

VOLUME IV.

Historical Department, Biennial Report, 1916.
Historical Society, Biennial Report, 1916.
Oil Inspector, Biennial Report, 1916.
Land Office, Biennial Report, Secretary of State, 1916.
Adjutant General, Biennial Report, 1916.
Public Property, Biennial Report, 1916.
Boat Inspectors, Biennial Report, 1916.
Railroad Commissioners, Annual Reports, 1915 and 1916.
Railroad Assessment, Annual Reports, 1915 and 1916.
Pardons and Remissions by Governor, Biennial Report, 1916.

VOLUME V.

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

STATE OF IOWA

1917

FORTY-EIGHTH 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, 1916



Published by
THE STATE OF IOWA
Des Moines

CONTENTS

VOLUME I—FIRE.

(Index at end of Volume.)

	Page
List of Iowa Commissioners	iv
Department employes	iv
Letter of transmittal	v
Commissioner's report	vii
Companies admitted during 1916	viii
New organizations and change in names.....	viii
Companies discontinued	viii
Change in capital	ix
Taxes and fees collected	ix
Administration of department	ix
Supervision of new organizations	x
Foreign mutual companies eligible	xii
Let mutuals organize	xiii
Automobile coverage	xiii
Co-insurance limitations	xiv
Operation of rating law	xiv
Inspectors needed	xviii
Fees for examinations	xix
Examinations	xix

STATISTICAL TABLES.

Table I.	Fire Insurance Companies—Income	xxiv
Table II.	Fire Insurance Companies—Disbursements	xxx
Table III.	Fire Insurance Companies—Assets	xxxvi
Table IV.	Fire Insurance Companies—Liabilities	xlii
Table V.	Fire Insurance Companies—Business in Iowa.....	xlviii
	Abstracts of Statements—Fire Insurance Companies	3
Table VI.	State Mutuals—Officers, Risks in Force.....	366
Table VII.	State Mutuals—Income	368
Table VIII.	State Mutuals—Disbursements	370
Table IX.	State Mutuals—Assets	372
Table X.	State Mutuals—Liabilities	374
Table XI.	County Mutuals—Officers, Risks in Force.....	376
Table XII.	County Mutuals—Income	382
Table XIII.	County Mutuals—Disbursements	387
Table XIV.	County Mutuals—Assets	393
Table XV.	County Mutuals—Liabilities	399
Table XVI.	County Mutuals—Recapitulation	402
	Abstracts of Statements—State Mutuals.....	408
Index		484

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 Patee	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 H. Sherman	Benton	October 13, 1874	1875-1881
William V. Lucas	Cerro Gordo	November 2, 1880	1881-1883
*John L. Brown	Lucas	October 7, 1882	1883-1885
Jonathan W. Cattell	Cedar	March 9, 1885	1885-1886
*John L. Brown	Lucas	January 23, 1886	1886-
Charles Beardsley	Des Moines	April 13, 1886	1886-
*John L. Brown	Lucas	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 3, 1902	1903-1909
John L. Bleakly	Ida	November 3, 1908	1909-1914

COMMISSIONERS OF INSURANCE.

Chapter 146, Laws 35th G. A., Created Office of Commissioner of Insurance.

Emory H. English	Polk	June 29, 1914	1914-
------------------	------	---------------	-------

NAMES AND ANNUAL COMPENSATION OF PERSONS EMPLOYED IN THE 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	Davenport	Pa.	3,000
Chief Examiner	R. W. Hanson	Williamsburg	Iowa	2,000
Rating Clerk	K. F. Raitt	Concord, N. H.	Mass.	1,800
Security Clerk	John W. Dalley	Cherokee	Illinois	1,600
Fee Clerk	Karl P. Blaise	Des Moines	Iowa	1,400
General Clerk	Cassie G. Ten Eyck	Valley Junction	Iowa	1,200
Clerk	L. H. De Ford	Valley Junction	Iowa	780
Examiner	George W. Guth	Des Moines	Iowa	Per diem
Examiner	E. R. Stowell	Des Moines	Iowa	Per diem
Examiner	C. E. Dalley	Mason City	Iowa	Per diem
Examiner	G. B. Winston	Des Moines	Iowa	Per diem
Stenographer	Anna E. Shewey	Des Moines	Iowa	900
Stenographer	Louise Barnes	Des Moines	Iowa	900
Stenographer	Iva McCall	Boone	Iowa	900

NOTE—By provisions of Chapter 149, 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 \$3,000. The term of the incumbent expires February 1, 1919.

*Suspended March 19, 1885. Jonathan Cattell appointed to fill vacancy. Reinstated January 23, 1886. Suspended again April 13, 1886. Charles Beardsley appointed to fill vacancy. Reinstated July 14, 1886.

LETTER OF TRANSMITTAL.

HON. W. L. HARDING, *Governor*.

SIR: I have the honor to transmit herewith, as required by law, the Forty-eighth Annual Report of the Insurance Department of Iowa, covering business transacted in the state by authorized companies and associations for the year ending December 31, 1916.

Emory H. English
Commissioner of Insurance.

Des Moines, January 15, 1917.

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 1916, together with statistical tables compiled from the statements filed.

At the close of the year 1916 a total of 348 fire, hail and tornado insurance companies and associations reported to this Department, classified as follows:

Iowa stock companies	5
Iowa mutual companies	3
Non-Iowa stock companies	89
Non-Iowa mutual companies	4
United States Branches, foreign fire insurance companies	51
Iowa state mutual associations.....	35
Iowa county mutual associations	161

348

STATEMENTS AND REPORTS.

The 1917 insurance report, covering business transacted in 1916, 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 31. The Department furnishes the blanks upon which these statements are made out and filed, and the law requires that such blanks 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 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 1916.

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
February 11, 1916.	Maryland Motor Company.....	Wilmington, Del.	\$200,000.00
March 9, 1916.	Horticultural Insurance Co.....	Des Moines, Ia.	100,000.00
May 17, 1916.	Henry Clay Fire Insurance Co.....	Lexington, Ky.	450,000.00
June 9, 1916.	Norske Lloyd Insurance Co.....	New York, N. Y.	*400,000.00
June 19, 1916.	Phenix Fire Ins. Co.—U. S. B.....	Providence, R. I.	*200,000.00
June 19, 1916.	Nationale Fire Ins. Co.....	Providence, R. I.	*216,000.00
June 26, 1916.	Ohio Farmers Insurance Co.....	Le Roy, Ohio.	Mutual
July 15, 1916.	Safeguard Insurance Co.....	New York, N. Y.	250,000.00
August 14, 1916.	Central Manuf. Mut. Ins. Co.....	Van Wert, Ohio.	Mutual
October 13, 1916.	Lumber Mutual Fire Ins. Co.....	Boston, Mass.	Mutual
December 9, 1916.	Pa. Lumbermen's Mut. F. I. Co.....	Philadelphia, Pa.	Mutual
December 20, 1916.	Scandinavia Reinsur. Co.—U. S. B.....	New York, N. Y.	400,000.00
December 20, 1916.	Ind. Lumbermen's Mut. Ins. Assn.....	Indianapolis, Ind.	Mutual

*Deposited with the New York Insurance Department.

NEW ORGANIZATIONS AND CHANGE IN NAMES.

Since January 1, 1916, the following companies have organized or changed their names:

1. Iowa Citizen's Fund Mutual Insurance Association, Mason City, Iowa. Organized March 3, 1916.
2. Inter-State Mutual Automobile Insurance Association of Iowa, Rock Rapids, Iowa. Organized May 5, 1916.
3. Iowa Assessment Mutual Insurance Association of De Witt, Iowa, changed to Iowa Mutual Insurance Association, February 5, 1916.
4. Union Mutual Fire and Lightning Insurance Association of Emmetsburg, changed to Union Mutual Fire Insurance Association of Iowa, February 29, 1916.
5. Des Moines Mutual Hall and Cyclone Insurance Association of Des Moines, changed to Des Moines Mutual Insurance Association, January 18, 1916.

COMPANIES DISCONTINUED.

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

Lumbermen's Insurance Company, Philadelphia, Pa., reinsured during June, 1916, with the Ohio Farmers Insurance Company, Le Roy, Ohio.

Anglo-American Reinsurance Company, Chicago, Illinois, reinsured during July, 1916, with the Ohio Farmers Insurance Company, Le Roy, Ohio.

Peoples National Fire Insurance Company, Philadelphia, Pa., reinsured during July, 1916, with the London and Lancashire Insurance Company.

Williamsburg City Fire Insurance Company, New York, N. Y., consolidated August 24, 1916, with the United States Fire Insurance Company.

CHANGE IN CAPITAL.

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

Companies.	Location	Increase	Decrease
American Druggists Fire Insurance Co.....	Cincinnati, Ohio.....		\$901.03
Camden Fire Insurance Co.....	Camden, N. J.....	\$ 100,000.00	
Columbian National Insurance Co.....	Detroit, Mich.....	425.00	
Continental Insurance Co.....	New York, N. Y.....	8,000,000.00	
Firemen's Fire Insurance Co.....	Newark, N. J.....	250,000.00	
Merchants Fire Assurance Corporation.....	New York, N. Y.....	200,000.00	
New Brunswick Fire Insurance Co.....	New Brunswick, N. J.....	100,000.00	
North River Fire Insurance Co.....	New York, N. Y.....	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 1916 by this Department and turned into the state treasury; also taxes paid by those companies and associations into the state treasury during the year 1916, as shown by the records of this Department, not including examination fees.

Fire, Hail and Tornado—	Taxes	Fees
Iowa companies.....	\$ 6,100.81	\$ 1,032.00
Non-Iowa companies.....	176,412.13	52,306.50
State mutuals.....	10,192.50	3,517.50
County mutuals.....		520.00
Total.....	\$192,705.83	\$58,285.90

A detailed statement of all taxes and fees collected for the year 1916, from all insurance companies and associations transacting business in Iowa, is set forth in Volume III of the Insurance report.

ADMINISTRATION OF DEPARTMENT.

Supervision of insurance was first authorized in Iowa by statutory enactment of the Sixth General Assembly in 1857, and on July 4, of that year the Insurance Department was organized in the office of the Auditor of State. The supervision required by law in the interest of the people of the commonwealth is both necessary and of substantial benefit as well. The Commissioner of Insurance is charged with the "general control, supervision and direction of all insurance business transacted in the state of Iowa" and also "with the execution of the laws of this state relating to insurance."

The volume of business supervised and consequent labor incident thereto has grown from year to year until today it embraces one of the greatest and most important commercial factors in the state, touching as it does the interests of every citizen. It is the paramount duty of the department to protect the public from irresponsible and insolvent concerns, together with individuals representing same, and all such as are not properly conducting the business for which they were organized. Insurance institutions operating in Iowa must be maintained in a healthy financial condition and the utmost effort put forth to secure their honest administration.

Fundamental elements required of companies and associations, are financial integrity, clean administration, sound investments and reasonable expense of operation, and the people of the state treated at all times in a just and equitable manner.

SUPERVISION OF NEW ORGANIZATIONS.

So limited is the knowledge of the public respecting insurance laws, and so great is the general confidence that the statutes fully protect the public in their relation to insurance organizations that there is distinct necessity for legislation providing supervision of insurance company promotions. It is not generally understood that money invested in the stock of a new insurance company is intrusted absolutely to the promoters of that company until they obtain a certificate of authority to write insurance. While the Iowa law covers almost every phase and detail of operations in the insurance field, this gap has been left. Between the day when the Articles of Incorporation of a new insurance company have been approved by the Commissioner of Insurance and that day when a license is granted the state has no jurisdiction whatever over the project. The promoters sell stock and may use just as much of the money as they need or wish for expenses of organization. When they have enough money on hand to begin writing insurance and the state insurance department issues a certificate of authority, they fall under the jurisdiction of the department, and any great extravagance will be subject to criticism or correction. If the company dissolves later the money and securities on hand, representing paid in capital and surplus, will be liquidated. If the company never gets to the point of writing insurance, the stockholders have no protection beyond that afforded by the criminal laws.

The recommendation of Governor George W. Clarke in his biennial message to the Thirty-seventh General Assembly, in which he urged the enactment of a law providing supervision of new company promotions and promoters, meets with the unqualified endorsement of the department, recognizing as it does the propriety of the state assuming authoritative control of these embryotic organizations. The governor's recommendation follows:

A very proper subject for your consideration in connection with insurance is the matter of the regulation and control, so far as can be done, of new companies prior to the time they receive their license and enter upon an actual insurance business. I do not know of any ground for criticism of any company in the promotion stage in Iowa, but in some other states methods have obtained which occasioned the loss of hundreds of thousands of dollars to purchasers of promotion stock. The organization of new companies are on every hand throughout the country. Capital stock may be sold at two or three for one and such portion of the surplus as may be desired by the promoters appropriated for promotion expenses such as payment of salaries, commissions for sales of stock, rents, equipment, supplies, anything. Sometimes the whole scheme has seemed to be organized for the purpose of fleecing the public. "The Western Underwriter," published in Chicago, in a recent article discussing this question said "the time has arrived when a law should be enacted giving the State Insurance Department regulation over companies in process of promotion" and that such a law should be "one of the earliest to be passed at the next session of the legislature." An Insurance Journal published at Atlanta, Georgia, was at about the same time suggesting the same thing. In this State from the time when the articles of incorporation are filed to the time when license to begin business is granted, the State has no jurisdiction over the company. If it never gets to the point of writing insurance the stockholder has no protection.

The insurance laws of this State, in my judgment, are to be very highly commended, except in this omission to place the new company under the jurisdiction of the Insurance Department immediately upon the approval of its articles of incorporation. The law should limit the percentage to be paid on commissions, salaries, etc. It should require that the subscription contract specifically define the proportion which may be used for expenses. It should require that copies of all contracts, advertisements, literature and other papers be filed with the Commissioner and that the promotion of the company in general be under his supervision. This would be some protection to the public while otherwise there is practically none against any one who might conceive the idea of promoting an insurance company. I recommend that the law be so amended. No honest, high-minded organizer and promoter of a company could or would criticise such a provision, but rather would commend it as placing insurance upon a high plane and establishing it in the confidence of the people.

FOREIGN MUTUAL COMPANIES ELIGIBLE.

The Thirty-first General Assembly amended Section 1689 of the Code by adding a proviso that from and after July 4, 1906, no mutual company could be organized under the provisions of Chapter 4, for the purpose of transacting the business of fire or live stock insurance. This action was because of the unsatisfactory conditions resulting from the operations of some of the companies so organized.

When the amendment became operative the Insurance Department ruled that the legislature could not discriminate against citizens of Iowa and in favor of non-residents of the state, and that an enactment taking away all authority of organization of certain classes of domestic mutual companies, by implication, repealed right of admission previously enjoyed by similar organizations from outside the state. This holding of the Department was supported through two administrations.

Question was raised in 1915, with reference to the eligibility of a non-Iowa fire insurance company to be admitted to this state because of its organization being mutual in form. Performance having been tendered the Commissioner of Insurance of the general requirements of Sections 1721, 1722 and 1723 of the Code relating to the admission of a foreign insurance company to transact the business of fire and tornado insurance in this state, the former ruling of the Department was taken up for review. In considering the amendment to Section 1689, the language was found to be plain. It deals only with the subject of *organizing* companies in the state of Iowa upon the mutual plan under Chapter 4, of the Code. Only one section of the law is amended and the one subject of *organization* of *domestic* mutual companies only is dealt with. The sections of the chapter covering the authorization of foreign mutual companies were not amended, and none of the provisions of law covering the admission of foreign mutual companies are changed.

While it must be granted that the action of the Thirty-first General Assembly does not appear to be consistent or logical, when applied to domestic mutual organizations only, neither the wisdom nor logic, nor even the consistency of the law is within the purview of the Commissioner of Insurance to pass upon.

The further suggestion in support of the former department holding that a legislative act discriminating in the manner described, would be unconstitutional, could not affect the rights of foreign

mutual companies for the very evident reason that if the courts would so hold, the rights of domestic mutuals to organize would thereby be restored and the admission of foreign mutual companies in no manner restrained or forbidden.

The Commissioner found himself in accord with the contention that legislative enactment could not deprive citizens of this state, or domestic corporations, of the rights and privileges conferred upon foreign corporations without offending the constitution of this state, but until the courts pass upon the application of the amendment to Section 1689, it must be considered operative by the Insurance Department. It was, therefore, the holding of the Commissioner, upon the question before the Department, that foreign mutual companies are in no manner affected by the amendment to Section 1689, and that the provisions of Chapter 4, relating to same are in full force and effect, and such foreign mutual companies otherwise complying with the requirements of said chapter are eligible to admission to transact their appropriate class of business in this state.

LET MUTUALS ORGANIZE.

This General Assembly should amend the law by repealing the prohibitory clause in Section 1689, in so far at least as it may restrict the organization of mutual fire insurance companies, whereby Iowa organizations as well as foreign, may operate under such wise and beneficial provisions of law as will insure safe and solvent institutions.

Any provision of law tending to insecurity for policyholders or lending assistance to mere promoters of weak and unworthy organizations should be eliminated. The law should be such, however, as will permit and encourage the building up in Iowa of strong and substantial mutual insurance institutions.

AUTOMOBILE COVERAGE.

Sub-division 9, of Section 1709, authorizes fire insurance companies to make insurance contracts upon automobiles against loss or damage by fire from any cause whatsoever, explosion, self-ignition, lightning, salvage, theft, robbery, pilferage, collision or marine or railroad perils.

The Department believes that it is to the interest of the public that property damage be also included in the coverage permitted, thereby allowing those companies to include in their policies all hazards except that of injury to the person. This is the universal standard and it is recommended that the Iowa law be so broadened.

CO-INSURANCE LIMITATIONS.

Authority was given by the Thirty-fourth General Assembly in Section 1746 of the Code, providing that "upon written request of any person desiring insurance, a rider providing for co-insurance may be attached and become a part of the policy." Some limitations with respect to character of risks and value of property were imposed. No property of less value than \$25,000 except grain elevators and grain warehouses and their contents, was permitted to enjoy this privilege. This particular limitation has worked a hardship upon many property owners who are desirous of taking advantage of co-insurance privileges but have risks of less value than the amount fixed by statute as necessary.

It is the judgment of the Department that the limitation respecting the value of the risk could be reduced to a nominal figure of several thousand dollars only or possibly wiped out altogether.

OPERATION OF RATING LAW.

The law enacted by the Thirty-sixth General Assembly requiring insurance companies and associations other than county mutuals and those which insure against hail and tornado exclusively, or confine their risks to churches, school houses, town dwellings and farm buildings and personal property, to make rates through rating bureaus, and providing for the supervision and examination of rating bureaus, and giving the Commissioner of Insurance power to set aside a discriminatory or unjust rate, has been in operation eighteen months.

While there has been criticism of the law, much of it has been founded upon a misapprehension with reference to its provisions and a misunderstanding of the power or rate control conferred upon the state. It was not possible for the new law, however just its provisions, or equitable its application, to become operative under the discriminative rate conditions existing in Iowa without some friction and vexatious experiences upon the part of both property owners and agents. The principle underlying the law and upon which its operation is based, is certainly a correct one. For many years the Iowa law has prohibited discrimination in life insurance rates between risks of essentially the same character and some six or eight years ago this wholesome and equitable provision was extended to cover casualty, health and accident insurance. The new rating law simply brings fire, hail and tornado insurance under application of the same established principle.

Ratings of property for fire insurance premiums are now based upon character of construction, exposure, area, occupancy and other elements of hazard, and degree of fire protection afforded, all of which are disclosed by a survey of the property rated, rather than upon the measure of influence enjoyed by the property owner and his ability to secure any certain rate desired through rebates or other form of preferential treatment, regardless of the hazard involved. It has developed that those who oppose this regulation of rates upon an anti-discriminative basis are usually those who have profited in the past by enjoyment of lower rates than less influential neighbors. It is, therefore, lower but not necessarily equitable rates for which they contend.

One great source of misunderstanding as to the application of the rating law is based upon the erroneous impression prevalent that Section 1754 of the Code, commonly known as the Blanchard law, has been repealed, or rendered nugatory by the more recent enactment. This is not true. That statute is still operative and has been sustained by the Federal Court (125 Fed. 121). It reads as follows:

"It shall be unlawful for two or more fire insurance companies or for the officers, agents or employes of such companies, to make or enter into any combination or agreement relating to rates to be charged for insurance."

Precaution was taken in enacting the rating law that it should not repeal any existing statutes, and it was specifically stated therein that its provisions were "in addition to any laws now in force relating to and regulating such business."

Contrary to another prevalent but incorrect belief, which apparently exists, there is opportunity for competition in fire insurance rates, inasmuch as companies are not required 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 upon the same basis by the same company, thus making sure that all property owners with the same character of risk will be treated alike. Companies may vary from bureau rates by filing notice of the percentage of reduction with Insurance Department, as many have done, but all variations must be applicable to a class of risks and not to an individual risk.

In the equalization process which has taken place during the short time the law has been effective, some rates have been increased and others lowered, but the general trend of rates as a whole has been slightly downward. As stated in previous reports the average rate

paid by Iowa property owners per \$1,000 of insurance in force, has been less since the law has been operative than that of any previous year in the history of the state. Furthermore, rates filed by rating bureaus and operative in Iowa are lower than those of any other state of which this Department has information.

Many discriminative and unjust rates may yet exist. The time has been all too brief for every rate to be examined and properly adjusted on a basis representing a fair and equitable measure of the burden of fire losses and expense to be paid from insurance premiums. Those who are quick to criticize and reach unwarranted conclusions with reference to the value of the law and its fairness in operation, have not availed themselves of its regulatory provisions. In all fairness it should be permitted to operate long enough to demonstrate either its success or failure.

The Department of Insurance will put forth every effort to acceptably serve the interests of the people of Iowa under any provisions of law which the legislature in its wisdom may see fit to enact, but is compelled to report at this time that the operation of the rating law has so far fully justified the confidence of the Commissioner of Insurance in its fairness, utility and value to the property owners of the state. With all the various classes of business affected by it, the complaints and criticisms lodged largely affect the class of risks including extraordinary hazards and most likely to suffer fire loss, and which are in justice entitled to bear a more generous portion of the premium paid by the public, than less hazardous risks.

A repeal of the law at this time or modification of the power now exercised by the state in the control of rates, would be more unfortunate, and deprive property owners the protection they now enjoy from excessive or discriminatory rates.

In his biennial message to the Thirty-seventh General Assembly, delivered on January 9, 1917, Governor George W. Clarke vigorously upheld the equitable provisions of the rating law and recommended that in all its essential features and purposes it be retained. His clear-cut discussion of the law follows:

This law was enacted by the Thirty-sixth General Assembly. During the first year of its existence it was subjected to much adverse criticism. Much of this has subsided, or at least, is quiescent. However, criticism is still lodged against it and its repeal has been suggested. When the natural conservatism of the human mind and the advantages gained by

some, under old methods, are considered this is not surprising. All progress has ever met and ever will meet with such opposition. The importance of this matter to the people of the State, it seems to me, justifies a brief consideration here.

I desire to call your most careful attention to the holding of the Supreme Court of the United States in the case of *The German Alliance Insurance Company vs. Superintendent of Insurance of the State of Kansas*, 233 U. S. 389, because of the clearness and conclusiveness of the discussion by which it determines that the business of insurance is affected with a public interest and that its contracts and rates may be subjected to governmental regulation in the interest of the public welfare. It is put upon exactly the same ground that the regulation of railway, water, light, gas, electricity and public warehouse rates is put, viz: that a business which is of public concern may be regulated in the interest of the public. In enacting the insurance law, then, the legislature, within its province, determined that it was for the common good and the court held that it violated no constitutional provision.

Not only has the law this support in principle but it had almost nationwide consideration of the most careful kind by experts in insurance matters chosen from the supervising officials of ten of the great States of the Union, from New York to Idaho, by the National Convention of Insurance Commissioners from the Insurance Departments of all the States. This committee, so chosen, held meetings in different parts of the country for more than a year at which there were heard representatives of insurance companies and persons engaged in rate-making. "The economic basis of fire insurance rates, the methods of making rates and the relation between rate-making and other problems of fire insurance," were carefully and exhaustively studied. The recommendations of this committee to the convention after such prolonged study may certainly be said not to contain anything not reasonably mature and sound and not in accord with their honest convictions. It certainly represented what, in its judgment, was necessary to protect the insuring public and its recommendations are embodied in the Iowa law.

The Insurance Commission of Ontario, Canada, refers in its report to this convention as "the most important non-legislating association in the United States so far as insurance matters are concerned," and says "much more than ordinary importance should be attached to their findings," and further says as to the Iowa law that it is believed "it presents a measure more nearly akin to the interests and requirements of the Province than any other" the commissioner has seen. Mr. Herman L. Ekern, former Insurance Commissioner of Wisconsin, and an eminent authority, in an address a few months ago said, "The Iowa law probably reflects most closely the public sentiment of the United States on the regulation of fire insurance rates. Not only did this State follow the recommendations substantially of the convention referred to but so also did Minnesota, Missouri, Oklahoma and Kentucky and, in part, Michigan and Pennsylvania" and Kansas has a like law. The law, therefore, rests upon a sound legal principle, it represents the careful, mature judgment of the most com-

petent men upon the subject under consideration to be found and it has had the legislative approval of eight states. It would seem to rest as to its general features and purposes upon an unshakable foundation. Besides, the State of Iowa should never relinquish the principle of rate regulation of a business affected by a public use as it would do in part by a repeal of this law.

Not only has it all these things to commend it but actual experience also should commend it to every unprejudiced mind. Prior to its enactment rates were merely something to be juggled with by agents, rested upon no scientific basis, embodied no principle of uniformity or equity, some paying more and some less than warranted by the risk. They were simply subjects of dickering between the agent and the insured. The premiums paid on insurance constitute the fund out of which the enormous fire losses of the country are paid. The people must have insurance but no one should contribute more or less to said fund than his risk would warrant so far as it is reasonably possible to determine. This law provides for rate-making bureaus paid by the companies who, after surveys made and the application of years of observation and experience, establish in the first instance, rates in conformity with the hazard. Classification of risks are made. These are based on such considerations, among others, as kind of building, condition, location, occupancy, and fire fighting facilities available. To illustrate: A town without water protection falls in a higher class rate than one well supplied. Like hazard, like risk. Hence the law contemplates uniformity, equity. There can be no discrimination any more. Just as there can be no discrimination in freight rates or passenger fares any more. Besides, this law tends to reduce fire loss. It stimulates better, safer building, correction of fire danger, better facilities for suppressing fire because these things reduce the hazard and the rate.

The law is flexible as between the companies and bureaus and permits variation from bureau rates and thus competition, but there can be no variation except on notice and the whole, bureaus and companies, are under the direct supervision of the Insurance Commissioner. Any person may carry a complaint to him and may appeal from him to the district court. In the beginning of the operation of this law some predicted that millions of dollars more would be taken from the people in premiums. This is only the reception that forward-moving, constructive legislation always receives. The fact is, as shown by the records, that the average rate paid in 1915 was lower than ever before in the history of the State. It is simply the old question of regulating in the interest of the whole people, business which is of public concern and which question it had been thought was settled in Iowa. Certainly the public welfare requires that the law in all its essential features and purposes be retained.

INSPECTORS NEEDED.

The inspection of properties rated and checking up of the surveys of rating bureaus upon which rates are based, should properly

be authorized under the supervision of the Department. This has been possible in cases of complaints with respect to ratings only to a limited extent, because there is no provision for payment of expenses of such inspectors. In view of the large interests involved and the value of the information thus to be obtained from a source apart from the rating bureau making the rate under investigation, the legislature should provide for this service, and make available for this purpose, sufficient funds from the taxes paid by insurance companies and associations to enable this work to proceed, to the end that under the rating law may be insured the most equitable application of rates.

FEEES FOR EXAMINATIONS.

The following is a table showing names of fire insurance companies and associations examined by the department during the year 1916, together with amount received from the examinations and turned over to the treasurer of state from January 1, 1916, to December 31, 1916, in addition to other fees collected:

Date	Companies Examined.	Location	Amount
January 5, 1916.	Mill Owners Mut. Fire Ins. Co.	Des Moines	.....
September 27, 1916.	Federal Mutual Insurance Assn.	Des Moines	\$ 62.80
October 16, 1916.	Iowa Mutual Tornado Ins. Assn.	Des Moines	167.70
December 1, 1916.	Des Moines Mut. Hall & Cys. Ins. Assn.	Des Moines	38.30
November 11, 1916.	Retail Merchants Mut. Fire Ins. Assn.	Des Moines	107.25
December 1, 1916.	Iowa Assessment Mut. Ins. Assn.	De Witt	176.25
November 29, 1916.	Eastern Iowa Mutual Hall Assn.	De Witt	53.90
December 27, 1916.	Iowa Auto Owners Mut. Ins. Assn.	Des Moines	49.60
December 20, 1916.	Equity Mutual Fire Ins. Assn.	Sioux City	176.63
	Total		\$797.66

EXAMINATIONS.

During the year 1916 examinations of insurance companies and associations covered by this volume of the report were made by the examiners of the department as follows:

Mutual fire company	1
State mutual fire associations	4
State mutual hall associations	5
State mutual tornado association	1
Total examinations	9

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY

During January, 1916, an examination was made of the Mill Owners Mutual Fire Insurance Company of Des Moines, by

Special Examiner A. J. Utter, as of December 31, 1915. The report recites upon that date the company was possessed of surplus of \$368,748.51, an increase of \$49,916.14 during 1915, and \$16,387.85 had been disbursed to policyholders as dividends. The company holds surety bonds amounting to \$75,000.00 on the treasurer and \$2,500.00 each on the secretary and cashiers.

The records of the company were found to be complete and accurately kept.

STATE MUTUAL FIRE ASSOCIATIONS.

Of the reports of the four examinations of associations of this class, only one disclosed a condition serious enough for comment.

The examination of the Equity Mutual Fire Insurance Association of Sioux City, Iowa, showed that upon September 30, 1916, a deficit of \$42,016.92 existed, and a supplementary report as of November 30, 1916, showed a deficit of \$21,902.60. This association was directed by the Commissioner to levy an extra assessment to restore the deficit, as by law provided.

STATE MUTUAL HAIL ASSOCIATIONS.

The same general comments as were made with respect to this class of associations examined during 1915, and made a part of the 1916 report, will apply to these associations examined during 1916.

At the time these examinations were made, it was held by this Department that it would not be in accordance with the provisions of Chapter 5, Title IX, for a state mutual hail association to establish the maximum assessment which may be levied upon the member. Such a provision was found included in the policies of several associations, however, and the question was taken up with the Attorney General, who held that such practice by the above class of association was not contrary to the statutes.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION.

The report of the examination of the Iowa Mutual Tornado Insurance Association of Des Moines, comments extensively upon the articles, by-laws and system. The secretary of the association had voluntarily assumed all loss from uncollectible agents' balances and the records disclosed that the association had never lost a cent from that source. Quoting from the report: "This

association enjoys the distinction of being the largest organization of its class in the country."

The remarkable success in settlement of losses is commented upon. During thirty-three years the courts have been resorted to only four times to determine the liability of the association. The membership upon September 30, 1916, was 95,000, and the surplus on that date \$120,082.91.

STATISTICAL TABLES

TABLE NO. 1—INCOME, DECEMBER 31,

1916, FIRE INSURANCE COMPANIES.

Name of Company.	Location.	Ledger Assets, Dec. 31, 1915, and Increase in Capital Stock	Total Net Pre- miums Received
IOWA COMPANIES.			
Dubuque Fire & Marine Ins. Co.	Dubuque, Iowa	\$ 1,794,350.38	\$ 942,406.37
Farmers' Insurance Co.	Cedar Rapids, Iowa	935,592.74	407,430.92
Horticultural Insurance Co.	Des Moines, Iowa	100,000.00	63,127.50
Iowa Automobile Mutual Ins. Co.	Cedar Rapids, Iowa	4,331.78	60,614.11
Iowa Manufacturers' Ins. Co.	Waterloo, Iowa	207,194.54	103,700.43
Iowa State (Mutual) Ins. Co.	Keokuk, Iowa	859,034.51	516,763.99
Mill Owners Mutual Fire Ins. Co.	Des Moines, Iowa	510,905.90	278,953.43
Security Fire Ins. Co.	Davenport, Iowa	652,549.00	276,486.97
Total Iowa Companies		\$ 5,063,058.85	\$ 2,649,483.99
OTHER THAN IOWA COMPANIES.			
Aachen & Munich F. I. Co.—U. S. B.	New York, N. Y.	\$ 2,854,226.74	\$ 1,105,348.93
Aetna Insurance Co.	Hartford, Conn.	24,419,509.86	13,507,237.66
Agricultural Insurance Co.	Watertown, N. Y.	4,758,349.35	1,911,746.00
Alliance Assurance Co.—U. S. B.	New York, N. Y.	751,720.62	809,423.13
Alliance Insurance Co.	Philadelphia, Pa.	2,749,193.23	1,386,813.53
American Insurance Co.	Newark, N. J.	10,912,663.57	4,713,480.30
American Central Insurance Co.	St. Louis, Mo.	4,797,324.64	2,097,283.64
American Druggists' Fire Ins. Co.	Cincinnati, Ohio	417,829.26	157,092.00
Atlas Assurance Co.—U. S. B.	New York, N. Y.	3,352,879.45	1,936,125.56
Automobile Insurance Co.	Hartford, Conn.	2,371,531.05	1,473,408.98
Balkan National Ins. Co.—U. S. B.	Hartford, Conn.	2,307,698.92	1,095,514.72
Boston Insurance Co.	Boston, Mass.	7,416,492.86	5,169,191.98
British America Assurance Co.	Toronto, Canada	1,993,347.41	991,915.32
Buffalo German Insurance Co.	Buffalo, N. Y.	3,240,871.21	730,955.33
Caledonian Ins. Co.—U. S. B.	New York, N. Y.	2,366,880.06	1,432,748.99
Camden Fire Ins. Assn.	Camden, N. J.	3,523,960.16	2,084,001.56
Central Manufacturers Mut. Ins. Co.	Van Wert, Ohio	845,804.79	740,082.96
Citizens Insurance Co.	St. Louis, Mo.	698,852.13	145,754.85
City of New York Ins. Co.	New York, N. Y.	1,619,453.25	718,594.69
Columbia Insurance Co.	Jersey City, N. J.	1,258,738.83	521,667.89
Columbian National Fire Ins. Co.	Detroit, Mich.	1,538,762.99	384,180.13
Commercial Un. Assur. Co.—U. S. B.	New York, N. Y.	9,911,699.91	8,039,982.40
Commercial Union Fire Ins. Co.	New York, N. Y.	1,313,652.17	650,190.54
Commonwealth Ins. Co. of N. Y.	New York, N. Y.	3,103,973.65	1,353,159.83
Concordia Fire Ins. Co.	Milwaukee, Wis.	2,377,725.52	1,291,833.21
Connecticut Fire Ins. Co.	Hartford, Conn.	7,285,508.74	3,693,929.51
Continental Insurance Co.	New York, N. Y.	38,790,624.45	8,986,040.88
County Fire Insurance Co.	Philadelphia, Pa.	806,712.96	214,912.80
Detroit National Fire Ins. Co.	Detroit, Mich.	630,720.21	217,184.39
Equitable Fire & Marine Ins. Co.	Providence, R. I.	1,277,125.40	470,063.35
Farmers Fire Insurance Co.	York, Pa.	1,080,106.73	498,561.00
Federal Insurance Co.	Jersey City, N. J.	4,119,197.25	2,736,670.72
Fidelity-Phenix Fire Ins. Co.	New York, N. Y.	17,870,972.87	7,268,169.13
Fire Association of Philadelphia	Philadelphia, Pa.	9,581,667.80	5,063,248.74
Fire Reassurance Co.—U. S. B.	Hartford, Conn.	1,677,779.21	1,843,979.28

Deposit Premiums on Perpetual Risks	Interest and Rents	Agents Balances Charged Off	Profit on Invest- ments by Sale or Adjustment	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1916, and Income
	\$ 90,155.34		\$ 4,706.25		\$ 1,043,267.96	\$ 2,837,618.34
	53,571.45			\$ 8,726.94	469,729.31	1,405,322.05
	817.92			7,026.20	79,671.78	170,971.79
	.08			750.00	61,364.19	65,695.97
	9,214.41	\$ 221.54		1.50	113,137.90	320,332.44
	10,332.32	1,000.05			528,066.36	1,387,130.87
	24,510.17			17,154.87	320,618.47	830,624.37
	31,988.84			142.68	398,618.49	961,167.40
	\$ 226,590.53	\$ 1,221.59	\$ 4,706.25	\$ 33,802.19	\$ 2,915,904.46	\$ 7,978,863.31
	\$ 192,180.03		\$ 551.25	\$ 6,022.00	\$ 1,214,102.26	\$ 4,068,329.00
\$ 3,359.86	1,005,875.67	807.45	85,525.23	1,310.00	14,604,115.87	39,023,625.73
	222,780.21	217.50			2,157,208.51	6,915,557.86
	29,755.60			20,890.75	860,039.54	1,611,760.18
250.00	109,984.68	316.86	53,358.82	17.00	1,550,740.94	4,299,934.17
	452,195.63	184.20		302.95	5,166,163.08	16,078,826.65
	152,598.84	1,531.23			2,261,843.85	7,059,168.49
	16,280.11			193.03	173,575.64	591,404.90
	117,986.28		3,286.25	1,990.65	2,059,388.74	5,412,268.19
	73,354.79				1,546,763.77	3,918,294.82
	71,616.30				2,071,131.02	4,378,829.94
	288,893.42	957.70	678.58	15,682.53	5,475,404.21	12,891,897.07
	69,181.64		1,031.25	202,505.20	1,264,633.41	3,257,986.82
	150,595.06	208.94	7,993.33		889,752.66	4,136,623.87
	98,520.43		1,500.00		1,532,769.42	3,899,649.48
	180,353.87		4,876.00	150,020.50	2,399,708.43	5,923,677.59
456.50	30,257.09			770,340.05	1,616,144.84	4,084,791.41
	22,334.15			19,822.02	187,911.02	884,763.15
	59,727.93	103.69	8,742.50		787,078.81	2,406,537.06
	46,646.33	717.29	392.00		569,423.51	1,828,162.84
	75,622.51	272.15	694.00	50.00	469,818.84	1,999,581.83
1,922.00	361,800.52		5,061.94	572,990.84	8,982,637.70	18,894,337.61
	40,930.70				721,139.24	2,084,791.41
	126,541.24	60.21	210.38		1,479,971.66	4,583,945.31
	99,185.54	326.15	20,532.00	75,828.62	1,487,705.92	3,865,481.04
	276,552.05	204.45	12,202.13	51.93	3,982,940.07	11,268,448.81
	1,573,947.78	219.70	1,606,557.00	6,334.48	12,175,099.90	50,933,124.35
	35,950.55	8.00		425.39	253,361.30	1,120,074.26
2,064.56	27,232.22	4.92	1,467.50		245,889.03	876,609.24
	60,105.42	4.55	607.25	368.75	531,147.32	1,808,272.72
	44,425.77		4,016.93	500.00	547,503.70	1,627,619.43
	151,588.78		6,277.22		2,894,536.72	7,013,733.97
	823,761.23	1.98	547,207.00	824,454.15	8,963,593.49	26,833,664.30
	420,964.87	1,436.73	11,344.89	4,824.77	5,523,893.92	13,105,561.72
22,073.92	66,722.92		195.75	42,136.01	1,953,033.96	3,630,813.17

TABLE NO. 1

—Continued.

Name of Company.	Location.	Ledger Assets, Dec. 31, 1916, and Capital Stock	Total Net Pre- miums Received	Deposit Premiums on Perpetual Risks	Interest and Rents	Assets Balances Charged Off	Profit on Invest- ments by Sale or Adjustment	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1916, and Income
Fireman's Fund Ins. Co.	San Francisco, Cal.	11,725,320.29	10,029,340.75							
Firemen's Insurance Co.	Newark, N. J.	6,440,570.95	4,110,813.14							
First Bulgarian Ins. Co.—U. S. B.	New York, N. Y.	1,708,773.08	2,264,082.50							
First Russian Ins. Co.—U. S. B.	New York, N. Y.	1,708,625.29	1,410,465.65							
Franklin Fire Ins. Co.	Philadelphia, Pa.	2,058,498.94	829,888.85	10,919.71	87,473.43	752.47	32,479.05	12,078.10	973,589.61	3,032,088.55
Frankona Reinsurance Co.—U. S. B.	New York, N. Y.	995,045.09	1,168,529.07		36,829.51			50,000.00	1,255,358.58	2,525,403.67
General Fire Assur. Co.—U. S. B.	New York, N. Y.	924,024.17	517,705.99		33,305.44			5,425.92	556,437.35	1,480,461.52
German Alliance Ins. Co.	New York, N. Y.	2,109,827.23	633,113.93		91,334.00		19,387.49		2,853,662.05	4,947,489.28
German American Ins. Co.	New York, N. Y.	24,051,184.05	10,698,220.18		1,115,487.54	1,637.64	96,788.22	7,451.87	11,919,585.45	35,970,749.50
Germania Fire Ins. Co.	New York, N. Y.	8,371,931.81	3,495,431.13		342,657.60	752.49	278,000.64	79.50	4,117,821.36	12,489,753.17
Girard Fire & Marine Ins. Co.	Philadelphia, Pa.	2,579,769.40	-83,151.10	7,968.14	91,435.36	6.19	23,632.45	129.80	40,020.84	2,619,790.24
Glens Falls Ins. Co.	New York, N. Y.	5,831,645.19	3,118,375.33		284,914.77	350.02		31,954.61	3,532,824.63	9,364,469.82
Globe & Rutgers Fire Ins. Co.	New York, N. Y.	10,659,793.05	8,828,663.88		485,151.69		79,131.80	472.50	9,393,419.37	20,053,212.42
Granite State Fire Ins. Co.	Portsmouth, N. H.	1,283,747.16	725,895.51		47,656.31	75.14	15,581.02		789,207.95	2,072,955.14
Hamburg Assurance Co.—U. S. B.	New York, N. Y.	4,495,746.69	4,604,538.97		194,887.57		8,761.98	1,155.01	4,807,343.53	9,303,090.22
Hamburg-Bremen F. I. Co.—U. S. B.	New York, N. Y.	1,805,657.44	1,164,062.13		67,553.82	136.34	2,108.75	10,781.84	1,244,592.88	3,050,250.32
Hanover Fire Ins. Co.	New York, N. Y.	4,657,620.24	2,909,960.63		213,674.85	304.73	41,952.19		2,865,832.40	7,423,452.64
Hartford Fire Ins. Co.	Hartford, Conn.	29,328,166.69	20,351,480.18		1,046,494.82	3,230.97	37,804.33	5,700.39	21,444,710.69	50,772,877.39
Henry Clay Fire Ins. Co.	Lexington, Ky.	829,947.41	218,579.87		35,164.42		14,000.00	15,389.55	293,133.84	1,113,081.25
Homs Insurance Co.	New York, N. Y.	39,095,633.77	18,820,825.60		1,702,189.52	500.83	105,825.79	70,568.40	20,705,910.40	59,801,544.17
Imperial Assurance Co.	New York, N. Y.	859,584.21	485,203.88		31,584.19		20,497.25		357,285.32	1,396,869.53
Indemnity Mut. Mar. I. Co.—U. S. B.	New York, N. Y.	659,938.77	647,269.04		19,322.66			8,322.02	674,913.72	1,334,852.49
Indiana Lumbermen's Mut. Ins. Assn.	Indianapolis, Ind.	588,455.53	511,561.06		33,844.80		50.00		545,455.86	1,133,911.39
Insurance Co. of North America.	Philadelphia, Pa.	20,809,019.00	14,569,851.42	11,683.75	863,055.57	623.23	143,723.39	2,765.78	15,591,705.14	36,490,724.14
Ins. Co. of State of Pennsylvania.	Philadelphia, Pa.	4,195,955.78	2,870,274.72	3,588.76	173,429.50	786.45	38,811.63	7,889.77	3,103,780.83	7,299,736.61
International Insurance Co.	New York, N. Y.	308,582.27			13,233.87			298.00	13,531.87	322,114.14
International Reassur. Co.—U. S. B.	New York, N. Y.	1,075,459.63	936,095.93		43,208.47			3,231.41	982,533.81	2,057,993.44
Jakor Ins. Co.—U. S. B.	New York, N. Y.	3,313,027.09	3,543,864.11		137,846.01		78.75	14,407.33	3,696,196.20	7,009,223.29
Liverpool & London & Globe Ins. Co.	New York, N. Y.	1,288,004.71	399,226.00		38,619.53		226.32		438,065.85	1,726,070.56
Liverpl' & Lon. & G. I. Co.—U. S. B.	New York, N. Y.	15,220,196.17	9,454,820.88	3,170.26	553,930.92			290,937.22	10,302,859.28	25,523,055.45
London Assur. Corp.—U. S. B.	New York, N. Y.	4,521,453.01	3,584,320.44		163,467.55	5.61	13,076.68	283,041.37	4,043,911.95	8,565,364.90
Lon. & Lancashire F. I. Co.—U. S. B.	New York, N. Y.	5,089,404.30	2,919,203.33		196,647.17	1,133.95	986.00	61,887.02	3,179,251.47	8,268,655.77
Lumber Mutual Fire Ins. Co.	Boston, Mass.	1,028,252.60	530,963.24		45,472.35	21.91	898.06	25,000.00	652,355.56	1,680,608.16
Mannheim Ins. Co.—U. S. B.	New York, N. Y.	1,510,082.28	3,464,693.34		47,051.88		80	15,611.87	3,527,329.79	5,037,412.07
Maryland Motor Car Ins. Co.	Wilmington, Del.	1,474,603.65	254,291.19		15,876.17		975.00	29.59	247,171.95	748,775.60
Mechanics Insurance Co.	Philadelphia, Pa.	1,492,738.22	447,334.17	9,482.58	62,679.34	11.55	6,950.23	272.00	526,729.96	2,019,469.18
Mechanics & Traders' Ins. Co.	New Orleans, La.	1,542,785.04	665,882.00		65,786.93	3.23	4,487.05	40,000.00	776,159.21	2,318,944.25
Mercantile Ins. Co. of America.	New York, N. Y.	2,989,896.88	1,206,042.82		116,906.35		8,371.39	5.00	1,331,325.56	4,321,222.44
Merchants Fire Assur. Corp. of N. Y.	New York, N. Y.	1,415,131.03	845,304.67		69,909.01		34,292.35	45,000.00	994,506.03	2,409,637.06
Milwaukee Mechanics' Ins. Co.	Milwaukee, Wis.	4,310,991.94	2,078,019.10		192,233.37	804.63	67,444.83	50,000.00	2,388,501.93	6,699,493.87
Minneapolis Fire & Marine Ins. Co.	Minneapolis, Minn.	772,507.19	701,787.84		36,445.52		7,122.19	78,312.65	823,668.20	1,596,175.99
Moscow Fire Ins. Co.—U. S. B.	New York, N. Y.	2,211,255.35	1,998,405.75		80,653.54				2,079,059.29	4,290,314.04
National Ben Franklin Fire Ins. Co.	Pittsburgh, Pa.	3,407,306.77	1,771,896.69		170,329.93				1,942,226.02	5,349,532.79
Nationale Fire Assur.—U. S. B.	Hartford, Conn.	16,385,094.12	9,535,823.23		658,358.68	659.76	34,005.03		10,228,676.70	26,613,770.82
National Fire Ins. Co.	Hartford, Conn.	753,890.73	366,312.43		28,053.61				384,366.09	1,138,258.52
National Union Fire Ins. Co.	Pittsburgh, Pa.	4,186,025.72	2,310,614.62		178,369.79		1,781.20	100.00	2,490,865.61	6,676,891.33
Netherlands F. & L. I. Co.—U. S. B.	Chicago, Ill.	1,012,621.69	475,307.88		36,895.93			1,336.69	515,540.50	1,528,162.19
Newark Fire Ins. Co.	Newark, N. J.	2,151,395.87	1,353,101.13		94,213.84	25.93		18.75	1,447,359.65	3,598,765.52
New Brunswick Fire Ins. Co.	New Brunswick, N. J.	1,377,592.75	947,744.61		56,354.96		15,524.75	100,000.00	1,321,624.32	2,999,217.07
New Hampshire Fire Ins. Co.	Manchester, N. H.	5,814,331.67	2,870,596.29		271,693.16	159.63	21,120.00	94,307.59	3,257,876.67	9,072,208.34
New Jersey Fire Ins. Co.	Newark, N. J.	1,735,504.58	838,029.19		98,114.94	46.31	4,222.50	130.78	940,543.71	2,676,048.29
Niagara Fire Ins. Co.	New York, N. Y.	7,661,705.82	4,076,070.54		329,535.56	1,807.26	13,178.80	583.33	4,421,170.55	12,082,876.37
Nord Deutsche Ins. Co.—U. S. B.	New York, N. Y.	2,073,710.67	2,374,882.79		69,763.15		1,750.00	84,985.74	2,581,381.68	4,656,092.35
Norske Lloyd Ins. Co.—U. S. B.	New York, N. Y.		497,721.89		13,609.15			508,228.49	1,013,953.93	1,513,675.82
Northern Assurance Co.—U. S. B.	New York, N. Y.	6,108,329.98	3,288,922.07		221,654.76	1,200.00	7,100.00	72,960.43	3,592,037.26	9,700,367.24

TABLE NO. 1

—Continued.

Name of Company.	Location.	Ledger Assets, Dec. 31, 1915, and Increase in Capital Stock	Total Net Pre- miums Received	Deposit Premiums on Perpetual Risks	Interest and Rents	Agents Balances Charged Off	Profit on Invest- ments by Sale or Adjustment	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1916, and Income	
Northern Ins. Co. of Moscow—U.S.B.	New York, N. Y.	1,006,764.42	724,295.57		39,698.21				763,993.78	1,770,758.29	
No. British & Merc. Ins. Co.—U.S.B.	New York, N. Y.	9,896,100.60	5,987,873.99	2,863.89	345,816.07	440.80	25,392.45	1,984.71	5,464,371.91	15,270,472.51	
North River Ins. Co.	New York, N. Y.	3,213,891.64	2,300,668.57		137,415.79		75,468.52		2,513,552.88	5,727,444.52	
Northwestern Fire & Mar. Ins. Co.	Minneapolis, Minn.	975,416.49	87,134.68		31,429.28	265.79	383.00	485,765.45	604,978.20	1,580,394.69	
Northwestern National Ins. Co.	Milwaukee, Wis.	7,602,351.23	3,241,732.32		304,084.85	61.65			3,545,878.82	11,148,230.05	
Norwich Union Fire Ins. Soc.—U.S.B.	New York, N. Y.	3,192,241.14	2,195,917.79		110,166.97		233.65	59,872.36	2,366,190.77	5,558,431.91	
Ohio Farmers Ins. Co.	Le Roy, Ohio	3,728,642.24	2,005,476.92		157,419.83	1.40	543.90	4.95	2,163,447.00	5,892,089.24	
Old Colony Ins. Co.	Boston, Mass.	1,622,164.71	910,028.63		58,866.65	79.83	10.00		968,985.11	2,591,149.82	
Orient Insurance Co.	Hartford, Conn.	4,093,237.30	2,048,185.03		159,825.15		191.65		2,199,201.83	6,292,439.13	
Palatine Ins. Co.—U.S.B.	New York, N. Y.	3,365,815.61	2,063,494.23		118,652.63			4,355.32	2,186,502.18	5,552,317.79	
Paternelle Fire Ins. Co.—U.S.B.	New York, N. Y.	1,021,974.91	956,856.88		34,413.39				991,270.27	2,013,245.18	
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	8,628,698.68	3,923,242.22	18,971.86	347,839.17	1,510.38	11,362.40	778.14	4,303,644.17	12,932,342.85	
Pennsylvania Lumbermen's Mutual	Philadelphia, Pa.	766,785.66	543,006.64		34,984.69	13.89	19,816.12	16,269.82	614,091.16	1,380,876.82	
People's National Fire Ins. Co.	Philadelphia, Pa.	2,001,696.79	391,962.34	859.58	98,992.40	17.44	1,893.75	189,049.76	673,775.27	2,075,472.06	
Phenix Fire Ins. Co.—U.S.B.	New York, N. Y.	657,985.98	356,312.48		25,565.42				381,877.90	1,039,863.88	
Phoenix Assurance Co.—U.S.B.	New York, N. Y.	4,232,641.17	2,965,555.96		146,726.82	13.02	56,690.00	208,454.22	3,377,440.02	7,610,081.19	
Phoenix Insurance Co.	Hartford, Conn.	13,589,355.15	6,220,081.16		767,939.84	920.25	10,220.84	255.00	6,999,417.09	20,588,772.24	
Providence Washington Ins. Co.	Providence, R. I.	4,761,194.48	4,608,115.85		237,412.11		69.75	113,160.00	4,958,757.71	9,719,952.19	
Prussian National Ins. Co.—U.S.B.	Chicago, Ill.	2,639,923.97	1,427,089.95		86,759.45			5,839.19	1,519,688.59	4,159,612.56	
Queen Ins. Co. of America	New York, N. Y.	11,268,997.79	6,157,874.87		419,010.71	64.81		551.48	6,577,501.87	17,846,499.66	
Reliance Ins. Co.	Philadelphia, Pa.	1,580,862.12	675,655.93	1,896.55	59,523.92	62.50	736.25	373.88	738,249.03	2,319,111.15	
Retail Lumbermen's Ins. Assn.	Minneapolis, Minn.	396,423.75	55,193.45		20,413.71			107,953.30	182,900.46	579,324.21	
Rhode Island Ins. Co.	Providence, R. I.	1,546,263.66	920,847.50		59,059.75		3,652.30		983,559.55	2,529,823.21	
Richmond Ins. Co. of N. Y.	West New Brighton, N. Y.	689,818.51	388,078.25		32,942.71		4,125.22		425,146.18	1,114,964.69	
Rossia Ins. Co.—U.S.B.	Hartford, Conn.	7,347,955.82	9,005,052.90		277,430.38		1,690.65	28,659.65	9,312,833.58	16,660,789.40	
Royal Insurance Co.—U.S.B.	New York, N. Y.	14,009,808.60	9,913,924.90	.50	691,203.45	51.13	8,995.00	352,876.02	10,967,051.00	24,976,859.60	
Royal Exchange Assur. Co.—U.S.B.	New York, N. Y.	3,245,779.54	2,399,408.82		126,574.94	11.40	2,234.50	6,918.17	2,529,147.83	5,774,927.37	
Russian Reinsurance Co.—U.S.B.	New York, N. Y.	1,844,330.62	1,622,360.97		69,774.31				1,692,135.28	3,536,465.90	
Safeguard Ins. Co. of N. Y.	New York, N. Y.	518,021.47	149,101.83		21,875.59				170,977.42	688,998.89	
St. Paul Fire & Marine Ins. Co.	St. Paul, Minn.	11,565,188.73	9,101,845.59		472,796.36	205.96	1,716.53	100,643.50	9,676,707.94	21,241,896.67	
Salamandra Insurance Co.—U.S.B.	New York, N. Y.	3,293,116.14	3,503,134.79		133,103.17		3,596.93	2,695.38	3,642,530.27	6,935,646.41	
Scottish Un. & Nat. Ins. Co.—U.S.B.	Hartford, Conn.	6,949,502.90	2,663,253.40		274,804.33	33.35	9.00	97,223.48	3,035,323.56	9,984,825.56	
Second Russian Ins. Co.—U.S.B.	New York, N. Y.	1,331,692.07	1,331,378.18		54,643.66		1,500.00		1,387,521.84	2,679,213.91	
Security Insurance Co.	New Haven, Conn.	4,224,976.16	2,455,105.56		189,895.40	220.83	1,529.31	130,000.00	2,776,251.10	7,001,227.26	
Skandia Insurance Co.—U.S.B.	New York, N. Y.	1,555,212.70	881,884.64		58,006.52				939,951.16	2,495,163.86	
Skandinavia Reinsurance Co.	New York, N. Y.	750,000.00			1,434.48			7,500.00	8,934.48	758,934.48	
South German Reinsur. Co.—U.S.B.	Hartford, Conn.	1,463,695.94	869,382.36		53,330.25				922,712.61	2,386,408.55	
Springfield Fire & Marine Ins. Co.	Springfield, Mass.	11,324,208.20	6,823,926.17		454,669.71	136.82	8,283.75		7,287,016.45	18,611,224.65	
Standard Fire Insurance Co.	Hartford, Conn.	1,600,984.33	600,722.30		60,033.55				669,755.94	2,270,740.27	
Sun Insurance Office—U.S.B.	New York, N. Y.	4,976,233.28	2,541,399.69		193,365.35		1,296.42	191,122.44	2,927,183.90	7,903,417.18	
Svea Fire & Life Ins. Co.—U.S.B.	New York, N. Y.	1,736,712.43	1,038,011.29		57,770.28				1,095,781.57	2,832,494.00	
Swiss National Ins. Co.—U.S.B.	New York, N. Y.	2,097,802.00	2,015,157.73		88,800.76				2,103,958.49	4,201,760.49	
Swiss Reinsurance Co.—U.S.B.	New York, N. Y.	1,338,066.66	1,189,093.55		60,193.19		28,287.00	10,000.00	1,287,573.74	2,625,640.40	
Tokio Marine Ins. Co.—U.S.B.	New York, N. Y.	589,428.28	693,161.43		17,949.47			182,507.51	893,018.41	1,482,446.69	
Twin City Fire Ins. Co.	Minneapolis, Minn.	869,783.02	329,558.74		32,122.44				361,681.18	1,231,464.20	
Union Assur. Society, Ltd.—U.S.B.	New York, N. Y.	1,566,795.30	626,063.51		55,899.54		229.52	11,699.81	693,892.38	2,260,687.68	
Union Fire Ins. Co.—U.S.B.	Providence, R. I.	1,024,872.98	507,374.32		36,560.19				543,934.51	1,568,807.49	
Union Marine Ins. Co., Ltd.—U.S.B.	New York, N. Y.	979,968.37	1,218,602.19		31,754.58			219,695.45	1,470,052.22	2,450,020.59	
Un. & Phenix Espanol I. Co.—U.S.B.	New York, N. Y.	1,426,350.99	1,229,119.07		57,659.62				1,286,778.69	2,713,129.68	
United States Fire Ins. Co.	New York, N. Y.	6,291,052.56	3,651,302.64		276,127.28		182,835.82	8,275.14	4,118,540.88	10,409,593.44	
Urbaine Fire Ins. Co.—U.S.B.	New York, N. Y.	784,773.38	472,048.08		28,787.61		81.90	56,512.08	557,429.57	1,342,202.95	
Warsaw Fire Ins. Co.—U.S.B.	New York, N. Y.	685,999.05	446,682.98		31,449.82				478,132.80	1,164,131.85	
Westchester Fire Ins. Co.	New York, N. Y.	6,553,885.42	4,363,841.70		259,946.24		3,418.75	406.47	4,627,013.16	11,180,898.53	
Western Assurance Co.	Toronto, Canada	2,837,947.69	2,255,810.08		112,633.17		60.00	280,862.87	2,649,366.12	5,487,813.81	
Total Other Than Iowa Co's		\$ 670,329,805.94	\$ 388,922,187.69		\$101,534.42	\$ 27,662,563.17	\$ 28,034.89	\$ 5,071,585.59	\$ 7,499,536.49	\$ 429,285,442.25	\$1,099,615,248.19
Total All Fire Companies		\$ 875,392,864.79	\$ 391,671,671.59		\$101,534.42	\$ 27,889,163.70	\$ 29,256.48	\$ 5,076,291.84	\$ 7,533,338.68	\$ 432,201,246.71	\$1,107,594,111.50

TABLE NO. II—DISBURSEMENTS, DECEMBER

31, 1916, FIRE INSURANCE COMPANIES.

Name of Company.	Net Amount Paid for Losses	Legal, Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses—Officers and Clerks	Inspection and Protection of Risks	Rent, Repairs and Taxes on Real Estate	Taxes on Premiums and on Licenses and Fees	Dividends to Stockholders	Loss on Investments by Sale or Adjustment	Advertising, Printing and All Other Disbursements	Total Disbursements	Balance
IOWA COMPANIES												
Dubuck Fire & Marine Insurance Co.	\$ 385,223.88	\$ 15,545.37	\$ 285,091.03	\$ 40,765.00	\$ 27,713.26	\$ 3,353.68	\$ 33,446.82	\$ 50,000.00	\$ 125.00	\$ 19,040.32	\$ 860,304.31	\$ 1,077,314.03
Farmers' Insurance Co.	203,245.29	12,130.95	129,709.65	40,984.73	3,240.88	4,149.40	11,125.06	20,000.00		24,452.38	453,041.45	947,280.00
Horticultural Insurance Co.	5,840.98	464.00	9,948.52	2,500.00		228.80	190.99			8,891.41	27,764.61	143,207.17
Iowa Automobile Mutual Insurance Co.	11,042.38	1,248.01	11,076.89	2,843.27		295.80	343.95			9,274.21	36,033.81	29,062.16
Iowa Manufacturers' Insurance Co.	50,308.63	430.40	32,120.34	11,906.00	970.10	1,670.70	2,811.36			4,182.01	104,899.54	215,932.90
Iowa State (Mutual) Insurance Co.	316,418.23	12,446.72	130,418.96	36,420.35	3,585.56	1,394.03	9,670.68			13,236.39	523,550.92	863,539.95
MH Owners Mutual Fire Insurance Co.	167,336.35	1,837.17	35,582.44	14,148.84	2,351.39	1,350.00	3,719.22			25,175.79	251,501.11	579,123.26
Security Fire Insurance Co.	111,665.30	1,476.22	88,210.15	16,429.99	3,434.27	4,017.18	13,086.45	24,000.00		14,483.95	276,803.51	684,363.98
Total Iowa Companies.	\$ 1,251,080.99	\$ 45,578.84	\$ 722,157.98	\$ 174,998.50	\$ 41,295.37	\$ 16,369.68	\$ 74,394.44	\$ 94,000.00	\$ 125.00	\$ 118,438.46	\$ 2,538,439.26	\$ 5,440,424.05
OTHER THAN IOWA COMPANIES												
Aachen & Munich Fire Insurance Co.—U. S. B.	\$ 607,027.25	\$ 22,918.72	\$ 294,134.02	\$ 79,492.88	\$ 42,805.00	\$ 6,719.86	\$ 39,539.70		\$ 12,096.33	\$ 26,259.07	\$ 1,130,992.83	\$ 2,937,336.17
Aetna Insurance Co.	6,874,812.11	105,375.28	3,017,203.90	541,736.29	289,647.59	70,728.65	620,019.34	1,000,000.00	31,984.10	307,430.02	12,864,935.00	26,158,087.64
Agricultural Insurance Co.	911,166.53	33,873.40	533,041.47	65,925.83	67,169.45	5,406.91	64,470.13	100,000.00	10,256.38	42,737.70	1,834,047.82	5,051,510.04
Alliance Assurance Co.—U. S. B.	228,718.37	41.83	177,304.56	229.33	1,265.08		12,206.26			55,737.83	475,503.26	1,136,256.92
Alliance Insurance Co.	646,529.03	12,168.74	313,479.40	26,542.27	21,115.86	3,888.74	38,459.36	75,000.00	1,125.00	14,800.79	1,153,062.28	3,140,871.89
American Insurance Co.	2,268,566.00	76,188.19	1,234,570.14	234,877.37	113,189.89	36,332.90	144,865.18	320,049.00	16,439.06	109,525.46	4,544,608.37	11,534,223.28
American Central Insurance Co.	2,444,222.22	20,444.22	1,590,008.11	60,790.16	43,499.50	11,651.88	66,895.85	29,992.50	354,007.42	45,009.40	4,230,123.77	9,609,044.72
American Druglists' Fire Insurance Co.	30,030.53	2,579.29	24,047.47	15,039.14	936.33	5,186.67	3,973.15	20,000.00	1,014.47	18,093.40	122,791.24	498,618.66
Atlas Assurance Co.—U. S. B.	957,501.15	30,701.95	473,312.53	121,824.91	58,709.91	22,470.47	57,679.99			180,676.98	1,908,877.89	3,603,390.30
Automobile Insurance Co.	518,981.92	15,463.58	375,518.88	49,301.97	30,400.56	12,633.86	34,066.47	70,000.00		59,296.00	1,106,283.24	2,752,011.58
Balkan National Insurance Co.—U. S. B.	1,147,072.27	19,578.13	607,036.51		70,556.86	56,099.02	11,297.57			8,460.70	1,793,355.18	2,586,474.70
Boston Insurance Co.	2,353,868.56	41,880.29	1,051,302.05	258,132.37	28,524.34	4,888.27	37,341.14		7,070.80	74,365.93	4,275,228.20	8,610,068.87
British America Assurance Co.	684,861.07	15,249.23	267,386.53	59,837.51	23,469.08	32,159.00	22,965.09			192,908.31	1,293,103.48	1,964,877.34
Buffalo German Insurance Co.	324,250.37	11,909.82	204,787.47	46,624.75	44,096.87	36,020.27	50,618.08			7,709.25	13,464.26	7,327,250.58
Caledonian Insurance Co.—U. S. B.	727,387.44	48,747.83	341,647.67	98,867.72						97,908.20	1,443,948.08	2,455,065.40
Camden Fire Insurance Association	1,140,387.21	26,000.42	558,352.19	82,919.58	38,603.20	8,778.70	48,079.22	83,979.60		91,618.90	2,079,618.78	3,844,058.81
Central Manufacturers Mutual Insurance Co.	338,894.25	8,008.83	183,615.76	22,580.00	18,962.41	1,800.75	14,068.02	88,036.15		13,490.37	639,756.54	976,288.30
Citizens Insurance Co.	94,310.16	1,979.14	48,380.18	149.97	40.00	103.95				57.48	162,956.04	271,807.11
City of New York Insurance Co.	348,918.02	15,571.29	207,050.21	41,336.78	20,706.09	8,626.60	19,736.73		4,247.50	12,775.13	678,968.35	1,727,568.71
Columbia Insurance Co.	285,261.75	1,391.01	86,933.11	11,629.84	798.80	886.10	17,538.94	48,000.00		6,400.59	4,000,000.00	1,869,302.43
Columbian National Fire Insurance Co.	186,267.04	11,586.56	126,008.78	25,569.98	14,013.94	3,905.00	18,213.34		261.36	13,902.80	400,718.50	1,598,863.03
Commercial Union Assurance Co.—U. S. B.	4,671,136.58	114,047.51	1,891,647.39	273,532.94	194,108.50	92,332.96	257,179.34		28,118.78	574,806.68	8,096,930.68	10,797,409.93
Commercial Union Fire Insurance Co.	356,436.06	12,744.08	194,797.12	31,131.91	19,176.85	3,865.14	22,469.81	20,000.00		12,864.13	678,919.15	1,869,872.26
Commonwealth Insurance Co. of New York	599,182.12	11,562.94	315,611.83	64,573.36	29,916.55	12,199.36	37,933.08	50,000.00		35,001.95	2,765.18	1,182,748.57
Concordia Fire Insurance Co.	633,917.08	17,264.37	371,508.10	55,836.42	40,241.59	5,390.00	46,883.77	60,000.00	1,580.00	95,211.51	1,327,531.84	2,637,899.20
Connecticut Fire Insurance Co.	1,875,917.99	51,496.62	1,032,537.36	208,244.61	93,946.88	25,770.76	155,838.57	200,000.00	111,412.94	85,017.46	3,840,183.22	7,428,265.50
Continental Insurance Co.	4,644,206.46	141,779.60	2,089,185.57	530,230.31	181,862.37	136,036.65	302,965.11	800,000.00		851,949.00	248,916.59	17,028,893.57
County Fire Insurance Co.	97,190.63	1,084.56	25,916.96	1,533.33	8,337.86	3,332.98	17,310.29			110,193.12	13,526.68	278,043.82
Detroit National Fire Insurance Co.	125,237.67	4,078.49	21,242.64	2,124.64	6,905.51	2,530.23	5,540.64			10.00	7,960.57	326,739.31
Equitable Fire & Marine Insurance Co.	223,875.97	2,924.46	156,706.69	12,931.65	42.50	6,463.84	3,738.25	50,000.00		27,065.82	481.11	484,230.09
Farmers Fire Insurance Co.	207,923.87	7,213.75	138,674.40	29,482.00	23,309.24	4,580.08	14,465.59		1,005.40	10,446.52	537,100.82	1,090,509.61
Federal Insurance Co.	754,936.76	29,279.97	823,181.81	5,846.14	7,232.83		76,890.92	140,000.00		5,028.16	1,864,999.72	5,148,734.25
Fidelity-Phoenix Fire Insurance Co.	3,445,338.34	108,097.51	1,798,464.46	451,001.17	169,213.17	70,092.10	237,086.28	500,000.00		269,234.00	500,908.82	7,549,435.94
Fire Association of Philadelphia	2,519,279.73	55,922.46	1,351,733.81	210,208.64	111,560.58	44,224.76	171,052.20	300,000.00		70,339.32	126,593.09	4,960,965.59
Fire Reassurance Co.—U. S. B.	1,117,477.99	15,321.88	519,524.84	21,552.16	3,263.69		11,217.21			102,092.52	1,791,049.79	1,839,763.38
Fireman's Fund Insurance Co.	4,746,176.99	102,929.36	2,285,158.09	262,116.01	113,728.95	76,394.79	248,170.07	240,000.00		297,973.51	157,385.09	8,530,036.06
Firemen's Insurance Co.	1,851,778.89	53,375.70	1,227,213.50	145,982.95	84,428.16	91,904.39	108,027.16	270,000.00		6,852,075.37	7,216,902.76	5,614,989.64
First Bulgarian Insurance Co.—U. S. B.	1,373,880.60	667.72	723,221.04	500.00	115.00		10,661.15			936.18	2,112,382.29	2,081,072.00
First Russian Insurance Co.—U. S. B.	796,888.01		426,662.42	500.00	4,198.65		21,668.61			110,078.36	1,359,996.05	1,821,061.20
Franklin Fire Insurance Co.	301,587.72	1,839.74	236,559.94	24,504.53	74.33	6,414.35	9,983.04	50,000.00		2,054.00	661,694.20	2,370,424.35

TABLE NO. II

—Continued.

Name of Company.	Net Amount Paid Policyholders for Losses	Legal, Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses—Officers and Clerks
Norwich Union Fire Ins. Society—U. S. B.	1,108,395.81	29,254.47	507,915.01	132,936.49
Ohio Farmers Insurance Co.	1,138,789.46	32,868.30	556,547.46	83,675.28
Old Colony Insurance Co.	397,979.21	7,202.82	231,034.78	20,521.82
Orlent Insurance Co.	1,034,083.26	31,936.24	515,847.05	91,605.56
Palatine Insurance Co.—U. S. B.	1,256,909.84	47,846.62	533,364.73	91,709.44
Paternelle Fire Insurance Co.—U. S. B.	450,303.00	9,248.70	342,402.08	8,855.18
Pennsylvania Fire Insurance Co.	2,126,923.44	44,910.33	1,128,282.07	104,112.12
Pennsylvania Lumbermen's Mutual.	176,226.68	2,340.31	32,905.86	36,443.55
People's National Fire Insurance Co.	383,126.02	9,762.09	95,394.66	46,022.10
Phenix Insurance Co.—U. S. B.	164,620.35	4,254.82	107,038.55	131.25
Phoenix Assurance Co.—U. S. B.	1,483,357.15	47,882.71	746,067.92	164,216.95
Phoenix Insurance Co.	2,883,453.84	55,607.08	1,536,062.98	280,811.77
Providence Washington Insurance Co.	2,637,306.37	39,636.60	1,054,067.88	179,111.77
Prussian National Insurance Co.—U. S. B.	728,655.03	24,791.33	385,779.14	77,842.13
Queen Insurance Co. of America.	2,819,409.45	85,852.99	1,298,761.57	373,817.66
Relliance Insurance Co.	376,115.79	9,608.66	193,193.83	55,847.26
Retail Lumbermen's Insurance Assn.	61,014.53	658.01	3,869.16	21,171.25
Rhode Island Insurance Co.	381,334.87	10,881.00	288,548.15	19,422.45
Richmond Insurance Co. of New York.	195,827.05	3,518.94	125,806.05	7,742.00
Rossia Insurance Co.—U. S. B.	5,262,278.59	68,872.81	2,364,512.31	79,353.09
Royal Insurance Co.—U. S. B.	4,865,758.60	147,386.19	1,915,424.75	652,950.41
Royal Exchange Assurance Co.—U. S. B.	1,087,425.90	28,093.09	621,441.57	84,306.53
Russian Reinsurance Co.—U. S. B.	921,772.02	714.31	495,776.43	500.00
Safeguard Insurance Co. of New York.	17,080.91	714.31	28,142.44	18,882.75
St. Paul Fire & Marine Insurance Co.	5,291,596.55	136,273.79	2,290,871.56	171,630.01
Salamandra Insurance Co.—U. S. B.	2,069,141.72	35,474.00	1,110,318.03	43,836.90
Scottish Union & National Insurance Co.—U. S. B.	1,376,221.17	30,541.39	672,450.12	121,511.25
Second Russian Ins. Co.—U. S. B.	736,519.43	12,011.22	419,826.80	16,856.87
Security Insurance Co.	1,353,439.83	42,888.76	628,380.85	130,336.53
Skandia Insurance Co.—U. S. B.	538,050.37	9,550.28	268,980.58	6,868.12
Skandinavia Reinsurance Co.	610,681.86	7,982.09	279,043.77	1,000.00
South German Reinsurance Co.—U. S. B.	3,562,831.58	75,940.15	1,787,018.02	372,851.24
Springfield Fire & Marine Insurance Co.	348,075.76	10,623.70	178,457.48	40,129.46
Standard Fire Insurance Co.	1,391,864.45	39,435.54	621,311.09	167,445.41
Svea Fire & Life Insurance Co.—U. S. B.	505,325.20	14,041.73	309,419.96	37,060.92
Swiss National Insurance Co.—U. S. B.	1,133,595.78	1,018.77	609,382.74	50,958.92
Swiss Reinsurance Co.—U. S. B.	624,066.22	12,231.51	365,756.82	10,336.19
Tokio Marine Insurance Co.—U. S. B.	335,710.73	5,939.84	184,117.23	3,800.00
Twin City Fire Insurance Co.	285,984.73	2,319.71	54,047.55	35,261.90
Union Assurance Society, Ltd.—U. S. B.	245,368.40	8,463.60	161,152.92	44,431.52
Union Fire Insurance Co.—U. S. B.	234,443.16	5,281.40	157,212.91	300.00
Union Marine Insurance Co., Ltd.—U. S. B.	599,091.42	10,404.48	204,000.94	61,858.21
Union & Phenix Espanol Ins. Co.—U. S. B.	651,861.98	11,941.84	385,807.14	600.00
United States Fire Insurance Co.	1,871,368.94	59,340.68	1,289,297.38	55,445.96
Urbaine Fire Insurance Co.—U. S. B.	224,901.19	4,186.67	156,925.44	400.00
Warsaw Fire Insurance Co.—U. S. B.	230,102.17	5,246.59	127,494.70	510.00
Westchester Fire Insurance Co.	2,523,591.53	55,088.77	1,193,752.76	142,415.69
Western Assurance Co.	1,093,067.29	15,936.02	548,596.44	73,603.28
Total Other Than Iowa Companies.	\$198,377,954.91	\$ 4,810,043.29	\$97,562,682.24	\$14,838,861.02
Total All Fire Companies.	\$199,629,035.90	\$ 4,855,622.19	\$98,284,846.22	\$15,013,766.52

Inspection and Protection of Risks	Rent, Repairs and Taxes on Real Estate	Taxes on Premiums and all Other Licenses and Fees	Dividends to Stockholders	Loss on Investments by Sale or Adjustment	Advertising, Printing and all Other Disbursements	Total Disbursements	Balance
66,979.44	14,996.53	74,916.07	.....	.....	62,069.87	1,997,463.69	3,560,968.22
27,937.38	8,205.21	57,718.47	.....	.....	52,727.48	1,958,469.04	3,933,620.20
15,598.63	685.25	22,900.90	24,000.00	2,890.00	7,826.49	730,639.90	1,860,509.92
61,999.14	20,500.58	91,056.76	100,000.00	300.00	55,309.27	2,002,727.86	4,289,711.27
60,306.44	12,223.28	71,470.24	.....	4,545.85	69,867.30	2,148,243.74	3,404,074.05
196.86	2,153.76	12,632.85	.....	.....	2,097.94	827,890.37	1,185,354.81
89,426.70	30,147.78	137,002.82	225,000.00	17,046.00	113,792.38	4,016,643.64	8,915,699.21
14,735.95	3,014.00	8,609.28	200,501.91	1,068.40	15,046.60	491,464.54	889,382.28
18,417.90	17,802.87	36,899.16	.....	576.72	126,466.41	734,467.93	1,941,004.13
6,314.56	.....	11,552.54	.....	.....	637.54	294,549.61	745,314.27
106,133.12	23,799.63	96,636.27	.....	14,065.00	330,736.74	3,013,186.49	4,596,894.70
145,838.68	43,678.59	219,399.78	756,739.57	8,029.42	154,182.98	6,083,806.06	14,504,966.18
88,173.83	19,801.54	135,342.13	120,000.00	50,069.75	183,973.37	4,507,488.24	5,212,463.95
42,471.05	6,355.11	49,353.08	4,993.71	1,203.82	374,467.69	1,359,179.09	2,800,433.47
137,979.40	46,003.01	167,973.40	490,000.00	6,399.24	145,221.19	5,481,408.91	12,365,090.75
23,333.09	9,495.21	34,908.04	24,000.00	.....	25,880.84	752,382.72	1,566,728.43
455.04	1,075.52	1,360.58	.....	.....	4,629.21	94,224.30	485,099.91
19,422.45	.....	32,845.44	40,000.00	.....	1,229.74	774,061.65	1,755,761.56
4,231.94	300.00	6,541.39	16,000.00	.....	1,261.54	361,228.91	753,735.78
6,115.41	20,914.46	52,795.24	.....	18,007.21	723,427.50	8,596,726.62	8,064,512.78
296,891.80	330,984.07	283,467.53	.....	323,954.20	1,179,728.31	9,996,545.86	14,980,313.74
53,105.79	10,387.87	75,909.79	.....	1,815.05	164,463.64	2,126,949.23	3,647,978.14
4,198.65	.....	21,555.68	.....	.....	19,902.72	1,463,705.50	2,072,760.40
2,481.79	1,983.39	4,195.08	.....	.....	6,662.91	80,143.58	908,855.31
66,438.04	20,402.85	248,107.54	250,000.00	9,279.60	261,423.31	8,746,023.25	12,495,873.42
1,548.32	2,179.58	18,104.35	.....	1,375.00	20,165.33	3,242,143.23	3,693,593.18
98,557.41	17,112.83	89,593.76	.....	27,030.12	459,451.96	2,892,470.01	7,092,355.55
1,583.89	2,925.69	13,913.92	.....	496.25	4,298.70	1,208,342.83	1,470,871.08
66,002.21	20,568.27	104,471.34	80,000.00	.....	186,469.83	2,612,557.62	4,388,669.64
.....	.....	6,528.50	.....	1,517.49	44,916.02	876,411.36	1,018,752.50
.....	.....	1,941.94	.....	.....	1,168.69	3,110.63	755,823.85
.....	.....	4,825.02	.....	.....	2,429.56	905,962.30	1,480,446.25
177,887.09	42,770.51	204,831.50	250,000.00	1,000.00	435,138.52	6,910,268.61	11,700,956.04
23,426.69	3,355.50	29,821.12	60,000.00	272.83	27,362.86	721,027.80	1,549,112.47
102,088.64	31,058.22	162,312.53	.....	419.11	432,949.27	2,799,475.26	5,103,941.92
32,420.37	7,800.00	32,113.61	.....	16,368.75	27,844.98	673,395.52	1,859,098.48
2,496.47	.....	10,999.79	.....	.....	567.81	1,800,029.28	2,401,740.21
.....	400.00	10,582.47	.....	7,567.61	54,105.82	1,085,046.44	1,549,593.96
188.41	550.00	19,446.50	.....	.....	1,767.01	551,519.72	930,926.97
6,462.93	4,451.31	25,379.71	20,000.00	.....	27,375.16	461,283.00	770,181.20
17,991.97	5,819.14	18,769.05	.....	3,945.12	11,822.22	517,764.03	1,742,923.65
8,603.77	.....	17,333.37	.....	.....	5,487.63	428,662.24	1,140,145.25
3,260.97	5,455.29	45,906.66	.....	.....	239,483.26	1,078,560.63	1,371,459.96
965.79	.....	15,311.09	.....	.....	38,887.76	1,105,375.60	1,607,754.08
59,439.43	13,905.24	118,527.27	128,000.00	79,127.98	54,793.42	3,729,188.30	6,680,405.14
10,275.27	.....	9,668.46	.....	81.90	33,417.31	439,856.24	902,346.71
342.16	.....	2,078.33	.....	954.81	297,321.21	776,810.64	.....
108,342.11	31,007.05	145,185.87	200,000.00	67,450.25	88,446.48	4,555,280.42	6,625,618.16
31,460.41	7,114.11	69,829.24	.....	31,404.46	311,166.36	2,683,227.61	3,404,086.20
\$7,586,124.65	\$3,253,212.77	\$11,336,765.11	\$21,540,001.97	\$7,140,213.61	\$17,262,858.75	\$383,708,658.35	\$715,906,589.84
\$7,627,420.05	\$3,269,582.45	\$11,411,159.55	\$21,634,001.97	\$7,140,398.61	\$17,381,297.21	\$386,247,097.61	\$721,347,012.80

TABLE NO. III—ASSETS, DECEMBER

Name of Company.	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
IOWA COMPANIES.					
Dubuque Fire & Marine Ins. Co.	\$ 7,100.00	\$ 1,198,987.34	\$ 10,000.00	\$ 451,250.00	\$ 124,931.02
Farmers' Insurance Co.	62,000.00	759,820.00			36,068.74
Horticultural Insurance Co.		101,400.00			36,525.44
Iowa Automobile Mut. Ins. Co.					9,006.30
Iowa Manufacturers Ins. Co.	19,000.00	108,800.00			67,003.28
Iowa State (Mutual) Ins. Co.	8,000.00				300,301.43
Mill Owners Mutual Fire Ins. Co.		502,850.00			52,191.28
Security Fire Ins. Co.	44,730.30	468,820.00		5,000.00	93,690.13
Total Iowa Companies	\$ 140,830.30	\$ 3,140,677.34	\$ 10,000.00	\$ 456,250.00	\$ 720,375.67
OTHER THAN IOWA COMPANIES.					
Anchen & Munch F. I. Co.—U.S.B.				\$ 2,508,128.33	\$ 234,229.21
Aetna Insurance Co.	\$ 627,207.93			20,654,238.59	2,417,398.41
Agricultural Insurance Co.	35,789.74	\$ 593,132.00	\$ 33,670.50	3,779,986.14	342,308.56
Alliance Assurance Co.—U.S.B.				734,451.57	301,886.70
Alliance Insurance Co.				2,769,534.28	176,910.49
American Insurance Co.	474,731.80	1,898,031.00		7,563,448.40	406,495.50
American Central Insurance Co.		25,000.00	79,500.00	3,238,618.19	579,538.62
American Druggists' Fire Ins. Co.				415,426.01	32,303.83
Atlas Assurance Co.—U.S.B.	83,878.81			2,805,459.91	198,098.85
Automobile Insurance Co.		145,100.00	396,750.00	1,395,959.00	522,007.04
Balkan National Ins. Co.—U.S.B.				1,445,960.20	714,047.40
Boston Insurance Co.	513,673.92	399,900.00		6,036,755.55	574,770.88
British America Assurance Co.				1,441,550.13	394,831.63
Buffalo German Ins. Co.	525,000.00	577,525.00	7,500.00	1,820,918.99	276,665.91
Caledonian Insurance Co.—U.S.B.	443,780.58			1,595,537.36	140,181.00
Camden Fire Ins. Assn.	111,774.97	718,748.00	20,500.00	2,562,632.99	90,692.04
Central Manufact'rs Mut. Ins. Co.	40,000.00	213,800.00		517,000.00	67,002.52
Citizens Insurance Co.		61,700.00		415,017.51	206,467.53
City of New York Ins. Co.	111,070.63	234,250.00		1,090,895.63	142,924.56
Columbia Insurance Co.				1,084,768.67	103,243.97
Columbian National Fire Ins. Co.		483,400.00		936,839.37	62,923.99
Commercial Un. Assur. Co.—U.S.B.	637,000.00	35,000.00		6,220,287.70	2,412,787.93
Commercial Union Fire Ins. Co.				1,016,843.89	196,762.77
Commonwealth Ins. Co. of N. Y.	64,461.02	190,250.00		2,648,220.05	240,710.65
Concordia Fire Ins. Co.		943,460.00		1,123,041.00	118,752.10
Connecticut Fire Ins. Co.		664,600.00	20,000.00	5,247,724.35	918,294.35
Continental Insurance Co.	1,000,000.00	2,700.00		28,945,764.00	2,381,569.87
County Fire Ins. Co.	53,724.31	37,900.00		601,727.68	67,495.95
Detroit National Fire Ins. Co.	3,125.00	294,500.00		243,619.40	58,059.60
Equitable Fire & Marine Ins. Co.	81,680.00	106,900.00		1,023,933.33	86,739.15
Farmers Fire Ins. Co.	44,412.92	131,337.68	21,382.58	695,148.37	119,112.46
Federal Insurance Co.		26,000.00		3,465,011.32	338,285.86
Fidelity-Phenix Fire Ins. Co.	535,000.00	15,500.00		15,256,137.00	1,914,814.35
Fire Association of Philadelphia	665,942.10	2,298,958.66	57,650.00	5,600,292.78	704,863.26
Fire Reassurance Co.—U.S.B.				1,441,356.70	286,734.48
Fireman's Fund Insurance Co.	449,000.00	1,408,450.00	249,772.00	7,083,573.69	2,602,751.82
Firemen's Insurance Co.	1,974,129.63	2,414,250.00		1,539,096.66	47,265.96
First Bulgarian Ins. Co.—U.S.B.				1,831,413.50	114,280.22
First Russian Ins. Co.—U.S.B.				1,527,632.85	262,690.66
Franklin Fire Ins. Co.	150,495.11	8,250.00		1,888,790.70	83,374.70

31, 1916, FIRE INSURANCE COMPANIES.

Agents Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets Not Admitted	Total Admitted Assets
\$ 185,045.67	\$ 72,325.24	\$ 1,977,314.03	\$ 41,141.83	\$ 2,018,455.86	\$ 9,164.32	\$ 2,009,291.5
17,068.62	5,281.73	947,280.60	8,073.07	955,353.67	5,944.12	949,409.55
20,183.36	472.50	143,207.17	35.29	143,207.17	5,281.73	137,925.44
13,793.60	6,706.02	215,932.90	1,949.91	217,882.81	1,032.45	28,665.00
13,040.59	542,197.88	863,539.95		863,539.95	13,427.81	850,112.14
23,419.48	662.50	570,123.26	49,097.07	628,220.33		628,220.33
48,518.01	23,605.54	654,363.98	13,433.57	697,797.55	4,914.50	692,883.05
\$ 321,039.33	\$ 651,251.41	\$ 5,440,424.05	\$ 113,730.74	\$ 5,554,154.79	\$ 39,764.93	\$ 5,514,389.86
\$ 106,164.11	\$ 8,814.52	\$ 2,937,336.17	\$ 30,934.31	\$ 2,968,270.48	\$ 118,209.38	\$ 2,850,061.10
2,456,597.99	3,244.72	26,158,687.64	963,304.10	27,122,051.74	415,504.72	26,706,547.02
328,823.10		5,081,510.04	46,484.20	5,127,994.24	91,991.23	5,036,003.01
70,989.10	29,829.46	1,136,256.92	11,000.90	1,147,256.92	47,965.41	1,099,291.51
199,196.84	3,146.28	3,146,871.59	35,177.06	3,182,048.65	81,210.31	3,100,838.34
715,995.02	475,521.56	11,534,223.28	100,219.82	11,634,443.10	349,219.93	11,285,223.17
446,387.91	200,000.00	4,569,044.72	53,624.21	4,622,668.93	479,835.00	4,142,833.93
20,883.82		468,613.66	12,818.86	481,432.52	1,114.36	480,318.16
415,952.73		3,503,390.30	40,444.79	3,543,835.09	273,180.14	3,270,654.95
288,097.01	4,152.53	2,732,011.58	28,042.99	2,760,054.57	31,222.38	2,748,832.19
421,171.91	4,295.25	2,585,474.76	58,202.96	2,643,677.72	6,665.53	2,637,012.19
970,597.28	120,971.24	8,616,668.87	37,956.42	8,654,625.29	470,146.79	8,184,478.50
128,495.58		1,964,877.34	23,956.25	1,988,833.59	54,553.82	1,934,279.77
140,110.68		3,347,720.58	23,812.90	3,371,533.48	3,960.99	3,367,572.49
273,983.84	2,182.62	2,455,665.40	12,466.18	2,468,131.58	115,848.59	2,352,282.99
337,936.05	1,774.76	3,844,058.81	46,326.86	3,890,385.67	24,666.07	3,865,719.60
138,585.78		974,368.30	24,745.43	1,001,113.73		1,001,113.73
38,622.07		721,807.11	7,665.19	729,472.30	14,027.51	715,444.79
148,427.89		1,727,568.71	64,998.29	1,792,477.00	150,510.50	1,641,966.50
139,632.01	40,657.78	1,868,302.43	14,468.67	1,882,771.10	105,333.01	1,777,438.09
103,638.43	12,061.24	1,598,863.03	52,831.95	1,651,694.98	8,520.59	1,643,174.45
1,281,835.67	210,495.63	10,797,406.93	419,523.99	11,216,930.92	331,569.28	10,885,361.64
147,265.60		1,960,872.26	9,430.00	1,970,302.26	43,253.52	1,927,048.74
256,781.33	773.69	3,401,196.74	27,193.97	3,428,390.71	90,200.97	3,338,189.74
352,646.10		2,537,899.20	57,069.31	2,594,968.51	7,401.43	2,587,567.08
499,984.95	77,661.94	7,428,285.59	89,469.88	7,517,755.47	267,855.63	7,249,899.84
1,362,914.41	213,280.00	33,906,228.78	289,712.16	34,195,940.94	102,068.47	34,093,872.47
66,449.35	20,730.65	842,027.94	157,662.80	999,690.74	14,305.93	985,384.81
41,875.93	100.00	639,879.93	23,717.06	663,596.99	24,599.71	639,097.28
24,796.15		1,324,042.63	90,063.06	1,414,105.69	57,454.27	1,356,651.42
79,115.60		1,090,509.61	28,351.24	1,118,860.85	1,892.50	1,116,968.29
893,346.16	426,099.91	5,148,734.25	48,632.08	5,197,366.33	673,964.71	4,523,401.62
1,004,782.29	557,998.78	19,254,230.42	146,009.07	19,400,239.49	210,881.87	19,189,357.62
816,839.33		10,144,596.13	144,380.09	10,288,976.22	242,128.18	10,046,848.04
111,672.29		1,830,763.38	20,885.43	1,850,648.81	5,006.70	1,845,642.11
1,713,271.96	185,389.94	13,687,209.41	121,555.05	13,808,764.46	465,314.35	13,343,450.11
540,248.29		5,614,989.64	2,163,392.47	7,778,382.11	70,893.26	7,707,488.85
136,278.37		2,081,972.09	77,332.13	2,159,304.22		2,159,304.22
31,337.69		1,821,661.20	34,329.65	1,855,990.85		1,855,990.85
239,513.75		2,370,424.35	30,319.87	2,400,744.22	9,618.51	2,391,125.71

TABLE NO. III

Name of Company.	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
Frankona Reinsurance Co.—U.S.B.				877,741.99	21,887.14
General Fire Assur. Co.—U.S.B.				835,809.06	84,144.61
German Alliance Ins. Co.				2,028,862.50	61,995.89
German American Ins. Co.	2,082,385.69	26,150.00	250,000.00	19,673,977.91	875,056.71
Germania Fire Insurance Co.	713,663.02	739,850.00		5,640,636.50	659,355.63
Girard Fire & Marine Ins. Co.		124,900.00	7,000.00	1,869,486.34	117,802.48
Glens Falls Insurance Co.	235,474.67	1,529,825.00	200,000.00	3,008,826.07	834,696.06
Globe & Rutgers Fire Ins. Co.	78,975.00	59,700.00		10,624,608.58	606,034.77
Granite State Fire Ins. Co.		24,200.00		1,103,273.75	98,757.13
Hamburg Assurance Co.—U.S.B.				3,967,883.56	308,987.97
Hamburg-Bremen F. I. Co.—U.S.B.				1,485,892.42	92,361.69
Hanover Fire Insurance Co.	907,956.06			3,227,852.41	247,014.51
Hartford Fire Insurance Co.	715,577.93	439,500.00	5,000.00	23,758,819.69	2,206,009.46
Henry Clay Fire Insurance Co.	192,532.88	118,625.00	26,370.00	337,572.54	36,281.20
Home Insurance Co.		5,500.00		34,311,315.10	2,330,221.92
Imperial Assurance Co.				737,285.50	93,343.94
Indem. Mut. Mar. Ins. Co.—U.S.B.				569,986.25	113,657.89
Ind. Lumbermen's Mut. Ins. Assn.	36,500.00	304,600.00		290,475.00	39,812.62
Insurance Co. of North America.	297,427.20	161,274.25		18,719,034.04	1,931,495.19
Ins. Co. of the State of Penna.	401,390.81	46,350.00		3,243,892.82	368,192.99
International Insurance Co.				275,264.05	20,945.72
International Reassur. Co.—U.S.B.				876,387.15	168,690.64
Jakor Insurance Co.—U.S.B.				3,025,013.88	86,170.77
Liverpool & Lon. & Globe Ins. Co.				945,894.64	235,538.18
L. & L. & Globe Ins. Co.—U.S.B.	1,601,982.56	2,678,200.00		6,967,504.89	2,154,355.62
London Assurance Corp.—U.S.B.				3,647,560.27	869,793.33
Lon. & Lan. Fire Ins. Co.—U.S.B.	300,000.00			3,331,081.13	732,441.04
Lumber Mutual Fire Ins. Co.				961,280.42	110,339.69
Mannheim Ins. Co.—U.S.B.				1,623,854.64	228,480.86
Maryland Motor Car Ins. Co.				436,525.31	31,059.54
Mechanics Insurance Co.	83,193.77	124,525.00		1,164,147.69	57,975.03
Mechanics' & Traders' Ins. Co.	22,000.00			1,283,567.45	182,028.44
Mercantile Ins. Co. of America.				2,835,396.11	204,316.47
Merch'ts Fire Assur. Corp. of N. Y.		339,300.00		1,205,740.00	68,173.93
Milwaukee Mechanics Ins. Co.	15,300.00	1,073,028.00		2,407,125.50	106,425.89
Minneapolis Fire & Marine Ins. Co.		382,350.00		197,874.37	106,248.68
Moscow Fire Ins. Co.—U.S.B.				2,141,014.63	202,870.27
Nat. Ben Franklin Fire Ins. Co.	158,801.12	2,183,242.82	33,450.00	500,377.32	463,619.89
National Fire Ins. Co.	578,796.23	1,565,275.00		11,666,032.88	1,704,299.55
Nationale Fire Ins. Co.—U.S.B.				656,117.97	90,861.18
National Union Fire Ins. Co.	23,976.44	395,950.00	2,500.00	3,075,417.00	333,727.76
Netherlands F. & L. I. Co.—U.S.B.				972,695.84	56,753.53
Newark Fire Ins. Co.	191,115.96	446,167.43		1,190,577.88	179,904.50
New Brunswick Fire Ins. Co.	132,362.00	295,222.00		798,677.82	225,073.61
New Hampshire Fire Ins. Co.	246,750.00	24,500.00		5,072,128.07	312,628.91
New Jersey Fire Ins. Co.	271,566.73	554,770.00	22,000.00	891,120.47	77,468.01
Niagra Fire Ins. Co.		409,000.00		6,408,877.02	598,963.49
Nord Deutsche Ins. Co.—U.S.B.				1,731,562.11	84,859.99
Norske Lloyd Ins. Co.—U.S.B.				582,905.21	116,263.40
Northern Assurance Co.—U.S.B.		135,000.00		5,278,788.16	759,282.70
North. Ins. Co. of Moscow—U.S.B.				1,025,461.89	59,059.96
No. Brit. & Mer. Ins. Co.—U.S.B.				8,397,476.20	591,682.65
North River Ins. Co.		214,150.00		2,726,443.18	431,797.85
Northwestern Fire & Mar. Ins. Co.		576,600.00	30,000.00	60,396.09	363,916.29
Northwestern National Ins. Co.	218,000.00	1,623,409.60		5,449,919.36	239,754.50

—Continued.

Agents Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets Not Admitted	Total Admitted Assets
8,516.32	350,000.00	1,258,145.45	22,812.14	1,280,957.59		1,280,957.59
88,208.39		1,008,162.06	18,726.05	1,026,888.11	3,254.32	1,023,633.79
123,063.05		2,214,491.44	12,234.00	2,226,725.44	128,358.50	2,098,366.94
1,997,454.35	19,720.45	25,434,746.11	182,589.01	25,617,334.12	1,908,856.16	23,713,477.96
725,716.82		8,479,221.97	143,803.17	8,623,025.14	69,320.92	8,553,704.22
196,767.95	521.23	2,316,478.00	26,680.53	2,343,158.53	12,769.97	2,330,388.56
576,082.73		6,384,904.47	38,838.93	6,423,743.40	9,069.75	6,413,773.65
2,382,739.46		13,752,057.81	163,880.77	13,915,938.58	125,805.32	13,790,133.26
127,661.69		1,353,892.57	17,316.28	1,371,208.85	36,012.36	1,335,196.49
128,491.20	337,144.10	4,740,596.83	75,699.98	4,816,197.81	3,000.00	4,813,197.81
254,992.22	26.31	1,832,772.64	74,716.11	1,907,488.75	5,138.22	1,902,350.53
516,683.00		4,899,505.98	111,819.09	5,011,325.07	90,136.52	4,921,188.55
3,646,421.98	12,485.72	30,843,814.78	238,555.65	31,182,370.43	1,304,021.12	29,878,349.31
40,048.44	51,699.27	803,129.33	33,918.60	827,047.93	25,434.06	801,613.87
3,783,692.82	135,727.56	40,566,457.40	722,177.00	41,288,634.40	1,024,754.85	40,263,879.55
129,748.36	200.00	960,577.80	9,932.28	970,510.08	10,979.59	959,530.49
156,856.69	1,073.87	841,574.50	22,177.73	863,752.23	45,596.30	818,155.93
22,169.88		693,557.50	18,707.23	712,264.73		712,264.73
2,581,036.70	296,993.43	23,987,260.81	234,987.92	24,222,248.73	429,751.91	23,792,496.82
635,557.84	1,541.25	4,796,926.71	42,118.26	4,839,044.97	180,449.58	4,658,595.39
	130.43	296,340.20	4,185.96	300,526.16		300,526.16
52,570.03	199,226.42	1,226,874.24	45,782.41	1,272,656.65		1,272,656.65
228,255.39	372,942.96	3,712,383.00	53,779.33	3,766,162.33		3,766,162.33
163,070.95		1,344,503.77	7,257.50	1,351,761.27	67,095.34	1,284,665.93
2,687,598.83	67,556.19	16,157,108.09	217,663.88	16,374,771.97	547,332.62	15,827,439.35
599,788.72	109,969.06	5,227,113.38	45,954.22	5,273,067.60	300,515.65	4,972,551.95
732,441.04	443,315.25	5,531,756.30	65,966.36	5,597,722.66	216,896.57	5,380,826.09
17,592.70	154.50	1,089,367.31	29,237.33	1,118,604.64	35,695.37	1,082,909.27
807,799.44	1,707.96	2,661,842.90	20,117.48	2,681,960.38	40,694.47	2,641,265.91
38,779.94	6.65	506,371.44	6,426.24	512,797.68	13,877.09	498,920.59
101,257.07	5,951.84	1,537,050.40	32,318.74	1,569,369.14	56,454.15	1,512,914.99
156,582.07		1,672,771.96	28,707.16	1,672,885.02	64,855.33	1,608,029.69
209,949.53	811.99	3,291,465.01	32,305.39	3,323,770.40	81,796.26	3,241,974.14
175,969.05		1,789,132.98	53,168.26	1,842,301.24	14,610.61	1,827,740.63
381,324.06	628.00	4,584,331.36	85,789.97	4,670,121.33	10,315.41	4,659,805.92
44,453.73		730,926.78	12,942.92	743,869.70	775.52	743,094.18
56,658.32		2,400,547.20	18,416.64	2,418,963.84	31,254.03	2,387,709.81
303,167.71	200.00	3,642,858.86	65,156.96	3,708,015.82	90,175.89	3,617,839.93
1,700,122.23	269,116.90	17,483,642.59	395,141.13	17,878,783.82	306,474.73	17,572,309.09
95,861.18	100.00	842,940.33	38,115.89	881,056.13	12,297.14	868,758.99
459,553.21	136,981.16	4,413,105.66	50,683.90	4,472,789.56	40,616.71	4,432,172.85
90,960.56	100.00	1,110,599.93	24,789.62	1,135,299.55	8,164.44	1,127,135.11
247,612.83	2,113.51	2,257,492.13	34,891.18	2,292,383.31	22,074.22	2,270,309.09
193,151.47	100.00	1,645,186.90	74,642.46	1,719,829.36	7,961.95	1,711,867.41
453,262.10		6,109,269.14	867,415.71	6,976,684.85	6,812.31	6,969,872.54
203,872.18	1,130.06	2,021,927.45	44,375.33	2,066,302.78	64,999.82	2,001,302.96
818,394.81		8,235,235.32	215,177.19	8,450,412.51	74,999.54	8,375,412.97
773,662.48	2,225.77	2,592,310.35	54,924.85	2,647,235.20	27,974.31	2,619,260.89
100,079.12		793,187.73	8,220.64	801,408.37	801,408.37	801,408.37
634,372.15		6,798,443.01	108,299.19	6,906,742.20	226,144.85	6,680,597.35
38,512.26	5,479.09	1,129,113.20	53,352.26	1,182,465.46		1,182,465.46
999,288.92	10,376.91	9,988,824.68	99,077.65	10,087,902.33	604,933.62	9,482,968.71
379,857.34		3,752,248.37	187,230.47	3,939,478.84		3,939,478.84
76,247.90	6,086.31	1,113,216.59	44,483.22	1,157,699.81	2,978.40	1,154,721.41
491,273.57	1,313.10	8,014,070.13	66,528.71	8,081,198.84	478,892.99	7,602,305.85

TABLE NO. III

Name of Company.	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
Nor. Un. Fire Ins. Soc.—U. S. B.				2,792,473.99	319,570.83
Ohio Farmers Insurance Co.	58,500.00	2,080,015.00	75,950.00	806,345.00	544,733.92
Old Colony Insurance Co.		41,000.00		1,532,314.71	117,567.64
Orient Insurance Co.	173,186.38			3,027,112.51	699,031.42
Palatine Ins. Co.—U. S. B.				2,231,131.06	765,748.05
Paternelle Fire Ins. Co.—U. S. B.				947,457.15	211,428.40
Pennsylvania Fire Ins. Co.	163,888.80	154,000.00	38,936.10	7,260,716.39	632,557.85
Pennsylvania Lumbermen's Mut.		76,000.00		642,570.00	141,164.63
People's National Fire Ins. Co.	177,963.20	506,250.00	7,000.00	1,020,175.17	95,049.84
Phenix Fire Ins. Co.—U. S. B.				571,078.79	68,482.38
Phoenix Assurance Co.—U. S. B.				3,490,896.00	353,105.09
Phoenix Insurance Co.	478,649.70	115,280.00	100,000.00	11,719,939.23	895,635.57
Providence Washington Ins. Co.	100,000.00			3,592,839.15	607,178.20
Prussian National Ins. Co.—U. S. B.				2,226,414.59	251,354.39
Queen Ins. Co. of America		63,000.00		10,551,406.32	641,273.58
Reliance Insurance Co.	129,327.04	39,000.00		1,115,528.25	100,303.28
Retail Lumbermen's Ins. Assn.		396,000.00		45,000.00	41,708.45
Rhode Island Ins. Co.				1,400,493.37	99,395.32
Richmond Ins. Co. of N. Y.		307,050.00		319,902.68	49,450.55
Rossia Ins. Co.—U. S. B.	268,117.94			5,323,227.61	1,959,564.16
Royal Ins. Co.—U. S. B.	4,044,421.81	189,200.00		7,334,985.43	1,319,224.09
Royal Exchange Assur. Co.—U. S. B.				2,887,473.10	392,910.22
Russian Reinsurance Co.—U. S. B.				1,067,273.70	378,852.02
Safeguard Ins. Co. of N. Y.				33,931.99	126,348.99
St. Paul Fire & Marine Ins. Co.	232,215.43	1,435,563.34		8,512,698.74	810,739.19
Salamandra Ins. Co.—U. S. B.				3,062,350.79	468,200.95
Scottish Un. & Nat. I. Co.—U. S. B.	213,728.36	121,900.00		5,656,019.11	438,584.46
Second Russian Ins. Co.—U. S. B.				1,296,974.38	151,779.86
Security Insurance Co.	239,575.66	439,100.00		3,176,696.33	116,026.64
Skandia Ins. Co.—U. S. B.				1,384,882.61	173,250.93
Skandinavia Reinsurance Co.				515,272.70	5,823.85
South German Reins. Co.—U. S. B.				1,048,778.05	381,515.74
Springfield Fire & Marine Ins. Co.	300,000.00	2,590,020.00		6,416,736.02	927,621.85
Standard Fire Ins. Co.				1,388,242.82	52,892.74
Sun Insurance Office—U. S. B.	171,925.04			3,972,350.76	426,135.10
Svea Fire & Life Ins. Co.—U. S. B.				1,247,747.74	318,016.15
Swiss National Ins. Co.—U. S. B.				2,091,853.39	231,123.17
Swiss Reinsurance Co.—U. S. B.				1,445,330.00	45,754.46
Tokio Marine Ins. Co.—U. S. B.				556,106.13	236,493.84
Twin City Fire Ins. Co.		350,325.00		64,400.00	292,671.90
Union Assur. Society, Ltd.—U. S. B.				1,259,130.11	344,791.40
Union Fire Ins. Co.—U. S. B.				883,386.00	110,889.59
Union Marine Ins. Co. Ltd.—U. S. B.				875,985.22	12,534.21
Un. & Phenix Esp. Ins. Co.—U. S. B.				1,371,676.46	198,100.48
United States Fire Ins. Co.	91,875.00	678,950.00	3,000.00	4,589,529.18	751,522.48
Urbaine Fire Ins. Co.—U. S. B.				747,708.35	70,067.95
Warsaw Fire Ins. Co.—U. S. B.				645,590.84	88,190.73
Westchester Fire Ins. Co.	5,876.00	109,310.00		5,308,402.35	447,087.15
Western Assurance Co.				2,082,442.85	833,099.93
Western Assurance Co.					
Total Other than Iowa Cos.	\$24,678,356.96	\$40,853,769.80	\$1,687,931.18	\$511,172,147.94	\$ 63,060,412.57
Total All Fire Companies.	\$24,819,187.26	\$43,994,447.14	\$1,697,931.18	\$511,628,397.94	\$ 63,780,788.24

—Continued.

Agents Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets Not Admitted	Total Admitted Assets
445,441.02	3,482.38	3,560,968.22	46,745.30	3,607,713.52	76,409.20	3,531,304.32
348,354.85	19,721.43	3,933,620.20	83,658.08	4,017,278.28	27,282.21	3,989,996.07
156,423.72	13,263.85	1,860,509.92	8,610.54	1,869,120.46	156,163.94	1,712,956.52
386,092.06	3,688.90	4,289,711.27	53,682.75	4,343,394.02	313,247.81	4,030,146.21
397,891.97	9,302.97	3,494,074.05	29,130.00	3,433,204.05	204,652.90	3,228,551.15
26,469.17		1,185,354.81	10,880.41	1,196,235.22	3,027.55	1,193,207.67
665,000.01		8,915,690.21	108,317.13	9,024,007.34	489,618.45	8,534,388.89
27,133.61	2,514.64	889,382.28	24,661.53	914,043.81	21,921.02	892,122.79
134,565.92		1,941,004.13	44,962.67	1,985,966.80	37,373.42	1,948,593.38
105,653.12	100.00	745,314.27	31,034.25	776,348.52		776,348.52
736,517.78	16,375.83	4,596,894.70	71,532.45	4,668,427.15	30,879.31	4,637,547.84
1,225,461.68		14,504,066.18	2,232,644.16	16,737,610.34	239,046.97	16,500,563.37
384,378.11	11,068.49	5,212,463.95	1,148,048.72	6,360,512.67	63,095.93	6,298,516.74
322,664.49		2,800,433.47	35,673.76	2,836,107.23	50,060.38	2,786,046.85
1,068,908.74	40,502.11	12,365,090.75	111,338.18	12,476,428.93	326,550.90	12,149,878.03
179,007.39	3,562.49	1,566,728.43	19,625.12	1,586,353.55	38,758.56	1,547,594.99
2,391.48	485,099.91	537,993.19	52,893.28	590,093.19	30.00	537,963.19
255,772.87	100.00	1,755,761.56	16,166.33	1,771,927.89	17,818.37	1,754,109.52
77,326.55		753,735.78	15,697.94	769,433.72		769,433.72
513,803.07		8,064,512.78	73,697.90	8,138,210.68	248,497.61	7,889,713.07
1,957,867.06	134,615.35	14,980,313.74	113,155.77	15,093,469.51	329,637.93	14,763,831.58
367,585.82		3,647,978.14	71,632.47	3,719,610.61	147,826.75	3,571,783.86
26,634.65		2,072,760.40	36,713.80	2,109,474.20		2,109,474.20
33,931.99	2.92	608,855.31	27,712.67	636,567.98	1,218.41	635,349.57
1,431,205.59	73,451.13	12,495,873.42	85,127.45	12,581,000.87	292,383.02	12,288,617.85
162,951.44		3,603,503.18	68,248.95	3,671,752.13		3,671,752.13
632,132.62		7,092,355.55	97,166.23	7,189,521.78	223,349.03	6,966,172.75
22,116.84		1,470,871.08	44,575.74	1,515,446.82		1,515,446.82
378,558.54	38,712.17	4,388,669.64	124,326.14	4,512,995.78	26,558.12	4,486,437.66
60,618.91		1,618,752.50	14,904.18	1,633,656.68	105,896.61	1,527,760.07
	234,727.30	755,823.85	5,368.75	761,192.60	1,372.70	759,819.90
50,152.46		1,480,446.25	35,094.89	1,515,541.14		1,515,541.14
1,466,578.17		11,700,956.04	422,367.31	12,123,323.35	161,347.04	11,961,976.31
107,976.91		1,549,112.47	27,568.18	1,576,680.65	52,552.22	1,524,128.43
530,268.70	3,262.32	5,103,941.92	69,057.69	5,172,999.61	171,360.17	5,001,639.44
228,808.48	63,626.11	1,859,098.48	16,944.10	1,876,042.58	50,811.01	1,825,231.57
78,761.65		2,401,740.21	38,959.11	2,440,699.32	366.67	2,440,332.65
29,509.50		1,540,593.96	22,925.84	1,563,519.80		1,563,519.80
131,065.96	7,261.04	930,920.97	52,337.65	983,264.62	21,101.98	962,162.64
51,956.06	11,728.24	770,181.20	8,466.49	778,647.69	5,086.75	773,560.94
139,002.14		1,742,923.65	12,335.00	1,755,258.65	40,279.32	1,714,979.33
145,775.66	100.00	1,340,145.25	11,906.77	1,352,052.02	9,588.55	1,342,463.47
254,504.36	228,436.17	1,371,459.96	20,578.26	1,392,038.22	117,661.99	1,274,376.23
37,977.14		1,607,754.08	23,518.49	1,631,272.57		1,631,272.57
521,747.75	44,280.73	6,680,405.14	231,000.10	6,911,405.24	21,827.53	6,889,577.71
69,020.41	9,550.00	902,346.71	11,775.36	914,122.07	12,948.35	901,173.72
43,029.07		776,810.64	28,871.63	805,682.27		805,682.27
600,236.47	64,706.16	6,625,818.16	43,980.74	6,669,898.90	398,306.40	6,271,592.50
488,005.92	337.50	3,494,086.20	36,874.17	3,440,780.37	110,572.51	3,330,187.86
\$ 68,946,916.47	\$ 6,407,054.92	\$715,906,589.84	\$ 17,194,001.97	\$733,100,591.81	\$ 18,950,358.19	\$714,141,233.62
\$ 68,307,955.80	\$ 7,058,306.33	\$721,347,013.89	\$ 17,307,732.71	\$738,654,746.60	\$ 18,999,123.12	\$719,655,623.48

TABLE NO. IV—LIABILITIES, DECEMBER

Name of Company.	Net Unpaid Claims	Unearned Premiums (Reserve)	Unpaid Commissions and Expenses
IOWA COMPANIES.			
Dubuque Fire & Marine Insurance Co.....	\$ 84,479.13	\$ 1,155,887.46	\$ 20,000.00
Farmers' Insurance Co.....	11,453.30	602,579.02	4,504.50
Horticultural Insurance Co.....		6,804.68	
Iowa Automobile Mutual Insurance Co.....	1,482.72	23,703.29	518.55
Iowa Manufacturers Insurance Co.....	2,575.00	99,845.11	
Iowa State (Mutual) Insurance Co.....	15,618.85	737,731.04	
Mill Owners Mutual Fire Ins. Co.....	13,340.02	63,391.99	1,923.71
Security Fire Insurance Co.....	14,552.02	404,853.07	2,397.69
Total Iowa Companies.....	\$ 143,501.04	\$ 3,114,795.66	\$ 29,344.45
OTHER THAN IOWA COMPANIES.			
Aachen & Munich Fire Ins. Co.—U. S. B.....	\$ 122,121.03	\$ 1,223,090.54	\$ 7,606.13
Aetna Insurance Co.....	1,672,915.68	11,165,306.81	15,000.00
Agricultural Insurance Co.....	181,984.64	2,052,877.31	17,000.00
Alliance Assurance Co.—U. S. B.....	338,934.91	157,124.34	14,826.09
Alliance Insurance Co.....	316,396.00	827,139.32	9,500.00
American Insurance Co.....	365,454.33	5,469,080.11	10,000.00
American Central Insurance Co.....	251,754.24	1,819,024.51	3,398.63
American Druggists' Fire Insurance Co.....	4,372.93	83,302.77	875.20
Atlas Assurance Co.—U. S. B.....	158,729.37	1,821,714.92	16,073.53
Automobile Insurance Co.....	180,566.96	776,906.71	9,609.63
Balkan National Ins. Co.—U. S. B.....	389,116.00	1,436,130.40	3,000.00
Boston Insurance Co.....	1,334,433.60	2,916,241.68	11,400.00
British America Assurance Co.....	157,211.72	935,724.73	4,500.00
Buffalo German Insurance Co.....	49,776.35	810,075.16	5,000.00
Caledonian Ins. Co.—U. S. B.....	163,283.39	1,466,240.96	2,000.00
Camden Fire Insurance Assn.....	276,685.00	1,860,223.16	11,517.39
Central Manufacturers Mutual Ins. Co.....	73,634.07	415,916.47	29,742.78
Citizens Insurance Co.....	22,517.35	123,451.43	
City of New York Insurance Co.....	78,096.00	664,852.96	2,509.90
Columbia Insurance Co.....	59,399.35	169,250.55	7,000.00
Columbian National Fire Insurance Co.....	57,898.13	341,815.87	2,500.00
Commercial Union Assurance Co.—U. S. B.....	1,273,608.44	6,574,851.77	25,950.61
Commercial Union Fire Insurance Co.....	72,023.00	675,704.07	3,675.43
Commonwealth Insurance Co. of New York.....	256,265.43	1,176,316.38	9,625.16
Concordia Fire Insurance Co.....	108,036.86	1,312,818.13	52,050.18
Connecticut Fire Insurance Co.....	312,627.43	3,978,988.47	12,200.00
Continental Insurance Co.....	594,007.54	10,135,305.46	138,725.23
County Fire Insurance Co.....	26,613.43	347,050.53	1,500.00
Detroit National Fire Insurance Co.....	12,092.59	161,825.32	734.54
Equitable Fire & Marine Insurance Co.....	59,597.81	321,103.51	250.00
Farmers Fire Insurance Co.....	91,100.99	505,632.53	209.27
Federal Insurance Co.....	1,274,184.15	692,789.54	62,487.06
Fidelity-Phenix Fire Insurance Co.....	568,499.57	8,342,584.93	58,648.13
Fire Association of Philadelphia.....	547,197.96	6,146,873.11	29,572.54
Fire Reassurance Co.—U. S. B.....	236,512.00	1,158,774.62	
Fireman's Fund Insurance Co.....	1,476,022.78	6,155,238.71	198,500.00
Firemen's Insurance Co.....	418,911.21	3,534,585.27	22,460.09
First Bulgarian Ins. Co.—U. S. B.....	326,816.00	1,339,030.70	7,181.00
First Russian Insurance Co.—U. S. B.....	200,428.00	1,012,476.50	6,840.31
Franklin Fire Insurance Co.....	140,880.00	970,362.63	2,000.00

31, 1916, FIRE INSURANCE COMPANIES.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities
	\$ 35,000.00		\$ 200,000.00	\$ 513,924.95	\$ 2,009,291.54
	8,500.00		200,000.00	122,372.73	949,409.55
			100,000.00	31,120.76	137,925.44
	500.49			2,459.95	28,605.06
	598.17		100,000.00	14,864.53	217,882.81
	9,338.09			67,424.16	850,112.14
	3,541.12	\$ 143,360.85	100,000.00	302,562.64	628,220.33
	8,009.76		200,000.00	63,070.51	692,889.05
	\$ 65,587.63	\$ 143,360.85	\$ 900,000.00	\$ 1,117,800.23	\$ 5,514,389.86
	23,500.00			\$ 1,478,743.40	\$ 2,850,061.10
	350,000.00		\$ 5,000,000.00	8,503,324.53	26,706,547.02
	45,000.00	\$ 250,000.00	500,000.00	1,939,141.06	5,036,003.01
	12,000.00		200,000.00	376,406.17	1,099,291.51
	30,000.00	417,803.32	750,000.00	750,000.00	3,100,838.64
\$ 90,114.00	70,000.00	329,147.27	1,000,000.00	3,951,427.46	11,285,223.17
920.98	35,000.00		1,000,000.00	1,032,735.57	4,142,833.99
	4,000.00		200,000.00	187,767.26	480,318.16
	35,000.00			1,239,137.13	3,270,654.95
20,000.00	52,894.51		1,000,000.00	708,854.38	2,748,832.19
	2,000.00		200,000.00	606,765.79	2,037,012.19
120,000.00	69,500.00	50,615.42	1,000,000.00	2,682,287.80	8,184,478.50
	14,878.73		200,000.00	621,964.59	1,934,279.77
	15,000.00	80,000.00	400,000.00	2,007,717.98	3,367,572.49
	25,000.00	10,000.00		685,758.64	2,352,282.99
			200,000.00	606,765.79	2,037,012.19
419.90	25,000.00	53.75	800,000.00	892,420.46	3,865,719.60
	9,800.00			472,040.41	1,001,133.73
	2,500.00	62,882.44	200,000.00	304,093.57	715,444.79
	12,500.00		583,200.00	300,817.54	1,641,966.50
	9,000.00		400,000.00	632,588.19	1,277,438.00
	5,000.00		963,675.00	272,285.45	1,643,174.45
	172,582.47			2,838,368.35	10,885,361.64
	13,603.99		200,000.00	362,042.25	1,327,048.74
	35,000.00		500,000.00	1,360,982.77	3,338,189.74
	30,000.00	69,484.36	600,000.00	415,168.55	2,587,558.08
	110,000.00		1,000,000.00	1,836,063.94	7,249,879.84
	243,000.00	100,000.00	10,000,000.00	12,282,830.24	34,093,874.47
	6,500.00	184.37	400,000.00	203,536.48	985,384.81
	2,500.00		389,350.00	72,494.83	638,697.28
	3,500.00	1,169.23	500,000.00	471,030.87	1,356,651.42
	6,000.00			514,025.50	1,116,968.29
	120,000.00		1,000,000.00	1,303,940.87	4,523,401.62
	184,000.00	300,000.00	2,500,000.00	7,015,624.99	19,219,357.62
	55,000.00		750,000.00	2,518,204.43	10,046,848.04
	2,500.00	6,000.00	200,000.00	251,855.49	1,855,042.11
	175,000.00	210,000.00	1,500,000.00	3,628,688.62	13,343,450.11
	31,500.00	292.35	1,250,000.00	2,449,794.93	7,707,543.85
	3,200.00		200,000.00	283,076.92	2,159,304.22
	25,803.79		200,000.00	410,442.25	1,855,990.85
	5,000.00	290,821.20	500,000.00	482,052.88	2,891,125.71

TABLE NO. IV

Name of Company.	Net Unpaid Claims	Unearned Premiums (Reserve)	Unpaid Commissions and Expenses
Frankona Reinsurance Co.—U. S. B.	144,913.37	816,593.63	125.00
General Fire Assurance Co.—U. S. B.	87,238.01	454,041.39	7,746.53
German Alliance Insurance Co.	116,116.70	502,651.02	
German American Insurance Co.	998,399.62	9,753,444.78	25,494.69
Germania Fire Insurance Co.	324,019.31	3,808,301.70	20,264.59
Girard Fire & Marine Insurance Co.	45,367.84	1,137,695.32	
Glens Falls Insurance Co.	420,062.00	2,864,909.15	
Globe & Rutgers Fire Insurance Co.	1,324,075.00	4,885,508.16	100,359.55
Granite State Fire Insurance Co.	76,907.92	724,343.69	4,439.91
Hamburg Assurance Co.—U. S. B.	645,786.19	3,278,257.19	12,575.77
Hamburg-Bremen Fire Insurance Co.	136,400.00	1,123,845.30	10,750.00
Hanover Fire Insurance Co.	299,743.27	2,635,413.24	6,633.14
Hartford Fire Insurance Co.	1,997,763.30	17,173,359.87	55,000.00
Henry Clay Fire Insurance Co.	26,048.43	179,766.17	
Homes Insurance Co.	2,308,972.66	16,179,042.00	150,000.00
Imperial Assurance Co.	43,212.00	402,551.13	3,000.00
Indemnity Mutual Marine Ins. Co.—U. S. B.	195,516.16	141,539.12	
Indiana Lumbermen's Mutual Ins. Assn.	24,820.25	250,421.81	
Insurance Company of North America.	3,082,643.00	9,403,025.16	160,000.00
Insurance Company of the State of Penna.	588,852.07	2,628,030.61	2,160.88
International Insurance Co.	25,806.74		1,250.00
International Reassurance Co.—U. S. B.	159,389.35	658,891.38	7,439.90
Jakor Insurance Co.—U. S. B.	516,436.02	2,516,717.78	24,886.11
Liverpool & London & Globe Ins. Co.	47,130.00	386,591.26	17,000.00
Liverpool & London & Globe Ins. Co.—U.S.B.	1,260,042.71	8,771,437.93	98,742.34
London Assurance Corporation—U. S. B.	926,286.52	2,298,076.39	36,559.01
London & Lancashire Fire Ins. Co.—U. S. B.	236,788.08	2,847,529.58	10,932.72
Lumber Mutual Fire Insurance Co.	18,228.38	278,431.24	158.04
Mannheim Insurance Co.—U. S. B.	673,590.54	576,579.49	3,970.48
Maryland Motor Car Insurance Co.	20,686.15	113,406.40	520.59
Mechanics Insurance Co.	38,691.18	808,623.13	2,491.07
Mechanics' & Traders' Insurance Co.	94,472.86	582,366.11	3,000.00
Mercantile Insurance Co. of America.	221,289.14	873,148.90	8,951.42
Merchants Fire Assurance Corp. of N. Y.	127,695.00	573,538.36	
Milwaukee Mechanics' Insurance Co.	163,574.32	2,341,711.59	25,000.00
Minneapolis Fire & Marine Insurance Co.	68,932.57	395,552.71	2,480.21
Moscow Fire Insurance Co.—U. S. B.	312,118.00	1,394,041.72	3,177.28
National Bea Franklin Fire Ins. Co.	196,813.13	1,821,838.35	1,291.20
National Fire Insurance Co.	1,209,112.31	9,827,942.70	50,000.00
Nationale Fire Insurance Co.—U. S. B.	35,773.28	277,151.20	29,997.80
National Union Fire Insurance Co.	221,003.55	2,362,164.24	7,742.90
Netherlands Fire & Life Ins. Co.—U. S. B.	53,640.53	486,437.22	481.75
Newark Fire Insurance Co.	201,836.08	1,131,090.65	3,049.59
New Brunswick Fire Insurance Co.	89,333.50	781,579.83	6,000.00
New Hampshire Fire Insurance Co.	321,335.09	2,846,722.14	35,000.00
New Jersey Fire Insurance Co.	112,989.64	565,969.71	10,000.00
Niagara Fire Insurance Co.	420,230.91	3,734,858.17	73,500.00
Nord Deutsche Insurance Co.—U. S. B.	445,233.07	890,919.34	1,700.00
Norske Lloyd Insurance Co.—U. S. B.	56,226.42	268,792.81	4,322.81
Northern Assurance Co.—U. S. B.	389,993.71	3,102,342.89	22,310.02
Northern Insurance Co. of Moscow—U. S. B.	84,155.05	546,293.59	10,000.00
North British & Mercantile Ins. Co.—U.S.B.	795,409.16	4,942,961.36	31,739.65
North River Insurance Co.	334,587.18	1,814,551.66	2,000.00
Northwestern Fire & Marine Ins. Co.	6,680.48	41,590.71	3,346.07
Northwestern National Insurance Co.	280,094.76	4,043,954.05	31,682.81

—Continued.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities
1,000.00	3,875.00	200,000.00	114,450.59	1,280,957.59	
10,000.00	13,471.25	451,136.61	1,023,633.70		
10,000.00	400,000.00	1,069,599.22	2,098,366.94		
165,000.00	11,806.55	2,060,000.00	10,759,422.29	23,713,477.94	
70,000.00		1,000,000.00	3,331,218.62	8,553,704.22	
7,500.00	65.00	500,000.00	639,760.40	2,330,388.56	
30,000.00	45,000.00	181,954.61	500,000.00	6,413,771.65	
60,000.00	670,000.00	700,000.00	6,250,190.55	13,790,133.26	
10,000.00		200,000.00	319,504.97	1,335,196.49	
7,500.00		200,000.00	609,078.66	4,813,197.81	
27,500.00		200,000.00	403,855.23	1,902,350.53	
25,000.00	45,000.00	3,318.00	1,000,000.00	4,921,188.55	
250,000.00	720,000.00	2,000,000.00	7,682,226.14	29,878,349.31	
6,600.00	15,967.03	450,000.00	123,231.64	801,613.87	
250,000.00	2,507,751.76	6,000,000.00	12,868,113.13	40,263,879.55	
10,500.00		200,000.00	300,267.36	959,530.49	
20,000.00		300,000.00	161,100.65	818,155.93	
8,582.47			428,440.20	712,264.73	
275,000.00	1,871,828.66	4,000,000.00	5,000,000.00	23,792,496.82	
1,815.67	35,000.00	382.50	1,000,000.00	4,658,595.39	
750.00		200,000.00	72,719.42	300,526.16	
1,500.00		200,000.00	245,444.99	1,272,656.65	
10,000.00		200,000.00	498,622.42	3,706,162.35	
7,984.40		400,000.00	425,490.27	1,284,695.93	
201,324.85	35,105.73		5,460,745.59	15,827,439.35	
98,821.93	229.79		1,612,578.31	4,972,551.05	
63,583.51	65.00		2,227,927.20	5,386,826.09	
7,126.69	200,065.00		578,929.41	1,082,038.67	
55,000.00		200,000.00	1,132,125.42	2,641,265.91	
4,657.87		300,000.00	59,640.58	498,920.59	
8,500.00	30.00	250,000.00	404,579.81	1,512,814.99	
17,000.00		300,000.00	611,190.72	1,608,029.69	
30,150.00		1,000,000.00	1,108,434.68	3,241,974.14	
	100,000.00	400,000.00	628,507.27	1,827,740.63	
75,000.00	35,728.64	1,000,000.00	1,018,796.37	4,659,805.92	
14,227.00		200,000.00	61,901.69	743,094.18	
40,486.05		200,000.00	447,286.16	2,387,709.21	
25,000.00		1,000,000.00	572,562.25	3,617,839.93	
225,000.00	325,519.43	2,000,000.00	3,934,743.65	17,572,309.09	
5,250.00	7,840.40		513,246.31	868,759.09	
75,000.00	10,000.00	1,000,000.00	756,262.16	4,432,172.85	
9,500.00		200,000.00	377,075.81	1,127,135.11	
17,500.00		500,000.00	407,769.67	2,270,309.09	
42.97	7,500.00	500,000.00	327,411.11	1,711,867.41	
67,500.00	80,000.00	1,350,000.00	2,100,428.41	6,969,872.54	
10,000.00		1,000,000.00	302,343.61	2,001,302.96	
90,000.00	25,945.58	1,000,000.00	3,031,778.31	8,375,472.97	
64,670.13	5,000.00	400,000.00	811,738.35	2,619,260.89	
2,500.00		200,000.00	269,656.33	801,408.37	
81,869.18		200,000.00	2,884,081.55	6,680,597.35	
5,000.00			537,046.82	1,182,465.46	
101,757.47		3,611,051.07	9,482,918.71		
201.25	33,000.00	600,000.00	1,155,138.75	3,939,478.84	
30,407.15	442,781.50	400,000.00	229,915.50	1,154,721.41	
75,000.00	115,000.00	1,000,000.00	2,061,574.23	7,607,305.85	

TABLE NO. IV

Name of Company.	Net Unpaid Claims	Unearned Premiums (Reserve)	Unpaid Commissions and Expenses
Norwich Union Fire Ins. Society—U. S. B.	196,347.99	1,853,373.93	17,526.65
Ohio Farmers Insurance Co.	138,686.01	2,367,768.16	27,164.18
Old Colony Insurance Co.	247,610.55	607,991.75	6,943.81
Orient Insurance Co.	191,133.91	1,759,446.64	3,660.00
Palatine Insurance Co.—U. S. B.	213,207.00	1,963,866.08	9,550.56
Paternelle Fire Insurance Co.—U. S. B.	94,484.82	694,342.30	7,250.00
Pennsylvania Fire Insurance Co.	573,498.35	4,766,990.29	15,000.00
Pennsylvania Lumbermen's Mutual.	20,506.15	267,297.39	2,506.59
People's National Fire Insurance Co.	67,966.42	486,213.90	1,524.87
Phenix Insurance Co.—U. S. B.	35,773.28	277,151.20	29,997.80
Phoenix Assurance Co.—U. S. B.	313,774.79	2,447,545.36	12,473.06
Phoenix Insurance Co.	490,165.68	5,996,729.90	56,000.00
Providence Washington Insurance Co.	960,485.17	2,732,190.58	15,000.00
Prussian National Insurance Co.—U. S. B.	161,370.08	1,393,952.88	2,696.52
Queen Insurance Co. of America.	803,965.81	4,960,301.86	32,352.74
Reliance Insurance Co.	87,252.80	832,424.33	14,115.51
Retail Lumbermen's Insurance Assn.	4,142.98	131,531.91	.....
Rhode Island Insurance Co.	84,137.55	767,441.45	84,405.95
Richmond Insurance Company of New York.	69,386.28	274,784.65	100.00
Rossia Insurance Co.—U. S. B.	1,951,322.00	4,307,731.50	.....
Royal Insurance Co.—U. S. B.	1,247,586.90	8,968,359.19	56,417.49
Royal Exchange Assurance Co.—U. S. B.	413,029.00	1,740,551.94	10,950.28
Russian Reinsurance Co.—U. S. B.	260,881.00	1,109,184.41	1,784.92
Safeguard Insurance Co. of New York.	9,591.55	114,634.33	915.19
St. Paul Fire & Marine Ins. Co.	1,328,636.46	5,864,445.59	40,088.35
Salamandra Ins. Co.—U. S. B.	517,961.37	2,516,717.78	25,000.00
Scottish Union & National Ins. Co.—U. S. B.	336,689.00	2,657,291.21	12,000.00
Second Russian Ins. Co.—U. S. B.	195,195.02	915,170.10	3,175.00
Security Insurance Co.	241,690.10	2,361,508.40	1,494.00
Skandia Insurance Co.—U. S. B.	157,348.68	712,307.37	1,560.00
Skandinavia Reinsurance Co.	.....	.....	2,000.00
South German Reinsurance Co.—U. S. B.	123,961.93	653,957.24	7,060.00
Springfield Fire & Marine Ins. Co.	662,869.77	6,159,662.74	25,000.00
Standard Fire Insurance Co.	57,455.25	560,603.08	1,905.23
Sun Insurance Office—U. S. B.	318,300.46	2,809,412.79	9,178.97
Svea Fire & Life Insurance Co.—U. S. B.	97,944.77	974,927.12	5,000.00
Swiss National Insurance Co.—U. S. B.	344,410.00	1,403,166.07	8,962.47
Swiss Reinsurance Co.—U. S. B.	135,294.36	804,642.01	10,150.00
Tokio Marine Insurance Co.—U. S. B.	257,584.00	116,662.02	.....
Twin City Fire Insurance Co.	15,848.12	175,022.86	512.10
Union Assurance Society, Ltd.—U. S. B.	65,123.00	594,433.63	3,163.55
Union Fire Insurance Co.—U. S. B.	58,955.27	412,311.72	48,105.97
Union Marine Insurance Co., Ltd.—U. S. B.	570,956.94	195,843.37	15,000.00
Union & Phenix Espanol Ins. Co.—U. S. B.	205,360.81	921,707.31	13,000.00
United States Fire Insurance Co.	500,496.00	3,277,171.82	5,000.00
Urbaine Fire Insurance Co.—U. S. B.	75,719.47	370,225.40	6,166.34
Warsaw Fire Insurance Co.—U. S. B.	72,137.31	303,286.47	10,000.00
Westchester Fire Insurance Co.	456,869.41	3,826,802.45	20,000.00
Western Assurance Co.	511,205.14	1,326,649.03	4,250.52
Total Other Than Iowa Companies	\$ 53,246,481.79	\$324,850,518.16	\$ 2,630,629.44
Total All Fire Companies	\$ 53,389,982.83	\$327,965,313.82	\$ 2,659,973.89

Continued.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities
.....	49,400.00	.....	.....	1,414,655.75	3,581,304.32
.....	37,636.40	125,000.00	.....	1,293,741.32	3,989,996.07
.....	6,410.00	10.00	400,000.00	443,990.41	1,712,956.52
.....	38,724.02	.....	1,000,000.00	1,037,181.64	4,030,146.21
.....	41,269.88	.....	.....	1,000,957.63	3,228,551.15
.....	1,750.00	.....	.....	395,380.55	1,193,207.67
.....	70,000.00	.....	750,000.00	2,358,909.25	8,534,397.89
.....	6,395.03	96.25	.....	595,521.33	892,122.70
.....	4,000.00	175,000.00	1,000,000.00	213,888.19	1,948,593.38
.....	5,250.00	1,220.42	.....	426,955.82	776,348.52
.....	56,500.00	.....	.....	1,807,254.63	4,637,547.84
.....	205,000.00	.....	3,600,000.00	6,756,084.79	16,503,963.37
.....	60,000.00	.....	1,000,000.00	1,528,840.99	6,296,518.74
.....	26,000.00	.....	200,000.00	1,002,027.37	2,786,046.85
.....	151,131.11	26,546.88	1,000,000.00	5,176,149.57	12,149,847.97
.....	7,990.00	.....	400,000.00	205,812.35	1,547,594.99
.....	2,500.00	.....	.....	399,788.30	537,963.10
.....	18,000.00	.....	400,000.00	400,125.17	1,754,109.52
.....	4,000.00	.....	.....	421,162.79	769,433.72
.....	7,000.00	30,000.00	200,000.00	1,393,659.48	7,880,713.07
.....	290,269.40	1,018.50	662,000.00	3,538,180.10	14,763,831.58
.....	59,011.73	162.70	400,000.00	948,075.23	3,571,783.86
.....	25,767.40	.....	200,000.00	511,856.47	2,109,474.20
.....	3,235.27	.....	200,000.00	306,973.23	635,349.57
.....	150,346.00	10,042.04	1,000,000.00	3,895,959.41	12,288,617.25
.....	7,500.00	.....	.....	694,572.95	3,761,772.13
.....	50,000.00	109,233.11	200,000.00	3,600,959.43	6,966,172.75
.....	2,500.00	.....	.....	399,406.70	1,515,446.82
.....	45,000.00	.....	1,000,000.00	836,745.16	4,486,447.06
.....	16,932.98	.....	330,000.00	309,671.04	1,527,740.07
.....	.....	.....	400,000.00	357,819.90	759,819.90
.....	3,000.00	.....	200,000.00	527,561.97	1,515,541.14
.....	100,000.00	.....	2,500,000.00	2,514,452.80	11,961,976.11
.....	15,000.00	.....	750,000.00	139,163.97	1,524,128.45
.....	57,650.43	200.00	.....	1,806,896.79	5,091,639.44
.....	23,200.00	.....	200,000.00	524,159.68	1,825,231.57
.....	5,000.00	.....	200,000.00	478,854.11	2,440,332.65
.....	3,500.00	.....	.....	609,933.43	1,563,519.80
.....	25,000.00	.....	300,000.00	262,916.82	962,162.64
.....	9,752.82	.....	500,000.00	72,425.24	773,569.94
.....	12,521.26	.....	.....	1,039,738.00	1,714,979.33
.....	9,400.00	.....	.....	613,690.31	1,142,463.47
.....	25,000.00	.....	200,000.00	267,575.92	1,274,376.23
.....	8,000.00	.....	.....	483,204.45	1,631,272.57
.....	55,000.00	.....	1,400,000.00	1,643,904.75	6,889,577.71
.....	6,200.00	14,259.74	.....	428,602.77	991,173.72
.....	3,000.00	.....	.....	417,258.49	805,682.27
.....	75,000.00	351.41	500,000.00	1,392,267.23	6,271,290.50
.....	33,837.15	.....	400,000.00	1,054,240.02	3,330,187.86
.....	\$ 1,418,418.01	\$ 6,871,092.78	\$ 10,027,799.72	\$ 94,028,225.00	\$221,068,068.72
.....	\$ 1,418,418.01	\$ 6,936,680.41	\$ 10,171,160.57	\$ 94,928,225.00	\$222,185,868.95

TABLE NO. V—Continued.

TABLE NO. V—IOWA BUSINESS, DECEMBER 31, 1916, FIRE INSURANCE COMPANIES.

Name of Company.	Amount of Risks Written	Premiums Received	Losses Paid	Losses Incurred
IOWA COMPANIES.				
Dubuque Fire & Marine Ins. Co.....	\$ 8,971,325.00	\$ 92,332.83	\$ 28,194.35	\$ 25,954.33
Farmers' Insurance Co.....	48,034,026.00	473,832.26	226,879.53	222,463.97
Horticultural Insurance Co.....	2,104,255.38	63,127.66	5,840.98	5,840.98
Iowa Automobile Mutual Ins. Co.....	14,461,581.00	75,917.80	11,042.38	11,231.10
Iowa Manufacturers' Insurance Co.....	12,870,999.06	141,243.20	66,315.97	67,910.97
Iowa State (Mutual) Ins. Co.....	27,073,514.25	319,282.70	122,012.50	110,062.82
MHI Owners Mutual Fire Ins. Co.....	1,633,680.00	21,421.82	7,541.17	7,557.17
Security Fire Insurance Co.....	18,761,325.00	274,505.69	94,135.96	91,072.04
Total Iowa Companies.....	\$ 133,910,705.69	\$ 1,461,663.96	\$ 562,062.84	\$ 542,093.39
OTHER THAN IOWA COMPANIES.				
Aachen & Munich Fire Ins. Co.—U.S.B.	\$ 2,930,661.00	\$ 29,345.75	\$ 20,324.49	\$ 20,524.74
Aetna Insurance Co.....	19,775,910.00	195,156.30	115,234.70	124,832.19
Agricultural Insurance Co.....	3,090,000.00	31,579.62	28,155.11	23,484.00
Alliance Assurance Co.—U. S. B.....	52,700.00	1,125.59	108.00	108.00
Alliance Insurance Co.....	497,934.00	4,614.68	949.63	255.21
American Insurance Co.....	23,551,511.00	246,416.01	123,054.20	124,183.15
American Central Insurance Co.....	6,480,166.00	55,681.45	34,915.65	29,106.35
American Druggists' Fire Ins. Co.....	331,050.00	4,183.04		
Atlas Assurance Co.—U. S. B.....	2,666,308.00	35,555.68	15,546.42	17,403.52
Automobile Insurance Co.....	2,502,222.00	30,152.14	6,909.83	8,018.80
Balkan National Ins. Co.—U. S. B.....	3,479,612.50	35,186.94	45,749.27	49,466.27
Boston Insurance Co.....	3,593,961.00	33,351.44	25,204.48	21,920.88
British America Assurance Co.....	1,540,954.00	14,287.43	7,538.12	9,282.42
Buffalo German Ins. Co.....	2,283,564.00	29,500.74	20,479.02	20,285.58
Caledonian Ins. Co.—U. S. B.....	753,322.00	8,988.33	5,954.83	7,625.90
Camden Fire Insurance Assn.....	986,687.00	11,238.64	24,940.69	25,460.69
Central Manufacturers Mut. Ins. Co.....	279,788.00	3,729.65	5,808.19	5,795.95
Citizens Insurance Co.....	1,378,631.00	13,706.32	8,858.09	9,248.97
City of New York Ins. Co.....	1,508,612.00	16,609.48	9,301.71	5,031.71
Columbia Insurance Co.....	142,248.00	2,208.26	2,219.54	1,806.13
Columbian National Insurance Co.....	754,513.00	8,398.94	15,134.75	14,825.63
Commercial Union Assur. Co.—U. S. B.....	9,161,640.00	63,464.28	40,406.83	43,463.99
Commercial Union Fire Ins. Co.....	676,618.00	7,631.78	8,371.98	7,924.77
Commonwealth Ins. Co. of New York.....	4,591,847.00	48,967.66	39,024.57	31,491.96
Concordia Fire Insurance Co.....	5,564,301.00	60,257.46	62,953.69	65,543.71
Connecticut Fire Ins. Co.....	9,142,454.00	85,104.00	43,751.39	47,774.92
Continental Insurance Co.....	29,044,636.00	283,174.94	164,552.90	165,436.36
County Fire Insurance Co.....	420,662.00	3,776.80	2,260.03	2,141.00
Detroit National Fire Ins. Co.....	380,677.00	4,136.58	2,084.00	2,099.00
Equitable Fire & Marine Ins. Co.....	2,477,407.00	25,609.48	15,437.43	14,258.92
Farmers Fire Insurance Co.....	2,116,214.00	25,743.58	20,039.92	24,215.42
Federal Insurance Co.....	3,062,639.00	8,637.24	249.51	249.51
Fidelity-Phenix Fire Ins. Co.....	12,682,385.00	146,400.94	57,365.29	52,391.11
Fire Association of Philadelphia.....	6,688,354.00	72,416.20	37,232.56	35,433.50
Fire Reassurance Co.—U. S. B.....	1,038,492.00	17,165.03	11,803.69	9,122.69

Name of Company.	Amount of Risks Written	Premiums Received	Losses Paid	Losses Incurred
Fireman's Fund Insurance Co.....	67,129,963.00	650,899.02	350,016.64	340,595.26
Firemen's Insurance Co.....	5,231,033.00	59,710.96	49,393.10	46,928.61
First Bulgarian Ins. Co.—U. S. B.....	1,469,396.00	21,961.79	15,226.09	15,310.09
First Russian Ins. Co.—U. S. B.....	780,227.00	8,843.25	1,939.16	3,471.16
Franklin Fire Insurance Co.....	2,846,635.00	41,761.71	25,670.11	31,219.88
Frankona Reinsurance Co.—U. S. B.....	3,269,226.00	36,218.45	17,227.46	16,321.30
General Fire Assur. Co.—U. S. B.....	1,132,507.00	12,177.92	5,190.17	4,928.20
German Alliance Ins. Co.....	5,265,208.00	52,138.59	19,150.18	19,571.18
German American Insurance Co.....	46,732,971.00	406,243.08	252,768.69	257,381.69
Germania Fire Insurance Co.....	6,157,914.00	64,454.47	37,998.78	35,318.73
Girard Fire & Marine Ins. Co.....	1,250,452.00	13,670.72	592.85	597.85
Glens Falls Insurance Co.....	3,685,683.00	37,959.05	61,612.36	57,932.50
Globe & Rutgers Fire Ins. Co.....	5,878,855.00	65,128.03	28,668.05	24,968.68
Granite State Fire Ins. Co.....	140,730.00	1,417.39	1,117.07	1,117.07
Hamburg Assurance Co.—U. S. B.....	7,409,817.00	76,413.15	39,735.80	38,111.09
Hamburg-Bremen Fire Ins. Co.—U.S.B.	3,670,306.00	42,181.70	30,866.41	35,051.41
Hanover Fire Insurance Co.....	11,332,464.00	123,025.01	44,457.25	45,905.17
Hartford Fire Insurance Co.....	42,494,813.00	408,682.80	169,785.01	183,375.61
Henry Clay Fire Insurance Co.....				
Home Insurance Co.....	38,719,449.00	370,396.39	170,453.31	169,094.78
Imperial Assurance Co.....	1,799,487.00	17,328.85	12,272.83	6,116.83
Indemnity Mut. Mar. Ins. Co.—U. S. B.....	62,250.00	841.72		
Indiana Lumbermen's Mutual Ins. Assn.	11,500.00	141.95		
Insurance Company of North America.....	16,356,277.00	143,161.46	75,702.82	93,018.52
Insurance Co. of the State of Penna.....	7,599,363.00	82,207.33	61,196.27	58,543.32
International Insurance Co.....	248,824.00	2,734.62	59.74	15.26
International Reassurance Co.—U.S.B.	1,483,469.00	15,324.23	6,865.85	5,795.78
Jakor Insurance Co.—U. S. B.....	8,611,999.00	89,559.92	30,792.16	30,073.06
Liverpool & London & Globe Ins. Co.....	1,852,171.00	17,650.50	4,922.75	5,722.85
Liverpl & Lon. & Globe Ins. Co.—U.S.B.	22,401,653.00	172,560.16	48,531.81	66,870.81
London Assurance Corporation—U.S.B.	2,919,472.00	32,932.81	15,037.35	15,607.35
London & Lancashire F. I. Co.—U.S.B.	6,757,767.00	51,722.56	43,163.67	45,650.98
Lumber Mutual Insurance Co.....	32,250.00	641.04	4,164.86	4,414.86
Mannheim Insurance Co.—U. S. B.....	193,230.00	3,258.23		
Maryland Motor Car Insurance Co.....				
Mechanics Insurance Co.....	1,801,338.00	14,198.96	7,173.36	8,512.79
Mechanics' & Traders' Insurance Co.....	1,135,957.00	10,754.00	493.75	1,199.25
Mercantile Ins. Co. of America.....	2,881,157.00	28,886.87	9,739.17	10,362.56
Merchants' Fire Assur. Corp. of N. Y.	1,189,680.00	13,411.67	6,982.67	7,994.67
Milwaukee Mechanics' Insurance Co.....	8,011,277.00	112,710.84	57,522.42	50,046.88
Minneapolis Fire & Marine Ins. Co.....	1,429,986.00	18,438.99	8,967.27	8,561.25
Moscow Fire Ins. Co.—U. S. B.....	1,882,955.00	15,603.70	3,044.67	3,490.67
National Ben Franklin Fire Ins. Co.....	3,387,535.00	36,880.64	30,261.71	40,764.90
National Fire Insurance Co.....	37,926,499.00	368,676.51	156,899.98	163,474.18
Nationale Fire Ins. Co.—U. S. B.....	542,199.00	4,080.20	3,109.05	109.05
National Union Fire Ins. Co.....	4,978,963.00	52,599.39	31,414.84	33,615.70
Netherlands Fire & Life Ins. Co.—U.S.B.	1,477,215.00	19,286.39	10,480.65	16,989.78
Newark Fire Insurance Co.....	1,015,717.00	11,765.27	20,526.07	15,016.37
New Brunswick Fire Insurance Co.....	690,797.00	5,953.71	2,950.88	3,484.25
New Hampshire Fire Insurance Co.....	4,999,356.00	52,969.42	22,863.23	18,580.15
New Jersey Fire Insurance Co.....	457,044.00	5,388.19	470.77	1,041.82
Niagra Fire Insurance Co.....	4,660,523.00	41,544.39	13,981.35	13,526.82
Nord Deutsche Ins. Co.—U. S. B.....	1,008,410.00	11,662.69	12,837.29	11,484.90
Norske Lloyd Ins. Co.—U. S. B.....	380,476.00	3,148.41	7.25	108.25
Northern Assurance Co.—U. S. B.....	4,389,229.00	43,314.48	35,615.94	41,008.27

TABLE NO. V—Continued.

Name of Company.	Amount of Risks Written	Premiums Received	Losses Paid	Losses Incurred
Northern Ins. Co. of Moscow—U. S. B.	1,151,874.00	12,216.99	14,806.47	17,701.17
No. British & Merc. Ins. Co.—U. S. B.	14,380,513.00	135,051.49	61,242.00	61,085.09
North River Insurance Co.	1,881,273.00	21,804.85	11,496.94	11,169.94
Northwestern Fire & Marine Ins. Co.	12,287,311.00	132,391.07	49,459.64	47,057.30
Northwestern National Insurance Co.	9,684,084.00	93,323.89	73,306.83	70,868.41
Norwich Union Fire Ins. Soc.—U.S.B.	2,740,363.00	26,564.22	34,599.89	45,201.10
Ohio Farmers Ins. Co.	2,730,072.00	26,919.48	1,237.57	2,441.75
Old Colony Insurance Co.	1,153,936.00	10,358.41	5,411.72	5,069.58
Orient Insurance Co.	5,028,797.00	46,735.90	43,310.00	44,426.77
Palatine Insurance Co.—U. S. B.	3,261,866.00	38,493.60	19,506.96	20,016.48
Paternalle Fire Ins. Co.—U. S. B.	1,462,780.00	18,330.10	4,150.84	2,935.80
Pennsylvania Fire Insurance Co.	8,803,793.00	80,500.85	43,004.50	44,683.15
Pennsylvania Lumbermen's Mutual	32,659.00	583.44	4,164.86	4,164.86
Peoples' National Fire Ins. Co.	488,175.00	5,895.80	4,594.28	3,353.30
Phenix Insurance Co.—U. S. B.	466,334.00	3,558.85	1,177.33	52.23
Phoenix Assurance Co.—U. S. B.	6,359,664.00	53,724.72	27,977.87	15,931.33
Phoenix Insurance Co.	34,050,635.00	339,170.42	182,014.36	159,938.86
Providence Washington Ins. Co.	2,780,629.00	31,621.52	20,672.66	13,960.04
Prussian National Ins. Co.—U. S. B.	5,274,868.00	57,572.99	29,328.61	38,706.49
Queen Ins. Co. of America.	20,028,235.00	100,901.66	44,984.54	45,831.02
Reliance Insurance Co.	1,469,340.00	16,090.03	14,312.00	8,025.29
Retail Lumbermen's Insurance Assn.	6,171,580.00	74,286.91	28,618.21	28,636.41
Rhoda Island Insurance Co.	2,128,121.00	20,548.17	8,943.58	10,193.78
Richmond Ins. Co. of New York	1,124,050.00	10,448.05	4,044.75	4,007.50
Rossia Ins. Co.—U. S. B.	13,283,107.00	138,338.74	84,919.91	77,108.91
Royal Insurance Co.—U. S. B.	23,279,744.00	244,725.70	118,191.03	111,406.61
Royal Exchange Assurance Co.—U.S.B.	3,065,002.00	30,801.77	15,230.79	14,636.94
Russian Reinsurance Co.—U. S. B.	13,453,330.00	14,210.98	7,951.13	5,406.13
Safeguard Ins. Co. of New York	325,325.00	3,115.50	68.41	68.41
St. Paul Fire & Marine Ins. Co.	38,760,962.00	313,563.59	142,281.75	140,150.07
Salamandra Ins. Co.—U. S. B.	10,355,609.00	105,664.48	29,913.71	29,180.91
Scottish Union & Nat. Ins. Co.—U. S. B.	4,089,949.00	40,308.89	15,055.33	11,347.33
Second Russian Ins. Co.—U. S. B.	2,008,745.00	20,726.31	11,039.87	9,492.33
Security Insurance Co.	4,196,104.00	46,851.64	33,687.46	24,126.27
Skandia Insurance Co.—U. S. B.	1,422,780.00	18,216.44	6,410.48	3,794.34
Skandinavia Reinsurance Co.				
South German Reinsurance Co.—U.S.B.	977,387.00	11,318.43	17,393.83	18,565.11
Springfield Fire & Marine Ins. Co.	22,109,594.00	212,389.25	94,509.91	85,413.84
Standard Fire Insurance Co.	869,172.00	10,484.59	6,834.58	5,451.04
Sun Insurance Office—U. S. B.	3,995,357.00	41,473.56	17,651.67	19,689.56
Sven Fire & Life Ins. Co.—U. S. B.	1,032,085.00	11,065.65	7,230.93	9,072.50
Swiss National Ins. Co.—U. S. B.	2,577,985.00	39,107.25	25,295.91	25,466.91
Swiss Reinsurance Co.—U. S. B.	2,166,007.00	18,865.33	7,961.22	7,007.17
Tokio Marine Ins. Co.—U. S. B.				
Twin City Fire Insurance Co.	869,643.00	8,642.94	10,721.07	10,861.73
Union Assurance Society, Ltd.—U. S. B.	813,760.00	9,508.46	3,368.18	3,238.18
Union Fire Insurance Co.—U. S. B.	553,545.00	5,351.99	1,935.23	2,856.57
Union Marine Ins. Co.—U. S. B.	180,265.00	2,165.78	1,408.00	1,408.00
Union & Phenix Esp. Ins. Co.—U.S.B.	1,793,728.00	20,132.16	10,138.23	11,329.49
United States Fire Ins. Co.	15,593,462.00	165,839.04	84,275.42	90,748.92
Urbaine Fire Ins. Co.—U. S. B.	694,788.00	5,848.67	1,885.14	1,874.67
Warsaw Fire Ins. Co.—U. S. B.	276,848.00	2,746.89	435.65	705.16
Westchester Fire Ins. Co.	5,269,150.00	60,479.65	49,867.20	47,638.54
Western Assurance Co.	2,303,130.00	21,150.12	8,984.68	10,667.78
Total Other Than Iowa Companies.	\$ 895,927,872.56	\$ 8,639,125.09	\$ 4,628,531.81	\$ 4,620,894.87
Total All Fire Companies.	\$1,029,838,578.25	\$10,100,789.05	\$ 5,190,594.65	\$ 5,162,988.26

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, 1916

DUBUQUE FIRE AND MARINE INSURANCE COMPANY

Located at Bank and Insurance Building, Dubuque, Iowa.

Incorporated July 18, 1883

Commenced Business July 18, 1883

John Ellwanger, President.

N. J. Schrup, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00	
Amount of ledger assets, December 31, of previous year..	\$ 1,794,350.38	
Extended at		\$ 1,794,350.38

INCOME

Gross premiums, fire	\$ 1,418,365.84	
Deduct gross amount paid for reinsurance, fire, \$252,- 633.58; return premiums, fire \$223,325.89.....	475,959.47	
Total premiums (other than perpetuals).....		\$ 942,406.37
Gross interest on mortgage loans.....	\$ 71,105.29	
Gross interest on collateral loans.....	600.00	
Gross interest on bonds and dividends on stocks.....	21,625.39	
Gross interest on deposits, trust companies or banks.....	2,250.10	
Gross rents—including company's occupancy of its own building	574.56	
Total gross interest and rents.....		96,155.34
Gross profit on sale or maturity of ledger assets.....		4,706.25
Total income		\$ 1,043,267.96
Total		\$ 2,837,618.31

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 487,798.05	
Deduct amount received for salvage, fire, \$1,890.24; re- insurance, fire \$100,003.07; discount, fire, \$680.91....	102,574.22	
Net amount paid for losses.....		\$ 385,223.83
Expenses of adjustment, settlement of losses.....	15,384.77	
Commissions or brokerage	240,109.78	
Salaries and expenses of special and general agents....	44,981.25	
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	40,765.00	
Rents—including company's occupancy of its own build- ing	2,884.33	
Advertising, printing and stationery.....	6,865.83	
Postage, telegrams, telephone and express.....	8,534.39	
Legal expenses	160.00	
Furniture and fixtures	3,640.10	
Maps, including corrections	4,414.59	
Underwriters' boards and tariff associations.....	12,052.79	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	11,245.89	
Repairs and expenses on real estate.....	366.37	
Taxes on real estate	102.98	
State taxes on premiums	19,634.38	
Insurance department licenses and fees.....	5,175.05	
All other licenses, fees and taxes.....	8,636.79	
Interest and dividends to stockholders.....	50,000.00	
Gross loss on sale or maturity of ledger assets.....	125.00	
Total disbursements		\$ 860,304.31
Balance		\$ 1,977,314.03

LEDGER ASSETS

Book value of real estate	\$ 7,100.00	
Mortgage loans on real estate	1,198,987.34	
Loans secured by pledge of bonds, stocks or other collateral	10,000.00	
Book value of bonds and stocks (Schedule D)	451,250.00	
Cash in office	1,324.85	
Deposits in trust companies and banks not on interest	731.47	
Deposits in trust companies and banks on interest	122,874.70	
Agents' balances, representing business written subsequent to October 1, last	175,881.35	
Agents' balances, representing business written prior to October 1, last	9,164.32	
Total ledger assets		\$ 1,977,314.03

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 21,422.23	
Interest due and accrued on bonds	3,947.93	
Interest due and accrued on collateral loans	121.67	
Total		25,491.83
Market value of bonds and stocks over book value		15,650.00
Gross assets		\$ 2,018,455.86

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 9,164.32	
Total admitted assets		\$ 2,009,291.54

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 95,557.98	
Gross claims resisted	5,297.50	
Total claims for losses		\$ 100,855.48
Deduct reinsurance	16,376.35	
Net amount of unpaid losses		\$ 84,479.13
Gross unearned premiums as 50 per cent on fire risks running one year or less	1,155,887.46	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000.00	
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	10,000.00	
Total of all liabilities except capital		\$ 1,295,366.59
Cash capital	\$ 200,000.00	
Surplus over all liabilities	513,924.95	
Surplus as regards policyholders		713,924.95
Total		\$ 2,009,291.54

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, 1915	\$211,218,867.00	\$ 2,313,729.72
Written during the year	135,765,574.00	1,418,365.84
Totals	\$346,984,441.00	\$ 3,732,095.56
Expired and terminated	106,587,821.00	1,180,773.85
In force at end of the year	\$240,396,620.00	\$ 2,551,312.71
Deduct amount reinsured	28,752,173.00	357,684.90
Net amount in force	\$211,644,447.00	\$ 2,193,627.81

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	\$ 37,744,894.00	\$ 416,189.03
Two years	2,453,722.00	23,117.73
Three years	105,875,357.00	945,019.91
Four years	1,409,068.00	18,246.20
Five years	64,161,408.00	791,054.04
Net amount in force December 31, 1916	\$211,644,447.00	\$ 2,193,627.81

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year	415,343.53

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 8,971,325.00
Gross premiums on risks written	92,332.83
Losses paid	28,194.35
Losses incurred	25,954.33

FARMERS INSURANCE COMPANY

Located at Nos. 109-111 South Second Street, Cedar Rapids, Iowa.

Incorporated October 1, 1860.

Commenced Business October, 1860.

Ed. H. Smith, President.

C. N. Jenkins, Secretary.

CAPITAL

Capital stock paid in cash	\$200,000.00	
Amount of ledger assets, December 31, of previous year	935,592.74	
Extended at		\$ 935,592.74

INCOME

Gross premiums, fire	\$ 517,612.60	
Deduct gross amount paid for reinsurance, fire, \$61,779.43; return premiums, fire \$48,492.25	110,181.68	
Total premiums (other than perpetuals)		\$ 407,430.92
Gross interest on mortgage loans	\$ 43,561.51	
Gross interest from other sources	4,851.52	
Gross rents—including company's occupancy of its own building	5,158.42	
Total gross interest and rents		53,571.45
From other sources, total		8,726.94
Total income		\$ 469,729.31
Total		\$ 1,405,322.05

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 241,053.12	
Deduct amount received for salvage, fire, \$495.75; reinsurance, fire, \$37,312.08	37,807.83	
Net amount paid for losses		\$ 203,245.29
Expenses of adjustment, settlement of losses	12,028.33	
Commissions or brokerage	113,836.63	
Salaries and expenses of special and general agents	15,873.02	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	49,984.75	
Rents—including company's occupancy of its own buildings	3,000.00	
Advertising, printing and stationery	3,929.42	

Postage, telegrams, telephone and express	3,870.17
Legal expenses	102.62
Furniture and fixtures	1,882.75
Maps, including corrections	466.40
Inspections and surveys	2,774.48
Repairs and expenses on real estate	90.49
Taxes on real estate	1,050.00
State taxes on premiums	3,167.10
Insurance department licenses and fees	1,178.50
Local taxes on capital stock and surplus	4,387.50
United States internal revenue tax	2,391.96
Other investment expenses	805.50
Interest and dividends to stockholders	20,000.00
Other underwriting expenses	3,304.79
Bills receivable, past due, charged to profit and loss	10,602.75
Total disbursements	\$ 458,041.45
Balance	\$ 947,280.60

LEDGER ASSETS

Book value of real estate	\$ 62,000.00
Mortgage loans on real estate	759,820.00
Deposits in trust companies and banks not on interest	36,066.74
Agents' balances, representing business written subsequent to October 1, last	11,124.50
Agents' balances, representing business written prior to October 1, last	5,944.12
Bills receivable taken for fire risks, not matured	72,325.24
Total ledger assets	\$ 947,280.60

NON-LEDGER ASSETS

Interest accrued on mortgages	\$ 8,073.07
Total	8,073.07
Gross assets	\$ 955,353.67

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	5,944.12
Total admitted assets	\$ 949,409.55

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 10,681.30
Gross claims resisted	2,300.00
Total claims for losses	\$ 12,981.30
Deduct reinsurance	1,528.00
Net amount of unpaid losses	\$ 11,453.30
Gross premiums (less reinsurance) at 40 per cent on all unexpired fire risks, \$1,506,447.57	\$ 602,579.02
Total unearned premiums as computed above	602,579.02
Federal, state, county and municipal taxes due or accrued Commissions, brokerage and other charges due or to become due to agents and brokers	8,500.00
.....	4,504.50
Total of all liabilities except capital	\$ 627,030.82
Cash capital	\$200,000.00
Surplus over all liabilities	122,372.73
Surplus as regards policyholders	322,372.73
Total	\$ 949,409.55

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, 1915	\$ 93,815,953.00	\$ 1,682,898.10
Written during the year	31,118,176.00	517,612.60
Totals	\$124,934,129.00	\$ 2,200,510.70
Expired and terminated	28,488,340.00	489,563.60
In force at end of the year	\$ 96,445,789.00	\$ 1,710,947.10
Deduct amount reinsured	11,747,399.00	204,499.53
Net amount in force	\$ 84,698,381.00	\$ 1,506,447.57

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	\$ 4,729,156.00	\$ 66,539.62
Two years	248,934.00	2,185.71
Three years	27,450,727.00	380,403.73
Four years	407,285.00	6,670.46
Five years	51,862,279.00	1,050,648.05
Net amount in force December 31, 1916	\$ 84,698,381.00	\$ 1,506,447.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 10,000.00
Losses incurred during the year, fire, \$210,009.19; tornado, \$12,454.78	\$ 222,463.97

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 28,295,220.00	\$ 19,788,806.00
Gross premiums on risks written	360,203.73	113,628.53
Losses paid	214,025.00	12,952.93
Losses incurred	210,009.19	12,454.78

HORTICULTURAL INSURANCE COMPANY

Located at Suite 600 S. and L. Building, Des Moines, Iowa.

Incorporated March 8, 1916.

Commenced Business April 11, 1916.

W. S. Tidrick, President.

W. F. Ghormley, Secretary.

CAPITAL

Capital stock paid in cash	\$ 100,000.00
Extended at	\$ 100,000.00

INCOME

Gross premiums, hail	\$ 63,127.66
Total premiums (other than perpetuals)	\$ 63,127.66
Gross interest on mortgage loans	\$ 817.92
Total gross interest and rents	817.92
Excess value over cost mortgage loans	26.20
Borrowed money (gross) for operating expenses, repaid from premiums	7,000.00
Total income	\$ 70,971.78
Total	\$ 170,971.78

DISBURSEMENTS

Gross amount paid for losses, hail	\$	5,840.98
Net amount paid for losses	\$	5,840.98
Expenses of adjustment, settlement of losses		464.00
Commissions or brokerage		7,984.98
Salaries and expenses of special and general agents		2,563.54
Salaries, fees, and other charges of officers, directors, trustees, agents and employes		2,500.00
Rents—including company's occupancy of its own building		228.80
Advertising, printing and stationery		869.81
Postage, telegrams, telephone and express		176.64
Insurance department licenses and fees		68.00
All other licenses, fees and taxes		122.90
All other disbursements, including borrowed money repaid, total		7,064.53
Interest on borrowed money		480.43
Total disbursements	\$	27,784.61
Balance	\$	143,207.17

LEDGER ASSETS

Mortgage loans on real estate	\$	101,400.00
Deposits in trust companies and banks not on interest		22,525.44
Deposits in trust companies and banks on interest		14,000.00
Premiums in course of collection		5,281.73
Total ledger assets	\$	143,207.17

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection		5,281.73
Total admitted assets	\$	137,925.44

LIABILITIES

Reinsurance reserve—40 per cent	\$	6,804.68
Total amount of all liabilities except capital	\$	6,804.68
Cash capital	\$	100,000.00
Surplus over all liabilities		31,120.76
Surplus as regards policyholders	\$	131,120.76
Total	\$	137,925.44

Name and address of rating bureau whose rates you have adopted in this state:
Horticultural, Suite 600, S. and L. Building, Des Moines, Iowa.

RISKS AND PREMIUMS

	Hail Risks	Premiums
Written during the year	\$ 2,104,255.38	\$ 63,127.66
Deduct expired and terminated	1,537,195.75	46,115.96
Net amount in force	\$ 567,059.63	\$ 17,011.70

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Hail
Gross risks written	\$ 2,104,255.38
Gross premiums on risks written	63,127.66
Losses paid	5,840.98
Losses incurred	5,840.98

IOWA AUTOMOBILE MUTUAL INSURANCE COMPANY

Located at Security Bank Building, 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	\$	4,331.78
Extended at	\$	4,331.78

INCOME

Gross premiums, fire	\$	75,917.80
Deduct gross amount paid for reinsurance, fire, \$541.58; return premiums, fire, \$14,762.11		15,303.69
Total premiums (other than perpetuals)	\$	60,614.11
Gross interest from other sources .....		.08
From other sources, total		750.00
Total income	\$	61,364.19
Total	\$	65,695.97

DISBURSEMENTS

Gross amount paid for losses, fire	\$	11,106.58
Deduct amount received for salvage, fire		64.20
Net amount paid for losses	\$	11,042.38
Expenses of adjustment, settlement of losses		1,013.51
Commissions or brokerage		9,018.10
Salaries and expenses of special and general agents		2,058.79
Salaries, fees and other charges of officers, directors, trustees, agents and employes		2,843.57
Rents—including company's occupancy of its own buildings		205.80
Advertising, printing and stationery		1,730.07
Postage, telegrams, telephone and express		582.31
Legal expenses		234.50
Furniture and fixtures expense		5.65
State taxes on premiums		149.34
Insurance department licenses and fees		190.50
All other licenses, fees and taxes, federal revenue tax		4.11
All other disbursements, total		6,560.80
Interest on borrowed money		268.57
Agents' balances charged off		125.81
Total disbursements	\$	36,033.81
Balance	\$	29,662.16

LEDGER ASSETS

Cash in office	\$	153.01
Deposits in trust companies and bank not on interest		4,426.72
Deposits in trust companies and banks on interest		4,426.57
Agents' balances, representing business written subsequent to October 1, last		19,623.41
Agents' balances, representing business written prior to October 1, last		559.95
All other ledger assets, total		472.50
Total ledger assets	\$	29,662.16

NON-LEDGER ASSETS

Interest due and accrued on other assets, total	\$	35.20
Gross assets	\$	29,697.45

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	\$ 472.50
Agents' balances, representing business written prior to October 1, last	559.95
Total	1,032.45
Total admitted assets	\$ 28,665.00

LIABILITIES

Gross claims in process of adjustment, or in suspense...	\$ 1,482.72
Gross unearned premiums as 40 per cent on fire risks running one year or less	23,703.29
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	518.55
State, county and municipal taxes dues or accrued.....	500.49
Total of all liabilities except capital.....	\$ 26,205.05
Surplus as regard policyholders	2,459.95
Total	\$ 28,665.00

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	Tractor	Premiums
In force December 31, 1915.....	\$ 1,713,759.00	\$ 24,713.73		
Written during the year.....	4,455,881.00	75,853.40	\$ 5,700.00	\$ 64.40
Totals	\$ 6,169,640.00	\$ 100,567.13	\$ 5,700.00	\$ 64.40
Expired and terminated	2,778,380.00	40,408.95	2,000.00	18.00
In force at end of the year.....	\$ 3,391,260.00	\$ 60,158.17	\$ 3,700.00	\$ 46.40
Deduct amount reinsured	48,604.00	946.35		
Net amount in force	\$ 3,342,656.00	\$ 59,211.82	\$ 3,700.00	\$ 46.40

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	\$ 3,346,356.00	\$ 59,258.22
Net amount in force December 31, 1916.....	\$ 3,346,356.00	\$ 59,258.22

GENERAL INTERROGATORIES

Largest amount written on any one risk not reducing reinsurance	\$ 5,000.00
Losses incurred during the year, fire.....	11,231.10

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 4,461,581.00
Gross premiums on risks written.....	75,917.80
Losses paid	11,042.38
Losses incurred	11,231.10

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.

Herman Miller, Secretary.

CAPITAL

Capital stock paid in cash.....	\$100,000.00
Amount of ledger assets, December 31, of previous year.....	207,194.54
Extended at	\$ 207,194.54

INCOME

Gross premiums, fire	\$ 141,243.20
Deduct gross amount paid for reinsurance, fire, \$22,432.96; return premiums, fire, \$15,109.79	37,542.75
Total premiums (other than perpetuals)	\$ 103,700.45
Gross interest on mortgage loans	6,464.79
Gross interest on deposits, trust companies or banks.....	2,136.15
Gross interest from other sources	223.47
Gross rents—including company's occupancy of its own building	390.00
Total gross interest and rents	9,214.41
From other sources, total	1.50
From agents' balances previously charged off.....	221.54
Total income	\$ 113,137.90
Total	\$ 320,332.44

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 66,315.97
Deduct amount received for reinsurance, fire.....	16,007.34
Net amount paid for losses	\$ 50,308.63
Expenses of adjustment, settlement of losses.....	401.85
Commissions or brokerage	24,690.38
Salaries and expenses of special and general agents.....	7,429.96
Salaries, fees and other charges of officers, directors, trustees, agents and employes	11,906.00
Rents—including company's occupancy of its own buildings	1,670.70
Advertising, printing and stationery	1,832.05
Postage, telegrams, telephone and express	978.17
Legal expenses	28.55
Furniture and fixtures	262.60
Maps, including corrections	28.00
Inspections and surveys	942.10
State taxes on premiums	590.75
Insurance department licenses and fees	251.00
All other licenses, fees and taxes.....	1,969.61
All other disbursements, total	1,108.59
Total disbursements	\$ 104,399.54
Balance	\$ 215,932.90

LEDGER ASSETS

Book value of real estate	\$ 19,000.00
Mortgage loans on real estate	108,800.00
Cash in office	1,932.12
Deposits in trust companies and banks on interest.....	65,731.16
Agents' balances, representing business written subsequent to October 1, last	13,763.60
Bills receivable taken for fire risks	6,692.86
All other ledger assets, total	13.16
Total ledger assets	\$ 215,932.90

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,936.16
Interest due and accrued on other assets.....	13.75
Total	1,949.91
Gross assets	\$ 217,882.81
Total admitted assets	\$ 217,882.81

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	2,575.00
Net amount of unpaid losses	\$	2,575.00
Unearned premiums, \$249,612.78, 40 per cent.....		99,845.11
State, county and municipal taxes due or accrued.....		598.17
Total of all liabilities except capital.....	\$	103,018.28
Cash capital	\$	100,000.00
Surplus over all liabilities		14,864.53
Surplus as regard policyholders		114,864.53
Total	\$	217,882.81

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, 1915.....	\$ 26,364,471.54	\$ 274,230.98
Written during the year	12,870,999.06	141,243.20
Totals	\$ 39,235,470.60	\$ 415,474.18
Expired and terminated	10,624,311.58	122,297.94
In force at end of the year.....	\$ 28,611,159.02	\$ 293,176.24
Deduct amount reinsured	4,155,466.59	43,563.46
Net amount in force	\$ 24,455,692.43	\$ 249,612.78

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	\$ 3,349,279.00	\$ 46,863.23
Two years	42,553.67	313.68
Three years	8,531,503.71	70,248.12
Four years	62,055.16	677.41
Five years	12,470,300.89	131,516.34
Net amount in force December 31, 1916.....	\$ 24,455,692.43	\$ 249,612.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	10,000.00
Losses incurred during the year, fire, \$51,274.95; tornado, \$628.68		51,903.63

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire and Tornado
Gross risks written	\$ 12,870,999.06
Gross premiums on risks written	141,243.20
Losses paid	66,315.97
Losses incurred	67,910.97

IOWA STATE INSURANCE COMPANY (MUTUAL)

Located at No. 200 Main Street, Keokuk, Iowa.

Incorporated January, 1855.

Commenced Business July, 1855.

William Logan, President.

G. C. Tucker, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$	859,034.51
Extended at	\$	859,034.51

INCOME

Gross premiums, fire	\$	690,465.59
Deduct gross amount paid for reinsurance, fire, \$46,971.10; return premiums, fire, \$126,730.50.....		173,701.60
Total premiums (other than perpetuals)	\$	516,763.99
Gross interest on deposits, trust companies or banks.....	\$	9,182.51
Gross interest from other sources, bills receivable.....		149.81
Gross rents—including company's occupancy of its own building		1,000.00
Total gross interest and rents		10,332.32
From agents' balances previously charged off		1,000.05
Total income	\$	528,096.36
Total	\$	1,387,130.87

DISBURSEMENTS

Gross amount paid for losses, fire	\$	342,885.33
Deduct amount received for salvage, fire, \$82.37; reinsurance, fire \$26,384.73		26,467.10
Net amount paid for losses	\$	316,418.23
Expenses of adjustment, settlement of losses.....		10,339.46
Commissions or brokerage		114,019.63
Salaries and expenses of special and general agents.....		16,399.33
Salaries, fees and other charges of officers, directors, trustees, agents and employes		36,420.35
Rents—including company's occupancy of its own buildings		1,000.00
Advertising, printing and stationery		3,920.49
Postage, telegrams, telephone and express		4,460.29
Legal expenses		2,107.26
Furniture and fixtures		683.00
Maps, including corrections		509.17
Inspections and surveys		3,076.39
Repairs and expenses on real estate		195.79
Taxes on real estate		198.24
State taxes on premiums		8,063.50
Insurance department licenses and fees		981.00
All other licenses, fees and taxes		626.18
All other disbursements, total		4,172.61
Total disbursements	\$	523,590.92
Balance	\$	863,539.95

LEDGER ASSETS

Book value of real estate	\$	8,000.00
Cash in office		122.69
Deposits in trust companies and banks on interest.....		300,178.79
Agents' balances, representing business written subsequent to October 1, last		11,349.57
Agents' balances, representing business written prior to October 1, last		1,690.72
Bills receivable taken for fire risks		523,173.67
All other ledger assets, total		19,024.21
Total ledger assets	\$	863,539.95

DEDUCT ASSETS NOT ADMITTED

Automobile	\$	559.15
Furniture, fixtures, safes and maps.....		10,729.33
Agents' balances, representing business written prior to October 1, last		1,690.72
Bills receivable, past due, taken for marine, inland and fire risks		128.60
Cash premiums in course of collections, representing business written prior to October 1, 1916.....		320.01
Total		13,427.81
Total admitted assets	\$	850,112.14

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	6,057.95
Gross claims in process of adjustment, or in suspense....		8,281.19
Gross claims resisted		3,800.00
Total claims for losses	\$	18,139.14
Deduct reinsurance		2,520.29
Net amount of unpaid losses	\$	15,618.85
Total unearned premiums as computed at 40 per cent of premiums in force.....		757,731.04
State, county and municipal taxes due or accrued.....		9,338.09
Total of all liabilities except capital.....	\$	782,687.98
Surplus as regards policyholders		67,424.16
Total	\$	850,112.14

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, 1915.....	\$ 76,431,554.00	\$ 1,844,974.80
Written during the year	31,676,435.00	699,465.59
Totals	\$118,107,989.00	\$ 2,534,540.39
Expired and terminated	27,381,198.00	592,981.11
In force at end of the year	\$ 80,726,791.00	\$ 1,941,559.28
Deduct amount reinsured	6,959,216.00	47,231.67
Net amount in force	\$ 73,767,575.00	\$ 1,894,327.61

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	10,000.00
Losses incurred during the year, fire, \$296,623.42; tornado, \$36,364.08		332,987.50

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 16,699,204.55	\$ 10,374,308.70
Gross premiums on risks written	253,554.18	65,728.52
Losses paid	117,649.84	4,362.66
Losses incurred	105,799.74	4,263.09

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA

Located at Nos. 412-416 Seventh Street, 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.....	\$	510,005.90
Extended at	\$	510,005.90

INCOME

Gross premiums, fire	\$	310,263.83
Deduct gross amount paid for return premiums, fire....		31,310.40
Total premiums (other than perpetuals)	\$	278,953.43
Gross interest on mortgage loans	\$	22,856.66
Gross interest on deposits, trust companies or banks....		1,653.51
Total gross interest and rents		24,510.17
From other sources, total		17,154.87
Total income	\$	320,618.47
Total	\$	830,624.37

DISBURSEMENTS

Gross amount paid for losses, fire	\$	171,540.10
Deduct amount received for salvage, fire, \$3,227.63; discount, fire, \$976.12		4,203.75
Net amount paid for losses	\$	167,336.35
Expenses of adjustment, settlement of losses		1,476.81
Commissions or inspection fees		25,154.17
Salaries and expenses of special and general agents.....		10,428.27
Salaries, fees and other charges of officers, directors, trustees, agents and employes		14,148.84
Rents—including company's occupancy of its own buildings		1,350.00
Advertising, printing and stationery		1,124.83
Postage, telegrams, telephone and express		1,116.53
Legal expenses		360.36
Furniture and fixtures		84.50
Underwriters' boards and tariff associations		200.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		246.10
Inspections and surveys		1,905.11
State taxes on premiums		2,420.82
Insurance department licenses and fees		825.52
All other licenses, fees and taxes.....		472.88
All other disbursements, total		22,849.93
Total disbursements	\$	251,501.11
Balance	\$	579,123.26

LEDGER ASSETS

Mortgage loans on real estate	\$	502,850.00
Cash in office		100.00
Deposits in trust companies and banks on interest.....		52,091.28
Agents' balances, representing business written subsequent to October 1, last		23,419.48
All other ledger assets, total		662.50
Total ledger assets	\$	579,123.26

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$	15,214.33
Interest due and accrued on other assets		128.33
Total		15,342.66
All other non-ledger assets, total		33,754.41
Gross assets	\$	628,220.33
Total admitted assets	\$	628,220.33

LIABILITIES

Gross claims in process of adjustment, or in suspense...	\$	13,340.02
Gross unearned premiums as 40 per cent on fire risks runnings one year or less		63,391.99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		498.14
State, county and municipal taxes due or accrued.....		3,641.12
Commissions, brokerage and other charges due or to become due to agents and brokers		1,425.57
All other liabilities, total		143,360.85
Total of all liabilities except capital	\$	225,657.69
Permanent fund	\$	100,000.00
Surplus over all liabilities		302,562.64
Surplus as regards policyholders		402,562.64
Total	\$	628,220.33

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

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 16,731,075.00	\$ 113,647.23
Written during the year	20,874,338.00	310,263.83
Totals	\$ 37,605,413.00	\$ 423,911.06
Expired and terminated	15,585,264.00	267,603.87
In force at end of the year	\$ 22,020,149.00	\$ 156,307.19
Net amount in force	\$ 22,020,149.00	\$ 156,307.19

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	\$ 22,020,149.00	\$ 156,307.19
Net amount in force December 31, 1916	\$ 22,020,149.00	\$ 156,307.19

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
Losses incurred during the year, fire	174,099.67

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,633,680.00
Gross premiums on risks written	21,421.82
Losses paid	7,541.17
Losses incurred	7,557.17

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	\$200,000.00
Amount of ledger assets, December 31, of previous year	\$ 652,549.00
Extended at	\$ 652,549.00

INCOME

Gross premiums, fire	\$ 404,774.93
Deduct gross amount paid for reinsurance, fire, \$92,620.95; return premiums, fire, \$35,667.01	123,287.96
Total premiums (other than perpetuals)	\$ 276,486.97
Gross interest on mortgage loans	\$ 24,733.12
Gross interest on bonds and dividends on stocks	300.00
Gross interest on deposits, trust companies or banks	1,402.61
Gross interest from other sources, from bills received	1,178.11
Gross rents—including company's occupancy of its own building	4,375.00
Total gross interest and rents	31,988.84
From other sources, total	142.68
Total income	\$ 308,618.49
Total	\$ 961,167.49

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 150,977.33
Deduct amount received for salvage, fire, \$896.47; reinsurance, fire, \$38,415.56	39,312.03
Net amount paid for losses	\$ 111,665.30
Expenses of adjustment, settlement of losses	1,363.54
Commissions or brokerage	65,691.81

Salaries and expenses of special and general agents	22,518.34
Salaries, fees and other charges of officers, directors, trustees, agents and employes	16,429.99
Rents—including company's occupancy of its own buildings	2,400.00
Advertising, printing and stationery	5,258.60
Postage, telegrams, telephone and express	3,286.70
Legal expenses	112.68
Furniture and fixtures	811.18
Maps, including corrections	37.50
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	427.43
Inspections and surveys	2,969.34
Repairs and expenses on real estate	716.48
Taxes on real estate	900.70
State taxes on premiums	2,968.26
Insurance department licenses and fees	2,118.45
All other licenses, fees and taxes	7,999.74
All other disbursements, total	4,794.64
Interest and dividends to stockholders	24,000.00
Agents' balances charged off	332.83
Total disbursements	\$ 276,803.51
Balance	\$ 684,363.98

LEDGER ASSETS

Book value of real estate	\$ 44,730.30
Mortgage loans on real estate	468,820.00
Book value of bonds and stocks (Schedule D)	5,000.00
Deposits in trust companies and banks not on interest	58,399.99
Deposits in trust companies and banks on interest	35,290.14
Agents' balances, representing business written subsequent to October 1, last	43,603.51
Agents' balances, representing business written prior to October 1, last	4,914.50
Bills receivable taken for fire risks	23,605.54
Total ledger assets	\$ 684,363.98

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 13,433.57
Total	13,433.57
Gross assets	\$ 697,797.55

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 4,914.50
Total	4,914.50
Total admitted assets	\$ 692,883.05

LIABILITIES

Gross losses adjusted and unpaid, not due	\$ 12,356.65
Gross claims in process of adjustment, or in suspense	5,685.15
Gross claims resisted	2,500.00
Total claims for losses	\$ 20,551.80
Deduct reinsurance	5,999.78
Net amount of unpaid losses	\$ 14,552.02
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 42,358.25
Gross unearned premiums pro rata on fire risks running more than one year	362,494.82
Total unearned premiums as computed above	404,853.07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	971.66
State, county and municipal taxes due or accrued	8,009.76
Commissions, brokerage and other charges due or to become due to agents and brokers	1,426.03
Total of all liabilities except capital	\$ 429,812.54

Cash capital	\$ 200,000.00
Surplus over all liabilities	63,070.51
Surplus as regards policyholders	263,070.51
Total	\$ 692,883.05

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, 1915	\$ 63,667,778.00	\$ 905,801.03
Written during the year	30,550,739.00	404,774.93
Totals	\$ 94,218,517.00	\$ 1,310,575.96
Expired and terminated	22,955,549.00	316,572.96
In force at end of the year	\$ 71,262,968.00	\$ 994,003.02
Deduct amount reinsured	14,850,685.00	236,679.98
Net amount in force	\$ 56,412,283.00	\$ 757,323.04

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	\$ 6,550,933.00	\$ 84,716.50
Two years	250,573.00	2,230.52
Three years	22,680,820.00	236,603.07
Four years	207,527.00	8,372.30
Five years and over	26,722,430.00	430,401.55
Net amount in force December 31, 1916	\$ 56,412,283.00	\$ 757,323.04

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 23,000.00
Losses incurred during the year, fire, \$106,392.08; tornado, \$8,956.79	115,348.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 10,576,210.00	\$ 8,185,115.00
Gross premiums on risks written	235,751.35	38,754.34
Losses paid	88,951.78	7,184.18
Losses incurred	84,093.37	6,978.67

AACHEN AND MUNICH FIRE INSURANCE COMPANY

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

Incorporated June 24, 1825. Commenced Business in U. S., 1895.
J. A. Kelsey, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 2,854,226.74
Extended at	\$ 2,854,226.74

INCOME

Gross premiums, fire	\$ 1,661,608.33
Deduct gross amount paid for reinsurance, fire, \$265,050.09; return premiums, fire, \$291,299.26	556,349.35
Total premiums (other than perpetuals)	\$ 1,105,258.98
Gross interest on bonds and dividends on stocks	\$ 89,264.39
Gross interest on deposits, trust companies or banks	3,368.42
Gross interest from other sources	9,547.22
Total gross interest and rents	102,180.03

AACHEN AND MUNICH FIRE INSURANCE COMPANY

From other sources, total	6,022.00
Gross profit on sale or maturity of ledger assets	551.25
Total income	\$ 1,214,102.26
Total	\$ 4,968,329.00

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 736,103.99
Deduct amount received for salvage, fire, \$4,131.36; reinsurance, fire, \$124,846.94; discount, fire, \$98.44	129,076.74
Net amount paid for losses	\$ 607,027.25
Expenses of adjustment, settlement of losses	22,420.69
Commissions or brokerage	249,733.30
Salaries and expenses of special and general agents	44,400.72
Salaries, fees and other charges of officers, directors, trustees, agents and employes	79,492.85
Rents—including company's occupancy of its own buildings	6,719.86
Advertising, printing and stationery	13,189.05
Postage, telegrams, telephone and express	498.03
Legal expenses	220.79
Furniture and fixtures	3,868.61
Maps, including corrections	20,604.64
Underwriters' boards and tariff associations	16,175.90
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,155.85
Inspections and surveys	21,675.18
State taxes on premiums	7,454.27
Insurance department licenses and fees	10,510.27
All other licenses, fees and taxes	3,448.18
All other disbursements, total	12,096.33
Gross loss on sale or maturity of ledger assets	
Total disbursements	\$ 1,139,992.83
Balance	\$ 2,937,336.17

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,508,128.33
Cash in office	62.81
Deposits in trust companies and banks not on interest	4,360.53
Deposits in trust companies and banks on interest	219,805.87
Agents' balances, representing business written subsequent to October 1, last	194,136.42
Agents' balances, representing business written prior to October 1, last	2,025.69
Bills receivable taken for fire risks	684.03
All other ledger assets, total	8,130.49
Total ledger assets	\$ 2,937,336.17

NON-LEDGER ASSETS

Interest due and accrued on bonds	30,934.31
Gross assets	\$ 2,968,270.48

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 2,025.69
Bills receivable, past due, taken for marine, inland and fire risks	684.03
Market value of special deposits in excess of liabilities	4,968.33
Book value of ledger assets over market value	110,531.33
Total	118,209.38
Total admitted assets	\$ 2,850,061.10

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	27,776.89
Gross claims in process of adjustment, or in suspense...		105,871.38
Gross claims resisted		13,500.00
Total claims for losses	\$	147,148.27
Deduct reinsurance		25,027.24
Net amount of unpaid losses	\$	122,121.03
Gross unearned premiums as 50 per cent on fire risks running one year or less		1,223,090.54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		3,106.13
State, county and municipal taxes dues or accrued.....		23,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers		4,500.00
Total of all liabilities except capital	\$	1,376,317.70
Surplus over all liabilities	\$	1,473,743.40
Surplus as regards policyholders		1,473,743.40
Total	\$	2,850,061.10

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$310,267,567.00	\$ 2,886,971.89
Written during the year	180,770,603.00	1,681,808.33
Totals	\$491,038,170.00	\$ 4,548,670.22
Expired and terminated	176,942,125.00	1,675,161.54
In force at end of the year	\$314,096,045.00	\$ 2,873,508.68
Deduct amount reinsured	49,123,924.00	450,873.45
Net amount in force	\$264,972,121.00	\$ 2,422,635.23

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	\$ 58,601,117.00	\$ 592,899.43
Two years	2,826,218.00	22,561.02
Three years	149,868,789.00	1,164,233.02
Four years	1,807,201.00	15,920.79
Five years	51,870,796.00	627,020.97
Net amount in force December 31, 1916	\$264,972,121.00	\$ 2,422,635.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	90,000.00
Losses incurred during the year, fire, \$616,435.58; marine and inland, \$1,739.89		618,175.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,161,010.00	\$ 206,740.00
Gross premiums on risks written	23,809.08	1,059.06
Losses paid	20,074.69	249.80
Losses incurred	20,274.94	249.80

AETNA INSURANCE COMPANY

Located at No. 670 Main Street, Hartford, Conn.

Incorporated June, 1819.

Commenced Business August 17, 1819.

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..	\$ 24,419,509.86
Extended at	\$ 24,419,509.86

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 14,363,561.02	\$ 6,980,134.22	
Deduct gross amount paid for reinsurance, fire, \$2,094,261.55; marine and inland, \$3,175,435.37; return premiums, fire, \$1,996,197.08; marine and inland, \$570,563.58	4,090,458.63	3,745,998.95	
Total premiums (other than perpetuals)	\$ 10,273,102.39	\$ 3,234,135.27	\$ 13,507,237.66
Deposit premiums on perpetual risks			2,359.86
Gross interest on bonds and dividends on stocks.....	\$ 951,011.58		
Gross interest on deposits, trust companies or banks....	28,108.36		
Gross interest from other sources	1,455.75		
Gross rents—including company's occupancy of its own building		25,300.00	
Total gross interest and rents			1,005,875.67
From other sources, total			1,310.00
From agents' balances previously charged off			807.45
Gross profit on sale or maturity of ledger assets.....			85,525.23
Total income			\$ 14,604,115.87
Total			\$ 39,023,625.73

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 6,595,970.36	\$ 3,372,611.90	
Deduct amount received for salvage, fire, \$83,504.27; marine and inland, \$182,867.78; reinsurance, fire, \$1,074,644.20; marine and inland, \$1,752,150.73; discount, fire, \$603.11	1,158,751.04	1,935,018.51	
Net amount paid for losses.....	\$ 5,437,218.72	\$ 1,437,593.39	\$ 6,874,812.11
Expenses of adjustment, settlement of losses.....			87,087.57
Commissions or brokerage			2,598,989.72
Salaries and expenses of special and general agents....			418,214.18
Salaries, fees and other charges of officers, directors, trustees, agents and employees			541,736.20
Rents—including company's occupancy of its own buildings			55,253.68
Advertising, printing and stationery			163,105.58
Postage, telegrams, telephone and express			73,276.28
Legal expenses			18,287.71
Furniture and fixtures			15,861.26
Maps, including corrections			15,786.33
Underwriters' boards and tariff associations			139,151.80
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			70,062.79
Inspections and surveys			64,668.67
Repairs and expenses on real estate			3,391.97
Taxes on real estate			12,083.00
State taxes on premiums			241,508.29
Insurance department licenses and fees			34,482.62
All other licenses, fees and taxes			350,026.44

All other disbursements, total	45,314.84
Deposit premiums returned	8,188.81
Interest and dividends to stockholders	1,000,000.00
Agents' balances charged off	18,684.20
Gross loss on sale or maturity of ledger assets	31,984.10
Total disbursements	\$ 12,864,988.09
Balance	\$ 26,158,687.64

LEDGER ASSETS

Book value of real estate	\$ 627,207.93
Book value of bonds and stocks (Schedule D)	20,654,238.59
Cash in office	6,837.19
Deposits in trust companies and banks not on interest	73,170.69
Deposits in trust companies and banks on interest	2,337,390.53
Agents' balances, representing business written subsequent to October 1, last	2,378,496.79
Agents' balances, representing business written prior to October 1, last	78,101.20
Bills receivable, taken for marine and inland risks	2,966.42
Bills receivable taken for fire risks	278.30
Total ledger assets	\$ 26,158,687.64

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 152,788.21
Interest due and accrued on other assets	3,857.59
Total	156,645.80
Market value of bonds and stocks over book value	676,668.58
All other non-ledger assets, total	130,049.42
Gross assets	\$ 27,122,051.74

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 78,101.20
Bills receivable, past due, taken for marine, inland and fire risks	278.33
Overdue and accrued interest on bonds in default	39,453.00
Market value of special deposits in excess of corresponding liabilities	80,462.26
Book value of ledger assets over market value	217,207.93
Total	415,504.72
Total admitted assets	\$ 26,706,547.02

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 375,719.22
Gross claims in process of adjustment, or in suspense	2,356,820.94
Gross claims resisted	117,603.00
Total claims for losses	\$ 2,850,143.16
Deduct reinsurance	1,177,227.48
Net amount of unpaid losses	\$ 1,672,915.68
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 2,709,954.36
Gross unearned premiums pro rata on fire risks running more than one year	7,722,285.70
Gross unearned premiums at 50 per cent on inland navigation risks	589,920.50
Gross unearned premiums 100 per cent on marine risk	36,136.74
Total unearned premiums as computed above	11,058,297.30
Amount reclaimable by the insured on perpetual fire insurance policies	107,009.51
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00

State, county and municipal taxes due or accrued	350,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000.00
Total of all liabilities except capital	\$ 13,203,222.49
Cash capital	\$ 5,000,000.00
Surplus over all liabilities	8,503,324.53
Surplus as regards policyholders	13,503,324.53
Total	\$ 26,706,547.02

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 Dec. 31, 1915	\$1,960,427,461.00	\$21,214,717.30	\$ 82,503,563.00	\$1,715,777.46
Written during the year	1,372,888,406.00	14,363,561.02	1,064,438,529.00	8,980,134.22
Totals	\$3,333,315,957.00	\$35,578,278.32	\$1,146,942,092.00	\$8,695,911.68
Expired and terminated	1,178,968,654.00	12,954,318.93	1,046,312,438.00	6,610,503.76
In force at end year	\$2,154,347,303.00	\$22,623,959.39	\$ 100,629,654.00	\$2,085,407.92
Deduct amt. reinsured	279,401,974.00	2,586,354.71	30,040,420.00	869,430.19
Net amt. in force	\$1,874,945,329.00	\$20,037,604.68	\$ 70,589,234.00	\$1,215,977.73

Perpetual risks not included above, \$5,273,428.00; deposit premiums on same, \$118,899.46.

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Fire Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 483,758,997.00	\$ 5,419,908.72
Two years	19,789,662.00	196,550.41
Three years	956,946,509.00	9,229,651.41
Four years	18,453,519.00	194,976.68
Five years	415,996,342.00	5,002,517.46
Net amount in force December 31, 1916	\$1,874,945,329.00	\$20,037,604.68

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 400,000.00
Losses incurred this year, fire and tornado, \$5,456,747.41: marine and inland, \$1,821,483.40	7,278,230.81

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$14,961,128.00	\$854,056.00	\$3,959,826.00
Gross premiums on risks written	161,282.97	13,234.83	20,648.50
Losses paid	107,212.82	6,136.40	1,885.48
Losses incurred	110,331.32	6,122.57	2,378.30

AGRICULTURAL INSURANCE COMPANY

Located at No. 203 Washington Street, Watertown, New York.

Incorporated 1863.

Commenced Business 1853.

W. H. Stevens, President.

J. Q. Adams, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, previous year	4,758,349.35
Extended at	\$ 4,758,349.35

INCOME

Gross premiums, fire	\$ 3,028,111.33
Deduct gross amount paid for reinsurance, fire, \$629,- 229.56; return premiums, fire, \$487,135.77.....	1,116,365.33
Total premiums (other than perpetuals)	\$ 1,911,746.00
Gross interest on mortgage loans	\$ 34,189.25
Gross interest on collateral loans	4,786.57
Gross interest on bonds and dividends on stocks.....	173,837.77
Gross interest on deposits, trust companies or banks....	7,408.92
Gross interest from other sources, real estate contracts..	57.70
Gross rents—including company's occupancy of its own building	2,500.00
Total gross interest and rents	222,780.21
From agents' balance previously charged off	217.50
Gross profit on sale or maturity of ledger assets.....	16,153.22
Gross increase in book value of ledger assets.....	6,311.58
Total income	\$ 2,157,208.51
Total	\$ 6,915,557.86

DISBURSEMENTS

Gross amount paid for losses	\$ 1,234,706.12
Deduct amount received for salvage, fire, \$15,160.63; reinsurance, fire, \$308,105.18; discount, fire, \$273.78..	323,539.59
Net amount paid for losses	\$ 911,166.53
Expense of adjustment, settlement of losses.....	33,716.19
Commissions or brokerage	417,754.83
Allowances to local agencies for miscellaneous agency expenses	7,270.20
Salaries and expenses of special and general agents.....	108,016.44
Salaries, fees and other charges of officers, directors, trustees, agents and employes	65,925.85
Rents—including company's occupancy of its own build- ings	3,800.00
Advertising, printing and stationery	25,710.70
Postage, telegrams, telephone and express	10,831.58
Legal expenses	157.21
Furniture and fixtures	1,788.57
Maps, including corrections	5,947.83
Underwriters' boards and tariff associations.....	37,065.83
Fire department, fire patrol and salvage crops assess- ments, fees, taxes and expenses.....	14,331.11
Inspections and surveys	9,774.68
Repairs and expenses on real estate	803.21
Taxes on real estate	803.70
State taxes on premiums	36,005.35
Insurance department licenses and fees	8,063.90
All other licenses, fees and taxes.....	20,400.88
All other disbursements, total.....	4,233.55
Interest and dividends to stockholders	100,000.00
Agents' balances charged off.....	123.30
Gross loss on sale or maturity of ledger assets.....	2,536.39
Decrease in book value of ledger assets.....	7,719.99
Total disbursements	\$ 1,834,047.82
Balance	\$ 5,081,510.04

LEDGER ASSETS

Book value of real estate	\$ 35,789.74
Mortgage loans on real estate.....	563,132.00
Loans secured by pledge of bonds, stocks or other col- lateral	33,670.50
Book value of bonds and stocks (Schedule D)	3,779,988.14
Cash in office	6,568.16
Deposits in trust companies and banks on interest.....	335,740.40
Agents' balances, representing business written subse- quent to October 1, last	316,030.75
Agents' balances, representing business written prior to October 1, last	10,592.35
Total ledger assets	\$ 5,081,510.04

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 10,892.51
Interest due and accrued on bonds.....	33,068.19
Interest due and accrued on collateral loans.....	841.90
Interest due and accrued on other assets.....	781.60
Total	46,484.20
Gross assets	\$ 5,127,994.24

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 10,592.35
Book value of ledger assets over market value, real estate, bonds and stocks	81,398.88
Total	91,991.23
Total admitted assets	\$ 5,036,003.01

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 61,672.39
Gross claims in process of adjustment, or in suspense	185,302.52
Gross claims resisted	19,171.00
Total claims for losses.....	\$ 246,145.91
Deduct reinsurance	64,161.27
Net amount of unpaid losses	\$ 181,984.64
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 481,800.75
Gross unearned premiums pro rata on fire risks run- ning more than one year.....	1,571,076.56
Total unearned premiums as computed above....	2,052,877.31
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000.00
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	7,000.00
All other liabilities, total conflagration reserve.....	250,000.00
Total of all liabilities except capital.....	\$ 2,546,861.95
Cash capital	\$ 500,000.00
Surplus over all liabilities	1,989,141.06
Surplus as regards policyholders	2,489,141.06
Total	\$ 5,036,003.01

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$510,694,300.00	\$ 4,733,867.00
Written during the year	327,490,500.00	3,028,111.33
Totals	\$838,184,800.00	\$ 7,761,978.33
Expired and terminated	292,469,300.00	2,783,182.33
In force at end of the year	\$545,715,500.00	\$ 4,973,760.00
Deduct amount reinsured	104,254,800.00	1,015,319.00
Net amount in force	\$441,460,700.00	\$ 3,963,477.00

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	\$102,610,200.00	\$ 963,130.00
Two years	2,118,000.00	13,484.00
Three years	240,728,600.00	1,989,999.00

Four years	1,808,400.00	14,625.00
Five years	94,195,500.00	982,239.00
Net amount in force December 31, 1916.....	\$441,400,700.00	\$ 3,963,477.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$932,101.73; tornado, \$16,525.00	948,626.73
Amount loaned to stockholders not officers.....	27,275.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,660,100.00	\$ 429,900.00
Gross premiums on risks written	29,433.62	2,146.00
Losses paid	28,052.94	102.17
Loss incurred	23,384.13	99.87

U. S. BRANCH ALLIANCE ASSURANCE COMPANY, LIMITED

5 and 7 South William Street, New York.

Incorporated 1824.

Commenced business in U. S. 1911.

Chubb and Son, United States Managers.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year..	751,720.62
Extended at	\$ 751,720.62

INCOME

Gross premiums, marine and inland.....	\$ 1,252,105.36
Deduct gross amount paid for reinsurance, marine and inland, \$389,730.45; return premiums, marine and inland, \$52,945.73	442,682.21
Total premiums (other than perpetuals)	\$ 809,423.15
Gross interest on bonds and dividends on stocks.....	25,492.35
Gross interest on deposits, trust companies or banks....	4,287.24
Gross interest from other sources	6.07
Total gross interest and rents	29,785.66
From other sources, total	20,830.75
Total income	\$ 800,039.56
Total	\$ 1,611,760.18

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$ 414,988.40
Deduct amount received for salvage, marine and inland, \$15,583.78; reinsurance, marine and inland, \$170,686.25	186,270.03
Net amount paid for losses	\$ 228,718.37
Expenses of adjustment, settlement of losses	20.00
Commissions or brokerage	177,113.76
Salaries and expenses of special and general agents....	190.80
Salaries, fees and other charges of officers, directors, trustees, agents and employes	229.33
Advertising, printing and stationery	2,278.25
Postage, telegrams, telephone and express	1,198.98
Legal expenses	21.83
Underwriters' boards and tariff associations	256.47
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	15.16
Inspections and surveys	993.45

State taxes on premiums	8,240.62
Insurance department licenses and fees	533.79
All other licenses, fees and taxes	3,431.85
All other disbursements, total	52,257.08
Gross loss on sale or maturity of ledger assets	3.52

Total disbursements	\$ 475,563.26
Balance	\$ 1,136,256.92

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 734,451.57
Deposits in trust companies and banks on interest	301,886.70
Agents' balances, representing business written subsequent to October 1, last	62,825.64
Agents' balances, representing business written prior to October 1, last	7,263.55
All other ledger assets, total	29,829.46
Total ledger assets	\$ 1,136,256.92

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	11,000.00
Gross assets	\$ 1,147,256.92

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 7,263.55
Losses due from unauthorized companies	24,351.57
Losses due from unauthorized companies	14,350.29
Total	47,965.41
Total admitted assets	\$ 1,099,291.51

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 34,712.91
Gross claims in process of adjustment, or in suspense..	323,709.00
Total claims for losses	\$ 358,421.91
Deduct reinsurance	19,487.00
Net amount of unpaid losses	\$ 338,934.91
Gross unearned premiums at 50 per cent on inland navigation risks	34,182.25
Gross unearned premiums, hull, 50 per cent; trim, 50 per cent; trips, 100 per cent on marine risks	122,942.06
Total unearned premiums as computed above....	157,124.34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	550.00
State, county and municipal taxes due or accrued.....	12,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	14,276.09
Total of all liabilities except capital	\$ 522,885.34
Cash capital	\$ 200,000.00
Surplus over all liabilities	376,406.17
Surplus as regards policyholders	576,406.17
Total	\$ 1,099,291.51

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

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1915	\$ 21,941,693.00	\$ 254,452.26
Written during the year	195,947,063.00	1,252,105.36
Totals	\$217,888,666.00	\$ 1,506,557.62
Expired and terminated	186,674,381.00	989,589.20
In force at end of the year	\$ 31,214,285.00	\$ 516,968.42
Deduct amount reinsured	11,160,144.00	239,135.06
Net amount in force	\$ 20,054,141.00	\$ 277,833.36

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance, about	\$ 30,000.00
---	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 52,700.00
Gross premiums on risks written	1,125.59
Losses paid	108.00
Losses incurred	108.00

THE ALLIANCE INSURANCE COMPANY

Located at Third and Walnut Streets, Philadelphia, Penn.

Incorporated December 5, 1904.	Commenced Business January 1, 1905.
Benjamin Rush, President.	T. Howard Wright, Secretary.

CAPITAL

Capital stock paid in cash	\$750,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,749,193.23
Extended at	\$ 2,749,193.23

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,272,500.73	\$ 778,721.39	
Deduct gross amount paid for reinsurance, fire, \$267,328.33; marine and inland, \$97,810.75; return premiums, fire, \$220,455.44; marine and inland, \$78,813.93	487,783.77	176,624.68	
Total premiums (other than perpetuals)	\$ 784,716.96	\$ 602,096.62	\$ 1,386,813.58
Deposit premiums on perpetual risks			250.00
Gross interest on bonds and dividends on stocks			\$ 107,584.10
Gross interest on deposits, trust companies or banks			2,304.49
Gross interest from other sources			96.09
Total gross interest and rents			109,984.68
From other sources, total			17.00
From agents' balances previously charged off			316.56
Gross profit on sale or maturity of ledger assets			53,358.82
Total income			\$ 1,550,740.94
Total			\$ 4,299,934.17

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 464,554.87	\$ 364,828.66	
Deduct amount received for salvage, fire, \$3,332.04; marine and inland, \$23,052.60; reinsurance, fire, \$102,966.91; marine and inland, \$53,502.95	106,298.95	76,555.55	
Net amount paid for losses	\$ 358,255.92	\$ 288,273.11	\$ 620,383.53
Expenses of adjustment, settlement of losses			10,783.87
Commissions or brokerage			261,241.73
Allowances to local agents for miscellaneous agency expenses			22,153.72
Salaries and expenses of special and general agents			39,054.05
Salaries, fees and other charges of officers, directors, trustees, agents and employees			26,545.27
Rents—including company's occupancy of its own buildings			3,838.74
Advertising, printing and stationery			10,425.96
Postage, telegrams, telephone and express			3,582.19
Legal expenses			1,384.87
Furniture and fixtures			649.14
Maps, including corrections			1,461.02
Underwriters' boards and tariff associations			12,888.94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			5,120.72
Inspections and surveys			1,645.18
State taxes on premiums			18,146.85
Insurance department licenses and fees			5,888.77
All other licenses, fees and taxes			14,428.74
All other disbursements, total			73.50
Deposit premiums returned			70.00
Interest and dividends to stockholders			75,000.00
Decrease in book value of ledger assets			1,125.00
Total disbursements			\$ 1,153,062.28
Balance			\$ 3,146,871.89

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,760,534.28
Cash in office	43.87
Deposits in trust companies and banks not on interest	12,408.46
Deposits in trust companies and banks on interest	164,458.16
Agents' balances, representing business written subsequent to October 1, last	194,786.86
Agents' balances, representing business written prior to October 1, last	4,409.98
Bills receivable, taken for marine and inland risks	950.60
All other ledger assets, total	279.62
Total ledger assets	\$ 3,146,871.89

NON-LEDGER ASSETS

Interest due and accrued on bonds	35,177.06
Gross assets	\$ 3,182,048.95

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 4,409.98
Market value of special deposits in excess of corresponding liabilities	15,993.05
Book value of ledger assets over market value	60,807.28
Total	81,210.31
Total admitted assets	\$ 3,100,838.64

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 8,340.00	
Gross claims in process of adjustment, or in suspense, marine	213,250.00	
Gross claims in process of adjustment, or in suspense, fire	123,159.00	
Gross claims resisted	10,250.00	
Total claims for losses	\$ 354,999.00	
Deduct reinsurance	38,603.00	
Net amount of unpaid losses	\$ 316,396.00	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 246,746.17	
Gross unearned premiums pro rata on fire risks running more than one year	407,566.06	
Gross unearned premiums at 50 per cent on inland navigation risks	63,416.52	
Gross unearned premiums at 50 and 100 per cent on marine risks	79,935.63	
Excess of original premiums over amount received for reinsurance	10,905.60	
Unearned premiums, \$192,881 (pro rata)	1,738.21	
Total unearned premiums as computed above	810,308.19	
Amount reclaimable by the insured on perpetual fire insurance policies	16,831.13	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00	
State, county and municipal taxes due or accrued	30,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	7,500.00	
All other liabilities, total contingent fund	417,893.32	
Total of all liabilities except capital	\$ 1,600,838.64	
Cash capital	\$ 750,000.00	
Surplus over all liabilities	750,000.00	
Surplus as regards policyholders	1,500,000.00	
Total	\$ 3,100,838.64	

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$126,480,798.00	\$ 1,339,491.87	\$ 15,855,630.00	\$ 314,242.41
Written during the year	128,526,056.00	1,283,406.33	104,003,448.00	778,721.30
Totals	\$255,006,854.00	\$ 2,622,898.20	\$119,859,078.00	\$ 1,092,963.71
Expired and terminated	98,754,113.00	1,030,069.29	99,093,964.00	711,406.86
In force at end of year	\$156,252,741.00	\$ 1,592,828.91	\$ 20,765,114.00	\$ 381,556.85
Deduct amount reinsured	29,204,263.00	325,048.68	3,889,151.00	108,076.46
Net amt. in force	\$127,048,478.00	\$ 1,267,780.23	\$ 16,875,963.00	\$ 273,480.39

Perpetual risks not included above, \$621,550.00; premium on same, \$18,701.25.

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	\$ 50,233,408.00	\$ 246,746.17
Two years	1,333,182.00	3,548.83
Three years	53,304,594.00	270,389.04
Four years	795,282.00	3,585.64
Over five years	192,881.00	1,738.21
Five years	21,063,769.00	139,761.80
Advance premiums	125,362.00	1,185.75
Net amount in force December 31, 1916	\$127,048,478.00	\$ 666,956.04

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$403,179.92; marine and inland, \$332,123.11	735,303.03

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 436,266.00	\$ 32,668.00	\$ 29,000.00
Gross premiums on risks written	3,906.84	550.72	157.12
Losses paid	782.46	167.17	
Losses incurred	115.04	140.17	

THE AMERICAN INSURANCE COMPANY

Located at No. 70 Park Place, Newark, New Jersey.

Incorporated February 20, 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	\$ 10,912,663.57
Extended at	\$ 10,912,663.57

INCOME

	Fire and Tornado	Marine and Inland	
Gross premiums	\$ 6,375,687.75	\$ 349,587.83	
Deduct gross amount paid for reinsurance, fire, \$922,016.19; marine and inland, \$15,353.34; return premiums, fire, \$1,003,228.44; marine and inland, \$71,199.31	1,925,242.63	86,552.65	
Total premiums (other than per-			
petuals)	\$ 4,450,445.12	\$ 263,035.18	\$ 4,713,480.30
Gross interest on mortgage loans		97,296.67	
Gross interest on bonds and dividends on stocks		321,149.33	
Gross interest on deposits, trust companies or banks		6,056.27	
Gross interest from other sources		424.91	
Gross rents—including company's occupancy of its own building		27,268.40	
Total gross interest and rents			452,195.63
From other sources, total			302.95
From agents' balances previously charged off			184.20
Total income			\$ 5,166,163.08
Total			\$ 16,078,826.65

DISBURSEMENTS

	Fire and Tornado	Marine and Inland	
Gross amount paid for losses	\$ 2,662,069.65	\$ 108,619.10	
Deduct amount received for salvage, fire, \$11,465.74; marine and inland, \$2,739.31; reinsurance, fire, \$484,471.47; marine and inland, \$3,446.14	495,937.21	6,185.45	
Net amount paid for losses	\$ 2,166,132.44	\$ 102,433.65	
Expenses of adjustment, settlement of losses			\$ 76,154.53
Commissions or brokerage			1,079,620.60
Salaries and expenses of special and general agents			154,949.48
Salaries, fees and other charges of officers, directors, trustees, agents and employes			224,877.37

Rents—including company's occupancy of its own buildings	24,903.92
Advertising, printing and stationery	49,232.48
Postage, telegrams, telephone and express	31,480.27
Legal expenses	33.66
Furniture and fixtures	2,766.32
Maps, including corrections	9,022.48
Underwriters' boards and tariff associations	31,186.28
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	30,750.04
Inspections and surveys	42,231.14
Repairs and expenses on real estate	846.42
Taxes on real estate	10,582.65
State taxes on premiums	78,198.13
Insurance department licenses and fees	27,092.09
All other licenses, fees and taxes	39,574.96
All other disbursements, total	21,872.36
Interest and dividends to stockholders and policyholders	320,049.00
Decrease in liabilities during year on account of reinsurance treaties	792.56
Agents' balances charged off	3,381.47
Decrease in book value of ledger assets	16,439.06
Total disbursements	\$ 4,544,603.37
Balance	\$ 11,534,223.28

LEDGER ASSETS

Book value of real estate	\$ 474,781.80
Mortgage loans on real estate	1,898,031.00
Book value of bonds and stocks (Schedule D)	7,563,448.40
Cash in office	670.56
Deposits in trust companies and banks not on interest	25,000.00
Deposits in trust companies and banks on interest	380,824.94
Agents' balances, representing business written subsequent to October 1, last	703,213.67
Agents' balances, representing business written prior to October 1, last	12,781.35
Bills receivable taken for fire risks	475,521.56
Total ledger assets	\$ 11,534,223.28

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 29,935.38
Interest due and accrued on bonds	65,656.26
Rents due and accrued on company's property	150.50
Total	95,742.14
All other non-ledger assets, total	4,477.68
Gross assets	\$ 11,634,443.10

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 12,781.35
Bills receivable, past due, taken for marine, inland and fire risks	39,761.29
Market value of special deposits in excess of corresponding liabilities	56,940.31
Book value of ledger assets over market value	239,736.98
Total	349,219.93
Total admitted assets	\$ 11,285,223.17

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 435,752.27
Gross claims resisted	27,199.25
Total claims for losses	\$ 462,951.52
Deduct reinsurance	97,497.19
Net amount of unpaid losses	\$ 365,454.33

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 890,084.47
Gross unearned premiums pro rata on fire risks running more than one year	4,453,224.01
Gross unearned premiums at 50 per cent on inland navigation risks	125,771.63
Total unearned premiums as computed above	5,469,080.11
Dividends declared and unpaid, to stockholders, \$90,000.00; to policyholders, \$114.00	90,114.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued, estimated	5,000.00
State, county and municipal taxes due or accrued, estimated	70,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers, estimated	5,000.00
All other liabilities, total	329,147.27
Total of all liabilities except capital	\$ 6,333,795.71
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	3,951,427.46
Surplus as regards policyholders	4,951,427.46
Total	\$ 11,285,223.17

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 Dec. 31, 1915	\$ 1,126,931,351	\$ 11,109,248.87	\$ 8,313,693.00	\$ 175,708.02
Written during the year	641,686,772	6,375,687.75	22,825,757.00	349,587.83
Totals	\$ 1,768,618,123	\$ 17,484,936.62	\$ 31,139,450.00	\$ 525,295.85
Expired and terminated	586,196,892	5,815,699.27	16,926,452.00	269,237.15
In force at end of year	\$ 1,182,421,231	\$ 11,669,237.35	\$ 14,212,998.00	\$ 256,058.70
Deduct amount reinsured	151,868,294	1,493,364.13	370,998.00	4,515.45
Net amt. in force	\$ 1,030,552,937	\$ 10,175,873.22	\$ 13,842,000.00	\$ 251,543.25

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	\$ 181,132,208.00	\$ 1,780,168.93
Two years	4,766,310.00	29,953.40
Three years	478,534,947.00	4,037,384.17
Four years	3,473,893.00	34,366.15
Five years	362,645,579.00	4,294,000.57
Net amount in force December 31, 1916	\$1,030,552,937.00	\$ 10,175,873.22

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 480,000.00
Losses incurred during the year, fire, \$1,946,338.92; marine and inland, \$108,457.93; tornado and hail, \$257,543.85	2,312,340.70
Amount loaned to stockholders not officers	68,900.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado and Hail
Gross risks written	\$ 14,490,326.00	\$ 1,656,930.00	\$ 7,404,255.00
Gross premiums on risks written	187,183.72	16,618.52	42,613.77
Losses paid	113,557.23	4,140.34	5,356.63
Losses incurred	114,877.51	3,794.34	5,511.30

AMERICAN CENTRAL INSURANCE COMPANY

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

Incorporated February, 1853.

Commenced Business February, 1853.

B. G. Chapman, Vice-President.

Conrad Roeder, Assistant Secretary.

CAPITAL

Capital stock paid in cash \$1,000,000.00
 Amount of ledger assets, December 31, of previous year. \$ 4,797,324.64

Extended at \$ 4,797,324.64

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 5,581,677.71	\$ 373,127.95	
Deduct gross amount paid for reinsurance, fire, \$3,198,130.78; marine and inland, \$97,713.50; return premiums, fire, \$553,232.07; marine and inland, \$8,- 445.67	3,751,362.85	106,159.17	
Total premiums (other than per- petuals)			\$ 2,097,283.64
Gross interest on mortgage loans		1,500.00	
Gross interest on collateral loans		2,056.89	
Gross interest on bonds and dividends on stocks		136,697.84	
Gross interest on deposits, trust companies or banks		8,041.84	
Gross interest from other sources		4,302.27	
Total gross interest and rents			152,598.84
From agents' balances previously charged off			1,531.23
Gross profit on sale or maturity of ledger assets			10,430.14
Total income			\$ 2,261,849.85
Total			\$ 7,059,168.49

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 2,696,502.33	\$ 159,823.45	
Deduct amount received for salvage, fire, \$29,770.02; reinsurance, fire, \$1,539,- 318.50; marine and inland, \$24,944.01; discount, fire, \$158.52	1,569,247.04	24,944.01	
Net amount paid for losses	\$ 1,127,255.29	\$ 134,879.44	\$ 1,262,134.73
Expenses of adjustment, settlement of losses			25,729.71
Commissions or brokerage			456,813.15
Allowances to local agencies for miscellaneous agency expenses			5,801.42
Salaries and expenses of special and general agents			126,393.54
Salaries, fees and other charges of officers, directors, trustees, agents and employes			60,799.16
Rents—including company's occupancy of its own build- ings			11,651.88
Advertising, printing and stationery			23,769.31
Postage, telegrams, telephone and express			13,367.67
Legal expenses			714.51
Furniture and fixtures			5,487.44
Maps, including corrections			5,117.52
Underwriters' boards and tariff associations			18,266.75
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			3,266.34
Inspection and surveys			16,839.89
State taxes on premiums			39,000.11
Insurance department licenses and fees			8,792.87
All other licenses, fees and taxes			19,102.87
All other disbursements, total			1,965.45
Interest and dividends to stockholders			29,992.50
Agents' balances charged off			2,909.53

AMERICAN CENTRAL INSURANCE COMPANY

Gross loss on sale or maturity of ledger assets	346,590.97
Decrease in book value of ledger assets	7,416.45
Total disbursements	\$ 2,490,123.77
Balance	\$ 4,569,044.72

LEDGER ASSETS

Mortgage loans on real estate	\$ 25,000.00
Loans secured by pledge of bonds, stocks or other col- lateral	79,500.00
Book value of bonds and stocks (Schedule D)	3,238,618.19
Cash in office	22,331.39
Deposits in trust companies and banks not on interest	24,045.38
Deposits in trust companies and banks on interest	533,161.85
Agents' balances, representing business written subse- quent to October 1, last	438,967.52
Agents' balances, representing business written prior to October 1, last	7,420.39
All other ledger assets, total	200,000.00
Total ledger assets	\$ 4,569,044.72

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 300.00
Interest due and accrued on bonds	37,827.76
Interest due and accrued on collateral loans	905.63
Interest due and accrued on other assets	1,445.82
Total	40,479.21
All other non-ledger assets, total	13,145.00
Gross assets	\$ 4,622,668.93

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 7,420.39
Book value of ledger assets over market value	472,414.61
Total	479,835.00
Total admitted assets	\$ 4,142,833.93

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 92,811.45
Gross claims in process of adjustment, or in suspense	336,458.35
Gross claims resisted	29,870.60
Total claims for losses	\$ 569,140.40
Deduct reinsurance	257,386.16
Net amount of unpaid losses	\$ 251,754.24
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,736,727.38
Gross unearned premiums at 50 per cent on inland navigation risks	51,259.20
Gross unearned premiums — per cent on marine risks	31,037.93
Total unearned premiums as computed above	1,819,024.51
Dividends declared and unpaid, to stockholders	920.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,398.03
All other liabilities, total	35,000.00
Total of all liabilities except capital	\$ 2,110,098.36
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	1,032,735.57
Surplus as regards policyholders	2,032,735.57
Total	\$ 4,142,833.93

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915...	\$ 786,649,847	\$ 7,850,568.28	\$ 2,739,639.00	\$ 61,627.53
Written during the year..	551,626,505	5,638,113.08	31,043,833.00	373,127.95
Totals	\$1,338,276,352	\$ 13,488,681.31	\$ 33,783,472.00	\$ 434,755.48
Expired and terminated..	530,775,726	5,576,176.53	20,676,299.00	200,084.59
In force at end of year...	\$ 807,500,626	\$ 7,912,504.78	\$ 13,107,173.00	\$ 234,690.89
Deduct amount reinsured..	458,476,803	4,515,968.84	4,954,029.00	74,631.69
Net amt. in force.	\$ 349,023,823	\$ 3,396,535.94	\$ 8,153,144.00	\$ 160,059.20

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	\$104,964,889.00	\$ 1,057,956.25
Two years	1,683,580.00	10,583.85
Three years	176,557,104.00	1,576,849.81
Four years	1,354,048.00	14,101.72
Five years	64,464,202.00	737,053.81
Net amount in force December 31, 1916.....	\$349,023,823.00	\$ 3,396,535.94

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 6,018,536.00	\$ 71,215.00	\$ 370,415.00
Gross premiums on risks written.....	52,690.56	1,091.80	2,009.09
Losses paid	34,362.16	25.20	528.29
Losses incurred	28,487.86	85.20	533.20

THE AMERICAN DRUGGISTS' FIRE INSURANCE COMPANY

Located at Nos. 1004-1005 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	\$200,000.00
Amount of ledger assets, December 31, of previous year.	\$ 418,730.29
Decrease because of taking furniture out of ledger assets during year	901.03
Extended at	\$ 417,829.26

INCOME

Gross premiums, fire	\$ 197,581.64
Deduct gross amount paid for reinsurance, fire, \$33,178.95; return premiums, fire, \$7,310.09	40,489.64
Total premiums (other than perpetuals)	\$ 157,092.00
Gross interest on bonds and dividends on stocks.....	\$ 15,735.58
Gross interest on deposits, trust companies or banks....	544.53
Total gross interest and rents	16,280.11
From other sources, total	10.50
Gross increase in book value of ledger assets.....	193.03
Total income	\$ 173,575.64
Total	\$ 591,404.90

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 47,096.85
Deduct amount received for salvage, fire, \$14.77; reinsurance, fire, \$10,151.55	10,166.32
Net amount paid for losses.....	\$ 36,930.53
Expenses of adjustment, settlement of losses.....	1,692.14
Commissions or brokerage	17,012.92
Allowances to local agencies for miscellaneous agency expenses	2,863.53
Salaries and expenses of special and general agents.....	4,171.02
Salaries, fees and other charges of officers, directors, trustees, agents and employes	15,030.13
Rents—including company's occupancy of its own buildings	1,020.00
Advertising, printing and stationery	8,541.27
Postage, telegrams, telephone and express	1,346.62
Legal expenses	887.15
Furniture and fixtures	337.15
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	461.96
Inspections and surveys	474.17
State taxes on premiums	4,166.67
Insurance department licenses and fees	2,223.15
All other licenses, fees and taxes	1,750.00
All other disbursements, total	2,868.26
Interest and dividends to stockholders	20,000.00
Decrease in book value of ledger assets	1,014.47
Total disbursements	\$ 122,791.24
Balance	\$ 468,613.66

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 415,426.01
Cash in office	1,366.30
Deposits in trust companies and banks on interest	30,937.53
Agents' balances, representing business written subsequent to October 1, last	20,883.82
Total ledger assets	\$ 468,613.66

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 5,933.63
Interest due and accrued on other assets	27.51
Total	5,961.14
Market value of bonds and stocks over book value.....	5,743.36
All other non-ledger assets, total	1,114.36
Gross assets	\$ 481,432.52

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	1,114.36
Total admitted assets	\$ 480,318.16

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 1,577.80
Gross claims in process of adjustment, or in suspense....	2,882.10
Total claims for losses	\$ 4,459.90
Deduct reinsurance	86.97
Net amount of unpaid losses	\$ 4,372.93
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 83,302.77
Total unearned premiums as computed above....	83,302.77

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	875.26
State, county and municipal taxes due or accrued	4,000.00
Total of all liabilities except capital	\$ 92,550.99
Cash capital	\$ 200,000.00
Surplus over all liabilities	187,767.26
Surplus as regards policyholders	387,767.26
Total	\$ 480,318.16

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, 1915	\$ 16,593,855.00	\$ 172,860.86
Written during the year	19,006,394.00	197,581.64
Totals	\$ 35,600,449.00	\$ 370,442.50
Expired and terminated	16,555,809.00	170,155.09
In force at end of the year	\$ 19,044,580.00	\$ 200,287.41
Deduct amount reinsured	2,887,000.00	34,987.51
Net amount in force	\$ 16,157,571.00	\$ 165,299.90

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	\$ 15,417,800.00	\$ 153,880.08
Three years	606,021.00	9,165.06
Five years	133,750.00	2,254.22
Net amount in force December 31, 1916	\$ 16,157,571.00	\$ 165,299.90

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 6,000.00
Losses incurred during the year, fire	\$ 20,442.29

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

From risks written	\$ 220,280.00
From premiums on risks written	\$ 218,204.00

ATLAS ASSURANCE COMPANY, LIMITED

Located at London, England.

Incorporated 1888.

Commenced Business, 1886.

Frank Lock, Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 3,302,579.45
Exceeded at	\$ 3,503,890.30

INCOME

Gross premiums, fire	\$ 2,200,000.00
Less: Gross amount paid for reinsurance, fire, 1916—\$44,751; net cash premiums, fire, 1916, 1,155,249.00	1,200,000.00
Total premiums (other than reinsurance)	\$ 999,751.00
Gross interest on bonds and dividends on stocks	\$ 300,000.00
Gross interest on deposits, trust companies or banks	4,000.00
Gross rents—including company's occupancy of its own building	4,000.00
Total gross interest and rents	\$ 718,000.00

From other sources, total	1,000.65
Gross profit on sale or maturity of ledger assets	2,286.25
Total income	\$ 2,059,388.74
Total	\$ 5,412,288.10

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,272,217.00
Deduct amount received for salvage, fire, \$13,871.33; reinsurance, fire, \$300,777.32; discount, fire, \$67.20	314,715.85
Net amount paid for losses	\$ 957,501.15
Expenses of adjustment, settlement of losses	29,743.32
Commissions or brokerage	364,071.00
Allowances to local agencies for miscellaneous agency expenses	2,883.89
Salaries and expenses of special and general agents	106,357.58
Salaries, fees and other charges of officers, directors, trustees, agents and employees	121,824.91
Rents—including company's occupancy of its own buildings	18,524.45
Advertising, printing and stationery	21,930.08
Postage, telegrams, telephone and express	15,288.70
Legal expenses	958.63
Furniture and fixtures	1,827.91
Maps, including corrections	6,124.42
Underwriters' boards and tariff associations	27,914.79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,603.43
Inspections and surveys	14,067.27
Repairs and expenses on real estate	3,135.81
Taxes on real estate	810.21
State taxes on premiums	27,064.49
Insurance department licenses and fees	10,476.35
All other licenses, fees and taxes	19,589.15
All other disbursements, total	147,630.29
Total disbursements	\$ 1,908,877.89
Balance	\$ 3,503,890.30

LEDGER ASSETS

Book value of real estate	\$ 83,878.81
Book value of bonds and stocks (Schedule D)	2,805,459.91
Cash in office	2,100.16
Deposits in trust companies and banks on interest	195,989.89
Agents' balances, representing business written subsequent to October 1, last	303,158.76
Agents' balances, representing business written prior to October 1, last	22,793.98
Total ledger assets	\$ 3,503,890.30

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 33,135.29
Rents due and accrued on company's property	300.33
Total	\$ 33,435.72
All other non-ledger assets, total	7,009.07
Gross assets	\$ 3,543,835.09

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 22,793.98
Book value of ledger assets over market value	250,886.16
Total	\$ 273,680.14
Total admitted assets	\$ 3,270,654.95

LIABILITIES

Gross losses adjusted and unpaid, due and not due...	\$ 3,738.54	
Gross claims in process of adjustment, or in suspense ..	202,717.82	
Gross claims reslated	14,064.94	
Total claims for losses	\$ 220,521.30	
Deduct reinsurance	61,791.93	
Net amount of unpaid losses	\$ 158,729.37	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 585,687.91	
Gross unearned premiums pro rata on fire risks running more than one year	1,189,650.74	
Excess of original premiums over amount received for reinsurance	46,376.27	
Total unearned premiums as computed above.....	1,821,714.92	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,708.65	
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	12,364.88	
Total of all liabilities except capital	\$ 2,031,517.82	
Surplus as regards policyholders	1,239,137.13	
Total	\$ 3,270,654.95	

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, 1915	\$423,423,887.00	\$ 4,139,069.93
Written during the year	331,347,347.00	3,218,888.60
Totals	\$754,771,234.00	\$ 7,357,957.93
Expired and terminated	287,090,834.00	2,871,509.99
In force at end of the year	\$467,680,400.00	\$ 4,486,447.94
Deduct amount reinsured	110,211,644.00	941,462.62
Net amount in force	\$357,468,756.00	\$ 3,544,985.32

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	\$111,232,958.00	\$ 1,171,375.81
Two years	3,012,800.00	19,603.17
Three years	185,599,927.00	1,646,461.96
Four years	961,037.00	9,015.05
Five years	56,662,034.00	698,529.33
Net amount in force December 31, 1916.....	\$357,468,756.00	\$ 3,544,985.32

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 195,000.00
Losses incurred during the year, fire, \$959,111.90; tornado, \$3,327.05	962,438.95

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,496,708.00	\$ 169,600.00
Gross premiums on risks written	34,438.74	1,116.94
Losses paid	15,508.92	37.50
Losses incurred	17,366.02	37.50

THE AUTOMOBILE INSURANCE COMPANY OF HARTFORD, CONN.

Located at No. 650 Main Street, Hartford, Conn.
 Incorporated June 13, 1907. Commenced Business April, 1913.
 M. G. Bulkeley, President. J. S. Rowe, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year. \$	2,371,531.05
Extended at	\$ 2,371,531.05

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 848,024.32	\$ 1,404,304.01	
Deduct gross amount for reinsurance, fire, \$187,068.16; marine and inland, \$153,445.74; return premiums, fire, \$146,288.80; marine and inland, \$292,116.65	333,356.96	445,562.39	
Total premiums (other than perpetuals)	\$ 514,667.36	\$ 958,741.62	\$ 1,473,408.98
Gross interest on mortgage loans		\$ 4,726.61	
Gross interest on collateral loans		9,357.57	
Gross interest on bonds and dividends on stocks		48,268.54	
Gross interest on deposits, trust companies or banks		10,946.58	
Gross interest from other sources		55.49	
Total gross interest and rents			73,354.79
Total income			\$ 1,546,763.77
Total			\$ 3,918,294.82

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 141,339.52	\$ 424,717.40	
Deduct amount received for salvage, fire, \$1,162.42; marine and inland, \$5,184.04; reinsurance, fire, \$34,106.44; marine and inland, \$6,622.10	35,268.86	11,806.14	
Net amount paid for losses	\$ 106,070.66	\$ 412,911.26	\$ 518,981.92
Expense of adjustment, settlement of losses			15,443.49
Commissions or brokerage			310,307.33
Allowances to local agencies for miscellaneous agency expenses			199.10
Salaries and expenses of special and general agents....			65,012.45
Salaries, fees and other charges of officers, directors, trustees, agents and employes			49,301.97
Rents—including company's occupancy of its own buildings			12,658.86
Advertising, printing and stationery			37,488.99
Postage, telegrams, telephone and express			7,188.11
Legal expenses			20.09
Furniture and fixtures			12,038.98
Maps, including corrections			21,571.38
Underwriters' boards and tariff associations			4,773.18
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			2,502.63
Inspections and surveys			1,553.37
State taxes on premiums			10,871.09
Insurance department licenses and fees			8,845.67
All other licenses, fees and taxes			14,949.71
All other disbursements, total			2,314.75
Interest and dividends to stockholders			70,000.00
Agents' balances charged off			265.17
Total disbursements			\$ 1,166,283.24
Balance			\$ 2,752,011.58

LEDGER ASSETS

Mortgage loans on real estate	\$ 145,100.00
Loans secured by pledge of bonds, stocks or other collateral	396,750.00
Book value of bonds and stocks (Schedule D)	1,395,905.00
Cash in office	375.65
Deposits in trust companies and banks on interest	521,631.39
Agents' balances, representing business written subsequent to October 1, last	288,097.01
All other ledger assets, total	4,152.53
Total ledger assets	\$ 2,752,011.58

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 6,076.60
Interest due and accrued on bonds	13,031.02
Interest due and accrued on collateral loans	299.68
Interest due and accrued on other assets	4,534.80
Total	23,942.10
All other non-ledger assets, total	4,100.89
Gross assets	\$ 2,780,054.57

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities per special deposit schedule	\$ 25,570.29
Book value of ledger assets over market value	2,025.00
Bills receivable and suspense accounts	2,027.09
Advance traveling expense	1,600.00
Total	31,222.38
Total admitted assets	\$ 2,748,832.19

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 1,487.69
Gross claims in process of adjustment, or in suspense	201,707.93
Gross claims resisted	848.01
Total claims for losses	\$ 204,043.63
Deduct reinsurance	23,476.67
Net amount of unpaid losses	\$ 180,566.96
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 370,268.56
Gross unearned premiums at 50 per cent on inland navigation risks	384,424.27
Gross unearned premiums on marine risks	22,213.88
Total unearned premiums as computed above	776,906.71
Dividends declared and unpaid, to stockholders, \$20,000.00	20,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,954.01
State, county and municipal taxes due or accrued	52,894.51
Commissions, brokerage and other charges due or to become due to agents and brokers	4,655.62
Total of all liabilities except capital	\$ 1,039,977.81
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	708,854.38
Surplus as regards policyholders	1,708,854.38
Total	\$ 2,748,832.19

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, 1915	\$ 17,051,146.00	\$ 131,584.99	\$ 23,249,831.00	\$ 539,403.33
Written during the year	93,875,645.00	870,222.35	122,356,733.00	1,404,304.01
Totals	\$110,926,791.00	\$1,001,807.34	\$145,606,564.00	\$1,943,707.34
Expired and terminated	25,169,338.00	233,298.55	90,476,116.00	1,105,704.66
In force at end of the year	\$ 85,757,453.00	\$ 768,508.79	\$ 55,130,448.00	\$ 838,002.68
Deduct amount reinsured	19,641,570.00	172,690.01	3,492,221.00	46,940.26
Net amount in force	\$ 66,115,883.00	\$ 595,818.78	\$ 51,638,227.00	\$ 791,062.42

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	\$ 28,799,150.00	\$ 278,148.20
Two years	1,990,717.00	19,280.87
Three years	28,391,315.00	222,379.09
Four years	133,102.00	1,239.04
Five years	66,134.85	73,651.24
Over five years and advance premiums	188,114.00	1,120.34
Net amount in force December 31, 1916	\$ 66,115,883.00	\$ 595,818.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 350,000.00
Amount loaned to stockholders not officers	3,750.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 875,432.00	\$ 1,490,877.00	\$ 135,913.00
Gross premiums on risks written	7,731.95	21,744.56	675.63
Losses paid	1,463.53	5,446.30	
Losses incurred	1,469.53	6,548.77	

BALKAN NATIONAL INSURANCE COMPANY

Located at No. 1565 Broad Street, Hartford, Connecticut.
Incorporated 1895. Commenced Business 1895.
Wm. C. Scheide, President. H. A. Siemon, Secretary.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	2,307,698.92
Extended at	\$ 2,307,698.92

INCOME

Gross premiums, fire	\$ 3,199,554.84
Deduct gross amount paid for reinsurance, fire, \$336,690.46; return premiums, fire, \$863,379.66	1,200,040.12
Total premiums (other than perpetuals)	\$ 1,999,514.72
Gross interest on bonds and dividends on stocks	\$ 55,408.07
Gross interest on deposits, trust companies or banks	16,035.75
Gross interest from other sources	172.48
Total gross interest and rents	71,616.30
Total income	\$ 2,071,131.02
Total	\$ 4,378,829.94

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,289,111.09
Deduct amount received for salvage, fire, \$25,175.21; reinsurance, fire, \$116,863.61	142,038.82
Net amount paid for losses	\$ 1,147,072.27
Expenses of adjustment, settlement of losses	19,263.13
Commissions on brokerage	557,349.24
Allowances to general agents for miscellaneous agency expenses	49,687.27
Advertising, printing and stationery	2,514.20
Postage, telegrams, telephone and express	1,987.41
Legal expenses	315.00
State taxes on premiums	1,176.58
Insurance department licenses and fees	1,775.88
All other licenses, fees and taxes	8,255.11
All other disbursements, total	3,959.09
Total disbursements	\$ 1,793,355.18
Balance	\$ 2,585,474.76

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,445,960.20
Deposits in bank on interest, certificates of deposit	655,000.00
Deposits in trust companies and banks on interest	59,047.40
Balances, representing business written subsequent to October 1, last	414,506.38
Balances, representing business written prior to Octo- ber 1, last	6,665.53
All other ledger assets, total	4,295.25
Total ledger assets	\$ 2,585,474.76

NON-LEDGER ASSETS

Interest due and accrued on bonds	20,087.16
Market value of bonds and stocks over book value	38,115.80
Gross assets	\$ 2,643,677.72

DEDUCT ASSETS NOT ADMITTED

Balances, representing business written prior to Octo- ber 1, last	6,665.53
Total admitted assets	\$ 2,637,012.19

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 435,977.00
Total claims for losses	\$ 435,977.00
Deduct reinsurance	46,861.00
Net amount of unpaid losses	\$ 389,116.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 910,726.91
Gross unearned premiums pro rata on fire risks running more than one year	525,403.49
Total unearned premiums as computed above ..	1,436,130.40
State, county and municipal taxes due or accrued	2,000.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	3,000.00
Total of all liabilities except capital	\$ 1,830,246.40
Statutory deposit	\$ 200,000.00
Surplus over all liabilities	606,765.79
Surplus as regards policyholders	806,765.79
Total	\$ 2,637,012.19

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$269,484,141.00	\$ 2,747,749.19
Written during the year	336,060,203.00	3,199,554.84
Totals	\$605,544,344.00	\$ 5,947,304.03
Expired and terminated	311,565,411.00	3,002,959.28
In force at end of the year	\$293,978,933.00	\$ 2,944,344.75
Deduct amount reinsured	32,554,791.00	262,821.86
Net amount in force	\$261,424,142.00	\$ 2,681,522.89

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	\$180,096,711.00	\$ 1,821,453.81
Two years	9,711,020.00	85,388.94
Three years	54,357,787.00	536,244.35
Four years	2,939,306.00	36,917.81
Five years	14,319,312.00	201,517.98
Net amount in force December 31, 1916	\$261,424,142.00	\$ 2,681,522.89

GENERAL INTERROGATORIES

Losses incurred during the year	Fire \$1,299,798.27
---------------------------------------	------------------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Fire \$ 3,479,612.50
Gross premiums on risks written	35,188.94
Losses paid	45,749.27
Losses incurred	49,466.27

BOSTON INSURANCE COMPANY

Located at No. 87 Kilby Street, Boston, Massachusetts.

Incorporated December 23, 1873.

Commenced Business January 20, 1874.

Ransom B. Fuller, President.

Freeman Nicholson, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 7,416,492.86
Extended at	\$ 7,416,492.86

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 3,686,966.55	\$ 4,057,520.78
Deduct gross amount paid for reinsur- ance, fire, \$843,674.83; marine and in- land, \$765,601.57; return premiums, fire, \$640,167.37; marine and inland, \$325,851.58	1,483,842.20	1,091,453.15
Total premiums (other than per- petuals)	\$ 2,203,124.35	\$ 2,966,067.63
Gross interest on mortgage loans	\$ 19,494.28	
Gross interest on bonds and dividends on stocks	220,915.40	
Gross interest on deposits, trust companies or banks	12,006.84	
Gross interest from other sources	1,000.54	
Gross rents—including company's occupancy of its own building (\$33,000.00)	35,476.36	
Total gross interest and rents	288,893.42	

From agents' balances previously charged off	957.70
From other sources	15,682.53
Gross profit on sale or maturity of ledger assets	15.50
Gross increase in book value of ledger assets	663.08
Total income	\$ 5,475,404.21
Total	\$ 12,891,897.07

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 1,444,766.54	\$ 1,785,230.67	
Deduct amount received for salvage, fire, \$13,595.29; marine and inland, \$106,617.49; reinsurance, fire, \$339,148.72; marine and inland, \$416,191.41; discount, fire, \$257.77; marine and inland, \$408.06	352,911.69	523,216.96	
Net amount paid for losses.....	\$ 1,091,854.85	\$ 1,262,013.71	\$ 2,353,868.56
Expenses of adjustment, settlement of losses.....	38,178.18		
Commissions or brokerage	969,697.09		
Allowances to local agencies for miscellaneous agency expenses	31,793.28		
Salaries and expenses of special and general agents.....	49,811.68		
Salaries, fees and other charges of officers, directors, trustees, agents and employes	258,132.37		
Rents—including company's occupancy of its own buildings	39,255.09		
Advertising, printing and stationery	29,177.28		
Postage, telegrams, telephone and express	15,227.38		
Legal expenses	3,702.11		
Furniture and fixtures	2,448.65		
Maps, including corrections	4,709.14		
Underwriters' boards and tariff associations	34,267.85		
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	18,675.41		
Inspections and surveys	12,904.46		
Repairs and expenses on real estate	8,628.44		
Taxes on real estate	8,215.49		
State taxes on premiums	68,905.04		
Insurance department licenses and fees	14,429.73		
All other licenses, fees and taxes	38,617.55		
All other disbursements, total	26,720.22		
Interest and dividends to stockholders	240,000.00		
Agents' balances charged off	792.40		
Gross loss on sale or maturity of ledger assets.....	7,070.80		
Total disbursements	\$ 4,275,228.20		
Balance	\$ 8,616,668.87		

LEDGER ASSETS

Book value of real estate	\$ 513,673.92
Mortgage loans on real estate	399,900.00
Book value of bonds and stocks (Schedule D)	6,036,755.55
Cash in office	20,921.85
Deposits in trust companies and banks on interest.....	554,149.03
Agents' balances, representing business written subsequent to October 1, last	903,099.95
Agents' balances, representing business written prior to October 1, last	67,497.33
Bills receivable, taken for marine and inland risks.....	44,792.97
Bills receivable, taken for fire risks	5,000.00
All other ledger assets, total	71,178.27
Total ledger assets	\$ 8,616,668.87

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 4,249.87
Interest due and accrued on bonds	33,706.55
Total	37,956.42
Gross assets	\$ 8,654,625.29

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 67,497.33
Bills receivable, past due, taken for marine, inland and fire risks	8,511.66
Schedule E, \$3,605.03; reinsurance, return premiums, \$639.14	4,244.17
Deposits with boards	2,175.00
Book value of ledger assets over market value, bonds and stocks	349,073.55
Special deposit in excess of liabilities, \$36,500.00; mortgage loans, \$2,145.08	38,645.08
Total	470,146.79
Total admitted assets	\$ 8,184,478.50

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 35,700.14
Gross claims in process of adjustment, or in suspense...	1,750,326.03
Gross claims reslated	72,737.30
Total claims for losses	\$ 1,858,763.47
Deduct reinsurance	524,329.87
Net amount of unpaid losses	\$ 1,334,433.60
Gross unearned premiums pro rata on fire risks running more than one year	\$ 2,186,155.16
Gross unearned premiums at 50 per cent on inland and ocean navigation risks	624,208.65
Gross unearned premiums, 100 per cent on marine risks.....	105,877.87
Total unearned premiums as computed above.....	2,916,241.68
Dividends declared and unpaid, to stockholders	120,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,900.00
State, county and municipal taxes due or accrued.....	69,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	7,500.00
All other liabilities, total	50,615.42
Total of all liabilities except capital.....	\$ 4,502,190.70
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	2,682,287.80
Surplus as regards policyholders	3,682,287.80
Total	\$ 8,184,478.50

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 Dec. 31, 1915	\$532,961,710.00	\$ 4,989,099.75	\$ 44,200,413.00	\$ 1,209,337.29
Written during the year	394,469,240.00	3,686,966.55	346,849,457.00	4,057,520.78
Totals	\$927,430,950.00	\$ 8,676,066.30	\$391,049,870.00	\$ 5,266,858.07
Expired and terminated	321,617,320.00	3,073,118.21	334,972,336.00	3,743,196.14
In force at end of year	\$605,813,630.00	\$ 5,602,948.09	\$ 56,077,534.00	\$ 1,523,861.93
Deduct amount reinsured	154,796,260.00	1,433,810.62	5,195,065.00	169,386.77
Net amt. in force.....	\$451,017,370.00	\$ 4,169,137.47	\$ 50,882,469.00	\$ 1,354,295.16

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	\$121,633,783.00	\$ 1,214,020.41
Two years	3,128,047.00	20,178.99
Three years	218,397,938.00	1,742,373.86
Four years	2,600,241.00	24,322.05
Five years	105,257,361.00	1,168,242.16
Net amount in force December 31, 1916	\$451,017,370.00	\$ 4,169,137.47

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year, fire, \$1,197,439.15; marine and inland, \$1,706,982.77; tornado, \$1,668.23	2,906,090.15
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	\$ 2,540,433.00	\$ 743,520.00	\$ 310,008.00
Gross premiums on risks written	26,371.74	5,361.09	1,618.61
Losses paid	24,471.22	474.04	259.22
Losses incurred	20,725.12	714.04	481.72

BRITISH AMERICA ASSURANCE COMPANY

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

Incorporated February 13, 1833.

Commenced Business June 19, 1835.

W. B. Melkie, Vice-President and General Manager. E. F. Garrow, Secretary.

CAPITAL

Deposit capital	\$200,000.00
Amount of ledger assets, December 31, of previous year	1,993,347.41
Extended at	\$ 1,993,347.41

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 1,703,461.33	\$ 55,194.85
Deduct gross amount paid for reinsurance, fire, \$427,651.59; marine and inland, \$17,538.90; return premiums, fire, \$319,333.33; marine and inland, \$2,217.04	746,984.92	19,755.94
Total	\$ 956,476.41	\$ 35,438.91
Total premiums (other than perpetuals)		\$ 991,915.32
Gross interest on bonds and dividends on stocks	\$ 60,314.15	
Gross interest on deposits, trust companies or banks	8,747.39	
Gross interest from other sources	120.10	
Total gross interest and rents		69,181.64
Received from home office		202,505.29
Gross profit on sale or maturity of ledger assets		1,031.25
Total income		\$ 1,264,633.41
Total		\$ 3,257,980.82

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 881,260.31	\$ 23,096.43
Deduct amount received for salvage, fire, \$5,917.24; marine and inland, \$85.62; reinsurance, fire, \$295,255.57; marine and inland, \$8,168.52; discount, fire, \$68.72	211,241.53	8,254.14
Net amount paid for losses	\$ 670,018.78	\$ 14,842.29
Expenses of adjustment, settlement of losses		14,480.97
Commissions or brokerage		216,241.16
Salaries and expenses of special and general agents		51,145.37
Salaries, fees and other charges of officers, directors, trustees, agents and employes		59,837.84
Rents—including company's occupancy of its own buildings		4,838.27
Advertising, printing and stationery		20,524.61
Postage, telegrams, telephons and express		7,126.94
Legal expenses		769.16
Furniture and fixtures		1,247.53
Maps, including corrections		3,377.02
Underwriters' boards and tariff associations		23,986.52
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		444.97
Inspections and surveys		715.83
State taxes on premiums		9,819.35
Insurance department licenses and fees		13,047.27
All other licenses, fees and taxes		14,474.52
All other disbursements, total		1,327.56
Remitted to Home office		162,476.97
Agents' balances charged off		204.70
Gross loss on sale or maturity of ledger assets		2,156.75
Total disbursements		\$ 1,293,103.48
Balance		\$ 1,964,877.34
LEDGER ASSETS		
Book value of bonds and stocks (Schedule D)	\$ 1,441,559.13	
Deposits in trust companies and banks on interest	394,831.63	
Agents' balances, representing business written subsequent to October 1, last	125,419.45	
Agents' balances, representing business written prior to October 1, last	3,076.13	
Total ledger assets		\$ 1,964,877.34
NON-LEDGER ASSETS		
Interest due and accrued on bonds		22,910.55
All other non-ledger assets, total		1,045.70
Gross assets		\$ 1,988,833.59
DEDUCT ASSETS NOT ADMITTED		
Agents' balances, representing business written prior to October 1, last	\$ 3,076.13	
Market value of special deposits in excess of liabilities	7,592.83	
Book value of ledger assets over market value, bonds and stocks	43,884.86	
Total		54,553.82
Total admitted assets		\$ 1,934,279.77
LIABILITIES		
Gross claims in process of adjustment, or in suspense	\$ 193,498.72	
Gross claims resisted	13,956.00	
Total claims for losses	\$ 207,454.72	
Deduct reinsurance	50,243.00	
Net amount of unpaid losses		\$ 157,211.72

Gross unearned premiums pro rata on fire risks running more than one year	\$ 923,223.17
Gross unearned premiums at 50 per cent on inland navigation risks	12,501.56
Total unearned premiums as computed above...	935,724.73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued.....	14,878.73
Commissions, brokerage and other charges due or to become due to agents and brokers	2,500.00
Total of all liabilities except capital	\$ 1,112,315.18
Cash capital	\$ 200,000.00
Surplus over all liabilities	621,964.59
Surplus as regards policyholders	821,964.59
Total	\$ 1,934,279.77

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915..	\$269,989,293.00	\$ 2,673,418.61	\$ 4,427,914.00	\$ 14,022.05
Written during the year, 186,611,812.00	1,714,623.85	9,173,064.00	55,494.45	
Totals	\$456,601,105.00	\$ 4,388,042.46	\$ 13,600,978.00	\$ 69,516.50
Expired and terminated..	202,932,071.00	1,956,267.84	11,452,460.00	31,014.44
In force at end of year..	\$253,669,034.00	\$ 2,431,774.62	\$ 2,148,518.00	\$ 38,562.06
Deduct amount reinsured..	54,718,653.00	526,725.23	1,251,486.00	13,498.94
Net amt. in force \$198,950,381.00	\$ 1,905,049.39	\$ 897,032.00	\$ 25,063.12	

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	\$ 67,225,362.00	\$ 616,417.11
Three years	98,318,384.00	893,013.35
Five years	33,406,635.00	395,618.93
Net amount in force December 31, 1916	\$198,950,381.00	\$ 1,905,049.39

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 75,000.00
Losses incurred during the year, fire, \$702,853.40; marine and inland, \$27,879.29	730,732.69

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Fire
Gross premiums on risks written	\$ 1,540,954.00
Losses paid	14,287.43
Losses incurred	7,538.12
	9,282.42

BUFFALO GERMAN INSURANCE COMPANY

Located at Nos. 447-449 Main Street, Buffalo, New York.

Incorporated February 15, 1867.

Commenced Business February 16, 1867.

John G. Wickser, President.

Chas. A. Georger, Secretary.

CAPITAL

Capital stock paid in cash.....	\$400,000.00
Amount of ledger assets, December 31, of previous year..	\$ 3,240,871.21
Extended at	\$ 3,240,871.21

INCOME

Gross premiums, fire	\$ 1,007,556.00
Deduct gross amount paid for reinsurance, fire, \$111,847.85; return premiums, fire, \$164,752.82	276,600.67
Total premiums (other than perpetuals)	\$ 730,955.33
Gross interest on mortgage loans	\$ 28,262.23
Gross interest on collateral loans	576.83
Gross interest on bonds and dividends on stocks.....	76,145.59
Gross interest on deposits, trust companies or banks....	9,989.58
Gross rents—including company's occupancy of its own building	35,620.83
Total gross interest and rents	150,595.06
From agents' balances previously charged off.....	208.94
Gross increase in book value of ledger assets.....	7,640.90
Total Income	\$ 889,752.66
Total	\$ 4,130,623.87

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 398,202.16
Deduct amount received for salvage, fire, \$3,725.56; reinsurance, fire, \$70,084.76; discount, fire, \$141.27....	73,951.59
Net amount paid for losses	\$ 324,250.57
Expenses of adjustment, settlement of losses	10,733.76
Commissions or brokerage	180,684.41
Salaries and expenses of special and general agents....	9,265.51
Salaries, fees and other charges of officers, directors, trustees, agents and employees	61,462.30
Rents—including company's occupancy of its own buildings	5,000.00
Advertising, printing and stationery	4,833.02
Postage, telegrams, telephone and express	5,029.87
Legal expenses	1,167.06
Maps, including corrections	3,822.06
Underwriters' boards and tariff associations	6,255.72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	7,549.21
Inspections and surveys	5,842.09
Repairs and expenses on real estate	7,865.10
Taxes on real estate	19,293.00
State taxes on premiums	12,204.21
Insurance department licenses and fees	2,123.25
All other licenses, fees and taxes	7,737.63
All other disbursements, total	3,906.13
Interest on borrowed money	96,000.00
Agents' balances charged off	177.74
Decrease in book value of ledger assets	7,700.25
Total disbursements	\$ 782,903.29
Balance	\$ 3,347,720.58

LEDGER ASSETS

Book value of real estate	\$ 525,000.00
Mortgage loans on real estate	577,525.00
Loans secured by pledge of bonds, stocks or other collateral	7,500.00
Book value of bonds and stocks (Schedule D)	1,820,918.99
Deposits in trust companies and banks on interest	276,665.91
Agents' balances, representing business written subsequent to October 1, last	136,149.09
Agents' balances, representing business written prior to October 1, last	3,960.99
Total ledger assets	\$ 3,847,720.58

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 10,015.30
Interest due and accrued on bonds	13,228.35
Interest due and accrued on collateral loans	150.00
Rents due and accrued on company's property	387.50
Total	23,781.65
All other non-ledger assets, total	31.25
Gross assets	\$ 3,871,533.48

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	3,960.99
Total admitted assets	\$ 3,867,572.49

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 1,126.77
Gross claims in process of adjustment, or in suspense	51,798.39
Gross claims resisted	6,375.00
Total claims for losses	59,210.16
Deduct reinsurance	9,433.51
Net amount of unpaid losses	\$ 49,776.35
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 183,542.79
Gross unearned premiums pro rata on fire risks running more than one year	626,535.37
Total unearned premiums as computed above	810,078.16
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
Total of all liabilities except capital	\$ 959,854.51
Cash capital	\$ 400,000.00
Surplus over all liabilities	2,007,717.98
Surplus as regards policyholders	2,407,717.98
Total	\$ 3,367,572.49

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, 1915	\$189,274,380.00	\$ 1,816,357.40
Written during the year	102,987,024.00	1,007,356.00
Totals	\$291,261,404.00	\$ 2,823,713.40
Expired and terminated	100,829,406.00	993,731.34
In force at end of the year	\$190,431,998.00	\$ 1,830,182.06
Deduct amount reinsured	23,956,871.00	249,332.02
Net amount in force	\$166,475,127.00	\$ 1,580,850.04

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	\$ 33,577,860.00	\$ 367,085.57
Two years	612,740.00	6,766.89
Three years	62,529,416.00	712,771.39
Four years	454,977.00	6,316.88
Five years	39,400,034.00	487,909.33
Net amount in force December 31, 1916	\$166,475,127.00	\$ 1,580,850.04

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 75,000.00
Losses incurred during the year, fire	327,969.61
Amount loaned to stockholders not officers	32,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 2,283,564.00
Gross premiums on risks written	29,500.74
Losses paid	29,479.02
Losses incurred	20,285.93

CALEDONIAN INSURANCE COMPANY

Located at—Nos. 50-52 Pine Street, New York City, N. Y.

Incorporated 1895. Commenced Business in U. S., 1890.

Chas. H. Post, Manager.

R. C. Christopher, Assistant Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 2,366,880.06
Extended at	\$ 2,366,880.06

INCOME

Gross premiums, fire	\$ 2,418,818.37
Deduct gross amount paid for reinsurance, fire, \$514,396.21; return premiums, fire, \$471,673.17	986,069.38
Total premiums (other than perpetuities)	\$ 1,432,748.99
Gross interest on bonds and dividends on stocks	66,446.82
Gross interest on deposits, trust companies or banks	1,514.60
Gross rents—including company's occupancy of its own building	30,559.51
Total gross interest and rents	98,520.43
Gross profit on sale or maturity of ledger assets	1,500.00
Total income	\$ 1,532,769.42
Total	\$ 3,899,649.48

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,015,594.08
Deduct amount received for salvage, fire, \$9,186.94; re-insurance, fire, \$278,658.06; discount, fire, \$271.64	288,116.64
Net amount paid for losses	\$ 727,387.44
Expenses of adjustment, settlement of losses	45,298.58
Commissions or brokerage	308,649.19
Salaries and expenses of special and general agents	32,998.48
Salaries, fees and other charges of officers, directors, trustees, agents and employes	98,307.72
Rents—including company's occupancy of its own buildings	9,501.82
Advertising, printing and stationery	12,281.08
Postage, telegrams, telephone and express	11,436.07
Legal expenses	3,449.25
Furniture and fixtures	331.62
Maps, including corrections	4,538.00
Underwriters' boards and tariff associations	24,106.57
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,841.74
Inspections and surveys	4,610.56
Repairs and expenses on real estate	18,154.45
Taxes on real estate	8,364.00
State taxes on premiums	28,959.14
Insurance department licenses and fees	7,983.12
All other licenses, fees and taxes	13,684.82
All other disbursements, total	72,021.10
Agents' balances charged off	128.33
Total disbursements	\$ 1,443,984.08
Balance	\$ 2,455,665.40

LEDGER ASSETS

Book value of real estate	\$ 443,750.58
Book value of bonds and stocks (Schedule D)	1,595,537.36
Cash in office	415.91
Deposits in trust companies and banks not on interest	4,491.91
Deposits in trust companies and banks on interest	135,273.18
Agents' balances, representing business written subsequent to October 1, last	269,980.08
Agents' balances, representing business written prior to October 1, last	4,003.76
All other ledger assets, total	2,182.62
Total ledger assets	\$ 2,455,665.40

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 12,466.18
Total	12,466.18
Gross assets	\$ 2,468,131.58

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	4,003.76
Market value of special deposits in excess of corresponding liabilities	11,036.89
Book value of ledger assets over market value	100,807.94
Total	115,848.59
Total admitted assets	\$ 2,352,282.99

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 45,505.46
Gross claims in process of adjustment, or in suspense	140,323.30
Gross claims resisted	30,519.14
Total claims for losses	\$ 216,347.90
Deduct reinsurance	53,064.51
Net amount of unpaid losses	\$ 163,283.39

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 428,542.72
Gross unearned premiums pro rata on fire risks running more than one year	1,037,698.24
Total unearned premiums as computed above	1,466,240.96
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, reserve for contingencies, total	10,000.00
Total of all liabilities except capital	\$ 1,666,524.35
Surplus over all liabilities	\$ 685,758.64
Surplus as regards policyholders	685,758.64
Total	\$ 2,352,282.99

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, 1915	\$345,853,963.00	\$ 3,573,881.68
Written during the year	235,484,394.00	2,418,818.37
Totals	\$581,338,357.00	\$ 5,992,700.05
Expired and terminated	223,127,960.00	2,356,813.86
In force at end of the year	\$358,210,397.00	\$ 3,635,886.19
Deduct amount reinsured	72,129,432.00	773,897.72
Net amount in force	\$286,080,965.00	\$ 2,861,988.47

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	\$ 80,937,579.00	\$ 857,085.44
Two years	2,904,005.00	28,614.86
Three years	141,428,056.00	1,260,653.30
Four years	3,511,079.00	37,166.51
Five years	57,300,246.00	678,468.36
Net amount in force December 31, 1916	\$286,080,965.00	\$ 2,861,988.47

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$742,019.44; tornado, \$70.63	742,090.07

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 708,072.00	\$ 45,250.00
Gross premiums on risks written	8,767.23	221.07
Losses paid	5,913.30	41.53
Losses incurred	7,555.27	70.63

CAMDEN FIRE INSURANCE ASSOCIATION

Located at No. 434 Federal Street, Camden, New Jersey.	Commenced Business April, 1841.
Incorporated March, 1841.	Edmund E. Read, Jr., President.
Joseph K. Sharp, Secretary.	

CAPITAL

Capital stock paid in cash	\$800,000.00
Amount of ledger assets, December 31, of previous year	3,423,969.16
Increase of paid up capital during year	100,000.00
Retained at	\$ 3,523,969.16

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 3,116,913.57	\$ 106,593.25	
Deduct gross amount paid for reinsurance, fire, \$459,857.73; marine and inland, \$11,643.92; return premiums, fire, \$663,988.58; marine and inland, \$4,- 015.03	1,123,846.31	15,658.95	
Total	\$ 1,993,067.26	\$ 90,934.30	
Total premiums (other than per- petuals)			\$ 2,084,001.56
Deposit premiums on perpetual risks			456.50
Gross interest on mortgage loans	\$ 41,694.67		
Gross interest on collateral loans	1,054.86		
Gross interest on bonds and dividends on stocks	109,424.51		
Gross interest on deposits, trust companies or banks	1,942.34		
Gross interest from other sources	237.49		
Gross rents—including company's occupancy of its own building		6,000.00	
Total gross interest and rents			160,353.87
From other sources, total			100,020.50
Borrowed money (gross)			50,000.00
Gross profit on sale or maturity of ledger assets			4,876.00
Total income			\$ 2,399,708.43
Total			\$ 5,923,677.59

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,355,034.10	\$ 63,572.10	
Deduct amount received for salvage, fire, \$14,137.80; reinsurance, fire, \$229,- 030.24; marine and inland, \$34,997.00; discount, fire, \$53.95	243,221.99	34,997.00	
Net amount paid for losses	\$ 1,111,812.11	\$ 28,575.10	\$ 1,140,387.21
Expenses of adjustment, settlement of losses			20,586.50
Commissions or brokerage			517,121.55
Allowances to local agencies for miscellaneous agency expenses			5,455.17
Salaries and expenses of special and general agents			35,775.47
Salaries, fees and other charges of officers, directors, trustees, agents and employes			82,919.58
Rents—including company's occupancy of its own build- ings			7,048.95
Advertising, printing and stationery			13,399.01
Postage, telegrams, telephone and express			10,430.24
Legal expenses			6,313.92
Furniture and fixtures			3,715.23
Maps, including corrections			4,203.60
Underwriters' boards and tariff associations			22,189.73
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			8,115.26
Inspections and surveys			4,094.61
Repairs and expenses on real estate			758.75
Taxes on real estate			971.00
State taxes on premiums			24,448.60
Insurance department licenses and fees			9,014.60
All other licenses, fees and taxes			14,016.02
All other disbursements, total			4,129.12
Deposit premiums returned			631.19
Interest and dividends to stockholders			91,095.69
Borrowed money repaid			50,000.00
Interest on borrowed money			250.89
Agents' balances charged off			1,943.89
Total disbursements			\$ 2,079,618.78
Balance			\$ 3,844,058.81

LEDGER ASSETS

Book value of real estate	\$ 111,774.97	
Mortgage loans on real estate	718,748.00	
Loans secured by pledge of bonds, stocks or other col- lateral	20,500.00	
Book value of bonds and stocks (Schedule D)	2,562,632.99	
Cash in office	69.58	
Deposits in trust companies and banks not on interest	430.93	
Deposits in trust companies and banks on interest	90,191.53	
Agents' balances, representing business written subse- quent to October 1, last	337,506.37	
Agents' balances, representing business written prior to October 1, last	429.68	
Bills receivable, taken for fire risks	74.76	
All other ledger assets, total	1,700.00	
Total ledger assets		\$ 3,844,058.81

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 12,691.46	
Interest due and accrued on bonds	25,429.42	
Interest due and accrued on other assets	897.90	
Total		30,018.78
All other non-ledger assets, total		7,308.08
Gross assets		\$ 3,890,385.67

DEDUCT ASSETS NOT ADMITTED

Deposits	\$ 1,600.00	
Agents' balances, representing business written prior to October 1, last	429.68	
Bills receivable, past due, taken for marine, inland and fire risks	74.76	
Book value of ledger assets over market value	22,561.63	
Total		24,666.07
Total admitted assets		\$ 3,865,719.60

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 298,274.45	
Gross claims resisted	20,750.00	
Total claims for losses	\$ 319,024.45	
Deduct reinsurance	42,939.45	
Net amount of unpaid losses		\$ 276,085.00
Gross unearned premiums pro rata on fire risks run- ning more than one year	1,814,805.71	
Gross unearned premiums, 50 per cent on marine risks	16,807.67	
Total unearned premiums as computed above		1,831,613.38
Amount reclaimable by the insured on perpetual fire insurance policies		28,609.72
Dividends declared and unpaid, to stockholders		419.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,517.39
State, county and municipal taxes due or accrued		25,000.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers		10,000.00
All other liabilities, total		53.75
Total of all liabilities except capital		\$ 2,173,296.14
Cash capital	\$ 800,000.00	
Surplus over all liabilities	892,420.46	
Surplus as regards policyholders		1,692,420.46
Total		\$ 3,865,719.60

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915...	\$358,962,918.00	\$ 3,608,189.51		
Written during the year.	306,975,911.00	3,121,986.67	12,060,512.00	106,593.25
Totals	\$665,938,829.00	\$ 6,730,176.18	\$ 12,060,512.00	\$ 106,593.25
Expired and terminated..	253,289,319.00	2,678,005.78	9,924,124.00	79,945.82
In force at end of year..	\$412,649,510.00	\$ 4,052,170.40	\$ 2,136,388.00	\$ 26,647.43
Deduct amount reinsured.	56,365,962.00	586,359.89	67,173.00	620.41
Net amt. in force.	\$356,284,448.00	\$ 3,465,819.51	\$ 2,069,215.00	\$ 26,027.02

Perpetual risks not included above, \$1,321,117.00; premium on same, \$31,788.58.

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	\$111,631,731.00	\$ 1,178,802.98
Two years	3,516,780.00	25,454.04
Three years	176,961,328.00	1,555,989.42
Four years	1,182,267.00	10,895.23
Five years	64,313,459.00	726,465.82
Net amount in force December 31, 1916	\$357,605,565.00	\$ 3,497,608.09

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 130,000.00
Amount loaned to stockholders not officers	500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 968,387.00	\$ 18,300.00
Losses paid	24,940.69	
Losses incurred	25,460.69	
Gross premiums on risks written	11,138.15	100.49

THE CENTRAL MANUFACTURERS' MUTUAL FIRE INSURANCE COMPANY

Located at Van Wert, Ohio.

Incorporated April 7, 1876. Commenced Business October 2, 1876.

H. V. Olney, President. C. A. L. Purmort, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year..	\$ 845,804.79
Extended at	\$ 845,804.79

INCOME

Gross premiums, fire	\$ 921,773.11
Deduct gross amount paid for reinsurance, fire, \$13,-155.65; return premiums, fire, \$168,534.50	181,690.15
Total premiums (other than perpetuals).....	\$ 740,082.96
Gross interest on mortgage loans	11,023.74
Gross interest on bonds and dividends on stocks	16,315.85
Gross rents—including company's occupancy of its own building	2,917.50
Total gross interest and rents.....	30,257.09
Total income	\$ 770,340.05
Total	\$ 1,616,144.84

DISBURSEMENTS

Gross amount paid losses	\$ 340,818.58
Deduct amount received for salvage, fire, \$1,540.45; discount, fire, \$383.88	1,924.33
Net amount paid for losses	\$ 338,894.25
Expenses of adjustment, settlement of losses	4,837.22
Commissions or brokerage	126,732.43
Salaries and expenses of special and general agents.....	6,883.33
Salaries, fees and other charges of officers, directors, trustees, agents and employes	22,580.00
Rents—including company's occupancy of its own buildings	1,200.00
Advertising, printing and stationery	2,883.37
Postage, telegrams, telephone and express	1,812.64
Legal expenses	3,171.61
Furniture and fixtures	844.74
Maps, including corrections	615.00
Underwriters' boards and tariff associations	44.41
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	890.03
Inspections and surveys	17,103.97
Repairs and expenses on real estate	44.00
Taxes on real estate	556.75
State taxes on premiums	7,346.95
Insurance department licenses and fees	1,258.51
All other licenses, fees and taxes	6,062.56
All other disbursements, total	7,650.49
Dividends to policyholders	88,036.15
Agents' balances charged off	299.13
Total disbursements	\$ 639,756.54
Balance	\$ 976,388.30

LEDGER ASSETS

Book value of real estate	\$ 40,000.00
Mortgage loans on real estate	213,800.00
Book value of bonds and stocks (Schedule D).....	517,000.00
Cash in office	6,345.83
Deposits in trust companies and banks not on interest	60,656.69
Agents' balances, representing business written subsequent to October 1, last	138,585.78
Total ledger assets	\$ 976,388.30

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 3,236.25
Interest due and accrued on bonds	5,496.18
Total	8,732.43
Market value of bonds and stocks over book value.....	16,013.00
Gross assets	\$ 1,001,133.73
Total admitted assets	\$ 1,001,133.73

LIABILITIES

Gross claims in process of adjustment, or in suspense...\$	70,134.07
Gross claims resisted	8,500.00
Total claims for losses	\$ 78,634.07
Net amount of unpaid losses	\$ 73,634.07
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 326,834.04
Gross unearned premiums pro rata on fire risks running more than one year	89,082.43
Total unearned premiums as computed above..	415,916.47

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200.00
State, county and municipal taxes due or accrued	9,800.00
Commissions, brokerage and other charges due or to become due to agents and brokers	29,542.78
Total of all liabilities except capital	\$ 529,093.32
Surplus over all liabilities	\$ 472,040.41
Surplus as regards policyholders	472,040.41
Total	\$ 1,001,133.73

Name and address of rating bureau whose rates you have adopted in this state: The Iowa Rating Bureau, No. 712-20 Securities Building, Mr. K. L. Walling, Manager, Des Moines, Iowa. The Lumbermen & Manufacturers' Insurance Agency, No. 703-4 Securities Building, Mr. J. T. Sharp, Manager, Des Moines, Iowa, for all lumber and woodworking rates.

RISKS AND PREMIUMS

	Risks	Premiums
In force December 31, 1915	\$ 49,526,195.00	\$ 627,945.53
Written during the year	68,927,781.00	921,773.11
Totals	\$118,453,976.00	\$ 1,549,718.64
Expired and terminated	55,814,142.00	732,440.82
In force at end of the year	\$ 62,639,834.00	\$ 816,677.82
Deduct amount reinsured	1,132,921.00	17,146.87
Net amount in force	\$ 61,506,913.00	\$ 799,530.95

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	\$ 49,587,847.00	\$ 653,668.07
Two years	605,984.00	6,627.94
Three years	10,236,548.00	124,101.41
Four years	71,841.00	677.57
Five years	1,004,893.00	14,455.96
Net amount in force December 31, 1916	\$ 61,506,913.00	\$ 799,530.95

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire	73,634.07

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 279,788.00
Gross premiums on risks written	3,729.65
Losses paid	5,808.19
Losses incurred	5,795.95

CITIZENS INSURANCE COMPANY

Located at Pierce Building, St. Louis, Missouri.

Incorporated 1837.	Commenced Business 1837.
Charles E. Chase, President.	P. O. Crocker, Secretary.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 696,852.13
Extended at	\$ 696,852.13

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,118,906.46	\$ 31,321.34	
Deduct gross amount paid for reinsurance, fire, \$1,641,179.94; return premiums, fire, \$357,525.38; marine and inland, \$5,767.63	1,998,705.32	5,707.63	
Total premiums (other than per- petuals)	\$ 120,201.14	\$ 25,553.71	\$ 145,754.85
Gross interest on mortgage loans	\$ 3,085.00		
Gross interest on bonds and dividends on stock	16,295.89		
Gross interest on deposits, trust companies or banks	2,997.20		
Gross interest from other sources (on agency balances)	46.06		
Total gross interest and rents			22,334.15
From other sources, total			8.42
Increase in liabilities on account of reinsurance treaties			19,813.60
Total income			\$ 187,911.02
Total			\$ 884,763.15

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,021,912.30	\$ 13,283.55	
Deduct amount received for salvage, fire, \$19,625.84; marine and inland, \$887.63 reinsurance, fire, \$908,264.18; marine and inland, \$12,108.04	927,890.02	12,995.67	
Net amount paid for losses	\$ 94,022.28	\$ 287.88	\$ 94,310.16
Expenses of adjustment, settlement of losses			1,094.72
Commissions or brokerage			48,350.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes			149.07
Rents—including company's occupancy of its own buildings			103.95
Advertising, printing and stationery			4.40
Postage, telegrams, telephone and express			9.01
Legal expenses			884.42
Furniture and fixtures			12.40
Maps, including corrections			40.00
Insurance department licenses and fees			14.00
All other licenses, fees and taxes			922.06
All other disbursements, total			31.67
Interest and dividends to stockholders			17,000.00
Total disbursements			\$ 162,956.04
Balance			\$ 721,807.11

LEDGER ASSETS

Mortgage loans on real estate	\$ 61,700.00
Book value of bonds and stocks (Schedule D)	415,017.51
Deposits in trust companies and banks on interest	206,467.53
Agents' balances, representing business written subsequent to October 1, last	36,472.07
Agents' balances, representing business written prior to October 1, last	2,150.00
Total ledger assets	\$ 721,807.11

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 456.08
Interest due and accrued on bonds	7,209.11
Total	7,665.19
Gross assets	\$ 729,472.30

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 2,150.00
Book value of ledger assets over market value	11,877.51
Total	14,027.51
Total admitted assets	\$ 715,444.79

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 56,001.36
Gross claims in process of adjustment, or in suspense	115,998.48
Gross claims resisted	17,886.95
Total claims for losses	\$ 189,886.79
Deduct reinsurance	167,369.44
Net amount of unpaid losses	\$ 22,517.35
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 122,917.27
Gross unearned premiums at 50 per cent on inland navigation risks	480.16
Total unearned premiums as computed above	123,451.43
State, county and municipal taxes due or accrued	2,500.00
Reinsurance premiums	62,882.44
Total of all liabilities except capital	\$ 211,351.22
Cash capital	\$ 200,000.00
Surplus over all liabilities	304,093.57
Surplus as regards policyholders	504,093.57
Total	\$ 715,444.79

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 Dec. 31, 1915	\$193,941,690.00	\$203,470,393.00	\$ 880,354.00	\$ 15,397.72
Written during the year	225,821,755.00	211,890,646.00	1,760,587.00	31,321.34
Totals	\$419,763,445.00	\$415,361,039.00	\$ 2,640,941.00	\$ 46,629.06
Expired and terminated	245,556,905.00	261,454,874.00	859,430.00	14,723.81
In force at end year	\$174,206,540.00	\$153,906,165.00	\$ 1,781,511.00	\$ 31,905.25
Deduct amt. reinsured	149,589,709.00	132,245,783.00	1,693,003.00	30,944.94
Net amt. in force	\$ 24,616,831.00	\$ 216,660,382	\$ 88,508.00	\$ 960.31

GENERAL INTERROGATORIES

Largest amount written on any risk not deducting reinsurance	\$ 20,000.00
--	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 1,229,341.00	\$ 1,859.00	\$ 147,440.00
Gross premiums on risks	12,815.55	25.50	865.27
Losses paid	8,876.12		81.97
Losses incurred	9,167.00		81.97

CITY OF NEW YORK INSURANCE COMPANY

Located at Maiden Lane and William Street, New York.

Incorporated 1905.

Commenced Business April 12, 1905.

Major A. White, President.

G. Carroll French, Secretary.

CAPITAL

Capital stock paid in cash	\$ 583,203.00
Amount of ledger assets, December 31, of previous year	1,619,458.25
Extended at	\$ 1,619,458.25

INCOME

Gross premiums, fire	\$ 1,413,389.64
Deduct gross amount paid for reinsurance, fire, \$400,345.22; return premium, fire, \$294,539.73	694,884.95
Total premiums (other than perpetuals)	\$ 718,504.69
Gross interest on mortgage loans	\$ 10,895.00
Gross interest on bonds and dividends on stocks	41,928.15
Gross interest on deposits, trust companies or banks	2,113.53
Gross interest from other sources	27.00
Gross rents—including company's occupancy of its own building	4,764.25
Total gross interest and rents	59,727.93
From agents' balances previously charged off	103.69
Gross increase in book value of ledger assets, stocks	8,742.50
Total income	\$ 787,078.81
Total	\$ 2,406,537.06

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 582,933.22
Deduct amount received for salvage, fire, \$10,585.14; reinsurance, fire, \$223,430.06	234,015.20
Net amount paid for losses	\$ 348,918.02
Expenses of adjustment, settlement of losses	15,380.54
Commissions or brokerage	183,486.69
Salaries and expenses of special and general agents ..	23,563.52
Salaries, fees and other charges of officers, directors, trustees, agents and employees	41,336.78
Rents—including company's occupancy of its own buildings	5,779.32
Advertising, printing and stationery	6,106.06
Postage, telegrams, telephone and express	3,781.96
Legal expenses	190.75
Furniture and fixtures	281.17
Maps, including corrections	2,061.56
Underwriters' boards and tariff associations	9,943.10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	6,186.04
Inspections and surveys	2,515.39
Repairs and expenses on real estate	400.08
Taxes on real estate	2,447.20
State taxes on premiums	11,726.00
Insurance department licenses and fees	3,540.63
All other licenses, fees and taxes	4,470.10
All other disbursements, total	1,966.71
Agents' balances charged off	639.23
Decrease in book value of ledger assets, stocks	4,247.50
Total disbursements	\$ 678,968.35
Balance	\$ 1,727,568.71

LEDGER ASSETS

Book value of real estate	\$ 111,070.63	
Mortgage loans on real estate	234,250.00	
Book value of bonds and stocks (Schedule D)	1,090,895.63	
Cash in office	4,543.17	
Deposits in trust companies and banks not on interest ..	12,938.70	
Deposits in trust companies and banks on interest	125,442.69	
Agents' balances, representing business written subsequent to October 1, last	1444,044.03	
Agents' balances, representing business written prior to October 1, last	4,383.86	
Total ledger assets		\$ 1,727,548.71

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 3,222.69	
Interest due and accrued on bonds	5,751.86	
Rents due and accrued on company's property	166.67	
Total		9,141.02
Market value of real estate over book value		38,929.37
Market value of bonds and stocks over book value		16,837.90
Gross assets		\$ 1,792,477.00

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 4,383.86	
Market value of special deposits in excess of corresponding liabilities	20,651.01	
Book value of ledger assets over market value, bonds and stocks	125,475.63	
Total		150,510.50
Total admitted assets		\$ 1,641,966.50

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 6,434.00	
Gross claims in process of adjustment, or in suspense ..	109,910.00	
Gross claims resisted	9,002.00	
Total claims for losses	\$ 125,346.00	
Deduct reinsurance	47,250.00	
Net amount of unpaid losses	\$ 78,096.00	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 664,852.96	
Total unearned premiums as computed above ..	664,852.96	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500.00	
Estimated federal taxes	12,500.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	2,000.00	
Total of all liabilities except capital	\$ 757,948.96	
Cash capital	\$ 583,200.00	
Surplus over all liabilities	300,817.54	
Surplus as regards policyholders	884,417.54	
Total		\$ 1,641,966.50

RISKS AND PREMIUMS

	Risks	Premiums
In force December 31, 1915	\$183,229,460.00	\$ 1,715,498.29
Written during the year	143,044,643.00	1,413,389.64
Totals	\$326,274,103.00	\$ 3,164,887.93
Expired and terminated	125,990,640.00	1,200,442.25
In force at end of the year	\$200,283,463.00	\$ 1,904,445.68
Deduct amount reinsured	61,846,494.00	628,211.52
Net amount in force	\$138,436,969.00	\$ 1,276,234.16

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$391,365.48; (tornado, \$1.88)	391,365.48

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,508,612.00
Gross premiums on risks written	16,699.48
Losses paid	9,301.71
Losses incurred	5,031.71

COLUMBIA INSURANCE COMPANY

Located at No. 15 Exchange Place, Jersey City, New Jersey.

Incorporated March 21, 1901.

Commenced Business, 1901.

Geo. 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 ..	1,258,738.83
Extended at	\$ 1,258,738.83

INCOME

Gross premiums, marine and inland	\$ 683,467.72
Deduct gross amount paid for reinsurance, marine and inland, \$55,489.88; return premiums, marine and inland, \$106,309.95	161,799.83
Total premiums (other than perpetuals)	\$ 521,667.89
Gross interest on collateral loans	28.47
Gross interest on bonds and dividends on stocks	44,008.96
Gross interest on deposits, trust companies or banks ..	2,233.90
Gross interest from other sources	375.00
Total gross interest and rents	46,646.33
From agents' balances previously charged off	717.29
Gross profit on sale or maturity of ledger assets	392.00
Total income	\$ 569,423.51
Total	\$ 1,828,162.34

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$ 394,716.08
Deduct amount received for salvage, marine and inland, \$24,123.15; reinsurance, marine and inland, \$85,331.18	109,454.33
Net amount paid for losses	\$ 285,261.75
Expenses of adjustment, settlement of losses	1,357.99
Commissions or brokerage	86,247.09
Salaries and expenses of special and general agents ..	686.02
Salaries, fees and other charges of officers, directors, trustees, agents and employes	11,629.84
Rents—including company's occupancy of its own buildings	886.10
Advertising, printing and stationery	2,330.70
Postage, telegrams, telephone and express	1,298.92
Legal expenses	83.02
Underwriters' boards and tariff associations	540.48
Inspections and surveys	252.32
State taxes on premiums	10,890.90
Insurance department licenses and fees	4,387.10
All other licenses, fees and taxes	2,310.94

All other disbursements, total	2,003.23
Interest and dividends to stockholders	48,000.00
Agents' balances charged off	767.74
Decrease in book value of ledger assets	1,019.77
Total disbursements	\$ 459,859.91
Balance	\$ 1,368,302.43

LEDGER ASSETS

Books value of bonds and stocks (Schedule D)	\$ 1,084,708.67
Deposits in trust companies and banks not on interest	103,243.97
Balances, representing business written subsequent to October 1, last	118,665.97
Balances, representing business written prior to October 1, last	20,966.04
Bills receivable, taken for interest on securities	270.00
All other ledger assets, total	40,387.78
Total ledger assets	\$ 1,368,302.43

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 14,468.67
Total	14,468.67
Gross assets	\$ 1,382,771.10

DEDUCT ASSETS NOT ADMITTED

Balances, representing business written prior to October 1, last	\$ 20,966.04
Overdue and accrued interest on bonds in default	1,080.00
Market value of special deposits in excess of corresponding liabilities	51,651.29
Book value of ledger assets over market value	31,635.68
Total	105,333.01
Total admitted assets	\$ 1,277,438.09

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 66,372.86
Total claims for losses	\$ 66,372.86
Net amount of unpaid losses	\$ 59,599.35
Gross unearned premiums as 50 per cent on long term inland risks running one year or less	4,471.60
Gross unearned premiums pro rata on fire risks running more than one year	10,668.76
Gross unearned premiums at 50 per cent on time, hull and cargo risks	147,681.08
Gross unearned premiums, 100 per cent on marine risks	6,429.11
Total unearned premiums as computed above	169,250.55
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	\$ 244,849.90
Cash capital	\$ 400,000.00
Surplus over all liabilities	632,588.19
Surplus as regards policyholders	1,032,588.19
Total	\$ 1,277,438.09

Name and address of rating bureau whose rates you have adopted in this state: Marine and inland business only.

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1915	\$ 32,063,549.00	\$ 621,829.44
Written during the year	71,253,192.00	683,467.72
Totals	\$104,218,741.00	\$ 1,305,297.16
Expired and terminated	70,003,394.00	909,781.48
In force at end of the year	\$ 34,215,347.00	\$ 395,515.68
Deduct amount reinsured	8,653,979.00	64,528.29
Net amount in force	\$ 25,561,368.00	\$ 330,987.39

RECAPITULATION OF LONG TERM RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 24,207,564.00	\$ 321,643.00
Two years	829,489.00	4,728.45
Three years	491,270.00	4,246.45
Four years	31,915.00	355.00
Five years	1,130.00	17.40
Net amount in force December 31, 1916	\$ 25,561,368.00	\$ 330,987.39

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, marine and inland	1,800.13

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 142,248.00
Gross premiums on risks written	2,298.26
Losses paid	2,219.54
Losses incurred	1,800.13

THE COLUMBIAN NATIONAL FIRE INSURANCE COMPANY

Located at No. 404 Free Press Building, Detroit, Michigan.

Incorporated July 26, 1911.

Commenced Business February 7, 1913.

T. A. Lawler, President.

H. P. Orr, Secretary.

CAPITAL

Capital stock paid in cash	\$963,675.00
Amount of ledger assets, December 31, of previous year	1,538,337.99
Increase of paid up capital during year	425.00
Surplus paid in by stockholders	50.00
Extended at	\$ 1,538,812.99

INCOME

Gross premiums, fire	\$ 837,717.35
Deduct gross amount paid for reinsurance, fire, \$259,509.53; return premiums, fire, \$194,027.64	453,537.17
Total premiums (other than perpetuums)	\$ 384,180.18
Gross interest on mortgage loans	24,887.28
Gross interest on bonds and dividends on stocks	40,746.40
Gross interest on deposits, trust companies or banks	491.28
Gross interest from other sources	497.55
Total gross interest and rents	75,622.51
From agents' balances previously charged off	272.15
Gross profit on sale or maturity of ledger assets	694.00
Total income	\$ 460,818.84
Total	\$ 1,999,581.83

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 318,872.79
Deduct amount received for salvage, fire, \$908.99; reinsurance, fire, \$131,323.93; discount, fire, \$372.83	132,605.75
Net amount paid for losses	\$ 186,267.04
Expenses of adjustment, settlement of losses	4,671.81
Commissions or brokerage	119,655.75
Salaries and expenses of special and general agents	6,353.03
Salaries, fees and other charges of officers, directors, trustees, agents and employes	25,569.98
Rents—including company's occupancy of its own buildings	3,995.00
Advertising, printing and stationery	5,255.30
Postage, telegrams, telephone and express	3,883.13
Legal expenses	6,014.75
Furniture and fixtures	28.00
Maps, including corrections	1,345.53
Underwriters' boards and tariff associations	5,748.69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,968.88
Inspections and surveys	5,850.84
State taxes on premiums	10,706.24
Insurance department licenses and fees	2,495.18
All other licenses, fees and taxes	5,011.92
All other disbursements, total	4,027.54
Agents' balances charged off	708.83
Gross loss on sale or maturity of ledger assets	261.26
Total disbursements	\$ 400,718.80
Balance	\$ 1,598,863.03

LEDGER ASSETS

Mortgage loans on real estate	\$ 483,400.00
Book value of bonds and stocks (Schedule D)	936,839.37
Cash in office	100.00
Deposits in trust companies and banks not on interest	3,581.78
Deposits in trust companies and banks on interest	59,242.21
Agents' balances, representing business written subsequent to October 1, last	95,117.90
Agents' balances, representing business written prior to October 1, last	8,520.53
All other ledger assets, total	12,061.24
Total ledger assets	\$ 1,598,863.03

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 8,265.67
Interest due and accrued on bonds	18,529.86
Interest due and accrued on other assets	250.73
Total	27,046.26
Market value of bonds and stocks over book value	10,184.63
All other non-ledger assets, total	15,601.06
Gross assets	\$ 1,651,694.98

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 8,520.53
Total	8,520.53
Total admitted assets	\$ 1,641,174.45

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 5,332.53
Gross claims in process of adjustment, or in suspense	110,847.08
Total claims for losses	116,179.71
Deduct reinsurance	58,281.58
Net amount of unpaid losses	57,898.13

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 123,297.89
Gross unearned premiums pro rata on fire risks running more than one year	218,517.78
Total unearned premiums as computed above	341,815.67
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	2,500.00
Total of all liabilities except capital	\$ 407,213.80
Cash capital	\$ 963,675.00
Surplus over all liabilities	272,285.65
Surplus as regards policyholders	1,235,960.65
Total	\$ 1,643,174.45
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
In force December 31, 1915	\$ 61,370,140.00	\$ 656,910.46
Written during the year	72,915,429.00	837,717.35
Totals	\$134,285,569.00	\$ 1,494,627.81
Expired and terminated	49,386,590.00	557,447.03
In force at end of the year	\$ 84,898,979.00	\$ 937,180.78
Deduct amount reinsured	27,380,691.00	320,510.65
Net amount in force	\$ 57,518,288.00	\$ 616,670.13

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	\$ 21,393,893.00	\$ 246,595.77
Two years	502,932.00	4,127.26
Three years	25,694,643.00	243,186.74
Four years	182,909.00	1,956.15
Five years	9,743,911.00	120,804.21
Net amount in force December 31, 1916	\$ 57,518,288.00	\$ 616,670.13

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire, \$217,315.19; tornado, \$594.49	217,909.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 662,463.00	\$ 92,050.00
Gross premiums on risks written	7,953.56	445.38
Losses paid	15,129.75	5.00
Losses incurred	14,820.63	5.00

COMMERCIAL UNION ASSURANCE COMPANY, LIMITED, OF LONDON

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

Incorporated, 1861.

Commenced Business in U. S., January, 1871.

A. H. Wray, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 9,911,699.91
Extended at	\$ 9,911,699.91

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 9,396,446.14	\$ 2,336,187.76	
Deduct gross amount paid for reinsurance, fire, \$1,242,042.53; marine and inland, \$822,476.57; return premiums, fire, \$1,- 451,672.89; marine and inland, \$176,- 474.60	2,693,720.33	998,951.17	
Total	\$ 6,702,725.81	\$ 1,337,236.59	
Total premiums (other than per- petuals)			\$ 8,039,962.40
Deposit premiums on perpetual risks			1,922.00
Gross interest on mortgage loans	1,338.33		
Gross interest on bonds and dividends on stocks	245,670.08		
Gross interest on deposits, trust companies or banks	44,767.33		
Gross interest from other sources	62.41		
Gross rents—including company's occupancy of its own building	69,962.37		
Total gross interest and rents			361,800.52
From other sources, total			572,900.84
Gross profit on sale or maturity of ledger assets			5,961.94
Total income			\$ 8,982,637.70
Total			\$ 18,894,337.61

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 4,607,326.74	\$ 1,424,057.34	
Deduct amount received for salvage, fire, \$35,011.49; marine and inland, \$175,- 991.50; reinsurance, fire, \$534,689.12; marine and inland, \$614,565.39	569,700.61	790,556.89	
Net amount paid for losses	\$ 4,037,626.13	\$ 633,510.45	\$ 4,671,136.58
Expenses of adjustment, settlement of losses			113,974.63
Commissions or brokerage			1,635,481.77
Allowances to local agencies for miscellaneous agency expenses			14,561.15
Salaries and expenses of special and general agents			241,604.47
Salaries, fees and other charges of officers, directors, trustees, agents and employes			273,552.94
Rents—including company's occupancy of its own build- ings			40,851.26
Advertising, printing and stationery			76,850.35
Postage, telegrams, telephone and express			39,474.93
Legal expenses			972.88
Furniture and fixtures			10,701.77
Maps, including corrections			11,601.80
Underwriters' boards and tariff associations			101,775.63
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			45,740.93
Inspections and surveys			34,990.09
Repairs and expenses on real estate			32,549.82
Taxes on real estate			18,931.88
State taxes on premiums			152,376.77
Insurance department licenses and fees			38,659.05
All other licenses, fees and taxes			66,143.52
All other disbursements, total			444,058.35
Deposit premiums returned			3,154.50
Agents' balances charged off			1,766.73
Decrease in book value of ledger assets			27,118.78
Total disbursements			\$ 8,096,930.68
Balance			\$ 10,797,406.93

LEDGER ASSETS

Book value of real estate	\$ 637,000.00	
Mortgage loans on real estate	35,000.00	
Book value of bonds and stocks (Schedule D)	6,220,287.70	
Cash in office	855.91	
Deposits in trust companies and banks not on interest	50,184.92	
Deposits in trust companies and banks on interest	2,361,747.10	
Agents' balances, representing business written subse- quent to October 1, last	1,223,334.39	
Agents' balances, representing business written prior to October 1, last	58,501.28	
Bills receivable, taken for fire risks	345.30	
All other ledger assets, total	210,150.33	
Total ledger assets		\$ 10,797,406.93

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 721.53	
Interest due and accrued on bonds	86,486.00	
Rents due and accrued on company's property	9,316.46	
Total		96,523.99
Market value of real estate over book value		323,000.00
Gross assets		\$ 11,216,930.92

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 58,501.28	
Bills receivable, past due, taken for marine, inland and fire risks	345.30	
Book value of ledger assets over market value	272,722.70	
Total		331,569.28
Total admitted assets		\$ 10,885,361.64

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 186,690.00	
Gross claims in process of adjustment, or in suspense	1,298,388.27	
Gross claims resisted	28,335.00	
Total claims for losses	\$ 1,513,413.27	
Deduct reinsurance	239,804.83	
Net amount of unpaid losses		\$ 1,273,608.44
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 6,231,241.43	
Gross unearned premiums at 50 per cent on inland navigation risks	60,635.97	
Gross unearned premiums on marine risks	198,455.51	
Total unearned premiums as computed above		6,490,332.91
Amount reclaimable by the insured on perpetual fire insurance policies	84,490.76	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,350.54	
State, county and municipal taxes due or accrued	172,582.47	
Commissions, brokerage and other charges due or to be- come due to agents and brokers	15,600.07	
Total of all liabilities except capital		\$ 8,046,993.29
Surplus over all liabilities	\$ 2,838,368.35	
Surplus as regards policyholders		2,838,368.35
Total		\$ 10,885,361.64

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 Dec. 31, 1915..	\$ 1,350,801,877	\$ 13,120,409.00	\$ 25,968,430	\$ 275,202.74
Written during the year..	958,811,308	9,396,446.00	1,722,432,283	2,336,187.76
Totals	\$ 2,309,613,185	\$ 22,516,856.00	\$ 1,748,400,713	\$ 2,611,390.50
Expired and terminated...	879,758,745	8,887,304.00	1,716,157,832	2,193,326.98
In force at end of year..	\$ 1,429,854,440	\$ 13,629,551.00	\$ 32,242,881	\$ 418,063.52
Deduct amount reinsured..	185,269,246	1,518,906.00	3,484,913	63,399.40
Net amt. in force..	\$ 1,244,585,194	\$ 12,110,645.00	\$ 28,757,968	\$ 354,664.12

Perpetual risks not included above, \$4,390,665.00; premium on same, \$93,888.62.

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	\$ 426,191,479.00	\$ 4,313,970.27
Two years	15,814,505.00	143,889.83
Three years	563,587,399.00	4,908,769.52
Four years	8,122,701.00	88,045.55
Five years	230,869,110.00	2,655,970.37
Net amount in force December 31, 1916	\$ 1,244,585,194.00	\$ 12,110,645.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 5,200,040.00	\$ 3,511,000.00	\$ 450,600.00
Gross premiums on risks written	60,954.46	267.55	2,242.27
Losses paid	49,190.23		216.50
Losses incurred	43,141.14		322.85

COMMERCIAL UNION FIRE INSURANCE COMPANY

Located at No. 55 John Street, New York City, New York.

Incorporated October 30, 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..	1,313,652.17
Extended at	\$ 1,313,652.17

INCOME

Gross premiums, fire	\$ 1,164,469.91
Deduct gross amount paid for reinsurance, fire, \$230,-459.50; return premiums, fire, \$253,810.87	484,270.37
Total premiums (other than perpetuals)	\$ 680,199.54
Gross interest on bonds and dividends on stocks	\$ 32,023.61
Gross interest on deposits, trust companies or banks	8,916.09
Total gross interest and rents	40,939.70
Total income	\$ 721,139.24
Total	\$ 2,034,791.41

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 491,051.48
Deduct amount received for salvage, fire, \$8,853.14; reinsurance, fire, \$127,762.25	134,615.39
Net amount paid for losses	\$ 356,436.09
Expenses of adjustment, settlement of losses	12,744.08
Commissions or brokerage	166,342.84
Allowances to local agencies for miscellaneous agency expenses	10,008.85
Salaries and expenses of special and general agents	18,445.63
Salaries, fees and other charges of officers, directors, trustees, agents and employes	31,131.91
Rents—including company's occupancy of its own buildings	3,865.14
Advertising, printing and stationery	7,089.99
Postage, telegrams, telephone and express	3,821.72
Furniture and fixtures	510.54
Maps, including corrections	1,909.31
Underwriters' boards and tariff associations	6,654.42
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	5,785.62
Inspections and surveys	4,827.50
State taxes on premiums	12,341.41
Insurance department licenses and fees	4,299.19
All other licenses, fees and taxes	5,829.21
Exchange	455.67
Interest and dividends to stockholders	20,000.00
Agents' balances charged off	986.21
Decrease in book value of ledger assets	434.02
Total disbursements	\$ 673,919.15
Balance	\$ 1,360,872.26

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,016,843.89
Cash in office	23.45
Deposits in trust companies and banks on interest	196,739.32
Agents' balances, representing business written subsequent to October 1, last	138,851.67
Agents' balances, representing business written prior to October 1, last	8,413.93
Total ledger assets	\$ 1,360,872.26

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 9,430.00
Total	9,430.00
Gross assets	\$ 1,370,302.26

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	8,413.93
Loans on personal security—market value of special deposits in excess of liabilities	16,880.20
Book value of ledger assets over market value, bonds and stocks	17,959.39
Total	43,253.52
Total admitted assets	\$ 1,327,048.74

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 18,988.00
Gross claims in process of adjustment, or in suspense	61,015.00
Gross claims resisted	1,390.00
Total claims for losses	\$ 81,393.00
Deduct reinsurance	9,370.00
Net amount of unpaid losses	\$ 72,023.00
Gross unearned premiums as 50 per cent on fire risks	\$ 675,704.07
Total unearned premiums as computed above	675,704.07

Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	126.74
State, county and municipal taxes due or accrued.....	13,603.99
Commissions, brokerage and other charges due or to become due to agents and brokers	3,548.69
Total of all liabilities except capital	\$ 765,006.49
Cash capital	\$ 200,000.00
Surplus over all liabilities	362,042.25
Surplus as regards policyholders	562,042.25
Total	\$ 1,327,048.74

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, 1915	\$140,007,022.00	\$ 1,391,944.97
Written during the year	121,059,704.00	1,164,469.91
Total	\$261,066,726.00	\$ 2,556,414.88
Expired and terminated	97,539,625.00	955,781.10
In force at end of the year	\$163,527,101.00	\$ 1,600,633.78
Deduct amount reinsured	33,249,499.00	353,368.00
Net amount in force	\$130,277,602.00	\$ 1,247,265.78

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	\$ 45,866,697.00	\$ 453,234.60
Two years	1,992,453.00	16,838.01
Three years	59,530,812.00	508,472.03
Four years	1,045,088.00	11,415.37
Five years	21,842,552.00	237,305.77
Net amount in force December 31, 1916.....	\$130,277,602.00	\$ 1,247,265.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
--	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 619,668.00	\$ 56,950.00
Gross premiums on risks written	7,324.59	307.19
Losses paid	8,231.06	140.92
Losses incurred	7,783.85	140.92

THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK

Located at No. 76 William Street, New York City, New York.

Incorporated July 26, 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..	\$ 3,103,973.65
Extended at	\$ 3,103,973.65

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 2,113,712.79	\$ 302,253.90
Deduct gross amount paid for reinsurance, fire, \$590,141.31; marine and inland, \$67,073.68; return premiums, fire, \$384,115.77; marine and inland, \$21,476.10	974,257.08	88,549.78
Totals	\$ 1,139,455.71	\$ 213,704.12
Total premiums (other than perpetuals)		\$ 1,353,159.83
Gross interest on mortgage loans.....	\$ 10,814.46	
Gross interest on bonds and dividends on stocks	107,497.80	
Gross interest on deposits, trust companies or banks...	2,170.40	
Gross rents—including company's occupancy of its own building	6,058.58	
Total gross interest and rents		126,541.24
From agents' balances previously charged off		60.21
Gross profit on sale or maturity of ledger assets		210.38
Total income		\$ 1,479,971.66
Total		\$ 4,583,945.31

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 844,058.79	\$ 92,382.61
Deduct amount received for salvage, fire, \$5,341.32; marine and inland, \$320.00; reinsurance, fire, \$293,549.15; marine and inland, \$38,048.81	298,890.47	38,368.81
Net amount paid for losses.....	\$ 545,168.32	\$ 54,013.80
Expenses of adjustment, settlement of losses		9,796.47
Commissions or brokerage		274,350.41
Allowances to local agencies for miscellaneous agency expenses		2,438.22
Salaries and expenses of special and general agents....		38,823.20
Salaries, fees and other charges of officers, directors, trustees, agents and employees		64,575.56
Rents—including company's occupancy of its own buildings		7,080.99
Advertising, printing and stationery		12,156.99
Postage, telegrams, telephone and express		6,876.38
Legal expenses		1,766.47
Furniture and fixtures		1,434.64
Maps, including corrections		528.83
Underwriters' boards and tariff associations		19,606.32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		9,279.62
Inspections and surveys		501.78
Repairs and expenses on real estate		3,800.32
Taxes on real estate		1,309.05
State taxes on premiums		19,490.96
Insurance department licenses and fees		5,264.20
All other licenses, fees and taxes		13,177.92
All other disbursements, total		4,260.59
Interest and dividends to stockholders		50,000.00
Agents' balances charged off		2,036.58
Gross loss on sale or maturity of ledger assets		9,791.57
Decrease in book value of ledger assets		25,210.38
Total disbursements		\$ 1,182,748.57
Balance		\$ 3,401,196.74

LEDGER ASSETS

Book value of real estate	\$ 64,461.02
Mortgage loans on real estate	190,250.00
Book value of bonds and stocks (Schedule D)	2,648,220.95
Cash in office	200.00
Deposits in trust companies and banks on interest.....	240,510.65

Agents' balances, representing business written subsequent to October 1, last	249,522.53
Agents' balances, representing business written prior to October 1, last	7,258.80
Bills receivable, taken for fire risks	598.39
All other ledger assets, total	175.30

Total ledger assets \$ 3,401,196.74

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 2,757.31
Interest due and accrued on bonds	24,436.66

Total 27,193.97

Gross assets \$ 3,428,390.71

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 7,258.80
Market value of special deposits in excess of corresponding liabilities	14,078.73
Book value of ledger assets over market value.....	68,863.44

Total 90,200.97

Total admitted assets \$ 3,338,189.74

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 30,174.00
Gross claims in process of adjustment, or in suspense..	331,324.99
Gross claims resisted	5,890.00

Total claims for losses \$ 367,388.99

Deduct reinsurance	111,123.56
--------------------------	------------

Net amount of unpaid losses \$ 256,265.43

Gross unearned premiums as pro rata on fire risks running one year or less	\$ 420,880.70
--	---------------

Gross unearned premiums pro rata on fire risks running more than one year	678,027.27
---	------------

Gross unearned premiums at 50 per cent on inland navigation risks	75,957.39
---	-----------

Gross unearned premiums, 100 per cent on marine risks	1,451.02
---	----------

Total unearned premiums as computed above.. 1,176,316.38

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000.00
--	----------

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	5,625.16
---	----------

Total of all liabilities except capital \$ 1,477,206.97

Cash capital	\$ 500,000.00
Surplus over all liabilities	1,360,982.77

Surplus as regards policyholders 1,860,982.77

Total \$ 3,338,189.74

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 Dec. 31, 1915.....	\$417,381,002.00	\$ 2,386,745.61		
Written during the year..	241,332,830.00	2,113,712.79	\$ 23,406,174.00	\$ 302,253.90
Totals	\$658,713,832.00	\$ 4,500,458.40	\$ 23,406,174.00	\$ 302,253.90
Expired and terminated..	343,664,036.00	1,861,723.58	10,486,978.00	105,527.05
In force at end of year..	\$315,049,796.00	\$ 2,638,734.82	\$ 12,919,196.00	\$ 196,726.85
Deduct amount reinsured..	81,817,106.00	643,234.97	2,533,521.00	43,861.04
Net amt. in force.....	\$233,232,690.00	\$ 1,995,499.85	\$ 10,385,675.00	\$ 152,865.81

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	\$ 84,901,486.00	\$ 751,427.20
Two years	1,190,401.00	7,464.31
Three years	107,068,235.00	819,621.10
Four years	2,006,265.00	12,745.96
Five years	38,966,303.00	404,241.28

Net amount in force December 31, 1916 \$233,232,690.00 \$ 1,995,499.85

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year, fire, \$723,001.93; marine and inland, \$42,324.42; tornado, \$8,007.46.....	768,423.51

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 4,085,606.00	\$ 119,996.00	\$ 386,245.00
Gross premiums on risks written	45,793.72	1,395.40	1,778.54
Losses paid	38,949.85		39.72
Losses incurred	31,417.24	35.00	39.72

THE CONCORDIA FIRE INSURANCE COMPANY OF MILWAUKEE

Located at Corner West Water and Wells Streets, Milwaukee, Wis.
 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..	\$ 2,377,725.52
Extended at	\$ 2,377,725.52

INCOME

Gross premiums, fire	\$ 2,046,325.52
Deduct gross amount paid for reinsurance, fire, \$464,820.98; return premiums, fire, \$289,671.33.....	754,492.31
Total premiums (other than perpetuals)	\$ 1,291,833.21
Gross interest on mortgage loans	45,404.23
Gross interest on bonds and dividends on stocks.....	50,004.65
Gross interest on deposits, trust companies or banks....	737.66
Gross interest from other sources	39.00

Total gross interest and rents	99,185.54
Increase in liabilities on account of reinsurance treaties. From agents' balances previously charged off	10,828.62
Borrowed money (gross)	326.15
Gross profit on sale or maturity of ledger assets	65,000.00
Gross increase in book value of ledger assets	750.00
	19,732.00

Total income	\$ 1,487,705.52
Total	\$ 3,865,431.04

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 897,813.95
Deduct amount received for salvage, fire, \$11,398.52; reinsurance, fire, \$252,048.79; discount, fire, \$449.56..	263,896.87
Net amount paid for losses	\$ 633,917.08
Expenses of adjustment, settlement of losses	13,933.61
Commissions or brokerage	318,585.26
Allowances to local agencies for miscellaneous agency expenses	2,260.01

Salaries and expenses of special and general agents.....	50,662.82
Salaries, fees and other charges of officers, directors, trustees, agents and employes	55,835.42
Rents—including company's occupancy of its own build- ings	5,390.00
Advertising, printing and stationery	12,927.31
Postage, telegrams, telephone and express.....	8,932.50
Legal expenses	3,281.36
Furniture and fixtures	1,436.64
Maps, including corrections	5,223.22
Underwriters' boards and tariff associations.....	20,529.70
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	14,488.58
State taxes on premiums	26,029.73
Insurance department licenses and fees	8,398.08
All other licenses fees and taxes	12,157.96
All other disbursements, total	5,737.77
Interest and dividends to stockholders	60,000.00
Borrowed money repaid (gross)	65,000.00
Interest on borrowed money	176.85
Agents' balances charged off	1,300.85
Decrease in book value of ledger assets	1,580.00
Total disbursements	\$ 1,327,531.84
Balance	\$ 2,537,899.20

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 943,460.00
Book value of bonds and stocks (Schedule D)	1,123,041.00
Cash in office	24,163.24
Deposits in trust companies and banks not on interest..	36,793.60
Deposits in trust companies and banks on interest.....	57,795.26
Agents' balances, representing business written subse- quent to October 1, last	349,477.38
Agents' balances, representing business written prior to October 1, last	3,168.72
Total ledger assets	\$ 2,537,899.20

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 9,508.08
Interest due and accrued on bonds	18,284.49
Interest due and accrued on other assets	147.85
Total	27,940.42
All other non-ledger assets, total	29,119.89
Gross assets	\$ 2,594,959.51

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,168.72
Market value of special deposits in excess of correspond- ing liabilities	4,232.71
Total	7,401.43
Total admitted assets	\$ 2,587,558.08

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 44,428.53
Gross claims in process of adjustment, or in suspense	86,185.00
Gross claims resisted	21,159.00
Total claims for losses	\$ 151,772.53
Deduct reinsurance	43,735.67
Net amount of unpaid losses	\$ 108,036.86
Gross unearned premiums as 50 per cent on fire risks running one year or less	355,682.03
Gross unearned premiums pro rata on fire risks running more than one year	959,136.10
Total unearned premiums as computed above...	1,314,818.13

State, county and municipal taxes due or accrued	30,000.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	52,050.18
Reinsurance premiums	59,484.36
All other liabilities, total reserve for contingencies.....	10,000.00
Total of all liabilities except capital	\$ 1,572,389.53
Cash capital	\$ 600,000.00
Surplus over all liabilities	415,168.55
Surplus as regards policyholders	1,015,168.55
Total	\$ 2,587,558.08

Name and address of rating bureau whose rates you have adopted in this state:
K. L. Walling, Manager, Iowa Rating Bureau, Securities Building, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$292,171,200.00	\$ 3,001,733.14
Written during the year	196,192,366.00	2,056,294.97
Totals	\$488,363,572.00	\$ 5,058,033.11
Expired and terminated	169,410,831.00	1,834,968.30
In force at end of the year.....	\$318,952,741.00	\$ 3,223,064.81
Deduct amount reinsured	68,430,527.00	730,228.91
Net amount in force	\$250,522,214.00	\$ 2,492,835.90

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	\$ 61,134,055.00	\$ 707,364.96
Two years	1,133,789.00	8,368.75
Three years	139,058,587.00	1,216,286.15
Four years	487,456.00	7,746.46
Five years	48,208,327.00	553,070.48
Net amount in force December 31, 1916.....	\$250,522,214.00	\$ 2,492,835.90

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$633,891.52; tor- nado, \$8,993.33	642,884.85
Amount loaned to stockholders not officers	10,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 4,548,781.00	\$ 1,015,529.90
Gross premiums on risks written	55,809.53	4,447.93
Losses paid	62,022.86	939.83
Losses incurred	64,617.88	939.83

THE CONNECTICUT FIRE INSURANCE COMPANY

Located at No. 51 Prospect Street, Hartford, Conn.

Incorporated June, 1850.

Commenced Business July, 1850.

Edward Milligan, President.

John A. Cosmas, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 7,285,568.74
Extended at	\$ 7,285,568.74

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 5,450,010.24	\$ 111,387.77	
Deduct gross amount paid for reinsurance, fire, \$1,073,267.61; return premiums, fire, \$791,643.98; marine and inland, \$2,556.91	1,864,911.59	2,556.91	
Total	\$ 3,585,098.65	\$ 108,830.86	
Total premiums (other than per- petuals)			\$ 3,693,929.51
Gross interest on mortgage loans	\$ 35,831.16		
Gross interest on collateral loans	1,310.85		
Gross interest on bonds and dividends on stocks	227,235.60		
Gross interest on deposits, trust companies or banks	10,937.57		
Gross interest from other sources	1,236.87		
Total gross interest and rents			276,552.05
From other sources, total uncollected dividend			51.93
From agents' balances previously charged off			204.45
Gross profit on sale or maturity of ledger assets			12,202.13
Total income			\$ 3,982,940.07
Total			\$ 11,268,448.81

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 2,412,290.37	\$ 19,625.51	
Deduct amount received for salvage, fire, \$16,183.22; reinsurance, fire, \$539.- 690.32; discount, fire, \$124.35	555,997.89		
Net amount paid for losses	\$ 1,856,292.48	\$ 19,625.51	\$ 1,875,917.99
Expenses of adjustment, settlement of losses			43,376.62
Commissions or brokerage			868,071.86
Allowances to local agencies for miscellaneous agency expenses			17,669.64
Salaries and expenses of special agents			146,804.86
Salaries, fees and other charges of officers, directors, trustees, agents and employes			208,244.64
Rents—including company's occupancy of its own build- ings			25,767.17
Advertising, printing and stationery			62,020.19
Postage, telegrams, telephone and express			14,169.03
Legal expenses			8,120.00
Furniture and fixtures			2,449.06
Maps, including corrections			5,350.32
Underwriters' boards and tariff associations			52,997.34
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			27,167.50
Inspections and surveys			8,431.52
Taxes on real estate			3.59
State taxes on premiums			71,259.86
Insurance department licenses and fees			19,430.95
All other licenses, fees and taxes			65,147.76
All other disbursements, total			120.56
Interest and dividends to stockholders			200,000.00
Agents' balances charged off			6,258.80
Gross loss on sale or maturity of ledger assets			111,412.94
Total disbursements			\$ 3,840,183.22
Balance			\$ 7,428,265.59

LEDGER ASSETS

Mortgage loans on real estate	\$ 664,600.00
Loans secured by pledge of bonds, stocks or other collateral	20,000.00
Book value of bonds and stocks (Schedule D)	5,247,724.35
Cash in office	252.12
Deposits in trust companies and banks not on interest	26,422.36

Deposits in trust companies and banks on interest	891,619.87
Agents' balances, representing business written subse- quent to October 1, last	491,807.14
Agents' balances, representing business written prior to October 1, last	8,177.81
Bills receivable taken for fire risks	77,661.94
Total ledger assets	\$ 7,428,265.59

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 8,296.80
Interest due and accrued on bonds	72,618.11
Interest due and accrued on collateral loans	269.17
Total	\$1,184.08
All other non-ledger assets	8,285.80
Gross assets	\$ 7,517,735.47

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 8,177.81
Bills receivable, past due, taken for marine, inland and fire risks	28,470.56
Overdue and accrued interest on bonds in default	2,250.00
Market value of special deposits in excess of correspond- ing liabilities	63,452.91
Book value of ledger assets over market value	165,504.35
Total	267,855.63
Total admitted assets	\$ 7,249,879.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 53,141.56
Gross claims in process of adjustment, or in suspense	309,993.40
Gross claims resisted	36,325.00
Total claims for losses	\$ 399,459.96
Deduct reinsurance	86,832.53
Net amount of unpaid losses	\$ 312,627.43
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 865,616.71
Gross unearned premiums pro rata on fire risks run- ning more than one year	3,093,168.70
Gross unearned premiums,	20,203.06
Total unearned premiums as computed above	3,978,988.47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
State, county and municipal taxes due or accrued	110,000.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	7,200.00
Total of all liabilities except capital	\$ 4,413,815.90
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	1,836,063.94
Surplus as regards policyholders	2,836,063.94
Total	\$ 7,249,879.84

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$ 893,385.141	\$ 9,000,149.13	\$	\$
Written during the year..	537,308.772	5,450,010.24	12,014,708.00	111,387.77
Total	\$1,430,693.913	\$ 14,454,248.25	\$ 12,014,708.00	\$ 111,387.77
Expired and terminated ..	488,111.135	5,166,586.94	10,282,776.00	83,899.85
In force at end of year..	\$ 942,582.778	\$ 9,287,661.31	\$ 1,731,932.00	\$ 27,487.92
Deduct amount insured....	165,175.957	1,696,742.98	.....	.....
Net amt. in force..	\$ 777,406.821	\$ 7,590,918.33	\$ 1,731,932.00	\$ 27,487.92

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	\$172,158,113.00	\$ 1,731,233.42
Two years	6,817,981.00	53,923.75
Three years	427,430,111.00	3,887,726.32
Four years	4,074,553.00	47,537.08
Five years	165,047,183.00	1,857,081.80
Over five years	1,278,880.00	13,415.96
Net amount in force December 31, 1916	\$777,406,821.00	\$ 7,590,918.33

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
Losses incurred during the year, fire, \$1,787,837.67; marine and inland, \$50,935.58; tornado, \$68,869.76.....	1,907,643.01
Amount loaned to officers and directors	8,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 6,920,259.00	\$ 2,222,195.00
Gross premiums on risks written	73,124.89	11,980.00
Losses paid	43,215.16	535.24
Losses incurred	47,239.68	535.24

THE CONTINENTAL INSURANCE COMPANY

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

Incorporated January, 1853.

Commenced Business January, 1853.

Henry Evans, President.

J. E. Lopez, Secretary.

CAPITAL

Capital stock paid in cash	\$ 10,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 30,760,024.45
Increase of paid up capital during year	8,000,000.00
Extended at	\$ 38,760,024.45

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 11,905,878.79	\$ 495,983.87
Deduct gross amount paid for reinsurance, fire, \$1,614,171.64; marine and inland, \$149,652.19; return premiums, fire, \$1,539,577.97; marine and inland, \$112,419.98	3,153,749.61	262,072.17
Total	\$ 8,752,129.18	\$ 233,911.70
Total premiums (other than per- petuals)		\$ 8,986,040.88

Gross interest on mortgage loans	\$ 135.00
Gross interest on collateral loans	50.00
Gross interest on bonds and dividends on stocks	1,415,763.20
Gross interest on deposits, trust companies or banks	63,773.54
Gross interest from other sources	4,082.98
Gross rents—including company's occupancy of its building	90,142.37
Total gross interest and rents	1,573,947.78
From other sources, total	6,334.48
From agents' balances previously charged off	219.76
Gross profit on sale or maturity of ledger assets	233,136.00
Gross increase in book value of ledger assets	1,373,421.00
Total income	\$ 12,173,099.90
Total	\$ 50,983,124.35

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 5,307,997.52	\$ 147,000.72	
Deduct amount received for salvage, fire, \$49,920.15; marine and inland, \$3,989.95; reinsurance, fire, \$806,563.65; marine and inland, \$50,318.03	856,483.80	54,307.98	
Net total paid for losses	\$ 4,451,513.72	\$ 92,692.74	\$ 4,544,206.46
Expenses of adjustment, settlement of losses			140,458.63
Commissions or brokerage			1,801,798.46
Allowances to local agencies for miscellaneous agency expenses			1,021.93
Salaries and expenses of special and general agents			285,715.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes			530,230.31
Rents—including company's occupancy of its own buildings			78,002.74
Advertising, printing and stationery			124,814.71
Postage, telegrams, telephone and express			66,337.44
Legal expenses			1,320.97
Furniture and fixtures			24,952.14
Maps, including corrections			18,483.20
Underwriters' boards and tariff associations			115,127.72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			20,393.11
Inspections and surveys			27,678.34
Repairs and expenses on real estate			33,452.50
Taxes on real estate			24,581.41
State taxes on premiums			185,990.05
Insurance department licenses and fees			31,523.10
All other licenses, fees and taxes			85,451.96
All other disbursements, total			22,226.32
Interest and dividends to stockholders			8,000,101.80
Agents' balances charged off			10,473.09
Gross loss on sale or maturity of ledger assets			124,504.00
Decrease in book value of ledger assets			727,445.00
Total disbursements			\$ 17,026,895.57
Balance			\$ 83,906,228.78

LEDGER ASSETS

Book value of real estate	\$1,000,000.00
Mortgage loans on real estate	2,700.00
Book value of bonds and stocks (Schedule D)	28,945,784.00
Cash in office	1,950.91
Deposits in trust companies and banks not on interest	933.40
Deposits in trust companies and banks on interest	2,378,685.00
Agents' balances, representing business written subsequent to October 1, last	1,358,542.45
Agents' balances, representing business written prior to October 1, last	4,371.96
Bills receivable taken for fire risks	207,020.35
All other ledger assets, total	6,280.65
Total ledger assets	\$ 33,906,228.78

NON-LEDGER ASSETS

Interest due and accrued on bonds, \$36,518.50, and \$88,418.53	\$ 124,937.03
Interest due and accrued on other assets on bank balances	287.22
Rents due and accrued on company's property	59.16
Total	125,283.41
Market value of bonds and stocks over book value	163,383.75
All other non-ledger assets, total	1,045.00
Gross assets	\$ 34,195,940.84

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 4,371.96
Bills receivable, past due, taken for marine, inland and fire risks	76,152.12
Market value of special deposits in excess of corresponding liabilities	20,497.39
Bills receivable, taken in payment of rents	1,045.00
Total	102,066.47
Total admitted assets	\$ 34,093,874.47

LIABILITIES

Gross claims in process of adjustment, or in suspense, plus \$70,013.00, reserve for losses incurred prior to December 31, of which no notice had been received on that date	\$ 697,523.73
Gross claims resisted	43,530.00
Total claims for losses	\$ 741,053.73
Deduct reinsurance	147,046.19
Net amount of unpaid losses	\$ 594,007.54
Gross unearned premiums as 50 per cent on fire risk running one year or less	\$ 2,251,825.52
Gross unearned premiums pro rata on fire risks running more than one year	7,755,754.58
Gross unearned premiums at 50 per cent on inland navigation risks	127,725.36
Total unearned premiums as computed above..	\$ 10,135,305.46
Principal unpaid on script or certificate of profits authorized or ordered to be redeemed	26,411.00
Interest due or accrued, remaining unpaid on scrips	6,059.94
Dividends declared and unpaid to stockholders	600,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	27,500.00
State, county and municipal taxes due or accrued	243,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	78,754.29
Other liabilities, total reserve for contingencies	100,000.00
Total of all liabilities except capital	\$ 11,811,038.23
Cash capital	\$ 10,000,000.00
Surplus over all liabilities	12,282,836.24
Surplus as regards policyholders	22,282,836.24
Total	\$ 34,093,874.47

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$2,121,809.619	\$ 20,814,207.75	\$ 10,054,433.00	\$ 239,062.71
Written during year	1,292,249.050	11,905,878.79	15,210,343.00	495,933.87
Totals	\$3,414,058.669	\$ 32,720,086.54	\$ 25,264,776.00	\$ 735,046.58
Expired and terminated	1,161,483,353	10,938,541.23	7,167,175.00	338,704.61
In force at end of year	\$2,252,575.316	\$ 21,781,545.31	\$ 18,097,601.00	\$ 396,341.97
Deduct amt. reinsured	257,844.087	2,144,879.66	6,413,555.00	140,891.25
Net amt. in force	\$1,994,731,229	\$ 19,636,665.65	\$ 11,684,046.00	\$ 255,450.72

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	\$ 436,493,064.00	\$ 4,503,459.58
Two years	12,673,158.00	109,008.21
Three years	1,047,683,677.00	9,110,318.29
Four years	4,976,014.00	72,260.60
Five years	485,218,211.00	5,779,999.18
Over five years	5,167,097.00	40,983.64
Advance premiums	2,520,098.00	20,636.15
Net amount in force December 31, 1916	\$1,994,731,229.00	\$ 19,636,665.65

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 645,000.00
Losses incurred during the year, fire, \$4,235,846.57; marine and inland, \$107,405.61; tornado, \$269,104.67	4,612,356.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 17,622,007.00	\$ 311,898.00	\$ 11,110,731.00
Gross premiums on risks written	225,217.71	4,507.05	53,450.18
Losses paid	149,800.85	1,544.44	13,201.61
Losses incurred	150,791.31	1,379.44	13,265.61

COUNTY FIRE INSURANCE COMPANY

Located at No. 110 South Fourth Street, Philadelphia, Pa.
Incorporated 1832. Commenced Business 1833.
Charles R. Peck, President. Lewis W. Crockett, Secretary.

CAPITAL

Capital stock paid in cash	\$400,000.00
Amount of ledger assets, December 31, of previous year	866,712.96
Extended at	\$ 866,712.96

INCOME

Gross premiums, fire	\$ 725,108.44
Deduct gross amount paid for reinsurance, fire, \$382,758.61; return premiums, fire, \$127,437.03	510,195.64
Total premiums (other than perpetuals)	\$ 214,912.80
Deposit premiums on perpetual risks	2,064.56
Gross interest on mortgage loans	\$ 2,658.95
Gross interest on collateral loans	275.00
Gross interest on bonds and dividends on stocks	28,739.94
Gross interest on deposits, trust companies or banks	61.06
Gross interest from other sources	8.10
Gross rents—including company's occupancy of its own building	4,212.50
Total gross interest and rents	35,950.55

From other sources, total	425.89
From agents' balances previously charged off	8.00
Total income	\$ 253,361.30
Total	\$ 1,120,074.26

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 336,721.90
Deduct amount received for salvage, fire, \$2,373.96; re- insurance, fire, \$237,073.58; discount, fire, \$83.73	239,531.27
Net amount paid for losses	\$ 97,190.63
Expenses of adjustment, settlement of losses	84.56
Commissions or brokerage	10,332.44
Allowances to local agencies for miscellaneous agency expenses	4,065.34
Salaries and expenses of special and general agents	11,519.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes	1,833.33
Rents—including company's occupancy of its own build- ings	1,000.00
Advertising, printing and stationery	5,071.71
Postage, telegrams, telephone and express	592.74
Legal expenses	1,000.00
Furniture and fixtures	103.10
Maps, including corrections	484.00
Underwriters' boards and tariff associations	5,830.01
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	408.87
Inspections and surveys	1,634.98
Repairs and expenses on real estate	1,009.00
Taxes on real estate	1,323.98
State taxes on premiums	11,080.22
Insurance department licenses and fees	2,671.62
All other licenses, fees and taxes	3,558.36
All other disbursements, total	1,032.96
Deposit premiums returned	4,635.86
Agents' balances charged off	1,390.81
Gross loss on sale or maturity of ledger assets	4,801.41
Decrease in book value of ledger assets	105,391.71
Total disbursements	\$ 278,946.32
Balance	\$ 842,027.94

LEDGER ASSETS

Book value of real estate	\$ 53,724.31
Mortgage loans on real estate	37,900.00
Book value of bonds and stocks (Schedule D)	601,727.68
Deposits in trust companies and banks not on interest	67,495.95
Agents' balances, representing business written subse- quent to October 1, last	57,943.07
Agents' balances, representing business written prior to October 1, last	2,506.28
Bills receivable, taken for fire risks	18,886.90
All other ledger assets, total	1,843.75
Total ledger assets	\$ 842,027.94

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 515.30
Interest due and accrued on bonds	6,932.03
Total	7,447.33
Market value of real estate over book value	14,075.69
Market value of bonds and stocks over book value	135,489.32
All other non-ledger assets, total	650.46
Gross assets	\$ 990,690.74

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 2,506.28
Market value of special deposits in excess of correspond- ing liabilities	11,799.65
Total	14,305.93
Total admitted assets	\$ 985,384.81

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 11,921.18
Gross claims in process of adjustment, or in suspense	52,617.25
Gross claims resisted	950.00
Total claims for losses	\$ 65,488.43
Deduct reinsurance	38,875.00
Net amount of unpaid losses	\$ 26,613.43
Gross unearned premiums pro rata on fire risks run- ning more than one year	\$ 173,166.82
Total unearned premiums as computed above	173,166.82
Amount reclaimable by the insured on perpetual fire insurance policies	173,883.71
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 be- come due to agents and brokers	500.00
All other liabilities, total	184.37
Total of all liabilities except capital	\$ 381,948.33
Cash capital	\$ 400,000.00
Surplus over all liabilities	203,536.48
Surplus as regards policyholders	603,536.48
Total	\$ 985,384.81

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 76,159,336.00	\$ 736,350.79
Written during the year	75,714,941.00	739,954.06
Totals	\$151,874,277.00	\$ 1,467,304.85
Expired and terminated	50,971,392.00	528,706.12
In force at the end of the year	\$100,902,885.00	\$ 938,598.73
Deduct amount reinsured	66,088,904.00	627,103.75
Net amount in force	\$ 34,813,981.00	\$ 311,494.98
Perpetual risks not included in above, \$7,803,227.00; premiums on same, \$191,043.96.		

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	\$ 16,069,513.00	\$ 150,171.53
Two years	1,175,385.00	6,575.20
Three years	13,899,515.00	110,594.89
Four years	403,421.00	3,943.44
Five years	11,069,374.00	231,253.88
Net amount in force December 31, 1916	\$ 42,617,208.00	\$ 502,539.94

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year fire	113,320.30

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 275,112.00	\$ 55,400.00
Gross premiums on risks written	2,689.03	316.81
Losses paid	2,260.03	
Losses incurred	2,027.03	

DETROIT NATIONAL FIRE INSURANCE COMPANY

Located at Nos. 11-13 Lafayette Street, Detroit, Mich.

Incorporated February, 1911.

Commenced Business November 13, 1911.

M. O. Rowland, President.

J. Edward Ready, Secretary.

CAPITAL

Capital stock paid in cash	\$389,350.00	
Amount of ledger assets, December 31, of previous year.	\$ 630,720.21	
Extended at	\$ 630,720.21	

INCOME

Gross premiums, fire	\$ 324,502.65	
Deduct gross amount paid for reinsurance, fire, \$43,397.03; return premiums, fire, \$63,921.23	107,318.26	
Total premiums (other than perpetuals)	\$ 217,184.39	
Gross interest on mortgage loans	\$ 17,290.63	
Gross interest on bonds and dividends on stocks	9,314.38	
Gross interest on deposits, trust companies or banks	591.01	
Gross interest from other sources on Philadelphia Underwriters deposit	6.20	
Gross rents—including company's occupancy of its own building	30.00	
Total gross interest and rents	27,232.22	
From agents' balances previously charged off	4.92	
Gross profit on sale or maturity of ledger assets	10.00	
Gross increase in book value of ledger assets	1,457.50	
Total income	\$ 245,889.03	
Total	\$ 876,609.24	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 153,614.00	
Deduct amount received for salvage, fire, \$1,976.77; reinsurance, fire, \$26,296.86; discount, fire, \$102.70	28,376.33	
Net amount paid for losses	\$ 125,237.67	
Expenses of adjustment, settlement of losses	3,081.46	
Commissions or brokerage	55,367.08	
Allowances to local agencies for miscellaneous agency expenses	25.62	
Salaries and expenses of special and general agents	8,730.86	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	21,242.64	
Rents—including company's occupancy of its own buildings	2,400.00	
Advertising, printing and stationery	2,551.83	
Postage, telegrams, telephone and express	2,148.24	
Legal expenses	1,047.03	
Furniture and fixtures	134.40	
Maps, including corrections	1,371.46	
Underwriters' boards and tariff associations	3,961.01	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,573.04	
Repairs and expenses on real estate	22.97	
Taxes on real estate	107.26	
State taxes on premiums	3,254.53	
Insurance department licenses and fees	1,326.24	

DETROIT NATIONAL FIRE INSURANCE COMPANY

All other licenses, fees and taxes (revenue stamp tax) ..	959.87
All other disbursements, total	2,184.94
Agents' balances charged off	31.16
Decrease in book value of ledger assets	10.00

Total disbursements	\$ 236,729.31
Balance	\$ 630,879.93

LEDGER ASSETS

Book value of real estate	\$ 3,125.00
Mortgage loans on real estate	2,945.00
Book value of bonds and stocks (Schedule D)	243,369.40
Cash in office	5,225.12
Deposits in trust companies and banks on interest	51,434.48
Agents' balances, representing business written subsequent to October 1, last	34,955.85
Agents' balances, representing business written prior to October 1, last	6,920.08
All other ledger assets, deposit with Philadelphia Underwriters, total	10.00
Total ledger assets	\$ 639,879.93

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 6,465.34
Interest due and accrued on bonds	4,303.57
Interest due and accrued on other assets—bank deposits	25.74
Rents due and accrued on company's property	30.00
Total	10,884.65
Market value of bonds and stocks over book value	4,038.23
All other non-ledger assets, total	8,794.18
Gross assets	\$ 663,596.99

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	\$ 6,000.00
Agents' balances, representing business written prior to October 1, last	6,920.08
Excess of special deposits over corresponding liabilities	11,679.63
Total	24,599.71
Total admitted assets	\$ 638,997.28

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 2,905.84
Gross claims in process of adjustment, or in suspense	8,563.02
Gross claims resisted	2,125.00
Total claims for losses	\$ 13,593.86
Deduct reinsurance	1,501.27
Net amount of unpaid losses	\$ 12,092.59
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 161,825.32
Total unearned premiums as computed above	161,825.32
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	672.20
State, county and municipal taxes due or accrued	2,506.00
Commissions, brokerage and other charges due or to become due to agents and brokers	62.34
Total of all liabilities except capital	\$ 177,152.45
Cash capital	\$ 389,350.00
Surplus over all liabilities	72,494.83
Surplus as regards policyholders	401,844.83
Total	\$ 638,997.28

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, 1915	\$ 27,611,207.00	\$ 292,082.08
Written during the year	28,694,002.00	325,046.70
Totals	\$ 56,305,209.00	\$ 617,128.78
Expired and terminated	23,644,257.00	265,027.11
In force at end of the year	\$ 32,660,952.00	\$ 352,101.67
Deduct amount reinsured	4,669,796.00	53,991.34
Net amount in force	\$ 27,991,156.00	\$ 298,110.33

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	\$ 12,547,960.00	\$ 153,477.90
Two years	310,230.00	2,589.00
Three years	12,865,664.00	114,265.43
Four years	106,425.00	1,147.73
Five years	2,032,574.00	26,154.25
Advance premiums	28,303.00	476.02
Net amount in force December 31, 1916	\$ 27,991,156.00	\$ 298,110.33

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
Losses incurred during the year, fire	389,628.46

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Fire	\$ 380,677.00
Gross premiums on risks written		4,136.58
Losses paid		2,084.00
Losses incurred		2,099.00

EQUITABLE FIRE AND MARINE INSURANCE COMPANY

Located at No. 1 Custom House Street, Providence, Rhode Island.

Incorporated May, 1859.

Commenced Business September, 1869.

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	\$ 1,277,125.40
Extended at	\$ 1,277,125.40

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 1,996,045.75	\$ 100,231.97
Deduct gross amount paid for reinsurance, fire, \$1,220,127.34; marine and inland, \$31,519.53; return premiums, fire, \$362,027.91; marine and inland, \$12,509.59	1,582,155.25	44,059.12
Total premiums (other than perpetuals)	\$ 413,890.50	\$ 57,172.85
Gross interest on mortgage loans	\$ 5,248.89	
Gross interest on bonds and dividends on stocks	47,075.41	
Gross interest on deposits, trust companies or banks	1,359.53	
Gross interest from other sources	249.34	
Gross rents—including company's occupancy of its own building	6,172.25	
Total gross interest and rents		60,105.42

EQUITABLE FIRE AND MARINE INSURANCE CO.

From other sources, total	368.75
From agents' balances previously charged off	4.55
Gross increase in book value of ledger assets	607.25
Total income	\$ 531,147.32
Total	\$ 1,808,272.72

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 816,213.05	\$ 25,094.64
Deduct amount received for salvage, fire, \$2,693.55; marine and inland, \$2.82; reinsurance, fire, \$601,223.91; marine and inland, \$13,511.44	603,917.46	13,514.26
Net amount paid for losses	\$ 212,295.59	\$ 11,580.38
Expenses of adjustment, settlement of losses		2,915.85
Commissions or brokerage		156,708.69
Salaries, fees and other charges of officers, directors, trustees, agents and employes		12,931.65
Rents—including company's occupancy of its own buildings		2,565.00
Advertising, printing and stationery		22.47
Postage, telegrams, telephone and express		280.42
Legal expenses		8.61
Maps, including corrections		42.50
Repairs and expenses on real estate		2,169.14
Taxes on real estate		1,729.70
State taxes on premiums		351.03
Insurance department licenses and fees		866.00
All other licenses, fees and taxes		2,521.22
All other disbursements, total		91.02
Interest and dividends to stockholders		50,000.00
Agents' balances charged off		87.20
Decrease in book value of ledger assets		27,065.62
Total disbursements		\$ 484,230.09
Balance		\$ 1,324,042.63

LEDGER ASSETS

Book value of real estate	\$ 81,680.00
Mortgage loans on real estate	106,900.00
Book value of bonds and stocks (Schedule D)	1,023,933.33
Deposits in trust companies and banks on interest	86,739.15
Agents' balances, representing business written subsequent to October 1, last	24,190.15
Agents' balances, representing business written prior to October 1, last	600.00
Total ledger assets	\$ 1,324,042.63

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 63.05
Interest due and accrued on bonds	13,352.38
Rents due and accrued on company's property	500.00
Total	13,915.43
Market value of bonds and stocks over book value	75,650.83
All other non-ledger assets, total	496.80
Gross assets	\$ 1,414,105.69

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 600.00
Book value of ledger assets over market value	56,854.27
Total	57,454.27
Total admitted assets	\$ 1,356,651.42

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	36,790.83
Gross claims in process of adjustment, or in suspense..		117,900.56
Gross claims resisted		2,162.00
Total claims for losses	\$	156,853.39
Deduct reinsurance		97,255.58
Net amount of unpaid losses	\$	59,597.81
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	141,143.42
Gross unearned premiums pro rata on fire risks running more than one year		169,306.08
Gross unearned premiums at 50 per cent on inland navigation risks		4,194.91
Gross unearned premiums, 100 per cent on marine risks.		6,459.10
Total unearned premiums as computed above..		321,103.51
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		1,169.23
Total of all liabilities except capital	\$	385,020.55
Cash capital	\$	500,000.00
Surplus over all liabilities		471,030.87
Surplus as regards policyholders		971,030.87
Total	\$	1,856,651.42

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915..	\$207,706,885.00	\$ 2,024,997.05		
Written during the year..	206,380,047.00	1,996,045.75	\$ 8,505,033.00	\$ 100,231.97
Total	\$414,086,932.00	\$ 4,021,042.80	\$ 8,505,033.00	\$ 100,231.97
Expired and terminated..	159,108,110.00	1,524,189.52	6,055,813.00	56,269.47
In force at end of year..	\$254,978,822.00	\$ 2,496,853.28	\$ 2,440,220.00	\$ 43,962.50
Deduct amount reinsured..	196,469,402.00	1,897,007.77	1,505,905.00	29,113.59
Net amt. in force..	\$ 58,509,420.00	\$ 599,845.51	\$ 943,315.00	\$ 14,848.91

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	\$ 27,434,453.00	\$ 282,286.84
Two years	479,717.30	3,475.05
Three years	20,779,358.00	206,152.10
Four years	464,182.00	4,850.39
Five years	9,253,965.00	102,246.99
Advance premiums	97,765.00	1,034.18
Net amount in force December 31, 1916.....	\$ 58,509,420.00	\$ 599,845.51

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	50,000.00
Losses incurred during the year		232,526.71

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,246,061.00	\$ 22,145.00	\$ 209,193.00
Gross premiums on risks written	24,836.76	398.16	874.56
Losses paid	15,419.75	6.10	11.58
Losses incurred	14,200.92	6.10	51.90

FARMER'S FIRE INSURANCE COMPANY

Located at Nos. 53-55 East Market Street, York, Pa.

Incorporated April 6, 1853.

Commenced Business May 16, 1853.

W. H. Miller, President.

A. S. McConkey, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year..	\$	1,080,106.73
Extended at		\$ 1,080,106.73

INCOME

Gross premiums, fire	\$	684,595.98
Deduct gross amount paid for reinsurance, fire, \$93,483.97; return premiums, fire, \$92,551.01		186,034.98
Total premiums (other than perpetuals)	\$	498,561.00
Gross interest on mortgage loans and judgments.....	\$	6,503.81
Gross interest on collateral loans		637.48
Gross interest on bonds and dividends on stocks.....		31,929.67
Gross interest on deposits, trust companies or banks....		2,128.16
Gross interest from other sources		96.65
Gross rents—including company's occupancy of its own building		3,130.00
Total gross interest and rents		44,425.77
From other sources, total		500.00
Gross profit on sale or maturity of ledger assets		3,109.03
Gross increase in book value of ledger assets.....		907.90
Total income	\$	547,503.70
Total	\$	1,627,610.43

DISBURSEMENTS

Gross amount paid for losses, fire	\$	348,137.11
Deduct amount received for salvage, fire, \$1,481.30; reinsurance, fire, \$38,255.78; discount, fire, \$476.16....		40,213.24
Net amount paid for losses	\$	307,923.87
Expenses of adjustment, settlement of losses		5,400.12
Commissions or brokerage		117,359.38
Allowances to local agencies for miscellaneous agency expenses		19.42
Salaries and expenses of special and general agents....		21,295.60
Salaries, fees and other charges of officers, directors, trustees, agents and employees		29,432.00
Rents—including company's occupancy of its own buildings		3,272.00
Advertising, printing and stationery		3,768.80
Postage, telegrams, telephone and express		3,876.97
Legal expenses		1,813.63
Furniture and fixtures		101.52
Maps, including corrections		2,109.65
Underwriters' boards and tariff associations		6,179.95
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		5,481.29
Inspections and surveys		9,538.35
Repairs and expenses on real estate		674.50
Taxes on real estate		733.58
State taxes on premiums		6,190.88
Insurance department licenses and fees		1,994.40
All other licenses, fees and taxes		6,280.23
All other disbursements, total		727.13
Agents' balances charged off		1,972.10
Gross loss on sale or maturity of ledger assets		495.40
Decrease in book value of ledger assets		510.00
Total disbursements	\$	537,100.82
Balance	\$	1,090,509.61

LEDGER ASSETS

Book value of real estate	\$ 44,412.92
Mortgage and judgments, loans on real estate	131,337.68
Loans secured by pledge of bonds, stocks or other collateral	21,382.58
Book value of bonds and stocks (Schedule D)	695,148.37
Cash in office	5,232.02
Deposits in trust companies and banks on interest	113,879.84
Agents' balances, representing business written subsequent to October 1, last	77,639.71
Agents' balances, representing business written prior to October 1, last	1,475.89
Total ledger assets	\$ 1,000,509.61

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 3,416.73
Interest due and accrued on bonds	5,949.85
Interest due and accrued on collateral loans	1,057.03
Total	10,423.61
Market value of real estate over book value	17,927.63
Gross assets	\$ 1,118,860.85

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 1,475.89
Over due and accrued interest on bonds in default	416.67
Total	1,892.56
Total admitted assets	\$ 1,116,968.29

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 20,094.65
Gross claims in process of adjustment, or in suspense	72,183.00
Gross claims resisted	8,180.00
Total claims for losses	\$ 100,457.65
Deduct reinsurance	9,356.66
Net amount of unpaid losses	\$ 91,100.99
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 143,912.99
Gross unearned premiums pro rata on fire risks running more than one year	359,481.54
Total unearned premiums as computed above	503,394.53
Amount reclaimable by the insured on perpetual fire insurance policies	2,238.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	209.27
State, county and municipal taxes due or accrued	6,000.00
Total of all liabilities except capital	602,942.79
Surplus over all liabilities	\$ 514,025.50
Surplus as regards policyholders	514,025.50
Total	\$ 1,116,968.29

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$106,920,694.00	\$ 1,107,647.89
Written during the year	66,461,689.00	684,595.98
Totals	\$173,382,383.00	\$ 1,792,243.87
Expired and terminated	61,742,476.00	661,234.27
In force at end of the year	\$111,639,907.00	\$ 1,131,009.60
Deduct amount reinsured	12,169,487.00	123,253.03
Net amount in force	\$ 99,470,420.00	\$ 1,007,754.57
Perpetual risks not included above, \$83,700.00; premiums on same, \$2,355.79.		

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	\$ 25,816,391.00	\$ 287,825.99
Two years	914,309.00	6,005.12
Three years	57,092,460.00	534,167.46
Four years	226,933.00	3,052.73
Five years	15,393,327.00	178,703.27
Net amount in force December 31, 1916	\$ 99,470,420.00	\$ 1,007,754.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire	317,228.78

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,717,071.00
Gross premiums on risks written	20,743.96
Losses paid	17,426.45
Losses incurred	19,140.62

FEDERAL INSURANCE COMPANY

Located at No. 15-17 Exchange Place, Jersey City, New Jersey.	
Incorporated 1901.	Commenced Business 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	\$ 4,119,197.25
Extended at	\$ 4,119,197.25

INCOME

Gross premiums, marine and inland	\$ 8,318,934.22
Deduct gross amount paid for reinsurance, marine and inland, \$5,232,399.53; return premiums, marine and inland, \$349,863.97	5,582,263.50
Total premiums (other than perpetuals)	\$ 2,736,670.72
Gross interest on mortgage loans	\$ 1,244.25
Gross interest on bonds and dividends on stocks, less \$4,119.27, accrued on bonds acquired in 1916	137,817.78
Gross interest on deposits, trust companies or banks	9,560.11
Gross interest from other sources—agents' balances	2,966.64
Total gross interest and rents	151,588.78
Gross profit on sale or maturity of ledger assets—bonds	1,935.95
Gross increase in book value of ledger assets—bonds	4,841.27
Total income	\$ 2,894,536.72
Total	\$ 7,013,733.97

DISBURSEMENTS

Gross amount paid for losses, marine and inland, including \$1,082,989.80 paid in previous years	\$ 4,835,008.20
Deduct amount received for salvage, marine and inland, \$108,022.71; reinsurance, marine and inland, \$3,492,648.82	3,600,671.53
Net amount paid for losses	\$ 754,936.76
Expenses of adjustment, settlement of losses	19,687.89
Commissions or brokerage	817,451.28
Expenses of special and general agents	5,780.53

Salaries, fees and other charges of officers, directors, trustees, agents and employes	5,846.14
Advertising, printing and stationery	5,859.02
Postage, telegrams, telephone and express	7,658.85
Legal expenses	612.28
Underwriters' boards and tariff associations	4,790.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	170.40
Inspections and surveys	2,263.32
State taxes on premiums	58,323.21
Insurance department licenses and fees	4,438.88
All other licenses, fees and taxes	14,134.33
All other disbursements, total	15,054.41
Interest and dividends to stockholders	140,000.00
Agents' balances charged off	3,530.85
Gross loss on sale or maturity of ledger assets—bonds	112.70
Decrease in book value of ledger assets—bonds	4,915.46
Total disbursements	\$ 1,864,999.72
Balance	\$ 5,148,734.25

LEDGER ASSETS

Mortgage loans on real estate—first liens	\$ 26,000.00
Book value of bonds and stocks (Schedule D)	3,465,011.32
Cash in office	12,728.24
Deposits in trust companies and banks not on interest	140,014.70
Deposits in trust companies and banks on interest	185,547.92
Agents' balances, representing business written subsequent to October 1, last	630,253.90
Agents' balances, representing business written prior to October 1, last	263,092.26
Bills receivable, taken for marine and inland risks	50.00
All other ledger assets, total	426,040.91
Total ledger assets	\$ 5,148,734.25

NON-LEDGER ASSETS

Interest and accrued on mortgages	\$ 97.50
Interest due and accrued on bonds, \$4,380.00; account, \$44,154.58	48,534.58
Total	48,632.08
Gross assets	\$ 5,197,366.33

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	263,092.26
Bills receivable, past due, taken for marine, inland and fire risks	50.00
Book value of ledger assets over market value	98,711.32
Over due and accrued interest on bonds in default	5,230.00
Market value of special deposits in excess of corresponding liabilities	19,708.21
Losses due from unauthorized companies	287,172.92
Total	673,964.71
Total admitted assets	\$ 4,523,401.62

LIABILITIES

Gross losses adjusted and unpaid, due	\$ 83,581.15
Gross claims in process of adjustment, or in suspense, plus \$225,000.00 for losses incurred prior to December 31	1,878,833.00
Total claims for losses	\$ 1,962,414.15
Deduct reinsurance	688,230.00
Net amount of unpaid losses	\$ 1,274,184.15
Gross unearned premiums at 50 per cent on inland navigation risks, \$907,716.73	453,858.37
Gross unearned premiums on marine risks—hulls, 50 per cent, \$74,535.25; time, 50 per cent, \$5,431.65; trip, 100 per cent, \$158,964.27	288,931.17
Total unearned premiums as computed above...	692,789.54

FIDELITY-PHENIX FIRE INSURANCE COMPANY

Dividends declared and unpaid, to stockholders	120,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,300.00
State, county and municipal taxes due or accrued	70,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	59,187.06
Total of all liabilities except capital	\$ 2,219,460.75

Cash capital	\$ 1,000,000.00
Surplus over all liabilities	1,303,940.87
Surplus as regards policyholders	2,303,940.87
Total	\$ 4,523,401.62

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	Premiums
In force December 31, 1915	\$ 236,628.087	\$ 2,039,114.54
Written during the year	2,895,005.999	8,318,934.22
Totals	\$3,131,634.086	\$ 10,358,048.76
Expired and terminated	2,869,699.222	7,998,271.39
In force at end of the year	\$ 261,934.864	\$ 2,359,777.37
Deduct amount reinsured	116,644.413	1,133,162.56
Net amount in force	\$ 145,290.451	\$ 1,226,614.81

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance, about	\$ 200,000.00
Losses incurred during the year, marine and inland	249.51

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 3,062,639.00
Gross premiums on risks written	8,637.24
Losses paid	249.51
Losses incurred	249.51

FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK

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

Incorporated March 1, 1910.	Commenced Business March 1, 1910
Henry Evans, President.	John M. Thomas, Secretary.

CAPITAL

Capital stock paid in cash	\$2,500,000.00
Increase in paid up capital during the year	\$ 17,870,072.87
Extended at	\$ 17,870,072.87

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 9,835,009.49	\$ 409,106.05
Deduct gross amount paid for reinsurance, fire, \$1,420,280.93; marine and inland, \$88,733.01; return premiums, fire, \$1,372,783.16; marine and inland, \$94,149.31	2,793,064.09	182,882.32
Total premiums (other than perpetuals)	\$ 7,041,945.40	\$ 226,223.73
		\$ 7,268,169.13

Gross interest on mortgage loans	\$	775.00
Gross interest on bonds and dividends on stocks		763,354.11
Gross interest on deposits, trust companies or banks ..		29,644.36
Gross interest from other sources		1,931.40
Gross rents—including company's occupancy of its own building		28,056.36
Total gross interest and rents		823,761.23
From other sources, total		4,640.97
From agents' balances previously charged off		1.98
Borrowed money (gross)		319,813.18
Gross profit on sale or maturity of ledger assets		117,469.00
Gross increase in book value of ledger assets		429,738.00
Total income		8,963,593.49
Total	\$	26,833,006.36

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 4,299,804.84	\$ 135,605.33	
Deduct amount received for salvage, fire, \$27,405.12; marine and inland, \$3,-989.94; reinsurance, fire, \$919,738.88; marine and inland, \$38,937.89	947,144.00	42,927.83	
Net amount paid for losses	\$ 3,352,660.84	\$ 92,677.50	\$ 3,445,338.34
Expenses of adjustment, settlement of losses			107,300.34
Commissions or brokerage			1,540,084.28
Allowances to local agencies for miscellaneous agency expenses			1,450.70
Salaries and expenses of special and general agents ..			247,929.42
Salaries, fees and other charges of officers, directors, trustees, agents and employes			451,001.17
Rents—including company's occupancy of its own buildings			62,782.37
Advertising, printing and stationery			80,177.23
Postage, telegrams, telephone and express			50,219.08
Legal expenses			737.17
Furniture and fixtures			11,455.04
Maps, including corrections			19,937.30
Underwriters' boards and tariff associations			96,956.66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			23,688.70
Inspection and surveys			28,620.51
Repairs and expenses on real estate			3,853.95
Taxes on real estate			3,505.87
State taxes on premiums			135,720.29
Insurance department licenses and fees			34,974.31
All other licenses, fees and taxes			66,391.68
All other disbursements, total			26,040.75
Interest and dividends to stockholders			500,000.00
Decrease in liabilities during the year on account of reinsurance treaties			167.37
Interest on borrowed money			2,690.57
Agents' balances charged off			1,355.60
Gross loss on sale or maturity of ledger assets			60,792.00
Borrowed money repaid (gross)			319,813.18
Decrease in book value of ledger assets			208,442.00
Total disbursements			\$ 7,549,435.94
Balance			\$ 19,284,230.42

LEDGER ASSETS

Book value of real estate	\$	535,000.00
Mortgage loans on real estate		15,500.00
Book value of bonds and stocks (Schedule D)	15,256,137.00	
Cash in office		1,688.20
Deposits in trust companies and banks on interest		1,913,126.15
Agents' balances, representing business written subsequent to October 1, last		994,678.20
Agents' balances, representing business written prior to October 1, last		10,104.00
Bills receivable taken for fire risks		505,568.60
All other ledger assets, total		52,428.18
Total ledger assets	\$	19,284,230.42

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$	253.34
Interest due and accrued on bonds		68,062.90
Interest due and accrued on other assets		229.18
Rents due and accrued on company's property		381.90
Total		68,932.32
Market value of bonds and stocks over book value		79,076.75
Gross assets	\$	19,430,239.49

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$	10,104.00
Bills receivable, past due, taken for marine, inland and fire risks		95,669.89
Market value of special deposits in excess of corresponding liabilities		105,107.89
Total		210,881.87
Total admitted assets	\$	19,219,357.62

LIABILITIES

Gross claims in process of adjustment, or in suspense ..	\$	738,228.43
Gross claims resisted		57,355.00
Total claims for losses	\$	795,583.43
Deduct reinsurance		227,083.86
Net amount of unpaid losses	\$	568,499.57
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	1,751,946.07
Gross unearned premiums pro rata on fire risks running more than one year		6,470,631.10
Gross unearned premiums at 50 per cent on inland navigation risks		120,007.76
Total unearned premiums as computed above		8,342,584.93
Amount forwarded	\$	8,911,084.50
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		184,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers		33,648.13
All other liabilities, total		300,000.00
Total of all liabilities except capital	\$	9,703,732.63
Cash capital	\$	2,500,000.00
Surplus over all liabilities		7,015,624.99
Surplus as regards policyholders	\$	9,515,624.99
Total	\$	19,219,357.62

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

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$1,633,250.414	\$ 16,850,501.35	\$ 8,075,346.00	\$ 210,949.28
Written during year	1,013,673.649	9,835,909.49	18,843,880.00	409,106.05
Totals	\$2,646,924.063	\$ 26,686,510.84	\$ 27,319,226.00	\$ 620,055.33
Expired and terminated	885,134.567	8,785,641.30	12,652,253.00	297,113.91
In force at end of year	\$1,761,789.496	\$ 17,899,869.54	\$ 14,666,973.00	\$ 322,941.42
Deduct amount reinsured	209,866.735	2,124,825.68	3,920,461.00	82,925.90
Net amt. in force	\$1,551,922.761	\$ 15,775,043.86	\$ 10,746,512.00	\$ 240,015.52

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run	Fire Risks	Premiums
Two years	\$ 339,274,007	\$ 3,503,700.88
Three years	8,320,758	64,980.08
Four years	718,610,856	6,378,896.12
Five years and over	6,895,191	79,607.97
Advance premiums	3,626,960	40,512.78
Five years and over	475,194,989	5,716,346.23
Net amount in force December 31, 1916	\$1,551,922,761	\$ 15,775,043.86

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 325,000.00
Losses incurred during the year, fire, \$3,402,527.53; marine and inland, \$109,969.70; tornado, \$142,400.37	3,654,897.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 10,442,220.00	\$ 248,390.00	\$ 1,989,775.00
Gross premiums on risks written	131,305.95	3,877.59	11,217.40
Losses paid	55,517.68	1,259.72	587.89
Losses incurred	51,089.30	721.22	574.59

FIRE ASSOCIATION OF PHILADELPHIA

Located at No. 401-5 Walnut Street, Philadelphia, Pa.

Incorporated March 27, 1820.

Commenced Business September 1, 1817.

E. C. Irvin, President.

M. G. Garrigues, Secretary.

CAPITAL

Capital stock paid in cash	\$ 750,000.00
Amount of ledger assets, December 31, of previous year	9,581,667.80
Extended at	\$ 9,581,667.80

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 7,408,516.85	\$ 4,402.63	
Deduct gross amount paid for reinsurance, fire, \$1,121,075.16; return premiums, fire, \$1,228,586.58; marine and inland, \$9.00	2,349,661.74	9.00	
Total premiums (other than perpetuals)	\$ 5,058,855.11	\$ 4,393.63	\$ 5,063,248.74
Deposit premiums on perpetual risks			22,073.92
Gross interest on mortgage loans		\$ 123,009.43	
Gross interest on collateral loans		4,481.46	
Gross interest on bonds and dividends on stocks		246,383.10	
Gross interest on deposits, trust companies or banks		6,763.82	
Gross interest from other sources		125.16	
Gross rents—including company's occupancy of its own buildings, \$15,000.00		40,201.90	
Total gross interest and rents			\$ 420,964.87
From other sources, total			4,824.77
From agents' balances previously charged off			1,436.73
Gross profit on sale or maturity of ledger assets			11,344.89
Total income			\$ 5,523,893.92
Total			\$ 15,105,561.72

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 3,113,284.01	\$ 290.02	
Deduct amount received for salvage, fire, \$29,593.40; reinsurance, fire, \$564,279.62; discount, fire, \$511.28	594,294.30		
Net amount paid for losses	\$ 2,518,989.71	\$ 290.02	\$ 2,519,279.73
Expenses of adjustment, settlement of losses			51,978.90
Commissions or brokerage			1,041,522.90
Allowances to local agencies for miscellaneous agency expenses			14,191.15
Salaries and expenses of special and general agents			296,069.76
Salaries, fees and other charges of officers, directors, trustees, agents and employes			210,208.64
Rents—including company's occupancy of its own buildings, \$15,000.00			29,194.28
Advertising, printing and stationery			39,725.99
Postage, telegrams, telephone and express			28,312.87
Legal expenses			3,943.56
Furniture and fixtures			2,842.34
Maps, including corrections			10,231.63
Underwriters' boards and tariff associations			55,782.49
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			15,757.04
Inspection and surveys			29,789.42
Repairs and expenses on real estate			5,802.50
Taxes on real estate			9,227.98
State taxes on premiums			94,482.30
Insurance department licenses and fees			25,674.64
All other licenses, fees and taxes			50,896.26
All other disbursements, total			1,068.75
Deposit premiums returned			52,955.41
Interest and dividends to stockholders			300,000.00
Agents' balances charged off			1,687.73
Gross loss on sale or maturity of ledger assets			5,723.93
Decrease in book value of ledger assets			64,615.39
Total disbursements			\$ 4,960,965.59
Balance			\$ 10,144,596.13

LEDGER ASSETS

Book value of real estate	\$ 665,942.10
Mortgage loans on real estate	2,298,958.66
Loans secured by pledge of bonds, stocks or other collateral	57,650.00
Book value of bonds and stocks (Schedule D)	5,600,292.78
Cash in office	27,290.65
Deposits in trust companies and banks not on interest	139,334.21
Deposits in trust companies and banks on interest	598,238.40
Agents' balances, representing business written subsequent to October 1, last	810,655.44
Agents' balances, representing business written prior to October 1, last	6,203.89
Total ledger assets	\$ 10,144,596.13

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 46,431.41
Interest due and accrued on bonds	78,657.93
Interest due and accrued on collateral loans	372.47
Interest due and accrued on other assets	1,700.43
Rents due and accrued on company's property	2,513.42
Total	129,674.74
Market value of real estate over book value	2,057.90
All other non-ledger assets, total	12,647.43
Gross assets	\$ 10,288,976.22

DEDUCT ASSETS NOT ADMITTED

Company's stock owned	\$ 8,375.00
Agents' balances, representing business written prior to October 1, last	6,203.89
Market value of special deposits in excess of corresponding liabilities	48,999.01
Book value of ledger assets over market value	179,450.28
Total	242,128.18
Total admitted assets	\$ 10,046,848.04

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 70,870.81
Gross claims in process of adjustment, or in suspense	575,557.88
Gross claims resisted	84,115.59
Total claims for losses	\$ 730,544.28
Deduct reinsurance	183,346.32
Net amount of unpaid losses	\$ 547,197.96
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,496,758.28
Gross unearned premiums pro rata on fire risks running more than one year	3,185,373.12
Total unearned premiums as computed above	4,682,131.40
Amount reclaimable by the insured on perpetual fire insurance policies	1,484,741.71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	11,345.68
State, county and municipal taxes due or accrued	55,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	18,226.86
Total of all liabilities except capital	\$ 6,778,643.61
Cash capital	\$ 750,000.00
Surplus over all liabilities	2,518,204.43
Surplus as regards policyholders	3,268,204.43
Total	\$ 10,046,848.04

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$ 899,697,214	\$ 8,875,208.16	\$	\$
Written during year	755,927,016	7,536,839.39	1,465,278.00	4,402.63
Totals	\$1,654,724,230	\$ 16,412,047.46	\$ 1,465,278.00	\$ 4,402.63
Expires and terminated	829,239,496	6,440,100.40	1,465,278.00	4,402.63
In force at end of year	\$1,025,484,734	\$ 9,971,947.96	\$	\$
Deduct amount reinsured	98,220,219	1,023,394.99	.....	.....
Net amt. in force	\$ 927,264,515	\$ 8,948,552.97	\$	\$

Perpetual risks not included above, \$70,855,654; deposit premiums on same, \$1,604,456.98.

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	\$261,988,369.00	\$ 2,993,516.56
Two years	13,396,248.00	112,764.62
Three years	417,104,273.00	3,559,181.73
Four years	6,305,788.00	71,971.63
Five years	211,805,424.00	2,987,587.63
Over five years	16,664,433.00	123,529.90
Net amount in force December 31, 1916	\$927,264,515.00	\$ 8,948,552.97

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
Losses incurred during the year, fire, \$2,614,188.24; marine and inland, \$290.62; tornado, \$13,882.42	2,628,310.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	\$ 6,688,354.00
Gross premiums on risks written	72,416.29
Losses paid	37,232.56
Losses incurred	35,433.50

U. S. BRANCH FIRE REASSURANCE COMPANY

Located at No. 1565 Broad Street, Hartford, Conn.

Incorporated 1884. Commenced Business July, 1911.

B. N. Carvalho, Resident Manager.

CAPITAL

Statutory deposit	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,677,770.21
Extended at	\$ 1,677,770.21

INCOME

Gross reinsurance premiums, fire	\$ 2,338,160.30
Deduct gross amount paid for return reinsurance premiums, fire, \$494,181.11	494,181.11
Total premiums (other than perpetuals)	\$ 1,843,979.28
Gross interest on bonds and dividends on stocks	\$ 57,151.86
Gross interest on deposits, trust companies or banks	9,071.06
Gross interest from other sources, credit by certificates on \$50,000 New York State canal 3 per cent bonds	500.00
Total gross interest and rents	66,722.92
From other sources, total	42,136.01
Gross profit on sale or maturity of ledger assets	195.75
Total income	\$ 1,953,033.96
Total	\$ 3,630,813.17

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,133,897.59
Deduct amount received for salvage, fire, \$16,419.60	16,419.60
Net amount paid for losses	\$ 1,117,477.99
Expenses of adjustment, settlement of losses	15,321.88
Commissions or brokerage	519,524.84
Salaries, fees and other charges of officers, directors, trustees, agents and employees	21,552.16
Rents—including company's occupancy of its own buildings	3,263.69
Advertising, printing and stationery	1,272.91
Postage, telegrams, telephone and express	1,307.40
State taxes on premiums	1,192.79
Insurance department licenses and fees	1,522.70
All other licenses, fees and taxes	8,501.72
All other disbursements, total	5,111.98
Remitted to home office	95,000.23
Total disbursements	\$ 1,791,049.79
Balance	\$ 1,839,763.38

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 1,441,356.70
Deposits in trust companies and banks on interest.....	286,734.48
Balances, due from companies representing business written subsequent to October 1, last	111,672.20
Total ledger assets	\$ 1,839,763.38

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 20,885.43
Total	20,885.43
Gross assets	\$ 1,860,648.81

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value on bonds (per schedule D)	5,006.70
Total	5,006.70
Total admitted assets	\$ 1,855,642.11

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 236,512.00
Total claims for losses	\$ 236,512.00
Net amount of unpaid losses	\$ 236,512.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 600,776.48
Gross unearned premiums pro rata on fire risks running more than one year	557,998.14
Total unearned premiums as computed above	\$ 1,158,774.62
State, county and municipal taxes due or accrued	2,569.00
All other liabilities, total	6,000.00
Total of all liabilities	\$ 1,467,856.62
Statutory deposit	\$ 200,000.00
Surplus over all liabilities	251,855.49
Surplus as regards policyholders	451,855.49
Total	\$ 1,855,642.11

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force on business from foreign branches December 31, 1915	\$ 10,949,245.00	\$ 115,318.22
In force December 31, 1915	171,143,615.00	1,836,049.57
Written during the year	211,952,559.00	2,338,160.39
Totals	\$392,245,419.00	\$ 4,289,528.18
Expired and terminated	187,386,832.00	2,008,267.41
In force at end of the year	\$204,858,587.00	\$ 2,191,261.01
Net amount in force	\$204,858,587.00	\$ 2,191,261.01

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	\$108,969,074.00	\$ 1,261,552.65
Two years	5,441,799.00	36,684.73
Three years	65,617,729.00	649,600.33
Four years	2,063,231.00	20,922.11
Five years	22,766,754.00	282,493.89
Net amount in force December 31, 1916	\$204,858,587.00	\$ 2,191,261.01

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,500.00
Losses incurred during the year, fire, \$1,163,166.12; tornado, \$7,502.87	1,170,668.99

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Hall
Gross risks reinsured	\$ 1,033,629.00	\$ 4,863.00
Gross premiums on risks reinsured	18,970.49	194.54
Losses paid	11,800.36	3.33
Losses incurred	9,119.36	3.33

FIREMAN'S FUND INSURANCE COMPANY

Located at 401 California Street, San Francisco, Calif.
 Incorporated May 6, 1863. Commenced Business June 18, 1863.
 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	\$ 11,725,320.20
Extended at	\$ 11,725,320.20

INCOME

	Fire	Marine and Inland	Liability
Gross premiums	\$ 6,561,698.90	\$ 12,389,575.65	\$ 79,693.93
Deduct gross amount paid for reinsurance, fire, \$1,080,496.97; marine and inland, \$5,798,664.02; liability, \$15.86; return premiums, fire, \$1,081,792.18; marine and inland, \$1,017,360.63; liability, \$14,298.07	2,162,289.15	6,816,024.65	14,313.93
Total premiums (other than perpetuals)	\$ 4,399,409.75	\$ 5,564,551.00	\$ 65,380.00
Gross interest on mortgage loans			\$ 76,690.42
Gross interest on collateral loans			9,624.44
Gross interest on bonds and dividends on stocks			275,741.95
Gross interest on deposits, trust companies or banks			56,671.29
Gross interest from other sources			9,559.54
Gross rents—including company's occupancy of its own building			30,299.18
Total gross interest and rents			458,586.82
From agents' balances previously charged off			1,273.61
Gross profit on sale or maturity of ledger assets			2,724.00
Total income			\$ 10,491,925.18
Total			\$ 22,217,245.47

DISBURSEMENTS

	Fire	Marine and Inland	Liability	
Gross amount paid for losses	2,693,186.10	5,683,125.53	17,472.96	
Deduct amount received for salvage, fire, \$32,252.79; marine and inland, \$292,444.38; reinsurance, fire, \$510,154.22; marine and inland, \$2,812,619.66; discount, fire, \$136.55	542,543.56	3,105,064.04		
Net amount paid for losses ...	2,150,642.54	2,578,061.49	17,472.96	4,746,176.99
Expenses of adjustment, settlement of losses				93,318.41
Commissions or brokerage				1,806,509.97
Allowances to local agencies for miscellaneous agency expenses				30,645.86
Salaries and expenses of special and general agents				448,002.26
Salaries, fees and other charges of officers, directors, trustees, agents and employes				262,116.01
Rents—including company's occupancy of its own buildings				54,911.40
Advertising, printing and stationery				100,575.27
Postage, telegrams, telephone and express				43,203.85
Legal expenses				9,610.95
Furniture and fixtures				7,038.26
Maps, including corrections				9,139.62
Underwriters' boards and tariff associations				80,101.09
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses				12,948.37
Inspections and surveys				11,548.57
Repairs and expenses on real estate				11,102.51
Taxes on real estate				10,382.88
State taxes on premiums				166,329.11
Insurance department licenses and fees				36,375.63
All other licenses, fees and taxes				45,465.28
All other disbursements, total				3,832.42
Interest and dividends to stockholders				240,000.00
Agents' balances charged off				2,734.25
Gross loss on sale or maturity of ledger assets				69,264.75
Decrease in book value of ledger assets				228,709.66
Total disbursements				\$ 8,530,036.06
Balance				\$ 13,687,209.41

LEDGER ASSETS

Book value of real estate	\$ 442,000.00
Mortgage loans on real estate	1,403,450.00
Loans secured by pledge of bonds, stocks or other collateral	249,772.00
Book value of bonds and stocks (Schedule D)	7,083,573.69
Cash in office	17,692.06
Deposits in trust companies and banks not on interest	34,319.43
Deposits in trust companies and banks on interest	2,550,749.33
Agents' balances, representing business written subsequent to October 1, last	1,614,398.75
Agents' balances, representing business written prior to October 1, last	98,873.21
Bills receivable, taken for marine and inland risks	9,602.75
Bills receivable, taken for fire risks	175,787.19
Total ledger assets	\$ 13,687,209.41

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 11,347.37
Interest due and accrued on bonds	109,582.97
Interest due and accrued on collateral loans	624.71
Total	121,555.05
Gross assets	\$ 13,808,764.46

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 98,873.21
Bills receivable, past due, taken for marine, inland and fire risks	31,964.89
Book value of ledger assets over market value	334,476.25
Total	465,314.35
Total admitted assets	\$ 13,343,450.11

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 95,484.13
Gross claims in process of adjustment, or in suspense	2,477,217.50
Gross claims resisted	43,595.74
Total claims for losses	\$ 2,616,297.43
Deduct reinsurance	1,146,274.65
Net amount of unpaid losses	\$ 1,476,022.78
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,169,605.58
Gross unearned premiums pro rata on fire risks running more than one year	3,594,552.71
Gross unearned premiums at 50 per cent on time and automobile risks	1,293,833.32
Gross unearned premiums, 100 per cent on marine risks	97,247.10
Total unearned premiums as computed above	6,155,238.71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,500.00
State, county and municipal taxes due or accrued	175,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	195,000.00
Earned quarterly dividend declared January, 1917	60,000.00
Extra dividend to be declared January, 1917	150,000.00
Total of all liabilities except capital	\$ 8,214,761.49
Cash capital	\$ 1,500,000.00
Surplus over all liabilities	3,628,688.62
Surplus as regards policyholders	5,128,688.62
Total	\$ 13,343,450.11

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$ 878,216,715	\$ 10,368,434.41	\$ 160,695,950	\$ 3,479,096.05
Written during the year	614,045,453	6,561,698.90	1,581,011,855	12,460,269.58
Excess		43,876.98		
Totals	\$ 1,492,262,168	\$ 16,974,010.29	\$ 1,741,707,805	\$ 15,939,365.23
Expired and terminated	529,413,048	6,179,326.97	1,533,897,922	11,696,868.57
In force at end of year	\$ 963,449,120	\$ 10,794,683.32	\$ 207,809,883	\$ 4,242,497.66
Deduct amount reinsured	154,263,161	1,644,037.57	58,317,062	1,557,583.92
Net amt. in force	\$ 809,185,959	\$ 9,150,645.75	\$ 149,492,821	\$ 2,684,913.74

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	\$210,256,673.00	\$ 2,339,211.16
Two years	11,449,006.00	105,020.12
Three years	376,666,029.00	3,853,692.77
Four years	7,594,204.00	100,168.82
Five years	203,220,047.00	2,752,552.88
Net amount in force December 31, 1916	\$809,185,959.00	\$ 9,150,645.75

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 250,000.00
Losses incurred during the year, fire, \$1,964,196.56; marine and inland, \$2,914,234.42; tornado, \$196,349.19 ..	5,074,780.98
Amount loaned to stockholders not officers	113,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 37,120,422.00	\$ 2,440,112.00	\$ 27,569,429.00
Gross premiums on risks written	463,572.61	22,372.91	164,953.50
Losses paid	326,598.62	3,132.41	20,285.61
Losses incurred	317,725.65	3,354.41	19,515.20

FIREMEN'S INSURANCE COMPANY

Located at No. 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	\$1,250,000.00
Amount of ledger assets, December 31, of previous year ..	6,190,570.95
Increase of paid up capital during year	250,000.00
Extended at	\$ 6,440,570.95

INCOME

Gross premiums, fire	\$ 7,138,161.55
Deduct gross amount paid for reinsurance, fire, \$1,047,663.70; return premiums, fire, \$1,979,704.71	3,027,368.41
Total premiums (other than perpetuals)	\$ 4,110,813.14
Gross interest on mortgage loans	\$ 125,636.41
Gross interest on bonds and dividends on stocks	180,194.76
Gross interest on deposits, trust companies or banks	1,547.94
Gross rents—including company's occupancy of its own building	90,073.37
Total gross interest and rents	397,452.48
From other sources, total	504,577.85
Borrowed money (gross)	580,000.00
Gross profit on sale or maturity of ledger assets	1,000.00
Gross increase in book value of ledger assets	897,538.48
Total income	\$ 6,491,851.45
Total	\$ 12,931,952.40

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,415,193.45
Deduct amount received for salvage, fire, \$1,369,043.00; reinsurance, fire, \$549,724.13	563,414.56
Net amount paid for losses	\$ 1,851,778.89

FIREMEN'S INSURANCE COMPANY

Expenses of adjustment, settlement of losses	50,664.75
Commissions or brokerage	1,143,462.29
Allowances to local agencies for miscellaneous agency expenses	2,643.42
Salaries and expenses of special and general agents	81,107.79
Salaries, fees and other charges of officers, directors, trustees, agents and employes	145,932.95
Rents—including company's occupancy of its own buildings	18,724.16
Advertising, printing and stationery	26,593.23
Postage, telegrams, telephone and express	17,937.21
Legal expenses	2,710.95
Furniture and fixtures	6,911.87
Maps, including corrections	6,574.74
Underwriters' boards and tariff associations	53,173.90
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	22,424.75
Inspections and surveys	2,252.74
Repairs and expenses on real estate	46,480.32
Taxes on real estate	26,699.91
State taxes on premiums	67,282.75
Insurance department licenses and fees	18,922.24
All other licenses, fees and taxes	21,822.17
All other disbursements, total	162,268.89
Borrowed money repaid	580,000.00
Interest and dividends to stockholders	270,000.00
Interest on borrowed money	8,241.21
Agents' balances charged off	276.23
Decrease in book value of ledger assets	2,682,075.37
Total disbursements	\$ 7,816,962.76
Balance	\$ 5,614,989.64

LEDGER ASSETS

Book value of real estate	\$ 1,074,129.63
Mortgage loans on real estate	2,414,250.00
Book value of bonds and stocks (Schedule D)	1,539,096.66
Cash in office	1,711.93
Deposits in trust companies and banks on interest	45,553.13
Agents' balances, representing business written subsequent to October 1, last	518,755.55
Agents' balances, representing business written prior to October 1, last	21,492.74
Total ledger assets	\$ 5,614,989.64

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 33,054.37
Interest due and accrued on bonds	9,349.72
Rents due and accrued on company's property	2,062.97
Total	44,467.06
Market value of bonds and stocks over book value	2,099,688.56
All other non-ledger assets, total	19,236.55
Gross assets	\$ 7,778,382.11

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 21,492.74
Market value of special deposits in excess of corresponding liabilities, per special deposit schedule	49,345.52
Total	70,838.26
Total admitted assets	\$ 7,707,543.85

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 120,878.52
Gross claims in process of adjustment, or in suspense ..	877,857.16
Gross claims resisted	60,085.97
Total claims for losses	558,821.65
Deduct reinsurance	139,910.44
Net amount of unpaid losses	\$ 418,911.21

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 897,081.54
Gross unearned premiums pro rata on fire risks running more than one year	2,637,593.73
Total unearned premiums as computed above	3,534,675.27
Principal unpaid on script or certificate of profits authorized or ordered to be redeemed	2,332.84
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	12,627.25
State, county and municipal taxes due or accrued	31,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	7,500.00
All other liabilities, total	292.31
Total of all liabilities except capital	\$ 4,007,748.92
Cash capital	\$ 1,250,000.00
Surplus over all liabilities	2,449,794.93
Surplus as regards policyholders	3,699,794.93
Total	\$ 7,707,543.85

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
In force December 31, 1918	\$ 630,977,374.00	\$ 6,933,464.31
Written during the year	734,700,617.00	8,040,488.94
Totals	\$1,425,677,991.00	\$14,973,953.25
Expired and terminated	510,354,888.00	6,170,633.53
In force at end of the year	\$ 915,293,103.00	\$ 8,803,319.72
Deduct amount reinsured	146,875,103.00	1,512,037.06
Net amount in force	\$ 768,418,000.00	\$ 7,291,282.66

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	\$177,491,392.00	\$ 1,794,163.07
Two years	3,277,574.00	30,064.05
Three years	407,046,850.00	3,556,855.67
Four years	3,117,074.00	32,639.36
Five years	177,485,110.00	1,848,360.01
Net amount in force December 31, 1918	\$ 768,418,000.00	\$ 7,291,282.66

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,858,032.00	\$ 351,086.00
Gross premiums on risks written	48,652.29	1,524.94
Losses paid	49,306.03	87.07
Losses incurred	46,795.48	133.13

"BULGARIA" FIRST BULGARIAN INSURANCE COMPANY

United States Branch Located at No. 80 Maiden Lane, New York City, N. Y.
Incorporated August, 1891. Commenced Business in U. S. January, 1912
Snow & Thiem, United States Managers.

CAPITAL

Capital (Deposit)	\$200,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,768,773.08
Extended at	\$ 1,768,773.08

INCOME

Gross premiums, fire	\$ 2,866,371.52
Deduct gross amount paid for return premiums, fire	602,238.94
Total premiums (other than perpetuals)	\$ 2,264,032.58
Gross interest on bonds and dividends on stocks	\$ 64,326.02
Gross interest on deposits, trust companies or banks	5,961.75
Total gross interest and rents	70,287.77
From other sources—Home office—total	91,210.94
Total income	\$ 2,425,581.29
Total	\$ 4,194,854.38

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,397,304.58
Deduct amount received for salvage, fire	23,423.98
Net amount paid for losses	\$ 1,373,880.60
Commissions or brokerage	725,621.64
Salaries, fees and other charges of officers, directors, trustees, agents and employes	500.00
Advertising, printing and stationery	888.24
Postage, telegrams, telephone and express	47.94
Legal expenses	607.72
Maps, including corrections	115.00
State taxes on premiums	1,253.89
Insurance department licenses and fees	1,322.05
All other licenses, fees and taxes	8,885.80
Total disbursements	\$ 2,112,852.29
Balance	\$ 2,081,972.09

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,381,412.59
Deposits in trust companies and banks on interest	114,730.22
Agents' balances, representing business written subsequent to October 1, last	136,578.37
Total ledger assets	\$ 2,632,721.18

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 24,015.63
Total	24,015.63
Market value of bonds and stocks over book value	23,316.50
Gross assets	\$ 2,159,804.22
Total admitted assets	\$ 2,159,804.22

LIABILITIES

Gross claims in process of adjustment, or in suspense..\$	326,816.00	
Net amount of unpaid losses		\$ 326,816.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,339,030.70	
Total unearned premiums as computed above..	1,339,030.70	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,581.00	
State, county and municipal taxes due or accrued	3,290.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	1,600.00	
Total of all liabilities except capital	\$ 1,676,227.70	
Cash capital	\$ 200,000.00	
Surplus over all liabilities	283,076.52	
Surplus as regards policyholders	483,076.52	
Total	\$ 2,159,304.22	

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, 1915	\$169,785,122.00	\$ 1,838,804.45
Written during the year	275,258,062.00	2,905,791.52
Totals	\$445,043,184.00	\$ 4,744,595.97
Expired and terminated	211,414,707.00	2,250,720.07
In force at end of the year	\$233,628,477.00	\$ 2,493,875.99
Net amount in force	\$233,628,477.00	\$ 2,493,875.99

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	\$151,730,833.00	\$ 1,580,190.19
Two years	10,510,398.00	96,525.78
Three years	50,995,170.00	534,042.93
Four years	3,514,620.00	40,652.08
Five years	16,877,456.00	222,464.92
Net amount in force December 31, 1916	\$233,628,477.00	\$ 2,493,875.99

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$1,336,166.46; hail, \$157,022.65; tornado, \$9,327.49	1,502,516.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,441,816.00	\$ 27,580.00
Gross premiums on risks written	21,720.99	240.80
Losses paid	15,226.09	
Losses incurred	15,310.09	

FIRST RUSSIAN INSURANCE COMPANY

Located at Petrograd, Russia.

Incorporated June 22, 1827. Commenced Business in U. S. February 13, 1907.
Paul E. Razor, United States Manager.

CAPITAL

Capital deposit paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year..\$	1,708,625.29
Extended at	\$ 1,708,625.29

INCOME

Gross premiums, fire	\$ 1,944,489.92
Deduct gross amount paid for return premiums, fire...	534,024.27
Total premiums (other than perpetuals)	\$ 1,410,465.65
Gross interest on bonds and dividends on stocks	\$ 55,678.06
Gross interest on deposits, trust companies or banks...	6,888.25
Total gross interest and rents	62,566.31
Total income	\$ 1,473,031.96
Total	\$ 3,181,657.25

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 811,201.91
Deduct amount received for salvage, fire.....	14,313.90
Net amount paid for losses	\$ 796,888.01
Commissions or brokerage	426,662.42
Salaries, fees and other charges of officers, directors, trustees, agents and employes	500.00
Postage, telegrams, telephone and express	78.36
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,198.65
State taxes on premiums	16,959.86
Insurance department licenses and fees	1,720.30
All other licenses, fees and taxes	2,988.45
Remittance to Home office	110,000.00
Total disbursements	\$ 1,359,996.05
Balance	\$ 1,821,661.20

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 1,527,632.85
Deposits in trust companies and banks on interest.....	262,690.60
Agents' balances, representing business written subsequent to October 1, last	31,337.69
Total ledger assets	\$ 1,821,661.20

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 12,872.50
Total	12,872.50
Market value of bonds and stocks over book value.....	21,457.15
Gross assets	\$ 1,855,990.85
Total admitted assets	\$ 1,855,990.85

LIABILITIES

Gross claims in process of adjustment, or in suspense..\$	200,428.00
Net amount of unpaid losses	\$ 200,428.00

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 493,406.64
Gross unearned premiums pro rata on fire risks running more than one year	519,069.86
Excess of original premiums over amount received for reinsurance	173,801.81
Total unearned premiums as computed above...	1,012,476.50
State, county and municipal taxes due or accrued	25,803.79
Commissions, brokerage and other charges due or to become due to agents and brokers	6,840.31
Total of all liabilities except capital	\$ 1,245,548.60
Cash capital	\$ 200,000.00
Surplus over all liabilities	410,442.25
Surplus as regards policyholders	610,442.25
Total	\$ 1,855,990.85

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 209,538,177	\$ 1,831,443.20
Written during the year	231,180,483	1,944,489.92
Excess	173,801.81	
Totals	\$ 4,407,276,660	\$ 3,949,734.93
Expired and terminated	2,271,141,148	1,970,557.58
In force at end of the year	\$ 213,613,512	\$ 1,979,177.35
Net amount in force	\$ 213,613,512	\$ 1,979,177.35

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	\$108,197,843.00	\$ 986,813.28
Two years	1,024,211.00	6,988.25
Three years	77,247,829.00	668,198.34
Four years	1,523,314.00	12,953.43
Five years	25,620,315.00	304,224.03
Net amount in force December 31, 1916	\$213,613,512.00	\$ 1,979,177.35

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire, \$850,853.01; tornado, \$4,376.70	855,229.71

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 746,867.00	\$ 33,360.00
Gross premiums on risks written	8,568.37	274.88
Losses paid	1,939.16	
Losses incurred	3,471.16	

THE FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA

Located at No. 421 Walnut Street, Philadelphia, Pa.

Incorporated April 22, 1829.

Commenced Business, June, 1829.

Elbridge G. Snow, President.

Charles L. Tyner, Secretary.

Wilfred Kurth, Secretary.

CAPITAL

Capital stock paid in cash	\$500,000.00
Amount of ledger assets, December 31, of previous year	2,058,498.94
Extended at	\$ 2,058,498.94

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 3,122,710.57	\$ 163,308.95	
Deduct gross amount paid for reinsurance, fire, \$1,950,887.29; marine and inland, \$30,486.17; return premiums, fire, \$473,679.76; marine and inland, \$1,079.45	2,424,567.05	31,565.62	
Total premiums (other than perpetuals)	\$ 698,143.52	\$ 131,743.33	\$ 829,886.85
Deposit premiums on perpetual risks			10,919.71
Gross interest on mortgage loans		1,326.05	
Gross interest on bonds and dividends on stocks		75,376.65	
Gross interest on deposits, trust companies or banks		1,779.89	
Gross rents—including company's occupancy of its own building		8,899.84	
Total gross interest and rents			87,473.43
From other sources, total			515.59
Increase in liabilities on account of reinsurance treaties			11,562.60
From agents' balances previously charged off			752.47
Gross profit on sale or maturity of ledger assets			32,479.05
Total income			\$ 973,589.61
Total			\$ 3,032,088.55

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,302,925.70	\$ 23,818.00	
Deduct amount received for marine and inland, \$621.13; reinsurance, fire, \$1,021,130.07; marine and inland, \$3,394.84	1,021,130.07	4,015.97	
Net amount paid for losses	\$ 281,795.63	\$ 19,802.09	\$ 301,597.72
Expenses of adjustment, settlement of losses			1,339.74
Commissions or brokerage			236,559.04
Salaries, fees and other charges of officers, directors, trustees, agents and employes			24,564.53
Rents—including company's occupancy of its own buildings			4,853.45
Advertising, printing and stationery			1,135.63
Postage, telegrams, telephone and express			1,048.48
Furniture and fixtures			60.78
Maps, including corrections			87.07
Underwriters' boards and tariff associations			27.63
Inspections and surveys			14.89
Repairs and expenses on real estate			1,327.90
Taxes on real estate			233.00
State taxes on premiums			9.63
All other licenses, fees and taxes			9,973.41
All other disbursements, total			118.59
Deposit premiums returned			26,289.87
Interest and dividends to stockholders			50,000.00
Agents' balances charged off			545.66
Gross loss on sale or maturity of ledger assets			2,054.00
Total disbursements			\$ 601,664.20
Balance			\$ 2,870,424.35

LEDGER ASSETS

Book value of real estate	\$ 150,495.11
Mortgage loans on real estate	8,250.00
Book value of bonds and stocks (Schedule D)	1,888,790.70
Cash in office	57.50
Deposits in trust companies and banks on interest	83,317.29
Agents' balances, representing business written subsequent to October 1, last	236,114.30
Agents' balances, representing business written prior to October 1, last	8,399.45
Total ledger assets	\$ 2,870,424.35

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 123.75	
Interest due and accrued on bonds	25,344.32	
Total		25,468.07
Market value of bonds and stocks over book value		4,851.89
Gross assets	\$ 2,400,744.22	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,399.45	
Book value of ledger assets over market value—real estate	6,219.06	
Total		9,618.51
Total admitted assets	\$ 2,391,125.71	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 47,992.00	
Gross claims in process of adjustment, or in suspense ..	322,535.00	
Gross claims resisted	19,792.00	
Total claims for losses	\$ 390,319.00	
Deduct reinsurance	249,430.00	
Net amount of unpaid losses	\$ 140,889.00	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 152,599.00	
Gross unearned premiums pro rata on fire risks running more than one year	182,488.00	
Gross unearned premiums at 50 per cent on inland navigation risks	56,090.00	
Gross unearned premiums, 100 per cent on marine risks ..	7,823.00	
Total unearned premiums as computed above..		399,000.00
Amount reclaimable by the insured on perpetual fire insurance policies	571,362.63	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,090.00	
State, county and municipal taxes due or accrued	5,000.00	
Funds held under reinsurance treaties	290,821.20	
Total of all liabilities except capital	\$ 1,409,672.83	
Cash capital	\$ 590,000.00	
Surplus over all liabilities	482,052.88	
Surplus as regards policyholders	982,052.88	
Total	\$ 2,391,125.71	

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$264,181,917.00	\$ 2,672,871.00		
Written during the year	292,484,983.00	3,122,710.57	7,415,685.00	\$ 163,308.95
Total	\$556,666,900.00	\$ 5,795,581.57	7,415,685.00	\$ 163,308.95
Expired and terminated	198,884,293.00	2,331,472.57	1,740,732.00	28,642.95
In force at end of year	\$357,781,707.00	\$ 3,464,109.00	5,674,953.00	\$ 134,666.00
Deduct amount reinsured	284,861,515.00	2,910,076.00	760,739.00	14,663.00
Net amt. in force.	\$ 72,920,192.00	\$ 554,033.00	\$ 4,914,214.00	\$ 120,003.00

Perpetual risks not included above, \$28,579,782.00; premiums on same, \$627,895.30.

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	\$ 41,777,797.00	\$ 305,198.00
Two years	878,292.00	2,881.00
Three years	27,482,039.00	212,490.00
Four years	382,232.00	2,559.00
Five years	31,469,614.00	658,791.30
Net amount in force December 31, 1916.	\$101,499,974.00	\$ 1,181,928.30

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
--	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,351,786.00	\$ 3,307.00	\$ 491,542.00
Gross premiums on risks written	39,145.02	32.69	2,584.00
Losses paid	25,274.61		404.50
Losses incurred	30,815.33		404.50

FRANKONA REINSURANCE COMPANY

Located at No. 123 William Street, New York City, N. Y.

Incorporated 1886.

Commenced Business 1911.

C. H. Franklin, United States Manager and Attorney.

CAPITAL

Capital stock paid in cash, statutory deposit	\$200,000.00	
Amount of ledger assets, December 31, of previous year ..	995,045.09	
Extended at		\$ 995,045.09

INCOME

Gross premiums, fire	\$ 1,482,984.19	
Deduct gross amount paid for reinsurance, fire, \$1,232.94; return premiums, fire, \$313,222.18	314,455.12	
Total premiums (other than perpetuals)	\$ 1,168,529.07	
Gross interest on bonds and dividends on stocks	\$ 28,642.38	
Gross interest on deposits, trust companies or banks	8,187.13	
Total gross interest and rents	36,829.51	
From other sources, remittance from Home office, total ..	50,000.00	
Total income	\$ 1,255,358.58	
Total	\$ 2,250,403.67	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 602,958.40	
Deduct amount received for salvage, fire, \$6,049.89	6,049.89	
Net amount paid for losses	\$ 596,908.51	
Expenses of adjustment, settlement of losses	9,664.89	
Commissions or brokerage	351,643.39	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	9,162.62	
Rents—including company's occupancy of its own buildings	1,596.00	
Advertising, printing and stationery	536.62	
Postage, telegrams, telephone and express	211.06	
Furniture and fixtures	50.50	

Underwriters' boards and tariff associations	851.02
State taxes on premiums	778.30
Insurance Department, licenses and fees	1,907.80
All other licenses, fees and taxes	4,108.11
All other disbursements, total	14,359.91
Decrease in book value of ledger assets	539.80
Total disbursements	\$ 992,258.22
Balance	\$ 1,258,145.43

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 877,741.99
Cash in office	5.00
Deposits in trust companies and banks on interest	21,882.14
Agents' balances, representing business written subsequent to October 1, last	8,516.32
Cash in hands of trustees	350,000.00
Total ledger assets	\$ 1,258,145.43

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 12,666.66
Interest due and accrued on other assets	137.47
Total	12,804.13
Market value of bonds and stocks over book value	10,005.01
Gross assets	\$ 1,280,957.59
Total admitted assets	\$ 1,280,957.59

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 144,933.37
Total claims for losses	\$ 144,933.37
Deduct reinsurance	20.00
Net amount of unpaid losses	\$ 144,913.37
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 816,593.63
Total unearned premiums as computed above	\$ 816,593.63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	125.00
State, county and municipal taxes due or accrued	1,000.00
All other liabilities, total insurance department fees, etc.	3,875.00
Total of all liabilities except capital	\$ 866,507.00
Cash capital	\$ 200,000.00
Surplus over all liabilities	114,450.59
Surplus as regards policyholders	\$ 314,450.59
Total	\$ 1,280,957.59

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 84,530,884.00	\$ 983,251.82
Excess		118,256.10
Written during the year	146,651,013.00	1,482,984.19
Totals	\$231,182,797.00	\$ 2,582,485.91
Expired and terminated	91,616,692.00	1,022,186.40
In force at end of the year	\$139,566,105.00	\$ 1,560,299.51
Deduct amount reinsured	774,247.00	1,216.80
Net amount in force	\$138,791,858.00	\$ 1,559,082.71

GENERAL FIRE ASSURANCE COMPANY

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	\$ 70,888,122.00	\$ 783,134.91
Two years	908,260.00	7,704.78
Three years	47,060,101.00	486,450.68
Four years	327,745.00	2,329.87
Five years	19,888,758.00	276,787.64
Over five years	298,872.00	2,174.83
Net amount in force December 31, 1916	\$138,791,858.00	\$ 1,559,082.71

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$655,513.25; tornado, \$6,805.87	662,318.62

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,928,595.00	\$ 340,631.90
Gross premiums on risks written	34,349.57	1,968.88
Losses paid	17,175.98	51.88
Losses incurred	16,264.23	57.07

GENERAL FIRE ASSURANCE COMPANY

Located at Paris, France.

Incorporated 1819.

Commenced Business in U. S. 1910.

W. A. Blodgett of and for Fred S. James & Co., U. S. Managers,
123 William Street, New York City, N. Y.

CAPITAL

Deposit capital paid in cash	\$ 816,000.00
Amount of ledger assets, December 31, of previous year	\$ 924,024.17
Extended at	\$ 924,024.17

INCOME

Gross premiums, fire	\$ 1,057,165.46
Deduct gross amount paid for reinsurance, fire, \$308,946.91; return premiums, fire, \$230,512.56	539,459.47
Total	\$ 517,705.99
Total premiums (other than perpetuities)	\$ 517,705.99
Gross interest on bonds and dividends on stocks	\$ 32,265.00
Gross interest on deposits, trust companies or banks	1,040.44
Total gross interest and rents	33,305.44
Increase in liabilities on account of reinsurance treaties	5,425.92
Total income	\$ 556,437.35
Total	\$ 1,480,661.52

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 463,097.75
Deduct amount received for salvage, fire, \$12,557.21; reinsurance, fire, \$186,789.06	199,239.27
Net amount paid for losses	\$ 262,801.48

Expenses of adjustment, settlement of losses.....	5,593.93
Commissions or brokerage.....	170,214.98
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	500.00
Advertising, printing and stationery.....	149.01
Underwriters' boards and tariff associations.....	10,657.28
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....	6,372.88
State taxes on premiums.....	8,469.08
Insurance department licenses and fees.....	3,261.79
All other licenses, fees and taxes.....	4,279.53
Total disbursements.....	\$ 472,299.46
Balance.....	\$ 1,008,162.06

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 835,809.06
Deposits in trust companies and banks not on interest....	13,471.25
Deposits in trust companies and banks on interest.....	70,673.36
Agents' balances, representing business written subse- quent to October 1, last.....	88,208.39
Total ledger assets.....	\$ 1,008,162.06

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 11,204.96
Total.....	11,204.96
Market value of bonds and stocks over book value.....	7,210.94
All other non-ledger assets, total.....	310.15
Gross assets.....	\$ 1,026,888.11

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value.....	\$ 3,254.32
Total.....	\$ 3,254.32
Total admitted assets.....	\$ 1,023,633.79

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 1,201.83
Gross claims in process of adjustment, or in suspense..	127,066.74
Gross claims resisted.....	2,600.02
Total claims for losses.....	\$ 130,868.59
Deduct reinsurance.....	43,630.58
Net amount of unpaid losses.....	\$ 87,238.01
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 215,572.33
Gross unearned premiums pro rata on fire risks run- ning more than one year.....	238,296.24
\$192.02 unearned premiums (pro rata).....	172.82
Total unearned premiums as computed above.....	454,041.39
State, county and municipal taxes due or accrued.....	10,000.00
Commission, brokerage and other charges due or to be- come due to agents and brokers.....	7,746.53
Return premiums.....	13,471.25
Total of all liabilities except capital.....	\$ 572,497.18
Surplus over all liabilities.....	\$ 451,136.61
Surplus as regards policyholders.....	451,136.61
Total.....	\$ 1,023,633.79

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

RISKS AND PREMIUMS

	Risks	Premiums
In force December 31, 1915.....	\$113,446,194.00	\$ 1,028,749.16
Written during the year.....	114,003,734.00	1,057,165.46
Totals.....	\$227,449,918.00	\$ 2,085,914.62
Expired and terminated.....	100,922,407.00	933,306.87
In force at end of the year.....	\$126,527,511.00	\$ 1,152,607.75
Deduct amount reinsured.....	31,311,112.00	279,672.54
Net amount in force.....	\$ 95,216,399.00	\$ 872,935.21

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.....	\$ 47,117,639.00	\$ 431,144.66
Two years.....	2,145,402.00	17,148.59
Three years.....	32,199,459.00	267,265.58
Four years.....	857,031.00	9,416.71
Five years.....	12,896,868.00	147,959.67
Net amount in force December 31, 1916.....	\$ 95,216,399.00	\$ 872,935.21

GENERAL INTERROGATORIES

Largest amount written on any one risk not deduct- ing reinsurance.....	\$ 40,000.00
Losses incurred during the year, fire, \$301,282.63.....	301,282.63

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 1,132,507.00
Gross premiums on risks written.....	12,177.92
Losses paid.....	5,199.17
Losses incurred.....	4,926.20

GERMAN ALLIANCE INSURANCE COMPANY

Located at No. 1 Liberty Street, New York City, New York.
Incorporated February, 1897. Commenced Business February 8, 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...\$	2,109,827.23
Extended at.....	\$ 2,109,827.23

INCOME

	Fire	Marine and Inland
Gross premiums.....	\$ 3,556,317.12	\$ 38,697.10
Deduct gross amount for reinsurance, fire, \$2,175,735.25; marine and inland, \$29,- 969.44; return premiums, fire, \$749,- 777.54; marine and inland, \$6,418.06	2,925,512.79	36,337.50
Total.....	\$ 630,804.33	\$ 2,309.60
Total premiums (other than per- petuals).....		\$ 633,113.93
Gross interest on bonds and dividends on stocks, less \$1,146.27 accrued interest on bonds acquired during 1916, per Schedule D.....	\$ 90,880.29	
Gross interest on deposits, trust companies or banks..	441.70	
Gross interest from other sources.....	12.00	
Total gross interest and rents.....		91,334.00
Gross profit on sale or maturity of ledger assets.....		19,387.49
Total income.....		\$ 743,835.42
Total.....		\$ 2,853,662.65

DISBURSEMENTS			
	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,517,334.25	\$ 10,995.73	
Deduct amount received for salvage, fire, \$4,591.57; reinsurance, fire, \$1,146,642.63; marine and inland, \$10,804.96; discount, fire, \$2,165	1,153,255.85	10,840.96	
Net amount paid for losses	\$ 364,078.40	\$ 190.77	\$ 364,269.17
Expenses of adjustment, settlement of losses			5,319.71
Commissions or brokerage			177,483.84
Salaries, fees and other charges of officers, directors, trustees, agents and employes			3,735.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			3,134.97
State taxes on premiums			12,761.72
Insurance department licenses and fees			2,142.70
All other licenses, fees and taxes			9,914.10
Interest and dividends to stockholders			60,000.00
Gross loss on sale or maturity of ledger assets			410.00
Total disbursements			\$ 639,171.21
Balance			\$ 2,214,491.44
LEDGER ASSETS			
Book value of bonds and stocks (Schedule D)	\$ 2,028,862.50		
Cash in office			300.00
Deposits in trust companies and banks on interest			61,665.89
Agents' balances, representing business written subsequent to October 1, last			123,663.05
Total ledger assets			\$ 2,214,491.44
NON-LEDGER ASSETS			
Interest due and accrued on bonds	\$ 12,234.00		
Total			12,234.00
Total			\$ 2,226,725.44
DEDUCT ASSETS NOT ADMITTED			
Book value of ledger assets over market value	\$ 128,358.50		
Total			128,358.50
Total admitted assets			\$ 2,098,366.94
LIABILITIES			
Gross losses adjusted and unpaid, due and not due	\$ 88,428.70		
Gross claims in process of adjustment, or in suspense	277,795.00		
Gross claims resisted	20,825.00		
Total claims for losses	\$ 387,048.70		
Deduct reinsurance	220,932.00		
Net amount of unpaid losses	\$ 166,116.70		
Gross unearned premiums as 50 per cent on fire risks running one year or less	209,616.48		
Gross unearned premiums pro rata on fire risks running more than one year	292,780.23		
Gross unearned premiums at 50 per cent on inland navigation risks	854.31		
Total unearned premiums as computed above	503,251.02		
State, county and municipal taxes due or accrued	10,000.00		
Total of all liabilities except capital	\$ 628,767.72		
Cash capital	\$ 400,000.00		
Surplus over all liabilities	1,069,599.22		
Surplus as regards policyholders	\$ 1,469,599.22		
Total	\$ 2,098,366.94		

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 Dec. 31, 1915	\$496,885,856.00	\$ 4,677,079.55	\$ 146,972.00	\$ 2,991.02	
Written during year	395,661,048.00	3,556,317.12	1,867,339.00	38,697.10	
Total	\$892,546,904.00	\$ 8,233,387.67	\$ 2,014,311.00	\$ 41,688.12	
Expired and terminated	364,189,329.00	3,462,594.54	717,354.00	12,824.33	
In force at end of year	\$528,357,575.00	\$ 4,779,793.13	\$ 1,296,957.00	\$ 28,863.79	
Deduct amount reinsured	424,089,717.00	3,820,104.71	1,173,244.00	27,155.16	
Net amt. in force	\$104,267,858.00	\$ 950,688.42	\$ 123,713.00	\$ 1,708.63	

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	\$ 47,597,088.00	\$ 418,032.96
Two years	6,090,235.00	41,400.32
Three years	35,530,688.00	305,093.26
Four years	3,341,951.00	36,393.42
Five years	11,701,896.00	146,768.46
Net amount in force December 31, 1916	\$104,267,858.00	\$ 950,688.42

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 136,750.00
Losses incurred during the year, fire, \$361,029.99; marine and inland, \$190.77; tornado, \$3,048.50	364,269.17

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Miscellaneous	Tornado
Gross risks written	\$ 4,267,231.00	\$ 32,470.00	\$ 960,507.00
Gross premiums on risks written	47,120.04	489.63	4,528.92
Losses paid	19,033.40	16.65	106.13
Losses incurred	19,347.40	16.65	207.13

GERMAN AMERICAN INSURANCE COMPANY

Located at No. 1 Liberty Street, New York City, New York.
 Commenced Business March 7, 1872.
 Incorporated March, 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	\$ 24,051,164.05
Extended at	\$ 24,051,164.05

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 16,508,341.78	\$ 446,041.68
Deduct gross amount paid for reinsurance, fire, \$3,284,364.60; marine and inland, \$42,176.26; return premiums, fire, \$2,820,346.74; marine and inland, \$109,275.68	6,104,711.34	151,451.94
Total	\$ 10,403,630.44	\$ 294,589.74
Total premiums (other than per- petuals)		\$ 10,698,220.18

Gross interest on mortgage loans	\$	2,066.25
Gross interest on collateral loans		2,449.63
Gross interest on bonds and dividends on stocks	\$69,802.68	
Gross interest on deposits, trust companies or banks		12,426.19
Gross interest from other sources		13,179.74
Gross rents—including company's occupancy of its own building	215,563.05	
Total gross interest and rents		1,115,487.54
From other sources, total		7,451.87
From agents' balances previously charged off		1,637.64
Gross profit on sale or maturity of ledger assets, bonds \$81,638.22, stocks \$15,150.00		96,788.22
Total income	\$	11,919,585.45
Total	\$	35,970,749.50

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 7,558,094.69	\$ 106,680.67	
Deduct amount received for salvage, fire, \$43,948.31; marine and inland, \$3,201.41; reinsurance, fire, \$2,047,939.67; marine and inland, \$7,165.61; discount, fire, \$491.16	2,092,379.14	10,367.02	
Net amount paid for losses	\$ 5,465,715.55	\$ 96,313.65	\$ 5,562,029.20
Expenses of adjustment, settlement of losses			127,356.46
Commissions or brokerage			2,197,856.52
Allowances to local agencies for miscellaneous agency expenses			2,241.56
Salaries and expenses of special and general agents			611,223.38
Salaries, fees and other charges of officers, directors, trustees, agents and employes			406,292.01
Rents—including company's occupancy of its own buildings			67,249.33
Advertising, printing and stationery			154,194.27
Postage, telegrams, telephone and express			73,797.81
Legal expenses			4,883.14
Furniture and fixtures			11,161.12
Maps, including corrections			20,196.99
Underwriters' boards and tariff associations			134,647.32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			46,269.88
Inspections and surveys			65,869.01
Repairs and expenses on real estate			82,941.16
Taxes on real estate			41,459.48
State taxes on premiums			163,353.50
Insurance department licenses and fees			37,539.89
All other licenses, fees and taxes			67,591.73
All other disbursements, total			21,864.43
Interest and dividends to stockholders			600,000.00
Agents' balances charged off			4,364.37
Gross loss on sale or maturity of ledger assets			31,603.83
Total disbursements			\$ 10,536,094.39
Balance			\$ 25,434,745.11

LEDGER ASSETS

Book value of real estate	\$	2,682,385.69
Mortgage loans on real estate		26,150.00
Loans secured by pledge of bonds, stocks or other collateral		250,000.00
Book value of bonds and stocks (Schedule D)	19,673,977.91	
Cash in office		16,927.84
Deposits in trust companies and banks not on interest		95,638.25
Deposits in trust companies and banks on interest		762,490.62
Agents' balances, representing business written subsequent to October 1, last	1,886,865.20	
Agents' balances, representing business written prior to October 1, last		20,589.15
Bills receivable taken for fire risks		19,720.45
Total ledger assets	\$	25,434,745.11

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$	596.25
Interest due and accrued on bonds		163,429.00
Interest due and accrued on collateral loans		904.51
Rents due and accrued on company's property		5,409.59
Total		170,339.35
All other non-ledger assets, total		12,249.66
Gross assets	\$	25,617,334.12

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$	20,589.15
Bills receivable, past due, taken for marine, inland and fire risks		14,154.42
Market value special deposits		92,824.99
Book value of ledger assets over market value		1,776,287.60
Total		1,903,856.16
Total admitted assets	\$	23,713,477.96

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$	159,072.00
Gross claims in process of adjustment, or in suspense		1,224,940.00
Gross claims resisted		127,940.00
Total claims for losses	\$	1,511,952.00
Deduct reinsurance		513,552.38
Net amount of unpaid losses	\$	998,399.62
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	2,518,771.82
Gross unearned premiums pro rata on fire risks running more than one year		7,095,333.46
Gross unearned premiums at 50 per cent on inland navigation risks		139,339.50
Total unearned premiums as computed above		9,753,444.78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		18,367.87
State, county and municipal taxes due or accrued		165,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers		7,036.82
All other liabilities, total		11,808.58
Total of all liabilities except capital	\$	10,954,055.67
Cash capital	\$	1,000,000.00
Surplus over all liabilities		10,759,422.29
Surplus as regards policyholders		12,759,422.29
Total	\$	23,713,477.96

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

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$2,491,557.334	\$ 22,730,447.48	\$ 2,072,624.00	\$ 55,055.01
Written during the year	1,817,547.402	16,603,738.80	17,773,055.00	446,041.63
Totals	\$4,309,104.726	\$39,334,186.28	\$18,845,679.00	\$ 591,096.69
Expired and terminated	1,643,460.941	15,998,238.83	7,885,551.00	187,976.35
In force at end of year	\$2,665,643.785	\$ 23,335,947.45	\$ 11,960,128.00	\$ 313,120.34
Reduct amount reinsured	636,161.298	4,713,063.51	1,330,797.00	34,441.33
Net amt. in force	\$2,029,482.487	\$ 18,622,883.94	\$ 10,629,421.00	\$ 278,679.01

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	\$ 468,176,286.00	\$ 5,037,543.86
Two years	15,557,710.00	190,029.72
Three years	1,121,957,056.00	8,979,857.21
Four years	18,426,225.00	154,819.19
Five years	411,365,210.00	4,260,034.16
Net amount in force December 31, 1915	\$2,035,452,487.00	\$ 18,622,283.94

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 615,000.00
Losses incurred during the year, fire, \$4,757,859.06; marine and inland, \$143,417.65; tornado, \$61,717.50; hail, \$657,914.61; sprinkler leakage, \$6,290.41	5,627,199.23

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Miscellaneous	Tornado
Gross risks written	\$ 32,437,741.00	\$ 77,320.00	\$ 14,217,910.00
Gross premiums on risks written	330,896.90	1,310.89	65,035.49
Losses paid	246,593.34	15.00	6,160.35
Losses incurred	253,237.34	15.00	4,129.35

GERMANIA FIRE INSURANCE COMPANY

Located at No. 62 William Street, New York, N. Y.

Incorporated February, 1859.

Commenced Business March, 1859.

Geo. E. Edwards, President.

Gustav Kehr, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 8,371,931.81
Extended at	\$ 8,371,931.81

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 4,792,642.44	\$ 143,474.31
Deduct gross amount paid for reinsurance, fire, \$793,548.02; marine and inland, \$15,067.97; return premiums, fire, \$624,069.72; marine and inland, \$8,008.91	1,417,608.74	23,076.88
Total	\$ 3,375,033.70	\$ 120,397.43
Total premiums (other than per- petuals)		\$3,495,431.13
Gross interest on mortgage loans	\$ 36,848.95	
Gross interest on bonds and dividends on stocks	251,658.68	
Gross interest on deposits, trust companies or banks	8,899.37	
Gross interest from other sources	350.56	
Gross rents—including company's occupancy of its own building	45,100.04	
Total gross interest and rents		342,657.60
From other sources		79.50
From agents' balances previously charged off		752.49
Gross profit on sale or maturity of ledger assets		90.62
Gross increase in book value of ledger assets		278,810.02
Total income		\$ 4,117,821.36
Total		12,489,753.17

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 2,058,516.00	5,188.50
Deduct amount received for salvage, fire, \$14,993.79; marine and inland, \$78.00; reinsurance, fire, \$426,947.52; marine and inland, \$15.75; discount, fire, \$805.04	442,546.35	93.75
Net amount paid for losses	\$ 1,615,969.65	5,094.75
Expenses or adjustment, settlement of losses		86,142.50
Commissions or brokerage		744,490.96
Allowances to local agencies for miscellaneous agency expenses		90,835.20
Salaries and expenses of special and general agents		134,097.40
Salaries, fees and other charges of officers, directors, trustees, agents and employes		146,194.39
Rents—including company's occupancy of its own buildings		31,977.01
Advertising, printing and stationery		32,471.15
Postage, telegrams, telephone and express		22,697.43
Legal expenses		5,143.46
Furniture and fixtures		3,824.32
Maps, including corrections		9,122.19
Underwriters' boards and tariff associations		7,592.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		21,667.90
Inspections and surveys		53,378.68
Repairs and expenses on real estate		18,644.02
Taxes on real estate		12,474.60
State taxes on premiums		71,498.48
Insurance department licenses and fees		16,678.55
All other licenses, fees and taxes		27,424.87
All other disbursements, total		15,706.85
Interest and dividends to stockholders		225,000.00
Agents' balances charged off		1,373.48
Gross loss on sale or maturity of ledger assets		55,724.38
Decrease in book value of ledger assets		555,306.74
Total disbursements		\$ 4,010,531.20
Balance		\$ 8,479,221.97

LEDGER ASSETS

Book value of real estate	\$ 713,663.02
Mortgage loans on real estate	739,850.00
Book value of bonds and stocks (Schedule D)	5,640,636.50
Cash in office	14,847.78
Deposits in trust companies and banks not on interest	19,444.68
Deposits in trust companies and banks on interest	625,063.17
Agents' balances, representing business written subsequent to October 1, last	706,277.55
Agents' balances, representing business written prior to October 1, last	19,439.27
Total ledger assets	\$ 8,479,221.97

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 12,205.00
Interest due and accrued on bonds	42,310.24
Rents due and accrued on company's property	143.88
Total	54,659.12
Market value of bonds and stocks over book value	60,372.75
All other non-ledger assets, total	28,771.30
Gross assets	\$ 8,623,025.14

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 19,439.27
Book value of ledger assets over market value	49,881.65
Total	69,320.92
Total admitted assets	\$ 8,553,704.22

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	171,437.31
Gross claims in process of adjustment, or in suspense.....		247,558.81
Gross claims resisted		57,563.18
Total claims for losses	\$	476,559.30
Deduct reinsurance		152,539.99
Net amount of unpaid losses	\$	324,019.31
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	874,260.97
Gross unearned premiums pro rata on fire risks running more than one year		2,870,970.26
Gross unearned premiums at 50 per cent on inland navigation risks		62,004.70
\$1,931.53 unearned premiums (pro rata)		965.77
Total unearned premiums as computed above.....	\$	3,808,201.70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,970.60
State, county and municipal taxes due or accrued		70,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....		18,293.99
Total of all liabilities except capital	\$	4,222,485.60
Cash capital	\$	1,000,000.00
Surplus over all liabilities		3,331,218.62
Surplus as regards policyholders		4,331,218.62
Total	\$	8,553,704.22

Name and address of rating bureau whose rates you have adopted in this state:
Iowa Rating Bureau, 712-20 Securities Building, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$ 851,524,867	\$ 8,045,383.21	\$	\$
Written during the year.....	489,357,560	4,794,573.97	5,897,051.00	143,474.31
Totals	\$1,340,822,427	\$ 12,839,957.18	\$ 5,897,051.00	\$ 143,474.31
Expired and terminated ..	439,798,485	4,390,154.55	594,758.00	8,922.27
In force at end of year.....	\$ 901,083,942	\$ 8,449,802.63	\$ 5,392,293.00	\$ 134,552.04
Deduct amount reinsured.....	112,821,940	1,197,005.58	544,238.00	10,542.65
Net amt. in force.....	\$ 788,262,002	\$ 7,252,797.05	\$ 4,848,055.00	\$ 124,009.39

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	\$156,793,630.00	\$ 1,748,521.94
Two years	1,849,444.00	8,073.70
Three years	475,549,877.00	3,840,988.28
Four years	2,030,870.00	14,203.74
Five years and over	157,886,236.00	1,756,018.78
Net amount in force December 31, 1916.....	\$793,110,037.00	\$ 7,376,806.44

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	200,000.00
Losses incurred during the year, fire, \$1,632,040.83; marine and inland, \$24,368.76; tornado, \$9,871.10.....		1,666,280.69

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 5,367,884.00	\$ 8,650.00	\$ 781,380.00
Gross premiums on risks written	60,719.87	85.00	3,649.60
Losses paid	37,896.70		107.08
Losses incurred	35,179.72		139.01

GIRARD FIRE AND MARINE INSURANCE COMPANY

Located at No. 631 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.....	\$	2,579,769.40
Extended at	\$	2,579,769.40

INCOME

Gross premiums, fire	\$	1,299,992.25
Deduct gross amount paid for reinsurance, fire, \$1,221,901.69; return premiums, fire, \$161,241.66.....		1,383,143.35
Total premiums (other than perpetuals).....	\$	83,151.10
Deposit premiums on perpetual risks		7,968.14
Gross interest on mortgage loans	\$	9,538.01
Gross interest on collateral loans		1,061.53
Gross interest on bonds and dividends on stocks.....		73,910.62
Gross interest on deposits, trust companies or banks....		1,656.73
Gross interest from other sources		106.95
Gross rents—including company's occupancy of its own building		4,561.22
Total gross interest and rents		91,435.36
From other sources, total		129.80
From agents' balances previously charged off		6.19
Gross profit on sale or maturity of ledger assets.....		22,574.52
Gross increase in book value of ledger assets		1,057.93
Total income	\$	40,020.84
Total	\$	2,619,790.24

DISBURSEMENTS

Gross amount paid for losses, fire	\$	198,916.73
Deduct amount received for salvage, fire, \$565.95; reinsurance, \$89,905.42		90,472.37
Net amount paid for losses	\$	108,444.36
Expenses of adjustment, settlement of losses		2,938.09
Commissions or brokerage		301,053.45
Allowances to local agencies for miscellaneous agency expenses		2,799.06
Salaries and expenses of special and general agents ..		22,151.95
Salaries, fees and other charges of officers, directors, trustees, agents and employes		67,707.27
Rents—including company's occupancy of its own buildings		11,615.60
Advertising, printing and stationery		11,001.86
Postage, telegrams, telephone and express		4,899.72
Legal expenses		891.92
Furniture and fixtures		1,347.91
Maps, including corrections		397.75
Underwriters' boards and tariff associations.....		14,450.68
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		8,106.71
Inspections and surveys		2,428.02
Repairs and expenses on real estate		153.90
Taxes on real estate		29.70
State taxes on premiums		10,728.33
Insurance department, licenses and fees		6,936.39
All other licenses, fees and taxes		12,475.21
All other disbursements, total		3,258.65
Deposit premiums returned		20,028.10

Interest and dividends to stockholders	70,000.00
Agents' balances charged off	41.98
Gross loss on sale or maturity of ledger assets	220,635.05
Decrease in book value of ledger assets	1,683.98
Total disbursements	\$ 303,312.24
Balance	\$ 2,316,478.00

LEDGER ASSETS

Mortgage loans on real estate	\$ 124,900.00
Loans secured by pledge of bonds, stocks or other collateral	7,000.00
Book value of bonds and stocks (Schedule D)	1,869,486.34
Cash in office	799.75
Deposits in trust companies and banks on interest	117,002.73
Agents' balances, representing business written subsequent to October 1, last	194,499.38
Agents' balances, representing business written prior to October 1, last	2,268.57
Bills receivable taken for fire risks	421.23
All other ledger assets, total	100.00
Total ledger assets	\$ 2,316,478.00

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,496.97
Interest due and accrued on bonds	19,169.55
Interest due and accrued on collateral loans	72.11
Total	20,738.63
Market value of bonds and stocks over book value	4,083.66
All other non-ledger assets, total	1,858.24
Gross assets	\$ 2,343,158.53

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 2,268.57
Book value of ledger assets over market value	19,501.40
Total	12,769.97
Total admitted assets	\$ 2,330,388.56

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 2,780.32
Gross claims in process of adjustment, or in suspense	65,989.57
Gross claims resisted	1,281.17
Total claims for losses	\$ 70,051.06
Deduct reinsurance	24,683.22
Net amount of unpaid losses	\$ 45,367.84
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 194,497.87
Gross unearned premiums pro rata on fire risks running more than one year	386,192.68
Total unearned premiums as computed above	580,690.55
Amount reclaimable by the insured on perpetual fire insurance policies, 90 per cent	557,004.77
Federal, state and other taxes on this year's statement	7,500.00
All other liabilities, total	65.00
Total of all liabilities except capital	\$ 1,190,628.16
Cash capital	\$ 500,000.00
Surplus over all liabilities	639,760.40
Surplus as regards policyholders	\$ 1,139,760.40
Total	\$ 2,330,388.56

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

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$286,069,465.00	\$ 2,409,229.49
Written during the year	138,401,758.00	1,299,902.25
Totals	\$404,471,223.00	\$ 3,709,221.74
Expired and terminated	153,699,279.00	1,512,092.93
In force at end of the year	\$250,771,944.00	\$ 2,197,128.81
Deduct amount reinsured	158,408,638.00	1,353,664.64
Net amount in force	\$ 92,363,306.00	\$ 841,464.17

Perpetual risks not included above, \$30,170,075.00; premium on same, \$618,894.19.

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	\$ 37,669,905.00	\$ 388,995.75
Two years	461,565.00	3,405.24
Three years	35,880,820.00	315,908.61
Four years	142,558.00	1,118.94
Five years	16,594,100.00	119,645.94
Over five years	1,562,396.00	12,131.47
Advance premiums	51,962.00	259.12
Total	\$ 92,363,306.00	\$ 841,464.17

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year	110,008.96

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,170,917.00	\$ 79,535.00
Gross premiums on risks written	13,389.01	281.71
Losses paid	588.18	4.67
Losses incurred	593.18	4.67

GLENS FALLS INSURANCE COMPANY

Located at Glens Falls, N. Y.

Incorporated 1849.

Commenced Business 1850.

R. A. Little, President,

H. N. Dickinson, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	5,831,645.19
Extended at	\$ 5,831,645.19

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 3,685,955.36	\$ 875,074.86
Deduct gross amount paid for reinsurance, fire, \$604,449.10; marine and inland, \$113,916.06; return premiums, fire, \$613,713.42; marine and inland, \$111,076.29	1,218,162.52	224,992.35
Total	\$ 2,467,792.84	\$ 650,082.51
Total premiums (other than perpetuals)		\$ 3,118,375.35

Gross interest on mortgage loans	\$ 89,496.53
Gross interest on collateral loans	12,000.00
Gross interest on bonds and dividends on stocks	138,759.22
Gross interest on deposits, trust companies or banks	17,550.91
Gross interest from other sources	66.00
Gross rents—including company's occupancy of its own building	27,042.11
Total gross interest and rents	284,914.77
Increase in liabilities on account of reinsurance treaties	31,954.61
From agents' balances previously charged off	350.02
Gross increase in book value of ledger assets	97,229.88
Total income	\$ 3,532,824.63
Total	\$ 9,364,469.82

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,709,512.09	\$ 223,063.81	
Deduct amount received for salvage, fire, \$11,416.34; marine and inland, \$1,100.09; reinsurance, fire, \$362,296.13; marine and inland, \$33,946.60; discount, fire, \$414.95	374,127.42	35,046.69	
Net amount paid for losses	\$ 1,335,384.67	\$ 188,017.12	\$ 1,523,401.79
Expenses of adjustment, settlement of losses			46,670.55
Commissions or brokerage			657,709.83
Allowances to local agencies for miscellaneous agency expenses			10,995.12
Salaries and expenses of special and general agents			141,537.00
Salaries, fees and other charges of officers, directors, trustees, agents and employes			143,229.68
Rents—including company's occupancy of its own buildings			13,301.88
Advertising, printing and stationery			30,441.07
Postage, telegrams, telephone and express			16,345.84
Legal expenses			1,466.71
Furniture and fixtures			3,969.77
Maps, including corrections			9,219.72
Underwriters' boards and tariff associations			33,395.31
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			10,015.05
Inspections and surveys			12,237.33
Repairs and expenses on real estate			16,386.96
Taxes on real estate			3,244.45
State taxes on premiums			45,805.23
Insurance department licenses and fees			11,645.21
All other licenses, fees and taxes			19,947.75
All other disbursements total			5,847.98
Interest and dividends to stockholders			185,000.00
Agents' balances charged off			2,172.32
Gross loss on sale or maturity of ledger assets			42.55
Decrease in book value of ledger assets			36,236.25
Total disbursements	\$ 2,979,565.35		
Balance	\$ 6,384,904.47		

LEDGER ASSETS

Book value of real estate	\$ 235,474.67
Mortgage loans on real estate	1,529,825.00
Loans secured by pledge of bonds, stocks or other collateral	200,000.00
Book value of bonds and stocks (Schedule D)	3,008,826.67
Cash in office	1,031.12
Deposits in trust companies and banks not on interest	525.00
Deposits in trust companies and banks on interest	833,139.88
Agents' balances, representing business written subsequent to October 1, last	566,112.98
Agents' balances, representing business written prior to October 1, last	9,969.75
Total ledger assets	\$ 6,384,904.47

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 10,711.62
Interest due and accrued on bonds	22,167.14
Interest due and accrued on other assets	811.04
Rents due and accrued on company's property	287.73
Total	33,977.53
All other non-ledger assets, total	4,859.40
Gross assets	\$ 6,423,741.40

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 9,969.75
Total	9,969.75
Total admitted assets	\$ 6,413,771.65

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 29,163.34
Gross claims in process of adjustment, or in suspense	443,621.56
Gross claims resisted	31,493.00
Total claims for losses	\$ 504,187.90
Deduct reinsurance	84,125.90
Net amount of unpaid losses	\$ 420,062.00
Gross unearned premiums as 50 per cent on fire risks running one year or less, and pro rata on fire risks running more than one year	\$ 2,634,806.85
Gross unearned premiums at 50 per cent on inland navigation risks, and 50 per cent on marine risks	230,102.30
Total unearned premiums as computed above	2,864,909.15
Dividends declared and unpaid, to stockholders	30,000.00
State, county and municipal taxes due or accrued	45,000.00
Return premiums and reinsurance premiums	31,954.61
All other liabilities, total	150,000.00
Total of all liabilities except capital	\$ 3,541,925.76
Cash capital	\$ 500,000.00
Surplus over all liabilities	2,371,845.89
Surplus as regards policyholders	2,871,845.89
Total	\$ 6,413,771.35

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	Marine and Inland	Premiums
In force Dec. 31, 1915	\$ 636,855,203	\$ 5,719,939.06	\$ 13,102,984.00	\$ 248,673.44
Written during the year	409,047,544	3,685,955.36	53,634,216.00	875,574.88
Totals	\$ 1,045,902,747	\$ 9,405,894.42	\$ 66,737,200.00	\$ 1,124,248.32
Expired and terminated	356,071,652	3,360,184.41	44,431,160.00	637,083.30
In force at end of year	\$ 689,831,995	\$ 6,045,710.01	\$ 22,306,040.00	\$ 487,165.02
Deduct amount reinsured	107,524,147	946,746.82	1,811,734.00	30,199.73
Net amt. in force	\$ 582,306,948	\$ 5,098,963.19	\$ 20,994,306.00	\$ 456,965.29

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	\$118,828,436.00	\$ 1,174,582.25
Two years	12,185,269.00	85,660.71
Three years	355,523,878.00	2,769,383.26
Four years	5,551,772.00	53,956.98
Five years	90,418,593.00	1,015,374.80
Net amount in force December 31, 1916.....	\$582,306,948.00	\$ 5,098,963.19

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$1,626,768.00; marine and inland, \$70,830.30; tornado, \$7,075.00.....	1,704,673.30
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	\$ 3,130,683.00	\$ 116,535.00	\$ 438,465.00
Gross premiums on risks written	34,247.07	1,718.24	1,984.74
Losses paid	61,384.81	212.05	15.50
Losses incurred	57,712.35	204.65	15.50

GLOBE AND RUTGERS FIRE INSURANCE COMPANY

Located at No. 111 William Street, New York City, N. Y.

Incorporated February 9, 1899. Commenced Business February 9, 1899.
E. C. Jameson, President. W. H. Paulson, Secretary.

CAPITAL

Capital stock paid in cash	\$700,000.00
Amount of ledger assets, December 31, of previous year.....	10,359,793.05
Increase of paid up capital during year	390,000.00
Extended at	\$ 10,659,793.05

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 10,033,682.02	\$ 3,416,516.05
Deduct gross amount paid for reinsurance, fire, \$2,467,065.80; marine and inland, \$92,372.40; return premiums, fire, \$1,901,722.07; marine and inland, \$160,370.92	4,368,790.87	252,743.32
Totals	\$ 5,664,891.15	\$ 3,163,772.73

Total premiums (other than per-

petuals)	\$ 8,828,663.88
Gross interest on mortgage loans	4,418.64
Gross interest on bonds and dividends on stocks.....	467,637.02
Gross interest on deposits, trust companies or banks....	6,913.95
Gross rents—including company's occupancy of its own building	6,182.08
Total gross interest and rents	485,151.69
From other sources, total	472.50
Gross profit on sale or maturity of ledger assets.....	79,131.30
Total income	\$ 9,393,419.37
Total	\$ 20,053,212.42

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 4,610,681.31	\$ 1,007,308.29
Deduct amount received for salvage, fire, \$54,652.95; marine and inland, \$7,110.90; reinsurance, fire, \$1,462,703.12; marine and inland, \$61,021.25; discount, fire, \$2,404.91	1,519,760.98	68,132.15
Net amount paid for losses	\$ 3,090,920.33	\$ 939,176.14
Expenses of adjustment, settlement of losses.....		42,628.61
Commissions or brokerage		1,272,451.10
Salaries and expenses of special and general agents....		6,417.04
Salaries, fees and other charges of officers, directors, trustees, agents and employes		226,429.63
Rents—including company's occupancy of its own buildings		14,706.52
Advertising, printing and stationery		24,044.21
Postage, telegrams, telephone and express.....		13,461.61
Legal expenses		10,588.65
Furniture and fixtures		3,697.74
Maps, including corrections		4,700.23
Underwriters' boards and tariff associations		43,793.06
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		17,650.02
Inspections and surveys		17,841.06
Repairs and expenses on real estate		847.76
Taxes on real estate		1,486.97
State taxes on premiums		70,078.74
Insurance department licenses and fees		5,244.67
All other licenses, fees and taxes		48,204.30
All other disbursements, total		16,019.71
Interest and dividends to stockholders		377,986.00
Interest on borrowed money		28,508.88
Gross loss on sale or maturity of ledger assets.....		7,106.81
Decrease in book value of ledger assets		16,765.62
Total disbursements		\$ 6,301,154.61
Balance		\$ 13,752,057.81

LEDGER ASSETS

Book value of real estate	\$ 78,975.00
Mortgage loans on real estate	59,700.00
Book value of bonds and stocks (Schedule D).....	10,624,608.58
Cash in office	8,251.78
Deposits in trust companies and banks not on interest....	132,294.00
Deposits in trust companies and banks on interest.....	465,488.99
Agents' balances, representing business written subsequent to October 1, last	2,297,904.01
Agents' balances, representing business written prior to October 1, last	84,835.45
Total ledger assets	\$ 13,752,057.81

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 862.91
Interest due and accrued on bonds	79,186.86
Total	80,049.77
All other non-ledger assets, total	83,831.00
Gross assets	\$ 13,915,938.58

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 84,835.45
Book value of ledger assets over market value.....	40,969.87
Total	125,805.32
Total admitted assets	\$ 13,790,133.26

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 131,700.74
Gross claims in process of adjustment, or in suspense...	1,399,196.86
Gross claims resisted	72,082.40
Total claims for losses	\$ 1,602,980.00
Deduct reinsurance	278,905.00
Net amount of unpaid losses	\$ 1,324,075.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 4,153,779.16
Gross unearned premiums pro rata on fire risks running more than one year	77,275.14
Gross unearned premiums at 50 per cent on inland navigation risks	454,453.86
Total unearned premiums as computed above...	4,685,508.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,500.00
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	97,859.55
Due and to become due for borrowed money	670,000.00
Total of all liabilities except capital	\$ 6,839,942.71
Cash capital	\$ 700,000.00
Surplus over all liabilities	6,250,190.55
Surplus as regards policyholders	6,950,190.55
Total	\$ 13,790,133.26

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 Dec. 31, 1915...	\$ 695,638,148	\$ 7,688,428.23	\$ 20,719,045.00	\$ 430,361.70
Written during the year..	888,879,909	10,033,682.92	293,917,433.00	3,416,516.65
Totals	\$ 1,584,518,057	\$ 17,722,110.30	\$314,636,478.00	\$ 3,846,877.75
Expired and terminated..	771,370,883	8,032,478.38	281,947,860.00	2,930,009.94
In force at end of year..	\$ 813,147,174	\$ 9,689,631.92	\$ 32,688,618.00	\$ 916,867.81
Deduct amount reinsured..	128,934,846	1,771,943.26		
Net amt. in force..	\$ 684,212,328	\$ 7,917,688.66	\$ 32,688,618.00	\$ 916,867.81

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	\$459,338,456.00	\$ 4,981,682.17
Two years	5,374,173.00	56,988.54
Three years	170,830,603.00	2,232,572.04
Five years	48,869,696.00	646,447.91
Net amount in force December 31, 1916.....	\$684,212,328.00	\$ 7,917,688.66

GENERAL INTERROGATORIES

Largest amount written on any one risks not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$3,290,978.96; marine and inland, \$1,239,176.14; tornado, \$67,208.37...	4,597,363.47

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 5,054,978.00	\$ 823,877.00
Gross premiums on risks written	60,897.85	4,230.18
Losses paid	28,511.26	156.79
Losses incurred	24,811.89	156.79

GRANITE STATE FIRE INSURANCE COMPANY

Located at Nos. 46 and 50 Congress Street, Portsmouth, N. H.
Incorporated July 17, 1885. Commenced Business November 12, 1885.
Calvin Fage, President. Alfred F. Howard, Secretary.

CAPITAL

Capital stock paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year..	\$ 1,283,747.11
Extended at	\$ 1,283,747.11

INCOME

Gross premiums, fire	\$ 1,199,303.80
Deduct gross amount paid for reinsurance, fire, \$322,938.85; return premiums, fire, \$150,469.44	473,408.29
Total premiums (other than perpetuals)	\$ 725,895.51
Gross interest on mortgage loans	\$ 1,262.55
Gross interest on collateral loans	452.38
Gross interest on bonds and dividends on stocks.....	38,927.13
Gross interest on deposits, trust companies or banks....	1,226.06
Gross rents—including company's occupancy of its own building	5,788.19
Total gross interest and rents	47,656.31
From agents' balances previously charged off	75.14
Gross profit on sale or maturity of ledger assets.....	12,941.72
Gross increase in book value of ledger assets.....	2,839.30
Total income	\$ 789,207.98
Total	\$ 2,072,955.14

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 563,397.61
Deduct amount received for salvage, fire, \$2,952.11; reinsurance, fire, \$151,219.90; discount, fire, \$181.78...	154,353.79
Net amount paid for losses	\$ 409,043.82
Expenses of adjustment, settlement of losses	6,236.45
Commissions or brokerage	159,572.91
Allowances to local agencies for miscellaneous agency expenses	3,665.08
Salaries and expenses of special and general agents....	13,673.95
Salaries, fees and other charges of officers, directors, trustees, agents and employes	31,594.35
Rents—including company's occupancy of its own buildings	3,656.86
Advertising, printing and stationery	9,147.10
Postage, telegrams, telephone and express	4,524.70
Legal expenses	2,064.34
Furniture and fixtures	1,006.89
Maps, including corrections	1,773.43
Underwriters' boards and tariff associations	10,095.90
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,805.60
Inspections and surveys	11,571.01
Repairs and expenses on real estate	265.48
Taxes on real estate	1,128.46
State taxes on premiums	11,881.24
Insurance department licenses and fees	3,328.74
All other licenses, fees and taxes	6,775.68
All other disbursements, total	2,878.52
Interest and dividends to stockholders	20,000.00
Agents' balances charged off	1,886.01
Decrease in book value of ledger assets	987.95
Total disbursements	\$ 719,062.57
Balance	\$ 1,353,892.57

LEDGER ASSETS

Mortgage loans on real estate	\$ 24,200.00
Book value of bonds and stocks (Schedule D)	1,103,273.75
Cash in office	2,767.67
Deposits in trust companies and banks on interest	95,989.46
Agents' balances, representing business written subsequent to October 1, last	123,241.79
Agents' balances, representing business written prior to October 1, last	2,419.90
Total ledger assets	\$ 1,353,892.57

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 902.25
Interest due and accrued on bonds	14,029.59
Rents due and accrued on company's property	290.00
Total	15,132.14
All other non-ledger assets, total	2,184.14
Gross assets	\$ 1,371,208.85

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 2,419.90
Interest on defaulted bonds	1,007.71
Book value of ledger assets over market value—bonds and stocks	32,584.75
Total	36,012.36
Total admitted assets	\$ 1,335,196.49

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 39,273.54
Gross claims in process of adjustment, or in suspense	135,667.24
Gross claims resisted	259.00
Total claims for losses	\$ 175,199.78
Deduct reinsurance	98,282.86
Net amount of unpaid losses	\$ 76,907.92
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 724,343.69
Total unearned premiums as computed above	724,343.69
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,639.91
State, county and municipal taxes due or accrued	10,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,800.00
Total of all liabilities except capital	\$ 815,691.52
Cash capital	\$ 200,000.00
Surplus over all liabilities	319,504.97
Surplus as regards policyholders	519,504.97
Total	\$ 1,335,196.49

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$132,636,641.00	\$ 1,591,494.86
Written during the year	101,704,909.00	1,199,303.80
Totals	\$234,341,550.00	\$ 2,790,798.66
Expired and terminated	80,480,956.00	991,286.57
In force at end of the year	\$153,860,594.00	\$ 1,799,512.09
Deduct amount reinsured	34,351,001.00	416,144.04
Net amount in force	\$119,509,593.00	\$ 1,383,374.05

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	\$ 33,940,018.00	\$ 424,483.75
Two years	1,441,795.00	14,892.70
Three years	55,789,001.00	623,317.48
Four years	3,246,794.00	34,715.06
Five years	24,978,535.00	285,071.62
Over five years	11,500.00	76.30
Advance premiums	191,950.00	823.11
Net amount in force December 31, 1916	\$119,509,593.00	\$ 1,383,374.05

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
--	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 140,739.00
Gross premiums on risks written	1,417.39
Losses paid	1,117.07
Losses incurred	1,117.07

HAMBURG ASSURANCE COMPANY

Located at Hamburg, Germany.

Incorporated 1897. Commenced Business in U. S., 1914.

Mutzenbecher & Ballard, Inc., United States Managers.

80 Maiden Lane, New York City, N. Y.

CAPITAL

Capital deposited with Insurance Department of New York	\$200,000.00
Amount of ledger assets, December 31, of previous year	4,495,746.69
Extended at	\$ 4,495,746.69

INCOME

Gross premiums, fire	\$ 7,249,880.61
Deduct gross amount paid for reinsurance, fire, \$876,343.62; return premiums, fire, \$1,768,997.42	2,645,341.64
Total premiums (other than perpetuals)	\$ 4,604,538.97
Gross interest on bonds and dividends on stocks	\$ 183,280.72
Gross interest on deposits, trust companies or banks	11,606.85
Total gross interest and rents	194,887.57
From other sources, received from Home office, total	1,155.01
Gross profit on sale or maturity of ledger assets	6,761.98
Total income	\$ 4,807,343.53
Total	\$ 9,303,090.22

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 3,150,871.33
Deduct amount received for salvage, fire, \$56,616.38; reinsurance, fire, \$422,787.33	479,403.71
Net amount paid for losses	\$ 2,671,467.62
Expenses of adjustment, settlement of losses	38,828.84
Commissions or brokerage	1,484,794.00
Salaries, fees and other charges of officers, directors, trustees, agents and employes	56,740.95
Rents—including company's occupancy of its own buildings	2,599.58

Advertising, printing and stationery	1,346.13
Postage, telegrams, telephone and express	1,235.19
Furniture and fixtures	1,524.65
State taxes on premiums	4,769.70
Insurance department licenses and fees	1,197.55
All other licenses, fees and taxes	20,954.59
All other disbursements, remitted to Home office, total ..	270,000.00
Gross loss on sale or maturity of ledger assets	7,122.59
Total disbursements	\$ 4,562,583.39
Balance	\$ 4,740,506.83

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 3,967,883.56
Deposits in trust companies and banks on interest	306,987.97
Agents' balances, representing business written subsequent to October 1, last	128,491.20
All other ledger assets, cash in hands of trustees, total ..	337,144.10
Total ledger assets	\$ 4,740,506.83

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 60,204.54
Total	60,204.54
Market value of bonds and stocks over book value	15,486.44
Gross assets	\$ 4,816,197.81

DEDUCT ASSETS NOT ADMITTED

Over due and accrued interest on bonds in default	\$ 3,000.00
Total	3,000.00
Total admitted assets	\$ 4,813,197.81

LIABILITIES

Gross claims in process of adjustment, or in suspense ..	\$ 754,406.26
Total claims for losses	\$ 754,406.26
Deduct reinsurance	108,620.07
Net amount of unpaid losses	\$ 645,786.19
Gross unearned premiums as 50 per cent on fire risks ..	\$ 3,278,257.19
Total unearned premiums as computed above ..	3,278,257.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,575.77
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	10,000.00
Total of all liabilities except capital	\$ 3,944,119.15
Cash capital	\$ 200,000.00
Surplus over all liabilities	669,078.66
Surplus as regards policyholders	669,078.66
Total	\$ 4,813,197.81

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 550,529,028	\$ 6,320,915.00
Written during the year	743,486,018	7,249,880.01
Excess		335,806.93
Totals	\$ 1,330,015,046	\$ 13,906,601.94
Expired and terminated	613,336,479	6,371,553.36
In force at end of the year	\$ 726,678,567	\$ 7,535,048.58
Deduct amount reinsured	105,284,098	1,111,137.77
Net amount in force	\$ 621,394,469	\$ 6,423,910.81

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	\$314,063,143.00	\$ 3,195,484.06
Two years	5,893,530.00	44,979.05
Three years	215,926,888.00	2,066,562.94
Four years	4,740,911.00	41,161.63
Five years	80,141,341.00	1,068,372.15
Advance premiums	709,656.00	7,351.58
Net amount in force December 31, 1916	\$621,394,469.00	\$ 6,423,910.81

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire	2,851,653.19

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 7,409,817.00
Gross premiums on risks written	76,413.15
Losses paid	39,735.80
Losses incurred	38,111.09

HAMBURG-BREMEN FIRE INSURANCE COMPANY

Located at No. 123 William Street, New York City, N. Y.

Incorporated, 1854.

Commenced Business, 1855.

H. N. Kelsey, United States Manager.

G. Aschermann, Secretary.

CAPITAL

United States deposit capital	\$200,000.00
Amount of ledger assets, December 31, of previous year ..	\$ 1,805,637.44
Extended at	\$ 1,805,637.44

INCOME

Gross premiums, fire	\$ 2,081,374.69
Deduct gross amount paid for reinsurance, fire, \$477,959.35; return premiums, fire, \$439,353.21	917,312.56
Total premiums (other than perpetuals)	\$ 1,164,062.13
Gross interest on bonds and dividends on stocks	\$ 66,775.80
Gross interest on deposits, trust companies or banks ..	556.02
Gross interest from other sources on unlisted assets ..	222.00
Total gross interest and rents	67,553.82
From agents' balances previously charged off	136.34
Borrowed money received from Home office (gross) ..	10,731.84
Gross profit on sale or maturity of ledger assets	2,108.75
Total	\$ 3,050,250.32

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 946,565.67
Deduct amount received for salvage, fire, \$9,745.05; reinsurance, fire, \$298,846.75; discount, fire, \$143.02 ..	308,734.82
Net amount paid for losses	\$ 637,830.85
Expenses of adjustment, settlement of losses	20,357.52
Commissions or brokerage	253,030.10
Allowances to local agencies for miscellaneous agency expenses	96.81
Salaries and expenses of special and general agents ..	60,937.47
Salaries, fees and other charges of officers, directors, trustees, agents and employes	94,845.58
Rents—including company's occupancy of its own buildings	8,200.00

Advertising, printing and stationery	18,062.88
Postage, telegrams, telephone and express	11,648.40
Legal expenses	710.04
Furniture and fixtures	723.80
Maps, including corrections	3,529.34
Underwriters' boards and tariff associations	14,800.55
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	13,136.77
Inspections and surveys	10,186.13
State taxes on premiums	29,947.99
Insurance department licenses and fees	8,417.79
All other licenses, fees and taxes	14,271.72
All other disbursements, total	16,435.67
Agents' balances charged off	308.15
Total disbursements	\$ 1,217,477.68
Balance	\$ 1,832,772.64

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,485,392.42
Cash in office	500.00
Deposits in trust companies and banks on interest	91,861.69
Agents' balances, representing business written subsequent to October 1, last	249,854.00
Agents' balances, representing business written prior to October 1, last	5,138.22
All other ledger assets, total	26.31
Total ledger assets	\$ 1,832,772.64

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 21,608.53
Total	21,608.53
Market value of bonds and stocks over book value	53,107.58
Gross assets	\$ 1,907,488.75

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,138.22
Total	5,138.22
Total admitted assets	\$ 1,902,350.53

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 36,850.00
Gross claims in process of adjustment, or in suspense	164,200.00
Gross claims resisted	22,140.00
Total claims for losses	\$ 223,190.00
Deduct reinsurance	86,790.00
Net amount of unpaid losses	\$ 136,400.00
Gross unearned premiums as 50 per cent on fire risks ending one year or less	\$ 1,123,845.30
Total unearned premiums as computed above	1,123,845.30
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000.00
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	750.00
Total of all liabilities except capital	\$ 1,298,495.30
United States deposit capital	\$ 200,000.00
Surplus over all liabilities	403,855.23
Surplus as regards policyholders	603,855.23
Total	\$ 1,902,350.53

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$283,947,385.00	\$ 2,107,985.80
Written during the year	189,526,622.00	2,093,873.23
Totals	\$473,474,007.00	\$ 3,191,959.03
Expired and terminated	189,659,914.00	2,124,057.02
In force at end of the year	\$283,814,093.00	\$ 3,067,002.01
Deduct amount reinsured	76,141,661.00	857,522.64
Net amount in force	\$207,672,432.00	\$ 2,209,479.37

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	\$ 56,300,239.00	\$ 690,897.02
Two years	886,181.00	7,894.78
Three years	110,794,485.00	1,042,557.48
Four years	924,738.00	9,487.16
Five years	35,766,789.00	458,652.93
Net amount in force December 31, 1916	\$207,672,432.00	\$ 2,209,479.37

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,148,571.00	\$ 321,735.00
Gross premiums on risks written	3,968,525.00	2,496.45
Losses paid	30,804.40	62.61
Losses incurred	34,969.40	82.01

THE HANOVER FIRE INSURANCE COMPANY

Located at Nos. 34-36 Pine Street, New York City, N. Y.

Incorporated April, 1852.

Commenced Business, April, 1852.

H. Emory 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	\$ 4,557,620.24
Extended at	\$ 4,557,620.24

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 3,747,809.47	\$ 233,606.22
Deduct gross amount paid for reinsurance, fire, \$855,785.64; marine and inland, \$12,791.25; return premiums, fire, \$481,132.67; marine and inland, \$21,895.50	1,386,018.31	34,506.75
Total premiums (other than per-petuals)	\$ 2,410,891.16	\$ 199,099.47
Total	\$ 2,410,891.16	\$ 2,609,900.63
Gross interest on bonds and dividends on stocks	\$ 140,361.17	
Gross interest on deposits, trust companies or banks	4,421.42	
Gross interest from other sources	256.32	
Gross rents—including company's occupancy of its own building	68,665.94	
Total gross interest and rents		213,674.83
From agents' balances previously charged off		304.73
Gross profit on sale or maturity of ledger assets		41,952.19
Total income		\$ 2,865,832.40
Total		\$ 7,423,452.64

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses.....	\$ 1,612,649.14	\$ 35,033.23	
Deduct amount received for salvage, fire, \$10,588.68; marine and inland, \$40.00; reinsurance, fire, \$441,443.68; marine and inland, \$153.21; discount, fire, \$197.42	452,229.78	193.21	
Net amount paid for losses.....	\$ 1,160,419.36	\$ 34,840.02	\$ 1,195,259.38
Expenses of adjustment, settlement of losses			96,807.34
Commissions or brokerage			570,071.95
Salaries and expenses of special and general agents.....			116,393.41
Salaries, fees and other charges of officers, directors, trustees, agents and employes			92,772.48
Rents—including company's occupancy of its own build- ings			20,027.53
Advertising, printing and stationery			33,791.14
Postage, telegrams, telephone and express			20,829.30
Legal expenses			397.71
Furniture and fixtures			2,158.02
Maps, including corrections			9,895.43
Underwriters' boards and tariff associations			50,697.42
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			24,457.78
Inspections and surveys			8,149.15
Repairs and expenses on real estate			35,255.79
Taxes on real estate			17,141.10
State taxes on premiums			44,139.35
Insurance department licenses and fees			15,493.59
All other licenses, fees and taxes			23,929.68
All other disbursements, total			11,573.71
Interest and dividends to stockholders			100,000.00
Agents' balances charged off			1,997.20
Gross loss on sale or maturity of ledger assets			32,797.39
Total disbursements			\$ 2,523,946.68
Balance			\$ 4,899,505.98

LEDGER ASSETS

Book value of real estate	\$ 907,956.06	
Book value of bonds and stocks (Schedule D)	3,227,852.41	
Cash in office	6,998.97	
Deposits in trust companies and banks not on interest	22,450.41	
Deposits in trust companies and banks on interest.....	217,565.13	
Agents' balances, representing business written subse- quent to October 1, last	515,454.39	
Agents' balances, representing business written prior to October 1, last	1,228.61	
Total ledger assets		\$ 4,899,505.98

NON-LEDGER ASSETS

Interest due and accrued on other assets.....	\$ 23,452.05	
Rents due and accrued on company's property.....	1,905.03	
Total		25,357.08
Market value of real estate over book value.....	71,343.94	
All other non-ledger assets, total	15,118.07	
Gross assets		\$ 5,011,325.07

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 1,228.61	
Market value of special deposits in Virginia	17,449.50	
Book value of ledger assets over market value.....	71,458.41	
Total		90,136.52
Total admitted assets		\$ 4,921,188.55

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 105,296.35	
Gross claims in process of adjustment, or in suspense..	365,473.43	
Gross claims resisted	28,842.33	
Total claims for losses	\$ 499,612.11	
Deduct reinsurance	199,868.84	
Net amount of unpaid losses		\$ 299,743.27
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 650,645.92	
Gross unearned premiums pro rata on fire risks run- ning more than one year	1,899,947.71	
Gross unearned premiums at 50 per cent on inland navigation risks	27,816.66	
Gross unearned premiums, — per cent on marine risks..	57,002.95	
Total unearned premiums as computed above..		2,635,413.24
Dividends declared and unpaid, to stockholders.....		25,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		6,633.14
State, county and municipal taxes due or accrued.....		45,000.00
All other liabilities, total		3,318.00
Total of all liabilities except capital		\$ 3,015,107.65
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	906,080.00	
Surplus as regards policyholders		1,906,080.00
Total		\$ 4,921,188.55

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$610,761,985.00	\$ 6,071,651.27		
Written during the year..	385,497,967.00	3,744,634.97	\$ 16,760,010.00	\$ 233,606.22
Totals	\$996,259,952.00	9,820,686.24	\$ 16,760,010.00	\$ 233,606.22
Expired and terminated..	344,859,729.00	3,525,954.16	7,799,283.00	91,571.57
In force at end of year.....	\$651,400,223.00	\$ 6,294,732.08	\$ 8,960,727.00	\$ 142,034.65
Deduct amount reinsured	134,185,836.00	1,286,409.96	211,409.00	2,483.77
Net amt. in force.....	\$517,214,387.00	5,008,322.12	\$ 8,749,327.00	\$ 139,550.88

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	\$119,603,573.00	\$ 1,301,291.83
Two years	1,057,281.00	8,472.51
Three years	282,067,169.00	2,379,300.20
Four years	1,062,174.00	9,392.24
Five years	113,424,190.00	1,309,865.34
Net amount in force December 31, 1916.....	\$517,214,389.00	\$ 5,008,322.12

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
Losses incurred during the year, fire, \$1,118,319.45; ma- rine and inland, \$85,720.35; tornado, \$20,816.57.....	1,284,856.37

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 8,553,357.00	\$ 322,460.00	\$ 2,456,647.00
Gross premiums on risks written.....	105,805.51	4,010.73	13,208.77
Losses paid	42,993.07	190.25	1,494.18
Losses incurred	44,540.04		1,284.88

HARTFORD FIRE INSURANCE COMPANY

Located at No. 125 Trumbull Street, Hartford, Conn.

Incorporated May, 1810.

Commenced Business August, 1810.

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 \$	29,328,166.69
Extended at	\$ 29,328,166.69

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 20,904,861.00	\$ 2,428,939.54	
Deduct gross amount paid for reinsurance, fire, \$4,278,165.04; marine and inland, \$533,919.58; return premiums, fire, \$3,770,796.91; marine and inland, \$399,438.83	8,048,961.95	933,358.41	
Total premiums (other than per- petuals)	\$ 18,855,899.05	\$ 1,495,581.13	\$ 20,351,480.18
Gross interest on mortgage loans			\$ 23,291.37
Gross interest on collateral loans			1,228.75
Gross interest on bonds and dividends on stocks			948,193.48
Gross interest on deposits, trust companies or banks			28,815.07
Gross interest from other sources			2,568.12
Gross rents—including company's occupancy of its own building			42,463.03
Total gross interest and rents			\$ 1,046,494.82
From other sources, total			5,700.39
From agents' balances previously charged off			3,230.97
Gross profit on sale or maturity of ledger assets			37,804.33
Total income			\$ 21,444,710.69
Total			\$ 50,772,877.38

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 13,214,707.03	\$ 941,747.83	
Deduct amount received for salvage, fire, \$143,378.92; marine and inland, \$53,- 882.81; reinsurance, fire, \$2,445,683.52; marine and inland, \$273,425.65	2,589,062.44	327,308.46	
Net amount paid for losses	\$ 10,625,644.59	\$ 614,439.37	\$ 11,240,083.96
Expenses of adjustment, settlement of losses			303,978.13
Commissions or brokerage			3,905,002.15
Salaries and expenses of special and general agents			910,588.93
Salaries, fees and other charges of officers, directors, trustees, agents and employes			807,997.92
Rents—including company's occupancy of its own build- ings			120,210.31
Advertising, printing and stationery			267,300.94
Postage, telegrams, telephone and express			124,244.66
Legal expenses			17,682.52
Furniture and fixtures			37,959.39
Maps, including corrections			29,292.61
Underwriters' boards and tariff associations			265,656.50
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			115,812.63
Inspections and surveys			62,886.29
Repairs and expenses on real estate			12,775.31
Taxes on real estate			13,170.90
State taxes on premiums			352,734.93

HARTFORD FIRE INSURANCE COMPANY

Insurance department licenses and fees	75,898.74
All other licenses, fees and taxes	383,588.38
All other disbursements, total	34,517.50
Interest and dividends to stockholders	800,000.00
Agents' balances charged off	9,641.04
Gross loss on sale or maturity of ledger assets	35,800.46
Decrease in book value of ledger assets	2,239.00

Total disbursements	\$ 19,929,062.60
Balance	\$ 30,843,814.78

LEDGER ASSETS

Book value of real estate	\$ 715,577.93
Mortgage loans on real estate	439,500.00
Loans secured by pledge of bonds, stocks or other collateral	5,000.00
Book value of bonds and stocks (Schedule D)	23,758,819.69
Cash in office	607.64
Deposits in trust companies and banks not on interest	32,709.25
Deposits in trust companies and banks on interest	2,232,692.57
Agents' balances, representing business written subse- quent to October 1, last	3,588,088.20
Agents' balances, representing business written prior to October 1, last	58,333.78
Bills receivable taken for fire risks	12,485.72
Total ledger assets	\$ 30,843,814.78

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 4,371.72
Interest due and accrued on bonds	268,350.04
Interest due and accrued on collateral loans	112.50
Rents due and accrued on company's property	669.02
Total	273,503.28
Market value of real estate over book value	5,422.07
All other non-ledger assets, total	59,630.30
Gross assets	\$ 31,182,870.43

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 58,333.78
Bills receivable, past due, taken for marine, inland and fire risks	4,764.61
Book value of ledger assets over market value	1,240,922.73
Total	1,304,021.12
Total admitted assets	\$ 29,878,349.31

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 647,791.39
Gross claims in process of adjustment, or in suspense	2,053,432.61
Gross claims resisted	197,366.36
Total claims for losses	\$ 2,898,590.36
Deduct reinsurance	900,827.06
Net amount of unpaid losses	\$ 1,997,763.30
Gross unearned premiums as 50 per cent on unexpired fire risks	\$ 16,695,826.23
Gross unearned premiums at 50 per cent on inland navigation risks	463,184.52
Gross unearned premiums, 100 per cent on marine risks	14,349.12
Total unearned premiums as computed above	17,173,359.87
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
Reinsurance premiums	20,000.00
All other liabilities, total	700,000.00
Total of all liabilities except capital	\$ 20,196,123.17
Cash capital	\$ 2,000,000.00
Surplus over all liabilities	7,682,226.14
Surplus as regards policyholders	9,682,226.14
Total	\$ 29,878,349.31

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$3,513,845.463	\$ 35,123,627.89	\$ 42,375,917.00	\$ 918,960.74
Written during the year	2,640,675.839	26,904,861.00	274,078,950.00	2,428,939.54
Excess of original premiums		10,252.00		
Totals	\$6,154,521.302	\$ 62,038,740.89	\$316,453,967.00	\$ 3,347,900.28
Expired and terminated ..	2,386,607.173	25,161,894.59	204,483,124.00	2,109,171.82
In force at end of year	\$3,767,914.129	\$ 36,876,846.30	\$111,970,843.00	\$ 1,238,728.46
Deduct amount reinsured ..	519,531.825	4,421,527.35	17,242,769.00	312,359.43
Net amt. in force	\$3,248,382.304	\$ 32,455,318.95	\$ 94,728,074.00	\$ 926,369.03

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	\$ 989,137.647	\$ 10,416,830.26
Two years	45,953.176	375,160.67
Three years	1,577,211.807	14,681,667.74
Four years	16,770.676	211,881.49
Five years	619,308.998	6,769,778.79
Net amount in force December 31, 1916	\$3,248,382.304	\$ 32,455,318.95

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
Amount loaned to stockholders not officers	19,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 33,611,301.00	\$ 1,643,359.00	\$ 7,240,153.00
Gross premiums on risks written	354,977.71	17,530.10	39,174.99
Losses paid	158,855.81	9,036.65	1,892.55
Losses incurred	180,026.34	1,456.72	1,892.55

HENRY CLAY FIRE INSURANCE COMPANY

Located at Lexington, Kentucky.

Incorporated March, 1910. Commenced Business August, 1910.

H. M. Froman, President. C. F. Snyder, Assistant Secretary.

CAPITAL

Capital stock paid in cash	\$ 450,000.00
Amount of ledger assets, December 31, of previous year ..	829,947.41
Extended at	\$ 829,947.41

HENRY CLAY FIRE INSURANCE COMPANY

INCOME

Gross premiums, fire	\$ 342,906.06
Deduct gross amount paid for reinsurance, fire, \$84,790.19; return premiums, fire, \$39,536.00	124,326.19
Total premiums (other than perpetuals)	\$ 218,579.87
Gross interest on mortgage loans	\$ 9,794.62
Gross interest on collateral loans	2,093.76
Gross interest on bonds and dividends on stocks	7,424.60
Gross interest on deposits, trust companies or banks	68.41
Gross rents—including company's occupancy of its own building	15,236.00
Total gross interest and rents	34,617.39
From other sources, total	547.03
Increase in liabilities on account of reinsurance treaties ..	889.55
Borrowed money (gross)	15,000.00
Gross increase in book value of ledger assets	14,000.00
Total income	\$ 283,133.84
Total	\$ 1,118,081.25

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 223,164.08
Deduct amount received for reinsurance, fire, \$63,914.65 ..	63,914.65
Net amount paid for losses	\$ 159,249.43
Expenses of adjustment, settlement of losses	7,059.90
Commissions or brokerage	41,277.80
Salaries and expenses of special and general agents	8,237.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes	24,679.03
Rents—including company's occupancy of its own buildings	2,070.00
Advertising, printing and stationery	4,154.62
Postage, telegrams, telephone and express	3,182.81
Legal expenses	353.81
Furniture and fixtures	215.70
Maps, including corrections	5.30
Underwriters' boards and tariff associations	4,440.10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	267.52
Repairs and expenses on real estate	6,843.76
Taxes on real estate	4,388.67
State taxes on premiums	2,852.19
Insurance department licenses and fees	1,016.48
All other licenses, fees and taxes	6,323.46
All other disbursements, total	3,907.34
Borrowed money paid during the year	15,000.00
Interest on borrowed money	205.85
Gross loss on sale or maturity of ledger assets	32.88
Decrease in book value of ledger assets	14,188.00
Total disbursements	\$ 309,951.92
Balance	\$ 803,129.33

LEDGER ASSETS

Book value of real estate	\$ 192,532.88
Mortgage loans on real estate	118,625.00
Loans secured by pledge of bonds, stocks or other collateral	26,370.00
Book value of bonds and stocks (Schedule D)	337,572.54
Cash in office	93.00
Deposits in trust companies and banks not on interest ..	18,539.09
Deposits in trust companies and banks on interest	17,649.02
Agents' balances, representing business written subsequent to October 1, last	37,019.18
Agents' balances, representing business written prior to October 1, last	3,029.26
Amount due from reinsuring companies (premiums) ..	1,385.26
Reinsurance due on paid losses	10,121.93
All other ledger assets, total	40,192.08
Total ledger assets	\$ 803,129.33

NON-LEDGER ASSETS	
Interest due and accrued on mortgages	\$ 3,462.10
Interest due and accrued on bonds	6,736.40
Interest due and accrued on collateral loans	626.34
Interest due and accrued on other assets	1,230.81
Rents due and accrued on company's property	2,457.75
Total	14,513.40
Market value of bonds and stocks over book value	1,905.20
All other non-ledger assets, total	7,590.00
Gross assets	\$ 827,047.93

DEDUCT ASSETS NOT ADMITTED	
Supplies, printed matter and stationery	\$ 7,500.00
Furniture, fixtures and safes and maps	9,897.80
Agents' balances, representing business written prior to October 1, last	3,029.26
Bills receivable	4,657.00
Other non-admitted assets	350.00
Total	25,434.06
Total admitted assets	\$ 801,613.87

LIABILITIES	
Gross losses adjusted and unpaid, due and not due	\$ 17,766.92
Gross claims in process of adjustment, or in suspense	17,123.80
Gross claims resisted	6,900.00
Total claims for losses	\$ 41,790.72
Deduct reinsurance	15,742.29
Net amount of unpaid losses	\$ 26,048.43
Gross unearned premiums as bi-monthly per statement page No. 6, on fire risks running one year or less	179,766.17
Total unearned premiums as computed above	179,766.17
State, county and municipal taxes due or accrued	6,600.00
Reinsurance premiums	13,567.63
All other liabilities, total	2,400.00
Total of all liabilities except capital	\$ 228,382.23
Cash capital	\$ 450,000.00
Surplus over all liabilities	123,231.64
Surplus as regards policyholders	573,231.64
Total	\$ 801,613.87

Name and address of rating bureau whose rates you have adopted in this state: Operations confined to reinsurance of companies admitted in Iowa.

RISKS AND PREMIUMS		
	Fire Risks	Premiums
In force December 31, 1915	\$ 32,882,328.00	\$ 579,430.99
Written during the year	18,343,512.00	342,006.06
Totals	\$ 51,225,840.00	\$ 922,337.05
Expired and terminated	22,127,825.00	433,422.97
In force at end of the year	\$ 29,098,015.00	\$ 488,914.08
Deduct amount reinsured	5,319,360.00	84,611.53
Net amount in force	\$ 23,778,655.00	\$ 404,302.55

GENERAL INTERROGATORIES	
Largest amount written on any one risk not deducting reinsurance	\$ 26,000.00
Losses incurred during the year, fire, \$139,909.96; tornado, \$4,473.84	144,383.80
Amount loaned to officers and directors	7,000.00
Amount loaned to stockholders not officers	21,000.00

THE HOME INSURANCE COMPANY

Located at No. 56 Cedar Street, New York, N. Y.

Incorporated April, 1853.

Commenced Business April 13, 1853.

Elbridge G. Snow, President.

Arceunah M. Burtis, Secretary.

Charles L. Tyner, Secretary.

CAPITAL

Capital stock paid in cash	\$ 6,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 39,095,633.77
Extended at	\$ 39,095,633.77

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 28,133,075.07	\$ 1,925,740.62	
Deduct gross amount paid for reinsurance, fire, \$6,540,135.90; marine and inland, \$579,042.01; return premiums, fire, \$3,839,440.34; marine and inland, \$279,371.84	10,370,576.24	858,413.85	
Total premiums (other than per- petuals)	\$ 17,753,498.83	\$ 1,067,326.77	\$ 18,820,825.60
Gross interest on mortgage loans		290.00	
Gross interest on bonds and dividends on stocks		1,663,998.97	
Gross interest on deposits, trust companies or banks		33,184.73	
Gross interest from other sources		4,718.12	
Total gross interest and rents			1,702,189.82
From other sources, total			352.00
Increase in liabilities on account of reinsurance treaties			76,216.40
From agents' balances previously charged off			509.83
Gross profit on sale or maturity of ledger assets			165,825.75
Total income			\$ 20,703,916.40
Total			\$ 59,801,544.17

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 13,614,822.38	\$ 975,744.10	
Deduct amount received for salvage, fire, \$120,162.19; marine and inland, \$50,082.49; reinsurance, fire, \$3,316,295.92; marine and inland, \$347,615.01	3,436,458.11	397,697.50	
Net amount paid for losses	\$ 10,178,364.27	\$ 578,046.60	\$ 10,756,410.87
Expenses of adjustment, settlement of losses			295,259.80
Commissions or brokerage			3,760,692.58
Allowances to local agencies for miscellaneous agency expenses			6,600.61
Salaries and expenses of special and general agents			608,379.63
Salaries, fees and other charges of officers, directors, trustees, agents and employes			698,691.48
Rents—including company's occupancy of its own buildings			165,987.07
Advertising, printing and stationery			347,650.10
Postage, telegrams, telephone and express			128,795.07
Legal expenses			2,072.61
Furniture and fixtures			26,653.34
Maps, including corrections			22,209.01
Underwriters' boards and tariff associations			162,639.57
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			54,178.62
Inspections and surveys			147,923.47
State taxes on premiums			480,395.85
Insurance department licenses and fees			83,712.29
All other licenses, fees and taxes			83,256.02

All other disbursements, total	96,931.51
Interest and dividends to stockholders	1,320,000.00
Agents' balances charged off	409.77
Gross loss on sale or maturity of ledger assets	5,877.50
Total disbursements	\$ 19,235,086.77
Balance	\$ 40,566,457.40

LEDGER ASSETS

Mortgage loans on real estate	\$ 5,500.00
Book value of bonds and stocks (Schedule D)	34,311,315.10
Deposits in trust companies and banks on interest	2,330,221.92
Agents' balances, representing business written subsequent to October 1, last	3,601,793.63
Agents' balances, representing business written prior to October 1, last	181,899.19
Bills receivable taken for fire risks	135,727.56
Total ledger assets	\$ 40,566,457.40

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 253,103.00
Total	253,103.00
All other non-ledger assets, total	469,074.00
Gross assets	\$ 41,288,634.40

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 181,899.19
Bills receivable, past due, taken for marine, inland and fire risks	135,727.56
Market value of special deposits in excess of corresponding liabilities	190,255.00
Book value of ledger assets over market value	516,873.10
Total	1,024,754.85
Total admitted assets	\$ 40,263,879.55

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 513,617.00
Gross claims in process of adjustment, or in suspense	3,032,067.47
Gross claims resisted	135,052.00
Total claims for losses	\$ 3,680,736.47
Deduct reinsurance	1,374,763.81
Net amount of unpaid losses	\$ 2,305,972.66
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 15,551,957.00
Gross unearned premiums at 50 per cent on inland navigation risks	498,793.00
Gross unearned premiums, 100 per cent on marine risks	128,292.00
Total unearned premiums as computed above	16,179,042.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	150,000.00
State, county and municipal taxes due or accrued	250,000.00
All other liabilities, total	2,507,751.76
Total of all liabilities except capital	\$ 21,395,766.42
Cash capital	\$ 6,000,000.00
Surplus over all liabilities	12,868,113.13
Surplus as regards policyholders	18,868,113.13
Total	\$ 40,263,879.55

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$3,685,271,466	\$ 35,577,138.00	\$ 56,432,903	\$ 982,836.00
Written during the year	2,635,933,853	28,828,402.07	978,911,811	1,925,740.62
Totals	\$6,321,205,319	\$ 64,405,540.07	\$1,035,344,714	\$ 2,908,576.62
Expired and terminated	2,329,804,973	27,090,301.07	978,206,050	1,494,971.62
In force at end of year	\$3,971,400,346	\$ 37,315,239.00	\$ 57,138,664	\$ 1,413,665.00
Deduct amount reinsured	825,593,711	6,977,715.00	19,453,354	287,727.00
Net amt. in force	\$3,145,806,635	\$ 30,337,524.00	\$ 46,685,310	\$ 1,125,938.00

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	\$ 956,399,346	\$ 8,741,498.00
Two years	13,975,718	102,619.00
Three years	1,551,469,697	14,246,146.00
Four years	15,523,469	126,026.00
Five years	608,438,411	7,121,235.00
Net amount in force December 31, 1916	\$3,145,806,635	\$ 30,337,524.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 600,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 26,010,959.00	\$ 6,468,054.00	\$ 6,240,436.00
Gross premiums on risks written	30,755,871.00	27,023.91	35,813.77
Losses paid	159,516.74	5,733.80	5,202.77
Losses incurred	158,797.98	4,827.95	5,286.85

IMPERIAL ASSURANCE COMPANY

Located at No. 100 William Street, New York City, N. Y.
 Incorporated March 7, 1899. Commenced Business May 1, 1899.
 Percival Berensford, President. Howard Terhune, Secretary.

CAPITAL

Capital stock paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year	859,584.21
Extended at	\$ 859,584.21

INCOME

Gross premiums, fire	\$ 1,028,031.11
Deduct gross amount paid for reinsurance, fire, \$389,200.58; return premiums, fire, \$153,626.65	542,827.23
Total premiums (other than perpetuals)	\$ 485,203.88
Gross interest on bonds and dividends on stocks	\$ 30,096.93
Gross interest on deposits, trust companies or banks	1,565.12
Gross interest from other sources	12.14
Total gross interest and rents	31,584.19
Gross increase in book value of ledger assets	20,497.25
Total income	\$ 537,285.32
Total	\$ 1,396,869.53

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 451,566.93
Deduct amount received for salvage, fire, \$5,226.41; re- insurance, fire, \$218,973.57; discount, fire, \$8.67	224,208.65
Net amount paid for losses	\$ 227,358.28
Expenses of adjustment, settlement of losses	4,255.82
Commissions or brokerage	107,413.92
Allowances to local agencies for miscellaneous agency expenses	1,473.86
Salaries and expenses of special and general agents	960.74
Salaries, fees and other charges of officers, directors, trustees, agents and employees	27,354.35
Rents—including company's occupancy of its own build- ings	4,482.45
Advertising, printing and stationery	7,156.26
Postage, telegrams, telephone and express	1,278.94
Legal expenses	180.21
Maps, including corrections	1,508.86
Underwriters' boards and tariff associations	4,900.29
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	3,166.52
Inspections and surveys	2,622.75
State taxes on premiums	11,158.67
Insurance department licenses and fees	4,893.15
All other licenses, fees and taxes	3,124.42
All other disbursements, total	2,325.64
Interest and dividends to stockholders	20,000.00
Agents' balances charged off	676.60
Total disbursements	\$ 436,291.73
Balance	\$ 960,577.80

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 737,285.50
Deposits in trust companies and banks on interest	93,343.94
Agents' balances, representing business written subse- quent to October 1, last	124,173.02
Agents' balances, representing business written prior to October 1, last	5,575.34
All other ledger assets, total	200.00
Total ledger assets	\$ 960,577.80

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 9,166.93
Total	9,166.93
All other non-ledger assets, total	765.35
Gross assets	\$ 970,510.08

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,575.34
Book value of ledger assets over market value	5,404.25
Total	10,979.59
Total admitted assets	\$ 959,530.49

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 6,823.00
Gross claims in process of adjustment, or in suspense ..	66,263.00
Gross claims related	800.00
Total claims for losses	\$ 73,886.00
Deduct reinsurance	30,674.00
Net amount of unpaid losses	\$ 43,212.00

Gross unearned premiums as 50 per cent of fire risks running one year or less	\$ 119,988.13
Gross unearned premiums pro rata on fire risks run- ning more than one year	272,524.96
Excess of original premiums over amount received for reinsurance	10,638.04
Total unearned premiums as computed above	402,551.13
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500.00
State, county and municipal taxes due or accrued	10,500.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	2,500.00
Total of all liabilities except capital	\$ 450,263.13
Cash capital	\$ 200,000.00
Surplus over all liabilities	300,267.36
Surplus as regards policyholders	500,267.36
Total	\$ 959,530.49

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, 1915	\$110,143,186.00	\$ 958,343.92
Written during the year	106,879,073.00	1,038,069.15
Totals	\$217,022,259.00	1,996,413.07
Expired and terminated	87,356,068.00	876,760.12
In force at end of the year	\$129,666,191.00	\$ 1,119,652.95
Deduct amount reinsured	38,315,223.00	370,746.32
Net amount in force	\$ 91,350,968.00	\$ 748,906.63

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	\$ 28,820,062.00	\$ 239,976.26
Two years	1,038,190.00	5,922.47
Three years	47,460,902.00	356,619.16
Four years	507,957.00	4,565.21
Five years	13,523,857.00	141,823.53
Net amount in force December 31, 1916	\$ 91,350,968.00	\$ 748,906.63

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$194,125.93; tor- nado, \$734.35	194,860.28

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,681,287.00	\$ 118,200.00
Gross premiums on risks written	16,788.27	540.58
Losses paid	12,269.07	2.76
Losses incurred	6,114.07	2.76

THE INDEMNITY MUTUAL MARINE ASSURANCE COMPANY, LTD.

Located at No. 3 South William Street, New York City, N. Y.

Commenced Business in United States September 9, 1889.

Appleton & Cox, Attorneys.

CAPITAL

Amount of deposit capital	\$ 300,000.00	
Amount of ledger assets, December 31, of previous year.	\$ 659,938.77	
Extended at	\$ 659,938.77	

INCOME

Gross premiums, marine and inland	\$ 998,844.78	
Deduct gross amount paid for reinsurance, marine and inland, \$243,078.32; return premiums, marine and inland, \$108,497.42	351,575.74	
Total premiums (other than perpetuals)	\$ 647,269.04	
Gross interest on bonds and dividends on stocks	\$ 14,117.84	
Gross interest on deposits, trust companies or banks	5,204.82	
Total gross interest and rents	19,322.66	
Received from Home office	8,322.02	
Total income	\$ 674,913.72	
Total	\$ 1,334,852.49	

DISBURSEMENTS

Gross amount paid for losses, marine and inland	\$ 471,183.42	
Deduct amount received for salvage, \$31,161.40; reinsurance, \$163,278.36	194,439.76	
Net amount paid for losses	\$ 276,743.66	
Expenses of adjustment, settlement of losses	25,544.03	
Commissions or brokerage	88,492.97	
Salaries and expenses of special and general agents	661.19	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	20,657.55	
Rents—including company's occupancy of its own buildings	1,293.75	
Advertising, printing and stationery	1,758.55	
Postage, telegrams, telephone and express	550.02	
Legal expenses	86.25	
Furniture and fixtures	86.25	
Underwriters' boards and tariff associations	282.50	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	35.43	
Inspections and surveys	345.00	
State taxes on premiums	14,028.80	
Insurance department licenses and fees	2,752.16	
All other licenses, fees and taxes	2,068.93	
All other disbursements, remitted to Home office, total	52,368.10	
Agents' balances charged off	1.00	
Gross loss on sale or maturity of ledger assets	4,591.25	
Total disbursements	\$ 463,277.99	
Balance	\$ 841,574.50	

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 569,986.25	
Deposits in trust companies and banks on interest	113,657.69	
Agents' balances, representing business written subsequent to October 1, last	122,446.64	
Agents' balances, representing business written prior to October 1, last	34,410.05	
Bills receivable, taken for marine and inland risks	469.79	
Cash at San Francisco	604.08	
Total ledger assets	\$ 841,574.50	

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 6,631.25	
Total	6,631.25	
All other non-ledger assets, reinsurance recoveries due on paid losses (see Schedule E)	15,546.48	
Gross assets	\$ 863,752.23	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 34,410.05	
Book value of ledger assets over market value	11,186.25	
Total	45,596.30	
Total admitted assets	\$ 818,155.93	

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 261,980.16	
Total claims for losses	\$ 261,980.16	
Deduct reinsurance	66,464.00	
Net amount of unpaid losses	\$ 195,516.16	
Gross unearned premiums at 50 per cent on inland navigation risks	\$ 55,192.77	
Gross unearned premiums, 50 and 100 per cent on marine risks	86,346.35	
Total unearned premiums as computed above	141,539.12	
State, county and municipal taxes due or accrued	20,000.00	
Total of all liabilities except capital	\$ 357,055.28	
Cash capital	\$ 300,000.00	
Surplus over all liabilities	161,100.65	
Surplus as regards policyholders	461,100.65	
Total	\$ 818,155.93	

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1915	\$ 14,073,276.00	\$ 288,996.26
Written during the year	204,194,477.00	998,844.78
Totals	\$218,267,753.00	\$ 1,287,841.04
Expired and terminated	194,837,888.00	880,625.80
In force at end of the year	\$ 23,429,865.00	\$ 398,215.24
Deduct amount reinsured	6,534,467.00	145,384.54
Net amount in force	\$ 16,895,398.00	\$ 252,830.70

GENERAL INTERROGATORIES

Losses incurred during the year, marine and inland	\$ 359,327.50
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Marine and Inland
Gross premiums on risks written	\$ 62,250.00
	841.72

INDIANA LUMBERMEN'S MUTUAL INSURANCE COMPANY

Located at Indianapolis, Ind.

Incorporated April 1, 1897.

Commenced Business April 1, 1897.

J. W. Pinnell, President.

F. B. Fowler, Secretary.

CAPITAL

Capital stock paid in cash	Mutual	
Amount of ledger assets, December 31, of previous year \$	588,455.53	
Extended at	\$ 588,455.53	
INCOME		
Gross premiums, fire	\$ 570,680.98	
Deduct gross amount paid for reinsurance, fire, \$38.15; return premiums, fire, \$50,081.77	59,119.92	
Total premiums (other than perpetuals)	\$ 511,561.06	
Gross interest on mortgage loans	\$ 17,627.79	
Gross interest on bonds and dividends on stocks	10,927.89	
Gross interest on deposits, trust companies or banks	699.12	
Gross rents—including company's occupancy of its own building	4,590.00	
Total gross interest and rents	33,844.80	
Gross increase in book value of ledger assets	50.00	
Total income	\$ 545,455.86	
Total	\$ 1,133,911.39	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 174,712.88
Deduct amount received for salvage, fire, \$18.12; rein- surance, fire, \$429.96; discount, fire, \$397.64	755.72
Net amount paid for losses	\$ 173,957.16
Expenses of adjustment, settlement of losses	468.35
Salaries, fees and other charges of officers, directors, trustees, agents and employes	49,713.35
Rents—including company's occupancy of its own build- ings	1,500.00
Advertising, printing and stationery	3,015.36
Postage, telegrams, telephone and express	2,724.91
Legal expenses	106.16
Furniture and fixtures	461.96
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	1,099.07
Inspections and surveys	11,441.06
Repairs and expenses on real estate	993.48
Taxes on real estate	404.98
State taxes on premiums	6,078.11
Insurance department licenses and fees	2,079.03
All other licenses, fees and taxes	1,692.71
All other disbursements, total	1,175.93
Dividends paid to policyholders	181,746.82
Decrease in book value of ledger assets	1,534.91
Total disbursements	\$ 440,353.89
Balance	\$ 693,557.50

LEDGER ASSETS

Book value of real estate	\$ 38,500.00
Mortgage loans on real estate	204,600.00
Book value of bonds and stocks (Schedule D)	290,475.00
Cash in office	3,958.38
Deposits in trust companies and banks on interest	34,754.24
Agents' balances, representing business written subse- quent to October 1, last	22,169.88
Total ledger assets	\$ 693,557.50

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 4,975.22
Interest due and accrued on bonds	4,846.94
Interest due and accrued on deposits and other assets	42.07
Total	9,864.23
Market value of bonds and stocks over book value	8,842.00
Gross assets	\$ 712,264.73
Total admitted assets	\$ 712,264.73

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 22,649.00
Gross claims resisted	2,171.25
Total claims for losses	\$ 24,820.25
Net amount of unpaid losses	\$ 24,820.25
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 250,421.81
Total unearned premiums as computed above	250,421.81
State, county and municipal taxes due or accrued	8,582.47
Total of all liabilities except capital	\$ 283,824.53
Surplus over all liabilities	\$ 428,440.20
Surplus as regards policyholders	428,440.20
Total	\$ 712,264.73

Name and address of rating bureau whose rates you have adopted in this state:
Lumbermen's and Manufacturers Insurance Agency, Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 22,332,708.00	\$ 448,293.05
Written during the year	28,332,153.00	570,680.98
Totals	\$ 50,664,861.00	\$ 1,018,974.03
Expired and terminated	25,540,621.00	518,139.41
In force at end of the year	\$ 25,144,240.00	\$ 500,834.62
Net amount in force	\$ 25,144,240.00	\$ 500,834.62

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	\$ 25,144,240.00	\$ 500,834.62
Net amount in force December 31, 1916	\$ 25,144,240.00	\$ 500,834.62

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 15,000.00
Losses incurred during the year, fire	196,521.16

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	\$ 11,500.00
Gross premiums on risks written	141.95

INSURANCE COMPANY OF NORTH AMERICA

Located at Third and Walnut Street, Philadelphia, Pa.

Incorporated April 14, 1794.

Commenced Business, 1792.

Benjamin Rush, President.

T. Houard Wright, Secretary.

CAPITAL

Capital stock paid in cash	\$4,000,000.00
Amount of ledger assets, December 31, of previous year.	\$ 20,899,019.00
Extended at	\$ 20,899,019.00

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 10,392,563.86	\$ 9,584,967.59	
Deduct gross amount paid for reinsurance, fire, \$1,685,543.26; marine and inland, \$1,500,563.03; fire, \$1,520,394.64; marine and inland, \$701,179.10	3,205,937.90	2,201,742.13	
Total premiums (other than perpetuals)	\$ 7,186,625.96	\$ 7,383,225.46	\$ 14,569,851.42
Deposit premiums on perpetual risks			11,685.75
Gross interest on mortgage loans	\$ 8,659.94		
Gross interest on bonds and dividends on stocks	801,538.58		
Gross interest on deposits, trust companies or banks	31,393.92		
Gross interest from other sources	2,273.09		
Gross rents—including company's occupancy of its own building	19,190.04		
Total gross interest and rents			863,055.57
From other sources, total			2,765.78
From agents' balances previously charged off			623.23
Gross profit on sale or maturity of ledger assets			143,723.39
Total income			\$ 15,591,705.14
Total			\$ 36,490,724.14

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 4,666,319.05	\$ 4,969,259.88	
Deduct amount received for salvage, fire, \$34,195.62; marine and inland, \$754,303.90; reinsurance, fire, \$995,460.14; marine and inland, \$836,240.27	1,029,565.76	1,590,544.17	
Net amount paid for losses	\$ 3,636,753.29	\$ 3,378,715.71	\$ 7,015,469.00
Expenses of adjustment, settlement of losses			111,836.21
Commissions or brokerage			2,550,022.35
Allowances to local agencies for miscellaneous agency expenses			379,496.30
Salaries and expenses of special and general agents			540,352.43
Salaries, fees and other charges of officers, directors, trustees, agents and employees			325,246.62
Rents—including company's occupancy of its own buildings			67,638.09
Advertising, printing and stationery			113,995.88
Postage, telegrams, telephone and express			76,702.22
Legal expenses			8,694.86
Furniture and fixtures			25,970.00
Maps, including corrections			16,150.95
Underwriters' boards and tariff associations			95,214.14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			46,123.72
Inspections and surveys			53,904.91
Repairs and expenses on real estate			25,436.76
Taxes on real estate			4,149.35

State taxes on premiums	220,892.55
Insurance department licenses and fees	39,659.47
All other licenses, fees and taxes	107,424.49
All other disbursements, total	30,873.11
Deposit premiums returned	17,143.50
Interest and dividends to stockholders	600,000.00
Agents' balances charged off	14,770.33
Gross loss on sale or maturity of ledger assets	4,551.09
Decrease in book value of ledger assets	6,250.00

Total disbursements	\$ 12,503,463.33
Balance	\$ 23,987,260.81

LEDGER ASSETS

Book value of real estate	\$ 297,427.20
Mortgage loans on real estate	161,274.25
Book value of bonds and stocks (Schedule D)	18,719,034.04
Cash in office	599.08
Deposits in trust companies and banks not on interest	34,805.50
Deposits in trust companies and banks on interest	1,896,090.01
Agents' balances, representing business written subsequent to October 1, last	2,545,880.36
Agents' balances, representing business written prior to October 1, last	35,156.34
Bills receivable, taken for marine and inland risks	12,698.80
Bills receivable taken for fire risks	244,816.35
All other ledger assets, total	39,508.28
Total ledger assets	\$ 23,987,260.81

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 2,087.98
Interest due and accrued on bonds	232,899.94
Total	234,987.92
Gross assets	\$ 24,222,248.73

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 35,156.66
Bills receivable, past due, taken for marine, inland and fire risks	28,147.30
All other assets not admitted	140,282.20
Book value of ledger assets over market value	226,165.75
Total	429,751.91
Total admitted assets	\$ 23,792,496.82

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 128,527.00
Gross claims in process of adjustment, or in suspense	3,126,564.00
Gross claims resisted	27,832.00
Total claims for losses	\$ 3,282,923.00
Deduct reinsurance	200,280.00
Net amount of unpaid losses	\$ 3,082,643.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,920,371.91
Gross unearned premiums pro rata on fire risks running more than one year	5,498,353.66
Gross unearned premiums at 50 per cent on inland navigation risks	535,371.61
Gross unearned premiums, 50 and 100 per cent on marine risks	744,444.34
Total unearned premiums as computed above	8,698,541.52

Amount reclaimable by the insured on perpetual fire insurance policies	704,483.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,000.00
State, county and municipal taxes due or accrued	275,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	150,000.00
All other liabilities, total	1,871,828.66
Total of all liabilities except capital	\$ 14,792,496.82
Cash capital	\$ 4,000,000.00
Surplus over all liabilities	5,000,000.00
Surplus as regards policyholders	9,000,000.00
Total	\$ 23,792,496.82

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$ 1,379,586,614	\$ 14,707,153.66	\$ 146,701,907	\$ 1,721,325.95
Written during the year	1,033,848,914	10,392,563.86	1,531,209,721	9,584,967.59
Excess of original premiums over amount received for reinsurance		60,601.59		
Totals	\$ 2,413,435,528	\$ 25,160,319.11	\$ 1,677,911,628	\$ 11,306,293.54
Expired and terminated	828,255,546	8,758,111.81	1,547,124,882	8,677,068.78
In force at end of year	\$ 1,585,179,982	\$ 13,402,207.30	\$ 130,786,746	\$ 2,328,624.76
Deduct amount reinsured	229,037,199	2,146,790.75	9,655,821	168,507.04
Net amt. in force	\$ 1,356,142,783	\$ 14,255,416.55	\$ 121,130,925	\$ 2,160,117.72
Perpetual risks not included above, \$29,893,472.21; premiums on same, \$777,070.28.				

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	\$ 357,734,121.00	\$ 3,840,743.82
Two years	6,017,600.00	43,966.78
Three years	643,563,232.00	6,150,272.85
Four years	4,351,264.00	46,702.51
Five years	338,751,698.00	4,120,867.19
Over five years	5,275,947.00	49,701.59
Advance premiums	448,841.00	3,161.81
Net amount in force December 31, 1916	\$ 1,356,142,783.00	\$ 14,255,416.55

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 300,000.00
Losses incurred during the year, fire and tornado, \$3,718,256.29; marine and inland, \$4,108,715.71	7,826,972.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 11,126,187.00	\$ 3,499,505.00	\$ 1,730,585.00
Gross premiums on risks written	126,646.60	9,257.26	7,257.00
Losses paid	72,747.79	2,502.40	452.63
Losses incurred	90,305.67	2,232.40	480.45

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA

Located at Nos. 308-310 Walnut Street, Philadelphia, Pa.

Incorporated April 18, 1794.

Letters Patent Issued to Consolidated Company December 19, 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	\$ 4,195,955.78
Extended at	\$ 4,195,955.78

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 4,202,378.49	\$ 917,223.57	
Deduct gross amount paid for reinsurance, fire, \$1,182,111.26; marine and inland, \$28,449.47; return premiums, fire, \$807,214.21; marine and inland, \$162,552.40	2,049,325.47	191,001.87	
Total premiums (other than perpetuals)	\$ 2,153,053.02	\$ 726,221.70	\$ 2,879,274.72
Deposit premiums on perpetual risks			3,588.76
Gross interest on mortgage loans		2,690.99	
Gross interest on bonds and dividend on stocks		136,694.16	
Gross interest on deposits, trust companies or banks		3,273.22	
Gross interest from other sources		73.70	
Gross rents—including company's occupancy of its own building		30,697.43	
Total gross interest and rents			173,429.50
From other sources, total			7,889.77
From agents' balances previously charged off			786.45
Gross profit on sale or maturity of ledger assets			38,811.63
Total income			\$ 3,103,780.83
Total			\$ 7,299,736.61

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,534,217.18	\$ 308,247.46	
Deduct amount received for salvage, fire, \$9,297.89; marine and inland, \$5,048.18; reinsurance, fire, \$537,327.90; marine and inland, \$8,505.86; discount, fire, \$252.86	546,878.65	13,554.04	
Net amount paid for losses	\$ 987,338.53	\$ 294,693.42	\$ 1,282,031.95
Expenses of adjustment, settlement of losses			44,962.77
Commissions or brokerage			713,385.23
Allowances to local agencies for miscellaneous agency expenses			9,091.78
Salaries and expenses of special and general agents			63,842.26
Salaries, fees and other charges of officers, directors, trustees, agents and employees			97,811.27
Rents—including company's occupancy of its own buildings			9,000.00
Advertising, printing and stationery			15,928.31
Postage, telegrams, telephone and express			5,871.66
Legal expenses			261.37
Furniture and fixtures			1,251.18
Maps, including corrections			6,875.27
Underwriters' boards and tariff associations			28,308.88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			18,859.72

Inspections and surveys	8,927.15
Repairs and expenses on real estate	24,202.26
Taxes on real estate	5,068.09
State taxes on premiums	50,927.43
Insurance department licenses and fees	13,227.25
All other licenses, fees and taxes	15,230.76
All other disbursements, total	8,662.20
Deposit premiums returned	14,929.10
Interest and dividends to stockholders	60,041.93
Agents' balances charged off	3,913.85
Gross loss on sale or maturity of ledger assets	200.23
Total disbursements	\$ 2,502,809.90
Balance	\$ 4,796,926.71

LEDGER ASSETS

Book value of real estate	\$ 461,390.81
Mortgage loans on real estate	46,350.00
Book value of bonds and stocks (Schedule D)	3,343,892.82
Cash in office	20,819.07
Deposits in trust companies and banks on interest	347,374.92
Agents' balances, representing business written subsequent to October 1, last	627,206.41
Agents' balances, representing business written prior to October 1, last	8,351.43
All other ledger assets, total	1,541.25
Total ledger assets	\$ 4,796,926.71

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 861.93
Interest due and accrued on bonds	28,710.59
Rents due and accrued on company's property	90.83
Total	29,663.35
All other non-ledger assets, total	12,454.91
Gross assets	\$ 4,839,044.97

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 8,351.43
Market value of special deposits in excess of liabilities	1,114.78
Book value of ledger assets over market value	170,983.37
Total	180,449.58
Total admitted assets	\$ 4,658,595.39

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 108,735.14
Gross claims in process of adjustment, or in suspense	689,616.27
Gross claims resisted	31,917.51
Total claims for losses	\$ 830,268.92
Deduct reinsurance	241,416.85
Net amount of unpaid losses	\$ 588,852.07
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 704,673.07
Gross unearned premiums pro rata on fire risks running more than one year	1,153,343.94
Gross unearned premiums at 50 per cent on inland navigation risks	218,252.20
Gross unearned premiums, 100 per cent on marine risks	49,767.33
Total unearned premiums as computed above	2,126,036.54

Amount reclaimable by the insured on perpetual fire insurance policies	501,994.07
Dividends declared and unpaid, to stockholders	1,815.67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,160.88
State, county and municipal taxes due or accrued	35,000.00
All other liabilities, total	382.50
Total of all liabilities except capital	\$ 3,256,241.73
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	402,353.66
Surplus as regards policyholders	1,402,353.66
Total	\$ 4,658,595.39

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 Dec. 31, 1915	\$396,640,851.00	\$ 4,285,377.07	\$ 15,041,529.00	\$ 376,056.96
Written during the year	374,885,902.00	4,202,378.49	51,777,534.00	917,223.57
Totals	\$771,526,753.00	\$ 8,487,755.56	\$ 66,819,063.00	\$ 1,293,280.53
Expired and terminated	318,002,824.00	3,548,723.92	47,498,094.00	708,021.98
In force at end of year	\$458,523,929.00	\$ 4,939,031.64	\$ 19,320,969.00	\$ 495,258.55
Deduct amount reinsured	128,622,546.00	1,457,019.62	267,073.00	8,986.83
Net amt. in force	\$329,901,383.00	\$ 3,482,012.02	\$ 19,053,896.00	\$ 486,271.72
Perpetual risks not included above, \$22,610,548; premium on same, \$551,382.99.				

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	\$122,939,034.00	\$ 1,409,346.14
Two years	1,833,559.00	14,703.93
Three years	147,108,058.00	1,417,454.21
Four years	459,182.00	5,724.29
Five years	80,372,098.00	1,186,166.44
Net amount in force December 31, 1916	\$352,511,931.00	\$ 4,033,395.01

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire, \$1,107,415.03; marine and inland, \$519,103.50; tornado, \$21,725.75	1,648,244.28

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 7,333,973.00	\$ 84,400.00	\$ 180,990.00
Gross premiums on risks written	77,308.74	1,639.22	3,259.87
Losses paid	35,934.42	1,253.00	618.18
Losses incurred	34,096.97	1,713.00	700.18

INTERNATIONAL INSURANCE COMPANY

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

Incorporated, 1909.

Commenced Business, 1909.

Sumner Ballard, President.

Fritz Kortzenbeutel, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00	
Amount of ledger assets, December 31, of previous year..	\$ 308,582.27	
Extended at	\$ 308,582.27	
Gross premiums, fire	\$ 464,808.12	

INCOME

Deduct gross amount paid for reinsurance, fire, \$347,- 230.08; return premiums, fire, \$117,578.04	464,808.12	
Gross interest on bonds and dividends on stocks.....	\$ 12,450.15	
Gross interest on deposits, trust companies or banks....	783.72	
Total gross interest and rents	\$ 13,233.87	
Gross profit on sale or maturity of ledger assets.....	298.00	
Total income	\$ 13,531.87	
Total	\$ 322,114.14	

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 186,930.50	
Deduct amount received for salvage, fire, \$13.99; rein- surance, fire, \$173,645.36	173,659.26	
Net amount paid for losses	\$ 13,271.24	
Expenses of adjustment, settlement of losses.....	196.55	
Commissions or brokerage	3,729.62	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	6,340.00	
Rents—including company's occupancy of its own build- ings	50.00	
Advertising, printing and stationery	93.55	
State taxes on premiums	683.52	
Insurance department licenses and fees	1,041.46	
All other licenses, fees, taxes, notary public fees.....	10.50	
All other disbursements, total	135.00	
Gross loss on sale or maturity of ledger assets.....	222.50	
Total disbursements	\$ 25,773.94	
Balance	\$ 296,340.20	

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 275,264.05	
Deposits in trust companies and banks not on interest..	495.59	
Deposits in trust companies and banks on interest.....	20,450.13	
Agents' balances, representing business written subse- quent to October 1, last	130.43	
Total ledger assets	\$ 296,340.20	

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 2,850.01	
Total	2,850.01	
Market value of bonds and stocks over book value.....	1,335.95	
Gross assets	\$ 300,526.16	

INTERNATIONAL INSURANCE COMPANY

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 300,526.16
-----------------------------	---------------

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 1,500.00	
Gross claims in process of adjustment, or in suspense....	89,360.52	
Total claims for losses	\$ 90,860.52	
Deduct reinsurance	65,953.78	
Net amount of unpaid losses	\$ 25,806.74	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,250.00	
State, county and municipal taxes due or accrued.....	750.00	
Total of all liabilities except capital	\$ 27,806.74	
Cash capital	\$ 200,000.00	
Surplus over all liabilities	72,719.42	
Surplus as regards policyholders	272,719.42	
Total	\$ 300,526.16	

Name and address of rating bureau whose rates you have adopted in this state:
None. This company restricts its business to reinsurance exclusively.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 27,156,640.00	\$ 303,379.25
Written during the year	45,907,760.00	464,808.12
Excess of original premiums over amount received for re- insurance		15,928.83
Totals	\$ 73,064,400.00	\$ 784,116.20
Expired and terminated	35,227,826.00	388,077.91
In force at end of the year.....	\$ 37,836,574.00	\$ 396,038.29
Deduct amount reinsured	37,836,574.00	396,038.29

GENERAL INTERROGATORIES

Losses incurred during the year, fire (minus) \$5,935.32	\$ 5,935.32
--	-------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written, fire	\$ 248,824.00
Gross premiums on risks written	2,734.62
Losses paid	59.74
Losses incurred (minus)	15.26

INTERNATIONAL REASSURANCE COMPANY, LTD.

Located at Vienna, Austria.

Incorporated 1906.

Commenced Business in U. S. 1913.

Sumner Ballard of Mutzenbecher & Ballard, U. S. Managers.

U. S. Branch, 80 Maiden Lane, New York City, N. Y.

CAPITAL

Capital deposited with insurance depart- ment of New York	\$ 200,000.00	
Amount of ledger assets, December 31, of previous year..	\$ 1,075,459.63	
Extended at	\$ 1,075,459.63	

INCOME

Gross premiums, fire	\$ 1,303,487.62	
Deduct gross amount paid for return premiums, fire	367,391.69	
Total premiums (other than perpetuals).....		\$ 936,095.93
Gross interest on bonds and dividends on stocks.....	\$ 37,182.93	
Gross interest on deposits, trust companies or banks.....	6,023.54	
Total gross interest and rents		43,206.47
From other sources, total		3,231.41
Total income	\$ 982,533.81	
Total	\$ 2,057,993.44	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 521,185.36	
Deduct amount received for salvage, fire.....	7,838.87	
Net amount paid for losses		\$ 513,346.49
Expenses of adjustment, settlement of losses.....	7,389.31	
Commissions or brokerage	283,404.56	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	17,396.75	
Rents—including company's occupancy of its own buildings	836.40	
Advertising, printing and stationery	245.83	
Postage, telegrams, telephone and express	151.70	
Legal expenses	561.30	
Furniture and fixtures	17.21	
State taxes on premiums	1,047.59	
Insurance department licenses and fees	1,198.60	
All other licenses, fees and taxes	4,728.84	
All other disbursements, total	499.71	
Gross loss on sale or maturity of ledger assets.....	295.00	
Total disbursements	\$ 831,119.20	
Balance	\$ 1,226,874.24	

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 876,387.15	
Deposits in trust companies and banks on interest.....	168,690.64	
Agents' balances, representing business written subsequent to October 1, last	52,570.03	
All other ledger assets, total cash in control of trustees	129,226.42	
Total ledger assets	\$ 1,226,874.24	

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 10,569.56	
Total	10,569.56	
Market value of bonds and stocks over book value.....	35,212.85	
Gross assets	\$ 1,272,656.65	

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 1,272,656.65	
-----------------------------	-----------------	--

LIABILITIES

Gross claims in process of adjustment, or in suspense..	\$ 159,380.38	
Total claims for losses	159,380.38	
Net amount of unpaid losses	\$ 159,380.38	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 339,945.99	
Gross unearned premiums pro rata on fire risks running more than one year	318,945.39	
Total unearned premiums as computed above..	658,891.38	

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,439.90	
State, county and municipal taxes due or accrued.....	1,500.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	3,000.00	
Total of all liabilities except capital.....	\$ 827,211.66	
(Cash capital) legal deposit	\$ 200,000.00	
Surplus over all liabilities	245,444.99	
Surplus as regards policyholders	445,444.99	
Total	\$ 1,272,656.65	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 82,116,656.00	\$ 958,456.51
Written during the year	127,884,223.00	1,303,487.62
Excess of original premiums over amount received for reinsurance		109,510.40
Totals	\$209,994,879.00	\$ 2,371,454.53
Expired and terminated	99,051,158.00	1,111,677.01
In force at end of the year	\$110,943,721.00	\$ 1,259,777.82
Net amount in force	\$110,943,721.00	\$ 1,259,777.82

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	\$ 62,365,486.00	\$ 679,891.97
Two years	831,919.00	7,486.47
Three years	36,630,968.00	413,978.62
Four years	108,056.00	1,078.43
Five years	10,921,758.00	156,247.89
Over five years	10,553.00	88.52
Advance premiums	74,996.00	1,007.92
Net amount in force December 31, 1916	\$110,943,721.00	\$ 1,259,777.82

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$603,419.19.....	603,419.19

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,483,469.00
Gross premiums on risks written	1,532,423.00
Losses paid	6,865.85
Losses incurred	5,795.78

JAKOR INSURANCE COMPANY

Located, U. S. Department, 80 Maiden Lane, New York City.
 Incorporated June 23, 1872. Commenced Business in U. S., June 20, 1908.
 Mutzenbecher & Ballard, Inc., U. S. Managers.

CAPITAL

Capital deposited with insurance department of New York	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	3,313,027.09
Extended at	\$ 3,313,027.09

INCOME

Gross premiums, fire	\$ 8,933,061.36
Deduct gross amount paid for reinsurance, fire, \$3,299,432.19; return premiums, fire, \$2,089,765.06	5,389,197.25
Total premiums (other than perpetuals)	\$ 3,543,864.11
Gross interest on bonds and dividends on stocks	\$ 127,000.21
Gross interest on deposits, trust companies or banks	10,839.80
Total gross interest and rents	137,840.01
From other sources, total received from home office	14,407.33
Gross profit on sale or maturity of ledger assets	78.79
Total income	\$ 3,696,196.20
Total	\$ 7,009,223.29

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 3,823,081.82
Deduct amount received for salvage, fire, \$45,270.58; reinsurance, fire, \$1,737,178.40	1,782,448.98
Net amount paid for losses	\$ 2,040,632.84
Expenses of adjustment, settlement of losses	31,886.21
Commissions or brokerage	1,153,805.84
Salaries, fees and other charges of officers, directors, trustees, agents and employees	43,385.94
Rents—including company's occupancy of its own buildings	1,985.44
Advertising, printing and stationery	1,268.57
Postage, telegrams, telephone and express	822.25
Legal expenses	322.70
Furniture and fixtures	85.89
State taxes on premiums	2,904.06
Insurance department licenses and fees	1,944.48
Emergency war tax	15,808.88
All other disbursements, total	529.77
Notary public fees	17.98
Gross loss on sale or maturity of ledger assets	1,440.34
Total disbursements	\$ 3,296,840.29
Balance	\$ 3,712,383.00

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 3,025,013.88
Deposits in trust companies and banks on interest	86,170.77
Agents' balances, representing business written subsequent to October 1, last	228,255.39
All other ledger assets, total cash in control of trustees	372,942.96
Total ledger assets	\$ 3,712,383.00

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 40,454.08
Interest due and accrued on other assets	660.13
Total	41,114.21
Market value of bonds and stocks over book value	12,665.12
Gross assets	\$ 3,766,162.33

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 3,766,162.33
-----------------------------	-----------------

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 1,037,915.10
Total claims for losses	\$ 1,037,915.10
Deduct reinsurance	521,479.08
Net amount of unpaid losses	\$ 516,436.02
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,255,368.74
Gross unearned premiums pro rata on fire risks running more than one year	1,261,349.04
Total unearned premiums as computed above	2,516,717.78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	14,386.11
State, county and municipal taxes due or accrued	10,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000.00
Total of all liabilities except capital	\$ 3,067,539.91
Cash capital	\$ 200,000.00
Surplus over all liabilities	498,622.42
Surplus as regards policyholders	698,622.42
Total	\$ 3,766,162.33

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 680,194,355	\$ 7,447,107.93
Written or renewed in 1916	912,510,765	9,369,187.25
Totals	\$1,592,654,120	\$ 16,816,295.23
Deduct expirations and cancellations	727,241,770	7,791,880.85
In force December 31, 1916	\$ 865,412,350	\$ 9,024,414.38
Deduct amount reinsured	391,176,554	4,140,062.46
Net amount in force	\$ 474,235,796	\$ 4,884,351.92

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	\$246,763,899.00	\$ 2,510,737.47
Two years	4,528,928.00	35,058.37
Three years	161,116,186.00	1,528,248.92
Four years	3,655,039.00	31,578.96
Five years	57,614,137.00	772,951.96
Advance premiums	557,587.00	5,776.24
Net amount in force December 31, 1916	\$474,235,796.00	\$ 4,884,351.92

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire	2,040,632.84

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks	\$ 5,611,999.00
Gross premiums on risks written	89,550.92
Losses paid	30,792.10
Losses incurred	30,073.06

THE LIVERPOOL & LONDON & GLOBE INSURANCE COMPANY OF NEW YORK

Located at No. 80 William Street, New York, N. Y.

Incorporated 1896.

Commenced Business 1897.

Henry W. Eaton, President.

George W. Hoyt, Secretary.

CAPITAL

Capital stock paid in cash	\$ 400,000.00	
Amount of ledger assets, December 31, of previous year.	\$ 1,288,004.71	
Extended at		\$ 1,288,004.71

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,020,382.93	\$ 153,178.45	
Deduct gross amount paid for reinsurance, fire, \$406,729.38; marine and inland, \$88,035.77; return premiums, fire \$239,425.16; marine and inland, \$40,- 151.07	646,154.54	128,180.84	
Total premiums (other than per- petuals)	\$ 374,228.39	\$ 24,991.61	\$ 399,220.00
Gross interest on bonds and dividends on stocks		\$ 34,053.33	
Gross interest from other sources		4,566.20	
Total gross interest and rents			38,619.53
From other sources, total bonds			226.32
Total income			\$ 438,065.85
Total			\$ 1,726,070.56

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 376,095.60	\$ 56,756.30	
Deduct amount received for salvage, fire, \$2,622.92; marine and inland, \$970.90; reinsurance, fire, \$191,409.87; marine and inland, \$40,673.49	194,032.79	41,649.39	
Net amount paid for losses	\$ 182,062.81	\$ 15,106.91	\$ 197,169.72
Expenses of adjustment, settlement of losses			6,897.09
Commissions or brokerage			62,824.32
Allowances to local agencies for miscellaneous agency expenses			4,388.74
Salaries, fees and other charges of officers, directors, trustees, agents and employes			38,668.32
Rents—including company's occupancy of its own build- ings			3,515.10
Advertising, printing and stationery			6,738.53
Postage, telegrams, telephone and express			2,630.46
Legal expenses			105.53
Furniture and fixtures			119.95
Underwriters' boards and tariff associations			5,759.31
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			551.14
Inspection and surveys			4,303.97
State taxes on premiums			12,106.65
Insurance department licenses and fees			3,196.39
All other licenses, fees and taxes, federal corporation tax			688.95
All other disbursements, total			7,151.73
Interest and dividends to stockholders			24,000.00
Decrease in book value of ledger assets, bonds			716.24
Total disbursements			\$ 351,566.79
Balance			\$ 1,344,503.77

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 7,530,181.15	\$ 626,389.11	
Deduct amount received for salvage, fire, \$90,797.80; marine and inland, \$20,- 518.76; reinsurance, fire, \$2,647,471.82; marine and inland, \$246,883.72	2,738,269.62	267,402.48	
Net amount paid for losses	\$ 4,791,911.53	\$ 358,986.63	\$ 5,150,898.16
Expenses of adjustment, settlement of losses			128,719.60
Commissions or brokerage			1,816,455.49
Allowances to local agencies for miscellaneous agency expenses			4,305.73
Salaries and expenses of special and general agents			249,439.17
Salaries, fees and other charges of officers, directors, trustees, agents and employes			395,847.66
Rents—including company's occupancy of its own build- ings			64,732.51
Advertising, printing and stationery			102,984.00
Postage, telegrams, telephone and express			37,894.31
Legal expenses			4,013.38
Furniture and fixtures			9,551.52
Maps, including corrections			10,489.89
Underwriters' boards and tariff associations			137,835.96
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			20,008.20
Inspections and surveys			52,721.57
Repairs and expenses on real estate			70,422.24
Taxes on real estate			30,380.84
State taxes on premiums			108,186.66
Insurance department licenses and fees			25,310.36
All other licenses, fees and taxes			125,950.07
All other disbursements, total			35,001.61
Deposit premiums returned			3,703.45
Remitted to Home office			679,875.83
Interest on borrowed money			1,428.28
Borrowed money repaid			95,000.00
Agents' balances charged off			359.25
Decrease in book value of ledger assets			6,401.62
Total disbursements			\$ 9,365,947.36
Balance			\$ 16,157,108.09

LEDGER ASSETS

Book value of real estate	\$ 1,601,982.56
Mortgage loans on real estate	2,678,200.00
Book value of bonds and stocks (Schedule D)	6,967,504.89
Cash in office	1,500.00
Deposits in trust companies and banks not on interest	13,805.79
Deposits in trust companies and banks on interest	2,139,049.83
Agents' balances, representing business written subse- quent to October 1, last	2,586,508.12
Agents' balances, representing business written prior to October 1, last	101,000.71
Bills receivable, taken for marine and inland risks, cer- tificates of deposit for farm risks	31,490.56
Bills receivable taken for fire risks, farm notes past due	1,673.08
All other ledger assets, total	34,302.55
Total ledger assets	\$ 16,157,108.09

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 29,969.49
Interest due and accrued on bonds	69,239.55
Interest due and accrued on other assets	202.37
Rents due and accrued on company's property	10,000.00
Total	109,441.41
All other non-ledger assets, total	1,105.03
Gross assets	\$ 16,374,771.97

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	\$ 24,623,067.00	\$ 230,461.95
Two years	294,127.00	1,507.30
Three years	32,564,474.00	306,821.54
Four years	594,216.00	4,633.10
Five years	11,545,828.00	149,295.35
Advance premiums	241,763.00	1,385.34
Net amount in force December 31, 1916	\$ 69,863,475.00	\$ 693,904.67

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$172,158.96; marine and inland, \$15,106.91; tornado, \$8,372.85	195,638.72

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 1,306,018.00	\$ 360,145.00	\$ 186,008.00
Gross premiums on risks written	13,969.69	2,699.72	1,011.09
Losses paid	4,114.29	683.98	124.57
Losses incurred	4,914.30	683.98	124.57

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY, LIMITED

Located at Liverpool, England. Chicago Branch Located in Insurance Exchange,
Chicago, Ill.

Incorporated, 1836. Commenced Business in U. S., 1848.

Henry W. Eaton, New York Manager. Wm. S. Warren, Chicago Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 15,220,196.17
Extended at	\$ 15,220,196.17

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 15,768,396.78	\$ 1,804,199.45	
Deduct gross amount paid for reinsurance, fire, \$4,498,388.67; marine and inland, \$584,943.76; return premiums, fire, \$2,780,760.58; marine and inland, \$254,582.84	7,279,149.25	888,626.10	
Total premiums (other than perpetuals)	\$ 8,489,247.53	\$ 965,573.35	\$ 8,454,820.88
Deposit premiums on perpetual risks			3,170.26
Gross interest on mortgage loans		\$ 126,351.67	
Gross interest on bonds and dividends on stocks		265,099.89	
Gross interest on deposits, trust companies or banks		29,445.50	
Gross interest from other sources		2,059.12	
Gross rents—including company's occupancy of its own building		130,974.74	
Total gross interest and rents			553,930.92
From other sources, total			195,937.22
Borrowed money (gross)			95,000.00
Total income			\$ 10,302,859.28
Total			\$ 25,523,055.45

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 7,530,181.15	\$ 626,389.11	
Deduct amount received for salvage, fire, \$90,797.80; marine and inland, \$20,518.76; reinsurance, fire, \$2,647,471.82; marine and inland, \$246,883.72	2,738,269.62	267,402.48	
Net amount paid for losses	\$ 4,791,911.53	\$ 358,986.63	\$ 5,150,898.16
Expenses of adjustment, settlement of losses			126,719.60
Commissions or brokerage			1,516,455.49
Allowances to local agencies for miscellaneous agency expenses			4,305.73
Salaries and expenses of special and general agents			249,439.17
Salaries, fees and other charges of officers, directors, trustees, agents and employes			395,847.66
Rents—including company's occupancy of its own buildings			64,732.51
Advertising, printing and stationery			102,984.00
Postage, telegrams, telephone and express			37,894.31
Legal expenses			4,013.38
Furniture and fixtures			9,581.52
Maps, including corrections			10,489.89
Underwriters' boards and tariff associations			137,835.96
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			26,008.20
Inspections and surveys			52,721.57
Repairs and expenses on real estate			70,422.24
Taxes on real estate			30,380.84
State taxes on premiums			108,186.66
Insurance department licenses and fees			25,310.36
All other licenses, fees and taxes			125,950.07
All other disbursements, total			35,061.61
Deposit premiums returned			3,703.45
Remitted to Home office			679,875.83
Interest on borrowed money			1,428.28
Borrowed money repaid			95,000.00
Agents' balances charged off			359.25
Decrease in book value of ledger assets			6,401.62
Total disbursements			\$ 9,365,947.36
Balance			\$ 16,157,108.09

LEDGER ASSETS

Book value of real estate	\$ 1,601,982.56
Mortgage loans on real estate	2,478,200.00
Book value of bonds and stocks (Schedule D)	6,967,504.89
Cash in office	1,500.00
Deposits in trust companies and banks not on interest	13,805.79
Deposits in trust companies and banks on interest	2,139,049.53
Agents' balances, representing business written subsequent to October 1, last	2,586,508.12
Agents' balances, representing business written prior to October 1, last	101,000.71
Bills receivable, taken for marine and inland risks, certificates of deposit for farm risks	31,490.50
Bills receivable taken for fire risks, farm notes past due	1,873.08
All other ledger assets, total	84,392.55
Total ledger assets	\$ 16,157,108.09

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 29,990.49
Interest due and accrued on bonds	60,239.55
Interest due and accrued on other assets	292.37
Rents due and accrued on company's property	10,000.00
Total	109,441.41
All other non-ledger assets, total	1,105.03
Gross assets	\$ 16,874,771.97

DEDUCT ASSETS NOT ADMITTED

Mortgage No. 520 over amount allowed by New York State	13,000.00
Due for reinsurance on paid losses from unauthorized companies	39.57
Agents' balances, representing business written prior to October 1, last	101,000.71
Bills receivable, past due, taken for marine, inland and fire risks—farm notes	1,673.08
Loans on personal security—hall certificates	892.75
Excess of bills receivable over reserve	4,935.62
Book value of ledger assets over market value	425,790.89
Total	547,332.62
Total admitted assets	\$ 15,827,439.35

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	71,647.47
Gross claims in process of adjustment, or in suspense...	2,164,491.01
Gross claims resisted	115,317.00
Total claims for losses	\$ 2,351,455.48
Deduct reinsurance	1,091,412.77
Net amount of unpaid losses	\$ 1,260,042.71
Gross unearned premiums as 50 per cent on fire risks running one year or less	2,321,824.18
Gross unearned premiums pro rata on fire risks running more than one year	5,861,583.77
Gross unearned premiums at 50 per cent on inland navigation risks	379,351.87
Gross unearned premiums, 100 per cent on marine risks,	30,457.84
Total unearned premiums as computed above...	\$ 8,593,217.66
Amount reclaimable by the insured on perpetual fire insurance policies	175,270.27
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	3,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	37,480.61
State, county and municipal taxes due or accrued	201,324.85
Commissions, brokerage and other charges due or to become due to agents and brokers	61,251.93
All other liabilities, total	35,105.73
Total of all liabilities except capital	\$ 10,366,693.76
Surplus as regards policyholders	5,460,745.59
Total	\$ 15,827,439.35

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$ 2,274,438,595	\$ 21,718,262.35	\$ 39,583,539.00	\$ 890,085.05
Written during the year..	1,692,225,290	15,768,396.78	229,149,166.00	1,804,199.45
Totals	\$ 3,966,663,885	\$ 37,486,659.13	\$268,732,705.00	\$ 2,694,284.50
Expired and terminated..	1,597,202,042	15,295,729.86	209,036,455.00	1,587,809.66
In force at end of year..	\$ 2,369,461,843	\$ 22,190,929.27	\$ 59,696,250.00	\$ 1,106,474.84
Deduct amount reinsured..	757,723,915	6,348,987.39	18,520,424.00	817,313.26
Net amt. in force..	\$ 1,611,737,928	\$ 15,846,991.88	\$ 41,175,826.00	\$ 789,161.58

Perpetual risks not included above, \$6,843,945; premiums on same, \$184,405.02.

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	\$ 463,718,423	\$ 4,643,648.37
Two years	274,202,009	2,474,501.17
Three years	583,716,357	5,437,702.37
Four years	110,831,040	1,249,705.57
Five years	179,270,099	2,041,434.40
Five years and over	165,854,300	1,933,635.49
Advance premiums	13,415,799	107,798.91
Net amount in force December 31, 1916	\$1,611,737,928	\$ 15,846,991.88

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 3,147,000.00
Losses incurred during the year	5,226,548.31

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 10,013,894.00	\$ 817,573.00	\$ 2,590,186.00
Gross premiums on risks written	149,201.54	8,213.20	15,145.42
Losses paid	43,015.36	4,700.06	816.39
Losses incurred	60,514.36	5,640.06	716.39

LONDON ASSURANCE CORPORATION

Located at No. 84 William Street, New York City, N. Y.

Incorporated, 1720.

Commenced Business in U. S., 1872.

Charles L. Case, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year..	\$ 4,521,453.01
Extended at	\$ 4,521,453.01

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 3,316,058.70	\$ 2,986,784.61	
Deduct gross amount paid for reinsurance, fire, \$741,661.15; marine and inland, \$1,367,229.85; return premiums, fire, \$593,819.29; marine and inland, \$105,512.58	1,245,480.44	1,473,042.43	
Total premiums (other than perpetuals)	\$ 2,070,578.26	\$ 1,513,742.18	\$ 3,584,320.44
Gross interest on bonds and dividends on stocks.....		150,762.87	
Gross interest on deposits, trust companies or banks....		12,269.63	
Gross interest from other sources—agents' balances....		435.35	
Total gross interest and rents			163,467.85
From other sources, total			283,041.37
From agents' balances previously charged off			5.61
Gross profit on sale or maturity of ledger assets			13,076.68
Total income			\$ 4,043,911.95
Total			\$ 8,565,364.96

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,207,709.19	\$ 1,436,771.74	
Deduct amount received for salvage, fire, \$7,099.72; marine and inland, \$89,- \$02.25; reinsurance, fire, \$355,175.34; marine and inland, \$790,509.88.....	362,275.06	880,312.13	
Net amount paid for losses	\$ 845,434.13	\$ 556,459.61	\$ 1,401,893.74
Expenses of adjustment, settlement of losses.....			35,006.63
Commissions or brokerage			763,295.16
Salaries and expenses of special and general agents.....			92,178.76
Salaries, fees and other charges of officers, directors, trustees, agents and employes			182,158.84
Rents—including company's occupancy of its own build- ings			24,450.69
Advertising, printing and stationery			27,499.44
Postage, telegrams, telephone and express			20,978.30
Legal expenses			519.34
Furniture and fixtures			384.55
Maps, including corrections			7,863.59
Underwriters' boards and tariff associations			44,426.19
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			21,730.30
Inspections and surveys			12,981.36
State taxes on premiums			69,706.31
Insurance department licenses and fees			12,609.40
All other licenses, fees and taxes			24,174.70
All other disbursements, total			653,619.06
Agents' balances charged off			891.17
Gross loss on sale or maturity of ledger assets.....			1,794.65
Total disbursements			\$ 3,388,251.58
Balance			\$ 5,227,113.38

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 3,647,560.27
Cash in office	2,017.35
Deposits in trust companies and banks not on interest... ..	660.70
Deposits in trust companies and banks on interest.....	867,117.28
Agents' balances, representing business written subse- quent to October 1, last	540,038.47
Agents' balances, representing business written prior to October 1, last	59,150.25
Bills receivable, taken for marine and inland risks.....	33.26
All other ledger assets, total	109,935.80
Total ledger assets	\$ 5,227,113.38

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 45,954.22
Total	45,954.22
Gross assets	\$ 5,273,067.60

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 59,150.25
Bills receivable, past due, taken for marine, inland and fire risks	33.26
Book value of ledger assets over market value.....	191,757.27
Sundry assets not admitted	49,574.87
Total	300,515.65
Total admitted assets	\$ 4,972,551.95

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 55,343.52
Gross claims in process of adjustment, or in suspense..	1,024,867.06
Gross claims resisted	26,871.00
Total claims for losses	\$ 1,107,081.52
Deduct reinsurance	180,795.00
Net amount of unpaid losses	\$ 926,286.52
Gross unearned premiums as 50 per cent on fire risks...\$	2,095,788.63
Gross unearned premiums at 50 per cent on inland navigation risks	26,613.55
Gross unearned premiums on marine risks	175,674.21
Total unearned premiums as computed above...	2,298,076.39
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	6,586.13
State, county and municipal taxes due or accrued.....	98,821.93
Commissions, brokerage and other charges due or to be- come due to agents and brokers	26,972.88
All other liabilities, total	229.79
Total of all liabilities except capital	\$ 3,859,973.64
Surplus over all liabilities	\$ 1,612,578.31
Surplus as regards policyholders	1,612,578.31
Total	\$ 4,972,551.95

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$491,942,223.00	\$ 5,139,366.82	\$ 43,124,416.00	\$ 321,897.18
Written during the year... ..	320,406,917.00	3,316,058.70	545,113,281.00	2,986,784.61
Totals	\$812,349,140.00	\$ 8,455,425.52	\$588,237,697.00	\$ 3,308,681.79
Expired and terminated... ..	303,445,256.00	3,195,777.93	543,400,372.00	2,918,136.15
In force at end of year... ..	\$508,903,884.00	\$ 5,259,647.59	\$ 44,837,325.00	\$ 390,543.64
Deduct amount reinsured... ..	101,208,422.00	1,108,915.51	14,991,288.00	92,459.85
Net amt. in force... ..	\$407,695,462.00	\$ 4,151,632.08	\$ 29,846,037.00	\$ 298,083.79

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	\$108,865,528.00	\$ 1,162,845.78
Two years	2,447,343.00	22,404.34
Three years	216,123,990.00	2,051,897.72
Four years	3,198,100.00	34,767.89
Five years	77,060,496.00	879,718.35
Net amount in force December 31, 1916.....	\$407,695,462.00	\$ 4,151,632.08

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year, fire, \$932,546.03; ma- rine and inland, \$803,240.09; tornado, \$246.77.....	1,736,032.89

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,704,032.00	\$ 3,750.00	\$ 211,890.00
Gross premiums on risks written	31,855.66	119.47	957.68
Losses paid	14,958.16		79.19
Losses incurred	15,528.16		79.19

LONDON & LANCASHIRE FIRE INSURANCE COMPANY, LTD.

Located at No. 57-59 William Street, New York.

Incorporated December 10, 1861.

Commenced Business in United States 1879.

Archibald G. Melville, Jr., Manager.

CAPITAL

Amount of ledger assets December 31, of previous year. \$ 5,089,404.30
 Extended at \$ 5,089,404.30

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 4,569,340.04	\$ 409,491.29	
Deduct gross amount paid for reinsurance, fire, \$1,261,675.45; marine and inland, \$84,197.33; return premiums, fire, \$753,431.18; marine and inland, \$100,- 324.04	2,015,106.63	134,521.37	
Total premiums (other than per- petuals)	\$ 2,554,233.41	\$ 364,969.92	\$ 2,919,203.33
Gross interest on bonds and dividends on stocks.....		\$ 134,515.01	
Gross interest on deposits, trust companies or banks....		18,768.99	
Gross interest from other sources		18,296.05	
Gross rents—including company's occupancy of its own building		24,467.12	
Total gross interest and rents		196,047.17	
From other sources, total		61,887.02	
From agents' balances previously charged off.....		1,133.95	
Gross profit on sale or maturity of ledger assets.....		980.00	
Total income		\$ 3,179,251.47	
Total		\$ 8,268,655.77	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,865,107.21	\$ 160,370.36	
Deduct amount received for salvage, fire, \$26,196.46; marine and inland, \$4,- 585.63; reinsurance, fire, \$577,304.81; marine and inland, \$5,982.30; dis- count, fire, \$90.99	603,592.26	10,567.93	
Net amount paid for losses	\$ 1,261,514.95	\$ 149,802.43	\$ 1,411,317.38
Expense of adjustment, settlement of losses.....		51,209.91	
Commissions or brokerage		464,203.04	
Allowances to local agencies for miscellaneous agency expenses		18,182.17	
Salaries and expenses of special and general agents.....		123,518.77	
Salaries, fees and other charges of officers, directors, trustees, agents and employes		181,282.19	
Rents—including company's occupancy of its own build- ings		31,901.23	
Advertising, printing and stationery		49,116.38	
Postage, telegrams, telephone and express.....		22,453.29	
Legal expenses		1,962.03	
Furniture and fixtures		42.56	
Maps, including corrections		4,293.33	
Underwriters' boards and tariff associations.....		50,126.07	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses.....		36,248.75	
Inspections and surveys		19,404.72	
Repairs and expenses on real estate		10,675.82	
Taxes on real estate		6,058.30	
State taxes on premiums		61,515.69	

Insurance department licenses and fees.....	15,066.03
All other licenses, fees and taxes	23,904.24
All other disbursements, total	152,319.76
Agents' balances charged off.....	1,197.28

Total disbursements \$ 2,736,899.47

Balance \$ 5,531,756.30

LEDGER ASSETS

Book value of real estate	\$ 300,000.00
Book value of bonds and stocks (Schedule D)	3,331,031.13
Cash in office	8,330.64
Deposits in trust companies and banks not on interest....	3,816.54
Deposits in trust companies and banks on interest.....	712,812.70
Agents' balances, representing business written subse- quent to October 1, last	696,108.60
Agents' balances, representing business written prior to October 1, last	36,332.44
Bills receivable taken for fire risks.....	1,848.41
All other ledger assets, total	441,466.84
Total ledger assets	\$ 5,531,756.30

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 52,777.49
Interest due and accrued on other assets.....	216.19
Total	52,993.68
All other non-ledger assets, total.....	12,972.68
Gross assets	\$ 5,597,722.66

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 36,332.44
Bills receivable, past due, taken for marine, inland and fire risks	1,848.41
Other non-admitted assets	8,826.11
Book value of ledger assets over market value.....	163,889.61
Total	210,896.57
Total admitted assets	\$ 5,386,826.09

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 46,758.00
Gross claims in process of adjustment, or in suspense....	342,502.86
Gross claims resisted	23,350.00
Total claims for losses	\$ 412,610.86
Deduct reinsurance	175,822.78
Net amount of unpaid losses.....	\$ 236,788.08
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 684,572.39
Gross unearned premiums pro rata on fire risks run- ning more than one year	2,001,561.41
Gross unearned premiums at 50 per cent on inland navigation risks	161,395.78
Total unearned premiums as computed above....	2,847,529.58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,332.72
State, county and municipal taxes due or accrued.....	63,583.51
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	6,600.00
All other liabilities, total	65.00
Total of all liabilities except capital	\$ 3,158,898.89
Surplus over all liabilities	\$ 2,227,927.20
Surplus as regards policyholders	2,227,927.20
Total	\$ 5,386,826.09

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 Dec. 31, 1915...	\$ 746,226,438	\$ 6,826,269.33	\$ 12,576,886.00	\$ 244,871.90
Written during the year...	535,831,197	4,569,349.94	37,813,325.00	499,491.29
Total	\$1,282,057,635	\$ 11,395,609.37	\$ 50,390,211.00	\$ 744,363.19
Expired and terminated ...	475,375,481	4,283,839.97	32,914,206.00	381,617.78
In force at end of year. \$	806,682,154	\$ 7,111,779.30	\$ 17,476,005.00	\$ 362,745.41
Deduct amount reinsured...	298,629,680	1,837,114.32	3,349,829.00	39,953.85
Net amt. in force. \$	598,052,474	\$ 5,274,655.98	\$ 14,126,176.00	\$ 322,791.56

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	\$159,092,614.00	\$ 1,369,144.79
Two years	6,906,869.00	43,732.43
Three years	307,981,579.00	2,499,302.41
Four years	3,980,584.00	34,580.51
Five years	120,090,828.00	1,328,045.84
Net amount in force December 31, 1916.	\$598,052,474.00	\$ 5,274,755.98

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 185,000.00
Losses incurred during the year, fire, \$1,347,237.16; marine and inland, \$113,844.34; tornado, \$4,897.51.....	1,465,579.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 4,694,334.00	\$ 352,111.00	\$ 770,955.00
Gross premiums on risks written	38,696.67	2,922.42	2,730.27
Losses paid	42,397.16	714.95	51.56
Losses incurred	44,888.47	714.95	47.56

THE LUMBER MUTUAL FIRE INSURANCE COMPANY OF BOSTON, MASS.

Located at No. 141 Milk Street, Boston, Mass.

Incorporated February 13, 1895.

Commenced Business March 28, 1895.

George H. Davenport, President.

Harry E. Stone, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year. \$	1,028,252.60
Extended at	\$ 1,028,252.60

INCOME

Gross premiums, fire	\$ 643,341.47
Deduct gross amount paid for reinsurance, fire, \$13.85; return premiums, fire, \$62,364.38.	62,378.23
Total premiums (other than perpetuals).	\$ 580,963.24
Gross interest on bonds	\$ 46,635.33
Gross interest on deposits, trust companies or banks.	4,835.01
Gross interest from other sources, interest on overdue premiums	2.61
Total gross interest	45,472.35
From other sources, total	25,000.00
From agents' balances previously charged off.	21.91
Gross profit on sale or maturity of ledger assets.	301.27
Gross increase in book value of ledger assets.	596.79
Total income	\$ 652,355.56
Total	\$ 1,680,608.16

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 183,359.78
Deduct amount received for salvage, fire, \$29.86; reinsurance, fire, \$300.00; discount, fire, \$459.70	780.56
Net amount paid for losses	\$ 182,579.22
Expenses of adjustment, settlement of losses.....	835.83
Commissions or brokerage	32,141.47
Allowances to local agencies for miscellaneous agency expenses	3,724.93
Salaries, fees and other charges of officers, directors, trustees, agents and employes	46,480.17
Rents—including company's occupancy of its own buildings	4,740.00
Advertising, printing and stationery	4,297.05
Postage, telegrams, telephone and express.....	1,112.52
Legal expenses	1,315.03
Furniture and fixtures	1,462.92
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	715.61
Inspections and surveys	7,117.16
State taxes on premiums	8,565.65
Insurance department licenses and fees	1,082.75
All other licenses, fees and taxes.....	2,061.27
All other disbursements, total	3,598.34
Dividends to policyholders	280,029.83
Agents' balances charged off	15.99
Decrease in book value of ledger assets.....	425.11
Total disbursements	\$ 591,240.85
Balance	\$ 1,089,367.31

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 961,280.42
Cash in office	1,344.00
Deposits in trust companies and banks on interest.....	198,995.60
Agents' balances, representing business written subsequent to October 1, last	17,554.43
Agents' balances, representing business written prior to October 1, last	38.36
All other ledger assets, total	154.50
Total ledger assets	\$ 1,089,367.31

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 12,977.22
Interest due and accrued on other assets	260.00
Total	13,177.22
All other non-ledger assets, total	16,669.11
Gross assets	\$ 1,118,604.64

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 38.36
Overdue and accrued interest on bonds in default.....	435.42
Market value of special deposits in excess of corresponding liabilities	4,271.44
Amount due from Gale and Stone, agents.....	15,375.93
Book value of ledger assets over market value.....	15,545.42
Total	35,665.97
Total admitted assets	\$ 1,082,938.67

LIABILITIES

Gross claims in process of adjustment, or in suspense... \$	16,057.13
Gross claims resisted	2,171.25
Total claims for losses	\$ 18,228.38
Net amount of unpaid losses	\$ 18,228.38

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 278,431.24	
Total unearned premiums as computed above.....		278,431.24
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		158.04
State, county and municipal taxes due or accrued.....		7,126.60
All other liabilities, total		200,065.00
Total of all liabilities except capital.....	\$	504,009.26
Surplus over all liabilities	\$	578,929.41
Surplus as regards policyholders		578,929.41
Total	\$	1,082,938.67

Name and address of rating bureau whose rates you have adopted in this state: Lumbermen's and Manufacturers' Insurance Agency, Securities Building, Des Moines, Iowa.

RISKS AND PREMIUMS

	Risks	Premiums
In force December 31, 1915	\$ 23,299,360.00	\$ 502,873.79
Written during the year	29,963,355.00	643,341.47
Totals	\$ 53,262,715.00	\$ 1,146,215.26
Expired and terminated	27,173,000.00	589,352.79
In force at end of the year.....	\$ 26,089,715.00	\$ 556,862.47
Net amount in force	\$ 26,089,715.00	\$ 556,862.47

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	\$ 26,089,715.00	\$ 556,862.47
Net amount in force December 31, 1916.....	\$ 26,089,715.00	\$ 556,862.47

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	25,000.00
Losses incurred during the year, fire, \$195,176.35		195,176.35

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 32,250.00
Gross premiums on risks written	641.04
Losses paid	4,164.86
Losses incurred	4,414.86

MANNHEIM INSURANCE COMPANY

Located in United States at 37 Wall Street, New York.

Incorporated May 24, 1879. Commenced business in United States February 4, 1887.

F. Herrmann & Company, United States Managers.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year..	\$ 1,510,082.28
Extended at	\$ 1,510,082.28

INCOME

	Marine and Inland
Gross premiums	\$ 4,227,096.15
Deduct gross amount paid for reinsurance, marine and inland, \$574,866.22; return premiums, marine and inland, \$187,564.69	762,430.91
Total premiums (other than perpetuals)	\$ 3,464,665.24

Gross interest on bonds and dividends on stocks.....	\$ 40,508.48
Gross interest on deposits, trust companies or banks....	6,080.28
Gross interest from other sources	873.12
Total gross interest and rents	47,051.88
From other sources, total	15,611.87
Gross profit on sale or maturity of ledger assets .....	.80
Total income	\$ 3,527,329.79
Total	\$ 5,037,412.67

DISBURSEMENTS

	Marine and Inland
Gross amount paid for losses	\$ 1,908,987.81
Deduct amount received for salvage, marine and inland, \$111,985.64; reinsurance, marine and inland, \$390,963.68	502,949.32
Net amount paid for losses	\$ 1,406,038.49
Expenses of adjustment, settlement of losses	1,587.61
Commissions or brokerage	738,605.24
Allowances to local agencies for miscellaneous agency expenses	4,344.40
Salaries and expenses of special and general agents.....	15,650.42
Salaries, fees and other charges of officers, directors, trustees, agents and employes	30,248.20
Advertising, printing and stationery	11,593.27
Postage, telegrams, telephone and express	3,593.50
Legal expenses	1,225.85
Underwriters' boards and tariff associations	4,291.25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	89.27
Inspections and surveys	1,289.66
State taxes on premiums	61,434.50
Insurance department licenses and fees	2,854.88
All other licenses, fees and taxes	11,871.05
All other disbursements, total remittance to Home Office	80,182.34
Agents' balances charged off	719.24
Total disbursements	\$ 2,375,589.17
Balance	\$ 2,661,842.90

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,623,854.64
Deposits in trust companies and banks on interest	228,480.86
Agents' balances, representing business written subsequent to October 1, last	786,945.82
Agents' balances, representing business written prior to October 1, last	26,853.62
Bills receivable, taken for marine and inland risks.....	1,707.06
Total ledger assets	\$ 2,661,842.90

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 20,117.48
Total	20,117.48
Gross assets	\$ 2,681,960.38

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 26,853.62
Book value of ledger assets over market value	19,840.85
Total	46,694.47
Total admitted assets	\$ 2,641,265.91

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 865,212.23	
Gross claims resisted	4,434.00	
Total claims for losses	\$ 869,646.23	
Deduct reinsurance	196,055.69	
Net amount of unpaid losses	\$ 673,590.54	
Gross unearned premiums as 50 per cent on time, hull and cargo risks running one year or less	\$ 495,359.62	
Gross unearned premiums pro rata on long time inland risks running more than one year	3,301.48	
Gross unearned premiums, 100 per cent on marine risks	77,918.39	
Total unearned premiums as computed above	576,579.49	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500.00	
State, county and municipal taxes due or accrued	55,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	3,470.46	
Total of all liabilities except capital	\$ 1,309,140.49	
Cash capital	\$ 200,000.00	
Surplus over all liabilities	1,132,125.42	
Surplus as regards policyholders	1,332,125.42	
Total	\$ 2,641,265.91	

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1915	\$ 64,111,130.00	\$ 1,081,771.57
Written during the year	827,546,438.00	4,227,096.15
Totals	\$891,657,568.00	\$ 5,308,867.72
Expired and terminated	817,907,477.00	3,971,527.57
In force at end of the year	\$ 73,750,091.00	\$ 1,337,340.15
Deduct amount reinsured	12,602,752.00	256,707.99
Net amount in force	\$ 61,087,339.00	\$ 1,080,632.06

RECAPITULATION OF LONG TERM INLAND RISKS IN FORCE AND PREMIUMS

THEREON

	Risks	Premiums
Two years	\$ 288,646.00	2,172.46
Three years	832,032.00	7,754.52
Four years	167,029.00	1,710.91
Five years	25,211.00	357.55
Net amount in force December 31, 1916	\$ 1,312,918.00	\$ 11,995.44

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
--	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 193,230.00
Gross premiums on risks written	3,258.03

MARYLAND MOTOR CAR COMPANY

Located at Garrett Building, Baltimore, Md.

Incorporated January, 1910, Reincorporated December 21, 1912

Commenced Business February, 1916

J. Purviance Bousal, President

Charles E. Reeves, Secretary

CAPITAL

Capital stock paid in cash	\$ 300,000.00	
Amount of ledger assets, December 31, of previous year	\$ 474,603.65	
Extended at	\$ 474,603.65	

INCOME

Gross premiums, fire	\$ 350,355.86	
Deduct gross amount paid for reinsurance, fire, \$16,034.39; return premiums, fire, \$80,030.28	96,064.67	
Total premiums (other than perpetuals)	\$ 254,291.19	
Gross interest on bonds and dividends on stocks	\$ 18,379.88	
Gross interest on deposits, trust companies or banks	495.04	
Gross interest from other sources	1.25	
Total gross interest and rents	18,876.17	
From other sources	20.59	
Gross profit on sale or maturity of ledger assets	975.00	
Total income	\$ 274,171.95	
Total	\$ 748,775.60	

DISBURSEMENTS

Gross amount paid for losses	\$ 104,032.39	
Deduct amount received for salvage, fire, \$2,190.87; reinsurance, fire, \$1,794.72	3,985.59	
Net amount paid for losses	\$ 100,046.80	
Expenses of adjustment, settlement of losses	5,164.17	
Commissions or brokerage	64,906.60	
Salaries and expenses of special and general agents	6,245.99	
Salaries, fees and other charges of officers, directors, trustees, agents and employees	22,734.12	
Rents—including company's occupancy of its own buildings	2,000.00	
Advertising, printing and stationery	5,790.90	
Postage, telegrams, telephone and express	1,789.63	
Legal expenses	131.31	
Furniture and fixtures	849.44	
Underwriters' boards and tariff associations	962.75	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	90.70	
Inspections and surveys	2,067.25	
State taxes on premiums	4,252.11	
Insurance department licenses and fees	1,789.63	
All other licenses, fees and taxes	1,882.99	
All other disbursements, total	3,145.90	
Interest and dividends to stockholders	16,500.00	
Total disbursements	\$ 242,404.16	
Balance	\$ 506,371.44	

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 436,523.31
Cash in office	2,916.82
Deposits in trust companies and banks not on interest	28,142.72

Agents' balances, representing business written subsequent to October 1, last	34,935.06	
Agents' balances, representing business written prior to October 1, last	3,844.88	
All other ledger assets, total	6.85	
Total ledger assets		\$ 506,371.44

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 6,241.10	
Total		6,241.10
All other non-ledger assets, total	185.14	
Gross assets		\$ 512,797.68

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,844.88	
Overdue and accrued interest on bonds in default	500.00	
Market value of special deposits in excess of corresponding liabilities	7,101.90	
Book value of ledger assets over market value	2,430.31	
Total		18,877.09
Total admitted assets		\$ 498,920.59

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 19,580.31	
Gross claims resisted	1,552.50	
Total claims for losses*		\$ 21,132.81
Deduct reinsurance	446.66	
Net amount of unpaid losses		\$ 20,686.15
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 226,812.80	
Total unearned premiums as computed above		113,406.40
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	29.59	
State, county and municipal taxes due or accrued	4,057.87	
Commissions, brokerage and other charges due or to become due to agents and brokers	500.00	
Total of all liabilities except capital		\$ 139,280.01
Cash capital	\$ 300,000.00	
Surplus over all liabilities	59,640.58	
Surplus as regards policyholders		\$ 359,640.58
Total		\$ 498,920.59

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 7,256,399.00	\$ 179,455.61
Written during the year	14,834,595.00	350,355.86
Totals	\$ 22,090,994.00	\$ 529,811.47
Expired and terminated	11,502,023.00	295,327.63
In force at end of the year	\$ 10,588,971.00	\$ 234,483.84
Deduct amount reinsured	127,650.00	7,671.04
Net amount in force	\$ 10,461,321.00	\$ 226,812.80

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	\$ 10,461,321.00	\$ 226,812.80
Net amount in force December 31, 1916	\$ 10,461,321.00	\$ 226,812.80

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 15,000.00
Losses incurred during the year, fire	100,544.60

MECHANICS INSURANCE COMPANY

Located at Nos. 500-502 Walnut Street, Philadelphia, Pa.
 Incorporated April 13, 1854. 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	\$ 1,492,738.22	
Extended at		\$ 1,492,738.22

INCOME

Gross premiums, fire	\$ 691,038.69	
Deduct gross amount paid for reinsurance, fire, \$128,671.41; return premiums, fire, \$115,033.11	243,704.52	
Total premiums (other than perpetuals)		\$ 447,334.17
Deposit premiums on perpetual risks		9,482.58
Gross interest on mortgage loans	\$ 8,730.53	
Gross interest on bonds and dividends on stocks	47,061.84	
Gross interest on deposits, trust companies or banks	2,203.44	
Gross interest from other sources—Philadelphia Underwriters' Association deposit	6.20	
Gross rents—including company's occupancy of its own building	4,677.33	
Total gross interest and rents		62,679.34
From other sources, total		272.69
From agents' balances previously charged off		11.55
Gross profit on sale or maturity of ledger assets		6,675.23
Gross increase in book value of ledger assets		275.00
Total income		\$ 526,729.96
Total		\$ 2,019,468.18

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 264,850.79	
Deduct amount received for salvage, fire, \$3,078.01; reinsurance, fire, \$60,806.24	63,884.25	
Net amount paid for losses		\$ 200,966.54
Expenses of adjustment, settlement of losses	5,756.58	
Commissions or brokerage	109,710.64	
Allowances to local agencies for miscellaneous agency expenses	5,000.00	
Salaries and expenses of special and general agents	14,253.09	
Salaries, fees and other charges of officers, directors, trustees, agents and employees	33,029.52	
Rents—including company's occupancy of its own buildings	5,336.66	
Advertising, printing and stationery	9,630.51	
Postage, telegrams, telephone and express	3,649.73	
Legal expenses	185.13	
Furniture and fixtures	1,190.48	
Maps, including corrections	50.43	
Underwriters' boards and tariff associations	8,289.89	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	5,122.71	
Inspections and surveys	480.93	
Repairs and expenses on real estate	5,674.34	
Taxes on real estate	1,499.59	

State taxes on premiums	6,203.73
Insurance department licenses and fees	5,260.09
All other licenses, fees and taxes	1,371.23
All other disbursements, total	3,799.40
Deposit premiums returned	12,971.15
Interest and dividends to stockholders	25,000.00
Agents' balances charged off	1,917.64
Gross loss on sale or maturity of ledger assets	16,017.39
Total disbursements	\$ 482,417.78
Balance	\$ 1,537,050.40

LEDGER ASSETS

Book value of real estate	\$ 83,193.77
Mortgage loans on real estate	124,525.00
Book value of bonds and stocks (Schedule D)	1,164,147.69
Cash in office	1,327.15
Deposits in trust companies and banks on interest	56,647.88
Agents' balances, representing business written subsequent to October 1, last	100,363.84
Agents' balances, representing business written prior to October 1, last	893.23
All other ledger assets, total	5,931.84
Total ledger assets	\$ 1,537,050.40

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,667.40
Interest due and accrued on bonds	13,241.24
Interest due and accrued on other assets	209.55
Total	15,118.19
Market value of real estate over book value	14,806.23
All other non-ledger assets, total	2,394.32
Gross assets	\$ 1,569,369.14

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 893.23
Book value of ledger assets over market value	55,560.92
Total	56,454.15
Total admitted assets	\$ 1,512,914.99

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 10,505.30
Gross claims in process of adjustment, or in suspense	38,772.98
Gross claims resaluted	3,600.00
Total claims for losses	\$ 52,878.28
Deduct reinsurance	14,187.10
Net amount of unpaid losses	\$ 38,691.18
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 124,671.05
Gross unearned premiums pro rata on fire risks running more than one year	363,978.36
Total unearned premiums as computed above	488,649.41
Amount reclaimable by the insured on perpetual fire insurance policies	319,973.72
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	826.07
State, county and municipal taxes due or accrued	8,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,665.00
All other liabilities, total	50.00
Total of all liabilities except capital	\$ 858,335.38

Cash capital	\$ 250,000.00
Surplus over all liabilities	404,579.61
Surplus as regards policyholders	654,579.61
Total	\$ 1,512,914.99

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, 1915	\$101,671,825.00	\$ 964,840.00
Written during the year	67,929,893.00	691,038.69
Totals	\$169,601,718.00	\$ 1,655,878.78
Expired and terminated	54,550,807.00	558,861.97
In force at end of the year	\$115,080,911.00	\$ 1,097,016.81
Deduct amount reinsured	17,132,266.00	193,220.14
Net amount in force	\$ 97,948,645.00	\$ 903,796.67
Perpetual risks not included above, \$14,881,370.00; premiums on same, \$354,047.68.		

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	\$ 26,059,515.00	\$ 240,343.89
Two years	458,326.00	3,303.46
Three years	36,705,485.00	327,932.84
Four years	620,361.00	4,754.44
Five years	34,294,958.00	318,462.04
Net amount in force December 31, 1916	\$ 97,948,645.00	\$ 903,796.67

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire	211,809.86

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,801,333.00
Gross premiums on risks written	14,198.96
Losses paid	7,173.36
Losses incurred	8,512.79

MECHANICS AND TRADERS INSURANCE COMPANY

Located at No. 144 Carondelet Street, New Orleans, La.

Incorporated October 15, 1869. Commenced business November 1, 1869.

H. A. Smith, President.

G. H. Tryon, Secretary.

CAPITAL

Capital stock paid in cash	\$300,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,542,785.04
Extended at	\$ 1,542,785.04

INCOME

Gross premiums, fire	\$ 1,339,384.50
Deduct gross amount paid for reinsurance, fire, \$450,064.09; return premiums, fire, \$223,428.80	673,502.89
Total premiums (other than perpetuals)	\$ 665,881.60

Gross interest on bonds and dividends on stocks	\$ 61,518.90	
Gross interest on deposits, trust companies or banks ..	668.03	
Gross rents—including company's occupancy of its own building	3,600.00	
Total gross interest and rents	65,786.93	
From agents' balances previously charged off	3.23	
Borrowed money (gross)	40,000.00	
Gross profit on sale or maturity of ledger assets	4,487.05	
Total income	\$ 776,159.21	
Total	\$ 2,318,944.25	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 534,769.09	
Deduct amount received for salvage, fire, \$4,281.17; re-insurance, fire, \$187,881.39	192,162.56	
Net amount paid for losses	\$ 342,606.53	
Expenses of adjustment, settlement of losses	5,953.12	
Commissions or brokerage	120,429.38	
Allowances to local agencies for miscellaneous agency expenses	23.07	
Salaries and expenses of special and general agents	72,840.22	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	4,977.18	
Rents—including company's occupancy of its own buildings	3,671.53	
Advertising, printing and stationery	9,008.49	
Postage, telegrams, telephone and express	5,036.92	
Legal expenses	2,208.84	
Furniture and fixtures	583.50	
Maps, including corrections	692.99	
Underwriters' boards and tariff associations	13,338.14	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	6,856.16	
Inspections and surveys	1,223.55	
Repairs and expenses on real estate	51.24	
Taxes on real estate	1,102.50	
State taxes on premiums	13,433.08	
Insurance department licenses and fees	5,506.75	
All other licenses, fees and taxes	11,178.02	
All other disbursements, total	40,885.98	
Agents' balances charged off	697.04	
Gross loss on sale or maturity of ledger assets	12,461.76	
Total disbursements	\$ 674,766.29	
Balance	\$ 1,644,177.96	

LEDGER ASSETS

Book value of real estate	\$ 22,000.00	
Book value of bonds and stocks (Schedule D)	1,283,567.45	
Deposits in trust companies and banks not on interest ..	52,402.44	
Deposits in trust companies and banks on interest	129,626.00	
Agents' balances, representing business written subsequent to October 1, last	155,408.19	
Agents' balances, representing business written prior to October 1, last	1,173.88	
Total ledger assets	\$ 1,644,177.96	

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 22,633.74	
Total	22,633.74	
Market value of real estate over book value	1,500.00	
All other non-ledger assets, due from other insurance companies, reinsurance on losses paid, total	4,573.32	
Gross assets	\$ 1,672,885.02	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 1,173.88	
Book value of ledger assets over market value	63,681.45	
Total	64,855.33	
Total admitted assets	\$ 1,608,029.69	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 15,474.10	
Gross claims in process of adjustment, or in suspense ..	192,164.44	
Gross claims resisted	12,155.22	
Total claims for losses	\$ 219,793.76	
Deduct reinsurance	125,320.90	
Net amount of unpaid losses	\$ 94,472.86	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 185,924.40	
Gross unearned premiums pro rata on fire risks running more than one year	306,441.62	
Total unearned premiums as computed above	582,366.11	
State, county and municipal taxes due or accrued	20,000.00	
Total of all liabilities except capital	\$ 606,838.97	
Cash capital	\$ 309,000.00	
Surplus over all liabilities	611,190.72	
Surplus as regards policyholders	911,190.72	
Total	\$ 1,608,029.69	

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, 1915	\$166,568,901.00	\$ 1,647,293.47
Written during the year	138,393,915.00	1,339,384.89
Totals	\$304,962,816.00	\$ 2,986,678.36
Expired and terminated	120,382,118.00	1,204,345.83
In force at end of the year	\$184,580,698.00	\$ 1,782,332.53
Deduct amount reinsured	79,684,174.00	666,750.53
Net amount in force	\$113,896,524.00	\$ 1,115,582.00

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	\$ 35,942,657.00	\$ 371,848.98
Two years	1,084,106.00	8,143.13
Three years	60,345,062.00	549,586.72
Four years	696,795.00	7,262.21
Five years	15,827,904.00	178,740.96
Net amount in force December 31, 1916	\$113,896,524.00	\$ 1,115,582.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 982,057.00	\$ 153,900.00
Gross premiums on risks written	9,947.99	806.01
Losses paid	481.25	12.50
Losses incurred	1,186.75	12.50

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.

Robert Newbould, Secretary.

CAPITAL

Capital stock paid in cash	\$1,000,000.00	
Amount of ledger assets, December 31, of previous year.	\$ 2,989,896.88	
Extended at		\$ 2,989,896.88

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,546,913.94	\$ 560,212.77	
Deduct gross amount paid for reinsurance, fire, \$399,994.22; marine and inland, \$131,001.44; return premiums, fire, \$280,969.77; marine and inland, \$89,- 118.46	680,963.99	220,119.90	
Total premiums (other than per- petuals)	\$ 865,949.95	\$ 340,092.87	\$ 1,206,042.82
Gross interest on bonds and dividends on stocks		\$ 114,548.39	
Gross interest on deposits, trust companies or banks		2,351.76	
Gross interest from other sources		6.20	
Total gross interest and rents			116,906.35
From other sources, total			5.00
Gross profit on sale or maturity of ledger assets			8,371.39
Total income			\$ 1,331,325.56
Total			\$ 4,321,222.44

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 590,000.36	\$ 48,949.54	
Deduct amount received for salvage, fire, \$7,637.54; marine and inland, \$1,- 548.59; reinsurance, fire, \$183,867.43; marine and inland, \$10,407.19	191,504.97	11,955.78	
Net amount paid for losses	\$ 398,495.39	\$ 36,993.76	\$ 435,489.15
Expenses of adjustment, settlement of losses			4,569.85
Commissions or brokerage			398,723.09
Allowances to local agencies for miscellaneous agency expenses			2,480.11
Salaries and expenses of special and general agents			26,609.20
Salaries, fees and other charges of officers, directors, trustees, agents and employes			59,691.56
Rents—including company's occupancy of its own build- ings			6,507.34
Advertising, printing and stationery			16,716.01
Postage, telegrams, telephone and express			5,950.63
Legal expenses			1,498.33
Furniture and fixtures			1,088.54
Maps, including corrections			742.67
Underwriters' boards and tariff associations			11,419.93
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			4,727.17
Inspections and surveys			997.01
State taxes on premiums			10,577.27
Insurance department licenses and fees			5,579.85
All other licenses, fees and taxes			8,592.10
All other disbursements, total			3,731.79

THE MERCANTILE INSURANCE CO. OF AMERICA

Interest and dividends to stockholders	100,000.00
Agents' balances charged off	357.47
Gross loss on sale or maturity of ledger assets	13,221.96
Decrease in book value of ledger assets	486.40
Total disbursements	\$ 1,029,757.43
Balance	\$ 3,291,465.01

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,885,396.11
Deposits in trust companies and banks on interest	204,316.47
Agents' balances, representing business written subse- quent to October 1, last	197,870.38
Agents' balances, representing business written prior to October 1, last	3,070.15
All other ledger assets, total	811.90
Total ledger assets	\$ 3,291,465.01

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 32,305.39
Total	32,305.39
Gross assets	\$ 3,323,770.40

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,070.15
Book value of ledger assets over market value	78,726.11
Total	81,796.26
Total admitted assets	\$ 3,241,974.14

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 24,233.00
Gross claims in process of adjustment, or in suspense	361,225.62
Gross claims resisted	6,700.00
Total claims for losses	\$ 392,158.62
Deduct reinsurance	170,869.48
Net amount of unpaid losses	\$ 221,289.14
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 272,814.64
Gross unearned premiums pro rata on fire risks run- ning more than one year	451,015.78
Gross unearned premiums at 50 per cent on inland navigation risks	148,041.16
Gross unearned premiums, 100 per cent on marine risks	1,277.32
Total unearned premiums as computed above	873,148.90
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000.00
State, county and municipal taxes due or accrued	30,150.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	4,951.42
Total of all liabilities except capital	\$ 1,133,539.46
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	1,108,434.68
Surplus as regards policyholders	2,108,434.68
Total	\$ 3,241,974.14

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 Dec. 31, 1915..	\$186,838,979.00	\$ 1,585,976.69		
Written during the year..	183,224,046.00	1,546,913.94	\$ 41,484,287.00	\$ 560,212.77
Totals	\$370,063,025.00	\$ 3,132,890.63	\$ 41,484,287.00	\$ 560,212.77
Expired and terminated..	138,500,563.00	1,353,113.07	17,337,242.00	143,310.46
In force at end of year..	\$231,503,062.00	\$ 1,779,777.56	\$ 24,147,045.00	\$ 416,902.31
Deduct amount reinsured..	55,390,983.00	421,988.92	4,512,020.00	119,542.67
Net amt. in force..	\$176,112,079.00	\$ 1,357,788.64	\$ 19,635,025.00	\$ 297,359.64

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	\$ 70,732,290.00	\$ 545,629.28
Two years	2,176,353.00	10,816.52
Three years	79,647,905.00	552,274.81
Four years	1,030,987.00	9,557.90
Five years	22,524,535.00	239,510.04
Net amount in force December 31, 1916.....	\$170,112,079.00	\$ 1,357,788.64

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year, fire, \$563,070.21; marine and inland, \$83,329.22; tornado, \$400.00.....	596,859.43

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,574,274.00	\$ 151,133.00	\$ 155,750.00
Gross premiums on risks written	26,312.20	1,828.96	745.77
Losses paid	9,739.17		
Losses incurred	10,362.56		

MERCHANTS FIRE ASSURANCE CORPORATION OF NEW YORK

Located at No. 1 Liberty Street, 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	\$400,000.00
Amount of ledger assets, December 31, of previous year..	1,215,131.03
Increase of paid up capital during year.....	200,000.00
Extended at	\$ 1,415,131.03

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,631,093.39	\$ 100,603.94	
Deduct gross amount paid for reinsurance, fire, \$546,733.56; marine and inland, \$15,170.00; return premiums, fire, \$316,294.46; marine and inland, \$8,194.64	803,028.02	23,364.64	
Total premiums (other than per- petuals)	\$ 788,065.37	\$ 77,239.30	\$ 845,304.67

Gross interest on mortgage loans	\$ 14,048.45
Gross interest on bonds and dividends on stocks	53,888.72
Gross interest on deposits, trust companies or banks	2,311.89
Gross interest from other sources	159.95
Total gross interest and rents	69,909.01
From other sources, total	5,000.00
Borrowed money (gross)	40,000.00
Gross profit on sale or maturity of ledger assets	34,286.37
Gross increase in book value of ledger assets	5.98
Total income	\$ 994,506.03
Total	\$ 2,409,637.06

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 448,071.33	\$ 24,946.98	
Deduct amount received for salvage, fire, \$3,679.56; marine and inland, \$524.58; reinsurance, fire, \$146,916.32; marine and inland, \$10,116.78	150,595.88	10,041.36	
Net amount paid for losses	\$ 297,475.45	\$ 14,305.62	\$ 311,781.07
Expenses of adjustment, settlement of losses			5,598.13
Commissions or brokerage			116,594.13
Allowances to local agencies for miscellaneous agency expenses			615.85
Salaries, fees and other charges of officers, directors, trustees, agents and employees			64,260.08
Rents—including company's occupancy of its own buildings			3,533.36
Advertising, printing and stationery			3,462.37
Postage, telegrams, telephone and express			1,917.09
Legal expenses			428.67
Furniture and fixtures			1,135.77
Maps, including corrections			1,133.98
Underwriters' boards and tariff associations			6,487.43
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			1,712.71
Inspections and surveys			61.07
State taxes on premiums			9,135.89
Insurance department licenses and fees			2,377.62
All other licenses, fees and taxes			2,565.75
All other disbursements, total			1,644.25
Interest and dividends to stockholders			45,750.00
Interest on borrowed money			9.72
Gross loss on sale or maturity of ledger assets			243.00
Decrease in book value of ledger assets			6.14
Total disbursements			\$ 620,454.08
Balance			\$ 1,789,182.98

LEDGER ASSETS

Mortgage loans on real estate	\$ 339,300.00
Book value of bonds and stocks (Schedule D).....	1,205,740.00
Cash in office	250.00
Deposits in trust companies and banks on interest.....	67,923.93
Agents' balances, representing business written subsequent to October 1, last	161,358.44
Agents' balances, representing business written prior to October 1, last	14,610.61
Total ledger assets	\$ 1,780,182.98

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 2,539.13
Interest due and accrued on bonds	9,517.05
Interest due and accrued on other assets	128.08
Total	12,184.26
Market value of bonds and stocks over book value	40,555.00
Reinsurance on paid losses	429.00
Gross assets	\$ 1,842,351.24

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 14,610.61
Total	14,610.61
Total admitted assets	\$ 1,827,740.63

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 7,943.00
Gross claims in process of adjustment, or in suspense	224,415.00
Gross claims resisted	3,333.00
Total claims for losses	\$ 235,691.00
Deduct reinsurance	107,996.00
Net amount of unpaid losses	\$ 127,695.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 272,975.21
Gross unearned premiums pro rata on fire risks running more than one year	269,710.36
Gross unearned premiums at 50 per cent on inland navigation risks	30,277.47
Gross unearned premiums on marine risks	575.32
Total unearned premiums as computed above	573,538.36
All other liabilities, total	100,000.00
Total of all liabilities except capital	\$ 801,233.36
Cash capital	\$ 400,000.00
Surplus over all liabilities	626,507.27
Surplus as regards policyholders	1,026,507.27
Total	\$ 1,827,740.63

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 Dec. 31, 1915	\$ 95,976,764.00	\$ 1,949,088.46		
Written during the year	168,395,597.00	1,653,233.20	5,860,815.00	\$ 100,603.94
Totals	\$264,372,361.00	\$ 2,702,321.66	\$ 5,860,815.00	\$ 100,603.94
Expired and terminated	120,567,183.00	1,173,808.59	1,620,064.00	24,547.31
In force at end of year	\$143,805,178.00	\$ 1,528,513.07	4,240,811.00	\$ 76,056.63
Deduct amount reinsured	51,776,108.00	537,739.64	708,029.00	14,351.06
Net amt. in force	\$ 92,029,010.00	\$ 990,773.43	3,532,781.00	\$ 61,705.57

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	\$ 48,289,302.00	\$ 545,950.43
Two years	1,443,309.00	16,300.00
Three years	33,918,040.00	331,321.00
Four years	842,630.00	7,717.00
Five years	7,040,341.00	85,177.00
Premiums paid in advance	495,388.00	4,308.00
Net amount in force December 31, 1916	\$ 92,029,010.00	\$ 990,773.43

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire, \$352,443.99; marine and inland, \$29,814.62; tornado, \$174.46	382,433.07

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,187,180.00	\$ 2,500.00
Gross premiums on risks written	13,408.67	3.00
Losses paid	6,982.67	6,982.67
Losses incurred	7,994.67	7,994.67

MILWAUKEE MECHANICS INSURANCE COMPANY

Located in First National Bank Bldg., Milwaukee, Wis.
Incorporated February 15, 1852. Commenced Business April 1, 1852.
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	\$ 4,310,991.94
Extended at	\$ 4,310,991.94

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 2,985,643.99	\$ 31,965.03
Deduct gross amount paid for reinsurance, fire, \$509,972.15; marine and inland, \$464.72; return premiums, fire, \$423,650.40; marine and inland, \$5,502.65	933,622.55	5,967.37
Total premiums (other than perpetuals)	\$ 2,052,021.44	\$ 25,997.66
Gross interest on mortgage loans	\$ 88,616.50	
Gross interest on bonds and dividends on stocks	101,179.78	
Gross interest on deposits, trust companies or banks	2,014.89	
Gross interest from other sources—Western Imp. Risk, etc.		62.20
Gross rents—including company's occupancy of its own building		300.00
Total gross interest and rents		192,233.37
From agents' balances previously charged off		804.00
Borrowed money (gross)		50,000.00
Gross profit on sale or maturity of ledger assets		3,237.33
Gross increase in book value of ledger assets		64,207.50
Total income		\$ 2,388,501.93
Total		\$ 6,699,493.87

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 1,264,419.83	\$ 3,747.33
Deduct amount received for salvage, fire, \$9,137.35; reinsurance, fire, \$273,539.32; discount, fire, \$507.16	283,203.83	
Net amount paid for losses	\$ 981,216.00	\$ 3,747.33
Expenses of adjustment, settlement of losses		32,509.33
Commissions or brokerage		487,150.05
Allowances to local agencies for miscellaneous agency expenses		1,122.26
Salaries and expenses of special and general agents		104,255.44
Salaries, fees and other charges of officers, directors, trustees, agents and employes		102,774.41
Rents—including company's occupancy of its own buildings		13,804.72
Advertising, printing and stationery		18,435.44
Postage, telegrams, telephone and express		18,338.37

Legal expenses	693.65
Furniture and fixtures	2,457.88
Maps, including corrections	6,779.82
Underwriters' boards and tariff associations	3,945.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	20,987.27
Inspections and surveys	34,657.90
Taxes on real estate	369.90
State taxes on premiums	44,307.68
Insurance department licenses and fees	13,321.53
All other licenses, fees and taxes	21,586.29
All other disbursements, total	6,482.30
Interest and dividends to stockholders	120,000.00
Interest on borrowed money	266.68
Agents' balances charged off	633.62
Decrease in liabilities on account of reinsurance treaties	18,974.31
Borrowed money repaid	50,000.00
Decrease in book value of ledger assets	6,350.00
Total disbursements	\$ 2,115,162.51
Balance	\$ 4,584,331.36

LEDGER ASSETS

Book value of real estate	\$ 15,300.00
Mortgage loans on real estate	1,673,028.00
Book value of bonds and stocks (Schedule D)	2,407,125.50
Cash in office	5,471.72
Deposits in trust companies and banks on interest	100,954.08
Agents' balances, representing business written subsequent to October 1, last	376,142.13
Agents' balances, representing business written prior to October 1, last	5,681.93
All other ledger assets, total	628.00
Total ledger assets	\$ 4,584,331.36

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 27,677.19
Interest due and accrued on bonds	16,774.42
Total	44,451.61
Market value of bonds and stocks over book value	36,396.36
All other non-ledger assets, total	4,942.00
Gross assets	\$ 4,670,121.33

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,681.93
Market value of special deposits	4,633.48
Total	10,315.41
Total admitted assets	\$ 4,659,805.92

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 21,120.29
Gross claims in process of adjustment, or in suspense	175,689.57
Gross claims resisted	14,942.50
Total claims for losses	\$ 211,752.36
Deduct reinsurance	48,178.04
Net amount of unpaid losses	\$ 163,574.32
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 489,997.96
Gross unearned premiums pro rata on fire risks running more than one year	1,837,475.62
Gross unearned premiums, 50 per cent on marine risks	12,933.34
Excess of original premiums over amount received for reinsurance	1,304.67
Total unearned premiums as computed above	2,341,711.59

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	20,000.00
Reinsurance premiums	723.64
All other liabilities, total	35,000.00

Total of all liabilities except capital

\$ 2,641,009.55

Cash capital	\$ 1,000,000.00
Surplus over all liabilities	1,018,796.37

Surplus as regards policyholders

2,018,796.37

Total

\$ 4,659,805.92

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 Dec. 31, 1915	\$521,570,428.00	\$ 5,267,378.81	.....	.....
Written during the year	294,736,621.00	2,986,948.66	\$ 1,862,598.00	\$ 31,965.03
Totals	\$816,307,049.00	\$ 8,254,327.47	\$ 1,862,598.00	\$ 31,965.03
Expired and terminated	270,121,869.00	2,819,856.61	295,487.00	5,708.10
In force at end of year	\$546,185,180.00	\$ 5,434,470.86	\$ 1,567,111.00	\$ 26,256.93
Deduct amount reinsured	84,700,752.00	899,942.40	23,582.00	390.24
Net amt. in force	\$461,484,428.00	\$ 4,534,528.46	\$ 1,543,529.00	\$ 25,866.69

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	\$ 82,754,571.00	\$ 982,605.25
Three years	279,200,985.00	2,400,801.62
Five years	99,528,892.00	1,151,031.59
Net amount in force December 31, 1916	\$461,484,428.00	\$ 4,534,528.46

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$972,696.95; marine and inland, \$5,558.51; tornado, \$8,337.31	986,590.77
Amount loaned to stockholders not officers	2,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 6,696,255.00	\$ 100,722.00	\$ 1,214,300.00
Gross premiums on risks written	104,818.24	1,189.31	6,963.29
Losses paid	56,843.29	15.00	664.13
Losses incurred	49,368.60	15.00	663.28

MINNEAPOLIS FIRE AND MARINE INSURANCE COMPANY

Located at No. 1110 McKnight Building, Minneapolis, Minn.
 Incorporated July 1, 1902. Commenced Business July 2, 1902.
 Fred C. Van Dusen, President. Walter C. Leach, Secretary.

CAPITAL

Capital stock paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year	772,567.19
Extended at	\$ 772,567.19

INCOME

Gross premiums, fire	\$ 1,282,385.15
Deduct gross amount paid for reinsurance, fire, \$407,861.89; return premiums, fire, \$172,735.42	580,597.31
Total premiums (other than perpetuals)	\$ 701,787.84
Gross interest on mortgage loans	\$ 24,791.20
Gross interest on bonds and dividends on stocks	9,159.14
Gross interest on deposits, trust companies or banks	2,482.29
Gross interest from other sources	12.89
Total gross interest and rents	36,445.52
From other sources, total	312.65
Borrowed money (gross)	78,000.00
Gross profit on sale or maturity of ledger assets	1,021.31
Gross increase in book value of ledger assets	5,200.88
Total income	\$ 823,608.20
Total	\$ 1,596,175.39

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 755,444.59
Deduct amount received for salvage, fire, \$4,825.18; reinsurance, fire, \$261,739.62	266,564.80
Net amount paid for losses	\$ 488,879.79
Expenses of adjustment, settlement of losses	13,150.45
Commissions or brokerage	100,490.44
Allowances to local agencies for miscellaneous agency expenses	3.88
Salaries and expenses of special and general agents	45,118.51
Salaries, fees, and other charges of officers, directors, trustees, agents and employes	39,676.28
Rents—including company's occupancy of its own buildings	4,215.91
Advertising, printing and stationery	10,039.87
Postage, telegrams, telephone and express	6,297.50
Legal expenses	351.03
Furniture and fixtures	1,751.72
Maps, including corrections	3,000.00
Underwriters' boards and tariff associations	4,547.47
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,078.46
Inspections and surveys	3,423.98
State taxes on premiums	11,599.35
Insurance department licenses and fees	6,421.44
All other licenses, fees and taxes	2,855.61
Borrowed money repaid, \$78,000.00; decrease on account reinsurance treaties, \$16,297.61	94,297.61
Interest and dividends to stockholders	20,000.00
Interest on borrowed money	1,332.91
Agents' balances charged off	1,391.40
Gross loss on sale or maturity of ledger assets	1,000.00
Decrease in book value of ledger assets	325.00
Total disbursements	\$ 865,248.61
Balance	\$ 730,926.78

LEDGER ASSETS

Mortgage loans on real estate	\$ 382,350.00
Book value of bonds and stocks (Schedule D)	107,874.37
Cash in office	15,928.79
Deposits in trust companies and banks on interest	90,319.80
Agents' balances, representing business written subsequent to October 1, last	43,678.21
Agents' balances, representing business written prior to October 1, last	775.52
Total ledger assets	\$ 730,926.78

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 8,715.56
Interest due and accrued on bonds	2,730.82
Interest due and accrued on other assets	1,496.54
Total	12,942.92
Gross assets	\$ 743,869.70

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 775.52
Total	775.52
Total admitted assets	\$ 743,094.18

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 90,848.71
Total claims for losses	90,848.71
Deduct reinsurance	21,916.14
Net amount of unpaid losses	\$ 68,932.57
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 123,288.73
Gross unearned premiums pro rata on fire risks running more than one year	272,263.98
Total unearned premiums as computed above	395,552.71
State, county and municipal taxes due or accrued	14,227.00
Commissions, brokerage and other charges due or to become due to agents and brokers	2,480.21
Total of all liabilities except capital	\$ 481,192.49
Cash capital	\$ 200,000.00
Surplus over all liabilities	61,901.69
Surplus as regards policyholders	261,901.69
Total	\$ 743,094.18

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, 1915	\$ 61,856,076.00	\$ 692,862.32
Written during the year	103,753,861.00	1,283,154.58
Totals	\$165,609,937.00	\$ 1,976,016.90
Expired and terminated	59,614,980.00	785,392.70
In force at end of the year	\$105,994,957.00	\$ 1,190,624.20
Deduct amount reinsured	39,673,047.00	472,564.33
Net amount in force	\$ 66,321,910.00	\$ 718,059.87

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	\$ 20,912,388.00	\$ 246,577.47
Two years	104,685.00	1,039.19
Three years	33,515,326.00	336,571.55
Four years	5,250.00	59.30
Five years	11,784,201.00	133,812.36
Net amount in force December 31, 1916	\$ 66,321,910.00	\$ 718,059.87

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting re-insurance	\$	70,000.00
Losses incurred during the year, fire and hail, \$519,724.82; tornado, \$13,544.50		533,289.32

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,231,570.00	\$ 198,410.00
Gross premiums on risks written	16,952.12	1,486.87
Losses paid	8,847.15	120.12
Losses incurred	8,441.13	120.12

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	\$	2,211,255.35
Extended at	\$	2,211,255.35

INCOME

Gross premiums, fire	\$	2,712,785.60
Deduct gross amount paid for return premiums, fire		714,379.85
Total premiums (other than perpetuals)	\$	1,998,405.75
Gross interest on bonds and dividends on stocks	\$	75,741.16
Gross interest on deposits, trust companies or banks		4,912.38
Total gross interest and rents		80,653.54
Total income	\$	2,079,059.29
Total	\$	4,290,314.64

DISBURSEMENTS

Gross amount paid for losses, fire	\$	1,149,535.18
Deduct amount received for salvage, fire		18,907.73
Net amount paid for losses	\$	1,130,627.45
Commissions or brokerage		607,323.65
Salaries, fees and other charges of officers, directors, trustees, agents and employes		500.00
Postage, telegrams, telephone and express		143.21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		6,717.84
State taxes on premiums		25,995.51
Insurance department licenses and fees		2,027.30
All other licenses, fees and taxes		2,107.04
All other disbursements, total		114,325.44
Total disbursements	\$	1,880,767.44
Balance	\$	2,400,549.20

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$	2,141,014.63
Deposits in trust companies and banks on interest		202,876.25
Agents' balances, representing business written subsequent to October 1, last		56,658.32
Total ledger assets	\$	2,400,547.20

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$	18,416.64
Total assets		18,416.64
Gross assets	\$	2,418,963.84

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$	31,254.63
Total		31,254.63
Total admitted assets	\$	2,387,709.21

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$	312,118.00
Total claims for losses	\$	312,118.00
Net amount of unpaid losses	\$	312,118.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	697,222.81
Gross unearned premiums pro rata on fire risks running more than one year		687,418.91
Unearned premiums (pro rata) included in reserve		213,180.40
Total unearned premiums as computed above		1,597,830.12
State, county and municipal taxes due or accrued		40,486.05
Commissions, brokerage and other charges due or to become due to agents and brokers		3,177.28
Total of all liabilities except capital	\$	1,740,423.05
Cash capital	\$	200,000.00
Surplus over all liabilities		447,286.16
Surplus as regards policyholders		647,286.16
Total	\$	2,387,709.21

Name and address of rating bureau whose rates you have adopted in this state:
None. Reinsurance.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$258,839,165.00	\$ 2,495,812.30
Written during the year	321,251,065.00	2,925,966.00
Totals	\$580,090,230.00	\$ 5,421,778.30
Expired and terminated	283,880,858.00	2,717,869.63
In force at end of the year	\$296,209,372.00	\$ 2,703,908.67
Net amount in force	\$296,209,372.00	\$ 2,703,908.67

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	\$156,514,284.00	\$ 1,394,445.62
Two years	1,208,125.00	7,952.45
Three years	101,497,379.00	896,489.57
Four years	2,585,244.00	21,833.11
Five years	34,404,340.00	383,207.92
Net amount in force December 31, 1916	\$296,209,372.00	\$ 2,703,908.67

GENERAL INTERROGATORIES

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

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,347,498.00	\$ 35,457.00
Gross premiums on risks written	115,254.25	409.45
Losses paid	3,044.07	
Losses incurred	3,490.07	

NATIONAL BEN FRANKLIN FIRE INSURANCE COMPANY

Located at 120-22 West Ohio Street, 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 ..	\$ 3,407,396.77
Extended at	\$ 3,407,396.77

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,484,167.76	\$ 319,337.77	
Deduct gross amount paid for reinsurance, fire, \$470,557.68; marine and inland, \$5,696.53; return premiums, fire, \$419,274.49; marine and inland, \$80,170.74	889,832.17	85,777.27	
Total premiums (other than per- petuals)	\$ 1,544,335.59	\$ 227,560.50	\$ 1,771,896.09
Gross interest on mortgage loans	\$ 131,304.25		
Gross interest on collateral loans	2,007.70		
Gross interest on bonds and dividends on stocks	20,033.19		
Gross interest on deposits, trust companies or banks	5,420.59		
Gross interest from other sources	76.20		
Gross rents—including company's occupancy of its own building	11,488.00		
Total gross interest and rents			170,329.93
Total income			\$ 1,942,226.02
Total			\$ 5,349,532.79

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 864,400.27	\$ 117,530.99	
Deduct amount received for salvage, fire, \$7,251.88; marine and inland, \$2,880.23; reinsurance, fire, \$159,494.86; marine and inland, \$1,401.03	166,746.74	4,281.26	
Net amount paid for losses	\$ 697,653.53	\$ 113,249.73	\$ 810,903.26
Expenses of adjustment, settlement of losses			28,315.10
Commissions or brokerage			497,706.21
Allowances to local agencies for miscellaneous agency expenses			43,243.07
Salaries and expenses of special and general agents			40,342.94
Salaries, fees and other charges of officers, directors, trustees, agents and employes			69,853.71
Rents—including company's occupancy of its own buildings			6,000.00
Advertising, printing and stationery			7,961.31
Postage, telegrams, telephone and express			3,614.86
Legal expenses			1,079.02
Furniture and fixtures			284.57
Maps, including corrections			1,326.00

Underwriters' boards and tariff associations	13,765.37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	15,171.00
Inspections and surveys	6,231.04
Repairs and expenses on real estate	1,776.68
Taxes on real estate	2,511.93
State taxes on premiums	20,740.20
Insurance department licenses and fees	8,399.10
All other licenses, fees and taxes	23,937.71
All other disbursements, total	1,587.35
Interest and dividends to stockholders	100,000.00
Agents' balances charged off	1,922.50
Total disbursements	\$ 1,706,673.93
Balance	\$ 3,642,858.86

LEDGER ASSETS

Book value of real estate	\$ 158,501.12
Mortgage loans on real estate	2,185,242.82
Loans secured by pledge of bonds, stocks or other collateral	33,450.00
Book value of bonds and stocks (Schedule D)	500,377.32
Cash in office	42,301.02
Deposits in trust companies and banks not on interest	30,334.84
Deposits in trust companies and banks on interest	390,984.03
Agents' balances, representing business written subsequent to October 1, last	298,604.27
Agents' balances, representing business written prior to October 1, last	4,563.44
All other ledger assets, total	200.00
Total ledger assets	\$ 3,642,858.86

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 35,715.70
Interest due and accrued on bonds	7,143.23
Interest due and accrued on collateral loans	310.29
Rents due and accrued on company's property	443.05
Total	43,612.27
Market value of real estate over book value	10,798.88
Market value of bonds and stocks over book value	7,232.81
Reinsurance on paid losses	3,513.00
Gross assets	\$ 3,708,015.82

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 4,563.44
Excess market value of special deposits	85,612.45
Total	90,175.89
Total admitted assets	\$ 3,617,839.93

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 65,748.24
Gross claims in process of adjustment, or in suspense	127,874.54
Gross claims resisted	41,440.00
Total claims for losses	\$ 235,062.78
Deduct reinsurance	38,249.65
Net amount of unpaid losses	\$ 196,813.13
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 378,569.99
Gross unearned premiums pro rata on fire risks running more than one year	1,310,894.62
Gross unearned premiums, 50 per cent on auto risks	112,466.03
Unearned premiums (pro rata)	10,887.71
Total unearned premiums as computed above	1,821,858.35

Dividends declared and unpaid, to stockholders,	335.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,182.30
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	198.90
Total of all liabilities except capital	\$ 2,045,277.68
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	572,562.25
Surplus as regards policyholders	1,572,562.25
Total	\$ 3,617,839.93

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	Automobile, Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$421,969,905.00	\$ 4,140,675.46	\$ 5,425,421.00	\$ 142,332.82
Written during the year	236,701,614.00	2,446,252.92	12,206,898.00	313,357.77
Total	\$658,662,519.00	\$ 6,586,928.38	\$ 17,632,319.00	\$ 455,690.59
Expired and terminated	234,540,562.00	2,370,590.06	8,124,267.00	224,744.49
In force at end of year	\$424,121,957.00	\$ 4,216,338.32	\$ 9,508,052.00	\$ 290,925.50
Deduct amount reinsured	72,223,077.00	846,887.32	337,478.00	5,963.44
Net amt. in force	\$351,898,880.00	\$ 3,369,451.00	\$ 9,170,574.00	\$ 284,962.06

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	\$ 70,552,161.00	\$ 757,179.98
Two years	270,595.00	1,640.22
Three years	213,889,978.00	1,833,579.92
Four years	8,100.00	127.36
Five years and over	67,178,046.00	776,923.52
Net amount in force December 31, 1916	\$351,898,880.00	\$ 3,369,451.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting re-insurance	\$ 50,000.00
Losses incurred during the year, fire, \$702,885.09; auto, \$128,682.01; tornado, \$1,692.48	833,259.58
Amount loaned to stockholders not officers	17,165.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Automobile, Marine and Inland	Tornado
Gross risks written	\$ 2,806,795.00	\$ 260,065.00	\$ 236,675.00
Gross premiums on risks written	31,175.27	4,645.38	1,059.99
Losses paid	29,041.31	1,169.24	51.16
Losses incurred	39,379.80	1,332.14	52.06

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD

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	\$ 16,385,094.12
Extended at	\$ 18,385,094.12

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 15,795,701.39	\$ 95,900.81	
Deduct gross amount paid for reinsurance, fire, \$4,161,603.46; marine and inland, \$8,664.39; return premiums, fire, \$2,184,217.36; marine and inland, \$1,433.76	6,345,880.82	10,098.15	
Total premiums (other than perpetuals)	\$ 9,449,820.57	\$ 85,802.66	\$ 9,535,623.23
Gross interest on mortgage loans		96,974.00	
Gross interest on bonds and dividends on stocks		496,450.12	
Gross interest on deposits, trust companies or banks		26,524.36	
Gross interest from other sources		7,520.92	
Gross rents—including company's occupancy of its own building		30,889.28	
Total gross interest and rents		658,358.68	
From agents' balances previously charged off		689.76	
Gross profit on sale or maturity of ledger assets		34,005.03	
Total income		\$ 10,228,676.70	
Total		\$ 26,813,770.82	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 7,301,653.19	\$ 16,244.03	
Deduct amount received for salvage, fire, \$49,328.53; reinsurance, fire, \$2,551,221.20; marine and inland, \$93.70	2,600,549.73	93.70	
Net amount paid for losses	\$ 4,701,103.46	\$ 16,150.33	\$ 4,717,253.81
Expenses of adjustment, settlement of losses		82,395.73	
Commissions or brokerage		1,631,926.67	
Allowances to local agencies for miscellaneous agency expenses		1,741.18	
Salaries and expenses of special and general agents		988,866.49	
Salaries, fees and other charges of officers, directors, trustees, agents and employes		257,802.42	
Rents—including company's occupancy of its own buildings		51,745.83	
Advertising, printing and stationery		107,171.89	
Postage, telegrams, telephone and express		77,327.44	
Legal expenses		13,214.64	
Furniture and fixtures		18,654.98	
Maps, including corrections		18,758.53	
Underwriters' boards and tariff associations		139,564.40	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		66,856.97	
Inspections and surveys		18,553.02	
Repairs and expenses on real estate		3,963.95	
Taxes on real estate		0,434.92	
State taxes on premiums		188,211.71	
Insurance department licenses and fees		33,026.50	
All other licenses, fees and taxes		177,737.28	
All other disbursements, total		32,902.27	
Interest and dividends to stockholders		400,000.00	
Agents' balances charged off		4,018.79	
Gross loss on sale or maturity of ledger assets		68,998.90	
Total disbursements		\$ 9,130,128.23	
Balance		\$ 17,483,642.59	

LEDGER ASSETS

Book value of real estate	\$ 578,796.23
Mortgage loans on real estate	1,545,275.00
Book value of bonds and stocks (Schedule D)	11,666,082.68
Cash in office	3,310.05
Deposits in trust companies and banks not on interest	134,974.59

Deposits in trust companies and banks on interest.....	1,560,014.91
Agents' balances, representing business written subsequent to October 1, last.....	1,673,169.09
Agents' balances, representing business written prior to October 1, last.....	26,953.14
Bills receivable taken for fire risks.....	267,499.83
All other ledger assets, total.....	1,617.07

Total ledger assets \$ 17,483,642.59

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 27,855.51
Interest due and accrued on bonds.....	211,716.97

Total 239,572.48

Market value of real estate over book value.....	16,403.77
Market value of bonds and stocks over book value.....	17,164.34
All other non-ledger assets, total.....	122,000.64

Gross assets \$ 17,878,783.82

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 26,953.14
Overdue and accrued interest on bonds in default.....	75,133.34
Bills receivable, past due, taken for marine, inland and fire risks.....	20,075.92
Market value of special deposits in excess of corresponding liabilities.....	182,688.58
Other not admitted assets.....	1,623.75

Total 306,474.73

Total admitted assets \$ 17,572,309.09

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 561,704.48
Gross claims in process of adjustment, or in suspense.....	1,290,367.41
Gross claims resisted.....	126,161.50

Total claims for losses \$ 1,987,233.42

Deduct reinsurance.....	778,121.11
-------------------------	------------

Net amount of unpaid losses \$ 1,209,112.31

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 2,251,606.58
Gross unearned premiums pro rata on fire risks running more than one year.....	7,541,726.45
Gross unearned premiums at 50 per cent on inland navigation risks.....	34,009.67

Total unearned premiums as computed above..... 9,827,942.70

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	20,171.86
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.....	29,828.14
Funds held under reinsurance treaties.....	25,510.43
Special benevolent fund, covering all contingent liabilities.....	300,000.00

Total of all liabilities except capital \$ 11,637,563.44

Cash capital.....	\$ 2,000,000.00
Surplus over all liabilities.....	3,934,743.65

Surplus as regards policyholders 5,934,743.65

Total \$ 17,572,309.09

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
	Fire Risks	Premiums	Marine and Inland Risks	Premiums	
In force Dec. 31, 1915.....	\$2,288,337.963	\$ 22,325,830.51	\$ 4,249,220.00	\$ 92,127.72	
Written during the year.....	1,636,142.591	15,795,701.39	15,932,700.00	95,600.81	
Totals.....	\$3,924,480.554	\$ 38,121,531.90	\$ 20,181,920.00	\$ 188,028.53	
Expired and terminated.....	1,409,548,422	13,799,139.06	14,966,978.00	115,193.77	
In force at end of year.....	\$2,514,931,932	\$ 24,322,392.84	\$ 5,214,951.00	\$ 74,834.76	
Deduct amount reinsured.....	638,464.493	5,465,930.91	720,399.00	5,615.43	
Net amt. in force.....	\$1,876,467,439	\$ 18,856,461.93	\$ 4,494,552.00	\$ 69,219.33	

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.....	\$ 447,851,026	\$ 4,503,213.16
Two years.....	11,184,872	84,082.47
Three years.....	876,400,094	7,712,790.63
Four years.....	10,318,061	119,555.85
Five years.....	539,713,386	6,436,819.82
Net amount in force December 31, 1916.....	\$1,876,467,439	\$ 18,856,461.93

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance.....	\$ 200,000.00
Losses incurred during the year.....	5,040,904.85

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado and Hail
Gross risks written.....	\$ 26,380,708.00	\$ 67,277.00	\$ 11,478,514.00
Gross premiums on risks written.....	304,625.21	741.75	63,393.55
Losses paid.....	151,739.18		5,109.80
Losses incurred.....	157,863.15		5,611.03

NATIONALE FIRE INSURANCE COMPANY OF PARIS, FRANCE

Located at No. 17 Custom House Street, Providence, R. I.	
Incorporated 1820.	Commenced Business in U. S. November, 1910.
Starkweather & Shepley, Inc., U. S. Managers.	

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 753,890.73
Extended at.....	\$ 753,890.73

INCOME

Gross premiums, fire.....	\$ 1,909,499.99
Deduct gross amount paid for reinsurance, fire, \$419,799.13; return premiums, fire, \$233,379.38.....	653,178.51
Total premiums (other than perpetuals).....	\$ 356,312.48
Gross interest on bonds and dividends on stocks.....	\$ 25,629.93
Gross interest on deposits, trust companies or banks.....	2,420.58
Gross interest from other sources.....	3.10
Total gross interest and rents.....	28,053.61
Total income.....	\$ 384,366.09
Total.....	\$ 1,138,256.82

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 194,369.52
Deduct amount received for salvage, fire, \$4,293.52; reinsurance, fire, \$25,443.46; discount, fire, \$12.21.....	29,749.19
Net amount paid for losses	\$ 164,620.33
Expenses of adjustment, settlement of losses.....	4,254.83
Commissions or brokerage	107,038.53
Salaries, fees and other charges of officers, directors, trustees, agents and employes	131.89
Advertising, printing and stationery	332.40
Postage, telegrams, telephone and express.....	17.93
Underwriters' boards and tariff associations.....	3,537.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	1,675.91
Inspections and surveys	1,101.66
State taxes on premiums	5,636.51
Insurance department licenses and fees.....	2,983.71
All other licenses, fees and taxes	2,932.29
All other disbursements, total	1,053.50
Total disbursements	\$ 295,316.49
Balance	\$ 842,940.33

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 656,117.97
Deposits in trust companies and banks on interest.....	90,861.18
Agents' balances, representing business written subsequent to October 1, last	95,861.18
All other ledger assets, total	100.00
Total ledger assets	\$ 842,940.33

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 8,535.46
Total	8,535.46
Market value of bonds and stocks over book value.....	26,615.53
All other non-ledger assets, total	2,964.81
Gross assets	\$ 881,056.13

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$ 12,297.14
Total	12,297.14
Total admitted assets	\$ 868,758.99

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 9,067.57
Gross claims in process of adjustment, or in suspense..	62,343.53
Gross claims resisted	995.20
Total claims for losses	\$ 72,406.30
Deduct reinsurance	36,633.02
Net amount of unpaid losses	\$ 35,773.28
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 120,228.61
Gross unearned premiums pro rata on fire risks running more than one year	156,922.59
Total unearned premiums as computed above....	277,151.20

State, county and municipal taxes due or accrued.....	5,250.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	29,997.80
All other liabilities, total	7,340.40
Total of all liabilities except capital.....	\$ 385,512.68
Surplus over all liabilities	\$ 513,246.31
Surplus as regards policyholders	513,246.31
Total	\$ 868,758.99

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, 1915.....	\$103,537,252.00	\$ 963,097.38
Written during the year	110,221,797.00	1,009,490.99
Total	\$213,759,049.00	\$ 1,972,588.37
Expired and terminated.....	90,240,705.00	828,419.02
In force at end of the year	\$123,518,344.00	\$ 1,144,169.35
Deduct amount reinsured	66,382,798.00	617,094.02
Net amount in force	\$ 57,135,546.00	\$ 527,075.33

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	\$ 26,167,989.00	\$ 240,457.19
Two years	352,721.00	2,683.23
Three years	22,527,567.00	102,671.09
Four years	169,611.00	1,490.93
Five years	7,898,927.00	89,002.63
Over five years	18,731.00	161.26
Net amount in force December 31, 1916.....	\$ 57,135,546.00	\$ 527,075.33

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire.....	200,393.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 542,199.00
Gross premiums on risks written.....	4,080.20
Losses paid	3,109.85
Losses incurred	109.85

NATIONAL UNION FIRE INSURANCE COMPANY

Located at Pittsburg, Pa.

Incorporated February 14, 1901. Commenced Business March 1, 1901.
E. E. Cole, President. Wm. G. Armstrong, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year..	\$ 4,180,025.72
Extended at	\$ 4,186,025.72

INCOME

Gross premiums, fire	\$ 4,764,066.62
Deduct gross amount paid for reinsurance, fire, \$1,609,347.80; return premiums, fire, \$844,044.20.....	2,458,302.00
Total premiums (other than perpetuals).....	\$ 2,310,614.62

Gross interest on mortgage loans	\$ 24,214.63	
Gross interest on collateral loans	2,922.92	
Gross interest on bonds and dividends on stocks	143,039.11	
Gross interest on deposits, trust companies or banks	5,136.67	
Interest on bills receivable taken for fire risks	707.66	
Gross income from unlisted assets per schedule	145.70	
Gross rents—including company's occupancy of its own building	2,203.04	
Total gross interest and rents	178,369.79	
Two shares general adjustment bureau stock sold (heretofore included in on listed assets)	100.00	
Gross profit on sale or maturity of ledger assets	1,781.20	
Total income	\$ 2,490,865.61	
Total	\$ 6,676,891.33	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,249,900.16	
Deduct amount received for salvage, fire, \$10,670.92; reinsurance, fire, \$980,319.95; discount, fire, \$521.89 ..	991,512.76	
Net amount paid for losses	\$ 1,258,387.40	
Expenses of adjustment, settlement of losses	40,595.14	
Commissions or brokerage	374,746.10	
Allowances to local agencies for miscellaneous agency expenses	10,959.04	
Salaries and expenses of special and general agents	126,489.24	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	135,827.72	
Rents—including company's occupancy of its own buildings	15,940.20	
Advertising, printing and stationery	27,897.47	
Postage, telegrams, telephone and express	11,341.13	
Legal expenses	1,989.28	
Furniture and fixtures	781.16	
Maps, including corrections	6,170.54	
Underwriters' boards and tariff associations	30,472.15	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,157.38	
Inspections and surveys	5,078.69	
Repairs and expenses on real estate	545.56	
Taxes on real estate	518.52	
State taxes on premiums	74,144.00	
Federal stamp tax	7,581.17	
Insurance department licenses and fees	15,671.46	
Municipal licenses	6,532.99	
All other licenses, fees and taxes	1,763.16	
Pennsylvania franchise tax	3,961.42	
All other disbursements, total	1,328.06	
Interest and dividends to stockholders	90,000.00	
Agents' balances charged off	828.73	
Gross loss on sale or maturity of ledger assets	1,271.37	
Decrease in book value of ledger assets	2,806.59	
Total disbursements	\$ 2,263,785.67	
Balance	\$ 4,413,105.66	

LEDGER ASSETS

Book value of real estate	\$ 23,976.44	
Mortgage loans on real estate	395,950.00	
Loans secured by pledge of bonds, stocks or other collateral	2,500.00	
Book value of bonds and stocks (Schedule D)	3,075,417.09	
Cash in office	33,480.33	
Deposits in trust companies and banks not on interest ..	9,926.84	
Deposits in trust companies and banks on interest	290,320.59	
Agents' balances, representing business written subsequent to October 1, last	436,022.67	
Agents' balances, representing business written prior to October 1, last	14,530.54	
Due from other companies	55,000.00	
Bills receivable taken for fire risks	27,545.73	
Amount recoverable for reinsurance on paid losses (per schedule)	48,435.43	
Total ledger assets	\$ 4,413,105.66	

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 6,558.64	
Interest due and accrued on bonds	40,315.29	
Interest due and accrued on collateral loans	20.83	
Total	46,894.76	
Market value of bonds and stocks over book value	12,789.14	
Gross assets	\$ 4,472,789.56	
Book value of bonds and stocks (Schedule D)	1,190,531	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 14,530.54	
Bills receivable, past due, taken for marine, inland and fire risks	18,829.07	
Market value of special deposits in excess of corresponding liabilities	7,257.10	
Total	40,616.71	
Total admitted assets	\$ 4,432,172.85	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 17,645.98	
Gross claims in process of adjustment, or in suspense ..	403,397.29	
Gross claims resisted	27,697.42	
Total claims for losses	\$ 448,740.69	
Deduct reinsurance	227,737.14	
Net amount of unpaid losses	\$ 221,003.55	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 606,016.40	
Gross unearned premiums pro rata on fire risks running more than one year	1,756,147.84	
\$3,696.51 unearned premiums (pro rata)		
Total unearned premiums as computed above	2,362,164.24	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,742.90	
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	5,000.00	
All other liabilities, total	10,000.00	
Total of all liabilities except capital	\$ 2,675,010.69	
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	756,262.16	
Surplus as regards policyholders	1,756,262.16	
Total	\$ 4,432,172.85	

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
In force December 31, 1915	\$ 594,024,095	\$ 6,769,249.86
Written during the year	439,424,400	4,767,703.13
Totals	\$1,033,449,095	\$ 11,536,952.99
Expired and terminated	394,712,185	4,590,096.24
In force at end of the year	\$ 638,736,910	\$ 6,946,856.75
Deduct amount reinsured	198,554,396	2,248,086.31
Net amount in force	\$ 440,182,514	\$ 4,698,770.44

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	\$119,872,442.00	\$ 1,212,032.79
Two years	7,926,473.00	75,015.84
Three years	224,222,524.00	2,272,847.73
Four years	4,648,643.00	62,056.86
Five years	83,712,432.00	1,076,837.42
Net amount in force December 31, 1916.....	\$440,382,514.00	\$ 4,698,770.44

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 112,500.00
Losses incurred during the year, fire, \$1,277,882.25; tornado, \$30,532.62	1,277,882.25

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 4,078,508.00	\$ 900,455.00
Gross premiums on risks written	47,895.84	4,703.55
Losses paid	30,898.30	516.54
Losses incurred	33,099.16	516.54

THE NETHERLANDS FIRE AND LIFE COMPANY

Located at No. 175 W. Jackson Boulevard, Chicago, Ill.

Incorporated 1845. Commenced Business in U. S., 1913.

Harold W. Letton, U. S. Manager. George S. Valentine, Assistant Manager.

CAPITAL

Capital stock paid in cash (statutory deposit)	\$ 200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,012,621.69
Extended at	\$ 1,012,621.69

INCOME

Gross risks, fire	\$ 1,020,947.11
Deduct gross amount paid for reinsurance, fire, \$309,830.87; return premiums, fire, \$235,808.36.....	545,639.23
Total premiums (other than perpetuals).....	\$ 475,307.88
Gross interest on bonds and dividends on stocks.....	\$ 36,057.78
Gross interest on deposits, trust companies or banks.....	838.15
Total gross interests and rents	36,895.93
From other sources, total received from Home Office.....	1,336.69
Total income	\$ 513,540.50
Total	\$ 1,526,162.19

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 317,627.28
Deduct amount received for salvage, fire, \$1,843.34; reinsurance, fire, \$122,354.93; discount, fire, \$25.60.....	124,223.87
Net amount paid for losses	\$ 193,403.41
Expenses of adjustment, settlement of losses.....	5,220.41
Commissions or brokerage	119,580.32
Salaries and expenses of special and general agents.....	18,392.60
Salaries, fees and other charges of officers, directors, trustees, agents and employes	30,673.83
Rents—including company's occupancy of its own buildings	2,243.20

Advertising, printing and stationery	6,404.24
Postage, telegrams, telephone and express	4,312.77
Legal expenses	483.27
Furniture and fixtures	500.00
Maps, including corrections	2,227.42
Underwriters' boards and tariff associations	4,439.50
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	6,188.16
Inspections and surveys	2,887.17
State taxes on premiums	9,040.24
Insurance department licenses and fees	4,065.20
All other licenses, fees and taxes	3,295.04
All other disbursements, total	1,872.28
Remitted Home Office	482.60
Agents' balances charged off	440.60
Total disbursements	\$ 415,652.26
Balance	\$ 1,110,509.93

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 972,695.84
Cash in office	1,079.13
Deposits in trust companies and banks on interest.....	55,674.40
Agents' balances, representing business written subsequent to October 1, last	73,146.12
Agents' balances, representing business written prior to October 1, last	7,814.44
Bills receivable taken for fire risks	100.00
Total ledger assets	\$ 1,110,509.93

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 12,399.05
Total	12,399.05
Market value of bonds and stocks over book value.....	10,994.16
All other non-ledger assets, total	1,396.41
Gross assets	\$ 1,135,299.55

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 7,814.44
Overdue and accrued interest on bonds in default.....	350.00
Total	8,164.44
Total admitted assets	\$ 1,127,135.11

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 38,610.21
Gross claims in process of adjustment, or in suspense.....	50,647.00
Gross claims resisted	8,500
Total claims for losses	\$ 97,757.21
Deduct reinsurance	44,116.68
Net amount of unpaid losses	\$ 53,640.53
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 143,497.19
Gross unearned premiums pro rata on fire risks running more than one year	342,940.03
Total unearned premiums as computed above.....	486,437.22
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	481.75
State, county and municipal taxes due or accrued.....	9,590.00
Total of all liabilities except capital.....	\$ 550,059.50

Statutory deposit	\$ 200,000.00
Surplus over all liabilities	377,075.61
Surplus as regards policyholders	577,075.61
Total	\$ 1,127,135.11

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, 1915	\$106,749,422.00	\$ 1,020,282.43
Written during the year	103,733,347.00	1,028,017.95
Totals	\$210,482,769.00	\$ 2,048,300.39
Expired and terminated	81,123,448.00	761,246.02
In force at end of the year	\$129,359,321.00	\$ 1,287,054.37
Deduct amount reinsured	39,945,161.00	397,917.80
Net amount in force December 31, 1916	\$ 89,414,160.00	\$ 889,136.57

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	\$ 30,395,898.00	\$ 286,994.37
Two years	259,525.00	2,036.52
Three years	41,149,120.00	393,876.11
Four years	71,663.00	600.04
Five years	17,537,954.00	205,628.93
Net amount in force December 31, 1916	\$ 89,414,160.00	\$ 889,136.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
Losses incurred during the year, fire, \$213,621.54; tornado, \$3,013.50	216,635.04

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,321,835.00	\$ 155,380.00
Gross premiums on risks written	18,280.98	1,005.41
Losses paid	10,478.80	1.25
Losses incurred	16,088.48	1.25

NEWARK FIRE INSURANCE COMPANY

Located at No. 41 Clinton Street, Newark, N. J.

Incorporated November 4, 1811. Commenced Business May 14, 1810.
E. J. Haynes, President. T. L. Farquhar, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	2,151,395.87
Extended at	\$ 2,151,395.87

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 1,922,920.43	\$ 365,077.40
Deduct gross amount paid for reinsurance, fire, \$502,300.32; marine and inland, \$6,489.25; return premiums, fire, \$347,863.60; marine and inland, \$78,243.44	850,164.01	84,732.69
Total premiums (other than perpetuals)	\$ 1,072,756.42	\$ 280,344.71
		\$ 1,353,101.13

Gross interest on mortgage loans	\$ 25,883.18
Gross interest on bonds and dividends on stocks	52,709.09
Gross interest on deposits, trust companies or banks	1,697.38
Gross interest from other sources	136.43
Gross rents—including company's occupancy of its own building	13,787.76

Total gross interest and rents	94,213.84
From agents' balances previously charged off	25.93
Gross profit on sale or maturity of ledger assets	18.75
Total income	\$ 1,447,359.65
Total	\$ 3,598,755.52

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 859,016.36	\$ 93,570.03
Deduct amount received for salvage, fire, \$8,373.59; marine and inland, \$1,333.98; reinsurance, fire, \$244,844.79; marine and inland, \$866.72; discount, fire, \$125.27	253,344.63	2,200.70
Net amount paid for losses	\$ 605,665.71	\$ 91,369.33
Expenses of adjustment, settlement of losses	19,270.91	
Commissions or brokerage	302,439.64	
Salaries and expenses of special and general agents	48,706.95	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	75,131.91	
Rents—including company's occupancy of its own buildings	14,451.50	
Advertising, printing and stationery	14,512.33	
Postage, telegrams, telephone and express	7,695.50	
Legal expenses	794.00	
Furniture and fixtures	1,706.11	
Maps, including corrections	3,618.56	
Underwriters' boards and tariff associations	23,006.26	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	7,268.99	
Inspections and surveys	1,873.48	
Repairs and expenses on real estate	4,224.37	
Taxes on real estate	4,004.91	
State taxes on premiums	28,711.73	
Insurance department licenses and fees	6,826.84	
All other licenses, fees and taxes	6,892.74	
All other disbursements, total	854.60	
Interest and dividends to stockholders	69,632.95	
Agents' balances charged off	2,499.72	
Gross loss on sale or maturity of ledger assets	43.75	
Total disbursements	\$ 1,341,263.39	
Balance	\$ 2,257,492.13	

LEDGER ASSETS

Book value of real estate	\$ 191,115.96
Mortgage loans on real estate	446,167.45
Book value of bonds and stocks (Schedule D)	1,190,577.88
Cash in office	466.61
Deposits in trust companies and banks on interest	170,437.89
Agents' balances, representing business written subsequent to October 1, last	243,265.46
Agents' balances, representing business written prior to October 1, last	4,347.37
Bills receivable taken for fire risks	1,913.51
All other ledger assets, total	290.00
Total ledger assets	\$ 2,257,492.13

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 6,522.91	
Interest due and accrued on bonds	10,615.01	
Total		17,137.92
Market value of real estate over book value		4,147.17
All other non-ledger assets, total		13,606.09
Gross assets	\$ 2,292,383.31	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 4,347.37	
Bills receivable, past due, taken for marine, inland and fire risks	189.56	
Market value special deposits in excess of corresponding liabilities	1,173.41	
Book value of ledger assets over market value.....	16,372.88	
Total		22,074.22
Total admitted assets	\$ 2,270,309.09	

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 28,850.00	
Gross claims in process of adjustment, or in suspense....	263,115.08	
Gross claims reslated	15,090.00	
Total claims for losses	\$ 307,055.08	
Deduct reinsurance	106,119.00	
Net amount of unpaid losses	\$ 201,936.08	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 339,108.68	
Gross unearned premiums pro rata on fire risks running more than one year	658,290.06	
Gross unearned premiums at 50 per cent on inland navigation risks	133,691.91	
Total unearned premiums as computed above....		1,131,090.65
Dividends declared and unpaid, to stockholders.....	9,063.10	
Salaries, rents, expenses, bills, accounts, fees, due or accrued	2,049.59	
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.....	1,000.00	
Total of all liabilities except capital.....	\$ 1,362,539.42	
Cash capital	\$ 500,000.00	
Surplus over all liabilities	407,769.67	
Surplus as regards policyholders	907,769.67	
Total	\$ 2,270,309.09	

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, 1915	\$232,739,763.00	\$ 2,363,603.76
Written during the year.....	190,171,538.00	1,922,920.43
Totals	\$422,911,301.00	\$ 4,286,524.19
Expired and terminated	167,076,276.00	1,714,740.67
In force at end of the year	\$255,835,025.00	\$ 2,571,783.52
Deduct amount reinsured	61,924,504.00	658,452.01
Net amount in force	\$193,910,521.00	\$ 1,913,331.51

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	\$ 59,560,247.00	\$ 678,217.36
Two years	302,044.00	2,035.65
Three years	107,822,055.00	896,449.15
Four years	402,259.00	6,161.00
Five years	26,923,916.00	330,468.35
Net amount in force December 31, 1916.....	\$193,910,521.00	\$ 1,913,331.51

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$630,514.66; marine and inland, \$115,662.34; tornado, \$2,110.12.....	748,317.12

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 971,817.00	\$ 43,900.00
Gross premiums on risks written	11,545.55	219.72
Losses paid	20,524.97	2.00
Losses incurred	15,014.37	2.00

NEW BRUNSWICK FIRE INSURANCE COMPANY

Located at No. 40 Paterson Street, New Brunswick, N. J.

Incorporated December 27, 1826.

Commenced Business May 1, 1832.

Geo. A. Viehmann, President.

Chas. D. Ross, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00	
Amount of ledger assets, December 31, of previous year..	\$ 1,277,592.75	
Increase of paid up capital during the year.....	100,000.00	
Extended at		\$ 1,377,592.75

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,358,295.92	\$ 141,508.98	
Deduct gross amount paid for reinsurance, fire, \$270,972.03; return premiums, fire, \$278,143.01; marine and inland, \$2,855.25	549,115.04	2,855.25	
Total premiums (other than perpetuals)	\$ 809,090.88	\$ 138,653.73	\$ 947,744.61
Gross interest on mortgage loans	\$ 13,784.93		
Gross interest on collateral loans	210.65		
Gross interest on bonds and dividends on stocks.....	28,154.01		
Gross interest on deposits, trust companies or banks....	3,020.77		
Gross rents—including company's occupancy of its own building	13,184.00		
Total gross interest and rents			58,354.90
From other sources, total			100,000.00
Gross profit on sale or maturity of ledger assets.....			15,524.75
Total income			\$ 1,121,624.32
Total			\$ 2,499,217.07

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 469,294.05	\$ 34,951.85	
Deduct amount received for salvage, fire, \$5,936.53; marine and inland, \$365.19; reinsurance, fire, \$104,672.89; discount, fire, \$158.28	110,767.70	365.19	
Net amount paid for losses	\$ 358,526.35	\$ 34,286.66	\$ 392,813.01
Expenses of adjustment, settlement of losses.....			10,695.11
Commissions or brokerage			228,677.67
Salaries and expenses of special and general agents.....			46,414.76
Salaries, fees and other charges of officers, directors, trustees, agents and employes			42,132.61
Rents—including company's occupancy of its own build- ings			3,000.00
Advertising, printing and stationery			10,983.31
Postage, telegrams, telephone and express			7,669.49
Legal expenses			57.34
Furniture and fixtures			1,371.70
Maps, including corrections			2,476.82
Underwriters' boards and tariff associations.....			6,317.42
Fire department, fire patrol and salvage corps assess- ments' fees, taxes and expenses			6,764.30
Inspections and surveys			2,577.47
Repairs and expenses on real estate			5,103.23
Taxes on real estate			2,123.55
State taxes on premiums			12,279.58
Insurance department licenses and fees			4,782.48
All other licenses, fees and taxes			1,984.04
All other disbursements, total			13,113.20
Interest and dividends to stockholders			47,997.00
Agents' balances charged off			2,549.47
Gross loss on sale or maturity of ledger assets.....			2,146.61
Total disbursements			\$ 854,030.17
Balance			\$ 1,645,186.90

LEDGER ASSETS

Book value of real estate	\$ 132,362.00
Mortgage loans on real estate	295,222.00
Book value of bonds and stocks (Schedule D)	798,677.82
Cash in office	5,474.67
Deposits in trust companies and banks on interest.....	220,198.94
Agents' balances, representing business written subse- quent to October 1, last	191,717.98
Agents' balances, representing business written prior to October 1, last	1,433.49
All other ledger assets, total	100.00
Total ledger assets	\$ 1,645,186.90

NON-LEDGER ASSETS

Interest due or accrued on mortgages	\$ 3,613.06
Interest due and accrued on bonds	3,805.67
Total	7,418.73
Market value of bonds and stocks over book value.....	61,321.18
All other non-ledger assets, total.....	5,902.55
Gross assets	\$ 1,710,829.36

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 1,433.49
Market value of special deposits in excess of correspond- ing liabilities per special deposit schedule.....	6,306.46
Book value of ledger assets over market value.....	222.00
Total	7,961.95
Total admitted assets	\$ 1,711,867.41

LIABILITIES

Gross claims in process of adjustment, or in suspense. \$	109,148.00
Total claims for losses	\$ 109,148.00
Deduct reinsurance	19,814.50
Net amount of unpaid losses	\$ 89,333.50
Gross unearned premiums on fire risks	\$ 768,793.83
Gross unearned premiums 50 per cent on marine risks..	12,786.00
Total unearned premiums as computed above.....	781,579.83
Dividends declared and unpaid, to stockholders	42.97
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
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	4,000.00
Total of all liabilities except capital.....	\$ 884,456.30
Cash capital	\$ 500,000.00
Surplus over all liabilities	327,411.11
Surplus as regards policyholders	827,411.11
Total	\$ 1,711,867.41

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

RISKS AND PREMIUMS.

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$128,934,965.00	\$ 1,523,653.12	\$ 12,670,466.00	\$ 141,508.98
Written during the year..	122,768,546.00	1,364,562.27		
Totals	\$251,703,511.00	\$ 2,888,216.39	\$ 12,670,466.00	\$ 141,508.98
Expired and terminated..	92,433,373.00	1,079,514.80	11,306,855.00	115,936.98
In force at end of year... \$159,270,138.00	\$ 1,808,701.59	\$ 1,363,611.00	\$ 25,572.00	
Deduct amount reinsured..	33,965,966.00	369,721.70		
Net amt. in force.....	\$126,204,172.00	\$ 1,438,979.89	\$ 1,363,611.00	\$ 25,572.00

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	\$ 40,624,741.00	\$ 459,174.37
Two years	823,489.00	7,978.89
Three years	66,670,288.00	716,427.24
Four years	286,098.00	3,873.04
Five years and over	17,799,556.00	252,826.35
Net amount in force December 31, 1916.....	\$126,204,172.00	\$ 1,438,979.89

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting re- insurance	\$ 25,000.00
---	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 678,447.00	\$ 12,350.00
Gross premiums on risks written	5,866.46	87.25
Losses paid	2,950.88	
Losses incurred	3,484.25	

NEW HAMPSHIRE FIRE INSURANCE COMPANY

Located at No. 156 Hanover Street, 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. \$	5,814,331.67
Extended at	\$ 5,814,331.67

INCOME

Gross premiums, fire	\$ 4,290,057.05
Deduct gross amount paid for reinsurance, fire, \$788,868.75; return premiums, fire, \$630,592.01	1,419,460.76
Total premiums (other than perpetuals)	\$ 2,870,596.29
Gross interest on mortgage loans	\$ 1,027.78
Gross interest on bonds and dividends on stocks	249,246.36
Gross rents—including company's occupancy of its own building	20,729.02
Total gross interest and rents	271,003.16
From other sources, total	510.69
Increase in liabilities on account of reinsurance treaties ..	18,886.90
From agents' balances previously charged off	159.63
Borrowed money (gross)	75,000.00
Gross profit on sale or maturity of ledger assets	21,120.00
Total income	\$ 3,257,876.67
Total	\$ 9,072,208.34

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,039,590.02
Deduct amount received for salvage, fire, \$17,057.22; reinsurance, fire, \$474,032.22; discount, fire, \$287.39 ..	491,976.83
Net amount paid for losses	\$ 1,547,613.19
Expenses of adjustment, settlement of losses	22,294.91
Commissions or brokerage	642,215.84
Allowances to local agencies for miscellaneous agency expenses	28,229.76
Salaries and expenses of special and general agents	148,721.04
Salaries, fees and other charges of officers, directors, trustees, agents and employees	90,129.24
Rents—including company's occupancy of its own buildings	7,500.00
Advertising, printing and stationery	32,684.02
Postage, telegrams, telephone and express	10,573.36
Legal expenses	2,363.70
Furniture and fixtures	2,937.63
Maps, including corrections	8,435.87
Underwriters' boards and tariff associations	39,185.16
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	3,029.62
Inspections and surveys	17,515.51
Repairs and expenses on real estate	3,256.84
Taxes on real estate	5,559.48
State taxes on premiums	51,371.56
Insurance department licenses and fees	12,375.94
All other licenses, fees and taxes	35,582.61
All other disbursements, total	12,654.26
Borrowed and interest on borrowed money	75,681.25
Interest and dividends to stockholders	135,000.00
Agents' balances charged off	790.24
Decrease in book value of ledger assets	27,238.17
Total disbursements	\$ 2,962,939.20
Balance	\$ 6,109,269.14

LEDGER ASSETS

Book value of real estate	\$ 246,750.00
Mortgage loans on real estate	24,500.00
Book value of bonds and stocks (Schedule D)	5,072,128.07
Cash in office	760.52
Deposits in trust companies and banks not on interest ..	311,868.39
Agents' balances, representing business written subsequent to October 1, last	447,800.61
Agents' balances, representing business written prior to October 1, last	5,461.55
Total ledger assets	\$ 6,109,269.14

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 264.02
Interest due and accrued on bonds	51,080.53
Total	51,344.55
Market value of real estate over book value	53,250.00
Market value of bonds and stocks over book value	728,309.93
All other non-ledger assets, total	34,511.23
Gross assets	\$ 6,976,684.85

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,461.55
Market value of special deposits in excess of corresponding liabilities	1,350.76
Total	6,812.31
Total admitted assets	\$ 6,969,872.54

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 92,029.91
Gross claims in process of adjustment, or in suspense	296,420.93
Gross claims resisted	18,075.00
Total claims for losses	\$ 406,525.84
Deduct reinsurance	85,190.75
Net amount of unpaid losses	\$ 321,335.09
Gross unearned premiums pro rata on fire risks running one year and more than one year	\$ 2,846,722.14
Total unearned premiums as computed above ..	2,846,722.14
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
Funds held under reinsurance treaties	18,886.90
All other liabilities, total	150,000.00
Total of all liabilities except capital	\$ 3,519,444.13
Cash capital	\$ 1,350,000.00
Surplus over all liabilities	2,100,428.41
Surplus as regards policyholders	3,450,428.41
Total	\$ 6,969,872.54

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, 1915	\$ 630,410.665	\$ 6,358,202.82
Written during the year	429,656.250	4,297,124.57
Total	\$1,060,066.915	\$ 10,555,327.39
Expired and terminated	354,580,600	4,018,189.21
In force at end of the year	\$ 675,236.115	\$ 6,537,188.05
Deduct amount reinsured	104,804,430	945,056.85
Net amount in force	\$ 570,431,685.5	\$ 5,572,081.23

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	\$140,275,429.00	\$ 1,579,283.64
Two years	2,743,103.00	26,788.99
Three years	291,232,427.00	2,947,885.14
Four years	4,106,299.00	44,492.34
Five years and over	122,074,436.00	1,352,630.82
Net amount in force December 31, 1916	\$370,431,685.00	\$ 5,572,081.23

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 185,000.00
Losses incurred during the year, fire	1,947,613.19
Amount loaned to officers and directors	4,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 4,260,608.00	\$ 735,435.00
Gross premiums on risks written	49,285.40	2,833.93
Losses paid	20,906.89	1,896.34
Losses incurred	16,683.51	1,896.34

NEW JERSEY FIRE INSURANCE COMPANY

Located at No. 40 Clinton Street, Newark, N. J.

Incorporated December 21, 1910. Commenced Business April 11, 1911.

George A. Viehmann, President. Gresham Eunna, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,735,504.58
Extended at	\$ 1,735,504.58

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,156,583.23	\$ 310,718.95	
Deduct gross amount paid for reinsurance, fire, \$296,973.05; marine and inland, \$113,046.28; return premiums, fire, \$229,587.33; marine and inland, \$3,665.61	460,562.28	148,712.22	
Total premiums (other than perpetuals)	\$ 676,022.83	\$ 162,006.83	\$ 838,029.19
Gross interest on mortgage loans		\$ 39,072.54	
Gross interest on deposits and dividends on stocks		37,546.25	
Gross interest from other sources		1,822.21	
Gross return from other sources		94.35	
Gross return—including company's occupancy of its own building		18,988.39	
Total gross interest and rents			\$8,114.94

From other sources, total	136.78
From agents' balances previously charged off	46.31
Gross profit on sale or maturity of ledger assets	4,222.50
Total income	\$ 940,543.71
Total	\$ 2,676,948.29

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 327,857.84	\$ 88,589.80	
Deduct amount received for salvage, fire, \$1,673.92; reinsurance, fire, \$113,066.41; marine and inland, \$96,446.50; discount, fire, \$207.08	114,947.41	34,440.50	
Net amount paid for losses	\$ 212,910.43	\$ 50,149.36	\$ 263,059.79
Expense of adjustment, settlement of losses			6,597.14
Commissions or brokerages			294,503.69
Salaries and expenses of special and general agents			24,377.55
Salaries, fees and other charges of officers, directors, trustees, agents and employes			50,371.10
Rents—including company's occupancy of its own buildings			4,000.00
Advertising, printing and stationery			8,558.59
Postage, telegrams, telephones and express			5,356.35
Legal expenses			1,169.17
Furniture and fixtures			2,478.70
Maps, including corrections			1,721.15
Underwriters' bonds and tariff associations			4,542.48
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			2,481.07
Inspections and surveys			1,809.54
Repairs and expenses on real estate			12,403.74
Taxes on real estate			3,417.80
State taxes on premiums			8,290.59
Insurance department licenses and fees			3,482.70
All other licenses, fees and taxes			4,815.44
All other disbursements, total			28,437.28
Agents' balances charged off			8,163.48
Gross loss on sale or maturity of ledger assets			1,882.91
Total disbursements			\$ 664,126.84
Balance			\$ 2,012,821.45

LEDGER ASSETS

Book value of real estate	\$ 271,566.73
Mortgage loans on real estate	504,770.00
Loans secured by pledges of bonds, stocks or other collateral	22,000.00
Book value of bonds and stocks (Schedule D)	891,120.47
Cash in office	9,441.85
Deposits in trust companies and banks on interest	68,026.16
Agents' balances representing business written subsequent to October 1, last	184,484.18
Agents' balances, representing business written prior to October 1, last	19,388.02
All other ledger assets, total	1,130.06
Total ledger assets	\$ 2,031,927.45

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 7,473.83
Interest due and accrued on bonds	5,432.50
Interest due and accrued on collateral loans	1,992.00
Total	14,900.33
All other non-ledger assets, total	29,475.00
Gross assets	\$ 2,066,392.78

DEDUCT ASSETS NOT ADMITTED

Collateral loan	\$ 22,000.00	
Overdue and accrued interest on collateral loan	1,892.00	
Due from American Union Fire Insurance Company for losses	12,281.09	
Due from organization board	697.10	
Agents' balances, representing business written prior to October 1, last	19,388.02	
Market value of special deposits in excess of corresponding liabilities, per special deposit schedule	997.08	
Investment expense collectible	332.96	
Book value of ledger assets over market value, bonds, \$3,016.11; stocks, \$4,294.86	7,310.97	
Total		64,999.82
Total admitted assets		\$ 2,001,302.96

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 15,605.82	
Gross claims in process of adjustment, or in suspense	127,157.13	
Gross claims resisted	14,332.53	
Total claims for losses	\$ 157,095.48	
Deduct reinsurance	44,105.84	
Net amount of unpaid losses		\$ 112,989.64
Gross unearned premiums as 50 per cent on fire risks	\$ 553,110.70	
Gross unearned premiums at 50 per cent on inland navigation risks	391.41	
Gross unearned premiums, 50 per cent on marine risks	12,467.60	
Total unearned premiums as computed above		565,969.71
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00	
State, county and municipal taxes due or accrued	10,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	5,000.00	
Total of all liabilities except capital		\$ 698,959.35
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	302,343.61	
Surplus as regards policyholders		1,302,343.61
Total		\$ 2,001,302.96

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, 1915	\$132,950,185.00	\$ 1,126,262.34
Written or renewed during the year	112,317,918.00	1,173,143.40
Total	\$245,268,103.00	\$ 2,299,405.74
Expired and terminated	100,623,033.00	901,085.74
In force at end of the year	\$144,645,070.00	\$ 1,398,320.00
Deduct amount reinsured	46,459,121.00	320,487.26
Net amount in force	\$ 98,185,949.00	\$ 1,077,832.74

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	\$ 40,136,913.00	\$ 421,664.20
Two years	3,539,165.00	22,565.66
Three years	47,166,588.00	549,751.97
Four years	486,413.00	3,552.26
Five years and over	6,856,870.00	80,298.65
Net amount in force December 31, 1916	\$ 98,185,949.00	\$ 1,077,832.74

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$254,889.61; marine and inland, \$47,802.39	302,692.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 456,644.00	\$ 1,300.00
Gross premiums on risks written	5,380.59	2.60
Losses paid	470.77	
Losses incurred	1,041.82	

NIAGARA FIRE INSURANCE COMPANY

Located at No. 123 William Street, New York City.

Incorporated July, 1850.

Commenced Business August, 1850.

O. E. Lane, President.

Chas. A. Lung and W. C. Smith, Secretaries

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 7,661,705.82
Extended at	\$ 7,661,705.82

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 5,843,613.97	\$ 260,976.38
Deduct gross amount paid for reinsurance, fire, \$1,098,758.96; marine and inland, \$752.66; return premiums, fire, \$891,911.98; marine and inland, \$46,123.21	1,990,670.94	46,848.87
Total premiums (other than per-petuals)	\$ 3,852,943.03	\$ 213,127.51
Gross interest on mortgage loans	\$ 24,580.83	
Gross interest on bonds and dividends on stocks	302,402.81	
Gross interest on deposits, trust companies or banks	2,495.72	
Gross interest from other sources	56.20	
Total gross interest and rents		329,535.56
From other sources, total		583.33
From agents' balances previously charged off		1,807.26
Gross profit on sale or maturity of ledger assets		13,173.86
Total income		\$ 4,421,170.55
Total		\$ 12,082,876.37

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 2,456,708.78	\$ 107,039.70
Deduct amount received for salvage, fire, \$11,414.80; marine and inland, \$354.61; reinsurance, fire, \$647,245.08; marine and inland, \$2,522.49; discount, fire, \$14.93	658,674.81	2,877.10
Net amount paid for losses	\$ 1,798,033.97	\$ 104,162.60
Expenses of adjustment, settlement of losses		51,325.34
Commissions or brokerage		825,194.69
Salaries and expenses of special and general agents		123,067.33
Salaries, fees and other charges of officers, directors, trustees, agents and employes		272,511.93
Rents—including company's occupancy of its own buildings		50,800.59

Advertising, printing and stationery	46,674.53
Postage, telegrams, telephone and express	28,562.98
Legal expenses	5,179.42
Furniture and fixtures	12,411.50
Maps, including corrections	11,302.13
Underwriters' boards and tariff associations	46,895.92
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,498.27
Inspections and surveys	22,212.69
State taxes on premiums	94,202.50
Insurance department licenses and fees	14,172.94
All other licenses, fees and taxes	34,524.79
All other disbursements, total	10,654.34
Interest and dividends to stockholders	250,000.00
Agents' balances charged off	3,356.41
Amount paid from income tax reserved	35.00
Gross loss on sale or maturity of ledger assets	31,861.10
Total disbursements	\$ 3,847,641.05
Balance	\$ 8,235,235.32

LEDGER ASSETS

Mortgage loans on real estate	\$ 409,000.00
Book value of bonds and stocks (Schedule D)	6,408,877.02
Cash in office	840.58
Deposits in trust companies and banks not on interest	265,835.80
Deposits in trust companies and banks on interest	332,287.11
Agents' balances, representing business written subsequent to October 1, last	808,907.50
Agents' balances, representing business written prior to October 1, last	9,427.25
Total ledger assets	\$ 8,235,235.32

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 5,100.58
Interest due and accrued on bonds	53,957.42
Interest due and accrued on other assets	3,952.83
Total	63,010.83
Market value of bonds and stocks over book value	117,244.98
All other non-ledger assets, total	34,921.98
Gross assets	\$ 8,450,412.51

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 9,427.25
Overdue and accrued interest on bonds in default	5,975.00
Market value of special deposits in excess of corresponding liabilities	59,597.29
Total	74,999.54
Total admitted assets	\$ 8,375,412.97

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 510,813.16
Gross claims resisted	25,282.23
Total claims for losses	\$ 536,095.39
Deduct reinsurance	115,864.48
Net amount of unpaid losses	\$ 420,230.91
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,122,646.70
Gross unearned premiums pro rata on fire risks running more than one year	2,520,750.03
Gross unearned premiums at 50 per cent on inland navigation risks	78,592.08
Gross unearned premiums, 50 and 100 per cent on marine risks	9,158.89
\$7,245.01 unearned premiums (pro rata)	3,680.47
Total unearned premiums as computed above	3,734,858.17

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	27,500.00
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	46,000.00
All other liabilities, total	25,045.58
Total of all liabilities except capital	\$ 4,343,634.66
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	3,031,778.31
Surplus as regards policyholders	4,031,778.31
Total	\$ 8,375,412.97

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	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$ 817,819,609	\$ 8,164,945.89	\$ 5,319,077.00	\$ 107,380.04
Written during the year	588,154,782	5,850,858.98	16,080,908.00	269,976.38
Totals	\$1,405,965,451	\$ 14,015,804.87	\$ 22,399,985.00	\$ 377,356.42
Expired and terminated	510,799,155	5,365,173.30	14,415,098.00	201,362.63
In force at end of year	\$ 895,166,296	\$ 8,630,631.57	\$ 7,893,887.00	\$ 175,993.79
Deduct amount reinsured	152,459,373	1,477,801.17	45,146.00	672.12
Net amt. in force	\$ 742,706,923	\$ 7,152,830.40	\$ 7,848,741.00	\$ 175,321.67

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	\$209,183,104.00	\$ 2,245,293.41
Two years	5,019,495.00	37,913.37
Three years	414,069,815.00	3,594,363.25
Four years	3,468,284.00	30,933.70
Five years and over	110,975,175.00	1,274,324.67
Net amount in force December 31, 1916	\$742,706,923.00	\$ 7,152,830.40

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 150,000.00
Losses incurred during the year, fire, \$1,879,945.19; marine and inland, \$131,478.62; tornado, \$11,804.89	2,022,288.70

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,693,423.00	\$ 397,100.00
Gross premiums on risks written	39,419.19	2,125.20
Losses paid	13,952.57	28.78
Losses incurred	13,498.04	28.78

NORD-DEUTSCHE INSURANCE COMPANY

U. S. Branch Located at No. 123 William Street, New York City.
Incorporated May 1, 1857. Commenced Business in U. S. August, 1911.
J. H. Lenehan, U. S. Manager.

CAPITAL

Capital stock paid in cash	\$ 400,000.00
Amount of ledger assets, December 31, of previous year	\$ 2,073,710.67
Extended at	\$ 2,073,710.67

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 1,178,930.96	\$ 2,033,403.82	
Deduct gross amount paid for reinsurance, fire, \$271,359.58; marine and inland, \$126,893.24; return premiums, fire, \$251,900.28; marine and inland, \$187,- 298.89	523,259.86	314,192.13	
Total premiums (other than per- petuals)	\$ 655,671.10	\$ 1,719,211.69	\$ 2,374,882.79
Gross interest on bonds and dividends on stocks.....		63,597.78	
Gross interest on deposits, trust companies or banks....		6,091.91	
Gross interest from other sources		73.46	
Total gross interest and rents.....			69,763.15
From other sources, total		44,985.74	
Borrowed money (gross)		40,000.00	
Gross profit on sale or maturity of ledger assets.....		1,750.00	
Total income			\$ 2,531,381.68
Total			\$ 4,605,092.35

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 624,004.91	\$ 785,816.03	
Deduct amount received for salvage, fire, \$6,338.04; marine and inland, \$27,- 504.39; reinsurance, fire, \$193,934.21; marine and inland, \$45,063.14; dis- count, fire, \$147.49	200,419.74	72,567.53	
Net amount paid for losses	\$ 423,585.17	\$ 713,248.50	\$ 1,136,833.67
Expenses of adjustment, settlement of losses.....		15,150.91	
Commissions or brokerage		465,329.92	
Allowances to local agencies for miscellaneous agency expenses		5,030.55	
Salaries and expenses of special and general agents....		46,138.33	
Salaries, fees and other charges of officers, directors, trustees, agents and employes		74,425.33	
Rents—including company's occupancy of its own build- ings		5,600.00	
Advertising, printing and stationery		20,857.73	
Postage, telegrams, telephone and express		9,278.36	
Legal expenses		1,248.71	
Furniture and fixtures		78.75	
Maps, including corrections		2,130.07	
Underwriters' boards and tariff associations.....		15,204.28	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses		6,374.97	
Inspections and surveys		3,076.81	
State taxes on premiums		42,578.99	
Insurance department licenses and fees.....		6,134.95	
All other licenses, fees and taxes.....		10,123.54	
All other disbursements, total		106,374.81	
Borrowed money repaid		40,000.00	
Interest on borrowed money		399.45	
Agents' balances charged off		413.87	
Total disbursements			\$ 2,012,782.00
Balance			\$ 2,592,310.35

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 1,731,562.11
Cash in office	1,678.80
Deposits in trust companies and banks not on interest....	4,368.76
Deposits in trust companies and banks on interest.....	78,812.43
Agents' balances, representing business written subse- quent to October 1, last	745,688.17

Agents' balances, representing business written prior to October 1, last	27,974.31
Bills receivable, taken for marine and inland risks.....	1,899.62
All other ledger assets, total	326.15
Total ledger assets	\$ 2,592,310.35

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 19,471.61
Total	19,471.61
Market value of bonds and stocks over book value.....	32,477.89
All other non-ledger assets, total	2,975.35
Gross assets	\$ 2,647,235.20

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 27,974.31
Total	27,974.31
Total admitted assets	\$ 2,619,260.89

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 14,617.43
Gross claims in process of adjustment, or in suspense....	489,920.21
Gross claims resisted	4,951.00
Total claims for losses	\$ 489,488.64
Deduct reinsurance	44,255.57
Net amount of unpaid losses	\$ 445,233.07
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 214,781.07
Gross unearned premiums pro rata on fire risks run- ning more than one year	326,202.46
Gross unearned premiums at 50 per cent on inland navigation risks	318,961.64
Gross unearned premiums, 100 per cent on marine risks..	30,974.17
Total unearned premiums as computed above....	890,919.34
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	700.00
State, county and municipal taxes due or accrued.....	64,670.13
Commissions, brokerage and other charges due or to be- come due to agents and brokers	1,000.00
All other liabilities, total	5,000.00
Total of all liabilities except capital	\$ 1,407,522.54
Cash capital	\$ 400,000.00
Surplus over all liabilities	811,738.35
Surplus as regards policyholders	1,211,738.35
Total	\$ 2,619,260.89

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 Dec. 31, 1915.....	\$122,481,277.00	\$ 1,398,506.89	\$ 13,612,617.00	\$ 316,861.59
Written during the year.....	114,694,092.00	1,178,930.96	241,889,059.00	2,033,403.82
Total	\$237,175,369.00	\$ 2,577,437.85	\$255,501,676.00	\$ 2,350,265.41
Expired and terminated	101,004,376.00	1,183,016.61	225,026,846.00	1,588,256.41
In force at end year.....	\$136,170,993.00	\$ 1,394,427.24	\$ 30,474,830.00	\$ 762,009.00
Deduct amount reinsured.....	33,365,361.00	357,133.33	4,142,388.00	93,111.54
Net amt. in force.....	\$102,805,632.00	\$ 1,037,293.91	\$ 26,332,442.00	\$ 668,897.46

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	\$ 41,335,334.00	\$ 429,562.15
Two years	788,291.00	5,854.24
Three years	44,311,237.00	409,752.98
Four years	295,116.00	3,702.85
Five years	16,075,654.00	188,421.69
Net amount in force December 31, 1916	\$102,805,632.00	\$ 1,037,293.91

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$418,688.14; marine and inland, \$977,422.06; tornado, \$4,079.30	1,400,189.80

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 782,997.00	\$ 190,788.00	\$ 34,625.00
Gross premiums on risks written	8,946.01	2,560.60	156.98
Losses paid	12,513.97	304.49	18.74
Losses incurred	11,191.67	304.49	18.74

NORSKE LLOYD INSURANCE COMPANY, LTD.

Located at Christiania, Norway.

Incorporated 1905.

Commenced Business in U. S. January, 1916

International Fire & Marine Agency Corporation, United States Manager.

No. 3 South William Street, New York, N. Y.

CAPITAL

Capital stock paid in cash \$ 200,000.00

INCOME

Gross premiums, fire	\$ 563,023.01
Deduct gross amount paid for return premiums, fire	65,301.12
Total premiums (other than perpetuals)	\$ 497,721.89
Gross interest on bonds and dividends on stocks	\$ 12,327.02
Gross interest on deposits, trust companies or banks	676.13
Total gross interest and rents	13,003.15
Increase in liabilities on account of reinsurance treaties	503,228.49
Total income	\$ 1,013,953.53
Total	\$ 1,013,953.53

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 70,036.36
Net amount paid for losses	\$ 70,036.36
Commissions or brokerage	132,463.63
Advertising, printing and stationery	399.68
Legal expenses	1,493.49
Underwriters' boards and tariff associations	150.00
State taxes on premiums	66.72
Insurance department licenses and fees	1,817.03
All other licenses, fees and taxes	427.36
All other disbursements, total	13,286.55
Gross loss on sale or maturity of ledger assets	625.00
Total disbursements	\$ 220,765.80
Balance	\$ 793,187.73

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 582,905.21
Deposits in trust companies and banks on interest	110,203.40
Agents' balances, representing business written subsequent to October 1, last	100,079.12
Total ledger assets	\$ 793,187.73

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 6,345.85
Total	6,345.85
Market value of bonds and stocks over book value	1,874.79
Gross assets	\$ 801,408.37

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 801,408.37
-----------------------	---------------

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 56,226.42
Net amount of unpaid losses	\$ 56,226.42
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 177,881.21
Gross unearned premiums pro rata on fire risks running more than one year	90,821.60
Total unearned premiums as computed above	268,702.81
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,322.61
State, county and municipal taxes due or accrued	2,500.00
Total of all liabilities except capital	\$ 331,752.04
Cash capital	\$ 200,000.00
Surplus over all liabilities	249,656.33
Surplus as regards policyholders	495,656.33
Total	\$ 801,408.37

Name and address of rating bureau whose rates you have adopted in this state:
None. Reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 64,182,829.00	\$ 582,073.43
Written during the year	64,182,829.00	582,073.43
Totals	10,802,035.00	80,576.63
Expired and terminated	\$ 53,380,796.00	\$ 495,496.80
In force at end of the year	\$ 53,380,796.00	\$ 495,496.80
Deduct amount reinsured	\$ 53,380,796.00	\$ 495,496.80
Net amount in force	\$ 53,380,796.00	\$ 495,496.80

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	\$ 39,272,126.00	\$ 355,762.41
Two years	371,085.00	2,565.42
Three years	9,697,878.00	87,144.34
Four years	6,547.00	882.02
Five years and over	3,977,866.00	49,402.56
Net amount in force December 31, 1916	\$ 53,380,796.00	\$ 495,496.80

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year	70,936.36

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 380,476.00
Gross premiums on risks written	3,148.41
Losses paid	7.25
Losses incurred	108.25

UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY, LTD.

Principal Offices in United States—55 John Street, New York, N. Y., Geo. W. Babb,
 Manager; 642 Monadnock Block, Chicago, Ill., J. C. Corbit, Manager.
 Incorporated 1836. Commenced Business 1836; in the U. S., 1854.

CAPITAL

Capital stock paid in cash. None in U. S.	
Statutory deposit	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 6,198,329.98
Extended at	\$ 6,198,329.98

INCOME

Gross premiums, fire	\$ 5,278,706.84
Deduct gross amount paid for reinsurance, fire, \$1,007,683.40; return premiums, fire, \$892,009.37	1,959,784.77
Total premiums (other than perpetuals)	\$ 3,288,922.07
Gross interest on mortgage loans	5,737.50
Gross interest on bonds and dividends on stocks	200,121.22
Gross interest on deposits, trust companies or banks	15,993.29
Gross interest from other sources	2.75
Total gross interest and rents	221,854.76
From other sources, total	72,960.43
From agents' balances previously charged off	1,200.00
Gross profit on sale or maturity of ledger assets	7,100.00
Total income	\$ 3,592,037.26
Total	\$ 9,790,367.24

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,166,006.44
Deduct amount received for salvage, fire, \$28,492.22; reinsurance, fire, \$551,090.74; discount, fire, \$61.80	579,644.76
Net amount paid for losses	\$ 1,586,361.68
Expenses of adjustment, settlement of losses	38,719.11
Commissions or brokerage	557,823.82
Salaries and expenses of special and general agents	150,629.65
Salaries, fees and other charges of officers, directors, trustees, agents and employees	214,825.48
Rents—including company's occupancy of its own buildings	26,780.28
Advertising, printing and stationery	40,535.80
Postage, telegrams, telephone and express	21,299.07
Legal expenses	2,324.98
Furniture and fixtures	4,481.72
Maps, including corrections	8,843.34
Underwriters' boards and tariff associations	48,064.02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	35,927.91
Inspections and surveys	26,876.53

State taxes on premiums	67,764.35
Insurance department licenses and fees	15,509.98
All other licenses, fees and taxes	37,800.59
All other disbursements, total	50,990.57
Agents' balances charged off	739.41
Gross loss on sale or maturity of ledger assets	65,726.91

Total disbursements	\$ 2,991,924.23
Balance	\$ 6,798,443.01

LEDGER ASSETS

Mortgage loans on real estate	\$ 135,000.00
Book value of bonds and stocks (Schedule D)	5,278,788.16
Cash in office	236.11
Deposits in trust companies and banks not on interest	6,216.49
Deposits in trust companies and banks on interest	743,830.10
Agents' balances, representing business written subsequent to October 1, last	614,130.16
Agents' balances, representing business written prior to October 1, last	20,191.99
Total ledger assets	\$ 6,798,443.01

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 478.12
Interest due and accrued on bonds	69,154.32
Total	69,632.44
All other non-ledger assets, total	38,666.75
Gross assets	\$ 6,906,742.20

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 20,191.99
Book value of ledger assets over market value	205,952.86
Total	226,144.85
Total admitted assets	\$ 6,680,597.35

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 96,927.32
Gross claims in process of adjustment, or in suspense	399,068.09
Gross claims resisted	35,823.26
Total claims for losses	\$ 531,753.67
Deduct reinsurance	141,759.96
Net amount of unpaid losses	\$ 389,993.71
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 961,224.03
Gross unearned premiums pro rata on fire risks running more than one year	2,141,118.86
\$12,543.27 unearned premiums (pro rata) included above	
Total unearned premiums as computed above	3,102,842.89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	13,588.76
State, county and municipal taxes due or accrued	81,869.18
Commissions, brokerage and other charges due or to become due to agents and brokers	8,721.28
Total of all liabilities except capital	\$ 3,596,515.80
Cash capital. None in the United States, statutory deposit	\$ 200,000.00
Surplus over all liabilities	2,884,081.55
Surplus as regards policyholders	8,084,061.55
Total	\$ 6,680,597.35

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, 1915	\$ 723,303,930	\$ 7,153,160.85
Written or renewed during the year	531,954,691	5,291,250.11
Total	\$1,255,258,621	\$ 12,444,410.96
Expired and terminated	476,742,864	4,782,046.01
In force at end of the year	\$ 778,515,757	\$ 7,662,364.95
Deduct amount reinsured	174,493,082	1,639,872.42
Net amount in force	\$ 604,022,675	\$ 6,022,492.53

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	\$172,879,896.00	\$ 1,922,448.05
Two years	5,280,038.00	40,810.68
Three years	322,504,920.00	2,844,432.66
Four years	2,192,862.00	22,435.87
Five years	101,164,959.00	1,192,365.27
Net amount in force December 31, 1916	\$604,022,675.00	\$ 6,022,492.53

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 202,500.00
Losses incurred during the year, fire, \$1,642,464.76; tornado, \$10,504.12	1,652,968.88

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,992,204.00	\$ 397,025.00
Gross premiums on risks written	41,424.13	1,890.35
Losses paid	35,461.26	154.68
Losses incurred	40,842.07	166.20

NORTHERN INSURANCE COMPANY

Located at Moscow, Russia.

Incorporated 1872. Commenced business in U. S., February 25, 1911.
Fester & Polson, Inc., 123 William Street, New York, N. Y., U. S. Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 1,006,764.42
Extended at	\$ 1,006,764.42

INCOME

Gross premiums, fire	\$ 917,461.16
Deduct gross amount paid for return premiums, fire	193,185.59
Total premiums (other than perpetuals)	\$ 724,275.57
Gross interest on bonds and dividends on stocks	\$ 37,896.26
Gross interest on deposits, trust companies or banks	1,801.95
Total gross interest and rents	39,698.21
Total income	\$ 763,973.78
Total	\$ 1,770,738.20

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 400,244.12
Deduct amount received for salvage, fire	3,505.82
Net amount paid for losses	\$ 396,738.30

Expenses of adjustment, settlement of losses	9,434.58
Commissions or brokerage	214,127.61
Salaries, fees and other charges of officers, directors, trustees, agents and employes	500.00
Advertising, printing and stationery	114.32
Postage, telegrams, telephone and express	20.41
Legal expenses	346.48
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	370.49
State taxes on premiums	—1,656.66
Insurance department licenses and fees	1,510.90
All other licenses, fees and taxes	1,198.80
All other disbursements, total	18,935.97
Total disbursements	\$ 641,645.00
Balance	\$ 1,129,113.20

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,025,461.89
Deposits in trust companies and banks on interest	39,659.96
Agents' balances, representing business written subsequent to October 1, last	38,512.26
All other ledger assets, total reserve on Canadian business held by Canadian branch of ceding company	5,479.09
Total ledger assets	\$ 1,129,113.20

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 16,359.15
Total	16,359.15
Market value of bonds and stocks over book value	30,993.11
Gross assets	\$ 1,182,465.46

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 1,182,465.46
-----------------------	-----------------

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 84,155.05
Total claims for losses	\$ 84,155.05
Net amount of unpaid losses	\$ 84,155.05
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 205,573.39
Gross unearned premiums pro rata on fire risks running more than one year	290,690.20
Total unearned premiums as computed above	546,623.59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
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	5,000.00
Total of all liabilities except capital	\$ 645,418.64
Surplus over all liabilities	\$ 537,046.82
Surplus as regards policyholders	537,046.82
Total	\$ 1,182,465.46

Name and address of rating bureau whose rates you have adopted in this state:
None. Reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 86,938,991.00	\$ 1,007,799.23
Written during the year	92,664,549.00	994,894.04
Totals	\$179,603,540.00	\$ 2,002,693.27
Expired and terminated	83,362,832.00	923,425.11
In force at end of the year	\$ 96,240,708.00	\$ 1,079,268.16
Net amount in force	\$ 96,240,708.00	\$ 1,079,268.16

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Fire Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 47,115,674.00	\$ 511,146.77
Two years	733,672.00	8,927.17
Three years	32,920,638.00	352,694.93
Four years	441,403.00	5,169.54
Five years and over	15,029,321.00	203,329.75
Net amount in force December 31, 1916	\$ 96,240,708.00	\$ 1,079,268.16

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire	382,179.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,148,457.00	\$ 3,417.90
Gross premiums on risks written	12,199.58	17.41
Losses paid	14,299.06	7.41
Losses incurred	17,693.76	7.41

U. S. BRANCH NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

Located at No. 76 William Street, New York, N. Y., and London and Edinburgh, Great Britain.

Incorporated 1809. Commenced Business in U. S. 1866.

E. G. Richards, U. S. Branch Manager

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 9,806,100.60
Extended at	\$ 9,806,100.60

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 7,992,555.68	\$ 391,661.05
Deduct gross amount paid for reinsurance, fire, \$1,774,159.46; marine and inland, \$108,866.43; return premiums, fire, \$1,880,864.43; marine and inland, \$32,452.42	3,155,023.89	141,318.85
Total premiums (other than perpetuals)	\$ 4,837,531.79	\$ 250,342.20
Deposit premiums on perpetual risks		2,863.89
Gross interest on bonds and dividends on stocks	\$ 337,501.59	
Gross interest on deposits, trusts companies or banks	8,308.28	
Gross interest from other sources, Philadelphia Fire Underwriters Associations	6.20	
Total gross interest and rents		345,816.07

Increase in liabilities on account of reinsurance treaties	1,954.71
Borrowed money (gross)	440.80
Gross profit on sale or maturity of ledger assets	25,392.45
Total income	\$ 5,464,371.91
Total	\$ 10,270,472.51

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 3,198,189.16	\$ 108,556.00
Deduct amount received for salvage, fire, \$28,802.81; marine and inland, \$1,227.37; reinsurance, fire, \$639,519.22; marine and inland, \$45,613.24	668,322.03	46,840.61
Net amount paid for losses	\$ 2,529,867.13	\$ 61,715.39
Expenses of adjustment, settlement of losses		45,169.74
Commissions or brokerage		1,028,920.29
Allowances to local agencies for miscellaneous agency expenses		11,792.20
Salaries and expenses of special and general agents		280,134.52
Salaries, fees and other charges of officers, directors, trustees, agents and employes		260,650.36
Rents—including company's occupancy of its own buildings		34,880.59
Advertising, printing and stationery		42,462.14
Postage, telegrams, telephone and express		29,366.44
Legal expenses		2,197.35
Furniture and fixtures		3,990.34
Maps, including corrections		11,082.17
Underwriters' boards and tariff associations		92,632.16
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		42,779.89
Inspections and surveys		12,045.70
State taxes on premiums		88,224.53
Insurance department licenses and fees		16,501.29
All other licenses, fees and taxes		56,418.36
All other disbursements, total		463,181.52
Deposit premiums returned		387.00
Agents' balances charged off		12,863.80
Gross loss on sale or maturity of ledger assets		154,498.93
Total disbursements		\$ 5,281,647.83
Balance		\$ 9,988,824.68

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 8,307,476.20
Cash in office	500.00
Deposits in trust companies and banks on interest	581,182.65
Agents' balances, representing business written subsequent to October 1, last	966,060.64
Agents' balances, representing business written prior to October 1, last	33,228.28
Bills receivable taken for fire risks	489.42
All other ledger assets, total	9,887.49
Total ledger assets	\$ 9,988,824.68

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 99,077.65
Total	99,077.65
Gross assets	\$ 10,087,902.33

DEDUCT ASSETS NOT ADMITTED

Deposit Pacific Coast Automobile Underwriting Conference	\$ 100.00
Agents' balances, representing business written prior to October 1, last	33,228.28

Bills receivable	489.42
Market value of special deposits in excess of corresponding liabilities	1,236.65
Reinsurance recoverable on paid losses	4,396.57
Book value of ledger assets over market value.....	565,532.70
Total	\$ 604,983.62
Total admitted assets	\$ 9,482,918.71

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 56,218.42
Gross claims in process of adjustment, or in suspense..	954,155.74
Gross claims resisted	61,076.00
Total claims for losses	\$ 1,071,450.16
Deduct reinsurance	276,041.00
Net amount of unpaid losses	\$ 795,409.16
Gross unearned premiums as pro rata on fire risks running one year or less	\$ 1,593,413.00
Gross unearned premiums pro rata on fire risks running more than one year	3,206,952.46
Gross unearned premiums at 50 per cent on inland navigation risks	94,150.31
Gross unearned premiums, 100 per cent on marine risks	4,889.80
Total unearned premiums as computed above..	4,899,405.57
Amount reclaimable by the insured on perpetual fire insurance policies, 95 per cent	43,555.79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	18,000.00
State, county and municipal taxes due or accrued.....	101,757.47
Commissions, brokerage and other charges due or to become due to agents and brokers	13,739.65
Total of all liabilities except capital	\$ 5,871,867.64
Surplus over all liabilities	\$ 3,611,051.07
Surplus as regards policyholders	3,611,051.07
Total	\$ 9,482,918.71

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$1,291,012.978	\$ 10,773,939.11	\$	\$
Written during the year....	984,250,168	7,992,555.08	26,981,217.00	391,661.05
Totals	\$2,275,263.146	\$ 18,766,494.79	\$ 26,981,217.00	\$ 391,661.05
Expired and terminated ..	891,853,053	7,383,746.20	10,949,645.00	103,715.29
In force at end of year....	\$1,383,610,093	\$ 11,382,748.59	\$ 16,031,572.00	\$ 287,945.76
Deduct amount reinsured ..	302,429,635	2,215,011.88	5,734,262.00	94,755.33
Net amt. in force..	\$1,081,180,458	\$ 9,167,737.21	\$ 10,297,310.00	\$ 193,190.43
Perpetual risks not included above, \$1,511,520.00; premium on same, \$45,848.20.				

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	\$ 351,669,548	\$ 2,995,781.10
Two years	430,213	8,134.89
Three years	551,288,408	4,236,241.54
Four years	7,951,728	77,946.92
Five years and over	171,402,081	1,895,480.96
Net amount in force December 31, 1916	\$1,082,691,978	\$ 9,213,585.41

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 500,000.00
Losses incurred during the year, fire, \$2,914,486.54; marine and inland, \$64,769.98; tornado, \$25,358.18....	3,004,614.70

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 13,221,249.00	\$ 125,670.00	\$ 1,033,594.00
Gross premiums on risks written	128,019.73	1,470.93	5,560.85
Losses paid	60,303.06	35.00	903.94
Losses incurred	60,146.75	35.00	903.44

NORTH RIVER FIRE INSURANCE COMPANY

Located at No. 95 William Street, New York, N. Y.
Incorporated February 6, 1822. Commenced Business March 6, 1823.
Frederick H. Crum, President. David G. Wakeman, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year..	\$ 3,063,891.64
Increase of paid up capital during the year.....	100,000.00
Surplus paid in by stockholders	50,000.00
Extended at	\$ 3,213,891.64

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 4,446,141.48	\$ 205,881.31
Deduct gross amount paid for reinsurance, fire, \$1,452,395.92; return premiums, fire, \$868,572.87; marine and inland, \$30,385.43	2,320,968.79	30,385.43
Total premiums (other than perpetuals)	\$ 2,125,172.69	\$ 175,495.88
Gross interest on mortgage loans	\$ 10,075.75	
Gross interest on bonds and dividends on stocks.....	120,845.10	
Gross interest on deposits, trust companies or banks....	6,462.65	
Gross interest from other sources.....	32.29	
Total gross interest and rents	137,415.79	
Gross profit on sale or maturity of ledger assets.....		74,418.52
Gross increase in book value of ledger assets.....		1,050.00
Total income	\$ 2,513,562.88	
Total	\$ 5,727,444.52	

DISBURSEMENT

	Fire	Marine and Inland
Gross amount paid for losses	\$ 1,565,362.37	\$ 70,214.25
Deduct amount received for salvage, fire, \$8,912.36; marine and inland, \$4,377.23; reinsurance, fire, \$673,781.45; discount, fire, \$827.60	683,521.41	4,377.23
Net amount paid for losses	\$ 881,840.96	\$ 65,837.02
Expenses of adjustment, settlement of losses		29,106.65
Commissions or brokerage		582,426.68
Salaries and expenses of special and general agents..		72,952.57
Salaries, fees and other charges of officers, directors, trustees, agents and employes		126,494.03
Rents—including company's occupancy of its own buildings		15,000.00
Advertising, printing and stationery		17,460.39

Postage, telegrams, telephone and express	8,353.16
Legal expenses	2,127.56
Maps, including corrections	4,102.31
Underwriters' boards and tariff associations	28,381.23
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	9,824.45
Inspections and surveys	6,536.82
State taxes on premiums	35,414.94
Insurance department licenses and fees	7,785.97
All other licenses, fees and taxes	16,631.56
All other disbursements, total	617.29
Interest and dividends to stockholders	50,025.00
Gross loss on sale or maturity of ledger assets	13,227.56
Decrease in book value of ledger assets	1,050.00
Total disbursements.....	\$ 1,975,196.15
Balance	\$ 3,752,248.37

LEDGER ASSETS

Mortgage loans on real estate	\$ 214,150.00
Book value of bonds and stocks (Schedule D)	2,726,443.18
Deposits in trust companies and banks on interest	431,797.85
Agents' balances, representing business written subsequent to October 1, last	379,857.34
Total ledger assets	\$ 3,752,248.37

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 3,422.76
Interest due and accrued on bonds	19,513.75
Interest due and accrued on other assets	41.00
Total	13,977.51
Market value of bonds and stocks over book value	170,121.82
All other non-ledger assets, total	3,131.14

Gross assets

\$ 3,939,478.84

DEDUCT ASSETS NOT ADMITTED

Total admitted assets

\$ 3,939,478.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 85,686.02
Gross claims in process of adjustment, or in suspense	466,847.00
Gross claims resisted	31,863.00
Total claims for losses	\$ 584,396.02
Deduct reinsurance	249,808.84
Net amount of unpaid losses	\$ 334,587.18

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 711,911.19
Gross unearned premiums pro rata on fire risks running more than one year	1,073,820.73
Gross unearned premiums at 50 per cent on inland navigation risks	9,531.21
Gross unearned premiums	19,288.53

Total unearned premiums as computed above.....

1,814,551.66

Dividends declared and unpaid, to stockholders	201.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued	33,000.00

Total of all liabilities except capital.....

\$ 2,184,340.09

Cash capital	\$ 600,000.00
Surplus over all liabilities	1,155,138.75

Surplus as regards policyholders

1,755,138.75

Total

\$ 3,939,478.84

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$448,728,295.00	\$ 4,409,077.18	\$ 1,418,362.00	\$ 4,971.52
Written during year.....	468,094,731.00	4,486,380.48	38,553,192.00	205,881.31
Totals	\$916,823,026.00	\$ 8,895,457.66	\$ 40,971,554.00	\$ 210,852.83
Expired and terminated.....	381,184,438.00	3,721,323.17	36,859,922.00	162,572.18
In force at end of year.....	\$535,638,588.00	\$ 5,174,134.49	\$ 4,111,632.00	\$ 48,280.65
Deduct amount reinsured.....	181,421,360.00	1,719,907.41		
Net amt. in force.....	\$354,217,228.00	\$ 3,454,227.08	\$ 4,111,632.00	\$ 48,280.65

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	\$136,832,883.00	\$ 1,423,822.38
Two years	659,464.00	6,883.74
Three years	179,224,121.00	1,568,460.36
Four years	897,469.00	5,844.30
Five years and over	36,603,291.00	449,216.30
Net amount in force December 31, 1916.....	\$354,217,228.00	\$ 3,454,227.08

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 60,000.00
Losses incurred during the year, fire, \$10,881.99; tornado, \$278.95	11,169.94

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,580,570.00	\$ 300,703.00
Gross premiums on risks written	20,842.56	962.29
Losses paid	11,208.99	287.95
Losses incurred	10,881.99	287.95

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY

Located at Nos. 117-129 So. Fifth Street, Minneapolis, Minn.
Incorporated under the laws of the State of North Dakota, May 2, 1899; reincorporated under the laws of the State of Minnesota, March 7, 1906.

Commenced Business May 2, 1899, and March 8, 1906.

C. T. Jaffray, President.

John H. Griffin, Secretary.

CAPITAL

Capital stock paid in cash	\$ 400,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 975,416.49
Extended at	\$ 975,416.49

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 1,429,700.80	\$ 11,949.67
Deduct gross amount paid for reinsurance, fire, \$1,233,757.77; marine and inland, \$8,937.04; return premiums, fire, \$108,808.35; marine and inland, \$3,012.63	1,342,566.12	11,949.67
Total premiums (other than perpetuals)	\$ 87,134.68	\$ 87,134.68

Gross interest on mortgage loans	\$ 25,084.51	
Gross interest on collateral loans	86.67	
Gross interest on bonds and dividends on stocks	3,559.97	
Gross interest from other sources	2,698.13	
Total gross interest and rents	31,429.28	
From other sources, total	388,317.81	
Increase in liabilities on account of reinsurance treaties	97,447.94	
From agents' balances previously charged off	265.79	
Gross profit on sale or maturity of ledger assets	853.00	
Total income	\$ 604,978.26	
Total	\$ 1,580,394.69	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,024,849.59	\$ 5,469.22	
Deduct amount received for salvage, fire, \$891.24; marine and inland, \$152.09; reinsurance, fire, \$1,000- 500.73; marine and inland, \$5- 317.22; discount, fire, \$10.15	1,007,402.12	5,469.22	
Net amount paid for losses	\$ 17,447.45	\$ 17,447.45	
Expenses of adjustment, settlement of losses	22,772.91		
Commissions or brokerage	258,346.13		
Salaries and expenses of special and general agents	34,055.89		
Salaries, fees and other charges of officers, directors, trustees, agents and employes	40,406.30		
Rents—including company's occupancy of its own build- ings	5,002.42		
Advertising, printing and stationery	8,949.22		
Postage, telegrams, telephone and express	6,119.70		
Legal expenses	1,251.95		
Furniture and fixtures	967.76		
Maps, including corrections	404.47		
Underwriters' boards and tariff associations	1,572.14		
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	1,328.26		
Inspections and surveys	3,322.32		
Taxes on real estate	24.42		
State taxes on premiums	23,798.89		
Insurance department licenses and fees	5,328.23		
All other licenses, fees and taxes	12,458.37		
Interest and dividends to stockholders	20,000.00		
Interest paid on reinsurance company bank balance	1,852.85		
Agents' balances charged off	240.98		
Gross loss on sale or maturity of ledger assets	1,175.00		
Decrease in book value of ledger assets	261.94		
Total disbursements	\$ 487,178.10		
Balance	\$ 1,113,216.59		

LEDGER ASSETS

Mortgage loans on real estate	\$ 576,800.00	
Loans secured by pledge of bonds, stocks or other col- lateral	30,000.00	
Book value of bonds and stocks (Schedule D)	60,396.09	
Cash in office	2,845.87	
Deposits in trust companies and banks not on interest	360,530.42	
Deposits in trust companies and banks on interest	540.00	
Agents' balances, representing business written subse- quent to October 1, last	73,442.65	
Agents' balances, representing business written prior to October 1, last	2,805.25	
Bills receivable taken for fire risks	1,578.79	
All other ledger assets, total	4,507.52	
Total ledger assets	\$ 1,113,216.59	

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 10,549.15	
Interest due and accrued on bonds	1,714.08	
Interest due and accrued on other assets	1.27	
Total	12,264.50	
Market value of bonds and stocks over book value	665.50	
All other non-ledger assets, total	31,253.22	
Gross assets	\$ 1,137,699.81	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 2,805.25	
Bills receivable, past due, taken for marine, inland and fire risks	178.15	
Total	2,978.40	
Total admitted assets	\$ 1,154,721.41	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 21,554.27	
Gross claims in process of adjustment, or in suspense	29,071.74	
Gross claims resisted	7,281.57	
Total claims for losses	\$ 57,907.58	
Deduct reinsurance	51,227.10	
Net amount of unpaid losses	\$ 6,680.48	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 27,294.06	
Gross unearned premiums pro rata on fire risks run- ning more than one year	14,296.05	
Total unearned premiums as computed above	41,590.71	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,346.07	
State, county and municipal taxes due or accrued	20,407.15	
Funds held under reinsurance treaties	442,781.50	
Total of all liabilities except capital	\$ 524,805.91	
Cash capital	\$ 400,000.00	
Surplus over all liabilities	229,915.50	
Surplus as regards policyholders	629,915.50	
Total	\$ 1,154,721.41	

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 Dec. 31, 1915	\$111,837,443.00	\$ 1,843,294.92	\$ 132,205.00	\$ 2,268.64
Written during the year	69,102,653.00	1,433,155.44	756,750.00	11,949.67
Totals	\$180,960,098.00	\$ 2,776,452.36	\$ 889,055.00	\$ 14,218.31
Expired and terminated	72,630,250.00	1,418,070.23	268,450.00	5,279.27
In force at end of year	\$108,329,848.00	\$ 1,838,382.13	\$ 620,605.00	\$ 8,987.04
Deduct amount reinsured	96,009,321.00	1,285,558.30	620,605.00	8,987.04
Net amt. in force	\$ 6,820,527.00	\$ 72,823.83	\$	\$

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	\$ 6,674,285.00	\$ 54,588.12
Three years	2,242,431.00	13,836.62
Five years	403,911.00	4,399.09
Net amount in force December 31, 1916	\$ 9,320,627.00	\$ 72,823.83

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$46,001.93; marine and inland, \$569.50; tornado, \$485.87	47,057.30

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 7,951,996.00	\$ 303,376.00	\$ 4,031,945.00
Gross premiums on risks written	197,857.31	3,114.02	21,419.74
Losses paid	48,881.77	69.50	508.87
Losses incurred	46,001.93	569.50	485.87

NORTHWESTERN NATIONAL INSURANCE COMPANY

Located at Milwaukee, Wisconsin.

Incorporated February 20, 1869. Commenced Business July 1, 1869
 Alfred F. James, President. Lubin M. Stuart, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 7,602,351.23
Extended at	\$ 7,602,351.23

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 3,961,961.37	\$ 184,487.50	
Deduct gross amount paid for reinsurance, fire, \$516,759.88; marine and inland, \$12,833.90; return premiums, fire, \$369,522.41; marine and inland, \$5,600.45	886,282.29	18,434.35	
Total premiums (other than perpetuals)	\$ 3,075,679.08	\$ 166,053.24	\$ 3,241,732.32
Gross interest on mortgage loans		80,162.51	
Gross interest on bonds and dividends on stocks		208,773.47	
Gross interest on deposits, trust companies or banks		2,235.00	
Gross interest from other sources		1,913.87	
Gross rents—including company's occupancy of its own building		11,000.00	
Total gross interest and rents		304,084.85	
From agents' balances previously charged off		61.65	
Total income		\$ 3,645,878.82	
Total		\$ 11,148,230.05	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,713,703.83	\$ 66,058.31	
Deduct amount received for salvage, fire, \$7,848.16; marine and inland, \$528.65; reinsurance, fire, \$264,638.61; marine and inland, \$406.04; discount, fire, \$53.10	272,539.87	934.69	
Net amount paid for losses	\$ 1,441,163.96	\$ 65,123.62	\$ 1,506,287.58

Expenses of adjustment, settlement of losses	46,507.29
Commissions or brokerage	753,819.03
Allowances to local agencies for miscellaneous agency expenses	5,466.21
Salaries and expenses of special and general agents	297,020.37
Salaries, fees and other charges of officers, directors, trustees, agents and employes	109,917.39
Rents—including company's occupancy of its own buildings	11,000.00
Advertising, printing and stationery	20,527.57
Postage, telegrams, telephone and express	25,948.99
Legal expenses	660.40
Furniture and fixtures	3,729.43
Maps, including corrections	4,447.07
Underwriters' boards and tariff associations	20,291.02
Fire department, fire patrol and salvage corps assessments' fees, taxes and expenses	18,962.90
Inspections and surveys	310.00
Repairs and expenses on real estate	5,215.62
Taxes on real estate	4,658.45
State taxes on premiums	61,099.17
Insurance department licenses and fees	18,641.99
All other licenses, fees and taxes	13,501.57
All other disbursements, total	28,887.47
Interest and dividends to stockholders	150,000.00
Agents' balances charged off	881.02
Gross loss on sale or maturity of ledger assets	22,619.38
Decrease in book value of ledger assets	100.00
Total disbursements	\$ 3,133,559.92
Balance	\$ 8,014,670.13

LEDGER ASSETS

Book value of real estate	\$ 218,000.00
Mortgage loans on real estate	1,623,409.60
Book value of bonds and stocks (Schedule D)	5,440,919.36
Cash in office	59,491.10
Deposits in trust companies and banks on interest	180,263.40
Agents' balances, representing business written subsequent to October 1, last	480,862.98
Agents' balances, representing business written prior to October 1, last	10,410.50
Bills receivable taken for fire risks	1,313.10
Total ledger assets	\$ 8,014,670.13

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 14,538.26
Interest due and accrued on bonds	48,866.52
Total	63,404.78
All other non-ledger assets, total	3,128.93
Gross assets	\$ 8,081,198.84

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 10,410.50
Overdue and accrued interest on bonds in default	22,333.33
Bills receivable, past due, taken for marine, inland and fire risks	1,313.10
Market value of special deposits in excess of corresponding liabilities	90,239.27
Book value of bonds over market value	349,596.70
Total	473,892.90
Total admitted assets	\$ 7,607,305.85

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 103,066.21	
Gross claims in process of adjustment, or in suspense..	197,457.00	
Gross claims resisted	17,454.22	
Total claims for losses	\$ 317,977.43	
Deduct reinsurance	37,882.67	
Net amount of unpaid losses	\$ 280,094.76	
Gross unearned premiums pro rata on fire risks running more than one year	\$ 3,404,514.61	
Gross unearned premiums at 50 per cent on inland navigation risks	39,439.44	
Total unearned premiums as computed above..	3,443,954.05	
Dividends declared and unpaid to stockholders.....	75,000.00	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	3,290.34	
State, county and municipal taxes due or accrued.....	115,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	28,392.47	
Reserve for conflagrations and extraordinary losses....	600,000.00	
Total of all liabilities except capital	\$ 4,545,731.62	
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	2,061,574.23	
Surplus as regards policyholders	3,061,574.23	
Total	\$ 7,607,305.85	

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 Dec. 31, 1915	\$ 824,220,242	\$ 7,221,024.24	\$ 1,837,710.00	\$ 63,988.99
Written during the year....	288,748,850	3,901,901.37	31,258,251.00	184,487.59
Total	\$1,212,969,098	\$ 11,182,985.61	\$ 33,222,970.00	\$ 248,476.58
Expired and terminated....	355,438,794	3,710,252.15	27,095,261.00	169,597.69
In force at end of year....	\$ 857,535,304	\$ 7,472,783.46	\$ 6,127,709.00	\$ 78,878.89
Deduct amount reinsured..	87,777,389	803,518.25		
Net amt. in force..	769,757,915	\$ 6,669,215.21	\$ 6,127,709.00	\$ 78,878.89

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	\$ 90,157,608.00	\$ 962,773.78
Three years	403,800,545.00	3,842,954.63
Five years	186,299,762.00	1,863,488.78
Net amount in force December 31, 1916.....	\$769,757,915.00	\$ 6,669,215.21

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$1,461,134.90; marine and inland, \$105,033.14; tornado, \$98,759.95....	1,664,927.99

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Hail and Fire	Marine and Inland	Tornado
Gross risks written	\$ 7,229,033.00	\$ 213.00	\$ 2,454,838.00
Gross premiums on risks written	80,742.67	.26	12,580.96
Losses paid	72,337.27		1,029.56
Losses incurred	75,805.46		1,062.95

NORWICH UNION FIRE INSURANCE SOCIETY, LTD., OF ENGLAND

Located in U. S. at No. 59 John Street, New York City, N. Y.
Incorporated 1797. Commenced Business in U. S. 1877.
J. Montgomery Hare and William Hare, U. S. Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year. \$	3,192,241.14
Extended at	\$ 3,192,241.14

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 3,426,668.81	\$ 257,139.26	
Deduct gross amount paid for reinsurance, fire, \$895,079.74; marine and inland, \$22,649.74; return premiums, fire, \$526,359.62; marine and inland, \$43,801.18	1,421,439.36	66,450.92	
Total premiums (other than per- petuals)	\$ 2,005,229.45	\$ 190,688.34	\$ 2,195,917.79
Gross interest on bonds and dividends on stocks.....		\$ 107,270.62	
Gross interest on deposits, trust companies or banks....		2,767.77	
Gross interest from other sources		128.58	
Total gross interest and rents			110,166.97
From other sources, total			59,872.36
Gross profit on sale or maturity of ledger assets.....			233.65
Total income			\$ 2,866,190.77
Total			\$ 5,558,431.91

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,479,045.31	\$ 70,412.84	
Deduct amount received for salvage, fire, \$24,936.35; marine and inland, \$2,545.49; reinsurance, fire, \$410,828.73; marine and inland, \$2,751.77	435,765.08	5,297.26	
Net amount paid for losses	\$ 1,043,280.23	\$ 65,115.58	\$ 1,108,395.81
Expense of adjustment, settlement of losses			28,922.11
Commissions or brokerage			400,741.77
Allowances to local agencies for miscellaneous agency expenses			559.18
Salaries and expenses of special and general agents....			106,614.06
Salaries, fees and other charges of officers, directors, trustees, agents and employees			132,938.49
Rents—including company's occupancy of its own buildings			14,960.53
Advertising, printing and stationery			24,089.57
Postage, telegrams, telephone and express			14,609.52
Legal expenses			332.36
Furniture and fixtures			3,282.38
Maps, including corrections			6,252.20
Underwriters' boards and tariff associations			34,540.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			18,400.84
State taxes on premiums			46,558.46
Inspections and surveys			7,777.07
All other disbursements, total			20,074.44
Agents' balances charged off			13.96
Total disbursements			\$ 1,997,463.69
Balance			\$ 3,560,968.22

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 2,792,473.99
Cash in office	5,637.26
Deposits in trust companies and banks not on interest....	69,153.11
Deposits in trust companies and banks on interest.....	253,789.46
Agents' balances, representing business written subsequent to October 1, last	431,823.19
Agents' balances, representing business written prior to October 1, last	13,617.83
Bills receivable, taken for marine and inland risks.....	1,981.32
Bills receivable taken for fire risks	1,846.31
All other ledger assets, total	554.75
Total ledger assets	\$ 3,560,968.22

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 31,243.75
Total	31,243.75
All other non-ledger assets, total	15,501.55
Gross assets	\$ 3,607,713.52

DEDUCT ASSETS NOT ADMITTED

Balances in hands of special agents	\$ 554.75
Agents' balances, representing business written prior to October 1, last	13,617.83
Bills receivable, past due, taken for marine, inland and fire risks	2,927.63
Book value of ledger assets over market value.....	59,308.99
Total	76,469.20
Total admitted assets	\$ 3,531,304.32

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 84,861.22
Gross claims in process of adjustment, or in suspense..	199,563.12
Gross claims resisted	7,216.74
Total claims for losses	\$ 291,641.08
Deduct reinsurance	95,293.09
Net amount of unpaid losses	\$ 196,347.99
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 556,924.92
Gross unearned premiums pro rata on fire risks running more than one year	1,229,167.92
Gross unearned premiums at 50 per cent on inland navigation risks	67,281.09
Total unearned premiums as computed above....	1,853,373.93
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	14,226.65
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement	49,400.00
Commissions, brokerage and other charges due or to become due to agents and brokers	3,300.00
Total of all liabilities except capital	\$ 2,116,648.57
Surplus over all liabilities	\$ 1,411,655.75
Surplus as regards policyholders	1,414,655.75
Total	\$ 3,531,304.32

Name and address of rating bureau whose rates you have adopted in this state: Iowa Inspection Bureau, Des Moines; Western Underwriters' Automobile Conference, Chicago, Ill.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$455,823,732.00	\$ 4,504,247.95	\$ 1,820,546.00	\$ 42,291.11
Written during the year.....	345,872,493.00	3,427,289.21	19,831,238.00	257,139.26
Totals	\$801,696,135.00	\$ 7,931,537.16	\$ 12,651,784.00	\$ 299,430.37
Expired and terminated	397,595,865.00	3,293,061.78	6,844,371.00	150,272.06
In force at end of year.....	\$494,190,270.00	\$ 4,728,535.38	\$ 5,807,413.00	\$ 149,068.31
Deduct amount reinsured	136,086,983.00	1,261,980.41	781,696.00	14,506.13
Net amt. in force \$358,103,287.00	\$ 3,466,554.97	\$ 5,026,317.00	\$ 134,562.18	

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	\$104,897,583.00	\$ 1,113,849.84
Two years	9,059,123.00	62,651.82
Three years	179,852,220.00	1,556,025.22
Four years	2,769,328.00	32,760.01
Five years and over	62,124,031.00	701,868.08
Net amount in force December 31, 1916.....	\$358,103,287.00	\$ 3,466,554.97

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 1,122,320.00
Losses incurred during the year, fire, \$1,038,275.91; sprinkler leakage, \$321.32; marine and inland, \$72,024.63; tornado, \$4,029.99; hail, \$5,725.05	1,120,377.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks	\$ 2,365,281.00	\$ 229,547.00	\$ 145,535.00
Gross premiums on risks written	23,907.37	1,922.98	734.77
Losses paid	24,439.54	169.35	.....
Losses incurred	45,034.50	166.60	.....

OHIO FARMERS INSURANCE COMPANY

Located at LeRoy, Ohio.

Incorporated February 8, 1848

Commenced Business July 8, 1848.

F. H. Hawley, President.

W. E. Haines, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 3,728,642.24
Extended at	\$ 3,728,642.24

INCOME

Gross premiums, fire	\$ 2,664,580.71
Deduct gross amount paid for reinsurance, fire, \$317,634.94; return premiums, fire, \$341,468.85.....	659,103.79
Total premiums (other than perpetuals)	\$ 2,005,476.92
Gross interest on mortgage loans	101,911.13
Gross interest on collateral loans	4,465.95
Gross interest on bonds and dividends on stocks.....	36,144.24
Gross interest on deposits, trust companies or banks.....	10,470.12
Gross interest from other sources	428.39
Gross rents—including company's occupancy of its own building	4,900.00
Total gross interest and rents	157,419.83

From other sources, total	4.95
From agents' balances previously charged off	1.40
Gross profit on sale or maturity of ledger assets	543.90
Total income	\$ 2,163,447.00
Total	\$ 5,892,059.24

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,319,465.27
Deduct amount received for salvage, fire, \$5,092.12; reinsurance, fire, \$173,583.69	180,675.81
Net amount paid for losses	\$ 1,138,789.46
Expenses of adjustment, settlement of losses	80,492.37
Commissions or brokerage	504,955.86
Allowances to local agencies for miscellaneous agency expenses	10,035.78
Salaries of special and general agents	41,555.82
Salaries, fees and other charges of officers, directors, trustees, agents and employes	83,675.28
Rents—including company's occupancy of its own buildings	5,799.13
Advertising, printing and stationery	18,881.39
Postage, telegrams, telephone and express	8,747.64
Legal expenses	2,375.93
Furniture and fixtures	4,242.55
Maps, including corrections	4,574.82
Underwriters' boards and tariff associations	9,387.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	6,134.16
Inspections and surveys	7,841.07
Repairs and expenses on real estate	1,626.07
Taxes on real estate	789.01
State taxes on premiums	13,763.11
Insurance department licenses and fees	6,534.87
All other licenses, fees and taxes	37,480.99
All other disbursements, total	16,283.28
Agents' balances charged off	4,572.62
Total disbursements	\$ 1,958,469.04
Balance	\$ 3,933,620.20

LEDGER ASSETS

Book value of real estate	\$ 58,500.00
Mortgage loans on real estate	2,080,015.00
Loans secured by pledge of bonds, stocks or other collateral	75,950.00
Book value of bonds and stocks (Schedule D)	806,345.00
Cash in office	45,875.95
Deposits in trust companies and banks on interest	498,857.97
Agents' balances, representing business written subsequent to October 1, last	335,427.68
Agents' balances, representing business written prior to October 1, last	12,927.17
Bills receivable	14,355.04
All other ledger assets, total due from other insurance companies	5,366.39
Total ledger assets	\$ 3,933,620.20

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 44,291.56
Interest due and accrued on bonds	9,562.33
Interest due and accrued on collateral loans	890.48
Interest due and accrued on other assets	731.71
Total	55,476.08
Market value of bonds and stocks over book value	28,182.00
Gross assets	\$ 4,017,278.28

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 12,927.17
Bills receivable	14,355.04
Total	27,282.21
Total admitted assets	\$ 3,989,996.07

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 50,582.00
Gross claims in process of adjustment, or in suspense	121,401.46
Gross claims resisted	20,275.50
Total claims for losses	\$ 192,258.96
Deduct reinsurance	53,572.95
Net amount of unpaid losses	\$ 138,686.01
Total unearned premiums as computed above	\$ 2,367,768.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,424.22
State, county and municipal taxes due or accrued	37,636.40
Commissions, brokerage and other charges due or to become due to agents and brokers	10,739.96
All other liabilities, total emergency reserve	125,000.00
Total of all liabilities except capital	\$ 2,696,254.73
Surplus as regards policyholders	\$ 1,418,741.32
Surplus over all liabilities	1,293,741.52
Total	\$ 3,989,996.07

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, 1915	\$593,270,069.00	\$ 4,742,043.13
Written during the year	292,199,755.00	2,726,314.79
Totals	\$795,469,815.00	\$ 7,468,358.92
Expired and terminated	254,121,446.00	2,422,143.06
In force at end of the year	\$541,348,369.00	\$ 5,046,215.86
Deduct amount reinsured	48,187,496.00	525,646.32
Net amount in force	\$493,160,873.00	\$ 4,520,569.54

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	\$ 49,704,579.00	\$ 513,196.70
Two years	1,583,340.00	12,809.34
Three years	401,201,581.00	3,538,215.73
Four years	455,433.00	4,059.90
Five years and over	40,215,940.00	452,377.87
Net amount in force December 31, 1916	\$493,160,873.00	\$ 4,520,569.54

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year	1,129,940.20

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,706,772.00	\$ 23,300.00
Gross premiums on risks written	26,809.68	109.50
Losses paid	1,226.43	11.14
Losses incurred	2,439.61	11.14

OLD COLONY INSURANCE COMPANY

Located at No. 87 Kilby Street, Boston, Mass.

Incorporated June 2, 1906.

Commenced Business June 7, 1906.

Ransom B. Fuller, President.

John P. Morgan, Secretary.

CAPITAL

Capital stock paid in cash	\$	400,000.00	
Amount of ledger assets, December 31, of previous year..	\$	1,622,164.71	
Extended at	\$	1,622,164.71	

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 970,678.23	\$ 519,106.91	
Deduct gross amount paid for reinsurance, fire, \$215,624.05; marine and inland, \$126,124.24; return premiums, fire, \$184,608.11; marine and inland, \$53,- 460.11	400,232.16	179,584.35	
Total premiums (other than per- petuals)	\$ 570,446.07	\$ 339,522.56	\$ 910,028.63
Gross interest on mortgage loans	\$	1,945.00	
Gross interest on bonds and dividends on stocks		53,505.36	
Gross interest on deposits, trust companies or banks		2,896.75	
Gross interest from other sources		319.54	
Total gross interest and rents			58,866.65
From other sources, total			10.00
From agents' balances previously charged off			79.83
Total income			\$ 968,985.11
Total			\$ 2,591,149.82

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 397,719.32	\$ 176,869.00	
Deduct amount received for salvage, fire, \$4,609.24; marine and inland, \$6,- 248.75; reinsurance, fire, \$122,864.26; marine and inland, \$42,826.05; dis- count, fire, \$42.87	127,516.37	49,974.80	
Net amount paid for losses	\$ 270,193.95	\$ 127,785.26	\$ 397,979.21
Expenses of adjustment, settlement of losses			7,102.82
Commissions or brokerage			216,929.41
Allowances to local agencies for miscellaneous agency expenses			6,032.07
Salaries and expenses of special and general agents			7,473.30
Salaries, fees and other charges of officers, directors, trustees, agents and employes			20,521.82
Rents—including company's occupancy of its own build- ings			685.25
Advertising, printing and stationery			4,859.83
Postage, telegrams, telephone and express			1,427.58
Legal expenses			100.00
Furniture and fixtures			201.38
Maps, including corrections			94.96
Underwriters' boards and tariff associations			7,479.12
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			5,089.82
Inspections and surveys			2,934.73
State taxes on premiums			13,566.18
Insurance department licenses and fees			4,809.86
All other licenses, fees and taxes			4,524.96

OLD COLONY INSURANCE COMPANY

All other disbursements, total	1,264.37
Interest and dividends to stockholders	24,000.00
Agents' balances charged off	73.33
Gross loss on sale or maturity of ledger	2,896.00

Total disbursements	\$ 730,639.90
Balance	\$ 1,860,509.92

LEDGER ASSETS

Mortgage loans on real estate	\$ 41,000.00
Book value of bonds and stocks (Schedule D)	1,532,314.71
Cash in office	39,253.82
Deposits in trust companies and banks not on interest	171.22
Deposits in trust companies and banks on interest	78,082.60
Agents' balances, representing business written subse- quent to October 1, last	153,339.49
Agents' balances, representing business written prior to October 1, last	3,084.23
Bills receivable, taken for marine and inland risks	1,529.25
Bills receivable taken for fire risks	298.78
All other ledger assets, total	11,528.82
Total ledger assets	\$ 1,860,509.92

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 60.00
Interest due and accrued on bonds	8,550.54
Total	8,610.54
Gross assets	\$ 1,869,120.46

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,084.23
Book value of ledger assets over market value	153,079.71
Total	156,163.94
Total admitted assets	\$ 1,712,956.52

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 24,079.82
Gross claims in process of adjustment, or in suspense	279,639.04
Gross claims resisted	22,950.00
Total claims for losses	\$ 326,668.86
Deduct reinsurance	79,658.31
Net amount of unpaid losses	\$ 247,010.55
Gross unearned premiums on fire risks	\$ 519,241.82
Gross unearned premiums at 50 per cent on inland navigation risks	36,140.93
Gross unearned premiums, 50 and 100 per cent on ma- rine risks	52,609.00
Total unearned premiums as computed above	607,991.75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,230.19
State, county and municipal taxes due or accrued	6,410.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	4,713.62
All other liabilities, total	10.00
Total of all liabilities except capital	\$ 808,966.11
Cash capital	\$ 400,000.00
Surplus over all liabilities	443,990.41
Surplus as regards policyholders	843,990.41
Total	\$ 1,712,956.52

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	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$127,970,439.00	\$ 1,260,761.26	\$ 9,224,632.00	\$ 219,079.23
Written during the year	103,648,825.00	970,678.23	48,709,680.00	519,166.01
Totals	\$231,617,264.00	\$ 2,231,439.49	\$ 37,934,312.00	\$ 738,245.16
Expired and terminated	85,118,786.00	824,228.14	48,370,709.00	483,146.43
In force at end of year	\$146,498,478.00	\$ 1,407,111.35	\$ 9,563,612.00	\$ 255,099.73
Deduct amount reinsured	36,535,424.00	421,802.98	3,434,827.00	79,373.00
Net amt. in force	\$109,963,054.00	\$ 985,308.37	\$ 6,128,785.00	\$ 175,726.73

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	\$ 36,134,398.00	\$ 337,163.95
Two years	649,744.00	4,795.15
Three years	53,375,806.00	421,756.66
Four years	396,741.00	3,977.34
Five years and over	19,406,365.00	217,615.27
Net amount in force December 31, 1916	\$109,963,054.00	\$ 985,308.37

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 37,500.00
Losses incurred during the year, fire, \$291,451.95; marine and inland, \$244,575.62; tornado, \$1198.55	537,109.12

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 638,615.00	\$ 404,821.00	\$ 110,590.00
Gross premiums on risks written	7,141.29	2,605.10	612.02
Losses paid	4,807.84	458.95	144.93
Losses incurred	4,425.65	498.95	144.93

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	\$ 4,093,237.30
Extended at	\$ 4,093,237.30

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,953,798.98	\$ 380,273.55	
Deduct gross amount paid for reinsurance, fire, \$703,604.82; marine and inland, \$70,447.70; return premiums, fire, \$442,665.99; marine and inland, \$63,168.99	1,148,270.81	189,616.60	
Total premiums (other than perpetuals)	\$ 1,807,528.17	\$ 240,656.86	\$ 2,048,185.03

ORIENT INSURANCE COMPANY

Gross interest on bonds and dividends on stocks	\$ 119,657.21
Gross interest on deposits, trust companies or banks	18,179.84
Gross interest from other sources	48.10
Gross rents—including company's occupancy of its own building	12,940.00
Total gross interest and rents	150,825.15
Gross profit on sale or maturity of ledger assets	191.65
Total income	\$ 2,199,201.83
Total	\$ 6,292,439.13

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 1,334,640.81	\$ 173,183.82	
Deduct amount received for salvage, fire, \$13,192.30; marine and inland, \$5,228.26; reinsurance, fire, \$384,242.74; marine and inland, \$71,044.27; discount, fire, \$83.80	397,468.84	76,272.53	
Net amount paid for losses	\$ 937,171.97	\$ 96,911.29	\$ 1,034,083.26
Expenses of adjustment, settlement of losses			31,686.27
Commissions or brokerage			445,726.29
Allowances to local agencies for miscellaneous agency expenses			751.85
Salaries and expenses of special and general agents			69,368.91
Salaries, fees and other charges of officers, directors, trustees, agents and employes			91,605.56
Rents—including company's occupancy of its own buildings			12,432.75
Advertising, printing and stationery			29,049.39
Postage, telegrams, telephone and express			12,357.40
Legal expenses			249.97
Furniture and fixtures			3,870.26
Maps, including corrections			7,104.23
Underwriters' boards and tariff associations			29,828.98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			16,797.04
Inspections and surveys			8,268.89
Repairs and expenses on real estate			4,183.86
Taxes on real estate			3,883.97
State taxes on premiums			33,991.95
Insurance department licenses and fees			15,190.77
All other licenses, fees and taxes			41,874.04
All other disbursements, total			9,510.92
Interest and dividends to stockholders			100,000.00
Agents' balances charged off			612.20
Gross loss on sale or maturity of ledger assets			300.00
Total disbursements			\$ 2,602,727.86
Balance			\$ 4,289,711.27

LEDGER ASSETS

Book value of real estate	\$ 173,186.56
Book value of bonds and stocks (Schedule D)	3,027,112.51
Cash in office	8,851.28
Deposits in trust companies and banks on interest	692,780.14
Agents' balances, representing business written subsequent to October 1, last	869,042.42
Agents' balances, representing business written prior to October 1, last	16,449.64
Bills receivable taken for fire risks	1,756.18
All other ledger assets, total	1,932.72
Total ledger assets	\$ 4,289,711.27

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 52,188.81
Interest due and accrued on other assets	158.28
Total	52,346.59
All other non-ledger assets, total	1,336.16
Gross assets	\$ 4,343,394.02

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 16,449.64
Bills receivable, past due, taken for marine, inland and fire risks	1,756.18
Excess value of special deposits	41,966.14
Book value of ledger assets over market value	253,075.85
Total	313,247.81
Total admitted assets	\$ 4,030,146.21

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 28,661.00
Gross claims in process of adjustment, or in suspense...	246,990.58
Gross claims resisted	28,282.05
Total claims for losses	\$ 303,933.63
Deduct reinsurance	112,799.72
Net amount of unpaid losses	\$ 191,133.91
Gross unearned premiums on fire risks.....	\$ 1,649,075.30
Gross unearned premiums at 50 per cent on inland navigation risks	110,371.25
Total unearned premiums as computed above	1,759,446.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	860.00
State, county and municipal taxes due or accrued.....	33,724.02
Commissions, brokerage and other charges due or to become due to agents and brokers	2,800.00
Total of all liabilities except capital	\$ 1,992,964.57
Cash capital	\$ 1,600,000.00
Surplus over all liabilities	1,037,181.64
Surplus as regards policyholders	2,637,181.64
Total	\$ 4,030,146.21

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 Dec. 31, 1915.....	\$380,888,428.00	\$ 3,768,575.01	\$ 7,610,413.00	\$ 183,265.74
Written during the year.....	294,056,377.00	2,953,798.98	24,901,853.00	380,273.55
Totals	\$680,944,705.00	\$ 6,722,373.99	\$ 32,512,267.00	\$ 563,539.29
Expired and terminated.....	245,553,396.00	2,603,394.42	16,487,921.00	265,318.54
In force at end of year.....	\$433,391,309.00	\$ 4,118,979.57	\$ 16,024,346.00	\$ 298,220.75
Deduct amount reinsured.....	101,458,967.00	992,855.16	6,256,160.00	77,478.25
Net amt. in force	\$333,934,342.00	\$ 3,126,124.41	\$ 9,774,186.00	\$ 220,742.50

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	\$ 84,781,369.00	\$ 852,118.15
Two years	2,465,246.00	17,005.59
Three years	171,125,754.00	1,424,806.91
Four years	2,918,950.00	26,729.99
Five years and over	72,643,023.00	805,463.83
Net amount in force December 31, 1916	\$333,934,342.00	\$ 3,126,124.41

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 250,000.00
Losses incurred during the year, fire, \$1,019,800.33; marine and inland, \$113,851.84; tornado, \$4,897.51.....	1,138,549.68

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 4,018,332.00	\$ 205,236.00	\$ 804,229.00
Gross premiums on risks written	40,178.46	2,708.67	3,848.77
Losses paid	41,021.04	2,244.32	45.24
Losses incurred	41,837.21	2,544.32	45.24

THE PALATINE INSURANCE COMPANY, LIMITED.

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

Incorporated August 22, 1900. Commenced Business in U. S., January 1, 1901.
A. H. Wray, United States Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year.....	\$ 3,365,815.61
Extended at	\$ 3,365,815.61

INCOME

Gross premiums, fire	\$ 3,338,198.07
Deduct gross amount paid for reinsurance, fire, \$599,410.04; return premiums, fire, \$675,293.80.....	1,274,703.84
Total premiums (other than perpetuals)	\$ 2,063,494.23
Gross interest on bonds and dividends on stocks	\$ 106,825.00
Gross interest on deposits, trust companies or banks.....	11,827.63
Total gross interest and rents	118,652.63
From other sources, total	4,355.32
Total income	\$ 2,186,502.18
Total	\$ 5,552,317.79

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,615,587.52
Deduct amount received for salvage, fire, \$13,822.90; reinsurance, fire, \$344,854.72	358,677.68
Net amount paid for losses	\$ 1,256,909.84
Expenses of adjustment, settlement of losses	47,718.40
Commissions or brokerage	471,026.08
Allowances to local agencies for miscellaneous agency expenses	2,625.39
Salaries and expenses of special and general agents.....	59,713.26
Salaries, fees and other charges of officers, directors, trustees, agents and employes	91,709.44

Rents—including company's occupancy of its own buildings	12,223.28
Advertising, printing and stationery	17,883.82
Postage, telegrams, telephone and express	10,978.00
Legal expenses	128.22
Furniture and fixtures	1,478.90
Maps, including corrections	3,351.08
Underwriters' boards and tariff associations	25,750.32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	17,481.45
Inspections and surveys	13,723.59
State taxes on premiums	42,095.43
Insurance department licenses and fees	10,589.76
All other licenses, fees and taxes	18,785.05
All other disbursements, total	39,487.95
Agents' balances charged off	38.63
Decrease in book value of ledger assets	4,543.85
Total disbursements	\$ 2,148,243.74
Balance	\$ 3,404,074.05

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,231,131.06
Deposits in trust companies and banks not on interest	19,632.11
Deposits in trust companies and banks on interest	746,115.94
Agents' balances, representing business written subsequent to October 1, last	386,669.34
Agents' balances, representing business written prior to October 1, last	11,222.63
All other ledger assets, total	9,302.97
Total ledger assets	\$ 3,404,074.05

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 29,130.00
Total	29,130.00
Gross assets	\$ 3,433,204.05

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 11,222.63
Foreign treaty balance	9,302.97
Market value of special deposits over liabilities	27,646.84
Book value of ledger assets over market value—bonds and stocks	156,481.06
Total	204,652.90
Total admitted assets	\$ 3,228,551.15

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 66,371.00
Gross claims in process of adjustment, or in suspense	178,487.00
Gross claims resisted	14,658.00
Total claims for losses	\$ 259,516.00
Deduct reinsurance	46,300.00
Net amount of unpaid losses	\$ 213,216.00
Gross unearned premiums as 50 per cent on fire risks running one year or less, and pro rata on fire risks running more than one year	\$ 1,963,866.08
Total unearned premiums as computed above	1,963,866.08

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000.00
State, county and municipal taxes due or accrued	41,269.83
Commissions, brokerage and other charges due or to become due to agents and brokers	8,550.56
Total of all liabilities except capital	\$ 2,227,893.52
Surplus as regards policyholders	1,000,657.63
Total	\$ 3,228,551.15

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, 1915	\$409,683,568.00	\$ 4,375,254.64
Written during the year	314,641,587.00	3,338,198.97
Totals	\$724,325,155.00	\$ 7,713,452.71
Expired and terminated	282,437,199.00	3,133,327.87
In force at end of the year	\$441,887,956.00	\$ 4,589,124.84
Deduct amount reinsured	78,896,658.00	774,189.41
Net amount in force	\$363,081,298.00	\$ 3,805,935.43

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	\$122,746,879.00	\$ 1,323,501.25
Two years	6,349,173.00	62,599.65
Three years	155,259,994.00	1,478,978.46
Four years	4,399,891.00	53,878.16
Five years and over	74,234,361.00	886,986.91
Net amount in force December 31, 1916	\$363,081,298.00	\$ 3,805,935.43

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,001,916.00	\$ 259,950.00
Gross premiums on risks written	37,808.88	1,184.72
Losses paid	19,427.04	79.92
Losses incurred	19,936.56	79.92

PATERNELLE FIRE INSURANCE COMPANY, LIMITED.

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

Home Office, Paris, France.

Incorporated, 1843.

CAPITAL

Deposit capital stock paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,021,974.91
Extended at	\$ 1,021,974.91

INCOME

Gross premiums, fire	\$ 1,307,422.74
Deduct gross amount paid for reinsurance, fire, \$76,767.33; return premiums, fire, \$273,798.53	350,565.86
Total premiums (other than perpetuals)	\$ 956,856.88

Gross interest on bonds and dividends on stocks	\$ 28,889.25	
Gross interest on deposits, trust companies or banks	5,524.14	
Total gross interest and rents		34,413.39
Total income	\$ 991,270.27	
Total	\$ 2,013,245.18	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 695,720.30	
Deduct amount received for salvage, fire, \$16,267.77; re-insurance, fire, \$139,149.53	155,417.30	
Net amount paid for losses	\$ 450,303.00	
Expenses of adjustment, settlement of losses	9,244.98	
Commissions or brokerage	342,339.04	
Salaries and expenses of special and general agents	71.44	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	8,855.18	
Rents—including company's occupancy of its own buildings	2,133.76	
Advertising, printing and stationery	1,091.03	
Postage, telegrams, telephone and express	479.73	
Legal expenses	3.72	
Furniture and fixtures	254.30	
Maps, including corrections	195.86	
State taxes on premiums	4,589.12	
Insurance department licenses and fees	2,062.25	
All other licenses, fees and taxes	5,990.48	
All other disbursements, total	272.88	
Total disbursements	\$ 827,890.37	
Balance	\$ 1,185,354.81	

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 947,457.15	
Cash in United States trustee's office	148,685.23	
Deposits in trust companies and banks on interest	62,743.26	
Agents' balances, representing business written subsequent to October 1, last	26,469.17	
Total ledger assets	\$ 1,185,354.81	

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 10,880.41	
Total	10,880.41	
Gross assets	\$ 1,196,235.22	

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 3,027.55	
Total	3,027.55	
Total admitted assets	\$ 1,193,207.67	

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 103,920.25	
Deduct reinsurance	9,435.43	
Net amount of unpaid losses	\$ 94,484.82	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 309,929.97	
Gross unearned premiums pro rata on fire risks running more than one year	384,412.33	
Total unearned premiums as computed above	694,342.30	

Dividends declared and unpaid	2,250.00	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,750.00	
State, county and municipal taxes due or accrued	5,000.00	
Total of all liabilities except capital	\$ 797,827.12	
Surplus over all liabilities	\$ 395,380.55	
Surplus as regards policyholders	395,380.55	
Total	\$ 1,193,207.67	

Name and address of rating bureau whose rates you have adopted in this state:
None. Reinsurance business only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 98,872,896.00	\$ 1,031,583.10
Written during the year	121,549,682.00	1,307,422.74
Totals	\$220,422,578.00	\$ 2,339,005.84
Expired and terminated	98,363,951.00	1,066,207.55
In force at end of the year	\$122,058,627.00	\$ 1,272,798.29
Net amount in force	\$122,058,627.00	\$ 1,272,798.29

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	\$ 69,865,695.00	\$ 619,859.94
Two years	4,186,535.00	31,894.83
Three years	49,837,351.00	408,936.55
Four years	2,228,223.00	24,154.72
Five years and over	13,971,423.00	187,952.75
Net amount in force December 31, 1916	\$122,058,627.00	\$ 1,272,798.29

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$446,060.05; other than fire and tornado, \$1,491.53; tornado, \$2,751.42	450,303.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,422,789.00	\$ 40,000.00
Gross premiums on risks written	18,213.43	116.67
Losses paid	4,159.84	
Losses incurred	2,935.80	

THE PENNSYLVANIA FIRE INSURANCE COMPANY

Located at 508-510 Walnut Street, Philadelphia, Pa.
Incorporated March, 1825. Commenced Business April, 1825.
Charles H. Barry, President. W. Gardner Crowell, Secretary.

CAPITAL

Capital stock paid in cash	\$ 750,000.00	
Amount of ledger assets, December 31, of previous year	8,628,698.68	
Extended at	\$ 8,628,698.68	

INCOME

Gross premiums, fire	\$ 5,723,396.70	
Deduct gross amount paid for reinsurance, fire, \$900-522.62; return premiums, fire, \$899,542.46	1,800,064.48	
Total premiums (other than perpetuities)	\$ 3,923,332.22	

Deposit premiums on perpetual risks		18,971.86
Gross interest on mortgage loans	\$ 8,228.35	
Gross interest on collateral loans	3,358.96	
Gross interest on bonds and dividends on stocks	320,258.42	
Gross interest on deposits, trust companies or banks	7,778.19	
Gross interest from other sources	140.40	
Gross rents—including company's occupancy of its own building	8,074.85	
Total gross interest and rents		347,839.17
From other sources, total	778.14	
From agents' balances previously charged off	1,510.38	
Gross profit on sale or maturity of ledger assets	11,302.40	
Total income	\$ 4,393,644.17	
Total	\$ 12,932,342.85	

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 2,702,746.50
Deduct amount received for salvage, fire, \$14,527.95; re-insurance, fire, \$561,194.36; discount, fire, \$100.75	575,823.06
Net amount paid for losses	\$ 2,126,923.44
Expenses of adjustment, settlement of losses	43,867.11
Commissions or brokerage	816,147.48
Allowances to local agencies for miscellaneous agency expenses	21,420.43
Salaries and expenses of special and general agents	290,714.16
Salaries, fees and other charges of officers, directors, trustees, agents and employees	104,112.12
Rents—including company's occupancy of its own buildings	26,594.82
Advertising, printing and stationery	43,572.62
Postage, telegrams, telephone and express	20,526.21
Legal expenses	1,043.22
Furniture and fixtures	7,437.72
Maps, including corrections	9,121.01
Underwriters' boards and tariff associations	62,614.74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	7,253.10
Inspections and surveys	10,437.25
Repairs and expenses on real estate	1,238.36
Taxes on real estate	2,314.60
State taxes on premiums	76,127.17
Insurance department licenses and fees	21,374.20
All other licenses, fees and taxes	39,591.45
Deposit premiums returned	33,530.51
Interest and dividends to stockholders	225,000.00
Agents' balances charged off	8,725.32
Gross loss on sale or maturity of ledger assets	17,046.00
Total disbursements	\$ 4,916,643.64
Balance	\$ 8,915,699.21

LEDGER ASSETS

Book value of real estate	\$ 163,888.85
Mortgage loans on real estate	154,000.00
Loans secured by pledge of bonds, stocks or other collateral	38,936.10
Book value of bonds and stocks (Schedule D)	7,260,716.39
Cash in office	400.00
Deposits in trust companies and banks not on interest	1,818.18
Deposits in trust companies and banks on interest	630,339.67
Agents' balances, representing business written subsequent to October 1, last	639,356.81
Agents' balances, representing business written prior to October 1, last	26,243.20
Total ledger assets	\$ 8,915,699.21

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,863.91
Interest due and accrued on bonds	103,735.58
Interest due and accrued on collateral loans	900.00
Total	106,499.62
All other non-ledger assets, total	1,818.51
Gross assets	\$ 9,024,916.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 26,243.20
Book value of ledger assets over market value	463,375.25
Total	489,618.45
Total admitted assets	\$ 8,534,397.89

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 124,370.80
Gross claims in process of adjustment, or in suspense	588,235.69
Gross claims resisted	18,557.00
Total claims for losses	\$ 731,163.49
Deduct reinsurance	157,665.14
Net amount of unpaid losses	\$ 573,498.35
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,164,929.84
Gross unearned premiums pro rata on fire risks running more than one year	2,555,503.28
Total unearned premiums as computed above	3,719,533.12
Amount reclaimable by the insured on perpetual fire insurance policies	1,947,457.17
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
State, county and municipal taxes due or accrued	70,600.00
Commissions, brokerage and other charges due or to become due to agents and brokers	10,000.00
Total of all liabilities except capital	\$ 5,425,488.64
Cash capital	\$ 750,000.00
Surplus over all liabilities	2,358,909.25
Surplus as regards policyholders	3,108,909.25
Total	\$ 8,534,397.89

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, 1915	\$ 837,937,015	\$ 8,239,639.67
Written during the year	619,059,038	5,781,503.59
Totals	\$1,456,996,053	\$ 14,021,143.26
Expired and terminated	570,417,312	5,457,427.14
In force at end of the year	\$ 886,578,741	\$ 8,563,706.12
Deduct amount reinsured	134,304,166	1,366,590.45
Net amount in force	\$ 752,274,575	\$ 7,197,115.67

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	\$249,910,036.00	\$ 2,328,059.60
Two years	4,034,326.00	33,227.87
Three years	327,241,546.00	3,023,574.17
Four years	2,155,637.00	18,748.48
Five years and over	214,402,601.00	2,957,349.95
Net amount in force December 31, 1916	\$798,344,146.00	\$ 8,360,956.96

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 120,000.00
Losses incurred during the year, fire, \$2,334,542.94; tornado, \$18,941.41	2,353,484.35

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Automobile	Tornado
Gross risks written	\$ 7,814,730.00	\$ 187,375.00	\$ 801,688.00
Gross premiums on risks written	73,774.37	2,511.94	4,214.54
Losses paid	42,490.64	445.52	68.34
Losses returned	44,169.29	445.52	68.34

PENNSYLVANIA LUMBERMEN'S MUTUAL FIRE INSURANCE COMPANY

Located at No. 806 Lafayette Building, Philadelphia, Pa.

Incorporated February 26, 1895.

Commenced Business March 1, 1895.

Edward F. Henson, President.

Harry Humphreys, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 766,785.66
Extended at	\$ 766,785.66

INCOME

Gross premiums, fire	\$ 591,026.20
Deduct gross amount paid for, reinsurance, fire, \$368.14; return premiums, fire, \$47,651.42	48,019.56
Total premiums (other than perpetuals)	\$ 543,006.64
Gross interest on mortgage loans	3,612.25
Gross interest on bonds and dividends on stocks	28,015.37
Gross interest on deposits, trust companies or banks	3,354.07
Total gross interest and rents	34,984.69
From other sources, total	16,269.82
From agents' balances previously charged off	13.89
Gross profit on sale or maturity of ledger assets	1,206.25
Gross increase in book value of ledger assets	18,609.87
Total income	\$ 614,091.16
Total	\$ 1,380,876.82

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 177,326.24
Deduct amount received for salvage, fire, \$20.86; reinsurance, fire, \$706.30; discount, fire, \$372.40	1,099.56
Net amount paid for losses	\$ 176,226.68
Expenses of adjustment, settlement of losses	1,226.81
Inspection charges	22,905.86
Salaries, fees and other charges of officers, directors, trustees, agents and employes	86,443.55
Rents	3,010.00

Advertising, printing and stationery	4,550.00
Postage, telegrams, telephone and express	2,982.05
Legal expenses	1,114.00
Furniture and fixtures	2,514.43
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,111.37
Inspections and surveys	13,624.55
State taxes on premiums	8,737.73
Insurance department licenses and fees	1,693.29
All other licenses, fees and taxes	1,178.28
All other disbursements, total	5,431.87
Paid dividends to policyholders	200,501.91
Agents' balances charged off	57.45
Paid federal income tax withheld from salaries at source	110.00
Gross loss on sale or maturity of ledger assets	215.06
Decrease in book value of ledger assets	852.50
Total disbursements	\$ 491,494.54
Balance	\$ 889,382.28

LEDGER ASSETS

Mortgage loans on real estate	\$ 70,000.00
Book value of bonds and stocks (Schedule D)	642,570.00
Cash in office	487.40
Deposits in trust companies and banks on interest	140,697.23
Agents' balances, representing business written subsequent to October 1, last	27,059.65
Agents' balances, representing business written prior to October 1, last	43.33
All other ledger assets, total office furniture and fixtures	2,514.64
Total ledger assets	\$ 889,382.28

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,535.46
Interest due and accrued on bonds	9,113.74
Total	10,649.20
All other non-ledger assets, total due from Justin Peters Agency	14,012.33
Gross assets	\$ 914,943.81

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	\$ 2,514.64
Agents' balances, representing business written prior to October 1, last	43.33
Market value of special deposits in excess of corresponding liabilities	5,550.72
Due from Justin Peters Agency	14,012.33
Total	21,921.02
Total admitted assets	\$ 892,122.79

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 18,334.90
Gross claims resisted	2,171.23
Total claims for losses	20,506.15
Net amount of unpaid losses	\$ 20,506.15
Gross unearned premiums as 50 per cent on fire risks running one year or less	267,397.39
Total unearned premiums as computed above	267,397.39

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	285.46
State, county and municipal taxes due or accrued	6,395.93
Inspection charges due	2,041.13
All other liabilities, total mortgage interest paid in advance	96.25
Total of all liabilities except capital	\$ 296,601.41
Surplus over all liabilities	\$ 595,521.38
Surplus as regards policyholders	595,521.38
Total	\$ 892,122.79

Name and address of rating bureau whose rates you have adopted in this state:
The Lumbermen's and Manufacturers' Insurance Agency, 703-7 Securities Building,
Des Moines, Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 23,322,403.00	\$ 493,752.60
Written during the year	27,741,742.00	591,026.20
Totals	\$ 51,064,145.00	\$ 1,084,778.80
Expired and terminated	25,711,184.00	549,951.05
In force at end of the year	\$ 25,352,961.00	\$ 534,827.75
Deduct amount reinsured	12,500.00	282.97
Net amount in force	\$ 25,340,461.00	\$ 534,594.78

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	\$ 25,340,461.00	\$ 534,594.78
Net amount in force December 31, 1916	\$ 25,340,461.00	\$ 534,594.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 15,000.00
Losses incurred during the year, fire	190,916.58

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 32,650.00
Gross premiums on risks written	583.44
Losses paid	4,164.86
Losses incurred	4,164.86

PEOPLES NATIONAL FIRE INSURANCE COMPANY

Located at Northeast Corner Third and Walnut Streets, Philadelphia, Pa.

Incorporated April 29, 1908.

Commenced Business January 2, 1909.

E. C. Stokes, President.

M. B. Yates, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	2,001,696.79
Extended at	\$ 2,001,696.79

INCOME

Gross premiums, fire	\$ 1,239,778.91
Deduct gross amount paid for reinsurance, fire, \$604,305.38; return premiums, fire, \$243,511.19	847,816.57
Total premiums (other than perpetuals)	\$ 391,962.34

Deposit premiums on perpetual risks		859.58
Gross interest on mortgage loans	\$ 27,670.64	
Gross interest on collateral loans	420.00	
Gross interest on bonds and dividends on stocks	82,319.51	
Gross interest on deposits, trust companies or banks	878.28	
Gross interest from other sources	537.45	
Gross rents—including company's occupancy of its own building	17,107.12	
Total gross interest and rents		98,992.40
From other sources, total	49.76	
From agents' balances previously charged off	17.44	
Borrowed money (gross)	180,000.00	
Gross profit on sale or maturity of ledger assets	1,893.75	
Total income		\$ 673,775.27
Total		\$ 2,675,472.06

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 564,677.54
Deduct amount received for salvage, fire, \$1,011.33; reinsurance, fire, \$179,432.86; discount, fire, \$207.33	181,551.52
Net amount paid for losses	\$ 383,126.02
Expenses of adjustment, settlement of losses	9,516.47
Commissions or brokerage	81,954.36
Allowances to local agencies for miscellaneous agency expenses	123.13
Salaries and expenses of special and general agents	13,317.17
Salaries, fees and other charges of officers, directors, trustees, agents and employees	46,022.10
Rents—including company's occupancy of its own buildings	5,000.00
Advertising, printing and stationery	5,989.59
Postage, telegrams, telephone and express	4,548.67
Legal expenses	245.02
Furniture and fixtures	28.38
Maps, including corrections	1,700.65
Underwriters' boards and tariff associations	11,321.69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,029.43
Inspections and surveys	3,866.16
Repairs and expenses on real estate	9,936.13
Taxes on real estate	2,866.74
State taxes on premiums	25,522.74
Insurance department licenses and fees	8,396.16
All other licenses, fees and taxes	2,980.26
All other disbursements, total	110,015.84
Deposit premiums returned	487.50
Interest on borrowed money, \$4,069.81, and ground rent, \$437.80	4,498.61
Agents' balances charged off	899.84
Gross loss on sale or maturity of ledger assets	570.72
Total disbursements	\$ 734,467.93
Balance	\$ 1,941,004.13

LEDGER ASSETS

Book value of real estate	\$ 177,963.29
Mortgage loans on real estate	506,250.00
Loans secured by pledge of bonds, stocks or other collateral	7,000.00
Book value of bonds and stocks (Schedule D)	1,020,175.17
Cash in office	9,310.86
Deposits in trust companies and banks not on interest	78.74
Deposits in trust companies and banks on interest	85,060.24
Agents' balances, representing business written subsequent to October 1, last	128,879.25
Agents' balances, representing business written prior to October 1, last	5,058.67
Total ledger assets	\$ 1,941,004.13

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 6,449.87	
Interest due and accrued on bonds	16,394.33	
Interest due and accrued on collateral loans	119.00	
Total		22,963.20
Market value of real estate over book value.....		20,896.74
All other non-ledger assets, total		1,102.73
Gross assets	\$ 1,985,966.80	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,686.67	
Overdue and accrued interest on bonds in default.....	2,458.33	
Market value of special deposits in excess of corresponding liabilities	10,297.75	
Book value of ledger assets over market value.....	18,930.67	
Total	\$ 37,373.42	
Total admitted assets	\$ 1,948,593.38	

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 49,511.54	
Gross claims in process of adjustment, or in suspense....	61,599.91	
Gross claims resisted	5,972.00	
Total claims for losses	\$ 117,083.45	
Deduct reinsurance	49,117.03	
Net amount of unpaid losses	\$ 67,966.42	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 157,431.88	
Gross unearned premiums pro rata on fire risks running more than one year	315,507.66	
Total unearned premiums as computed above	472,939.54	
Amount reclaimable by the insured on perpetual fire insurance policies	13,274.36	
Interest due or accrued, remaining unpaid	1,229.87	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	295.00	
Due and to become due for borrowed money.....	175,000.00	
All other liabilities, total	4,000.00	
Total of all liabilities except capital	\$ 734,705.19	
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	213,888.19	
Surplus as regards policyholders	1,213,888.19	
Total	\$ 1,948,593.38	

Name and address of rating bureau whose rates you have adopted in this state:
No rating bureau. Discontinued business in Iowa.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$152,444,988.00	\$ 1,628,028.53
Written or renewed during the year	116,373,656.00	1,239,778.91
Totals	\$268,818,644.00	\$ 2,867,807.44
Expired and terminated	107,202,127.00	1,139,519.85
In force at end of the year	\$161,616,517.00	\$ 1,728,287.59
Deduct amount reinsured	75,821,598.00	868,006.15
Net amount in force	\$ 85,794,919.00	\$ 860,281.44
Perpetual risks not included above, \$444,425.00. Deposit premiums on same, \$14,749.29.		

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	\$ 28,429,942.00	\$ 314,863.77
Two years	1,440,247.00	15,996.71
Three years	39,193,584.00	846,909.99
Four years	443,993.00	5,227.32
Five years and over	16,731,578.00	192,032.94
Net amount in force December 31, 1916	\$ 86,239,344.00	\$ 875,030.73

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire.....	370,708.24

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 463,075.00	\$ 25,100.00
Gross premiums on risks written	5,766.57	129.23
Losses paid	4,582.14	12.14
Losses incurred	3,341.85	12.14
Iowa business in London and Lancashire Insurance Company in 1916.		

PHENIX FIRE INSURANCE COMPANY OF PARIS, FRANCE

Located at No. 17 Custom House Street, Providence, Rhode Island.

Incorporated September 1, 1819.

Commenced business in U. S. February, 1911

Starkweather & Shepley, Inc., U. S. Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year. . .	\$ 657,985.98
Extended at	\$ 657,985.98

INCOME

Gross premiums, fire	\$ 929,887.68
Deduct gross amount paid for reinsurance, fire, \$853,068.26; return premiums, fire, \$220,506.94	573,575.20
Total premiums (other than perpetuals)	\$ 356,312.48
Gross interest on bonds and dividends on stocks less \$6.94	21,443.06
Gross interest on deposits, trust companies or banks....	2,124.83
Gross interest from other sources	1,997.53
Total gross interest and rents	25,565.42
Total income	\$ 381,877.90
Total	\$ 1,039,863.88

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 220,282.20
Deduct amount received for salvage, fire, \$4,293.51; reinsurance, fire, \$51,356.21; discount, fire, \$12.10	55,601.91
Net amount paid for losses	\$ 164,620.35
Expenses of adjustment, settlement of losses	4,254.82
Commissions or brokerage	107,038.55
Salaries, fees and other charges of officers, directors, trustees, agents and employees	131.25
Advertising, printing and stationery	332.39
Postage, telegrams, telephone and express	2.75
Underwriters' boards and tariff associations	3,537.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	1,675.90

Inspections and surveys	1,101.66
State taxes on premiums	5,630.52
Insurance department licenses and fees	2,983.72
All other licenses, fees and taxes	2,932.30
All other disbursements, total	802.40
Total disbursements	\$ 294,549.51
Balance	\$ 745,314.27

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 571,078.79
Deposits in trust companies and banks on interest.....	68,482.36
Agents' balances, representing business written subsequent to October 1, last	105,653.12
All other ledger assets, total	100.00
Total ledger assets	\$ 745,314.27

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 7,033.14
Total	7,033.14
Market value of bonds and stocks over book value....	18,757.29
All other non-ledger assets, total	5,243.82
Gross assets	\$ 776,348.52
Total admitted assets	\$ 776,348.52

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 13,617.19
Gross claims in process of adjustment, or in suspense....	58,283.92
Gross claims resisted	300.00
Total claims for losses	\$ 72,206.11
Deduct reinsurance	36,432.83
Net amount of unpaid losses	\$ 35,773.28
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 120,228.61
Gross unearned premiums pro rata on fire risks running more than one year	156,922.59
Total unearned premiums as computed above....	277,151.20
State, county and municipal taxes due or accrued	5,250.00
Commissions, brokerage and other charges due or to become due to agents and brokers	29,997.80
All other liabilities, total	1,230.42
Total of all liabilities except capital	\$ 349,392.70
Surplus over all liabilities	\$ 426,955.82
Surplus as regards policyholders	426,955.82
Total	\$ 776,348.52

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, 1915	\$ 90,456,092.00	\$ 819,011.12
Written or renewed during the year	99,896,246.00	929,887.63
Totals	\$190,352,338.00	\$ 1,748,898.80
Expired and terminated	78,117,768.00	710,759.20
In force at end of the year	\$112,234,570.00	\$ 1,038,139.60
Deduct amount reinsured	55,099,024.00	511,064.27
Net amount in force	\$ 57,135,546.00	\$ 527,075.33

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	\$ 26,167,980.00	\$ 240,457.19
Two years	852,721.00	2,683.23
Three years	22,527,567.00	192,071.09
Four years	169,611.00	1,499.93
Five years and over	7,917,658.00	89,763.89
Net amount in force December 31, 1916	\$ 57,135,546.00	\$ 527,075.33

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire.....	200,393.63

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 469,334.00
Gross premiums on risks written	3,558.85
Losses paid	1,177.33
Losses incurred	52.33

PHOENIX ASSURANCE COMPANY, LTD.

Located at No. 100 William Street, New York City.
Incorporated January 17, 1782. Commenced Business in U. S. October, 1879.
Percival Beresford, Manager.

CAPITAL

Capital stock paid in cash—not applicable in U. S. Branch Statement.	
Amount of ledger assets, December 31, of previous year	\$ 4,232,641.17
Extended at	\$ 4,232,641.17

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 5,098,769.16	\$ 578,848.07	
Deduct gross amount paid for reinsurance, fire, \$1,613,267.83; marine and inland, \$97,232.90; return premiums, fire, \$909,972.22; marine and inland, \$100,588.32	2,514,240.05	197,821.22	
Total premiums (other than perpetuals)	\$ 2,584,529.11	\$ 381,026.85	\$ 2,965,555.96
Gross interest on bonds and dividends on stocks	\$ 146,777.82		
Gross interest on deposits, trust companies or banks	5,935.73		
Gross interest from other sources	13.27		
Total gross interest and rents			146,726.82
From other sources, total			208,454.22
From agents' balances previously charged off			13.02
Gross increase in book value of ledger assets			56,690.00
Total income			\$ 3,377,440.02
Total			\$ 7,610,081.19

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 2,143,083.72	\$ 341,860.10	
Deduct amount received for salvage, fire, \$37,459.85; marine and inland, \$23,245.74; reinsurance, fire, \$850,811.20; marine and inland, \$90,889.42; discount, fire, \$80.46	888,351.51	114,135.16	
Net amount paid for losses	\$ 1,255,632.21	\$ 227,724.94	\$ 1,483,357.15

Expenses of adjustment, settlement of losses	47,426.28
Commissions or brokerage	558,122.72
Allowances to local agencies for miscellaneous agency expenses	8,668.27
Salaries and expenses of special and general agents.....	150,176.93
Salaries, fees and other charges of officers, directors, trustees, agents and employes	164,216.95
Rents—including company's occupancy of its own buildings	23,790.63
Advertising, printing and stationery	37,943.23
Postage, telegrams, telephone and express	37,109.64
Legal expenses	453.48
Furniture and fixtures	5,525.86
Maps, including corrections	6,307.55
Underwriters' boards and tariff associations	40,061.69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	36,435.06
Inspections and surveys	23,328.82
State taxes on premiums	72,436.36
Insurance department licenses and fees	14,508.01
All other licenses, fees and taxes	9,291.90
All other disbursements, total	249,638.44
Agents' balances charged off	517.53
Decrease in book value of ledger assets	14,065.00
Total disbursements	\$ 3,013,186.49
Balance	\$ 4,596,894.70

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 3,490,896.00
Cash in office	399.95
Deposits in trust companies and banks not on interest.....	6,856.67
Deposits in trust companies and banks on interest	345,848.47
Agents' balances, representing business written subsequent to October 1, last	705,908.47
Agents' balances, representing business written prior to October 1, last	30,609.31
Bills receivable, taken for marine and inland risks.....	1,755.50
All other ledger assets, total	14,620.33
Total ledger assets	\$ 4,596,894.70

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 49,670.43
Total	49,670.43
All other non-ledger assets, total	21,862.02
Gross assets	\$ 4,668,427.15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to October 1, last	\$ 30,609.31
Bills receivable, past due, taken for marine, inland and fire risks	270.00
Total	30,879.31
Total admitted assets	\$ 4,637,547.84

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 35,076.00
Gross claims in process of adjustment, or in suspense.....	541,594.83
Gross claims resisted	20,777.00
Total claims for losses	\$ 597,447.83
Deduct reinsurance	283,673.04
Net amount of unpaid losses	\$ 313,774.79

Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 737,901.19
Gross unearned premiums pro rata on fire risks running more than one year	1,562,598.87
Gross unearned premiums at 50 per cent on inland navigation risks	141,381.93
Gross unearned premiums, 100 per cent on marine risks.....	4,733.44

Total unearned premiums as computed above..... 2,447,545.36

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,673.06
State, county and municipal taxes due or accrued.....	56,509.00
Commissions, brokerage and other charges due or to become due to agents and brokers	6,800.00

Total of all liabilities except capital

Surplus over all liabilities

Surplus as regards policyholders

Total

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 Dec. 31, 1915.....	\$ 710,877,064	\$ 6,194,895.66	\$ 20,208,151.00	\$ 389,491.48
Written during the year.....	596,521,476	5,108,083.28	51,600,645.00	578,848.07
Totals	\$ 1,307,399,140	\$ 11,302,978.94	\$ 71,808,796.00	\$ 968,339.55
Expired and terminated.....	525,955,937	4,686,326.33	49,290,784.00	634,274.30
In force at end of year.....	\$ 781,443,203	\$ 6,616,652.61	\$ 22,509,012.00	\$ 334,065.16
Deduct amount reinsured.....	268,514,480	2,167,964.03	3,410,024.00	40,547.85
Net amt. in force.....	\$ 514,928,723	\$ 4,448,688.58	\$ 19,089,088.00	\$ 287,517.31

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	\$167,771,063.00	\$ 1,475,802.24
Two years	1,482,999.00	12,276.71
Three years	274,239,784.00	2,182,890.80
Four years	1,353,000.00	8,828.07
Five years	70,081,877.00	767,990.76
Net amount in force December 31, 1916.....	\$514,928,723.00	\$ 4,448,688.58

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$1,278,652.33; marine and inland, \$276,799.07; tornado, \$11,693.75	1,566,545.05

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and inland	Tornado
Gross risks written	\$ 5,874,259.00	\$ 62,340.00	\$ 414,169.00
Gross premiums on risks written	51,610.30	850.84	1,863.58
Losses paid	27,872.03	.....	105.83
Losses incurred	15,787.53	75.00	118.85

THE PHOENIX INSURANCE COMPANY

Located at corner of Trinity and Elm Streets, Hartford, Conn.

Incorporated May, 1854.

Edward Milligan, President.

Commenced Business June, 1854.

John B. Knox, Secretary.

CAPITAL

Capital stock paid in cash	\$3,000,000.00	
Amount of ledger assets, December 31, of previous year \$	13,589,355.15	
Extended at		\$ 13,589,355.15

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 9,095,028.74	\$ 650,975.42	
Deduct gross amount paid for reinsurance, fire, \$1,764,481.65; marine and inland, \$274,926.49; return premiums, fire, \$1,- 341,387.95; marine and inland, \$55,- 129.87	3,105,869.64	330,053.36	
Total premiums (other than per- petuals)	\$ 5,899,159.10	\$ 320,922.06	\$ 6,220,081.16
Gross interest on mortgage loans		7,975.46	
Gross interest on collateral loans		3,411.14	
Gross interest on bonds and dividends on stocks		715,811.20	
Gross interest on deposits, trust companies or banks		24,620.79	
Gross interest from other sources		1,797.02	
Gross rents—including company's occupancy of its own building		14,324.23	
Total gross interest and rents		767,939.84	
From other sources, total		255.00	
From agents' balances previously charged off		920.25	
Gross profit on sale or maturity of ledger assets		10,220.84	
Total income		\$ 6,999,417.09	
Total		\$ 20,588,772.24	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 3,781,931.43	\$ 126,125.73	
Deduct amount received for salvage, fire, \$28,844.58; marine and inland, \$1,- 222.79; reinsurance, fire, \$941,462.49; marine and inland, \$52,938.87; dis- count, fire, \$134.59	970,441.66	54,161.69	
Net amount paid for losses	\$ 2,811,489.77	\$ 71,964.07	\$ 2,883,453.84
Expenses of adjustment, settlement of losses		50,753.23	
Commissions or brokerage		1,160,215.98	
Salaries and expenses of special and general agents		375,847.00	
Salaries, fees and other charges of officers, directors, trustees, agents and employes		280,813.14	
Rents—including company's occupancy of its own build- ings		37,460.39	
Advertising, printing and stationery		85,003.00	
Postage, telegrams, telephone and express		37,016.17	
Legal expenses		4,853.85	
Furniture and fixtures		8,592.02	
Maps, including corrections		10,280.48	
Underwriters' boards and tariff associations		104,418.60	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses		17,929.63	
Inspections and surveys		13,209.97	
Repairs and expenses on real estate		3,309.33	

THE PHOENIX INSURANCE COMPANY

Taxes on real estate	2,908.06
State taxes on premiums	138,615.74
Insurance department licenses and fees	31,177.32
All other licenses, fees and taxes	49,696.72
All other disbursements, total	18,474.93
Interest and dividends to stockholders	756,739.57
Agents' balances charged off	5,090.50
Gross loss on sale or maturity of ledger assets	8,029.42
Total disbursements	\$ 6,683,806.06
Balance	\$ 14,504,966.18

LEDGER ASSETS

Book value of real estate	\$ 478,649.70
Mortgage loans on real estate	115,280.00
Loans secured by pledge of bonds, stocks or other col- lateral	100,000.00
Book value of bonds and stocks (Schedule D)	11,719,939.23
Cash in office	33,585.10
Deposits in trust companies and banks not on interest	55,062.73
Deposits in trust companies and banks on interest	776,987.74
Agents' balances, representing business written subse- quent to October 1, last	1,155,310.33
Agents' balances, representing business written prior to October 1, last	70,151.35
Total ledger assets	\$ 14,504,966.18

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 3,166.98
Interest due and accrued on bonds	139,066.23
Interest due and accrued on collateral loans	375.00
Interest due and accrued on other assets	5,090.00
Rents due and accrued on company's property	825.65
Total	139,433.86
Market value of real estate over book value	21,377.74
Market value of bonds and stocks over book value	2,003,684.77
All other non-ledger assets, total	68,147.79
Gross assets	\$ 16,737,610.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 70,151.35
Market value of special deposits in excess, per special deposit schedule	133,808.16
Overdue and accrued interest on bonds in default	29,687.46
Total	233,646.97
Total admitted assets	\$ 16,503,963.37

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 263,951.08
Gross claims in process of adjustment, or in suspense	569,615.42
Gross claims resisted	15,402.05
Total claims for losses	\$ 779,968.55
Deduct reinsurance	289,799.87
Net amount of unpaid losses	\$ 490,168.68
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,589,747.63
Gross unearned premiums pro rata on fire risks running more than one year	4,301,613.19
Gross unearned premiums on marine risks	105,369.08
Total unearned premiums as computed above	5,996,729.90

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	85,000.00
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	21,000.00
Total of all liabilities except capital	\$ 6,747,898.58
Cash capital	\$ 3,000,000.00
Surplus over all liabilities	6,758,064.79
Surplus as regards policyholders	9,758,064.79
Total	\$ 16,508,963.37

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 Dec. 31, 1915	\$ 1,828,969.594	\$ 13,067,024.94		
Written during the year	958,149.087	9,054,993.74	\$ 57,431,674.00	\$ 650,975.42
Totals	\$ 2,287,118.681	\$ 22,121,928.68	\$ 57,431,674.00	\$ 650,975.42
Expired and terminated	858,694,345	8,428,433.43	44,787,317.00	413,721.12
In force at end of year	\$ 1,428,424,330	\$ 13,723,493.25	\$ 12,644,357.00	\$ 237,254.30
Deduct amount reinsured	228,886.555	2,294,778.80	3,015,653.00	47,270.98
Net amt. in force	\$ 1,199,537,781	\$ 11,428,714.45	\$ 9,630,704.00	\$ 189,983.32

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	\$ 352,171,858	\$ 3,179,495.25
Two years	8,876,227	69,974.51
Three years	591,338,722	5,383,047.52
Four years	5,892,334	63,899.83
Five years	241,268,640	2,732,297.94
Net amount in force December 31, 1916	\$ 1,119,537,781	\$ 11,428,714.45

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 330,000.00
Losses incurred during the year	2,932,053.16
Amount loaned to officers and directors	6,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 22,387,593.00	\$ 423,000.00	\$ 11,239,082.00
Gross premiums on risks written	273,661.16	7,715.81	57,793.45
Losses paid	177,948.70	586.26	3,481.40
Losses incurred	155,535.99	532.31	3,870.53

PROVIDENCE WASHINGTON INSURANCE COMPANY

Located at No. 26 Market Square, Providence, R. I.

Incorporated, 1799.

Commenced Business, 1799.

J. B. Branch, President.

A. G. Beale, Secretary.

CAPITAL

Capital stock paid in cash	\$1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 4,761,194.48
Extended at	\$ 4,761,194.48

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 4,407,454.93	\$ 3,594,270.81	
Deduct gross amount paid for reinsurance, fire, \$1,130,892.94; marine and inland, \$1,360,962.90; return premiums, fire, \$647,022.40; marine and inland, \$254,821.65	1,777,825.34	1,615,784.55	
Total premiums (other than per-			
petuals)	\$ 2,629,629.59	\$ 1,978,486.26	\$ 4,608,115.85
Gross interest on mortgage loans			\$ 2,925.00
Gross interest on bonds and dividends on stocks less \$49.58			216,627.97
Gross interest on deposits, trust companies or banks			11,134.95
Gross rents—including company's occupancy of its own building, \$3,466.85			6,724.19
Total gross interest and rents			237,412.11
From other sources, profit and loss New England Telephone Company rights, total			3,160.00
Borrowed money (gross)			110,000.00
Gross profit on sale or maturity of ledger assets			69.75
Total Income			\$ 4,958,757.71
Total			\$ 9,719,953.19

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 2,287,118.57	\$ 2,134,979.51	
Deduct amount received for salvage, fire, \$26,536.89; marine and inland, \$141,601.07; reinsurance, fire, \$679,858.48; marine and inland, \$936,763.81; discount, fire, \$31.46	706,426.83	1,678,364.58	
Net amount paid for losses	\$ 1,580,691.74	\$ 1,056,614.63	\$ 2,637,306.37
Expenses of adjustment, settlement of losses			38,584.62
Commissions or brokerage			984,659.93
Allowances to local agencies for miscellaneous agency expenses			921.44
Salaries and expenses of special and general agents			118,495.51
Salaries, fees and other charges of officers, directors, trustees, agents and employees			179,111.77
Rents—including company's occupancy of its own buildings			15,537.31
Advertising, printing and stationery			38,287.97
Postage, telegrams, telephone and express			25,677.13
Legal expenses			1,051.98
Furniture and fixtures			4,389.66
Maps, including corrections			6,022.15
Underwriters' boards and tariff associations			43,204.51
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			21,481.80
Inspections and surveys			17,405.28
Repairs and expenses on real estate			2,396.28
Taxes on real estate			1,807.95
State taxes on premiums			91,422.42
Insurance department licenses and fees			16,220.37
All other licenses, fees and taxes			27,699.44
All other disbursements, total			4,839.37
Interest and dividends to stockholders			129,000.00
Borrowed money repaid			110,000.00
Interest on borrowed money			1,001.94
Gross loss on sale or maturity of ledger assets			50,000.00
Decrease in book value of ledger assets			69.75
Total disbursements			\$ 4,507,488.24
Balance			\$ 5,212,463.95

LEDGER ASSETS

Book value of real estate	\$ 100,000.00	
Mortgage loans on real estate	65,000.00	
Book value of bonds and stocks (Schedule D)	3,592,839.15	
Cash in office	3,540.93	
Deposits in trust companies and banks not on interest ..	6,520.46	
Deposits in trust companies and banks on interest	597,110.81	
Agents' balances, representing business written subsequent to October 1, last	832,584.57	
Agents' balances, representing business written prior to October 1, last	3,843.54	
Bills receivable, taken for marine and inland risks	19,848.06	
Bills receivable taken for fire risks	220.43	
Total ledger assets		\$ 5,212,403.95

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 243.75	
Interest due and accrued on bonds	17,260.77	
Rents due and accrued on company's property	982.34	
Total		18,486.86
Market value of bonds and stocks over book value	1,089,658.85	
All other non-ledger assets, total	39,903.01	
Gross assets		\$ 6,360,512.67

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,843.54	
Bills receivable, past due, taken for marine, inland and fire risks	670.43	
Market value of special deposits in excess of corresponding liabilities	59,481.96	
Total		63,995.93
Total admitted assets		\$ 6,296,516.74

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 78,339.02	
Gross claims in process of adjustment, or in suspense ..	1,405,127.05	
Gross claims resisted	22,658.93	
Total claims for losses		\$ 1,506,125.00
Deduct reinsurance	545,640.43	
Net amount of unpaid losses		960,485.17
Gross unearned premiums pro rata on fire risks running more than one year	\$ 2,351,571.01	
Gross unearned premiums at 50 per cent on inland navigation risks	267,584.25	
Gross unearned premiums on marine risks	113,035.32	
Total unearned premiums as computed above		2,732,190.58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00	
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	10,000.00	
Total of all liabilities except capital		\$ 3,767,675.75
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	1,528,840.99	
Surplus as regards policyholders		2,528,840.99
Total		\$ 6,296,516.74

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 Dec. 31, 1915	\$ 629,699,663	\$ 6,121,994.23	\$ 32,910,482.00	\$ 807,714.55
Written during the year	457,265,406	4,497,454.93	529,354,039.00	3,594,270.51
Totals	\$ 1,086,965,069	\$ 10,629,449.16	\$562,265,118.00	\$ 4,401,985.35
Expired and terminated	454,902,621	4,399,132.48	523,539,676.00	3,481,528.40
In force at end of year	\$ 632,062,448	\$ 6,229,316.65	\$ 38,725,442.00	\$ 920,456.96
Deduct amount reinsured	159,930,587	1,594,872.41	5,572,076.00	199,912.65
Net amt. in force	\$ 472,131,861	\$ 4,634,444.27	\$ 33,153,366.00	\$ 720,544.28

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	\$143,509,572.00	\$ 1,525,437.84
Two years	20,127,988.00	144,554.05
Three years	214,052,516.00	1,954,581.58
Four years	6,665,880.00	63,053.57
Five years and over	87,776,499.00	946,817.23
Net amount in force December 31, 1916	\$472,131,861.00	\$ 4,634,444.27

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 158,500.00
Losses incurred during the year, fire, \$1,596,828.11; marine and inland, \$1,249,875.92; tornado, \$8,539.06	2,855,243.09

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 1,906,523.00	\$ 668,971.00	\$ 205,135.00
Gross premiums on risks written	24,710.01	3,811.30	1,100.21
Losses paid	19,213.99	1,408.15	50.52
Losses incurred	12,406.37	1,503.15	50.52

PRUSSIAN NATIONAL INSURANCE COMPANY

Located at No. 175 West Jackson Boulevard, Chicago, Ill.

Incorporated, 1845

Commenced Business, 1891.

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 ..	\$ 2,639,923.97
Extended at	\$ 2,639,923.97

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,469,596.83	\$ 144,903.53	
Deduct gross amount paid for reinsurance, fire, \$695,690.73; marine and inland, \$263.32; return premiums, fire, \$540,142.00; marine and inland, \$32,314.24	1,154,742.85	32,577.56	
Total premiums (other than per- petuals)	\$ 1,314,763.98	\$ 112,325.97	\$ 1,427,089.95
Gross interest on bonds and dividends on stocks		\$ 84,067.15	
Gross interest on deposits, trust companies or banks		2,692.30	
Total gross interest and rents			86,759.45
From other sources, total			5,839.19
Total Income			\$ 1,519,688.59
Total			\$ 4,159,612.56

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 973,417.99	\$ 61,475.13	
Deduct amount received for salvage, fire, \$7,248.93; marine and inland, \$6,- 534.12; reinsurance, fire, \$292,273.81; discount, fire, \$181.23	299,703.97	6,534.12	
Net amount paid for losses	\$ 673,714.02	\$ 54,941.01	\$ 728,655.03
Expenses of adjustment, settlement of losses			23,595.48
Commissions or brokerage			338,797.79
Salaries and expenses of special and general agents ..			46,981.35
Salaries, fees and other charges of officers, directors, trustees, agents and employes			77,842.13
Rents—including company's occupancy of its own build- ings			6,355.11
Advertising, printing and stationery			15,090.63
Postage, telegrams, telephone and express			11,680.13
Legal expenses			1,195.85
Furniture and fixtures			265.73
Maps, including corrections			3,665.03
Underwriters' boards and tariff associations			17,496.32
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			14,314.14
Inspections and surveys			6,995.56
State taxes on premiums			32,429.66
Insurance department licenses and fees			6,317.14
All other licenses, fees and taxes			11,106.28
All other disbursements, total			4,849.85
Interest and dividends to stockholders, remitted to Home Office			4,993.71
Agents' balances charged off			5,348.35
Gross loss on sale or maturity of ledger assets			84.00
Decrease in book value of ledger assets			1,119.82
Total disbursements			\$ 1,359,179.09
Balance			\$ 2,800,433.47

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,226,414.59
Cash in office	2,619.16
Deposits in trust companies and banks on interest ..	248,735.23
Agents' balances, representing business written subse- quent to October 1, last	307,673.90
Agents' balances, representing business written prior to October 1, last	14,990.59
Total ledger assets	\$ 2,800,433.47

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 31,064.99
Total	31,064.99
All other non-ledger assets, reinsurance due on paid losses, total	4,608.77
Gross assets	\$ 2,836,107.23

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 14,990.59
Over due and accrued interest on bonds in default, Mis- souri, Kansas & Texas Ry.	350.00
Market value of special deposits in excess of liabilities ..	5,885.20
Book value of ledger assets over market value	28,834.59
Total	50,060.38
Total admitted assets	\$ 2,786,046.85

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 77,864.10
Gross claims in process of adjustment, or in suspense ..	153,117.18
Gross claims resisted	10,440.00
Total claims for losses	\$ 241,421.37
Deduct reinsurance	80,051.29
Net amount of unpaid losses	\$ 161,370.08
Gross unearned premiums pro rata on fire risks running more than one year	\$ 1,347,411.18
Gross unearned premiums at 50 per cent on inland navi- gation risks	44,552.39
Gross unearned premiums on marine risks	1,989.31
Total unearned premiums as computed above ..	1,393,952.88
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,696.52
Total of all liabilities except capital	\$ 1,584,019.48
Cash capital—statutory deposit	\$ 200,000.00
Surplus over all liabilities	1,062,627.37
Surplus as regards policyholders	1,262,627.37
Total	\$ 2,786,046.85

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 Dec. 31, 1915	\$327,525,924.00	\$ 3,438,866.48	\$ 2,299,794.00	\$ 50,845.82
Written during the year ..	228,070,793.00	2,477,529.66	8,968,479.00	144,903.53
Totals	\$555,596,717.00	\$ 5,916,396.14	\$ 11,268,273.00	\$ 195,749.35
Expired and terminated ..	220,619,885.00	2,387,732.79	7,569,330.00	162,599.29
In force at end of year ..	\$334,976,832.00	\$ 3,528,663.35	\$ 3,698,943.00	\$ 93,150.06
Deduct amount reinsured ..	83,361,496.00	902,498.06	20,000.00	66.86
Net amt. in force ..	\$251,615,336.00	\$ 2,626,165.29	\$ 3,678,943.00	\$ 93,083.40

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	\$ 63,295,462.00	\$ 780,465.13
Two years	106,021.00	817.22
Three years	140,354,559.00	1,288,674.52
Four years	240,072.00	1,953.73
Five years	47,619,222.00	554,254.69
Net amount in force December 31, 1916	\$251,615,336.00	\$ 2,626,165.29

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
Losses incurred during the year, fire, \$690,369.08; ma- rine and inland, \$63,309.21; tornado, \$419.58	754,097.87

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 4,739,711.00	\$ 535,157.60
Gross premiums on risks written	55,439.89	2,133.10
Losses paid	29,314.92	13.60
Losses incurred	38,682.80	23.69

QUEEN INSURANCE COMPANY OF AMERICA

Located at No. 84 William Street, New York City, 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.	\$ 11,268,997.79
Extended at	\$ 11,268,997.79

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 6,846,210.35	\$ 1,782,278.38	
Deduct gross amount paid for reinsurance, fire, \$1,074,806.92; marine and inland, \$169,920.18; return premiums, fire, \$1,028,146.49; marine and inland, \$197,740.27	2,102,953.41	367,660.45	
Total premiums (other than per- petuals)	\$ 4,743,256.94	\$ 1,414,617.93	\$ 6,157,874.87
Gross interest on mortgage loans	\$	3,150.00	
Gross interest on bonds and dividends on stocks		405,974.74	
Gross interest on deposits, trust companies or banks		9,789.88	
Gross interest from other sources, bills receivable, etc.		96.09	
Total gross interest and rents			419,010.71
From other sources, total			551.48
From agents' balances previously charged off			64.81
Total income			\$ 6,577,501.87
Total			\$ 17,846,499.66

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 2,815,195.90	\$ 641,716.44	
Deduct amount received for salvage, fire, \$28,600.65; marine and inland, \$45,- 559.99; reinsurance, fire, \$484,591.48; marine and inland, \$78,586.57; dis- count, fire, \$184.20	513,356.33	124,146.56	
Net amount paid for losses	\$ 2,301,839.57	\$ 517,569.88	\$ 2,819,409.45
Expenses of adjustment, settlement of losses			85,927.47
Commissions or brokerage			1,999,241.24
Allowances to local agencies for miscellaneous agency expenses			9,350.74
Salaries and expenses of special and general agents			190,169.59
Salaries, fees and other charges of officers, directors, trustees, agents and employes			373,817.66
Rents—including company's occupancy of its own build- ings			46,003.01
Advertising, printing and stationery			79,339.88
Postage, telegrams, telephone and express			36,956.17
Legal expenses			825.52
Furniture and fixtures			5,142.37
Maps, including corrections			11,493.45
Underwriters' boards and tariff associations			59,989.90
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			30,719.08
Inspections and surveys			38,776.97
State taxes on premiums			100,059.10
Insurance department licenses and fees			20,092.01
All other licenses, fees and taxes			47,822.29

All other disbursements, total	33,323.82
Interest and dividends to stockholders	400,000.00
Agents' balances charged off	358.95
Gross loss on sale or maturity of ledger assets	1,931.69
Decrease in book value of ledger assets	4,458.64

Total disbursements	\$ 5,481,468.91
Balance	\$ 12,365,090.75

LEDGER ASSETS

Mortgage loans on real estate	\$ 63,000.00
Book value of bonds and stocks (Schedule D)	10,551,406.32
Cash in office	3,907.35
Deposits in trust companies and banks not on interest ..	332.28
Deposits in trust companies and banks on interest	637,883.95
Agents' balances, representing business written subse- quent to October 1, last	1,004,311.00
Agents' balances, representing business written prior to October 1, last	64,597.74
Bills receivable taken for fire risks	24.50
All other ledger assets, total	40,477.61
Total ledger assets	\$ 12,365,090.75

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,501.23
Interest due and accrued on bonds	108,604.37
Interest due and accrued on other assets	1,232.58
Total	111,338.18
Gross assets	\$ 12,476,428.93

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 64,597.74
Book value of ledger assets over market value	254,806.50
Due for reinsurances on losses paid unauthorized com- panies	7,176.72
Total	326,580.96
Total admitted assets	\$ 12,149,847.97

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 166,519.48
Gross claims in process of adjustment, or in suspense ..	749,922.00
Gross claims resisted	81,337.35
Total claims for losses	\$ 997,778.83
Deduct reinsurance	194,413.02
Net amount of unpaid losses	\$ 803,365.81
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,392,732.31
Gross unearned premiums pro rata on fire risks running more than one year	3,172,035.40
Gross unearned premiums at 50 per cent on inland navi- gation risks	336,979.75
Gross unearned premiums, 100 per cent on marine risks ..	58,554.40
Total unearned premiums as computed above	4,960,301.86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	11,010.44
State, county and municipal taxes due or accrued	151,131.11
Commissions, brokerage and other charges due or to be- come due to agents and brokers	21,342.30
All other liabilities, total	26,546.88
Total of all liabilities except capital	\$ 5,973,698.40

Cash capital	\$ 1,000,000.00
Surplus over all liabilities	5,178,149.57
Surplus as regards policyholders	4,178,149.57
Total	\$ 12,149,847.97

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	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915	\$ 931,642,137	\$ 9,584,974.15	\$ 35,728,962.00	\$ 618,728.33
Written during the year	692,094,940	6,892,790.97	598,987,586.00	1,782,278.33
Totals	\$ 1,623,737,077	\$ 16,477,765.12	\$ 544,716,488.00	\$ 2,401,006.76
Expired and terminated	604,508,145	6,308,828.51	489,707,297.00	1,658,949.70
In force at end of year	\$ 1,019,228,932	\$ 10,168,936.61	\$ 55,009,191.00	\$ 742,057.04
Deduct amount reinsured	142,765,152	1,310,226.31	1,465,943.00	9,543.19
Net amt. in force	\$ 876,463,780	\$ 8,858,710.30	\$ 53,543,248.00	\$ 732,513.87

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	\$225,729,424.00	\$ 2,785,464.62
Two years	13,528,750.00	93,739.71
Three years	444,978,100.00	4,103,374.77
Four years	7,806,968.00	72,982.88
Five years	154,420,538.00	1,803,157.32
Net amount in force December 31, 1916	\$876,463,780.00	\$ 8,858,710.30

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 210,000.00
Losses incurred during the year, fire, \$2,434,434.51; marine and inland, \$676,626.95; tornado, \$24,323.64	3,135,379.10

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 7,630,932.00	\$ 10,788,425.00	\$ 1,608,878.00
Gross premiums on risks written	81,969.43	11,329.71	7,602.52
Losses paid	40,868.48	3,513.85	602.21
Losses incurred	42,602.58	2,626.23	602.21

THE RELIANCE INSURANCE COMPANY OF PHILADELPHIA

Located at No. 429 Walnut Street, Philadelphia, Pa.
Incorporated April 21, 1841. Commenced Business August 9, 1844.
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	1,580,862.12
Extended at	\$ 1,580,862.12

INCOME

Gross premiums, fire	\$ 1,176,546.97
Deduct gross premiums paid for reinsurance, fire, \$291,067.80; return premiums, fire, \$200,223.24	500,891.04
Total premiums (other than perpetuals)	\$ 675,655.93

Deposit premiums on perpetual risks	1,894.55
Gross interest on mortgage loans	\$ 2,293.00
Gross interest on bonds and dividends on stocks	46,859.62
Gross interest on deposits, trust companies or banks	1,005.30
Gross rents—including company's occupancy of its own building	8,775.00
Total gross interest and rents	59,523.92
From other sources, total	873.88
From agents' balances previously charged off	62.50
Gross profit on sale or maturity of ledger assets	736.25
Total income	\$ 738,249.03
Total	\$ 2,319,111.15

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 553,288.31
Deduct amount received for salvage, fire, \$1,625.91; reinsurance, fire, \$175,253.39; discount, fire, \$293.22	177,172.52
Net amount paid for losses	\$ 376,115.79
Expenses of adjustment, settlement of losses	9,515.96
Commissions or brokerage	158,229.56
Salaries and expenses of special and general agents	34,973.27
Salaries, fees and other charges of officers, directors, trustees, agents and employees	55,847.26
Rents—including company's occupancy of its own buildings	6,296.77
Advertising, printing and stationery	8,868.29
Postage, telegrams, telephone and express	6,260.42
Legal expenses	62.70
Furniture and fixtures	1,223.20
Maps, including corrections	2,518.95
Underwriters' boards and tariff associations	6,357.02
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,896.86
Inspections and surveys	9,260.26
Repairs and expenses on real estate	1,471.94
Taxes on real estate	1,726.50
State taxes on premiums	22,123.08
Insurance department licenses and fees	5,029.70
All other licenses, fees and taxes	7,164.26
All other disbursements, total	3,873.37
Deposit premiums returned	5,381.84
Interest and dividends to stockholders	24,000.00
Agents' balances charged off	278.72
Total disbursements	\$ 752,382.72
Balance	\$ 1,566,728.43

LEDGER ASSETS

Book value of real estate	\$ 129,327.04
Mortgage loans on real estate	39,000.00
Book value of bonds and stocks (Schedule D)	1,115,528.25
Cash in office	2,632.03
Deposits in trust companies and banks on interest	97,671.23
Agents' balances, representing business written subsequent to October 1, last	177,789.57
Agents' balances, representing business written prior to October 1, last	1,217.82
All other ledger assets, total	3,562.49
Total ledger assets	\$ 1,566,728.43

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 168.71
Interest due and accrued on bonds	13,402.55
Rents due and accrued on company's property	370.90
Total	13,942.16
Market value of real estate over book value	4,672.96
All other non-ledger assets, total	1,010.00
Gross assets	\$ 1,586,353.55

DEDUCT ASSETS NOT ADMITTED

Company's stock owned	\$ 1,188.00	
Agents' balances, representing business written prior to October 1, last	1,217.82	
Book value of ledger assets over market value	32,790.25	
Amount due by American Union Insurance Company	3,562.49	
Total		38,758.56
Total admitted assets	\$ 1,547,594.99	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 34,336.71	
Gross claims in process of adjustment, or in suspense	100,620.44	
Gross claims resisted	5,377.77	
Total claims for losses	\$ 140,334.92	
Deduct reinsurance	53,082.12	
Net amount of unpaid losses	\$ 87,252.80	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 717,986.31	
Total unearned premiums as computed above	717,986.31	
Amount reclaimable by the insured on perpetual fire insurance policies	114,438.02	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	322.29	
State, county and municipal taxes due or accrued	7,999.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	13,793.22	
Total of all liabilities except capital	\$ 941,782.64	
Cash capital	\$ 400,000.00	
Surplus over all liabilities	205,812.35	
Surplus as regards policyholders	605,812.35	
Total	\$ 1,547,594.99	

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, 1915	\$179,717,640.00	\$ 1,850,159.12
Written during the year	114,523,285.00	1,176,546.97
Totals	\$294,240,925.00	\$ 3,026,706.09
Expired and terminated	112,830,429.00	1,182,197.13
In force at end of the year	\$181,410,496.00	\$ 1,844,598.96
Deduct amount reinsured	40,450,080.00	434,218.49
Net amount in force	\$140,960,416.00	\$ 1,410,227.47
Perpetual risks not included above, \$4,747,625.49; premiums on same, \$126,133.70		

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	\$ 32,696,771.00	\$ 386,897.47
Two years	1,144,819.00	12,979.10
Three years	76,162,026.00	650,535.09
Four years	1,078,971.00	14,769.24
Five years and over	34,625,454.00	471,180.27
Net amount in force December 31, 1916	\$145,708,041.00	\$ 1,536,361.17

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,330,559.00	\$ 138,790.00
Gross premiums on risks written	15,456.52	633.51
Losses paid	14,281.72	30.28
Losses incurred	7,995.01	30.28

RETAIL LUMBERMEN'S INSURANCE ASSOCIATION

Located at No. 1010 McKnight Building, Minneapolis, Minn.

Incorporated July 1, 1910.

Commenced Business March 2, 1894.

J. H. Queal, President.

W. G. Hollis, Secretary.

O. D. Hanschild, Secretary pro tem.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 396,423.75
Extended at	\$ 396,423.75

INCOME

Gross premiums, fire	\$ 159,857.58
Deduct gross amount paid for reinsurance, fire, \$32,- \$98.00; return premiums, fire, \$71,826.07	104,724.13
Total premiums (other than perpetuals)	\$ 55,133.45
Gross interest on mortgage loans	\$ 16,704.30
Gross interest on bonds and dividends on stocks	2,477.86
Gross interest on deposits, trust companies or banks	1,171.46
Total gross interest and rents	20,413.71
From other sources, total	107,353.30
Total income	\$ 182,900.46
Total	\$ 579,324.21

DISBURSEMENTS

Gross amount paid for losses	\$ 74,164.00
Deduct amount received for reinsurance, fire	13,150.46
Net amount paid for losses	\$ 61,013.54
Expenses of adjustment, settlement of losses	269.23
Salaries and expenses of special and general agents	3,869.16
Salaries, fees and other charges of officers, directors, trustees, agents and employes	21,171.25
Rents—including company's occupancy of its own build- ings	1,075.52
Advertising, printing and stationery	963.70
Postage, telegrams, telephone and express	821.33
Legal expenses	388.74
Furniture and fixtures	238.75
Maps, including corrections	186.55
Underwriters' boards and tariff associations	208.92
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	59.57
State taxes on premiums	628.30
Insurance department licenses and fees	213.60
All other licenses, fees and taxes	518.59
All other disbursements, total	2,596.43
Total disbursements	\$ 94,224.30
Balance	\$ 485,099.91

LEDGER ASSETS

Mortgage loans on real estate, all first loans	\$ 396,000.00
Book value of bonds and stocks (Schedule D)	45,000.00
Deposit premiums	2,391.46
Deposits in trust companies and banks on interest	41,708.45
Total ledger assets	\$ 485,099.91

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 10,292.07	
Interest due and accrued on bonds	739.55	
Total		11,031.62
Assessments charged not called for		36,957.91
Reinsurance due on paid losses		4,903.75
Total non-ledger assets	\$	52,893.28
Gross assets	\$	537,993.19

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 30.00	
Total		30.00
Total admitted assets	\$	537,963.19

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 4,305.36	
Deduct reinsurance	162.38	
Net amount of unpaid losses	\$	4,142.98
Gross unearned premiums pro rata on fire risks running more than one year	\$ 131,531.91	
Total unearned premiums as computed above		131,531.91
State, county and municipal taxes due or accrued		2,500.00
Total of all liabilities except capital	\$	133,174.59
Surplus over all liabilities	\$ 399,788.30	
Surplus as regards policyholders		399,788.30
Total	\$	537,963.19

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, 1915	\$ 17,791,502.50	\$ 267,981.46
Written during the year	13,439,589.00	159,857.58
Totals	\$ 31,225,082.50	\$ 367,839.04
Expired and terminated	5,639,260.00	71,927.16
In force at end of the year	\$ 25,585,822.50	\$ 295,911.88
Deduct amount reinsured	5,728,890.00	32,848.06
Net amount in force	\$ 19,856,932.50	\$ 263,063.82

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	\$ 19,856,932.50	\$ 263,063.82

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 7,500.00
Losses incurred during the year, fire, \$80,693.74; tornado, \$320.79	81,014.53

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 5,534,330.00	\$ 637,250.00
Gross premiums on risks written	71,109.66	3,186.25
Losses paid (gross)	28,618.21	
Losses incurred (gross)	28,636.41	

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	1,546,263.66
Extended at	\$ 1,546,263.66

INCOME

Gross premiums, fire	\$ 1,938,974.68
Deduct gross amount paid for reinsurance, fire, \$632,132.11; return premiums, fire, \$385,995.07	1,018,127.18
Total premiums (other than perpetuals)	\$ 920,847.50
Gross interest on bonds and dividends on stocks	\$ 57,637.05
Gross interest on deposits, trust companies or banks	1,419.60
Gross interest from other sources	3.10
Total gross interest and rents	59,059.75
Gross profit on sale or maturity of ledger assets	3,652.30
Total income	\$ 983,559.55
Total	\$ 2,529,823.21

DISBURSEMENTS

Gross amount paid for losses, fire, \$111,832.08	\$ 641,265.07
Deduct amount received for salvage, fire, \$7,582.92; reinsurance, fire, 252,228.15; discount, fire, \$119.13	259,930.20
Net amount paid for losses	\$ 381,344.87
Expenses of adjustment, settlement of losses	10,881.00
Commissions or brokerage	288,548.15
Advertising, printing and stationery	515.80
Postage, telegrams, telephone and express	258.89
Underwriters' boards and tariff associations	10,393.87
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	5,321.01
Inspections and surveys	3,707.57
State taxes on premiums	19,234.84
Insurance department licenses and fees	5,063.70
All other licenses, fees and taxes	8,347.40
All other disbursements, total	455.25
Interest and dividends to stockholders	40,000.00
Total disbursements	\$ 774,061.65
Balance	\$ 1,755,761.56

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,400,493.37
Deposits in trust companies and banks on interest	99,395.32
Agents' balances, representing business written subsequent to October 1, last	255,772.87
All other ledger assets, total cash deposited with Philadelphia Underwriters' Association	100.00
Total ledger assets	\$ 1,755,761.56

NON-LEDGER ASSETS	
Interest due and accrued on bonds	\$ 10,088.07
Total	10,088.07
All other non-ledger assets, total	6,077.66
Gross assets	\$ 1,771,927.89
DEDUCT ASSETS NOT ADMITTED	
Book value of ledger assets over market value	\$ 17,818.37
Total	17,818.37
Total admitted assets	\$ 1,754,109.52

LIABILITIES	
Gross losses adjusted and unpaid, due and not due	\$ 19,132.71
Gross claims in process of adjustment, or in suspense	116,842.38
Gross claims resisted	1,246.94
Total claims for losses	\$ 137,222.03
Deduct reinsurance	53,084.18
Net amount of unpaid losses	\$ 84,137.85
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 291,442.58
Gross unearned premiums pro rata on fire risks running more than one year	475,998.87
Total unearned premiums as computed above	767,441.45
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	84,405.05
Total of all liabilities except capital	\$ 953,984.35
Cash capital	\$ 400,000.00
Surplus over all liabilities	400,125.17
Surplus as regards policyholders	800,125.17
Total	\$ 1,754,109.52

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, 1915	\$195,997,623.00	\$ 1,773,292.74
Written or renewed during the year	219,987,195.00	1,938,974.88
Totals	\$415,984,818.00	\$ 3,712,267.42
Expired and terminated	163,701,297.00	1,438,465.33
In force at end of the year	232,283,521.00	\$ 2,273,802.09
Deduct amount reinsured	97,682,676.00	840,159.38
Net amount in force	\$154,600,845.00	\$ 1,433,642.71

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	\$ 62,816,145.00	\$ 582,885.15
Two years	676,791.00	6,530.53
Three years	62,496,628.00	541,491.04
Four years	634,869.00	5,671.21
Five years and over	27,976,412.00	297,064.78
Net amount in force December 31, 1916	\$154,600,845.00	\$ 1,433,642.71

GENERAL INTERROGATORIES	
Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year	465,472.72

BUSINESS IN THE STATE OF IOWA DURING THE YEAR		
	Fire	Tornado
Gross risks written	\$ 2,072,921.00	\$ 55,290.00
Gross premiums on risks written	20,312.14	236.03
Losses paid	8,943.58	
Losses incurred	19,193.78	

RICHMOND INSURANCE COMPANY OF NEW YORK

Located at No. 1621 Richmond Terrace, West New Brighton, N. Y.
Incorporated January, 1907. Commenced Business February, 1907.
J. W. Smith, President. David G. Wakeman, Secretary.

CAPITAL	
Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	689,818.51
Extended at	\$ 689,818.51

INCOME	
Gross premiums, fire	\$ 958,213.91
Deduct gross amount paid for reinsurance, fire, \$342,694.35; return premiums, fire, \$226,440.41	570,134.76
Total premiums (other than perpetuals)	\$ 388,078.25
Gross interest on mortgage loans	\$ 16,464.76
Gross interest on bonds and dividends on stocks	15,509.17
Gross interest on deposits, trust companies or banks	976.40
Gross interest from other sources	1.29
Total gross interest and rents	32,942.71
Gross profit on sale of maturity of ledger assets	4,125.22
Total income	\$ 425,146.18
Total	\$ 1,114,964.69

DISBURSEMENTS	
Gross amount paid for losses, fire	\$ 375,105.39
Deduct amount received for salvage, fire, \$4,742.77; reinsurance, fire, \$174,329.84; discount, fire, \$205.73	179,278.34
Net amount paid for losses	\$ 195,827.05
Expenses of adjustment, settlement of losses	3,498.94
Commissions or brokerage	125,806.05
Salaries, fees and other charges of officers, directors, trustees, agents and employes	7,742.00
Rents—including company's occupancy of its own buildings	300.00
Advertising, printing and stationery	484.39
Postage, telegrams, telephone and express	95.85
Legal expenses	20.00
Underwriters' boards and tariff associations	3,293.18
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	938.78
State taxes on premiums	3,066.75
Insurance department licenses and fees	534.39
All other licenses, fees and taxes	2,940.34
All other disbursements, total	681.30
Interest and dividends to stockholders	16,000.00
Total disbursements	\$ 861,228.91
Balance	\$ 753,735.78

LEDGER ASSETS	
Mortgage loans on real estate	\$ 307,650.00
Book value of bonds and stocks (Schedule D)	319,902.08
Cash in office	3,183.30
Deposits in trust companies and banks on interest	46,273.25
Agents' balances, representing business written subsequent to October 1, last	77,326.55
Total ledger assets	\$ 753,735.78

NON-LEDGER ASSETS	
Interest due and accrued on mortgages	\$ 1,804.35
Interest due and accrued on bonds	3,198.29
Interest due and accrued on other assets	60.00
Total	5,062.64
Market value of bonds and stocks over book value	7,887.32
All other non-ledger assets, total	2,747.98
Gross assets	\$ 769,433.72
Total admitted assets	\$ 769,433.72

LIABILITIES	
Gross losses adjusted and unpaid, due and not due	\$ 37,458.63
Gross claims in process of adjustment, or in suspense	114,500.00
Gross claims reslated	3,750.00
Total claims for losses	\$ 155,708.63
Deduct reinsurance	86,322.35
Net amount of unpaid losses	\$ 69,386.28
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 148,394.05
Gross unearned premiums pro rata on fire risks running more than one year	125,639.03
Unearned premiums (pro rata)	751.57
Total unearned premiums as computed above	274,784.65
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	\$ 348,270.93
Cash capital	\$ 200,000.00
Surplus over all liabilities	221,162.79
Surplus as regards policyholders	421,162.79
Total	\$ 769,433.72

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, 1915	\$ 55,981,710.00	\$ 617,102.32
Written during the year	97,342,125.00	958,213.01
Totals	\$153,323,835.00	\$ 1,575,315.33
Expired and terminated	74,480,856.00	754,137.86
In force at end of the year	\$ 78,842,079.00	\$ 821,177.47
Deduct amount reinsured	27,665,664.00	299,591.07
Net amount in force	\$ 51,177,315.00	\$ 521,586.40

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	\$ 30,923,014.00	\$ 296,788.10
Two years	888,730.00	8,676.91
Three years	16,843,888.00	181,158.63
Four years	180,078.00	2,232.92
Five years and over	2,332,590.00	32,720.84
Net amount in force December 31, 1916	\$ 51,177,315.00	\$ 521,586.40

GENERAL INTERROGATORIES	
Largest amount written on any one risk not deducting reinsurance	\$ 40,000.00
Losses incurred during the year, fire	222,079.93
Amount loaned to stockholders not officers, on bonds and mortgages	11,250.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR	
	Fire
Gross risks written	\$ 1,124,050.00
Gross premiums on risks written	10,448.05
Losses paid	4,044.75
Losses incurred	4,007.50

U. S. DEPARTMENT ROSSIA INSURANCE COMPANY

Located at No. 1565 Broad Street, Hartford, Conn.
Incorporated in Petrograd, Russia, 1881. Commenced Business in U. S. February 6, 1901
B. N. Carvalho, Acting U. S. Manager.

CAPITAL		
Statutory deposit	\$ 200,000.00	
Amount of ledger assets, December 31, of previous year	\$ 7,347,955.82	
Extended at	\$ 7,347,955.82	
INCOME		
	Fire	Marine and Inland
Gross reinsurance premiums	\$ 7,830,976.63	\$ 3,673,451.36
Deduct gross amount paid for reinsurance, fire, \$103,633.92; marine and inland, \$29,825.77; return reinsurance, premiums, fire, \$1,859,554.77; marine and inland, \$506,369.63	1,963,188.69	536,186.49
Total premiums (other than perpetuals)	\$ 5,867,787.94	\$ 3,137,264.96
Gross interest on bonds and dividends on stocks	\$ 221,933.57	
Gross interest on deposits, trust companies or banks	34,546.81	
Gross interest from other sources	3,500.00	
Gross rents—including company's occupancy of its own building	17,450.00	
Total gross interest and rents	277,480.38	
From other sources, total	28,659.65	
Gross profit on sale or maturity of ledger assets, bonds per Schedule D	1,690.65	
Total income	\$ 9,312,833.58	
Total	\$ 16,660,789.40	

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 3,761,167.19	\$ 2,032,663.75	
Deduct amount received for salvage, fire, \$86,875.01; marine and inland, \$167,- 115.23; reinsurance, fire, \$189,772.17; marine and inland, \$87,789.94	276,647.18	254,903.17	
Net amount paid for losses	\$ 3,484,520.01	\$ 1,777,758.58	\$ 5,262,278.59
Expenses of adjustment, settlement of losses			68,045.11
Commissions or brokerage			2,634,512.31
Salaries, fees and other charges of officers, directors, trustees, agents and employes			79,353.69
Rents—including company's occupancy of its own build- ings			13,292.76
Advertising, printing and stationery			5,321.37
Postage, telegrams, telephone and express			3,467.43
Legal expenses			827.70
Furniture and fixtures			1,735.55
Maps, including corrections			846.09
Underwriters' boards and tariff associations			5,269.32
Repairs and expenses on real estate			2,423.45
Taxes on real estate			5,198.25
State taxes on premiums			2,048.38
Insurance department licenses and fees			1,693.52
All other licenses, fees and taxes			49,053.34
All other disbursements, total			11,448.37
Remitted to Home Office			701,454.78
Gross loss on sale or maturity of ledger assets			18,007.21
Total disbursements			\$ 8,596,276.62
Balance			\$ 8,064,512.78

LEDGER ASSETS

Book value of real estate	\$ 268,117.94
Book value of bonds and stocks (Schedule D)	5,323,227.61
Deposits in trust companies and banks on interest	1,939,564.16
Balance due from companies representing business writ- ten subsequent to October 1, last	513,693.07
Total ledger assets	\$ 8,064,512.78

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 73,697.90
Total	73,697.90
Gross assets	\$ 8,138,210.68

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 248,497.61
Total	248,497.61
Total admitted assets	\$ 7,889,713.07

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 1,984,429.00
Total claims for losses	1,984,429.00
Deduct reinsurance	33,107.00
Net amount of unpaid losses	\$ 1,951,322.00
Gross unearned premiums as 50 per cent on fire risks run- ning one year or less	\$ 2,003,513.04
Gross unearned premiums pro rata one fire risks run- ning more than one year	1,927,239.02
Gross unearned premiums at 50 per cent on inland navigation risks	345,952.41
Gross unearned premiums on marine risks	31,027.12
Total unearned premiums as computed above	4,307,731.59

State, county and municipal taxes due or accrued	7,000.00
Reserve for other contingencies	30,000.00
Total of all liabilities except statutory de- posit	\$ 6,296,039.59
Statutory deposit	\$ 200,000.00
Surplus over all liabilities	1,393,639.48
Surplus as regards policyholders	1,593,639.48
Total	\$ 7,889,713.07

Name and address of rating bureau whose rates you have adopted in this state:
No rating bureau; reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Gross Reinsurance Premiums	Marine and Inland Risks	Gross Reinsurance Premiums
In force on business from foreign branch Decem- ber 31, 1915	\$ 35,010,897	\$ 400,752.56	\$ 24,684,529.00	\$ 540,005.93
In force Dec. 31, 1915	699,923,000	7,292,323.53	458,553,087.00	3,673,451.30
Written during year	738,732,212	7,830,976.63		
Totals	\$1,464,666,109	\$ 15,524,052.72	\$ 483,237,616.00	\$ 4,213,517.29
Expired and terminated	727,709,719	7,787,819.82	456,352,395.00	3,487,740.47
In force at end of year	\$ 736,956,399	\$ 7,736,232.90	\$ 26,885,212.00	\$ 725,776.82
Deduct amount reinsured	29,387,414	306,654.81	263,440.00	2,844.88
Net amt. in force	\$ 707,568,985	\$ 7,429,578.09	\$ 26,621,772.00	\$ 722,931.94

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	\$374,842,776.00	\$ 4,607,626.09
Two years	19,441,887.00	137,336.93
Three years	220,775,988.00	2,123,464.51
Four years	7,271,230.00	83,229.53
Five years	\$5,237,104.00	1,078,521.03
Net amount in force December 31, 1916	\$707,568,985.00	\$ 7,429,578.09

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 37,875.00
Losses incurred during the year, fire, \$3,657,523.90; ma- rine and inland, \$2,229,000.58; tornado, \$20,305.11	5,906,829.59

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Hall
Gross risks reinsured	\$ 13,072,314.00	\$ 205,930.00	\$ 4,863.00
Gross premiums on risks reinsured	138,194.35	39.85	194.54
Losses paid	84,916.58		3.33
Losses incurred	77,105.58		3.33

ROYAL INSURANCE COMPANY, LTD.

Located at No. 84 William Street, New York City.

Incorporated May 31, 1845.

Commenced Business in U. S. in 1851.

Edward Fitch Beddall, General Attorney for the U. S.

CAPITAL

Deposit capital, New York, \$552,000.00; Ohio, \$110,000.00	\$ 662,000.00
Amount of ledger assets, December 31, of previous year	\$ 14,009,808.60
Extended at	\$ 14,009,808.60

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 12,890,172.72	\$ 2,121,268.25	
Deduct gross amount paid for reinsurance, fire, \$2,533,042.13; marine and inland, \$515,089.10; return premiums, fire, 2,101,363.73; marine and inland, \$358,021.11	4,634,405.86	873,110.21	
Total premiums (other than perpetuals)	\$ 7,665,766.86	\$ 2,248,158.04	\$ 9,913,924.90
Deposit premiums on perpetual risks .....			.50
Gross interest on mortgage loans	\$ 9,779.68		
Gross interest on bonds and dividends on stocks	282,998.17		
Gross interest on deposits, trust companies or banks	19,618.02		
Gross interest from other sources, from sub branch offices, etc.	409.03		
Gross rents—including company's occupancy of its own building	378,490.55		
Total gross interest and rents			691,203.45
From other sources, total			352,876.02
From agents' balances previously charged off			51.13
Gross increase in book value of ledger assets			8,995.00
Total income			\$ 10,967,051.00
Total			\$ 24,976,859.60

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 5,630,321.47	\$ 1,214,032.34	
Deduct amount received for salvage, fire, \$50,643.61; marine and inland, \$121,457.02; reinsurance, fire, \$1,537,621.64; marine and inland, \$268,763.48; discount, fire, \$109.46	1,588,374.71	390,220.50	
Net amount paid for losses	\$ 4,041,946.76	\$ 823,811.84	\$ 4,865,758.60
Expenses of adjustment, settlement of losses			145,572.30
Commissions or brokerage			1,641,800.25
Allowances to local agencies for miscellaneous agency expenses			21,771.32
Salaries and expenses of special and general agents			251,853.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes			652,950.41
Rents—including company's occupancy of its own buildings			85,472.75
Advertising, printing and stationery			97,751.53
Postage, telegrams, telephone and express			58,560.57
Legal expenses			1,813.89
Furniture and fixtures			9,602.61
Maps, including corrections			12,369.80
Underwriters' boards and tariff associations			114,281.22
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			89,614.85
Inspections and surveys			80,625.93
Repairs and expenses on real estate			186,531.05
Taxes on real estate			58,980.27
State taxes on premiums			181,452.75
Insurance department licenses and fees			27,565.36
All other licenses, fees and taxes			74,449.42
All other disbursements, total			63,023.99
Remitted to Home Office			947,895.71
Deposit premiums returned			2,215.00
Agents' balances charged off			679.50
Decrease in book value of ledger assets			323,954.20
Total disbursements			\$ 9,996,545.86
Balance			\$ 14,980,313.74
Book value of real estate	\$ 4,044,421.81		
Mortgage loans on real estate	189,200.00		
Mortgage value of bonds and stocks (Schedule D)			\$ 7,334,985.43

LEDGER ASSETS

Cash in offices		8,019.66
Deposits in trust companies and banks on interest	1,316,204.43	
Agents' balances, representing business written subsequent to October 1, last	1,839,745.44	
Agents' balances, representing business written prior to October 1, last	118,121.62	
Bills receivable taken for fire risks (farm notes)	5,854.15	
All other ledger assets, total	128,701.20	
Total ledger assets		\$ 14,980,313.74

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 2,420.07
Interest due and accrued on bonds	94,791.92
Rents due and accrued on company's property	15,943.78
Total	113,155.77
Gross assets	\$ 15,093,469.51

DEDUCT ASSETS NOT ADMITTED

Over due and accrued interest on bonds in default	\$ 812.50
Agents' balances, representing business written prior to October 1, last	118,121.62
Excess of farm notes over unearned premiums	652.26
Amount recoverable from unauthorized companies	3,336.62
Book value of ledger assets over market value—bonds and stocks	206,714.93
Total	\$29,637.93
Total admitted assets	\$ 14,763,831.58

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 156,324.50
Gross claims in process of adjustment, or in suspense	1,435,054.63
Gross claims resisted	119,884.42
Total claims for losses	\$ 1,711,263.55
Deduct reinsurance	463,676.65
Net amount of unpaid losses	\$ 1,247,586.90
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 2,022,767.10
Gross unearned premiums pro rata on fire risks running more than one year	6,288,111.25
Gross unearned premiums at 50 per cent on inland navigation risks	451,415.05
Gross unearned premiums, 100 per cent on marine risks	75,130.39
Total unearned premiums as computed above	8,837,423.79
Amount reclaimable by the insured on perpetual fire insurance policies	77,407.40
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	53,628.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	10,125.59
State, county and municipal taxes due or accrued	296,269.40
Commissions, brokerage and other charges due or to become due to agents and brokers	37,291.90
All other liabilities, total	1,018.50
Total of all liabilities except capital	\$ 10,563,651.49
Cash capital	\$ 662,060.00
Surplus over all liabilities	3,538,180.10
Surplus as regards policyholders	4,200,180.10
Total	\$ 14,763,831.58

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 Dec. 31, 1915...	\$ 1,936,101,216	\$ 19,160,459.93	\$ 52,955,470.00	\$ 888,409.62
Written during the year...	1,282,786,242	12,406,619.72	833,175,775.00	3,121,268.25
Totals	\$ 3,218,887,458	\$ 31,567,079.35	\$ 886,131,245.00	\$ 4,004,677.87
Expired and terminated...	1,156,162,831	11,495,749.14	787,969,704.00	2,998,599.87
In force at end of year...	\$ 2,062,724,627	\$ 20,071,330.21	\$ 98,461,541.00	\$ 1,006,078.00
Deduct amount reinsured...	386,433,296	3,775,746.56	4,596,648.00	28,117.30
Net amt. in force...	\$ 1,676,291,331	\$ 16,295,583.65	\$ 93,864,893.00	\$ 977,960.50
Perpetual risks not included above, \$4,124,162; premium on same, \$89,828.54.				

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	397,806,744	\$ 4,045,534.21
Two years	9,355,301	97,542.68
Three years	838,437,288	7,358,624.73
Four years	7,326,968	74,572.81
Five years and over	423,871,090	4,719,809.72
Net amount in force December 31, 1916.....	\$ 1,676,291,331	\$ 16,295,583.65

GENERAL INTERROGATORIES

Largest net amount written on any one risk not deducting reinsurance	\$ 60,000.00
Losses incurred during the year, fire, marine, inland and tornado	5,145,225.05

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 13,090,632.00	\$ 4,255,239.00	\$ 5,333,863.00
Gross premiums on risks written	180,828.11	36,305.77	27,591.82
Losses paid	104,769.94	11,618.85	2,402.24
Losses incurred	99,322.04	9,788.03	2,296.54

ROYAL EXCHANGE ASSURANCE COMPANY OF LONDON

United States Branch Located at No. 92 William Street, New York City, N. Y.

Commenced Business in United States, 1891.

R. D. Harvey, United States Manager.

CAPITAL

Capital stock paid in cash—deposit capital...\$400,000.00	
Amount of ledger assets, December 31, of previous year...\$ 3,245,779.54	
Extended at	\$ 3,245,779.54

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 2,712,459.04	\$ 1,599,125.17
Deduct gross amount paid for reinsurance, fire, \$588,989.08; marine and inland, \$655,941.26; return premiums, fire, \$522,290.97; marine and inland, \$135,052.50	1,121,181.63	790,993.76
Total premiums (other than perpetuals)	\$ 1,591,277.41	\$ 808,131.41
Total	\$ 2,890,408.82	
Gross interest on bonds and dividends on stocks	\$ 113,969.36	
Gross interest on deposits, trust companies or banks	6,905.58	
Total gross interest and rents		120,874.94

From other sources, total	6,918.17
From agents' balances previously charged off	11.40
Gross profit on sale or maturity of ledger assets	2,234.59
Total income	\$ 2,529,147.33
Total	\$ 5,774,927.87

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 1,124,112.64	\$ 525,534.64
Deduct amount received for salvage, fire, \$9,093.24; marine and inland, \$24,358.20; reinsurance, fire, \$317,470.19; marine and inland, \$221,283.36; discount, fire, \$106.48	326,579.82	345,641.50
Net amount paid for losses	\$ 807,532.82	\$ 279,893.08
Expenses of adjustment, settlement of losses	27,487.41	546,923.33
Commissions or brokerage	10,153.24	64,364.90
Allowances to local agencies for miscellaneous agency expenses	84,306.53	
Salaries and expenses of special and general agents	10,387.87	16,092.71
Salaries, fees and other charges of officers, directors, trustees, agents and employes	10,474.44	518.54
Rents—including company's occupancy of its own buildings	605.88	3,224.88
Advertising, printing and stationery	518.54	24,554.08
Postage, telegrams, telephone and express	15,759.65	9,567.65
Legal expenses	48,254.82	8,558.15
Furniture and fixtures	10,096.82	133,980.42
Maps, including corrections	3,397.53	1,815.05
Underwriters' boards and fire patrol and salvage corps assessments, fees, taxes and expenses	2,126,949.28	
Inspections and surveys		
State taxes on premiums		
Insurance department licenses and fees		
All other licenses, fees and taxes		
All other disbursements, total		
Agents' balances charged off		
Gross loss on sale or maturity of ledger assets		
Total disbursements	\$ 3,647,978.14	
Balance		

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,887,473.10
Cash in office	75.00
Deposits in trust companies and banks on interest	302,844.22
Agents' balances, representing business written subsequent to October 1, last	358,853.70
Agents' balances, representing business written prior to October 1, last	13,782.12
Total ledger assets	\$ 3,647,978.14

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 37,265.28
Interest due and accrued on other assets	688.71
Total	37,953.99
All other non-ledger assets, total	\$ 32,678.48
Gross assets	\$ 3,719,619.61

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 13,782.12
Other items	10,941.53
Book value of ledger assets over market value	123,153.10
Total	147,876.75
Total admitted assets	\$ 3,571,742.86

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$	12,092.00
Gross claims in process of adjustment, or in suspense..		511,873.00
Gross claims resisted		24,700.00
Total claims for losses	\$	548,665.00
Deduct reinsurance		135,638.00
Net amount of unpaid losses	\$	413,029.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	470,476.71
Gross unearned premiums pro rata on fire risks running more than one year		1,075,551.72
Gross unearned premiums at 50 per cent on inland navigation risks		134,763.00
Gross unearned premiums pro rata on marine risks....		59,463.51
Total unearned premiums as computed above...		1,740,554.94
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		6,242.15
State, county and municipal taxes due or accrued		59,011.73
Commissions, brokerage and other charges due or to become due to agents and brokers		4,708.11
All other liabilities, total		162.70
Total of all liabilities except capital	\$	2,223,708.63
Cash capital	\$	400,000.00
Surplus over all liabilities		948,075.23
Surplus as regards policyholders		1,348,075.23
Total	\$	3,571,783.86

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915.....	\$416,881,922.00	\$ 3,772,680.46	\$ 24,555,585.00	\$ 459,009.71
Written during the year.....	313,397,100.00	2,712,459.04	281,679,479.00	1,599,125.17
Totals	\$730,279,022.00	\$ 6,485,139.50	\$306,235,064.00	\$ 2,058,134.88
Expired and terminated.....	275,594,175.00	2,549,809.59	274,627,642.00	1,461,268.37
In force at end of year.....	\$454,684,747.00	\$ 3,935,329.91	\$ 31,607,422.00	\$ 596,866.51
Deduct amount reinsured.....	113,895,435.00	906,678.27	11,140,132.00	232,936.41
Net amt. in force.....	\$340,789,312.00	\$ 3,028,651.64	\$ 20,467,290.00	\$ 363,930.05

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	\$105,670,421.00	\$ 940,953.41
Two years	4,295,303.00	27,617.06
Three years	175,287,570.00	1,414,348.20
Four years	2,467,196.00	19,703.23
Five years and over	53,068,813.00	626,029.74
Net amount in force December 31, 1916.....	\$340,789,312.00	\$ 3,028,651.64

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	100,000.00
Losses incurred during the year, fire, \$856,332.92; marine and inland, \$396,995.70; tornado, \$1,389.61.....		1,254,718.23

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 2,270,491.00	\$ 690,221.00	\$ 104,290.00
Gross premiums on risks written	23,223.53	7,129.71	448.53
Losses paid	13,856.79	1,374.00	.....
Losses incurred	13,184.79	1,452.15	.....

RUSSIAN REINSURANCE COMPANY OF PETROGRAD, RUSSIA

Located at New York City, N. Y.

Incorporated June 9, 1895.

Commenced Business in U. S., March 6, 1907.

Paul E. Razor, United States Manager.

CAPITAL

Capital deposit paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 1,844,330.62
Extended at	\$ 1,844,330.62

INCOME

Gross premiums, fire	\$ 2,195,954.99
Deduct gross amount paid for return premiums, fire....	573,594.02
Total premiums (other than perpetuals)	\$ 1,622,360.97
Gross interest on bonds and dividends on stocks.....	\$ 61,088.75
Gross interest on deposits, trust companies or banks....	8,685.56
Total gross interest and rents	69,774.31
Total income	\$ 1,692,135.28
Total	\$ 3,536,465.90

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 937,736.21
Deduct amount received for salvage, fire	15,964.19
Net amount paid for losses	\$ 921,772.02
Commissions or brokerage	495,776.43
Salaries, fees and other charges of officers, directors, trustees, agents and employes	500.00
Postage, telegrams, telephone and express	30.81
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,198.65
State taxes on premiums	16,815.62
Insurance department licenses and fees	2,020.39
All other licenses, fees and taxes	2,719.78
All other disbursements, total	19,871.91
Total disbursements	\$ 1,463,705.50
Balance	\$ 2,072,760.40

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 1,047,273.70
Deposits in trust companies and banks on interest.....	378,852.02
Agents' balances, representing business written subsequent to October 1, last	26,634.68
Total ledger assets	\$ 2,072,760.40

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 14,157.50
Total	14,157.50
Market value of bonds and stocks over book value.....	22,558.30
Gross assets	\$ 2,109,474.20
Total admitted assets	\$ 2,109,474.20

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 260,881.00	
Total claims for losses	\$ 260,881.00	
Net amount of unpaid losses	\$ 260,881.00	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 568,235.02	
Gross unearned premiums pro rata on fire risks running more than one year	540,949.39	
Total unearned premiums as computed above	1,109,184.41	
State, county and municipal taxes due or accrue	25,707.40	
Commissions, brokerage and other charges due or to become due to agents and brokers	1,784.92	
Total of all liabilities except capital	\$ 1,297,617.73	
Cash capital	\$ 200,000.00	
Surplus over all liabilities	511,856.47	
Surplus as regards policyholders	711,856.47	
Total	\$ 2,109,474.20	

Name and address of rating bureau whose rates you have adopted in this state: None; reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$197,880,030.00	\$ 1,965,087.93
Written during the year	252,535,555.00	2,365,165.79
Totals	\$450,415,585.00	\$ 4,330,253.72
Expired and terminated	219,129,084.00	2,165,573.97
In force at end of the year	\$231,286,501.00	\$ 2,166,680.05
Net amount in force	\$231,286,501.00	\$ 2,166,680.05

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	\$122,626,359.00	\$ 1,136,470.03
Two years	1,074,418.00	7,439.90
Three years	78,887,774.00	710,258.11
Four years	1,714,382.00	14,690.92
Five years and over	26,983,568.00	297,831.00
Net amount in force December 31, 1916	\$231,286,501.00	\$ 2,166,680.05

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year	1,009,757.02

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,311,491.00	\$ 33,839.00
Gross premiums on risks written	13,910.57	300.41
Losses paid	7,951.13	
Losses incurred	5,406.13	

SAFEGUARD INSURANCE COMPANY OF NEW YORK

Located at Nos. 57-59 William Street, New York City, N. Y.
 Incorporated March 31, 1915. Commenced Business May 1, 1915.
 Archibald G. McIlwaine, Jr., President. Henry W. Gray, Jr., Secretary.

CAPITAL

Capital stock paid in cash	\$200,000.00	
Amount of ledger assets, December 31, of previous year	\$ 518,021.47	
Extended at	\$ 518,021.47	

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 259,912.77	\$ 5,988.65	
Deduct gross amount paid for reinsurance, fire, \$64,942.36; marine and inland, \$452.60; return premiums, fire, \$50,350.25; marine and inland, \$1,024.41	115,322.61	1,477.01	
Total premiums (other than per- petuals)	\$ 144,590.16	\$ 4,511.67	\$ 149,101.83
Gross interest on bonds and dividends on stocks	\$ 19,560.00		
Gross interest on deposits, trust companies or banks	2,315.59		
Total gross interest and rents			21,875.59
Total income			\$ 170,977.42
Total			\$ 688,998.89

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 28,621.65	\$ 402.57	
Deduct amount received for salvage, fire, \$7.58; reinsurance, fire, \$11,935.73	11,943.31		
Net amount paid for losses	\$ 16,678.34	\$ 402.57	\$ 17,080.91
Expenses of adjustment, settlement of losses			664.31
Commissions or brokerage			28,060.97
Allowances to local agencies for miscellaneous agency expenses			81.47
Salaries, fees and other charges of officers, directors, trustees, agents and employes			18,882.75
Rents—including company's occupancy of its own buildings			1,983.39
Advertising, printing and stationery			5,257.49
Postage, telegrams, telephone and express			1,304.33
Legal expenses			50.00
Maps, including corrections			11.00
Underwriters' boards and tariff associations			1,365.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			1,068.45
Inspections and surveys			87.27
State taxes on premiums			1,015.67
Insurance department licenses and fees			2,777.34
All other licenses, fees and taxes			402.07
All other disbursements, total			101.00
Total disbursements			\$ 80,143.58
Balance			\$ 608,855.31

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 448,571.50
Cash in office	560.31
Deposits in trust companies and banks not on interest	634.66
Deposits in trust companies and banks on interest	125,154.02

Agents' balances, representing business written subsequent to October 1, last	32,716.41	
Agents' balances, representing business written prior to October 1, last	1,215.49	
All other ledger assets, U. S. government refund for revenue stamps	2.92	
Total ledger assets		\$ 608,855.31

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 7,214.17	
Total		7,214.17
Market value of bonds and stocks over book value		20,498.50
Gross assets		\$ 636,567.98

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 1,215.49	
U. S. government refund for revenue stamps	2.92	
Total		1,218.41
Total admitted assets		\$ 635,349.57

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 485.00	
Gross claims in process of adjustment, or in suspense	13,278.88	
Total claims for losses	\$ 13,763.88	
Deduct reinsurance	4,172.33	
Net amount of unpaid losses		\$ 9,591.55
Gross unearned premiums as 50 per cent on fire risks running one year or less, and pro rata on fire risks running more than one year	\$ 112,424.35	
Gross unearned premiums at 50 per cent on inland navigation risks	2,209.98	
Total unearned premiums as computed above		114,634.33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	315.19	
State, county and municipal taxes due or accrued	3,235.27	
Commissions, brokerage and other charges due or to become due to agents and brokers	600.00	
Total of all liabilities except capital		\$ 128,376.34
Cash capital	\$ 200,000.00	
Surplus over all liabilities	306,973.23	
Surplus as regards policyholders		506,973.23
Total		\$ 635,349.57

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 Dec. 31, 1915	\$ 8,964,436.00	\$ 53,646.18	\$ 60,395.00	\$ 843.88
Written during the year	36,285,976.00	259,912.77	392,883.00	5,988.68
Totals	\$ 45,250,411.00	\$ 313,558.95	\$ 463,278.00	\$ 6,832.56
Expired and terminated	12,455,663.00	82,733.40	185,805.00	2,005.54
In force at end of year	\$ 32,794,748.00	\$ 230,825.55	\$ 267,473.00	\$ 4,827.02
Deduct amount reinsured	7,076,979.00	60,999.42	47,764.00	407.00
Net amt. in force	\$ 25,717,769.00	\$ 169,826.13	\$ 219,709.00	\$ 4,419.96

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	\$ 10,765,609.00	\$ 70,211.06
Two years	318,899.00	1,668.38
Three years	11,854,671.00	72,259.28
Four years	148,212.00	672.71
Five years and over	2,630,378.00	25,014.70
Net amount in force December 31, 1916	\$ 25,717,769.00	\$ 169,826.13

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 35,000.00
Losses incurred during the year, fire, \$26,172.06; marine and inland, \$166.40	26,338.46

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 304,975.00	\$ 20,350.00
Gross premiums on risks written	3,035.38	80.12
Losses paid	68.41	
Losses incurred	68.41	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY

Located at Fifth and Washington Streets, St. Paul, Minn.

Incorporated May, 1865.

Commenced Business May, 1865.

A. W. Perry, Secretary.

A. E. Krebs, Auditor.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year	\$ 11,565,188.73
Extended at	\$ 11,565,188.73

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 8,161,119.20	\$ 7,061,894.38
Deduct gross amount paid for reinsurance, fire, \$1,234,378.82; marine and inland, \$3,929,666.44; return premiums, fire, \$1,058,171.38; marine and inland, \$499,451.35	2,292,550.20	4,429,117.79
Total premiums (other than perpetuals)	\$ 5,868,569.00	\$ 3,232,776.59
Gross interest on mortgage loans		60,169.95
Gross interest on bonds and dividends on stocks		895,544.79
Gross interest on deposits, trust companies or banks		8,410.46
Gross interest from other sources		3,121.08
Gross rents—including company's occupancy of its own buildings		15,541.05
Total gross interest and rents		472,796.36
From other sources, total		643.50
From agents' balances previously charged off		205.96
Borrowed money (gross)		100,000.00
Gross profit on sale or maturity of ledger assets		1,716.53
Total income		\$ 9,676,707.94
Total		\$ 21,241,896.67

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses, \$892,326.48	\$ 4,453,916.24	\$ 4,047,225.28	
Deduct amount received for salvage, fire, \$27,622.30; marine and inland, \$90,605.13; reinsurance, fire, \$867,020.36; marine and inland, \$2,225,150.35; discount, fire, \$338.53; marine and inland, \$8.00	891,381.40	2,315,163.48	
Net amount paid for losses	\$ 3,559,534.75	\$ 1,732,061.80	\$ 5,291,596.55
Expenses of adjustment, settlement of losses			124,460.83
Commissions or brokerage			2,044,019.39
Allowances to local agencies for miscellaneous agency expenses			5,151.08
Salaries and expenses of special and general agents			241,701.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes			171,630.01
Rents—including company's occupancy of its own buildings			13,137.50
Advertising, printing and stationery			62,609.44
Postage, telegrams, telephone and express			33,629.95
Legal expenses			11,812.06
Furniture and fixtures			1,621.73
Maps, including corrections			7,671.72
Underwriters' boards and tariff associations			30,615.05
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			4,985.60
Inspections and surveys			17,185.67
Repairs and expenses on real estate			3,204.51
Taxes on real estate			4,000.84
State taxes on premiums			137,880.93
Insurance department licenses and fees			30,901.26
All other licenses, fees and taxes			79,325.33
All other disbursements, total			12,914.06
Decrease in liabilities during year			47,965.30
Interest and dividends to stockholders			250,000.00
Borrowed money repaid			100,000.00
Interest on borrowed money			583.33
Agents' balances charged off			2,099.50
Gross loss on sale or maturity of ledger assets			3,917.10
Decrease in book value of ledger assets			5,362.50
Total disbursements			\$ 8,746,023.25
Balance			\$ 12,495,873.42

LEDGER ASSETS

Book value of real estate	\$ 232,215.43
Mortgage loans on real estate	1,435,593.34
Book value of bonds and stocks (Schedule D)	5,512,698.74
Cash in office	300.00
Deposits in trust companies and banks not on interest	20,940.37
Deposits in trust companies and banks on interest	780,498.82
Agents' balances, representing business written subsequent to October 1, last	1,417,716.59
Agents' balances, representing business written prior to October 1, last	13,489.00
Bills receivable, taken for marine and inland risks	2,548.80
Bills receivable taken for fire risks	32,950.39
All other ledger assets, total	37,951.94
Total ledger assets	\$ 12,495,873.42

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 21,610.34
Interest due and accrued on bonds	63,517.11
Total	85,127.45
Gross assets	\$ 12,581,000.87

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 13,489.00
Bills receivable, past due, taken for marine, inland and fire risks	7,203.63
Special deposits	45,465.68
Due from reinsurance companies	1,250.97
Book value of ledger assets over market value	224,973.74
Total	292,383.02
Total admitted assets	\$ 12,288,617.85

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 268,301.95
Gross claims in process of adjustment, or in suspense	1,672,848.63
Gross claims resisted	55,562.90
Total claims for losses	\$ 1,996,712.58
Deduct reinsurance	668,076.12
Net amount of unpaid losses	\$ 1,328,636.46
Gross unearned premiums pro rata on fire risks running more than one year	\$ 5,260,733.89
Gross unearned premiums at 50 per cent on inland navigation risks	530,124.83
Gross unearned premiums, 100 per cent on marine risks	73,556.87
Total unearned premiums as computed above	5,864,445.59
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	9,280.60
State, county and municipal taxes, due or accrued	150,346.00
Commissions, brokerage and other charges due or to become due to agents or brokers	30,807.75
All other liabilities, total	10,042.04
Total of all liabilities except capital	\$ 7,393,558.44
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	3,895,059.41
Surplus as regards policyholders	4,895,059.41
Total	\$ 12,288,617.85

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, 1915	\$ 931,190,270	\$ 10,726,585.02	\$ 71,518,231	\$ 1,064,236.41
Written during the year	675,364,713	8,164,935.26	1,066,045,204	7,661,894.28
Totals	\$1,606,554,983	\$ 18,891,520.28	\$1,137,563,435	\$ 8,726,130.79
Expired and terminated	582,410,626	7,535,023.76	1,043,619,906	7,402,948.12
In force at end of year	\$1,024,153,357	\$ 11,356,496.52	\$ 93,943,529	\$ 1,323,182.67
Deduct amount reinsured	104,486,064	1,109,175.52	19,954,772	189,346.14
Net amt. in force	\$ 919,667,293	\$ 10,247,321.00	\$ 73,988,757	\$ 1,133,836.53

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	\$191,726,509.00	\$ 2,279,880.63
Two years	5,141,630.00	34,053.54
Three years	592,515,674.00	5,076,698.23
Four years	2,570,772.00	23,482.12
Five years and over	217,712,708.00	2,823,206.48
Net amount in force December 31, 1916	\$919,667,293.00	\$ 10,247,321.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 400,000.00
Losses incurred during the year, fire, \$3,464,628.14; marine and inland, \$2,115,654.65; tornado, \$211,164.92	5,790,847.71

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 24,311,935.06	\$ 2,230,908.00	\$ 12,219,019.00
Gross premiums on risks written	282,621.22	33,311.96	47,639.41
Losses paid (gross)	127,255.99	9,882.21	5,143.64
Losses incurred (gross)	125,169.75	9,916.95	5,072.87

SALAMANDRA INSURANCE COMPANY

Located at Petrograd, Russia; in United States, No. 86 Maiden Lane, New York, N. Y.
Commenced Business in United States, 1899.
Meinel & Wemple, Inc., United States Managers.

CAPITAL

Deposit capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year	\$ 3,293,116.14
Extended at	\$ 3,293,116.14

INCOME

Gross premiums, fire	\$ 11,460,330.55
Deduct gross amount paid for reinsurance, fire, \$6,806,282.52; return premiums, fire, \$1,090,913.27	7,957,195.79
Total premiums (other than perpetuals)	\$ 3,503,134.79
Gross interest on bonds and dividends on stocks	\$ 122,925.23
Gross interest on deposits, trust companies or banks	19,177.94
Total gross interest and rents	133,103.17
From other sources, total	6,292.31
Total income	\$ 3,642,530.27
Total	\$ 6,935,646.41

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 5,193,277.01
Deduct amount received for salvage, fire, \$112,999.01; reinsurance, fire, \$3,671,136.28	3,184,135.29
Net amount paid for losses	\$ 2,009,141.72
Expenses of adjustment, settlement of losses	34,746.30
Commissions or brokerage	1,109,925.75
Salaries and expenses of special and general agents	392.28
Salaries, fees and other charges of officers, directors, trustees, agents and employes	43,886.90
Rents—including company's occupancy of its own buildings	2,179.58
Advertising, printing and stationery	1,159.99
Postage, telegrams, telephone and express	846.76
Legal expenses	727.70
Furniture and fixtures	400.73
Maps, including corrections	576.82
Underwriters' boards and tariff associations	971.50
Insurance department licenses and fees	1,094.25
All other licenses, fees and taxes	17,100.10
All other disbursements, total	17,097.85
Gross loss on sale or maturity of ledger assets	1,375.09
Total disbursements	\$ 3,242,143.23
Balance	\$ 3,693,503.18

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 3,062,850.79
Cash in U. S. trustee's office	347,927.99
Deposits in trust companies and banks on interest	120,272.96
Agents' balances, representing business written subsequent to October 1, last	162,951.44
Total ledger assets	\$ 3,693,503.18

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 41,800.14
Total	41,800.14
Market value of bonds and stocks over book value	23,448.81
Gross assets	\$ 3,761,752.13
Total admitted assets	\$ 3,761,752.13

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 4,043.12
Gross claims in process of adjustment, or in suspense	1,195,130.39
Total claims for losses	\$ 1,199,173.51
Deduct reinsurance	681,212.14
Net amount of unpaid losses	\$ 517,961.37
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,255,398.74
Gross unearned premiums pro rata on fire risks running more than one year	1,261,349.04
Total unearned premiums as computed above	2,516,717.78
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	15,000.00
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	10,000.00
Total of all liabilities except capital	\$ 3,067,179.15
Surplus over all liabilities	\$ 694,572.98
Surplus as regards policyholders	694,572.98
Total	\$ 3,761,752.13

Name and address of rating bureau whose rates you have adopted in this state:
No rating bureau. Reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$1,014,536.416	\$ 10,694,103.40
Written during the year	1,193,712.793	11,971,296.94
Totals	\$2,208,249.209	\$ 22,665,400.43
Expired and terminated	1,018,069.065	10,565,772.27
In force at end of the year	\$1,189,580.108	\$ 12,090,628.16
Deduct amount reinsured	716,344.312	7,215,276.24
Net amount in force	\$ 474,235.796	\$ 4,884,351.92

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	\$246,763,869.00	\$ 2,510,737.47
Two years	4,528,928.00	35,058.37
Three years	161,116,186.00	1,528,248.92
Four years	3,655,039.00	31,578.06
Five years and over	58,171,744.00	778,723.20
Net amount in force December 31, 1916	\$474,235,796.00	\$ 4,884,351.92

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	72,500.00
Losses incurred during the year, other than fire and tornado, \$1,955,028.95; marine and inland, \$41,149.83; tornado, \$12,065.94		2,009,141.72

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross net risks written	\$ 9,806,778.00	\$ 448,831.00
Gross net premiums on risks written	103,297.78	2,360.70
Losses paid	29,913.71	
Losses incurred	29,180.91	

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY

Located at No. 75 Elm Street, Hartford, Conn. (U. S. Branch.)

Incorporated 1824.

Commenced Business in U. S. 1880.

James H. Brewster, Manager.

CAPITAL

Capital deposit	\$	200,000.00
Amount of ledger assets, December 31, of previous year	\$	6,949,502.00
Extended at	\$	6,949,502.00

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 4,983,942.29	\$ 93,427.01
Deduct gross amount paid for reinsurance, fire, \$1,505,964.14; marine and inland, \$1,806.67; return premiums, fire, \$894,636.79; marine and inland, \$12,608.30	2,399,706.93	14,414.97
Total premiums (other than per- petuals)	\$ 2,584,241.36	\$ 79,012.04
Gross interest on mortgage loans	\$	5,847.67
Gross interest on bonds and dividends on stocks		251,920.66
Gross interest on deposits, trust companies or banks		6,775.65
Gross rents—including company's occupancy of its own building		10,251.35
Total gross interest and rents		274,804.33
Increase in liabilities on account of reinsurance treaties		97,223.48
From agents' balances previously charged off		33.35
Gross profit on sale or maturity of ledger assets		9.00
Total income	\$	3,035,323.56
Total	\$	9,984,825.56

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 2,180,319.15	\$ 29,549.28
Deduct amount received for salvage, fire, \$30,807.69; marine and inland, \$305.08; reinsurance, fire, \$801,191.99; marine and inland, \$1,035.58; discount, fire, \$606.92	832,606.90	1,340.66
Net amount paid for losses	\$ 1,347,712.55	\$ 28,208.62
Expenses of adjustment, settlement of losses		29,157.69
Commissions or brokerage		553,239.70
Allowances to local agencies for miscellaneous agency expenses		8,955.52

Salaries and expenses of special and general agents	110,254.90
Salaries, fees, and other charges of officers, directors, trustees, agents and employes	121,511.25
Rents—including company's occupancy of its own buildings	11,179.10
Advertising, printing and stationery	24,374.81
Postage, telegrams, telephone and express	16,630.48
Legal expenses	1,383.76
Furniture and fixtures	4,067.77
Maps, including corrections	6,057.91
Underwriters' boards and tariff associations	54,787.74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	31,417.71
Inspections and surveys	6,294.05
Repairs and expenses on real estate	2,211.53
Taxes on real estate	3,732.20
State taxes on premiums	59,129.38
Insurance department licenses and fees	11,446.40
All other licenses, fees and taxes	10,017.98
All other disbursements, total	413,704.53
Agents' balances charged off	74.37
Gross loss on sale or maturity of ledger assets	27,090.12
Total disbursements	\$ 2,892,470.01
Balance	\$ 7,092,355.55

LEDGER ASSETS

Book value of real estate	\$	213,728.80
Mortgage loans on real estate		121,900.00
Book value of bonds and stocks (Schedule D)	5,086,010.11	
Deposits in trust companies and banks not on interest		3,967.45
Deposits in trust companies and banks on interest		434,617.01
Agents' balances, representing business written subsequent to October 1, last		594,937.03
Agents' balances, representing business written prior to October 1, last		37,195.59
Total ledger assets	\$	7,092,355.55

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$	2,502.57
Interest due and accrued on bonds		94,603.66
Total		97,106.23
Gross assets	\$	7,189,521.78

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$	37,195.59
Overdue and accrued interests on bonds in default		10,833.33
Book value of ledger assets over market value		176,320.11
Total		223,349.03
Total admitted assets	\$	6,966,172.75

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$	312,113.00
Gross claims in process of adjustment, or in suspense		257,034.00
Gross claims resisted		22,103.00
Total claims for losses	\$	591,250.00
Deduct reinsurance		254,561.00
Net amount of unpaid losses	\$	336,689.00
Gross unearned premiums as 50 per cent on risks running one year or less	\$	733,796.86
Gross unearned premiums pro rata on fire risks running more than one year		1,866,569.00
Gross unearned premiums at 50 per cent on inland navigation risks		36,925.35
Total unearned premiums as computed above		2,637,291.21

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
Reinsurance premiums	109,233.11
Total of all liabilities except capital	\$ 3,165,213.32
Capital deposit	\$ 200,000.00
Surplus over all liabilities	3,600,959.43
Surplus as regards policyholders	3,800,959.43
Total	\$ 6,066,172.75

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 Dec. 31, 1915	\$ 800,412,946	\$ 6,902,714.95	\$ 1,519,478.00	\$ 34,011.03
Written during the year	566,643,374	4,983,942.29	5,781,769.00	93,427.01
Totals	\$1,367,056,320	\$ 11,886,657.24	\$ 7,301,247.00	\$ 127,438.04
Expired and terminated	504,234,653	4,558,801.30	3,435,814.00	52,325.25
In force at end of year	\$ 862,821,667	\$ 7,327,555.94	\$ 3,865,433.00	\$ 75,112.81
Deduct amount reinsured	266,161,641	2,200,112.35	147,730.00	1,262.11
Net amt. in force	\$ 596,660,026	\$ 5,127,443.59	\$ 3,717,703.00	\$ 73,850.70

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	\$150,323,608.00	\$ 1,467,593.73
Two years	614,334.00	15,354.69
Three years	348,149,478.00	2,537,903.35
Four years	1,430,677.00	16,914.94
Five years and over	96,081,929.00	1,089,976.85
Net amount in force December 31, 1916	\$596,660,026.00	\$ 5,127,443.59

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$1,445,720.43; marine and inland, \$39,093.49; tornado, \$13,774.25	1,498,588.17

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 3,450,582.00	\$ 195,382.00	\$ 443,985.00
Gross premiums on risks written	36,198.42	2,316.84	1,885.63
Losses paid	13,828.98	1,224.65	1.70
Losses incurred	10,120.98	1,224.65	1.70

SECOND RUSSIAN INSURANCE COMPANY

Located in Petrograd, Russia; in United States, No. 80 Maiden Lane.
Incorporated 1895. Commenced Business in United States, 1913.
Minsel & Wemple, Inc., Managers.

CAPITAL

Deposit capital stock paid in cash	\$ 200,000.00
Extended at	\$ 1,291,692.07

INCOME

Gross premiums, fire	\$ 2,141,869.93
Deduct gross amount paid for reinsurance, fire, \$406,469.89; return premiums, fire, \$404,021.86	810,491.75
Total premiums (other than perpetuals)	\$ 1,331,378.18
Gross interest on bonds and dividends on stocks	\$ 50,986.60
Gross interest on deposits, trust companies or banks	3,657.06
Total gross interest and rents	54,643.66
Gross profit on sale or maturity of ledger assets	1,500.00
Total income	\$ 1,387,521.84
Total	\$ 2,679,213.91

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 913,916.24
Deduct amount received for salvage, fire, \$1,027.91; reinsurance, fire, \$175,468.90	177,396.81
Net amount paid for losses	\$ 736,519.43
Expenses of adjustment, settlement of losses	11,975.93
Commissions or brokerage	415,775.46
Salaries and expenses of special and general agents	4,051.34
Salaries, fees and other charges of officers, directors, trustees, agents and employes	16,856.87
Rents—including company's occupancy of its own buildings	2,925.60
Advertising, printing and stationery	1,474.70
Postage, telegrams, telephone and express	1,391.36
Legal expenses	35.30
Furniture and fixtures	1,207.34
Maps, including corrections	1,123.45
Underwriters' boards and tariff associations	22.06
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	438.38
State taxes on premiums	5,914.86
Insurance department licenses and fees	980.33
All other licenses, fees and taxes	7,018.73
All other disbursements, total	225.36
Gross loss on sale or maturity of ledger assets	406.25
Total disbursements	\$ 1,208,342.83
Balance	\$ 1,470,871.08

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,296,974.38
Cash in office U. S. trustees	78,703.76
Deposits in trust companies and banks on interest	73,076.10
Agents' balances, representing business written subsequent to October 1, last	22,116.84
Total ledger assets	\$ 1,470,871.08

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 15,380.12
Total	15,380.12
Market value of bonds and stocks over book value	29,195.62
Gross assets	\$ 1,515,446.82
Total admitted assets	\$ 1,515,446.82

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 13,304.00
Gross claims in process of adjustment, or in suspense	221,308.96
Total claims for losses	\$ 234,702.96

Deduct reinsurance	39,507.94	
Net amount of unpaid losses	\$ 195,195.02	
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 915,170.10	
Total unearned premiums as computed above.....	915,170.10	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	675.00	
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	2,500.00	
Total of all liabilities except capital	\$ 1,116,040.12	
Surplus as regards policyholders	399,406.70	
Total	\$ 1,515,446.82	

Name and address of rating bureau whose rates you have adopted in this state:
No rating bureau, reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$163,573,193.00	\$ 1,762,314.25
Written during the year	218,044,650.00	2,231,763.35
Totals	\$381,617,843.00	\$ 3,994,077.60
Expired and terminated	173,772,346.00	1,835,661.51
In force at end of the year	\$207,845,497.00	\$ 2,158,416.09
Deduct amount reinsured	35,396,118.00	382,288.13
Net amount in force	\$172,449,379.00	\$ 1,776,127.96

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	\$ 89,732,327.00	\$ 912,995.45
Two years	1,646,883.00	12,748.50
Three years	58,587,704.00	555,720.87
Four years	1,329,103.00	11,483.26
Five years and over	21,153,362.00	288,178.88
Net amount in force December 31, 1916	\$172,449,379.00	\$ 1,776,127.96

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 72,500.00
Losses incurred during the year.....	802,208.24

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross net risks written	\$ 1,949,222.00	\$ 39,523.00
Gross net premiums on risks written	20,392.58	333.73
Losses paid	11,039.87	
Losses incurred	9,492.52	

SECURITY INSURANCE COMPANY

Located at No. 115 Elm Street, New Haven, Conn.

Incorporated May, 1841.

Commenced Business May, 1841.

John W. Alling, President.

Victor Roth, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
Amount of ledger assets, December 31, of previous year.....	4,224,976.16
Extended at	\$ 4,224,976.16

INCOME

Gross premiums, fire	\$ 4,049,790.53
Deduct gross amount paid for reinsurance, fire, \$918,022.15; return premiums, fire, \$676,671.82	1,594,693.97
Total premiums (other than perpetuals)	\$ 2,455,105.56
Gross interest on mortgage loans	19,328.10
Gross interest on bonds and dividends on stocks.....	154,084.85
Gross interest from other sources	232.45
Gross rents—including company's occupancy of its own building	15,750.00
Total gross interest and rents	189,395.40
From agents' balances previously charged off	220.83
Borrowed money (gross)	130,000.00
Gross profit on sale or maturity of ledger assets	1,527.31
Total income	\$ 2,776,251.10
Total	\$ 7,001,227.26

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,928,196.35
Deduct amount received for salvage, fire, \$13,536.56; reinsurance, fire, \$560,835.77; discount, fire, \$384.19.....	574,756.52
Net amount paid for losses	\$ 1,353,439.83
Expenses of adjustment, settlement of losses	41,126.53
Commissions or brokerage	508,517.99
Allowances to local agencies for miscellaneous agency expenses	31,208.68
Salaries and expenses of special and general agents.....	88,654.18
Salaries, fees and other charges of officers, directors, trustees, agents and employes	130,336.53
Rents—including company's occupancy of its own buildings	17,149.37
Advertising, printing and stationery	24,516.11
Postage, telegrams, telephone and express	14,523.17
Legal expenses	1,762.23
Furniture and fixtures	3,924.63
Maps, including corrections	6,267.49
Underwriters' boards and tariff associations	23,807.30
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	18,054.33
Inspections and surveys	17,873.03
Repairs and expenses on real estate	372.80
Taxes on real estate	3,046.10
State taxes on premiums	48,863.99
Insurance department licenses and fees	13,860.35
All other licenses, fees and taxes	41,747.00
All other disbursements, total	11,672.53
Borrowed money repaid	130,000.00
Interest and dividends to stockholders	80,000.00
Interest on borrowed money	409.71
Agents' balances charged off	1,423.68
Total disbursements	\$ 2,612,557.62
Balance	\$ 4,388,669.64

LEDGER ASSETS

Book value of real estate	\$ 239,575.66
Mortgage loans on real estate	439,100.00
Book value of bonds and stocks (Schedule D).....	3,170,000.33
Cash in office	9,836.59
Deposits in trust companies and banks not on interest.....	106,190.35
Agents' balances, representing business written subsequent to October 1, last	375,528.60
Agents' balances, representing business written prior to October 1, last	3,029.94
Pills receivable taken for fire risks	37,154.00
All other ledger assets, total	1,558.05
Total ledger assets	\$ 4,388,669.64

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 5,277.43	
Interest due and accrued on bonds	42,698.46	
Total		47,975.89
Market value of real estate over book value		25,424.84
Market value of bonds and stocks over book value		49,690.17
All other non-ledger assets, total		1,235.74
Gross assets	\$ 4,512,995.78	

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,029.94	
Bills receivable, past due, taken for marine, inland and fire risks	4,014.87	
Over due and accrued interest on bonds in default	4,510.66	
Market value of special deposits in excess of corresponding liabilities	14,996.65	
Total		26,558.12
Total admitted assets	\$ 4,486,437.66	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 62,918.17	
Gross claims in process of adjustment, or in suspense	296,464.59	
Gross claims resisted	16,647.00	
Total claims for losses	\$ 316,029.76	
Deduct reinsurance	74,339.66	
Net amount of unpaid losses	\$ 241,690.10	
Total unearned premiums	\$ 2,381,508.40	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,322.47	
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	171.53	
Total of all liabilities except capital	\$ 2,649,692.50	
Cash capital	\$ 1,000,000.00	
Surplus over all liabilities	836,745.16	
Surplus as regards policyholders	1,836,745.16	
Total	\$ 4,486,437.66	

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
In force December 31, 1915	\$553,438,981.00	\$ 5,527,975.89
Written during the year	374,670,210.00	4,057,318.40
Totals	\$928,009,191.00	\$ 9,585,294.29
Expired and terminated	335,914,296.00	3,803,928.46
In force at end of the year	\$592,094,895.00	\$ 5,781,363.83
Deduct amount reinsured	128,839,677.00	1,199,349.25
Net amount in force	\$463,255,218.00	\$ 4,582,016.58

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	\$108,488,096.00	\$ 1,141,927.33
Two years	2,648,378.00	19,798.20
Three years	245,716,675.00	2,088,537.28
Four years	1,477,961.00	14,629.40
Five years	109,924,110.00	1,317,124.37
Net amount in force December 31, 1916	\$463,255,218.00	\$ 4,582,016.58

GENERAL INTERROGATORIES

Largest amount written on any one risk net deducting reinsurance	\$ 250,000.00
Losses incurred during the year, fire, \$1,327,584.42; tornado, \$25,001.67	1,352,586.09
Amount loaned to stockholders not officers	16,800.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,438,316.00	\$ 757,788.00
Gross premiums on risks written	42,705.34	4,146.30
Losses paid	32,894.20	793.26
Losses incurred	23,603.54	522.73

UNITED STATES BRANCH OF THE SKANDIA INSURANCE COMPANY

Located at No. 84 William Street, New York City, N. Y.
Incorporated January 12, 1855. Commenced Business in U. S. in 1900.
C. F. Shallcross, United States Manager and Attorney.

CAPITAL

Deposit capital, New York, \$230,000.00; Ohio, \$100,000.00	\$330,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,555,212.70
Extended at	\$ 1,555,212.70

INCOME

Gross premiums, fire	\$ 1,196,024.17
Deduct gross amount paid for return premiums, fire	314,139.53
Total premiums (other than perpetuals)	\$ 881,884.64
Gross interest on bonds and dividends on stocks	\$ 54,724.32
Gross interest on deposits, trust companies or banks	3,342.20
Total gross interest and rents	58,066.52
Total income	\$ 939,951.16
Total	\$ 2,495,163.86

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 544,916.08
Deduct amount received for salvage, fire	6,865.71
Net amount paid for losses	\$ 538,050.37
Expenses of adjustment, settlement of losses	9,550.28
Commissions or brokerage	268,980.58
Salaries, fees and other charges of officers, directors, trustees, agents and employees	6,808.12
Advertising, printing and stationery	27.50
Insurance department licenses and fees	1,978.45
All other licenses, fees and taxes	5,150.05
All other disbursements, total	283.28
Remitted to Home Office	44,605.24
Decrease in book value of ledger assets	1,517.49
Total disbursements	\$ 876,411.36
Balance	\$ 1,618,752.50

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,384,882.61
Deposits in trust companies and banks on interest	173,250.98
Agents' balances, representing business written subsequent to October 1, last	60,618.91
Total ledger assets	\$ 1,618,752.50

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 14,904.18
Total	14,904.18
Gross assets	\$ 1,633,656.68

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 165,896.61
Total	165,896.61
Total admitted assets	\$ 1,527,760.07

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 44,821.77
Gross claims in process of adjustment, or in suspense....	89,948.87
Gross claims resisted	22,578.04
Total claims for losses	\$ 157,348.68
Net amount of unpaid losses	\$ 157,348.68
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 305,711.81
Gross unearned premiums pro rata on fire risks running more than one year	406,595.56
Total unearned premiums as computed above..	712,307.37
State, county and municipal taxes due or accrued.....	16,932.98
Commissions, brokerage and other charges due or to become due to agents and brokers	1,500.00
Total of all liabilities except capital	\$ 888,089.03
Deposit capital	\$ 330,000.00
Surplus over all liabilities	309,671.04
Surplus as regards policyholders	689,671.04
Total	\$ 1,527,760.07

Name and address of rating bureau whose rates you have adopted in this state: None; reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
In force Dec. 31, 1915..	\$123,484,492.00	\$ 1,359,588.19	\$ 63,207.00	\$ 1,196.13
Written during the year..	126,004,125.00	1,196,024.17		
Totals	\$249,488,617.00	\$ 2,555,612.36	\$ 63,207.00	\$ 1,196.13
Expired and terminated..	120,883,558.00	1,171,731.47	63,207.00	1,196.13
In force at end of year..	\$128,605,059.00	\$ 1,383,880.89		
Net amt. in force..	\$128,605,059.00	\$ 1,383,880.89		

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	\$ 59,947,160.00	\$ 611,423.62
Two years	4,706,613.00	38,515.63
Three years	39,036,832.00	396,579.67
Four years	3,208,125.00	35,859.57
Five years and over	21,706,329.00	301,502.40
Net amount in force December 31, 1916	\$128,605,059.00	\$ 1,383,880.89

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire	516,193.61

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,422,780.00
Gross premiums on risks written	18,216.44
Losses paid	6,410.48
Losses incurred	3,794.34

SKANDINAVIA REINSURANCE COMPANY

Located at No. 80 Maiden Lane, New York City, N. Y.
Incorporated, 1899. Commenced Business, 1899.
Sumner Ballard, United States Manager.

CAPITAL

Capital deposited with New York Insurance Department	\$400,000.00
Amount of ledger assets of entrance statement, December 31, of previous year	750,000.00
Extended at	\$ 750,000.00

INCOME

Gross interest on deposits, trust companies or banks.....	\$ 1,434.48
Total gross interest and rents	1,434.48
From other sources, received from Home Office, total..	7,500.00
Total income	\$ 8,934.48
Total	\$ 758,934.48

DISBURSEMENTS

Insurance department licenses and fees	\$ 1,941.94
Accrued interest on bonds acquired during 1916	1,058.89
Premiums on surety bonds	110.00
Total disbursements	\$ 3,110.63
Balance	\$ 755,823.85

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 515,272.70
Deposits in trust companies and banks not on interest..	5,448.06
Deposits in trust companies and banks on interest.....	375.79
All other ledger assets, cash in control of trustees, total..	234,727.50
Total ledger assets	\$ 755,823.85

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 5,368.75
Total	5,368.75
Gross assets	\$ 761,192.60

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 1,372.70
Total	1,372.70
Total admitted assets	\$ 759,819.90

LIABILITIES

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$	2,000.00
Total of all liabilities except capital	\$	2,000.00
Cash capital, legal deposit	\$	400,000.00
Surplus over all liabilities		357,819.90
Surplus as regards policyholders		757,819.90
Total	\$	759,819.90

SOUTH GERMAN REINSURANCE COMPANY

United States Branch Located at No. 783 Main Street, Hartford, Conn.
 Incorporated, 1892. Commenced Business, U. S. Branch, June 1, 1911.
 Samuel G. Howe, United States Manager.

CAPITAL

Capital stock paid in cash	\$200,000.00
Amount of ledger assets, December 31, of previous year	\$ 1,463,695.94
Extended at	\$ 1,463,695.94

INCOME

Gross premiums, fire	\$ 1,148,833.22
Deduct gross amount paid for return premiums, fire	279,450.86
Total premiums (other than perpetuals)	\$ 869,382.36
Gross interest on bonds and dividends on stocks	\$ 43,248.33
Gross interest on deposits, trust companies or banks	10,081.92
Total gross interest and rents	53,330.25
Total income	\$ 922,712.61
Total	\$ 2,386,408.55

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 618,360.77
Deduct amount received for salvage, fire	7,678.91
Net amount paid for losses	\$ 610,681.86
Expenses of adjustment, settlement of losses	7,982.09
Commissions or brokerage	279,043.77
Salaries, fees and other charges of officers, directors, trustees, agents and employes	1,000.00
Insurance department licenses and fees	50.00
All other licenses, fees and taxes	4,775.02
All other disbursements, total	2,429.56
Total disbursements	\$ 905,962.30
Balance	\$ 1,480,446.25

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,048,778.05
Deposits in trust companies and banks not on interest	10,000.00
Deposits in trust companies and banks on interest	371,515.74
Agents' balances, representing business written subsequent to October 1, last	50,152.46
Total ledger assets	\$ 1,480,446.25

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 13,785.41
Interest due and accrued on other assets	937.53
Total	14,722.94
Market value of bonds and stocks over book value	20,371.95
Gross assets	\$ 1,515,541.14
Total admitted assets	\$ 1,515,541.14

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 123,961.93
Total claims for losses	\$ 123,961.93
Net amount of unpaid losses	\$ 123,961.93
Gross unearned premiums pro rata on fire risks running more than one year	\$ 653,957.24
Total unearned premiums as computed above	653,957.24
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	60.00
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	\$ 787,979.17
Cash capital	\$ 200,000.00
Surplus over all liabilities	527,561.97
Surplus as regards policyholders	727,561.97
Total	\$ 1,515,541.14

Name and address of rating bureau whose rates you have adopted in this state:
 None; reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$119,120,712.00	\$ 1,402,910.73
Written during the year	101,155,579.00	1,148,833.22
Totals	\$220,276,291.00	\$ 2,551,743.95
Expired and terminated	108,404,270.00	1,230,184.42
In force at end of the year	\$111,872,021.00	\$ 1,321,559.53
Net amount in force	\$111,872,021.00	\$ 1,321,559.53

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	\$ 52,497,182.00	\$ 637,984.23
Two years	1,053,025.00	7,512.14
Three years	41,959,962.00	441,409.89
Four years	387,753.00	3,797.48
Five years and over	16,894,099.00	231,756.30
Net amount in force December 31, 1916	\$111,872,021.00	\$ 1,321,559.53

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 30,000.00
--	--------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 976,387.00	\$ 1,000.00
Gross premiums on risks written	11,313.43	5.00
Losses paid	17,887.14	6.69
Losses incurred	18,558.42	6.69

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY

Located at No. 195 State Street, 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. \$	11,324,208.20	
Extended at		\$ 11,324,208.20

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 10,475,485.57	\$ 3,631.42	
Deduct gross amount paid for reinsurance, fire, \$2,027,696.30; marine and inland, \$9.56; return premiums, fire, \$1,627,- 484.96	3,655,181.26	9.56	
Total premiums (other than per- petuals)	\$ 6,820,304.31	\$ 3,621.86	\$ 6,823,926.17
Gross interest on mortgage loans		\$ 110,356.18	
Gross interest on bonds and dividends on stocks		394,457.38	
Gross interest on deposits, trust companies or banks		21,856.15	
Gross rents—including company's occupancy of its own building		18,000.00	
Total gross interest and rents			454,669.71
From agents' balances previously charged off			136.82
Gross profit on sale or maturity of ledger assets			8,283.75
Total income			\$ 7,287,016.45
Total			\$ 18,611,224.65

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 4,775,610.47	\$ 212.00	
Deduct amount received for salvage, fire, \$26,357.61; reinsurance, fire, \$1,186,- 589.72; discount, fire, \$52.56	1,212,990.89		
Net amount paid for losses	\$ 3,562,619.58	\$ 212.00	\$ 3,562,831.58
Expenses of adjustment, settlement of losses			62,992.63
Commissions or brokerage			1,386,900.68
Allowances to local agencies for miscellaneous agency expenses			33,334.33
Salaries and expenses of special and general agents			369,783.01
Salaries, fees and other charges of officers, directors, trustees, agents and employes			372,851.24
Rents—including company's occupancy of its own build- ings			35,804.04
Advertising, printing and stationery			90,412.91
Postage, telegrams, telephone and express			28,722.21
Legal expenses			12,948.12
Furniture and fixtures			7,512.90
Maps, including corrections			12,728.62
Underwriters' boards and tariff associations			74,874.93
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			37,817.68
Inspections and surveys			52,467.86
Repairs and expenses on real estate			1,243.77
Taxes on real estate			5,722.70
State taxes on premiums			131,455.43
Insurance department licenses and fees			27,414.12
All other licenses, fees and taxes			45,961.95

All other disbursements, total	23,562.79
Interest and dividends to stockholders	250,000.00
Agents' balances charged off	1,478.09
Decrease in liabilities on account of reinsurance treaties	283,508.22
Decrease in book value of ledger assets	1,000.00

Total disbursements	\$ 6,910,268.61
Balance	\$ 11,700,956.04

LEDGER ASSETS

Book value of real estate	\$ 300,000.00
Mortgage loans on real estate	2,590,920.00
Book value of bonds and stocks (Schedule D)	6,416,736.02
Cash in office	735.80
Deposits in trust companies and banks not on interest	238,258.97
Deposits in trust companies and banks on interest	688,627.98
Agents' balances, representing business written subse- quent to October 1, last	1,445,982.37
Agents' balances, representing business written prior to October 1, last	20,595.80
Total ledger assets	\$ 11,700,956.04

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 52,733.33
Interest due and accrued on bonds	25,888.17
Total	78,621.50
Market value of bonds and stocks over book value	331,760.98
All other non-ledger assets, reinsurance due on paid losses, total	11,984.83
Gross assets	\$ 12,123,323.35

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 20,595.80
Market value of special deposits in excess of correspond- ing liabilities	140,751.24
Total	161,347.04
Total admitted assets	\$ 11,961,976.31

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 145,122.23
Gross claims in process of adjustment, or in suspense	763,086.28
Gross claims resisted	57,951.61
Total claims for losses	\$ 966,160.12
Deduct reinsurance	303,299.35
Net amount of unpaid losses	\$ 662,860.77
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,870,444.23
Gross unearned premiums pro rata on fire risks running more than one year	4,289,188.26
Gross unearned premiums, 50 per cent on marine risks	30.25
Total unearned premiums as computed above	6,159,662.74
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000.00
State, county and municipal taxes due or accrued	100,000.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	10,000.00
Total of all liabilities except capital	\$ 6,947,523.51

Cash capital	\$ 2,500,000.00
Surplus over all liabilities	2,514,452.80
Surplus as regards policyholders	5,014,452.80
Total	\$ 11,061,976.31

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 Dec. 31, 1915..	\$ 1,240,841,880	\$ 12,965,690.76		
Written during the year..	693,183,426	10,475,485.57	\$ 45,791,915.00	\$ 3,631.42
Totals	\$ 2,234,025,306	\$ 23,441,176.33	\$ 45,791,915.00	\$ 3,631.42
Expired and terminated..	831,937,668	9,280,784.53	45,784,815.00	3,570.92
In force at end of year..	\$ 1,402,087,638	\$ 14,160,391.80	\$ 7,100.00	\$ 60.50
Deduct amount reinsured..	247,461,718	2,443,653.27		
Net amt. in force..	\$ 1,154,625,920	\$ 11,716,738.53	\$ 7,100.00	\$ 60.50

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	\$ 362,184,700	\$ 3,740,888.45
Two years	10,071,471	93,396.37
Three years	510,176,211	4,808,912.64
Four years	7,470,793	78,002.09
Five years and over	264,729,845	2,935,598.48
Net amount in force December 31, 1916	\$ 1,154,633,020	\$ 11,716,799.03

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire, \$3,554,256.90; marine and inland, \$212.00; tornado, \$98,534.47	3,653,003.37
Amount loaned to stockholders not officers	19,300.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Sprinkler Leak	Tornado
Gross risks written	\$ 17,751,252.00	\$ 202,000.00	\$ 4,156,342.00
Gross premiums on risks written	188,897.71	2,038.56	21,452.98
Losses paid	91,807.13	1,215.27	1,427.51
Losses incurred	85,770.47	1,215.27	1,428.10

STANDARD FIRE INSURANCE COMPANY

Located at No. 18 Asylum Street, Hartford, Conn.

Incorporated July 6, 1905.

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..	1,600,984.33
Extended at	\$ 1,600,984.33

INCOME

Gross premiums, fire	\$ 1,015,171.90
Deduct gross amount paid for reinsurance, fire, 236,530.18; return premiums, fire, \$168,919.33	405,449.51
Total premiums (other than perpetuals)	\$ 609,722.39

Gross interest on bonds and dividends on stocks	\$ 39,421.75
Gross interest on deposits, trust companies or banks	611.80
Total gross interest and rents	60,033.55
Total income	\$ 669,755.94
Total	\$ 2,270,740.27

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 435,824.65
Deduct amount received for salvage, fire, \$2,540.39; re-insurance, fire, \$85,208.50	87,748.89
Net amount paid for losses	\$ 348,075.76
Expenses of adjustment, settlement of losses	10,348.21
Commissions or brokerage	134,422.65
Allowances to local agencies for miscellaneous agency expenses	2,631.79
Salaries and expenses of special and general agents....	41,403.04
Salaries, fees and other charges of officers, directors, trustees, agents and employes	37,073.94
Traveling expenses—Home Office	3,955.52
Rents—including company's occupancy of its own buildings	3,358.50
Advertising, printing and stationery	7,744.13
Postage, telegrams, telephone and express	5,469.15
Legal expenses	275.49
Furniture and fixtures	211.95
Maps, including corrections	2,703.85
Underwriters' boards and tariff associations	6,805.62
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	3,117.07
Inspections and surveys	10,799.55
State taxes on premiums	21,168.52
Insurance department licenses and fees	5,380.00
All other licenses, fees and taxes	3,372.60
All other disbursements, total	13,800.00
Interest and dividends to stockholders	60,000.00
Agents' balances charged off	137.63
Gross loss on sale or maturity of ledger assets, on bonds..	272.83
Total disbursements	\$ 721,627.60
Balance	\$ 1,549,112.47

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,388,242.82
Cash in office	5,795.39
Deposits in trust companies and banks on interest	47,097.35
Agents' balances, representing business written subsequent to October 1, last	107,163.51
Agents' balances, representing business written prior to October 1, last	813.40
Total ledger assets	\$ 1,549,112.47

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 17,568.18
Total	17,568.18
All other non-ledger assets, total	10,000.00
Gross assets	\$ 1,576,680.65

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	\$ 10,000.00
Agents' balances, representing business written prior to October 1, last	813.40
Overdue and accrued interest on bonds in default	300.00
Book value of ledger assets over market value	41,438.82
Total	52,552.22
Total admitted assets	\$ 1,524,128.43

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 76,013.68
Gross claims resisted	3,300.00
Total claims for losses	\$ 79,313.68
Deduct reinsurance	21,858.43
Net amount of unpaid losses	\$ 57,455.25
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 172,423.68
Gross unearned premiums pro rata on fire risks running more than one year	388,180.30
Total unearned premiums as computed above	560,603.98
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,905.23
State, county and municipal taxes due or accrued	15,000.00
Total of all liabilities except capital	\$ 634,964.46
Cash capital	\$ 750,000.00
Surplus over all liabilities	139,163.97
Surplus as regards policyholders	889,163.97
Total	\$ 1,524,128.43

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, 1915	\$155,701,299.00	\$ 1,411,512.76
Written during the year	109,886,369.00	1,015,171.90
Total	\$265,587,668.00	\$ 2,426,684.66
Expired and terminated	103,099,503.00	980,813.66
In force at end of the year	\$162,488,165.00	\$ 1,445,871.00
Deduct amount reinsured	41,965,411.00	365,721.43
Net amount in force	\$120,522,754.00	\$ 1,080,149.57

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	\$ 35,648,320.00	\$ 344,847.37
Two years	541,798.00	3,821.10
Three years	63,635,263.00	495,712.43
Four years	346,934.00	3,510.08
Five years	20,350,339.00	232,458.59
Net amount in force December 31, 1916	\$120,522,754.00	\$ 1,080,149.57

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 75,000.00
Losses incurred during the year, fire, \$347,606.85; tornado, \$288.91	347,795.76

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 774,697.00	\$ 94,475.00
Gross premiums on risks written	9,809.88	674.71
Losses paid	6,003.82	830.74
Losses incurred	4,620.28	839.76

U. S. BRANCH SUN INSURANCE OFFICE

Located at No. 54 Pine Street, New York City, N. Y.
Incorporated, A. D., 1710. Commenced Business in U. S., August 1, 1882.
J. J. Gulle, Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 4,976,233.28
Extended at	\$ 4,976,233.28

INCOME

Gross premiums	\$ 4,411,557.77
Deduct gross amount paid for reinsurance, fire, \$1,138,765.71; return premiums, fire, \$731,392.37	1,870,158.08
Total premiums (other than perpetuals)	\$ 2,541,399.69
Gross interest on bonds and dividends on stocks	\$ 171,343.02
Gross interest on deposits, trust companies or banks	6,099.34
Gross interest from other sources	122.39
Gross rents—including company's occupancy of its own building	15,800.06
Total gross interest and rents	193,365.35
From other sources, total	191,122.44
Gross profit on sale or maturity of ledger assets	1,296.42
Total income	\$ 2,927,183.90
Total	\$ 7,903,417.18

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,979,447.59
Deduct amount received for salvage, fire, \$24,709.51; reinsurance, fire, \$652,652.04; discount, fire, \$221.59	677,583.14
Net amount paid for losses	\$ 1,301,864.45
Expenses of adjustment, settlement of losses	37,498.60
Commissions or brokerage	542,458.93
Allowances to local agencies for miscellaneous agency expenses	3,169.13
Salaries and expenses of special and general agents	75,683.03
Salaries, fees and other charges of officers, directors, trustees, agents and employes	167,445.41
Rents—including company's occupancy of its own buildings	23,332.79
Advertising, printing and stationery	33,742.18
Postage, telegrams, telephone and express	17,585.14
Legal expenses	1,936.94
Furniture and fixtures	1,945.57
Maps, including corrections	6,456.19
Underwriters' boards and tariff associations	43,873.36
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	27,231.41
Inspections and surveys	25,127.68
Repairs and expenses on real estate	4,050.44
Taxes on real estate	3,674.99
State taxes on premiums	55,206.23
Insurance department licenses and fees	15,643.53
All other licenses, fees and taxes	31,462.77
All other disbursements, total	379,503.75
Agents' balances charged off	163.63
Gross loss on sale or maturity of ledger assets	419.11
Total disbursements	\$ 2,700,475.28
Balance	\$ 5,103,941.92

LEDGER ASSETS

Book value of real estate	\$ 171,925.04
Book value of bonds and stocks (Schedule D).....	3,972,350.76
Cash in office	700.00
Deposits in trust companies and banks on interest.....	425,435.10
Agents' balances, representing business written subsequent to October 1, last	515,540.11
Agents' balances, representing business written prior to October 1, last	14,728.59
All other ledger assets, total	3,262.32
Total ledger assets	\$ 5,103,941.92

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 60,982.73
Total	60,982.73
Market value of real estate over book value.....	8,074.96
Gross assets	\$ 5,172,999.61

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 14,728.59
Overdue and accrued interest on bonds in default.....	8,125.00
Book value of ledger assets over market value.....	148,506.58
Total	171,360.17
Total admitted assets	\$ 5,001,639.44

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 82,024.46
Gross claims in process of adjustment, or in suspense....	350,825.00
Gross claims resisted	10,047.00
Total claims for losses	\$ 442,896.46
Deduct reinsurance	124,596.00
Net amount of unpaid losses	\$ 318,300.46
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 841,214.95
Gross unearned premiums pro rata on fire risks running more than one year	1,968,197.84
Total unearned premiums as computed above.....	2,809,412.79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,178.97
State, county and municipal taxes due or accrued.....	57,650.43
Commissions, brokerage and other charges due or to become due to agents and brokers	5,000.00
All other liabilities, total	200.00
Total of all liabilities except capital	\$ 3,194,742.65
Surplus as regards policyholders	1,806,896.79
Total	\$ 5,001,639.44

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, 1915	\$ 665,655,049	\$ 6,671,746.82
Written during the year	429,684,042	4,411,557.77
Totals	\$1,095,339,091	\$11,083,304.59
Expired and terminated	409,290,959	4,251,701.81
In force at end of the year	\$ 686,048,132	\$ 6,831,602.78
Deduct amount reinsured	121,301,418	1,256,934.00
Net amount in force	\$ 564,746,714.00	\$ 5,574,668.78

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	\$156,819,321.00	\$ 1,682,420.89
Two years	2,707,730.00	29,465.69
Three years	294,783,948.00	2,581,714.41
Four years	1,366,474.00	12,734.24
Five years and over	109,060,241.00	1,272,302.55
Net amount in force December 31, 1916	\$564,746,714.00	\$ 5,574,668.78

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire	1,379,653.91

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 3,743,107.00	\$ 232,250.00
Gross premiums on risks written	40,228.31	1,245.25
Losses paid	17,599.69	57.98
Losses incurred	19,626.56	63.00

SVEA FIRE AND LIFE INSURANCE COMPANY, LTD.

Located at No. 100 William Street, New York City, N. Y.
Incorporated May 18, 1866. Commenced Business in U. S., August, 1884.
J. M. Wennstrom, United States Manager.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year..	\$ 1,736,712.43
Extended at	\$ 1,736,712.43

INCOME

Gross premiums, fire	\$ 1,716,945.96
Deduct gross amount paid for reinsurance, fire, \$321,276.53; return premiums, fire, \$357,657.84	678,984.67
Total premiums (other than perpetuities)	\$ 1,038,961.29
Gross interest on bonds and dividends on stocks	\$ 54,510.50
Gross interest on deposits, trust companies or banks.....	3,131.89
Gross interest from other sources	137.89
Total gross interest and rents	57,779.28
Total income	\$ 1,096,740.57
Total	\$ 2,332,494.00

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 673,624.78
Deduct amount received for salvage, fire, \$7,236.14; reinsurance, fire, \$160,957.73; discount, fire, \$75.81.....	168,299.69
Net amount paid for losses	\$ 505,325.29
Expenses of adjustment, settlement of losses	13,854.21
Commissions or brokerage	274,911.80
Allowances to local agencies for miscellaneous agency expenses	806.77
Salaries and expenses of special and general agents.....	25,201.89
Salaries, fees and other charges of officers, directors, trustees, agents and employes	37,060.92
Rents—including company's occupancy of its own buildings	7,800.00
Advertising, printing and stationery	9,645.50

Postage, telegrams, telephone and express	5,148.08
Legal expenses	187.52
Furniture and fixtures	1,043.61
Maps, including corrections	2,054.91
Underwriters' boards and tariff associations	16,280.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	10,316.13
Inspections and surveys	3,765.49
State taxes on premiums	16,991.38
Insurance department licenses and fees	8,227.20
All other licenses, fees and taxes	6,895.03
All other disbursements, total	12,007.78
Gross loss on sale or maturity of ledger assets	16,368.75
Total disbursements	\$ 973,395.52
Balance	\$ 1,859,098.48

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 1,247,747.74
Cash in office	200.00
Deposits in trust companies and banks not on interest..	25,124.29
Deposits in trust companies and banks on interest.....	293,591.86
Agents' balances, representing business written subsequent to October 1, last	223,717.83
Agents' balances, representing business written prior to October 1, last	5,090.65
Bills receivable taken for fire risks	60,204.43
All other ledger assets, total	3,421.68
Total ledger assets	\$ 1,859,098.48

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 16,944.10
Total	16,944.10
Gross assets	\$ 1,876,042.58

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 5,090.65
Bills receivable, past due, taken for marine, inland and fire risks	2,577.62
Book value of ledger assets over market value.....	43,142.74
Total	50,811.01
Total admitted assets	\$ 1,825,231.57

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 58,079.13
Gross claims in process of adjustment or in suspense....	67,651.59
Gross claims resisted	5,567.00
Total claims for losses	\$ 131,297.72
Deduct reinsurance	33,352.95
Net amount of unpaid losses	\$ 97,944.77
Total unearned premiums as computed above....	\$ 974,927.12
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued	23,200.00
Commissions, brokerage and other charges due or to become due to agents and brokers	3,000.00
Total of all liabilities except capital	\$ 1,101,071.89
Cash deposit	\$ 200,000.00
Surplus over all liabilities	524,159.68
Surplus as regards policyholders	724,159.68
Total	\$ 1,825,231.57

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

	Risks	Premiums
In force December 31, 1915	\$168,208,298.00	\$ 1,970,338.71
Written or renewed in 1916	150,941,522.00	1,716,945.96
Totals	\$318,449,820.00	\$ 3,687,279.67
Deduct expirations and cancellations	124,526,704.00	1,422,741.50
In force at end of the year.....	\$193,923,116.00	\$ 2,264,538.17
Deduct amount reinsured	36,938,232.00	417,346.24
Net amount in force	\$156,984,884.00	\$ 1,847,192.13

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	\$ 53,151,736.00	\$ 612,680.54
Two years	558,857.00	8,388.17
Three years	72,698,687.00	755,226.87
Four years	534,793.00	5,998.89
Five years	30,040,811.00	464,898.16
Net amount in force December 31, 1916.....	\$156,984,884.00	\$ 1,847,192.13

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
Losses incurred during the year, fire	384,534.70

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 1,032,085.00
Gross premiums on risks written	11,665.65
Losses paid	7,239.93
Losses incurred	9,072.50

SWISS NATIONAL INSURANCE COMPANY, LTD.

Located at No. 39 Steinengraben, Basle, Switzerland.

Incorporated October 1, 1898. Commenced Business in U. S., January, 1911.
Snow & Thieme, United States Managers, No. 80 Maiden Lane, New York, N. Y.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, December 31, of previous year. \$	2,097,802.00
Extended at	\$ 2,097,802.00

INCOME

Gross reinsurance premiums, fire	\$ 3,045,424.65
Deduct gross amount paid for reinsurance, fire, \$363-950.15; return premiums, fire, \$666,316.77	1,030,266.92
Total premiums (other than perpetuals)	\$ 2,015,157.73
Gross interest on bonds and dividends on stocks.....	82,862.50
Gross interest on deposits, trust companies or banks.....	5,596.07
Gross interest from other sources	342.19
Total gross interest and rents	88,800.76
Total income	\$ 2,103,958.49
Total	\$ 4,201,769.49

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 1,365,488.71
Deduct amount received for salvage, fire, \$24,055.10; re-insurance, fire, \$207,837.83	231,892.93
Net amount paid for losses	\$ 1,133,595.78
Commissions or brokerage	593,382.74
Allowances to U. S. Managers for miscellaneous agency expenses	5,000.00
Salaries, fees and other charges of officers, directors, trustees, agents and employes	59,958.92
Advertising, printing and stationery	426.23
Postage, telegrams, telephone and express	141.58
Legal expenses	1,018.77
Maps, including corrections	150.00
Underwriters' boards and tariff associations	2,096.47
Inspections and surveys	250.00
State taxes on premiums	2,015.22
Insurance department licenses and fees	1,222.30
All other licenses, fees and taxes	7,762.27
Total disbursements	\$ 1,800,020.28
Balance	\$ 2,401,740.21

LEDGER ASSETS

Book value of bonds and certificate of deposit (Schedule D)	\$ 2,091,853.39
Deposits in trust companies and banks on interest	231,125.17
Agents' balances, representing business written subsequent to October 1, last	78,761.65
Total ledger assets	\$ 2,401,740.21

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 26,062.50
Total	26,062.50
Market value of bonds and stocks over book value	12,896.61
Gross assets	\$ 2,440,699.32

DEDUCT ASSETS ADMITTED

Overdue and accrued interest on bonds in default	\$ 366.67
Total	366.67
Total admitted assets	\$ 2,440,332.65

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 405,580.00
Total claim for losses	\$ 405,580.00
Deduct reinsurance	61,170.00
Net amount of unpaid losses	\$ 344,410.00
Gross unearned premiums pro rata on fire risks running more than one year	\$ 1,403,166.07
Total unearned reinsurance premiums as computed above	\$ 1,403,166.07
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,902.47
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	4,000.00
Total of all liabilities except capital	\$ 1,761,478.54

SWISS REINSURANCE COMPANY

Deposit with treasurer of Connecticut	\$ 200,000.00
Surplus over all liabilities	478,854.11
Surplus as regards policyholders	\$ 678,854.11
Total	\$ 2,440,332.65

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 REINSURANCE PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$248,440,020.00	\$ 2,693,087.72
Written during the year	323,637,193.00	3,131,564.65
Totals	\$572,083,213.00	\$ 5,824,652.37
Expired and terminated	273,386,987.00	2,678,949.82
In force at end of the year	\$298,696,226.00	\$ 3,145,702.55
Deduct amount reinsured	44,009,359.00	451,949.28
Net amount in force	\$254,686,867.00	\$ 2,694,653.27

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	\$145,930,439.00	\$ 1,529,923.15
Two years	11,718,740.00	98,462.53
Three years	65,158,515.00	651,062.18
Four years	4,595,335.00	55,850.42
Five years	27,373,838.00	364,354.90
Net amount in force December 31, 1916	\$254,686,867.00	\$ 2,694,653.27

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,558,741.00	\$ 19,244.00
Gross reinsurance premiums on risks written	38,921.06	186.19
Losses paid	25,263.27	32.64
Losses incurred	25,434.27	32.64

SWISS REINSURANCE COMPANY

Located at No. 100 William Street, New York.

Incorporated December 9, 1863. Commenced Business October 20, 1910.

P. Beresford, Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 1,338,066.66
Extended at	\$ 1,338,066.66

INCOME

Gross premiums, fire	\$ 1,518,371.57
Deduct gross amount paid for return premiums	329,278.02
Total premiums (other than perpetuals)	\$ 1,189,093.55
Gross interest on bonds and dividends on stocks	57,543.50
Gross interest on deposits, trust companies or banks	2,649.69
Total gross interest and rents	60,193.19
From other sources, total	10,000.00
Gross profit on sale or maturity of ledger assets	287.50
Gross increase in book value of ledger assets	27,099.50
Total income	\$ 1,287,573.74
Total	\$ 2,625,640.40

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 631,976.46
Deduct amount received for salvage, fire.....	7,910.24
Net amount paid for losses	\$ 624,066.22
Expenses of adjustment, settlement of losses	11,503.81
Commissions or brokerage	365,756.62
Salaries, fees and other charges of officers, directors, trustees, agents and employes	10,336.19
Rents—including company's occupancy of its own build- ings	400.00
Advertising, printing and stationery	123.15
Postage, telegrams, telephone and express	83.17
Legal expenses	727.70
State taxes on premiums	2,067.92
Insurance department licenses and fees	1,466.70
All other licenses, fees and taxes	7,047.85
All other disbursements, total	53,899.50
Gross loss on sale or maturity of ledger assets	446.98
Decrease in book value of ledger assets	7,120.63
Total disbursements	\$ 1,085,046.44
Balance	\$ 1,540,593.96

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 1,465,330.00
Deposits in trust companies and banks on interest	45,754.46
Agents' balances, representing business written subse- quent to October 1, last	29,509.50
Total ledger assets	\$ 1,540,593.96

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 22,925.84
Total	\$ 22,925.84
Gross assets	\$ 1,563,519.80
Total admitted assets	\$ 1,563,519.80

LIABILITIES

Gross losses adjusted and unpaid, due and not due....	\$ 16,435.64
Gross claims in process of adjustment, or in suspense....	114,584.81
Gross claims resided	4,270.91
Total claims for losses	\$ 135,294.36
Net amount of unpaid losses	\$ 135,294.36
Gross unearned premiums as 50 per cent on fire risks run- ning one year or less	\$ 388,774.85
Gross unearned premiums pro rata on risks running more than one year	415,867.18
Total unearned premiums as computed above....	804,642.01
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	150.00
State, county and municipal taxes due or accrued	3,500.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers	10,000.00
Total of all liabilities except capital	\$ 953,586.37
Surplus over all liabilities	\$ 609,933.43
Surplus as regards policyholders	609,933.43
Total	\$ 1,563,519.80

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
In force December 31, 1915	\$134,807,130.00	\$ 1,370,588.61
Written during the year	153,882,341.00	1,540,284.37
Totals	\$288,689,471.00	\$ 2,910,872.98
Expired and terminated	135,327,784.00	1,370,396.46
In force at end of the year	\$153,361,687.00	\$ 1,540,476.52
Net amount in force	\$153,361,687.00	\$ 1,540,476.52

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	\$ 77,272,842.00	\$ 777,549.65
Two years	2,320,104.00	15,139.17
Three years	55,917,285.00	531,895.40
Four years	758,487.00	8,852.25
Five years	17,092,969.00	207,039.99
Net amount in force December 31, 1916.....	\$153,361,687.00	\$ 1,540,476.52

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 20,000.00
Losses incurred during the year, fire, \$947,982.49; tor- nado, \$5,115.32	652,197.81

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,104,110.00	\$ 61,888.00
Gross premiums on risks written	1,857,795.00	287.38
Losses paid	7,951.74	9.45
Losses incurred	7,597.69	9.48

U. S. BRANCH OF THE TOKIO MARINE INSURANCE COMPANY, LTD.

Located at No. 3 South William Street, New York City, N. Y.

Incorporated 1879.

Appleton & Cox, Attorneys.

CAPITAL

Capital deposit	\$ 300,000.00
Amount of ledger assets, December 31, of previous year. \$	589,428.28
Extended at	\$ 589,428.28

INCOME

	Marine and Inland
Gross premiums	\$ 1,579,082.72
Deduct gross amount paid for reinsurance, marine and inland, \$806,406.41; return premiums, marine and in- land, \$79,514.88	885,921.20
Total premiums (other than perpetuals)	\$ 693,161.43
Gross interest on bonds and dividends on stocks.....	11,829.83
Gross interest on deposits, trust companies or banks	5,519.64
Total gross interest and rents	17,349.47
From other sources, total received from Home Office..	182,607.51
Total income	\$ 893,018.41
Total	\$ 1,482,446.09

DISBURSEMENTS

	Marine and Inland	
Gross amount paid for losses	\$ 695,236.31	
Deduct amount received for salvage, marine and inland, \$21,494.89; reinsurance, marine and inland, \$338,- 059.69	359,525.58	
Net amount paid for losses		\$ 335,710.73
Expenses of adjustment, settlement of losses	5,889.84	
Commissions or brokerage	183,733.23	
Salaries and expenses of special and general agents	384.00	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	3,800.00	
Rents—including company's occupancy of its own build- ings	550.00	
Advertising, printing and stationery	1,059.64	
Postage, telegrams, telephone and express	240.00	
Legal expenses	50.00	
Furniture and fixtures	30.00	
Underwriters' boards and tariff associations	35.00	
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	23.41	
Inspections and surveys	130.00	
State taxes on premiums	14,025.41	
Insurance department licenses and fees	2,910.50	
All other licenses, fees and taxes, federal corporation tax, \$941.94; emergency revenue tax, \$1,568.65	2,510.59	
All other disbursements, total remitted to Home Office ..	437.37	
Total disbursements		\$ 551,519.72
Balance		\$ 930,926.97

LEDGER ASSETS

Book value of bonds (Schedule D)	\$ 556,106.13
Deposits in trust companies and banks on interest	236,493.84
Agents' balances, representing business written subse- quent to October 1, last	116,979.00
Agents' balances, representing business written prior to October 1, last	14,086.96
All other ledger assets, total cash with Broderick, Leitth & Kendall	7,261.04
Total ledger assets	\$ 930,926.97

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 5,827.98
Total	5,827.98
Market value of bonds and stocks over book value	9,333.87
All other non-ledger assets, total reinsurance recoveries due on paid losses of Schedule E	37,176.70
Gross assets	\$ 983,264.62

DEDUCT ASSETS ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 14,086.96
Market value of special deposits in excess of correspond- ing liabilities per special deposit	7,015.02
Total	21,101.98
Total admitted assets	\$ 962,162.64

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 431,270.00
Gross claims resisted	750.00
Total claims for losses	\$ 432,020.00
Deduct reinsurance	174,436.00
Net amount of unpaid losses	\$ 257,584.00

Gross unearned premiums at 50 per cent on inland navigation risks	\$ 41,501.38
Gross unearned premiums—50 per cent time, 100 per cent voyage, on marine risks	75,160.64
Total unearned premiums as computed above ..	116,662.02
State, county and municipal taxes due or accrued	25,000.00
Total of all liabilities except capital	\$ 399,246.02
Cash capital	\$ 300,000.00
Surplus over all liabilities	282,916.62
Surplus as regards policyholders	\$ 562,916.62
Total	\$ 962,162.64
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	Premiums
In force December 31, 1915	\$ 15,996,026.00	\$ 211,628.18
Written during the year	219,263,151.00	1,579,082.72
Totals	\$235,259,171.00	\$ 1,790,710.90
Expired and terminated	208,444,727.00	1,376,426.62
In force at end of the year	\$ 26,814,444.00	\$ 414,284.28
Deduct amount reinsured	12,098,267.00	221,563.45
Net amount in force	\$ 14,716,177.00	\$ 192,720.83

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance; not applicable to marine insurance.	
Losses incurred during the year	\$ 449,463.29

TWIN CITY FIRE INSURANCE COMPANY

Located at 627 Second Avenue South, Minneapolis, Minn.	
Incorporated July 10, 1910.	Commenced Business April 8, 1913.
Geo. 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 ..	869,783.02
Extended at	\$ 869,783.02

INCOME

	Fire	Marine	
Gross premiums	\$ 490,037.84	\$ 527,164.67	
Deduct gross amount paid for reinsurance, fire, \$267,685.85; marine, \$338,363.28; re- turn premiums, fire, \$46,349.38; marine, \$15,245.26	314,085.23	873,608.54	
Total premiums (other than per- petuals)	\$ 176,002.61	\$ 153,556.13	\$ 329,558.74
Gross interest on mortgage loans	\$ 21,007.27		
Gross interests on bonds and dividends on stocks	1,767.95		
Gross interest on deposits, trust companies or banks	2,567.29		
Gross interest from other sources	6,779.93		
Total gross interest and rents			32,122.44
Total income			\$ 361,681.18
Total			\$ 1,231,464.20

DISBURSEMENTS

	Fire	Hail	
Gross amount paid for losses	\$ 195,827.62	\$ 611,206.38	
Deduct amount received for salvage, fire, \$262.92; reinsurance, fire, \$77,268.59; hail, \$443,577.76	77,471.51	443,577.76	
Net amount paid for losses	\$ 118,356.11	\$ 167,628.62	285,984.73
Expenses of adjustment, settlement of losses			321.15
Commissions or brokerage			9,185.99
Allowances to local agencies for miscellaneous agency expenses			3,541.27
Salaries and expenses of special and general agents.....			41,320.35
Salaries, fees and other charges of officers, directors, trustees, agents and employes			35,261.99
Rents—including company's occupancy of its own build- ings			4,451.31
Advertising, printing and stationery			14,834.05
Postage, telegrams, telephone and express			6,825.31
Legal expenses			1,998.56
Furniture and fixtures			2,337.54
Maps, including corrections			754.40
Underwriters' boards and tariff associations.....			4,671.44
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses			1,037.09
State taxes on premiums			15,669.99
Insurance department licenses and fees			4,315.40
All other licenses, fees and taxes			5,394.32
All other disbursements, total			3,199.99
Interest and dividends to stockholders			20,000.00
Agents' balances charged off			178.27
Total disbursements			\$ 461,283.00
Balance			\$ 770,181.20

LEDGER ASSETS

Mortgage loans on real estate	\$ 350,325.00	
Book value of bonds and stocks (Schedule D).....	64,400.00	
Cash in office	21,524.18	
Deposit in trust companies and banks not on interest..	257,042.72	
Deposits in trust companies and banks on interest.....	14,195.09	
Agents' balances, representing business written subse- quent to October 1, last	49,917.26	
Agents' balances, representing business written prior to October 1, last	1,138.80	
Bills receivable, taken for hail risks	3,701.50	
Bills receivable taken for fire risks	554.11	
All other ledger assets, total	7,472.63	
Total ledger assets		\$ 770,181.20

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 5,907.93	
Interest due and accrued on bonds	1,998.42	
Interest due and accrued on other assets	560.14	
Total		\$ 8,466.49
Gross assets		\$ 778,647.69

DEDUCT ASSETS ADMITTED

Agents' balances, representing business written prior to October 1, last	1,138.80	
Bills receivable, past due, taken for hail and fire risks	3,947.95	
Total		5,086.75
Total admitted assets		\$ 773,560.94

LIABILITIES

Gross claims in process of adjustment, or in suspense...	\$ 30,703.43	
Total claims for losses	\$ 30,703.43	
Deduct reinsurance	14,855.31	
Net amount of unpaid losses		\$ 15,848.12
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 36,358.13	
Gross unearned premiums pro rata on fire risks run- ning more than one year	138,664.73	
Total unearned premiums as computed above.....		175,022.86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		512.10
State, county and municipal taxes due or accrued		9,752.62
Total of all liabilities except capital		\$ 261,135.70
Cash capital	\$ 500,000.00	
Surplus over all liabilities	72,425.24	
Surplus as regards policyholders		572,425.24
Total		\$ 773,560.94

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 and Auto	Premiums	Hail	Premiums
In force Dec. 31, 1915 ..	\$ 55,816,978.00	\$ 697,915.59	\$ 563,360.00	\$ 25,157.60
Written during the year..	40,408,966.00	490,937.84	7,119,620.00	527,164.67
Totals	\$ 96,225,944.00	\$ 1,187,953.43	\$ 7,622,980.00	\$ 552,322.27
Expired and terminated ..	26,930,251.00	365,220.05	7,622,980.00	552,322.27
In force at end of year...\$	69,355,693.00	\$ 822,733.38		
Deduct amount reinsured ..	41,149,240.00	498,328.82		
Net amt. in force...\$	28,206,453.00	\$ 324,404.56		

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	\$ 4,974,151.00	\$ 72,716.24
Three years	18,333,133.00	184,331.51
Four years	5,200.00	45.88
Five years	4,893,969.00	67,260.93
Net amount in force December 31, 1916	\$ 28,206,453.00	\$ 324,404.56

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 50,000.00
Losses incurred during the year, fire, \$102,275.79; hail, \$167,628.62; tornado, \$15,678.39	285,582.80

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Hail	Tornado
Gross risks written	\$ 641,503.09	\$ 14,615.00	\$ 210,525.00
Gross premiums on risks written	7,027.98	543.62	1,071.84
Losses paid	10,578.81		142.26
Losses incurred	10,615.17		246.76

UNION ASSURANCE SOCIETY, LTD., OF LONDON

Located in U. S. at No. 55 John Street, New York.

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.	\$1,566,795.30
Extended at	\$ 1,566,795.30

INCOME

Gross premiums, fire	\$ 1,124,348.96
Deduct gross amount paid for reinsurance, fire, \$240,- 613.31; return premiums, fire, \$237,672.14	498,285.45
Total premiums (other than perpetuals)	\$ 626,063.51
Gross interest on bonds and dividends on stocks	\$ 50,280.00
Gross interest on deposits, trust companies or banks	5,619.54
Total gross interest and rents	55,899.54
From other sources, total received from Home Office ..	11,699.81
Gross profit on sale or maturity of ledger assets	229.52
Total income	\$ 693,892.38
Total	\$ 2,260,687.68

DISBURSEMENTS

Gross amount paid for losses, fire	374,384.94
Deduct amount received for salvage, fire, \$1,175.21; re- insurance, fire, \$127,841.24	129,016.45
Net amount paid for losses	\$ 245,368.49
Expenses of adjustment, settlement of losses	8,456.85
Commissions or brokerage	137,828.17
Allowances to local agencies for miscellaneous agency expenses	1,582.18
Salaries and expenses of special and general agents	21,742.57
Salaries, fees and other charges of officers, directors, trustees, agents and employes	44,481.52
Rents—including company's occupancy of its own build- ings	5,819.14
Advertising, printing and stationery	7,811.45
Postage, telegrams, telephone and express	3,403.78
Legal expenses	6.75
Furniture and fixtures	453.98
Maps, including corrections	1,744.27
Underwriters' boards and tariff associations	9,028.80
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	4,720.56
Inspections and surveys	2,498.34
State taxes on premiums	10,091.38
Insurance department licenses and fees	3,506.85
All other licenses, fees and taxes	5,110.82
All other disbursements, total	153.01
Decrease in book value of ledger assets	3,945.12
Total disbursements	\$ 517,764.03
Balance	\$ 1,742,923.65

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,259,130.11
Deposits in trust companies and banks on interest	344,791.40
Agents' balances, representing business written subse- quent to October 1, last	129,177.93
Agents' balances, representing business written prior to October 1, last	9,824.21
Total ledger assets	\$ 1,742,923.65

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 12,335.00
Total	12,335.00
Gross assets	\$ 1,755,258.65

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 9,824.21
Loans on personal security, market value of special de- posits in excess of liabilities	9,705.00
Book value of ledger assets over market value	20,750.11
Total	40,279.32
Total admitted assets	\$ 1,714,979.33

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 13,421.00
Gross claims in process of adjustment, or in suspense ..	56,412.00
Gross claims resisted	3,400.00
Total claims for losses	\$ 73,233.00
Deduct reinsurance	8,110.00
Net amount of unpaid losses	\$ 65,123.00
Gross unearned premiums as 50 per cent on fire risks running one year or less and gross unearned premi- ums pro rata on fire risks running more than one year	\$ 594,433.63
Total unearned premiums as computed above	594,433.63
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	400.00
State, county and municipal taxes due or accrued	12,521.26
Commissions, brokerage and other charges due or to be- come due to agents and brokers	2,763.35
Total of all liabilities except capital	\$ 675,241.24
Surplus over all liabilities	\$ 1,039,738.09
Surplus as regards policyholders	1,039,738.09
Total	\$ 1,714,979.33

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
In force December 31, 1915	\$111,118,848.00	\$ 1,185,794.43
Written during the year	112,398,980.00	1,124,348.96
Totals	\$223,517,828.00	\$ 2,310,143.39
Expired and terminated	87,170,267.00	927,846.40
In force at end of the year	\$136,347,561.00	\$ 1,382,296.99
Deduct amount reinsured	26,792,537.00	251,047.16
Net amount in force	\$109,555,024.00	\$ 1,131,249.83

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	\$ 47,687,881.00	\$ 494,375.77
Two years	2,571,137.00	21,429.25
Three years	46,735,771.00	468,223.38
Four years	1,489,598.00	16,384.63
Five years	11,070,727.00	130,839.80
Net amount in force December 31, 1916	\$109,555,024.00	\$ 1,131,249.83

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance \$ 100,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 772,869.00	\$ 40,990.00
Gross premiums on risks written	9,289.18	219.30
Losses paid	3,363.18	5.00
Losses incurred	3,233.18	5.00

UNION FIRE INSURANCE COMPANY OF PARIS, FRANCE

Located at 17 Custom House Street, Providence, R. I.

Incorporated 1828.

Commenced Business in U. S., 1916.

Starkweather & Shepley, Inc., U. S. Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year.. \$ 1,024,872.98

Extended at \$ 1,024,872.98

INCOME

Gross premiums, fire	\$ 898,722.60
Deduct gross amount paid for reinsurance, fire, \$194,803.40; return premiums, fire, \$106,544.88	391,348.28
Total premiums (other than perpetuals)	\$ 507,374.32
Gross interest on bonds and dividends on stocks	\$ 31,648.20
Gross interest on deposits, trust companies or banks	4,905.79
Gross interest from other sources	6.20
Total gross interest and rents	36,560.19
Total income	\$ 543,934.51
Total	\$ 1,568,807.49

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 364,201.42
Deduct amount received for salvage, fire, \$5,585.24; reinsurance, fire, \$124,134.28; discount, fire, \$28.74	129,758.26
Net amount paid for losses	\$ 234,443.16
Expenses of adjustment, settlement of losses	5,281.40
Commissions or brokerage	157,212.91
Salaries, fees and other charges of officers, directors, trustees, agents and employees	300.00
Advertising, printing and stationery	369.19
Postage, telegrams, telephone and express	38.37
Underwriters' boards and tariff associations	4,475.14
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	2,307.07
Inspections and surveys	1,821.56
State taxes on premiums	9,164.80
Insurance department licenses and fees	2,877.22
All other licenses, fees and taxes	5,291.85
All other disbursements, total	5,080.07
Total disbursements	\$ 428,662.24
Balance	\$ 1,140,145.25

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 883,380.00
Deposits in trust companies and banks on interest	110,889.59
Agents' balances, representing business written subsequent to October 1, last	145,775.66
All other ledger assets, total	100.00
Total ledger assets	\$ 1,140,145.25

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 11,326.62
Total	11,326.62
All other non-ledger assets, total (reinsurance from other companies)	580.15
Gross assets	\$ 1,152,052.02

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	\$ 7,774.95
Book value of ledger assets over market value	1,813.60
Total	9,588.55
Total admitted assets	\$ 1,142,463.47

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 10,361.17
Gross claims in process of adjustment, or in suspense	68,134.86
Gross claims resisted	4,300.00
Total claims for losses	\$ 82,796.03
Deduct reinsurance	23,840.76
Net amount of unpaid losses	\$ 58,955.27
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 175,522.70
Gross unearned premiums pro rata on fire risks running more than one year	236,789.02
Total unearned premiums as computed above	412,311.72
State, county and municipal taxes due or accrued	9,400.00
Commissions, brokerage and other charges due or to become due to agents and brokers	48,105.97
Total of all liabilities except capital	\$ 528,772.96
Surplus over all liabilities	\$ 613,690.51
Surplus as regards policyholders	613,690.51
Total	\$ 1,142,463.47

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, 1915	\$ 95,043,786.00	\$ 915,018.00
Written or renewed during the year	94,259,182.00	898,722.60
Total	\$189,302,968.00	\$ 1,813,740.60
Expired and terminated	79,621,709.00	748,210.12
In force at end of the year	\$109,681,259.00	\$ 1,065,521.48
Deduct amount reinsured	26,094,328.00	278,124.72
Net amount in force	\$ 83,587,031.00	\$ 787,396.76

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	\$ 39,427,727.00	\$ 351,045.39
Two years	594,178.00	5,268.05
Three years	29,590,973.00	272,442.19
Four years	195,985.00	2,397.76
Five years and over	12,811,168.00	161,303.37
Net amount in force December 31, 1916	\$ 83,587,031.00	\$ 787,396.76

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	40,000.00
Losses incurred during the year, fire		293,386.43

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 5,535.45
Gross premiums on risks written	5,351.99
Losses paid	1,935.23
Losses incurred	2,856.57

UNION MARINE INSURANCE COMPANY

Located at No. 3 South William Street, New York City, N. Y.

Incorporated 1863.

Commenced Business in U. S. October 14, 1880.

H. K. Fowler, U. S. Manager.

CAPITAL

Deposit capital paid in cash	\$	200,000.00
Amount of ledger assets, December 31, of previous year ..	\$	979,968.37
Extended at	\$	979,968.37

INCOME

	Marine and Inland
Gross premiums	\$ 2,086,414.43
Deduct gross amount paid for reinsurance, marine and inland, \$713,498.23; return premiums, marine and inland, \$154,314.01	867,812.24
Total premiums (other than perpetuals)	\$ 1,218,602.19
Gross interest on bonds and dividends on stocks	\$ 29,685.21
Gross interest on deposits, trust companies or banks	2,069.37
Total gross interest and rents	31,754.58
From other sources, total	219,695.45
Total income	\$ 1,470,052.22
Total	\$ 2,450,020.59

DISBURSEMENTS

	Marine and Inland
Gross amount paid for losses	\$ 1,161,440.51
Deduct amount received for salvage, marine and inland, \$23,113.51; reinsurance, marine and inland, \$629,235.58	652,349.09
Net amount paid for losses	\$ 509,091.42
Expenses of adjustment, settlement of losses	10,404.43
Commissions or brokerage	200,064.52
Salaries and expenses of special and general agents	3,936.42
Salaries, fees and other charges of officers, directors, trustees, agents and employes	61,858.21
Rents—including company's occupancy of its own buildings	5,455.29
Advertising, printing and stationery	8,669.33
Postage, telegrams, telephone and express	6,900.72
Furniture and fixtures	4,466.85
Underwriters' boards and tariff associations	2,093.04
Inspections and surveys	1,167.93
State taxes on premiums	33,537.39
Insurance department licenses and fees	7,102.16

All other licenses, fees and taxes	4,366.51
All other disbursements, total	219,019.09
Agents' balances charged off	426.67
Total disbursements	\$ 1,078,560.63
Balance	\$ 1,371,459.96

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 875,985.22
Cash in office	131.08
Deposits in trust companies and banks on interest	12,403.13
Balances, representing business written subsequent to October 1, last	198,219.16
Balances, representing business written prior to October 1, last	56,285.20
Bills receivable, taken for marine and inland risks	1,250.85
All other ledger assets, total	227,185.52
Total ledger assets	\$ 1,371,459.96

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 9,951.25
Total	9,951.25
All other non-ledger assets, total	10,627.01
Gross assets	\$ 1,392,038.22

DEDUCT ASSETS NOT ADMITTED

Balances, representing business written prior to October 1, last	\$ 56,285.20
Notes, representing business written prior to October 1, last	571.82
Book value of ledger assets over market value	60,804.97
Total	117,661.99
Total admitted assets	\$ 1,274,376.23

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 183,325.15
Gross claims in process of adjustment, or in suspense	586,478.64
Total claims for losses	\$ 769,803.79
Deduct reinsurance	198,846.85
Net amount of unpaid losses	\$ 570,956.94
Gross unearned premiums at 50 per cent on time, hull and cargo risks	\$ 135,544.55
Gross unearned premiums, 100 per cent on marine risks	60,298.82
Total unearned premiums as computed above	195,843.37
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	16,000.00
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	5,000.00
Total of all liabilities except capital	\$ 806,800.31
Cash capital	\$ 200,000.00
Surplus over all liabilities	267,575.92
Surplus as regards policyholders	467,575.92
Total	\$ 1,274,376.23

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	Premiums
In force December 31, 1915	\$ 32,450,368.00	\$ 692,474.87
Written during the year	357,968,425.00	2,086,414.43
Totals	\$390,424,793.00	\$ 2,778,889.30
Expired and terminated	352,759,970.00	2,211,194.35
In force at end of the year	\$ 376,648.23	\$ 567,694.95
Deduct amount reinsured	11,308,246.00	236,307.03
Net amount in force	\$ 26,356,577.00	\$ 331,387.92

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 200,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland
Gross risks written	\$ 180,265.00
Gross premiums on risks written	2,165.78
Losses paid	1,408.00
Losses incurred	1,408.00

UNION AND PHENIX ESPAGNOL INSURANCE COMPANY

Located at Madrid, Spain.

Incorporated June 5, 1904. Commenced Business in U. S. October 7, 1910.
Fester & Folsom, Inc., United States Managers, 123 William Street, New York City.

CAPITAL

Amount of ledger assets, December 31, of previous year	\$ 1,426,350.99
Extended at	\$ 1,426,350.99

INCOME

Gross premiums, fire	\$ 1,532,854.49
Deduct gross amount paid for return premiums, fire	303,735.42
Total premiums (other than perpetuals)	\$ 1,229,119.07
Gross interest on bonds and dividends on stocks	\$ 54,647.50
Gross interest on deposits, trust companies or banks	3,012.12
Total gross interest and rents	57,659.62
Total income	\$ 1,286,778.69
Total	\$ 2,715,129.68

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 656,560.55
Deduct amount received for salvage, fire	4,698.57
Net amount paid for losses	\$ 651,861.98
Expenses of adjustment, settlement of losses	11,595.36
Commissions or brokerage	385,807.14
Salaries, fees and other charges of officers, directors, trustees, agents and employes	600.00
Advertising, printing and stationery	74.68
Postage, telegrams, telephone and express	13.50
Legal expenses	346.48
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	965.79
State taxes on premiums	10,492.84
Insurance department licenses and fees	1,668.00
All other licenses, fees and taxes	3,150.25
All other disbursements, total	38,799.58
Total disbursements	\$ 1,105,375.60
Balance	\$ 1,607,754.08

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 1,371,676.46
Deposit in trust companies and banks on interest	198,100.48
Agents' balances, representing business written prior to October 1, last	37,977.14
Total ledger assets	\$ 1,607,754.08

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 19,294.95
Total	19,294.95
Market value of bonds and stocks over book value	4,223.54
Gross assets	\$ 1,631,272.57
Total admitted assets	\$ 1,631,272.57

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 205,360.81
Total claims for losses	\$ 205,360.81
Net amount of unpaid losses	\$ 205,360.81
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 431,975.79
Gross unearned premiums pro rata on fire risks running more than one year	489,731.52
Total unearned premiums as computed above	921,707.31
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued	8,000.00
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	5,000.00
Total of all liabilities except capital	\$ 1,148,068.12
Surplus over all liabilities	\$ 483,204.45
Surplus as regards policyholders	483,204.45
Total	\$ 1,631,272.57
Name and address of rating bureau whose rates you have adopted in this state: None. Reinsurance only.	

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$152,655,308.00	\$ 1,681,197.63
Written during the year	156,014,716.00	1,605,485.36
Totals	\$308,670,024.00	\$ 3,286,682.99
Expired and terminated	135,028,918.00	1,476,544.33
In force at end of the year	\$173,641,106.00	\$ 1,810,118.66
Net amount in force	\$173,641,106.00	\$ 1,810,118.66

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	\$ 80,355,324.00	\$ 863,951.57
Two years	1,230,817.00	7,487.19
Three years	62,895,933.00	570,897.58
Four years	594,985.00	6,043.71
Five years and over	29,064,047.00	362,229.70
Net amount in force December 31, 1916	\$173,641,106.00	\$ 1,810,118.66

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	25,000.00
Losses incurred during the year, fire, \$711,695.98; tornado, \$1,033.94		712,728.12

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 1,764,311.00	\$ 29,417.00
Gross premiums on risks written	19,964.51	167.65
Losses paid	16,130.82	7.41
Losses incurred	11,322.08	7.41

UNITED STATES FIRE INSURANCE COMPANY

Located at No. 95 William Street, New York City, N. Y.

Incorporated April 1, 1824. Commenced Business April 9, 1824.

George R. Branson, President. David G. Wakeman, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,400,000.00
Amount of ledger assets, December 31, of previous year	\$ 6,291,052.56
Extended at	\$ 6,291,052.56

INCOME

	Fire	Marine and Inland
Gross premiums	\$ 6,534,712.87	\$ 713,558.53
Deduct gross amount paid for, reinsurance, fire, \$1,843,229.12; marine and inland, \$424,789.51; return premiums, fire, \$1,303,409.99; marine and inland, \$25,540.14	3,146,639.11	450,329.65
Total premiums (other than perpetuals)	\$ 3,388,073.76	\$ 263,228.88
Gross interest on mortgage loans	\$ 27,684.31	
Gross interest on collateral loans	656.66	
Gross interest on bonds and dividends on stocks	234,177.35	
Gross interest on deposits, trust companies or banks	7,680.83	
Gross interest from other sources	804.46	
Gross rents—including company's occupancy of its own building	5,123.67	
Total gross interest and rents		276,127.28
Reinsurance treaties from other sources		8,275.14
Gross profit on sale or maturity of ledger assets		177,767.64
Gross increase in book value of ledger assets		5,068.18
Total income		\$ 4,118,540.88
Total		\$ 10,409,593.44

DISBURSEMENTS

	Fire	Marine and Inland
Gross amount paid for losses	\$ 2,693,062.15	\$ 334,401.85
Deduct amount received for salvage, fire, \$29,486.10; reinsurance, fire, \$888,226.87; marine and inland, \$285,641.47; discount, fire, \$2,740.62	920,453.59	285,641.47
Net amount paid for losses	\$ 1,772,608.56	\$ 98,760.38
Expenses of adjustment, settlement of losses		55,661.83
Commissions or brokerage		1,286,297.33
Salaries and expenses of special and general agents		3,000.05
Salaries, fees and other charges of officers, directors, trustees, agents and employes		55,445.96

Rents—including company's occupancy of its own buildings	10,645.00
Advertising, printing and stationery	35,062.82
Postage, telegrams, telephone and express	18,777.82
Legal expenses	3,678.85
Furniture and fixtures	45.91
Underwriters' boards and tariff associations	37,774.86
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	13,786.60
Inspections and surveys	7,877.97
Repairs and expenses on real estate	2,261.10
Taxes on real estate	999.14
State taxes on premiums	70,335.30
Insurance department licenses and fees	17,238.03
All other licenses, fees and taxes	12,938.28
All other disbursements, total	18,864.53
Interest and dividends to stockholders	128,000.00
Gross loss on sale or maturity of ledger assets	55,051.78
Decrease in book value of ledger assets	24,076.20
Total disbursements	\$ 5,729,188.30
Balance	\$ 6,680,405.14

LEDGER ASSETS

Book value of real estate	\$ 61,375.00
Mortgage loans on real estate	678,050.00
Loans secured by pledge of bonds, stocks or other collateral	3,000.00
Book value of bonds and stocks (Schedule D)	4,589,529.18
Cash in office	354.16
Deposits in trust companies and banks, interest	701,168.32
Agents' balances, representing business written subsequent to October 1, last	521,747.75
Bills receivable taken for fire risks	44,280.73
Total ledger assets	\$ 6,680,405.14

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 11,967.60
Interest due and accrued on bonds	13,464.09
Total	25,431.69
Market value of bonds and stocks over book value	186,539.82
All other non-ledger assets, total	19,097.59
Gross assets	\$ 6,911,405.24

DEDUCT ASSETS NOT ADMITTED.

Market value special deposits in excess of liabilities	\$ 21,827.53
Total	21,827.53
Total admitted assets	\$ 6,889,577.71

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 43,946.52
Gross claims in process of adjustment, or in suspense	902,088.48
Gross claims resisted	24,528.00
Total claims for losses	\$ 1,066,563.00
Deduct reinsurance	560,067.00
Net amount of unpaid losses	\$ 506,496.00
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	\$ 3,233,942.22
Gross unearned premiums at 50 per cent on inland navigation risks, and gross unearned premiums on marine risks	43,229.60
Total unearned premiums as computed above	3,277,171.82

Dividends declared and unpaid, to stockholders	8,005.14
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
State, county and municipal taxes due or accrued	55,900.00
Total of all liabilities except capital	\$ 3,845,672.96
Cash capital	\$ 1,400,000.00
Surplus over all liabilities	1,643,904.75
Surplus as regards policyholders	3,043,904.75
Total	\$ 6,889,577.71

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 Dec. 31, 1915	\$ 789,837,067	\$ 8,103,767.79	\$ 5,599,574.00	\$ 23,648.55
Written during the year	644,856,295	6,552,722.97	171,240,390.00	713,558.53
Totals	\$1,434,693,362	\$ 14,656,490.76	\$176,839,964.00	\$ 737,207.08
Expired and terminated	604,625,185	6,258,771.92	158,500,487.00	580,997.46
In force at end of year	\$ 830,068,177	\$ 8,897,718.84	\$ 18,339,477.00	\$ 156,309.62
Deduct amount reinsured	213,226,743	2,099,915.48	6,699,102.00	83,888.65
Net amt. in force	\$ 616,841,434	\$ 6,297,803.36	\$ 11,640,375.00	\$ 72,420.97

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	\$183,573,583.00	\$ 2,070,113.85
Two years	1,397,776.00	9,651.16
Three years	296,354,400.00	2,611,354.61
Four years	1,752,473.00	15,428.21
Five years	135,763,202.00	1,591,255.53
Net amount in force December 31, 1916	\$616,841,434.00	\$ 6,297,803.36

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 100,000.00
--	---------------

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 11,153,438.00	\$ 90,624.00	\$ 4,349,400.00
Gross premiums on risks written	140,146.24	12.42	25,680.58
Losses paid	82,331.40		1,944.02
Losses incurred	88,354.54		2,394.38

URBAINE FIRE INSURANCE COMPANY

Located at No. 123 William Street, New York, N. Y.

Incorporated 1838.

Commenced Business in United States, 1913.

Fred S. James & Co., United States Managers.

CAPITAL

Deposit capital paid in cash	\$ 300,000.00
Amount of ledger assets, December 31, of previous year	784,773.38
Extended at	\$ 784,773.38

INCOME

Gross premiums, fire	\$ 914,235.67
Deduct gross amount paid for reinsurance, fire, \$227,486.99; return premiums, fire, \$214,700.05	442,187.64
Total premiums (other than perpetuals)	\$ 472,048.03
Gross interest on bonds and dividends on stocks	\$ 26,988.81
Gross interest on deposits, trust companies or banks	1,592.41
Gross interest from other sources	206.39
Total gross interest and rents	28,787.61
From other sources, total	50,000.00
Increase in liabilities on account of reinsurance treaties	6,512.03
Gross profit on sale or maturity of ledger assets	81.90
Total income	\$ 557,429.57
Total	\$ 1,342,202.95

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 356,687.06
Deduct amount received for salvage, fire, \$9,291.00; reinsurance, fire, \$122,479.78; discount, fire, \$15.00	131,785.87
Net amount paid for losses	\$ 224,901.19
Expenses of adjustment, settlement of losses	4,186.67
Commissions or brokerage	156,025.44
Salaries, fees and other charges of officers, directors, trustees, agents and employes	400.00
Advertising, printing and stationery	1,180.00
Underwriters' boards and tariff associations	6,029.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	4,246.20
State taxes on premiums	4,815.32
Insurance department, licenses and fees	2,351.20
All other licenses, fees and taxes	3,001.94
All other disbursements, total	32,132.26
Agents' balances charged off	104.25
Decrease in book value of ledger assets	81.90
Total disbursements	\$ 439,856.24
Balance	\$ 902,346.71

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 747,708.35
Deposits in trust companies and banks not on interest	4,709.74
Deposits in trust companies and banks on interest	71,358.21
Agents' balances, representing business written subsequent to October 1, last	69,020.41
All other ledger assets, total	9,550.00
Total ledger assets	\$ 902,346.71

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 11,165.94
Total	11,165.94
All other non-ledger assets, total	609.42
Gross assets	\$ 914,122.07

DEDUCT ASSETS NOT ADMITTED

Book value of ledger assets over market value	\$ 12,948.35
Total	12,948.35
Total admitted assets	\$ 901,173.72

LIABILITIES

Gross losses adjusted and unpaid, due and not due...	\$	504.76
Gross claims in process of adjustment, or in suspense...		108,225.05
Gross claims resisted		1,000.00
Total claims for losses	\$	109,729.81
Deduct reinsurance		34,016.34
Net amount of unpaid losses	\$	75,713.47
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$	205,336.65
Gross unearned premiums pro rata on fire risks running more than one year		164,888.75
Total unearned premiums as computed above ..		370,225.40
State, county and municipal taxes due or accrued ..		6,200.00
Commissions, brokerage and other charges due or to become due to agents and brokers		6,166.34
All other liabilities, total		14,259.74
Total of all liabilities except capital.....	\$	472,570.95
Surplus over all liabilities	\$	428,602.77
Surplus as regards policyholders		428,602.77
Total	\$	901,173.32

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, 1915	\$ 75,330,408.00	\$ 777,248.08
Written during the year	92,047,500.00	914,235.07
Totals	\$167,377,908.00	\$ 1,691,483.15
Expired and terminated	79,735,599.00	799,200.12
In force at end of year	\$ 88,242,309.00	\$ 892,283.03
Deduct amount reinsured	19,068,835.00	190,713.10
Net amount in force	\$ 69,173,474.00	\$ 701,569.93

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	\$ 41,359,596.00	\$ 410,673.31
Two years	2,094,891.00	16,831.12
Three years	19,984,050.00	997,994.00
Four years	486,990.00	5,569.96
Five years	5,247,947.00	67,271.16
Net amount in force December 31, 1916	\$ 69,173,474.00	\$ 701,569.93

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	40,000.00
Losses incurred during the year, fire.....		263,625.33

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Fire
Gross premiums on risks written	\$ 694,785.00
Losses paid	5,848.67
Losses incurred	1,885.14
	1,874.67

WARSAW FIRE INSURANCE COMPANY

U. S. Branch Located at No. 123 William Street, New York.
Incorporated May 1, 1870. Commenced Business in U. S. September 1, 1911.
Fester & Folsom, U. S. Managers.

CAPITAL

Amount of ledger assets, December 31, of previous year..	\$	685,999.05
Extended at	\$	685,999.05

INCOME

Gross premiums, fire	\$	570,317.87
Deduct gross amount paid for return premiums, fire, \$123,634.89		123,634.89
Total premiums (other than perpetuals)	\$	446,682.98
Gross interest on bonds and dividends on stocks	\$	30,701.54
Gross interest on deposits, trust companies or banks....		748.28
Total gross interest and rents		31,449.82
Total income	\$	478,132.80
Total	\$	1,164,131.85

DISBURSEMENTS

Gross amount paid for losses, fire	\$	232,889.00
Deduct amount received for salvage, fire		2,787.79
Net amount paid for losses	\$	230,102.17
Expenses of adjustment, settlement of losses		4,172.51
Commissions or brokerage		127,494.70
Salaries, fees and other charges of officers, directors, trustees, agents and employes		510.00
Advertising, printing and stationery		26.28
Legal expenses		1,073.99
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses		342.16
State taxes on premiums		244.32
Insurance department licenses and fees		1,513.78
All other licenses, fees and taxes		808.94
All other disbursements, total		20,566.19
Gross loss on sale or maturity of ledger assets		954.81
Total disbursements	\$	387,321.21
Balance	\$	776,810.64

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$	645,590.84
Deposit in trust companies and banks on interest.....		88,190.73
Agents' balances, representing business written subsequent to October 1, last		43,029.07
Total ledger assets	\$	776,810.64
Net losses paid		7,621.89

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$	7,892.47
Total		7,892.47
Market value of bonds and stocks over book value		20,797.16
Gross assets	\$	805,682.27
Total admitted assets	\$	805,682.27

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 72,137.31
Total claims for losses	\$ 72,137.31
Net amount of unpaid losses	\$ 72,137.31
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 178,345.84
Gross unearned premiums pro rata on fire risks running more than one year	124,940.63
Total unearned premiums as computed above	303,286.47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	5,000.00
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	5,000.00
Total of all liabilities except capital	\$ 388,423.78
Surplus over all liabilities	\$ 417,258.49
Surplus as regards policyholders	417,258.49
Total	\$ 805,682.27

Name and address of rating bureau whose rates you have adopted in this state: None. Reinsurance only.

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1915	\$ 40,891,960.00	\$ 509,595.52
Written during the year	52,068,306.00	592,750.64
Totals	\$ 92,960,266.00	\$ 1,102,346.16
Expired and terminated	42,103,107.00	508,363.57
In force at end of the year	\$ 50,857,159.00	\$ 593,982.59
Net amount in force	\$ 50,857,159.00	\$ 593,982.59

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	\$ 30,298,134.00	\$ 356,691.68
Two years	843,134.00	3,042.98
Three years	14,911,390.00	162,970.11
Four years	77,112.00	1,042.82
Five years and over	5,227,389.00	70,285.00
Net amount in force December 31, 1916	\$ 50,857,159.00	\$ 593,982.59

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$ 25,000.00
Losses incurred during the year, fire, \$230,295.74; tornado, \$53.17	230,348.91

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	\$ 276,848.00
Gross premiums on risks written	2,746.59
Losses paid	435.65
Losses incurred	705.16

WESTCHESTER FIRE INSURANCE COMPANY

Located at No. 100 William Street, New York, New York.

Incorporated as a Mutual March 14, 1837.

Commenced Business as a Joint Stock January 1, 1870.

George R. Crawford, President.

Harry H. Clutia, Secretary.

CAPITAL

Capital stock paid in cash	\$ 500,000.00
Amount of ledger assets, December 31, of previous year	\$ 6,553,885.42
Extended at	\$ 6,553,885.42

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 7,004,482.78	\$ 145,878.18	
Deduct gross amount paid for reinsurance, fire, \$1,570,354.73; marine and inland, \$10,316.12; return premiums, fire, \$1,197,218.65; marine and inland, \$8,629.76	2,767,573.38	18,945.88	
Total premiums (other than perpetuals)	\$ 4,236,909.40	\$ 126,932.30	\$ 4,363,841.70
Gross interest on mortgage loans			\$ 6,713.97
Gross interest on bonds and dividends on stocks			246,487.53
Gross interest on deposits, trust companies or banks			4,357.55
Gross interest from other sources			1,679.19
Gross rents—including company's occupancy of its own building			108.00
Total gross interest and rents			259,346.24
From other sources, total			406.47
Gross profit on sale or maturity of ledger assets			3,418.75
Total income			\$ 4,627,013.16
Total			\$ 11,180,898.55

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 3,499,184.06	\$ 38,202.70	
Deduct amount received for salvage, fire, \$21,716.07; marine and inland, \$35.00; reinsurance, fire, \$980,821.21; marine and inland, \$5,223.55	1,003,537.28	5,258.55	
Net amount paid for losses	\$ 2,495,647.38	\$ 32,944.15	\$ 2,528,591.53
Expenses of adjustment, settlement of losses			52,266.36
Commissions or brokerage			901,162.79
Salaries and expenses of special and general agents			292,589.97
Salaries, fees and other charges of officers, directors, trustees, agents and employes			142,415.60
Rents—including company's occupancy of its own buildings			30,915.60
Advertising, printing and stationery			45,036.13
Postage, telegrams, telephone and express			28,384.81
Legal expenses			2,822.41
Furniture and fixtures			7,995.10
Maps, including corrections			11,789.10
Underwriters' boards and tariff associations			53,410.17
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			10,160.13
Inspections and surveys			32,982.71
Repairs and expenses on real estate			6.52
Taxes on real estate			84.93
State taxes on premiums			91,536.05

Insurance department licenses and fees	19,985.54
All other licenses, fees and taxes	33,884.28
All other disbursements, total	3,993.59
Interest and dividends to stockholders	200,000.00
Agents' balances charged off	3,036.85
Gross loss on sale or maturity of ledger assets	67,450.25
Total disbursements	\$ 4,555,280.42
Balance	\$ 6,625,618.16

LEDGER ASSETS

Book value or real estate	\$ 5,876.00
Mortgage loans on real estate	109,310.00
Book value of bonds and stocks (Schedule D)	5,398,402.35
Deposits in trust companies and banks not on interest	11,448.21
Deposits in trust companies and banks on interest	435,638.97
Agents' balances, representing business written subsequent to October 1, last	571,163.41
Agents' balances, representing business written prior to October 1, last	29,073.06
All other ledger assets, total	64,706.16
Total ledger assets	\$ 6,625,618.16

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,107.39
Interest due or accrued on bonds	18,373.35
Interest due and accrued on other assets	24,500.00
Total	43,980.74
Gross assets	\$ 6,669,598.90

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	29,073.06
Excess of special deposits in Canada	14,212.83
Book value of ledger assets over market value	355,022.51
Total	398,308.40
Total admitted assets	\$ 6,271,290.50

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 132,481.23
Gross claims in process of adjustment, or in suspense	458,343.65
Gross claims resisted	51,722.36
Total claims for losses	\$ 642,547.24
Deduct reinsurance	185,677.83
Net amount of unpaid losses	\$ 456,869.41
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 1,131,029.14
Gross unearned premiums pro rata on fire risks running more than one year	2,660,851.18
Gross unearned premiums at 50 per cent on inland navigation risks	16,532.69
Gross unearned premiums—50 per cent on unexpired time risks, 100 per cent on unexpired voyage risks	18,389.44
Total unearned premiums as computed above	3,826,802.45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,500.00
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	12,500.00
All other liabilities, total	351.41
Total of all liabilities except capital	\$ 4,379,023.27

Cash capital	\$ 500,000.00
Surplus over all liabilities	1,392,267.23
Surplus as regards policyholders	1,892,267.23
Total	\$ 6,271,290.50

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 Dec. 31, 1915	\$ 896,317,559	\$ 8,576,117.16	\$	\$
Written during the year	679,856,425	7,004,482.78	16,686,917.00	145,878.18
Totals	\$1,576,173,975	\$ 15,580,599.94	\$ 16,686,917.00	\$ 145,878.18
Expired and terminated	572,286,713	6,026,636.16	9,953,724.00	85,222.10
In force at end of year	\$1,003,887,262	\$ 9,553,963.78	\$ 6,733,193.00	\$ 60,656.08
Deduct amount reinsured	231,575,050	2,222,976.18	.....	.....
Net amt. in force	\$ 772,312,206	\$ 7,330,987.60	\$ 6,733,193.00	\$ 60,656.08

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	\$222,154,301.00	\$ 2,262,058.28
Two years	6,206,185.00	50,606.34
Three years	402,939,793.00	3,477,498.50
Four years	5,522,570.00	39,540.83
Five years	135,399,357.00	1,501,223.85
Net amount in force December 31, 1916	\$772,312,206.00	\$ 7,330,987.00

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	100,000.00
Losses incurred during the year, fire, \$2,454,287.17; marine and inland, \$86,760.42; tornado, \$30,533.09	2,571,582.68
Amount loaned to officers and directors	5,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Marine and Inland	Tornado
Gross risks written	\$ 5,045,549.00	\$ 3,895.00	\$ 219,706.00
Gross premiums on risks written	59,307.58	57.75	1,114.32
Losses paid	49,207.27	.....	659.93
Losses incurred	46,400.01	.....	638.53

WESTERN ASSURANCE COMPANY

Located at No. 22 Wellington Street, 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

Capital stock paid in cash deposit	\$ 400,000.00
Amount of ledger assets, December 31, of previous year	2,837,947.69
Extended at	\$ 2,837,947.69

INCOME

	Fire	Marine and Inland	
Gross premiums	\$ 2,311,804.92	\$ 1,676,034.78	
Deduct gross amount paid for reinsurance, fire, \$699,605.38; marine and inland, \$556,035.50; return premiums, fire, \$421,311.86; marine and inland, \$53,076.88	1,120,917.24	611,112.38	
Total premiums (other than perpetuals)	\$ 1,190,887.68	\$ 1,064,922.40	\$ 2,255,810.08
Gross interest on bonds and dividends on stocks	\$ 99,361.93		
Gross interest on deposits, trust companies or banks	13,137.62		
Gross interest from other sources	133.57		
Total gross interest and rents			112,633.17
Remitted from Home Office			280,862.87
Gross profit on sale or maturity of ledger assets			60.00
Total income			\$ 2,649,366.12
Total			\$ 5,487,313.51

DISBURSEMENTS

	Fire	Marine and Inland	
Gross amount paid for losses	\$ 989,931.38	\$ 708,648.80	
Deduct amount received for salvage, fire, \$11,444.04; marine and inland, \$62,081.92; reinsurance, fire, \$380,346.84; marine and inland, \$261,579.59; discount, fire, \$69.59	371,851.38	323,661.51	
Net amount paid for losses	\$ 618,080.00	\$ 384,987.29	\$ 1,003,067.29
Expenses of adjustment, settlement of losses			14,789.96
Commissions or brokerage			487,066.75
Salaries and expenses of special and general agents			61,499.69
Salaries, fees and other charges of officers, directors, trustees, agents and employes			73,663.28
Rents—including company's occupancy of its own buildings			7,114.11
Advertising, printing and stationery			27,829.09
Postage, telegrams, telephone and express			11,258.76
Legal expenses			1,196.00
Furniture and fixtures			800.00
Maps, including corrections			3,924.86
Underwriters' boards and tariff associations			21,381.72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses			4,167.65
Inspections and surveys			1,986.18
State taxes on premiums			31,293.63
Insurance department licenses and fees			8,441.63
All other licenses, fees and taxes			21,093.93
All other disbursements, total			190.75
Remitted to Home Office			271,087.16
Gross loss on sale or maturity of ledger assets			31,404.46
Total disbursements			\$ 2,083,227.61
Balance			\$ 3,404,086.20

LEDGER ASSETS

Book value of bonds and stocks (Schedule D)	\$ 2,082,442.85	
Deposits in trust companies and banks on interest	893,099.93	
Agents' balances, representing business written subsequent to October 1, last	465,968.33	
Agents' balances, representing business written prior to October 1, last	19,037.54	
Bills receivable taken for fire risks	537.50	
Total ledger assets		\$ 3,404,086.20

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 24,940.66
Total	24,940.66
All other non-ledger assets, total reinsurance due on losses paid	11,733.51
Gross assets	\$ 3,440,760.37

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	19,037.54
Bills receivable, past due, taken for marine, inland and fire risks	537.50
Market value of special deposits in excess of liabilities ..	21,698.48
Book value of ledger assets over market value	69,298.99
Total	110,572.51
Total admitted assets	\$ 3,330,187.86

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 20,680.00
Gross claims in process of adjustment, or in suspense ..	645,645.14
Gross claims resisted	9,877.00
Total claims for losses	\$ 676,202.14
Deduct reinsurance	164,997.00
Net amount of unpaid losses	\$ 511,205.14
Gross unearned premiums as 50 per cent on fire risks running one year or less	\$ 359,586.44
Gross unearned premiums pro rata on fire risks running more than one year	724,468.54
Gross unearned premiums at 50 per cent on inland navigation risks	54,056.43
Ocean cargos, 100 per cent	109,934.22
Gross unearned premiums, 50 per cent on marine risks, time hull	78,603.40
Total unearned premiums as computed above ..	1,326,649.03
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500.00
State, county and municipal taxes due or accrued	33,837.15
Commissions, brokerage and other charges due or to become due to agents and brokers	2,750.52
Total of all liabilities except capital	\$ 1,875,941.54
Cash capital	\$ 400,000.00
Surplus over all liabilities	1,054,246.02
Surplus as regards policyholders	1,454,246.02
Total	\$ 3,330,187.86

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 Dec. 31, 1915	\$331,219,007.00	\$ 3,131,327.97	\$ 32,700,551.00	\$ 263,305.41
Written during the year ..	263,182,058.90	2,332,816.12	242,221,768.00	1,676,024.78
Totals	\$594,401,065.90	\$ 5,464,144.09	\$274,922,319.00	\$ 1,939,330.19
Expired and terminated ..	249,531,940.00	2,307,555.44	238,337,252.00	1,438,839.94
In force at end of year ..	\$344,869,125.00	\$ 3,156,588.65	\$ 36,585,067.00	\$ 501,000.25
Deduct amount reinsured ..	115,285,270.00	985,844.19	8,109,900.00	125,746.37
Net amt. in force ..	\$229,583,855.00	\$ 2,170,744.46	\$ 28,475,167.00	\$ 375,253.88

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	\$ 78,593,741.00	\$ 719,172.89
Three years	112,586,344.00	999,415.91
Five years	38,403,770.00	452,155.66
Net amount in force December 31, 1916	\$229,583,855.00	\$ 2,170,744.46

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting reinsurance	\$	75,000.00
Losses incurred during the year, tornado		7,309.46

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado
Gross risks written	\$ 2,248,280.00	\$ 54,850.00
Gross premiums on risks written	29,853.74	296.38
Losses paid	8,920.32	61.36
Losses incurred	10,573.42	94.36

State and County Mutual Associations

TABLE NO. VI.—OFFICERS, RISKS IN FORCE, DECEMBER 31, 1916.

Number	Name of Association.	Name of President	Address of President
1	Automobile Dealers Mutual Insurance Association.....	C. H. Johnston.....	Des Moines.....
2	Druggist's Mutual Insurance Association.....	A. C. Wilson.....	Oelwein.....
3	Equity Mutual Fire Insurance Association.....	M. A. Clark.....	Sioux City.....
4	Farmers' Mutual Insurance Association of M. E. Church.....	H. J. Benz.....	Charles City.....
5	Farmers' Mutual Automobile Insurance Association.....	L. H. Needham.....	Des Moines.....
6	Farmers' National Cooperative Elevator Mutual Ins. Assn.....	Hans Moeller.....	Sioux Center.....
7	Farm Property Mutual Insurance Association.....	Forest Huttenlocher.....	Des Moines.....
8	German Mutual Insurance Association.....	M. W. Ritchey.....	Le Mars.....
9	Grain Shippers Mutual Fire Insurance Association.....	W. L. Sanborn.....	Moville.....
10	Home Mutual Insurance Association.....	J. A. Benson.....	Sheldon.....
11	Iowa Automobile Owners Mutual Insurance Association.....	F. S. Shankland.....	Des Moines.....
12	Iowa Citizens Fund Mutual Insurance Association.....	A. J. Killmer.....	Mason City.....
13	Iowa Farmers Mutual Reinsurance Association.....	P. J. Shaw.....	Plover.....
14	Iowa Hardware Mutual Insurance Association.....	L. C. Abbott.....	Marshalltown.....
15	Iowa Implement Mutual Insurance Association.....	F. F. Arney.....	Marshalltown.....
16	Iowa Mercantile Mutual Fire Insurance Association.....	W. S. Bemis.....	Spencer.....
17	Iowa Mutual Insurance Association.....	T. W. Large.....	De Witt.....
18	Inter-State Mutual Automobile Insurance Association.....	N. Hampe.....	Rock Rapids.....
19	Iowa State Mutual Automobile Insurance Association.....	E. A. Cray.....	Grundy Center.....
20	Lutheran Mutual Fire Insurance Association.....	C. J. Sodergren.....	Rock Island, Ill.....
21	Mutual Fire and Tornado Association.....	I. M. Walker.....	Richard.....
22	Mutual Fire Insurance Society of Evangelical Assn.....	W. C. Lang.....	Waterloo.....
23	Protected Mutual Fire Insurance Association.....	E. H. Thornton.....	Des Moines.....
24	Retail Merchants Mutual Fire Insurance Association.....	J. J. Grove.....	Amos.....
25	Town Mutual Dwelling House Insurance Association.....	F. E. Gordon.....	Des Moines.....
26	Union Mutual Fire Insurance Association.....	P. J. Shaw.....	Plover.....
27	Western Grain Dealers Mutual Fire Association.....	F. D. Milligan.....	Jefferson.....
	Total State Mutual Insurance Associations.....		
	EXCLUSIVE TORNADO.		
1	Iowa Mutual Tornado Insurance Association.....	N. Densmore.....	Des Moines.....
	EXCLUSIVE HAIL.		
1	Des Moines Mutual Insurance Association.....	O. G. Chesley.....	Des Moines.....
2	Eastern Iowa Mutual Hail Insurance Association.....	L. J. Gilmour.....	Davenport.....
3	Federal Mutual Insurance Association.....	H. F. Shepherd.....	Des Moines.....
4	Farmers Mutual Hail Insurance Association.....	Scott Rutledge.....	Early.....
5	Farmers State Mutual Hail Association.....	M. J. Groves.....	Estherville.....
6	Mutual Hailstorm Insurance Association.....	F. Huttenlocher.....	Des Moines.....
7	Mutual Horticultural Insurance Association.....	W. S. Tidrick.....	Des Moines.....
	Total Exclusive Hail.....		
	Grand Total State Mutual Associations.....		

*Placed in the hands of receiver in November, 1916.

STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Secretary	Address of Secretary	Date of Organization.	Risks in Force Dec. 31, 1915	Risks Written During Year	Risks Expired and Cancelled During Year	Risks in Force Dec. 31, 1916
R. R. Nesbitt.....	Des Moines.....	Mar. 29, 1916.....	1,604,157	1,190,199	413,958	1,881,278
Al. Falkenhainer.....	Algona.....	Oct. 16, 1909.....	1,655,679	1,938,340	1,712,749	4,471,301
F. C. McCutchen.....	Sioux City.....	Aug. 18, 1908.....	3,225,356	5,649,532	5,168,587	1,566,683
Gustav Gelhaus.....	Rockford.....	1887.....	1,484,768	556,538	474,023	906,537
W. W. Sheplee.....	Des Moines.....	Jan. 29, 1916.....	322,912	16,375	16,375	306,537
J. C. Lockin.....	Aurelia.....	Feb. 5, 1906.....	1,726,509	676,369	325,700	2,077,178
C. V. Stanley.....	Des Moines.....	Feb. 17, 1900.....	9,964,622	3,544,178	1,995,313	10,613,487
H. J. Koehler.....	Le Mars.....	April, 1901.....	3,030,765	641,481	434,291	5,236,955
F. D. Babcock.....	Ida Grove.....	Dec., 1896.....	3,877,729	4,141,828	5,550,428	4,468,626
H. J. Rowe.....	Des Moines.....	Nov. 21, 1903.....	18,145,756	6,426,339	4,616,105	19,955,990
L. S. Troupe.....	Des Moines.....	Mar. 16, 1915.....	274,111	343,968	123,663	494,416
E. J. Neutson.....	Mason City.....	Mar. 22, 1916.....	1,035,355	185,750	849,605	2,364,994
J. E. Brooks.....	Greenfield.....	Apr. 19, 1909.....	1,483,861	1,065,103	184,870	6,521,491
A. H. Sale.....	Mason City.....	Aug. 20, 1903.....	6,596,836	6,635,330	6,700,475	9,092,147
D. M. Grove.....	Nevada.....	Feb. 1, 1903.....	6,482,730	3,986,586	3,467,169	5,739,468
O. D. Jenkins.....	Spencer.....	Oct., 1895.....	5,178,094	2,751,503	2,176,129	33,485,445
G. M. Smith.....	De Witt.....	Mar. 12, 1900.....	27,697,420	15,667,737	9,810,732	1,265,900
A. E. Tonne.....	Rock Rapids.....	Feb. 21, 1914.....	1,265,334	60,834	60,834	2,012,292
R. S. Taft.....	Grundy Center.....	July 26, 1912.....	2,131,169	609,980	2,012,292	440,293
Nils Anderson.....	Burlington.....	Jan. 17, 1889.....	2,024,691	440,293	352,534	2,112,430
J. Lindley Coon.....	Newton.....	Sept. 5, 1906.....	14,841,435	4,735,700	2,970,190	206,392
L. W. Back.....	Cedar Falls.....	June 11, 1894.....	206,392	67,142	38,915	234,619
C. G. Winset.....	Des Moines.....	Sept. 3, 1908.....	1,869,293	780,543	524,363	2,114,273
Ira B. Thomas.....	Des Moines.....	Sept. 17, 1900.....	2,677,787	2,359,572	2,295,607	2,841,752
B. Rees Jones.....	Des Moines.....	Nov., 1892.....	62,994,635	19,612,291	11,257,765	71,349,161
Geo. H. Baker.....	Emmetsburg.....	Mar. 4, 1897.....	4,346,164	2,043,151	1,567,592	3,821,733
Geo. A. Wells.....	Des Moines.....	Aug. 15, 1907.....	3,325,174	5,441,146	2,616,939	6,150,281
			\$186,969,973	\$98,551,708	\$65,891,909	\$217,629,772
J. H. Herriman.....	Des Moines.....	Jan. 1, 1894.....	\$201,682,069	\$48,526,116	\$3,437,538	\$216,564,627
A. E. Read.....	Des Moines.....	Jan. 13, 1899.....	\$ 2,464,186	736,570	2,079,598	1,121,108
G. M. Smith.....	De Witt.....	May 15, 1903.....	598,605	315,190	187,280	625,825
Wm. C. Norton.....	Des Moines.....	Jan. 20, 1915.....	4,015,164	1,065,470	3,459,799	1,629,925
W. A. Rutledge.....	Des Moines.....	Mar. 4, 1893.....	29,158,467	11,464,663	10,761,787	20,861,843
M. E. Groves.....	Estherville.....	June 4, 1898.....	1,929,093	1,462,885	769,276	2,222,612
C. V. Stanley.....	Des Moines.....	May 4, 1899.....	822,566	353,040	320,320	855,286
W. F. Gormley.....	Des Moines.....	April 22, 1902.....	3,632,340	991,180	2,078,632	2,564,838
			\$ 33,639,681	\$ 15,888,908	\$ 19,647,602	\$ 29,880,987
			\$422,231,723	\$160,790,732	\$118,917,060	\$464,075,886

TABLE NO. VII.—INCOME, DECEMBER 31, 1916, STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Association.	Location.	Ledger Assets Dec. 31, 1915	Net Assessments and Fees Received	Interest and Rents	Money Borrowed	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1916, and Income
Automobile Dealers Mutual Insurance Assn.	Des Moines.		\$ 7,983.37		\$ 500.00		\$ 8,483.37	\$ 8,483.37
Druggist's Mutual Insurance Association	Algona	\$ 11,882.46	12,890.12	\$ 292.43			13,182.55	25,065.01
Equity Mutual Fire Insurance Assn.	Sioux City	23,106.28	62,942.92	34.70	11,106.46	\$31,226.67	105,310.75	128,417.03
Farmers Mutual Ins. Assn. of M. E. Church.	Rockford	1,946.21	3,313.04		250.00		3,563.04	5,509.25
Farmers Mutual Automobile Insurance Assn.	Des Moines.		4,259.19		1,300.00		5,559.19	5,559.19
Farmers Nat. Coop. Ele. Mut. Ins. Assn.	Aurelia	12,485.99	5,887.29	408.74			6,296.03	18,782.02
Farm Property Mutual Insurance Assn.	Des Moines.	4,259.36	24,147.43		8,000.00		32,147.43	36,406.79
German Mutual Insurance Assn.	Le Mars	19,615.26	18,461.11	527.22			18,988.33	38,603.59
Grain Shippers Mutual Fire Ins. Assn.	Ida Grove	33,635.58	57,650.61	830.92	900.00		59,381.53	93,017.11
Home Mutual Insurance Association	Des Moines.	3,873.87	33,826.55				33,826.55	37,700.42
Iowa Automobile Owners Mut. Ins. Assn.	Des Moines.	601.05	6,295.78		840.00		7,135.78	7,736.83
Iowa Citizens Fund Mutual Ins. Assn.	Mason City		4,509.04				4,509.04	4,509.04
Iowa Farmers Mutual Reinsurance Assn.	Greenfield	424.93	2,487.90				2,487.90	2,912.83
Iowa Hardware Mutual Insurance Assn.	Mason City	67,949.25	56,413.47	3,571.70		383.98	60,369.15	128,318.40
Iowa Implement Mutual Insurance Assn.	Nevada	20,509.99	44,824.75	942.37			45,767.12	66,277.11
Iowa Mercantile Mutual Fire Ins. Assn.	Spencer	12,957.72	20,326.33	140.00		2.95	20,469.28	33,427.00
Iowa Mutual Insurance Association	De Witt	86,050.63	131,568.01	5,211.77			136,779.78	222,830.41
Inter-State Mutual Automobile Ins. Assn.	Rock Rapids		24,444.97				24,444.97	24,444.97
*Iowa State Mutual Automobile Ins. Assn.	Grundy Center	1,291.05	10,423.14		1,000.00		11,423.14	12,714.19
Lutheran Mutual Fire Insurance Assn.	Burlington	5,898.13	1,497.61	100.00			1,597.61	7,495.74
Mutual Fire and Tornado Association	Newton	940.50	22,698.59	36.00	8,200.00	142.41	31,077.00	32,017.50
Mutual Fire Insurance Society of the Iowa Conference of Evangelical Assn.	Cedar Falls	2,196.24	1,467.37	80.24			1,547.61	3,743.85
Protected Mutual Fire Insurance Assn.	Des Moines.	1,400.85	5,209.15			8.50	5,218.65	6,619.50
Retail Merchants Mutual Fire Ins. Assn.	Des Moines.	8,149.82	23,012.69	140.08		1,087.93	26,240.70	34,390.52
Town Mutual Dwelling House Ins. Assn.	Des Moines.	19,569.53	133,416.85	729.44			134,146.29	153,715.82
Union Mutual Fire Insurance Assn.	Emmetsburg	7,950.33	26,286.95	243.00			26,529.05	34,480.23
Western Grain Dealers Mutual Fire Assn.	Des Moines.	47,264.42	59,287.95	2,275.50		280.01	61,843.46	109,107.88
Total State Mutual Insurance Assn.		\$393,959.45	\$ 807,532.18	\$15,564.11	\$32,096.46	\$83,133.45	\$ 888,326.20	\$ 1,282,285.65
EXCLUSIVE TORNADO.								
Iowa Mutual Tornado Insurance Association.	Des Moines.	\$150,786.75	\$ 92,690.73	\$ 5,853.54		\$ 39.23	\$ 98,583.50	\$ 249,370.25
EXCLUSIVE HALL.								
Des Moines Mutual Insurance Association	Des Moines.	\$ 487.32	\$ 32,367.92		\$ 6,500.00		\$ 38,867.02	\$ 39,355.24
Eastern Iowa Mutual Hall Ins. Assn.	De Witt	3,828.85	11,717.89	\$ 147.67		\$ 40.00	11,905.56	15,734.41
Federal Mutual Insurance Association	Des Moines.	809.57	28,447.12		19,500.00		47,947.12	48,756.69
Farmers Mutual Hall Insurance Assn.	Des Moines.	309,623.94	437,777.64	4,232.94		25,243.45	467,254.03	776,877.07
Farmers State Mutual Hall Association	Eatherville	52,698.73	39,178.61	883.00			40,061.61	92,760.34
The Mutual Hallstorm Insurance Assn.	Des Moines.	3,900.51	22,247.19		4,000.00	105.00	26,352.19	30,252.70
The Mutual Horticultural Insurance Assn.	Des Moines.	8,000.78	38,425.00		17,000.00		55,425.00	63,425.78
Total Exclusive Hall		\$379,348.80	\$ 610,161.37	\$ 5,263.61	\$47,000.00	\$25,388.45	\$ 687,813.43	\$ 1,067,162.23
Grand Total State Mutual Associations		\$924,095.00	\$ 1,510,384.28	\$26,681.26	\$79,096.46	\$58,561.13	\$ 1,674,723.13	\$ 2,598,813.13

*Placed in the hands of receiver in November, 1916.

TABLE NO. VIII.—DISBURSEMENTS, DECEMBER 31, 1916.

Name of Association.	Net Paid Losses	Legal, Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents
Automobile Dealers Mutual Insurance Association.....	\$ 1,100.00		\$ 1,394.72
Druggist's Mutual Insurance Association.....	7,621.89	122.63	197.12
Equity Mutual Fire Insurance Association.....	56,249.82	1,268.58	10,524.44
Farmers Mutual Insurance Assn. of the M. E. Church.....	1,722.00		
Farmers Mutual Automobile Insurance Association.....	1,589.10	45.54	1,611.36
Farmers National Cooperative Ele. Mut. Ins. Assn.....	6,534.83	157.78	
Farm Property Mutual Insurance Association.....	13,475.61	123.49	8,693.98
German Mutual Insurance Association.....	7,359.13	808.63	2,877.67
Grain Shippers Mutual Fire Insurance Association.....	40,356.53	901.86	15,966.67
Home Mutual Insurance Association.....	9,149.95	591.33	10,411.86
Iowa Automobile Owners Mutual Insurance Assn.....	540.26	70.55	2,619.79
Iowa Citizens Fund Mutual Insurance Association.....			
Iowa Farmers Mutual Reinsurance Association.....	446.80		
Iowa Hardware Mutual Insurance Association.....	29,607.87	537.08	2,713.53
Iowa Implement Mutual Insurance Association.....	16,825.21	1,209.49	11,954.16
Iowa Mercantile Mutual Fire Insurance Association.....	11,391.35	250.91	6,778.42
Iowa Mutual Insurance Association.....	56,823.18	724.20	31,794.60
Inter-State Mutual Automobile Insurance Association.....	953.28	377.60	10,870.81
*Iowa State Mutual Automobile Insurance Assn.....	7,624.41	96.39	1,230.00
Lutheran Mutual Fire Insurance Association.....	4,042.81	322.22	
Mutual Fire and Tornado Association.....	18,311.25	483.90	5,645.40
Mutual Fire Insurance Society of Evangelical Assn.....	1,546.50		
Protected Mutual Fire Insurance Association.....	3,545.09	57.00	1,290.97
Retail Merchants Mutual Fire Insurance Assn.....	11,252.76	196.21	4,780.94
Town Mutual Dwelling House Insurance Assn.....	32,497.17	962.17	34,194.47
Union Mutual Fire Insurance Association.....	11,501.01	204.98	6,873.48
Western Grain Dealers Mutual Fire Association.....	13,035.62	426.73	6,809.33
Total State Mutual Insurance Associations.....	\$368,094.41	\$ 9,939.57	\$188,233.72
EXCLUSIVE TORNADO.			
Iowa Mutual Tornado Insurance Association.....	\$ 54,158.60	\$ 4,195.08	\$ 46,361.14
EXCLUSIVE HAIL.			
Des Moines Mutual Insurance Association.....	\$ 8,582.07	\$ 823.72	\$ 10,424.78
Eastern Iowa Mutual Hail Insurance Association.....	9,475.59	258.49	1,313.95
Federal Mutual Insurance Association.....	6,620.51	3,989.30	8,738.29
Farmers Mutual Hail Insurance Association.....	265,679.49	6,467.05	139,368.07
Farmers State Mutual Hail Association.....	4,162.00	1,000.00	18,344.86
Mutual Hailstorm Insurance Association.....	10,329.46	154.29	4,865.67
Mutual Horticultural Insurance Association.....	4,473.89	267.86	20,317.96
Total Exclusive Hail.....	\$309,323.01	\$ 12,960.71	\$203,373.58
Grand Total State Mutual Associations.....	\$731,576.02	\$ 27,095.36	\$487,968.44

*Placed in the hands of receiver in November, 1916.

STATE MUTUAL INSURANCE ASSOCIATIONS.

Salaries and Expenses—Officers and Clerks	Rent, Repairs and Taxes on Real Estate	All Other Taxes and Ins. Dent. Licenses and Fees	Borrowed Money Repaid	Interest Paid	Advertising, Printing and All Other Disbursements	Total Disbursements	Balance
\$ 1,852.00	\$ 344.62	\$ 69.10	\$ 500.00	\$ 30.00	\$ 1,482.91	\$ 6,753.35	\$ 1,730.02
3,161.40	185.00	163.01			591.37	12,042.42	13,022.50
6,673.84	1,210.00	891.69	8,268.14	110.46	2,321.43	99,518.40	28,898.63
	415.18	3.00	250.00	2.41	16.18	2,408.77	3,100.48
1,288.02	74.80	101.50	450.00	39.15	415.17	5,614.64	-55.45
1,415.67		60.63			345.52	8,514.43	10,267.59
1,871.26	168.00	274.88	8,000.00	127.16	1,229.70	33,964.14	2,442.65
4,000.00	158.39	359.82			754.61	16,309.16	22,294.43
6,475.09	702.38	479.89			2,975.93	67,858.35	25,158.76
5,123.53	428.94	270.00			1,408.22	27,883.83	10,316.59
1,350.74	180.00	46.92	1,251.41	33.25	979.29	7,078.51	658.32
	450.49	35.00			43.81	967.90	1,944.93
	5,892.57	960.00	339.25		1,692.54	41,742.84	86,575.56
	5,662.31	126.00	499.60		2,000.40	38,277.17	27,999.04
	3,690.35	360.00	352.05		1,444.52	24,267.60	9,159.40
	9,885.20	690.28	945.41		6,144.78	107,007.65	115,822.76
	3,714.94	50.00	255.50		1,376.76	17,598.87	6,840.10
	1,099.84	66.00	68.50	700.00	99.29	11,704.81	1,009.38
	1,377.43		133.18		302.21	6,177.85	1,317.89
	3,689.08	256.00	262.34	122.50	1,547.55	30,318.02	1,699.48
	34.24		30.37		21.52	1,632.63	2,111.22
	276.26		81.64	400.00	212.88	5,898.50	721.00
	5,238.69	516.00	508.97		1,387.95	23,881.52	10,509.00
	12,041.01	1,020.00	352.18		3,514.37	84,581.37	69,134.45
	4,095.23	425.00	375.77		1,264.94	24,740.41	9,789.87
	4,725.10	466.68	374.41		2,632.73	28,470.60	80,637.28
\$ 95,485.47	\$ 8,423.00	\$ 7,311.41	\$ 19,819.55	\$ 598.88	\$36,807.73	\$ 734,713.74	\$ 547,571.91
\$ 17,715.44	\$ 1,500.00	\$ 1,507.44			\$ 6,357.27	\$ 131,794.97	\$ 117,575.28
\$ 8,844.85	\$ 720.00	\$ 474.88	\$ 6,500.00	\$ 238.70	\$ 2,146.38	\$ 38,755.38	\$ 599.86
1,144.23	50.00	30.81			135.46	12,408.53	3,325.88
5,158.27	522.75	768.55	19,500.00	633.70	2,026.42	47,957.79	798.90
26,333.37	1,321.06	3,728.08	25,065.07		9,861.29	477,823.39	299,053.68
10,500.00	720.00	483.76			1,689.77	36,900.39	55,859.95
4,653.31	252.00	184.20	4,000.00	79.50	1,077.59	24,995.93	5,256.77
12,124.08	1,473.00	590.94	17,000.00	383.94	2,168.01	58,799.77	4,626.01
\$ 68,158.11	\$ 5,058.90	\$ 6,261.22	\$ 72,065.07	\$ 1,335.84	\$19,104.74	\$ 697,641.18	\$ 399,521.05
\$181,359.02	\$ 14,981.90	\$ 15,080.07	\$ 91,884.62	\$ 1,934.72	\$62,269.74	\$ 1,564,149.59	\$ 1,034,668.24

TABLE NO. IX.—ASSETS, DECEMBER 31, 1916.

Name of Association.	Real Estate	Mortgage Loans on Real Estate	Collateral Loans
Automobile Dealers Mutual Insurance Association.....			
Druggist's Mutual Insurance Association.....			
Equity Mutual Fire Insurance Association.....			
Farmers Mutual Insurance Assn. of the M. E. Church.....			
Farmers Mutual Automobile Insurance Association.....			
Farmers National Cooperative Elevator Mut. Ins. Assn.			
Farm Property Mutual Insurance Association.....			
German Mutual Insurance Association.....	\$ 10,000.00	\$ 200.00	
Grain Shippers Mutual Fire Insurance Association.....	7,811.58		\$ 4,500.00
Home Mutual Insurance Association.....			
Iowa Automobile Owners Mutual Insurance Assn.	438.85	221.47	
Iowa Citizens Fund Mutual Insurance Association.....	1,408.70	3,102.34	
Iowa Farmers Mutual Reinsurance Association.....	1,944.43		
Iowa Hardware Mutual Insurance Association.....	22,887.47	27,000.00	
Iowa Implement Mutual Insurance Association.....	6,847.62	17,240.00	1,874.97
Iowa Mercantile Mutual Fire Insurance Association.....	8,822.29	2,154.11	3,182.90
Iowa Mutual Insurance Association.....	8,443.72	16,774.91	205.63
Inter-State Mutual Automobile Insurance Association.....	5,020.15	1,825.95	
Iowa State Mutual Automobile Insurance Association.....	51.95	957.48	
Lutheran Mutual Fire Insurance Association.....	1,817.89		
Mutual Fire and Tornado Association.....	1,187.42	512.00	
Mutual Fire Insurance Society of Evangelical Assn.	2,111.22		
Protected Mutual Fire Insurance Association.....	90.65	830.35	
Retail Merchants Mutual Fire Insurance Association.....	3,044.48	2,342.04	1,822.47
Town Mutual Dwelling House Insurance Association.....	67,467.69	3,468.76	
Union Mutual Fire Insurance Association.....	5,036.88	2,102.99	2,600.00
Western Grain Dealers Mutual Fire Association.....	29,186.40	200.00	51,945.41
575.00			
Total State Mutual Insurance Associations.....	\$ 56,271.55	\$168,811.45	\$ 13,149.97
EXCLUSIVE TORNADO			
Iowa Mutual Tornado Insurance Association.....	\$115,006.76	2,568.82	
EXCLUSIVE HAIL			
Des Moines Mutual Insurance Association.....	\$ 599.86		
Eastern Iowa Mutual Hail Insurance Association.....	3,325.88		
Federal Mutual Insurance Association.....	798.90		
Farmers Mutual Hail Insurance Association.....	295,438.18	540.50	9,075.00
Farmers State Mutual Hail Association.....	55,859.95		
Mutual Hailform Insurance Association.....	5,256.77		
Mutual Horticultural Insurance Association.....	4,826.01		
Total Exclusive Hail.....			\$ 9,075.00
Grand Total State Mutual Associations.....	\$ 56,271.55	\$168,811.45	\$ 16,224.97

*Placed in the hands of receiver in November, 1916.

STATE MUTUAL INSURANCE ASSOCIATIONS.

Cash in Office and Banks	Agents Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deficit Assets Not Admitted	Total Admitted Assets
\$ 536.82	1,193.26		1,730.02	\$ 294.49	2,024.51	\$ 387.89	1,636.62
8,975.63	3,882.34	364.60	13,022.59	13,022.59	611.82	12,410.77	
4,241.29	24,976.56	584.84	28,898.63	1,028.00	29,926.63	6,055.13	23,871.50
3,100.48			3,100.48		3,100.48		3,100.48
—52.45			—52.45	1,069.33	1,013.88	75.00	938.88
10,267.59			10,267.59		10,267.59		10,267.59
2,442.65			2,442.65	1,218.80	3,661.34	1,218.69	2,442.65
12,094.43			12,094.43	2,000.00	14,094.43		12,094.43
5,358.45	7,332.13	156.00	12,846.58	4,179.81	17,026.39	1,558.89	15,467.50
9,517.52	799.07		10,316.59	1,904.82	12,221.41	1,191.55	11,029.86
438.85	221.47		660.32		1,354.93	696.61	658.32
1,408.70	3,102.34		4,509.04		4,509.04		4,509.04
1,944.43			1,944.43		1,944.43		1,944.43
37,188.09			37,188.09	4,490.13	41,678.22	3,995.29	37,682.93
6,847.62	3,037.95		9,885.57	1,953.96	11,839.53	1,345.59	10,493.94
8,443.72	2,154.11	3,182.90	13,780.73	1,000.00	14,780.73	1,319.61	13,461.12
5,020.15	1,825.95		6,846.10	300.00	7,146.10	809.09	6,337.01
51.95	957.48		1,009.43	2,073.18	3,082.61	3,538.56	159.20
1,817.89			1,817.89	200.00	2,017.89	200.00	1,817.89
1,187.42	512.00		1,699.42	1,175.94	2,875.36	1,121.19	1,754.17
2,111.22			2,111.22		2,111.22		2,111.22
90.65	830.35		921.00	350.00	1,271.00	290.00	981.00
3,044.48	2,342.04	1,822.47	7,208.99	860.00	8,068.99	815.54	7,253.45
67,467.69	3,468.76		70,936.45	2,909.18	73,845.63	1,949.00	71,896.63
5,036.88	2,102.99		7,139.87	1,813.34	8,953.21	936.21	8,017.00
29,186.40	200.00	—469.55	28,916.85	7,096.62	36,013.47	1,728.13	34,285.34
\$ 229,783.95	\$ 74,305.00	\$ 5,249.40	\$ 239,338.35	\$ 547,571.91	\$ 838,514.43	\$ 580,086.34	\$ 259,252.01
EXCLUSIVE TORNADO							
\$115,006.76	2,568.82		117,575.58	\$ 1,614.65	119,190.23	414.95	118,775.28
EXCLUSIVE HAIL							
\$ 599.86			599.86	\$ 871.00	1,470.86	460.00	1,010.86
3,325.88			3,325.88		3,325.88		3,325.88
798.90			798.90	17,191.88	17,990.78	17,191.88	798.90
295,438.18	540.50		295,978.68		295,978.68		295,978.68
55,859.95			55,859.95	3,780.00	59,639.95	3,780.00	55,859.95
5,256.77			5,256.77	2,496.80	7,753.57	2,496.80	5,256.77
4,826.01			4,826.01	20,131.92	24,957.93	20,131.92	4,826.01
\$ 365,905.55	\$ 440.50		\$ 366,346.05	\$ 446,471.60	\$ 815,902.65	\$ 446,000.60	\$ 366,346.05
\$710,696.26	\$ 77,414.02	\$ 5,249.40	\$ 793,359.68	\$ 1,634,068.24	\$ 2,460,608.68	\$ 1,221,268.92	\$ 672,090.76

TABLE NO. X.—LIABILITIES, DECEMBER 31, 1916, STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Association.	Net Unpaid Claims	Reinsurance Reserve	Unpaid Commissions and Expenses	Borrowed Money Unpaid	Other Liabilities	Total Liabilities
Automobile Dealers Mutual Insurance Association		\$ 693.22				\$ 693.22
Druggists' Mutual Insurance Association	\$ 2,906.88	7,396.77				9,303.65
Equity Mutual Fire Insurance Association	11,848.71	21,992.02	1,749.66	2,876.63	27,226.67	65,978.59
Farmers Mutual Insurance Association of the M. E. Church						
Farmers Mutual Automobile Insurance Association	555.00	129.33	335.00	900.00	29.30	1,949.63
Farmers National Cooperative Elevator Mutual Insurance Association		7,200.00				7,200.00
Farm Property Mutual Insurance Association	2,000.00					2,000.00
German Mutual Insurance Association	600.00			1,200.00		1,800.00
Grain Shippers Mutual Fire Insurance Association	9,972.33	23,264.35				33,236.68
Home Mutual Insurance Association	100.00					100.00
Iowa Automobile Owners Mutual Insurance Association	200.00	381.60	215.08	1,925.79	159.20	2,884.76
Iowa Citizens Fund Mutual Insurance Association		606.14	1,343.58			1,949.72
Iowa Farmers Mutual Reinsurance Association	1,000.00					1,000.00
Iowa Hardware Mutual Insurance Association	506.00	45,636.52			632.45	46,818.97
Iowa Implement Mutual Insurance Association	2,725.56	21,824.33				24,549.89
Iowa Mercantile Mutual Fire Insurance Association	961.99	9,315.39				10,277.38
Iowa Mutual Insurance Association	10,622.00	87,564.50				98,186.50
Inter-State Mutual Automobile Insurance Association		1,800.00				1,800.00
*Iowa State Mutual Automobile Insurance Association	2,197.00		508.33	1,800.00	261.84	4,767.17
Lutheran Mutual Fire Insurance Association						
Mutual Fire and Tornado Association	196.33			9,000.00		9,196.33
Mutual Fire Insurance Society of Evangelical Association						
Protected Mutual Fire Insurance Association			225.90	3,075.00		3,300.90
Retail Merchants Mutual Fire Insurance Association	48.65	10,777.58	60.00			10,886.23
Town Mutual Dwelling House Insurance Association	613.91					613.91
Union Mutual Fire Insurance Association		8,450.21				8,450.21
Western Grain Dealers Mutual Fire Association	9,000.00	33,803.82				42,803.82
Total State Mutual Insurance Associations	\$ 53,042.22	\$280,855.87	\$ 4,427.65	\$ 20,774.42	\$ 28,249.46	\$389,349.66
EXCLUSIVE TORNADO.						
Iowa Mutual Tornado Insurance Association						
EXCLUSIVE HALL.						
Des Moines Mutual Insurance Association	\$ 20.00					\$ 20.00
Eastern Iowa Mutual Hall Insurance Association	20.00					20.00
Federal Mutual Insurance Association	24,594.05					24,594.05
Farmers Mutual Hall Insurance Association						
Farmers State Mutual Hall Association						
Mutual Hallstorm Insurance Association	100.00					100.00
Mutual Horticultural Insurance Association		\$ 583.00				583.00
Total Exclusive Hall	\$ 24,734.05	\$ 583.00				\$ 25,317.05
Grand Total State Mutual Associations	\$ 79,776.31	\$280,855.87	\$ 5,010.65	\$ 20,774.42	\$ 28,249.46	\$414,666.71

*Placed in the hands of receiver in November, 1916.

TABLE NO. XI—OFFICERS, RISKS IN FORCE, DECEMBER

Number	Name of Association	Name of President	Address of President
1	Adair County Mutual Insurance Association	L. M. Kilburn	Greenfield
2	Greeley Farmers Mutual Fire Insurance Association	J. C. Tibbon	Exira
3	Farmers Mutual Insurance Association	J. P. Martin	Prescott
4	German Farmers Mutual Insurance Association	A. I. Steffen	Waukon
5	Scandinavian Mutual Protective Association	H. C. Megorden	Waterville
6	Appanoose County Farmers Mutual Insurance Assn.	D. T. Harris	Mystic
7	Eden Mutual Insurance Association	J. H. Fry	Vinton
8	Lenox Mutual Fire & Lightning Insurance Assn.	A. N. Schloeman	Norway
9	Iowa Township Mutual Fire Insurance Assn.	H. A. Rodeke	Luzerne
10	Vinton Mutual Insurance Association	C. C. Griffin	Vinton
11	Danish Mutual Insurance Association	Jens Nielson	Cedar Falls
12	Farmers Mutual Fire Insurance Association	Frank Klein	Hudson
13	Farmers Mutual Insurance Association of Boone Co.	Joseph A. Judge	Boone
14	Swedish Mutual Insurance Association of Madrid	Ernest Carlson	Boone
15	Bremer County Mutual Fire Insurance Association	Wm. Lühring	Waverly
16	First German Mutual F. L. & W. Ins. Assn. of Maxfield	Carl Bruns	Readlyn
17	German Mut. F. L. & W. Ins. Assn. of Maxfield and vic.	John Widdel	Denver
18	Farmers Mutual Insurance Association	J. E. Brame	Independence
19	Farmers Mutual Fire & Lightning Insurance Assn.	C. Eriksen	Alta
20	Butler County Farmers Mut. F. & L. Ins. Assn.	W. P. Miller	Allison
21	Farmers Mutual Fire Insurance Association	A. W. Rochholz	Lake City
22	German Mutual Insurance Association	G. H. Doyen	Pomeroy
23	Farmers Mutual Fire & Lightning Insurance Assn.	C. S. Noble	Glidden
24	Farmers Mut. Hall Ins. Assn. of Carroll County	M. Nagel	Dedham
25	Farmers Mutual Insurance Assn. of Roselle	Wm. Ruppier	Carroll, R. No. 4
26	German Mut. F. L. T. W. & C. Assn. of Carroll and Crawford Counties	Fred Brockmann	Arcadia
27	Mt. Carmel Mutual Fire Insurance Association	Karl Oswale	Carroll, R. No. 2
28	Cass County Farmers Mutual Fire Insurance Assn.	Chas. R. Hunt	Atlantic
29	Farmers Mut. Ins. Assn. of Victoria Township	H. C. Kerkmann	Massena
30	Noble Township Protective Association	Herman Dolch	Griswold
31	Springdale Mutual Fire Insurance Association	Al Pearson	West Liberty
32	Farmers Mutual Insurance Association	C. R. Hamstreet	Clear Lake
33	Maple Valley Mutual Insurance Association	F. H. Crepps	Aurelia
34	Western Cherokee Mut. F. & L. Ins. Assn.	L. H. Sangwin	Meriden
35	Farmers Mut. F. & L. Ins. Assn.	C. L. Grimsby	New Hampton
36	Farmers Mut. F. & L. Ins. Assn. of Clay County	J. H. Graham	Spencer
37	Communia Farmers Mut. F. & L. Ins. Assn.	E. C. Ehrhardt	Elkader
38	Farmers Mut. F. & L. Ins. Assn.	E. C. Jennings	Garber
39	Farmers Mut. Ins. Assn. of Garnaville	Henry Schlake	Garnaville
40	Farmers Mut. F. & L. Ins. Assn. of Clinton, Scott and Jackson Counties	M. J. Sullivan	Welton
41	German Far. Mut. Ins. Assn. of Clinton County	Hans Loeding	Wheatland
42	German Mut. F. & L. Ins. Assn. of Clinton County	Wm. Grau	Calamus, R. No. 1
43	German Mut. F. & L. Ins. Assn. of Clinton and Jackson Counties	A. H. Stedemann	Clinton, R. No. 2
44	German Mut. Ins. Assn. of Clinton County	F. H. Schneider	Wheatland
45	Farmers Mut. Ins. Assn. of Kiron	August Lundell	Kiron
46	Mut. F. L. T. & W. Ins. Assn. of Geyman Farmers of Crawford and Ida Counties	August Schultz	Schleswig
47	Farmers Mut. F. & L. Ins. Assn. of Dallas County	John Kent	Waukee
48	Patrons Mutual Fire Insurance Assn.	D. S. Brown	Dexter
49	Farmers Mut. F. & L. Ins. Assn. of Delaware County	M. E. Blair	Manchester
50	Des Moines County Far. Mut. Fire Ins. Assn.	F. N. Smith	Burlington

31, 1916, COUNTY MUTUAL INSURANCE ASSOCIATIONS

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force Dec. 31, 1915	Risks Written During Year	Risks Expired and Canceled During Year	Risks in Force Dec. 31, 1916
J. E. Brooks	Greenfield	March 1, 1888	3,290,068	722,308	503,017	3,509,359
J. D. Heeren	Adair	April 30, 1888	405,079	84,625	106,524	383,180
Jerome Smith	Corning	1884	649,541	99,951	51,893	697,599
C. G. Helming	Waukon, R. No. 1	April 3, 1870	3,151,030	303,134	143,330	3,310,834
A. Grangaard	Waukon	March 1, 1869	1,082,720	44,470	44,740	1,082,450
W. B. Hays	Centerville		233,345	88,903	43,963	278,285
W. E. Fry	Vinton	1910	1,742,711	101,725	34,730	1,809,706
H. A. Haerther	Atkins	April 14, 1883	1,208,888	236,908	212,273	1,233,523
George Studt	Luzerne	1879	2,996,299	993,810	700,200	3,289,909
J. P. Traer	Vinton	June 9, 1916	868,113	178,275	147,910	898,478
P. J. Falkenberg	Cedar Falls	May, 1876	2,171,588	421,928	897,803	1,695,713
E. E. Newton	Cedar Falls	Jan. 2, 1877	6,233,121	1,952,014	1,619,199	6,565,936
F. E. Cutler	Boone	Jan. 11, 1884	3,931,885	957,803	894,871	3,994,817
Charles A. Silford	Boone	March 25, 1875	4,676,692	1,080,947	1,055,505	4,701,234
Otto Walther	Waverly	Dec. 14, 1878	7,868,945	1,517,825	1,270,015	8,116,755
H. Graening	Denver	Sept. 26, 1875	5,899,330	1,825,975	1,291,165	6,434,140
Henry Mathias	Readlyn, R. No. 1	June 9, 1914	3,534,125	871,370	622,477	3,783,018
Gen. M. Vincent	Independence	July 1, 1887	3,779,221	1,242,454	908,648	4,113,027
Wm. Zellman	Alta	Feb. 18, 1876	4,183,061	1,113,005	789,698	4,506,458
A. T. Ferrin	New Hartford	1880	7,896,711	2,041,500	1,946,711	7,991,500
J. N. Freeman	Lake City	1887	1,283,239	370,781	282,975	1,371,045
G. H. Mohr	Pomeroy	May 3, 1890	1,132,255	292,385	23,925	1,401,615
J. G. Merritt	Glidden	1909	680,480	188,470	168,463	700,487
Theo. Meyer	Coon Rapids, R. 3	Feb., 1877	61,400	5,635	21,200	45,835
George Schreck	Dedham		1,714,972	122,864	32,475	1,805,361
Henry Slevers	Manning	Jan. 1, 1886				
August Wiewel	Carroll, R. No. 2	March 7, 1884	5,150,688	729,596	525,581	5,354,703
H. O. Breece	Atlantic	Feb., 1889	629,594	64,810	44,000	650,404
F. D. Kerkmann	Massena	Sept., 1887	2,513,395	723,850	539,740	2,697,505
Henry Muller	Griswold, R. No. 5	Jan. 3, 1880	391,060	66,885	53,419	404,335
C. C. Hampton	West Branch	Jan. 21, 1871	827,120	151,705	120,255	858,570
Frank Paul	Mason City	March, 1886	2,014,000	456,520	377,915	2,092,605
J. C. Lockin	Aurelia	April 29, 1883	6,214,856	1,856,575	1,298,323	6,772,608
Otto Kolb	Marcus	Jan. 6, 1885	1,168,315	281,345	237,090	1,211,970
O. A. McFarland	New Hampton	Jan. 5, 1875	5,284,300	1,427,805	1,093,850	5,708,255
Wm. H. Mincer	Spencer	Dec. 3, 1888	3,930,995	723,665	640,198	4,014,462
J. F. Becker	Elkader	April, 1866	4,567,765	1,500,722	1,263,471	4,805,066
I. J. Uriell	Elkader	Feb., 1875	2,488,120	1,305,279	1,083,853	2,709,530
E. W. Kregel	Garnaville	Sept. 5, 1896	4,448,753	949,890	640,134	4,758,309
J. Alex Smith	DeWitt	Dec. 5, 1874	3,829,030	1,291,390	1,017,435	4,102,985
Fred Rowold	Wheatland	June 5, 1873	5,992,702	1,189,880	1,029,067	6,153,515
John Meints	Grand Mound, R. 2	May 27, 1878	1,893,977	222,850	103,015	2,013,812
Chas. F. Schroeder	Goose Lake, R. 1	Jan. 1, 1887	1,127,423	271,425	154,894	1,244,944
Fred Rowold	Wheatland	Feb. 25, 1899	455,630	36,094	23,070	468,654
P. G. Lundell	Kiron	1879	1,090,730	125,305	87,255	1,128,780
John F. Holst	Denison	Dec. 29, 1879	3,784,798	1,157,671	926,194	4,016,275
J. S. Fox	Dallas Center	Feb., 1895	8,206,145	881,780	520,595	8,567,330
W. H. S. Barnett	Dexter	1875	3,365,195	704,321	490,228	3,579,288
O. A. Dunham	Manchester	1881	1,833,769	428,661	384,791	1,877,639
R. C. Waddle	Burlington	Feb. 18, 1874	1,337,325	255,144	176,264	1,416,205
			1,755,830	281,754	381,729	1,655,864

TABLE NO. XI

Number	Name of Association	Name of President	Address of President
51	German Catholic Mut. Fire Ins. Assn.	Philip Mesmer	Burlington
52	German Mutual Fire Insurance Association	R. D. Sierken	Mediapolis
53	Mutual German Protestant Fire Ins. Assn.	Wm. Tiemeyer	Burlington
54	Swedish Mut. Fire Ins. Assn. of Des Moines County	C. S. Lideen	Burlington
55	Dickinson County Farmers Mut. Ins. Assn.	John Amundson	Millford
56	Cascade Farmers Mut. F. & L. Ins. Assn.	J. S. Fober	Cascade
57	Dubuque County Farmers Mut. Ins. Assn.	James Downey	Epworth, R. No. 1
58	Lore Farmers Mut. Fire Ins. Assn.	Charles May	Peosta
59	New Vienna Mutual Automobile Ins. Assn.	F. S. Willenborg	New Vienna
60	New Vienna Mutual Insurance Association	B. H. Pasker	Dyersville, R. No. 3
61	Farmers Mut. F. & L. Ins. Assn. of Emmet County	S. B. Reed	Dolliver
62	Farmers Mut. F. & L. Ins. Assn. of Fayette County	James Conrad	Maynard
63	German Mut. Fire Ins. Assn. of Fayette County	G. Blessin	Eldorado
64	Floyd County Farmers Mutual Ins. Assn.	F. L. Lambert	Charles City
65	Franklin County Farmers Mut. F. & L. Ins. Assn.	Wm. Savidge	Hampton
66	Farmers Mut. F. & L. Ins. Assn.	Anton Miller	Hamburg
67	Farmers Mut. F. & L. Ins. Assn. of Greene County	E. M. Garland	Scranton
68	Grundy County Farmers Mut. F. & L. Ins. Assn.	John F. Lynn	Grundy Center
69	Farmers Mut. F. Ins. Assn. of Guthrie & Adair Co.	P. A. Cissne	Menlo
70	Farmers Mut. F. & L. Ins. Assn.	O. K. Pike	Garner
71	Farmers Mut. Ins. Assn. of Hardin & Franklin Co.	C. H. Packard	Iowa Falls
72	Hardin County Mutual Insurance Assn.	C. E. Butler	New Providence
73	Harrison County Farmers Mut. F. & L. Ins. Assn.	Jos. Chatbarn	Logan
74	Henry County Mutual Insurance Association	J. A. Nickolaus	Mt. Pleasant
75	Svea Mut. Prot. Fire Ins. Assn.	O. V. Abrahamson	Winfield, R. No. 1
76	Farmers Union Mut. F. & L. Ins. Assn.	S. A. Converse	Cresco
77	Humboldt Mutual Insurance Association	N. O. Nelson	Humboldt
78	Bialne Center Mut. F. & L. Ins. Assn.	E. P. Smith	Ida Grove
79	Patrons Mutual Insurance Association	U. S. Butler	Williamsburg
80	Farmers Mut. Aid Assn. of Jackson & Clinton Co.	Chas. F. Shaffer	Bellevue
81	Farmers Mut. F. & L. Ins. Assn. of Jasper	S. G. Russell	Newton
82	Jefferson County Farmers Mut. Insurance Union	Thornton Fordyce	Libertyville
83	Farmers Mut. Ins. Assn. of Sharon	W. D. Berkey	Iowa City
84	Lincoln Mutual Insurance Association	John McColister	Iowa City
85	Northwestern Mutual Fire Insurance Assn.	L. L. Stoner	North Liberty
86	Union Farmers Mutual Insurance Association	S. H. Cox	Iowa City
87	Bohemian Farmers Mut. Insurance Assn.	Frank Burda	Oxford Junction
88	Farmers Mut. Ins. Assn. of Castle Grove	W. F. Hintz	Monticello
89	German Mutual Fire Insurance Association	H. B. Bohlen	Monticello, R. No. 2
90	Farmers Pioneer Mutual Insurance Assn.	James Wilson	Hedrick
91	Prairie Farmers Mutual Insurance Association	E. K. Taylor	Oskaloosa
92	Kossuth County Mutual Fire Insurance Association	Ellis McWhorter	Burt
93	Lee County Farmers Home Mutual Association	Otto Fritzjunker	West Point
94	Peoples Mutual Insurance Association	A. H. Bank	Donnellson
95	Bohemian Farmers Mutual Insurance Assn.	Joseph M. Benes	Swisher, R. No. 1
96	Bohemian Mutual Insurance Association	Joseph Kubicek	Cedar Rapids
97	Brown Township Mutual Insurance Association	J. C. Kennedy	Springville
98	Farmers Mutual Ins. Assn. of Linn Township	J. B. Strother	Mt. Vernon
99	Marion Mutual Insurance Association	W. H. Applegate	Marion
100	West Side Mutual Fire Insurance Association	P. F. Fuhrmeister	Ely
101	Farmers Mutual Fire Insurance Assn. of Louisa Co.	Daniel McKay	Wapello
102	Farmers Mutual F. & L. Ins. Assn.	J. W. Rosa	Charlton, R. No. 3
103	Farmers Mut. Fire Insurance Assn. of Mitchell County	George Mueller	Van Meter
104	Iowa Valley Mutual Insurance Association	T. C. Davis	Albion
105	Marshall County Farmers Mutual Fire Ins. Assn.	F. M. Wheeler	Marshalltown

—Continued.

Name of Secretary	Address of Secretary	Date of Organization	Risks In Force Dec. 31, 1915	Risks Written During Year	Risks Expired and Cancelled During Year	Risks In Force Dec. 31, 1916
Wm. J. Brugge	Hurlington	March 1, 1897	296,287	57,530	53,660	300,157
Chas. Kopp	Sperry	May 25, 1897	1,622,906	94,270	29,605	1,687,571
Wm. J. Volkmer	Burlington	March 6, 1894	1,058,382	317,815	302,340	1,073,857
Nils Anderson	Burlington	March 26, 1889	908,140	333,470	303,445	938,165
J. F. Brett	Spirit Lake	1890	2,858,581	878,464	728,880	3,008,185
John Maire	Cascade	Jan. 12, 1895	961,697	104,705	43,250	1,023,152
Jesse H. Hogan	Farley, R. No. 1	June 1, 1891	2,704,503	636,059	555,472	2,785,690
William Mombberger	Durango, R. No. 1	Jan., 1910	450,145	6,240	138,810	317,575
Henry J. Mescher	New Vienna		88,400	51,677	1,400	138,677
Anton Boeckensted	Dyersville, R. No. 2	Nov. 18, 1916	4,066,300	167,255	23,180	4,210,375
P. A. Gaarde	Armstrong	Feb. 4, 1914	2,142,685	478,502	389,760	2,231,427
J. E. Holmes	Randalla	May 2, 1874	1,423,284	1,581,389	1,385,490	6,619,183
Henry Lauer	Eldorado	June, 1877	2,494,905	217,355	43,340	2,668,920
E. B. Atherton	Charles City	1889	5,740,674	153,976	199,035	5,695,615
Frank H. Dirst	Hampton	June, 1889	4,892,895	1,228,676	1,078,966	5,042,605
Fred W. Hill	Hamburg	Sept. 20, 1894	471,191	61,412	50,141	482,462
W. E. Marchant	Scranton	March 22, 1888	3,558,596	852,370	664,941	3,746,025
L. B. DeSeelhorst	Grundy Center	March 26, 1888	3,161,244	611,056	690,315	3,081,985
J. S. Backus	Stuart	March 23, 1882	2,108,458	521,640	446,470	2,183,828
O. K. Maben	Forest City	March 6, 1889	2,535,155	594,598	376,715	2,753,038
Fayette Holmes	Iowa Falls	May 30, 1890	4,030,998	1,159,882	938,434	4,252,446
H. W. Andrews	New Providence	1871	1,029,055	272,855	187,445	1,114,465
C. W. Hunt	Logan	June, 1887	5,148,037	1,193,350	979,120	5,362,267
James R. Gills	Mt. Pleasant	June, 1873	4,783,450	1,154,495	1,028,570	4,969,375
T. N. Olson	Winfield, R. No. 1	Dec. 21, 1875	932,157	268,641	205,527	995,271
J. E. Emmons	Cresco	June, 1890	3,841,266	941,133	1,009,636	3,772,763
S. K. Groth	Thor	Sept. 25, 1886	5,658,559	1,263,224	976,125	5,945,658
Alex Hartley	Ida Grove	March 10, 1887	2,169,989	623,760	436,236	2,357,513
A. B. Ogden	Williamsburg	1874	3,246,715	268,157	131,581	3,388,291
F. E. Tripp	Preston	March 21, 1882	6,745,460	2,036,648	1,578,792	7,203,316
S. H. Rees	Newton	Jan. 7, 1875	5,372,830	1,043,665	837,700	5,578,795
E. D. Y. Culbertson	Fairfield, R. No. 5	Aug. 1, 1874	2,159,260	415,079	346,515	2,227,824
R. B. Jones	Iowa City	July 7, 1866	1,931,097	94,240	31,915	1,093,422
Otho Reeves	Iowa City	Nov., 1873	1,444,610	391,300	303,960	1,532,250
F. C. Greer	Iowa City	1867	3,012,500	789,425	738,692	3,042,283
Edwin Hummer	Iowa City	April, 1873	876,135	15,040	22,000	869,175
F. H. Shlmanek	Oxford Junction	Sept. 11, 1897	490,425	127,200	115,960	591,725
S. M. Hosford	Monticello	March 7, 1908	980,087	478,177	235,065	1,221,199
Gerd Harms	Monticello, R. No. 2	Dec. 1, 1915	2,676,392	1,090,045	907,865	2,768,482
H. P. Newton	Keota	1886	3,706,716	1,056,899	784,228	3,979,387
W. H. Brown	Rose Hill	1880	5,356,000	1,200,000	1,056,000	5,500,000
J. O. Paxson	Algona	Aug., 1909	5,611,957	609,940	449,990	5,771,907
Herman Lohman	West Point	July 3, 1894	1,052,030	235,680	198,200	1,089,510
A. D. Krebill	Donnellson	Feb. 25, 1892	1,426,321	291,365	150,225	1,567,461
Joseph W. Benish	Cedar Rapids	Feb. 10, 1879	3,347,429	1,014,000	752,019	3,606,410
V. Janda	Cedar Rapids	Aug. 1, 1897	1,939,450	486,495	376,890	2,049,055
P. D. Hall	Springville	Nov. 27, 1867	1,941,465	435,810	362,495	2,014,780
Leroy Lacoek	Mt. Vernon	Aug. 27, 1879	1,917,550	515,510	404,535	2,028,525
Geo. E. Lillie	Marion	Feb. 2, 1898	92,720	13,400	12,045	95,075
T. B. Yull	Cedar Rapids	1874	2,613,208	643,855	454,894	2,802,169
D. W. Herrick	Wapello	Sept. 3, 1874	2,325,692	625,476	484,850	2,460,318
C. C. Burr	Charlton, R. No. 7	Oct., 1886	815,448	317,602	108,750	1,024,300
Augusta Storck	Winterset	1880	2,210,000	593,670	424,486	2,379,184
Robert Harper	Albion	1870	2,583,527	448,217	216,050	2,815,094
J. P. Cooper	Marshalltown	Jan. 8, 1912	3,726,865	913,118	589,113	4,050,870

TABLE NO. XI

Number	Name of Association	Name of Presiden	Address of President
106	Farmers Mut. Fire Ins. Assn. of Mitchell County	J. W. Annis	Osage
107	Farmers Mutual Insurance Association	Thos. J. Dargin	Riceville
108	German Farmers Mut. F. Ins. Assn. of Rocktown Twp.	R. C. Rosenberg	St. Ansgar
109	Farmers Mutual Fire Ins. Assn. of Monona County	J. M. Hathaway	Turin
110	Villisca Mut. F. & L. Ins. Assn.	E. D. Winter	Hepburn
111	Farmers Mutual Assessment F. & L. Ins. Assn.	George Shield	Muscatine
112	White Pigeon Mutual F. & L. Ins. Assn.	R. W. Hinkhouse	West Liberty
113	Farmers Mut. F. & L. Ins. Assn.	O. B. Harding	Sibley
114	Farmers Mut. F. & L. Ins. Assn. of O'Brien County	S. B. Crosser	Sutherland
115	Morton Farmers Mut. Ins. Assn. of Page & Fremont Co.	M. W. Baker	Norwich
116	Swedish Mutual Insurance Assn. of Southwest Iowa	August Larson	Stanton
117	Farmers Mutual Insurance Association	Geo. W. Downs	Emmettsburg
118	Farmers Mutual Insurance Assn. of Plymouth County	P. E. Held	Hinton
119	Pocahontas County Mut. F. & L. Ins. Assn.	C. L. Gunderson	Rolfe
120	Farmers Mut. Fire Insurance Assn. of Polk County	G. W. Swartfager	Ankeny
121	Swedish Mutual Insurance Assn. of Polk County	John Wilson	Des Moines
122	Pottawattamie County Farmers Mut. Ins. Assn.	F. C. Frohardt	Council Bluffs
123	Poweshiek County Farmers Mut. Ins. Assn.	H. P. Baustian	Grinnell
124	Ringgold Mutual Fire Insurance Association	R. M. Buck	Mount Ayr
125	Sac County Farmers Mutual Insurance Assn.	R. M. Long	Sac City
126	German Mutual Fire Insurance Assn. of Scott County	Fred Schaefer	Davenport
127	Mutual Fire Ins. Assn. of German Householders	Peter F. Soenke	Walcott
128	Mutual Insurance Association of Davenport	E. K. Putman	Davenport
129	Scott County Farmers Mutual Insurance Assn.	M. Spellicch	Davenport
130	Walcott Mutual Fire Insurance Association	Chas. Paustian	Walcott, R. No. 1
131	Danish Mutual Fire Insurance Association	Rasmus Hansen	Elkhorn
132	Farmers Mutual Insurance Assn. of Shelby County	J. W. White	Harlan
133	Westphalia Farmers Mutual Ins. Assn.	F. W. Leehr	Westphalia
134	Farmers Mutual Insurance Assn. of Sioux & Lyon Co.	J. M. Van Wyk	Hull
135	German Farmers Mutual Insurance Association	Henry F. Becker	Le Mars
136	Farmers Mutual F. & L. Insurance Assn.	M. W. Templeton	Ames
137	Farmers Mut. Ins. Assn. of Story, Hardin, Hamilton, Boone and Polk Counties	John Evenson	Roland
138	Fleldberg Mutual Insurance Association	O. B. Olson	Huxley
139	Bohemian Mutual Insurance Assn. of Tama County	Joseph Konicek	Elberon
140	Farmers Mutual Aid Assn. of Tama County	W. G. Mallin	Toledo
141	Mutual Fire Ins. Assn. of German Farmers of Tama Co.	Henry Vorge	Gladbrook
142	Farmers Mutual F. & L. Ins. Assn. of Taylor County	Frank Dunning	Bedford
143	Farmers Mut. Prot. Assn. of Southern Van Buren Co.	B. S. Ream	Keosauqua
144	Farmers Mut. Protective Assn. of Van Buren County	W. H. Bott	Douds-Leando
145	Kirkville Mutual F. & L. Ins. Assn.	W. A. C. Brown	Ottumwa
146	Wapello County Mutual F. & L. Insurance Assn.	W. S. Suttle	Ottumwa, R. No. 2
147	Warren County Farmers Mutual Ins. Assn.	E. S. Bearden	Lacona
148	Wayne County Mutual Insurance Assn.	E. R. Fry	Corydon
149	Farmers Mutual Fire Ins. Assn. of Webster County	C. W. Maher	Fort Dodge
150	Scandinavian Mut. F. & L. Ins. Assn.	William Larson	Pilot Mound
151	Farmers Mutual Insurance Assn. of Washington Co.	O. C. Patterson	Wellman
152	Farmers & Merchants Mut. Automobile Ins. Assn.	Oliver Gordon	Forest City
153	Farmers Mutual F. & L. Ins. Assn. of Winnebago Co.	P. W. Russell	Forest City
154	Bohemian Mutual Protective Association	J. B. Macal	Ridgeway, R. No. 2
155	Farmers Mut. F. & L. Ins. Assn. of Winneshiek Co.	C. R. Williams	Decorah
156	German Mutual Fire Insurance Association	William Funke	Calmar
157	Norwegian Mut. Protective Assn. of Winneshiek Co.	J. Hegg	Decorah, R. No. 1
158	German Farmers Mut. Ins. Assn. of Monona and Woodbury Counties	John P. Babbe	Danbury
159	Woodbury & Plymouth Counties Far. Mut. F. Ins. Assn.	J. A. Molstad	Moville
160	Farmers Mutual Insurance Assn. of Worth County	Wm. H. Keller	Northwood
161	Farmers Mutual Fire Ins. Assn. of Wright County	G. J. Mack	Clarion
Totals			

—Continued.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force Dec. 31, 1915	Risks Written During Year	Risks Expired and Canceled During Year	Risks in Force Dec. 31, 1916
M. F. McGhan	Osage	April 1, 1874	5,382,248	1,285,540	1,087,070	5,780,718
W. Kinter	Riceville	March 5, 1914				
A. Brogmus	St. Ansgar	Dec. 12, 1881	1,501,567	606,517	162,872	1,945,212
C. A. Caldwell	Onawa	April, 1892	798,205	213,435	214,585	797,055
Harry Dirrim	Stanton	Oct. 3, 1911	1,659,824	571,687	384,940	1,844,471
D. B. Addleman	Muscatine	Nov. 8, 1873	2,754,790	251,320	98,515	2,907,595
H. Wildasin	Wilton Junction	1875	3,453,352	251,967	144,126	3,561,133
Will Thomas	Sibley	Oct. 18, 1900	2,548,690	715,959	504,669	2,759,080
Theo. Zimmerman	Sanborn	March 26, 1890	4,626,246	1,249,515	866,948	5,009,813
C. H. Henderson	Coin	Feb. 28, 1880	2,165,713	539,883	327,391	2,378,205
G. A. Lagerquist	Essex	June 30, 1915	2,335,651	608,539	24,133	2,920,057
C. H. Bleckwenn	Cylinder		2,924,168	750,959	604,440	3,070,687
Frank Hoese	Merrill		3,416,730	1,103,518	927,470	3,592,778
P. J. Shaw	Plover	Jan. 1, 1891	5,074,746	1,696,400	1,003,801	5,767,345
P. A. Ross	Des Moines	April 14, 1874	2,885,203	823,668	634,712	3,074,159
A. Youngberg	Des Moines	1881	410,867	123,700	75,200	458,867
F. W. Van Druft	Council Bluffs	1878	14,607,129	4,760,325	3,109,534	16,257,920
John Evans	Mount Ayr	Jan. 25, 1875	4,338,433	673,660	344,663	4,667,230
A. A. Ingram	Grinnell	April 9, 1887	807,533	192,851	129,339	871,045
F. H. Colburn	Sac City	Aug. 10, 1875	4,589,776	1,189,666	947,682	4,831,760
B. J. Messer	Bettendorf	Jan. 2, 1869	3,257,610	121,170	42,820	3,335,960
Peter F. Soenke	Walcott	1908	3,005,833	164,580	8,232	3,162,181
G. H. Fieck	Davenport	June 1, 1908	282,997	26,842	2,429	307,410
R. E. Parmale	Davenport	July 2, 1873	604,724	165,617	138,752	681,589
Adolph Moeller	Walcott	May 1, 1883	2,006,824	345,970	57,440	2,295,354
Hans Petersen	Elk Horn	March 1, 1886	6,948,929	2,404,140	1,850,628	7,502,441
W. K. Colburn	Harlan	Feb., 1887	3,884,075	1,044,330	798,580	4,129,825
Tony J. Schmitz	Harlan, R. No. 3	July 15, 1903	1,267,730	197,495	146,191	1,319,040
John DeKoster	Hull	June, 1886	5,052,875	1,281,616	928,280	5,406,211
Hans Mosler	Sioux Center	Oct. 3, 1891	6,601,102	442,000	331,150	6,771,952
E. H. Graves	Ames	June 8, 1887	1,892,430	472,287	396,368	1,968,349
E. M. Rod	Roland	Nov., 1885	3,228,695	780,260	578,460	3,430,495
J. F. Kalsem	Huxley	April 11, 1887	703,033	115,745	107,152	711,626
John Dvorak	Clutier	June 28, 1872	1,800,247	326,269	105,510	2,021,006
O. O. Owens	Dinsdale	Sept 22, 1914	3,638,537	832,515	653,925	3,817,127
J. F. Lundt	Berlin	Oct. 28, 1916	3,853,740	338,790	133,695	4,058,835
M. A. Sawyer	Bedford	March 1, 1899	1,718,174	404,027	234,713	1,912,488
Geo. L. Lorton	Mt. Sterling	March 2, 1891	1,888,690	286,225	65,000	2,103,825
Will Hastings	Birmingham	Dec. 14, 1871	1,850,291	154,228	105,431	1,899,088
Wm. Abegg	Kirkville	June 7, 1881	521,390	90,000	61,300	550,090
August Huttman	Blakesburg, R. 3.	March 1, 1916	596,715	150,030	222,572	524,173
Lou Puderbaugh	Lacona	1888	571,066	18,653	5,090	584,719
E. H. Scales	Corydon	April 6, 1872	2,301,642	678,981	480,687	2,499,936
G. H. Williams	Fort Dodge	Aug. 14, 1884	6,911,649	1,813,911	1,306,296	7,419,354
C. Lindquist	Dayton	1884	4,231,187	859,520	704,901	4,385,806
Sidney Coon	Ainsworth	Jan., 1883	11,548,765	2,299,640	1,769,662	12,078,743
M. M. Brunswold	Forest City	Dec. 8, 1914				
C. N. Flugum	Leland	Feb. 20, 1886	3,888,149	1,050,076	759,581	4,178,644
F. J. Soukup	Spillville	Aug. 7, 1916	1,865,337	189,795	128,983	1,926,149
E. W. Goodykoontz	Waukon	March 24, 1877	4,972,722	468,043	102,841	5,337,924
Theo. A. Timp	Ossian	Feb. 11, 1897	260,708	27,772	500	287,980
Wm. Linnevoid	Decorah, R. No. 1	1871	3,466,990	184,982	101,648	3,550,184
Jens Christiansen	Correctionville	June 29, 1889	1,645,885	184,245	91,470	1,738,660
Geo. Homrighouse	Moville	Feb. 20, 1889	2,410,559	732,546	582,632	2,560,473
T. C. Rone	Northwood	March 25, 1882	5,503,495	1,631,775	1,184,275	5,950,995
E. E. White	Clarion	June 28, 1890	3,089,736	970,324	687,863	3,372,237
Totals			\$463,620,310	\$104,669,637	\$ 78,713,428	\$489,576,519

TABLE NO. XII—INCOME, DECEMBER 31, 1916, COUNTY MUTUAL INSURANCE ASSOCIATIONS

Number	County	Ledger Assets Dec. 31, 1915	Total Net Assessments and Fees	Interest and Rents	Money Borrowed	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1916, and Income
1	Adair	18.50	8,524.69		626.95		9,151.64	9,170.14
2	Adair	144.95	1,149.54				1,149.54	1,294.49
3	Adams	4.42	1,758.11				1,758.11	1,762.53
4	Allamakee	4,730.02	196.74				196.74	4,926.76
5	Allamakee		3,618.46				3,618.46	3,618.46
6	Appanoose	267.39	657.49		751.20		1,408.69	1,676.08
7	Benton	388.55	4,258.64		1,000.00	6.20	5,264.84	5,653.39
8	Benton	764.44	2,479.76				2,479.76	3,244.20
9	Benton	4,081.04	6,099.15				6,099.15	10,180.19
10	Benton	961.35	336.80				336.80	1,298.15
11	Black Hawk	140.64	2,542.09				2,542.09	2,682.73
12	Black Hawk	3.47	18,390.52		11,495.00		29,885.52	29,888.99
13	Boone	2,004.29	7,008.43		2,500.00		9,508.43	11,512.72
14	Boone	988.13	8,566.81		1,865.00		10,431.31	11,399.44
15	Bremers	30.82	11,289.31		13,900.00		25,189.31	25,220.13
16	Bremers	1,719.43	12,568.77		5,426.96	25.00	18,015.73	19,735.16
17	Bremers	2,265.27	8,440.86		4,680.00		13,120.86	15,386.13
18	Buchanan	7,915.48	10,344.88	115.00			10,459.88	18,375.34
19	Buena Vista	7,659.95	9,614.45				9,614.45	17,274.40
20	Butler		26,136.00				26,136.00	26,136.00
21	Calhoun	416.00	2,991.45				2,991.45	3,407.45
22	Calhoun	1,585.47	2,910.89				2,910.89	4,496.36
23	Carroll	646.82	325.51		1,100.00	62.61	1,488.12	2,134.94
24	Carroll		1,773.50				1,773.50	1,773.50
25	Carroll	120.51	9,555.53		3,583.15		13,138.68	13,259.19
26	Carroll	390.67	12,290.50				12,290.50	12,681.17
27	Carroll	24.22	756.96				756.96	781.18
28	Cass	7,118.76	6,437.06	109.35			6,546.41	13,665.17
29	Cass	386.11	262.55				262.55	648.66

30	Cass	992.11	319.41		2,900.00		319.41	1,311.52
31	Cedar		5,036.40				7,936.40	7,936.40
32	Cerro Gordo	7,320.83	14,263.77	78.32	2,500.00	6.80	16,848.89	24,169.72
33	Cherokee	15.55	2,303.27				2,303.27	2,318.82
34	Cherokee	855.60	12,837.85				12,837.85	13,693.45
35	Chickasaw	2,726.07	7,611.94				7,611.94	10,338.01
36	Clay	8,752.95	12,708.93	145.15			12,854.08	21,607.03
37	Clayton	5.97	4,106.68		5,550.00		9,656.68	9,662.65
38	Clayton	502.82	14,036.24		13,600.00		27,636.24	27,048.42
39	Clayton		4,382.85	10.00	3,845.06		8,237.91	8,237.91
40	Clinton	2,120.73	16,728.27	19.25	3,295.00		20,043.12	22,163.85
41	Clinton	1,174.23	3,964.71	31.83		1.35	3,997.89	5,172.12
42	Clinton	833.77	1,764.53	18.85			1,783.38	2,617.15
43	Clinton	103.70	704.00				704.00	807.70
44	Clinton	66.63	3,279.85	18.78		1.34	3,299.97	3,366.60
45	Crawford	3,304.62	9,856.69			30.00	9,886.69	13,191.31
46	Crawford	6,431.31	1,810.33		1,117.14		2,927.47	9,358.78
47	Dallas	743.22	7,011.59		6,000.00		13,011.59	13,754.81
48	Dallas	1,292.85	5,875.43				5,875.43	7,168.28
49	Delaware	1,129.72	5,172.25		2,335.25		7,507.50	8,637.22
50	Des Moines	1,824.13	3,758.86				3,758.86	5,582.99
51	Des Moines	3,996.10	356.20	148.84			505.04	4,501.14
52	Des Moines		1,690.35				1,690.35	1,690.35
53	Des Moines	15,123.82	1,251.15	728.50	700.00		2,679.65	17,803.47
54	Des Moines	6,447.60	1,296.58	241.48			1,538.06	7,985.66
55	Dickinson	2,978.99	7,490.84	72.02			7,562.86	10,541.85
56	Dubuque	102.00	3,269.42		600.00		3,869.42	3,971.42
57	Dubuque	407.60	7,488.56				7,488.56	7,896.46
58	Dubuque	176.54	7.00				7.00	177.54
59	Dubuque	211.04	799.39				799.39	1,010.43
60	Dubuque	1,841.13	6,230.12				6,230.12	8,071.25
61	Emmet		5,264.42	10.75	1,258.19		6,473.36	6,473.36
62	Fayette	11,611.07	15,564.05			88.73	15,652.78	27,263.85
63	Fayette	1,582.07	5,326.36	24.67			5,345.03	6,927.10
64	Floyd	1,190.10	14,060.16		4,000.00		18,060.16	19,250.26
65	Franklin	8,182.49	6,872.18	337.00			7,209.18	15,391.67
66	Fremont	251.04	1,235.39				1,235.39	1,486.43
67	Greene	3,271.72	9,179.49		3,600.00		12,779.49	16,051.21
68	Grundy	3,502.09	7,813.25		1,800.00		9,613.25	13,115.85
69	Guthrie	148.20	5,493.07		1,800.00		7,293.07	7,441.27
70	Hancock	388.29	330.03			2,746.19	3,076.22	3,464.51

TABLE NO. XII—Continued.

Number	County	Ledger Assets Dec. 31, 1915	Total Net Assessments and Fees	Interest and Rents	Money Borrowed	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31 1916, and Income
71	Hardin	71.03	8,822.07		3,300.00		14,222.07	14,203.10
72	Hardin	465.61	2,585.18		2,230.24		4,815.42	9,284.03
73	Harrison	1,223.70	17,288.76		7,500.00		24,788.76	26,012.46
74	Henry	5,823.53	14,187.40	78.50		172.82	14,438.72	20,202.25
75	Henry	1,646.02	726.84	55.00			781.84	2,427.86
76	Howard	3,353.42	9,807.06		1,000.00		10,807.06	14,190.48
77	Humboldt	5,160.85	6,543.88	206.00			6,749.88	11,910.73
78	Ida	982.97	4,035.73				4,035.73	5,018.70
79	Iowa		6,612.83		890.91		29,580.19	40,532.77
80	Jackson	10,952.58	19,380.19		10,200.00		7,933.74	7,933.74
81	Jasper	7,338.74	17,335.50	106.60	4,500.00	20.00	21,962.10	29,300.00
82	Jefferson	107.17	8,293.20		6,300.00		14,593.20	14,480.03
83	Johnson	87.36	1,617.07		100.00	10.00	1,727.07	1,814.43
84	Johnson	124.72	4,851.92		2,800.00		7,651.92	7,525.64
85	Johnson	3,146.51	3,616.17				5,616.17	6,762.68
86	Johnson	31.88	1,825.00		1,600.00		3,425.00	3,466.88
87	Jones	170.03	257.37				257.37	427.40
88	Jones	41.80	2,341.87			40.00	2,381.87	2,423.76
89	Jones	1,637.12	7,943.54			10.75	7,954.29	9,011.41
90	Keokuk	6,775.26	5,417.91	164.80			5,582.71	12,357.97
91	Keokuk		16,877.45		7,635.00		24,512.45	24,512.45
92	Kossuth	254.52	15,772.48	108.00			16,135.00	16,135.00
93	Lee	596.92	530.32				520.32	1,087.24
94	Lee	771.09	3,643.44				3,643.44	4,414.53
95	Linn	1,932.14	8,952.48				8,952.48	9,984.57
96	Linn	10,637.41	2,289.00	506.73	600.17		2,796.63	13,454.04
97	Linn	847.80	4,262.04				4,862.21	5,710.10
98	Linn	3,241.06	569.86	42.84			582.26	3,823.26
99	Linn	232.16	20.00				20.00	261.10
100	Linn	4,957.59	7,836.54	212.08		70.50	8,119.12	13,076.71

101	Louisa	1,800.90	9,504.83		7,200.00		16,704.83	18,505.79
102	Lucas	2,270.50	1,632.70				1,632.70	3,903.20
103	Madison	3,143.74	8,627.30	55.50	3,306.00	34.04	12,023.03	15,169.97
104	Marshall	2,102.32	4,522.25				4,522.25	6,614.57
105	Marshall	140.40	5,574.40				5,574.40	5,714.80
106	Mitchell	658.41	11,270.22				11,270.22	11,987.63
107	Mitchell	28.40						28.40
108	Mitchell	1,257.47	471.51	43.38	500.00		1,014.89	2,272.96
109	Monona	14.21	1,747.24				1,747.24	1,701.45
110	Montgomery	67.48	4,068.44		4,000.00		8,068.44	9,035.92
111	Muscataine		6,068.06		1,337.17		7,405.23	7,405.23
112	Muscataine	2,674.05	7,332.40	49.98	800.00		8,182.88	10,857.93
113	Oscola	1,770.53	3,560.76				3,560.76	5,316.31
114	O'Brien	13,559.62	11,309.73	265.23			11,654.96	25,224.58
115	Page	2,415.76	8,423.17				8,423.17	10,838.93
116	Page	1,752.48	2,784.86	30.00			2,764.86	4,517.94
117	Palo Alto	2,039.38	6,231.60	63.18			6,294.78	9,234.13
118	Plymouth	1,292.73	6,623.88		2,049.68		8,673.56	9,966.29
119	Pocahontas	6,561.85	8,859.38				8,859.38	15,421.23
120	Polk	5,242.83	9,192.01			25.89	9,217.90	14,490.73
121	Polk	5,759.96	1,670.26				1,670.26	6,830.19
122	Pottawattamie	4,330.17	44,700.98		18,800.00		63,600.98	67,831.15
123	Poweshiek	4,008.99	13,444.05	66.67	250.00		13,760.72	18,069.71
124	Ringgold	177.54	2,655.29		1,207.97		3,923.26	4,100.80
125	Sac	7,542.11	6,979.04				4,979.04	14,521.15
126	Scott	21,974.31	514.05	918.39			1,430.44	23,404.75
127	Scott	11,362.18	1,716.53	418.89			2,198.44	13,760.62
128	Scott	1,663.94	1,652.80	99.67			1,712.47	2,766.41
129	Scott	.78	2,295.58				2,295.58	2,306.28
130	Scott	14,678.92	3,233.50	683.73			3,917.23	18,616.13
131	Shelby	253.47	7,046.83	198.00			8,142.83	8,395.80
132	Shelby	7,476.14	10,496.89	81.27			10,578.16	18,054.30
133	Shelby	2,156.56	1,290.60	70.10			1,400.70	3,617.35
134	Stout	9,470.61	9,616.61				19,087.22	19,087.22
135	Stout	6,332.81	13,761.50	59.84			13,821.34	20,153.95
136	Story	219.92	5,479.10		1,250.00		4,709.10	4,949.02
137	Story	1,201.51	14,003.45				14,003.45	15,264.06
138	Story	569.09	344.80				344.80	910.94
139	Tama	375.34	1,808.35		200.00		2,008.35	2,383.60
140	Tama	1,316.69	7,547.94				7,547.94	9,094.54

TABLE NO. XII—Continued.

Number	County	Ledger Assets Dec. 31, 1915	Total Net Assessments and Fees	Interest and Rents	Money Borrowed	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1916, and Income
141	Tama	313.73	8,331.30				8,331.30	8,645.03
142	Taylor	2,070.49	6,637.44		4,000.00		10,637.44	12,707.93
143	Van Buren	1,034.47	4,908.30				4,908.30	5,932.77
144	Van Buren	497.44	5,834.56		2,600.00		8,434.56	8,932.00
145	Wapello	20.00	1,628.00				1,628.00	1,848.00
146	Wapello	451.15	1,760.28		432.50	23.78	2,216.51	2,667.66
147	Warren	577.97	1,202.38				1,202.38	1,780.35
148	Wayne		7,408.07		4,200.00		11,608.07	11,608.07
149	Webster	3,237.78	19,084.05		3,000.00		22,084.05	25,321.83
150	Webster	6,029.97	4,150.90	181.14			4,332.04	10,362.01
151	Washington	5,051.92	23,978.49		26,000.00		49,978.49	55,030.41
152	Winnebago	242.33						242.33
153	Winnebago	3,607.62	2,832.45				2,832.45	6,440.07
154	Winneshiek	2,259.75	1,130.65	38.58			1,169.23	3,428.98
155	Winneshiek	3,240.27	10,106.33			8.03	10,114.36	13,354.63
156	Winneshiek	163.63	177.93				177.93	341.56
157	Winneshiek	1,069.97	3,501.01				3,501.01	5,170.98
158	Woodbury	2,597.95	694.05				694.05	3,292.00
159	Woodbury	5,180.25	6,939.96				6,939.96	12,120.21
160	Worth	1,929.14	10,139.15	75.00	119.94		10,334.09	12,263.23
161	Wright	1,189.40	8,472.36		6,103.69	4.38	14,580.43	15,769.92
		\$ 410,249.19	\$ 1,019,194.43	\$ 7,007.25	\$ 239,902.77	\$ 3,388.36	\$ 1,269,492.81	\$ 1,679,742.00

TABLE NO. XIII—DISBURSEMENTS, DECEMBER 31, 1916, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Net Amount Paid Policyholders for Losses	Legal Invest- ing and Adjustment Expenses	Salaries, Ex- penses and Commissions of Agents	Salaries and Ex- penses of Om- cers and Clerks	Rent, Repairs and Taxes on Real Estate	Taxes on Pre- miums and All Other Licenses and Fees	Borrowed Money Repaid	Interest Paid	Advertising, Printing and All Other Dis- bursements	Total Disbursements	Balance
1	Adair	\$ 6,827.16	\$ 97.58	\$ 190.00	\$ 633.96	\$ 65.00	\$ 5.33	\$ 750.00	\$ 235.25	\$ 136.79	\$ 8,941.07	\$ 229.07
2	Adair	310.00	43.00		246.15		3.00			36.40	638.55	655.94
3	Adams	1,499.20	32.60	63.76	86.94		3.00			75.61	1,761.11	1.42
4	Allamakee	3,325.22	110.60		151.65		3.00			101.85	3,692.32	1,234.44
5	Allamakee	2,727.05			105.37	2.00	3.00	117.09		33.65	2,988.16	630.30
6	Appanoose	791.20	10.50		110.00		3.00	360.00	32.26	71.09	1,378.05	298.03
7	Benton	1,814.57	4.74		210.00		3.00	1,000.00	40.00	56.47	3,128.78	2,524.61
8	Benton	2,660.95	38.00		75.00	3.00	5.90			94.90	2,877.75	366.45
9	Benton	3,985.32	74.00		201.00		23.25			37.55	4,321.12	6,859.07
10	Benton	60.91		341.80	25.00		32.80			77.10	537.41	760.74
11	Black Hawk	563.72	15.00		567.75	25.00	34.16			202.63	1,408.26	1,274.47
12	Black Hawk	12,607.12	76.75	902.30	805.21		3.00	11,964.47	400.85	143.46	26,903.16	2,985.83
13	Boone	5,886.57	155.20	332.00	485.30	73.85	34.50	2,500.00	36.20	248.33	9,731.95	1,760.77
14	Boone	4,800.59	120.65	625.01	692.70	24.00	33.80	3,415.00	175.65	466.86	10,354.06	1,045.38
15	Bremer	12,893.46		905.83	759.74		3.00	10,000.00	342.50	144.70	25,049.23	170.90
16	Bremer	9,119.03			1,291.39		3.00	5,426.96	95.65	102.28	16,029.31	3,705.85
17	Bremer	8,191.23	348.55		659.25	1.00	4.14	4,680.00	135.87	245.85	14,265.91	1,120.22
18	Buchanan	7,721.62	122.25		932.25	106.50	4.00			249.40	9,136.02	9,239.32
19	Buena Vista	5,849.46	288.30	618.00	202.00	68.00	7.00			266.00	7,299.36	9,975.04
20	Butler	16,459.22	639.54	550.00	714.53	60.00	4.00	6,570.26	78.43	232.46	25,308.46	827.54
21	Calhoun	454.35	26.21	150.50	506.00	40.00	4.00			67.90	1,248.96	2,158.49
22	Calhoun	3,039.10	5.00		770.88		4.00			118.12	3,937.10	559.26
23	Carroll	1,745.18	65.00	17.80	198.00	3.00	4.00			57.19	2,090.17	44.77
24	Carroll	1,301.40			167.40		14.00	66.03	5.00	31.57	1,585.40	188.10
25	Carroll	5,220.29			584.25		4.00	4,583.15	180.80	24.40	10,596.89	2,662.30

TABLE NO. XIII—Continued.

Number	County	Net Amount Paid Policyholders for Losses	Legal, Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses of Officers and Clerks	Rent, Repairs and Taxes on Real Estate	Taxes on Premiums and All Other Licenses and Fees	Borrowed Money Repaid	Interest Paid	Advertising, Printing and All Other Disbursements	Total Disbursements	Balance
26	Carroll	7,665.57	128.15	137.00	524.91	6.00	30.25	1,000.00	6.00	285.79	9,783.67	2,897.50
27	Carroll	239.80	40.00		31.00		3.00			20.05	333.85	447.33
28	Cass	2,809.95	68.50	1,005.02	454.00	45.00	4.00			70.64	4,457.11	9,208.06
29	Cass	527.35	21.50	22.40	24.00		3.00			16.44	614.69	33.97
30	Cass	815.00	45.00		78.55		39.45			39.12	1,017.12	294.40
31	Cedar	2,844.71			727.95		14.00	3,175.42	51.63	54.62	6,868.33	1,068.07
32	Cerro Gordo	10,621.69	166.43	897.58	1,372.18	168.00	3.00	2,500.00	25.00	264.96	16,018.84	8,150.88
33	Cherokee	1,074.37	145.50		172.30	51.00	3.00	100.00	5.50	49.40	1,601.07	717.75
34	Cherokee	9,968.25	221.00	567.05	502.90	137.00	4.00			213.20	11,613.40	2,080.05
35	Chickasaw	6,811.80	133.00	35.10	690.62	100.00	4.00			189.31	7,993.83	2,374.18
36	Clay	10,978.47	182.50		1,059.72	323.50	4.00			632.24	13,182.43	8,424.60
37	Clayton	6,120.00	126.60	387.00	390.32		32.90	2,380.00	94.35	164.86	9,096.03	33.38
38	Clayton	13,298.90	252.40	901.90	672.20		32.70	12,600.00	323.67	207.22	28,379.08	1,335.66
39	Clayton	6,544.58	124.37	25.91	614.86	7.00	4.00	800.00	17.60	96.82	8,235.14	2.77
40	Clinton	19,020.51	107.82	1,388.10	905.40	240.00	30.70		225.10	246.22	22,163.85	
41	Clinton	1,195.80	50.00		390.58	5.50	4.00			54.30	1,700.18	3,471.94
42	Clinton	793.33	30.00		81.20		24.00			75.00	1,003.53	1,613.62
43	Clinton	5.00	1.50		107.50	8.00	3.30	500.00	20.00	24.40	669.70	138.00
44	Clinton	912.32	81.00		230.80	5.50	4.00	500.00	12.50	24.38	1,770.50	1,590.10
45	Crawford	9,243.40			1,118.31	5.00	4.00			207.01	10,577.72	2,613.59
46	Crawford	6,800.15	952.50		1,363.25	15.00	66.45			161.43	9,358.78	
47	Dallas	6,090.33	19.16	1,002.25	415.12	30.00	23.00	5,700.00	149.16	133.31	13,562.33	192.48
48	Dallas	3,418.20	159.40		95.10		3.00			120.25	3,795.95	3,372.33
49	Delaware	3,768.44	22.50	121.85	397.25	36.00	19.30	2,335.25	70.66	97.19	6,868.44	1,768.78
50	Des Moines	2,343.28		230.00	248.00	89.00	32.95			98.45	3,031.68	2,551.31
51	Des Moines	30.00	4.21		123.00		5.38			28.84	191.43	4,309.71
52	Des Moines	482.65	10.50	50.00	45.00		3.00	416.14	12.70	18.75	1,088.74	651.01
53	Des Moines	416.21	13.00	250.00	71.50		9.21	700.00	3.32	66.60	1,529.84	16,273.63
54	Des Moines	451.00	33.00		439.50	7.00	6.10			97.27	1,033.87	6,951.70
55	Dickinson	2,384.01	266.50	725.50	732.30		3.00			244.33	4,355.04	6,186.21
56	Dubuque	3,254.00	4.00		405.00	3.00	4.50	200.00	32.59	60.30	3,966.39	2.03
57	Dubuque	3,687.40	260.00	345.00	450.00	5.00	7.00			120.90	4,887.30	3,099.16
58	Dubuque	42.38	19.00		86.50		11.72			27.75	187.35	-0.81
59	Dubuque	600.00	3.00	31.10	40.00	3.50				39.89	717.49	292.94
60	Dubuque	5,440.85	118.32		461.20					243.60	6,263.97	1,807.28
61	Emmet	3,894.85	187.20	453.26	549.90	60.00	4.00	1,128.73	33.33	162.63	6,473.36	
62	Fayette	12,378.97	410.48	961.50	100.00		3.00			279.79	14,133.74	13,130.11
63	Fayette	3,869.75	36.50		569.41		4.00			168.86	4,088.52	2,838.58
64	Floyd	13,421.51		235.04	560.00		38.56	4,000.00	123.15	298.62	18,676.88	573.38
65	Franklin	6,174.02	89.90	1,012.00	422.50	100.00	5.01			204.95	8,018.38	7,373.29
66	Fremont	252.66		108.00	79.60		4.25			25.50	469.35	1,017.08
67	Greene	7,206.55		612.41	627.16		4.00	3,600.00	87.37	240.45	12,377.94	3,673.27
68	Grundy	5,796.95	567.35	372.00	379.76		4.00	1,800.00	13.30	86.58	8,919.94	4,195.91
69	Guthrie	2,916.04	177.50	328.50	400.46	52.00	3.00	2,600.00	111.35	124.62	6,713.47	727.80
70	Hancock	2,606.50	108.50	260.00	226.20		4.00			112.94	3,318.14	146.37
71	Hardin	12,031.77		675.00	1,113.48	93.50	4.00		22.64	209.00	14,149.39	153.71
72	Hardin	4,256.25	73.00	117.78	147.50		3.00	602.61	26.49	36.46	5,263.09	29.94
73	Harrison	12,311.25	115.75	1,009.16	1,253.53	175.00	4.00	7,000.00	373.57	450.31	23,292.57	2,719.89
74	Henry	7,071.67		47.23	2,072.28	120.00	4.00			616.32	9,931.50	10,330.75
75	Henry	55.60	17.60		209.50		37.55			70.80	381.95	2,045.91
76	Howard	6,123.10	234.43	389.97	455.85		9.14	1,000.00	11.50	111.93	8,335.64	5,854.84
77	Humboldt	2,649.21	54.82	463.60	449.78		9.57			57.72	3,684.08	8,226.65
78	Ida	2,325.99	129.34	284.00	286.00	3.00	4.00			648.87	3,671.70	1,347.00
79	Iowa	3,957.81			1,009.86		13.00	2,438.22	28.45	56.40	7,503.74	
80	Jackson	17,926.90	606.14	890.50	1,155.95	57.24	3.00	10,200.00	196.05	964.65	32,029.56	8,503.21
81	Jasper	13,615.63	389.23	834.56	934.70	100.00	4.00	4,500.00	39.50	276.22	29,692.84	8,607.06
82	Jefferson	7,190.85	154.05	51.21	402.44		4.00	5,000.00	98.58	219.77	13,120.90	1,365.13
83	Johnson	527.00	55.00	93.73	35.00		42.40	100.00	4.60	147.39	1,005.12	809.31
84	Johnson	2,726.40	32.00	364.50	309.00		84.90	3,500.00	44.00	86.85	7,148.55	377.05
85	Johnson	3,686.56	78.25	321.00	230.00		4.00			67.67	4,387.48	2,375.20
86	Johnson	2,940.00	40.00		180.00		3.00	600.00	70.00	21.00	3,854.00	-387.12
87	Jones	120.83	3.00	136.00			4.00			3.70	267.53	159.87
88	Jones	943.50	36.68	233.50	380.45		4.00			45.59	1,643.72	780.04
89	Jones	6,971.24	22.00	173.00	922.13		4.00			221.35	8,313.74	1,297.67
90	Keokuk	6,657.77	141.70		726.70		33.00			248.99	7,208.16	5,149.81

TABLE NO. XIII—Continued.

Number	County	Net Amount Paid Policyholders	Legal, Invest- ing and Adjustment Expenses	Salaries, Ex- cessions and Commissions of Agents	Balances and Ex- cesses of Com- pensation and Clerks	Rent, Repairs on Real Estate and Taxes on Pre- mises and All Other Licenses and Fees	Borrowed Money Repaid	Interest Paid	Advertising, Printing and Disbursements	Total Disbursements	Balance
91	Koosuk	14,881.45		900.00	606.00		7,635.00	262.00	226.00	24,512.45	3,041.97
92	Kanab	4,301.53	50.00		1,148.25	125.00	6,000.00	130.10	316.78	12,103.03	1,050.10
93	Lee	7,700.00	7.00		425.40	1.00			165.10	8,798.50	644.17
94	Lee	8,122.35	47.70		452.40	2.00			187.89	9,320.00	403.48
95	Linn	8,333.84	125.00		885.50						
96	Linn	205.70		900.00	655.50	13.00			139.71	1,094.17	12,419.87
97	Linn	5,327.90	65.50		424.25				88.45	5,710.10	88.45
98	Linn	2,133.00	65.00		421.25	1.00			68.20	2,712.81	1,110.45
99	Linn			398.00	38.75	2.00			24.50	65.25	198.85
100	Linn	11,261.00	86.50		133.00				98.00	11,925.50	1,151.15
101	Louisia	8,855.57	138.45	590.82	729.59		7,500.00	387.54	115.45	18,170.42	835.37
102	Lucas	2,480.00	68.00	198.00	198.00				150.77	3,006.77	698.43
103	Madison	8,172.57	79.29	689.23	654.39	3.00	3,300.00	69.90	94.10	13,083.95	2,983.72
104	Marshall	4,249.57	7.00	196.27	511.56				124.86	5,096.36	1,518.21
105	Marshall	1,858.98	126.00		408.00				103.35	2,086.33	3,125.37
106	Michell	6,245.98	282.00	143.43	81.00			65.01	179.91	6,951.13	4,986.50
107	Monroe	664.85	14.00		711.51				110.10	1,742.00	28.40
108	Monroe	115.50	3.00	310.50	323.51				60.00	679.50	1,082.35
109	Montgomery	4,335.98		229.34	169.00		1,200.00	56.10	69.65	6,063.28	2,972.69
110	Montgomery										
111	Muscataine	4,066.00	14.70	212.40	645.40		2,328.40	29.97	104.39	7,405.23	7,405.23
112	Muscataine	8,161.88	6.00	543.88	583.88	2.50	800.00	3.00	220.63	4,807.34	6,049.50
113	Oceola	1,738.95	76.05	243.50	448.85	100.00			154.75	2,766.10	3,550.21
114	O'Brien	8,933.52	318.41	797.10	772.75				186.13	10,980.79	14,234.79
115	Page	8,471.68	110.00		718.50			114.18	72.00	9,497.07	1,341.85

116	Page	2,300.89	30.00	154.85	268.45				45.85	2,822.38	1,698.96
117	Palo Alto	2,804.13		1,130.90	156.00				216.29	4,310.08	4,028.08
118	Palo Alto	4,301.53		135.70	135.70				158.67	7,230.42	2,728.87
119	Pawnee	6,459.25	201.93	608.50	1,042.54				218.24	8,619.18	6,619.18
120	Polk	6,049.00	1.30	139.85	1,133.00	155.15			322.40	7,426.81	6,738.96
121	Polk	74.20			243.30	4.00			57.90	300.84	6,429.25
122	Pottawattamie	27,988.00	428.34	6,594.87	2,756.90	300.00	18,300.00	467.66	1,662.63	25,993.40	8,887.75
123	Pottawattamie	7,129.14	113.50	691.20	1,000.00			1.46	550.42	9,063.50	8,408.12
124	Ringold	1,248.25	76.92	193.00	193.00				159.52	3,881.74	710.06
125	Sac	2,098.91	169.50	358.00	429.00				246.37	4,868.61	6,060.14
126	Scott	3,141.00		58.50	467.30				101.46	5,880.14	17,524.61
127	Scott	1,484.56	217.30		591.85	37.75			209.27	2,018.49	11,144.13
128	Scott	822.65		509.00	509.00				65.50	1,399.36	1,397.65
129	Scott	924.00	10.50	113.00	81.00				115.60	1,651.10	625.18
130	Scott	1,874.50	104.75	35.10	411.50	3.00	400.00	5.00	74.01	2,691.87	16,522.28
131	Shelby	6,375.65	332.45		956.75				132.29	7,759.15	645.65
132	Shelby	8,005.00	8.40	43.50	3,381.80	54.00			443.25	10,343.47	2,192.87
133	Shelby	1,044.12	60.00		295.34	6.00			248.85	2,399.57	11,747.65
134	Sioux	4,803.92	107.00	497.00	1,633.80	12.00			273.57	6,818.09	4,394.95
135	Sioux	12,987.34		884.00	1,605.00	5.00			80.20	15,795.00	3,103.68
136	Story	1,747.60	112.45	310.60	508.20		1,250.00	36.00	175.70	5,642.00	1,103.68
137	Story	8,538.52	28.00	1,140.41	915.60				432.25	10,343.47	2,192.87
138	Tama	2,856.56	28.00	144.27	56.58				34.85	3,065.18	660.82
139	Tama	1,529.00	7.50	144.27	287.83	12.00	200.00	18.85	60.25	2,113.93	438.15
140	Tama	5,414.05	39.23		1,609.55	2.00			161.99	7,066.84	1,896.64
141	Tama	4,310.32		540.11	511.75				175.70	5,642.00	1,103.68
142	Taylor	7,285.25	87.20	894.54	613.13				185.41	12,707.82	3,660.82
143	Van Buren	1,108.11		509.50	509.50	3.00	4,260.00	208.19	41.50	6,778.85	638.15
144	Wagoner	1,362.50	50.00		180.55				34.49	1,645.09	1,645.09
145	Wagoner								82.43	2,566.92	1,009.68
146	Wapello	1,610.20	170.29	249.21	249.21	2.00	350.00	49.61	35.96	2,425.28	865.35
147	Warren	785.00	13.00	70.00	625.00	2.00			290.51	9,544.53	2,063.54
148	Wayne	3,734.36	29.50	609.06	625.00				43.22	8,779.28	31.70
149	Webster	1,087.19	94.90	2,131.85	1,652.19	105.00			63.63	15,774.71	6,748.12
150	Webster	1,568.30	25.75	426.69	386.71	2.00			63.63	2,499.91	7,862.10
151	Washington	32,987.73	453.25	1,246.67	1,135.45	130.00	19,000.00	618.32	293.47	55,908.89	566.45
152	Winnebago	2,813.29	160.17	497.00	588.84	46.00			114.40	4,026.00	1,404.07
153	Winnebago	2,428.70	169.23		292.50	4.00			171.86	3,134.37	794.61
154	Winnebago	10,283.70	250.00		552.70				50.79	11,141.19	2,218.44

TABLE NO. XIII—Continued.

Number	County	Net Amount Paid Policyholders For Losses	Legal, Invest- ment and Advertising Expenses	Salaries, Ex- cesses and Commissions of Agents	Salaries and Ex- cesses of Of- ficers and Clerks	Rent, Repairs and Taxes on Real Estate	Taxes on Pro- perty and All Other Licenses and Fees	Borrowed Money Repaid	Interest Paid	Advertising Printing and All Other Dis- bursements	Total Disbursements	Balance
156	Winnebuck	160,000	44.65		34.40	5.00	4.00			32.50	103.11	100.45
157	Winnebuck	2,174.54	53.00		277.50		4.00			31.31	271.81	1,870.02
158	Winnebuck	5,376.53	80.00	555.90	364.50	40.00	4.78			43.65	1,618.56	1,673.50
160	Worth	10,040.78	143.82	1,297.76	611.60	60.00	3.00			151.49	6,782.00	5,328.21
161	Wright	7,678.17	56.00	885.97	770.00	155.00	4.00	5,600.00	221.87	375.31	15,709.92	
		\$796,601.46	\$9,208.30	\$9,722.79	\$4,600.29	\$ 4,455.40	\$ 1,825.20	\$23,722.35	\$ 7,816.61	\$5,720.95	\$10,234.41	\$465,507.00

STATISTICAL TABLES

TABLE NO. XIV—ASSETS, DECEMBER 31, 1916, COUNTY MUTUAL INSURANCE ASSOCIATIONS

Number	County	Real Estate	Mortgage Loans on Real Estate	Cash and Banks	Agents' Balances	All Other Loans	Total Loans	Non-Loans	Green Assets	Redeem Assets	Total Assets
1	Adair		225.07				225.07	800,000.00	1	129.07	1,129.07
2	Adair		655.94				655.94		1.52	1.52	1,311.46
3	Adair		1,254.44				1,254.44	77.00	1,311.44	77.00	2,081.88
4	Adair		438.30				438.30		608.50		1,046.80
5	Adair		238.00				238.00		2,802.38	167.75	3,069.43
6	Benton		266.45				266.45		398.45		664.90
7	Benton		500.71				500.71		740.74		1,241.45
8	Benton		1,475.47				1,475.47		1,274.47		2,749.94
9	Benton		2,005.82				2,005.82	2,224.10	5,209.60	2,224.10	9,459.52
10	Benton		1,197.25				1,197.25	483.00	1,143.30	375.00	1,705.55
11	Black Hawk		705.85				705.85	898.10	8,950.00	70.00	4,223.95
12	Black Hawk		1,325.32				1,325.32	1,928.55	10,145.27	1,222.50	13,621.64
13	Brammer		3,320.22				3,320.22	150.00	10,437.64	165.00	14,912.86
14	Brammer		827.28				827.28		2,932.44		3,759.72
15	Brammer		155.20				155.20		2,026.44		2,181.64
16	Brammer		44.77				44.77		305.00		349.77
17	Brammer		4,021.30				4,021.30	2,121.14	2,985.44	98.00	9,125.88
18	Brammer		2,075.04				2,075.04		1,704.38		3,779.42
19	Brammer		1,250.00				1,250.00		1,704.38		2,954.38
20	Butler		1,250.00				1,250.00		1,704.38		2,954.38
21	Callison		1,250.00				1,250.00		1,704.38		2,954.38
22	Callison		1,250.00				1,250.00		1,704.38		2,954.38
23	Callison		1,250.00				1,250.00		1,704.38		2,954.38
24	Callison		1,250.00				1,250.00		1,704.38		2,954.38
25	Callison		1,250.00				1,250.00		1,704.38		2,954.38

TABLE NO. XIV—Continued.

Number	County	Real Estate	Mortgage Loans on Real Estate	Cash in Office and Banks	Agents Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets Not Admitted	Total Admitted Assets
26	Carroll			2,897.50			2,897.50		2,897.50		2,897.50
27	Carroll			447.33			447.33		447.33		447.33
28	Cass			9,208.06			9,208.06	221.90	9,429.96	50.00	9,379.96
29	Cass			33.97			33.97	196.93	230.90		230.90
30	Cass			294.40			294.40		294.40		294.40
31	Cedar			1,068.07			1,068.07	549.87	1,617.94	152.38	1,465.56
32	Cerro Gordo			8,150.88			8,150.88	300.00	8,450.88	300.00	8,150.88
33	Cherokee			717.75			717.75		717.75		717.75
34	Cherokee			2,080.05			2,080.05	300.00	2,380.05	300.00	2,080.05
35	Chickasaw			2,374.18			2,374.18	250.00	2,624.18	250.00	2,374.18
36	Clay			8,424.00			8,424.00	925.96	9,350.96	925.96	8,424.00
37	Clayton			—33.38			—33.38		—33.38		—33.38
38	Clayton			—1,335.66			—1,335.66	1,152.70	—182.96		—182.96
39	Clayton			2.77			2.77	70.00	72.77	70.00	2.77
40	Clinton										
41	Clinton			3,471.94			3,471.94		3,471.94		3,471.94
42	Clinton			1,013.62			1,013.62	35.00	1,048.62	35.00	1,013.62
43	Clinton			138.00			138.00		138.00		138.00
44	Clinton			1,596.10			1,596.10		1,596.10		1,596.10
45	Crawford			2,613.59			2,613.59	263.60	2,877.19	263.60	2,613.59
46	Crawford							175.00	175.00	175.00	
47	Dallas			192.48			192.48	573.08	765.56	573.08	192.48
48	Dallas			3,372.33			3,372.33	129.69	3,502.02	129.69	3,372.33
49	Delaware			1,768.78			1,768.78	176.97	1,945.75	176.77	1,768.78
50	Des Moines			2,551.31			2,551.31	150.00	2,701.31	150.00	2,551.31

51	Des Moines			4,309.71			4,309.71	72.50	4,382.21	72.50	4,309.71
52	Des Moines			651.61			651.61		651.61		651.61
53	Des Moines	\$ 7,200.00		9,073.63			16,273.63	288.93	16,562.56	10.00	16,552.56
54	Des Moines	2,300.00		4,651.79			4,651.79	100.00	4,751.79	100.00	4,651.79
55	Dickinson			6,186.21			6,186.21		6,186.21		6,186.21
56	Dubuque			2.03			2.03	79.95	81.98	59.30	22.68
57	Dubuque			3,099.16			3,099.16	206.36	3,305.52	206.36	3,099.16
58	Dubuque			—9.81			—9.81		—9.81		—9.81
59	Dubuque			292.94			292.94		292.94		292.94
60	Dubuque			1,807.28			1,807.28		1,807.28		1,807.28
61	Emmet							70.58	70.58	70.58	
62	Fayette			12,945.46	\$ 184.65		13,130.11	50.00	13,180.11	50.00	13,130.11
63	Fayette			2,838.58			2,838.58	80.00	2,918.58	80.00	2,838.58
64	Floyd			573.38			573.38	276.93	850.31	276.93	573.38
65	Franklin			7,280.14	\$ 93.15		7,373.29	23.82	7,397.11	23.82	7,373.29
66	Fremont			1,017.08			1,017.08		1,017.08		1,017.08
67	Greene			3,673.27			3,673.27	487.40	4,160.67	235.00	3,925.67
68	Grundy			4,195.91			4,195.91	107.58	4,303.49	107.58	4,195.91
69	Guthrie			727.80			727.80	86.44	814.24	86.44	727.80
70	Hancock			146.37			146.37	100.00	246.37	100.00	146.37
71	Hardin			153.71			153.71	400.00	553.71	400.00	153.71
72	Hardin			20.94			20.94	1,925.68	1,946.62	50.00	1,896.62
73	Harrison			2,719.89			2,719.89	938.97	3,658.86	938.97	2,719.89
74	Henry			10,330.75			10,330.75	500.00	10,830.75	500.00	10,330.75
75	Henry			2,045.91			2,045.91		2,045.91		2,045.91
76	Howard			5,854.84			5,854.84		5,854.84		5,854.84
77	Humboldt			8,226.65	25.57		8,226.65		8,226.65		8,226.65
78	Ida			1,347.00			1,347.00	667.94	2,014.94	667.94	1,347.00
79	Iowa							765.10	765.10	769.35	5.75
80	Jackson	\$ 4,000.00		4,458.71	44.50		8,503.21	1,852.30	10,355.57	288.00	10,067.57
81	Jasper			8,607.06			8,607.06	476.55	9,083.61	476.55	8,607.06
82	Jefferson			1,365.13			1,365.13		1,365.13		1,365.13
83	Johnson			809.31			809.31	189.94	999.25	189.94	809.31
84	Johnson			377.09			377.09		377.09		377.09
85	Johnson			2,375.20			2,375.20	2,196.79	4,571.99		4,571.99
86	Johnson			—387.12			—387.12		—387.12		—387.12
87	Jones			159.87			159.87		159.87		159.87
88	Jones			780.04			780.04	60.00	840.04	60.00	780.04
89	Jones			1,297.67			1,297.67	2,635.30	3,932.97	131.16	3,801.81
90	Keokuk			5,149.81			5,149.81	142.78	5,292.59	142.78	5,149.81

TABLE NO. XIV—Continued.

Number	County	Real Estate	Mortgages Loans on Real Estate	Cash in Office	and Banks	Agents' Balances	All Other Ledgers	Total Ledgers	Non-Ledgers	Trove Assets	Product Admitted	Total Admitted
91	Krookok							1,003.00	150.00	4,611.97	156.00	3,900.17
92	Konath			3,941.97			2,941.97	4,924.08	700.00	4,611.97	700.00	3,900.17
93	Lee			644.72			644.72	2,725.87		644.72		644.72
94	Lee			463.48			463.48	6,801.40		644.72		644.72
95	Lin			463.48			463.48	6,733.86	200.43	633.48	170.00	403.48
96	Lin			12,419.87			12,419.87	12,419.87	60.00	12,479.87	60.00	12,419.87
97	Lin			1,119.45			1,119.45	1,119.45		1,119.45		1,119.45
98	Lin			1,119.45			1,119.45	1,119.45		1,119.45		1,119.45
99	Lin			195.85			195.85	195.85	20.00	215.85	20.00	195.85
100	Lin			1,151.15			1,151.15	1,151.15		1,151.15		1,151.15
101	Louisa			562.35			562.35	562.35	562.35	562.35		562.35
102	Louisa			992.47			992.47	992.47		992.47		992.47
103	Madison			2,982.72			2,982.72	2,982.72	2,982.72	2,973.12	290.40	2,682.72
104	Madison			1,518.21			1,518.21	1,518.21		1,518.21		1,518.21
105	Marshall			3,125.37			3,125.37	3,125.37		3,125.37		3,125.37
106	Michell			4,988.50			4,988.50	4,988.50	326.40	5,314.90	326.40	4,988.50
107	Michell			528.40			528.40	528.40	60.00	588.40	60.00	528.40
108	Michell			1,082.25			1,082.25	1,082.25		1,082.25		1,082.25
109	Monona			2,972.69			2,972.69	2,972.69	617.94	3,590.63	33.23	3,557.40
110	Montgomery								100.00	100.00		100.00
111	Muscantine			6,049.99			6,049.99	6,049.99	14.87	6,064.86	14.87	6,049.99
112	Muscantine			2,550.21			2,550.21	2,550.21		2,550.21		2,550.21
113	Oscoda			14,234.79			14,234.79	14,234.79		14,234.79		14,234.79
114	Oscoda											
115	Page			1,341.86			1,341.86	1,341.86	19.07	1,360.93	19.07	1,341.86

116	Page			1,032.00			1,032.00	1,032.00		1,032.00		1,032.00
117	Page			4,924.08			4,924.08	4,924.08		4,924.08		4,924.08
118	Pocahontas			2,725.87			2,725.87	2,725.87		2,725.87		2,725.87
119	Pocahontas			6,801.40			6,801.40	6,801.40		6,801.40		6,801.40
120	Pocahontas			644.72			644.72	644.72		644.72		644.72
121	Pocahontas			463.48			463.48	463.48		463.48		463.48
122	Polk			58.80			58.80	58.80		58.80		58.80
123	Pottawatomie			4,430.25			4,430.25	4,430.25		4,430.25		4,430.25
124	Pottawatomie			8,795.04			8,795.04	8,795.04		8,795.04		8,795.04
125	Pottawatomie			8,109.12			8,109.12	8,109.12		8,109.12		8,109.12
126	Pottawatomie			6,653.14			6,653.14	6,653.14		6,653.14		6,653.14
127	Scott			5,024.61			5,024.61	5,024.61		5,024.61		5,024.61
128	Scott			5,244.13			5,244.13	5,244.13		5,244.13		5,244.13
129	Scott			1,823.18			1,823.18	1,823.18		1,823.18		1,823.18
130	Scott			15,922.28			15,922.28	15,922.28		15,922.28		15,922.28
131	Shelby			645.65			645.65	645.65		645.65		645.65
132	Shelby			2,197.87			2,197.87	2,197.87		2,197.87		2,197.87
133	Shelby			11,747.65			11,747.65	11,747.65		11,747.65		11,747.65
134	Shelby			4,894.95			4,894.95	4,894.95		4,894.95		4,894.95
135	Shelby			767.50			767.50	767.50		767.50		767.50
136	Story			3,865.88			3,865.88	3,865.88		3,865.88		3,865.88
137	Story			31.70			31.70	31.70		31.70		31.70
138	Tazewell			2,989.70			2,989.70	2,989.70		2,989.70		2,989.70
139	Tazewell			1,896.04			1,896.04	1,896.04		1,896.04		1,896.04
140	Tazewell			3,103.03			3,103.03	3,103.03		3,103.03		3,103.03
141	Tazewell			966.82			966.82	966.82		966.82		966.82
142	Tazewell			658.15			658.15	658.15		658.15		658.15
143	Van Buren			86.10			86.10	86.10		86.10		86.10
144	Van Buren			945.73			945.73	945.73		945.73		945.73
145	Wapello			100.95			100.95	100.95		100.95		100.95
146	Wapello			865.25			865.25	865.25		865.25		865.25
147	Warren			2,093.54			2,093.54	2,093.54		2,093.54		2,093.54
148	Wayne			6,748.12			6,748.12	6,748.12		6,748.12		6,748.12
149	Webster			208.88			208.88	208.88		208.88		208.88
150	Webster			1,592.10			1,592.10	1,592.10		1,592.10		1,592.10
151	Washington			888.48			888.48	888.48		888.48		888.48
152	Washington			1,464.07			1,464.07	1,464.07		1,464.07		1,464.07
153	Winnebago			294.61			294.61	294.61		294.61		294.61
154	Winnebago			2,213.44			2,213.44	2,213.44		2,213.44		2,213.44
155	Winnebago			300.16			300.16	300.16		300.16		300.16

TABLE NO. XIV—Continued.

Number	County	Real Estate	Mortgage Loans on Real Estate	Cash in Office and Banks	Agents Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets Not Admitted	Total Admitted Assets
156	Winnebiek			120.45		120.45	120.45		120.45		120.45
157	Winnebiek			1,879.02		1,879.02	1,879.02		1,879.02		1,879.02
158	Woodbury			1,673.50		1,673.50	1,673.50		1,708.50	125.00	1,673.50
159	Woodbury			5,328.21		5,328.21	5,328.21		5,328.21		5,328.21
160	Worth					220.00	220.00		220.00	100.00	120.00
161	Wright					340.47	340.47		340.47	340.47	0.00
	Totals	\$ 4,000.00	\$ 31,900.00	\$ 452,349.15	\$ 894.52	\$ 98.15	\$ 469,236.83	\$ 40,522.48	\$ 509,759.31	\$ 25,274.72	\$ 484,484.59

TABLE NO. XV—LIABILITIES, DECEMBER 31, 1916, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Net Unpaid Claims	Unpaid Commitments and Expenses	Borrowed Money Unpaid and Interest	Other Liabilities	Total Liabilities
1	Adair			\$ 631.90		\$ 631.90
2	Adair					
3	Adams	\$ 1,157.20				1,157.20
4	Allamakee					
5	Allamakee					
6	Appanoose	80.00		751.20		831.20
7	Benton					
8	Benton					
9	Benton					
10	Benton					
11	Black Hawk					
12	Black Hawk	4,160.30				4,160.30
13	Boone					
14	Boone	100.00				100.00
15	Bremer	3,000.00		14,400.00		17,400.00
16	Bremer	154.05				154.05
17	Bremer	45.75				45.75
18	Buchanan					
19	Buena Vista					
20	Butler					
21	Calhoun	125.00				125.00
22	Calhoun					
23	Carroll			1,118.19		1,118.19
24	Carroll					
25	Carroll					
26	Carroll					
27	Carroll					
28	Cass	17.50				17.50
29	Cass	50.00				50.00
30	Cass					
31	Cedar	60.00				60.00
32	Cerro Gordo					
33	Cherokee					
34	Cherokee					
35	Chickasaw					
36	Clay					
37	Clayton	3,041.50		5,550.00		8,591.50
38	Clayton	10.00		1,001.06		1,011.06
39	Clayton	92.00		3,845.06		3,937.06
40	Clinton			3,295.60		3,295.60
41	Clinton					
42	Clinton					
43	Clinton					
44	Clinton					
45	Crawford	42.15				42.15
46	Crawford	925.00		1,117.14		2,042.14
47	Dallas			808.38		808.38
48	Dallas					
49	Delaware					
50	Des Moines					
51	Des Moines					
52	Des Moines					
53	Des Moines					
54	Des Moines					
55	Dickinson					

TABLE NO. XV—Continued.

Number	County	Net Unpaid Claims	Unpaid Commissions and Expenses	Borrowed Money Unpaid and Interest	Other Liabilities	Total Liabilities
56	Dubuque			600.00		600.00
57	Dubuque	125.00				125.00
58	Dubuque					
59	Dubuque					
60	Dubuque					
61	Emmet			1,258.19		1,258.19
62	Payette	100.00				100.00
63	Payette					
64	Floyd	3,526.50				3,526.50
65	Franklin					
66	Fremont	1,100.00				1,100.00
67	Greene					
68	Grundy					
69	Guthrie	400.00				400.00
70	Hancock					
71	Hardin	625.00		5,300.00		5,925.00
72	Hardin			2,208.46		2,208.46
73	Harrison			7,000.00		7,000.00
74	Henry					
75	Henry	623.40				623.40
76	Howard					
77	Humboldt	1,000.00	200.00			1,200.00
78	Ida					
79	Iowa			890.91		890.91
80	Jackson					
81	Jasper					
82	Jefferson		198.91	1,300.00		1,498.91
83	Johnson			2,854.00		2,854.00
84	Johnson					
85	Johnson	21.40				21.40
86	Johnson			1,630.00		1,630.00
87	Jones					
88	Jones	4,870.00				4,870.00
89	Jones	1,798.00				1,798.00
90	Keokuk					
91	Keokuk					
92	Kossuth					
93	Lee					
94	Lee					
95	Linn					
96	Linn					
97	Linn			600.17		600.17
98	Linn					
99	Linn					
100	Linn					
101	Louisa	482.33		1,541.25		2,023.58
102	Lucas					
103	Madison					
104	Marshall					
105	Marshall					
106	Mitchell	300.00	169.29		3.00	472.29
107	Mitchell					
108	Mitchell	2,649.00		500.00		3,149.00
109	Monona					
110	Montgomery	50.00	149.25	3,352.00		3,551.25

TABLE NO. XV—Continued.

Number	County	Net Unpaid Claims	Unpaid Commissions and Expenses	Borrowed Money Unpaid and Interest	Other Liabilities	Total Liabilities
111	Muscatine			1,337.17		1,337.17
112	Muscatine	153.50	105.00			258.50
113	Osceola					
114	O'Brien					
115	Page	400.00				400.00
116	Page					
117	Palo Alto					
118	Plymouth	1,200.00		2,132.65		3,332.65
119	Pocahontas					
120	Polk					
121	Polk					
122	Pottawattamie					
123	Poweshiek					
124	Ringgold					
125	Sac					
126	Scott					
127	Scott					
128	Scott					
129	Scott					
130	Scott					
131	Shelby	2,000.00				2,000.00
132	Shelby	100.00				100.00
133	Shelby					
134	Sioux					
135	Sioux					
136	Story					
137	Story					
138	Story					
139	Tama					
140	Tama	266.00				266.00
141	Tama					
142	Taylor		65.80			65.80
143	Van Buren					
144	Van Buren	100.00				100.00
145	Wapello					
146	Wapello			436.10		436.10
147	Warren					
148	Wayne	200.00	200.00	1,239.50		1,639.50
149	Webster					
150	Webster					
151	Washington			7,000.00		7,000.00
152	Winnebago					
153	Winnebago	25.00			100.00	125.00
154	Winneshiek					
155	Winneshiek					
156	Winneshiek					
157	Winneshiek					
158	Woodbury					
159	Woodbury					
160	Worth			119.94		119.94
161	Wright	200.00		503.69		703.69
		\$ 35,435.58	\$ 1,088.25	\$ 74,322.56	\$ 103.00	\$110,949.39

TABLE NO. XVI—RECAPITULATION, DECEMBER 31, 1916, COUNTY MUTUAL INSURANCE ASSOCIATIONS.

Number	County	Ledger Assets Dec. 31, 1915	Total Income During 1916	Grand Total	Total Disburse- ments During 1916	Ledger Assets Dec. 31, 1916	Admitted Assets Dec. 31, 1916	Total Liabilities Dec. 31, 1916	Surplus or Deficit Dec. 31, 1916
1	Adair	18.50	9,151.04	9,170.14	8,941.07	229.07	1,129.07	631.90	497.17
2	Adair	144.95	1,149.54	1,294.49	688.55	605.94	655.94		655.94
3	Adams	4.42	1,758.11	1,762.53	1,761.11	1.42	1.42	1,157.20	-1,155.78
4	Allamakee	4,730.02	196.74	4,926.76	3,692.32	1,234.44	1,234.44		1,234.44
5	Allamakee		3,618.46	3,618.46	2,988.16	630.30	630.30		630.30
6	Appanoose	267.39	1,408.69	1,676.08	1,378.05	298.03	298.03	831.20	-533.17
7	Benton	388.55	5,264.84	5,653.39	3,128.78	2,524.61	2,524.61		2,524.61
8	Benton	764.44	2,479.76	3,244.20	2,877.75	366.45	366.45		366.45
9	Benton	4,081.04	6,060.15	10,180.19	4,321.12	5,859.07	5,859.07		5,859.07
10	Benton	961.35	336.80	1,298.15	537.41	760.74	760.74		760.74
11	Black Hawk	140.64	2,542.09	2,682.73	1,408.26	1,274.47	1,274.47		1,274.47
12	Black Hawk	3.47	29,885.52	29,888.99	26,903.16	2,985.83	2,985.83	4,160.30	-1,174.47
13	Boone	2,004.29	9,508.43	11,512.72	9,751.95	1,760.77	1,924.14		1,924.14
14	Boone	968.13	10,431.31	11,399.44	10,354.00	1,045.38	1,168.38	100.00	1,068.38
15	Bremer	30.82	25,189.31	25,220.13	25,049.23	170.90	170.90	17,400.00	-17,229.10
16	Bremer	1,719.43	18,015.73	19,735.16	16,029.31	3,705.85	4,529.00	154.05	4,374.95
17	Bremer	2,265.27	13,120.86	15,386.13	14,265.91	1,120.22	1,120.22	45.75	1,074.47
18	Buchanan	7,915.46	10,459.88	18,375.34	9,136.02	9,239.32	9,935.77		9,935.77
19	Buena Vista	7,659.95	9,614.45	17,274.40	7,299.36	9,975.04	9,975.04		9,975.04
20	Butler		26,136.00	26,136.00	25,308.40	827.54	827.54		827.54
21	Calhoun	416.00	2,991.45	3,407.45	1,248.96	2,158.49	2,280.44	125.00	2,155.44
22	Calhoun	1,585.47	2,910.89	4,496.36	3,937.10	559.26	559.26		559.26
23	Carroll	646.82	1,488.12	2,134.94	2,090.17	44.77	44.77	1,118.19	-1,073.42
24	Carroll		1,773.50	1,773.50	1,685.40	188.10	188.10		188.10
25	Carroll	120.51	13,139.68	13,259.19	10,536.89	2,662.30	2,892.44		2,892.44
26	Carroll	390.67	12,290.50	12,681.17	9,783.67	2,897.50	2,897.50		2,897.50
27	Carroll	24.22	756.96	781.18	333.85	447.33	447.33		447.33
28	Cass	7,118.76	6,546.41	13,665.17	4,457.11	9,208.06	9,379.96	17.50	9,362.46
29	Cass	386.11	262.55	648.66	614.69	33.97	230.90	50.00	180.90
30	Cass	992.11	319.41	1,311.52	1,017.12	294.40	294.40		294.40
31	Cedar		7,936.40	7,936.40	6,868.33	1,068.07	1,405.56	60.00	1,405.56
32	Cerro Gordo	7,320.83	16,848.89	24,169.72	16,018.84	8,150.88	8,150.88		8,150.88
33	Cherokee	15.55	2,303.27	2,318.82	1,601.07	717.75	717.75		717.75
34	Cherokee	855.60	12,837.85	13,693.45	11,613.40	2,080.05	2,080.05		2,080.05
35	Chickasaw	2,726.07	7,611.94	10,338.01	7,963.83	2,374.18	2,374.18		2,374.18
36	Clay	8,752.95	12,854.08	21,607.03	13,182.43	8,424.60	8,424.60		8,424.60
37	Clayton	5.97	9,656.68	9,662.65	9,696.03	-33.38	-33.38	8,591.50	-8,624.88
38	Clayton	-592.82	27,636.24	27,043.42	28,379.08	-1,335.66	-182.66	1,011.06	-1,194.02
39	Clayton		8,237.91	8,237.91	8,235.14	2.77	2.77	3,937.06	-3,934.29
40	Clinton	2,120.73	20,043.12	22,163.85	22,163.85			3,295.60	-3,295.60
41	Clinton	1,174.23	3,067.89	5,172.12	1,700.18	3,471.94	3,471.94		3,471.94
42	Clinton	833.77	1,783.38	2,617.15	1,003.53	1,613.62	1,613.62		1,613.62
43	Clinton	103.70	704.00	807.70	669.70	138.00	138.00		138.00
44	Clinton	68.63	3,299.97	3,368.60	1,770.50	1,598.10	1,598.10		1,598.10
45	Crawford	3,304.62	9,886.69	13,191.31	10,577.72	2,613.59	2,613.59	42.15	2,571.44
46	Crawford	6,431.31	2,927.47	9,358.78	9,358.78			2,042.14	-2,042.14
47	Dallas	743.22	13,011.59	13,754.81	13,562.33	192.48	192.48	808.38	-615.90
48	Dallas	1,292.85	5,875.43	7,168.28	3,795.95	3,372.33	3,372.33		3,372.33
49	Delaware	1,129.72	7,507.50	8,637.22	6,868.44	1,768.78	1,768.78		1,768.78
50	Des Moines	1,824.13	3,758.86	5,582.99	3,031.68	2,551.31	2,551.31		2,551.31
51	Des Moines	3,996.10	505.04	4,501.14	191.43	4,309.71	4,309.71		4,309.71
52	Des Moines		1,690.35	1,690.35	1,088.74	601.61	601.61		601.61
53	Des Moines	15,123.82	2,679.65	17,803.47	15,529.84	16,273.63	16,552.56		16,552.56
54	Des Moines	6,447.60	1,538.06	7,985.66	1,033.87	6,951.79	6,951.79		6,951.79
55	Dickinson	2,978.99	7,562.86	10,541.85	4,355.64	6,186.21	6,186.21		6,186.21
56	Dubuque	102.00	3,869.42	3,971.42	3,969.39	2.03	22.68	600.00	-577.32
57	Dubuque	497.60	7,488.86	7,986.46	4,887.30	3,099.16	3,099.16	125.00	2,974.16
58	Dubuque	170.54	7.00	177.54	187.35	-9.81	-9.81		-9.81
59	Dubuque	211.94	799.39	1,011.33	717.49	292.94	292.94		292.94
60	Dubuque	1,841.13	6,236.12	8,077.25	6,263.97	1,807.28	1,807.28		1,807.28
61	Emmet		6,473.36	6,473.36	6,473.36			1,258.19	-1,258.19
62	Fayette	11,611.07	15,652.78	27,263.85	14,133.74	13,130.11	13,130.11	100.00	13,030.11
63	Fayette	1,582.07	5,345.03	6,927.10	4,088.52	2,838.58	2,838.58		2,838.58
64	Floyd	1,190.10	18,066.16	19,256.26	18,676.88	579.38	579.38	3,526.50	-2,953.12
65	Franklin	8,182.49	7,209.18	15,391.67	8,018.38	7,373.29	7,373.29		7,373.29

TABLE NO. XVI—Continued.

Number	County	Ledger Assets Dec. 31, 1915	Total Income During 1916	Grand Total	Total Disburse- ments During 1916	Ledger Assets Dec. 31, 1916	Admitted Assets Dec. 31, 1916	Total Liabilities Dec. 31, 1916	Surplus or Deficit Dec. 31, 1916
66	Fremont	251.04	1,235.39	1,486.43	469.35	1,017.08	1,017.08	1,100.00	—82.92
67	Greene	3,271.72	12,779.49	16,051.21	12,377.94	3,673.27	3,945.67	.....	3,945.67
68	Grundy	3,592.00	8,613.25	12,205.25	8,919.94	4,195.91	4,195.91	.....	4,195.91
69	Guthrie	148.20	7,293.07	7,441.27	6,713.47	727.80	727.80	400.00	327.80
70	Hancock	388.29	3,076.22	3,464.51	3,318.14	146.37	146.37	.....	146.37
71	Hardin	71.03	14,232.07	14,303.10	14,149.39	153.71	153.71	5,925.00	—5,771.29
72	Hardin	468.61	4,815.42	5,284.03	5,263.09	20.94	1,896.62	2,208.46	—311.84
73	Harrison	1,223.70	24,788.76	26,012.46	23,292.57	2,719.89	2,719.89	7,000.00	—4,280.11
74	Henry	5,823.53	14,438.72	20,262.25	9,931.50	10,330.75	10,330.75	.....	10,330.75
75	Henry	1,646.02	781.84	2,427.86	381.95	2,045.91	2,045.91	623.40	1,422.51
76	Howard	3,383.42	10,807.06	14,190.48	8,335.64	5,854.84	5,854.84	.....	5,854.84
77	Humboldt	5,160.85	6,749.88	11,910.73	3,684.08	8,226.65	8,226.65	1,200.00	7,026.65
78	Ida	982.97	4,035.73	5,018.70	3,671.70	1,347.00	1,347.00	.....	1,347.00
79	Iowa	.....	7,593.74	7,593.74	7,502.74	.....	5.75	890.91	—885.16
80	Jackson	10,952.58	29,589.19	40,532.77	32,029.56	8,503.21	10,067.57	.....	10,067.57
81	Jasper	7,338.74	21,962.16	29,300.90	20,693.84	8,607.06	8,607.06	.....	8,607.06
82	Jefferson	—107.17	14,593.20	14,486.03	13,120.90	1,365.13	1,365.13	1,498.91	—133.78
83	Johnson	87.36	1,727.07	1,814.43	1,005.12	809.31	809.31	.....	809.31
84	Johnson	143.72	7,381.92	7,525.64	7,148.55	377.09	377.09	2,854.00	—2,476.91
85	Johnson	3,146.51	3,016.17	6,162.68	4,387.48	2,375.20	4,671.99	21.40	4,550.59
86	Johnson	31.88	3,435.00	3,466.88	3,854.00	—387.12	—387.12	1,630.00	—2,017.12
87	Jones	170.03	257.37	427.40	267.53	159.87	159.87	.....	159.87
88	Jones	41.89	2,381.87	2,423.76	1,643.72	780.04	780.04	4,870.00	—4,089.96
89	Jones	1,657.12	7,954.29	9,611.41	8,313.74	1,297.67	3,801.81	1,798.00	2,003.81
90	Keokuk	6,775.26	5,582.71	12,357.97	7,208.16	5,149.81	5,149.81	.....	5,149.81
91	Keokuk	.....	24,512.45	24,512.45	24,512.45	.....	.....	.....	.....
92	Kossuth	254.52	15,880.48	16,135.00	12,193.03	3,941.97	3,941.97	.....	3,941.97
93	Lee	566.92	520.32	1,087.24	681.12	406.12	406.12	.....	406.12
94	Lee	771.09	3,643.44	4,414.53	3,769.70	644.77	644.77	.....	644.77
95	Linn	1,932.14	8,052.43	9,984.57	9,521.09	463.48	463.48	.....	463.48
96	Linn	10,657.41	2,796.63	13,454.04	1,034.17	12,419.87	12,419.87	.....	12,419.87
97	Linn	847.89	4,862.21	5,710.10	5,710.10	.....	.....	600.17	—600.17
98	Linn	3,241.06	582.20	3,823.26	2,712.81	1,110.45	1,110.45	.....	1,110.45
99	Linn	232.10	29.00	261.10	65.25	195.85	195.85	.....	195.85
100	Linn	4,957.59	8,119.12	13,076.71	11,925.56	1,151.15	1,151.15	.....	1,151.15
101	Louisa	1,800.96	16,704.83	18,505.79	18,170.42	335.37	335.37	2,023.58	—1,688.21
102	Lucas	2,270.50	1,632.70	3,903.20	2,906.77	996.43	996.43	.....	996.43
103	Madison	3,143.74	12,022.93	15,166.67	13,083.95	2,082.72	2,082.72	.....	2,082.72
104	Marshall	—2,162.32	4,452.25	6,614.57	5,096.36	1,518.21	1,518.21	.....	1,518.21
105	Marshall	140.40	5,574.40	5,714.80	2,589.43	3,125.37	3,125.37	.....	3,125.37
106	Mitchell	658.41	11,279.22	11,937.63	6,951.13	4,986.50	4,986.50	472.29	4,514.21
107	Mitchell	.....	.....	.....	.....	.....	.....	.....	.....
108	Mitchell	1,257.47	1,014.89	2,272.36	1,742.96	529.40	529.40	3,149.00	—2,616.60
109	Monona	14.21	1,747.24	1,761.45	679.20	1,082.25	1,082.25	.....	1,082.25
110	Montgomery	67.48	8,968.44	9,035.92	6,063.23	2,972.69	3,537.40	3,531.25	6.15
111	Muscatine	.....	7,405.23	7,405.23	7,405.23	.....	.....	1,337.17	—1,337.17
112	Muscatine	2,674.95	8,182.38	10,857.33	4,807.34	6,049.99	6,049.99	258.50	5,791.49
113	Osceola	1,779.55	3,536.76	5,316.31	2,766.10	2,550.21	2,550.21	.....	2,550.21
114	O'Brien	13,559.62	11,664.96	25,224.58	10,989.79	14,234.79	14,234.79	.....	14,234.79
115	Page	2,415.76	8,423.17	10,838.93	9,497.07	1,341.86	1,341.86	460.00	881.86
116	Page	1,752.48	2,764.86	4,517.34	2,823.38	1,693.96	1,693.96	.....	1,693.96
117	Palo Alto	2,939.38	6,294.78	9,234.16	4,310.08	4,924.08	4,924.08	.....	4,924.08
118	Plymouth	1,292.73	8,673.56	9,966.29	7,240.42	2,725.87	2,725.87	3,332.65	—606.78
119	Pocahontas	6,561.85	8,859.38	15,421.23	8,619.74	6,801.49	6,801.49	.....	6,801.49
120	Polk	5,242.83	9,217.90	14,460.73	7,726.87	6,733.86	6,733.86	.....	6,733.86
121	Polk	5,759.90	1,070.29	6,830.19	390.94	6,439.25	6,439.25	.....	6,439.25
122	Pottawattamie	4,330.17	63,500.98	67,831.15	58,993.40	8,837.75	8,792.04	.....	8,792.04
123	Poweshiek	4,698.99	13,760.72	18,459.71	9,963.59	8,496.12	8,496.12	.....	8,496.12
124	Ringgold	177.54	3,923.26	4,100.80	3,381.74	719.06	719.06	.....	719.06
125	Sac	7,542.11	6,979.04	14,521.15	4,858.01	9,663.14	9,663.14	.....	9,663.14
126	Scott	21,974.31	1,430.44	23,404.75	5,880.14	17,524.61	17,524.61	.....	17,524.61
127	Scott	11,562.18	2,198.44	13,760.62	2,616.49	11,144.13	11,144.13	.....	11,144.13
128	Scott	1,053.94	1,712.47	2,766.41	1,399.30	1,367.05	1,367.05	.....	1,367.05
129	Scott	.70	2,305.58	2,306.28	1,681.10	625.18	630.78	.....	630.78
130	Scott	14,678.92	3,937.23	18,616.15	2,093.87	16,522.28	16,522.28	.....	16,522.28

TABLE NO. XVI—Continued.

Number	County	Ledger Assets Dec. 31, 1915	Total Income During 1916	Grand Total	Total Disburse- ments During 1916	Ledger Assets Dec. 31, 1916	Admitted Assets Dec. 31, 1916	Total Liabilities Dec. 31, 1916	Surplus or Deficit Dec. 31, 1916
131	Shelby	253.47	8,142.33	8,395.80	7,750.15	645.65	645.65	2,000.00	-1,354.35
132	Shelby	7,476.14	10,578.16	18,054.30	10,545.47	7,508.83	7,808.83	100.00	7,708.83
133	Shelby	2,156.56	1,460.79	3,617.35	1,424.48	2,192.87	2,205.28		2,205.28
134	Sioux	9,470.61	9,616.61	19,087.22	7,339.57	11,747.65	11,747.65		11,747.65
135	Sioux	6,332.81	13,821.14	20,153.95	15,759.00	4,394.95	4,394.95		4,394.95
136	Story	219.92	3,729.10	3,949.02	3,095.92	853.10	853.10		853.10
137	Story	1,261.51	14,003.45	15,264.96	11,153.56	4,111.40	4,111.40		4,111.40
138	Story	566.09	344.89	910.98	879.28	31.70	31.70		31.70
139	Tama	375.34	2,008.35	2,383.69	2,113.93	269.76	269.76		269.76
140	Tama	1,516.60	7,547.94	9,064.54	7,167.90	1,896.64	1,896.64	266.00	1,630.64
141	Tama	312.73	8,331.39	8,645.03	5,542.00	3,103.03	3,103.03		3,103.03
142	Taylor	2,070.49	10,637.44	12,707.93	12,707.82	.11	.11	65.80	-65.69
143	Van Buren	1,024.47	4,908.30	5,932.77	4,965.95	966.82	966.82		966.82
144	Van Buren	497.44	8,434.56	8,932.00	8,273.85	658.15	658.15	100.00	558.15
145	Wapello	20.00	1,628.00	1,648.00	1,648.00				
146	Wapello	451.15	2,216.51	2,667.66	2,566.98	100.68	100.68	436.10	-335.42
147	Warren	577.97	1,202.38	1,780.35	1,780.35	865.35	865.35		865.35
148	Wayne		11,608.07	11,608.07	9,544.53	2,063.54	2,063.54	1,639.50	424.04
149	Webster	3,237.78	22,084.05	25,321.83	18,573.71	6,748.12	7,328.69		7,328.69
150	Webster	6,029.97	4,332.04	10,362.01	2,499.91	7,862.10	7,862.10		7,862.10
151	Washington	5,051.92	49,978.49	55,030.41	55,898.89	-868.48	-868.48	7,000.00	-7,868.48
152	Winneshle								
153	Winneshle	3,697.62	2,832.45	6,440.07	5,036.00	1,404.07	1,404.07	125.00	1,279.07
154	Winneshle	2,259.75	1,169.23	3,428.98	3,134.37	294.61	294.61		294.61
155	Winneshle	3,240.27	10,114.36	13,354.63	11,141.19	2,213.44	2,213.44		2,213.44
156	Winneshle	163.63	177.93	341.56	221.11	120.45	120.45		120.45
157	Winneshle	1,669.97	3,501.01	5,170.98	3,201.96	1,879.02	1,879.02		1,879.02
158	Woodbury	2,597.95	694.05	3,292.00	1,618.50	1,673.50	1,673.50		1,673.50
159	Woodbury	5,180.25	6,939.96	12,120.21	6,792.00	5,328.21	5,328.21		5,328.21
160	Worth	1,929.14	10,334.09	12,263.23	12,263.23		120.00	119.94	.06
161	Wright	1,189.49	14,580.43	15,769.92	15,769.92			703.69	-703.69
		\$409,978.47	\$1,268,492.80	\$1,678,471.27	\$1,209,234.44	\$469,236.83	\$484,490.19	\$110,049.39	\$373,540.80

**AUTOMOBILE DEALERS MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA**

Organized March 29, 1916.

President, C. H. Johnston, Des Moines, Iowa.

Secretary, R. R. Nesbitt, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year

None

INCOME

Gross receipts from assessments	\$	6,932.14	
Gross survey, membership and policy fees		1,198.00	
Total assessments and fees	\$	8,130.14	
Deduct:			
Return on cancellations	\$	116.77	
Total deductions		116.77	
Net assessments and fees	\$	7,983.37	
Money borrowed		500.00	
Total income	\$	8,483.37	
Total assets and income	\$	8,483.37	

DISBURSEMENTS

Gross losses paid	\$	1,100.00	
Net losses paid	\$	1,100.00	
Commissions	\$	461.49	
Fees retained by agents		933.23	
Salaries and expenses of directors, officers and committees		1,075.00	
Salaries of office employees		614.59	
Rent		344.62	
Insurance department licenses and fees		69.10	
Advertising, printing and stationery		573.23	
Telegraph, telephone, express and postage		471.29	
Interest on borrowed money		30.00	
Rating bureau		37.50	
Traveling expense		162.50	
Miscellaneous		18.40	
Total expenses		4,788.86	
Borrowed money repaid		500.00	
Office supplies		78.80	
Furniture and fixtures		285.69	
Total disbursements	\$	6,753.35	
Ledger assets	\$	1,730.02	
Total	\$	8,483.37	

LEDGER ASSETS

Cash deposited in banks	\$	536.52	
Agents' balances representing business written subsequent to October 1st of current year		1,099.80	
Agents' balances representing business written prior to October 1st of current year		93.40	
Total ledger assets	\$	1,730.02	

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$215.69; supplies, \$78.80...	294.49
Gross assets	\$ 2,024.51

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$	93.40	
Furniture, fixtures, safes and supplies		294.49	
Total admitted assets	\$	387.89	
Total admitted assets	\$	1,636.62	

LIABILITIES

Reinsurance reserve	\$	693.22	
Total liabilities	\$	693.22	

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 salary was paid during the past year to each of the following officers:

Answer—President, \$1,075.00; Vice-President, none; Secretary, none; Treasurer, none; Adjuster, 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?

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—\$4,500.00

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—General lines, automobiles, mercantile buildings and contents.

What kind of risks does your association cover?

Answer—Fire.

How many assessments did you make last year?

Answer—None.

Specify rating bureau authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each.

Answer—Iowa Rating Bureau.

**DRUGGISTS MUTUAL INSURANCE ASSOCIATION
OF ALGONA, IOWA**

Organized October 16, 1909.

President, A. C. Wilson, Oelwein, Iowa.

Secretary, Al Falkenhainer, Algona, Iowa.

FINANCIAL STATEMENT.

Amount of net ledger assets, December 31st of previous year \$ 11,882.46

INCOME

Gross receipts from assessments \$ 28,875.77
Total assessments and fees \$ 28,875.77

Deduct:

Paid for reinsurance \$ 7,941.41
Returned on cancellations 2,616.48
Returned in dividends 5,427.76

Total deductions 15,985.65
Net assessments and fees \$ 12,890.12

Interest on bank deposits 292.43

Total income 13,182.55

Total assets and income \$ 25,065.01

DISBURSEMENTS

Gross losses paid \$ 9,602.04
Less recovered from reinsurance 1,986.15
Net losses paid \$ 7,621.89

Adjusting expense \$ 122.63
Commissions 125.32
Expenses of agents 71.80
Salaries and expenses of directors, officers and committees 2,436.40
Salaries of office employes 725.00
Rent 185.00
Insurance department licenses and fees 133.34
All other taxes 29.87
Advertising, printing and stationery 157.32
Telegraph, telephone, express and postage 187.50
Rating bureau 238.10
Exchange, freight 8.65

Total expenses 4,420.53

Total disbursements \$ 12,042.42

Ledger assets 13,022.59

Total \$ 25,065.01

LEDGER ASSETS

Cash deposited in banks \$ 8,975.63
Agents' balances representing business written subsequent to October 1st of current year 3,485.34
Agents' balances representing business written prior to October 1st of current year 247.02
Other assets, viz., furniture and fixtures 364.60

Total ledger assets \$ 13,022.59

NON-LEDGER ASSETS

Gross assets \$ 13,022.59

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st \$ 247.02
Furniture, fixtures, safes and supplies 364.60
Total 611.62
Total admitted assets \$ 12,410.97

LIABILITIES

Amount of losses adjusted and not due \$ 2,403.49
Amount of claims reported but not adjusted 800.00
Total 3,203.49
Less reinsurance 1,202.61
Net unpaid losses \$ 2,000.88
Reinsurance reserve 7,866.77
Total liabilities \$ 9,867.65

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31 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—\$6.24.

Average cost per thousand during the past five years?

Answer—\$7.55.

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—\$1,694,744.00.

What amount of your risks are written for three and five years?

Answer—\$186,535.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$11,500.00; reinsured, \$9,500.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$1,881,279.00.

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, 1916?

Answer—\$26,259.29.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916.

Answer—\$7,842.36.

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 kind of property does your association insure?

Answer—Mercantile and dwelling.

What kind of risks does your association cover?

Answer—Fire, tornado, plate glass.

How many assessments did you make last year?

Answer—One advance assessment.

What was the rate levied for each assessment?

Answer—Basis rate.

Specify rating bureaus authorized on file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Iowa Rating Bureau.

**EQUITY MUTUAL FIRE INSURANCE COMPANY
OF SIOUX CITY, IOWA**

Organized August 18, 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 \$ 23,106.28

INCOME

Gross receipts from assessments	\$ 95,087.95	
Total assessments and fees	\$ 95,087.95	
Deduct:		
Paid for reinsurance	\$ 11,728.73	
Returned on cancellations	20,416.30	
Total deductions	32,145.03	
Net assessments and fees	\$ 62,942.92	
Interest on investments	34.70	
Money borrowed	11,106.46	
Received from Fred C. McCutchen and G. W. Clark ..	4,000.00	
Conditional advances from Fred C. McCutchen and George M. Clark	4,300.00	
Conditional advances from Iowa Underwriters Com- pany	22,926.67	
Total income	105,319.75	
Total assets and income	\$ 128,417.03	

DISBURSEMENTS

Gross losses paid	\$ 70,160.50	
Less recovered from reinsurance	10,910.68	
Net losses paid	\$ 59,249.82	
Adjusting expense	\$ 1,097.58	
Legal expense on losses	171.00	
Commissions	13,514.69	
Salaries of agents	3,300.00	
Expenses of agents	2,709.75	
Salaries and expenses of directors, officers and com- mittees	1,700.00	

Salaries of office employes	4,806.18	
Rent	1,210.00	
Insurance department licenses and fees	406.33	
All other taxes	485.36	
Advertising, printing and stationery	798.84	
Telegraph, telephone, express and postage	865.32	
Interest on borrowed money	110.44	
Other expenses, viz.: Rating Bureau	277.40	
Policy holders meetings	167.66	
Light and laundry	30.02	
Commercial and fire reports and memberships	144.50	
Furniture	99.50	
Exchange, \$18.03; supplies, \$45.07; sundries, \$43.25 ..	106.35	
Total expenses	32,000.44	
Borrowed money repaid	8,208.14	
Total disbursements	\$ 99,518.40	
Ledger assets	28,898.63	
Total	\$ 128,417.03	

LEDGER ASSETS

Cash in office	\$ 464.49	
Cash deposited in banks	3,776.80	
Agents' balances representing business written subse- quent to October 1st of current year	17,781.55	
Agents' balances representing business written prior to October 1st of current year	6,288.95	
Other assets, viz.: Bills receivable	586.84	
Total ledger assets	\$ 28,898.63	

NON-LEDGER ASSETS

Furniture, fixtures, safes and supplies	1,028.00	
Gross assets	\$ 29,926.63	

DEDUCT ASSETS NOT ADMITTED

Agents' balances	\$ 5,027.13	
Furniture, fixtures, safes and supplies	1,028.00	
Total admitted assets	\$ 23,871.50	

LIABILITIES

Amount of claims reported but not adjusted	\$ 10,869.68	
Amount of claims resisted and in litigation	4,496.20	
Total	\$ 15,365.88	
Less reinsurance	3,517.17	
Net unpaid losses	\$ 11,848.71	
Reinsurance reserve	21,092.02	
Unpaid bills, etc	1,740.60	
Borrowed money, \$2,838.32; interest, \$32.31	2,870.63	
Other liabilities, Iowa Underwriters Company, \$22,926.67; Fred C. McCutchen and George M. Clark, \$4,- 300.00	27,226.67	
Total liabilities	\$ 65,678.60	

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—\$20.85.

Average cost per thousand during the past five years?

Answer—\$16.66.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice President, none; Secretary and Treasurer, \$1,700.00; Adjuster, per diem.

What, if any, commission was paid said officers in addition to such salary?

Answer—Regular local agents 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—\$3,510,737.23.

What amount of your risks are written for five years?

Answer—\$524,808.53.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$9,680.00 on sprinklered risk, partly reinsured.

Give amount of risks in force on which this year's assessment was made?

Answer—\$5,667,532.93.

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, 1916?

Answer—\$65,619.32.

What is the amount of one annual assessment, at the basis rate, on all re-insurance in force December 31, 1916?

Answer—\$11,789.90.

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—Practically all kinds of real estate and personal property except certain prohibited classes.

What kind of risks does your association cover?

Answer—Fire, lightning and tornado, also hail on growing crops.

How many assessments did you make last year?

Answer—None, except regular.

What was the rate levied for each assessment?

Answer—Rating bureau rate.

Rates used?

Answer—Equity Rating Bureau on hail insurance, threshing outfits, steam tractors, pop-corn and other vending wagons, Iowa Rating Bureau on other risks.

FARMERS MUTUAL INSURANCE ASSOCIATION OF THE M. E. CHURCH
OF ROCKFORD, IOWA

Organized 1887.

President, H. J. Benz, Charles City, Iowa.

Secretary, Gustav Gelhaus, Rockford, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 1,946.21

INCOME

Gross receipts from assessments\$ 3,199.14
Gross survey, membership and policy fees 117.00
Total assessments and fees\$ 3,316.14

Deduct:

Paid for reinsurance\$ 3.10
Total deductions 3.10
Net assessments and fees\$ 3,313.04
Money borrowed 250.00
Total income\$ 3,563.04
Total assets and income\$ 5,509.25

DISBURSEMENTS

Gross losses paid\$ 1,722.00
Net losses paid\$ 1,722.00
Salaries and expenses of directors, officers and committees\$ 415.18
Insurance department licenses and fees 3.00
Telegraph, telephone, express and postage 16.18
Interest on borrowed money 2.41

Total expenses 436.77
Borrowed money repaid 250.00
Total disbursements\$ 2,408.77
Ledger assets 3,100.48
Total\$ 5,509.25

LEDGER ASSETS

Cash deposited in banks\$ 3,100.48
Total ledger assets\$ 3,100.48
Gross assets\$ 3,100.48

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—\$1.42.
 Average cost per thousand during the past five years?
 Answer—\$1.69.
 What salary was paid during the past year to each of the following officers?
 Answer—Secretary, \$250.00; Treasurer, 2 per cent; Adjuster, none.
 Do you collect advance assessments?
 Answer—We aim not to, but do some.
 If so, are the same authorized in your articles of incorporation and by-laws?
 Answer—No.
 For how long a period do you collect advance assessments?
 Answer—To pay next losses.
 What amount of your risks are written for one year?
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$4,000.00.
 Give amount of risks in force on which this year's assessment was made?
 Answer—\$15,257.25.
 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, 1916?
 Answer—Have no basis rate.
 What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?
 Answer—No 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—Farm property and town dwellings.
 What kind of risks does your association cover?
 Answer—Fire and wind storm.
 How many assessments did you make last year?
 Answer—One.
 What was the rate levied for each assessment?
 Answer—2 1-2 mills.
 Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each.
 Answer—None.

**FARMERS MUTUAL AUTOMOBILE INSURANCE ASSOCIATION
 OF DES MOINES, IOWA**

Organized January 26, 1916.

President, L. H. Needham, Des Moines, Iowa.

Secretary, W. W. Sheplee, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31, of previous year None

INCOME

Gross receipts from assessments	\$ 436.42
Gross survey, membership, and policy fee	3,867.67
Total assessments and fees	\$ 4,304.09
Deduct:	
Return on cancellations	\$ 44.90
Total deductions	44.90
Net assessments and fees	\$ 4,259.19
Money borrowed	1,300.00
Total income	\$ 5,559.19
Total assets and income	\$ 5,559.19

DISBURSEMENTS

Gross losses paid	\$ 1,589.10
Net losses paid	\$ 1,589.10
Adjusting expense	\$ 45.54
Commissions paid from office	99.21
Fees retained by agents	1,122.88
Expenses of agents, field expense	389.27
Salaries and expenses of directors, officers and committees	1,288.02
Rents	74.80
Insurance department licenses and fees	101.50
Advertising, printing and stationery	294.60
Telegraph, telephone, express and postage	60.13
Interest on borrowed money	39.15
Other expenses	23.89
Protested checks and costs	36.55
Total expenses	3,575.54
Borrowed money repaid	450.00
Total disbursements	\$ 5,614.64
Ledger assets, overdraft	—55.45
Total	\$ 5,559.19

LEDGER ASSETS

Cash in office	\$ 25.41
Cash deposited in banks, overdraft	—80.86
Total assets	\$ —55.45

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	\$ 857.18
Furniture, fixtures and safes, \$15.00; supplies, \$60.00	75.00
Unpaid balances of agents accounts	137.15
Gross assets	\$ 1,013.88

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$ 75.00
Total admitted assets	\$ 938.88

LIABILITIES

Amount of losses adjusted and due	\$ 300.00
Amount of losses adjusted and not due	255.00
Total	\$ 555.00
Net unpaid losses	\$ 555.00

Reinsurance reserve	129.33
Borrowed money, \$900.00; interest, \$29.30	929.30
Other liabilities, organization expenses	335.00
Total liabilities	\$ 1,948.63

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—\$19.06.

Average cost per thousand during the past five years?

Answer—Only eleven months.

What salary was paid during the past year to each of the following officers?

Answer—President, \$275.00; Vice-President and Superintendent Agents, \$425.00; Secretary, \$537.50; Treasurer, none; Adjuster, \$45.54.

What, if any, commission was paid said officers in addition to such salary?

Answer—Superintendent Agents as commissions, \$217.23.

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, only write one-year policy.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$1,465.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$271,000.00.

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, 1916?

Answer—\$3,065.37.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—None.

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, in full.

What kinds of property does your association insure?

Answer—Automobiles only.

What kind of risks does your association cover?

Answer—Fire, lightning and wind-storm damages.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—50 cents per \$100, before September 10, 1916; 30 cents per \$100 after, and up to October 15.

No Rating Bureau rate, "Mutual" not under bureaus.

FARMERS NATIONAL CO-OPERATIVE ELEVATOR MUTUAL INS. ASSOCIATION
OF AURELIA, IOWA

Organized February 5, 1909.

President, Hans Moeller, Sioux Center, Iowa.

Secretary, J. C. Lockins, Aurelia, Iowa.

FINANCIAL STATEMENT

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

\$ 12,485.99

INCOME

Gross survey, membership, and policy fees	\$ 5,887.29
Total assessments and fees	\$ 5,887.29
Net assessments and fees	\$ 5,887.29
Other interest	408.74
Total income	\$ 6,296.03
Total assets and income	\$ 18,782.02

DISBURSEMENTS

Gross losses paid	\$ 6,534.83
Net losses paid	\$ 6,534.83
Adjusting expense	\$ 120.13
Salaries and expenses of directors, officers and committees	1,405.37
Insurance department licenses and fees	3.00
All other taxes	57.63
Advertising, printing and stationery	323.25
Telegraph, telephone, express and postage	22.27
To attorney for revising by-laws and constitution	37.65
Expense of delegate to Insurance Convention	10.30
Total expenses	1,979.60
Total disbursements	\$ 8,514.43
Ledger assets	10,267.59
Total	\$ 18,782.02

LEDGER ASSETS

Cash deposited in banks	\$ 10,267.59
Total ledger assets	\$ 10,267.59

LIABILITIES

Reinsurance reserve	\$ 7,200.00
Total liabilities	\$ 7,200.00

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—\$4.47.

Average cost per thousand during the past five years?
 Answer—\$6.00.

What salary was paid during the past year to each of the following officers?
 Answers—President, \$100.00; Secretary, \$750.00; Treasurer, \$150.00; Adjuster, \$4.00 per day 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—\$1,915,516.00.

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—No assessments.

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, 1916?
 Answer—\$18,000.00.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?
 Answer—No reinsurance carried.

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 elevators, lumber yards, coal, grain and merchandise belonging to farmer co-operative associations.

What kind of risks does your association cover?
 Answer—Fire, lightning and wind storms.

How many assessments did you make last year?
 Answer—None.

What was the rate levied for each assessment?
 Answer—No assessment since August, 1914.

Specify rating bureaus authorized to file rates for your Association, and if rates of two or more bureaus are employed, classes under each.
 Answer—Co-operative Rating Bureau of Aurelia, Iowa.

FARM PROPERTY MUTUAL INSURANCE ASSOCIATION
 OF DES MOINES, IOWA

Organized February 17th, 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 \$ 4,259.36

INCOME

Gross receipts from assessments	\$ 18,374.91
Gross survey, membership, and policy fees	6,557.41
Total assessments and fees	\$ 24,932.32
Deduct:	
Paid for reinsurance	\$ 784.89
Total deductions	784.89
Net assessments and fees	\$ 24,147.43
Money borrowed	8,000.00
Total income	32,147.43
Total assets and income	\$ 36,406.79

DISBURSEMENTS

Gross losses paid	\$ 13,619.59
Less recovered from reinsurance	143.98
Net losses paid	\$ 13,475.61
Adjusting expense	\$ 123.49
Commissions	530.00
Fees retained by agents	6,424.10
Salaries of agents	1,120.00
Expenses of agents	619.88
Salaries and expenses of directors, officers and committees	1,367.36
Salaries of office employes	503.90
Rent	168.00
Insurance department licenses and fees	114.50
All other taxes	160.38
Advertising, printing and stationery	617.82
Telegraph, telephone, express and postage	849.17
Interest on borrowed money	127.16
Collections, \$169.22; Secretary's bond, \$25.50; supplies and miscellaneous expenses, \$71.05	265.77
Total expenses	12,488.53
Borrowed money repaid	8,000.00
Total disbursements	\$ 33,964.14
Ledger assets	2,442.65
Total	\$ 36,406.79

LEDGER ASSETS

Cash deposited in banks	\$ 2,442.65
Total ledger assets	\$ 2,442.65

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	1,218.69
Gross assets	\$ 3,661.34

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	1,218.69
Total admitted assets	\$ 2,442.65

LIABILITIES

Amount of claims resisted and in litigation	\$ 2,000.00
Total liabilities	\$ 2,000.00

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—\$2.73.

Average cost per thousand during the past five years?

Answer—\$2.40.

What salary was paid during the past year to each of the following officers?

Answer—President, \$520; Vice-President, \$100.00; Secretary, \$520.00; Treasurer, none; Adjuster, salary as general agent.

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—Fire, \$6,800.00; group of farm buildings and contents; reinsured one-half. Wind, \$10,500; reinsured, two-thirds.

Give amount of risks in force on which this year's assessment was made?

Answer—Fire, \$4,800,000.00; wind, \$5,100,000.00.

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, 1916?

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, city dwellings, churches and school houses against fire and lightning; same with business property against tornadoes.

What kind of risks does your association cover?

Answer—Fire, lightning and tornadoes.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Fire, farm, 3 1-2 mills; churches and schools, 5 1/2 mills; city dwellings, original protection, 1 4-10 mills; city dwellings, not original, 2 1-10 mills; tornado, 1 mill.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each.

Answer—No rating bureau.

GERMAN MUTUAL INSURANCE ASSOCIATION
OF LE MARS, IOWA

Organized April, 1901.

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 \$ 19,615.26

INCOME

Gross receipts from assessments	\$ 18,076.11
Gross survey, membership, and policy fees	400.00
Total assessments and fees	\$ 18,476.11
Deduct:	
Paid for reinsurance	\$ 15.00
Total deductions	15.00
Net assessments and fees	\$ 18,461.11
Interest on investments and risks	527.22
Total income	18,988.33
Total assets and income	\$ 38,603.59

DISBURSEMENTS

Gross losses paid	\$ 7,350.13
Net losses paid	\$ 7,350.13
Adjusting expense	699.38
Legal expense on losses	109.25
Commissions	950.76
Salaries of agents, state	797.25
Expenses of agents, state	1,129.66
Salaries and expenses of directors, officers and committees	4,000.00
Taxes on real estate	158.30
Insurance department licenses and fees	32.50
All other taxes	311.25
Telegraph, telephone, express and postage	754.61
Government and state tax	16.07
Total expenses	8,959.63
Total disbursements	\$ 16,309.16
Ledger assets	22,294.43
Total	\$ 38,603.59

LEDGER ASSETS

Book value of real estate (Schedule A)	\$ 10,000.00
Mortgage loans on real estate, first liens (Schedule B)	200.00
Cash deposited in banks	12,094.43
Total ledger assets	\$ 22,294.43

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$1,500.00; supplies, \$500.00	2,000.00
Gross assets	\$ 24,294.43

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$	2,000.00
Total		2,000.00
Total admitted assets	\$	22,294.43

LIABILITIES

Amount of claims resisted and in litigation	\$	600.00
Total	\$	600.00
Net unpaid losses	\$	600.00
Borrowed money		1,200.00
Total liabilities	\$	1,800.00

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—Not in its fire and tornado policies.

Cost per thousand during the year?

Answer—Hail, \$30.00; fire, \$2.50; tornado, \$1.00.

What salary was paid during the past year to each of the following officers?

Answer—President, \$300.00; Vice-President, \$100.00; Secretary, \$1,500.00; Treasurer, \$200.00; 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 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.

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, 1916?

Answer—\$15,000.00, fire, tornado; \$16,000.00 hail.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$120.00, fire and tornado.

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 school houses.

What kind of risks does your association cover?

Answer—Growing crops against hail, fire and tornado as above.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Hail, 3 per cent; fire, 2 1-2 mills; tornado, 1 mill.

GRAIN SHIPPERS MUTUAL FIRE INSURANCE ASSN. 425

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—No bureau, as the association only writes such risks as are specified in Section 1, 1758.

GRAIN SHIPPERS MUTUAL FIRE INSURANCE ASSOCIATION
OF IDA GROVE, IOWA

Organized December, 1896.

President, W. L. Sanborn, Merville, Iowa.

Secretary, F. D. Babcock, Ida Grove, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 33,635.58

INCOME

Gross receipts from assessments	\$	86,664.45
Total assessments and fees	\$	86,664.45
Deduct:		
Paid for reinsurance	\$	10,504.42
Returned on cancellations		13,560.09
Returned in dividends		4,949.33
Total deductions		29,013.84
Net assessments and fees	\$	57,650.61
Interest on investments		618.75
Other interest		212.17
Rents (including \$600.00 for own occupancy)		900.00
Total income		59,381.53
Total assets and income	\$	93,017.11

DISBURSEMENTS

Gross losses paid	\$	55,405.11
Less discount and salvage		65.90
Less recovered from reinsurance		14,982.68
Net losses paid	\$	40,356.53
Adjusting expense	\$	901.86
Commissions		11,310.65
Salaries of agents		2,700.00
Expenses of agents		1,956.02
Salaries and expenses of directors, officers and committees		3,408.59
Salaries of office employes		3,066.50
Rent		600.00
Taxes on real estate		102.38
Insurance department licenses and fees		90.50
All other taxes		389.39
Advertising, printing and stationery		776.53
Telegraph, telephone, express and postage		472.45
Rating bureau		456.90
Heat and light		216.45
Associations and Bradstreet		117.10
Furniture		38.50
Automobile		900.00
Total expenses		27,561.82
Total disbursements	\$	67,858.35
Ledger assets		25,158.76
Total	\$	93,017.11

LEDGER ASSETS

Book value of real estate (Schedule A).....	\$	7,811.58	
Improvement and sewer bonds		4,500.00	
Cash in office		191.36	
Cash deposited in banks		5,167.09	
Agents' balances representing business written subsequent to October 1st of current year		7,832.13	
Collateral loans		156.60	
Total ledger assets	\$		25,158.76

NON-LEDGER ASSETS

Interest due or accrued	\$	82.50	
Unpaid assessments levied on or after November 1st of current year		50.00	
Furniture, fixtures and safes, \$1,058.89; supplies, \$500.00..		1,558.89	
Other items, viz.: two automobiles		1,300.00	
Market value of real estate over book value.....		1,188.42	
Gross assets	\$		29,838.57

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$	1,558.89	
Total admitted assets	\$		27,779.68

LIABILITIES

Amount of losses adjusted and not due	\$	2,800.00	
Amount of claims reported but not adjusted.....		7,952.23	
Amount of claims resisted and in litigation		300.00	
Total	\$	11,052.23	
Less reinsurance		1,080.00	
Net unpaid losses	\$	9,972.23	
Reinsurance reserve		23,264.35	
Total liabilities	\$		33,236.58

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—Ninety per cent of the rate.

Average cost per thousand during the past five years?

Answer—Ninety per cent of the rate.

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, \$49.97; Adjuster, \$901.86.

What, if any, commission was paid said officers in addition to such salary?

Answer—Agent's commission, if they do agent's work.

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—\$3,535,004.00.

What amount of your risks are written for five years?

Answer—\$930,822.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$16,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—None made.

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, 1916?

Answer—\$68,345.35.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$10,094.63.

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 only.

What kinds of property does your association insure?

Answer—All kinds.

What kind of risks does your association cover?

Answer—Fire, lightning and windstorm.

How many assessments did you make last year?

Answer—None.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Iowa Rating Bureau.

HOME MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized November 21, 1901.

President, J. A. Benson, Sheldon, Iowa.

Secretary, H. J. Rows, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year	\$	3,873.87
---	----	----------

INCOME

Gross receipts from assessments	\$	14,759.99
Gross survey, membership, and policy fees		19,991.06
Total assessments and fees	\$	34,751.05
Deduct:		
Paid for reinsurance	\$	800.25
Returned on cancellations		124.22
Total deductions		924.50
Net assessments and fees	\$	33,826.55
Total income		33,826.55
Total assets and income	\$	37,703.42

DISBURSEMENTS

Gross losses paid	\$	9,222.07
Less recovered from reinsurance		72.12
Net losses paid	\$	9,149.95
Adjusting expense	\$	591.33
Fees retained by agents		10,411.86
Salaries and expenses of directors, officers and committees		3,907.28
Salaries of office employes		1,218.25
Rent		390.00
Insurance department licenses and fees		108.50
All other taxes		161.50
Advertising, printing and stationery		359.75
Telegraph, telephone, express and postage		596.79
Supplies, furniture and fixtures		327.60
Convention dues		10.00
City directory		7.00
Repair work on office and furniture		38.84
Miscellaneous		107.08
Total expenses		18,233.88
Total disbursements	\$	27,883.83
Ledger assets		10,316.59
Total	\$	37,700.42

LEDGER ASSETS

Cash in office	\$	172.43
Cash deposited in banks		9,345.09
Agents' balances representing business written subsequent to October 1st of current year		507.52
Agents' balances representing business written prior to October 1st of current year		291.55
Total ledger assets	\$	10,316.59

NON-LEDGER ASSETS

Interest due or accrued	\$	254.82
Unpaid assessments levied on or after November 1st of current year, about		750.00
Furniture, fixtures and safes, \$800.00; supplies, \$100.00..		900.00
Gross assets	\$	12,221.41

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st		291.55
Furniture, fixtures, safes and supplies		900.00
Total		1,191.55
Total admitted assets	\$	11,029.86

LIABILITIES

Amount of claims reported but not adjusted, about....\$	100.00
Total liabilities	\$ 100.00

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—\$1.48.

Average cost per thousand during the past five years?

Answer—\$1.57.

What salary was paid during the past year to each of the following officers?

Answer—President, \$100.00; Vice-President, none; Secretary, \$3,445.55; 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—\$1,608,159.00.

What amount of your risks are written for five years?

Answer—\$18,347,831.00.

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, \$8,900.00; reinsured down to \$4,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$13,911,001.00.

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, 1916?

Answer—Do not use any basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

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 it.

What kinds of property does your association insure?

Answer—Town dwellings, farm property and private automobiles against fire and lightning. Any good risks against tornado.

What kind of risks does your association cover?

Answer—Fire, lightning, cyclone, tornadoes and windstorms.

How many assessments did you make last year?

Answer—One—no assessment on any policy expiring during the year.

What was the rate levied for each assessment?

Answer—Class 1, 10c; class 2, 12c; class 3, 14c; class 4, 16c; class A, 24c; class B, 30c. Tornado insurance, 5c per \$100.00.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Do not use any rating bureau's rates.

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

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

\$ 601.05

INCOME

Gross receipts from assessments	\$	3,488.04
Gross survey, membership, and policy fees		2,878.00
Total assessments and fees	\$	6,366.04
Deduct:		
Paid for reinsurance	\$	33.47
Return on cancellations		36.79
Total deductions		70.26
Net assessments and fees		6,295.78
Advanced by directors		840.00
Total income		7,135.78
Total assets and income	\$	7,736.83

DISBURSEMENTS

Gross losses paid	\$	540.26
Net losses paid	\$	540.26
Adjusting expense	\$	30.85
Legal expense on losses		40.00
Commissions		865.75
Salaries of agents		831.15
Expenses of agents		922.89
Salaries and expenses of directors, officers and committees		758.34
Salaries of office employes		223.40
Rent		180.00
Insurance department licenses and fees		27.00
All other taxes		19.92
Advertising, printing and stationery		337.36
Telegraph, telephone, express and postage		413.10
Interest on borrowed money		33.25
Incidental and collections		165.33
Organization expenses of A. E. Fleming		375.00
Typewriter and supplies		63.50
Total expenses		5,286.84
Borrowed money repaid		1,251.41
Total disbursements	\$	7,078.51
Ledger assets		658.32
Total	\$	7,736.83

LEDGER ASSETS

Cash in office	\$	91.12
Cash deposited in banks		345.73
Agents' balances representing business written subsequent to October 1st of current year		171.47
Agents' balances representing business written prior to October 1st of current year		59.00
Total ledger assets	\$	658.32

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	\$	50.00
Unpaid assessments levied prior to November 1st		306.61
Furniture, fixtures and safes, \$100.00; supplies, \$150.00 ..		340.00
Gross assets	\$	1,354.93

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	50.00
Unpaid assessments levied prior to November 1st	306.61
Furniture, fixtures, safes and supplies	340.00
Total	696.61
Total admitted assets	\$ 658.32

LIABILITIES

Amount of losses adjusted, due and not due, repair losses being repaired	\$ 200.00
Total	\$ 200.00
Net unpaid losses	\$ 200.00
Reinsurance reserve, 10 per cent of assessments	381.69
Unpaid salaries and commissions, due directors	200.00
Borrowed money, \$1,928.79; interest, \$159.26	2,087.99
Other liabilities, unpaid bills	15.05
Total liabilities	\$ 2,884.74

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—\$15.16.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, none; Treasurer, none; Adjuster, 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—By-laws.

What amount of your risks are written for five years?

Answer—All policies are issued to expire when car is five years old.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,000.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1916?

Answer—\$2,472.08.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$33.47.

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 only.

What kind of risks does your association cover?

Answer—Fire.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—One-half of one per cent.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Iowa Automobile Owners Mutual Rating Bureau.

IOWA CITIZENS FUND MUTUAL INSURANCE ASSOCIATION OF MASON CITY, IOWA

Organized March 22, 1916.

President, A. J. Killmer, Mason City, Iowa.

Secretary, Earl J. Neutson, Mason City, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31, of previous
Year None

INCOME

Gross receipts from assessments	\$	15,814.70
Total assessments and fees	\$	15,814.70
Deduct:		
Paid for reinsurance	\$	8,152.80
Returned on cancellations		3,152.86
Total deductions		11,305.66
Net assessments and fees	\$	4,509.04
Total income	\$	4,509.04
Total assets and income	\$	4,509.04

DISBURSEMENTS

Net losses and adjusting expense paid by reinsuring companies.
Total expenses paid by Property Owners Federation.

LEDGER ASSETS

Cash in office	\$	61.00
Cash deposited in banks		1,345.70
Premiums in course of collection, representing business written subsequent to October 1st of current year..		3,102.34
*Total ledger assets	\$	4,509.04

LIABILITIES

Reinsurance reserve	\$	606.14
Unpaid salaries and commissions		1,343.58
Total liabilities	\$	1,949.72

*Until a cash reserve of \$100,000.00 is established all policies are totally re-insured in substantial companies.

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 salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$2,400.00; 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—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—\$15,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$849,605.00.

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, 1916?

Answer—\$12,661.84.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—All reinsured.

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 business risks, dwelling and household goods, personal property.

What kind of risks does your association cover?

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—None except first premiums.

IOWA FARMERS MUTUAL REINSURANCE ASSOCIATION OF 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 31, of previous
Year \$ 424.93

INCOME

Gross receipts from assessments.....	\$	2,487.90
Net assessments and fees.....	\$	2,487.90
Total income		2,487.90
Total assets and income	\$	2,912.83

DISBURSEMENTS

Gross losses paid	\$	446.80
Salaries and expenses of directors, officers and committees	\$	376.00
Rent		35.00
Insurance department licenses and fees.....		3.00
All other taxes		8.80
Advertising, printing and stationery.....		21.75
Telegraph, telephone, express and postage.....		11.06
Secretary-Treasurer's bond		54.49
Expense board meetings		6.00
Fee to State Association.....		5.00

Total expenses

521.10

Total disbursements

\$ 907.90

Ledger assets

1,044.93

Total

\$ 2,912.83

LEDGER ASSETS

Cash deposited in banks	\$	1,944.93
Total ledger assets		1,944.93

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year		89.21
Gross assets	\$	2,034.14

LIABILITIES

Amount of claims reported, but not adjusted.....	\$	1,000.00
Total liabilities	\$	1,000.00

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—Fifty cents.

Average cost per thousand during the past five years?

Answer—\$1.14.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary and Treasurer, \$362.00;

Adjuster, none.

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—\$2,256,889.00.

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, 1916?

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—All such property as county farm mutuals insure.

What kind of risks does your association cover?

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—One mill.

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

\$ 67,949.25

INCOME

Gross receipts from assessments

\$ 81,551.10

Total assessments and fees

\$ 81,551.10

Deduct:

Paid for reinsurance.....

\$ 23,233.15

Returned on cancellations

1,904.48

Total deductions

25,137.63

Net assessments and fees.....

\$ 56,413.47

Interest on investments, mortgages

1,425.00

Other interest, daily balance and certificate deposit....

619.35

Rents

1,536.37

Cash rebates and refunds, \$349.92; sale safe, \$45.00;

membership collection, \$17.00; miscellaneous dis-

bursements out this, \$27.94, makes net.....

383.98

Total income

60,369.15

Total assets and income

\$ 128,318.40

DISBURSEMENTS

Gross losses paid	\$	45,445.78
Less recovered from reinsurance		15,837.91
Net losses paid	\$	29,607.87
Adjusting expense	\$	537.08
Commissions		611.82
Salaries and expenses of directors, officers and committees		3,327.07
Salaries of office employes, spl. add., \$2,101.91		4,667.41
Rent		960.00
Insurance department licenses and fees		339.25
Advertising, printing and stationery		484.33
Telegraph, telephone, express and postage		569.52
Dun & Co.		142.50
Petty cash		75.00
Light		13.64
Furniture and fixtures		21.63
Iowa Rating Bureau		385.92
Total expenses		12,134.97
Total disbursements	\$	41,742.84
Ledger assets		86,575.56
Total	\$	128,318.40

LEDGER ASSETS

Book value of real estate	\$	22,387.47
Mortgage loans on real estate, first liens		27,000.00
Cash in office		3,188.09
Cash deposited in banks, certificate of deposit		34,000.00
Total ledger assets		86,575.56

NON-LEDGER ASSETS

Interest due or accrued		404.54
Furniture, fixtures and safes		3,995.59
Gross assets	\$	91,065.69

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies		3,995.59
Total admitted assets	\$	87,070.10

LIABILITIES

Amount of losses adjusted and due, reserve for unpaid losses	\$	500.00
Net unpaid losses	\$	500.00
Reinsurance reserve		45,686.52
Other liabilities, taxes, \$287.44; state tax and F., \$345.01		632.45
Total liabilities	\$	46,818.97

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—\$6.35.

Average cost per thousand during the past five years?

Answer—\$8.53.

What salary was paid during the past year to each of the following officers?

Answer—President, \$600.00; Vice-President, none; Secretary, \$2,400.00; Treasurer, none; Adjuster, 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?

Answer—\$6,093,789.41.

What amount of your risks are written for five years?

Answer—\$457,701.29.

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, 1916?

Answer—\$114,216.29.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$31,875.10.

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.

What kinds of property does your association insure?

Answer—Hardware stocks, buildings owned and 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.

How many assessments did you make last year?

Answer—None.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureau are employed classes under each?

Answer—Iowa Rating Bureau, Des Moines, Iowa.

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

\$ 20,509.99

INCOME

Gross receipts from assessments	\$	76,586.08
Total assessments and fees	\$	76,586.08
Deduct:		
Paid for reinsurance	\$	19,340.95
Returned on cancellations		7,201.74
Returned in dividends		5,218.64
Total deductions		31,761.33
Net assessments and fees	\$	44,824.75
Interest on investments		930.44
Other interest		11.93
Total income		45,767.12
Total assets and income	\$	66,277.11

DISBURSEMENTS

Gross losses paid	\$	20,979.45
Less recovered from reinsurance		4,154.25
Net losses paid	\$	16,825.21
Adjusting expense	\$	241.94
Commissions		11,954.16
Salaries and expenses of directors, officers and committees		2,474.95
Salaries of office employees		3,187.36
Rent		126.00
Insurance department licenses and fees		390.32
All other taxes		109.28
Advertising, printing and stationery		808.11
Telegraph, telephone, express and postage		503.41
Legal expense		49.28
Policyholders meeting		117.71
Inspection		918.27
Furniture and fixtures		282.04
Miscellaneous		289.13
Total expenses		21,451.96
Total disbursements	\$	38,277.17
Ledger assets		27,999.94
Total	\$	66,277.11

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$	17,240.00
Cash deposited in banks		6,347.62
Agents' balances, representing business written subsequent to October 31st of current year		2,891.76
Agents' balances, representing business written prior to October 1st of current year		145.59
County ditch warrants		1,374.97
Total ledger assets	\$	27,999.94

NON-LEDGER ASSETS

Interest due or accrued		681.50
Unpaid assessments levied on or after November 1st of current year		72.46
Furniture, fixtures and safes, \$800.00; supplies, \$400.00 ..		1,200.00
Gross assets	\$	29,955.90

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1st	\$	145.59
Furniture, fixtures, safes and supplies		1,200.00
		1,345.59
Total admitted assets	\$	28,608.31

LIABILITIES

Amount of claims reported but not adjusted	\$	2,725.56
Net unpaid losses	\$	2,725.56
Reinsurance reserve		21,824.33
Total liabilities	\$	24,549.99

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—\$4.94.

Average cost per thousand during the past five years?

Answer—\$6.85.

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, \$2,300.00; 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—\$2,962,077.00.

What amount of your risks are written for three and five years?

Answer—\$6,100,070.00.

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, 1916?

Answer—\$69,758.72.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$15,197.91.

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—General line.

What kind of risks does your association cover?

Answer—Fire, lightning and tornado.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—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.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION
OF SPENCER, IOWA

Organized October, 1895.

President, W. S. Bemis, Spencer, Iowa.

Secretary, O. D. Jenkins, Spencer, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 12,957.72

INCOME

Gross receipts from assessments	\$ 30,866.66
Total assessments and fees	\$ 30,866.66
Deduct:	
Paid for reinsurance	\$ 5,787.90
Returned on cancellations	3,288.96
Returned in dividends	1,483.47
Total deductions	10,540.33
Net assessments and fees	\$ 20,326.33
Other interest	140.00
From all other sources, penalties	2.95
Total income	20,469.28
Total assets and income	\$ 33,427.00

DISBURSEMENTS

Gross losses paid	\$ 12,939.22
Less recovered from reinsurance	1,547.87
Net losses paid	\$ 11,391.35
Adjusting expense	\$ 205.96
Legal expense on losses	44.95
Commissions	5,616.13
Salaries of agents, special agents	634.13
Expenses of agents, traveling expense	528.16
Salaries and expenses of directors, officers and committees	2,250.35
Salaries of office employees	1,440.00
Rent	360.00
Insurance department licenses and fees	124.50
All other taxes	227.55
Advertising, printing and stationery	424.56
Telegraph, telephone, express and postage	277.02
Janitor, \$54.80; light, \$16.53	71.33
Office ins., \$7.34; office supplies, \$664.27	671.61
Total expenses	\$ 12,876.25
Total disbursements	\$ 24,267.60
Ledger assets	9,159.40
Total	\$ 33,427.00

LEDGER ASSETS

Cash in office	\$ 15.72
Cash deposited in banks	3,806.67
Agents' balances, representing business written subsequent to October 1st of current year	1,846.16
Agents' balances, representing business written prior to October 1st of current year	307.95
Unpaid assessments	3,182.90
Total ledger assets	\$ 9,159.40

NON-LEDGER ASSETS

Furniture, fixtures and safe, \$750.00; supplies, \$250.00	1,000.00
Gross assets	\$ 10,159.40

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1st	\$ 307.95
Unpaid assessments levied prior to November 1st	11.66
Furniture, fixtures, safes and supplies	1,000.00
Total admitted assets	\$ 8,839.70

LIABILITIES

Amount of claims reported but not adjusted, estimated	\$ 991.28
Total	\$ 991.28
Less reinsurance	29.29
Net unpaid losses	\$ 961.99
Reinsurance reserve	9,315.39
Total liabilities	\$ 10,277.38

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—\$4.44.

Average cost per thousand during the past five years?

Answer—\$5.27.

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 1 per cent.

What, if any, commission was paid said officers in addition to such salary?

Answer—Regular agents 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—\$1,947,928.00.

What amount of your risks are written for three or five years?

Answer—\$3,805,540.00.

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—\$958,970.00.

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, 1916?

Answer—\$29,076.28. All premiums received to one-year basis.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$5,787.50, reinsurance account.

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 and stock and town and city property and contents, churches, and school houses.

What kinds of risks does your association cover?

Answer—Fire and tornado.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—40 per cent basis rate.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Iowa Rating Bureau, Des Moines, Iowa.

IOWA MUTUAL INSURANCE ASSOCIATION OF DE WITT, IOWA

Organized March 12, 1906.

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 \$ 86,050.63

INCOME

Gross receipts from assessments	\$ 181,604.45
Total assessments and fees	\$ 181,604.45
Deduct:	
Paid for reinsurance	\$ 19,247.95
Returned on cancellations	22,361.36
Returned in dividends	8,427.13
Total deductions	\$ 50,036.44
Net assessments and fees	\$ 131,568.01
Interest on investments	3,714.37
Other interest, bank balance	244.40
Rents	1,253.00
Total income	\$ 136,779.78
Total assets and income	\$ 222,830.41

DISBURSEMENTS

Gross losses paid	\$ 68,913.50
Less discount and salvage	211.95
Less recovered from reinsurance	11,878.37
	<hr/>
	12,000.32
Net losses paid	\$ 56,823.18
Adjusting expense	\$ 708.70
Legal expense	15.50
Commissions	27,460.65
Salaries of agents	2,764.36
Expenses of agents	1,569.59
Salaries and expenses of directors, officers and committees	5,664.95
Salaries of office employes	3,860.25
Taxes on real estate	177.33
Insurance department licenses and fees	139.00
All other taxes, state, \$719.80; income, \$88.61	806.41
Advertising, printing and stationery	2,497.79
Telegraph, telephone, express and postage	687.13
Janitor	360.00
Rating bureau, \$696.40; lights, \$113.06	809.46
Blank books, \$116.41; fuel, \$222.64	339.05
Auto, \$691.16; Bradstreet's, \$37.50	728.66
Office furniture and supplies	535.01
Miscellaneous, \$377.30; S. examinations, \$170.38	547.68
Total expenses	49,671.52
Depreciation on building, 3 per cent	512.95
Total disbursements	\$ 107,007.65
Ledger assets	115,822.76
Total	\$ 222,830.41

LEDGER ASSETS

Book value of real estate (Schedule A)	\$ 16,072.50
Mortgage loans on real estate, first liens (Schedule B)	73,326.00
Cash deposited in banks	9,443.72
Agents' balances representing business written subsequent to October 1st of current year	15,359.65
Agents' balances representing business written prior to October 1st of current year	1,415.26
Other assets	205.63
Total ledger assets	\$ 115,822.76

NON-LEDGER ASSETS

Interest due and accrued	2,403.33
Gross assets	\$ 118,226.09

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$ 1,415.26
Total admitted assets	\$ 116,810.83

LIABILITIES

Amount of losses adjusted and not due	\$ 1,500.00
Amount of claims reported but not adjusted	8,622.00
Amount of claims resisted and in litigation	500.00
Total	\$ 10,622.00
Net unpaid losses	\$ 10,622.00
Reinsurance reserve, 50 per cent basis	87,564.50
Total liabilities	\$ 98,186.50

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—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—\$3.50.

Average cost per thousand during the past five years?

Answer—\$3.51.

What salary was paid during the past year to each of the following officers?

President, \$350.00; Secretary, \$4,200.00; Treasurer, \$200.00; 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—\$6,675,297.00.

What amount of your risks are written for five years?

Answer—\$26,810,148.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$20,000.00—\$16,000.00 reinsured.

Give amount of risks in force on which this year's assessment was made.

Answer—\$27,261,906.00.

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, 1916?

Answer—\$193,088.56.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$23,836.65.

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—General lines.

What kind of risks does your association cover?

Answer—Fire, tornado and accidental breakage of plate glass.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Different rates on different classes.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Iowa Rating Bureau on mercantile risks.

INTER STATE MUTUAL AUTOMOBILE INSURANCE ASSOCIATION
OF ROCK RAPIDS, IOWA

Organized February 21, 1916.

President, N. Hampe, Rock Rapids, Iowa.

Secretary, E. A. Towne, Rock Rapids, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31, of previous year None

INCOME

Gross receipts from assessments	\$	17,981.50	
Gross survey, membership, and policy fees		7,485.73	
Total assessments and fees	\$	25,467.23	
Deduct:			
Returned on cancellations.....	\$	1,022.26	
Total deductions	\$	1,022.26	
Net assessments and fees	\$	24,444.97	
Total income	\$	24,444.97	
Total assets and income	\$	24,444.97	

DISBURSEMENTS

Gross losses paid	\$	998.26	
Less discount and salvage		45.00	
Net losses paid	\$	953.26	
Adjusting expense	\$	150.00	
Commissions		304.53	
Fees retained by agents		6,766.81	
Salaries of agents		2,215.81	
Expenses of agents		1,583.64	
Salaries and expenses of directors, officers and committees		2,805.40	
Salaries of office employes		909.45	
Rent		50.00	
Insurance department licenses and fees		255.50	
Advertising, printing and stationery		823.44	
Telegraph, telephone, express and postage		274.40	
Office incidentals		199.56	
Legal expense		227.60	
Miscellaneous		79.27	
Total expenses		16,645.61	
Total disbursements	\$	17,598.87	
Ledger assets		6,846.10	
Total	\$	24,444.97	

LEDGER ASSETS

Cash deposited in banks	\$	5,020.15	
Agents' balances representing business written subsequent to October 1st of current year		573.30	
Agents' balances representing business written prior to October 1st of current year		1,252.56	
Total ledger assets	\$	6,846.10	

NON-LEDGER ASSETS

Supplies	300.00
Gross assets	\$ 7,146.10

DEDUCT ASSETS NOT ADMITTED

Supplies	300.00
Total admitted assets	\$ 6,846.10

LIABILITIES

Reinsurance reserve	\$ 1,800.00
Total liabilities	\$ 1,800.00

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—\$3.90.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$100.00 per month and commission; Treasurer, none; Adjuster, none, done by Secretary.

What, if any, commission was paid said officers in addition to such salary?

Answer—Five per cent to Secretary on net fees.

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—Four years.

What amount of your risks are written for one year?

Answer—\$1,205,000.00.

What amount of your risks are written for four years?

Answer—\$403,358.00.

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—No assessment.

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, 1916?

Answer—\$3,615.00.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

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—Automobiles.

What kinds of risks does your association cover?

Answer—Fire and wind.

How many assessments did you make last year?

Answer—None.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—None.

IOWA STATE MUTUAL AUTOMOBILE INSURANCE ASSOCIATION
OF GRUNDY CENTER, IOWA

Organized July 26, 1912.

President, E. A. Crary, Grundy Center, Iowa.

Secretary, R. S. Taft, Grundy Center, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 1,291.05

INCOME

Gross receipts from assessments \$ 4,855.62
Gross survey, membership, and policy fees 2,778.25
Total assessments and fees \$ 10,633.87

Deduct:

Returned on cancellations \$ 210.73
Total deductions 210.73

Net assessments and fees \$ 10,423.14

Money borrowed 1,000.00

Total Income \$ 11,423.14

Total assets and income \$ 12,714.19

DISBURSEMENTS

Gross losses paid \$ 8,052.41
Less discount and salvage 429.00

Net losses paid \$ 7,624.41

Adjusting expense \$ 93.80
Fees retained by agents 1,230.00

Salaries and expenses of directors, officers and committees 828.84

Salaries of office employes 271.00

Rent 65.00

Insurance department licenses and fees 68.50

Advertising, printing and stationery, telegraph, telephone, express and postage 617.87

Interest on borrowed money 99.29

Attorney 2.50

Treasurer's bond 80.00

Storage and repairs 56.75

Convention expense 15.70

Total expenses 3,880.40

Borrowed money repaid 700.00

Total disbursements \$ 11,704.81

Ledger assets 1,009.38

Total \$ 12,714.19

LEDGER ASSETS

Cash in office	\$	37.33	
Cash deposited in banks		14.62	
Agents' balances representing business written subsequent to October 1st of current year		58.26	
Agents' balances representing business written prior to October 1st of current year		899.18	
Total ledger assets	\$		1,009.39

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st, about	\$	1,350.00	
Furniture, fixtures and safes, \$120.00; supplies, \$20.00 ..		140.00	
Salvage		40.00	
Due from H. B. Kelly		1,149.18	
Gross assets	\$		3,688.56

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$	899.18	
Unpaid assessments levied prior to November 1st		1,350.00	
Furniture, fixtures, safes and supplies		140.00	
Other items, viz.: H. B. Kelly		1,149.18	
			3,538.36
Total admitted assets	\$		159.20

LIABILITIES

Amount of claims reported but not adjusted	\$	2,157.00	
Amount of claims resisted and in litigation		40.00	
Total	\$		2,197.00
Net unpaid losses	\$		2,197.00
Unpaid salaries and commissions		508.33	
Borrowed money, \$1,800.00; interest, \$31.50		1,831.50	
Other liabilities		170.34	
Total liabilities	\$		4,707.17

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 salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$800.00; Treasurer, none; Adjuster, expenses.

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—\$2,200.00.

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—Automobiles.

What kind of risks does your association cover?

Answer—Fire.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—30c per hundred.

LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION
OF BURLINGTON, IOWA

Organized January 17, 1850.

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	\$	5,898.13
---	----	----------

INCOME

Gross survey, membership, and policy fees	\$	1,497.61
Net assessments and fees	\$	1,497.61
Interest on bank deposits		100.00
Total income	\$	1,597.61
Total assets and income	\$	7,495.74

DISBURSEMENTS

Gross losses paid	\$	4,042.81
Net losses paid	\$	4,042.81
Adjusting expense	\$	322.22
Salaries and expenses of directors, officers and committees		1,377.43
Insurance department licenses and fees and taxes		77.43
All other taxes, United States Revenue Department		55.75
Advertising, printing and stationery		205.34
Telegraph, telephone, express and postage		17.67
Secretary of State (amendment to article of incorporation)		4.20
Bonds for Secretary and Treasurer		75.00
Total expenses	\$	2,135.04
Total disbursements	\$	6,177.85
Ledger assets		1,317.89
Total	\$	7,495.74

LEDGER ASSETS

Cash deposited in banks	\$	1,317.89
Total ledger assets	\$	1,317.89

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$150.00; supplies, \$50.00..	200.00
Gross assets	\$ 1,517.89
DEDUCT ASSETS NOT ADMITTED	
Furniture, fixtures, safes and supplies	\$ 200.00
	200.00
Total admitted assets	\$ 1,317.89

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—\$2.98.

Average cost per thousand during the past five years?

Answer—\$2.97.

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, travelling expenses and \$5.00 per diem while at work.

What, if any, commission was paid said officers in addition to such salary?

Answer—\$3.00 for each board meeting to members living at Burlington, Ia.; \$5.00 and travelling expenses for board members living at other points.

Do you collect advance assessments?

Answer—No, not yet.

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—We are authorized to make one advance assessment in order to have funds on hand to pay losses with.

What amount of your risks are written for one year?

Answer—None, all our policies 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—None, no assessment.

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, 1916?

Answer—We generally make assessments each 18 months, so as to make four assessments during the life of each policy; the rate is governed by the amount of losses we have to pay.

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—Church buildings and contents, parsonages, college buildings and contents, hospitals, orphans homes, etc., within the Lutheran Augustana Synod of North America.

What kind of risks does your association cover?

Answer—Fire and lightning, wind-storm, cyclone and tornado.

MUTUAL FIRE AND TORNADO ASSOCIATION
OF NEWTON, IOWA

Organized September 5, 1900.

President, I. M. Walker, Highland, Iowa.

Secretary, J. Lindley Coon, Newton, Iowa.

FINANCIAL STATEMENT

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

\$ 940.50

INCOME

Gross receipts from assessments	\$ 14,915.58
Gross survey, membership, and policy fees	11,029.29
Total assessments and fees	\$ 25,944.78

Deduct:

Paid for reinsurance	\$ 3,098.90
Returned on cancellations	147.20

Total deductions	3,246.10
------------------------	----------

Net assessments and fees	\$ 22,698.59
--------------------------------	--------------

Rents	36.00
Money borrowed	8,200.00
Penalties and exchange	104.18
Miscellaneous	38.25

Total income	31,077.00
--------------------	-----------

Total assets and income	\$ 32,017.50
-------------------------------	--------------

DISBURSEMENTS

Gross losses paid	\$ 19,272.48
Less recovered from reinsurance	961.23

Net losses paid	\$ 18,311.25
-----------------------	--------------

Adjusting expense	\$ 483.90
Fees retained by agents	5,487.43
Expenses of agents, traveling expense and per diem	157.97
Salaries and expenses of directors, officers and commit-	3,014.58
tees	674.50
Salaries of office employes	256.00
Rent	258.95
Insurance department licenses and fees	3.39
All other taxes, federal income tax	664.19
Advertising, printing and stationery	520.71
Telegraph, telephone, express and postage	122.50
Interest on borrowed money	53.91
Bonds for officers	22.00
Dues to State and National Associations	107.00
Office furniture and fixtures	8.86
Office fire insurance	170.88
Incidental office expense	12,006.77

Total expenses	\$ 30,318.02
----------------------	--------------

Total disbursements	1,690.48
---------------------------	----------

Ledger assets	\$ 32,017.50
---------------------	--------------

Total	\$ 32,017.50
-------------	--------------

LEDGER ASSETS

Cash in office	\$	139.39	
Cash deposited in banks		1,048.03	
Agents' balances representing business written subsequent to October 1st of current year		438.52	
Agents' balances representing business written prior to October 1st of current year		75.54	
Total ledger assets	\$		1,699.45

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	\$	130.29	
Unpaid assessments levied prior to November 1st		295.85	
Furniture, fixtures and safes, \$700.00; supplies, \$50.00 ..		750.00	
Gross assets	\$		2,875.42

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1st	\$	75.54	
Unpaid assessments levied prior to November 1st		295.85	
Furniture, fixtures, safes and supplies		750.00	
			1,121.19
Total admitted assets	\$		1,754.23

LIABILITIES

Amount of claims reported but not adjusted, estimated. \$	196.33	
Net unpaid losses	\$	196.33
Borrowed money	0,000.00	
Total liabilities	\$	9,196.33

GENERAL INTERROGATORIES

Were all the transactions of which notices 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—\$1.93+.

Average cost per thousand during the past five years.

Answer—\$1.73.

What salary was paid during the past year to each of the following officers?

Answer—President, \$600.00; Vice-President, none; Secretary, \$2,000.00; Treasurer, \$144.47; Adjuster, \$5.00 per diem and expenses while so engaged.

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 less than five years?

Answer—\$819,581.00.

What amount of your risks are written for five years?

Answer—\$15,787,445.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$3,500.00 fire and lightning, and \$6,050.00 tornado, cyclone and wind-storm.

Give amount of risks in force on which this year's assessment was made.

Answer—Estimated \$8,411,092.00.

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, school houses, town dwellings and private barns and contents of all.

What kind of risks does your association cover?

Answer—Fire, lightning, tornado, cyclone and windstorm.

How many assessments did you make last year?

Answer—One on all fire and lightning policies and the tornado, cyclone and wind-storm written in conjunction therewith.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—None used in 1916.

MUTUAL FIRE INSURANCE SOCIETY OF THE IOWA CONFERENCE
EVANGELICAL ASSOCIATION

Organized June 11, 1894.

President, W. C. Lang, Waterloo, Iowa.

Secretary, L. W. Bock, Cedar Falls, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year	*\$	2,196.24
---	-----	----------

INCOME

Gross receipts from assessments	\$	1,262.77
Gross survey, membership, and policy fees		294.00
Net assessments and fees	\$	1,467.37
Other interest, from reserve fund		80.24
Total income		1,547.61
Total assets and income	\$	3,743.85

DISBURSEMENTS

Gross losses paid	\$	1,546.50
Net losses paid	\$	1,546.50
Salaries and expenses of directors, officers and committees	\$	34.24
Insurance department licenses and fees		14.00
All other taxes		6.37
Advertising, printing and stationery		14.35

*This is accumulated reserve fund deposited in bank.

Telegraph, telephone, express and postage	7.17	
Fine for delinquency on insane tax	10.00	
		\$ 8.13
Total expenses		\$ 8.13
Total disbursements	\$ 1,632.63	
Ledger assets	2,111.22	
Total	\$ 3,743.85	

LEDGER ASSETS

Cash deposited in banks	\$ 2,111.22	
Total ledger assets	\$ 2,111.22	

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—\$7.50.

Average cost per thousand during the past five years?

Answer—\$1.50.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$10.00; Treasurer, \$10.00; Adjuster, none.

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—\$4,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$218,911.48.

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, of 1 mill on all risks in force December 31, 1916?

Answer—\$22,461.89.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$218.91.

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 on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Only churches, parsonages and ministers household goods.

What kind of risks does your association cover?

Answer—Fire and lightning, wind and hail.

How many assessments did you make last year?

Answer—Two.

What was the rate levied for each assessment?

Answer—00315 mill on one and 2.6 mills on other.

**PROTECTED MUTUAL FIRE INSURANCE ASSOCIATION
OF DES MOINES, IOWA**

Organized September 3, 1905.

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

\$ 1,400.85

INCOME

Gross receipts from assessments	\$ 2,357.08	
Gross survey, membership, and policy fees	2,112.95	
Total assessments and fees	\$ 5,469.13	
Deduct:		
Paid for reinsurance	\$ 349.93	
Returned on cancellations	10.05	
Total deductions	259.98	
Net assessments and fees	\$ 5,209.15	
Miscellaneous items	9.50	
Total income	5,218.65	
Total assets and income	\$ 6,619.50	

DISBURSEMENTS

Gross losses paid	\$ 4,205.70	
Less recovered from reinsurance	850.61	
Net losses paid	\$ 3,355.09	
Adjusting expense	\$ 57.00	
Fees retained by agents	1,290.97	
Salaries and expenses of directors, officers and committees	276.26	
Insurance department licenses and fees	53.50	
All other taxes	28.14	
Advertising, printing and stationery	182.17	
Interest on borrowed money	34.66	
Office supplies	8.30	
Bonds of Secretary and Treasurer	60.00	
Fees, State Association Mutual Insurance	3.00	
Total expenses	1,946.00	
Borrowed money repaid	400.00	
Agents' balances charged off	7.41	
Total disbursements	\$ 5,898.50	
Ledger assets	721.00	
Total	\$ 6,619.50	

LEDGER ASSETS

Cash in office	\$	39.54	
Cash deposited in banks		51.11	
Agents' balances, representing business written subsequent to October 1st of current year		374.06	
Agents' balances, representing business written prior to October 1st of current year		256.29	
Total ledger assets	\$		721.00

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year		150.00	
Unpaid assessments levied prior to November 1st		200.00	
Gross assets	\$		1,071.00

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st		200.00	
Total admitted assets	\$		871.00

LIABILITIES

Unpaid salaries and commissions	\$	225.00	
Borrowed money		3,075.00	
Total liabilities	\$		3,300.00

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—\$2.73.

Average cost per thousand during the past five years?

Answer—\$2.36.

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, .01% on each \$1,000.00 in force; Treasurer, \$225.00 each month; Adjuster, \$5.00 per day and expense for actual time.

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.

For how long a period do you collect advance assessments?

Answer—None.

What amount of your risks are written for one year?

Answer—\$140,689.

What amount of your risks are written for five years?

Answer—Balance five years.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$5,100.00; all reinsured except \$2,000.00.

Give amount of risks in force on which this year's assessment was made?

Answer—\$1,379,419.00.

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, 1916?

Answer—Does not apply to this company.

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—On part; will be on all.

What kinds of property does your association insure?

Answer—Farm property and town dwellings and automobiles.

What kind of risks does your association cover?

Answer—Fire, lightning and tornado.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Three mills on farm, 1 mill on town dwellings, and 1 mill on 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

\$ 8,149.82

INCOME

Gross receipts from assessments

\$ 50,718.40

Total assessments and fees

\$ 50,718.40

Deduct:

Paid for reinsurance

\$ 19,737.23

Returned on cancellations

4,156.94

Returned in dividends

1,811.54

Total deductions

\$ 25,705.71

Net assessments and fees

\$ 25,012.69

Interest on investments

140.08

Reinsurance commission

1,087.93

Total income

26,240.70

Total assets and income

\$ 34,390.52

DISBURSEMENTS

Gross losses paid

\$ 16,379.20

Less discount and salvage

\$ 105.34

Less recovered from reinsurance

5,021.10

Net losses paid

5,126.44

Net losses paid

\$ 11,252.76

Adjusting expense

196.21

Commissions

4,780.94

Salaries and expenses of directors, officers and committees

3,316.36

Salaries of office employees

1,222.33

Rent, \$450.00; janitor, \$36.00

516.00

Insurance department licenses and fees

210.35

All other taxes	295.62	
Advertising, printing and stationery	330.94	
Telegraph and telephone	65.18	
Collection and exchange	4.61	
Office supplies, including postage	801.38	
Sundry expense	75.84	
Total expenses	\$	12,608.76
Agents' balances charged off		20.00
Total disbursements	\$	23,851.52
Ledger assets		10,509.00
Total	\$	34,390.52

LEDGER ASSETS

Bills receivable	\$	123.05
Cash in office		186.26
Cash deposited in banks		2,858.23
Agents' balances representing business written subsequent to October 1st of current year		2,226.50
Agents' balances representing business written prior to October 1st of current year		15.54
Collateral loans		4,000.00
Other assets, due from direct business		1,099.42
Total ledger assets	\$	10,509.00

NON-LEDGER ASSETS

Interest due or accrued	\$	60.00
Furniture, fixtures and safes, \$200.00; supplies, \$600.00		800.00
Gross assets	\$	11,369.00

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$	15.54
Furniture, fixtures, safes and supplies		800.00
		815.54
Total admitted assets	\$	10,553.46

LIABILITIES

Amount of claims reported but not adjusted	\$	137.10
Total	\$	137.10
Less reinsurance		88.45
Net unpaid losses	\$	48.65
Reinsurance reserve		10,777.58
Unpaid salaries and commissions		60.00
Total liabilities	\$	10,886.23

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—\$8.81.

Average cost per thousand during the past five years?

Answer—\$6.69.

What salary was paid during the past year to each of the following officers?
President, \$200.00; Vice-President, none; Secretary, \$3,000.00; 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—\$2,246,179.64.

What amount of your risks are written for five years?

Answer—\$595,573.00, 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 reinsured down to \$3,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$2,559,572.03.

Have your books been kept open after 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, 1917?

Answer—\$40,968.48.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—\$14,024.53.

Has the policy now used by the company been approved by the Commissioner of insurance?

Answer—Yes.

Are the articles of organization printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile and dwellings and their contents, and automobiles.

What kind of risks does your association cover?

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Iowa Rating Bureau, Des Moines, Iowa. None other.

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

\$ 19,569.53

INCOME

Gross receipts from assessments	\$	66,552.77
Gross survey, membership, and policy fees		67,412.12
Total assessments and fees	\$	133,964.89
Deduct:		
Returned on cancellations	\$	548.04
Total deductions		548.04
Net assessments and fees	\$	133,416.85
Other interest, certificate of deposit		729.44
Total income		134,146.29
Total assets and income	\$	153,715.82

DISBURSEMENTS

Gross losses paid	\$	32,524.47
Less discount and salvage	\$	27.30
Net losses paid	\$	32,497.17
Adjusting expense	\$	832.91
Legal expense on losses		129.26
Fees retained by agents	33,706.06	
Salaries of special agents and expenses	488.41	
Salaries and expenses of directors, officers and committees	7,822.67	
Salaries of office employes	4,218.34	
Rent	1,029.00	
Insurance department licenses and fees	214.59	
All other taxes	137.68	
Advertising, printing and stationery	1,023.72	
Telegraph, telephone, express and postage	2,121.66	
Blank books, \$86.25; official and employes bonds, \$60.00	146.25	
Official expense and supplies*	114.29	
Miscellaneous expense	39.00	
Furniture and fixtures	89.45	
Total expenses		52,084.20
Total disbursements	\$	84,581.37
Ledger assets		69,134.45
Total	\$	153,715.82

LEDGER ASSETS

Cash in office	\$	45.49
Cash deposited in banks	3,622.20	
Agents' balances representing business written subsequent to October 1st of current year	2,787.21	
Agents' balances representing business written prior to October 1st of current year	679.55	
Other assets, certificates of deposit	62,000.00	
Total ledger assets	\$	69,134.45

NON-LEDGER ASSETS

Interest due or accrued	\$	1,930.73
Furniture, fixtures and safes, \$369.45		369.45
Gross assets	\$	71,434.63

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$	679.55
Furniture, fixtures, safes and supplies		369.45
		1,049.00
Total admitted assets	\$	70,385.63

LIABILITIES

Amount of claims reported but not adjusted	\$	513.91
Total liabilities	\$	513.91

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—\$1.26.

Average cost per thousand during the past five years?

Answer—\$1.30.

What salary was paid during the past year to each of the following officers?

Answer—President, \$3,000.00; Vice-President, \$200.00; Secretary, \$4,208.33; Treasurer, none; Adjuster, no regular adjuster employed.

What, if any, commission was paid said officers in addition to such salary?

Answer—None except when acting as agent, then receive agent's 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 and lightning, \$50,154,760.00; tornado, \$9,790,411.00; \$59,945,171.00.

Have your books been kept open after 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, 1916?

Answer—Do not make an 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 residence property.

What kind of risks does your association cover?

Answer—Fire, lightning, tornado and wind.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Fire and lightning, first, second and third class risks, 1½ mills; fourth class, 2 mills. Tornado, 1 mill.

UNION MUTUAL FIRE INSURANCE ASSOCIATION
OF EMMETSBURG, IOWA

Organized March 4, 1897.

President, P. J. Shaw, Plover, Iowa.

Secretary, George H. Baker, Emmetsburg, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 7,950.33

INCOME

Gross receipts from assessments	\$ 32,729.30
Total assessments and fees	\$ 32,729.30
Deduct:	
Paid for reinsurance	\$ 3,517.00
Returned on cancellations	1,950.63
Returned in dividends	966.32
Total deductions	6,442.95
Net assessments and fees	\$ 26,286.35
Other interest	243.00
Total income	26,529.95
Total assets and income	\$ 34,480.28

DISBURSEMENTS

Gross losses paid	\$ 12,740.46
Less recovered from reinsurance	1,248.45
Net losses paid	\$ 11,501.01
Adjusting expense	\$ 204.98
Commissions	5,201.08
Expenses of agents	1,672.40
Salaries and expenses of directors, officers and committees	2,608.23
Salaries of office employees	1,487.00
Rent	425.00
Insurance department licenses and fees	158.70
All other taxes	217.07
Advertising, printing and stationery	221.88
Telegraph, telephone, express and postage	294.72
Miscellaneous	67.81
Typewriter, \$55.00; Rating Bureau, \$411.00	466.00
Office furniture, \$139.53; Dun's, \$75.00	214.53
Total expenses	13,239.40
Total disbursements	\$ 24,740.41
Ledger assets	9,739.87
Total	\$ 34,480.28

LEDGER ASSETS

Cash in office	\$ 192.13
Cash deposited in banks	1,844.75
Agents' balances representing business written subsequent to October 1st of current year	2,016.78
Agents' balances representing business written prior to October 1st of current year	86.21
Collateral loans	2,000.00
Certificates of deposit	3,000.00
Total ledger assets	\$ 9,739.87

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	\$ 463.34
Furniture, fixtures and safes	850.00
Gross assets	\$ 11,053.21

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	\$ 86.21
Furniture, fixtures, safes and supplies	850.00
Total admitted assets	\$ 10,117.00

LIABILITIES

Amount of claims reported but not adjusted	\$ 1,800.00
Total	\$ 1,800.00
Less reinsurance	1,800.00
Reinsurance reserve	8,450.21
Total liabilities	\$ 8,450.21

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—It does.

Cost per thousand during the year?

Answer—\$5.39.

Average cost per thousand during the past five years?

Answer—\$6.57.

What salary was paid during the past year to each of the following officers?

Answer—President, \$100.00; Vice-President, none; Secretary, \$2,100.00; Treasurer, \$157.22; 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 stated time.

What amount of your risks are written for one year?

Answer—\$2,120,008.00 mercantile.

What amount of your risks are written for five years?

Answer—\$2,701,725.00 farm and dwelling.

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—\$4,821,733.00.

Have your books been kept open after 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, 1916?

Answer—\$27,616.36.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$6,496.83.

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—They are.

What kinds of property does your association insure?

Answer—Mercantile, farm property, dwellings, churches and school houses, automobiles.

What kind of risks does your association cover?

Answer—Fire, lightning and wind-storms.

How many assessments did you make last year?

Answer—One on farm property.

What was the rate levied for each assessment?

Answer—\$2.50 per \$1,000.00 insurance.

Specify rating bureau authorized to file rate for your association?

Answer—Iowa Rating Bureau.

WESTERN GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION OF DES MOINES, IOWA

Organized August 15, 1907.

President, F. D. Milligan, Jefferson, Iowa.

Secretary, George A. Wells, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 47,264.42

INCOME

Gross receipts from assessments	\$ 98,436.33	
Total assessments and fees	\$ 98,436.33	
Deduct:		
Paid for reinsurance	\$ 14,964.21	
Returned on cancellations	10,855.83	
Returned in dividends	13,202.29	
Total deductions	39,142.33	
Net assessment and fees	\$ 59,287.95	
Interest on investments	2,275.50	
Commissions	276.09	
Surplus	4.01	
Total income		61,843.46
Total assets and income		\$ 109,107.88

DISBURSEMENTS

Gross losses paid	\$ 18,141.31
Less discount and salvage	10.00
Less recovered from reinsurance	5,995.69
	<hr/>
	5,165.69
	<hr/>
Net losses paid	\$ 13,035.62
Adjusting expense	\$ 126.73
Legal expense on losses	300.00
Salaries of agents	3,500.00
Expenses of agents, including purchase of two Fords ..	3,306.33
Salaries and expenses of directors, officers and commit-	
tees	3,219.83
Salaries of office employees	1,505.27
Rent	466.68
Insurance department licenses and fees	4.50
All other taxes	369.91
Advertising, printing and stationery	1,171.35
Telegraph, telephone, express and postage	705.48
Bradstracts, \$47.50; associations, \$42.50	90.00
Rating bureau	50.00
Secretary's bond	35.00
Auditing books	30.00
	<hr/>
Total expenses	14,882.08
Furniture	552.90
	<hr/>
Total disbursements	\$ 28,470.60
Ledger assets	80,637.28
	<hr/>
Total	\$ 109,107.88

LEDGER ASSETS

Mortgage loans on real estate, first liens (Schedule B) ..	\$ 51,045.43
Cash deposited in banks	29,186.40
Agents' balances	200.00
Collateral loans	675.00
Other assets, due from reinsurance companies	269.14
	<hr/>
Total ledger assets	\$ 81,375.97
Due to reinsurance companies	738.69
	<hr/>
Total	\$ 80,637.28

NON-LEDGER ASSETS

Interest due or accrued	\$ 1,527.65
Unpaid assessments levied on or after November 1st of	
current year	3,840.84
Unpaid assessments levied prior to November 1st	34.14
Furniture, fixtures and safes	1,691.99
	<hr/>
Gross assets	\$ 87,733.90

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	\$ 34.14
Furniture, fixtures, safes and supplies	1,691.99
	<hr/>
	1,728.13
Total admitted assets	\$ 86,005.77

LIABILITIES

Amount of claims reported but not adjusted	\$ 9,000.00
Net unpaid losses	\$ 9,000.00
Reinsurance reserve	33,803.82
	<hr/>
Total liabilities	\$ 42,803.82

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—\$9.06.

Average cost per thousand during the past five years?

Answer—\$10.48.

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; Adjuster, 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?

Answer—\$1,893,781.

What amount of your risks are written for five years?

Answer—\$4,258,500.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$23,000.00 reinsured down to \$8,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$6,150,281.00.

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, 1916?

Answer—\$84,509.56.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—\$18,182.84.

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, warehouse and contents, corn cribs and contents, dwellings and mercantile.

What kind of risks does your association cover?

Answer—Fire.

How many assessments did you make last year?

Answer—One on each risk.

What was the rate levied for each assessment?

Answer—Varied per schedules.

Specify rating bureaus authorized to file for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Western Grain Dealers Rating Bureau on elevators and contents, warehouses and contents, and corn cribs and contents; Iowa Rating Bureau on other classes.

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 \$ 150,786.75

INCOME

Gross receipts from assessments \$ 3.70
Gross survey, membership, and policy fees 93,159.76
Total assessments and fees \$ 93,163.46

Deduct:

Paid for reinsurance \$ 35.25
Returned on fees 218.74
Returned fees by agents 218.74

Total deductions 472.73

Net assessments and fees \$ 92,690.73

Interest on investments 5,853.54
Agents certificates 28.50
Furniture and fixtures 10.00
Old accounts73

Total income 98,583.50

Total assets and income \$ 249,370.25

DISBURSEMENTS

Gross losses paid \$ 54,158.60
Net losses paid \$ 54,158.60

Adjusting expense \$ 4,195.08
Fees retained by agents 40,361.14
Salaries and expenses of directors, officers and committees 13,511.59
Salaries of office employees 4,203.85
Rent 1,500.00
Insurance department licenses and fees 070.20
All other taxes 831.24
Advertising, printing and stationery 3,395.31
Telegraph, telephone, express and postage 1,502.05
Other expenses 1,519.91

Total expenses 77,636.37

Total disbursements \$ 131,794.97

Ledger assets 117,575.28

Total \$ 249,370.25

LEDGER ASSETS

Cash in office \$ 1,093.83
Cash deposited in banks 113,912.93
Agents' balances, representing business written subsequent to October 1st of current year 2,153.54
Agents' balances, representing business written prior to October 1st of current year 414.95

Total ledger assets \$ 117,575.28

NON-LEDGER ASSETS

Interest due or accrued	1,614.65
Gross assets	\$ 119,189.03

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1st	414.98
Total admitted assets	\$ 118,774.95

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—\$0.630.

Average cost per thousand during the past five years?

Answer—\$0.817.

What salary was paid during the past year to each of the following officers?

Answer—President, \$3,033.33; Vice-President, none; Secretary, \$5,667.00; Assistant Secretary, \$3,666.00; Treasurer, \$498.12; Adjuster, \$4,195.08.

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 and contents, live stock and other personal property.

What kind of risks does your association cover?

Answer—Cyclones, tornadoes and wind storms.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

DES MOINES MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized January 13, 1899.

President, O. G. Chesley, Des Moines, Iowa.

Secretary, A. E. Read, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year	\$ 487.32
---	-----------

INCOME

Gross receipts from assessments	\$ 32,459.77
Refund, North Dakota deposit	25,000.00
Total assessments and fees	\$ 57,459.77
Deduct:	
Reimbursed for money procured for North Dakota deposit	\$ 25,000.00
Returned premium	82.85
Total deductions	25,082.85
Net assessments and fees	\$ 32,367.92
Money borrowed	6,500.00
Total income	38,867.92
Total assets and income	\$ 39,355.24

DISBURSEMENTS

Gross losses paid	\$ 8,582.07
Net losses paid	\$ 8,582.07
Adjusting expense	\$ 169.09
Legal expense	654.63
Commissions to agents and on reinsurance	10,424.75
Salaries and expenses of directors, officers and committees	7,025.95
Salaries of office employees	1,818.90
Rent	720.00
Insurance department licenses and fees	72.80
All other taxes, on premiums	492.08
Advertising, printing and stationery	455.19
Telegraph, telephone, express and postage	913.01
Interest on borrowed money	238.76
Sundry expense	332.84
Office supplies	285.61
Collection expense	159.73
Total expenses	23,673.31
Borrowed money repaid, bills payable	6,500.00
Total disbursements	\$ 30,173.31
Ledger assets	599.86
Total	\$ 39,355.24

LEDGER ASSETS

Cash in office	\$ 599.86
Total ledger assets	\$ 599.86

NON-LEDGER ASSETS

Furniture, fixtures and supplies	\$	400.00	
Notes		471.00	
Gross assets	\$		1,470.56

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies	\$	400.00	
Total admitted assets	\$		1,070.56

LIABILITIES

Amount of claims reported but not adjusted	\$	20.00	
Total liabilities	\$		20.00

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—\$27.42.

Average cost per thousand during the past five years?

Answer—\$35.17.

What salary was paid during the past year to each of the following officers?

Answer—President, \$2,525.00; Vice-President, \$150; Secretary, \$2,977.44; Treasurer, none; Adjuster, none.

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—\$62,870.00.

What amount of your risks are written for five years?

Answer—\$1,058,233.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$5,500.00.

Give amount of risks in force on which this year's assessment was made including reinsurance?

Answer—\$1,175,977.00, including reinsurance.

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, 1916?

Answer—\$17,076.00.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—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—Yes.

What kinds of property does your association insure?

Answer—Farm property.

What kind of risks does your association cover?

Answer—Hail and cyclone.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—1.4 per cent direct, 4 per cent reinsurance.

EASTERN IOWA MUTUAL HAIL INSURANCE ASSOCIATION
OF DE WITT, IOWA

Organized May 5, 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	\$	3,828.85
---	----	----------

INCOME

Gross receipts from assessments	\$	10,424.60	
Gross survey and policy fees		1,308.95	
Total assessments and fees	\$		11,733.64
Deduct:			
Returned on cancellations	\$	15.75	
Total deductions			15.75
Net assessments and fees			11,717.89
Other interest, bank balance		147.67	
Refund on taxes		40.00	
Total income			11,905.56
Total assets and income	\$		15,734.41

DISBURSEMENTS

Gross losses paid	\$	9,475.59
Net losses paid	\$	9,475.59
Adjusting expense	\$	258.49
Commissions		5.00
Fees retained by agents		1,308.95
Salaries and expenses of directors, officers and committees		1,144.23
Rent		50.00
Insurance department licenses and fees		7.50
All other taxes		23.81
Advertising, printing and stationery		27.11
Telegraph, telephone, express and postage		71.15
Incidental		8.30
Examination insurance department		83.90
Total expenses	\$	2,932.94
Total disbursements	\$	12,408.53
Ledger assets		3,325.88
Total	\$	15,734.41

LEDGER ASSETS

Cash deposited in banks	\$	3,325.88
Total ledger assets	\$	3,325.88
Gross assets	\$	3,325.88
Total admitted assets	\$	3,325.88

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—\$20.27.

Average cost per thousand during the past five years?

Answer—\$12.13.

What salary was paid during the past year to each of the following officers?

Answer—President, \$100.00; Vice-President, none; Secretary, \$775.00; Treasurer, \$100.00; Adjuster, \$5.00 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 risks without any deduction for reinsurance?

Answer—\$2,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$638,925.00.

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, 1916?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all re-insurance in force December 31, 1916?

Answer—None.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Policy enclosed.

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.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Nine cents per acre.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—Hail Association.

FEDERAL MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized January 26, 1915.

President, H. F. Shepherd, Des Moines, Iowa.

Secretary, Wm. C. Norton, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 809.57

INCOME

Gross receipts from assessments	\$	52,478.60
Total assessments and fees	\$	52,478.60
Deduct:		
Paid for reinsurance	\$	24,031.48
Total deductions	\$	24,031.48
Net assessments and fees	\$	28,447.12
Money borrowed		19,500.00
Total income		47,947.12
Total assets and income	\$	48,756.09

DISBURSEMENTS

Gross losses paid	\$	12,520.80
Less recovered from reinsurance		5,899.79
Net losses paid	\$	6,620.51
Adjusting expense	\$	798.98
Commissions less reinsurance		8,506.49
Salaries and expenses of directors, officers and committee		3,498.20
Salaries of office employes		1,068.07
Rent		922.75
Insurance department licenses and fees		109.50
All other taxes		659.05
Advertising, printing and stationery		749.60
Telegraph, telephone, express and postage		677.11
Interest on borrowed money		633.70
Sundry office		179.96
Furniture and fixtures		413.90
Collecting and legal		3,190.32
Travelling expenses		231.80
Revenue stamps		5.85
Total expenses		21,837.28
Borrowed money repaid		19,500.00
Total disbursements	\$	47,957.79
Ledger assets		798.90
Total	\$	48,756.09

LEDGER ASSETS

Cash in office	\$	798.90
Total ledger assets	\$	798.90

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	\$ 16,112.28
Furniture, fixtures and safes, \$926.50; supplies, \$150.00 ..	1,079.50
Gross assets	\$ 17,191.78

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st....	\$ 16,112.28
Furniture, fixtures, safes and supplies	1,079.50
	17,191.78
Total admitted assets	\$ 795.90

LIABILITIES

Amount of claims reported but not adjusted	\$ 40.00
Less reinsurance	20.00
Net unpaid losses	\$ 20.00
Total liabilities	\$ 20.00

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—\$17.15.

What salary was paid during the past year to each of the following officers?

Answer—President, \$250.00; Vice-President, \$100.00; Secretary, \$2,500.00; Treasurer, \$100.00; Adjuster, none.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Did you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—Practically none.

What amount of your risks are written for five years?

Answer—Practically none.

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—\$1,629,615.00.

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 basic rate, on all risks in force December 31st, 1917?

Answer—No basis rate.

What is the amount of one annual assessment, at the basic rate, on all reinsurance in force December 31, 1917?

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—Growing crops.

What kind of risks does your association cover?

Answer—Hail on growing crops.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Four per cent on the amount of risk.

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

\$ 309,623.04

INCOME

Gross receipts from assessments

\$ 429,685.84

Gross survey, membership, and policy fees

9,732.00

Total assessments and fees

\$ 439,417.84

Deduct:

Returned on assessments

\$ 1,660.00

Total deductions

1,660.00

Net assessments and fees

\$ 437,777.84

Other interest

4,232.94

Transferred from Canadian department—miscellaneous

items, expense and interest

2,163.07

Transferred from Canadian department—cash ad-

vanced

22,900.00

Furniture sold by Canadian department

61.00

Returned commission advanced, sold; miscellaneous

items returned

117.88

Total income

467,254.68

Total assets and income

\$ 776,927.97

DISBURSEMENTS

Gross losses paid

\$ 265,679.49

Net losses paid

\$ 265,679.49

Adjusting expense

\$ 5,916.05

Commissions

122,204.47

Fees retained by agents

5,738.00

Salaries of agents

744.85

Expense of agents

600.26

Salaries and expenses of directors, officers and commit-

tees

12,256.46

Salaries of office employees

14,978.91

Rent

1,321.96

Insurance department licenses and fees

3,661.14

All other taxes

54.94

Advertising, printing and stationery

5,215.53

Telegraph, telephone, express and postage

3,131.79

Reorganization expense

100.00

Commission and expense collecting Iowa department,

\$4,927.95; Canada, \$1,142.69

6,070.64

Office supplies, \$515.94; furniture, \$485.00	1,000.94
Miscellaneous items, \$252.00; revenue stamps, \$62.50..	314.50
Auditing books, \$90.00; exchange and insurance, \$8.44	98.44
Attorneys' fees, Iowa, \$204.45; Canada, \$546.55.....	551.00
Total expenses	187,078.83
Borrowed money repaid by Canadian department to Iowa department	25,065.07
Total disbursements	\$ 477,823.39
Ledger assets	299,053.68
Total	\$ 776,877.07

LEDGER ASSETS

Cash in office	\$ 2,144.30
Cash deposited in banks	293,293.88
Agents' balances representing business written subse- quent to October 1st of current year	540.50
Collateral loans	3,075.00
Total ledger assets	\$ 299,053.68

LIABILITIES

Amount of losses adjusted and due in Canada	\$ 18,094.05
Amount of losses adjusted and not due	600.00
Amount of claims resisted and in litigation	5,900.00
Total	\$ 24,594.05
Total liabilities	\$ 24,594.05

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—\$19.91.

Average cost per thousand during the past five years?

Answer—\$19.06.

What salary was paid during the past year to each of the following officers?

Answer—President, \$6,000.00; Vice-President, none; Secretary, \$8,000.00; Treasurer, none; Adjuster, \$10.00 per day for actual time and expense.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

For how long a period do you collect advance assessments?

Answer—None.

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—\$10,000.00 on several farms.

Give amount of risks in force on which this year's assessment was made.

Answer—\$22,733,452.00.

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 storm.

What kind of risks does your association cover?

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—\$10.00 to \$18.00.

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	\$ 52,698.73
---	--------------

INCOME

Gross receipts from assessments	\$ 39,178.61
Net assessments and fees	\$ 39,178.61
Other interest	883.00
Total income	40,061.61
Total assets and income	\$ 92,760.34

DISBURSEMENTS

Gross losses paid	\$ 4,162.00
Net losses paid	\$ 4,162.00
Adjusting expense	\$ 1,000.00
Commissions	18,344.86
Salaries and expenses of directors, officers and commit- tees	7,200.00
Salaries of office employes	3,300.00
Rent	720.00
Insurance department licenses and fees	84.50
All other taxes	449.26
Advertising, printing and stationery	537.25
Telegraph, telephone, express and postage	458.72
Heating	294.00
Other incidental items	399.80
Total expenses	32,738.39
Total disbursements	\$ 36,900.39
Ledger assets	55,859.95
Total	\$ 92,760.34

LEDGER ASSETS

Cash deposited in banks	\$ 55,859.95
Total ledger assets	\$ 55,859.95

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st	\$	4,780.00
Furniture, fixtures and safes, \$500.00; supplies, \$500.00		1,000.00
Gross assets	\$	61,639.95

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	\$	4,780.00
Furniture, fixtures, safes and supplies		1,000.00
		5,780.00
Total admitted assets	\$	55,859.95

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—\$15.56.

Average cost per thousand during the past five years?

Answer—\$18.22.

What salary was paid during the past year to each of the following officers?

Answer—President, \$4,800.00; Vice-President, have none; Secretary, no salary. Is also Treasurer, \$2,400.00; Adjuster, one \$500.00, one \$324.97.

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—\$4,475.00.

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—\$2,366,302.00.

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.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Two per cent.

THE 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 \$ 3,900.51

INCOME

Gross receipts from assessments and fees	\$	22,343.04
Total assessments and fees	\$	22,343.04
Deduct:		
Paid for reinsurance	\$	95.85
Total deductions		95.85
Net assessments and fees	\$	22,247.19
Money borrowed		4,000.00
Telephone stock		30.00
Agents balances		75.00
Total income		26,352.19
Total assets and income	\$	30,252.70

DISBURSEMENTS

Gross losses paid	\$	10,329.40
Net losses paid	\$	10,329.40
Adjusting expense	\$	154.29
Commissions		2,522.03
Salaries of agents		1,446.06
Expenses of agents		896.98
Salaries and expenses of directors, officers and committees		3,356.21
Salaries of office employees		697.10
Rent		252.00
Insurance department licenses and fees		76.50
All other taxes		107.70
Advertising, printing and stationery		431.03
Telegraph, telephone, express and postage		266.80
Interest on borrowed money		79.50
Collections, \$295.26; Secretary's bond, \$25.50; dues to State Mutual Association, \$8.00; miscellaneous office expense, \$53.22		378.98
Total expenses		10,666.47
Borrowed money repaid		4,000.00
Total disbursements	\$	24,995.93
Ledger assets		5,256.77
Total	\$	30,252.70

LEDGER ASSETS

Cash in office	\$	4.91
Cash deposited in banks		5,251.86
Total ledger assets	\$	5,256.77

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	2,486.80
Gross assets	\$ 7,753.57

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 2,486.80
	\$ 2,486.80
Total admitted assets	\$ 5,256.77

LIABILITIES

Amount of claims resisted and in litigation	\$ 100.00
Total liabilities	\$ 100.00

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, 4 per cent.

Cost per thousand during the year?

Answer—Two and three-fourths per cent, or \$27.50.

Average cost per thousand during the past five years?

Answer—\$30.00.

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, salary as general agent.

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—\$13,783.00.

What amount of your risks are written for five years?

Answer—\$841,503.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$3,600.00; \$15.00 per acre.

Give amount of risks in force on which this year's assessment was made.

Answer—\$850,000.00.

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 31st, 1916?

Answer—No basis rate. Limit would realize about \$32,000.00.

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—Growing crops.

What kind of risks does your association cover?

Answer—Hail-storms.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Two and three-fourths per cent.

Specify rating bureaus authorized to file rates for your association, and if rates of two or more bureaus are employed, classes under each?

Answer—No Rating Bureau.

**THE 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	\$ 8,000.78
---	-------------

INCOME

Gross receipts from assessments	\$ 77,875.41
Total assessments and fees	\$ 77,875.41
Deduct:	
Paid for reinsurance	\$ 39,450.41
Total deductions	39,450.41
Net assessments and fees	\$ 38,425.00
Money borrowed	17,000.00
Total income	55,425.00
Total assets and income	\$ 63,425.78

DISBURSEMENTS

Gross losses paid	\$ 8,108.04
Less recovered from reinsurance	3,634.15
Net losses paid	\$ 4,473.89
Adjusting expense	\$ 250.80
Legal expense	17.00
Commissions	10,830.17
Salaries of agents	7,124.80
Expenses of agents	2,862.99
Salaries and expenses of directors, officers and committees	8,587.08
Salaries of office employees	3,537.00
Rent	1,473.09
Insurance department licenses and fees	540.94
All other taxes	44.00
Advertising, printing and stationery	936.53
Telegraph, telephone, express and postage	551.19
Interest on borrowed money	383.94
Autog. license, insurance and repairs	619.74
Bonds	60.00
Miscellaneous .....	.55
Total expenses	37,325.88
Borrowed money repaid	17,000.00
Total disbursements	\$ 54,325.88
Ledger assets	4,626.01
Total	\$ 63,425.78

LEDGER ASSETS

Cash deposited in banks	\$	4,626.01
Total ledger assets	\$	4,626.01

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....		19,271.92
Furniture, fixtures and safes, \$800.00; supplies, \$90.00..		860.00
Gross assets	\$	24,757.93

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$	19,271.92
Furniture, fixtures, safes and supplies		860.00
		20,131.92
Total admitted assets	\$	4,626.01

LIABILITIES

Unpaid salaries and commissions	\$	583.00
Total liabilities	\$	583.00

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—\$15.51.

Average cost per thousand during the past five years?

Answer—\$24.59.

What salary was paid during the past year to each of the following officers?

Answer—President, \$2,180.00; Vice-President and Adjuster, \$3,393.34; Secretary, \$5,200.00; Treasurer, \$500.00; Adjuster is also Vice-President.

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—\$2,694,637.50.

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, 1916?

Answer—\$76,946.66.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1916?

Answer—Have none.

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—Field crops.

What kind of risks does your association cover?

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Three per cent.

INDEX TO COMPANIES

	Page
Table of Contents	iii
Iowa Companies.	
Dubuque Fire and Marine Insurance Company	3
Farmers Insurance Company	5
Horticultural Insurance Company	7
Iowa Automobile Mutual Insurance Company	9
Iowa Manufacturers' Insurance Company	10
Iowa State (Mutual) Insurance Company	12
Mill Owners Mutual Fire Insurance Company	14
Security Fire Insurance Company	16
Other Than Iowa Companies.	
Aachen and Munich Fire Insurance Company—U. S. B.	18
Aetna Insurance Company	21
Agricultural Insurance Company	23
Alliance Assurance Company—U. S. B.	26
Alliance Insurance Company	28
American Insurance Company	31
American Central Insurance Company	34
American Druggists' Fire Insurance Company	36
Atlas Assurance Company—U. S. B.	38
Automobile Insurance Company	41
Balkan National Insurance Company—U. S. B.	43
Boston Insurance Company	45
British America Assurance Company	48
Buffalo German Insurance Company	51
Caledonian Insurance Company—U. S. B.	53
Camden Fire Insurance Association	55
Central Manufacturers Mutual Insurance Company	58
Citizens Insurance Company	60
City of New York Insurance Company	63
Columbia Insurance Company	65
Columbian National Fire Insurance Company	67
Commercial Union Assurance Company—U. S. B.	69
Commercial Union Fire Insurance Company	72
Commonwealth Insurance Company of New York	74
Concordia Fire Insurance Company	77
Connecticut Fire Insurance Company	79
Continental Insurance Company	82
County Fire Insurance Company	85
Detroit National Fire Insurance Company	88
Equitable Fire and Marine Insurance Company	90
Farmers Fire Insurance Company	93
Federal Insurance Company	95
Fidelity-Phenix Fire Insurance Company	97
Fire Association of Philadelphia	100
Fire Reassurance Company—U. S. B.	103
Fireman's Fund Insurance Company	105
Firemen's Insurance Company	108
First Bulgarian Insurance Company—U. S. B.	111
First Russian Insurance Company—U. S. B.	113

	Page
Franklin Fire Insurance Company	114
Frankona Reinsurance Company—U. S. B.	117
General Fire Assurance Company—U. S. B.	119
German Alliance Insurance Company	121
German American Insurance Company	123
Germania Fire Insurance Company	126
Girard Fire and Marine Insurance Company	129
Glens Falls Insurance Company	131
Globe and Rutgers Fire Insurance Company	134
Granite State Fire Insurance Company	137
Hamburg Assurance Company—U. S. B.	139
Hamburg-Bremen Fire Insurance Company—U. S. B.	141
Hanover Fire Insurance Company	143
Hartford Fire Insurance Company	146
Henry Clay Fire Insurance Company	148
Home Insurance Company	151
Imperial Assurance Company	153
Indemnity Mutual Marine Assurance Company—U. S. B.	156
Indiana Lumbermen's Mutual Insurance Association	158
Insurance Company of North America	160
Insurance Company of the State of Pennsylvania	163
International Insurance Company	166
International Reassurance Company—U. S. B.	167
Jakor Insurance Company—U. S. B.	169
Liverpool and London and Globe Insurance Company	172
Liverpool and London and Globe Insurance Company—U. S. B.	174
London Assurance Corporation—U. S. B.	177
London and Lancashire Fire Insurance Company—U. S. B.	180
Lumber Mutual Fire Insurance Company	182
Mannheim Insurance Company—U. S. B.	184
Maryland Motor Car Insurance Company	187
Mechanics Insurance Company	189
Mechanics and Traders' Insurance Company	191
Mercantile Insurance Company of America	194
Merchants Fire Assurance Corporation of New York	196
Milwaukee Mechanics' Insurance Company	199
Minneapolis Fire and Marine Insurance Company	201
Moscow Fire Insurance Company—U. S. B.	204
National Ben Franklin Fire Insurance Company	206
National Fire Insurance Company	208
Nationale Fire Insurance Company—U. S. B.	211
National Union Fire Insurance Company	213
Netherlands Fire and Life Insurance Company—U. S. B.	216
Newark Fire Insurance Company	218
New Brunswick Fire Insurance Company	221
New Hampshire Fire Insurance Company	224
New Jersey Fire Insurance Company	226
Niagra Fire Insurance Company	229
Nord Deutsche Insurance Company—U. S. B.	231
Norske Lloyd Insurance Company—U. S. B.	234
Northern Assurance Company—U. S. B.	236
Northern Insurance Company of Moscow—U. S. B.	238
North British and Mercantile Insurance Company—U. S. B.	240
North River Fire Insurance Company	243
Northwestern Fire and Marine Insurance Company	245
Northwestern National Insurance Company	248
Norwich Union Fire Insurance Society—U. S. B.	251
Ohio Farmers Insurance Company	253
Old Colony Insurance Company	256
Orient Insurance Company	258

	Page
Palatine Insurance Company—U. S. B.	261
Paternalia Fire Insurance Company—U. S. B.	263
Pennsylvania Fire Insurance Company	265
Pennsylvania Lumbermen's Mutual	268
People's National Fire Insurance Company	270
Phenix Fire Insurance Company—U. S. B.	273
Phoenix Assurance Company—U. S. B.	275
Phoenix Insurance Company	278
Providence Washington Insurance Company	280
Prussian National Insurance Company—U. S. B.	283
Queen Insurance Company of America	286
Reliance Insurance Company	288
Retail Lumbermen's Insurance Association	291
Rhode Island Insurance Company	293
Richmond Insurance Company of New York	295
Rossia Insurance Company—U. S. B.	297
Royal Insurance Company—U. S. B.	299
Royal Exchange Assurance Company—U. S. B.	302
Russian Reinsurance Company—U. S. B.	305
Safeguard Assurance Company of New York	307
St. Paul Fire and Marine Insurance Company	308
Salamandra Insurance Company—U. S. B.	312
Scottish Union and National Insurance Company—U. S. B.	314
Second Russian Insurance Company—U. S. B.	316
Security Insurance Company	318
Skandia Insurance Company—U. S. B.	321
Skandinavia Reinsurance Company	323
South German Reinsurance Company—U. S. B.	324
Springfield Fire and Marine Insurance Company	326
Standard Fire Insurance Company	328
Sun Insurance Office—U. S. B.	331
Svea Fire and Life Insurance Company—U. S. B.	333
Swiss National Insurance Company—U. S. B.	335
Swiss Reinsurance Company	337
Tokio Marine Insurance Company—U. S. B.	339
Twin City Fire Insurance Company	341
Union Assurance Society, Ltd.—U. S. B.	344
Union Fire Insurance Company—U. S. B.	346
Union Marine Insurance Company, Ltd.—U. S. B.	348
Union and Phenix Espanol Insurance Company—U. S. B.	350
United States Fire Insurance Company	352
Urbaine Fire Insurance Company—U. S. B.	354
Warsaw Fire Insurance Company—U. S. B.	357
Westchester Fire Insurance Company	359
Western Assurance Company	361

Iowa State Mutual Associations.

Automobile Dealers Mutual Insurance Association	408
Druggists' Mutual Insurance Association	410
Equity Mutual Fire Insurance Association	412
Farmers Mutual Insurance Association of M. E. Church	415
Farmers Mutual Automobile Insurance Association	416
Farmers National Co-operative Elevator Mutual Insurance Association	419
Farm Property Mutual Insurance Association	420
German Mutual Insurance Association	423
Grain Shippers Mutual Fire Insurance Association	425
Home Mutual Insurance Association	427
Iowa Automobile Owners Mutual Insurance Association	429
Iowa Citizens Fund Mutual Insurance Association	432
Iowa Farmers Mutual Reinsurance Association	433

	Page
Iowa Hardware Mutual Insurance Association	435
Iowa Implement Mutual Insurance Association	437
Iowa Mercantile Mutual Fire Insurance Association	440
Iowa Mutual Insurance Association	442
Interstate Mutual Automobile Insurance Association	445
Iowa State Mutual Automobile Insurance Association	447
Lutheran Mutual Fire Insurance Association	449
Mutual Fire and Tornado Association	451
Mutual Fire Insurance Society of Evangelical Association	453
Protected Mutual Fire Insurance Association	455
Retail Merchants Mutual Fire Insurance Association	457
Town Mutual Dwelling House Insurance Association	459
Union Mutual Fire Insurance Association	462
Western Grain Dealers Mutual Fire Insurance Association	464

Exclusive Tornado.

Iowa Mutual Tornado Insurance Association	467
---	-----

Exclusive Hall.

Des Moines Mutual Insurance Association	469
Eastern Iowa Mutual Hall Insurance Association	471
Federal Mutual Insurance Association	473
Farmers Mutual Hall Insurance Association	475
Farmers State Mutual Hall Association	477
Mutual Hallstorm Insurance Association	479
Mutual Horticultural Insurance Association	481