and stationery.....	3,437.50
Postage, telegrams, telephone and express.....	3,543.25
Legal expenses.....	1,715.80
Underwriters' boards and tariff associations.....	7,860.41
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	2,837.28
Inspections and surveys.....	2,153.19
State taxes on premiums.....	13,511.55
Insurance department licenses and fees.....	3,124.13
All other licenses, fees and taxes.....	5,295.32
All other disbursements, total.....	359.72
Interest and dividends to stockholders.....	25,000.00
Gross loss on sale or maturity of ledger assets.....	4,771.63
Total disbursements.....	\$ 666,207.08
Balance.....	\$ 1,394,486.91

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 51,000.00
Loans secured by pledge of bonds, stocks or other collateral.....	10,000.00
Book value of bonds and stocks.....	1,059,440.88
Cash in office.....	348.79
Deposits in trust companies and banks not on interest.....	10.00
Deposits in trust companies and banks on interest.....	149,812.07
Agents' balances, representing business written subse- quent to October 1, last.....	124,048.37
Total ledger assets.....	\$ 1,394,486.91

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,027.92
Interest due and accrued on bonds.....	4,622.05
Total.....	5,679.97
All other non-ledger assets, total.....	2,943.71
Gross assets.....	\$ 1,401,610.59

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 43,128.54
Total.....	43,128.54
Total admitted assets.....	\$ 1,358,481.75

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 13,277.00
Gross claims in process of adjustment, or in suspense.....	79,451.00
Gross claims resisted.....	16,828.00
Total claims for losses.....	\$ 109,556.00
Deduct reinsurance.....	33,101.72
Net amount of unpaid losses.....	\$ 76,454.28
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 251,715.70
Gross unearned premiums pro rata on fire risks running more than one year.....	296,803.00
Gross unearned premiums on marine risks.....	2,189.04
Total unearned premiums as computed above.....	550,707.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,000.00
State, county and municipal taxes due or accrued.....	9,700.00
Total of all liabilities except capital.....	\$ 637,922.02
Cash capital.....	\$ 400,000.00
Surplus over all liabilities.....	220,559.73
Surplus as regards policyholders.....	780,509.73
Total liabilities.....	\$ 1,358,481.75

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$136,621,928.00	\$ 1,461,861.43		
Written during the year.....	143,265,227.00	1,421,796.67	2,598,475.00	9,302.79
Totals.....	\$279,887,255.00	\$ 2,883,658.10	\$ 2,598,475.00	\$ 9,302.79
Expired and terminated.....	128,866,833.00	1,330,685.46	2,149,294.00	6,877.03
In force at end of the year.....	\$151,223,422.00	\$ 1,547,542.64	709,181.00	\$ 2,485.76
Deduct amount reinsured.....	45,629,906.00	486,067.89		
Net amount in force.....	\$106,193,516.00	\$ 1,061,334.75	709,181.00	\$ 2,485.76

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 48,910,702.00	\$ 502,431.40
Two years	782,594.00	6,682.79
Three years	47,084,890.00	440,807.33
Four years	365,350.00	2,999.58
Five years and over.....	8,540,530.00	101,235.73
Advance premiums	395,388.40	5,227.92
Net amount in force December 31, 1915.....	\$106,190,515.00	\$ 1,061,534.75

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year.....	318,225.53
Amount loaned to stockholders not officers.....	10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 682,907.00	\$ 54,425.00
Gross premiums on risks written.....	9,205.55	219.64
Losses paid	9,974.13	
Losses incurred	10,180.13	

URBAINE FIRE INSURANCE COMPANY

U. S. Branch Located at 123 William Street, New York, N. Y.
 Incorporated March 4, 1828. Commenced Business March, 1913.
 Fred S. James & Co., U. S. Managers.

CAPITAL

Capital deposit paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year.....	694,411.04
Extended at	\$ 694,411.04

INCOME

Gross premiums, fire.....	\$ 812,761.12
Deduct gross amount paid for reinsurance, fire, \$195,915.55; return premiums, fire, \$158,625.94.....	383,641.49
Total premiums (other than perpetuals).....	\$ 429,119.63
Gross interest on bonds and dividends on stocks.....	22,232.25
Gross interest on deposits, trust companies or banks.....	1,384.75
Gross interest from other sources.....	449.57
Total gross interest and rents.....	24,066.57
Increase in liabilities on account of reinsurance treaties.....	3,436.88
Total income	\$ 456,640.18
Total	\$ 1,151,051.22

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 256,012.17
Deduct amount received for salvage, fire, \$4,465.02; reinsurance, fire, \$90,441.47; discount, fire, \$34.43.....	73,939.92
Net amount paid for losses.....	\$ 184,072.55
Expenses of adjustment, settlement of losses.....	5,621.14
Commissions on brokerage.....	14,777.82
Expenses of advertising and printing.....	266.52
Expenses of agents and staff.....	4,708.80
Fire department fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,500.55

State taxes on premiums.....	4,288.42
Insurance department licenses and fees.....	2,443.94
All other licenses, fees and taxes.....	3,502.65
All other disbursements, total.....	15,375.40
Total disbursements	\$ 296,277.84
Balance	\$ 784,773.38

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 651,002.75
Deposits in trust companies and banks not on interest.....	7,875.89
Deposits in trust companies and banks on interest.....	65,309.65
Agents' balances, representing business written subsequent to October 1, last.....	59,774.03
Agents' balances, representing business written prior to October 1, last.....	305.06
Total ledger assets.....	\$ 784,773.38

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 5,540.94
Total	5,540.94
Gross assets	\$ 794,314.32

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 398.66
Book value of ledger assets over market value.....	22,468.75
Total	22,867.41
Total admitted assets.....	\$ 771,636.91

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 194.50
Gross claims in process of adjustment, or in suspense.....	45,335.17
Gross claims resisted.....	1,500.00
Total claims for losses.....	\$ 46,030.67
Deduct reinsurance	10,658.45
Net amount of unpaid losses.....	\$ 37,372.22
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 174,932.22
Gross unearned premiums pro rata on fire risks running more than one year.....	145,216.27
Total unearned premiums as computed above.....	320,148.49
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500.00
State, county and municipal taxes due or accrued.....	4,400.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,864.12
Reinsurance premiums	7,747.71
Total of all liabilities except capital.....	\$ 376,584.54
Surplus over all liabilities.....	\$ 394,502.37
Surplus as regards policyholders.....	394,502.37
Total liabilities	\$ 771,636.91

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 59,846,964.00	\$ 615,715.00
Written during the year.....	79,648,785.00	815,761.12
Totals.....	\$139,495,749.00	\$ 1,431,476.12
Expired and terminated.....	64,165,951.60	631,231.73
In force at end of the year.....	\$ 75,330,408.00	\$ 777,244.08
Deduct amount reinsured.....	17,807,445.00	182,437.98
Net amount in force.....	\$ 57,522,963.00	\$ 594,806.10

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 31,958,339.00	\$ 349,864.45
Two years.....	1,706,022.00	13,250.97
Three years.....	176,968.73	179,173.40
Four years.....	968,154.00	4,459.51
Five years and over, and advance premiums.....	3,786,355.60	48,068.07
Net amount in force December 31, 1915.....	\$ 37,522,963.00	\$ 594,806.10

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 40,050.00
Losses incurred during the year.....	180,983.84

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 522,833.00
Gross premiums on risks written.....	5,200.46
Losses paid.....	1,756.94
Losses incurred.....	1,560.41

WARSAW FIRE INSURANCE COMPANY

U. S. Branch Located at 123 William Street, New York City, N. Y.
 Incorporated May 1, 1870. Commenced Business in U. S., Sept. 1, 1911.
 Fester & Folsom, Inc., United States Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 737,034.66
Extended at.....	\$ 727,054.00

INCOME

Gross premiums, fire.....	\$ 534,008.43
Deduct gross amount paid for return premiums, fire.....	158,563.83
Total premiums (other than perpetuals).....	\$ 375,444.60
Gross interest on bonds and dividends on stocks.....	\$ 40,008.80
Gross interest on deposits, trust companies or banks.....	586.58
Total gross interest and rents.....	40,595.37
From other sources, total.....	5,674.67
Total income.....	\$ 419,715.14
Total.....	\$ 1,156,749.90

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 349,939.80
Deduct amount received for salvage, fire.....	1,443.00
Net amount paid for losses.....	\$ 348,496.80
Expenses of adjustment, settlement of losses.....	6,874.27
Commissions or brokerage.....	165,510.23
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	600.00
Advertising, printing and stationery.....	48.77
Legal expenses.....	1,359.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	302.34
State taxes on premiums.....	75.86
Insurance department licenses and fees.....	1,931.52
All other licenses, fees and taxes.....	1,150.23
All other disbursements, total.....	13,548.25
Gross loss on sale or maturity of ledger assets.....	1,494.11
Total disbursements.....	\$ 470,750.75
Balance.....	\$ 685,990.05

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 918,023.55
Deposits in trust companies and banks on interest.....	7,638.08
Agents' balances, representing business written subsequent to October 1, last.....	234,983.48
Total ledger assets.....	\$ 960,645.11

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 10,525.80
Total.....	10,525.80
Gross assets.....	\$ 971,170.91

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 3,243.55
Total.....	3,243.55
Total admitted assets.....	\$ 967,927.36

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 71,943.74
Net amount of unpaid losses.....	\$ 71,943.74
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 136,337.03
Gross unearned premiums pro rata on fire risks running more than one year.....	100,821.05
Total unearned premiums as computed above.....	237,158.08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	301.66
State, county and municipal taxes due or accrued.....	1,200.00
Total of all liabilities except capital.....	\$ 238,660.38
Surplus over all liabilities.....	\$ 302,667.32
Surplus as regards policyholders.....	302,667.32
Total liabilities.....	\$ 541,327.70

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$ 38,388,194.00	\$ 708,535.28
Excess of original premiums over amount received for reinsurance.....		1,722.86
Written during the year.....	42,804,964.00	524,908.43
Totals.....	\$101,193,158.00	\$ 1,245,166.57
Expired and terminated.....	60,301,198.00	735,501.05
In force at end of the year.....	\$ 40,891,960.00	\$ 509,565.52
Net amount in force.....	\$ 40,891,960.00	\$ 509,565.52

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 24,391,043.00	\$ 312,674.05
Two years.....	365,422.00	2,919.54
Three years.....	11,778,609.00	134,063.47
Four years.....	42,661.00	739.19
Five years and over.....	4,431,234.00	59,208.17
Net amount in force December 31, 1915.....	\$ 40,891,960.00	\$ 509,565.52

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 25,000.00
Losses incurred during the year.....	\$ 310,122.05

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 166,160.00	\$ 4,222.00
Gross premiums on risks written.....	2,299.25	31.56
Losses paid.....	9,865.23	
Losses incurred.....	9,884.41	

WESTCHESTER FIRE INSURANCE COMPANY

Located at No. 100 William St., New York City, New York.
 Incorporated as a Mutual, March 14, 1837.
 Commenced Business as a Joint Stock, January 1, 1870.
 George R. Crawford, President. Otto E. Schaefer, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00
Amount of ledger assets, December 31, of previous year.....	6,367,781.18
Extended at.....	\$ 6,367,781.18

INCOME

Gross premiums, fire.....	\$ 5,960,385.23
Deduct gross amount paid for reinsurance, fire, \$1,173,859.70; return premiums, fire, \$1,902,399.55.....	2,266,225.25
Total premiums (other than perpetuities).....	\$ 3,700,155.08
Gross interest on mortgage loans.....	6,942.37
Gross interest on bonds and dividends on stocks.....	221,560.02
Gross interest on deposits, trust companies or banks.....	5,015.02
Gross rents—including company's occupancy of its own building.....	108.00
Total gross interest and rents.....	243,625.41

From other sources, total.....	680.52
From agents' balances previously charged off.....	354.05
Gross profit on sale or maturity of ledger assets.....	247.70
Total.....	\$ 3,945,042.04

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 2,684,691.19
Deduct amount received for salvage, fire, \$19,883.12; reinsurance, fire, \$635,961.11.....	653,246.23
Net amount paid for losses.....	\$ 2,028,844.96
Expenses of adjustment, settlement of losses.....	49,804.27
Commissions or brokerage.....	738,294.77
Salaries and expenses of special and general agents.....	267,540.71
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	136,797.71
Rents—including company's occupancy of its own buildings.....	27,997.19
Advertising, printing and stationery.....	38,353.58
Postage, telegrams, telephone and express.....	28,031.91
Legal expenses.....	4,055.94
Furniture and fixtures.....	5,925.99
Maps, including corrections.....	13,953.29
Underwriters' boards and tariff associations.....	47,956.21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	10,309.92
Inspections and surveys.....	28,944.71
Taxes on real estate.....	87.57
State taxes on premiums.....	82,391.55
Insurance department licenses and fees.....	19,192.76
All other licenses, fees and taxes.....	35,482.57
All other disbursements, total.....	4,339.69
Interest and dividends to stockholders.....	300,000.00
Agents' balances charged off.....	843.97
Gross loss on sale or maturity of ledger assets.....	1,922.25
Decrease in book value of ledger assets.....	2,661.83
Total disbursements.....	\$ 758,928.40
Balance.....	\$ 6,558,885.42

LEDGER ASSETS

Book value of real estate.....	\$ 5,876.00
Mortgage loans on real estate.....	114,710.00
Book value of bonds and stocks.....	5,570,376.50
Deposits in trust companies and banks not on interest.....	8,199.12
Deposits in trust companies and banks on interest.....	319,720.28
Agents' balances, representing business written subsequent to October 1, last.....	473,691.94
Agents' balances, representing business written prior to October 1, last.....	18,204.05
All other ledger assets, total.....	43,196.83
Total ledger assets.....	\$ 6,558,885.42

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,262.89
Interest due and accrued on bonds.....	20,669.18
Interest due and accrued on other assets.....	18,500.00
Total.....	40,432.07
Gross assets.....	\$ 6,594,317.49

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 18,204.05
Book value of ledger assets over market value.....	373,737.43
Total.....	391,941.48
Total admitted assets.....	\$ 6,202,376.01

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 136,337.39	
Gross claims in process of adjustment, or in suspense.....	438,064.22	
Gross claims related.....	37,974.50	
Total claims for losses.....	\$ 562,427.92	
Deduct reinsurance.....	177,549.66	
Net amount of unpaid losses.....	\$ 468,378.26	
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 1,038,933.38	
Gross unearned premiums pro rata on fire risks running more than one year.....	2,429,427.69	
Total unearned premiums as computed above.....	3,478,361.07	
State, county and municipal taxes due or accrued.....	85,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	15,000.00	
All other liabilities, total.....	302.64	
Total of all liabilities except capital.....	\$ 3,967,688.78	
Cash capital.....	\$ 500,000.00	
Surplus over all liabilities.....	1,714,771.63	
Surplus as regards policyholders.....	2,214,771.63	
Total liabilities.....	\$ 6,992,375.41	

Name and address of rating bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1914.....	\$830,588,503.00	\$ 8,092,154.29
Written during the year.....	571,469,214.00	5,996,385.23
Totals.....	\$1,402,057,717.00	\$ 14,088,539.52
Expired and terminated.....	506,740,217.00	5,485,422.46
In force at end of the year.....	\$886,317,500.00	\$ 8,576,117.16
Deduct amount reinsured.....	182,000,964.00	1,753,307.65
Net amount in force.....	\$714,317,500.00	\$ 6,822,809.45

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$102,104,915.00	\$ 2,077,867.78
Two years.....	6,265,675.00	39,864.70
Three years.....	375,215,025.00	3,703,721.58
Four years.....	5,667,686.00	45,866.50
Five years and over.....	134,200,255.00	1,457,465.15
Net amount in force December 31, 1915.....	\$714,317,500.00	\$ 6,822,809.45

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 100,000.00
Losses incurred during the year.....	1,989,219.97
Amount loaned to officers and directors.....	5,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 5,713,967.00	\$ 211,815.50
Gross premiums on risks written.....	56,999.12	1,394.82
Losses paid.....	37,478.17	29.60
Losses incurred.....	41,642.11	29.00

WESTERN ASSURANCE COMPANY

Located at No. 22 Wellington St. East, Toronto, Dom. of Canada.
 Incorporated August, 1851. Commenced Business August, 1851.
 W. B. Meikle, Vice-President and General Manager. C. C. Foster, Secretary.

CAPITAL

Deposit capital.....	\$ 212,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 2,645,562.49
Extended at.....	\$ 2,645,562.49

INCOME

	Fire	Marine and Inland	
Gross premiums.....	\$ 2,963,629.14	\$ 799,377.80	
Deduct gross amount paid for reinsurance, fire, \$571,149.12; marine and inland, \$128,259.22; return premiums, fire, \$415,886.32; marine and inland, \$15,429.20.....	964,702.45	126,688.91	
Total premiums (other than perpetu-als).....	\$ 1,101,452.69	\$ 672,688.89	\$ 1,707,141.67
Gross interest on bonds and dividends on stocks.....		\$ 89,354.48	
Gross interest on deposits, trust companies or banks.....		7,490.31	
Gross interest from other sources.....		197.63	
Total gross interest and rents.....			97,042.52
From agents' balances previously charged off.....			184,027.34
Gross profit on sale or maturity of ledger assets.....			1,067.50
Total income.....			\$ 1,961,829.05
Total.....			\$ 4,607,211.52

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 1,026,171.45	\$ 464,446.62	
Deduct amount received for salvage, fire, \$6,519.92; marine and inland, \$51,142.56; reinsurance, fire, \$238,255.22; marine and inland, \$127,652.78; discount, fire, \$96.27.....	344,631.52	188,996.32	
Net amount paid for losses.....	\$ 711,519.62	\$ 277,445.30	\$ 988,964.92
Expenses of adjustment, settlement of losses.....			14,555.78
Commissions or brokerage.....			348,072.00
Salaries and expenses of special and general agents.....			65,006.51
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....			72,229.51
Rents—including company's occupancy of its own buildings.....			4,541.38
Advertising, printing and stationery.....			25,457.74
Postage, telegrams, telephone and express.....			12,964.64
Legal expenses.....			925.54
Furniture and fixtures.....			1,275.84
Maps, including corrections.....			2,809.71
Underwriters' boards and tariff associations.....			18,265.46
Fire department, fire patrol and savings corps assessments, fees, taxes and expenses.....			5,182.14
Inspections and surveys.....			5,149.08
State taxes on premiums.....			25,297.54
Insurance department licenses and fees.....			9,929.81
All other licenses, fees and taxes.....			20,621.37

All other disbursements, total.....	1,903.70
Remitted to home office.....	135,881.33
Agents' balances charged off.....	8,253.91
Gross loss on sale or maturity of ledger assets.....	4,456.49
Total disbursements.....	\$ 1,769,263.33
Balance.....	\$ 2,837,947.60

LEDGER ASSETS

Book value of bonds and stocks.....	\$ 2,070,735.22
Deposits in trust companies and banks of interest.....	282,461.18
Agents' balances, representing business written subsequent to October 1, last.....	360,806.29
Agents' balances, representing business written prior to October 1, last.....	342.32
Bills receivable, taken for marine and inland risks.....	1,905.10
Bills receivable taken for fire risks.....	1,110.08
All other ledger assets, total.....	
Total ledger assets.....	\$ 2,837,947.60

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 23,523.30
Total.....	23,523.30
All other non-ledger assets, total.....	15,766.61
Gross assets.....	\$ 2,877,237.60

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery.....	\$ 1,110.08
Agents' balances, representing business written prior to October 1, last.....	30,427.32
Market value of special deposits in excess of liabilities	19,318.07
Book value of ledger assets over market value.....	88,556.79
Total.....	129,422.26
Total admitted assets.....	\$ 2,747,815.34

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 276,422.04
Gross claims resisted.....	7,988.00
Total claims for losses.....	\$ 284,410.04
Deduct reinsurance.....	70,612.00
Net amount of unpaid losses.....	\$ 213,798.04
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 342,098.30
Gross unearned premiums pro rata on fire risks running more than one year.....	740,049.51
Gross unearned premiums at 50 per cent on inland navigation risks.....	54,923.01
Ocean cargo, 100 per cent.....	35,798.64
Gross unearned premiums 50 per cent on marine risks, time and hull.....	30,290.43
Total unearned premiums as computed above.....	1,192,170.39
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,300.00
State, county and municipal taxes due or accrued.....	25,607.12
Commissions, brokerage and other charges due or to become due to agents and brokers.....	4,743.97
Total of all liabilities except capital.....	\$ 1,428,519.52
Cash capital.....	\$ 212,000.00
Surplus over all liabilities.....	1,097,295.82
Surplus as regards policyholders.....	1,309,295.82
Total liabilities.....	\$ 2,747,815.34

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$994,225,885.00	\$ 2,949,417.28	\$ 11,486,322.00	\$ 188,125.36
Written during the year.....	214,634,544.00	2,085,479.14	165,423,323.00	799,377.89
Excess of original premiums.....		6,338.39		
Totals.....	\$318,860,429.00	\$ 5,141,104.81	\$176,906,645.00	\$ 987,503.15
Expired and terminated.....	187,731,422.00	2,009,776.84	144,200,104.00	721,197.74
In force at end of the year.....	\$331,219,007.00	\$ 2,131,327.97	\$2,700,551.00	\$ 262,305.41
Deduct amount reinsured.....	106,309,726.00	948,062.50	11,767,732.00	77,069.89
Net amount in force.....	\$224,949,281.00	\$ 2,183,265.47	\$ 9,932,819.00	\$ 185,245.52

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 71,319,479.00	\$ 684,197.61
Three years.....	113,815,073.00	1,021,968.18
Five years.....	30,814,729.00	477,099.68
Net amount in force December 31, 1915.....	\$224,949,281.00	\$ 2,183,265.47

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 75,000.00
Losses incurred during the year.....	996,006.74

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written.....	\$ 1,785,742.00		\$ 101,250.00
Gross premiums on risks written.....	18,353.64		543.50
Losses paid.....	29,063.70	20.12	28.35
Losses incurred.....	27,254.68	20.12	28.35

THE WILLIAMSBURGH CITY FIRE INSURANCE COMPANY

Located at No. 95 William St., New York City, N. Y.
 Incorporated 1853. Commenced Business 1858.
 Geo. R. Branson, President. D. J. Burtis, Secretary

CAPITAL

Capital stock paid in cash.....	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	4,793,402.00
Extended at.....	\$ 4,793,402.00

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 4,272,247.42	\$ 75,651.22
Deduct gross amount paid for reinsurance, fire, \$556,288.87; marine and inland, \$56,733.03; return premiums, fire, \$745,067.57; marine and inland, \$192.85.....	1,701,456.37	56,925.88
Total premiums (other than per-petuals).....	\$ 2,570,791.05	\$ 18,725.34
Gross interest on mortgage loans.....	\$ 26,510.44	
Gross interest on collateral loans.....	250.00	
Gross interest on bonds and dividends on stocks.....	162,104.00	
Gross interest on deposits, trust companies or banks.....	5,978.75	
Gross interest from other sources.....	739.67	
Gross rents—including company's occupancy of its own building.....	6,162.42	
Total gross interest and rents.....		192,745.24

From other sources, total.....	868.66
From agents' balances previously charged off.....	34.33
Gross profit on sale or maturity of ledger assets.....	28,440.44
Total income	\$ 2,818,505.43
Total	\$ 7,611,908.03

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 1,777,075.01
Deduct amount received for salvage, fire, \$13,425.00; reinsurance, fire, \$468,091.56; discount, fire, \$1,050.81	423,168.06
Net amount paid for losses	\$ 1,353,906.95
Expenses of adjustment, settlement of losses.....	45,706.35
Commissions or brokerage.....	504,720.29
Salaries and expenses of special and general agents.....	459.86
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	45,744.30
Rents—including company's occupancy of its own buildings.....	9,290.00
Advertising, printing and stationery.....	17,302.17
Postage, telegrams, telephone and express.....	15,150.04
Legal expenses.....	2,368.04
Furniture and fixtures.....	129.35
Underwriters' boards and tariff associations.....	31,089.01
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	11,441.82
Inspections and surveys.....	267.76
Repairs and expenses on real estate.....	2,615.06
Taxes on real estate.....	923.93
State taxes on premiums.....	48,118.41
Insurance department licenses and fees.....	11,303.63
All other licenses, fees and taxes.....	29,035.56
All other disbursements, total.....	386.28
Interest and dividends to stockholders.....	100,000.00
Gross loss on sale or maturity of ledger assets.....	37,617.77
Decrease in book value of ledger assets.....	5,000.60
Total disbursements	\$ 2,715,432.38
Balance	\$ 4,896,565.65

LEDGER ASSETS

Book value of real estate.....	\$ 102,931.82
Mortgage loans on real estate.....	503,800.00
Loans secured by pledge of bonds, stocks or other collateral.....	5,000.00
Book value of bonds and stocks.....	3,426,019.69
Cash in office.....	615.82
Deposits in trust companies and banks on interest.....	377,484.08
Agents' balances, representing business written subse- quent to October 1, last.....	444,086.81
Bills receivable taken for fire risks.....	56,587.43
Total ledger assets	\$ 4,896,565.65

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 6,238.65
Interest due and accrued on bonds.....	15,902.18
Total	21,740.83
Market value of bonds and stocks over book value.....	94,362.31
All other non-ledger assets, total.....	2,736.85
Gross assets	\$ 5,015,405.64

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess.....	\$ 18,830.16
Total	18,830.16
Total admitted assets	\$ 4,996,565.48

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 32,436.00
Gross claims in process of adjustment, or in suspense.....	223,498.00
Gross claims resisted.....	40,974.00
Total claims for losses	\$ 296,908.00
Deduct reinsurance.....	67,220.00
Net amount of unpaid losses	\$ 229,688.00
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned pre- miums pro rata on fire risks running more than one year.....	\$ 2,606,167.61
Gross unearned premiums on marine risks.....	5,432.35
Total unearned premiums as computed above	2,611,599.96
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	2,000.00
State, county and municipal taxes due or accrued.....	37,000.00
All other liabilities, total.....	5,509.80
Total of all liabilities except capital	\$ 2,885,797.83
Cash capital.....	\$ 1,000,000.00
Surplus over all liabilities.....	1,110,787.63
Surplus as regards policyholders	2,110,787.63
Total liabilities	\$ 4,996,585.48

Name and address of Rating Bureau whose rates you have adopted in this state: Iowa Rating Bureau, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force December 31, 1914.....	\$ 621,841,794	\$ 6,421,828.17		
Written during the year.....	494,025,012	4,273,247.42	\$ 29,480,468.00	\$ 75,631.52
Excess of original premiums.....		711.79		
Totals	\$1,020,464,806	\$ 10,694,767.38	\$ 29,450,468.00	\$ 75,631.52
Expired and terminated.....	387,848,130	4,128,542.23	15,590,078.00	54,488.73
In force at end of the year.....	\$ 638,516,647	\$ 6,556,225.15	\$ 4,890,392.00	\$ 21,182.79
Deduct amount reinsured.....	138,382,092	1,303,802.49	3,345,630.00	14,900.75
Net amount in force	\$ 500,223,555	\$ 5,195,422.66	\$ 1,544,762.00	\$ 6,302.04

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$123,583,981.00	\$ 1,536,009.00
Two years.....	744,833.00	6,247.26
Three years.....	251,448,000.00	2,182,598.33
Four years.....	1,629,098.00	14,582.64
Five years.....	122,817,333.00	1,452,985.24
Net amount in force December 31, 1915	\$500,223,555.00	\$ 5,195,422.66

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 80,000.00
Losses incurred during the year.....	1,294,600.10

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written.....	\$ 6,682,262.00	\$ 3,396,242.00
Gross premiums on risks written.....	90,335.88	20,710.24
Losses paid.....	84,219.40	2,123.64
Losses incurred.....	79,536.92	2,531.51

State and County Mutual Associations

TABLE NO. VI—OFFICERS, RISKS IN FORCE—DECEMBER 31,

Number	Name of Company	Name of President	Address of President
1	Druggists Mutual Insurance Association.....	A. O. Wilson.....	Oelwein.....
2	Equity Mutual Fire Insurance Association.....	M. A. Clark.....	Sioux Center.....
3	Farm Property Mutual Insurance Association.....	Fredt Huttelocher.....	Des Moines.....
4	Farmers Co-operative Elevator Mutual Insurance Assn.....	Hans Moeller.....	Sioux Center.....
5	German Mutual Insurance Association.....	M. W. Biehey.....	Le Mars.....
6	Grain Shippers Mutual Fire Insurance Association.....	W. E. Johnston.....	Ida Grove.....
7	Home Mutual Insurance Association.....	J. A. Benson.....	Sheldon.....
8	Iowa Assessment Mutual Insurance Association.....	T. W. Large.....	De Witt.....
9	Iowa Automobile Owners Mutual Insurance Association.....	Frank S. Shankland.....	Des Moines.....
10	Iowa Farmers Mutual Reinsurance Association.....	P. J. Shaw.....	Plover.....
11	Iowa Hardware Mutual Insurance Association.....	L. O. Abbott.....	Marshalltown.....
12	Iowa Implement Mutual Insurance Association.....	P. P. Arney.....	Marshalltown.....
13	Iowa Mercantile Mutual Fire Insurance Association.....	A. W. Greenb.....	Spencer.....
14	Iowa State Mutual Automobile Insurance Association.....	E. A. Cravy.....	Grundy Center.....
15	Lutheran Mutual Fire Insurance Association.....	O. J. Sodergren.....	Rock Island, Ill.....
16	Manterville Mutual Fire and Lightning Ins. Assn.....	C. E. Anderson.....	Dudley.....
17	Mutual Fire & Tornado Association.....	C. N. Doane.....	Newton.....
18	Protected Mutual Fire Insurance Association.....	O. H. Thornton.....	Des Moines.....
19	Retail Merchants Mutual Fire Insurance Association.....	J. J. Grove.....	Ames.....
20	Town Mutual Dwelling House Insurance Association.....	P. E. Gordon.....	Des Moines.....
21	Union Mutual Fire & Lightning Insurance Association.....	J. S. Backus.....	Stuart.....
22	Western Grain Dealers Mutual Fire Insurance Assn.....	Jay A. King.....	Nevada.....
Total State Mutual Fire Associations.....			
EXCLUSIVE TORNAO.			
1	Iowa Mutual Tornado Insurance Association.....	N. Denmore.....	Des Moines.....
EXCLUSIVE HALL.			
1	Des Moines Mutual Hall and Cyclone Insurance Assn.....	O. G. Chesley.....	Des Moines.....
2	Eastern Iowa Mutual Hall Association.....	L. J. Gilmore.....	Davenport.....
3	Federal Mutual Insurance Association.....	H. J. Shepherd.....	Des Moines.....
4	Farmers Mutual Hall Insurance Association.....	Swift Rutledge.....	Early.....
5	Farmers State Mutual Hall Association.....	Mack J. Groves.....	Estherville.....
6	Guarantee Mutual Hall Association.....	F. D. Babcock.....	Ida Grove.....
7	Mutual Hallstorm Insurance Association.....	Forest Huttelocher.....	Des Moines.....
8	Mutual Horticultural Insurance Association of Iowa.....	W. S. Tvdrick.....	Des Moines.....
Total Exclusive Hall.....			
Grand Total State Mutual.....			

*Reinsured during 1915.

1915, STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Jan. 1, 1915	Risks written during year	Risks expired and cancelled during year	Risks in force Jan. 1, 1916
Al. Falkenhalmr	Algona.....	Nov., 1909.....	\$ 1,422,306	\$ 1,306,030	\$ 1,403,977	\$ 1,655,679
G. C. McCutchen	Ida Grove.....	Aug. 18, 1892.....	4,553,851	4,089,022	4,388,327	3,907,356
C. V. Stanley	Des Moines.....	Feb. 17, 1909.....	7,800,682	2,945,291	1,908,321	9,064,652
J. C. Lockin	Aurelia.....	Feb. 5, 1909.....	1,079,849	565,681	409,441	1,738,500
R. J. Koebler	Le Mars.....	April, 1901.....	4,001,329	2,402,318	1,344,882	5,059,765
F. D. Babcock	Ida Grove.....	Dec., 1896.....	3,473,320	3,487,032	3,083,290	3,877,726
H. J. Rowe	Des Moines.....	Nov. 21, 1901.....	10,734,042	6,374,375	4,902,061	12,145,726
G. M. Smith	De Witt.....	1909.....	24,730,217	11,267,937	8,024,794	27,637,428
L. S. Troupe	Des Moines.....	March 26, 1912.....		313,163	33,779	279,304
J. E. Brooks	Greenfield.....	April 19, 1909.....	1,019,394	646,182	172,715	1,493,861
A. B. Sale	Mason City.....	Aug. 20, 1903.....	6,646,060	6,646,900	7,002,823	6,506,836
D. M. Grove	Nevada.....	Feb. 1, 1903.....	5,150,321	4,428,379	3,201,970	6,482,723
O. D. Jenkins	Spencer.....	Oct., 1895.....	4,081,629	2,287,157	2,000,702	5,178,094
R. S. Taft	Grundy Center.....	July 20, 1912.....	1,823,013	2,180,783	1,402,627	2,131,169
Nils Anderson	Burlington, Ia.....	Jan. 17, 1889.....	1,054,300	417,783	347,292	2,024,611
C. L. Johnson	Dudley.....		590,025	143,300	125,510	597,715
J. Lindley Coon	Newton.....	Sept. 3, 1909.....	13,617,370	4,048,470	2,284,496	14,841,433
C. G. Winset	Des Moines.....	Sept. 3, 1908.....	1,470,322	702,167	363,300	1,809,230
Ira B. Thomas	Des Moines.....	Sept. 17, 1900.....	3,788,615	2,327,423	2,061,062	4,004,976
B. Rees Jones	Des Moines.....	Nov., 1895.....	55,806,106	10,922,924	9,401,346	62,094,633
Geo. H. Baker	Emmetsburg.....	March 4, 1897.....	4,320,223	1,425,830	1,400,800	4,346,161
George A. Wells	Des Moines.....	Aug. 15, 1907.....	2,602,714	3,788,725	2,006,355	3,325,174
			\$108,052,067	\$78,253,002	\$59,016,569	\$187,290,000
J. B. Herriman	Des Moines.....	Jan. 1, 1884.....	\$108,617,008	\$45,082,683	\$31,307,685	\$201,682,000
W. S. Hazard, Jr.	Des Moines.....	Jan. 13, 1890.....	\$ 2,807,010	\$ 2,528,407	\$ 2,061,281	\$ 2,464,130
G. M. Smith	De Witt.....	May 15, 1903.....	586,500	121,520	110,045	698,000
Wm. C. Norton	Des Moines.....	Jan. 25, 1915.....	4,353,274	545,110	545,110	4,013,164
W. A. Burlidge	Des Moines.....	March 4, 1903.....	16,065,796	14,033,308	10,870,697	20,156,667
M. E. Groves	Estherville.....	June 4, 1898.....	2,070,697	846,321	986,925	1,929,030
J. V. F. Babcock	Sioux City.....	1910.....	544,714		544,714	
C. V. Stanley	Des Moines.....	May 4, 1899.....	842,769	340,079	361,802	822,566
W. F. Ghorzley	Des Moines.....	April 22, 1905.....	3,533,262	2,543,148	2,039,070	3,639,344
			\$ 26,343,748	\$ 25,600,667	\$ 18,104,724	\$ 23,039,661
			\$889,013,753	\$48,716,745	\$14,118,748	\$22,611,730

TABLE NO. VII—INCOME, DECEMBER 31, 1915, STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Association	Location	Letter assets Dec. 31, 1914	Total net as- sets	Interest and rents	Money borrowed	All other sources	Total income	Sum of ledger assets and in- come
Druggists Mutual Ins. Assn. of Iowa.....	Alfonso, Iowa	6,007.00	\$ 11,606.13	189.22	.....	800.00	\$ 12,566.45	19,500.51
Equity Mutual Fire Ins. Assn.....	Sioux City, Iowa	21,097.47	32,496.38	60.07	38,800.00	4.76	22,498.31	22,903.78
First National Mutual Fire Ins. Assn.....	Ames, Iowa	9,039.02	5,671.53	336.78	.....	.....	5,888.31	11,921.83
Frank Co-Op. Exch. Mut. Ins. Assn. of Iowa.....	Ames, Iowa	28,731.86	6,673.55	632.40	1,400.00	.....	36,710.30	64,484.21
German Mutual Ins. Assn.....	Le Mars, Iowa	.....	.....	.....	.....	.....	.....	.....
Grain Shippers Mutual Fire Ins. Assn.....	Ida Grove, Iowa	25,469.88	47,124.61	1,214.79	.....	119.06	48,354.31	73,815.19
Home Mutual Ins. Assn. of Iowa.....	Des Moines, Iowa	30,741.96	100,444.99	3,091.91	2,040.30	81.57	104,488.92	131,116.87
Iowa Assessment Mutual Ins. Assn.....	Des Witt, Iowa	59,879.61	1,903.13	.....	.....	.....	2,418.32	161,367.63
Iowa Automobile Owners Mut. Ins. Assn.....	Des Moines, Iowa	100.81	2,386.39	.....	.....	.....	2,386.99	4,443.32
Iowa Farmers' Mutual Reinsurance Assn.....	Owensville, Iowa	.....	.....	.....	.....	.....	.....	5,327.11
Iowa Hardware Mutual Ins. Assn.....	Mason City, Iowa	56,986.51	57,381.45	2,277.01	.....	.....	60,658.46	117,944.97
Iowa Implement Mutual Ins. Assn.....	Serrada, Iowa	18,479.57	21,714.27	862.46	.....	.....	21,579.40	30,977.10
Iowa Lumber Mutual Ins. Assn.....	Des Moines, Iowa	1,228.58	15,799.89	.....	1,500.00	.....	17,299.89	18,327.97
Iowa State Mutual Automobile Ins. Assn.....	Grundy Center, Iowa	1,335.13	9,680.34	.....	500.00	.....	10,180.34	19,333.47
Luthera Mutual Fire Ins. Assn.....	Burlington, Iowa	.....	.....	.....	.....	.....	.....	.....
Manchester Mutual F. & L. Ins. Assn.....	Dodley, Iowa	413.70	2,135.07	.....	450.00	.....	2,585.07	5,000.42
Mutual Fire and Tornado Assn.....	Newton, Iowa	738.30	28,086.17	.....	2,800.00	31.07	30,897.81	31,046.30
Protected Mutual Fire Ins. Assn.....	Des Moines, Iowa	274.37	4,671.07	.....	1,000.00	.....	5,671.07	5,946.04
Retail Merchants Mutual Fire Ins. Assn.....	Des Moines, Iowa	1,484.16	23,251.70	.....	.....	1,051.37	24,303.07	25,787.23
Town Mutual Dwelling House Ins. Assn.....	Des Moines, Iowa	6,138.12	33,670.81	1,676.65	.....	.....	35,347.46	102,849.58
Union Mutual Fire & Lightning Ins. Assn.....	Emmettsburg, Iowa	2,899.33	24,627.41	239.29	.....	.....	24,866.71	28,800.67
Western Grain Dealers Mut. Fire Ins. Assn.....	Des Moines, Iowa	30,412.17	20,706.96	704.68	.....	119.36	21,426.96	65,021.13
Total		\$ 328,378.59	\$ 608,662.33	\$ 313,125.48	\$ 218,300.70	\$ 3,361.43	\$ 643,509.84	\$ 972,126.43
Iowa Mutual Tornado Ins. Assn.....	Des Moines, Iowa	\$ 120,441.00	\$ 130,316.29	\$ 4,425.28	.....	10.02	\$ 145,702.12	\$ 273,133.13
EXCLUSIVE TORNADO.								
EXCLUSIVE HALL.								
Des Moines Mut. Hall & Creditor Ins. Assn.....	Des Moines, Iowa	4,128.00	\$ 28,726.41	.....	7,200.00	.....	\$ 40,226.24	\$ 61,323.95
Eastern Iowa Mutual Hall Assn.....	Des Witt, Iowa	4,374.80	6,338.81	155.33	.....	.....	500,857.13	733,071.51
Farmer Mutual Hall Ins. Assn. of Iowa.....	Des Moines, Iowa	164,114.82	565,688.18	4,145.95	.....	130.00	570,000.00	924,896.53
First National Mutual Hall Assn.....	Estherville, Iowa	67,683.74	40,177.77	683.12	41,000.00	.....	83,970.31	92,496.63
Federal Mut. Hall Ins. Assn.....	Des Moines, Iowa	.....	29,970.21	.....	.....	.....	.....	88,970.21
Mutual Hallstorm Ins. Assn. of Iowa.....	Des Moines, Iowa	6,813.12	21,297.67	.....	1,000.00	7.66	25,305.42	31,548.71
Mut. Horticultural Ins. Assn. of Iowa.....	Des Moines, Iowa	18,704.81	101,685.94	132.27	25,000.00	218.21	125,000.42	143,766.23
Total Exclusive Hall		\$ 560,210.61	\$ 800,007.61	\$ 5,135.67	\$ 33,000.00	\$ 556.16	\$ 919,999.60	\$ 1,161,171.20
Grand Total All State Mutuals		\$ 698,210.21	\$ 1,087,080.67	\$ 222,686.42	\$ 982,800.9	\$ 3,728.31	\$ 1,778,201.61	\$ 2,469,510.80

TABLE NO. VIII—DISBURSEMENTS, DECEMBER 31, 1915,

Name of Association	Net paid losses	Legal, investi- gating and ad- justment expenses	Salaries, ex- cuses, and commissions of agents
Druggists Mutual Ins. Assn. of Iowa.....	\$ 3,340.07	\$ 96.30	\$ 274.76
Equity Mutual Fire Ins. Assn.....	21,338.50	1,229.52	15,117.70
Farm Property Mutual Ins. Assn. of Iowa.....	9,007.09	119.74	6,114.79
Farmers Co-Operative Elev. Mut. Ins. Assn. of Iowa.....	119.68		
German Mutual Ins. Assn.....	32,749.11	1,722.49	3,545.33
Grain Shippers Mutual Fire Ins. Assn.....	16,731.06	510.28	12,507.75
Home Mutual Ins. Assn. of Iowa.....	15,380.89	490.11	7,432.90
Iowa Assessment Mutual Ins. Assn.....	41,762.72	481.96	22,069.49
Iowa Automobile Owners Mut. Ins. Assn.....	11.00		2,161.97
Iowa Farmers Mutual Reinsurance Assn.....	1,356.90		
Iowa Hardware Mutual Ins. Assn.....	40,684.97	538.05	305.32
Iowa Implement Mutual Ins. Assn.....	13,412.22	214.37	6,024.50
Iowa Mercantile Mutual Fire Ins. Assn.....	4,319.08	76.45	5,701.64
Iowa State Mutual Automobile Ins. Assn.....	7,715.00	60.00	4,100.25
Lutheran Mutual Fire Ins. Assn.....	2,357.46	140.50	
Munteville Mutual F. & L. Ins. Assn.....	1,035.12		
Mutual Fire and Tornado Assn.....	10,540.33	413.36	5,128.17
Protected Mutual Fire Ins. Assn.....	2,364.01	74.31	1,301.95
Retail Merchants Mutual Fire Ins. Assn.....	7,111.57	276.33	3,981.22
Town Mutual Dwelling House Ins. Assn.....	40,301.33	819.35	24,546.37
Union Mutual Fire & Lightning Ins. Assn.....	8,332.01	208.84	5,394.62
Western Grain Dealers Mutual Fire Ins. Assn.....	\$ 7,564.03	\$ 293.87	\$ 3,344.28
Total Mutual Fire.....	\$ 287,977.70	\$ 7,797.88	\$129,628.78
EXCLUSIVE TORNAO.			
Iowa Mutual Tornado Ins. Assn.....	\$ 61,925.50	\$ 3,939.09	\$ 29,611.50
EXCLUSIVE HAIL.			
Des Moines Mut. Hail & Cyclone Ins. Assn.....	\$ 12,517.48	\$ 1,654.68	\$ 23,816.87
Eastern Iowa Mutual Hail Assn.....	4,971.31	313.22	743.59
Farmers Mutual Hail Ins. Assn. of Iowa.....	223,319.56	16,380.67	12,883.91
Farmers State Mutual Hail Assn.....	8,635.65	1,565.45	16,300.72
Federal Mutual Hail Ins. Assn.....	9,984.32	1,774.74	16,467.89
Mutual Hailstorm Ins. Assn. of Iowa.....	13,625.47	113.85	7,002.82
Mutual Horticultural Ins. Assn. of Iowa.....	33,644.57	7,443.47	29,118.30
Total Exclusive Hail.....	\$ 325,630.41	\$ 29,275.38	\$236,332.63
Grand Total All State Mutuals.....	\$ 675,523.67	\$ 41,042.35	\$365,573.91

*Balance as per 1914 report was \$64,022.65 because some assets were listed as net in-

STATE MUTUAL INSURANCE ASSOCIATIONS.

Salaries and expenses— officers and clerks	Rent, repairs and taxes on real estate	Taxes on prem- iums and all other licenses and fees	Borrowed money repaid	Interest paid	Advertising, printing and other dis- bursements	Total disbursements	Balance
\$ 3,024.00	\$ 177.65	\$ 172.81		\$ 534.96	\$ 7,020.05	\$ 11,828.46	
9,496.75	730.00	730.89		3,318.14	50,867.50	23,106.28	
1,498.16	63.00	144.71	\$10,500.00	\$ 200.82	1,017.08	28,846.99	4,250.36
1,213.40		138.50			912.88	2,435.84	12,485.09
3,900.00	359.66	1,199.45	330.00		1,372.91	4,808.95	19,615.26
5,749.92	697.51	483.47			3,449.02	40,179.61	33,635.56
4,632.85	180.00	282.86			942.48	29,243.00	8,872.87
7,341.73	142.38	560.21			2,659.58	78,317.00	85,050.63
230.29	135.00	17.00	250.00		1,035.01	3,849.27	184.05
335.00	31.50	4.50		65.86	119.02	1,322.78	424.00
6,015.11	600.00	115.42			1,678.85	49,995.72	67,949.25
4,881.02	322.00	330.19			2,250.05	27,407.11	29,659.99
3,508.36	330.00	295.78	2,000.00	68.10	1,421.98	17,729.89	18,907.72
2,773.65	55.00	174.11		22.60	1,301.98	17,229.92	1,291.05
1,261.31		21.83	500.00	7.80	879.30	4,635.51	5,808.13
331.65		6.19	300.00	12.10	62.21	2,548.27	451.15
3,196.15	230.00	188.79	8,700.00	461.22	1,885.60	30,105.70	940.50
687.71		54.50			167.71	4,645.19	1,400.85
3,068.02	635.00	256.95		60.00	1,439.14	17,569.78	6,149.52
18,855.41	1,020.00	1,110.70			1,790.00	83,303.25	19,000.63
4,704.62		201.05			1,242.31	30,910.34	7,969.83
4,019.00	320.65	205.42			2,047.60	17,756.82	47,351.42
\$ 87,364.11	\$ 6,104.06	\$ 6,730.70	\$23,400.00	\$1,409.45	\$ 32,031.91	\$ 81,885.28	\$ 300,201.15
\$ 17,732.50	\$ 1,500.00	\$ 882.41			\$ 6,765.25	\$ 122,406.28	\$ 150,786.73
\$ 13,297.37	\$ 730.00	\$ 1,339.45	\$7,000.00	\$ 404.03	\$ 2,506.12	\$ 63,596.54	\$ 487.30
898.97	50.00	14.72			147.97	7,226.79	4,828.86
24,101.63	1,301.61	2,133.23			12,335.56	424,348.91	300,232.04
10,400.00	730.00	332.00			1,774.78	36,797.52	55,636.73
6,978.53	600.55	67.50	44,000.00	1,320.32	5,800.86	83,100.64	809.57
4,021.29	367.00	229.43	1,000.00	9.17	1,280.25	27,648.23	2,900.51
16,502.79	1,701.80	928.30	23,000.00	310.74	4,004.33	135,764.45	8,000.78
\$ 75,414.47	\$ 6,570.06	\$ 5,204.54	\$75,800.00	\$2,061.06	\$ 36,832.01	\$ 781,822.46	\$ 579,348.80
\$180,481.17	\$ 13,175.32	\$ 12,807.36	\$97,000.00	\$ 4,460.54	\$ 66,149.21	\$1,486,114.12	\$ 929,596.70

stead of gross.

TABLE NO. IX—ASSETS, DECEMBER 31, 1915,

Name of Association	Real estate	Mortgage loans on real estate	Cash in office and banks	Agents' balances
Druggists Mutual Ins. Assn. of Iowa.....				\$ 5,068.58
Equity Mutual Fire Ins. Assn.....				6,987.98
Farm Property Mutual Ins. Assn. of Iowa.....				4,559.30
Fars. Co-Op. Elev. Mut. Ins. Assn. of Iowa.....				12,485.99
German Mutual Ins. Assn.....	\$10,000.00	\$ 2,900.00		6,715.26
Grain Shippers Mutual Fire Ins. Assn.....	7,068.27	8,000.00	\$ 158.81	12,229.89
Home Mutual Ins. Assn. of Iowa.....				5,242.50
Iowa Assessing Mutual Ins. Assn.....	16,585.45	55,080.00		5,698.51
Iowa Automobile Owners Mut. Ins. Assn.....				574.00
Iowa Farmers Mutual Re-Ins. Assn.....				424.03
Iowa Hardware Mutual Ins. Assn.....	22,387.47	37,000.00		18,561.78
Iowa Implement Mutual Ins. Assn.....		15,750.00		1,981.06
Iowa Mercantile Mutual Fire Ins. Assn.....				6,280.22
Iowa State Mutual Automobile Ins. Assn.....				99.84
Lutheran Mutual Fire Ins. Assn.....				5,868.13
Monteville Mut. F. & L. Ins. Assn.....				451.15
Mutual Fire and Tornado Assn.....				364.17
Protected Mutual Fire Ins. Assn.....				964.95
Retail Merchants Mut. Fire Ins. Assn.....				5,094.58
Town Mutual Dwelling House Ins. Assn.....				16,696.30
Union Mutual Fire & Lightning Ins. Assn.....		2,000.00		5,350.33
Western Grain Dealers Mutual Fire Ins. Assn.....		17,892.52		28,713.03
Total Mutual Fire.....	\$66,061.19	\$129,228.62	\$ 158.81	\$ 180,151.04
EXCLUSIVE TORNADO.				
Iowa Mutual Tornado Ins. Assn.....				\$ 148,566.26
EXCLUSIVE HAIL.				
Des Moines Mut. Hall & Cyclone Ins. Assn.....				\$ 487.32
Eastern Iowa Mutual Hall Assn.....				3,798.57
Farmers Mutual Hall Ins. Assn. of Iowa.....		\$8,475.00		395,351.69
Farmers State Mutual Hall Assn.....				62,698.73
Federal Mutual Hall Ins. Assn.....				800.57
Mutual Hallstorm Ins. Assn. of Iowa.....				\$200.51
Mutual Horticultural Ins. Assn. of Iowa.....				8,000.73
Total Exclusive Hall.....			\$ 475.00	\$75,247.17
Grand Total All State Mutuals.....	\$66,061.19	\$129,228.62	\$8,633.81	\$ 673,564.47

STATE MUTUAL INSURANCE ASSOCIATIONS.

Collateral loans	All other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
\$ 3,492.00	\$ 411.50	\$ 11,882.46		\$ 11,882.46	\$ 687.98	\$ 11,244.48
15,307.14	1,661.49	28,146.26	1,270.25	24,375.64	1,628.50	22,747.14
		4,269.36	1,975.00	5,622.36	1,373.00	4,250.36
		12,485.99		12,485.99		12,485.99
		19,615.26	2,000.00	21,615.26	2,000.00	19,615.26
6,169.11		23,625.28	3,089.07	30,712.03	1,613.67	29,107.96
621.37		3,873.87	1,360.00	5,238.87	806.30	4,432.57
8,907.19	513.57	89,030.63	1,005.32	87,056.14	1,648.71	85,407.43
29.00		694.05	528.08	1,146.13	522.06	624.07
		424.00	320.70	750.60		750.60
		67,949.25	3,126.86	71,116.10	5,972.72	65,143.38
2,306.69	472.25	20,639.99	1,880.87	22,370.80	1,128.28	21,242.52
1,699.74	5,911.79	12,967.72	1,000.00	13,967.72	1,177.96	12,789.76
1,130.21	71.00	1,291.96	1,519.18	2,810.28	2,072.06	737.62
		5,868.13	300.00	6,068.13	200.00	5,868.13
		451.15		451.15		451.15
		940.50	1,186.66	2,127.15	1,110.67	1,016.48
485.19	1,449.85	1,449.85	1,460.80	2,910.65	1,400.38	1,510.27
2,941.59	112.65	8,149.82	800.00	8,949.82	810.01	8,139.81
2,973.27		19,659.53	698.33	20,357.86	941.69	19,416.17
		7,900.33	3,001.80	10,902.13	537.62	10,364.51
		47,294.42	5,713.72	53,008.14	2,147.28	50,860.86
\$ 45,948.69	\$ 8,715.09	\$ 300,391.15	\$ 80,710.98	\$ 429,972.66	\$ 22,738.01	\$ 398,234.65
\$ 2,300.49		\$ 150,786.73	\$ 2,304.72	\$ 155,091.47	\$ 221.54	\$ 152,869.23
		\$ 487.32	\$ 2,000.70	\$ 2,488.02	\$ 1,000.00	\$ 1,488.02
		3,828.55		3,828.55	12.60	3,815.95
		309,623.04		309,623.04		309,623.04
		22,698.73	6,400.75	29,109.48	6,400.75	22,698.73
		809.57	31,148.81	31,958.38	31,148.81	809.57
		3,009.51	4,269.54	7,279.05	4,269.64	3,009.51
		8,000.73	37,790.64	45,791.42	37,790.94	8,000.73
\$ 626.02		\$ 379,248.50	\$ 81,670.54	\$ 460,919.34	\$ 80,682.49	\$ 380,236.85
\$ 48,773.02	\$ 8,715.09	\$ 920,896.70	\$ 114,689.19	\$ 1,035,982.89	\$ 103,061.74	\$ 932,921.15

TABLE NO. X—LIABILITIES, DECEMBER 31, 1915, STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Association	Net unpaid claims	Reinsurance	Reserve for unpaid losses and expenses	Borrowed money	Other liabilities	Total liabilities
Druggists Mutual Ins. Assn. of Iowa.....	\$ 100.00	\$ 6,008.79				\$ 6,008.79
Equity Mutual Fire Ins. Assn. of Iowa.....	1,300.88	25,645.04				24,304.26
Farmers Mutual Ins. Assn. of Iowa.....						
Farmers Co-operative Elev. Mut. Ins. Assn. of Iowa.....		6,484.47				6,484.47
German Mutual Ins. Assn.....	2,221.85			\$ 1,300.00		3,521.85
Grain Shippers Mutual Fire Ins. Assn.....	4,764.50	30,686.32				35,450.82
Home Mutual Ins. Assn. of Iowa.....	150.00					150.00
Iowa Assessment Mutual Ins. Assn.....	2,385.00	66,110.67		2,300.00		68,825.67
Iowa Automobile Tarpers Mut. Ins. Assn.....						2,300.00
Iowa Painters Mutual Reinsurance Assn.....						
Iowa Hardware Mutual Ins. Assn.....	8,022.47	48,800.35				56,822.82
Iowa Implement Mutual Fire Ins. Assn.....	800.00	1,541.25				2,341.25
Iowa State Mutual Automobile Ins. Assn.....	2,775.25	8,071.25				10,846.50
Lutheran Mutual Fire Ins. Assn.....			\$ 300.00	1,542.75	55.58	4,074.68
Monterville Mutual F. & L. Ins. Assn.....	708.00		8.50	350.00		1,066.50
Mutual Fire and Tornado Assn.....				300.00		300.00
Protected Mutual Fire Ins. Assn.....	1,100.00	9,136.25	100.00	2,475.00		12,811.25
Rockwell Mutual Fire Ins. Assn.....	100.00					100.00
Town Mutual Dwelling Block Ins. Assn.....						
Union Mutual Fire & Lightning Ins. Assn.....	27.06	9,467.56				9,494.62
Western Grain Dealers Mutual Fire Ins. Assn.....		25,459.97				25,459.97
Total Mutual Fire.....	\$ 24,861.51	\$ 234,550.25	\$ 308.50	\$ 9,658.55	\$ 330.45	\$ 239,710.27

EXCLUSIVE TORNADO.

Iowa Mutual Tornado Ins. Assn.....						
EXCLUSIVE HAIL.						
Dew Moines Mut. Hail & Cyclone Ins. Assn.....	\$ 500.00					\$ 500.00
Eastern Iowa Mutual Hail Assn.....						
Farmer's Mutual Hail Assn. of Iowa.....	122,023.00					122,023.00
Farmer's State Mutual Hail Assn.....						
Federal Mutual Hail Ins. Assn.....	500.00					500.00
Mutual Hailstorm Ins. Assn. of Iowa.....	202.00					202.00
Mutual Hailcollural Ins. Assn. of Iowa.....						
Total Exclusive Hail.....	\$ 123,005.00					\$ 123,005.00
Gross Total All State Mutuals.....	\$ 217,077.07	\$ 234,360.25	\$ 308.50	\$ 9,658.55	\$ 330.45	\$ 462,335.82

TABLE NO. XI—OFFICERS, RISKS IN FORCE, DECEMBER, 31,

Number	Name of Association	Name of President	Address of President
1	Adair County Mutual Insurance Association.	L. M. Kilburn	Greenfield
2	Adair Mutual Association.	J. P. Martin	Prescott
3	German Farmers Mutual Ins. Assn. of Allamakee Co.	A. I. Steffen	Waukon
4	Scandinavian Mutual Protective Association.	H. C. Megorden	Watserville
5	Greeley Farmers Mutual Fire Insurance Association.	J. O. Tibben	Esira.
6	Appanoose County Farmers Mutual Insurance Assn.	D. T. Harris	Mystic
7	Eden Mutual Insurance Association.	J. H. Fry	Luzerne
8	Iowa Township Mutual Fire Insurance Association.	H. A. Badoke	Luzerne
9	Vinton Mutual Insurance Association.	C. C. Griffin	Vinton
10	Danish Mutual Insurance Association.	Jens Nielsen	Cedar Falls
11	Farmers Mutual Insurance Association.	W. A. Blough	Waterloo
12	Farmers Mutual Insurance Association of Boone Co.	Joseph A. Judge	Boone
13	Swedish Mutual Insurance Association.	Ernest Carlson	Boone
14	Brener County Mutual Fire & Lightning Ins. Assn.	Wm. Luhring	Waverly
15	First German Mutual F. L. & W. Ins. Assn.	Carl Bruns	Readyly
16	German Mutual F. L. & W. Ins. Assn. of Maxfield.	John Widdel	Denver
17	Farmers Mutual Insurance Association.	J. E. Brame	Independence
18	Farmers Mutual Fire & Lightning Insurance Assn.	A. A. Adams	Allison
19	Butler Co. Farmers Mutual F. & L. Ins. Assn.	W. P. Miller	Allison
20	Farmers Mutual Fire Insurance Association.	A. W. Roehholz	Lake City
21	German Mutual Insurance Association.	Geo. H. Doyen	Pomeroy
22	German Mutual Fire & Lightning Ins. Assn.	C. S. Noble	Gildren
23	German Mutual F. L. T. W. & C. Association.	Fred Brockmann	Arcadia
24	Farmers Mutual Insurance Assn. of Roselle.	Wm. Kupper	Carroll
25	Mt. Carmel Fire & Lightning Ins. Assn.	Philip Helman	Breda
26	Cass County Farmers Mutual Fire Ins. Assn.	Chas. R. Hunt	Atlantic
27	Noble Township Protective Association.	Herman Deleh	Griswold
28	Victoria Twp. Farmers Mutual Insurance Assn.	H. C. Kerkmann	Massena
29	Springdale Mutual Fire Insurance Association.	Al Pearson	West Liberty
30	Farmers Mutual Ins. Assn. of Cerro Gordo Co.	C. R. Hamstreet	Clear Lake
31	Maple Valley Mutual Insurance Association.	F. H. Cripps	Aurelia
32	Western Cherokee Mutual Fire & Lightning Ins. Assn.	L. H. Sangwin	Meriden
33	Farmers Mutual F. & L. Ins. Assn. of Chickasaw Co.	L. C. Grimsby	New Hampton
34	Farmers Mutual F. & L. Ins. Assn. of Clay Co.	J. P. Mills	Spencer
35	Farmers Mutual F. & L. Ins. Assn. of Clayton Co.	E. C. Jennings	Garber
36	Farmers Mutual Insurance Assn. of Garnaville.	Henry Schlake	Garnaville
37	Communia Farmers Mutual F. & L. Ins. Assn.	F. C. Eberhardt	Elkader
38	German Mutual F. & L. Ins. Assn. of Boone Co.	M. H. Sullivan	Welton
39	German Far. Mut. Ins. Assn. of Clinton & adj. counties	Hans Lovding	Wheatland
40	German Mutual F. & L. Ins. Assn. of Clinton Co.	William Grau	Calamus
41	German Mut. F. & L. I. A. of Clinton & Jackson Cos.	A. H. Stuedemann	Clinton, R. No. 2.
42	German Mut. Ins. Assn. of Clinton Co. & adj. counties	F. H. Schneider	Wheatland
43	Farmers Mutual Insurance Assn. of Kiron	August Lundell	Kiron
44	Mut. F. L. T. & W. Ins. Assn. of German Farmers of Crawford and Ide Counties.	August Schultz, Sr.	Schleswig
45	Farmers Mutual F. & L. Ins. Assn. of Dallas Co.	John Kent	Waukee
46	Patrons Mutual Fire Insurance Association.	M. S. Brown	Dexter
47	Farmers Mutual F. & L. Ins. Assn. of Delaware Co.	D. E. Blair	Manchester
48	Des Moines Co. Farmers Mutual Fire Ins. Assn.	P. W. Smith	Burlington
49	German Mutual Fire Insurance Association.	R. D. Siefken	Burlington
50	German Catholic Mutual Fire Insurance Assn.	Philip Menner	Burlington
51	German Protestant Fire Insurance Assn.	Wm. Tiemeler	Burlington
52	Swedish Mutual Fire Insurance Assn.	C. S. Lidzen	Burlington
53	Dickinson Co. Farmers Mutual Ins. Assn.	C. C. Gregory	Lake Park
54	Dubuque County Farmers Mutual Ins. Assn.	Alvin Stuart	Farley
55	Cascade Farmers Mutual F. & L. Ins. Assn.	J. L. Fober	Cascade

1915—COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Name of Secretary	Address of Secretary	Date of organization	Risks in force Jan. 1, 1915	Risks written during year	Risks expired and cancelled during year	Risks in force Jan. 1, 1916
J. M. Brooks	Greenfield	March 1, 1888.	\$ 3,010,768	\$ 622,877	\$ 683,567	\$ 3,290,058
Jerome Smith	Corning	1888.	645,300	61,651	37,500	669,541
C. O. Helmick	Waukon	Jan. 1, 1879.	3,040,592	829,855	121,287	3,749,160
A. Grangard.	Waukon	March 1, 1868.	1,038,735	62,640	18,655	1,082,720
J. D. Heeren	Adair	April 30, 1888.	374,519	104,315	73,735	405,079
W. B. Hays	Centerville		211,500	67,916	46,073	233,343
W. E. Fry	Vinton		1,723,490	75,985	65,770	1,742,711
George Studt	Luzerne	1879.	3,057,790	805,705	107,100	2,996,295
J. P. Traer	Vinton	Oct. 19, 1891.	828,223	161,355	123,465	866,113
F. J. Falkenberg	Cedar Falls	March 7, 1884.	2,982,947	541,876	453,235	2,171,588
E. E. Newton	Cedar Falls	1876.	6,054,872	1,386,581	1,208,282	6,233,121
P. E. Outler	Boone	Jan. 2, 1877.	3,913,829	790,178	781,120	3,931,885
Chas. A. Sifford	Boone	Jan. 11, 1884.	4,231,500	1,229,112	804,440	4,656,592
Otto Walther	Waverly	March 25, 1875.	7,887,280	1,863,280	1,382,515	8,468,045
H. Gramling	Denver	Dec. 14, 1878.	5,650,836	1,312,905	1,094,140	5,859,330
Henry Matthias	Readyly	1875.	3,240,451	801,017	507,513	3,534,125
Geo. M. Vincent	Independence	June 9, 1914.	3,578,880	1,187,734	983,022	3,779,221
Wm. Zellman	Alta.	3,908,000	1,032,876	771,845	4,183,061	
A. T. Ferns	New Hartford	Feb. 18, 1876.	7,435,220	1,664,112	1,131,625	7,806,711
J. S. Freeman	Lake City	1889.	1,215,700	367,210	236,680	1,285,230
G. H. Mohr	Pomeroy	April 1, 1887	986,725	180,250	34,700	1,182,255
J. G. Merritt	Gildren	May 5, 1886	679,264	166,569	165,743	680,480
Henry Slevens	Maunton	Jan. 1, 1886.	5,931,566	937,192	548,897	5,150,688
George Streck	Dehdam	March, 1876.	1,637,349	93,808	46,183	1,714,978
August Wiewel	Carroll	March 22, 1882.	606,079	78,515	45,000	629,591
H. O. Breese	Atlantic	Feb., 1889.	2,001,311	456,844	543,760	2,515,395
Henry Muller	Griswold	Jan. 5, 1880.	756,105	184,140	122,125	817,130
F. D. Kerkmann	Massena	1867.	317,005	140,055	66,000	301,000
C. C. Hampton	West Branch	Jan. 21, 1871.	1,920,075	579,550	482,872	2,014,245
Frank Paul	Mason City	March, 1888.	5,546,100	1,801,159	1,102,843	6,244,416
J. C. Lockin	Aurelia	April 29, 1883.	1,112,590	280,225	224,470	1,168,345
Otto Kolb	Meriden	Jan. 6, 1885.	1,527,583	502,625	354,800	1,675,408
A. O. McFarland	New Hampton	Jan. 5, 1875.	3,700,336	783,278	590,949	4,693,666
A. W. Greene	Spencer	1889.	4,238,612	1,311,896	988,770	4,467,735
F. J. Urdel	Elkader	Feb., 1875.	2,056,906	1,007,740	4,457,748	
E. W. Kregel	Garnaville	Sept. 5, 1896.	3,432,500	1,145,240	768,570	3,829,000
Henry Watrick	Elkader	April, 1866.	3,428,549	150,500	90,980	2,488,130
J. Alex. Smith	De Witt	Dec. 5, 1874.	5,888,588	1,111,200	1,007,860	5,992,720
Chas. Nordhorst	Wheatland	June 5, 1873.	1,848,907	118,265	73,225	1,895,977
John Meints	Grand Mount R. 2	May 27, 1878.	1,075,681	247,712	105,020	1,127,423
Chas. F. Schroeder	Goose Lake R. 1.	Jan. 1, 1867.	445,300	28,721	18,750	455,630
Chas. Nordhorst	Wheatland	April 14, 1869.	1,007,055	148,266	59,000	1,096,730
P. G. Lundell	Kiron	1879.	3,480,548	1,150,029	854,770	3,784,798
John F. Holst, Sr.	Dallas Center	Dec. 29, 1879.	7,663,710	1,030,750	449,335	8,205,145
H. S. Fox	Dallas Center	Feb., 1896.	2,610,336	921,728	569,719	3,062,345
W. H. S. Barnett	Dexter	1875.	1,790,908	427,632	384,791	1,833,709
A. Dunham	Manchester	1881.	1,767,465	221,275	241,415	1,887,325
R. O. Waddle	Burlington	1876.	776,385	181,319	176,850	780,850
Chas. Kopp	Sperry, R. 1.	May 25, 1867.	1,381,251	168,445	12,290	1,622,900
Wm. J. Brugge	Burlington	March 1, 1867.	965,729	107,170	76,615	290,287
Wm. J. Volkmer	Burlington	March 6, 1894.	1,680,162	476,947	457,747	1,698,362
Nis Anderson	Burlington	March 26, 1889.	886,361	336,540	318,761	908,140
J. F. Brett	Spirit Lake	1860.	2,627,080	795,755	561,974	2,868,581
Josee H. Hogan	Farley	1860.	2,626,575	771,194	765,598	2,704,525
John Malrae	Cascade	Jan. 15, 1866.	623,572	81,210	45,080	661,697

TABLE NO. XI

—CONTINUED—

Number	Name of Association	Name of President	Address of President	Name of Secretary	Address of Secretary	Date of organization	Risks in force Jan. 1, 1915	Risks written during year	Risks cancelled and expiring during year	Risks in force Jan. 1, 1916
56	Lore Farmers Mutual Fire Insurance Assn.	Charles May	Peosta	Wm. Mombberger	Durango, R. S.	Jan. 1, 1910.	439,225	33,000	2,140	450,145
57	Farmers Mut. F. & L. I. A. of Emmet & adj. counties	S. H. Roeder	Dolliver	P. A. Gairdie	Feb. 2, 1914.		5,025,148	407,048	380,511	2,142,680
57	Farmers Mut. F. & L. Ins. Assn. of Fayette Co.	James Conrad	Maynard	J. J. Holmes	Rapidia	May 2, 1874.	6,137,647	1,402,353	1,206,022	6,433,978
60	German Mutual Fire Ins. Assn. of Fayette Co.	J. Hlesian	Eldorado	Henry Laur	Idorado	July 7, 1877.	2,327,300	107,005	99,200	2,434,005
60	Farmers Mutual Ins. Assn. of German M. E. Church.	J. A. Kuehholm	Odebo	Gustav Gehlhaus	Rockford.	1887.	1,448,500	318,028	272,000	1,484,708
61	Floyd Co. Farmers Mutual Ins. Assn.	F. L. Lambert	Charles City	K. D. Atherton	Charles City	1880.	5,617,742	882,740	299,808	5,710,674
62	Franklin Co. Farmers Mutual F. & L. Ins. Assn.	A. D. St. Clair	Hampton	Erw. W. Hill	Hamburg	June, 1889.	4,769,854	1,079,010	946,478	4,892,386
62	Farmers Mutual Ins. Assn. of Hardin & Franklin Cos.	Anton Miller	Hamburg	W. E. Murchant	Hamburg	May 30, 1890.	923,811	131,153	91,169	871,795
64	Farmers Mutual Fire & Lightning Ins. Assn.	H. G. Martin	Dana	L. B. Debehsorff	Grundy Center	March 22, 1888.	3,550,550	869,218	668,908	3,550,861
93	Grundy Co. Farmers Mutual F. & L. Ins. Assn.	John F. Lynn	Grundy Center	W. E. Debehsorff	Grundy Center.	March 28, 1888.	3,815,061	870,697	721,254	3,164,504
96	Farmers Mutual Fire Insurance Assn.	P. A. Clesne	Menlo	J. S. Jackson	Stuart	March 23, 1882	2,023,800	580,700	508,845	2,105,655
97	Hancock Co. Mutual F. & L. Ins. Assn.	O. K. Pike	Genoa	O. E. Mahon	Forest City	March 6, 1889.	2,208,073	690,190	453,074	2,445,189
98	Farmers Mutual Fire & Lightning Ins. Assn.	C. H. Packard	Genoa Falls	Faerie Holmes	Genoa Falls	Sept. 20, 1890.	3,806,517	871,187	288,000	4,399,704
98	Farmers Mutual Mutual Insurance Assn.	C. E. Butler	New Providence	H. W. Andrews	New Providence.	Aug. 14, 1871.	923,811	306,500	1,029,305	1,205,006
79	Harrison Co. Farmers Mutual F. & L. Ins. Assn.	Thos. Chaburn	Logan	C. W. Hunt	Logan.	June, 1887.	4,800,412	1,456,025	1,106,421	5,148,016
71	Henry County Mutual Insurance Assn.	John A. Nickolaus	Mount Pleasant	James R. Gillis	Mt. Pleasant	June, 1873.	4,079,700	1,010,845	907,195	4,782,450
72	Svea Mutual Protective Fire Insurance Assn.	O. V. Abrahamson	Winfield	Walford Johnson	Swedenburg	Dec. 21, 1875.	885,728	254,790	628,137	1,518,607
73	Farmers Union Mutual Fire & Lightning Ins. Assn.	S. A. Converse	Cresco	J. E. Emmons	Cresco	June, 1880.	3,087,702	942,195	788,022	3,811,875
74	Humboldt Mutual Insurance Assn.	O. D. Nelson	Humboldt	A. E. Groth	Thor.	Sept. 25, 1886.	5,288,302	1,826,463	985,808	5,688,500
75	Blaine Center Mutual Fire & Lightning Ins. Assn.	E. P. Smith	Ida Grove	S. K. Hartley	Ida Grove.	March 10, 1887.	2,000,643	608,150	385,890	2,222,903
77	Lemox Mutual Insurance Association	A. N. Schloeman	Norway	H. A. Haerther	Atkins	April 14, 1883.	1,308,475	100,597	91,654	1,308,986
77	Petross Mutual Insurance Association	Geo. O. Housa	Williamsburg	A. B. Ogden	Williamsburg	1874.	2,119,451	200,000	153,443	2,266,711
78	Farmers Mutual Aid Assn. of Jackson & Clinton Cos.	H. J. Miles	Miles	F. E. Tripp	Newton	March 21, 1885.	5,738,500	1,777,410	1,781,460	6,734,450
78	Farmers Mutual Insurance Assn.	S. O. Newell	Ida Grove	H. W. Hummer	Newton	Sept. 7, 1871.	5,590,395	791,145	475,950	5,728,590
80	Jefferson Co. Farmers Mutual Insurance Union	Thornton Fordyce	Batavia	S. E. Y. Culbertson	Fairfield	Aug., 1874.	2,181,546	462,800	434,975	2,209,371
81	Lincoln Mutual Insurance Association	John McCollister	Iowa	Otto Reeves	Iowa City	Nov., 1873.	1,402,700	384,765	312,000	1,444,910
82	Northwestern Mutual Fire Association	L. L. Stoner	North Liberty	O. C. Proer	Iowa City	1897.	2,923,377	610,000	522,875	3,010,502
83	Liberty, Sharon & Washington Twp. M. F. & L. I. A.	W. D. Berkey	Iowa City	R. B. Jones	Iowa City	July 7, 1896.	987,742	115,005	1,051,590	1,051,590
84	Union Farmers Mutual Insurance Assn.	H. G. Cox	Ida Grove	Edwin Hummer	Ida Grove	April 27, 1887.	875,510	117,075	170,450	872,135
85	Farmers Mutual Insurance Assn.	J. A. McLaughlin	Monticello	S. M. Horsford	Monticello	March 7, 1908.	2,416,500	280,113	141,685	2,536,928
86	German Mutual Fire Insurance Assn.	H. S. Bohlen	Monticello, R. No. 2	Gerd Harms	Monticello, R. 2.	Dec. 1, 1915.	815,600	672,427	426,729	2,076,822
87	Bobolomon Farmers Mutual Insurance Assn.	Geo. A. Wosoba	Oxford Junction	H. P. Shluhsack	Oxford Junction	March 1, 1897.	468,710	57,119	74,800	490,629
88	Farmers Pioneer Mutual Insurance Assn.	James Wilson	Hedrick	H. F. Newton	Keota	Feb., 1886.	2,548,227	696,427	738,000	2,796,710
89	Kosoth Co. Mutual Fire Insurance Assn.	Ellis McWhorter	Burt	O. Paxson	Burt	April 28, 1887.	5,379,195	684,430	61,677	5,811,947
90	Lee County Farmers Home Association	Otto Fritsinger	West Point	Herman Lehman	West Point	July 2, 1894.	1,071,800	238,581	188,431	1,021,950
91	People's Mutual Insurance Association	A. H. Hank	Donaldson	A. D. Kriedel	Nemadown	Feb. 25, 1892.	1,305,870	148,850	22,405	1,432,320
91	Bobolomon Mutual Insurance Association	Joseph Kildock	Rapid Rapids	Valter Janda	Rapid Rapids	June 1, 1894.	1,820,400	524,465	477,000	1,867,865
92	Rown Township Mutual Insurance Assn.	J. W. Carbee	Springville	F. D. Hall	Springville	Nov. 27, 1897.	400,800	600,800	1,941,460	1,941,460
94	Owens Farmers & V. F. Spol.	Joseph M. Benes	Scribner, R. No. 1	Leroy Benson	Rapid Rapids, R. 2.	June 1, 1894.	1,139,810	608,135	485,925	1,811,920
95	Farmers Mutual Ins. Assn. of Linn Twp.	J. D. Strother	Mount Vernon	Leroy Benson	Mount Vernon	July 2, 1879.	1,388,365	490,320	551,715	1,917,500
96	West Side Mutual Fire Insurance Assn.	P. F. Fuhrmoler	Fly	T. R. Yell	edar Rapids	June, 1874.	2,407,000	508,427	402,220	2,613,207
97	Marion Mutual Insurance Association	W. H. Applegate	Marion	Geo. F. Little	Marion	Feb. 1, 1894.	91,470	18,950	14,700	95,720
99	Farmers Mutual Fire Insurance Assn.	Daniel McKay	Wapello	D. W. V. Herrick	Wapello	Sept. 2, 1874.	2,356,056	543,618	574,651	2,825,023
99	Farmers Mutual Fire & Lightning Ins. Assn.	J. W. Rosa	Chariton	C. C. Borr	Chariton	October, 1886.	670,620	275,922	112,177	815,448
100	Farmers Mutual Fire Insurance Assn.	George Mueller	Van Meter	George Stork	Winterset	Jan. 1, 1880.	2,005,000	800,300	428,500	2,210,000
103	Prairie Farmers Mutual Insurance Assn.	E. K. Taylor	Oskalooza	W. H. Brown	Rose Hill	Feb. 20, 1880.	9,000,000	1,616,000	1,300,000	9,306,000
102	Iowa Valley Mutual Insurance Assn.	Robert Harper	Marshalltown	B. C. Wheeler	Marshalltown	1870.	2,466,573	467,040	284,965	2,648,648
102	Marshall Co. Farmers Mutual Fire Ins. Assn.	F. M. Wheeler	Marshalltown	W. J. Cooper	Marshalltown	1872.	2,297,873	682,781	573,770	2,726,884
103	Farmers Mutual Insurance Association	Thos. J. Dargon	Riceville	W. Kint	Steville	March 5, 1914.	228,715	42,825	22,846	258,694
105	Farmers Mutual Fire Ins. Assn. of Mitchell Co.	J. W. Annis	Osage	P. F. McGh n.	Osage	April 1, 1874.	5,477,008	1,000,195	904,015	5,573,188
100	German Farmers Mutual Fire Insurance Assn.	R. C. Rosenberg	St. Ansgar	A. Roesner	St. Ansgar	Dec. 12, 1881.	1,826,200	391,822	296,475	1,921,547
107	Farmers Mutual Fire Insurance Assn.	J. M. Hathaway	Turin	C. A. Caldwell	Onawa	April, 1892.	668,915	397,200	22,910	748,205
107	Villava Mutual Fire & Lightning Ins. Assn.	E. D. Winter	Hepburn	Harry Dirven	Hepburn	May 18, 1911.	1,017,988	549,748	410,010	1,657,854
107	Farmers Mutual Assessment F. & L. Ins. Assn.	George Shield	Muscataine	D. R. Adgeman	Muscataine	Nov. 8, 1873.	2,070,800	370,000	2,754,700	2,754,700
110	White Pigeon Mutual F. & L. Ins. Assn.	R. W. Hinkhouse	West Liberty	H. Wildash	Wilton Junction	1872.	2,109,665	2,458,802	3,100,005	2,488,472

TABLE NO. XI

—CONTINUED.

Number	Name of Association	Name of President	Address of President	Name of Secretary	Address of Secretary	Date of organization	Risks in force Jan. 1, 1915	Risks written during year	Risks expired and cancelled during year	Risks in force Jan. 1, 1916
111	Orecola Co. Farmers Mutual F. & L. Ins. Assn.	J. B. Harding	Sibley	Will Thomas	Sibley	Oct. 15, 1909	2,300,748	502,001	494,119	2,548,690
112	Farmers Mutual Fire & Lightning Ins. Assn.	J. B. Crosser	Sutherland	Thos. Zimmerman	Sutherland	March 25, 1891	1,215,879	845,382	5,075,146	2,165,713
113	Morton Far. Mut. Ins. Assn. of Page & Fremont Cos.	M. W. Baker	Norwich	C. H. Henderson	Coln.	Feb. 28, 1886	2,046,641	492,418	373,346	2,165,713
114	Swedish Mutual Insurance Assn. of S. W. Iowa	A. G. Lagerquist	Stanton	C. A. Lagerquist	Essex	June 30, 1915	2,335,651			2,335,651
115	Farmers Mutual Insurance Assn.	Geo. W. Downs	Emmetsburg	C. H. Hsekewell	Cylinder	April 3, 1896	2,947,906	730,557	754,435	2,924,108
116	Farmers Mutual Insurance Assn.	P. E. Neld	Hinton	Frank Hoese	Merrill		3,240,035	732,760	647,065	3,118,730
117	Pocahontas Co. Mutual F. & L. Insurance Assn.	C. L. Gunderson	Rolle	P. J. Shaw	Plover	Jan. 1, 1891	4,006,430	1,213,579	845,303	5,114,745
118	Farmers Mutual Fire Insurance Assn.	J. W. Swartzlager	Ankeny	A. B. Yensman	Des Moines	April 14, 1874	2,716,244	115,655	667,450	2,885,303
119	Swedish Mutual Insurance Association	John Wilson	Des Moines	Des Moines	Des Moines	1881	385,847			410,307
120	Pottawattamie Co. Farmers Mutual Fire Ins. Assn.	R. Campbell	Council Bluffs	Council Bluffs	Council Bluffs	1878	15,332,445	2,771,905	2,280,232	14,007,112
121	Dowsheid Co. Farmers Mutual Ins. Assn.	H. P. Baustian	Grinnell	John Evans	Grinnell	Jan. 25, 1875	3,927,956	777,789	367,322	4,328,423
122	Ringold Mutual Fire Insurance Assn.	R. M. Buck	Mount Ayr	A. A. Ingram	Mount Ayr	April 9, 1887	801,025	120,798	130,940	807,633
123	Sac County Farmers Mutual Fire Ins. Assn.	S. M. Long	Sac City	F. H. Colburn	Sac City	August 10, 1875	4,986,172	1,141,325	837,721	4,689,770
124	Mutual Insurance Association	C. K. Putnam	Davenport	F. H. Picke	Davenport	June 1, 1908	399,109	302,027	7,013	228,968
125	Scott County Farmers Mutual Insurance Assn.	M. Spelchick	Davenport	B. E. Parmelee	Davenport	July 2, 1873	730,119	138,130	275,585	604,734
126	German Mutual Fire Insurance Assn.	Fred Schaefer	Davenport	R. J. Messer	Bettendorf	Jan. 2, 1869	3,145,505	150,110	38,005	3,327,610
127	Mutual Fire Insurance Assn. of German Householders.	Peter F. Soenke	Walcott	Peter F. Soenke	Davenport	1908	2,734,487	2,824	2,005,383	3,052,878
128	Walcott Mutual Fire Insurance Assn.	H. B. Sliedt	Walcott	Adolph Moeller	Walcott	May 1, 1883	1,637,534	490,810	11,520	2,005,824
129	Danish Mutual Fire Insurance Assn.	Rasmus Hansen	Elk Horn	Hans Petersen	Elk Horn	March 1, 1880	6,387,494	2,259,417	1,029,012	6,388,023
130	Farmers Mutual Insurance Assn.	J. W. White	Harlan, R. No. 2	W. K. Colburn	Harlan	Feb., 1867	2,687,730	944,023	748,180	3,384,073
131	Westphalia Farmers Mutual Insurance Assn.	F. W. Locher	Westphalia	Ben Leuschen	Earling, R. 2	June 15, 1902	1,150,295	338,230	90,780	1,267,730
132	Farmers Mut. Ins. Assn. of Sioux & Lyon Counties	J. M. Van Wyk	Hull	John De Koster	Hull	June 11, 1880	4,020,355	1,371,370	585,856	5,027,876
133	German Farmers Mutual Insurance Assn.	Henry F. Becker	Ireton	Hans Moeller	Sioux Center	Oct. 3, 1891	6,015,642	428,485	380,373	6,061,100
134	Farmers Mutual Fire & Lightning Ins. Assn.	M. W. Templeton	Ames	E. H. Graves	Ames	June 8, 1887	1,739,632	467,009	374,271	1,829,430
135	Farmers Mutual Insurance Assn.	John Evenson	Roland	M. M. Rod	Roland	Nov., 1885	3,007,381	842,004	621,200	3,228,600
136	Fieldberg Mutual Insurance Assn.	J. Rimathe	Slater	J. F. Kalsen	Huxley	April 11, 1887	635,325	177,360	108,240	708,083
137	Farmers Mutual Aid Assn. of Tama County	W. G. Mallin	Toledo	J. C. Owens	Dinsdale	1874	3,302,918	781,867	500,248	3,584,537
138	Mutual Fire Insurance Assn. of German Farmers.	Henry Voegel	Glencock	J. P. Lundt	Berlin	July 20, 1877	3,707,710	284,000	138,470	3,853,740
139	Bohemian Mutual Insurance Assn.	John Kotovsky	Vining	John Dvorak	Clutier	June 28, 1872	1,652,100	246,215	86,074	1,800,241
140	Farmers Mutual Fire & Lightning Ins. Assn.	Frank Dunning	Bedford	M. A. Sawyer	Bedford	March, 1869	1,450,540	482,974	228,740	1,715,174
141	Farmers Mutual Protective Assn.	B. S. Bean	Keesauqua	C. W. Funk	Keesauqua	1891	1,771,132	178,930	61,462	1,880,600
142	Farmers Mutual Protective Assn.	W. H. Bott	Doude-Leando	Will Hastings	Birmingham	Dec. 14, 1871	1,795,322	137,130	82,767	1,860,251
143	Kirkville Mutual Fire & Lightning Ins. Assn.	W. A. C. Brown	Ottumwa	Wm. Abegg	Kirkville	June 7, 1881	510,400	75,000	61,100	624,304
144	Warren & Adl. Counties Farmers Mutual Ins. Assn.	E. S. Bearden	Lesaons	Leon Pasternbaugh	Lesaons	1868	538,681	65,110	32,726	671,060
145	Wayne County Mutual Insurance Assn.	P. R. Fry	Corydon	E. H. Scates	Corydon	April 6, 1872	2,210,233	400,837	600,088	2,301,043
146	Farmers Mutual Fire Assn. of Webster County	W. W. Maher	Fort Dodge	G. H. Williams	Fort Dodge	Aug. 14, 1884	6,440,487	1,501,581	1,000,419	6,911,649
147	Scandinavian Mutual Fire & Lightning Ins. Assn.	Wm. Larson	Pilot Mound	C. Lindquist	Dayton	1884	3,085,070	1,008,635	712,418	4,381,187
148	Farmers Mutual Insurance Assn.	O. C. Patterson	Wellman	Sidney Coon	Ainsworth	Feb., 1883	10,945,351	2,438,240	1,364,826	11,548,765
149	Farmers & Merchants Mutual Auto Ins. Assn.	Niver Cordon	Forest City	M. M. Brumvold	Forest City	Dec. 8, 1914	50,000	100,000	51,450	102,550
150	Farmers Mutual Fire & Lightning Ins. Assn.	F. W. Russell	Forest City	C. N. Frazar	Leland	Feb. 30, 1886	5,758,658	699,625	786,174	3,888,140
151	Bohemian Mutual Protective Assn.	J. B. Macal	Ridgeway	F. J. Soukop	Spillville	Nov. 14, 1876	1,769,030	166,158	70,841	1,905,367
152	Norwegian Mutual Protective Assn.	John Herg	Decorah	Wm. Linnevold	Decorah	1872	3,828,222	364,600	225,962	3,466,900
153	Farmers Mutual Fire & Lightning Ins. Assn.	C. R. Williams	Decorah	W. W. Goody	Decorah					
154	German Mutual Fire Insurance Assn.	Wm. Funke	Calmar	Joontz	Waukon	1877	4,021,121	533,618	188,017	4,973,712
155	German Farmers Mutual Insurance Assn.	John P. Babbe	Danbury	John Hemesath	Oasian	Feb. 11, 1897	237,027	14,823	11,144	200,708
156	Woodbury & Plymouth Co's Far. Mut. F. Ins. Assn.	J. A. Molstad	Noville	Jens Christensen	Corretionville	Jan. 15, 1890	1,543,156	100,170	97,480	1,645,886
157	Farmers Mutual Insurance Assn.	Wm. H. Keller	Noville	Geo. Hornrichsen	Noville	Feb. 20, 1889	2,212,732	623,115	425,305	2,410,560
158	Farmers Mutual Fire Insurance Assn.	G. A. Mack	Clarion	T. C. Bone	Northwood	March 25, 1882	5,168,425	1,338,285	1,013,212	5,508,498
159	Farmers Mutual Fire Insurance Assn.	M. Vagl	Dedham, R. No. 1	E. B. White	Clarion	June 28, 1890	2,998,270	806,692	685,625	3,089,730
160	Mutual F. I. A. of the Ia. Conference of Evangelical A.	Rev. E. Nolte	Cedar Falls	Thos. Meyers	Coon Rapids, R. 3	Dec., 1868	65,300	8,850	2,020	65,000
				A. Goetze	Dubuque	Sept. 29, 1914	304,436	61,822	59,865	306,393
Totals							\$ 43,256,161	\$ 104,771,330	\$ 77,733,060	\$ 65,799,660

TABLE NO. XII—INCOME, DECEMBER 31, 1915, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Ledger assets Dec. 31, 1914	Total net assets and reserves	Interest and rents	Money borrowed	All other sources	Total income	Sum of ledger Dec. 31, 1914, and income
1	Adair	\$ 539.89	\$ 12,100.40	\$ 28.50	\$ 750.00	\$ 25.00	\$ 12,063.90	\$ 13,443.79
2	Adams	56.00	1,553.72				1,553.72	1,609.72
3	Allamakee	106.25	11,907.94		117.00		11,907.94	12,014.19
4	Allamakee		2,069.56				2,188.04	2,188.04
5	Audubon	418.61	1,970.54				1,970.54	2,389.15
6	Appanoose	369.32	748.06		800.00		1,168.06	1,477.58
7	Benton	589.76	3,174.01		1,300.00		4,374.01	4,964.77
8	Benton	2,489.25	6,187.62				6,187.62	8,673.87
9	Benton	332.40	1,638.40				1,638.40	1,970.80
10	Black Hawk	4.20	2,482.75				2,488.79	2,489.96
11	Black Hawk	934.62	14,372.38		9,948.15		24,320.53	25,255.15
12	Boone	831.44	7,636.28		2,400.00		10,036.28	10,867.72
13	Boone	704.65	3,065.12		2,900.00	2.80	5,667.57	6,342.77
14	Bremer	188.32	14,855.76		14,600.00		29,355.76	29,544.08
15	Bremer	746.67	8,553.03		3,072.04		11,625.07	12,365.74
16	Bremer	2,249.82	1,938.06				1,938.06	4,118.48
17	Buchanan	6,706.05	8,196.63				8,196.63	14,902.68
18	Buena Vista	5,449.51	9,737.74				9,737.74	15,178.25
19	Butler	769.07	10,774.13		6,670.26		17,344.39	18,113.46
20	Calhoun	569.79	5,894.30		869.58		4,724.88	5,324.67
21	Calhoun	221.78	2,779.82				2,779.82	3,001.60
22	Carroll	539.20	1,262.95			100.15	1,363.10	1,903.40
23	Carroll	477.34	11,869.72		1,000.00		12,869.72	13,367.06
24	Carroll	2,188.17	935.82		1,000.00		1,935.82	4,118.09
25	Carroll	78.22	136.00				136.00	214.22

26	Cass	5,519.03	6,149.42			40.00	6,189.42	11,690.45
27	Cass	216.68	4,328.73				4,328.73	4,545.41
28	Cass	55.00	1,668.96				1,668.96	1,744.56
29	Cedar	2,369.50	6,719.72		200.42		7,056.14	9,424.64
30	Cerro Gordo	8,248.89	15,774.08	294.33			15,979.31	22,225.11
31	Cherokee	62.28	3,412.70		100.00		3,512.70	3,574.98
32	Cherokee	2,472.65	12,206.82	48.00			12,254.82	14,729.47
33	Chickasaw	2,009.00	6,171.25				6,171.25	9,180.56
34	Clay	5,366.82	10,044.52				10,044.52	15,411.34
35	Clayton	174.21	8,807.43		6,900.00		15,307.43	15,133.22
36	Clayton	1,822.71	706.94	10.00	802.77		1,519.71	2,842.42
37	Clayton	95.67	4,746.11		2,380.00		7,126.11	7,221.68
38	Clinton	2,139.64	13,436.66	37.33			13,473.99	15,612.63
39	Clinton	2,780.16	30.00	62.87			2,843.03	5,623.69
40	Clinton	1,254.64	71.21	21.61			92.82	1,847.46
41	Clinton	131.40	168.45		560.00		698.45	849.85
42	Clinton	864.42	2,113.28		700.00		3,613.28	3,973.70
43	Crawford	1,080.92	9,266.09				9,266.09	11,247.01
44	Crawford		17,290.02				17,290.02	17,290.02
45	Dallas	308.29	12,274.19		3,700.00		15,974.19	16,579.48
46	Dallas	684.84	3,230.79				3,230.79	3,905.63
47	Delaware	323.08	4,323.60		1,910.00		6,233.60	6,556.68
48	Des Moines	1,811.12	3,666.15				3,666.15	5,177.27
49	Des Moines	450.29	2,423.70		416.14		3,339.84	3,290.13
50	Des Moines	3,491.10	985.82	134.73			720.56	4,211.65
51	Des Moines	13,183.52	1,955.45	621.00			3,576.45	15,759.97
52	Des Moines	5,653.58	1,843.45	210.40			1,563.85	7,209.43
53	Dickinson	2,567.31	6,359.38	28.25	900.00		7,295.03	9,854.94
54	Dubuque	195.43	7,259.60				7,455.03	7,650.46
55	Dubuque	88.40	4,125.20		3,250.00		7,375.25	7,413.65
56	Dubuque	33.29	449.30			50.00	499.30	532.59
57	Emmet		6,007.32	31.18	1,128.73		7,137.23	7,157.23
58	Fayette	5,737.33	15,636.92				15,636.92	21,374.25
59	Fayette	3,976.61	301.13	112.50			413.63	4,390.24
60	Floyd	2,876.74	568.47				568.47	2,970.21
61	Floyd	254.10	13,865.50		2,000.00	24.38	15,879.97	16,134.07
62	Franklin	3,870.41	15,374.90	266.00		245.62	15,886.52	19,762.98
63	Franklin	91.93	409.47				409.47	501.40
64	Greene	3,683.25	8,186.30		1,300.00		9,486.30	13,172.56
65	Grundy	2,476.00	1,804.66		1,800.00		3,604.66	12,070.66

TABLE NO. XII—CONTINUED.

Number	County	Ledger sheets Dec. 31, 1915	Total net assessments and fees	Interest and rents	Money borrowed	All other sources	Total income	Sum of ledger sheets and income
67	Outride	88	4,638.30		5,032.00		11,903.50	11,903.50
68	Hancock	2,330.37	3,332.52				3,332.52	5,662.89
69	Hancock	10.00	624.29		542.37		1,176.66	1,176.66
70	Hardin	653.61	20,432.52		14,000.00		34,432.52	35,186.13
71	Henry	3,329.15	14,104.57	74.75	3,029.58	239.00	17,948.57	18,170.52
72	Henry	1,805.40	4,485.90	73.08			4,558.98	2,462.37
73	Howard	2,769.71	9,409.77		3,000.00		12,409.77	13,390.48
74	Lincoln	4,353.32	5,233.72	135.35			5,368.79	11,845.91
75	Linn	453.25	5,233.72				5,233.72	6,378.57
76	Iowa	91.43	1,165.38		2,033.28		3,200.00	3,290.40
77	Jackson	11,442.34	15,950.57		410.00	8.50	1,604.72	3,900.40
78	Jackson	8,385.21	12,877.03	102.78			12,979.81	20,445.31
79	Jasper	316.50	7,719.52		3,000.00	104.10	10,824.62	11,513.52
80	Jefferson	617.34	1,384.31		3,000.00		4,384.31	6,031.65
81	Johnson	811.36	7,839.99		1,000.00		8,839.99	9,648.57
82	Johnson	107.47	2,947.50				2,947.50	3,054.97
83	Johnson	105.02	4,380.67		600.00		4,980.67	5,085.69
84	Jones	105.02	1,679.72				1,679.72	1,822.74
85	Jones	2,855.98	1,555.32				1,555.32	3,390.40
86	Jones	3,300.00	5,233.72				5,233.72	8,533.72
87	Jones	5,765.42	8,384.17				8,384.17	13,149.59
88	Keeok	189.57	12,214.38		7,000.00		19,214.38	19,894.45
89	Kossuth	238.50	4,380.67				4,380.67	4,619.17
90	Lew	80.02	3,274.10	442.91			3,717.01	3,654.02
91	Lew	9,474.33	2,544.48		1,800.00		3,374.33	12,848.72
92	Linn	4,341.49	4,380.67				4,380.67	8,722.16
93	Linn	4,341.49	4,453.39	25.00		2.00	4,480.89	8,203.07
94	Linn	5,111.10	4,453.39				4,453.39	9,564.49
95	Linn	5,111.10	4,453.39				4,453.39	9,564.49

96	Linn	435.45	8,792.57	109.34			8,901.91	9,400.87
97	Linn	351.47	42.57				42.57	306.54
98	Louisia	41.75	6,888.43		6,200.00		13,088.43	12,890.15
99	Louisia	1,711.18	5,980.29				5,980.29	7,691.47
100	Madison	2,125.19	5,980.29	65.68		31.70	6,147.07	8,274.37
101	Mahaska	52.04	12,794.90				12,794.90	12,794.90
102	Marshall	1,776.54	6,310.54				6,310.54	7,078.08
103	Marshall	15.73	1,336.73		263.00		1,600.73	1,915.45
104	Mitchell	2,095.34	9,667.26				9,667.26	11,072.00
105	Mitchell	1,607.65	428.31				428.31	2,035.90
106	Mitchell	175.54	2,666.72		165.65		2,832.37	3,008.69
107	Monona	272.65	2,666.72		2,425.40		5,111.90	6,068.69
108	Montgomery	184.48	5,846.62		2,255.40		8,146.62	9,031.10
109	Muscatine	1,644.25	5,912.53				5,912.53	7,556.68
110	Muscatine	611.32	5,302.70				5,302.70	7,022.70
111	Osceola	1,717.29	10,490.32	60.00			10,550.32	11,262.37
112	O'Brien	1,944.25	5,912.53				5,912.53	7,856.68
113	O'Brien	1,944.25	5,302.70				5,302.70	7,242.70
114	Pace	611.32	6,152.54				6,152.54	7,156.58
115	Palo Alto	1,770.52	4,792.25				4,792.25	5,569.62
116	Plymouth	4,792.25	2,606.47				2,606.47	4,278.99
117	Pocahontas	4,792.25	6,657.72				6,657.72	8,450.25
118	Pocahontas	5,032.94	6,617.30	607.39		1.35	6,620.04	12,240.25
119	Pocahontas	666.29	38,499.78		22,800.00		61,299.78	61,299.78
120	Pottawattamie	1,844.57	12,432.78		3,900.00		16,332.78	19,307.35
121	Pottawattamie	4,448.67	3,877.90		2,800.00		6,675.50	6,675.50
122	Pottawattamie	190.55	1,562.98	44.94			1,607.92	2,133.65
123	Scott	190.55	1,562.98	4.91	400.00		1,967.99	2,365.65
124	Scott	190.55	1,562.98				1,562.98	1,753.53
125	Scott	15,836.79	10,266.35	974.08			11,871.11	27,673.11
126	Scott	12,578.02	3,309.35	870.85			13,758.22	16,518.72
127	Scott	4,797.53	7,434.56	310.36	1,144.43		8,682.38	10,480.92
128	Shelby	6,798.67	9,731.44	114.36	2,800.00		13,443.03	14,640.62
129	Shelby	1,122.43	1,447.65	47.15			1,617.23	2,133.65
130	Shelby	5,388.51	11,507.30				11,507.30	16,894.61
131	Shelby	10,284.28	4,371.74	397.24	3,000.00		8,075.26	14,960.12
132	Shelby	2,898.23	4,371.74				4,371.74	7,269.96
133	Shelby	2,898.23	4,371.74				4,371.74	7,269.96

TABLE NO. XII—CONTINUED.

Number	County	Ledger assets Dec. 31, 1914	Total net assessments and fees	Interest and rents	Money borrowed	All other sources	Total income	Sum of ledger accs. at 1914, and income
136	Story	56.50	2,184.79		700.00		2,944.79	3,041.29
137	Tama	3,117.02	7,300.43				7,300.43	10,318.05
138	Tama	1,878.97	4,309.42				4,309.42	6,278.39
139	Tama	10.00	6,064.21				6,064.21	6,674.21
140	Taylor	2,001.67	5,779.16		2,400.00		8,179.16	10,180.83
141	Van Buren	958.25	4,833.22				4,833.22	5,791.47
142	Van Buren	1,174.93	4,120.21		2,300.00		6,430.21	7,605.14
143	Wapello	20.00	777.33				777.33	797.33
144	Warren		1,469.00				1,469.00	1,469.00
145	Wayne	112.63	7,177.49		4,045.07		11,222.56	11,335.19
146	Webster	582.52	20,005.02		10,057.00	349.46	30,501.48	31,000.00
147	Webster	6,147.39	4,723.26	182.65			4,905.21	11,063.21
148	Washington	3,210.26	23,438.55		13,000.00		36,438.55	39,968.81
149	Winnebago	70.73	600.86			201.75	801.61	972.29
150	Winnebago	6.06	11,442.68				11,442.68	11,442.74
151	Winnebiek	861.21	5,422.83	8.70			5,461.53	6,323.04
152	Winnebiek	1,321.79	3,940.76		1,000.00		5,000.76	6,004.55
153	Winnebiek	713.27	9,325.77				9,325.77	10,039.94
154	Winnebiek		515.29				515.29	515.29
155	Woodbury	2,664.60	4,244.30				4,244.30	6,808.90
156	Woodbury	4,460.02	5,617.85				5,617.85	10,077.87
157	Worth	5,080.50	3,912.68	82.50			3,905.18	9,075.77
158	Wright	1,287.07	5,424.98		4,000.00		9,424.98	10,712.05
159	Carroll	3.69	23.15		60.00		80.19	91.88
160	Black Hawk	1,770.64	565.40	48.50			643.90	2,414.54
	Totals	\$ 234,681.66	\$ 962,296.83	\$ 6,024.95	\$ 207,461.20	\$ 1,426.41	\$ 1,167,718.89	\$ 1,502,400.05

*Report for 1914 showed cash on hand only. The difference of \$16,001.02 is represented by other ledger assets.

TABLE NO. XIII—DISBURSEMENTS, DECEMBER 31, 1915, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Net losses	Legal, invest- gating and other net expenses	Salaries, ex- penses and commissions of agents	Salaries and ex- penses—offices and clerks	Rent, repairs and taxes on real estate	Taxes on prop- erty and all other losses and fees	Borrowed money repaid	Interest paid	Advertising, printing and disbursements	Total disbursements	Balance
1	Adair	\$ 9,348.57	\$ 69.75	\$ 202.00	\$ 656.64	\$ 100.00	\$ 3.00	\$ 2,354.60	\$ 417.90	\$ 222.65	\$ 13,425.29	\$ 18.50
2	Adams	1,209.68	30.20	29.03	99.75		3.00			33.64	1,604.30	4.42
3	Albama	6,816.11	141.35	48.00	181.02		3.00			64.63	7,284.17	4,730.02
4	Albama	1,919.79			62.88	3.00		154.07	4.30	14.50	2,158.04	
5	Audubon	1,022.00	62.75		190.00					79.45	2,214.50	144.25
6	Appanoose	1,050.20		11.00	100.00		3.00			47.99	1,210.19	207.20
7	Benton	2,078.59			178.50			2,200.00	125.60	42.44	4,550.22	388.55
8	Benton	4,339.38	42.00		121.00		3.25			97.22	4,592.83	4,081.04
9	Benton	629.89		330.81	35.00		3.00			20.75	1,009.45	961.35
10	Black Hawk	1,080.87			306.10	8.20		830.00	15.02	60.12	2,316.21	140.94
11	Black Hawk	13,976.60	117.00	660.40	811.25		4.00	9,478.68	108.80	113.95	25,251.68	3.47
12	Boone	3,629.65	149.20		479.05	67.50	4.00	3,900.00	129.74	230.29	8,863.43	2,004.29
13	Boone	3,186.57	1.50	610.98	396.00	24.00	6.61	1,250.00	35.29	65.09	5,674.64	988.11
14	Bremer	14,866.22	292.85	791.91	490.83		3.00	12,500.00	867.95	94.50	20,513.28	39.82
15	Bremer	6,229.29			1,191.76			3,072.94	29.05	111.17	10,646.21	1,719.43
16	Bremer	1,211.45	128.20		468.75		6.00			45.81	1,863.21	2,295.57
17	Buchanan	5,772.50	105.00		759.00	165.00	22.00			177.12	6,887.22	7,915.46
18	Buena Vista	6,129.78	300.00	609.00	286.00	8.00	4.00			118.82	7,518.30	7,659.95
19	Butler	14,987.92	519.72	509.50	624.55	60.00	3.00	1,375.00	27.50	56.27	18,113.46	
20	Calhoun	3,268.49		29.00	606.00	40.00		800.58	19.70	70.90	4,908.67	416.00
21	Calhoun	900.08	130.40		338.00		1.00			40.05	1,416.13	1,585.47
22	Carroll	978.50	12.00	24.00	196.13	3.00	6.10			28.85	1,246.58	946.82
23	Carroll	10,046.45	139.40	144.00	385.32	6.00	4.00	1,000.00	10.00	141.19	12,078.29	260.67
24	Carroll	3,522.80			457.58		4.00			13.70	3,998.18	120.51
25	Carroll	60.00	3.00		120.00		5.00			4.00	190.00	24.22

TABLE NO. XIII—CONTINUED.

Number	County	Net losses	Legal, adjust- ment and expense	Salaries, ex- cess com- missions	Salaries and ex- penses—offices	Rent, repairs and other taxes on real estate	Taxes on prop- erty and all other taxes	Borrowed money	Interest paid	Advertising, printing and other	Total disbursements	Balance
26	Cass	2,677.79	68.25	1,018.81	182.50	4.00	130.10	4,271.84	3.00	282.05	5,087.24	2,118.01
27	Cass	2,218.00	70.25	622.14	384.20	2.00	27.75	3,053.80	8.00	11.25	3,073.05	1,021.11
28	Cass	4,230.19	72.50	67.00	67.25	2.00	31.25	4,409.29	184.80	1,538.45	6,532.54	3,081.11
29	Cedar	1,140.31	243.85	619.50	1,873.88	83.97	351.71	14,997.58	72.50	14,997.58	17,380.84	1,280.84
30	Cerro Gordo	2,668.55	114.50	48.00	100.25	2.00	72.50	1,000.00	60.00	3,059.43	4,822.43	15.50
31	Cherokee	12,104.70	248.75	488.00	497.50	130.25	487.50	6,000.00	500.75	6,000.88	12,700.07	8,726.07
32	Chickasaw	5,167.37	158.50	1,222.00	1,575.87	14.75	167.15	8,000.00	303.02	15,776.04	15,776.04	8,792.50
33	Chickasaw	1,889.05	166.45	822.00	276.87	3.00	167.15	2,842.43	35.24	2,842.43	3,194.86	1,007.82
34	Clayton	4,715.37	271.15	1,257.38	469.00	3.75	4.00	1,550.00	48.22	2,915.71	4,715.71	5.97
35	Clayton	1,208.00	115.00	100.75	100.75	28.75	28.75	1,550.00	156.37	1,550.00	3,000.00	1,139.73
36	Clayton	1,508.50	22.00	228.50	228.50	5.00	5.00	2,000.00	156.37	2,000.00	3,000.00	1,139.73
37	Clayton	1,584.25	22.00	1,131.01	228.50	5.00	5.00	2,000.00	156.37	2,000.00	3,000.00	1,139.73
38	Clayton	441.47	14.00	49.50	49.50	4.50	4.50	2,000.00	156.37	2,000.00	3,000.00	1,139.73
39	Clinton	600.00	3.00	102.00	102.00	6.00	26.25	2,000.00	2.08	2,000.00	2,602.28	168.78
40	Clinton	2,010.70	160.00	317.50	317.50	2.00	4.82	3,000.00	2.08	3,000.00	3,617.18	168.78
41	Clinton	6,588.43	642.50	1,177.50	1,177.50	5.00	4.82	3,000.00	2.08	3,000.00	6,617.18	3,184.61
42	Crawford	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
43	Crawford	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
44	Dallas	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
45	Dallas	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
46	Dallas	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
47	Dallas	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
48	Dallas	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
49	Des Moines	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
50	Des Moines	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
51	Des Moines	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
52	Des Moines	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
53	Des Moines	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
54	Dubuque	4,230.19	72.50	67.00	67.25	2.00	31.25	4,409.29	184.80	1,538.45	6,532.54	3,081.11
55	Dubuque	2,011.00	11.00	695.40	201.50	7.00	19.00	3,000.00	12.01	3,000.00	3,617.18	2,978.59
56	Dubuque	2,011.00	11.00	695.40	201.50	7.00	19.00	3,000.00	12.01	3,000.00	3,617.18	2,978.59
57	Dubuque	2,011.00	11.00	695.40	201.50	7.00	19.00	3,000.00	12.01	3,000.00	3,617.18	2,978.59
58	Dubuque	2,011.00	11.00	695.40	201.50	7.00	19.00	3,000.00	12.01	3,000.00	3,617.18	2,978.59
59	Dubuque	2,011.00	11.00	695.40	201.50	7.00	19.00	3,000.00	12.01	3,000.00	3,617.18	2,978.59
60	Dubuque	2,011.00	11.00	695.40	201.50	7.00	19.00	3,000.00	12.01	3,000.00	3,617.18	2,978.59
61	Floyd	9,285.40	125.00	325.24	500.50	2.00	17.78	1,000.00	175.07	172.00	9,612.78	3,292.85
62	Franklin	9,469.46	125.00	325.24	500.50	2.00	17.78	1,000.00	175.07	172.00	9,612.78	3,292.85
63	Franklin	9,469.46	125.00	325.24	500.50	2.00	17.78	1,000.00	175.07	172.00	9,612.78	3,292.85
64	Greene	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
65	Greene	2,207.25	642.50	1,212.58	456.75	28.00	3.00	2,000.00	27.49	2,000.00	4,027.49	6,431.61
66	Guthrie	5,828.01	173.00	292.00	289.20	60.00	3.00	4,600.00	113.20	30.00	11,048.50	148.20
67	Hancock	5,828.01	173.00	292.00	289.20	60.00	3.00	4,600.00	113.20	30.00	11,048.50	148.20
68	Hancock	5,828.01	173.00	292.00	289.20	60.00	3.00	4,600.00	113.20	30.00	11,048.50	148.20
69	Hancock	5,828.01	173.00	292.00	289.20	60.00	3.00	4,600.00	113.20	30.00	11,048.50	148.20
70	Harrison	16,476.20	301.50	1,611.00	1,094.17	80.00	3.00	10,000.00	8.78	1,000.00	18,585.95	71.00
71	Henry	9,127.31	15.00	158.21	1,875.50	130.00	33.20	2,250.00	47.08	206.00	12,349.30	4,823.33
72	Henry	9,127.31	15.00	158.21	1,875.50	130.00	33.20	2,250.00	47.08	206.00	12,349.30	4,823.33
73	Howard	7,423.31	313.25	525.00	397.50	2.00	30.70	2,000.00	64.36	106.84	8,166.75	2,046.07
74	Ida	4,103.52	102.50	283.00	221.75	2.00	29.22	2,000.00	64.36	106.84	4,500.85	1,909.85
75	Ida	4,103.52	102.50	283.00	221.75	2.00	29.22	2,000.00	64.36	106.84	4,500.85	1,909.85
76	Iowa	165.37	20.00	22.82	37.00	2.00	36.07	1,000.00	62.11	30.00	1,165.27	701.44
77	Jackson	7,423.31	313.25	525.00	397.50	2.00	30.70	2,000.00	64.36	106.84	8,166.75	2,046.07
78	Jackson	7,423.31	313.25	525.00	397.50	2.00	30.70	2,000.00	64.36	106.84	8,166.75	2,046.07
79	Jasper	14,216.34	217.15	1,125.75	1,047.65	47.13	3.00	3,000.00	66.50	438.60	19,446.58	10,522.44
80	Jackson	14,216.34	217.15	1,125.75	1,047.65	47.13	3.00	3,000.00	66.50	438.60	19,446.58	10,522.44
81	Johnson	4,671.30	117.00	378.25	2,930.25	100.00	20.25	5,000.00	282.37	322.94	11,025.29	4,788.71
82	Johnson	4,671.30	117.00	378.25	2,930.25	100.00	20.25	5,000.00	282.37	322.94	11,025.29	4,788.71
83	Johnson	4,671.30	117.00	378.25	2,930.25	100.00	20.25	5,000.00	282.37	322.94	11,025.29	4,788.71
84	Johnson	4,671.30	117.00	378.25	2,930.25	100.00	20.25	5,000.00	282.37	322.94	11,025.29	4,788.71
85	Johnson	4,671.30	117.00	378.25	2,930.25	100.00	20.25	5,000.00	282.37	322.94	11,025.29	4,788.71
86	Jones	678.28	13.00	128.32	814.50	2.00	2.00	2,000.00	6.25	68.95	3,500.81	1,627.12
87	Jones	678.28	13.00	128.32	814.50	2.00	2.00	2,000.00	6.25	68.95	3,500.81	1,627.12
88	Knox	1,259.00	105.01	301.00	847.80	120.00	18.23	2,800.00	58.00	216.21	4,007.23	1,770.61
89	Knox	1,259.00	105.01	301.00	847.80	120.00	18.23	2,800.00	58.00	216.21	4,007.23	1,770.61
90	Lee	8,850.00	10.00	184.25	1,84.25	2.00	3.00	2,800.00	58.00	216.21	14,022.25	5,691.25
91	Lee	8,850.00	10.00	184.25	1,84.25	2.00	3.00	2,800.00	58.00	216.21	14,022.25	5,691.25
92	Lee	8,850.00	10.00	184.25	1,84.25	2.00	3.00	2,800.00	58.00	216.21	14,022.25	5,691.25
93	Lee	8,850.00	10.00	184.25	1,84.25	2.00	3.00	2,800.00	58.00	216.21	14,022.25	5,691.25
94	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11
95	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11
96	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11
97	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11
98	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11
99	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11
100	Linn	2,128.22	12.25	61.28	61.28	2.00	16.18	2,000.00	44.10	161.28	2,606.88	1,602.11

101	Dubuque	281.00	10.00	422.14	56.00	60.00	5.00	2,538.11	82.30	9.05	2,625.51	170.51
102	Emmet	2,113.36	160.25	622.14	622.80	60.00	4.00	2,538.11	82.30	225.47	3,133.78	11,531.71
103	Franklin	2,113.36	160.25	622.14	622.80	60.00	4.00	2,538.11	82.30	225.47	3,133.78	11,531.71
104	Franklin	2,113.36	160.25	622.14	622.80	60.00	4.00	2,538.11	82.30	225.47	3,133.78	11,531.71
105	Franklin	2,113.36	160.25	622.14	622.80	60.00	4.00	2,538.11	82.30	225.47	3,133.78	11,531.71
106	Floyd	2,113.36	160.25	622.14	622.80	60.00	4.00	2,538.11	82.30	225.47	3,133.78	11,531.71
107	Floyd	2,113.36	160.25	622.14	622.80	60.00	4.00	2,538.11	82.30	225.47	3,133.78	11,531.71
108	Floyd	2,113.36	160.25	622.14	62							

TABLE NO. XIV—ASSETS, DECEMBER 31, 1915, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Cash in office and banks	Agents balances	Real estate, loans and all other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
1	Adair	18.50			18.50	1,015.72	1,034.22	58.10	976.00
2	Adams	4.42			4.42				4.42
3	Albany	4,730.02			4,730.02	184.04	4,914.06	184.04	4,730.02
4	Albany	144.95			144.95		144.95		144.95
5	Appanoose	397.20			397.20		397.20		397.20
6	Beaton	388.55			388.55		388.55		388.55
7	Beaton	4,081.04			4,081.04		4,081.04		4,081.04
8	Beaton	961.35			961.35		961.35		961.35
9	Beaton	140.64			140.64		140.64		140.64
10	Black Hawk								
11	Black Hawk	3.47			3.47	1,308.25	1,401.72	1,308.25	3.47
12	Boone	1,068.46	10.85		2,004.29	902.85	2,306.64		2,306.64
13	Boone	840.04	927.19		1,958.12	328.04	1,297.07	328.04	908.12
14	Bremer	30.82			30.82		30.82		30.82
15	Bremer	1,719.43			1,719.43		1,719.43		1,719.43
16	Bremer	2,203.27			2,203.27	50.00	2,315.27	50.00	2,305.27
17	Bushman	7,915.46			7,915.46	1,143.87	9,058.33	175.00	8,883.33
18	Buma Vista	7,659.95			7,659.95	861.50	8,041.45		8,041.45
19	Butler								
20	Calhoun	416.00			416.00	368.35	1,014.36	85.00	929.36
21	Calhoun	1,585.47			1,585.47		1,585.47		1,585.47
22	Carroll	646.82			646.82	15.87	662.69		662.69
23	Carroll	300.07			300.07		300.07		300.07
24	Carroll	130.21			130.21		130.21		130.21
25	Carroll	24.22			24.22		24.22		24.22
26	Cass	7,118.91			7,118.91	191.55	7,310.46	50.00	7,260.46
27	Cass	902.11			902.11		902.11		902.11
28	Cass	386.11			386.11	65.70	451.81	65.70	386.11
29	Cedar								
30	Cerro Gordo	7,350.85			7,350.85	350.00	7,670.85	328.00	7,342.85
31	Cherokee	15.55			15.55		15.55		15.55
32	Cherokee	855.61			855.60	300.00	1,155.60	300.00	855.60
33	Chickasaw	2,730.07			2,730.07	270.00	3,000.07	270.00	2,730.07
34	Clay	5,739.05	15.90		5,754.95	630.80	6,385.75	630.80	5,754.95
35	Clayton	—62.82			—62.82		—62.82		—62.82
36	Clayton					50.00	50.00	50.00	50.00
37	Clayton	5.97			5.97		5.97		5.97
38	Clinton	2,120.73			2,120.73		2,120.73		2,120.73
39	Clinton	1,174.23			1,174.23		1,174.23		1,174.23
40	Clinton	833.77			833.77	50.00	883.77	50.00	833.77
41	Clinton	103.70			103.70		103.70		103.70
42	Clinton	66.62			66.62		66.62		66.62
43	Crawford	3,304.62			3,304.62	228.50	3,533.12	328.50	3,204.62
44	Crawford	6,431.31			6,431.31	288.77	6,720.08	228.77	6,491.31
45	Dallas	745.22			745.22	606.94	1,352.16	506.94	745.22
46	Dallas	1,292.85			1,292.85	100.00	1,392.85	100.00	1,292.85
47	Delaware	1,129.72			1,129.72	153.84	1,283.56	163.30	1,120.26
48	Des Moines	1,824.13			1,824.13		1,824.13		1,824.13
49	Des Moines								
50	Des Moines	3,066.10			3,066.10		3,066.10		3,066.10
51	Des Moines	8,023.82	6,500.00		15,123.82	275.98	15,399.75	16.00	15,383.75
52	Des Moines	6,447.60			6,447.60	100.80	6,548.40	100.00	6,447.60
53	Dickinson	2,978.99			2,978.99		2,978.99		2,978.99
54	Dubuque	497.60			497.60	210.82	708.42	210.82	497.60
55	Dubuque	102.00			102.00	59.50	161.50	59.50	102.00
56	Dubuque	170.54			170.54		170.54		170.54
57	Emmet					98.78	98.78	98.78	98.78
58	Fayette	11,650.30	100.68		11,611.07	49.00	11,661.07	40.00	11,611.07
59	Fayette	1,582.07			1,582.07	50.00	1,632.07	50.00	1,582.07
60	Floyd	1,946.21			1,946.21		1,946.21		1,946.21
61	Floyd	1,190.10			1,190.10	200.22	1,390.32	200.22	1,190.10
62	Franklin	8,097.91		84.28	8,182.19	540.25	8,722.47	540.25	8,182.19
63	Fremont	261.04			261.04		261.04		261.04
64	Greene	3,271.72			3,271.72	435.88	3,707.60	435.88	3,271.72
65	Grundy	2,502.00			2,502.00	200.05	2,702.05	200.05	2,502.00
66	Greene	148.20			148.20	117.00	265.20	117.00	148.20
67	Hancock	388.29			388.29	50.00	438.29	50.00	388.29
68	Hardin	71.03			71.03	490.00	561.03	50.00	511.03
69	Hardin	688.61			688.61	468.51	2,079.79	2,530.49	2,464.49
70	Harrison	1,222.70			1,222.70	1,742.83	2,965.53	1,742.83	1,222.70

TABLE NO. XIV—CONTINUED.

Number	County	Cash in office and banks	Agents' balances	Real estate, mortgage, loans and all other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
136	Stacy	866.00			866.00	186.00	701.00	85.00	666.00
137	Tama	1,310.00			1,310.00	270.58	1,787.15	270.58	1,516.60
138	Tama	1,010.00			1,010.00	110.00	1,120.00	110.00	1,010.00
139	Tama	275.34			275.34	385.80	468.94	468.94	468.94
140	Taylor	2,070.40			2,070.40	145.27	2,215.70	145.27	2,070.40
141	Van Buren	1,084.47			1,084.47		1,084.47		1,084.47
142	Van Buren	407.44			407.44	20.00	427.44		407.44
143	Wapello	30.00			30.00		30.00		30.00
144	Warren	377.97			377.97		377.97		377.97
145	Wayne					681.46	681.46		681.46
146	Webster	3,065.64	188.14		3,253.78	1,397.21	4,651.00	330.00	4,321.00
147	Webster	6,020.97			6,020.97		6,020.97		6,020.97
148	Webster	5.00			5.00	180.75	185.75		180.75
149	Winneshiek	40.58			40.58	532.55	573.13		532.55
150	Winneshiek	3,607.62	201.75		3,809.37	80.60	3,889.97	80.60	3,809.37
151	Winneshiek	2,520.75			2,520.75	844.70	3,365.45	80.65	3,284.80
152	Winneshiek	1,660.97			1,660.97		1,660.97		1,660.97
153	Winneshiek	3,240.27			3,240.27	75.00	3,315.27	75.00	3,240.27
154	Winneshiek	108.63			108.63		108.63		108.63
155	Woodbury	2,597.46			2,597.46	135.00	2,732.46	135.00	2,597.46
156	Woodbury	5,180.25			5,180.25	156.00	5,336.25	156.00	5,180.25
157	Worth	1,050.14			1,050.14	282.45	1,332.59		1,050.14
158	Worth	1,180.40			1,180.40		1,180.40		1,180.40
159	Carroll	468.34			468.34	35.00	503.34	35.00	468.34
160	Black Hawk		1,700.00		1,700.00		1,700.00		1,700.00
	Totals	\$ 573,300.83	\$ 1,297.54	\$ 37,360.40	\$ 411,958.47	\$ 37,107.53	\$ 449,065.90	\$ 20,623.04	\$ 428,442.74

TABLE NO. XV—LIABILITIES, DECEMBER 31, 1915, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Net unpaid claims	Unpaid commissions and expenses	Borrowed money unpaid	Other liabilities	Total liabilities
1	Adair					
2	Adams	\$ 207.20				\$ 207.20
3	Allamakee					
4	Allamakee			117.00		117.00
5	Audubon					
6	Appanoose			300.00		300.00
7	Benton					
8	Benton					
9	Benton					
10	Black Hawk					
11	Black Hawk	620.00		469.47		1,089.47
12	Boone					
13	Boone	120.00	\$ 232.91	1,006.00		1,358.91
14	Bremer			15,000.00		15,000.00
15	Bremer	2,510.94				2,510.94
16	Bremer	1,622.77				1,622.77
17	Bohannon					
18	Boone Vista					
19	Butler			6,570.26		6,570.26
20	Calhoun					
21	Calhoun					
22	Carroll			1,000.00		1,000.00
23	Carroll					
24	Carroll					
25	Cass					
26	Cass	80.00				80.00
27	Cass					
28	Cass	280.65				280.65
29	Cedar	100.00		275.42		375.42
30	Cerro Gordo					
31	Cherokee			100.00		100.00
32	Cherokee					
33	Chickasaw					
34	Clay					
35	Clayton	1,498.00		692.82		2,190.82
36	Clayton	280.00		802.77		1,082.77
37	Clayton			2,380.00		2,380.00
38	Clinton					
39	Clinton					
40	Clinton					
41	Clinton			500.00		500.00
42	Clinton			508.08		508.08
43	Crawford	60.00				60.00
44	Crawford					
45	Dallas			507.25		507.25
46	Dallas					
47	Delaware					
48	Des Moines					
49	Des Moines			416.14		416.14
50	Des Moines					
51	Des Moines					
52	Des Moines					
53	Dickinson					
54	Dubuque	150.00				150.00
55	Dubuque			200.00		200.00

TABLE NO. XV—CONTINUED.

Number	County	Net unpaid claims	Unpaid com-missions and expense	Borrowed money unpaid	Other liabilities	Total liabilities
56	Dubuque					
57	Emmet	65.00		1,128.73		1,193.73
58	Fayette	800.00				800.00
59	Fayette					
60	Floyd					
61	Floyd					
62	Franklin					
63	Fremont					
64	Greene					
65	Grundy	1,500.00				1,500.00
66	Guthrie			800.00		800.00
67	Hancock					
68	Hardin	1,825.00				1,825.00
69	Hardin	2,069.00		597.63		2,667.63
70	Harrison			6,500.00		6,500.00
71	Henry	75.00				75.00
72	Henry					
73	Howard					
74	Humboldt					
75	Ida					
76	Iowa					
77	Iowa	25.00		2,500.11		2,525.11
78	Jackson	2,587.73				2,587.73
79	Jasper				107.17	107.17
80	Jefferson					
81	Johnson			5,500.41		5,500.41
82	Johnson				62.94	62.94
83	Johnson		62.94			62.94
84	Johnson			618.00		618.00
85	Jones		159.63			159.63
86	Jones					
87	Jones					
88	Keokuk	500.00				500.00
89	Keokuk	600.00				600.00
90	Lee	300.00	300.00	9,109.72		9,709.72
91	Lee					
92	Linn					
93	Linn					
94	Linn					
95	Linn					
96	Linn					
97	Linn					
98	Louisa	825.00		1,025.00		2,750.00
99	Lucas					
100	Madison					
101	Mahaaka					
102	Marshall					
103	Marshall	10.00				10.00
104	Mitchell			294.68		294.68
105	Mitchell	1,083.70	166.13			1,249.83
106	Mitchell					
107	Monona			170.82		170.82
108	Monona			400.00		400.00
109	Montgomery	30.00	56.75	2,228.40		2,315.15
110	Muscatine					
111	Muscatine	130.00	106.00			236.00

TABLE NO. XV—CONTINUED.

Number	County	Net unpaid claims	Unpaid com-missions and expense	Borrowed money unpaid	Other liabilities	Total liabilities
111	Osceola					
112	O'Brien		300.00			300.00
113	Page					
114	Page					
115	Palo Alto					
116	Plymouth					
117	Pocahontas					
118	Polk		485.00			485.00
119	Polk					
120	Pottawattamie	150.00				150.00
121	Poweshiek					
122	Ringgold					
123	Sac	2,738.00				2,738.00
124	Scott			400.00		400.00
125	Scott					
126	Scott				16,346.00	16,346.00
127	Scott					
128	Scott					
129	Shelby					
130	Shelby					
131	Shelby					
132	Sioux					
133	Sioux					
134	Story			700.00		700.00
135	Story					
136	Story					
137	Tama	128.00				128.00
138	Tama					
139	Tama	125.00				125.00
140	Taylor	280.40				280.40
141	Van Buren					
142	Van Buren			1,711.35		1,711.35
143	Wapello					
144	Warren					
145	Wayne	908.00	100.00	1,078.00		2,086.00
146	Webster					
147	Webster					
148	Washington	2,300.00				2,300.00
149	Winnebago					
150	Winnebago					
151	Winnebiek	75.00				75.00
152	Winnebiek					
153	Winnebiek					
154	Winnebiek					
155	Woodbury					
156	Woodbury					
157	Worth					
158	Wright	2,075.00				2,075.00
159	Carroll			66.00		66.00
160	Black Hawk					
Totals		\$ 28,506.29	\$ 2,268.83	\$ 62,967.77	\$ 18,798.47	\$ 110,550.91

**DRUGGISTS MUTUAL INSURANCE ASSOCIATION
OF ALGONA, IOWA**

Organized November, 1909.

President, A. C. Wilson, Oelwein, Iowa.

Secretary, Al. Falkenhainer, Algona, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 6,907.00

INCOME

Gross receipts from assessments.....	\$ 23,491.66
Total assessments and fees.....	\$ 23,491.66
Deduct:	
Paid for reinsurance.....	\$ 5,343.40
Returned on cancellations.....	1,976.28
Returned in dividends.....	4,865.83
Total deductions.....	12,685.53
Net assessments and fees.....	\$ 11,406.13
Interest on investments.....	189.32
Special reinsurance fund.....	1,000.00
Total income.....	\$ 12,595.45
Total assets and income.....	\$ 19,502.51

DISBURSEMENTS

Gross losses paid.....	\$ 4,365.01
Less recovered from reinsurance.....	964.91
Net losses paid.....	\$ 3,340.67
Adjusting expense.....	\$ 95.30
Commissions.....	2.41
Salaries of agents.....	84.00
Expenses of agents.....	188.35
Salaries and expenses of directors, officers and committees.....	2,124.00
Salaries of office employes.....	900.00
Rent.....	177.65
Insurance department licenses and fees.....	90.45
All other taxes.....	82.36
Advertising, printing and stationery.....	96.86
Telegraph, telephone, express and postage.....	195.50
Exchange.....	1.55
Typewriter exchange and repairs.....	37.50
Filing bureau expense.....	200.45
Total expenses.....	4,729.28
Total disbursements.....	\$ 7,629.05
Ledger assets.....	11,822.46
Total.....	\$ 19,502.51

LEDGER ASSETS

Cash deposited in banks.....	\$ 8,008.93
Agents' balances representing business written subsequent to October 1st of current year.....	3,028.85
Agents' balances representing business written prior to October 1st of current year.....	373.38
Furniture and fixtures.....	264.60
Other assets.....	146.90
Total ledger assets.....	\$ 11,822.46
Gross assets.....	\$ 11,822.46

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	\$ 373.38
Furniture, fixtures, safes and supplies.....	264.60
Total admitted assets.....	\$ 11,244.48

LIABILITIES

Amount of claims reported but not adjusted.....	\$ 100.00
Reinsurance reserve.....	6,908.79
Total liabilities.....	\$ 6,908.79
Reinsurance in force December 31, 1915.....	\$ 683,600.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 1,462,906.00
Amount of risks written during the year.....	1,596,600.00
Amount of risks expired and cancelled during the year.....	\$ 2,050,656.00
Amount of risks in force at the close of the year.....	\$ 1,468,977.00
Amount of risks in force at the close of the year.....	\$ 1,655,679.00

Specify rating bureaus authorized to file rates: Iowa Rating Bureau.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$7.77.

Average cost per thousand during the past five years?

Answer—\$7.88.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$2,400.00; Treasurer, none; Adjuster, per diem and expenses.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—\$1,587,194.00

What amount of your risks are written for five years?

Answer—\$118,485.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$0.00.00 reinsured down to \$2,000.00 net.

Give amount of risks in force on which this year's assessment was made.

Answer—\$1,655,679.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$21,515.38.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?
 Answer—\$5,248.49.

Has the policy now used by the company been approved by the Commissioner of Insurance?
 Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes, on new supply.

What kinds of property does your association insure?
 Answer—Store buildings, dwellings and contents.

What kind of risks does your association cover?
 Answer—Fire, windstorm and plate glass.

EQUITY MUTUAL FIRE INSURANCE ASSOCIATION OF SIOUX CITY, IOWA

Organized August 15, 1898.

President, M. A. Clark, Sioux City, Iowa.

Secretary, Fred C. McCutchen, Sioux City, Iowa

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 21,497.47

INCOME

Gross receipts from assessments.....	\$ 85,473.18
Total assessments and fees.....	\$ 85,473.18
Deduct:	
Paid for reinsurance.....	\$ 14,353.86
Returned on cancellations.....	18,713.08
Total deductions.....	33,066.94
Net assessments and fees.....	\$ 52,406.24
Other interest.....	60.07
Total income.....	\$ 52,466.31
Total assets and income.....	\$ 73,963.78

DISBURSEMENTS

Gross losses paid.....	\$ 26,229.04
Less recovered from reinsurance.....	5,000.56
Net losses paid.....	\$ 21,228.50
Adjusting expense.....	630.00
Legal expense on losses.....	288.62
Commissions.....	12,010.30
Salaries of agents.....	1,060.00
Expenses of agents.....	2,027.40
Salaries and expenses of directors, officers and committees.....	5,600.00
Salaries of office employees.....	3,866.75
Rent.....	720.00
Insurance department licenses and fees.....	720.00
All other taxes.....	529.24
Advertising, printing and stationery.....	873.36
Telegraph, telephone, express and postage.....	634.00
Rating bureaus.....	307.55
Policyholders' meeting.....	397.81
Light and laundry.....	88.60
Commercial and fire reports and memberships.....	223.00
Furniture.....	41.75
Exchange, \$6.63; sundries, \$20.69.....	27.32
Total expenses.....	29,619.00
Total disbursements.....	\$ 50,857.50
Ledger assets.....	23,106.28
Total.....	\$ 73,963.78

LEDGER ASSETS

Cash in office.....	\$ 1,585.15
Cash deposited in banks.....	4,502.48
Agents' balances representing business written subsequent to October 1st of current year.....	16,879.62
Bills receivable.....	1,601.49
Total ledger assets.....	\$ 24,568.74
Payable for premiums on reinsurance (not due).....	1,222.46
Total.....	\$ 23,106.28

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year.....	241.50
Furniture, fixtures and safes, \$28.50; supplies, \$1,000.00.....	1,028.50
Gross assets.....	\$ 24,376.64

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies.....	1,028.50
Total admitted assets.....	\$ 23,348.14

LIABILITIES

Amount of claims reported but not adjusted.....	\$ 1,486.32
Less reinsurance.....	225.44
Net unpaid losses.....	\$ 1,260.88
Reinsurance reserve.....	23,648.04
Total liabilities.....	\$ 24,908.92
Reinsurance in force December 31, 1915.....	\$ 681,232.74

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 4,253,851.34
Amount of risks written during the year.....	4,089,081.54
Amount of risks expired during the year.....	\$ 3,048,855.33
Amount of risks cancelled during the year.....	1,326,071.63
Total.....	4,885,526.96
Amount of risks in force at the close of the year.....	\$ 5,907,355.92

Specify rating bureaus authorized to file rates: Equity Rating Bureau for automobiles and threshing machines. Iowa Rating Bureau for other risks.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.
 Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?
 Answer—Yes.

Cost per thousand during the year?
 Answer—\$15.88.

Average cost per thousand during the past five years?
 Answer—\$18.52.

What salary was paid during the past year to each of the following officers?
 Answer—President, none; Vice-President, \$1,000.00; Secretary and Treasurer, \$5,600.00; Adjusters, per diem and expense.

What, if any, commission was paid said officers in addition to such salary?
 Answer—Regular agents' commissions to non-salaried officers on personally produced business.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—\$1,397,680.42.

What amount of your risks are written for five years?

Answer—\$470,225.50.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$50,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$1,907,255.92.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—Yes.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$69,487.65.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$14,535.99.

Are the articles of organization and by-laws printed in full on the policy?

Answer—No.

What kinds of property does your association insure?

Answer—Practically all kinds of real and personal property except certain prohibited classes against loss by fire, lightning and tornado, and hail insurance on growing crops.

What kind of risks does your association cover?

Answer—Fire, lightning and tornado. Also hail on growing crops.

FARMER'S CO-OPERATIVE ELEVATOR MUTUAL INSURANCE ASSOCIATION OF AURELIA, IOWA

Organized February 5, 1909.

President, Hans Moeller, Sioux Center, Iowa.

Secretary, J. C. Lockin, Aurelia, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 9,030.52

INCOME

Gross receipts from assessments of 1914 \$ 100.00

Gross survey, membership, and policy fees 5,573.44

Net assessments and fees \$ 5,673.53

Other interest 308.78

Total income \$ 5,882.31

Total assets and income \$ 14,912.83

DISBURSEMENTS

Gross losses paid \$ 119.63

Net losses paid \$ 119.63

Salaries and expenses of directors, officers and committees \$ 1,213.40

Insurance department licenses and fees 159.47

All other taxes 39.46

Advertising, printing and stationery 406.50

FARMER'S CO-OPERATIVE INSURANCE ASSOCIATION 387

Telegraph, telephone, express and postage 14.05

Freight and express 6.15

Attorney fee 5.00

Fee for membership in State Insurance Association 5.00

Total expenses 3,830.65

Profit and loss on account of bank failure 477.18

Total disbursements \$ 2,485.54

Ledger assets 12,485.09

Total \$ 14,921.83

LEDGER ASSETS

Certificates of deposits in banks \$ 9,200.00

Cash deposited in banks 3,185.99

Total ledger assets \$ 12,485.99

LIABILITIES

Reinsurance reserve \$ 6,484.47

Total liabilities \$ 6,484.47

INSURANCE EXHIBIT

Amount of risks in force at beginning of year \$ 1,570,809.00

Amount of risks written during the year 965,081.00

Amount of risks expired during the year \$ 214,891.00

Amount of risks cancelled during the year 64,550.00

..... 400,441.00

Amount of risks in force at the close of the year \$ 1,785,599.00

Specify rating bureaus authorized to file rates: Co-operative Rating Bureau of Aurelia.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$1.50.

Average cost per thousand during the past five years?

Answer—\$7.65.

What salary was paid during the past year to each of the following officers? Answer—President, \$46.80; Vice-President, none; Secretary, \$50.00; Treasurer, \$100.00; Adjuster, \$6.00.

What, if any, commission was paid said officers in addition to such salary? Answer—No commission.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for less than five years?

Answer—\$74,000.00.

What amount of your risks are written for five years?

Answer—\$1,632,609.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$15,000.

Give amount of risks in force on which this year's assessment was made.

Answer—No assessment this year.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$31,573.57.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—All property belonging to Farmers Co-operative Association.

What kind of risks does your association cover?

Answer—Fire, lightning, windstorm and tornado.

FARM PROPERTY MUTUAL INSURANCE ASSOCIATION OF DES MOINES, IOWA

Organized February 17, 1900.

President, Forest Huttenlocher, Des Moines, Iowa.

Secretary, C. V. Stanley, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 7,353

INCOME

Gross receipts from assessments.....	\$ 19,809.45
Gross survey, membership, and policy fees.....	5,291.18
Total assessments and fees.....	\$ 25,100.63
Deduct:	
Paid for reinsurance.....	\$ 897.07
Total deductions.....	897.07
Net assessments and fees.....	\$ 24,203.00
Money borrowed.....	8,800.00
Commission on bond.....	4.50
Cost of telegram returned.....	.25
Total income.....	\$ 33,007.52
Total assets and income.....	\$ 32,165.35

DISBURSEMENTS

Gross losses paid.....	\$ 9,123.00
Less recovered from reinsurance.....	96.00
Net losses paid.....	\$ 9,027.00
Adjusting expense.....	119.74
Commissions.....	287.22
Fees retained by agents.....	5,171.77
Salaries of agents.....	408.00
Expenses of agents.....	247.80
Salaries and expenses of directors, officers and committees.....	1,278.18
Salaries of office employees.....	230.00
Rent.....	63.00
Insurance department licenses and fees.....	98.50
All other taxes.....	46.21
Advertising, printing and stationery.....	444.34
Telegraph, telephone, express and postage.....	280.10
Interest on borrowed money.....	290.82
Collections.....	124.05
Examining committee.....	9.00
Examination by insurance department.....	36.55
Secretary's bonds.....	30.00

Filing fee supreme court.....	1.70
Agents' expense.....	3.00
Miscellaneous expense.....	11.49
Total expenses.....	\$ 9,270.90
Borrowed money repaid.....	10,900.00
Agents' balances charged off.....	7.95
Total disbursements.....	\$ 28,845.99
Ledger assets.....	4,259.36
Total.....	\$ 33,105.85

LEDGER ASSETS

Cash in office.....	\$ 23.10
Cash deposited in banks.....	4,236.26
Total ledger assets.....	\$ 4,259.36

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	\$ 1,873.00
Gross assets.....	\$ 5,622.86

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 1,873.00
Total admitted assets.....	4,259.36
Reinsurance in force December 31, 1915.....	\$ 388,220.50

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 7,200,622.00
Amount of risks written during the year.....	2,945,291.00
Amount of risks expired during the year.....	\$ 849,864.00
Amount of risks cancelled during the year.....	958,467.00
Amount of risks in force at the close of the year.....	\$ 9,064,622.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$2.16.

Average cost per thousand during the past five years?

Answer—\$2.42.

What salary was paid during the past year to each of the following officers?

Answer—President, \$200.00; Vice-President, \$100.00; Secretary, \$200.00; Treasurer, none; Adjuster, General Agent does adjusting.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—Tornado, \$10,500.00 reinsured down to \$3,500.00; fire and lightning, \$5,000.00 reinsured down to \$1,667.50; have several \$4,000.00 risks reinsured down to \$2,000.00.

Give amount of risks in force on which this year's assessment was made?

Answer—Fire, about \$4,300,000.00; Wind, \$4,600,000.00.

Have your books been kept open after the close of business December 31st for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—No basis rate.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property, town dwellings and barns and contents, churches and school houses. Fire and lightning, same as above; also business property against tornado.

What kind of risks does your association cover?

Answer—Fire, lightning, tornadoes, cyclones and windstorms.

GERMAN MUTUAL INSURANCE ASSOCIATION OF LE MARS, IOWA

Organized April, 1891.

President, M. W. Richey, Le Mars, Iowa.

Secretary, R. J. Koehler, Le Mars, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 25,724.56

INCOME

Gross receipts from assessments.....	\$ 33,824.45
Total assessments and fees.....	\$ 33,824.45
Deduct:	
Paid for reinsurance.....	7.50
Total deductions.....	7.50
Net assessments and fees.....	\$ 33,816.95
Interest on investments and rent of building.....	522.40
Money borrowed.....	1,400.00
Total income.....	\$ 35,749.35
Total assets and income.....	\$ 64,474.21

DISBURSEMENTS

Gross losses paid.....	\$ 32,749.11
Net losses paid.....	\$ 32,749.11
Adjusting expense.....	\$ 1,263.95
Legal expense on losses and collections.....	458.54
Commissions.....	2,185.17
Salaries of agents.....	601.85

Expenses of agents.....	508.31
Salaries and expenses of directors, officers and committees.....	2,900.00
Taxes on real estate and local.....	209.66
Insurance department licenses and fees.....	62.50
All other taxes.....	1,106.95
Advertising, printing and stationery.....	250.00
Telegraph, telephone, express and postage.....	1,087.21
Furniture and fixtures.....	25.00

Total expenses 11,919.94

Borrowed money repaid..... 200.00

Total disbursements \$ 44,808.95

Ledger assets 19,615.26

Total \$ 64,474.21

LEDGER ASSETS

Book value of real estate.....	\$ 10,000.00
Mortgage loans on real estate, first liens.....	2,900.00
Cash deposited in banks.....	6,715.26
Total ledger assets.....	\$ 19,615.26

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$1,500.00; supplies, \$300.00.....	2,000.00
Gross assets.....	\$ 21,615.26

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safe and supplies.....	\$ 1,500.00
Other items.....	500.00
Total admitted assets.....	\$ 19,615.26

LIABILITIES

Amount of losses adjusted and not due.....	\$ 721.35
Amount of claims resisted and in litigation.....	1,500.00
Net unpaid losses.....	\$ 2,221.35
Borrowed money.....	1,200.00
Total liabilities.....	\$ 3,421.35

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 4,001,229.22
Amount of risks written during the year.....	2,403,317.77
Amount of risks expired during the year.....	\$ 6,404,647.00
Amount of risks cancelled during the year.....	364,940.00
Amount of risks in force at the close of the year.....	\$ 1,344,882.00
	\$ 5,059,785.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes; hail.

Cost per thousand during the year?

Answer—Hail, \$30.00 per \$1,000.00; tornado, \$1.00 per \$1,000.00; fire, \$2.50 per \$1,000.00.

What salary was paid during the past year to each of the following officers?
 Answer—President, \$300.00; Secretary, \$1,500.00; Treasurer, \$300.00; General Manager, \$1,500.00.

What, if any, commission was paid said officers in addition to such salary?
 Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—About one-third.

What amount of your risks are written for five years?

Answer—About two-thirds.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$4,000.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1914?

Answer—Fire and tornado, \$15,000.00; hail, \$30,000.00.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.

What kinds of property does your association insure?

Answer—Crops against hail; farm property, churches, schoolhouses and Iowa property dwellings against fire and tornado.

What kind of risks does your association cover?

Answer—As above.

GRAIN SHIPPERS MUTUAL FIRE INSURANCE ASSOCIATION OF IDA GROVE, IOWA

Organized December, 1896.

Vice-President, W. L. Sanborn, Merville, Iowa.

Secretary, F. D. Bacock, Ida Grove, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 25,400.88

INCOME

Gross receipts from assessments	\$ 72,632.36
Total assessments and fees	\$ 72,632.36
Deduct:	
Paid for reinsurance	\$ 9,908.16
Returned on cancellations	11,579.97
Returned in dividends	4,015.32
Total deductions	25,493.75
Net assessments and fees	\$ 47,138.61
Interest on investments	230.00
Other interest	35.70
Rents (including \$300.00 for own occupancy)	900.00
Total income	\$ 48,264.31
Total assets and income	\$ 73,615.19

GRAIN SHIPPERS MUTUAL FIRE INS. ASSOCIATION

DISBURSEMENTS

Gross losses paid	\$ 21,305.37
Less recovered from reinsurance	4,585.71
Net losses paid	\$ 16,721.66
Adjusting expense	\$ 510.28
Commissions	7,928.05
Salaries of agents	2,700.00
Expenses of agents	1,929.70
Salaries and expenses of directors, officers and committees	3,191.17
Salaries of office employees	2,558.75
Rent	600.00
Taxes on real estate	97.51
Insurance department licenses and fees	121.32
All other taxes	352.15
Advertising, printing and stationery	519.99
Telegraph, telephone, express and postage	493.70
Rate bureau	425.90
Heat and light	175.11
Insurance	67.98
Automobile	596.95
Fire prevention, state and national association, and Bradstreets	144.00
Total expenses	\$ 22,435.56
Furniture and fixtures charged off	1,022.20
Total disbursements	\$ 40,179.61
Ledger assets	33,635.56
Total	\$ 73,815.19

LEDGER ASSETS

Book value of real estate	\$ 7,088.27
Mortgage loans on real estate, first liens	5,000.00
Cash in office	467.19
Cash deposited in banks	11,792.30
Agents' balances representing business written subsequent to October 1st of current year	6,095.98
Agents' balances representing business written prior to October 1st of current year	63.13
Collateral loans	158.51
Total ledger assets	\$ 33,635.56

NON-LEDGER ASSETS

Interest due or accrued	\$ 140.00
Unpaid assessments levied on or after November 1st of current year	85.80
Unpaid assessments levied prior to November 1st	28.13
Furniture, fixtures and safes, \$1,022.20; supplies, \$900.00	1,922.20
Automobile	493.99
Market value real estate over book value	911.73
Gross assets	\$ 36,721.05

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$ 63.13
Unpaid assessments levied prior to November 1st	28.13
Furniture, fixtures, safes and supplies	1,022.20
Total admitted assets	\$ 35,107.98

LIABILITIES

Amount of losses adjusted and not due	\$ 7.50
Amount of claims reported but not adjusted	4,737.00
Amount of claims resisted and in litigation	1,000.00
Total	\$ 6,764.50

Less reinsurance	1,000.00
Net unpaid losses.....	\$ 4,764.50
Reinsurance reserve	20,698.33
Total liabilities	\$ 25,462.83
Reinsurance in force December 31, 1915.....	\$ 640,971.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 3,473,320.00
Amount of risks written during the year.....	3,457,692.00
	\$ 6,961,012.00
Amount of risks expired during the year.....	\$ 2,463,666.00
Amount of risks cancelled during the year.....	619,620.00
	3,083,286.00
Amount of risks in force at the close of the year.....	\$ 3,877,726.00

Specify rating bureaus authorized to file rates: Iowa Rating Bureau.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—60 per cent of rate.

Average cost per thousand during the past five years?

Answer—About same as for 1915.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$3,000.00; Treasurer, one-fourth of 1 per cent on money paid out by him; Adjuster, no regular adjuster employed.

What, if any, commission was paid said officers in addition to such salary?

Answer—Agent's commission, if they do agent's work only.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—\$3,168,781.00.

What amount of your risks are written for five years?

Answer—\$708,945.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$15,000.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$3,449,008.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$60,479.39.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$10,000.45.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy? Answer—Articles of incorporation only.

What kinds of property does your association insure?

Answer—Real and personal.

What kind of risks does your association cover?

Answer—Do not cover for hail. Fire, lightning, wind, real and personal.

HOME MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized November 21, 1901.

President, J. A. Benson, Sheldon, Iowa.

Secretary, H. J. Rowe, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 2,224.03

INCOME

Gross receipts from assessments.....	\$ 15,400.53
Gross survey, membership, and policy fees.....	16,275.64
Total assessments and fees.....	\$ 31,776.17
Deduct:	
Paid for reinsurance.....	\$ 932.25
Returned on cancellations.....	100.74
Total deductions	1,033.00
Net assessments and fees.....	\$ 30,743.18
Exchange and penalties	149.96
Total income	\$ 30,893.14
Total assets and income.....	\$ 33,116.57

DISBURSEMENTS

Gross losses paid.....	\$ 16,437.58
Less recovered from reinsurance.....	1,136.78
Net losses paid.....	\$ 15,280.80
Adjusting expense	\$ 490.11
Fees retained by agents.....	7,432.90
Salaries and expenses of directors, officers and committees	3,625.35
Salaries of office employees.....	1,027.80
Rent	150.00
Insurance department licenses and fees.....	125.10
All other taxes	123.76
Advertising, printing and stationery.....	242.05
Telegraph, telephone, express and postage.....	523.76
Exchange	1.55
Miscellaneous	74.62
Total expenses	13,962.90
Total disbursements	\$ 29,243.00
Ledger assets	3,873.57
Total	\$ 33,116.57

LEDGER ASSETS

Cash in office.....	\$	16.12	
Cash deposited in banks.....		3,226.38	
Agents' balances representing business written subsequent to October 1st of current year.....		426.07	
Agents' balances representing business written prior to October 1st of current year.....		205.30	
Total ledger assets.....	\$		3,873.87

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year.....		750.00	
Furniture, fixtures and safes, \$500.00; supplies, \$100.00.....		600.00	
Gross assets.....	\$		5,223.87

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	\$	205.30	
Furniture, fixtures, safes and supplies.....		600.00	
			805.30
Total admitted assets.....	\$		4,418.57

LIABILITIES

Amount of claims reported but not adjusted.....	\$	75.00	
Amount of claims resisted and in litigation.....		75.00	
Total liabilities.....	\$		150.00
Reinsurance in force December 31, 1915.....	\$	517,404.00	

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$	16,734,042.00	
Amount of risks written during the year.....		6,374,375.00	
			\$ 23,108,417.00
Amount of risks expired during the year.....	\$	3,015,942.00	
Amount of risks cancelled during the year.....		1,946,719.00	
			4,962,661.00
Amount of risks in force at the close of the year.....	\$		18,145,756.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$1.67.

Average cost per thousand during the past five years?

Answer—\$1.56.

What salary was paid during the past year to each of the following officers?

Answer—President, \$100.00; Vice-President, none; Secretary, \$3,168.04; Treasurer, \$75.00; Adjuster, per diem.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—\$1,298,871.00.

What amount of your risks are written for five years?

Answer—\$16,546,885.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—Tornado, \$14,000.00 reinsured down to \$5,000.00; fire \$8,000.00 reinsured down to \$4,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$14,156,455.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—Do not use any basis rate.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes or attached to.

What kinds of property does your association insure?

Answer—Town dwellings, farm property and the personal property in connection therewith against fire. Any good risk against tornadoes.

What kind of risks does your association cover?

Answer—Fire, lightning, cyclones, tornadoes and windstorms.

IOWA ASSESSMENT MUTUAL INSURANCE ASSOCIATION
OF DE WITT, IOWA

Organized March 12, 1900.

President, T. W. Large, De Witt, Iowa.

Secretary, G. M. Smith, De Witt, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year..... \$ 50,879.61

INCOME

Gross receipts from assessments.....	\$	134,808.78	
Total assessments and fees.....	\$		134,808.78
Deduct:			
Paid for reinsurance.....	\$	18,866.00	
Returned on cancellations.....		10,509.00	
Returned in dividends.....		5,184.19	
Total deductions.....			34,559.19
Net assessments and fees.....	\$		100,444.59
Interest on investments.....		2,067.26	
Other interest, bank deposit.....		645.65	
Rents.....		1,259.00	
Various sources.....		81.52	
Total income.....	\$		104,488.02
Total assets and income.....	\$		164,867.63

DISBURSEMENTS

Gross losses paid.....	\$	47,330.97	
Less discount and salvage.....	\$	192.46	
Less recovered from reinsurance.....		5,374.09	
			5,566.55
Net losses paid.....	\$		41,768.72

Adjusting expense	\$	391.11
Legal expense on losses		90.85
Commissions	18,150.90	
Salaries of agents	2,475.00	
Expenses of agents	1,443.59	
Salaries and expenses of directors, officers and committees	4,351.73	
Salaries of office employees	2,890.00	
Taxes on real estate	142.26	
Insurance department licenses and fees	122.00	
All other taxes	444.21	
Advertising, printing and stationery	594.04	
Telephone \$28.47, telephone, express and postage \$1,029.91	1,058.38	
Interest on borrowed money	401.05	
Rating bureau	1,230.24	
Bradstreet's reports, \$75.00; janitor, \$363.00	438.00	
General expense, \$374.88; blank books, \$59.55	434.43	
Exchange, \$8.99; lights, \$89.00; fuel, \$254.36	352.34	
Automobile, \$215.00; auto expenses and gasoline, \$440.00	655.00	
Office furniture	373.51	
Total expenses		36,040.33
Depreciation on building three per cent		512.95
Total disbursements	\$	78,817.00
Ledger assets		86,050.63
Total	\$	164,367.63

LEDGER ASSETS

Book value of real estate	\$	16,585.45
Mortgage loans on real estate, first liens	55,086.00	
Cash deposited in banks	5,698.51	
Agents' balances representing business written subsequent to October 1st of current year	6,718.39	
Agents' balances representing business written prior to October 1st of current year	1,648.71	
Notes taken for assessments	313.57	
Total ledger assets	\$	86,050.63

NON-LEDGER ASSETS

Interest due or accrued		1,606.32
Gross assets	\$	87,656.95

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st		1,648.71
Total admitted assets	\$	86,008.24

LIABILITIES

Amount of claims reported but not adjusted	\$	2,764.00
Amount of claims resisted and in litigation	1,000.00	
Total	\$	3,764.00
Less reinsurance		1,382.00
Net unpaid losses	\$	2,382.00
Reinsurance reserve, 50 per cent		66,150.67
Total liabilities	\$	68,532.67
Reinsurance in force December 31, 1915	\$	2,660,621.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year	\$	24,705,307.00
Amount of risks written during the year	11,537,007.00	
Amount of risks expired during the year	\$	36,202,314.00
Amount of risks cancelled during the year	\$	6,192,638.00
		2,432,156.00
		8,624,794.00
Amount of risks in force at the close of the year	\$	27,637,420.00

Specify rating bureaus authorized to file rates: Iowa Rating Bureau for all mercantile risks. Our own schedule for all other classes.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$2.99.

Average cost per thousand during the past five years?

Answer—\$5.70.

What salary was paid during the past year to each of the following officers?

Answer—President, \$200.00; Vice-President, none; Secretary, \$3,500.00; Treasurer, \$250.00; Adjuster, per diem.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—No specified time.

What amount of your risks are written for one year?

Answer—\$4,677,229.00.

What amount of your risks are written for five years?

Answer—\$23,960,181.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$19,500.00; \$16,500.00 reinsured.

Give amount of risks in force on which this year's assessment was made?

Answer—\$22,945,998.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$149,690.27.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$20,831.75.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—No.

What kinds of property does your association insure?

Answer—General lines except extra special hazards.
 What kind of risks does your association cover?
 Answer—Fire, lightning, tornado and plate glass.

**IOWA AUTOMOBILE OWNERS MUTUAL INSURANCE ASSOCIATION
 OF DES MOINES, IOWA**

Organized March 16, 1915.

President, Frank S. Shankland, Des Moines, Iowa.

Secretary, L. S. Troupe, Des Moines, Iowa.

**FINANCIAL STATEMENT
 INCOME**

Gross survey, membership and policy fees.....	\$	1,908.12	
Total assessments and fees.....	\$	1,908.12	
Money borrowed		2,540.20	
Total assets and income.....	\$		4,448.32

DISBURSEMENTS

Gross losses paid	\$		11.00
Commissions	\$	997.00	
Salaries of agents		660.00	
Expenses of agents		504.97	
Salaries and expenses of directors, officers and committees		232.14	
Salaries of office employes.....		7.15	
Rent		135.00	
Insurance department licenses and fees.....		17.00	
Advertising, printing and stationery.....		545.01	
Telegraph, telephone, express and postage.....		118.82	
Filing		31.00	
Attorneys fees and articles of incorporation.....		219.00	
Incidentals		4.10	
Furniture and fixtures.....		117.08	

Total expenses

3,588.27

Borrowed money repaid.....

250.00

Total disbursements

\$ 3,840.27

Ledger assets

594.05

Total

\$ 4,448.32

LEDGER ASSETS

Cash in office.....	\$	83.48	
Cash deposited in banks.....		490.57	
Agents' balances representing business written prior to October 1st of current year.....		20.00	
Total ledger assets	\$		594.05

NON-LEDGER ASSETS

Furniture, fixtures and safes \$117.08; supplies \$160.00..		277.08	
Membership fees		275.00	
Gross assets	\$		1,146.13

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies.....	\$	277.08	
Membership fees		275.00	

552.08

Total admitted assets.....

\$ 594.05

LIABILITIES

Advanced by directors.....

\$ 2,290.20

INSURANCE EXHIBIT

Amount of risks written during the year.....	\$	313,163.00	
Amount of risks cancelled during the year.....		33,769.00	
Amount of risks in force at the close of the year.....	\$		279,394.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$1,720.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No; except to enter some membership fees on policies insured October 1st.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—No.

What kinds of property does your association insure?

Answer—Automobiles.

What kind of risks does your association cover?

Answer—Fire.

**IOWA FARMERS MUTUAL REINSURANCE ASSOCIATION
 OF DES MOINES, IOWA**

Secretary's Office, Greenfield, Iowa.

Organized April 19, 1909.

President, P. J. Shaw, Plover, Iowa.

Secretary, J. E. Brooks, Greenfield, Iowa.

FINANCIAL STATEMENT

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

\$ 100.81

INCOME

Net assessments and fees.....	\$	2,236.90	
Total income			2,236.90
Total assets and income.....	\$		2,337.71

DISBURSEMENTS

Net losses paid	\$		1,356.00
Salaries and expenses of directors, officers and committees	\$	355.00	
Rent		81.50	
Insurance department licenses and fees.....		3.00	
All other taxes.....		1.50	
Advertising, printing and stationery.....		68.77	
Telegraph, telephone, express and postage.....		22.00	
Interest on borrowed money (outstanding orders).....		65.86	

Fee to state association.....	5.00
Secretary-treasurer's bond.....	22.50
Drayage on books.....	.75
Total expenses.....	555.88
Total disbursements.....	\$ 1,912.78
Ledger assets.....	424.93
Total.....	\$ 2,337.71

LEDGER ASSETS

Cash deposited in banks.....	\$ 424.93
Total ledger assets.....	\$ 424.93

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year.....	330.70
Gross assets.....	\$ 755.63
Total admitted assets.....	\$ 755.63

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 1,010,394.00
Amount of risks written during the year.....	646,182.00
	\$ 1,656,576.00
Amount of risks expired during the year.....	\$ 108,325.00
Amount of risks cancelled during the year.....	64,390.00
	172,715.00
Amount of risks in force at the close of the year.....	\$ 1,483,861.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No. It is co-operative.

Cost per thousand during the year?

Answer—\$1.53.

Average cost per thousand during the past five years?

Answer—\$1.45.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary-Treasurer, \$321.00; Adjuster, no adjuster.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All. However, if member desires risk on reinsurance to expire with policy on which it originated it is so made if less time.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$1,500.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$1,430,811.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—No basis rate. Assessments are made to cover losses and expenses.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property except live stock, and town residences, country churches and schoolhouses when members apply for reinsurance thereon.

What kind of risks does your association cover?

Answer—Fire and lightning.

IOWA HARDWARE MUTUAL INSURANCE ASSOCIATION
OF MASON CITY, IOWA

Organized August 20, 1903.

President, L. C. Abbott, Marshalltown, Iowa.

Secretary, A. R. Sale, Mason City, Iowa.

FINANCIAL STATEMENT

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

\$ 56,986.51

INCOME

Total assessments and fees.....	\$ 76,464.74
Deduct:	
Paid for reinsurance.....	\$ 16,431.08
Returned on cancellations.....	1,856.70
Returned in dividends.....	1,094.61
Total deductions.....	18,882.39
Net assessments and fees.....	\$ 57,581.45
Interest on investments.....	1,575.00
Other interest.....	160.00
Rents (including \$1,642.01 for own occupancy).....	1,642.01
Total income.....	60,958.46
Total assets and income.....	\$ 117,944.97

DISBURSEMENTS

Gross losses paid.....	\$ 51,051.86
Less discount and salvage.....	.99
Less recovered from reinsurance.....	10,565.90
	10,566.89
Net losses paid.....	\$ 40,484.97
Adjusting expense.....	\$ 538.05
Commissions.....	205.32
Salaries and expenses of directors, officers and committees.....	3,435.51
Salaries of office employes.....	2,579.60
Rent.....	906.00
Insurance department licenses and fees.....	114.42
Advertising, printing and stationery.....	495.41
Telegraph, telephone, express and postage.....	447.49
Other expenses.....	733.95
Total expenses.....	9,510.75
Total disbursements.....	\$ 49,995.72

Ledger assets	67,949.25
Total	\$ 117,944.97

LEDGER ASSETS

Book value of real estate.....	\$ 22,387.47
Mortgage loans on real estate, first liens.....	27,000.00
Cash deposited in banks.....	18,561.78
Total ledger assets.....	\$ 67,949.25

NON-LEDGER ASSETS

Interest due or accrued.....	194.13
Furniture, fixtures and safes, \$2,194.54; supplies, \$868.15.....	2,972.72
Gross assets	\$ 71,116.10

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies.....	2,972.72
Total admitted assets.....	\$ 68,143.38

LIABILITIES

Amount of losses adjusted and not due.....	\$ 5,831.90
Amount of claims reported but not adjusted.....	5,500.00
Total	\$ 11,331.90
Less reinsurance	3,079.43
Net unpaid losses.....	\$ 8,252.47
Reinsurance reserve	43,850.25
Taxes: Tax, \$271.16, plus \$3.74 sewer.....	274.90
Total liabilities	\$ 52,377.72
Reinsurance in force December 31, 1915.....	\$ 1,287,471.97

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 6,952,699.68
Amount of risks written during the year.....	6,646,960.00
	\$ 13,599,659.68
Amount of risks expired during the year.....	\$ 6,571,985.00
Amount of risks cancelled during the year.....	430,838.64
	7,002,823.64
Amount of risks in force at the close of the year.....	\$ 6,596,836.04

Specify rating bureaus authorized to file rates: Iowa Rating Bureau, Des Moines, Iowa.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$7.37.

Average cost per thousand during the past five years?

Answer—1915, \$7.37; 1914, \$9.86; 1913, \$11.75; 1912, \$7.31; 1911, \$10.05; average \$9.45.

What salary was paid during the past year to each of the following officers?

Answer—President, \$600.00; Secretary, \$2,400.00.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—\$6,697,944.75.

What amount of your risks are written for five years?

Answer—\$498,891.29.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$5,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$6,697,944.75.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Hardware stocks, buildings occupied as hardware stores for members only, and dwellings and contents owned and occupied by hardware dealers.

What kind of risks does your association cover?

Answer—Fire and lightning.

IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION
OF NEVADA, IOWA

Organized February 1, 1903.

President, P. F. Arney, Marshalltown, Iowa.

Secretary, D. M. Grove, Nevada, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year	\$ 18,870.07
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INCOME

Total assessments and fees.....	\$ 55,625.30
Deduct:	
Paid for reinsurance.....	\$ 17,454.92
Returned on cancellations.....	4,471.61
Returned in dividends.....	5,354.20
Total deductions	27,280.73
Net assessments and fees.....	\$ 28,244.57
Interest on investments.....	507.58
Other interest	54.88
Total income	29,107.03
Total assets and income.....	\$ 47,977.10

DISBURSEMENTS

Gross losses paid.....	\$ 17,317.17
Less recovered from reinsurance.....	8,904.95
Net losses paid.....	\$ 13,412.22

Adjusting expense	\$ 214.37	
Commissions	6,024.26	
Salaries and expenses of directors, officers and com- mittees	2,323.02	
Salaries of office employes	2,557.40	
Rent	252.00	
Insurance department licenses and fees	332.08	
All other taxes	61.11	
Advertising, printing and stationery	705.21	
Telegraph, telephone, express and postage	400.53	
Furniture and fixtures	152.70	
Inspection	621.40	
Miscellaneous	121.22	
Legal expense	44.95	
Policyholders' meetings	79.12	
Total expenses	13,950.07	
Agents' balances charged off	104.52	
Total disbursements	\$ 27,467.11	
Ledger assets	20,509.90	
Total	\$ 47,977.10	

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 15,750.00	
Cash deposited in banks	1,981.65	
Agents' balances representing business written subse- quent to October 1st of current year	2,177.40	
Agents' balances representing business written prior to October 1st of current year	128.29	
Collateral loans, county ditch warrants	473.25	
Total ledger assets	\$ 20,509.90	

NON-LEDGER ASSETS

Interest due or accrued	506.11	
Unpaid assessments levied on or after November 1st of current year	264.76	
Furniture, fixtures and safes	1,000.00	
Gross assets	\$ 22,370.56	

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$ 128.29	
Furniture, fixtures, safes and supplies	1,000.00	
Total admitted assets	\$ 21,242.57	

LIABILITIES

Amount of claims reported but not adjusted	\$ 35.00	
Net unpaid losses	35.00	
Reinsurance reserve	16,510.29	
Total liabilities	\$ 16,545.29	
Reinsurance in force December 31, 1915	\$ 2,440,115.25	

INSURANCE EXHIBIT

Amount of risks in force at beginning of year	\$ 5,156,321.50	
Amount of risks written during the year	4,498,378.75	
Total	\$ 9,654,700.25	
Amount of risks expired during the year	\$ 2,600,843.11	
Amount of risks cancelled during the year	601,127.14	
Total	\$ 3,201,970.25	
Amount of risks in force at the close of the year	\$ 6,452,730.00	

Specify rating bureaus authorized to file rates: Iowa Rating Bureau, Des Moines, Iowa. On mercantile property, and all risks officially rated by said bureau, we filed our own schedule with the Commissioner of Insurance on dwellings, farm property, automobiles and tornado insurance.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$4.54.

Average cost per thousand during the past five years?

Answer—\$7.88.

What salary was paid during the past year to each of the following officers?

Answer—President, per diem and expenses; Vice-President, per diem and expenses; Secretary, \$2,100.00; Treasurer, \$175.00; Adjuster, per diem and expenses.

What, if any, commission was paid said officers in addition to such salary?

Answer—Agents' commission only on risks which they wrote.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—Various.

What amount of your risks are written for one year?

Answer—\$2,373,281.00.

What amount of your risks are written for five years?

Answer—\$4,100,340.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$12,000.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$52,920.53.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$11,645.10.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes; on mercantile policy.

What kinds of property does your association insure?

Answer—General line.

What kind of risks does your association cover?

Answer—Fire, lightning and tornado.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION
OF SPENCER, IOWA

Organized October, 1895.

President, A. W. Greene, Spencer, Iowa.

Secretary, O. D. Jenkins, Spencer, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 8,940.35

INCOME

Total assessments and fees.....	\$	31,459.25	
Deduct:			
Paid for reinsurance.....	\$	5,449.32	
Returned on cancellations.....		3,017.44	
Returned in dividends.....		1,245.23	
Total deductions.....		9,711.99	
Net assessments and fees.....	\$	21,747.26	
Total income.....			21,747.26
Total assets and income.....			\$ 30,687.61

DISBURSEMENTS

Gross losses paid.....	\$	4,441.93	
Less recovered from reinsurance.....		92.35	
Net losses paid.....	\$	4,349.58	
Adjusting expense.....	\$	67.00	
Legal expense on losses.....		9.45	
Commissions.....		5,083.24	
Salaries of agents, special agent.....		245.00	
Expenses of agents, traveling expense.....		370.40	
Salaries and expenses of directors, officers and committees.....		2,188.36	
Salaries of office employes.....		1,320.00	
Rent.....		320.00	
Insurance department licenses and fees.....		165.45	
All other taxes.....		123.30	
Advertising, printing and stationery.....		409.10	
Telegraph, telephone, express and postage.....		295.88	
Interest on borrowed money.....		58.10	
Janitor.....		56.25	
Light.....		9.95	
Office supplies.....		602.17	
Recording fee.....		2.40	

Total expenses.....			11,307.08
Borrowed money repaid.....		2,000.00	
Agents' balances charged off.....		73.23	
Total disbursements.....			\$ 17,729.99
Ledger assets.....			12,957.72
Total.....	\$		\$ 30,687.61

LEDGER ASSETS

Cash in office.....	\$	15.72	
Cash deposited in banks.....		6,373.50	
Agents' balances representing business written subsequent to Oct. 1st of current year.....		1,538.56	
Agents' balances representing business written prior to October 1st of current year.....		118.18	
Unpaid assessment.....		1,024.38	
Other assets—deferred premiums.....		3,987.38	
Total ledger assets.....	\$		\$ 12,957.72

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$750.00; supplies, \$250.00.....	1,000.00
Gross assets.....	\$ 15,957.72

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	\$	118.18	
Unpaid assessments levied prior to Nov. 1st.....		59.81	
Furniture, fixtures, safes and supplies.....		1,000.00	
Total admitted assets.....			1,177.99
Total admitted assets.....	\$		\$ 12,779.73

LIABILITIES

Net unpaid losses.....	\$	890.00	
Reinsurance reserve.....		8,674.28	
Total liabilities.....	\$	9,564.28	
Reinsurance in force December 31, 1915.....	\$	973,967.74	

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$	4,681,639.00	
Amount of risks written during the year.....		2,387,157.00	
Amount of risks expired during the year.....	\$	1,701,607.00	
Amount of risks cancelled during the year.....		389,095.00	
Amount of risks in force at the close of the year.....	\$	5,178,094.00	

Specify rating bureaus authorized to file rates: Iowa Rating Bureau, Des Moines, Iowa.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$4.70.

Average cost per thousand during the past five years?

Answer—\$5.65.

What salary was paid during the past year to each of the following officers?

Answer—President, \$300.00; Vice-President, none; Secretary, \$1,500.00; Treasurer, one-half of one per cent; Adjuster, per diem.

What, if any commission was paid said officers in addition to such salary?

Answer—Regular agent's commission.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—\$1,632,718.00.

What amount of your risks are written for three or five years?

Answer—\$3,545,375.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,500.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$1,595,983.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915.

Answer—\$27,657.39.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$5,271.68.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile buildings, stocks, town and city dwelling and contents.

What kind of risks does your association cover?

Answer—Fire and tornado.

IOWA STATE MUTUAL AUTOMOBILE INSURANCE ASSOCIATION OF GRUNDY CENTER, IOWA

Organized July 26, 1912.

President, E. A. Crary, Grundy Center.

Secretary, R. S. Taff, Grundy Center.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 1,228.08

INCOME

Gross receipts from assessments.....	\$ 2,251.61	
Gross survey, membership, and policy fees.....	6,706.25	
Total assessments and fees.....	\$ 15,988.86	
Deduct:		
Paid for reinsurance.....	\$ 69.63	
Returned on cancellations.....	119.34	
Total deductions.....	188.97	
Net assessments and fees.....	\$ 15,799.89	
Money borrowed.....	1,500.00	
Total income.....	17,299.89	
Total assets and income.....	\$ 18,527.97	

DISBURSEMENTS

Gross losses paid.....	\$ 8,413.50	
Less discount and salvage.....	698.75	
Less recovered from reinsurance.....	698.75	
Net losses paid.....	\$ 7,715.05	
Adjusting expense.....	\$ 10.00	
Legal expense on losses.....	50.00	
Commissions.....	4,106.25	

Salaries and expenses of directors, officers and committees.....	2,634.53	
Salaries of office employees.....	167.50	
Rent.....	55.00	
Insurance department licenses and fees.....	174.11	
Advertising, printing and stationery.....	537.29	
Interest on borrowed money.....	52.50	
State examination.....	116.73	
Other disbursements.....	37.90	
Office supplies.....	89.33	
Balances charged off.....	529.73	
Total expenses.....	9,521.57	
Total disbursements.....	\$ 17,236.92	
Ledger assets.....	1,291.05	
Total.....	\$ 18,527.97	

LEDGER ASSETS

Cash deposited in banks.....	\$ 99.84	
Agents' balances representing business written subsequent to October 1st of current year.....	306.79	
Agents' balances representing business written prior to October 1st of current year.....	753.42	
Other assets, salvage.....	71.00	
Total ledger assets.....	\$ 1,291.05	

NON-LEDGER ASSETS

Furniture, fixtures and safes \$150.00; supplies \$20.00.....	170.00	
Salvage (probable value).....	300.00	
Due from H. B. Kelly.....	1,149.18	
Gross assets.....	\$ 2,819.23	

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	\$ 753.42	
Furniture, fixtures, safes and supplies.....	170.00	
Due from former Secretary.....	1,149.18	
Total admitted assets.....	\$ 2,072.60	
Total admitted assets.....	\$ 737.63	

LIABILITIES

Amount of losses adjusted and due.....	\$ 935.00	
Amount of losses adjusted and not due.....	130.25	
Amount of claims reported but not adjusted.....	750.00	
Amount of claims resisted and in litigation.....	960.00	
Net unpaid losses.....	\$ 2,775.25	
Unpaid salaries and commissions.....	200.00	
Borrowed money, \$1,500.00; interest, \$49.75.....	1,549.75	
Other liabilities, adjusting expense.....	55.58	
Total liabilities.....	\$ 4,574.58	
Reinsurance in force December 31, 1915.....	\$ 13,959.00	

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 1,853,035.00	
Amount of risks written during the year.....	2,180,733.00	
Amount of risks cancelled during the year.....	\$ 4,033,818.50	
Amount of risks in force at the close of the year.....	\$ 1,992,649.50	
Amount of risks in force at the close of the year.....	\$ 2,181,168.50	

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—No.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—50 cents per hundred with \$2.00 policy fee.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, 75 cents per policy, now \$1,200.00 per year; Treasurer, none; Adjuster, none.

What, if any, commission was paid said officers in addition to such salary?

Answer—None except agent's commission.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—All.

What amount of your risks are written for five years?

Answer—None.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$3,000.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915.

Answer—\$10,655.84.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$66.50.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Automobiles.

What kind of risks does your association cover?

Answer—Fire.

THE LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION
OF BURLINGTON, IOWA

Organized January 17, 1880.

President, Prof. C. J. Sodergren, Rock Island, Illinois.

Secretary, Nils Anderson, Burlington, Iowa.

FINANCIAL STATEMENT

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

\$ 223.13

INCOME

Gross receipts from assessments.....	\$ 8,160.54
Gross survey, membership and policy fees.....	1,519.80
Net assessments and fees.....	\$ 9,680.34
Money borrowed	500.00
Total income	10,180.34
Total assets and income.....	\$ 10,503.47

DISBURSEMENTS

Gross losses paid	\$ 2,227.46
Net losses paid.....	\$ 2,227.46
Adjusting expense	\$ 139.05
Legal expense on losses, notary fees.....	1.50
Salaries and expenses of directors, officers and committees	1,221.31
Insurance department licenses and fees.....	3.00
All other taxes	18.83
Advertising, printing and stationery.....	198.35
Telegraph, telephone, express and postage.....	58.22
Interest on borrowed money.....	7.88
Moving safe to Secretary's office.....	5.00
Bonds for secretary and treasurer.....	53.04
Filing case for office.....	59.75
Annual fee to State Association of Mutual Insurance.....	2.00
Total expenses	1,967.88
Borrowed money repaid.....	500.00
Total disbursements	\$ 4,605.34
Ledger assets	5,898.13
Total	\$ 10,503.47

LEDGER ASSETS

Cash deposited in banks.....	\$ 5,898.13
Total ledger assets.....	\$ 5,898.13

NON-LEDGER ASSETS

Furniture, fixtures and safes \$150.00; supplies \$50.00.....	200.00
Gross assets	\$ 6,098.13

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies.....	200.00
Total admitted assets.....	\$ 5,898.13

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 1,954,200.00
Amount of risks written during the year.....	417,783.00
	\$ 2,371,983.00
Amount of risks expired during the year.....	\$ 218,992.00
Amount of risks cancelled during the year.....	28,300.00
	247,292.00
Amount of risks in force at the close of the year.....	\$ 2,024,691.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No, every member agrees to pay his pro-rata share, in all losses sustained.

Cost per thousand during the year?

Answer—\$2.06.

Average cost per thousand during the past five years?

Answer—\$2.85.

What salary was paid during the past year to each of the following officers?
 Answer—President, \$75.00; Vice-President, \$50.00; Secretary, \$750.00; Treasurer, \$100.00; Adjuster, traveling expenses and \$5.00 per diem while at work.

What, if any, commission was paid said officers in addition to such salary?
 Answer—For attending meeting of the Board of Directors, the local members are paid \$3.00 each, others \$5.00 per day and travelling expenses.

Do you collect advance assessments?

Answer—No.

If so, are the same authorized in your articles of incorporation and by-laws?
 Answer—Yes, the Board of Directors has authority to levy and collect assessments necessary to pay losses and expenses of Association.

What amount of your risks are written for one year?

Answer—None, all are written for six years.

What amount of your risks are written for five years?

Answer—None, all are written for six years.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$3,000.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$1,862,361.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—No, but copies of articles of incorporation and by-laws are mailed with each and every policy issued.

What kinds of property does your association insure?

Answer—Church buildings and contents, parsonages and ministers personal properties contained therein, college buildings and contents, orphan's homes, hospitals, schoolhouses, etc., properties of this kind and nature in United States and Canada, controlled by the Lutheran Augustana Synod of North America; we insure no property outside of said Synod.

What kind of risks does your association cover?

Answer—Fire, lightning, windstorms, cyclone and tornado.

MUNTERVILLE MUTUAL FIRE AND LIGHTNING INSURANCE ASSOCIATION OF MUNTERVILLE, IOWA

President, C. E. Anderson, Dudley, Iowa.

Secretary, Clarence L. Johnson, Dudley, Iowa.

FINANCIAL STATEMENT

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

\$ 418.75

INCOME

Gross receipts from assessments.....	\$ 1,870.14
Gross survey, membership and policy fees.....	285.58
Total assessments and fees.....	\$ 2,155.67
Net assessments and fees.....	\$ 2,135.67
Money borrowed	450.00
Total income	2,585.67
Total assets and income.....	\$ 2,999.42

DISBURSEMENTS

Gross losses paid.....	\$ 1,936.12
Net losses paid.....	\$ 1,936.12
Salaries and expenses of directors, officers and committees	\$ 231.65
All other taxes.....	6.19
Advertising, printing and stationery.....	5.50
Telegraph, telephone, express and postage.....	8.47
Interest on borrowed money.....	12.10
Other expenses	48.24
Total expenses	312.15
Borrowed money repaid.....	300.00
Total disbursements	\$ 2,548.27
Ledger assets	451.15
Total	\$ 2,999.42

LEDGER ASSETS

Total ledger assets.....	\$ 451.15
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LIABILITIES

Unpaid salaries and commissions.....	\$ 8.50
Borrowed money	350.00
Total liabilities	\$ 358.50

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 590,025.19
Amount of risks written during the year.....	142,200.00
	\$ 732,225.19
Amount of risks expired during the year.....	\$ 97,203.71
Amount of risks cancelled during the year.....	28,305.94
	125,509.65
Amount of risks in force at the close of the year.....	\$ 596,715.54

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$2.82.

Average cost per thousand during the past five years?

Answer—\$2.78.

What salary was paid during the past year to each of the following officers?

Answer—President, \$23.75; Vice-President, \$28.00; Secretary, \$47.25; Treasurer, \$35.70.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—Nearly all.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$5,900.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$332,000.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kind of risks does your association cover?

Answer—Fire and lightning.

MUTUAL FIRE AND TORNADO ASSOCIATION OF NEWTON, IOWA

Organized September 5, 1900.

President, C. N. Doane, Newton, Iowa.

Secretary, J. Lindley Coon, Newton, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 738.36

INCOME

Gross receipts from assessments.....	\$ 30,887.93
Gross survey, membership, and policy fees.....	9,710.40
Total assessments and fees.....	\$ 30,598.33
Deduct:	
Paid for reinsurance.....	\$ 2,410.18
Returned on cancellations.....	101.98
Total deductions.....	2,512.16
Net assessments and fees.....	\$ 28,086.17
Money borrowed.....	2,200.00
Miscellaneous items.....	18.07
Non-delivery of order.....	3.69
Total income.....	30,307.94
Total assets and income.....	\$ 31,046.20

DISBURSEMENTS

Gross losses paid.....	\$ 14,881.13
Less discount and salvage.....	10.00
Less recovered from reinsurance.....	4,330.80
	4,340.80
Net losses paid.....	\$ 10,540.33
Adjusting expense.....	\$ 338.06
Legal expense on losses.....	75.80
Fees retained by agents.....	4,874.14
Expenses of agents.....	264.03
Salaries and expenses of directors, officers and committees.....	2,508.18

Salaries of office employees.....	600.00
Rent.....	230.00
Insurance department licenses and fees.....	188.79
Advertising, printing and stationery.....	510.33
Telegraph, telephone, express and postage.....	480.98
Interest on borrowed money.....	461.22
State examination.....	66.58
Bonds for treasurer and secretary.....	48.07
Office fire insurance.....	10.18
Incidental expenses.....	175.84
Office furniture and fixtures.....	93.72
Total expenses.....	10,865.37
Borrowed money repaid.....	8,700.00
Total disbursements.....	\$ 20,105.70
Ledger assets.....	940.50
Total.....	\$ 31,046.20

LEDGER ASSETS

Cash deposited in banks.....	\$ 364.17
Agents' balances representing business written subsequent to October 1st of current year.....	419.56
Agents' balances representing business written prior to October 1st of current year.....	156.77
Total ledger assets.....	\$ 940.50

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year.....	232.75
Unpaid assessments levied prior to November 1st.....	303.90
Furniture, fixtures and safes, \$600.00; supplies, \$50.00.....	650.00
Gross assets.....	\$ 2,127.15

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	\$ 156.77
Unpaid assessments levied prior to November 1st.....	303.90
Furniture, fixtures, safes and supplies.....	650.00
	1,110.67
Total admitted assets.....	\$ 1,016.48

LIABILITIES

Amount of claims reported but not adjusted, estimated \$.....	793.00
Net unpaid losses, estimated.....	\$ 793.00
Borrowed money.....	800.00
Total liabilities.....	\$ 1,586.00
Reinsurance in force December 31, 1915.....	\$ 1,516,991.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 13,617,370.00
Amount of risks written during the year.....	4,048,470.00
	\$ 17,665,840.00
Amount of risks expired during the year.....	\$ 1,786,002.00
Amount of risks cancelled during the year.....	1,038,403.00
	2,824,405.00
Amount of risks in force at the close of the year.....	\$ 14,841,435.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$1.57.

Average cost per thousand during the past five years?

Answer—\$1.68.

What salary was paid during the past year to each of the following officers?

Answer—President, \$400.00; Vice-President, none; Secretary, \$1,800.00; Treasurer, \$116.34; Adjuster, \$3.00 per diem and expenses while engaged.

What, if any, commission was paid said officers in addition to such salary?

Answer—No.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—Indefinite.

What amount of your risks are written for less than five years?

Answer—\$702,000.00.

What amount of your risks are written for five years?

Answer—\$14,139,375.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,500.00 fire and lightning; \$5,500.00 tornado, cyclone and windstorm.

Give amount of risks in force on which this year's assessment was made.

Answer—Estimated, \$11,312,166.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property, churches and schoolhouses, town dwellings, private barns and contents.

What kind of risks does your association cover?

Answer—Fire, lightning, tornado, cyclone and windstorm.

**PROTECTED MUTUAL FIRE INSURANCE ASSOCIATION
OF DES MOINES, IOWA**

Organized September 3, 1908.

President, C. H. Thornton, Des Moines, Iowa.

Secretary, C. G. Winset, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 274.37

INCOME

Gross receipts from assessments \$ 2,132.02

Gross survey, membership, and policy fees 2,948.75

Total assessments and fees \$ 5,080.77

Deduct:		
Paid for reinsurance.....	\$	402.83
Returned on cancellations		2.40
Returned in dividends		3.87
Total deductions		409.10
Net assessments and fees.....	\$	4,671.67
Money borrowed		1,000.00
Total income	\$	5,071.67
Total assets and income.....	\$	5,946.04

DISBURSEMENTS

Gross losses paid.....	\$	2,364.01
Adjusting expense	\$	74.51
Fees retained by agents.....		1,301.95
Salaries and expenses of directors, officers and committees		587.71
Insurance department licenses and fees.....		54.50
Advertising, printing and stationery.....		59.25
Telegraph, telephone, express and postage.....		32.60
Office supplies .....		.87
Bonds		51.00
Expense state examination.....		18.90
Total expenses		2,181.18
Total disbursements	\$	4,545.19
Ledger assets		1,400.85
Total	\$	5,946.04

LEDGER ASSETS

Cash in office.....	\$	69.21
Cash deposited in banks.....		895.74
Agents' balances representing business written subsequent to October 1st of current year.....		393.94
Agents' balances representing business written prior to October 1st of current year.....		41.96
Total ledger assets.....	\$	1,400.85
Total admitted assets.....	\$	1,400.85

LIABILITIES

Unpaid salaries and commissions.....	\$	100.00
Borrowed money		3,475.00
Total liabilities	\$	5,575.00
Reinsurance in force December 31, 1915.....	\$	188,333.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$	1,470,332.00
Amount of risks written during the year.....		762,167.00
	\$	2,232,499.00
Amount of risks expired during the year.....	\$	306,707.00
Amount of risks cancelled during the year.....		56,501.00
		363,208.00
Amount of risks in force at the close of the year.....	\$	1,869,291.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.
 Cost per thousand during the year?
 Answer—\$3.04.
 Average cost per thousand during the past five years?
 Answer—\$2.51.
 What salary was paid during the past year to each of the following officers?
 Answer—President, per diem for actual days; Vice-President, none; Secretary, \$201.45; Treasurer, none; Adjuster, \$5.00 per day.
 What, if any, commission was paid said officers in addition to such salary?
 Answer—None.
 Do you collect advance assessments?
 Answer—No.
 If so, are the same authorized in your articles of incorporation and by-laws?
 Answer—No.
 What amount of your risks are written for one year?
 Answer—\$100,000.00.
 What amount of your risks are written for five years?
 Answer—\$1,769,293.00.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$1,600.00 and \$2,000.00.
 Give amount of risks in force on which this year's assessment was made.
 Answer—\$1,107,000.00.
 Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?
 Answer—No.
 Has the policy now used by the company been approved by the Commissioner of Insurance?
 Answer—Yes.
 Are the articles of organization and by-laws printed in full on the policy?
 Answer—Articles.
 What kinds of property does your association insure?
 Answer—Farm property, town dwellings and automobiles.
 What kind of risks does your association cover?
 Answer—Fire and tornado.

RETAIL MERCHANTS MUTUAL FIRE INSURANCE ASSOCIATION
 OF DES MOINES, IOWA

Organized September 17, 1900.

President, J. J. Grove, Ames, Iowa.

Secretary, Ira B. Thomas, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year, 1914 \$ 1,484.48

INCOME

Gross receipts from assessments.....	\$	42,441.63
Total assessments and fees.....	\$	42,441.63
Deduct:		
Paid for reinsurance.....	\$	16,056.68
Returned on cancellations.....		2,481.14
Returned in dividends.....		1,642.11
Total deductions.....		20,179.93
Net assessments and fees.....	\$	22,261.70
Discount.....		12.00
Reinsurance commissions.....		1,942.37

Total income.....	\$	24,216.07
Total assets and income.....	\$	25,700.55

DISBURSEMENTS

Gross losses paid.....	\$	8,680.94
Less discount and salvage.....	\$	19.84
Less recovered from reinsurance.....		1,556.53
		1,569.37
Net losses paid.....	\$	7,111.57
Adjusting expense.....	\$	276.33
Commissions.....		3,981.22
Salaries and expenses of directors, officers and committees.....		2,240.52
Salaries of office employees.....		1,608.00
Rent, \$490.00; janitor, \$38.00.....		528.00
Insurance department licenses and fees.....		87.50
All other taxes.....		169.45
Advertising, printing and stationery.....		288.35
Telegraph and telephone.....		69.15
Interest on borrowed money.....		60.00
Collection and exchange.....		.44
Office supplies, including postage.....		870.03
Sundry expense.....		101.86
Total expenses.....		10,318.85
Agents' balances charged off.....		120.31
Total disbursements.....	\$	17,560.78
Ledger assets.....		8,149.82
Total.....	\$	25,700.55

LEDGER ASSETS

Bills receivable.....	\$	113.65
Assessment due.....		37.82
Cash deposited in banks.....		5,096.76
Agents' balances representing business written subsequent to October 1st of current year.....		2,081.44
Agents' balances representing business written prior to October 1st of current year.....		10.01
Due for direct applications.....		900.14
Total ledger assets.....	\$	8,149.82

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$200.00; supplies, \$600.00.....		800.00
Gross assets.....	\$	8,049.82

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	\$	10.01
Furniture, fixtures, safes and supplies.....		800.00
		810.01
Total admitted assets.....	\$	8,189.81

LIABILITIES

Amount of losses adjusted and not due.....	\$	1,000.00
Amount of claims reported but not adjusted.....		100.00
Net unpaid losses.....	\$	1,100.00
Reinsurance reserve.....		9,138.38
Total liabilities.....	\$	10,238.38
Reinsurance in force December 31, 1915.....	\$	808,666.90

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 3,788,615.84
Amount of risks written during the year.....	2,327,423.03
	\$ 6,116,038.87
Amount of risks expired during the year.....	\$ 1,681,173.82
Amount of risks cancelled during the year.....	369,889.45
	2,051,063.27
Amount of risks in force at the close of the year.....	\$ 4,064,975.00

Specify rating bureaus authorized to file rates: Iowa Rating Bureau, Des Moines, Iowa. None other.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$5.47.

Average cost per thousand during the past five years?

Answer—87% of rate.

What salary was paid during the past year to each of the following officers?

Answer—President, \$200.00; Vice-President, none; Secretary, \$1,900.00; Treasurer, \$40.00; Adjuster, none.

What, if any, commission was paid said officers in addition to such salary?

Answer—None, except for acting as agents.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One, three and five years.

What amount of your risks are written for one year?

Answer—\$3,530,867.00.

What amount of your risks are written for five years?

Answer—\$34,108.00; three and five years.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$25,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$2,327,423.03.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$34,744.62.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$11,898.66.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile and dwellings and their contents.

What kind of risks does your association cover?

Answer—Fire and lightning.

TOWN MUTUAL DWELLING HOUSE INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized November, 1892.

President, F. E. Gordon, Des Moines, Iowa.

Secretary, B. Rees Jones, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 48,196.12

INCOME

Gross survey, membership, and policy fees.....	\$ 53,564.47
Total assessments and fees.....	\$ 53,564.47
Deduct:	
Paid for reinsurance.....	\$ 112.15
Returned on cancellations.....	382.31
Total deductions.....	494.46
Net assessments and fees.....	\$ 53,070.01
Other interest, on certificates of deposit.....	1,676.65
Total income.....	\$ 54,746.66
Total assets and income.....	\$ 102,872.78

DISBURSEMENTS

Gross losses paid.....	\$ 40,263.87
Less discount and salvage and refund on loss.....	\$ 51.00
Less recovered from reinsurance.....	11.54
	62.54
Net losses paid.....	\$ 40,201.33
Adjusting expense.....	\$ 779.25
Legal expense on losses.....	40.00
Fees retained by agents.....	24,492.64
Expenses of agents.....	53.73
Salaries and expenses of directors, officers and committees.....	11,236.93
Salaries of office employees.....	2,618.48
Rent.....	1,020.00
Insurance department licenses and fees.....	167.00
All other taxes.....	943.76
Advertising, printing and stationery.....	683.86
Telegraph, telephone, express and postage.....	835.45
Blank books, \$30.65; convention dues, \$30.00.....	60.65
Surety bonds.....	54.00
Miscellaneous expenses.....	116.07
Total expenses.....	43,101.92
Total disbursements.....	\$ 83,808.25
Ledger assets.....	19,569.53
Total.....	\$ 102,872.78

LEDGER ASSETS

Cash in office.....	\$ 59.94
Cash deposited in banks.....	16,536.32
Agents' balances representing business written subsequent to October 1st of current year.....	2,331.68
Agents' balances representing business written prior to October 1st of current year.....	641.59
Total ledger assets.....	\$ 19,569.53

NON-LEDGER ASSETS

Interest due or accrued.....	393.33
Furniture, fixtures and safes.....	300.00
Gross assets	\$ 20,262.36

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$ 641.59
Furniture, fixtures, safes and supplies.....	300.00
	941.59
Total admitted assets.....	\$ 19,321.27

LIABILITIES

Amount of claims reported but not adjusted, estimated \$	100.00
Net unpaid losses.....	\$ 100.00
Total liabilities	\$ 100.00
Reinsurance in force December 31, 1915.....	\$ 1,032,822.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 55,893,106.00
Amount of risks written during the year.....	16,502,924.00
	\$ 72,396,030.00
Amount of risks expired during the year.....	\$ 7,654,564.00
Amount of risks cancelled during the year.....	1,746,831.00
	9,401,395.00
Amount of risks in force at the close of the year.....	\$ 62,994,635.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$1.40.

Average cost per thousand during the past five years?

Answer—\$1.29.

What salary was paid during the past year to each of the following officers?

Answer—President, \$3,000.00; Vice-President, \$200.00; Secretary, \$5,000.00;

Treasurer, none; Adjuster, no regular adjuster.

What, if any, commission was paid said officers in addition to such salary?

Answer—None, except acting as agent, then receive agents' fees.

Do you collect advance assessments?

Answer—Partly.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—No specific time.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$4,000.00 frame, \$5,000.00 brick.

Give amount of risks in force on which this year's assessment was made.

Answer—Fire, \$50,154,760.00; tornado, \$9,790,411.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—No annual assessment.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Town and city dwelling property.

What kind of risks does your association cover?

Answer—Fire, lightning and tornado.

UNION MUTUAL FIRE AND LIGHTNING INSURANCE ASSOCIATION OF EMMETSBURG, IOWA

Organized March 4, 1897.

President, J. S. Backus, Stuart, Iowa.

Secretary, George H. Baker, Emmetsburg, Iowa.

FINANCIAL STATEMENT

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

\$ 3,806.53

INCOME

Gross receipts from assessments.....	\$ 30,694.01
Total assessments and fees.....	\$ 30,694.01
Deduct:	
Paid for reinsurance	\$ 4,155.90
Returned on cancellations	1,258.07
Returned in dividends	632.40
Total deductions	\$ 6,046.37
Net assessments and fees.....	\$ 24,647.64
Interest on investments	336.50
Total income	\$ 24,984.14
Total assets and income.....	\$ 28,869.67

DISBURSEMENTS

Gross losses paid	\$ 11,530.51
Less recovered from reinsurance.....	3,158.50
Net losses paid	\$ 8,372.01
Adjusting expense	156.52
Legal expense on losses.....	142.32
Commissions	4,014.52
Salaries of agents.....	1,080.11
Salaries and expenses of directors, officers and committees.....	2,094.62
Salaries of office employees	1,710.00
Rent	75.00
Insurance department licenses and fees.....	107.00
All other taxes	94.50
Advertising, printing and stationery.....	663.08
Telegraph, telephone, express and postage.....	290.02

Miscellaneous	284.51	
Office lights	4.50	
Total expenses		\$ 12,518.33
Total disbursements		\$ 20,910.34
Ledger assets		7,950.33
Total		\$ 28,860.67

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 2,600.00
Cash deposited in banks	5,350.33
Total ledger assets	\$ 7,950.33

NON-LEDGER ASSETS

Interest due or accrued	161.15
Unpaid assessments levied on or after November 1st - of current year	634.56
Unpaid assessments levied prior to November 1st.....	351.81
Furniture, fixtures and safe	750.00
Agents' balances—subsequent to October 1st.....	918.77
Agents' balances—prior to October 1st.....	186.31
Gross assets	\$ 10,932.13

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$ 186.31
Unpaid assessments levied prior to November 1st.....	351.31
	537.62
Total admitted assets	\$ 10,414.51

LIABILITIES

Reinsurance reserve	\$ 9,487.56
Total liabilities	\$ 9,487.56
Reinsurance in force December 31, 1915.....	\$ 477,745.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 4,330,223.00
Amount of risks written during the year.....	1,425,830.00
	\$ 5,756,053.00
Amount of risks cancelled during the year.....	1,409,899.00
Amount of risks in force at the close of the year.....	\$ 4,346,154.00
Specify rating bureaus authorized to file rates: Iowa Rating Bureau.	

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$4.51.

Average cost per thousand during the past five years?

Answer—\$7.29.

What salary was paid during the past year to each of the following officers?

Answer—President, \$350.00; Vice-President, none; Secretary, \$2,100.00; Treasurer, \$350.00; Adjuster, per diem and expenses.

What, if any, commission was paid said officers in addition to such salary?
Answer—None.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$4,346,664.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31st?

Answer—\$29,455.94.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$5,717.65.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile, farm dwellings, churches and schoolhouses.

What kind of risks does your association cover?

Answer—Fire and lightning.

WESTERN GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION

Of Des Moines, Iowa.

Organized August 15, 1907.

President, Jay A. King, Nevada, Iowa.

Secretary, Geo. A. Wells, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 33,412.17

INCOME

Gross receipts from assessments.....	\$ 56,525.07
Total assessments and fees.....	\$ 56,525.07
Deduct:	
Paid for reinsurance	\$ 7,210.51
Returned on cancellations	5,328.91
Returned in dividends	10,290.80
Total deductions	22,770.22
Net assessments and fees.....	\$ 30,755.05
Interest on investments	704.68
From all other sources, viz.:	
Commissions received	140.12
Surplus account .....	.23
Total income	\$ 31,600.08
Total assets and income.....	\$ 65,022.25

DISBURSEMENTS

Gross losses paid	\$	10,938.90
Less discount and salvage	\$	32.22
Less recovered from reinsurance		3,323.74
		<u>3,354.90</u>
Net losses paid	\$	7,684.08
Adjusting expense	\$	20.18
Legal expense		216.69
Salaries of agents		2,166.82
Expenses of agents		1,177.66
Salaries and expenses of directors, officers and committees		3,682.36
Salaries of office employees		986.73
Rent		320.08
Insurance department licenses and fees		44.05
All other taxes		161.57
Advertising, printing and stationery		1,250.57
Telegraph, telephone, express and postage		476.54
Other expenses		159.95
Furniture and fixtures		160.00
Total expenses		<u>10,172.80</u>
Total disbursements	\$	17,756.53
Ledger assets		47,564.42
Total	\$	65,021.25

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$	17,892.52
Cash deposited in banks		28,713.03
Other assets, book accounts receivable		658.87
Total ledger assets	\$	47,564.42

NON-LEDGER ASSETS

Interest due or accrued	\$	1,255.00
Unpaid assessments levied on or after November 1st of current year		2,311.44
Unpaid assessments levied prior to November 1st		1,019.32
Furniture, fixtures, safes and supplies		1,127.90
Gross assets	\$	52,973.14

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	\$	1,019.32
Furniture, fixtures, safes and supplies		1,127.96
		<u>2,147.28</u>
Total admitted assets	\$	50,830.56

LIABILITIES

Amount of claims reported but not adjusted	\$	37.06
Total	\$	37.06
Net unpaid losses	\$	37.06
Reinsurance reserve		23,429.07
Total liabilities	\$	23,466.13
Reinsurance in force December 31, 1915	\$	575,991.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year	\$	2,602,714.20
Added account variation in record		55,983.36
Amount of risks written during the year		2,732,741.10
		<u>5,391,438.66</u>
Amount of risks expired during the year	\$	1,060,253.27
Amount of risks cancelled during the year		1,006,011.99
		<u>2,066,264.66</u>
Amount of risks in force at the close of the year	\$	3,325,174.00

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each: Western Grain Dealers Rating Bureau on elevators, grain, warehouses, and contents, corn cribs and contents. Iowa Rating bureau on classes not above specified.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$8.43.

Average cost per thousand during the past five years?

Answer—\$11.50.

What salary was paid during the past year to each of the following officers?

Answer—President, \$600.00; Vice-President, none; Secretary, \$2,250.00; Treasurer, none.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year and less?

Answer—\$95,466.00.

What amount of your risks are written for five years?

Answer—\$2,329,708.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$20,000.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$3,325,174.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$58,572.68.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—\$7,152.23.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.
 What kinds of property does your association insure?
 Answer—Elevators and grain, warehouses and contents, corn cribs and contents, dwellings and mercantile.
 What kind of risks does your association cover?
 Answer—Fire.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION
 OF DES MOINES, IOWA

Organized January 1, 1884.

President, N. Densmore, Des Moines, Iowa.

Secretary, J. B. Herriman, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 129,441.01

INCOME

Gross receipts from assessments.....	\$ 66,812.72
Gross survey, membership and policy fees and contingent.....	72,775.13
Total assessments and fees.....	\$ 139,587.85
Deduct:	
Paid for reinsurance.....	\$ 14.00
Returned on cancellations.....	257.53
Total deductions.....	271.53
Net assessments and fees.....	\$ 139,316.32
Interest on investments.....	4,425.28
Agents' certificates.....	9.00
Agents' old accounts.....	1.52
Total income.....	\$ 143,752.12
Total assets and income.....	\$ 273,193.13

DISBURSEMENTS

Gross losses paid.....	\$ 61,925.50
Net losses paid.....	\$ 61,925.50
Adjusting expense.....	\$ 3,969.09
Commissions.....	29,611.50
Salaries and expenses of directors, officers and committees.....	12,897.84
Salaries of office employes.....	4,854.75
Rent.....	1,500.00
Insurance department licenses and fees.....	497.50
All other taxes.....	884.91
Advertising, printing and stationery.....	3,242.20
Telegraph, telephone, express and postage.....	2,473.95
Other expenses.....	1,049.14
Total expenses.....	60,490.58
Total disbursements.....	\$ 122,406.08
Ledger assets.....	150,786.75
Total.....	\$ 273,193.13

LEDGER ASSETS

Cash in office.....	\$ 1,232.96
Cash deposited in bank.....	147,353.30
Agents' balances representing business written subsequent to October 1st of current year.....	1,979.25
Agents' balances representing business written prior to October 1st of current year.....	221.24
Total ledger assets.....	\$ 150,786.75

NON-LEDGER ASSETS

Interest due or accrued.....	2,304.72
Gross assets.....	\$ 153,091.47

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....	221.24
Total admitted assets.....	\$ 152,870.23

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$198,617,068.00	
Amount of risks written during the year.....	45,062,486.00	
Amount of risks expired during the year.....	\$ 25,377,904.00	\$238,670,554.00
Amount of risks cancelled during the year.....	11,619,581.00	
		36,997,485.00
Amount of risks in force at the close of the year.....		\$301,682,069.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$0.595.

Average cost per thousand during the past five years?

Answer—\$0.709.

What salary was paid during the past year to each of the following officers? Answer—President, \$3,000.00; Vice-President, nothing; Secretary, \$5,500.00; Treasurer, \$425.21; Adjuster, \$3,500.00; Assistant Secretary, \$3,350.00.

What, if any, commission was paid said officers in addition to such salary? Answer—None.

Do you collect advance assessments?

Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws? Answer—Yes.

For how long a period do you collect advance assessments? Answer—Indefinite.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance? Answer—\$15,000.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement? Answer—No.

Has the policy now used by the company been approved by the Commissioner of Insurance? Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy? Answer—Yes.

What kinds of property does your association insure?

Answer—Buildings, live stock and other personal property.

What kind of risks does your association cover?

Answer—Cyclone, tornado and windstorm.

**DES MOINES MUTUAL HAIL AND CYCLONE INSURANCE ASSOCIATION
OF DES MOINES, IOWA**

Organized January 13, 1896.
President, O. G. Chesley, Des Moines, Iowa.
Secretary, W. S. Hazard, Jr., Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 4,128.02

INCOME

Gross receipts from assessments.....	\$ 31,111.04
Gross survey, membership, and policy fees.....	22,405.02
Total assessments and fees.....	\$ 53,516.06
Deduct:	
Returned premium.....	\$ 21.00
Returned in dividends.....	769.82
Total deductions.....	790.82
Net assessments and fees.....	\$ 52,725.24
Money borrowed.....	7,500.00
Total income.....	\$ 60,225.24
Total assets and income.....	\$ 64,353.86

DISBURSEMENTS

Gross losses paid.....	\$ 12,517.48
Net losses paid.....	\$ 12,517.48
Adjusting expense.....	\$ 469.90
Legal expense.....	1,184.88
Commissions.....	23,816.87
Salaries and expenses of directors, officers and committees.....	11,289.07
Salaries of office employees.....	2,008.20
Rent.....	730.00
Insurance department licenses and fees.....	82.75
State taxes.....	1,306.74
Advertising and printing.....	555.51
Telegraph, telephone and postage.....	1,074.31
Interest on borrowed money.....	404.83
Revenue stamps.....	85.00
Sundry expense.....	758.02
Office supplies.....	128.27
Collecting expense.....	15.00
Total expenses.....	43,849.06
Borrowed money repaid.....	7,500.00
Total disbursements.....	\$ 63,866.54
Ledger assets.....	487.32
Total.....	\$ 64,353.86

LEDGER ASSETS

Cash deposited in banks and in office.....	\$ 487.32
Total ledger assets.....	\$ 487.32

NON-LEDGER ASSETS

Furniture, fixtures, safes and supplies.....	1,000.00
Notes not due from Federal Mutual Insurance Association.....	1,000.70
Gross assets.....	\$ 2,488.02

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies.....	1,000.00
Total admitted assets.....	\$ 1,488.02

LIABILITIES

Amount of claims reported but not adjusted, estimated.....	\$ 250.00
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INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 2,897,000.00
Amount of risks written during the year.....	2,528,407.00
Amount of risks cancelled during the year.....	\$ 5,425,407.00
Amount of risks in force at the close of the year.....	\$ 2,961,371.00
Amount of risks in force at the close of the year.....	\$ 2,464,136.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$23.78.

Average cost per thousand during the past five years?

Answer—\$33.23.

What salary was paid during the past year to each of the following officers: Answer—President and Treasurer, \$4,850.00; Vice-President, \$300.00; Secretary, \$4,850.00.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—\$67,695.00.

What amount of your risks are written for five years?

Answer—\$2,460,712.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$4,250.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$2,464,136.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$18,977.64.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—Have no basis rate on reinsurance.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—By-laws.

What kinds of property does your association insure?

Answer—Growing crops against hail and other property against cyclones and tornadoes.

**EASTERN IOWA MUTUAL HAIL ASSOCIATION
OF DE WITT, IOWA**

Organized May 15, 1903.

President, L. J. Gilmour, Davenport, Iowa.

Secretary, G. M. Smith, De Witt, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 4,974.50

INCOME

Gross receipts from assessments \$ 5,791.61
Gross survey, membership, and policy fees 743.20
Net assessments and fees \$ 6,534.81
Other interest 155.83
Total income 6,690.14
Total assets and income \$ 11,664.64

DISBURSEMENTS

Gross losses paid \$ 4,974.31
Net losses paid \$ 4,974.31

Adjusting expense \$ 343.52
Fees retained by agents 743.20
Salaries and expenses of directors, officers and committees 962.97
Rent 50.00
Insurance department licenses and fees 7.50
All other taxes 7.22
Advertising, printing and stationery 74.57
Telegraph, telephone, express and postage 62.60
Blank book 4.70
Filing fee 4.00
Approving bonds 1.20

Total expenses 2,951.48

Total disbursements \$ 7,235.79
Ledger assets 3,828.83
Total \$ 11,664.64

LEDGER ASSETS

Cash deposited in banks \$ 3,798.57
Agents' balances representing business written subsequent to October 1st of current year 17.63
Agents' balances representing business written prior to October 1st of current year 12.65
Total ledger assets \$ 3,828.85

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st of current year 12.65
Total admitted assets \$ 3,816.20

INSURANCE EXHIBIT

Amount of risks in force at beginning of year \$ 586,500.00
Amount of risks written during the year 121,850.00
Amount of risks expired and cancelled during the year \$ 708,050.00
110,045.00
Amount of risks in force at the close of the year \$ 598,005.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$12.21.

Average cost per thousand during the past five years?

Answer—\$10.60.

What salary was paid during the past year to each of the following officers?

Answer—President, \$100.00; Vice-President, none; Secretary, \$600.00; Treasurer, \$100.00; Adjuster, \$3.00 per diem and expenses.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$698,005.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What kinds of property does your association insure?

Answer—Crops against hail.

What kind of risks does your association cover?

Answer—Hail.

**FARMERS MUTUAL HAIL INSURANCE ASSOCIATION
OF DES MOINES, IOWA**

Organized March 4, 1893.

President, Scott Rutledge, Early, Iowa.

Secretary, W. A. Rutledge, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 164,114.82

INCOME

Gross receipts from assessments \$ 543,665.65
Gross survey, membership, and policy fees 23,119.70
Total assessments and fees \$ 566,785.35
Deduct:
Returned in assessments 1,305.17
Net assessments and fees \$ 565,480.18
Other interest 4,143.95
Mutual telephone stock sold 30.00
Returned by the deputy superintendent of insurance, Alberta, Canada 100.00

Total income \$ 569,807.13

Total assets and income \$ 733,971.95

DISBURSEMENTS

Gross losses paid.....	\$ 225,219.26
Net losses paid.....	\$ 225,219.26
Adjusting expense.....	\$ 16,389.67
Commissions.....	118,588.51
Fees retained by agents.....	23,113.55
Salaries of agents.....	772.40
Expenses of agents.....	414.49
Salaries and expenses of directors, officers and committees.....	11,145.00
Salaries of office employes.....	12,956.62
Rent.....	1,361.61
Insurance department licenses and fees.....	2,019.34
All other taxes.....	163.89
Advertising, printing and stationery.....	5,364.00
Telegraph, telephone, express and postage.....	3,276.24
Insurance, \$6.15; bonds, \$102.00; attorneys' fees, \$65.50.....	173.65
Expenses state examination, \$58.50; auditing books, \$67.50.....	126.00
Revenue stamps, \$937.36; miscellaneous items, \$14.50.....	951.86
Collecting and expenses.....	574.64
Office supplies, \$548.35; office furniture, \$1,194.83.....	1,743.18
Total expenses.....	190,129.65
Total disbursements.....	\$ 424,348.91
Ledger assets.....	809,623.04
Total.....	\$ 733,971.95

LEDGER ASSETS

Cash in office.....	\$ 1,530.55
Cash deposited in banks.....	304,021.14
Agents' balances representing business written subsequent to October 1st of current year.....	596.85
Collateral loans.....	3,475.00
Total ledger assets.....	\$ 809,623.04

LIABILITIES

Amount of losses adjusted and not due, in Canada.....	\$ 158,553.66
Amount of claims resisted and in litigation, in Canada.....	3,600.00
Net unpaid losses.....	\$ 192,053.66
Total liabilities.....	\$ 192,053.66

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 16,065,796.00
Amount of risks written during the year.....	14,663,368.00
	\$ 30,729,164.00
Amount of risks expired during the year.....	\$ 576,688.00
Amount of risks cancelled during the year.....	9,264,009.00
	10,840,697.00
Amount of risks in force at the close of the year.....	\$ 20,158,467.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$17.30.

Average cost per thousand during the past five years?
Answer—\$17.35.

What salary was paid during the past year to each of the following officers?
Answer—President, \$5,000.00; Vice-President, none; Secretary, \$6,000.00; Treasurer, none; Adjuster, \$5.00 to \$10.00 per day.

What, if any, commission was paid said officers in addition to such salary?
Answer—None.

Do you collect advance assessments?
Answer—No.

If so, are the same authorized in your articles of incorporation and by-laws?
Answer—No.

What amount of your risks are written for one year?
Answer—Very few.

What amount of your risks are written for five years?
Answer—Nearly all.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—\$8,000.00.

Give amount of risks in force on which this year's assessment was made.
Answer—\$24,395,812.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?
Answer—No.

Has the policy now used by the company been approved by the Commissioner of Insurance?
Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
Answer—Yes.

What kinds of property does your association insure?
Answer—Growing crops against hail.

What kind of risks does your association cover?
Answer—Hail on farm crops.

FARMERS STATE MUTUAL HAIL ASSOCIATION
OF ESTHERVILLE, IOWA

Organized June 4, 1898.

President, Mack J. Groves, Estherville, Iowa.

Secretary, M. E. Groves, Estherville, Iowa

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year..... \$ 42,635.74

INCOME

Gross receipts from assessments.....	\$ 49,177.77
Net assessments and fees.....	\$ 49,177.77
Other interest.....	683.12
Total income.....	\$ 49,860.89
Total assets and income.....	\$ 92,496.63

DISBURSEMENTS

Gross losses paid.....	\$ 8,655.05
Net losses paid.....	\$ 8,655.05
Adjusting expense.....	\$ 1,555.45
Commissions.....	16,300.53
Salaries and expenses of directors, officers and committees.....	7,300.00

Salaries of office employes.....	3,200.00
Rent	720.00
Insurance department licenses and fees.....	27.00
All other taxes.....	365.09
Advertising, printing and stationery.....	548.75
Telegraph, telephone, express and postage.....	670.80
Heating.....	194.55
Expense examination insurance department.....	133.23
Other incidental items.....	227.45
Total expenses	31,142.85
Total disbursements	\$ 30,797.90
Ledger assets	52,698.73
Total	\$ 92,406.03

LEDGER ASSETS

Cash deposited in banks.....	\$ 52,698.73
Total ledger assets.....	\$ 52,698.73

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	5,460.75
Furniture, fixture and safes, \$500.00; supplies, \$500.00..	1,000.00
Gross assets	\$ 50,159.48

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 5,460.75
Furniture, fixtures, safes and supplies.....	1,000.00
Total admitted assets.....	\$ 52,698.73

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 2,070,097.00
Amount of risks written during the year.....	845,231.00
.....	\$ 2,915,928.00
Amount of risks expired during the year.....	\$ 225,090.00
Amount of risks cancelled during the year.....	761,835.00
.....	986,925.00
Amount of risks in force at the close of the year.....	\$ 1,929,003.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$17.48.

Average cost per thousand during the past five years?

Answer—\$20.64.

What salary was paid during the past year to each of the following officers?

Answer—President, \$4,800.00; Vice-President, none; Secretary, no salary; is also Treasurer, \$2,400.00; Adjusters, one, \$500.00; one, \$213.63.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

What amount of your risks are written for one year?

Answer—\$1,800.00.

What amount of your risks are written for five years?

Answer—All except above.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$1,200.00 on a quarter section.

Give amount of risks in force on which this year's assessment was made.

Answer—\$2,276,203.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Growing crops.

What kind of risks does your association cover?

Answer—Hail loss or damage only.

FEDERAL MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized January 26, 1915.

President, H. F. Shepherd, Des Moines.

Secretary, Wm. C. Norton, Des Moines.

FINANCIAL STATEMENT

INCOME

Gross receipts from assessments	\$ 78,950.96
Total assessments and fees	\$ 78,950.96
Deduct:	
Paid for reinsurance	38,989.75
Net assessments and fees.....	\$ 39,970.21
Money borrowed	44,000.00
Total income	\$ 83,970.21
Total assets and income	\$ 83,970.21

DISBURSEMENTS

Gross losses paid	\$ 13,938.63
Less recovered from reinsurance.....	6,954.31
Net losses paid	\$ 6,984.32
Adjusting expense	\$ 1,774.74
Commissions to agents, less reinsurance.....	16,467.80
Salaries and expenses of directors, officers and committees	2,522.54
Salaries of office employes	3,555.99
Rent	690.25
Insurance department licenses and fees.....	67.50
Advertising, printing and stationery.....	836.23
Telegraph, telephone, express and postage and revenue	1,567.30
Interest on borrowed money.....	1,236.62
Sundry	175.65
Office supplies	189.06
Collecting	2,413.85
Furniture and fixtures.....	618.90
Total expenses	\$ 22,176.32

Borrowed money repaid	44,000.00
Total disbursements	\$ 88,100.04
Ledger assets	809.57
Total	\$ 88,970.51

LEDGER ASSETS

Cash in office	\$ 809.57
Total ledger assets	\$ 809.57

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	30,429.91
Furniture, fixtures and supplies.....	718.90
Gross assets	\$ 31,958.81

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 30,429.91
Furniture, fixtures, safes and supplies.....	718.90
Total admitted assets	\$ 809.57

LIABILITIES

Amount of claims resisted and in litigation.....	\$ 800.00
Reinsurance in force December 31, 1915.....	\$ 2,007,582.00

INSURANCE EXHIBIT

Amount of risks written during the year.....	\$ 4,558,274.00
Amount of risks cancelled during the year.....	548,110.00
Amount of risks in force at the close of the year.....	\$ 4,015,164.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—No.

Cost per thousand during the year?

Answer—\$19.67.

What salary was paid during the past year to each of the following officers?

Answer—President, \$500.00; Vice-President, \$100.00; Secretary, \$1,215.00;

Treasurer, \$100.00; Adjuster, \$5 per day.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—No.

What amount of your risks are written for one year?

Answer—\$29,650.00.

What amount of your risks are written for five years?

Answer—\$3,985,514.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$12,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$4,015,164.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—No basis rate.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—By-laws are.

What kinds of property does your association insure?

Answer—Growing crops.

What kind of risks does your association cover?

Answer—Hail.

MUTUAL HAILSTORM INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized May 4, 1899.

President, Forest Huttenlocher, Des Moines, Iowa.

Secretary, C. V. Stanley, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year	\$ 6,243.12
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INCOME

Gross receipts from assessments	\$ 23,800.22
Gross survey, membership, and policy fees.....	650.00
Total assessments and fees.....	\$ 24,450.22
Deduct:	
Paid for reinsurance	152.55
Net assessments and fees.....	\$ 24,297.67
Money borrowed	1,000.00
From all other sources, viz:	
Commission on bond	4.50
Cost of collection returned.....	1.25
Agents' balance	2.20
Total income	25,305.62
Total assets and income.....	\$ 31,548.74

DISBURSEMENTS

Gross losses paid.....	\$ 13,680.29
Less recovered from reinsurance.....	54.37
Net losses paid	\$ 13,625.92
Adjusting expense	\$ 112.85
Commissions	2,544.44
Fees retained by agents	650.00
Salaries of agents.....	2,312.00
Expenses of agents.....	1,406.33
Salaries and expenses of directors, officers and committees	3,410.79
Salaries of office employes.....	610.50
Rent	337.00
Insurance department licenses and fees.....	73.50
All other taxes.....	155.92
Advertising, printing and stationery.....	425.40

Telegraph, telephone, express and postage.....	290.77	
Interest on borrowed money.....	9.17	
Other expenses.....	578.09	
Total expenses.....		13,022.51
Borrowed money repaid.....		1,000.00
Total disbursements.....	\$	27,648.23
Ledger assets.....		3,900.51
Total.....	\$	31,548.74

LEDGER ASSETS

Cash in office.....	\$	61.92
Cash deposited in banks.....		3,838.59
Total ledger assets.....	\$	3,900.51

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....		4,269.64
Gross assets.....	\$	8,170.15

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....		4,269.64
Total admitted assets.....	\$	3,900.51

LIABILITIES

Amount of claims reported but not adjusted.....	\$	292.50
Total liabilities.....	\$	292.50
Reinsurance in force December 31, 1915.....	\$	4,085.00

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$	843,769.00
Amount of risks written during the year.....		349,679.00
	\$	1,193,448.00
Amount of risks expired during the year.....	\$	85,301.00
Amount of risks cancelled during the year.....		276,581.00
		361,882.00
Amount of risks in force at the close of the year.....	\$	832,566.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes. Limit of 4 per cent in any one year.

Cost per thousand during the year?

Answer—\$30.64.

Average cost per thousand during the past five years?

Answer—\$30.04.

What salary was paid during the past year to each of the following officers?

Answer—President, \$1,400.00; Vice-President, \$200.00; Secretary, \$1,400.00;

Treasurer, none; Adjuster, done by general agent.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advanced assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—\$16,800.00.

What amount of your risks are written for five years?

Answer—\$805,766.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$3,000.00 on half section, being 200 crop acres at \$15.00 per acre.

Give amount of risks in force on which this year's assessment was made.

Answer—\$876,611.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—Limit of 4 per cent—\$32,900.00.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—About \$1,600.00.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Growing farm crops. Do not insure fruit or vegetables.

What kind of risks does your association cover?

Answer—Hailstorm.

MUTUAL HORTICULTURAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized April 22, 1902.

President, W. S. Tidrick, Des Moines, Iowa.

Secretary, W. F. Ghormley, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 18,704.51

INCOME

Gross receipts from assessments.....	\$	101,688.94
Net assessments and fees.....	\$	101,688.94
Other interest.....		133.27
Money borrowed.....		23,000.00
Auto refund.....		50.00
Entry for checks uncashed.....		158.21
Total income.....		125,069.42
Total assets and income.....	\$	143,765.23

DISBURSEMENTS

Gross losses paid.....	\$	53,644.57
Net losses paid.....	\$	53,644.57
Adjusting expense.....	\$	7,443.47
Commissions.....		22,637.47
Salaries of agents.....		4,560.04
Expenses of agents.....		1,920.85
Salaries and expenses of directors, officers and committees.....		10,610.11
Salaries of office employes.....		5,942.68
Rent.....		1,701.80

Insurance department licenses and fees.....	928.39	
Advertising, printing and stationery.....	1,141.38	
Telegraph, telephone, express and postage.....	975.98	
Interest on borrowed money.....	310.74	
Office fixtures.....	27.05	
Official bonds and insurance premium.....	73.22	
Insurance department examination.....	49.95	
Typewriter repairs.....	12.60	
Flowers, Vice-President's funeral.....	5.00	
Collection expense, \$5.00; trade journal, \$3.50.....	8.50	
Total expenses.....		58,346.23
Borrowed money repaid.....	23,000.00	
Other disbursements, viz.:		
Legal expense, court fees, etc.....	211.15	
Corn prizes.....	562.50	
Total disbursements.....		\$ 135,764.45
Ledger assets.....	8,000.78	
Total.....		\$ 143,765.23

LEDGER ASSETS

Cash deposited in banks.....	\$ 8,000.78	
Total ledger assets.....		\$ 8,000.78
NON-LEDGER ASSETS		
Unpaid assessments levied prior to November 1st.....	37,155.64	
Furniture, fixtures and safes, \$360.00; supplies, \$75.00..	635.00	
Gross assets.....		\$ 45,791.42

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 37,155.64	
Furniture, fixtures, safes and supplies.....	635.00	
		37,790.64
Total admitted assets.....		\$ 8,000.78

INSURANCE EXHIBIT

Amount of risks in force at beginning of year.....	\$ 3,335,292.00	
Amount of risks written during the year.....	2,343,147.98	
		\$ 5,678,440.98
Amount of risks expired during the year.....	\$ 123,577.25	
Amount of risks cancelled during the year.....	1,902,492.33	
		2,026,070.05
Amount of risks in force at the close of the year.....		\$ 3,652,370.90

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$28.19.

Average cost per thousand during the past five years?

Answer—\$24.60.

What salary was paid during the past year to each of the following officers?

Answer—President, \$2,400.00; Vice-President, \$1,200.00; Secretary, \$6,000.00; Treasurer, \$600.00; Adjuster, \$4,800.00.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—Very few.

What amount of your risks are written for five years?

Answer—Practically all.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$5,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$4,000,060.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1915?

Answer—\$109,570.19.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1915?

Answer—No reinsurance.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Growing crops.

What kind of risks does your association cover?

Answer—Hail.

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