

STATE OF IOWA

1918

REPORT OF THE

Insurance Department
OF IOWA

VOL. I—FIRE AND CASUALTY

J. F. TAAKE
Commissioner of Insurance

Business of 1917, from Reports of December 31, 1917



Published by
THE STATE OF IOWA
Des Moines

LETTER OF TRANSMITTAL

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

SIR: I have the honor to transmit herewith as required by law, the 49th annual report of the Insurance Department of Iowa, covering business transacted in the State of Iowa by authorized companies and associations for fire, casualty and miscellaneous corporations as found in the Insurance Department for the year ending December 31, 1917.

I have considered it expedient to eliminate many detailed items and included these items in sets of tables more extensive than have heretofore been printed, believing same to be more satisfactory to those who are interested in these statistics and that they will be the better served by so doing, always having in mind to give full and accurate information thereby.

This will also bring about the saving of many hundreds of dollars in printing, sending out the reports, etcetera, and trust the same will meet with your approval.

Yours very truly,



Commissioner of Insurance.

Des Moines, April 22, 1918.

IOWA STATE DEPARTMENT OF INSURANCE

Office	Name	Residence at Time of Appointment	Birthplace	Compensation
Deputy	Geo. N. Lyman	Cedar Rapids	Illinois	\$ 1,800
Actuary	C. W. Bliff	Crawfordsville, Ind.	Indiana	2,000
Chief Examiner	K. F. Raitt	Concord, N. H.	Mass.	2,000
Security Clerk	John W. Dully	Cherokee	Illinois	1,500
Ass't Security Clerk	J. H. Loper	Des Moines	Iowa	1,320
Fee Clerk	Cassie G. O'Connell	Valley Junction	Iowa	1,400
General Clerk	E. W. Sweeny	Des Moines	Missouri	1,200
Examiner	K. P. Blais	Des Moines	Iowa	Per diem
Examiner	W. L. Crawford	Cascade	Iowa	Per diem
Examiner	F. E. Farmer	Des Moines	Michigan	Per diem
Examiner	H. S. Feagle	Des Moines	Iowa	Per diem
Examiner	E. R. Stowell	Des Moines	Iowa	Per diem
Examiner	B. D. Van Meter	Des Moines	Iowa	Per diem
Stenographer	Louise Barnes	Des Moines	Iowa	900
Stenographer	Phyllis McLaughlin	Des Moines	Nebraska	900
Stenographer	Zohra Snyder	Altoona	Kentucky	900
Messenger and Janitor	Albert J. Gay	Des Moines	W. Virginia	900

AUDITORS OF STATE—EX-OFFICIO COMMISSIONERS OF INSURANCE.

Name	County From Which Chosen	Date of First Election or Appointment	Years Served
John Pattes	Bremer	July 4, 1867	1867-1874
Jonathan W. Cattell	Cedar	October 12, 1868	1869-1893
John A. Elliott	Mitchell	November 8, 1864	1865-1871
John Russell	Jones	November 11, 1870	1871-1872
Buren E. Sherman	Benton	October 13, 1874	1875-1881
William A. Adams	Wright	November 2, 1881	1881-1882
John L. Brown	Lucas	October 7, 1882	1882-1883
Jonathan W. Cattell	Cedar	March 9, 1885	1885-1889
John L. Brown	Lucas	January 23, 1890	1890
Charles Beardsley	Des Moines	April 13, 1890	1890
John L. Brown	Lucas	July 14, 1890	1890-1897
James A. Lyons	Guthrie	November 5, 1890	1897-1898
Cornelius G. McCarthy	Story	November 8, 1892	1893-1899
Frank F. Merrill	Delaware	November 8, 1898	1899-1903
Beryl F. Carroll	David	November 2, 1902	1903-1905
John L. Baskly	Ida	November 2, 1905	1906-1914

COMMISSIONERS OF INSURANCE.

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

Emory H. English	Polk	June 29, 1914	1914-1918
J. F. Tanks	Polk	January 18, 1918	1918

FIRE, CASUALTY AND MISCELLANEOUS

INSURANCE OTHER THAN LIFE

The report herewith relates to the business of the Department of Insurance for the calendar year 1917, and from the reports on file in the department the statistical tables are compiled covering the business for the same period of all other than life insurance. This includes all fire insurance companies and associations, casualty companies and associations, and miscellaneous corporations authorized to do business in Iowa.

During the year the department was under the direction of Hon. Emory H. English, the first commissioner of insurance appointed after the separation of the department from that of Auditor of State. Mr. English resigned to engage in business and Governor W. L. Harding appointed as his successor the present incumbent who took charge January 16, 1918.

At the close of the year 1917 a total of 388 fire, hail and tornado insurance companies and associations reported to this department, classified as follows:

Iowa stock companies.....	8
Iowa mutual companies.....	4
Non-Iowa stock companies.....	103
Non-Iowa mutual companies.....	11
United States Branches, foreign fire insurance companies	56
Iowa state mutual associations.....	35
Iowa county mutual associations.....	159
Inter insurance exchanges.....	12
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	388

On December 31, 1917, there were 80 other companies and associations authorized to transact casualty and miscellaneous insurance business in this state and reporting to the Iowa department, classified as follows:

Assessment accident	7
Casualty and miscellaneous.....	70
Casualty inter insurance exchanges.....	3
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	80

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.

INSURANCE COMPANIES ADMITTED DURING 1917.

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

Date 1917	Name Fire Insurance Companies—	Location	Capital
March 10	Marquette Nat'l Fire Ins. Co.	Chicago, Ill.	\$ 300,000.00
March 12	Massachusetts Fire & Marine Co.	Boston, Mass.	500,000.00
May 9	Commercial Nat'l Fire Ins. Co.	Chicago, Ill.	300,000.00
May 16	Lumbermen's Mut. Ins. Co.	Mansfield, Ohio	Mutual
May 31	American Eagle Fire Ins. Co.	New York, N. Y.	1,000,000.00
July 15	Minnesota Implement Mut. Co.	Owatonna, Minn.	Mutual
July 26	United Druggists Mut. Fire Co.	Boston, Mass.	Mutual
July 31	Grain Dealers Nat'l Mut. Co.	Indianapolis, Ind.	Mutual
October 2	American Exchange Underwriters	New York, N. Y.	Reciprocal
October 2	Druggists Indemnity Exchange	St. Louis, Mo.	Reciprocal
October 2	New York Reciprocal Underwriters	New York, N. Y.	Reciprocal
October 2	Reciprocal Underwriters	Kansas City, Mo.	Reciprocal
October 3	Canners Exchange	Chicago, Ill.	Reciprocal
October 3	Individual Underwriters	New York, N. Y.	Reciprocal
October 3	Reciprocal Exchange	Kansas City, Mo.	Reciprocal
October 2	Wholesale Grocery Subscribers	Chicago, Ill.	Reciprocal
October 3	Norwegian Assur. Union U. S. B.	New York, N. Y.	300,000.00
October 6	Inter Insurers Exchange	Kansas City, Mo.	Reciprocal
October 6	Underwriters Exchange	Kansas City, Mo.	Reciprocal
October 16	Lumbermen's Exchange	Chicago, Ill.	Reciprocal
November 6	Sterling Fire Ins. Co.	Indianapolis, Ind.	850,000.00
November 9	Retail Lumbermen's Inter Ins. Ex.	Minneapolis, Minn.	Reciprocal
November 17	Nat'l Ins. Co., Copenhagen (U. S. B.)	New York, N. Y.	*200,000.00
November 19	Rocky Mt. Fire Ins. Co.	Great Falls, Mont.	375,531.00
November 24	Detroit Fire & Marine Ins. Co.	Detroit, Mich.	500,000.00
December 3	American Nat'l Fire Ins. Co.	Columbus, Ohio	350,000.00
Casualty Companies—			
March 21	Chicago Bonding & Ins. Co.	Chicago, Ill.	\$ 500,000.00
October 2	Georgia Casualty Co.	Macon, Ga.	300,540.00
October 2	Casualty Reciprocal Exchange	Kansas City, Mo.	Reciprocal
October 6	Explosives Indemnity Exchange	Kansas City, Mo.	Reciprocal
October 6	Consolidated Underwriters	Kansas City, Mo.	Reciprocal
October 11	Norwegian Globe Ins. Co. (U. S. B.)	New York, N. Y.	*250,000.00
December 13	Capital Live Stock Ins. Co.	Topeka, Kans.	200,000.00

*Deposited with New York Insurance Department.

NEW ORGANIZATIONS AND CHANGE IN NAMES.

Since January 1, 1917, the following companies have organized or changed their names:

Iowa National Fire Insurance Company organized at Des Moines, Iowa. Licensed January 2, 1917.

State Hail Insurance Company organized at Des Moines, Iowa. Licensed February 12, 1917.

Automobile Trade Mutual Insurance Association, organized at Des Moines, Iowa. Licensed April 3, 1917.

Central National Fire Insurance Company organized at Des Moines, Iowa. Licensed May 1, 1917.

National Mutual Reinsurance Association organized at Mason City, Iowa. Licensed July 9, 1917.

Grain Shippers Mutual Fire Insurance Association of Ida Grove changed name to North West Mutual Insurance Association, March 1, 1917.

Buffalo German Insurance Company, Buffalo, New York, changed name to Buffalo Insurance Company, October 10, 1917.

State Hail Insurance Company of Des Moines, Iowa, changed name to State Insurance Company, November 13, 1917.

Inter State Mutual Automobile Insurance Association of Rock Rapids, Iowa, changed from mutual association to mutual company, December 1, 1917.

Brotherhood of All Railway Employees of Chicago, Ill., changed name to Benefit Association of All Railway Employees, March 1, 1917.

Aetna Accident & Liability Company of Hartford, Conn., changed name to Aetna Casualty & Surety Company, June 7, 1917.

CHANGES IN CAPITAL STOCK.

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

Company	Location	Increase	Decrease
Iowa Fire Companies—			
Iowa National Fire Ins. Co.	Des Moines	\$ 229,967.92	
State Insurance Co.	Des Moines	100,000.00	
Non-Iowa Fire Companies—			
American Insurance Co.	Newark, N. J.	1,000,000.00	
Automobile Insurance Co.	Hartford, Conn.	1,000,000.00	
Columbian Nat'l Fire Ins. Co.	Detroit Mich.	500.00	
Fire Association of Philadelphia	Philadelphia, Pa.	250,000.00	
German Alliance Ins. Co.	New York, N. Y.	600,000.00	
Milwaukee Mechanics Ins. Co.	Milwaukee, Wis.	250,000.00	
New Hampshire Fire Ins. Co.	Manchester, N. H.	150,000.00	
Old Colony Ins. Co.	Boston, Mass.	200,000.00	
Queen Insurance Co.	New York, N. Y.	1,000,000.00	
Rhode Island Insurance Co.	Providence, R. I.	100,000.00	
Rocky Mountain Fire Ins. Co.	Great Falls, Mont.	500.00	
Standard Fire Ins. Co.	Hartford, Conn.		\$ 250,000.00
Westchester Fire Ins. Co.	New York, N. Y.	500,000.00	
Casualty Companies—			
Atlas Casualty & Surety Co.	Hartford, Conn.	1,000,000.00	
Bankers Casualty Co.	Minneapolis, Minn.	25,500.00	
Capital Live Stock Ins. Co.	Topeka, Kansas	200,000.00	
Iowa State Live Stock Ins. Co.	Des Moines, Iowa		98,200.00

FIRE AND CASUALTY COMPANIES DISCONTINUED.

Chicago Bonding & Surety Company of Chicago, Ill. Not an applicant for license March 1, 1917.

General Accident Fire & Life Assurance Corporation, U. S. Branch of Philadelphia, Pa. Not an applicant for license March 1, 1917.

Guardian Casualty & Guaranty Company of Salt Lake City, Utah. Business re-written in the Inter State Casualty of Birmingham, Ala., October 25, 1917.

Indiana and Ohio Live Stock Insurance Co. of Crawfordsville, Ind. Reinsured by the Hartford Live Stock Insurance Co. of New York, N. Y., Jan. 1, 1917.

Business Men's Protective Association of Des Moines, Iowa. Reinsured in the Inter State Business Men's Accident Association, September 11, 1917.

New Jersey Fidelity and Plate Glass Insurance Company of Newark, New Jersey, reinsured in American Bonding and Casualty Company of Sioux City, Iowa, October, 1917.

TAXES AND FEES COLLECTED.

The table below contains a summary of the fees of insurance companies and associations transacting fire, hail, tornado, casualty and miscellaneous business in Iowa, received during the year 1917 by this department and turned into the state treasury; also taxes paid by those companies and associations into the state treasury during the year 1917, as shown by the records of this department, not including examination fees.

Class of Business	Taxes	Fees
Iowa Fire Insurance Companies	\$ 7,337.25	\$ 3,220.90
Non-Iowa Fire Insurance Companies	185,544.02	57,512.00
Fire Inter-Insurance Exchanges		517.00
State Mutual Associations	9,220.73	5,037.00
County Mutual Associations		477.50
Casualty and Miscellaneous	67,473.07	16,254.08
Casualty Inter-Insurance Exchanges		243.00
Assessment Accident Associations	900.89	900.75
Total	\$ 270,545.96	\$ 82,764.33

TAXES AND FEES COLLECTED BY COMPANIES.

Name of Company	Taxes	Fees
FIRE INSURANCE COMPANIES.		
Iowa Companies—		
Central National Fire Insurance Company		\$ 301.40
Dubuge Fire & Marine Insurance Company	\$ 573.50	241.50
Farmers' Insurance Company	2,018.48	623.00
Horticultural Insurance Company		154.00
Iowa Automobile Mutual Insurance Company	500.49	244.00
Iowa Manufacturers' Insurance Company	569.18	271.00
Iowa National Fire Insurance Company		508.50
Iowa State (Mutual) Insurance Company	1,402.14	350.50
Mill Owners Mutual Fire Insurance Company	138.81	39.50
Security Fire Insurance Company	1,568.42	441.00
State Hall Insurance Company		49.60
Total	\$ 7,337.25	\$ 3,220.90
Other than Iowa Companies—		
Aachen & Munich Fire (U. S. B.)	621.70	240.00
Aetna Insurance Company (Fire)	4,243.62	1,056.00
Agricultural Insurance Company	700.88	330.00
Alliance Assurance Company (U. S. B.)	25.47	40.00
Alliance Insurance Company	98.83	104.00
American Insurance Company	5,133.02	1,218.00
American Central Insurance Company	1,105.13	400.00
American Truggist's Fire Insurance Company	102.62	40.00
American Eagle Fire Insurance Company		333.00
American National Fire Insurance Company		113.00
Atlas Assurance Company (U. S. B.)	698.86	246.00
Automobile Insurance Company	604.94	302.00
Balkan National Insurance Company (U. S. B.)	809.49	38.00
Boston Insurance Company	712.68	244.00
British America Assurance Company	315.24	148.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued

Name of Company	Taxes	Fees
Buffalo German Insurance Company	606.67	228.00
Caledonian Insurance Company (U. S. B.)	188.59	178.00
Camden Insurance Company (U. S. B.)	217.25	104.00
Central Manufacturers Mutual Insurance Company	65.44	69.00
Citizens Insurance Company	309.92	138.00
City of New York Insurance Company	357.65	178.00
Columbia Insurance Company	49.12	86.00
Columbian National Fire Insurance Company	188.36	238.00
Commercial National Fire Insurance Company	127.00	197.00
Commercial Union Assurance Company (U. S. B.)	1,297.60	498.00
Commercial Union Fire Insurance Company	154.51	142.00
Commonwealth Insurance Company of New York	1,043.68	352.00
Concordia Fire Insurance Company	1,312.19	565.00
Connecticut Fire Insurance Company	1,291.66	719.00
Continental Insurance Company	6,178.19	1,314.00
County Fire Insurance Company	78.17	90.00
Detroit Fire & Marine Insurance Company	119.90	119.00
Detroit National Fire Insurance Company	88.51	110.00
Equitable Fire & Marine Insurance Company	504.90	168.00
Farmers Fire Insurance Company	681.61	146.00
Federal Insurance Company	200.49	82.00
Fidelity-Phoenix Fire Insurance Company	3,043.30	1,528.00
Fire Association of Philadelphia	1,518.67	654.00
Fire Reassurance Company (U. S. B.)	820.14	46.00
Fireman's Fund Insurance Company	15,920.56	1,768.00
Firemen's Insurance Company	1,261.94	692.00
First Bulgarian Insurance Co. (Bul.) (U. S. B.)	420.15	45.00
First Russian Insurance Company (U. S. B.)	129.25	38.00
Franklin Fire Insurance Company	805.11	442.00
Frankona Re-Insurance Company (U. S. B.)	811.88	38.00
General Fire Assurance Company (U. S. B.)	210.51	164.00
German Alliance Insurance Company	1,177.56	608.00
German American Insurance Company	9,159.09	2,208.00
Germania Fire Insurance Company	1,430.17	500.00
Girard Fire & Marine Insurance Company	289.04	152.00
Glen Falls Insurance Company	847.13	448.00
Globe & Rutgers Fire Insurance Company	1,302.22	534.00
Granite State Fire Insurance Company	26.92	46.00
Grain Dealers National Mutual Insurance Company	63.00	63.00
Hamburg Assurance Company (U. S. B.)	1,443.23	38.00
Hamburg-Bremen Fire (U. S. B.)	759.28	448.00
Hanover Fire Insurance Company	2,774.77	906.00
Hartford Fire Insurance Company	2,162.37	2,414.00
Henry Clay Fire Insurance Company	43.00	43.00
Horns Insurance Company (Fire)	8,064.36	1,304.00
Imperial Assurance Company	220.04	144.00
Indemnity Mutual Marine Insurance Company (U. S. B.)	14.85	72.00
Indiana Lumbermen's Mutual	8.55	46.00
Insurance Company of North America	2,158.56	968.00
Insurance Company of State of Pennsylvania	1,736.65	274.00
International Insurance Company (U. S. B.)	50.69	38.00
International Reassurance Company (U. S. B.)	263.32	38.00
Jakor Insurance Company (U. S. B.)	1,095.52	38.00
Liverpool & London & Globe Insurance Company	514.98	1,204.00
Liverpool & London & Globe Insurance Co. (U. S. B.)	3,641.26	960.00
London Assurance Corporation (U. S. B.)	729.02	444.00
London & Lancashire Fire Insurance Co. (U. S. B.)	1,108.73	322.00
Lumbermen's Mutual Insurance Company	62.00	62.00
Lumbermen's Insurance Company	180.24	40.00
Lumber Mutual Fire Insurance Company	14.49	40.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued

Name of Company	Taxes	Fees
Mannheim Insurance Company (U. S. B.)	49.78	78.00
Marquette National Fire Insurance Company	237.00	237.00
Maryland Motor Car Insurance Company	65.00	65.00
Massachusetts Fire & Marine Insurance Company	63.00	63.00
Mechanics Insurance Company	300.20	110.00
Mechanics & Traders' Insurance Company	233.60	156.00
Mercantile Insurance Company of America	688.69	202.00
Mercantile Fire Assurance Corporation of N. Y.	288.80	72.00
Milwaukee Mechanics' Insurance Company	2,521.53	1,591.00
Minneapolis Fire & Marine Insurance Company	386.09	392.00
Minnesota Implement Mutual Insurance Company	76.00	76.00
Moscow Fire Insurance Company (U. S. B.)	233.17	38.00
National Ben Franklin Fire Insurance Company	792.78	344.00
Nationals Fire Insurance Company (U. S. B.)	84.89	78.00
National Fire Insurance Company	7,809.57	2,022.00
National Insurance Company (Copenhagen) (U. S. B.)	63.00	63.00
National Union Fire Insurance Company	1,140.46	428.00
Netherlands Fire & Life Insurance Co. (U. S. B.)	407.87	236.00
Newark Fire Insurance Company	246.91	140.00
New Brunswick Fire Insurance Company	113.47	82.00
New Hampshire Fire Insurance Company	1,162.19	421.00
New Jersey Fire Insurance Company	125.39	60.00
Niagara Fire Insurance Company	899.95	328.00
Nord Deutsche Insurance Company (U. S. B.)	259.84	94.00
Norski Lloyd Insurance Company Ltd. (U. S. B.)	68.58	38.00
Northern Assurance Company (U. S. B.)	923.35	306.00
Northern Insurance Company of Moscow (U. S. B.)	231.80	38.00
North British & Merc. Insurance Company (U. S. B.)	3,008.38	998.00
North River Insurance Company	453.71	392.00
Norwegian Assurance Union (U. S. B.)	63.00	63.00
Northwestern Fire & Marine Insurance Company	2,633.10	1,050.00
Norwegian National Insurance Company	2,187.90	1,611.00
Norwich Union Fire Insurance Society (U. S. B.)	262.94	286.00
Ohio Farmers Insurance Company	630.25	134.00
Old Colony Insurance Company	211.07	190.00
Orient Insurance Company	1,030.41	236.00
Palatine Insurance Company (U. S. B.)	738.10	256.00
Patrons Fire Insurance Company Ltd. (U. S. B.)	84.92	38.00
Pennsylvania Fire Insurance Company	1,787.41	642.00
Pennsylvania Lumbermen's Mutual	5.42	42.00
People's National Fire Insurance Company	113.80	75.00
Phenix Insurance Company (U. S. B.)	75.98	88.00
Phoenix Assurance Company (U. S. B.)	1,117.09	342.00
Phoenix Insurance Company	7,481.95	1,010.00
Providence Washington Insurance Company	673.84	286.00
Prussian National Insurance Company (U. S. B.)	1,291.49	422.00
Queen Insurance Company of America	2,175.50	688.00
Rhode Island Insurance Company	342.46	188.00
Rhode Island Lumbermen's Insurance Association	1,587.23	46.00
Rhode Island Insurance Company	409.55	300.00
Richmond Insurance Company of New York	262.15	60.00
Rocky Mountain Fire Insurance Company	324.46	234.00
Rosie's Insurance Company (U. S. B.)	2,683.27	46.00
Royal Assurance Company (U. S. B.)	5,316.63	1,300.00
Royal Exchange Assurance (U. S. B.)	612.19	202.00
Russian Reinsurance Company (U. S. B.)	226.54	38.00
Safeguard Insurance Company of New York	74.01	128.00
St. Paul Fire & Marine Insurance Company	6,744.44	1,400.00
Salamandra Insurance Company (U. S. B.)	2,016.22	28.00
Scottish Union & National (U. S. B.)	849.53	240.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued

Name of Company	Taxes	Fees
Second Russian Insurance Company (U. S. B.)	402.70	38.60
Security Insurance Company	1,568.42	787.60
Skandia Insurance Company (U. S. B.)	328.78	46.00
Skandinaviska Reinsurance Company	108.50	108.50
South German Reinsurance Company (U. S. B.)	309.95	46.00
Springfield Fire & Marine Insurance Company	4,025.47	1,236.00
Standard Fire Insurance Company	206.23	154.00
Swirling Fire Insurance Company	54.00	54.00
Sun Insurance Office (U. S. B.)	871.02	510.00
Svens Fire & Life Insurance Company (U. S. B.)	304.60	138.00
Swiss National Insurance Company (U. S. B.)	156.74	38.00
Swiss Re-Insurance Company (U. S. B.)	349.84	38.00
Tokio Marine Insurance Company (U. S. B.)	38.00	38.00
Twin City Fire Insurance Company	107.24	300.00
Union Assurance Society Ltd. (U. S. B.)	204.63	128.00
Union Fire Insurance Company (U. S. B.)	98.31	76.00
Union Marine Insurance Company Ltd. (U. S. B.)	47.02	44.00
Union & Phoenix Spanish Insurance Company (U. S. B.)	406.82	38.00
United Druggists Mutual Fire Insurance Company	70.00	70.00
United States Fire Insurance Company	3,815.35	612.00
Urbaine Fire Insurance Company (U. S. B.)	111.03	60.00
Warsaw Fire Insurance Company (U. S. B.)	57.78	38.00
Wabester Fire Insurance Company	1,338.92	628.00
Western Assurance Company	466.34	188.00
Total	\$ 185,544.02	\$ 87,512.00
PERE INTER INSURANCE EXCHANGES.		
American Exchange Underwriters		\$ 47.00
Druggists Indemnity Exchange		81.00
New York Reciprocal Underwriters		47.00
Underwriters Exchange		81.00
Wholesale Grocery Subscribers		47.00
Inter Insurers Exchange		81.00
Lumbermen's Exchange		51.00
Retail Lumbermen Inter Insurance Exchange		52.00
Total		\$ 517.00
STATE MUTUAL ASSOCIATIONS.		
Automobile Dealers' Mutual Insurance Ass'n of Iowa	\$ 68.83	\$ 70.50
Automobile Trade Mutual Insurance Association		60.00
Druggists Mutual Insurance Assn. of Iowa	2.28	3.50
Equity Mutual Insurance Association	46.21	113.00
Farm Property Mutual Insurance Assn. of Iowa	113.13	98.00
Farmers National Co-op. Elev. Mut. Ins. Assn. of Iowa		3.50
Farmers Mutual Automobile Insurance Association	9.23	30.50
German Mutual Insurance Association	111.26	25.00
North-West Mutual Fire Insurance Association	127.56	75.00
Home Mutual Insurance Association of Iowa	254.93	161.00
Inter State Mutual Auto Insurance Association	234.47	180.00
Iowa Auto Owners Mutual Insurance Association	57.26	60.00
Iowa Citizens Fund Mutual Insurance Association	126.62	7.50
Iowa Farmers Mutual Reinsurance Association	30.41	3.00
Iowa Hardware Mutual Insurance Association	342.01	4.00
Iowa Implement Mutual Insurance Association	431.87	124.50
Iowa Mercantile Mutual Insurance Association	131.77	115.00
Iowa Mutual Insurance Association	819.67	146.50
Iowa State Auto Mutual Insurance Association	284.47	
Lutheran Mutual Fire Insurance Association		3.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued

Name of Company	Taxes	Fees
Mutual Fire & Tornado Association	65.25	130.50
Farmers Mutual Insurance Association of M. E. Church	15.94	15.50
Mutual Fire Insurance Society of the Iowa Conference of the Evangelical Association		3.00
National Mutual Reinsurance Association	10.00	10.00
Protected Mutual Fire Insurance Association	10.63	103.00
Retail Merchants Mutual Fire Insurance Assn	282.70	113.50
Town Mutual Dwelling House Insurance Assn.	1,008.92	231.50
Union Mutual Fire Insurance Association	149.52	133.50
Western Grain Dealers Mutual Fire Ins. Assn.	561.41	5.00
Mutual Horticultural Insurance Assn. of Iowa	697.67	13.50
EXCLUSIVE TORNADO		
Iowa Mutual Tornado Insurance Association	385.68	469.50
EXCLUSIVE HAIL		
Des Moines Mutual Insurance Association	297.72	65.00
Eastern Iowa Mutual Hail Association	22.42	13.00
Farmers Mutual Hail Insurance Assn. of Iowa	1,730.96	201.00
Farmers State Mutual Hail Assn.	350.17	47.00
Federal Mutual Insurance Association	399.56	3.00
Mutual Hailstorm Insurance Assn. of Iowa	130.14	60.00
Total	\$ 9,220.73	\$ 2,087.00
County Mutual Associations		477.00
CASUALTY COMPANIES.		
American Bond & Casualty Company		\$ 151.64
Aetna Accident & Liability Company	1,214.00	386.00
Aetna Life Insurance Co. (Accident Department)	2,538.06	
American Credit Indemnity Company	72.12	44.00
American Indemnity Company	14.00	60.00
American Old Line Insurance Company	401.82	112.00
American Surety Company of New York	2,477.46	1,537.00
Bankers Accident Insurance Company	2,002.61	167.50
Bankers Casualty Company	573.28	298.00
Capitol Livestock Insurance Company		155.00
Chicago Bonding & Insurance Company		364.00
Chicago Bonding & Surety Company	478.01	
Continental Casualty Company	1,419.00	351.00
Employer's Indemnity Corporation	62.73	68.00
Employer's Liability Assurance Corp. (U. S. B.)	1,188.87	416.00
Employer's Mutual Casualty Association	349.26	24.50
European Accident Insurance Company (U. S. B.)	395.24	88.00
Federal Casualty Company	519.58	86.00
Federal Life Insurance Company (Accident Dept.)	82.75	
Fidelity and Casualty Company of New York	7,563.48	1,440.00
Fidelity & Deposit Company of Maryland	2,064.60	445.00
Frankfort General Insurance Company (U. S. B.)	117.85	66.00
General Acc. & Fire & Life Assurance Corp. (U. S. B.)	213.97	38.00
Georgia Casualty Company	81.00	
Globe Indemnity Company	2,254.78	265.00
Great Eastern Casualty Company	236.64	196.00
Great Western Accident Insurance	1,150.66	72.00
Guarantee Company of North America	2.75	38.00
Guardian Casualty & Guaranty Company	2,667.47	269.94
Hartford Accident & Indemnity Company	797.37	181.00
Hartford Live Stock Insurance Company		253.00
Hartford Steam Boiler Inspection & Insurance Co.	726.86	300.00
Inter State Casualty Company	253.70	125.00
Iowa Mutual Liability Company	871.31	215.50
Iowa State Live Stock Insurance Company	627.59	121.00
Kansas City Casualty Company	65.85	170.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued

Name of Company	Taxes	Fees
Lincoln Bonding & Surety Company	1,446.15	720.00
Lloyds Plate Glass Insurance Company	210.22	208.00
London Guarantees & Accident Company (U. S. B.)	4,438.96	513.00
London & Lancashire Indemnity Co. of America	680.07	182.00
Loyal Protective Insurance Company	46.38	68.00
Maryland Casualty Company	1,469.98	370.00
Masonic Protective Association	623.40	72.00
Massachusetts Bonding & Insurance Company	1,466.64	428.00
Merchants Life & Casualty Company	86.17	76.00
Metropolitan Casualty Company	122.84	132.00
Metropolitan Life Ins. Co. (Accident Dept.)	42.70	
National Life of U. S. A. (Accident Department)	97.90	
National Surety Company	2,120.22	1,062.00
New Amsterdam Casualty Company	647.52	456.00
New Jersey Fidelity & Plate Glass Insurance Co.	144.26	148.00
New York Plate Glass Insurance Company	110.42	94.00
North American Accident Insurance Co.	1,664.15	426.00
Norwegian Globe Insurance Company (U. S. B.)		43.00
Ocean Accident & Guarantees Corporation (U. S. B.)	2,350.27	118.00
Pacific Mutual Life Insurance Co. (Acc. Dept.)	922.11	
Preferred Accident Insurance Company	1,702.79	82.00
Reliance Life Insurance Co. (Accident Department)	75.51	
Ridgely Protective Association	270.91	304.00
Royal Indemnity Company	1,120.76	192.00
Security Mutual Casualty Company	119.61	102.00
Southern Surety Company	1,376.93	329.00
Standard Accident Insurance Company	918.23	446.00
Standard Live Stock Insurance Company	46.46	198.00
Travelers Indemnity Company	771.11	252.00
Travelers Insurance Company (Accident Dept.)	4,696.04	
United States Casualty Company	492.15	196.00
U. S. Fidelity & Guarantees Company	2,672.53	792.00
Western Automobile Indemnity Association	38.20	120.00
Western Live Stock Insurance Company	200.96	132.00
Zurich General Acc't & Liability Ins. Co., Limited (U.S.B.)	75.00	102.00
Total	\$ 67,473.07	\$ 16,854.08
CASUALTY INTER-INSURANCE EXCHANGES.		
Casualty Reciprocal Exchange	\$ 31.00	
Consolidated Underwriters		31.00
Employers Indemnity Exchange		31.00
Total		\$ 93.00
ASSESSMENT ACCIDENT ASSOCIATIONS.		
Brotherhood of All Railway Employees	\$ 67.00	
Business Men's Protective Association		30.50
Inter-State Business Men's Accident Association		378.75
National Travelers Benefit Association	\$ 960.80	134.50
Order of United Commercial Travelers of America		194.00
Railway Mail Association		36.00
Travelers Protective Association		11.00
Woodmen Accident Company		82.00
Total	\$ 960.80	\$ 622.75
Total Fire and Casualty Companies	\$ 270,535.06	\$ 82,794.33

GERMAN COMPANIES BARRED.

The recognition of a state of war between this country and Germany by the congress of the United States immediately terminated the right of the German companies operating in the states through United States managers domiciled in Connecticut, Illinois and New York, the declaration of congress automatically revoking the power of attorney under which the managers operated. This would have suspended all contracts existing between the German companies and policy holders upon American risks but for the action of President Wilson who averted the harmful effects of immediate cessation of the relations which had for many years existed through which approximately \$3,000,000,000 in property in this country was covered by United States Bankers of the German companies.

On April 6, 1917, following a conference between United States Treasury officials and the officers of the National Convention of Insurance Commissioners, at Washington, the President issued a proclamation by the terms of which German insurance companies were temporarily permitted to continue business in the United States subject to rules and regulations to be prescribed by the insurance supervising officials of the States in which the principal United States branch offices of the companies have been located.

The New York and Connecticut Insurance Departments promptly promulgated the rules authorized by the President's proclamation. Under these rules, which were very similar, a company's assets in the United States could be used only for payments under policy or other contracts relating to the business of the United States Branch, and an agreement was obtained from the United States manager of each company that no funds under his control should be transmitted outside of the United States, nor in any way used for the benefit of the enemy within or without this country. It was further provided in the rules governing the operation of these United States Branches of German companies that no disbursement in excess of \$10,000 should be made unless first approved by the state insurance department, and it was required that all such companies at the close of each day's business should mail to the state insurance department a statement showing income and disbursements for the day, and the amount of cash balances on hand and with banks.

The President issued another proclamation on July 13, 1917, prohibiting the writing of marine or so-called war risk insurance by German insurance companies, either as direct insurers or re-insurers.

The passage by the Congress of the United States of the "Trading with the Enemy Act," in November, placed the supervision of the United States Branches of insurance companies incorporated in enemy countries and doing business in the United States, in the hands of the Alien Property Custodian, acting under direction and instructions of the Secretary of the Treasury, and all said branches were notified to file application for liquidation licenses with the Treasury Department at Washington. The licenses granted under the terms of the act to those companies transacting fire, marine or casualty insurance provided that the companies should cease writing direct business in this country on December 9, 1917, and those companies doing a re-insurance business were immediately prohibited from making new re-insurance contracts and after January 11, 1918, from accepting new risks under re-insurance contracts in existence on November 27, 1917. All business in force was permitted to continue until date of regular expiration, with all terms and provisions of policies and rights under same in full force.

The substantial volume of insurance business thus diverted from the enemy country companies in connection with the increase in property valuations that has taken place, has taxed the present insurance facilities of the country and many new companies have been organized to meet the demands of business and commerce.

EQUITY MUTUAL RECEIVERSHIP.

Following the disclosures resulting from examinations of the Equity Mutual Fire Insurance Association of Sioux City in 1916 evidencing a large deficit in reserves, the officers of the association were directed by the commissioner to levy an extra assessment to restore the deficit, as by law provided.

After a portion of this deficit was paid in, the annual statement of the association was audited by the department and it was determined that the conditions existing in the association would not justify the issuance of a certificate of compliance for the 1917 insurance year, and it was therefore withheld, pending the efforts of the officers of the association to restore solvent conditions.

Although given ample time they were not successful, and on July 22, 1917, reported to the Commissioner of Insurance their inability to collect an assessment sufficient in amount to restore the deficit in the assets of the association. Under provision of law the condition of the organization was reported to the Attorney General and the officers notified to hold all funds and other remaining assets intact, pending action by the Department of Justice.

Upon petition of the Attorney General a receiver for the Equity Mutual was authorized and appointed by the District Court of Woodbury County on August 6, 1917, in the person of C. C. Hamilton, who proceeded to the adjustment of its affairs and closing up its business.

SOLVENCY OF MUTUAL ASSOCIATIONS.

The practice of mutual assessment associations making assessments upon a basis so low that insufficient funds are available for immediate needs, and recourse had to borrowing money to tide over the deficit created, is in some measure being corrected, but altogether too many associations are still seeking to bridge over their insolvency. A duty is imposed by law upon the Commissioner of Insurance to see that all companies and associations in the state are solvent and affording real protection to their policy holders.

Section 1821-d of the Code says, "If upon investigation or examination it shall appear that any company is insolvent or in an unsound condition, * * * the commissioner of insurance may suspend its authority to transact business within this state until it shall have complied in all respects with all the laws applicable to such company * * * or he may revoke its certificate of authority to transact business within this state."

Section 1759-e of the Code provides that "whenever the board of directors or the commissioner of insurance shall ascertain that any association is insolvent, such board, or upon its failure so to do, the commissioner of insurance may direct an assessment ratably upon all members liable therefore in such amount as may be necessary."

The solvency of institutions transacting an insurance business and purporting to afford protection against loss to policy holders is a paramount consideration. The insurance department is expected to protect the public from irresponsible and insolvent concerns and all such as may not be properly conducting the business for which

they were organized or not maintained in a healthy, solvent financial condition. Not only is an institution insolvent that must borrow money to meet its obligations, but that practice burdens the members with needless expense for interest and continues an unsound condition that is not creditable or legal.

AUTOMOBILE ASSESSMENT RESERVES.

In recent years a number of assessment mutuals have been organized in Iowa to write fire and theft insurance under the provisions of Chapter 5, title IX of the Code. Some of these associations have been conducted in a manner that has compelled department examiners to severely criticize methods employed. While there are a number of substantial organizations writing this class of insurance some are operated by persons having no knowledge of insurance principles and the associations managed by them fulfill no needful mission. Frequently these are conducted in connection with some other business or profession and in some instances rentals and incidental expenses of other lines of business conducted by the officers are borne by the insurance associations. Restitution of funds thus diverted has been required but the department has been slow to deal harshly with mutual associations to the extent of requiring resignations of officers involved in these practices.

The confidence of the public in these associations has been further weakened by the action of the Thirty-seventh General Assembly in placing them in the class of associations not required to maintain a reserve. Prior to 1917 the automobile mutuals were required to set aside and maintain, under the provisions of Section 1859-i, a reserve equal to ten per cent of the receipts from assessments during the year until the total amount thus accumulated should equal forty per cent of the amount of one annual assessment. The reserve thus accumulated could be used for payment of losses and expenses and when so used was required to be restored and maintained by the collection of assessments.

Under the guise of "authorizing mutual fire, tornado, and hail-storm assessment insurance associations to insure county, municipal, district and county fair property," which was unopposed, Senate File 526 not only accomplished the purpose indicated by its title as above quoted, but also struck out the word "and" after the word "farm" in the fourth line of Section 1759-i, and inserted after the word "dwelling" in the same line the words "and personal." This action placed personal property in the class with

farm and dwelling property, churches and school houses heretofore excepted from maintenance of a reserve. The amendment to Section 1759-i should be repealed and this class of assessment mutual companies required to maintain a reserve. There is no valid reason why they should continue to operate without such.

RATE CONTROL VINDICATED.

The abandonment of control and supervision of insurance rates and rating bureaus by the state was accomplished by the Thirty-seventh General Assembly in the repeal of the anti-discrimination rating law applicable to fire, lightning and windstorm insurance. This action was the culmination of a campaign against rate supervision organized and pressed by the State Manufacturers' Association and others who individually had been favored by rebates and discriminations in rates obtainable prior to the enactment of the law two years previous. While enforcement of bureau rates was not mandatory under the operation of the rating law inasmuch as companies could vary from same upon an anti-discriminatory basis, rebating was prohibited, and it was anticipated by those favoring its repeal that greater freedom in making rates would obtain.

The result of the action taking from the state insurance commissioner all authority over rates, far from accomplishing a return to the old chaotic and unfair conditions, should have been anticipated as companies would raise or lower rates without regard to justness or equity after July 4th, 1917, when the repeal became effective. Immediately thereafter fire insurance rates were increased in Iowa. Residence rates, farm property rates and the basic schedules for mercantile risks were raised. Since that date two additional increases in fire rates have become operative in Iowa and the Insurance Department is now without authority to pass upon the reasonableness or equity of these rates. In the neighboring states of Minnesota, Wisconsin and Kansas where rate control laws like that repealed in Iowa are still in force, the Insurance Commissioners have refused to allow the increased rates which Iowa property owners are paying since the rating law was wiped from the statute books. It may be that the new rates are just and equitable under present economic conditions, but the fact remains that the right of the state to pass upon the reasonableness of same or in any way exercise authoritative control or supervision was annulled by the repeal act.

The utility of the law was not only apparent during the short time it was operative, but the radical increase in rates since its repeal has evidenced its value to the property owners of the state who now have no disinterested tribunal to whom they may complain with respect to rates alleged to be discriminatory or unjust. Certainly the public welfare would justify rate regulation by the state, and that the law in all its essential features be re-enacted.

LEGISLATION AFFECTING FIRE INSURANCE.

In addition to the enactment relieving certain mutual associations from maintaining a reserve, other legislation was enacted by the Thirty-seventh General Assembly affecting mutual assessment associations. An important act exempts the surplus balance held by mutual associations from taxation as moneys and credits. Permission was also granted for these associations to write theft insurance.

Next in importance to the act repealing the rating law, was the new law which restores to citizens of Iowa the right to organize level premium mutual fire insurance companies and also lowers the surplus requirements for non-Iowa mutual companies from \$200,000 to an amount to be approved by the Commissioner of Insurance, not less than \$50,000. This law also affects casualty companies and is well-guarded, constructive legislation in the interest of the public welfare.

A further liberalizing of conditions under which fire insurance risks may be legally covered in this state is evidenced in the new law admitting reciprocal exchanges, which was advocated with avowed desire to promote more direct competition in fire insurance rates. This act authorizes and regulates the exchange of reciprocal or inter-insurance contracts among individuals, partnerships and corporations, whereby the membership may exchange contracts for indemnity on risks other than life through means of an attorney-in-fact. These concerns are subject to the same general conditions that govern mutual assessment insurance associations, except the contingent liability of members is limited. The department did not favor the legislation. This form of indemnity has been widely criticized by some, but just as strongly commended by others. These organizations are more loosely constituted than heretofore authorized in this state, although the *requirements of the Iowa act are more strict than those in force for the same class of institutions in neighboring states.*

Another act improving the conditions under which fire insurance is written extends automobile policy coverage to include all hazards except injury to the person and permits casualty companies to include the collision hazard heretofore allowed only to fire companies. Hail insurance is specifically mentioned in the fire classification. The \$25,000 limitation on the application of co-insurance to all fire risks excepting town and farm dwelling properties, was wiped out.

LEGISLATION FOR WORKMEN'S COMPENSATION.

Amendments to the Iowa Workmen's Compensation law enacted by the Thirty-seventh General Assembly and included in Chapter 270, were second in importance only to the original law itself as passed by the Thirty-fifth General Assembly. The changes in the law were in large part recommended both by the Industrial Commissioner and the State Labor Commissioner.

Besides authorizing the appointment of a Deputy Industrial commissioner the act increases the minimum rate of compensation per week from \$5.00 to \$6.00, except in cases where the workman received less than the minimum he is entitled to compensation equaling his earnings. The maximum compensation is increased from \$10.00 to \$15.00 a week.

The law originally provided for a two weeks' waiting period after the accident during which time no compensation is due. This amendment provides that these two weeks' payment withheld shall be made up in the 5th, 6th, and 7th weeks, providing disability shall continue so long or longer.

Employers are now required to furnish medical and hospital service for four weeks instead of two weeks as heretofore.

Compensation being paid to the widow of the deceased workman leaving no children shall cease upon her re-marriage.

Loss of hearing is added to the list of schedule disabilities. For the loss of hearing in one ear a workman is to receive 50 weeks' compensation, and for total loss of hearing 150 weeks is the payment required. It will be understood that under the Iowa law weekly payment is 50 per cent of the average weekly wages at the time of the injury. Casual employment is taken from the compensable list.

The manner of appeal from the compensation jurisdiction of the district court is made definite and comprehensive. Arbitration committees and the industrial commissioner are released from the

strict application of the rules of evidence prevailing in the district court. All hearings in review are henceforth to be at the Industrial Commissioner's office at the capitol. Arbitrations as heretofore are to be held near the place of the accident.

Under the new enactment, lump sum settlement between employer and workmen cannot be made in the district court as hitherto without the approval of the Iowa Industrial Commissioner.

Employers not carrying insurance are required to keep posted conspicuously a notice to employees that they have failed to insure their liability to their workmen, and they are held in damage as though they had legally exercised their right to reject the compensation law.

Six other acts relate either directly or incidentally to the subject of workmen's compensation, the most important of which perhaps is Chapter 67, providing for payment of compensation benefits to employees of the state under the law out of the general fund.

Another important act is Chapter 336, constituting consular officers as legal representatives of non-resident alien dependents who are citizens of this nation, authorizing said consular officer as his duly appointed representative to institute and conduct legal proceedings on behalf of such dependents and to receive and distribute compensation due such dependents.

Chapter 188 requires an employer to furnish upon request of an injured employee or dependent, or representative, a statement of the earnings and other matters pertaining thereto of the injured employee during the preceding year.

Chapter 409 provides for the taking of deposition of witnesses to be used as evidence in hearings before boards of arbitration in workmen's compensation proceedings.

Chapter 418 makes the provisions of the workmen's compensation act inoperative as between a municipal corporation, city or town and any person or persons receiving any benefits under, who may be entitled to benefits from any "firemen's pension fund" or "policemen's pension fund" of any municipal corporation, city or town.

Chapter 403 includes interurban railroads and street railway, corporations or partnerships in the provisions of Section 2075 of the Code, relating to judgment liens against railway corporations on account of damage to property or injury to person in the conduct of their business.

EXAMINATION OF COMPANIES.

During the year 1917 examination of insurance companies and associations covered by this volume of the report was made by the examiners of the department as follows:

Fire Companies	7
State Mutual Associations.....	12
Casualty & Miscellaneous Companies.....	3
Assessment Accident Associations.....	4
Total.....	26

FEES FOR EXAMINATION.

The following is a table showing names of fire insurance companies and associations examined by the department during the year 1917, together with amount received from the examination and turned over to the treasurer of state from Jan. 1, 1917, to Dec. 31, 1917, in addition to other fees collected.

Date	Companies Examined.	Location	Amount
Fire Insurance Companies—			
March 18	Mill Owners Mutual Fire Ins. Co.....	Des Moines	.....
June 4	Central National Fire Ins. Co.....	Des Moines	\$ 28.50
July 17	State Insurance Company.....	Des Moines	36.50
July 23	Automobile Dealers Mutual Ins. Assn.....	Des Moines	72.00
July 23	Farmers Mutual Auto Insurance Assn.....	Des Moines	6.70
July 30	Iowa Farmers Mutual Reinsurance Assn.....	Greenfield	61.58
August 2	Mutual Fire & Tornado Ins. Assn.....	Newton	90.00
August 9	Protected Mutual Fire Assn.....	Ida Grove	55.90
August 20	Northwest Mutual Insurance Assn.....	Des Moines	119.12
August 30	Automobile Trade Mutual Ins. Assn.....	Des Moines	4.05
September 10	Inter-State Mutual Auto Ins. Assn.....	Rock Rapids	87.00
September 17	Farmers National Cooperative Elevator Mutual Ins. Assn. of Iowa.....	Aurelia	47.14
September 18	German Mutual Insurance Assn.....	Le Mars	54.64
September 24	Iowa Hardware Mutual Insurance Assn.....	Mason City	194.51
October 30	Iowa State (Mutual) Insurance Co.....	Keokuk	1,168.96
December 4	Des Moines Fire & Marine Ins. Co.....	Des Moines	1,211.30
December 6	Security Fire Insurance Co.....	Davenport	447.58
December 21	Lutheran Mutual Fire Ins. Assn.....	Burlington	78.79
December 22	Central National Fire Ins. Co.....	Des Moines	57.40
Casualty Companies—			
January 2	Inter-State Business Men's Accdt. Assn.....	Des Moines	402.10
April 26	Iowa State Life Stock Insurance Co.....	Des Moines	508.14
May 8	Inter-State Business Men's Assn.....	Des Moines	82.95
July 10	Business Men's Protective Assn.....	Des Moines	78.00
July 10	Business Men's Protective Assn.....	St. Louis City	218.91
August 15	American Bonding & Casualty Co.....	Des Moines	227.50
September 4	National Travelers Benefit Assn.....	Des Moines	220.10
October 8	Great Western Accident Ins. Co.....	Des Moines	.....
Total			\$ 5,566.31

RESULTS OF EXAMINATIONS.

The following comments and the abstracts from the reports of examinations made during 1917 will give an idea of the conditions found existing at the date of the examination of the above companies:

FIRE INSURANCE COMPANIES.

CENTRAL NATIONAL FIRE INSURANCE COMPANY, DES MOINES, IOWA.

Two examinations were made of this Company during 1917, the first on April 30, 1917, and the second as of December 22, 1917.

This Company was licensed to transact business May 1, 1917, and, therefore, the first report was a check of the stock records entirely. The par value of this Company's stock is \$100.00 and it was sold for \$200.00 per share at a commission of 15 per cent.

On December 22, 1917, it was found that the Company had assets of \$878,598.79; liabilities, other than capital stock, \$12,339.26; capital stock, \$500,000.00 and surplus, \$361,259.53.

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY, DES MOINES, IOWA.

This report was made by a special examiner as has been the case for several years, and discloses no unusual conditions. During 1916 the Company paid to policy holders as dividends, \$22,051.94. On December 31, 1916, the Company had assets \$628,220.33, liabilities \$82,296.84, guarantee deposits \$143,360.85, permanent fund \$100,000.00 and surplus \$302,562.84.

STATE INSURANCE COMPANY, DES MOINES, IOWA.

This Company was licensed February 12, 1917, under the name of STATE HAIL INSURANCE COMPANY, which has since been changed to the above title. During 1917, the Company confined its writing to hail insurance but has since included fire. This Company's hail season extends from May 1, to September 20.

The Company's authorized capital is \$100,000.00 fully paid up and was sold at a promotion expense of less than 2 per cent.

On the date of the examination June 30, 1917, the Company had Assets, \$116,775.00; Liabilities except capital, \$5,670.09; Capital Stock, \$100,000.00 and Surplus, \$11,104.91.

AUTOMOBILE DEALERS MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA

Operating upon the mutual assessment plan under Chapter 5, Title IX, Code, there being a contingent liability to assessment under each policy this Association charges as a basis rate, one-half the rating bureau advisory rate. Mercantile and dwelling risks are covered as well as garage and automobile lines. The report shows that the Association was lacking in the matter of books and records.

On June 30, 1917, the date of the examination they had Assets \$2,825.16 and Liabilities \$1,468.13.

FARMERS MUTUAL AUTOMOBILE INSURANCE ASSOCIATION, DES MOINES, IOWA

This Association had an unfortunate career. The examiners found that the books were in such shape that it was nearly impossible to make up a correct statement. Also that the Association was insolvent and not possessed of a sufficient amount of insurance in force to warrant its continuance in business. Consequently the affairs of the Association were wound up and its certificate of authority not re-issued.

IOWA FARMERS MUTUAL REINSURANCE ASSOCIATION, GREENFIELD, IOWA.

The Association is engaged in the business of reinsuring risks of state and county mutual associations on the mutual assessment plan. On July 31, 1917, they were found to have in force \$3,105,749 of such re-insurance and had Assets \$1,846.06 and Liabilities \$1,279.96.

The following is quoted from the report:

"The records show that the Association has been carefully and economically managed since organization."

MUTUAL FIRE AND TORNADO ASSOCIATION, NEWTON, IOWA.

This Association insures on the mutual assessment plan against loss or damage by fire, lightning and tornado to dwellings, churches, school houses and farm property.

"The records of the Association show that the losses are adjusted on a fair and equitable basis. Some little difficulty is experienced in getting the members to file the proofs promptly, particularly in the case of small losses."

On July 31, 1917, the Association had assets \$2,381.83, liabilities \$6,906.01 and insurance in force \$18,036,721.00.

PROTECTED MUTUAL FIRE INSURANCE ASSOCIATION, DES MOINES, IOWA.

This Association insures the following classes of property: Town, dwellings, churches and school houses, farm property and automobiles. This Association recognizes protection by lightning rods in its rates and segregates its business by classes of rodded and not rodded.

The assets on July 31, 1917, were \$2,263.01 and liabilities \$2,334.68, a marked improvement over the showing made at the time of the previous examination in 1914.

NORTHWEST MUTUAL INSURANCE ASSOCIATION, IDA GROVE, IOWA.

Prior to May 1, 1917, this Association was known as "Grain Shippers Mutual Fire Insurance Association." It is operated upon the mutual assessment plan under the provisions of Chapter 5, Title IX, Code.

"The Association insures its members against loss from fire, lightning and wind storms. The kinds of property covered include farm and town dwellings, mercantile and elevator risks."

On July 31, 1917, the Assets were \$21,391.64 and Liabilities \$24,606.97.

AUTOMOBILE TRADE MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA

"This Association insures garages, dwelling and mercantile property against loss or damage by fire and lightning and automobiles against fire, lightning and theft."

"The books and records of the Association have been improperly set up and, therefore, do not furnish the required or desired information. Under the present system the business in force cannot be determined without making a complete schedule of same."

"Practically no vouchers are on file to support the disbursements."

"The maximum single risk assumed by the Association is \$4,500.00, which is too large a net single risk to be carried by an Association of this size."

The assets on August 30, 1917, were \$1,161.08 and liabilities \$1,144.32. Surplus \$16.76.

In conclusion the examiners point out: "The maximum loss which the Association might suffer on one single risk would necessitate the levying of very nearly the maximum assessment to which it is entitled under its policies."

INTER-STATE MUTUAL AUTOMOBILE INSURANCE ASSOCIATION, ROCK RAPIDS, IA.

This Association writes insurance on automobiles against loss or damage by fire, lightning or tornado. Business is written in South Dakota as well as Iowa. Business was commenced in May, 1916. On August 31, 1917, the Association had assets, \$28,212.01; liabilities, \$6,636.42 and Insurance in Force, \$2,830,496.00.

Note: This Association is now known as the "Inter-State Mutual Automobile Insurance Company."

FARMERS NATIONAL CO-OPERATIVE ELEVATOR MUTUAL INSURANCE ASSOCIATION, AURELIA, IOWA.

The above name was adopted January 19, 1916, and the principal place of business changed from Fort Dodge to Aurelia.

"The maximum line carried on any single risk is \$15,000.00 and the Association carries no reinsurance. This limit is authorized in the By-Laws. They have a large number of policies in force for the maximum amount, which no doubt is a large risk for an Association of this size to assume. This was demonstrated when they suffered a total loss of \$10,525.00 on one risk during the current year."

The Association was found to have insurance in force in Iowa, Illinois, Nebraska, South Dakota and Minnesota.

"Schedule No. 2 of this report shows that the Association has a surplus of \$10,538.43. After taking into consideration the heavy losses during the current year, this is an exceptionally good showing. The interest of the policy holders is well taken care of, as the Association is carefully and economically managed."

GERMAN MUTUAL INSURANCE ASSOCIATION, LE MARS, IOWA.

This Association writes the following classes of insurance: hail insurance on growing crops, fire, lightning and tornado on farm and town dwellings, churches and school houses, and tornado insurance on mill and elevator property.

"Schedule No. 2 of this report shows that the Association has a surplus of \$13,446.97 on August 31. This is an exceptionally good showing

when you consider that the assessment levied for 1917 has as yet not been collected.

"The Association has been extremely fortunate in the matter of losses during the current year. This fact, together with the low expense rate, is responsible for the above showing."

Of the Association's assets \$10,000.00 is represented by the home office building.

IOWA HARDWARE MUTUAL INSURANCE ASSOCIATION, MASON CITY, IOWA.

"The object of this Association is to insure the property of its members *only*, against loss or damage by fire or lightning occurring to buildings, stocks of hardware and such merchandise as is usually carried in stock in hardware stores, including tools, fixtures and furniture; dwellings owned and occupied by members. They also insure plate glass against breakage by accident.

"This Association is licensed to write business in Iowa only. They have, however, risks in force in nearly every state in the Union. They do not, however, solicit such insurance. A portion is received from other hardware associations through reinsurance, while they receive many mail applications."

"By referring to Schedule No. 2 of the report you will note that this Association had a surplus over all liabilities on the date of this examination, amounting to \$53,555.82. This is an exceedingly good showing, especially so when you consider the fact that they not only continued paying their dividends but increased the same from 33 1-3 to 40% during the current year. This showing with a normal loss ratio, gives every indication of painstaking, loyal and economical management, which is further supported by the neat and systematic appearance of the office and records."

Of the assets \$22,387.47 is represented by the home office building.

IOWA STATE (MUTUAL) INSURANCE COMPANY, KEOKUK, IOWA.

This Company commenced business July 25, 1855, and is now operating as a mutual Company under Chapter 4, Title IX Code of Iowa. It insures against damage by fire, lightning, tornado and hail. (The latter on buildings and not on crops.) Business is written in Iowa and Missouri.

"The examination of a large number of paid claims revealed an inclination on the part of the Company to treat the assured with fairness and a readiness to settle as soon as the justice of the claim would be established. There are no suits pending against the Company at the present time."

On account of the method of figuring reserve in Iowa in the case of fire companies and the fact that this Company wrote an abnormally large amount of risks in Missouri in one year which have not yet expired, the financial schedules showed a deficit to have existed on October 31, 1917. The Company has taken all steps required, however, to take care of that matter.

The assets on October 31, 1917, were \$843,453.75, and liabilities \$834,464.78. The insurance in force was \$84,390,144.41.

DUBUQUE FIRE & MARINE INSURANCE COMPANY, DUBUQUE, IOWA.

This Company commenced business July 18, 1883, and is transacting a fire insurance business under the provisions of Chapter 4, Title IX of the Code, in twenty-three states under licenses from those states and has established agencies and is accepting business in six other states.

"The Company confines its writing almost exclusively to city property and mercantile risks. Very little farm business is written."

Reinsurance is placed in seventy companies.

On December 31, 1917, the Company had assets \$2,090,815.46; liabilities except capital \$1,258,626.39; capital \$200,000.00 and surplus \$632,189.07. The insurance in force amounted to \$258,322,763.

SECURITY FIRE INSURANCE COMPANY, DAVENPORT, IOWA.

This Company has been in business since 1883, transacts the general fire insurance lines and is licensed to operate in five states.

In regard to losses the examiners say:

"A test check of this item disclosed the adjustments to have been made on a fair and equitable basis. The Company has been prompt in its payments and in some few instances would have been justified in denying liability but resorted to compromise rather than incur the expense of court action."

On October 31, 1917, the assets were \$699,686.80, liabilities except capital \$359,347.82, capital \$200,000.00 and surplus \$140,338.98. The risks in force amounted to \$79,641,484.00.

LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION, BURLINGTON, IOWA.

"This Association was organized as a County Mutual Assessment Association on January 17, 1889, under the name of 'Swedish Mutual Fire Insurance Association of Burlington, Iowa.' On March 31, 1909, the Association was incorporated as a state mutual association for a period of twenty years under the name of 'The Lutheran Mutual Fire Insurance Association.'"

This Association insures property "owned by churches, ministers or professors belonging to Evangelical Lutheran Church."

"The Association has business in force in the United States, Canada and Porto Rico."

"The various conferences of the Augustana Synod to which the members of this Association belong have waived their rights to attend or vote at the annual meeting. The Board as constituted elects its own successors."

"A sufficient number of losses were inspected by your examiners to establish the fact that the Association settles all just claims promptly."

The assets on November 30, 1917, were \$2,738.01, liabilities, none, and insurance in force \$2,178,104.

CASUALTY.

INTER STATE BUSINESS MEN'S ACCIDENT ASSOCIATION, DES MOINES, IOWA.

Two examinations of this Association were filed with the Department during 1917, one of which was commented on in the last report. The officers and directors of the Association were notified by the Commissioner to take the necessary steps to restore the status of the Company to that of a mutual assessment association, all of which was done and the second examination made as of April 15, 1917, was for the purpose of checking a financial statement rendered the Department by the Association after such action had been taken.

It was found that on April 15, 1917, the Association had assets \$243,760.94, and liabilities \$196,858.03, leaving an excess of assets over liabilities of \$44,902.91 on that date.

IOWA STATE LIVE STOCK INSURANCE COMPANY, DES MOINES, IOWA.

This Company began writing insurance February 8, 1915, and is transacting a general live stock business under the provisions of Chapter 4, Title IX of the Code of Iowa. The examination report covers the entire life of the Company, including the promotion and sale of stock.

At the date of the report the Company was licensed in thirteen states and had risks in force in sixteen other states.

The report deals extensively with reinsurance contracts and general agency contracts and at the date this volume goes to press these matters are the subject of litigation between the Company and the former officer responsible for the contracts.

On April 30, 1917, the Company was found to have assets of \$323,413.71, liabilities of \$160,576.14, capital of \$200,000.00; resulting in an impairment of the above capital of \$37,162.43.

A supplementary examination was made as of September 30, 1917, and disclosed an impairment of capital of \$59,544.55. It also established the fact that the paid up capital amounted to only \$188,100.00. It is only fair to state that since the examination report was filed the Company has reduced its capital to \$100,000.00, transferring the remainder to surplus, which act would have created a surplus as of September 30, 1917, of approximately \$60,000.00. Also since the report was filed the Company has elected a new president and secretary.

BUSINESS MEN'S PROTECTIVE ASSOCIATION, DES MOINES, IOWA.

This Association transacting an assessment, health, accident and life business under the provisions of Chapter 7, Title IX, of the Code of Iowa, was examined as of June 30, 1917.

They were found to have a constant deficit, a gradually decreasing membership and were reinsured in the Inter-State Business Men's Accident Association of Des Moines, Iowa.

AMERICAN BONDING & CASUALTY COMPANY, SIOUX CITY, IOWA.

This Company was incorporated June, 1916, and is conducting a general casualty business. An examination as of June 30, 1917, was conducted

jointly with the Departments of Wisconsin, South Dakota and North Dakota.

The report deals extensively with promotion and sale of stock. It was found that the authorized capital was \$500,000.00, divided into five thousand shares of \$100.00 each, which was sold as follows:

2,007 shares at \$150.00 per share.....	\$301,050.00
2,993 shares at 200.00 per share.....	598,600.00
5,000	\$899,650.00

The promotion expense was \$205,838.00 or 23 1-3%.

The Company was licensed in four states and has effected a number of reinsurance contracts.

The financial statement in the report shows that on June 30, 1917, this Company had assets \$674,246.84, Capital \$500,000.00 and surplus \$152,341.10.

NATIONAL TRAVELERS BENEFIT ASSOCIATION, DES MOINES, IOWA.

This Association transacting a health and accident business on the assessment plan under the provisions of Chapter 7, Title IX, of the Code, was examined jointly with the Departments of Nebraska and Kansas, as of August 31, 1917.

It was found that assessments were levied on the post-mortem basis and the financial tables were made up on that basis.

On July 14, 1917, the Board of Directors levied an extra assessment on the classes of policies which had hitherto paid only \$9.00 and \$10.00 per year.

Comment is made upon the comprehensive and complete office system found in all departments of this Association.

The assets on August 31, 1917, were \$33,970.67, and the liabilities \$61,992.56.

GREAT WESTERN ACCIDENT INSURANCE COMPANY, DES MOINES, IOWA.

This Company transacts the business of commercial and industrial, health and accident insurance on the stock plan. It is admitted to do business in eleven states and this examination was made jointly with the Departments of Colorado, Nebraska, Kansas and Wisconsin.

During 1917 this Company reinsured the Missouri Business Men's Accident & Health Association.

Commenting on claims the examiners state: "We find, without exception, that the claims have been disposed of in a very liberal and equitable manner."

On August 31, 1917, the assets were found to be \$345,511.87, liabilities \$178,561.35, capital \$100,000.00, and surplus \$66,950.52.

COMMENT ON TABLES.

The Exhibit of annual statements of the various companies in tabular form is a new departure in this state but has been adopted successfully by other states. If the practice is continued no doubt the tables will be improved and possibly enlarged in the succeeding years.

In using certain figures for statistical purposes the following points should be borne in mind.

Table 7, Iowa Business.—"Net risks written" is "Gross risks written" less cancellations, reinsurance not being deducted. "Net Premiums" is "Gross Premiums" from all sources both direct and reinsurance with return premiums on account of cancellations only, deducted.

Table 8, Iowa Business by Classes—Gross losses and gross premiums are the only items representing losses and premiums appearing in the exhibit of Iowa business which may consistently be compared.

The same comment applies to the casualty tables. In Table 7 the premiums are reported gross from all sources without deductions and in Table 8, the losses are reported gross.

The above are not the figures ordinarily used for statistical purposes but must be used in this case as the exhibit of Iowa business was evidently designed for taxation purposes rather than for compiling useful statistics. The exhibit found on page 7, of both the fire and casualty statement blanks will be amended in the 1918 statement so that it may serve both purposes.

FIRE INSURANCE COMPANIES

1917

**SUMMARY OF REPORTS TO THE COMMISSIONER OF INSURANCE
ON THE BUSINESS OF THE YEAR 1917, AS REPORTED
DECEMBER 31, 1917.**

TABLE 1—FIRE INSURANCE COMPANIES.

Name of Company	Home office	Incorporated
IOWA COMPANIES.		
Central Nat'l. Fire Insurance Co.	Des Moines, Iowa	1916
Dubuque Fire & Marine Insurance Co.	Dubuque, Iowa	July 18, 1883
Farmers Insurance Co.	Cedar Rapids, Iowa	October 1, 1869
Horticultural Insurance Co.	Des Moines, Iowa	January 11, 1916
Inter-State Mutual Auto Insurance Co.	Rock Rapids, Iowa	February 21, 1916
Iowa Automobile Mutual Insurance Co.	Cedar Rapids, Iowa	October 13, 1919
Iowa Manufacturers Insurance Co.	Waterloo, Iowa	July 6, 1906
Iowa National Fire Insurance Co.	Des Moines, Iowa	December 9, 1915
Iowa State (Mutual) Insurance Co.	Kosokuk, Iowa	January 1865
Mil Owners Mutual Fire Insurance Co.	Des Moines, Iowa	1870
Security Fire Insurance Co.	Davenport, Iowa	1885
State Insurance Co.	Des Moines, Iowa	November 10, 1912
Total Iowa Companies.		
OTHER THAN IOWA COMPANIES.		
Aetna Insurance Co.	Hartford, Conn.	June 1819
Agricultural Insurance Co.	Watertown, N. Y.	1868
Alliance Assurance Co.,—U. S. B.	New York, N. Y.	August 4, 1894
Alliance Insurance Co.	Philadelphia, Pa.	December 5, 1904
American Central Insurance Co.	St. Louis, Mo.	February 1883
American Druggists Fire Insurance Co.	Cincinnati, Ohio	February 1906
American Eagle Fire Insurance Co.	New York, N. Y.	August 1915
American Insurance Co.	Newark, N. J.	February 1846
American Nat'l Fire Insurance Co.	Columbus, Ohio	September 15, 1914
Atlas Assurance Company—U. S. B.	New York, N. Y.	1868
Automobile Insurance Co.	Hartford, Conn.	June 13, 1907
Boston Insurance Co.	Boston, Mass.	February 13, 1874
British American Assurance Co.	Toronto, Can.	February 19, 1888
Buffalo Insurance Co.	Buffalo, N. Y.	February 15, 1867
Caldonian Insurance Co.—U. S. B.	New York, N. Y.	1866
Camden Fire Insurance Assn.	Camden, N. J.	March 1841
Central Manufacturers Mutual Insurance Co.	Van Wert, Ohio	April 7, 1876
Citizens Insurance Co.	St. Louis, Mo.	1827
City of New York Insurance Co.	New York, N. Y.	April 1865
Columbia Insurance Co.	Jersey City, N. J.	March 21, 1867
Columbian Nat'l Fire Insurance Co.	Detroit, Mich.	July 26, 1911
Commercial Union Assurance Co.—U. S. B.	New York, N. Y.	1861
Commercial Union Fire Insurance Co.	New York, N. Y.	October 30, 1880
Commonwealth Insurance Co. of N. Y.	New York, N. Y.	May 26, 1886
Concordia Fire Insurance Co.	Milwaukee, Wis.	March 7, 1870
Connecticut Fire Insurance Co.	Hartford, Conn.	June 1850
Continental Insurance Co.	New York, N. Y.	January 1853
County Fire Insurance Co.	Manchester, N. H.	May 31, 1882
Detroit Fire & Marine Insurance Co.	Detroit, Mich.	February 1, 1800
Detroit Nat'l Fire Insurance Co.	Detroit, Mich.	February 1891
Federal Fire & Marine Insurance Co.	Providence, R. I.	May 1859
Farmers Fire Insurance Co.	York, Pa.	April 6, 1853
Fire-Phenix Fire Insurance Co.	Jersey City, N. J.	February 1, 1847
Phiadelphia Fire Insurance Co.	New York, N. Y.	March 1, 1810
Phi Association of Philadelphia.	Philadelphia, Pa.	March 27, 1830

NAME, CAPITAL STOCK, OFFICERS, ETC.

Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business
May 1917	\$ 500,000.00	Geo. J. Delmgm	T. B. Moore	1
July 1883	200,000.00	N. J. Schrup	S. F. Wiser	34
October 1869	200,000.00	Ed. H. Smith	C. N. Jenkins	57
April 19, 1916	100,000.00	W. S. Tdrick	W. F. Ghormley	1
May 5, 1916	None	N. Hamps	E. A. Towne	1
November 4, 1910	None	B. Lord	H. L. Nehls	8
January 15, 1906	100,000.00	W. W. Marsh	Herman Miller	12
January 2, 1917	500,000.00	John L. Basky	C. M. Spencer	1
July 1865	None	William Logan	G. C. Tucker	61
July 1870	None	H. J. Benson	J. T. Sharp	42
1883	200,000.00	J. W. Bollinger	E. F. Soenke	34
February 13, 1917	100,000.00	G. F. Tucknall	T. O. Bassett	1
	\$ 1,900,000.00			
August 17, 1819	5,000,000.00	William B. Clark	E. J. Sloan	98
1852	500,000.00	W. H. Stevens	J. Q. Adams	65
1892	*200,000.00	Chubb & Son		25
January 1, 1900	750,000.00	Benjamin Rush	T. Howard Wright	13
February 1853	1,000,000.00	B. G. Chapman, Jr.	D. E. Monros	64
January 15, 1907	300,000.00	Charles H. Avery	Frank H. Frencken	11
August 1915	1,000,000.00	Henry Evans	James A. Swinerton	3
April 1849	2,000,000.00	P. L. Hoadley	F. Hoadley	71
November 23, 1914	250,000.00	John W. Zuber	John A. Dodd	7
1886	*200,000.00	Frank Lack		32
April 1913	2,000,000.00	Morgan G. Bulkeley	J. O. Berden	4
January 20, 1874	1,000,000.00	William H. Hedges	Fremont Nickerson	43
June 19, 1885	*200,000.00	W. B. Meikle	E. F. Garrow	40
February 16, 1867	400,000.00	John G. Wlecker	C. A. Georger	50
1890	*200,000.00	Charles H. Post	D. H. Canty	28
April 1841	800,000.00	Edmund E. Read Jr.	Joseph K. Sharp	78
October 2, 1876	None	H. V. Olney	C. A. L. Purnport	42
1827	200,000.00	Charles E. Chase	P. O. Crocker	11
April 12, 1905	282,200.00	Major A. White	J. Carroll French	13
1893	400,000.00	St. F. Crane	P. H. Canty	18
February 7, 1912	904,175.00	T. A. Lawler	H. P. Orr	5
1871	*200,000.00	A. H. Wray		47
April 1, 1891	200,000.00	A. H. Wray	C. J. Holman	27
September 15, 1894	500,000.00	F. G. Richards	Robert Newbould	33
March 22, 1870	750,000.00	Gustav Wollger, Jr.	Frank DamKoeher	48
July 1850	1,000,000.00	Edward Miligan	John A. Costans	66
January 1853	10,000,000.00	Henry Evans	James A. Swinerton	84
April 19, 1832	400,000.00	Charles R. Peck	Lewis W. Crockett	64
March 14, 1860	500,000.00	F. H. Butler	Chas. A. Reekle	61
November 1911	359,300.00	Paul Turner	M. O. Rowland	6
September 1860	500,000.00	Fred W. Arnold	Samuel G. Howt	77
May 16, 1832	None	W. H. Miller	A. S. McConkey	16
March 1861	1,000,000.00	Henry Chubb	Max Grunber	17
March 1, 1910	2,500,000.00	Henry Evans	James A. Swinerton	7
September 1, 1817	1,000,000.00	E. C. Irvin	M. D. Garrigue	101

TABLE No. 1

Name of Company	Home office	Incorporated
Fire Reinsurance Co.—U. S. B.	Hartford, Conn.	1884
Fremont's Fund Insurance Co.	San Francisco, Calif.	1862
Firemen's Insurance Co.	Newark, N. J.	December 2, 1855
First Russian Insurance Co.—U. S. B.	New York, N. Y.	April 22, 1877
Franklin Fire Insurance Co.	Philadelphia, Pa.	April 27, 1829
General Fire Assurance Co.—U. S. B.	New York, N. Y.	1819
German Alliance Insurance Co.	New York, N. Y.	February 1897
German American Insurance Co.	New York, N. Y.	March 1872
Germania Fire Insurance Co.	New York, N. Y.	February 1856
Giant Fire & Marine Insurance Co.	Philadelphia, Pa.	March 1853
Globe & Rutgers Insurance Co.	Glenn Falls, N. Y.	1819
Globe & Rutgers Fire Insurance Co.	New York, N. Y.	February 9, 1899
Grain Dealers Nat'l Mutual Fire Insurance Co.	Indianapolis, Ind.	December 1897
Granite State Fire Insurance Co.	Portsmouth, N. H.	July 17, 1888
Hanover Fire Insurance Co.	New York, N. Y.	April
Hartford Fire Insurance Co.	Hartford, Conn.	1810
Henry Clay Fire Insurance Co.	Lexington, Ky.	March 1810
Home Insurance Co.	New York, N. Y.	April 1823
Imperial Assurance Co.	New York, N. Y.	March 1899
Indemnity Mutual Marine Assur. Co.—U. S. B.	New York, N. Y.	1896
Ind. Lumbermen's Mutual Insurance Assn.	Indianapolis, Ind.	April 1, 1897
Insurance Company of North America	Philadelphia, Pa.	April 14, 1794
Insurance Company of State of Pennsylvania	Philadelphia, Pa.	April 15, 1794
International Insurance Co.	New York, N. Y.	March 1909
Javor Insurance Co.—U. S. B.	New York, N. Y.	June 20, 1872
Liverpool & London & Globe Insurance Co.	New York, N. Y.	1806
Liverpool & London & Globe Ins. Co.—U. S. B.	New York, N. Y.	1836
London Assurance Corporation—U. S. B.	New York, N. Y.	1730
London & Lancashire Fire Ins. Co.—U. S. B.	New York, N. Y.	1861
Lumber Mutual Fire Ins. Co.	Boston, Mass.	February 13, 1866
Lumbermen's Mutual Insurance Co.	Mansfield, Ohio	September 11, 1866
Marquette Nat'l Fire Insurance Co.	Chicago, Ill.	October 3, 1912
Maryland Motor Car Insurance Co.	Baltimore, Md.	January 3, 1910
Massachusetts Fire & Marine Insurance Co.	Boston, Mass.	March 2, 1910
Mechanics Insurance Co.	Philadelphia, Pa.	April 1864
Mechanics & Traders Insurance Co.	New Orleans, La.	October 15, 1869
Merchants Insurance Co. of America	New York, N. Y.	July 29, 1817
Merchants Fire Assur. Corp. of N. Y.	New York, N. Y.	February 9, 1910
Milwaukee Mechanics Insurance Co.	Milwaukee, Wis.	February 15, 1882
Minneapolis Fire & Marine Insurance Co.	Minneapolis, Minn.	July 1, 1902
Minn. Implant Mut. Fire Insurance Co.	Owatonna, Minn.	September 1, 1904
Moscow Fire Insurance Co.—U. S. B.	New York, N. Y.	May 5, 1868
Nat'l Ben Franklin Fire Insurance Co.	Pittsburgh, Pa.	December 28, 1910
Nationale Fire Insurance Co.—U. S. B.	Providence, R. I.	1820
National Fire Insurance Co.	Hartford, Conn.	June 4, 1869
Nat'l Insurance Co. (Copenhagen)—U. S. B.	Hartford, Conn.	3006
Nat'l Union Fire Insurance Co.	Pittsburgh, Pa.	February 14, 1901
Netherlands Fire & Life Ins. Co.—U. S. B.	Chicago, Ill.	1846
Newark Fire Insurance Co.	Newark, N. J.	November 4, 1811
New Brunswick Fire Insurance Co.	New Brunswick, N. J.	December 27, 1836
New Hampshire Fire Insurance Co.	Manchester, N. H.	July 1809
New Jersey Fire Insurance Co.	Newark, N. J.	December 21, 1910
Niagara Fire Insurance Co.	New York, N. Y.	1850
Norfolk Lloyd Insurance Co. Ltd.—U. S. B.	New York, N. Y.	1905
Northern Assurance Co.—U. S. B.	New York, N. Y.	1836

—Continued—

Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business
1911	\$200,000.00	B. N. Carralho		6
1863	1,500,000.00	J. B. Lovison	Louis Wehmann	53
December 2, 1855	1,200,000.00	Daniel H. Dunham	A. H. Hassinger	63
February 13, 1907	\$200,000.00	Paul E. Basor		1
June 1829	500,000.00	Eldridge G. Snow	Chas. L. Turner	88
February 8, 1897	\$200,000.00	Fred S. James & Co.		39
March 7, 1872	1,000,000.00	Chas. G. Smith	Edwin M. Cragin	39
March 1859	2,000,000.00	Chas. G. Smith	Edwin M. Cragin	45
May 1853	1,000,000.00	George H. Edwards	L. F. Gay	31
February 9, 1899	500,000.00	Henry M. Gratz	Edward J. Thomason	4
December 1902	700,000.00	R. A. Little	H. N. Dickenson	68
November 12, 1888	300,000.00	F. C. Jamison	J. H. Mulvihill	18
April 1852	1,000,000.00	J. W. McCord	C. A. McCotter	15
August 1810	2,500,000.00	Calvin Page	Alfred P. Howard	27
August 1910	400,000.00	R. Emory Parrish	E. S. Jarvis	66
April 13, 1853	6,000,000.00	H. M. Bissell	S. E. Lock	108
May 1860	300,000.00	H. M. Proctor	P. G. Stitz	8
September 9, 1889	\$200,000.00	Eldridge G. Snow	Charles L. Tynes	63
April 1, 1897	None	Perceval Borsford	Howard Terhune	17
December 19, 1912	1,000,000.00	Appleton & Cox		59
July 1909	300,000.00	J. W. Pinnell	F. B. Fowler	39
June 30, 1908	\$200,000.00	Benjamin Bush	T. Howard Wright	125
June 30, 1908	\$200,000.00	Gustavus Benak Jr.	John J. P. Rodgers	5
June 30, 1908	\$200,000.00	Sumner Ballard	Fritz Kartentental	9
June 30, 1908	\$200,000.00	Sumner Ballard & Co.		19
March 28, 1866	\$200,000.00	Henry W. Faxon	Hugh R. London	34
March 28, 1866	\$200,000.00	Henry W. Faxon		34
March 28, 1866	\$200,000.00	Charles L. Case		46
March 28, 1866	\$200,000.00	A. G. Melvaine Jr.		56
March 28, 1866	None	George H. Davenport	Harry E. Stout	22
October 10, 1885	None	E. S. Nail	W. H. G. Kegg	32
January 19, 1915	300,000.00	Anthony Matre	Henry J. Wassenaar	3
February 1910	300,000.00	J. Purciance Bomal	Chas. B. Reeves	7
May 1854	250,000.00	Fayette C. Benton	Walker Adlard	7
November 1, 1869	300,000.00	Daniel H. Dunham	John A. Snyder	62
March 1, 1910	400,000.00	H. A. Smith	T. B. Norton	48
April 1, 1822	1,250,000.00	F. G. Richard	Robert Newbault	23
July 2, 1902	300,000.00	Edward L. Ballard	William B. Carter	5
September 1, 1904	None	William L. Jones	Oscar Griebling	66
January 1, 1900	\$200,000.00	Fred C. Van Dusen	Walker C. Leach	10
January 1, 1911	1,000,000.00	D. H. Evans	C. I. Buxton	7
November 1910	\$200,000.00	Paul E. Basor	Henry J. Wassenaar	7
December 1, 1871	2,000,000.00	Samuel McKnight	E. M. Schmidt	7
July 1917	\$200,000.00	Starkweather & Shepley Inc.		97
July 1917	\$200,000.00	H. A. Smith	G. H. Tryon	47
March 1, 1901	1,000,000.00	Walker D. Despard		1
May 14, 1810	500,000.00	F. E. Cole	Wm. G. Armstrong	5
May 1, 1882	500,000.00	Harold W. Loton		85
April 1879	1,500,000.00	E. J. Hayes	T. L. Farouhar	107
April 11, 1911	1,000,000.00	Geo. A. Vismann	Chas. D. Ross	85
August 1850	1,000,000.00	F. W. Sargent	Frank E. Martin	48
1919	\$200,000.00	George A. Vismann	Gresham Ennis	7
1830	\$200,000.00	O. E. Lane	Charles A. Lung	68
1830	\$200,000.00	International Fire & Marine Agency Corp.		2
1830	\$200,000.00	G. W. Babb		81

TABLE NO. 1

-Continued-

Name of Company	Home office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business
Northern Insurance Co. of Moscow—U. S. B.	New York, N. Y.	1872	February 1911	\$200,000.00	Peter & Folsom		45
No. British & Mercantile Ins. Co.—U. S. B.	New York, N. Y.	1869	1869	\$50,000.00	E. H. Richards		7
North River Insurance Co.	New York, N. Y.	February 6, 1829	March 6, 1892	600,000.00	Fredrick H. Crum	David G. Wakeman	76
Northwestern Fire & Marine Insurance Co.	Minneapolis, Minn.	May 2, 1899	March 7, 1906	400,000.00	C. T. Jaffray	John H. Griffin	12
Northwestern Nat'l Insurance Co.	Milwaukee, Wis.	February 20, 1899	July 1, 1899	1,000,000.00	Alfred F. Jamps	Lubin M. Stuart	49
Norwegian Assurance Union Ltd.—U. S. B.	New York, N. Y.	1916	May 20, 1917	\$200,000.00	Robert Van Iderstine		1
Norwich Union Fire Insurance Co.—U. S. B.	New York, N. Y.	1797	1877	\$300,000.00	J. T. Montgomery Ham		41
Ohio Farmers Insurance Co.	Le Roy, Ohio	February 8, 1848	July 8, 1848	None	P. H. Hawley	W. E. Haines	69
Old Colony Insurance Co.	Boston, Mass.	June 2, 1906	June 7, 1906	500,000.00	William H. Hodge	John P. Morgan	11
Orient Insurance Co.	Hartford, Conn.	June 28, 1891	January 1872	1,000,000.00	A. G. Melville Jr.	Henry W. Gray, Jr.	46
Palatine Insurance Co.—U. S. B.	London, England	August 22, 1900	January 1, 1901	\$300,000.00	A. H. Wray		17
Paternalis Fire Insurance Co. Ltd.—U. S. B.	New York, N. Y.	1848	1913	\$300,000.00	Metnel & Wemple, Inc		4
Pennsylvania Fire Insurance Co.	Philadelphia, Pa.	1853	March 1825	750,000.00	Chas. H. Barry	W. Gardner Crowell	82
Pa. Lumberman's Mut. Fire Insurance Co.	Philadelphia, Pa.	February 26, 1895	April 1, 1895	None	Edwin F. Benson	Harry Humphreys	21
Phenix Insurance Co.—U. S. B.	New York, N. Y.	September 1, 1818	February 1911	\$200,000.00	Starkweather & Shepley		92
Phoenix Assurance Co.—U. S. B.	New York, N. Y.	January 17, 1792	October 1879	\$300,000.00	Perival Birsford		129
Phoenix Insurance Co.	Hartford, Conn.	May 1854	June 1884	2,000,000.00	Edward Milligan	Thomas C. Temple	87
Provident Washington Insurance Co.	Providence, R. I.	1799	1899	1,000,000.00	J. B. Branch	A. G. Beals	118
Queen Insurance Co. of America	New York, N. Y.	September 11, 1891	September 11, 1891	2,000,000.00	Edward F. Beidall	Newton S. Bartow	26
Reliance Insurance Company	Philadelphia, Pa.	April 21, 1841	August 9, 1841	400,000.00	Wm. Chubb	Wm. W. Haig	73
Rhode Island Insurance Co.	Providence, R. I.	1805	January 1907	500,000.00	George L. Shepley	Emil G. Pieper	10
Richmond Insurance Co. of N. Y.	West New Brighton, N. Y.	1907	February 1907	200,000.00	J. F. Smith	David G. Wakeman	11
Riochy Mountain Fire Insurance Co.	Great Falls, Mont.	August 30, 1913	January 6, 1913	278,181.00	Paris Gibson	Leo P. M. Meel	5
Rossia Insurance Co.—U. S. B.	Hartford, Conn.	1811	February 6, 1904	\$200,000.00	George B. Edwards		37
Royal Insurance Co.—U. S. B.	New York, N. Y.	May 21, 1848	1851	\$200,000.00	George W. Law		66
Royal Exchange Assurance—U. S. B.	New York, N. Y.	1720	1891	\$200,000.00	Richard D. Harvey		36
Russian Reinsurance Co.—U. S. B.	New York, N. Y.	June 9, 1895	March 6, 1907	\$300,000.00	Paul E. Rasor		10
St. Paul Fire & Marine Insurance Co.	St. Paul, Minn.	1865	May 1865	1,000,000.00	P. R. Bleslog	A. W. Perry	62
Safeguard Insurance Co. of N. Y.	New York, N. Y.	March 21, 1915	May 1, 1915	200,000.00	A. G. Melville Jr.	Henry W. Gray, Jr.	8
Salamandra Insurance Co.—U. S. B.	New York, N. Y.	1846	1899	\$200,000.00	Metnel & Wemple		72
Scottish Union & Nat'l Ins. Co.—U. S. B.	Hartford, Conn.	1824	1820	\$200,000.00	James H. Brewster		87
Second Russian Insurance Co.—U. S. B.	New York, N. Y.	1883	1913	\$200,000.00	Metnel & Wemple		22
Security Insurance Co.—U. S. B.	New York, N. Y.	1914	May 1841	1,000,000.00	John W. Alling	Victor Roth	74
Skandia Insurance Co.—U. S. B.	New York, N. Y.	January 12, 1888	1899	\$200,000.00	Chas. F. Shallerross		17
Skandinavia Reinsurance Co.—U. S. B.	New York, N. Y.	1869	1917	\$200,000.00	Shuman Ballard		19
Springfield Fire & Marine Insurance Co.	Springfield, Mass.	1849	1851	2,500,000.00	A. Willard Damon	Edwin H. Hildreth	60
Standard Fire Insurance Co.	Hartford, Conn.	1905	March 1910	500,000.00	M. L. Hewes	H. B. Anthony	11
Steering Fire Insurance Co.	Indianapolis, Ind.	January 28, 1913	January 1, 1912	850,000.00	Edward D. Evans	Oscar L. Ross	6
Sun Insurance Office—U. S. B.	New York, N. Y.	1716	August 1, 1880	\$200,000.00	J. J. Guilic		85
Svea Fire & Life Insurance Co.—U. S. B.	New York, N. Y.	May 18, 1806	August 1884	\$200,000.00	J. M. Wennstrom		52
Swiss Nat'l Insurance Co.—U. S. B.	New York, N. Y.	October 1, 1898	October 1, 1898	\$200,000.00	E. G. Snow, Jr.		20
Swiss Reinsurance Co.—U. S. B.	New York, N. Y.	December 9, 1862	October 20, 1910	\$200,000.00	Perival Birsford		105
Tokio Marine Insurance Co.—U. S. B.	New York, N. Y.	1879	October 1, 1902	\$200,000.00	Appleton & Cox		27
Twin City Fire Insurance Co.	Minneapolis, Minn.	July 10, 1910	April 8, 1912	500,000.00	Geo. A. Mowry	W. A. Gordon	4
Union Assurance Society, Ltd.—U. S. B.	New York, N. Y.	1897	July 30, 1907	\$200,000.00	A. H. Wray		9
Union Fire Insurance Co.—U. S. B.	Providence, R. I.	1828	1915	\$200,000.00	Starkweather & Shepley		50
Union Marine Insurance Co., Ltd.—U. S. B.	New York, N. Y.	1862	October 14, 1889	\$200,000.00	H. K. Foster		27
Union & Phenix Espanol Ins. Co.—U. S. B.	New York, N. Y.	June 5, 1864	October 7, 1910	\$200,000.00	Peter & Folsom		7
United Druggists Fire Insurance Co.	Boston, Mass.	October 21, 1908	November 5, 1908	100,000.00	Louis K. Liggett	Archib. W. Campbell	10
United States Fire Insurance Co.	New York, N. Y.	April 1, 1824	April 9, 1821	1,400,000.00	Geo. R. Branson	David G. Wakeman	95
Urbaine Fire Insurance Co.—U. S. B.	New York, N. Y.	1858	1911	\$200,000.00	Fred S. James & Co.		4
Warsaw Fire Insurance Co.—U. S. B.	New York, N. Y.	May 1, 1870	September 1, 1911	\$200,000.00	Peter & Folsom		6
Westchester Fire Insurance Co.	New York, N. Y.	March 11, 1827	January 1, 1871	1,000,000.00	Geo. E. Crawford	Harry H. Clutts	47
Western Assurance Co.	Toronto, Canada	August 1851	August 1851	\$200,000.00	W. B. Mellic		67
Total Iowa Companies				\$102,709,256.00			
Total All Fire Companies				\$104,000,256.00			

*Statutory deposit.

†United States Manager.

TABLE NO. 2

Name of Company	Income			To policyholders (Losses and dividends)
	Premium	All other	Total	
Swiss National Insurance Co.—U. S. B.	2,750,511.54	92,329.54	2,842,841.08	1,608,049.85
Swiss Reinsurance Co.—U. S. B.	1,234,156.34	71,264.87	1,305,421.21	695,258.02
Tokio Marine Insurance Co.—U. S. B.	1,948,843.82	158,307.28	2,107,151.09	426,556.71
Twin City Fire Insurance Co.	736,045.50	448,124.04	1,184,172.54	223,827.69
Union Assurance Soc. Ltd.—U. S. B.	806,429.65	119,801.89	1,006,231.54	347,383.42
Union Fire Insurance Co.—U. S. B.	665,561.97	35,061.87	700,623.84	205,494.25
Union Marine Ins. Co., Ltd.—U. S. B.	1,351,323.92	565,997.77	1,917,321.69	565,531.96
Union & Phenix Espanol Ins. Co.—U. S. B.	1,953,023.61	164,880.46	2,117,904.07	889,384.08
United Druggist's Fire Insurance Co.	173,563.70	20,417.37	193,981.07	106,897.10
United States Fire Insurance Co.	4,739,349.55	518,055.36	5,257,404.91	2,223,933.82
Urbana Fire Insurance Co.—U. S. B.	694,952.58	506,151.68	1,201,104.26	322,647.84
Warsaw Fire Insurance Co.—U. S. B.	840,721.16	31,959.35	872,711.42	314,714.69
Westchester Fire Insurance Co.	5,069,271.67	846,671.05	6,740,342.69	2,813,400.28
Western Assurance Co.	2,697,133.14	331,341.03	3,028,474.19	1,636,240.32
Total Other than Iowa Companies.	\$471,833,234.71	\$104,878,300.45	\$576,711,535.17	\$235,927,761.42
Total All Fire Companies.	\$475,540,565.25	\$105,961,656.34	\$581,502,221.59	\$237,539,653.76

TABLE 3—FIRE INSURANCE COMPANIES.

Name of Company	Location	Loans assets, Dec. 31, 1916, in capital stock	Total to Pol- icyholders received
IOWA COMPANIES.			
Central Nat'l Fire Insurance Co.	Des Moines, Iowa	\$ 500,000.00	\$ 39,125.73
Dubuque Fire & Marine Ins. Co.	Dubuque, Iowa	1,077,314.08	1,052,410.79
Farmers' Insurance Co.	Cedar Rapids, Iowa	947,280.00	480,206.01
Horticultural Insurance Co.	Des Moines, Iowa	137,925.44	146,516.43
Inter-State Mut. Auto Ins. Co.	Rock Rapids, Iowa	6,846.10	73,781.22
Iowa Automobile Mut. Ins. Co.	Cedar Rapids, Iowa	29,667.16	57,218.36
Iowa Manufacturers Ins. Co.	Waterloo, Iowa	215,922.90	121,977.92
Iowa Nat'l Fire Ins. Co.	Des Moines, Iowa	555,908.50	56,909.27
Iowa State (Mut.) Ins. Co.	Kokook, Iowa	809,539.25	559,815.97
Mill Owners Mut. Fire Ins. Co.	Des Moines, Iowa	579,133.36	400,710.50
Security Fire Insurance Co.	Davenport, Iowa	684,263.98	312,120.79
State Insurance Co.	Des Moines, Iowa	700,000.00	13,207.12
Total Iowa Companies.		\$ 6,507,030.22	\$ 3,387,300.64

—Continued.

Debitments	Insurance in Force Dec. 31		Financial Condition Dec. 31			
	Amount	Premiums	Admitted assets	Liabilities	Surplus	
Expenses and all other	Total					
884,854.07	2,492,435.97	331,767,326	2,679,744.98	2,462,958.09	267,785.99	
437,366.97	1,116,774.99	186,992,326	1,745,996.21	1,284,248.14	461,747.86	
258,529.25	772,773.66	15,717,147	1,499,899.36	1,206,808.16	694,559.07	
902,054.56	1,150,022.54	83,520,419	959,428.90	787,965.82	636,811.24	
363,874.24	731,257.71	191,770,733	1,511,052.78	1,944,980.30	1,108,718.65	
517,281.13	613,775.36	137,778,034	1,321,287.94	1,241,618.77	965,755.28	
345,022.32	1,244,023.89	779,889,100	565,501.49	1,329,817.07	850,451.45	
293,166.92	1,642,550.70	309,210,049	2,519,345.40	2,004,025.00	1,858,928.00	
36,394.24	141,261.34	15,323,489	235,716.76	334,460.81	110,206.08	
2,212,984.29	4,535,550.11	907,807,161	9,221,965.80	7,025,608.76	5,837,143.00	
502,000.10	626,627.04	114,309,024	1,124,242.89	1,482,994.92	857,000.00	
277,321.32	622,336.01	91,228,412	973,561.25	1,000,077.68	883,892.01	
2,439,743.91	5,282,234.22	1,198,342,246	11,474,648.09	7,978,373.09	6,436,159.95	
7,442,400.55	3,078,740.37	325,819,630	5,044,863.27	4,194,329.24	2,795,857.66	
\$11,639,871.04	\$47,568,372.46	\$69,833,309.76	\$684,728,170.65	\$784,661,048.65	\$609,071,254.48	
\$21,372,875.07	\$140,951,978.82	\$90,462,014,032	\$636,512,127.73	\$795,448,447.03	\$623,076,798.65	
					\$217,771,664.98	

INCOME ACCOUNT FOR YEAR 1917.

Deposits pre- miums on in- terest risks	Interest and profits	Agents balances charged off	Profit on invest- ments by sale or adjustment	All other sources	Total income	Sum of ledger assets Dec. 31, 1917, net li- abilities
\$ 12,481.60				\$ 500,000.00	\$ 522,677.30	\$ 1,027,007.30
109,763.70				26.51	1,199,201.60	5,176,515.00
65,238.96				9,692.30	547,355.84	1,459,620.44
4,661.81				32,000.00	184,598.24	322,253.68
100.00					73,881.52	80,727.69
178.26					17,896.62	67,658.73
9,259.88	\$ 187.84	\$ 1,000.00		1.50	132,420.94	348,309.84
14,798.33				221,579.47	239,387.37	884,438.17
9,476.15	1,450.28				670,272.82	1,434,111.97
29,025.70				15,788.66	445,234.86	1,029,648.12
25,306.12				30,397.53	356,124.43	1,045,468.41
3,722.04				37,700.00	44,790.16	144,700.16
\$ 283,021.84	\$ 1,608.02	\$ 1,000.00	\$ 817,985.02	\$ 4,400,536.42	\$ 11,087,973.64	

TABLE NO. 4

Name of Company	Net amount paid for claims and for losses	Local, benefit, and adjustment expenses	Salaries, expenses and commissions of agents	Salaries and expenses, officers and clerks	Inspection and protection of risks
Union Fire Ins. Co.—U.S.B.	330,494.25	6,542.47	397,092.92	300.00	9,548.80
Un. M. Ins. Co. Ltd., U.S.B.	602,531.96	11,927.57	230,429.28	79,521.66	4,788.80
U. S. B.	889,384.09	13,249.30	609,013.64	600.00	607.20
United Druggists Fire Ins. Co.	61,774.72	1,242.43	5,021.55	13,618.98	299.24
United States Fire Ins. Co.	2,222,369.82	68,079.90	1,621,742.90	49,742.28	61,248.18
Urbane Fire Ins. Co.—U.S.B.	322,967.84	5,217.70	321,602.32		11,205.14
Warsaw Fire Ins. Co.—U.S.B.	314,714.00	6,990.62	509.00	242,307.31	212.63
Westchester Fire Ins. Co.	7,811,490.28	64,949.92	1,611,816.42	143,183.00	108,232.29
Western Assurance Co.	1,636,319.22	14,429.37	682,575.62	73,671.51	28,085.32
Total Other than Iowa Companies	\$24,981,167.77	\$5,349,555.64	\$17,079,238.29	\$17,121,675.41	\$7,000,960.94
Total All Fire Companies	\$28,258,167.46	\$5,495,507.38	\$17,669,266.07	\$17,341,857.31	\$7,721,233.02

TABLE 5—FIRE INSURANCE COMPANIES

Name of Company	Real estate	Mortgage loans on real estate	Collateral loans	Bonds and stocks
IOWA COMPANIES				
Central National Fire Insurance Co.		\$ 437,300.00		\$ 17,061.70
Dubuque Fire & Marine Insurance Co.	\$ 16,308.25	1,174,800.00	\$ 10,000.00	578,214.75
Farmers' Insurance Co.	60,000.00	803,202.00		11,430.30
Horticultural Insurance Co.		99,950.00	1,000.00	
Inter State Mutual Auto Insurance Co.				5,000.00
Iowa Automobile Mutual Insurance Co.				237.20
Iowa Manufacturers' Insurance Co.	20,000.00	368,800.00		280.00
Iowa National Fire Insurance Co.		651,285.00	2,009.74	42,136.90
Iowa State (Mutual) Insurance Co.	8,000.00			20,000.00
Mill Owners Mutual Fire Insurance Co.		277,610.00		25,000.00
Security Fire Insurance Co.	54,841.30	481,739.00		17,000.00
State Insurance Co.		101,000.00		890.00
Total Iowa Companies	\$ 150,339.55	\$ 4,436,416.00	\$ 13,000.74	\$ 747,861.55
OTHER THAN IOWA COMPANIES				
Actna Insurance Co.	\$ 627,507.50		\$ 20,615.00	\$ 22,284,919.43
Agricultural Insurance Co.	35,738.74	218,132.00	124,972.32	4,252,118.25
Alliance Assurance Co.—U. S. B.			1,322,428.22	
Alliance Insurance Co.			2,992,984.75	
American Central Insurance Co.		25,000.00	79,500.00	2,448,061.73

Continued.

Banks ready and taxes on real estate	Taxes on premiums and all other items not paid	Expenses to "float" policies byholders	Loss on investments by sale or adjustment	Advertising printing and all other disbursements	Total disbursements	Balance
15,644.19	48,927.43			6,242.50	613,775.36	1,526,863.73
5,449.32				277,506.82	1,541,623.89	1,467,156.70
15,000.12			1,506.25	111,547.00	1,642,520.70	2,082,107.46
1,206.74	1,242.76	41,023.38	205.94	12,134.00	141,362.54	333,611.30
12,209.29	100,742.75	*140,000.00	204,644.14	30,885.00	4,385,526.11	7,432,440.24
8,236.12				37,614.81	629,637.94	1,486,798.83
6,294.47				21,543.80	625,236.61	1,027,286.60
32,261.61	149,178.00	*300,000.00	3,541.39	161,039.75	5,285,234.22	5,583,736.63
6,332.85	84,914.00		102.20	320,908.46	3,078,740.25	4,398,922.94
\$ 3,415,796.50	\$ 811,234,412.64	\$ 17,493,296.16	\$ 815,673,170.97	\$ 80,922,468.09	\$ 437,638,522.46	\$ 805,796,476.30
\$ 3,440,676.46	\$ 811,313,807.00	\$ 17,603,218.81	\$ 815,677,300.91	\$ 82,124,781.96	\$ 441,611,751.64	\$ 813,030,883.18

ASSETS DECEMBER 31, 1917.

Cash in office and banks	Agents balances	All other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Debit assets not admitted	Total admitted assets
\$ 46,225.65	\$ 9,117.47	\$ 6,600.41	\$ 62,943.53	\$ 13,047.04	\$ 86,978.47	\$ 4,094.76	\$ 81,778.71
123,423.53	246,055.96		2,149,082.20	26,844.30	2,175,996.09	35,111.46	2,137,815.23
31,129.25	18,644.94	76,302.75	1,092,861.94		1,092,861.94	4,681.63	998,200.31
21,077.00		29,237.19	142,445.00	8,819.57	146,264.66	20,237.19	136,027.47
35,904.27	3,652.96		33,657.23	7,756.77	37,614.00	5,016.82	34,597.18
21,979.60	13,187.53	251.31	36,848.85	222.81	37,072.66	402.77	36,615.89
80,619.30	13,569.30	9,602.29	203,300.54	2,748.92	234,549.46		234,549.46
30,330.63	10,278.87	7,864.32	821,267.70	18,698.59	849,944.23		836,456.39
52,297.69	18,532.96	874,550.62	895,145.26	259.00	892,896.68	4,485.39	875,254.85
47,949.66	45,482.62	712.50	662,345.23	52,375.43	746,733.63		746,733.63
136,848.00	49,172.54	26,670.78	732,982.60	12,516.51	745,500.19	4,914.56	740,585.63
54,864.72		2,969.90	120,254.62	1,605.36	121,860.65	2,909.59	118,950.67
\$ 1,229,756.12	\$ 425,116.67	\$ 725,979.43	\$ 7,734,406.46	\$ 125,306.82	\$ 7,989,712.57	\$ 102,214.91	\$ 7,707,266.85
\$ 2,221,766.30	\$ 2,829,616.00	\$ 3,034.00	\$ 30,127,133.75	\$ 255,543.51	\$ 30,222,667.26	\$ 640,421.41	\$ 29,826,185.82
329,239.74	416,000.00		5,736,322.18	9,721.67	5,990,283.78	222,245.18	5,974,008.60
179,836.78	41,674.48	29,436.56	1,964,410.49	20,416.67	1,694,837.16	68,234.71	1,526,602.45
24,115.25	296,163.88	5,877.06	5,530,141.87	36,078.83	5,566,720.68	121,695.65	5,365,025.63
98,111.30	682,351.20	159,980.00	4,790,387.47	37,337.44	4,947,564.31	582,752.89	4,264,809.11

TABLE 6—FIRE INSURANCE COMPANIES

Name of Company	Net unpaid claims	Unearned premiums (reserve)	Unpaid Commissions and expenses
IOWA COMPANIES			
Central Nat'l Fire Insurance Co.	\$ 593.15	\$ 28,722.67	\$ 473.91
Dubuque Fire & Marine Insurance Co.	63,767.21	1,271,465.37	29,000.00
Farmers Insurance Co.	17,115.78	611,302.23	3,231.43
Horticultural Insurance Co.			200.00
Inter-State Mutual Auto Insurance Co.		22,617.25	
Iowa Automobile Mutual Insurance Co.	3,212.00	28,885.00	392.94
Iowa Manufacturers' Insurance Co.	850.00	111,462.90	
Iowa National Fire Insurance Co.	6,646.73	96,216.61	179.87
Iowa State (Mutual) Insurance Co.	22,504.71	899,185.98	
Mill Owners Mutual Fire Insurance Co.	19,672.19	98,649.23	4,218.50
Security Fire Insurance Co.	19,588.64	456,919.32	3,309.84
State Insurance Co.			
Total Iowa Companies.	\$ 143,848.41	\$ 2,544,718.68	\$ 82,124.92
OTHER THAN IOWA COMPANIES			
Aetna Insurance Co.	\$ 2,033,317.01	\$ 12,891,201.12	\$ 15,000.00
Agricultural Insurance Co.	328,619.18	2,453,913.33	20,500.00
Alliance Astrarac Co.—U. S. B.	565,795.01	303,323.40	15,831.07
Alliance Insurance Co.	447,785.90	1,619,621.09	12,000.00
American Central Insurance Co.	270,737.96	1,835,346.98	4,045.37
American Druggists' Fire Insurance Co.	9,018.54	91,736.11	698.43
American Eagle Fire Insurance Co.	41,267.38	964,783.66	5,000.00
American Insurance Co.	489,207.39	6,346,194.11	12,500.00
American National Fire Insurance Co.	1,256.10	23,376.43	158.12
Atlas Insurance Co.—U. S. B.	246,838.92	2,040,704.22	19,808.30
Automobile Insurance Co.	777,672.73	1,914,637.92	45,751.30
Boston Insurance Co.	1,599,227.45	3,595,919.58	23,000.00
British America Assurance Co.	267,081.44	1,135,721.82	4,500.00
Buffalo Insurance Co.	71,564.99	814,691.62	5,000.00
Caladonian Insurance Co.—U. S. B.	227,114.98	1,630,356.52	2,000.00
Camden Fire Insurance Assn.	406,377.00	2,168,801.26	12,201.80
Central Manufacturers' Mutual Ins. Co.	61,419.91	435,177.13	26,831.32
Citizens Insurance Co.	46,459.14	169,654.61	9,800.00
City of New York Insurance Co.	166,967.00	735,824.86	2,500.00
Columbia Insurance Co.	44,665.77	166,978.17	8,000.00
Columbian National Fire Insurance Co.	96,221.65	506,192.27	2,199.40
Commercial Union Fire Insurance Co.—U. S. B.	1,454,432.47	6,809,108.72	26,901.46
Commercial Union Fire Insurance Co.	81,666.00	767,233.17	4,650.00
Commonwealth Insurance Co. of New York.	279,432.09	1,476,818.09	9,927.31
Concordia Fire Insurance Co.	176,462.48	1,661,965.49	73,928.82
Connecticut Fire Insurance Co.	507,439.45	4,634,722.95	16,475.00
Continental Insurance Co.	964,706.97	11,627,964.67	149,192.52
County Fire Insurance Co.	31,908.11	273,296.45	2,569.69
Detroit Fire & Marine Insurance Co.	96,277.07	969,682.54	11,800.00
Detroit National Fire Insurance Co.	29,461.10	206,443.32	776.29
Equitable Fire & Marine Insurance Co.	197,829.79	432,369.36	220.00
Farmers' Fire Insurance Co.	136,343.23	546,797.99	1,191.75
Federal Insurance Co.	1,475,325.76	1,621,818.49	71,632.67
Fidelity Phenix Fire Insurance Co.	814,000.48	9,861,401.41	63,286.82
Fire Assn. of Philadelphia	736,173.42	6,880,237.51	12,614.20

LIABILITIES DECEMBER 31, 1917.

Dividends on paid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
\$ 835.01	\$ 1,063.29	\$ 590,000.00	\$ 350,291.51	\$ 881,778.71	
65,000.00	300,000.00	300,000.00	517,582.4	2,137,815.23	
11,287.22	300,000.00	135,166.6	998,200.31		
737.81	100,000.00	25,027.4	135,027.47		
511.56		882.4	34,297.48		
885.83		5,613.35	36,615.89		
1,500.00	100,000.00	21,250.71	234,549.46		
10,663.43	500,000.00	292,513.78	886,158.99		
13,862.33	10,063.94	24,903.04	873,354.83		
	159,119.51	461,281.05	749,733.63		
6,458.26		300,000.00	51,249.63	749,565.69	
100.00		100,000.00	15,798.67	115,800.67	
\$ 113,378.47	\$ 170,278.46	\$ 1,900,000.00	\$ 1,892,834.81	\$ 7,707,328.33	
\$ 830,000.00	\$ 230,000.00	\$ 5,000,000.00	\$ 5,501,967.60	29,852,188.82	
100,000.00	230,000.00	500,000.00	1,500,288.09	5,574,938.69	
137,174.98		200,000.00	414,547.66	1,339,692.45	
37,500.00		750,000.00	1,068,118.24	2,363,694.63	
50,000.00	2,167,896.58	1,000,000.00	1,097,092.23	6,429,616.99	
9,694.98		290,000.00	360,542.13	514,209.24	
12,500.00	380,000.00	1,000,000.00	1,633,635.15	5,722,106.74	
100,000.00	228,043.50	2,000,000.00	2,836,003.67	15,106,328.67	
1,832.02		200,000.00	227,752.59	604,548.66	
69,000.00		*200,000.00	877,427.50	2,432,259.30	
59,000.00		2,000,000.00	2,180,106.38	7,296,338.81	
120,000.00		1,000,000.00	2,101,194.10	9,601,041.13	
217,066.31	50,000.00	*200,000.00	672,927.35	2,197,173.14	
29,942.73		400,000.00	268,630.73	8,454,707.37	
50,000.00		200,000.00	406,415.47	3,565,736.38	
25,000.00	10,000.00		1,940,201.11	4,481,518.23	
119.33		800,000.00	428,736.92	1,691,965.22	
30,000.00	19,127.45	200,000.00	2,096,824.63		
9,890.00		300,000.00	235,487.66	1,791,719.52	
2,500.00	412,338.48	400,000.00	630,719.32	1,375,736.20	
10,000.00		964,175.30	1,739,687.13		
515,340.00		*200,000.00	2,741,900.77	11,647,743.42	
31,985.00		200,000.00	264,298.41	1,438,372.56	
39,000.00		500,000.00	736,325.51	2,052,471.19	
40,000.00	54,374.61	750,000.00	356,274.24	2,119,504.64	
250,000.00	2,325.00	1,000,000.00	1,972,701.23	8,414,874.03	
600,000.00	327,500.00	10,000,000.00	8,774,730.32	32,599,654.28	
10,000.00	169.37	400,000.00	214,700.74	1,032,203.67	
20,000.00		500,000.00	1,151,265.20	2,691,646.81	
3,000.00		389,350.00	78,253.38	701,284.09	
25,000.00	1,123.70	500,000.00	450,891.75	1,548,645.00	
6,000.00		532,862.50	1,181,106.56		
120,000.00	344,227.60	1,000,000.00	1,446,286.50	5,479,587.77	
250,000.00	269,000.00	2,500,000.00	2,182,517.89	18,980,216.20	
166,000.00		1,000,000.00	2,437,586.40	12,316,431.29	

TABLE NO. 6

Name of Company	Net unpaid claims	Unearned premiums (reserves)	Unpaid Commissions and expenses
Northern Ins. Co. of Moscow—U. S. B.	258,009.84	1,009,308.08	5,000.00
No. British & Mercantile Ins. Co.—U. S. B.	906,902.40	5,631,750.17	28,800.00
North River Insurance Co.	2,239,549.88	5,000,000.00	5,000.00
Northwestern Fire & Marine Ins. Co.	69,406.13	251,980.36	4,740.57
Northwestern National Insurance Co.	681,542.65	3,283,072.54	24,884.82
Norwegian Assur. Union Ltd.—U. S. B.	18,651.82	239,011.92	4,501.04
Norwich Union Fire Ins. Co.—U. S. B.	229,759.95	2,708,228.53	31,493.65
Ohio Farmers' Insurance Co.	181,416.84	2,323,332.32	25,851.22
Old Colony Insurance Co.	977,502.14	714,920.86	3,006.75
Orient Insurance Co.	219,812.09	1,988,215.70	7,139.50
Palatine Insurance Co.—U. S. B.	501,391.00	2,109,638.00	11,815.00
Patronella Fire Ins. Co. Ltd.—U. S. B.	173,463.05	892,527.74	16,162.47
Pennsylvania Fire Insurance Co.	388,799.70	5,029,838.04	15,000.00
Pa. Lumbermen's Mut. Fire Insurance Co.	29,122.84	295,394.09	3,623.78
Phoenix Insurance Co.—U. S. B.	69,296.27	465,247.04	46,291.89
Phoenix Assurance Co.—U. S. B.	380,186.62	2,622,707.24	16,227.27
Phoenix Insurance Co.	887,729.52	6,782,124.08	60,000.00
Providence Washington Insurance Co.	1,012,721.66	7,792,115.25	39,000.00
Prussian National Insurance Co.—U. S. B.	190,445.01	1,046,178.03	3,623.78
Queen Insurance Co. of America	193,455.18	5,489,129.03	48,709.13
Reliance Insurance Co.	117,873.27	894,489.24	17,881.24
Rhode Island Insurance Co.	111,044.96	954,321.07	113,173.51
Richmond Insurance Co. of New York	108,113.89	411,097.00	106.00
Rocky Mountain Fire Insurance Co.	5,900.37	87,232.29	149.00
Rossia Insurance Co.—U. S. B.	2,257,379.00	5,092,639.63	—
Royal Insurance Co.—U. S. B.	1,540,104.65	9,001,634.27	75,198.90
Royal Exchange Assur. Co.—U. S. B.	471,332.80	1,024,491.85	8,212.31
Russian Reinsurance Co.—U. S. B.	522,347.09	1,449,753.88	1,773.88
St. Paul Fire & Marine Insurance Co.	1,599,884.68	6,677,190.22	23,408.22
Safeguard Insurance Co. of New York	29,223.43	168,444.28	1,115.00
Salamandra Insurance Co.—U. S. B.	714,299.13	2,820,281.0	45,944.12
Scottish Union & National Ins. Co.—U. S. B.	379,775.60	2,988,018.9	12,000.00
Seaside Insurance Co.—U. S. B.	258,281.67	1,031,374.96	5,412.69
Security Insurance Co.	310,224.24	2,704,786.54	4,341.63
Skandia Insurance Co.—U. S. B.	217,399.31	891,395.29	1,500.00
Skandinavisk Reinsurance Co.—U. S. B.	241,910.60	829,213.87	2,500.00
Springfield Fire & Marine Insurance Co.	817,122.31	7,229,109.13	40,000.00
Standard Fire Insurance Co.	81,208.97	669,448.73	1,398.43
Sterling Fire Insurance Co.	101,994.97	494,851.29	700.00
Sun Insurance Office—U. S. B.	389,102.74	2,077,024.71	19,452.62
Svea Fire & Life Insurance Co.—U. S. B.	140,128.94	1,142,298.96	5,269.00
Swiss National Insurance Co.—U. S. B.	425,071.00	1,749,950.71	13,827.58
Swiss Reinsurance Co.—U. S. B.	101,659.73	889,027.41	12,200.00
Tyko Marine Insurance Co.—U. S. B.	219,205.27	150,789.83	—
Twin City Fire Insurance Co.	39,100.54	116,902.90	537.65
Union Assur. Soc. Ltd.—U. S. B.	99,112.00	773,656.05	4,445.60
Union Fire Insurance Co.—U. S. B.	30,866.44	539,970.44	69,975.00
Union Marine Ins. Co. Ltd.—U. S. B.	474,083.59	196,487.86	9,900.00
Union & Phenix Espanol Ins. Co.—U. S. B.	284,173.27	1,332,774.27	21,920.00
United Bruggels' Fire Insurance Co.	7,921.02	100,918.05	262.10

—Continued

Dividends un- paid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities.
10,000.00	—	10,000.00	*200,000.00	56,787.57	1,630,125.49
125,629.46	—	—	*200,000.00	2,319,423.26	9,241,748.23
45,000.00	223.75	—	600,000.00	1,997,576.40	4,294,629.48
26,874.12	—	412,028.47	400,000.00	1,829,929.30	1,829,929.30
125,000.00	—	300,000.00	1,000,000.00	1,438,809.21	7,661,559.02
2,500.00	—	777.08	*200,000.00	250,945.45	697,290.21
72,805.00	—	—	*200,000.00	1,073,303.44	2,836,219.57
59,341.21	—	125,000.00	—	1,351,968.54	4,396,228.02
15,800.00	—	—	600,000.00	682,590.73	2,309,590.28
41,145.27	—	—	1,000,000.00	1,022,682.01	4,328,905.17
75,806.00	—	—	*200,000.00	888,535.37	2,580,807.51
5,000.00	—	—	*200,000.00	182,349.45	1,433,443.71
110,000.00	—	—	750,000.00	1,000,275.20	8,084,033.64
7,710.01	—	—	—	497,445.40	1,029,276.22
9,000.00	—	—	*200,000.00	354,600.82	876,908.00
100,000.00	—	—	*200,000.00	1,582,955.23	4,022,130.47
435,000.00	—	11,915.70	3,000,000.00	6,829,010.79	18,040,850.00
290,000.00	—	—	1,000,000.00	1,777,632.29	5,311,890.50
20,000.00	—	10,000.00	*200,000.00	884,291.46	2,250,824.50
692,829.78	—	28,000.50	2,000,000.00	4,232,068.87	15,422,862.51
8,000.00	—	—	400,000.00	142,799.42	1,589,525.49
22,500.00	—	—	500,000.00	462,005.98	2,100,770.22
6,000.00	—	—	200,000.00	223,041.21	948,622.70
1,500.00	23.00	7,290.88	278,501.00	194,486.21	536,175.73
101,000.00	—	15,000.00	*200,000.00	2,081,594.90	9,656,112.27
829,612.99	—	1,014.62	*200,000.00	4,188,958.94	16,475,925.47
78,134.36	—	—	*200,000.00	1,146,294.84	5,328,456.15
87,401.18	—	—	*200,000.00	427,251.18	2,428,427.37
160,000.00	—	390,042.04	1,000,000.00	5,267,135.49	12,077,629.80
3,273.35	—	—	200,000.00	806,555.99	701,742.67
15,000.00	—	—	*200,000.00	266,482.36	4,078,103.73
120,000.00	—	82,478.82	*200,000.00	2,732,762.25	7,230,075.65
5,000.00	—	—	*200,000.00	150,014.42	1,656,183.74
50,000.00	—	—	1,000,000.00	807,473.00	4,906,928.47
22,777.57	—	—	*200,000.00	561,935.25	1,864,618.12
5,000.00	—	9,223.72	*200,000.00	727,859.80	2,038,707.58
115,000.00	—	—	2,500,000.00	2,323,719.38	15,224,033.34
15,000.00	—	—	500,000.00	371,125.59	1,474,372.51
24,200.00	—	—	800,000.00	429,931.15	1,520,541.11
100,000.00	—	412.000	*200,000.00	1,509,823.79	5,306,790.30
25,000.00	—	—	*200,000.00	704,561.03	2,218,018.95
8,000.00	—	—	*200,000.00	897,288.99	2,670,744.98
25,000.00	—	—	*200,000.00	469,737.88	1,745,065.02
114,044.87	—	—	*200,000.00	582,078.19	1,266,968.16
2,750.72	—	—	500,000.00	129,054.58	787,965.82
31,005.00	—	—	*200,000.00	886,168.15	1,944,886.20
14,000.00	—	—	*200,000.00	325,260.29	1,241,018.77
45,000.00	—	—	*200,000.00	435,785.62	1,330,817.07
17,000.00	—	—	*200,000.00	295,067.00	2,064,025.00
1,000.00	—	—	—	284,260.71	284,260.71

TABLE NO. 6

Name of Company	Net unpaid claims	Unsettled re-insurance (recurve)	Unpaid Commission and expenses
United States Fire Insurance Co.....	617,952.90	2,730,182.92	79,095.14
Urbane Fire Insurance Co.—U. S. B.....	149,202.74	474,428.86	9,170.83
Warsaw Fire Insurance Co.—U. S. B.....	124,095.02	522,566.29	15,000.00
Westchester Fire Insurance Co.....	739,256.02	4,259,802.27	49,000.00
Western Assurance Co.....	153,581.64	1,709,899.99	2,562.13
Total Other Than Iowa Companies.....	\$ 79,021,648.49	\$ 671,935,325.56	\$ 2,244,729.69
Total All Fire Companies.....	\$ 79,165,496.92	\$ 675,500,244.24	\$ 2,546,552.21

TABLE 7—FIRE INSURANCE COMPANIES.

Name of Company	Gross risks written
IOWA COMPANIES.	
Central National Fire Insurance Company.....	\$ 2,470,298.00
Dubuque Fire & Marine Insurance Company.....	11,242,254.00
Farmers' Insurance Company.....	51,313,012.00
Horticultural Insurance Company.....	2,576,111.86
Inter State Mutual Automobile Insurance Company.....	1,297,043.00
Iowa Automobile Mutual Insurance Company.....	6,274,685.40
Iowa Manufacturers Insurance Company.....	10,266,077.99
Iowa National Fire Insurance Company.....	12,125,264.49
Iowa State (Mutual) Insurance Company.....	29,261,052.00
Mill Owners' Mutual Fire Insurance Company.....	3,208,613.00
Security Fire Insurance Company.....	22,530,876.00
State Insurance Company.....	479,291.50
Total Iowa Companies.....	156,736,420.14
OTHER THAN IOWA COMPANIES.	
Aetna Insurance Company.....	\$ 21,569,256.00
Agricultural Insurance Company.....	4,261,000.00
Alliance Assurance Company—U. S. B.....	12,425.00
Alliance Insurance Company.....	1,647,041.00
American Central Insurance Company.....	6,884,571.00
American Druggists' Fire Insurance Company.....	323,609.00
American Eagle Fire Insurance Company.....	1,185,000.00
American Insurance Company.....	26,491,007.00
American National Fire Insurance Company.....	140,675.00
Atlas Assurance Company—U. S. B.....	4,865,444.00

—Continued

Dividends un-paid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
	5,000.00		1,499,000.00	1,699,260.70	7,225,508.70
	30,000.00	15,182.50	790,000.00	625,882.92	1,485,914.52
	20,000.00		700,000.00	146,183.07	1,030,177.66
	120,000.00		1,000,000.00	1,130,212.70	7,929,272.69
	64,301.86		200,000.00	1,167,691.68	4,194,379.24
\$ 1,407,129.37	\$ 15,367,495.21	\$ 12,888,077.72	\$ 302,000,200.00	\$ 210,094,410.88	\$ 789,199,650.62
\$ 7,402,479.67	\$ 15,901,698.78	\$ 12,668,326.19	\$ 365,467,256.00	\$ 272,527,371.00	\$ 796,967,628.41

GENERAL IOWA BUSINESS, 1917.

Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of outflow from Iowa
2,223,287.00	52,342.50	50,288.74	1,474.50	2,018.85	May 1, 1917
10,431,077.00	113,709.72	104,887.93	46,104.90	60,918.92	July 15, 1883
50,234,096.20	549,527.43	502,423.15	229,123.23	290,959.29	Oct. 1, 1860
2,576,111.86	147,811.97	115,887.45	99,222.46	56,229.46	Apr. 29, 1886
1,297,043.00	46,154.61	45,482.53	3,804.32	3,804.32	May 5, 1916
4,297,266.00	101,711.10	25,426.00	22,698.00	24,418.00	Nov. 4, 1910
8,266,477.99	172,235.26	146,967.00	67,239.50	66,292.50	Jan. 15, 1900
12,126,470.49	12,678.71	11,701.15	15,769.29	21,635.02	Jan. 2, 1917
29,261,052.00	170,139.49	169,057.34	127,729.25	139,057.72	July 1, 1850
3,248,113.00	45,071.51	42,746.00	9,907.79	10,056.70	Apr. 1, 1875
10,232,077.00	224,026.14	202,612.12	132,294.08	145,219.10	Nov. 1, 1882
479,291.50	14,078.74	14,221.10	8,795.45	8,500.43	Feb. 12, 1917
151,718,032.14	2,069,118.26	1,924,694.78	747,619.62	790,269.28	
21,569,256.00	297,615.28	294,266.71	182,318.84	165,627.50	Jan. 20, 1874
4,261,000.00	46,361.82	44,794.24	49,886.00	21,448.00	Mar. 14, 1917
12,425.00	156.46	14.42	29.91	29.91	Dec. 17, 1914
1,647,041.00	11,601.56	9,626.47	1,736.25	1,736.25	Oct. 6, 1915
6,884,571.00	57,621.78	49,126.21	30,539.73	29,242.87	May 20, 1879
323,609.00	4,170.00	4,321.27	2,616.27	4,266.67	Mar. 10, 1911
1,185,000.00	12,261.24	11,902.90	612.60	765.67	May 31, 1917
26,491,007.00	18,764,749.00	205,985.24	222,884.16	192,071.77	Feb. 17, 1880
140,675.00	1,123.98	1,050.85	10,006.38	15,648.48	Sept. 25, 1907
4,865,444.00	49,397.58	39,666.56	20,000.98	18,628.49	July 27, 1892

Table No. 7

—Continued—

Name of Company	Gross risks written	Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of statement filed with Iowa
Automobile Insurance Company	4,506,535.00	2,738,775.00	47,385.48	37,044.55	16,178.18	18,255.85	June 9, 1933
Boston Insurance Company	7,549,695.00	5,982,632.00	62,637.00	50,512.35	37,442.80	30,917.17	May 31, 1933
British America Assurance Company	1,623,324.00	1,372,088.00	17,283.97	15,151.62	14,636.84	12,723.86	Aug. 29, 1933
Buffalo Insurance Company	2,504,675.00	2,147,774.00	20,215.82	27,468.85	24,208.79	20,747.00	Mar. 15, 1935
Catholic Insurance Company—U. S. B.	913,659.00	739,029.00	9,136.37	7,588.14	7,599.71	8,887.67	Oct. 7, 1935
Caution Fire Insurance Association	2,442,598.00	1,807,543.00	24,703.29	19,609.10	10,356.65	15,745.65	May 27, 1930
Central Manufacturers Mutual Insurance Company	342,736.00	396,102.00	4,612.14	2,467.95	4,022.30	4,022.30	Aug. 14, 1930
Central National Fire Insurance Company	1,800,128.00	1,514,759.00	16,199.69	15,860.19	15,062.20	16,631.00	Apr. 7, 1931
City of New York Insurance Company	2,975,094.00	1,529,031.00	31,658.73	17,225.65	7,537.16	9,634.12	Sept. 5, 1930
Columbia Insurance Company	322,500.00	333,000.00	6,937.51	5,984.79	2,911.25	4,004.31	Nov. 20, 1930
Columbian National Fire Insurance Company	1,364,921.00	1,216,230.50	15,435.68	22,213.91	1,797.65	3,990.91	July 14, 1931
Commercial Union Assurance Company—U. S. B.	15,902,851.00	12,829,038.00	129,113.54	104,848.98	47,377.28	45,277.28	Nov. 15, 1931
Commercial Union Fire Insurance Company	2,523,589.00	1,845,708.00	36,982.14	25,412.37	4,238.43	4,043.31	Sept. 25, 1931
Commonwealth Insurance Company of New York	6,980,260.00	5,028,300.00	60,437.37	49,000.45	39,000.45	39,001.89	June 17, 1930
Comstock Fire Insurance Company	8,267,744.00	7,379,432.00	81,248.72	72,419.19	52,819.90	64,182.39	Jan. 15, 1930
Connecticut Fire Insurance Company	11,811,965.00	9,275,233.00	117,382.87	102,206.39	32,863.14	32,863.14	Feb. 7, 1930
Continental Insurance Co.	30,176,974.00	20,902,227.00	210,688.94	205,909.28	175,877.75	172,712.88	Feb. 22, 1929
County Fire Insurance Company	324,789.00	412,769.00	5,264.16	4,629.71	1,772.10	2,784.97	Oct. 1, 1932
Detroit Fire & Marine Insurance Company	118,425.00	111,431.00	1,805.97	1,236.62	19.26	1,269.20	May 6, 1930
Detroit National Fire Insurance Co.	382,500.00	231,519.00	4,495.42	3,951.68	1,309.67	1,241.79	Sept. 7, 1931
Equitable Fire & Marine Insurance Company	1,200,000.00	1,213,201.00	14,245.27	12,416.94	4,537.71	6,176.80	Apr. 27, 1925
Farmers' Fire Insurance Company	2,289,322.00	2,289,191.00	27,594.62	25,078.18	27,594.27	11,982.59	Aug. 4, 1934
Federal Insurance Company	795,775.00	695,725.00	6,764.51	5,102.07	1,157.73	1,157.73	June 14, 1934
Fidelity-Phoenix Fire Insurance Company	16,025,254.00	13,513,449.00	175,311.42	146,023.87	22,055.21	65,815.05	July 19, 1930
Fire Association of Philadelphia	6,643,822.00	6,464,454.00	86,446.50	70,780.40	83,413.43	41,949.91	Feb. 6, 1929
Fire Reassurance Company—U. S. B.	1,414,115.00	777,036.00	29,271.19	15,727.23	14,021.91	13,071.21	July 16, 1931
Fireman's Fund Insurance Company	79,354,528.00	50,866,003.00	732,748.25	625,292.20	307,700.00	308,170.30	July 14, 1930
Fireman's Insurance Company	6,700,517.00	5,496,981.00	64,233.16	52,477.97	46,091.49	46,091.49	July 16, 1931
First Boston Insurance Company—U. S. B.	2,078,108.00	1,474,050.00	17,785.70	11,891.61	5,430.84	5,370.24	July 8, 1931
Franklin Fire Insurance Company	4,274,716.00	3,265,451.00	59,506.32	41,463.20	23,225.24	19,146.21	Feb. 6, 1929
General Fire Assurance Company—U. S. B.	1,017,691.00	731,244.00	6,690.58	6,690.58	13,297.48	13,297.48	June 7, 1931
German Alliance Insurance Company	5,881,672.00	4,821,507.00	57,207.11	48,648.12	16,338.20	21,299.59	Mar. 2, 1897
German American Insurance Company	55,169,580.00	47,807,579.00	453,738.25	410,483.58	214,000.56	214,000.56	Mar. 28, 1872
Germania Fire Insurance Company	2,787,889.00	2,318,132.00	29,145.27	22,148.43	26,968.44	42,197.73	Jan. 21, 1829
Gilard Fire & Marine Insurance Company	2,073,868.00	1,738,236.00	2,285.07	17,284.39	12,278.90	11,211.91	Dec. 11, 1921
Globe Falls Insurance Company	4,631,672.00	2,946,899.00	48,136.14	41,445.25	35,209.28	35,639.28	Dec. 22, 1924
Globe & Rutgers Fire Insurance Company	6,822,597.00	5,266,174.00	79,245.91	67,624.42	62,422.82	Nov. 28, 1932	
Grain Dealers' National Mutual Fire Insurance Company	489,182.00	313,223.00	2,329.44	1,801.55	3,465.00	2,509.00	July 21, 1937
Granite State Insurance Company	285,492.00	198,048.00	2,348.90	1,945.91	1,161.99	1,161.99	Oct. 10, 1932
Hartford Fire Insurance Company	11,850,204.00	9,363,658.00	127,170.16	111,788.98	65,379.92	53,614.90	Feb. 8, 1884
Hartford Fire Insurance Company	66,268,684.00	46,268,637.00	525,269.70	472,068.11	323,987.70	300,567.55	Jan. 29, 1875
Henry Clay Fire Insurance Company	144,735.00	122,496.00	1,261.27	870.81	43.66	425.08	May 17, 1925
Homes Insurance Company	20,241,960.00	14,319,552.00	426,521.58	364,107.24	237,441.43	267,639.27	Feb. 2, 1895
Imperial Assurance Company	2,196,087.00	1,665,002.00	19,619.01	16,057.77	2,276.43	2,276.43	May 20, 1899
Indiana Mutual Marine Assurance Company—U. S. B.	119,884.00	105,152.00	2,676.47	2,174.77	485.65	467.52	Nov. 25, 1913
Indiana Lumbermen's Mutual Insurance Association	62,000.00	88,250.00	1,629.21	391.10	79.44	79.44	Sept. 22, 1916
Insurance Company of North America	23,249,567.00	19,377,179.00	200,479.47	173,266.37	119,055.47	104,569.50	Jan. 21, 1863
Insurance Company of State of Pennsylvania	6,215,254.00	6,240,182.00	72,800.91	70,143.60	43,350.58	43,350.58	May 15, 1919
International Insurance Company	9,235,376.00	5,600,219.00	67,144.69	59,098.15	56,841.19	53,259.81	Nov. 25, 1930
International Insurance Company	12,760,011.00	7,622,618.00	119,196.97	85,988.52	67,699.47	65,655.67	Nov. 25, 1934

Table No. 7

-Continued-

Name of Company	Gross risks written	Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of admission into Iowa
Liverpool & London & Globe Insurance Company	2,241,250.00	2,241,250.00	27,981.77	25,229.99	30,552.25	7,562.37	Dec. 26, 1897
Liverpool & London & Globe Insurance Company—U. S. B.	25,245,206.00	25,245,206.00	215,777.80	197,879.12	167,441.84	85,212.24	Mar. 9, 1867
London Assurance Corporation—C. S. B.	2,495,128.00	2,494,128.00	31,520.24	26,809.20	27,467.23	21,001.21	Sept. 17, 1852
London & Lancashire Fire Insurance Company—U. S. B.	2,566,526.00	2,527,700.00	49,572.12	29,743.26	60,020.76	60,238.19	July 5, 1879
Lumber Mutual Fire Insurance Company	60,000.00	27,220.00	980.25	980.25	79.48	79.48	Oct. 12, 1910
Lumbermen's Mutual Insurance Company	76,500.00	26,841.00	1,223.37	417.23	2,257.40	2,252.40	Apr. 19, 1890
Maryland National Fire Insurance Company	583,762.00	249,918.00	4,267.64	4,267.34	.....	.....	Jan. 19, 1915
Maryland Motor Car Insurance Company	763.00	502.00	19.99	19.99	.....	.....	Feb. 11, 1906
Massachusetts Fire & Marine Insurance Company	259,962.00	199,660.00	1,845.76	1,265.73	4,672.78	753.18	Mar. 22, 1917
Mechanics Insurance Company	1,227,943.00	1,109,620.00	17,131.11	1,265.27	4,925.28	4,892.10	May 5, 1869
Mechanics & Traders Insurance Company	1,473,240.00	868,625.00	18,256.12	19,200.64	5,281.00	7,726.50	Apr. 1, 1869
Mercantile Insurance Company of America	5,021,928.00	2,774,220.00	46,420.24	28,924.25	2,816.20	12,983.29	May 27, 1911
Mercantile Fire Assurancs Corporation of New York	586,229.00	529,005.00	27,269.72	2,269.94	.....	2,262.42	July 26, 1912
Midwest Mechanics Insurance Company	10,122,376.00	8,749,040.00	119,050.91	106,281.15	60,630.47	76,245.26	Apr. 26, 1912
Minneapolis Fire & Marine Insurance Company	3,459,444.00	2,778,444.00	40,620.12	29,618.72	12,280.18	16,249.26	June 21, 1911
Minneapolis Independent Mutual Fire Insurance Company	222,000.00	222,000.00	2,267.29	.....	2,209.00	.....	July 26, 1917
Moscow Fire Insurance Company—U. S. B.	2,361,121.00	2,268,620.00	20,807.89	18,806.79	19,201.12	12,841.12	July 8, 1912
National Ben Franklin Fire Insurance Company	4,257,411.00	2,208,664.00	40,243.26	20,277.91	22,200.00	27,214.56	May 22, 1892
National Fire Insurance Company—U. S. B.	849,216.00	600,991.00	8,242.40	6,278.40	1,969.79	2,994.25	June 24, 1916
National Fire Insurance Company	47,966,722.00	36,027,867.00	446,626.64	384,726.21	2,699,621.21	234,736.84	Jan. 9, 1872
National Insurance Company (Copied) U. S. B.	1,222,641.00	1,142,283.00	16,594.20	9,819.49	120.64	497.20	Nov. 17, 1917
National Union Fire Insurance Company	7,469,511.00	6,409,616.00	75,377.46	61,641.61	405,920.50	40,542.20	April 22, 1902
Netherlands Fire & Life Insurance Company—U. S. B.	2,268,726.00	1,999,427.00	26,871.26	22,521.79	22,000.34	21,000.89	April 17, 1912
Newark Fire Insurance Company	1,212,204.00	1,079,296.00	12,063.26	10,051.83	2,200.84	5,149.00	Feb. 16, 1878
New Brunswick Fire Insurance Company	832,225.00	726,255.00	4,261.68	4,926.88	2,270.67	2,948.97	Mar. 2, 1914
New Hampshire Fire Insurance Company	5,702,570.00	5,221,759.00	69,907.81	33,317.27	69,177.26	29,117.26	Feb. 17, 1876
New Jersey Fire Insurance Company	1,385,829.00	1,131,200.00	14,146.62	12,271.74	4,280.70	5,224.65	May 11, 1912
Niagara Fire Insurance Company	5,070,126.00	4,661,254.00	51,187.73	41,207.73	.....	.....	Feb. 4, 1879
Norske Lloyd Insurance Company Ltd.—U. S. B.	1,825,228.00	1,314,688.00	11,700.69	11,700.69	14,110.12	14,810.12	June 6, 1916
Northern Assurance Company—U. S. B.	7,009,437.00	6,147,122.00	61,765.27	51,547.67	43,277.46	28,794.61	Feb. 14, 1878
Northern Insurance Company of Moscow—U. S. B.	2,627,347.00	1,801,120.00	17,223.00	12,120.00	8,014.80	8,014.80	Dec. 29, 1911
No. British & Mercantile Insurance Company—U. S. B.	18,723,202.00	12,200,789.00	180,719.20	155,246.41	87,469.73	82,235.71	Oct. 5, 1868
North River Insurance Company	2,063,677.00	1,988,564.00	25,701.24	22,228.84	29,228.21	29,228.21	Apr. 22, 1911
Northwestern Fire & Marine Insurance Company	14,962,220.00	11,660,625.00	158,995.84	129,614.62	69,155.12	72,651.09	Sept. 7, 1904
Northwestern National Insurance Company	19,078,204.00	9,202,216.00	99,822.42	59,222.42	54,226.69	54,226.69	Sept. 7, 1904
Norwegian Assurance Union Ltd.—U. S. B.	926,872.00	826,092.00	5,442.26	7,646.40	999.20	1,660.42	Oct. 2, 1917
Norwich Union Fire Insurance Company—U. S. B.	5,722,624.00	3,256,222.00	32,122.22	29,296.67	22,097.12	15,719.28	Aug. 9, 1859
Ohio Farmers Insurance Company	2,708,261.00	2,597,222.24	29,444.26	26,496.25	27,226.61	24,114.19	June 29, 1916
Old Colony Insurance Co.	2,262,264.00	1,726,622.00	19,923.26	16,722.82	11,284.26	11,284.26	June 29, 1912
Orion Insurance Company	6,123,509.00	5,582,262.00	23,922.24	41,222.49	29,469.10	25,451.04	Jan. 8, 1852
Palatine Insurance Company—U. S. B.	2,708,261.00	2,429,706.00	31,200.27	42,422.66	30,222.97	32,222.70	Jan. 9, 1892
Patrols Fire Insurance Company Ltd.—U. S. B.	2,650,620.00	1,226,227.00	22,227.60	17,865.44	4,222.60	4,222.60	Jan. 9, 1914
Pennsylvania Fire Insurance Company	12,082,502.00	10,124,226.00	102,707.26	91,119.21	58,402.26	69,512.26	Jan. 1, 1872
Pennsylvania Lumbermen's Mutual Fire Insurance Company	44,200.00	20,500.00	718.72	20.62	79.48	79.48	Dec. 9, 1908
Phoenix Insurance Company—U. S. B.	476,200.00	322,201.00	4,221.00	2,226.26	2,243.22	2,226.26	June 19, 1916
Phoenix Assurance Company—U. S. B.	8,711,228.00	7,022,245.00	62,224.41	22,244.41	42,224.41	42,224.41	Feb. 19, 1890
Phoenix Insurance Company	60,190,484.00	22,222,228.00	411,706.24	267,214.91	209,602.60	212,779.61	Feb. 24, 1829
Providence Washington Insurance Company	2,725,175.00	2,622,222.80	29,224.47	26,224.62	19,199.87	22,222.47	Feb. 12, 1825
Queen Insurance Company of America	25,202,222.00	22,202,222.00	122,202.22	95,022.21	22,229.22	42,229.22	Oct. 19, 1891
R-B-Bus Insurance Company	1,262,625.00	1,011,122.00	9,222.22	6,222.22	2,222.22	2,222.22	Feb. 21, 1892

Table No. 7

Name of Company	Gross risks written
Rhode Island Insurance Company.....	2,571,991.00
Highland Insurance Company of New York.....	979,636.00
Rocky Mountain Fire Insurance Company.....	102,504.00
Rosala Insurance Company—U. S. B.....	14,831,742.00
Royal Insurance Company—U. S. B.....	27,959,545.00
Royal Exchange Assurances—U. S. B.....	5,225,442.00
Ruston Reinsurance Company—U. S. B.....	2,259,295.00
St. Paul Fire & Marine Insurance Company.....	45,829,634.00
Safeguard Insurance Company of New York.....	681,172.00
Salamanca Reinsurance Company—U. S. B.....	15,619,983.00
Scottish Union & National Insurance Company—U. S. B.....	6,106,736.00
Second Boston Insurance Company—U. S. B.....	2,055,617.00
Seaside Insurance Company.....	5,487,998.00
Skandia Insurance Company—U. S. B.....	2,025,006.00
Shandmaria Reinsurance Company—U. S. B.....	2,126,771.00
Springfield Fire & Marine Insurance Company.....	29,026,742.00
Standard Fire Insurance Company.....	1,809,542.00
Sterling Fire Insurance Company.....	4,113,686.00
Sun Insurance Office—U. S. B.....	1,565,989.00
Svevia Fire & Life Insurance Company—U. S. B.....	2,462,226.00
Swiss National Insurance Company—U. S. B.....	2,259,379.00
Swiss Reinsurance Company—U. S. B.....	6,792,470.00
Twin City Fire Insurance Company.....	1,757,261.00
Union Assurance Society Ltd.—U. S. B.....	900,571.00
Union Fire Insurance Company—U. S. B.....	151,559.00
Union & Phenix General Insurance Company—U. S. B.....	2,726,449.00
United Druggists' Fire Insurance Company.....	80,500.00
United States Fire Insurance Company.....	21,341,717.00
Urbahn Fire Insurance Company—U. S. B.....	979,569.00
Warren Fire Insurance Company—U. S. B.....	1,029,640.00
Worcester Fire Insurance Company.....	8,723,506.00
Western Assurance Company.....	2,299,568.00
Total Other Than Iowa Companies.....	31,987,572,802.00
Total all Fire Companies.....	31,244,300,222.34

—Continued—

Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of admission into Iowa
2,698,203.00	22,029.43	25,221.02	18,756.32	18,611.47	July 14, 1914
681,445.00	10,733.71	8,802.73	4,968.50	6,356.61	Sept. 7, 1916
109,564.00	1,325.60	1,297.56		16.09	Nov. 19, 1917
19,471,321.00	169,743.28	132,729.13	19,394.66	112,842.96	July 10, 1913
23,353,446.00	386,047.12	199,969.15	123,500.87	111,291.54	Jan. 21, 1876
3,694,472.00	34,691.24	25,793.82	19,742.02	19,250.73	Sept. 4, 1909
1,729,597.00	21,492.85	15,153.18	9,091.92	10,006.05	July 8, 1912
50,149,736.00	518,545.83	392,834.29	151,691.52	154,315.87	Jan. 22, 1872
506,976.00	6,126.49	4,281.79	909.89	959.66	July 15, 1916
8,411,436.00	744,939.50	505,518.24	69,690.77	109,638.21	Apr. 8, 1912
3,299,231.00	54,659.25	47,472.77	22,073.77	27,986.97	Dec. 31, 1880
1,361,862.00	28,178.74	79,356.00	12,412.54	13,621.65	Jan. 2, 1914
4,517,679.00	69,096.57	46,977.70	41,892.37	32,977.17	Jan. 15, 1889
1,339,735.00	23,739.67	17,677.29	3,541.86	3,667.56	Mar. 6, 1912
3,767,602.00	28,782.74	35,314.39	1,623.65	3,827.87	Dec. 30, 1906
19,433,695.00	259,865.30	210,322.69	79,639.60	69,267.60	Feb. 8, 1879
1,899,695.00	16,969.24	14,173.20	15,539.67	7,759.49	Dec. 12, 1911
3,779,393.00	45,416.28	22,299.97	46,695.71	42,848.00	Sept. 29, 1882
1,139,578.00	16,563.84	12,039.15	9,284.70	9,227.13	Mar. 21, 1889
2,222,992.00	21,823.12	25,509.43	27,623.41	49,106.41	May 19, 1913
1,499,458.00	19,771.72	13,963.26	16,163.65	15,439.86	Aug. 11, 1912
8,842,339.00	12,097.58	10,746.74	6,466.79	5,592.52	Apr. 24, 1913
1,299,417.00	16,254.23	12,450.58	3,799.31	4,513.25	Mar. 24, 1914
689,670.00	6,743.21	4,797.69	4,429.69	4,429.57	Aug. 10, 1915
154,636.00	3,692.54	3,076.27	1,699.59	4,299.59	Sept. 19, 1909
2,017,311.00	27,436.25	23,638.76	26,329.00	26,067.76	Dec. 20, 1911
71,599.00	1,037.27	759.40			Apr. 22, 1915
15,991,141.00	246,335.61	214,889.27	91,733.19	97,379.86	Apr. 8, 1912
297,569.00	2,928.26	7,556.16	77.41	77.31	Mar. 16, 1914
829,013.00	8,261.25	6,837.78	4,239.86	5,307.84	Dec. 29, 1911
7,284,861.00	77,977.87	68,054.60	47,741.26	27,927.67	Sept. 10, 1872
3,299,694.00	30,525.29	26,823.69	14,366.26	15,693.52	Dec. 7, 1874
869,021,121.46	10,695,696.21	8,421,254.30	5,235,696.59	5,432,266.58	
865,734,436.92	12,725,174.82	10,446,649.64	6,079,140.29	6,242,653.46	

TABLE 8—FIRE INSURANCE COMPANIES.

Name of Company	Fire		Marine
	Gross premiums	Gross losses incurred	Gross premiums
IOWA COMPANIES			
Central Nat'l Fire Insurance Co.	45,522.28	1,979.55	
Des Moines Fire & Marine Ins. Company	112,799.72	26,918.92	
Farmers Insurance Company	412,163.34	226,081.36	
Horizontalis Insurance Company			
Inter State Mutual Auto Insurance Co.	46,154.83	3,984.52	
			169,729.00
Iowa Automobile Mutual Ins. Co.			
Iowa Manufacturers Ins. Company	141,569.62	64,434.61	
Iowa National Fire Insurance Company	21,445.52	21,284.71	
Iowa State Mutual Insurance Company	219,256.54	141,893.43	
Mill Owners Mutual Fire Insurance Company	43,671.91	10,016.77	
Security Fire Insurance Company	291,285.29	129,944.29	
State Insurance Company	14,278.74	8,563.43	
Total Iowa Companies	1,460,459.89	677,691.96	169,729.00
OTHER THAN IOWA COMPANIES			
Aetna Insurance Company	219,681.18	155,239.38	15,965.00
Agricultural Insurance Company	46,912.96	27,669.00	34.87
Alliance Assurance Company—U. S. B.			158.94
Alliance Insurance Company	10,825.72	1,081.94	337.83
American Central Insurance Company	55,692.00	28,679.10	1,726.90
American Druggists Fire Insurance Company	4,410.96	4,026.67	
American Eagle Fire Insurance Company	11,932.64	118.07	167.55
American Insurance Company	203,419.03	125,029.59	17,918.00
American National Fire Insurance Company	1,099.98		
Atlas Assurance Co.—U. S. B.	43,224.22	17,925.61	75.75
Automobile Insurance Company	19,369.53	8,417.62	29,686.15
Boston Insurance Company	19,990.46	28,867.76	10,969.71
British American Assurance Company	17,229.97	11,974.85	
Buffalo Insurance Co.	9,215.82	26,747.00	
Californian Ins. Company—U. S. B.	6,945.11	5,879.42	219.26
Canadian Fire Insurance Assn.	24,678.11	18,745.62	
Central Manufacturers' Mut. Ins. Co.	4,612.14	4,622.56	
Citizens Insurance Company	14,721.16	16,566.51	347.25
City of New York Insurance Company	21,698.72	9,654.19	
Columbia Insurance Company			6,287.81
Columbian Nat'l Fire Insurance Company	19,190.06	3,969.21	
Commercial Union Assur. Co.—U. S. B.	113,972.11	44,256.12	250.60
Commercial Union Fire Ins. Co.	16,287.26	4,211.71	
Commonwealth Ins. Company of N. Y.	54,124.67	27,948.82	4,429.23
Concordia Fire Insurance Company	72,728.72	22,654.72	
Connecticut Fire Insurance Company	96,919.26	23,161.21	295.66
Continental Insurance Company	271,552.86	127,883.72	7,262.17
County Fire Insurance Company	5,091.24	2,784.97	
Detroit Fire & Marine Insurance Co.	1,394.65	1,299.20	
Detroit National Fire Insurance Co.	4,496.42	1,241.79	

*Sprinkler Leakage.

GROSS PREMIUMS AND LOSSES, IOWA BUSINESS.

and Inland	Tornado		Hail		Aggregate	
	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross premiums	Gross losses incurred
		7,779.80	49.60		52,242.95	2,618.82
					113,709.72	26,918.92
		139,186.11	14,971.29	286.00	546,567.45	226,269.23
				147,811.97	147,211.97	56,323.46
					49,154.61	2,864.62
21,419.00					101,729.00	24,419.00
	21,687.75		1,708.02		162,296.13	46,292.56
	22,013.28		231.25		147,058.31	21,653.31
	71,206.54		8,194.27	96.99	229,799.00	139,057.72
					47,671.91	10,619.79
		22,606.94	7,475.26	8.99	224,056.14	142,219.51
					14,378.74	8,526.43
21,419.00	208,242.69	21,919.76	147,695.79	56,229.96	2,040,118.00	799,279.18
4,304.88	21,968.20	6,102.22			207,015.28	167,637.58
	2,434.00	94.00			48,562.83	37,755.00
29.91					158.46	29.91
27.12	286.01				11,491.06	1,708.10
420.25	2,202.78	542.49			57,621.78	20,542.87
					4,410.30	4,026.67
567.99	1,031.99				15,361.24	705.07
4,209.46	44,648.15	7,471.60			263,958.24	147,032.00
	54.99				1,123.98	
	1,787.61	692.87			45,697.28	18,618.43
10,012.69	929.77	115.50			47,185.42	18,556.82
1,827.64	1,666.79	211.77			65,637.90	39,917.17
					17,229.97	12,973.83
					20,215.82	29,747.00
8.20					5,155.27	5,887.62
	141.58				24,769.39	19,745.62
					4,612.14	4,622.56
	797.83	27.51*	223.15		16,169.46	16,631.92
					21,628.72	9,654.19
1,961.21					6,287.81	4,994.24
	1,227.64				15,402.69	8,969.21
	3,867.46	921.12			129,119.54	45,277.20
	1,699.54				16,967.14	4,241.71
622.84	1,888.27	3,060.72			66,463.29	39,661.89
	8,279.97	1,278.16			81,248.72	34,182.89
	17,092.21	2,699.94	149.43		117,292.87	37,861.18
4,713.62	60,878.01	40,117.79			249,658.04	172,728.88
	247.95				5,264.16	2,784.97
	1.92				1,203.50	1,299.20
					4,496.42	1,241.79

Table No. 8

Name of Company	Fire		Marine
	Gross premiums	Gross losses incurred	Gross premiums
Equitable Fire & Marine Ins. Company	11,569.15	7,515.61	577.16
Farmers' Fire Insurance Company	27,904.62	11,395.59	6,768.51
Federal Insurance Company	135,164.94	61,816.96	7,656.20
Fidelity Phenix Fire Ins. Company	81,440.00	41,969.35	
Fire Association of Philadelphia			
Fire Reassurance Company—U. S. B.	30,281.45	17,613.79	689.74
Fireman's Fund Insurance Company	511,085.74	241,449.70	29,027.20
Firemen's Insurance Company	41,362.78	29,869.12	7,822.28
First Russian Insurance Co.—U. S. B.	16,167.70	4,964.19	
Franklin Fire Insurance Company	46,619.37	19,661.95	224.42
General Fire Assurances Company—U. S. B.	9,280.37	12,267.45	
German Alliance Insurance Company	49,638.11	20,762.64	2,137.56
German American Insurance Company	275,467.91	231,106.25	4,781.71
Germania Fire Insurance Company	64,231.78	41,929.81	1,501.61
Girard Fire and Marine Insurance Co.	3,179.61	18,211.01	
Globe Falls Insurance Company	47,294.98	27,767.20	2,026.60
Globe & Rutgers Fire Insurance Co.	74,763.48	67,462.29	
Grain Dealers Nat'l Fire Mut. Ins. Co.	3,180.96	2,500.00	102.42
Granite State Fire Ins. Co.	2,548.90	1,162.50	
Hanover Fire Insurance Company	99,061.53	70,610.49	18,175.98
Hartford Fire Insurance Company	467,355.91	236,152.83	24,442.64
Henry Clay Fire Insurance Company	1,351.27	435.60	
Home Insurance Company	304,354.32	220,022.06	25,033.18
Imperial Assurance Company	18,991.96	3,227.48	
Indemnity Mut. Marine Assur. Co.—U. S. B.			2,676.47
Ind. Lumbermen Mut. Ins. Assn.	1,609.21	70.48	
Ins. Company of North America	184,218.15	102,944.62	8,969.90
Insurance Company of State of Pa.	53,519.52	63,268.51	
International Insurance Company	87,144.62	62,352.84	
Jakor Insurance Company—U. S. B.	119,166.97	65,056.62	
Liverpool & London & Globe Ins. Co.	22,271.16	7,479.48	2,671.81
Liverpool & London & Globe Ins. Co.—U. S. B.	10,587.22	78,185.09	16,675.20
London Assurance Corp.—U. S. B.	30,238.84	39,624.94	105.13
London & Lancashire Fire Ins. Co.—U. S. B.	4,088.81	67,732.15	2,819.01
Lumber Mutual Fire Insurance Co.	983.22	70.48	
Lumbermen's Mutual Insurance Co.	1,235.07	2,232.40	
Marquette Nat'l Fire Ins. Company	4,800.64		
Maryland Motor Car. Ins. Company	19.94		
Massachusetts Fire & Marine Ins. Co.	1,845.46	725.18	
Mechanics Insurance Company	16,913.79	4,892.16	
Mechanics & Traders Insurance Company	12,258.28	7,714.06	
Mercantile Ins. Co. of America	38,423.71	11,667.58	6,382.49
Mercantile Fire Assur. Corp. of N. Y.	20,593.60	2,521.98	5,962.21
Merrillville Mechanic Ins. Company	189,935.19	78,789.21	1,571.06
Minneapolis Fire & Marine Ins. Company	22,929.19	18,129.52	
Miss. Implement Mut. Fire Ins. Co.	2,687.78	2,269.00	
Moscow Fire Ins. Company—U. S. B.	25,225.92	12,676.44	
Nat'l Ben Franklin Fire Ins. Co.	37,527.86	22,310.29	7,284.73
National Fire Insurance Co.—U. S. B.	2,512.02	2,004.27	
National Fire Insurance Company	252,246.11	219,108.22	11,756.00

—Continued

end Inland	Tornado		Hail		Aggregate		
	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross premiums	Gross losses incurred	
	8.26	728.96	352.73		14,285.27	8,176.86	
					27,904.62	11,953.29	
	2,165.75	14,259.52	2,909.52		6,764.21	5,155.77	
	2,757.02	2,865.63	879.63		136,211.42	66,815.65	
					86,446.50	41,948.21	
	27.47				29,071.29	15,071.21	
	18,412.66	125,074.82	40,270.94		732,748.85	327,179.26	
	132.26				64,255.16	49,991.43	
		269.29	442.16	624.90	22.01	17,785.79	3,279.24
		3,220.68	144.89	76.56		26,266.36	19,146.81
					9,280.37	12,267.45	
	413.37	5,201.44	92.69		37,267.11	21,269.50	
	4,204.23	72,229.88	9,512.90	259.22	451,788.22	244,268.26	
	350.00	2,814.17	117.50		73,142.37	42,277.72	
		193.46			3,226.07	18,211.01	
	329.44	1,855.70	562.62		45,186.44	29,639.26	
		4,785.42	1,956.30		79,548.91	64,422.21	
		76.61			2,262.44	2,500.00	
					2,548.90	1,162.50	
	1,583.75	17,322.65	1,290.36		157,170.16	73,014.00	
	6,296.49	42,568.61	4,167.28	8.20	525,298.76	298,587.53	
					1,293.27	425.00	
	11,969.03	26,322.00	5,412.36	702.08	450,321.58	267,009.77	
		627.05	49.00		15,619.01	3,276.48	
	667.13				2,676.47	667.32	
					1,602.21	70.48	
	1,864.65	7,291.84	220.42		200,479.49	104,969.50	
		2,579.22	167.77		65,273.58	65,273.58	
					87,144.62	53,259.84	
					119,166.97	65,056.62	
	254.61	1,261.46	128.53		27,844.77	7,962.27	
	4,654.07	18,467.61	2,980.50	4,173.34	215,777.82	85,518.34	
		965.27	677.27		31,249.34	31,261.31	
	2,187.41	2,717.34	285.63		49,212.16	66,298.19	
					983.22	70.48	
					1,235.07	2,232.40	
					4,800.64		
					19.94		
					1,845.46	725.18	
					17,121.11	4,892.16	
					12,258.28	7,714.06	
					38,423.71	11,667.58	
					20,593.60	2,521.98	
					189,935.19	78,789.21	
					22,929.19	18,129.52	
					2,687.78	2,269.00	
					25,225.92	12,676.44	
					37,527.86	22,310.29	
					2,512.02	2,004.27	
					252,246.11	219,108.22	
					4,892.60	78,567.13	
					7,000.43	2,167.46	
					2,820.11		
					446,626.64	224,726.84	

Table No. 3

Name of Company	Fire		Marine
	Gross premiums	Gross losses in- curred	Gross premiums
National Ins. Co. (Copenhagen)—U. S. B.	10,504.38	497.39	
Nat'l Union Fire Insurance Company	66,048.37	29,977.72	
Netherlands Fire & Life Ins. Co.—U. S. B.	25,989.72	21,444.56	
Newark Fire Insurance Company	12,909.27	5,144.95	
New Brunswick Fire Ins. Company	3,944.13	2,954.97	
New Hampshire Fire Ins. Company	26,216.29	29,117.70	
New Jersey Fire Ins. Co.	15,436.23	5,421.63	378.15
Niagara Fire Ins. Company	59,561.58	22,277.66	779.12
Norfolk Lloyd Ins. Co., Ltd.—U. S. B.	14,728.63	14,816.12	
Northern Assurance Company—U. S. B.	92,960.83	25,209.26	19.00
Northern Ins. Company of Moscow—U. S. B.	17,050.18	4,428.29	
No. British & Mercantile Ins. Co.—U. S. B.	168,666.87	21,512.04	5,242.29
North River Insurance Company	25,914.45	21,950.84	
Northwestern Fire & Marine Ins. Co.	129,101.67	66,714.71	3,996.90
Northwestern National Insurance Co.	65,723.72	21,054.37	8.49
Norwegian Assur. Union Ltd.—U. S. B.	8,929.06	1,626.42	
Norwich Union Fire Ins. Co.—U. S. B.	27,363.70	13,888.18	2,769.79
Ohio Farmers Insurance Company	25,989.23	21,489.19	
Old Colony Insurance Company	15,961.65	13,153.27	4,128.71
Orient Insurance Company	43,181.19	21,744.56	2,665.19
Palatine Ins. Company—U. S. B.	49,824.21	22,035.05	
Patronie Ins. Company—U. S. B.	21,738.14	4,369.05	
Pennsylvania Fire Ins. Company	60,610.50	10,420.39	
Pa. Lumbermen's Mut. Fire Ins. Co.	718.73	70.48	
Phenix Insurance Company	4,124.05	2,856.58	
Phoenix Assurance Company—U. S. B.	61,309.21	19,286.24	227.67
Phoenix Insurance Company	229,024.53	204,272.43	11,029.88
Provident Washington Ins. Company	27,397.81	18,965.41	7,436.16
Quinn Insurance Co. of Arizona	91,110.31	41,114.25	12,509.98
Reliance Insurance Company	15,283.81	9,446.14	
Rhode Island Insurance Company	11,712.11	18,263.21	
Richmond Ins. Company of N. Y.	10,775.71	8,355.01	
Rocky Mountain Fire Insurance Co.	1,223.40	10,420.39	
Rosita Insurance Company—U. S. B.	148,602.27	108,008.90	41.12
Royal Insurance Company—U. S. B.	294,888.67	19,936.28	40,268.29
Royal Exchange Assurance—U. S. B.	26,719.23	10,268.56	7,388.76
Ruslan Reinsurance Co.—U. S. B.	39,474.76	10,112.31	
St. Paul Fire & Marine Ins. Co.	234,247.87	123,861.05	22,626.26
Safeguard Ins. Company of N. Y.	5,786.68	369.46	118.60
Salamandra Ins. Company—U. S. B.	141,682.56	100,498.21	
Seafish Union & Nat'l Ins. Co.—U. S. B.	49,601.36	22,962.66	5,207.74
Severn Basin Insurance Co.—U. S. B.	27,373.26	18,021.65	
Severly Insurance Company	29,302.20	28,527.24	360.85
Skandia Ins. Company—U. S. B.	82,789.07	8,627.95	
Skandinavisk Return. Co.—U. S. B.	38,792.14	2,827.87	
Springfield Fire & Marine Ins. Co.	212,941.00	82,994.00	11,066.54
Standard Fire Insurance Company	15,980.66	7,708.00	
Son Insurance Office—U. S. B.	43,928.77	42,291.00	
Svea Fire & Life Ins. Company—U. S. B.	16,303.84	9,227.12	
Swiss National Ins. Co.—U. S. B.	21,363.63	49,029.82	

—Continued

and Inland	Tornado		Hail		Aggregate	
	Gross losses in- curred	Gross premiums	Gross losses in- curred	Gross premiums	Gross premiums	Gross losses in- curred
		5,874.06	564.48		16,304.43	497.39
		1,382.98	126.63		10,542.20	4,542.20
		144.50			20,871.70	21,920.96
		237.35			15,005.23	5,116.95
					5,581.68	2,945.07
		2,631.22			60,867.81	29,117.70
		379.19			11,116.02	3,421.63
	8.30	1,215.21	1,460.11		18,337.62	22,758.67
		117.35			14,485.88	14,816.12
		2,288.44	169.28		61,793.27	29,794.04
		263.43	2.11		17,255.21	8,449.83
	284.78	7,269.25	229.29		180,739.26	89,335.71
		996.29	417.47		76,763.24	22,606.21
	7,239.73	21,819.82	2,266.52		198,208.84	72,601.99
	38.63	12,610.21	967.05	1,405.03	99,822.43	54,556.49
		264.29				
	1,983.21	1,736.17	226.49		8,442.25	1,049.42
		525.29	5.00		22,125.72	13,719.58
		1,149.06	327.60		28,444.92	24,414.19
		2,599.59	5,107.49	186.08	15,939.20	14,283.25
					23,022.84	25,454.64
		1,281.63	2,829.72		51,335.27	25,026.75
		89.42			22,817.69	4,202.62
		6,152.67	562.58		102,797.26	60,241.70
					715.73	70.48
					4,424.05	2,856.58
		880.43	2,619.23	228.40	66,788.41	29,289.16
		5,623.12	71,794.46	4,762.85	411,708.24	212,779.40
		985.65	1,450.26	116.20	36,304.47	29,587.47
		2,827.99	8,128.34	553.90	119,295.54	43,508.54
			776.61	22.70	29,339.90	9,420.20
		1,728.27	28.14		22,009.40	15,611.47
					10,712.71	8,254.31
					1,223.40	10.60
		29,399.40	5,200.68	366.49	162,742.26	112,841.89
	12,611.19	25,190.16	2,264.16		289,347.11	111,291.24
		2,437.58	482.73	277.45		
		202.29	442.10	634.80	20.91	71,619.25
		11,248.26	25,279.00	6,567.64	5,274.64	248,167.83
			280.81		6,192.28	969.45
		2,213.45		461.79	144,689.80	109,498.21
		4,268.64	2,668.23	97.61	54,639.25	27,268.92
			638.08	46.16	25,179.24	13,621.63
			9,298.62	3,449.63	42,033.87	29,977.17
				13.40	27,729.97	5,627.55
					1,782.74	2,827.87
	4,411.21	16,297.16	994.02		250,825.29	88,800.62
		973.56	21.49		16,993.24	7,789.49
		1,407.61	55.00		45,116.28	42,846.09
					16,803.84	9,227.12
		492.45	36.56		21,363.12	6,166.41

Table No. 3

Name of Company	Fire		Marine
	Gross premiums	Gross losses incurred	Gross premiums
Swiss Reinsurance Company—U. S. B.	14,833.80	15,224.03	
Twain City Fire Insurance Company	9,904.18	8,841.56	541.01
Union Assurance Soc. Ltd.—U. S. B.	15,771.50	4,513.25	
Union Fire Ins. Company—U. S. B.	10,131.00	4,433.57	
Union Marine Ins. Co. Ltd.—U. S. B.			5,922.84
Union & Phœnix Espanol Ins. Co.—U. S. B.	27,213.04	20,003.35	
United Druggists Fire Ins. Company	1,037.27		
United States Fire Ins. Company	200,050.19	94,836.97	81.30
Urbain Fire Ins. Co.—U. S. B.	2,929.60	77.21	
Warsaw Fire Ins. Co.—U. S. B.	8,044.37	5,306.56	
Westchester Fire Insurance Company	73,738.14	57,474.58	1,006.25
Western Assurance Company	20,568.10	15,049.86	
Total Other Than Iowa Companies	\$ 8,700,304.80	\$ 2,135,482.75	47,415.40
Total All Fire Companies	\$ 10,181,021.09	\$ 5,513,064.41	\$ 235,134.40

TABLE 9—FIRE INSURANCE COMPANIES

Name of Company	All		
	Gross premiums received	Gross losses paid	Ratio
IOWA COMPANIES			
Central Nat'l Fire Ins. Co.	53,342.95	1,474.30	.027
Debuque Fire and Marine Ins. Co.	1,083,379.49	672,299.85	.441
Fayreux Insurance Co.	616,450.21	237,025.46	.421
Horticultural Ins. Co.	147,811.97	56,223.46	.382
Intr. State Mut. Auto Ins. Co.	77,534.11	7,655.77	.098
Iowa Automobile Mut. Ins. Co.	103,728.90	25,225.65	.253
Iowa Manufacturers Ins. Co.	343,206.25	67,420.25	.414
Iowa Nat'l Fire Ins. Co.	143,018.51	12,705.25	.089
Iowa State (Mutual) Ins. Co.	739,309.28	364,905.61	.506
Mill Owners Mut. Fire Ins. Co.	847,041.96	222,261.44	.261
Security Fire Ins. Co.	477,065.19	137,627.35	.289
State Ins. Co.	14,521.80	8,566.43	.603
Total Iowa Companies	4,071,859.02	1,891,749.58	.469

—Continued

and Inland	Tornado		Hail		Aggregate	
	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross premiums	Gross losses incurred
		453.86			19,271.72	15,539.85
		1,023.44	68.70		12,987.58	8,909.82
		482.34			18,254.23	4,213.25
4,389.98					19,135.60	4,433.57
		221.21	2.41		5,622.84	4,289.99
					27,438.25	30,307.76
		1,037.27			1,037.27	
22.56	42,624.00	2,470.56			246,235.51	97,129.80
		16.60	1.28		2,928.60	77.21
		2,052.48	330.34		8,261.53	5,307.54
36.75	506.39	29.21			77,077.87	57,327.67
\$ 154,149.07	\$ 1,077,974.19	\$ 134,504.29	\$ 10,322.32	\$ 11,364.96	\$ 10,229,687.31	\$ 5,437,092.07
\$ 178,703.07	\$ 1,285,618.17	\$ 186,434.05	\$ 160,698.61	\$ 40,204.92	\$ 17,539,805.87	\$ 6,347,602.45

—RATIO OF PREMIUMS TO LOSSES 1917.

Business			Iowa Business		
Net premiums received	Net losses incurred	Ratio	Gross premiums received	Gross losses paid	Ratio
\$ 20,125.73	\$ 1,036.34	.056	53,342.95	1,474.30	.027
1,989,439.73	212,022.72	.470	134,769.73	49,104.09	.421
441,218.41	218,198.07	.493	566,527.45	239,123.23	.427
146,916.42	66,223.46	.452	147,811.97	56,223.46	.382
21,941.87	6,274.02	.286	40,134.01	2,864.22	.072
37,318.36	23,054.43	.616	103,728.90	25,225.65	.243
311,377.92	66,532.10	.214	343,206.25	67,420.25	.196
58,705.56	14,366.96	.245	143,018.51	12,705.25	.089
209,615.49	239,405.01	.568	739,309.28	364,905.61	.493
208,748.96	221,645.40	.600	847,041.96	222,261.44	.261
309,354.24	144,331.99	.465	477,065.19	137,627.35	.288
12,337.12	8,222.43	.663	14,521.80	8,566.43	.590
2,175,502.68	1,567,414.60	.719	7,090,118.36	745,649.62	.105

TABLE NO. 3

Name of Company	All		
	Gross premiums received	Gross losses paid	Ratio
Palatine Ins. Co.—U. S. B.	2,360,179.68	1,451,602.95	.617
Paternal Fire Ins. Co. Ltd.—U. S. B.	1,358,084.50	587,530.43	.433
Pc. Fire Ins. Co.	6,611,375.87	2,973,984.43	.450
Pc. Lumbermen Mut. F. Ins. Co.	650,399.43	176,342.70	.271
Phenix Ins. Co.—U. S. B.	1,559,572.43	439,714.56	.282
Phoenix Assur. Co.—U. S. B.	6,838,530.98	2,879,171.23	.421
Phoenix Ins. Co.	15,625,204.37	5,993,646.49	.383
Provident Washington Ins. Co.	10,285,474.42	5,136,923.28	.500
Queen Ins. Co. of America	11,359,840.00	4,150,378.46	.366
Rosen Ins. Co.	1,669,063.31	540,236.10	.324
Rhode Island Ins. Co.	2,627,547.27	927,467.27	.353
Richmond Ins. Co. of N. Y.	7,467,385.29	3,691,811.14	.493
Rocky Mt. F. Ins. Co.	337,362.89	72,538.21	.215
Rossia Ins. Co.—U. S. B.	16,441,023.82	6,970,331.25	.424
Royal Ins. Co.—U. S. B.	19,122,673.97	7,631,000.73	.399
Royal Exchange Assur.—U. S. B.	2,138,580.00	2,389,206.14	.111
Russian Reinsur. Co.—U. S. B.	2,846,770.29	1,159,483.29	.407
S. Paul F. & M. Ins. Co.	18,001,250.07	10,292,663.68	.572
Safeguard Ins. Co. of N. Y.	277,242.04	79,907.14	.288
Salamandra Ins. Co.—U. S. B.	12,316,227.62	6,602,136.11	.536
Scottish Union & Nat'l Ins. Co.—U. S. B.	6,225,191.17	2,777,625.49	.446
Second Russian Ins. Co.—U. S. B.	3,491,127.07	1,607,506.12	.460
Swedish Ins. Co.	4,346,361.86	1,964,732.49	.452
Skandia Ins. Co.—U. S. B.	1,559,478.42	568,139.20	.365
Skandinaviska Reinsur. Co.—U. S. B.	2,001,113.23	413,740.85	.207
Springfield F. & M. Ins. Co.	11,192,412.02	4,804,560.49	.429
Frankford F. Ins. Co.	667,494.29	273,925.47	.410
Sterling F. Ins. Co.	1,209,983.50	462,431.23	.383
Su. Ins. Office—U. S. B.	5,281,275.64	2,933,265.03	.555
Svea F. & Life Ins. Co.—U. S. B.	7,271,254.78	3,609,921.77	.496
Swiss Nat'l Ins. Co.—U. S. B.	4,123,726.55	1,829,419.26	.444
Svea Reinsur. Co.—U. S. B.	1,612,916.27	698,474.86	.433
Takko Marine Ins. Co.—U. S. B.	1,949,369.81	485,367.71	.249
Twin City F. Ins. Co.	861,668.05	234,001.01	.271
Union Assur. Soc. Ltd.—U. S. B.	1,605,004.11	486,357.18	.303
Union F. Ins. Co.—U. S. B.	1,179,632.43	528,675.50	.453
Union Marine Ins. Co. Ltd.—U. S. B.	2,341,569.60	1,107,339.43	.473
Union & Phoenix Spanish Ins. Co.—U. S. B.	2,411,260.18	961,265.19	.398
United Druggists F. Ins. Co.	219,222.66	73,476.42	.335
United Stratg. F. Ins. Co.	8,240,622.80	2,636,353.81	.321
Urbano F. Ins. Co.—U. S. B.	1,126,564.37	504,426.08	.447
Warsaw F. Ins. Co.—U. S. B.	3,943,329.88	1,849,207.99	.469
Wieschester F. Ins. Co.	6,193,513.47	2,910,715.47	.470
Western Assur. Co.	7,001,244.03	2,952,049.27	.422
Total all companies other than Iowa	866,745,140.11	320,394,596.41	.369
Total all Companies	813,397,058.77	282,265,825.90	.348

—Continued

Business	Iowa Business		
	Net premiums earned	Net losses incurred	Ratio
Business	2,286,769.91	1,124,909.30	.491
	1,009,744.11	596,271.54	.590
	4,177,549.50	2,234,157.11	.535
	203,796.67	177,080.77	.869
	495,266.40	244,869.25	.471
	3,279,027.60	1,401,194.06	.427
	7,798,397.64	3,181,206.73	.408
	5,307,051.46	2,975,748.41	.561
	7,021,375.05	3,369,846.43	.479
	739,715.14	407,306.92	.550
	1,843,692.79	580,737.29	.315
	602,011.12	327,524.64	.543
	108,344.82	29,289.97	.270
	11,390,644.72	7,098,963.18	.616
	10,657,445.44	5,317,005.43	.504
	2,660,821.01	1,523,419.05	.570
	1,805,035.76	1,184,498.88	.656
	9,588,093.01	6,628,231.88	.692
	100,414.88	66,158.52	.660
	2,784,132.45	2,671,246.72	.706
	3,206,728.21	1,548,838.28	.482
	1,373,652.06	963,122.78	.698
	2,665,492.60	1,481,164.56	.556
	1,009,426.08	618,305.44	.613
	1,085,113.40	405,944.02	.375
	7,667,542.02	3,445,848.53	.449
	625,849.62	209,779.19	.336
	622,968.11	352,059.43	.565
	2,625,298.96	1,452,325.17	.553
	1,203,311.65	597,428.54	.497
	2,719,111.54	1,668,649.85	.614
	1,143,729.94	626,406.29	.548
	1,014,036.00	448,585.07	.442
	109,168.26	357,000.11	.323
	889,429.65	347,280.47	.391
	695,543.97	306,104.23	.440
	1,680,708.43	495,061.29	.295
	1,549,956.19	968,197.14	.625
	175,463.70	64,974.72	.370
	4,316,588.85	2,332,959.41	.541
	808,728.92	404,974.05	.497
	611,111.24	288,665.09	.472
	5,145,570.45	3,004,077.49	.584
	2,602,125.14	1,030,210.32	.396
	\$ 436,612,340.01	\$ 230,065,434.90	.531
	\$ 430,187,302.69	\$ 227,672,849.61	.531
	\$ 10,229,637.32	\$ 5,209,981.17	.512
	\$ 12,969,782.47	\$ 6,692,450.73	.516

BUSINESS OF IOWA FIRE INSURANCE COMPANIES

Abstracts of Reports of Iowa Fire Insurance Companies Showing Business of 1917

STATE INSURANCE COMPANY

Located at No. 211-212 Hippee Bldg., Des Moines, Iowa.
 Incorporated November 10, 1916. Commenced Business February 12, 1917.
 G. F. Tincknell, President. T. C. Bassett, Secretary.

CAPITAL

	Hall	
Capital stock paid in cash.....\$ 100,000.00		
Surplus paid in by stockholders.....	27,700.00	
Extended at		\$ 127,700.00

INCOME

	Hall	
Gross premiums	14,231.80	
Deduct gross amount paid for: Reinsurance, fire.....	894.68	
Total premiums (other than perpetuals).....		\$ 13,337.12
Gross interest on mortgage loans.....\$ 5,987.94		
Gross interest on bonds and dividends on stocks.....	121.53	
Gross interest from other sources.....	19.57	
Total gross interest and rents.....		\$ 6,129.04
Total income		\$ 17,060.16
Total		\$ 144,700.16

DISBURSEMENTS

	Hall	
Gross amount paid for losses.....\$ 8,995.45		
Hall	271.02	
Net amount paid for losses.....		\$ 8,724.43
Expenses of adjustment, settlement of losses.....		358.60
Commissions or brokerage.....		5,792.41
Salaries and expenses of special and general agents.....		1,024.00
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		4,198.76
Rents—including company's occupancy of its own buildings.....		637.50
Advertising, printing and stationery.....		614.28
Postage, telegrams, telephone and express.....		259.96
Legal expenses		127.50
Furniture and fixtures.....		942.61
Inspections and surveys Insurance Service Bureau.....		100.00
Insurance department licenses and fees.....		86.49
All other licenses, fees and taxes.....		59.22
All other disbursements, total.....		152.50
Organization expense		2,448.92
Total disbursements		\$ 24,505.49
Balance		\$ 120,194.67

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 101,650.00	
Book value of bonds and stocks (Schedule D).....	800.01	
Deposits in trust companies and banks not on interest.....	14,884.72	
All other ledger assets, total premiums in course of collection.....	2,903.03	
Total ledger assets.....	\$ 120,237.76	

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 1,386.47	
Interest due and accrued on bonds.....	9.48	
Total.....	\$ 1,695.95	
Gross assets.....	\$ 121,933.71	

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection.....	\$ 2,909.05	
Total admitted assets.....	\$ 118,994.67	

LIABILITIES

State, county and municipal taxes due or accrued, estimated.....	\$ 100.00	
Total of all liabilities except capital.....	\$ 100.00	
Cash capital.....	\$ 110,000.00	
Surplus over all liabilities.....	15,790.67	
Surplus as regards policyholders.....	118,790.67	
Total.....	\$ 118,890.67	

RISKS AND PREMIUMS

Written during the year.....	Premiums \$ 14,231.80	
Totals.....	\$ 14,231.80	
Expired and terminated.....	14,231.80	

GENERAL INTERROGATORIES

	Net Premiums	Losses Incurred
Hail.....	\$ 12,337.12	\$ 8,522.43
Largest amount written on any one risk not deducting reinsurance.....		10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Hail
Gross risks written.....	\$ 179,291.30
Gross premiums on risks written.....	14,238.74
Losses paid.....	8,586.45
Losses incurred.....	8,522.45

SECURITY FIRE INSURANCE COMPANY

Located at No. 217 West Fourth Street, Davenport, Iowa.

Incorporated 1883.

Commenced Business 1883.

J. W. Bollinger, President.

E. E. Soenke, Secretary.

CAPITAL

Capital stock paid in cash.....	\$201,001.00	
Amount of ledger assets, Dec. 31, of previous year.....	684,303.98	
Extended at.....	\$ 885,304.98	

INCOME

Gross premiums.....	\$ 477,683.19	
Deduct gross amount paid for: Reinsurance, fire, \$127,493.79; return premiums, fire, \$87,779.70.....	215,273.49	
Total premiums (other than perpetuals).....	\$ 262,409.70	
Gross interest on mortgage loans.....	26,706.00	
Gross interest on bonds and dividends on stocks.....	318.12	
Gross interest on deposits, trust companies or bank.....	2,267.31	
Gross interest from other sources.....	1,757.64	
Gross rents—including company's occupancy of its own building.....	4,435.50	
Total gross interest and rents.....	35,464.57	
From other sources, total.....	327.87	
Gross increase in book value of ledger assets.....	9,911.00	
Total income.....	\$ 358,134.43	
Total.....	\$ 10,424,488.41	

DISBURSEMENTS

Gross amount paid for losses.....	\$ 187,687.38	
Deduct amount received for salvage, fire, \$775.59; reinsurance, fire, \$47,730.49.....	48,496.08	
Net amount paid for losses.....	\$ 139,191.30	
Expenses of adjustment, settlement of losses.....	915.71	
Commissions or brokerage.....	73,429.81	
Salaries and expenses of special and general agents.....	21,447.25	
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	15,519.68	
Rents—including company's occupancy of its own buildings.....	2,400.00	
Advertising, printing and stationery.....	5,343.63	
Postage, telegrams, telephone and express.....	2,231.00	
Legal expenses.....	177.00	
Furniture and fixtures.....	853.90	
Maps, including corrections.....	123.00	
Underwriters' boards and tariff associations.....	577.63	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	512.08	
Inspections and surveys.....	2,598.80	
Repairs and expenses on real estate.....	1,132.57	
Taxes on real estate.....	892.50	
State taxes on premiums.....	3,198.42	
Insurance department licenses and fees.....	2,069.30	
All other licenses, fees and taxes.....	6,544.25	
All other disbursements, total.....	4,562.81	
Interest and dividends to stockholders.....	24,000.00	
Agents' balances charged off.....	116.56	
Total disbursements.....	\$ 509,594.73	
Balance.....	\$ 732,893.68	

LEDGER ASSETS

Book value of real estate.....	\$ 54,641.50	
Mortgage loans on real estate.....	481,720.00	
Loans secured by pledge of bonds, stocks or other collateral.....	17,000.00	
Deposits in trust companies and banks not on interest.....	51,315.61	
Deposits in trust companies and banks on interest.....	82,322.45	
Agents' balances, representing business written subsequent to October 1, last.....	44,239.04	
Agents' balances, representing business written prior to October 1, last.....	4,914.50	
Bills receivable taken for fire risks.....	26,900.78	
Total ledger assets.....	\$ 732,893.68	

NON-LEIWER ASSETS

Interest due and accrued on mortgages	\$ 31,439.84
Interest due and accrued on bonds	56.47
Total	\$ 12,516.51
Gross assets	\$ 745,369.19

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	4,914.50
Total	4,914.50
Total admitted assets	\$ 740,454.69

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 24,058.98
Gross claims in process of adjustment, or in suspense	10,807.56
Gross claims resisted	150.00
Total claims for losses	\$ 35,016.54
Deduct reinsurance	14,127.70
Net amount of unpaid losses	\$ 20,888.84
Gross unearned premiums at 50 per cent on fire risks running one year or less	45,922.05
Gross unearned premiums pro rata on fire risks running more than one year	418,997.37
Total unearned premiums as computed above	464,919.42
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,438.77
State, county and municipal taxes due or accrued	2,438.20
Commissions, brokerage and other charges due or to become due to agents and brokers	1,716.07
Total of all liabilities except capital	\$ 480,430.06
Cash capital	\$ 263,000.00
Surplus over all liabilities	51,249.63
Surplus as regards policyholders	\$ 551,249.63
Total	\$ 740,454.69

RISKS AND PREMIUMS

	Fire Risks	Premiums
In Force December 31, 1916	\$ 712,629.68	\$ 994,003.02
Written during the year	555,238.68	478,051.60
Totals	\$ 1,267,868.36	1,472,054.62
Expired and terminated	264,506.54	330,509.33
In force at end of the year	\$ 803,361.82	\$ 1,141,545.29
Deduct amount reinsured	173,566.68	278,730.13
Net amount in force	\$ 629,795.14	\$ 862,815.16

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	\$ 190,049.91	\$ 238,679.07
Two years	183,359.32	170,738.23
Three years	146,033.72	935,707.92
Four years	62,022.21	99,586.14
Five years and over	72,444.78	124,648.65
Net amount in force December 31, 1917	\$ 629,795.14	\$ 862,815.16

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Motor vehicles	\$ 2,421.25	\$ 477.24
Windstorms and tornadoes	69,578.22	7,295.06
Hail	10.70	-----
Largest amount written on any one risk not deducting reinsurance	-----	25,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Fire	Tornado	Hail	Aggregate
Gross premiums on risks written	\$ 121,254.84	\$ 102,046.92	\$ 1,300.00	\$ 223,301.76
Losses paid	251,385.30	52,666.54	5.90	304,057.14
Losses incurred	135,875.41	7,209.37	-----	133,204.68
	138,044.20	7,375.36	-----	145,319.56

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA

Located at No. 412-016 Seventh Street, Des Moines, Iowa.
 Incorporated 1875. Commenced Business 1875.
 H. J. Benson, President. J. T. Sharp, Secretary.

CAPITAL

Amount of ledger assets, Dec. 31, of previous year	\$ 579,123.25
Extended at	\$ 579,123.25

INCOME

Gross premiums, premiums, \$918,732.49; assessments, \$128,284.41	447,641.90
Deduct gross amount paid for return premiums, fire	46,331.40
Total premiums (other than perpetuals)	\$ 401,310.50
Gross interest on mortgage loans	27,247.75
Gross interest on deposits, trust companies or banks	1,777.95
Total gross interest and rents	29,025.70
From other sources, total net mutual deposits	15,788.00
Total income	\$ 445,524.38
Total	\$ 1,024,648.12

DISBURSEMENTS

Gross amount paid for losses, fire	\$ 251,385.30
Deduct amount received for salvage, fire, \$6,637.05; discount, fire, \$88.16	1,537.21
Net amount paid for losses	\$ 244,748.05
Expenses of adjustment, settlement of losses	224,814.23
Commissions, inspection fees or brokerage	1,588.97
Salaries and expenses of special and general agents (inspectors)	28,449.15
Salaries, fees and other charges of officers, directors, trustees, agents and employees	11,128.34
Rents—including company's occupancy of its own buildings	15,670.65
Advertising, printing and stationery	1,350.00
Postage, telegrams, telephone and express	1,730.46
Legal expenses	1,286.49
Furniture and fixtures	251.80
Underwriters' boards and tariff associations	305.10
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	513.32
Inspection and surveys	257.60
State taxes on premiums	1,567.91
Insurance department licenses and fees	3,781.82
All other licenses, fees and taxes (federal corporation and war tax)	1,144.94
All other disbursements, totals, auditing exp.	1,756.79
Miscellaneous exp., \$843.73	1,275.90

Dividends to policyholders.....	28,012.43
Total disbursements.....	\$ 351,302.91
Balance.....	\$ 695,345.59
LEDGER ASSETS	
Mortgage loans on real estate.....	\$ 577,800.00
Book value of bonds and stocks (Schedule D).....	25,000.00
Cash in office.....	100.00
Deposits in trust companies and banks on interest.....	47,449.08
Agents' balances, representing business written subsequent to October 1st, last.....	45,463.02
All other ledger assets, total deposit, with Mutual Fire Prev. Bureau, Oxford, Mich.....	712.50
Total Ledger Assets.....	\$ 693,545.50
NON-LEDGER ASSETS	
Interest due and accrued on mortgages.....	\$ 16,615.25
Interest due and accrued on bonds.....	225.00
Interest due and accrued on other assets, Deposits in Bank.....	107.15
Total.....	\$ 16,947.40
All other non-ledger assets, total Assessments Accrued.....	55,440.45
Gross Assets.....	\$ 746,723.63
DEDUCT ASSETS NOT ADMITTED	
Total Admitted Assets.....	\$ 746,723.63
LIABILITIES	
Gross claims in process of adjustment, or in suspense.....	\$ 10,072.19
Total Claims for Losses.....	\$ 10,072.19
Net Amount of Unpaid Losses.....	\$ 10,072.19
Gross unearned premiums at 40 per cent on fire risks running one year or less.....	\$ 97,205.97
Gross unearned premiums pro rata on fire risks running more than one year.....	875.38
Advance Premiums.....	339.50
Total Unearned Premiums as Computed Above.....	\$ 98,040.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	\$ 485.97
State, county and municipal taxes due or accrued.....	15,469.33
Commissions, Inspection Fees, brokerage and other charges due or to become due to agents and brokers All other liabilities, total Mutual Deposits.....	3,720.23
Total of all Liabilities Except Capital.....	\$ 283,345.56
Permanent Fund.....	100,000.00
Surplus over all liabilities.....	361,381.05
Surplus as Regards Policyholders.....	461,381.05
Total.....	\$ 746,723.63
RISKS AND PREMIUMS	
Fire Risks Premiums	
In force December 31, 1916.....	\$ 29,030,149.00
Written during the year.....	\$ 23,044,322.09
Totals.....	\$ 52,074,471.09
Expired and terminated.....	24,870,440.00
In force at end of the year.....	\$ 27,194,031.09
Net amount in force.....	\$ 27,194,031.09

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 20,111,631.00	\$ 243,175.41
Three years and over, advance premiums.....	52,400.70	146.86
Five years and over, advance premiums.....		208.50
Net amount in force December 31, 1917.....	\$ 20,194,031.00	\$ 243,528.18

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written.....	\$ 2,300,615.00
Gross premiums on risks written.....	43,271.91
Losses paid.....	9,507.79
Losses incurred.....	10,916.79

IOWA STATE INSURANCE COMPANY (MUTUAL)

Located at No. 50 Main Street, Keokuk, Iowa
 Incorporated January, 1855
 William Logan, President
 G. C. Tucker, Secretary

CAPITAL

Amount of ledger assets, Dec. 31, of previous year.....	\$ 863,539.95
Extended at.....	\$ 863,539.95

INCOME

	Fire
Gross premiums.....	\$ 739,306.25
Deduct gross amount paid for reinsurance, fire, \$52,-460.74; return premiums, fire, \$107,639.02.....	163,608.79
Total premiums (other than perpetuals).....	\$ 536,615.49
Gross interest on deposits, trust companies or banks.....	7,351.76
Gross interest from other sources, bills receivable.....	124.80
Gross rents—including company's occupancy of its own building.....	1,000.00
Total gross interest and rents.....	\$ 8,476.13
From agents' balances previously charged off.....	1,460.38
Total Income.....	\$ 550,552.02
Total.....	\$ 1,424,111.97

DISBURSEMENTS

	Fire
Gross amount paid for losses.....	\$ 364,505.65
Deduct amount received for salvage, fire, \$462.34; reinsurance, fire, \$34,578.90.....	25,000.64
Net amount paid for losses.....	\$ 329,465.01
Expenses of adjustment, settlement of losses.....	\$ 10,964.11
Commissions or brokerage.....	118,874.57
Salaries and expenses of special and general agents.....	15,788.62
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	35,912.70
Rents—including company's occupancy of its own buildings.....	1,000.00
Advertising, printing and stationery.....	4,526.21
Postage, telegrams, telephone and express.....	2,627.23
Legal expenses.....	2,303.50
Furniture and fixtures.....	690.50
Maps, including corrections.....	454.38
Inspections and surveys.....	2,121.58
Repairs and expenses on real estate.....	125.82
Taxes on real estate.....	108.54
State taxes on premiums.....	\$ 8,909.85

Insurance department licenses and fees.....	1,529.50
All other licenses, fees and taxes.....	877.20
All other disbursements, total.....	2,955.41
Total disbursements.....	540,669.29
Balance.....	\$ 806,445.68

LEDGER ASSETS

Book value of real estate.....	\$ 5,000.00
Book value of bonds and stocks.....	54,000.00
Cash in office.....	301.29
Deposits in trust companies and banks on interest.....	244,995.70
Agents' balances, representing business written subsequent to October 1, last.....	15,715.91
Agents' balances, representing business written prior to October 1, last.....	327.65
Bills receivable taken for fire risks.....	559,738.12
All other ledger assets, total.....	14,837.51

Total ledger assets..... \$ 802,445.68

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	250.00
Total.....	\$ 802,695.68

DEDUCT ASSETS NOT ADMITTED

Automobiles.....	768.08
Furniture, fixtures and safes.....	19,394.51
Agents' balances, representing business written prior to October 1, last.....	337.05
Bills receivable, past due, taken for marine, inland and fire risks.....	6,447.58
Cash premiums in course of collection, representing business written prior to October 1, 1917.....	393.81

Total..... \$ 18,340.53

Total admitted assets..... \$ 875,355.15

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 14,205.67
Gross claims in process of adjustment, or in suspense.....	17,963.70
Total claims for losses.....	\$ 32,169.37
Deduct reinsurance.....	9,664.63

Net amount of unpaid losses..... \$ 22,504.74

Total unearned premiums as computed above at 40% of premiums in force.....	\$ 809,185.98
State, county and municipal taxes due or accrued.....	9,595.43
All other liabilities, total deferred commission due Jan. 1st, 1918.....	10,065.06

Total of all liabilities except capital..... \$ 831,851.81

Surplus as regards policyholders..... 34,003.94

Total..... \$ 875,355.15

RISKS AND PREMIUMS

	Fire Risks Premiums	
In force December 31, 1916.....	\$ 86,726,791.00	\$ 1,941,559.38
Written during the year.....	22,461,104.00	\$ 720,309.26
Totals.....	\$113,187,895.00	\$ 2,661,868.66
Expired and terminated.....	28,374,596.00	587,907.25
In force at end of the year.....	\$ 84,813,299.00	\$ 2,074,961.21
Deduct amount reinsured.....	6,916,547.00	51,996.37
Net amount in force.....	\$ 77,896,752.00	\$ 2,022,964.94

GENERAL INTERROGATORIES

Additional Classes Written	Net Premiums Losses Incurred	
Wynndetorm and tornadoes.....	\$ 121,675.22	\$ 27,087.57
Hail.....	476.79	72.61
Largest amount written on any one risk not deducting reinsurance.....		10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Hail	Aggregate
Gross risks written.....	\$ 17,499,471.00	\$ 10,911,729.00	\$	\$ 28,331,200.00
Gross premiums on risks written.....	239,796.34	71,296.34	96.92	310,790.00
Losses paid.....	129,468.39	3,046.52		132,514.91
Losses incurred.....	141,892.43	8,364.57		150,257.00

IOWA NATIONAL FIRE INSURANCE COMPANY

Located at No. 1115-1121 Valley National Bank Bldg., Des Moines, Iowa
 Incorporated December 9, 1915; Commenced Business, January 2, 1917.
 John L. Bleakly, President C. M. Spencer, Secretary

CAPITAL

Capital stock paid in cash.....	\$ 50,000.00
Amount of ledger assets, Dec. 31, of previous year.....	295,092.88
Increase of paid up capital during year.....	229,937.92
Surplus paid in by stockholders.....	221,501.49
Extended at.....	\$ 776,532.29

INCOME

	Fire	
Gross premiums.....	\$ 143,658.51	
Deduct gross amount paid for: reinsurance, fire, \$38,667.78; return premiums, fire, \$11,531.26.....	50,049.14	
Total premiums (other than perpetuals).....	\$ 93,609.37	
Gross interest on mortgage loans.....	8,974.66	
Gross interest on collateral loans.....	92.20	
Gross interest on bonds and dividends on stocks.....	239.56	
Gross interest on deposits, trust companies or banks.....	5,433.11	
Gross interest from other sources.....	89.34	
Total gross interest and rents.....	\$ 14,798.53	
From other sources, total.....	75.98	
Total income.....	107,883.88	
Total.....	\$ 884,426.17	

DISBURSEMENTS

	Fire	
Gross amount paid for losses.....	\$ 12,769.29	
Deduct amount received for: Reinsurance, fire, \$1,469.16.....	4,469.16	
Net amount paid for losses.....	\$ 8,300.13	
Expenses of adjustment, settlement of losses.....	469.23	
Commissions or brokerage.....	18,280.37	
Allowances to local agencies for miscellaneous agency expenses.....		361.50
Salaries and expenses of special and general agents.....		7,998.75
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		15,162.07
Rents—including company's occupancy of its own buildings.....		2,169.09
Advertising, printing and stationery.....		2,755.54
Postage, telegrams, telephone and express.....		1,228.35
Legal expenses.....		286.18
Furniture and fixtures.....		379.84
Maps, including corrections.....		359.99
Inspections and surveys.....		122.50
Insurance department licenses and fees.....		557.00

REPORT IOWA INSURANCE DEPARTMENT

All other licenses, fees and taxes.....	179.55
All other disbursements, total.....	2,442.11
Total disbursements.....	62,109.42
Balance	\$ 822,337.76

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 651,385.00
Loans secured by pledge of bonds, stocks or other collateral.....	5,600.74
Book value of bonds and stocks (Schedule D).....	42,158.00
Cash in office.....	1,348.04
Deposits in trust companies and banks not on interest.....	74,835.29
Deposits in trust companies and banks on interest.....	32,364.49
Agents' balances, representing business written subsequent to October 1, last.....	10,045.79
Agents' balances, representing business written prior to October 1, last.....	222.08
Bills receivable taken for fire risks.....	3,742.71
All other ledger assets, total.....	4,241.81
Total ledger assets.....	\$ 822,337.76

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 18,328.00
Interest due and accrued on collateral loans.....	78.44
Total.....	\$ 18,606.53
Gross Assets.....	\$ 840,944.29

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes.....	\$ 2,973.92
Agents' balances, representing business written prior to October 1, last.....	923.08
Bills receivable, mat. due, taken for marine, inland and fire risks.....	111.88
Loans on personal security.....	155.74
Accrued interest paid.....	1,005.08
Total.....	4,855.20
Total admitted assets.....	\$ 836,458.90

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 5,866.64
Total claims for losses.....	5,866.64
Deduct reinsurance.....	2,819.91
Net amount of unpaid losses.....	\$ 6,046.73
Gross unearned premiums at 50 per cent on fire risks running one year or less.....	16,029.83
Gross unearned premiums pro rata on fire risks running more than one year.....	40,276.78
Total unearned premiums as computed above.....	\$ 66,216.61
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	179.57
State, county and municipal taxes due or accrued.....	1,500.00
Total of all liabilities except capital.....	\$ 78,942.21
Cash capital.....	500,000.00
Surplus over all liabilities.....	362,315.78
Surplus as regards policyholders.....	\$ 282,515.78
Total.....	\$ 836,458.90

RISKS AND PREMIUMS

	Fire Risks	Premiums
Written during the year.....	\$ 13,135,231.40	\$ 143,058.51
Expired and terminated.....	1,400,000.00	15,717.21
In force at end of the year.....	\$ 11,735,231.40	\$ 127,341.30
Deduct amount reinsured.....	2,403,900.00	37,028.68
Net amount in force.....	\$ 9,331,331.40	\$ 90,312.62

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.....	\$ 4,353,710.00	\$ 33,879.66
Two years.....	24,400.00	75.08
Three years.....	3,964,322.00	22,462.79
Four years.....	10,000.00	164.18
Five years and over.....	3,761,900.00	23,739.90
Net amount in force December 31, 1917.....	\$ 11,735,231.40	\$ 90,312.62

GENERAL INTERROGATORIES

Additional Classes Written

	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 4,674.64	\$ 546.37
Windstorms and tornadoes.....	20,303.27	331.22
Largest amount written on any one risk not deducting reinsurance.....		30,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Aggregate
Gross risks written.....	\$ 3,101,680.57	\$ 2,503,644.94	\$ 13,135,231.40
Gross premiums on risks written.....	121,442.95	21,615.56	143,058.51
Losses paid.....	12,118.87	315.21	12,709.29
Losses incurred.....	31,294.71	191.21	21,615.95

IOWA MANUFACTURERS INSURANCE COMPANY

Located at No. 622 Commercial Street, Waterloo, Iowa

Incorporated July 6, 1905

Commenced Business January 13, 1906

W. W. Marsh, President

Herman Miller, Secretary

CAPITAL

Capital stock paid in cash.....	\$ 101,000.00
Amount of ledger assets, Dec. 31, of previous year.....	213,022.90
Extended at.....	\$ 213,022.90

INCOME

	Fire	
Gross premiums.....	\$ 162,366.35	
Deduct gross amount paid for: Reinsurance, fire \$4,827.68; returns premiums, fire, \$6,791.33.....	11,629.01	\$ 150,737.34
Total premiums (other than perpetuities).....		\$ 150,737.34
Gross interest on mortgage loans.....	4,605.52	
Gross interest on deposits, trust companies or banks.....	2,568.40	
Gross interest from other sources.....	417.40	
Gross rents—including company's occupancy of its own building.....	297.30	
Total gross interest and rents.....		\$ 8,888.64
From other sources, total.....		1.50
From agents' balances previously charged off.....		187.54

Gross increase in book value of ledger assets.....	1,066.00
Total income.....	\$ 125,436.54
Total.....	\$ 245,549.54

DISBURSEMENTS

	Fire	
Gross amount paid for losses.....	\$ 47,836.54	
Deduct amount received for: Reinsurance, fire.....		\$ 11,274.39
\$1,274.38		
Net amount paid for losses.....	\$ 36,562.15	\$ 56,532.40
Expenses of adjustment, settlement of losses.....		439.88
Commissions or brokerage.....		29,087.76
Salaries and expenses of special and general agents.....		6,672.49
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		11,531.47
Rents-including company's occupancy of its own buildings.....		1,415.44
Advertising, printing and stationery.....		1,566.29
Postage, telegrams, telephone and express.....		1,917.88
Furniture and fixtures.....		332.21
Inspections and surveys.....		928.65
Repairs and expenses on real estate.....		2,222.96
Taxes on real estate.....		55.75
State taxes on premiums.....		598.18
Insurance department licenses and fees.....		253.90
All other licenses, fees and taxes.....		1,578.44
All other disbursements, total.....		1,432.36
Total disbursements.....		116,629.20
Balance.....		\$ 228,920.34

LEDGER ASSETS

Book value of real estate.....	\$ 59,000.00
Mortgage loans on real estate.....	105,520.00
Book value of bonds and stocks (Schedule D).....	200.00
Cash in office.....	1,132.29
Deposits in trust companies and banks on interest.....	78,886.65
Agents' balances, representing business written subsequent to October 1, last.....	13,569.20
Bills receivable taken for fire risks.....	9,371.04
All other ledger assets, total.....	321.25
Total ledger assets.....	\$ 232,900.54

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 2,548.92
Total.....	\$ 234,549.54
Gross assets.....	\$ 234,549.54

DEDUCT ASSETS NOT ADMITTED

Total admitted assets.....	\$ 234,549.54
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LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 661.33
Total claims for losses.....	\$ 951.33
Deduct reinsurance.....	1.33
Net amount of unpaid losses.....	\$ 950.00
Unearned premiums, \$78,637.57, 40%.....	\$ 111,462.50
Total unearned premiums as computed above.....	\$ 111,462.50
State, county and municipal taxes due or accrued.....	885.53
Total of all liabilities except capital.....	\$ 112,297.53

Cash capital.....	\$ 100,000.00
Surplus over all liabilities.....	21,536.71
Surplus as regards policyholders.....	121,536.71
Total.....	\$ 224,549.46

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1916.....	\$ 28,611,159.02	\$ 282,176.31
Written during the year.....	30,586,677.92	363,596.33
Totals.....	\$ 59,197,836.94	\$ 645,772.64
Expired and terminated.....	7,983,006.39	129,289.09
In force at end of the year.....	\$ 51,214,780.55	\$ 524,483.55
Deduct amount reinsured.....	4,299,191.06	45,826.23
Net amount in force December 31, 1917.....	\$ 46,915,589.49	\$ 478,657.32

GENERAL INTERROGATORIES

	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 4,235.69	\$ 369.20
Additional Classes Written:		
Windsstorms and tornadoes.....	19,504.55	1,533.97
Largest amount written on any one risk not deducting reinsurance.....		36,666.93

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Aggregate
Gross risks written.....	\$ 6,316,275.44	\$ 4,280,404.48	\$ 10,596,679.92
Gross premiums on risks written.....	141,908.62	21,667.73	163,576.35
Losses paid.....	66,117.03	1,736.92	67,853.95
Losses incurred.....	61,484.93	1,738.92	63,223.85

INTER-STATE MUTUAL AUTOMOBILE INSURANCE COMPANY

Located at Rock Rapids, Iowa.

Incorporated February 21, 1915 as Association.

Commenced Business as Company December 1, 1917.

N. Hampe, President.

E. A. Tonne, Secretary.

CAPITAL

Amount of ledger assets, Dec. 31, of previous year.....	\$ 6,846.10
Extended at.....	\$ 6,846.10

INCOME

Gross premiums, fire.....	\$ 77,834.11
Deduct gross amount paid for: Return premiums, fire.....	4,932.59
Total premiums (other than perpetuals).....	\$ 72,781.52
Gross interest on deposits, trust companies or banks.....	100.00
Total gross interest and rents.....	100.00
Total income.....	\$ 72,881.52
Total.....	\$ 72,881.52

DISBURSEMENTS

	Fire.
Gross amount paid for losses, fire.....	\$ 7,465.77
Deduct amount received for: salvage, fire.....	1,381.75
Net amount paid for losses.....	\$ 6,084.02

Expenses of adjustment, settlement of losses.....	\$	2.00
Commissions or brokerage.....		21,011.76
Salaries and expenses of special and general agents.....		6,345.32
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		5,694.17
Rents including company's occupancy of its own buildings.....		215.00
Advertising, printing and stationery.....		1,705.10
Postage, telegrams, telephone and express.....		337.83
Legal expenses.....		34.50
Furniture and fixtures.....		1,342.81
State taxes on premiums.....		448.58
Insurance department licenses and fees.....		520.00
All other licenses, fees and taxes.....		369.30
All other disbursements, total.....		876.80
Total disbursements.....	\$	45,670.20
Balance.....	\$	35,057.23

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$	5,000.00
Cash in office.....		1,524.95
Deposits in trust companies and banks not on interest.....		2,959.32
Deposits in trust companies and banks on interest.....		20,000.00
Agents' balances, representing business written subsequent to October 1, last.....		4,197.06
Agents' balances, representing business written prior to October 1, last.....		853.90
Total ledger assets.....	\$	35,057.23

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$	25.00
Interest due and accrued on other assets.....		171.15
Total.....	\$	196.15
All other non-ledger assets, total.....		2,969.62
Gross assets.....	\$	37,814.00

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery.....	\$	750.00
Furniture, fixtures and safes.....		1,542.81
Auto.....		367.81
Agents' balances, representing business written prior to October 1, last.....		853.90
Total.....	\$	3,494.52
Total admitted assets.....	\$	34,319.48

LIABILITIES

Gross unearned premiums at 40 per cent on fire risks running one year or less.....	\$	22,517.25
Total unearned premiums as computed above.....	\$	22,517.25
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		260.00
State, county and municipal taxes due or accrued.....		737.81
Total of all liabilities except capital.....	\$	23,515.06
Surplus over all liabilities.....		882.42
Surplus as regards policyholders.....		882.42
Total.....	\$	34,397.48

RISKS AND PREMIUMS

In force December 31, 1916.....	Fire Risks	Premiums
Written during the year.....	\$ 1,505,000.00	\$ 24,477.29
Expired and terminated.....	5,786,141.00	77,834.13
Totals.....	\$ 4,943,141.00	\$ 102,311.21
In force at end of the year.....	\$ 3,505,061.00	\$ 81,292.12
Net amount in force.....	\$ 3,505,061.00	\$ 81,292.12

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run.....	Risks	Premiums
Two years.....	\$ 609,369.00	\$ 16,255.71
Three years.....	701,307.00	16,582.03
Four years.....	893,349.00	12,103.97
Five years.....	1,576,647.00	36,881.91
Net amount in force December 31, 1917.....	\$ 3,505,061.00	\$ 81,292.12

GENERAL INTERROGATORIES

Additional Classes Written:	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 75,581.58	\$ 6,574.03
Largest amount written on any one risk not deducting reinsurance.....		5,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written, fire.....	\$	22,521.23
Gross premiums on risks written, fire.....		46,154.61
Losses paid, fire.....		2,354.52
Losses incurred, fire.....		2,904.32

IOWA AUTOMOBILE MUTUAL INSURANCE COMPANY

Located at No. 512 Second Avenue, Cedar Rapids, Iowa.

Incorporated October 13, 1910.

Commenced Business November 4, 1910.

R. Lord, President.

H. L. Nehls, Secretary.

CAPITAL

Amount of ledger assets, Dec. 31, of previous year.....	\$	29,662.16
Extended at.....	\$	29,662.16

INCOME

Gross premiums, marine and inland.....	\$	103,738.96
Deduct gross amount paid for: marine and inland, \$1,601.98; marine and inland, \$44,918.62.....		46,320.60
Total premiums (other than perpetuals).....	\$	57,218.36
Gross interest on deposits, trust companies or banks.....		178.50
Total gross interest and rents.....		178.50
Total income.....	\$	57,396.86
Total.....	\$	87,008.78

DISBURSEMENTS

Gross amount paid for losses, marine and inland.....	\$	53,325.63
Deduct amount received for salvage, marine and inland, \$638.00; reinsurance, marine and inland, \$23.20.....		611.20
Net amount paid for losses.....	\$	25,694.43
Expenses of adjustment, settlement of losses.....		1,154.05
Commissions or brokerage.....		14,101.00
Salaries and expenses of special and general agents.....		1,216.14

Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	4,907.31
Rents—including company's occupancy of its own buildings.....	250.00
Advertising, printing and stationery.....	2,600.92
Postage, telegrams, telephone and express.....	606.75
Legal expenses.....	364.40
Furniture and fixtures.....	328.06
State taxes on premiums.....	300.40
Insurance department licenses and fees.....	543.80
All other licenses, fees and taxes.....	72.67
All other disbursements, total.....	377.49
Agents' balances charged off.....	55.29
Total disbursements.....	\$ 50,312.93
Balance.....	\$ 36,545.85

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 337.50
Cash in office.....	722.42
Deposits in trust companies and banks not on interest.....	4,530.23
Deposits in trust companies and banks on interest.....	17,777.04
Agent's balances, representing business written subsequent to October 1, last.....	12,734.36
Agents' balances, representing business written prior to October 1, last.....	402.77
All other ledger assets, total.....	221.21
Total ledger assets.....	\$ 36,545.85

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$ 1.02
Interest due and accrued on other assets.....	229.79
Total.....	\$ 232.81
Gross assets.....	\$ 37,078.66

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 402.77
Total.....	\$ 402.77
Total admitted assets.....	\$ 36,615.89

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 3,213.00
Total claims for losses.....	\$ 3,213.00
Net amount of unpaid losses.....	\$ 1,213.00
Gross unearned premiums at 40 per cent on inland navigation risks.....	\$ 28,885.90
Total unearned premiums as computed above.....	\$ 28,885.90
Salaries, rents, expenses, bills, accounts, fees, etc. due or accrued.....	392.94
State, county and municipal taxes due or accrued.....	511.56
Total of all liabilities except capital.....	\$ 31,002.50
Surplus over all liabilities.....	\$ 3,613.39
Surplus as regards policyholders.....	3,613.39
Total.....	\$ 36,615.89

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1938.....	\$ 2,391,900.00	\$ 60,304.57
Written during the year.....	4,274,623.00	102,738.90
Totals.....	\$ 6,666,523.00	\$ 163,043.35
Expired and terminated.....	5,234,600.00	90,143.66
In force at end of the year.....	\$ 4,413,566.00	\$ 73,799.87
Defect amount reinsured.....	119,742.00	1,565.11
Net amount in force.....	\$ 4,293,824.00	\$ 72,214.76

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.....	\$ 4,293,824.00	\$ 72,214.76
Net amount in force December 31, 1937.....	\$ 4,293,824.00	\$ 72,214.76

GENERAL INTERROGATORIES

Additional Classes Written:	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 57,319.36	\$ 24,594.71

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Marine and Inland Risks	Aggregate
Gross risks written.....	\$ 4,274,623.00	\$ 6,274,623.00
Gross premiums on risks written.....	102,738.90	103,730.00
Losses paid.....	22,688.00	22,688.00
Losses incurred.....	24,418.00	24,418.00

HORTICULTURAL INSURANCE COMPANY

Located at Suite 603, 8 & L Building, Des Moines, Iowa.
 Incorporated January 11, 1904. Commenced Business April 19, 1916.
 W. S. Tidrick, President. W. F. Ghormley, Secretary.

CAPITAL

Capital stock paid in cash.....	\$100,000
Amount of ledger assets, Dec. 31, of previous year.....	7,923.44
Extended at.....	\$ 107,923.44

INCOME

Gross premiums, half.....	\$ 147,311.97
Deduct gross amount paid for: Reinsurance, half, \$271.42; return premiums, half, \$434.32.....	606.54
Total premiums (other than perpetuals).....	\$ 146,615.43
Gross interest on mortgage loans.....	4,944.31
Gross interest on bonds and dividends on stocks.....	17.50
Gross interest on deposits, trust companies or banks.....	83.00
Total gross interest and rents.....	4,681.81
From other sources, total borrowed money.....	32,000.00
Total income.....	\$ 184,296.24
Total.....	\$ 222,223.68

DISBURSEMENTS

Gross amount paid for losses, half.....	\$ 60,323.46
Net amount paid for losses.....	\$ 50,323.46
Expenses of adjustment, settlement of losses.....	5,249.94
Commissions or brokerage.....	95,738.54
Salaries and expenses of special and general agents.....	5,627.06

Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	6,218.81
Rents—including company's occupancy of its own buildings.....	696.10
Advertising, printing and stationery.....	1,154.00
Postage, telegrams, telephone and express.....	634.76
Legal expenses.....	13.96
State taxes on premiums.....	372.87
Insurance department licenses and fees.....	150.00
All other licenses, fees and taxes.....	855.72
All other disbursements, total.....	64,773.71
Interest on borrowed money.....	734.81
Total disbursements.....	\$ 176,778.56
Balance.....	\$ 142,445.09

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 99,950.00
Book value of bonds and stocks (Schedule D).....	1,000.00
Deposits in trust companies and banks not on interest.....	11,812.01
Deposits in trust companies and banks on interest.....	9,445.89
Bills receivable, taken for marine and inland risks.....	20,237.19
Total ledger assets.....	\$ 142,445.09

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	5,819.27
Gross assets.....	\$ 146,264.36

DEDUCT ASSETS NOT ADMITTED

Bills receivable, past due, taken for marine, inland and fire risks.....	\$ 50,237.19
Total admitted assets.....	\$ 136,027.17

LIABILITIES

State, county and municipal taxes due or accrued.....	2,203.65
Total of all liabilities except capital.....	2,203.65
Cash capital.....	\$ 100,000.00
Surplus over all liabilities.....	36,027.47
Surplus as regards policyholders.....	\$ 136,027.47

RISKS AND PREMIUMS

	Hail Risks	Premiums
In force December 31, 1916.....	\$ 567,696.43	\$ 17,011.76
Written during the year.....	4,910,309.03	147,311.97
Totals.....	\$ 5,477,455.96	\$ 164,323.47
Expired and terminated.....	2,523,787.47	60,968.62
In force at end of the year.....	\$ 2,145,167.99	\$ 94,355.04
Net amount in force.....	\$ 2,145,167.99	\$ 94,355.04

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.....	\$ 2,145,167.99	\$ 94,355.04

GENERAL INTERROGATORIES

	Not Premiums	Losses Incurred
Hail.....	\$ 126,870.24	\$ 66,323.45

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	\$ 4,910,309.03	Hail
Gross premiums on risks written.....	147,311.97	
Losses paid.....	66,323.46	
Losses incurred.....	66,323.45	

FARMERS INSURANCE COMPANY

Located at Nos. 109-111 South Second Street, Cedar Rapids, Iowa.
 Incorporated October 1, 1890. Commenced Business October, 1890.
 Ed. K. Smith, President, C. N. Jenkins, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$ 947,285.09
Extended at.....	\$ 947,285.09

INCOME

Gross premiums, fire.....	\$ 610,430.21	
Deduct gross amount paid for reinsurance, fire, \$80,895.78; return premiums, fire, \$83,041.81.....	136,622.39	
Total premiums (other than perpetuals).....	473,807.82	486,636.62
Gross interest on mortgage loans.....	45,955.80	
Gross interest on bonds and dividends on stocks.....	2.03	
Gross interest from other sources.....	4,233.58	
Gross rents—including company's occupancy of its own building.....	5,075.50	
Total gross interest and rents.....	55,226.96	
From other sources, total.....	5,002.28	
Total income.....	\$ 542,335.84	
Total.....	\$ 1,489,626.44	

DISBURSEMENTS

Gross amount paid for losses, fire.....	\$ 237,053.80
Deduct amount received for salvage, fire, \$66.40; reinsurance, fire, \$49,430.72.....	49,497.21
Net amount paid for losses.....	\$ 187,557.59
Expenses of adjustment, settlement of losses.....	14,449.49
Commissions or brokerage.....	155,624.63
Salaries and expenses of special and general agents.....	14,808.33
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	50,229.83
Rents—including company's occupancy of its own buildings.....	5,919.15
Advertising, printing and stationery.....	5,098.26
Postage, telegrams, telephone and express.....	2,927.86
Furniture and fixtures.....	1,298.19
Maps, including corrections.....	111.09
Inspections and surveys.....	2,363.27
Repairs and expenses on real estate.....	107.71
Taxes on real estate, agents and employes.....	1,329.71
State taxes on premiums.....	3,251.42
Insurance department licenses and fees.....	1,201.06
Local taxes on capital stock and surplus.....	4,522.81
U. S. internal revenue tax.....	1,000.00
Other investment expenses.....	562.59
Interest and dividends to stockholders.....	20,000.00
Other underwriting expenses.....	5,625.95
Bills receivable, past due, charged to profit and loss.....	9,309.79
Gross decrease by adjustment in book value of ledger assets, viz: real estate, \$2,590.91; bonds, \$37.00.....	2,627.91
Total disbursements.....	\$ 486,754.50
Balance.....	\$ 1,002,871.91

LEDGER ASSETS

Book value of real estate.....	\$ 60,000.00
Mortgage loans on real estate.....	303,395.00
Book value of bonds (Schedule D).....	11,450.00
Deposits in trust companies and banks not on interest.....	33,119.25
Agents' balances, representing business written subsequent to October 1, last.....	15,923.31
Agents' balances, representing business written prior to October 1, last.....	4,651.63
Bills receivable taken for fire risks.....	76,262.75
Total ledger assets.....	\$ 1,077,581.94

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	4,651.63
Total admitted assets.....	\$ 998,300.31

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 11,992.00
Gross claims resisted.....	7,443.94
Total claims for losses.....	\$ 21,435.94
Deduct reinsurance.....	4,223.15
Net amount of unpaid losses.....	\$ 17,112.79
Gross premiums (less reinsurance) at 40% on all unexpired fire risks.....	\$ 1,491,400.55
Total unearned premiums as computed above.....	641,395.25
Federal, state, county and municipal taxes due or accrued.....	11,387.23
Commissions, brokerage and other charges due or to become due to agents and brokers.....	5,231.43
Total of all liabilities except capital.....	\$ 673,023.66
Cash capital.....	\$ 300,000.00
Surplus over all liabilities.....	155,166.65
Surplus as regards policyholders.....	335,166.65
Total.....	\$ 998,300.31

RISKS AND PREMIUMS

In force December 31, 1914.....	Fire Risks	Premiums
Written during the year.....	\$ 96,445,780.00	\$ 1,710,947.10
	34,943,203.00	610,456.21
Totals.....	\$131,389,043.00	\$ 2,321,403.31
Expired and terminated.....	35,799,847.00	592,087.77
In force at end of the year.....	\$ 96,089,201.00	\$ 1,729,315.54
Deduct amount reinsured.....	13,572,695.00	227,917.36
Net Amount in Force.....	\$ 82,516,506.00	\$ 1,491,400.35

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run.....	\$ 5,422,452.00	\$ 75,059.73
Two years.....	133,877.00	566.99
Three years.....	29,392,307.00	413,788.72
Four years.....	165,903.00	2,701.55
Five years.....	47,400,507.00	669,009.23
Net amount in force December 31, 1917.....	\$ 82,516,506.00	\$ 1,491,400.55

GENERAL INTERROGATORIES

Additional Classes Written	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 9,453.35	\$ 1,061.10
Windstorms and tornadoes.....	120,409.01	13,503.50
Hail.....	257.46	6.50
Largest amount written on any one risk not deducting reinsurance.....	10,000.00	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Hail	Aggregate
Gross risks written.....	\$ 26,282,132.00	\$ 20,836,200.00	\$ 163,000.00	\$ 51,343,612.00
Gross premiums on risks written.....	413,163.34	131,106.11	286.00	546,557.45
Losses paid.....	223,000.80	14,125.97	6.50	237,133.33
Losses incurred.....	256,581.36	14,371.39	6.50	270,959.25

DUBUQUE FIRE AND MARINE INSURANCE COMPANY

Located at Bank & Insurance Bldg., Dubuque, Iowa.

Incorporated July 18, 1882.

Commenced Business July 18, 1882

N. J. Schrup, President.

S. F. Welser, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$ 1,977,511.63
Extended at.....	\$ 1,977,511.63

INCOME

Gross premiums.....	\$ 1,663,270.40
Deduct gross amount paid for reinsurance, fire, \$222,280.11; return premiums, fire, \$241,488.50.....	573,668.61
Total premiums (other than perpetuals).....	\$ 1,069,410.79
Gross interest on mortgage loans.....	74,017.38
Gross interest on collateral loans.....	660.00
Gross interest on bonds and dividends on stocks.....	30,257.17
Gross interest on deposits, trust companies or banks.....	2,911.18
Gross rents—including company's occupancy of its own building.....	1,308.00
Total gross interest and rents.....	106,763.73
From other sources, total.....	36.51
Total income.....	\$ 1,196,201.63
Total.....	\$ 3,176,510.00

DISBURSEMENTS

Gross amount paid for losses.....	\$ 672,200.83
Deduct amount received for salvage, fire, \$1,067.55; reinsurance, fire, \$155,949.02; discount, fire, \$1,230.51.....	156,137.08
Net amount paid for losses.....	\$ 512,620.75
Expenses of adjustment, settlement of losses.....	15,790.51
Commissions or brokerage.....	383,254.97
Salaries and expenses of special and general agents.....	44,612.48
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....	43,435.00
Rents—including company's occupancy of its own buildings.....	2,560.94
Advertising, printing and stationery.....	7,205.65
Postage, telegrams, telephone and express.....	9,200.86
Furniture and fixtures and sundries, office expense.....	4,139.44
Maps, including corrections.....	3,886.21
Underwriters' boards and tariff association expenses.....	7,617.49
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	19,418.75

Inspections and surveys.....	4,447.56
Repairs and expenses on real estate.....	572.08
Taxes on real estate.....	331.56
State taxes on premiums.....	26,655.56
Insurance department licenses and fees.....	5,153.00
All other licenses, fees and taxes.....	5,959.82
Interest and dividends to stockholders.....	63,956.59
Gross loss on sale or maturity of ledger assets.....	1,526.00
Total disbursements.....	\$ 1,077,422.27
Balance.....	\$ 2,149,022.25

LEDGER ASSETS

Book value of real estate.....	\$ 16,538.25
Mortgage loans on real estate.....	1,174,890.00
Loans secured by pledge of bonds, stocks or other collateral.....	10,000.00
Book value of bonds and stocks (Schedule D).....	578,214.75
Cash in office.....	1,893.32
Deposits in trust companies and banks not on interest.....	488.41
Deposits in trust companies and banks on interest.....	121,072.80
Agents' balances, representing business written subsequent to October 1, last.....	257,924.40
Agents' balances, representing business written prior to October 1, last.....	28,111.46
Total ledger assets.....	\$ 2,149,022.25

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 17,928.54
Interest due and accrued on bonds.....	4,633.74
Interest due and accrued on collateral loans.....	121.67
Total.....	22,784.05
Market value of bonds and stocks over book value.....	4,149.35
Gross assets.....	\$ 2,173,956.69

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	28,111.46
Total admitted assets.....	\$ 2,137,845.23

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 84,215.21
Gross claims resisted.....	2,300.00
Total claims for losses.....	\$ 86,515.21
Deduct reinsurance.....	22,848.00
Net amount of unpaid losses.....	\$ 63,767.21
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 1,271,465.57
Total unearned premiums as computed above.....	1,271,465.57
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000.00
State, county and municipal taxes due or accrued.....	65,000.00
Commissions, brokerage and other charges due, or to become due to agents and brokers.....	10,000.00
Total of all liabilities except capital.....	\$ 1,430,232.75
Cash capital.....	\$ 200,000.00
Surplus over all liabilities.....	517,582.45
Surplus as regards policyholders.....	717,582.45
Total.....	\$ 2,137,845.23

RISKS AND PREMIUMS

				Gross Premiums Thereon
In force on the 31st day of December, as per last year's statement.....	\$586,306,020.00	\$	2,551,231.71	
Written or renewed during the year.....	365,825,255.00	\$	1,662,779.49	
Totals.....	\$952,131,275.00	\$	4,214,011.21	
Deduct those expired and marked off as terminated.....	153,896,115.00		1,303,414.41	
In force at the end of the year.....	\$586,220,763.00	\$	2,889,177.70	
Deduct amount reinsured.....	42,348,996.00		482,288.27	
Net amount in force.....	\$494,973,800.00	\$	2,426,889.43	

RECAPITULATION OF FIRE RISKS AND PREMIUMS

Year	Term	Amount covered	Gross premiums charged, less re-insurance	Fraction unearned	Amount of premiums unearned
1917	One year or less.....	\$ 47,392,901.00	\$ 491,821.61	1-7	\$ 246,415.81
1916	Two years.....	1,256,287.00	11,247.80	1-4	2,811.95
1915	Two years.....	1,556,287.00	14,949.47	3-4	11,293.55
1914	Three years.....	22,857,367.00	297,775.58	1-6	49,699.26
1913	Three years.....	41,855,050.00	353,600.84	1-2	177,809.42
1912	Three years.....	47,388,191.00	397,528.69	5-6	331,281.67
1911	Four years.....	218,056.00	3,126.45	1-8	389.81
1910	Four years.....	391,415.00	3,266.10	2-8	1,238.52
1909	Four years.....	552,982.00	5,900.11	5-8	4,268.85
1908	Four years.....	611,153.00	7,797.50	7-8	6,222.82
1907	Five years.....	11,075,247.00	148,977.51	1-10	14,907.73
1906	Five years.....	13,161,367.00	162,580.58	2-10	48,121.67
1905	Five years.....	12,944,055.00	159,985.21	1-2	79,597.66
1904	Five years.....	16,229,013.00	181,522.96	7-10	128,496.17
1903	Five years.....	16,190,712.00	184,621.61	9-10	168,159.45
Totals.....		\$ 242,973,800.00	\$ 2,426,889.43		\$ 1,271,465.57

Grand totals.....	\$ 242,973,800.00	\$ 2,426,889.43	\$ 1,271,465.57
Largest amount written on any one risk not deducting reinsurance.....			\$ 50,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	\$ 11,942,351.60
Gross premiums on risks written.....	115,200.73
Losses paid.....	49,104.90
Losses incurred.....	56,918.20

CENTRAL NATIONAL FIRE INSURANCE COMPANY

Located at 422-416 Clapp Block, Des Moines, Iowa.

Incorporated 1916. Commenced business May 1, 1917.
 Geo. J. Delmege, President. T. H. Mooe, Secretary.

CAPITAL

Capital stock paid in cash during 1917.....	\$ 500,000.00
Surplus paid in by stockholders.....	\$ 50,000.00
Extended at.....	\$ 550,000.00

INCOME

Gross premiums, fire.....	\$ 2,542.95
Deduct gross amount paid for reinsurance, fire.....	81,137.81
Return premiums, fire, \$ 6,659.35.....	14,217.22
Total premiums (other than perpetuals).....	35,125.73
Gross interest from other sources, stock notes and certificates of deposit.....	12,481.66

Surplus from sale of stock.....	50,000.00
Total income.....	\$ 352,407.20
Total.....	\$ 1,025,407.20

DISBURSEMENTS

Gross amount paid for losses, fire.....	1,474.30
Deduct amount received for reinsurance, fire.....	47.96
Net amount paid for losses.....	\$ 1,426.34
Expenses of adjustment, settlement of losses.....	21.41
Commissions or brokerage.....	2,805.42
Allowances to local agencies for miscellaneous agency expenses.....	49.86
Salaries and expenses of special and general agents.....	4,761.15
Salaries, fees and other charges of officers, directors, trustees, agents and employes.....	31,520.23
Rents-including company's occupancy of its own buildings.....	302.50
Advertising, printing and stationery.....	57.59
Postage, telegrams, telephone and express.....	405.45
Legal expenses.....	126.50
Inspections and surveys.....	175.50
Insurance department licenses and fees.....	284.50
All other licenses, fees and taxes, internal revenue war tax, lights and office.....	524.41
Commission for sale of stock.....	150,000.00
Total disbursements.....	\$ 179,580.96
Balance.....	\$ 873,026.43

LEDGER ASSETS

Mortgage loans on real estate.....	427,206.00
Book value of bonds and stocks.....	17,683.70
Deposits in trust companies and banks not on interest.....	12,003.50
Deposits in trust companies and banks on interest.....	206,761.55
Agents' balances, representing business written subsequent to October 1, last.....	8,592.30
Agents' balances, representing business written prior to October 1, last.....	894.82
Bills receivable taken for fire risks.....	2,948.58
All other ledger assets, total.....	2,653.83
Total ledger assets.....	\$ 871,026.43

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	9,542.71
Interest due and accrued on bonds.....	137.63
Interest due and accrued on certificates of deposit.....	2,947.54
Total.....	12,627.88
Gross assets.....	\$ 886,024.47

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery.....	2,820.70
Furniture, fixtures and safes.....	773.12
Agents' balances, representing business written prior to October 1, last.....	824.88
Bills receivable, past due, taken for marine, inland and fire risks.....	216.05
Total.....	4,634.75
Total admitted assets.....	\$ 881,773.71

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	500.15
Net amount of unpaid losses.....	\$ 580.13
Gross unearned premiums on fire risks.....	28,722.67
Total unearned premiums as computed above.....	28,722.67
State, county and municipal taxes due or accrued.....	523.61
Commissions, brokerage and other charges due or to become due to agents and brokers.....	473.04
Reinsurance premiums.....	1,063.29
Total of all liabilities except capital.....	\$ 31,287.16
Cash capital.....	500,000.00
Surplus over all liabilities.....	800,391.55
Total.....	\$ 881,773.71

RISKS AND PREMIUMS

	Fire Risks	Premiums
Written during the year.....	\$ 2,470,236.00	\$ 53,842.93
Totals.....	\$ 2,470,236.00	\$ 53,842.93
Expired and terminated.....	317,611	2,718.32
In force at end of the year.....	\$ 2,223,287.00	\$ 48,629.43
Deduct amount reinsured.....	900,550.00	11,157.83
Net amount in force.....	\$ 1,722,937.00	\$ 28,471.60
Recapitulation of Fire Risks in Force and Premiums Thereon:		
	Risks	Premiums
In force, having from date of policy not more than one year to run.....	\$ 239,863.60	\$ 16,842.50
Two years.....	55,049.59	749.02
Three years.....	994,163.00	15,287.09
Five years and over.....	888,218.00	19,770.61
Total.....	\$ 2,223,287.00	\$ 48,629.43
Less risks and premiums reinsured.....	900,550.00	11,157.83
Net amount in force December 31, 1917.....	\$ 1,722,937.00	\$ 28,471.60

GENERAL INTERROGATORIES

Additional Classes Written	Net Premiums	Losses Incurred
Windstorms and tornadoes.....	7,770.80	48.60

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Aggregate
Gross risks written.....	\$ 1,214,016.00	\$ 1,256,220.00	\$ 2,470,236.00
Gross premiums on risks written.....	45,872.15	7,770.80	53,842.95
Losses paid.....	1,425.70	48.60	1,474.30
Losses incurred.....	1,950.25	48.60	2,028.85

TABLE 10—FIRE RECIPROCAL EXCHANGES—LO

Official Title of Exchange	Home Office	Name of Attorney
American Exchange Underwriters	New York, N. Y.	Weed & Kennedy
Cannor's Exchange	Chicago, Ill.	Lansing B. Warner, Inc.
Druggists' Indemnity Exchange	St. Louis, Mo.	H. W. Eddy
Individual Underwriters	New York, N. Y.	Alfred G. Evans & Edward B. Swinney
Inter-insurers Exchange	Kansas City, Mo.	H. J. Straight & Co.
Lumbermen's Exchange	Kansas City, Mo.	J. W. Garvey & Co.
N. Y. Reciprocal Underwriters	New York, N. Y.	Alfred G. Evans & Edward B. Swinney
Reciprocal Exchange	Kansas City, Mo.	Bruce Dodson
Reciprocal Underwriters	Kansas City, Mo.	J. W. Garvey & Co.
Retail Lumbermen's Inter-Ins. Exchange	Minneapolis, Minn.	O. D. Houschilt
Underwriters Exchange	Kansas City, Mo.	H. J. Straight & Co.
Wholesale Grocery Subscribers	Chicago, Ill.	Lansing B. Warner
Total		

TABLE 11—FIRE RECIPROCAL EXCHANGES

Official Title of Exchange	Ledger assets Dec. 31, 1919
American Exchange Underwriters	\$ 643,214.32
Cannor's Exchange	470,878.12
Druggists' Indemnity Exchange	97,391.88
Individual Underwriters	866,021.19
Inter-insurers Exchange	147,252.43
Lumbermen's Exchange	104,567.70
N. Y. Reciprocal Underwriters	2,225,485.00
Reciprocal Exchange	1,204,328.04
Reciprocal Underwriters	128,915.60
Retail Lumbermen's Inter-Ins. Exchange	
Underwriters Exchange	1,763,235.31
Wholesale Grocery Subscribers	48,392.65
Total	\$ 7,049,120.12

CATION, ATTORNEYS AND GENERAL BUSINESS

Company Business	Insurers in Force		Financial Condition Dec. 31			
	Amount	Pending deposits	Admitted assets	Liabilities	Surplus	Assets available for payment of losses
Dec. 27, 1907	\$ 43,020,972.00	\$160,000.25	\$ 611,105.47	\$ 83,037.25	\$ 526,018.22	\$ 607,228.06
1907	30,944,707.20	449,487.50	541,690.31	219,456.50	322,234.77	552,040.72
1908	10,308,969.79	149,644.63	110,605.11	67,439.50	43,165.18	101,439.62
1881	60,218,324.00	405,731.80	854,592.29	736,800.31	127,721.98	324,627.94
1903	14,419,150.00	56,298.01	122,749.23	47,987.49	74,761.82	129,922.87
1894	6,543,412.00	80,463.58	40,401.07	39,803.78	37,597.29	66,224.94
1891	195,250,328.00	601,268.85	2,362,746.20	792,320.68	1,571,415.52	1,922,179.28
Dec. 1900	22,577,229.00	561,021.28	676,088.18	256,426.63	420,201.40	610,440.29
1897	6,555,524.00	84,728.60	125,715.11	56,672.09	66,043.02	101,813.16
Jan. 3 1917	39,842,822.00	353,421.75	505,132.33	100,514.55	371,617.35	535,384.79
Feb. 15, 1907	104,171,100.00	237,251.40	1,149,970.29	175,287.56	1,014,722.64	1,189,786.58
Oct. 1913	11,129,975.00	126,105.31	128,466.29	60,866.59	67,579.70	147,621.55
	566,618,262.05	3,446,094.74	7,308,761.12	2,741,592.68	4,667,170.19	6,299,405.48

—INCOME ACCOUNT FOR YEAR 1917.

Net premium deposits written	Gross int. rents	Guarantee fund	All other income	Total income	Total income and assets of previous year
\$ 195,461.29	\$ 25,055.74			\$ 189,487.03	\$ 822,801.53
463,959.20	13,926.20		65,800.94	543,717.74	1,366,519.27
149,644.01	2,271.03			151,915.04	249,966.92
405,731.80	25,301.96		21,000.00	452,033.76	1,225,654.39
56,298.01	5,958.14		800.99	63,056.13	219,395.62
104,567.70					
2,225,485.00	3,286.16			2,228,771.16	192,124.59
1,204,328.04	69,021.22			131,943.65	2,075,189.24
128,915.60	35,000.00			287,925.67	1,791,850.11
	4,889.04		5,000.00	94,228.73	333,244.29
	6,100.89		263,785.73	628,787.93	628,787.93
	44,491.85		23,221.30	277,263.61	1,475,796.36
	2,416.19		73,019.96	201,322.90	249,884.71
\$ 3,433,145.68	\$ 220,890.08		\$ 407,997.28	\$ 4,147,968.01	\$ 11,196,447.13

TABLE 12—FIRE RECIPROCAL EXCHANGES

Official Title of Exchange	Net losses paid	Dividends to subscribers
American Exchange Underwriters	\$ 110,746.47	\$ 68,512.44
Canner's Exchange	106,912.63	139,730.39
Druggists' Indemnity Exchange	44,144.26	49,514.43
Individual Underwriters	144,585.34	208,368.22
Inter-Insurers Exchange	64,827.17	.....
Lumbermen's Exchange	32,952.60	.....
N. Y. Reciprocal Underwriters	56,074.42	413,177.65
Reciprocal Exchange	386,294.25	153,306.38
Reciprocal Underwriters	36,375.31	.....
Retail Lumbermen's Inter-Ins. Exchange	15,175.16	22,381.79
Underwriters Exchange	80,273.71	124,561.88
Wholesale Grocery Subscribers	7,618.25	15,667.37
Total	\$ 1,178,179.59	\$ 1,305,301.49

TABLE 13—FIRE RECIPROCAL EXCHANGES

Official Title of Exchange	Mortgage loans	Collateral loans	Bonds and stocks
American Exchange Underwriters	\$	\$	\$ 562,656.25
Canner's Exchange	.....	.....	115,000.00
Druggists' Indemnity Exchange	.....	.....	20,429.99
Individual Underwriters	.....	.....	486,120.00
Inter-Insurance Exchange	.....	.....	84,709.79
Lumbermen's Exchange	30,000.00	28,400.00	7,000.00
New York Reciprocal Underwriters	.....	.....	1,116,650.00
Reciprocal Exchange	15,000.00	.....	400,184.58
Reciprocal Underwriters	50,200.00	3,688.22	7,000.00
Retail Lumbermen's Inter-Insurance Exchange	342,300.00	.....	105,000.00
Underwriters Exchange	.....	.....	865,583.00
Wholesale Grocery Subscribers	.....	.....	50,000.00
Total	448,100.00	33,088.22	3,791,413.21

—DISBURSEMENTS DURING YEAR 1917.

Administration expenses	Taxes, licenses and fees	Guarantee fund	All other disbursements	Total disbursements	Balance
\$ 25,221.80	1,638.92	.....	1,837.70	207,957.00	624,843.63
112,715.73	3,224.85	.....	37,292.53	491,875.63	541,530.24
41,008.33	1,992.32	.....	1,694.58	138,204.42	111,642.50
48,634.39	6,323.00	.....	8,676.92	475,618.43	825,136.46
12,434.09	949.89	.....	10,639.44	88,232.19	127,066.44
16,829.82	1,913.20	.....	47,027.16	96,723.98	95,401.67
83,463.29	5,478.19	.....	23,008.06	628,291.71	2,348,997.37
17,728.06	4,459.90	17,000.00	131.06	718,049.97	1,072,900.14
17,741.21	2,288.73	.....	49,829.36	306,529.16	126,715.11
23,843.43	13.66	.....	.....	61,414.94	562,372.89
50,765.59	3,415.17	.....	11,395.41	286,381.76	1,189,416.65
35,435.27	1,596.70	.....	40,135.26	91,432.94	158,431.77
\$ 622,822.10	\$ 35,219.61	\$ 17,000.00	\$ 332,368.64	\$ 2,391,691.69	7,804,705.44

—ASSETS DECEMBER 31, 1917.

Cash in offices and banks	Deposits in course of collection	Bills receivable	Guarantee fund	All other ledger assets	Total ledger assets	Non-ledger assets	Debit assets not admitted	Total admitted assets
\$ 110,587.15	919,599.57	.....	.....	.....	624,843.65	\$ 5,309.75	\$ 10,000.00	611,105.47
691,172.20	25,347.90	.....	.....	.....	541,530.24	205.96	285.91	541,000.31
78,277.17	12,845.23	.....	.....	.....	111,642.50	700.94	1,796.42	110,006.11
300,521.83	3,784.63	.....	.....	.....	825,136.46	2,143.82	.....	854,269.59
22,462.94	4,822.80	.....	.....	.....	127,066.44	662.43	199.70	127,749.23
23,736.50	4,007.91	.....	.....	.....	95,401.67	.....	.....	95,401.67
1,229,127.02	11,609.35	.....	.....	.....	2,348,997.37	14,748.96	.....	2,365,746.33
106,679.74	77,033.72	100.00	413,000.00	.....	1,072,900.14	6,367.35	419,139.21	650,668.18
35,065.49	5,161.94	.....	.....	.....	126,715.11	.....	.....	126,715.11
23,561.92	4,539.81	.....	25,672.16	.....	562,372.89	5,872.64	2,794.29	565,152.33
239,594.06	24,228.04	.....	.....	.....	1,189,416.69	15,867.23	15,233.72	1,189,970.29
94,952.07	15,478.11	.....	.....	.....	158,431.77	217.46	182.64	158,469.29
2,870,301.43	390,971.70	100.00	413,000.00	25,672.16	7,604,765.44	10,886.73	468,889.66	7,308,703.12

TABLE 14—FIRE RECIPROCAL EXCHANGES

Official Title of Exchange	Net unpaid claims
American Exchange Underwriters	\$ 100.00
Canners' Exchange	35,745.43
Druggists' Indemnity Exchange	3,000.00
Individual Underwriters	300.35
Inter-Insurers Exchange	1,326.30
Lumbermen's Exchange	
New York Reciprocal Underwriters	3,450.10
Reciprocal Exchange	16,513.36
Reciprocal Underwriters	
Retail Lumbermen's Inter-Ins. Exchange	9,707.30
Underwriters Exchange	150.62
Wholesale Grocery Subscribers	10,000.00
Total	\$ 80,601.13

TABLE 15—FIRE RECIPROCAL EXCHANGES

Official Title of Exchange	Gross risks written	Net risks written
American Exchange Underwriters	\$ 650,000.00	\$ 650,000.00
Canners' Exchange	2,848,350.00	2,004,750.00
Druggists' Indemnity Exchange	30,000.00	30,000.00
Individual Underwriters	1,220,275.00	1,220,275.00
Inter-Insurers Exchange	450,000.00	450,000.00
Lumbermen's Exchange	180,125.00	179,125.00
New York Reciprocal Underwriters	6,038,700.00	6,038,700.00
Reciprocal Exchange	341,350.00	317,350.00
Reciprocal Underwriters	116,435.00	115,435.00
Retail Lumbermen's Inter-Ins. Exchange	10,308,025.00	6,599,375.00
Underwriters Exchange	4,192,500.00	2,380,300.00
Wholesale Grocery Subscribers	195,500.00	107,500.00
Total	\$ 26,615,500.00	\$ 21,815,230.00

—LIABILITIES DECEMBER 31, 1917.

Unearned premium deposits	Administration expense	Unpaid dividends to subscribers	All other liabilities	Total liabilities	Surplus	
\$ 79,280.74	\$ 3,076.51	\$	\$ 600.00	\$ 82,007.25	\$ 538,048.22	
179,795.00			3,805.16	219,405.50	222,254.72	
26,257.84	287.24	54.03	160.00	67,429.06	43,185.18	
190,905.36		179,532.84	330,908.30	720,966.31	127,721.96	
46,161.04				47,067.40	74,791.83	
32,627.06			57,176.13	50,903.78	33,507.29	
380,754.43			458,117.00	799,230.68	1,571,415.85	
396,338.86	16,650.01	17,008.32		256,406.69	404,201.49	
60,712.13			24,899.95	58,072.08	66,043.00	
163,747.44	70,000.00			109,514.92	371,637.35	
175,047.94				175,237.56	1,014,732.64	
50,050.32			844.76	69,895.10	97,870.70	
Total	\$ 1,552,635.70	\$ 40,018.76	\$ 190,611.10	\$ 865,671.35	\$ 2,741,302.68	\$ 4,637,170.28

—BUSINESS IN IOWA DURING 1917.

Gross premium deposits received	Net premium deposits received	Gross losses paid	Net losses paid	Net losses incurred	Date of admission to Iowa
\$ 1,408.17	\$ 1,001.79	\$	\$	\$	Oct. 2, 1917
34,139.80	30,720.11	44,552.84			Oct. 2, 1917
284.75	247.24			8.15	Oct. 2, 1917
8,003.40	3,434.74	138,978.80	138,975.00	138,975.00	Oct. 5, 1917
3,968.91	3,317.50	461.00	461.00	332.50	Oct. 6, 1917
	2,075.03	1,414.00			Oct. 10, 1917
17,710.46		1,741.61	1,741.51	1,741.51	Oct. 2, 1917
3,869.58	2,071.81			259.00	Oct. 2, 1917
1,377.17	951.63				Oct. 2, 1917
121,677.73	23,596.21	1,950.97	1,721.64	4,420.36	Oct. 2, 1917
10,870.10	2,417.16				Oct. 6, 1917
945.50	688.25				Oct. 2, 1917
Total	\$ 206,537.76	\$ 60,875.80	\$ 187,604.41	\$ 142,929.51	\$ 145,027.61

STATE AND COUNTY MUTUAL
INSURANCE ASSOCIATIONS

1917

SUMMARY OF REPORTS TO THE COMMISSIONER OF INSURANCE
ON THE BUSINESS OF THE YEAR 1917, AS REPORTED
DECEMBER 31, 1917

TABLE 16—STATE MUTUAL INSURANCE ASSOCIATIONS

Name of Association	Name of President	Address of President
FIRE AND MIXED BUSINESS		
Automobile Dealers' Mut. Ins. Assn. of Iowa	C. H. Johnston	Des Moines
Automobile Trade Mutual Ins. Assn.	Burd S. Whitl	Des Moines
Druggists Mutual Insurance Assn. of Iowa	W. W. Haire	Ft. Dodge
Farrar Property Mutual Insurance Assn. of Iowa	Forest Huttenlocher	Des Moines
Farmers Nat'l Co-op. Elevator Mutual Ins. Assn. of Iowa	Hans Moeller	Sioux Center
Farmers Mutual Ins. Assn. of Grace M. E. Church	H. J. Benz	Charles City
Farmers Mutual Automobile Insurance Assn.	L. H. Newham	Des Moines
German Mutual Insurance Assn.	M. W. Richey	Le Mars
Home Mutual Insurance Assn. of Iowa	J. A. Benson	Sheldon
Iowa Auto Owners Mutual Insurance Assn.	H. T. Brewer	Iowa Falls
Iowa Citizens Fund Mutual Insurance Assn.	A. J. Killemer	Mason City
Iowa Farmers Mutual Reinsurance Assn.	P. J. Shaw	Floyd
Iowa Hardware Mutual Insurance Assn.	L. C. Abbott	Marshfieldtown
Iowa Implement Mutual Insurance Assn.	J. L. Farrington	Iowa Falls
Iowa Mercantile Mutual Insurance Assn.	W. S. Bemis	Spencer
Iowa Mutual Insurance Assn.	T. W. Large	De Witt
Lutheran Mutual Fire Insurance Assn.	C. J. Sodergren	Rock Island, Ill.
Mutual Fire and Tornado Assn.	I. M. Walker	Richland
Mutual Fire Ins. Soc. of Iowa Confer. of Evan. Assn.	W. C. Lang	Waterloo
National Mutual Reinsurance Assn.	K. Nuttson	Mason City
North-West Mutual Insurance Assn.	W. L. Sanborn	Meville
Protected Mutual Fire Insurance Assn.	C. H. Thornton	Des Moines
Retail Merchants Mutual Fire Insurance Assn.	J. J. Grove	Ames
Town Mutual Dwelling Home Insurance Assn.	F. E. Gordon	Des Moines
Union Mutual Fire Insurance Assn.	P. J. Shaver	Proyer
Western Grain Dealers Mutual Fire Insurance Assn.	J. A. King	Des Moines
Total Fire and Mixed Business		
EXCLUSIVE TORNADO		
Iowa Mutual Tornado Insurance Assn.	N. Densmore	Des Moines
EXCLUSIVE HAIL		
Des Moines Mutual Insurance Assn.	O. G. Chesley	Des Moines
Eastern Iowa Mutual Hail Assn.	L. J. Gilmour	Davenport
Farmers Mutual Hail Insurance Assn. of Iowa	Scott Hodge	Des Moines
Farmers State Mutual Hail Assn.	Mack J. Groves	Estherville
Federal Mutual Insurance Assn.	H. P. Shepherd	Des Moines
Mutual Hallstrom Insurance Assn. of Iowa	Forest Huttenlocher	Des Moines
Mutual Horticultural Insurance Assn.	W. S. Tidrick	Des Moines
Total Exclusive Hail		
Grand Total State Mutual Associations		

—OFFICERS AND REPORT ON RISKS 1917.

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Dec. 31, 1916	Risks written during year	Risks expired and cancelled during year	Risks in force Dec. 31, 1917
R. R. Nesbitt	Des Moines	Mar. 1916	\$ 413,938.00	\$ 906,115.00	\$ 541,706.00	\$ 789,345.00
S. L. Seeman	Des Moines	April 28, 1917	1,881,379.00	515,000.00	418,880.00	473,210.00
A. Falkenhalm	Algon	Oct. 1899	1,876,305.00	1,723,355.00	1,723,355.00	2,034,129.00
G. V. Stanley	Des Moines	Feb. 1900	10,613,487.00	4,449,195.00	2,334,300.00	15,728,292.00
J. C. Lockin	Aurelia	Feb. 1909	2,077,178.00	994,470.00	739,577.00	2,332,971.00
Gustav Gelhaus	Reinbeck	1917	1,599,683.00	542,184.00	409,255.00	1,699,342.00
W. W. Sheple	Des Moines	Jan. 1915	396,637.00	67,138.00	369,637.00	64,655.00
R. J. Koshier	Le Mars	Apr. 1901	5,366,975.00	697,189.00	1,773,377.00	4,191,758.00
H. J. Rowe	Des Moines	Nov. 1901	19,955,900.00	19,629,421.00	5,239,849.00	25,316,562.00
P. R. Patton	Iowa Falls	Mar. 1915	494,416.00	236,473.00	125,846.00	697,043.00
Earl J. Nuttson	Mason City	Mar. 1916	819,035.00	2,437,929.00	1,436,215.00	3,797,810.00
J. E. Brooks	Greenfield	April 1909	2,394,004.00	1,696,372.00	253,714.00	3,794,722.00
A. B. Sala	Mason City	Aug. 1903	6,351,491.00	7,440,835.00	5,657,592.26	7,424,813.64
D. M. Grove	Nevada	Feb. 1907	9,002,147.00	7,687,536.00	4,392,956.00	12,096,690.00
O. D. Jenkins	Spencer	Oct. 1906	5,733,408.00	2,195,891.00	2,336,536.00	6,612,765.00
G. M. Smith	De Witt	Mar. 1909	33,486,445.00	51,081,223.00	12,652,637.00	61,914,031.00
Nia Anderson	Burlington	Jan. 1889	7,132,430.00	377,164.00	316,956.00	7,239,639.00
J. Lindley Coon	Newton	Sept. 1900	16,097,029.00	5,164,029.00	3,317,447.00	18,454,291.00
L. W. Beck	Cedar Falls	June 1894	224,619.00	43,893.00	50,716.00	217,763.00
Earl J. Nuttson	Mason City	July 1917	4,408,636.00	3,992,002.00	4,135,050.00	4,248,178.00
F. D. Babcock	Ida Grove	Dec. 1896	4,408,636.00	1,976,005.00	358,159.00	6,148,355.00
C. G. Winset	Des Moines	Sept. 1908	2,124,273.67	1,113,973.81	435,821.67	2,811,426.81
Ira B. Thomas	Des Moines	Sept. 1900	2,841,752.64	2,869,395.25	2,659,947.44	3,080,979.43
B. Rea Jones	Des Moines	Nov. 1892	77,319,747.00	82,021,300.00	10,895,079.00	82,461,388.00
Geo. H. Baker	Fremontburg	Mar. 1897	4,821,732.00	2,744,759.00	1,542,000.00	6,024,483.00
Geo. A. Wells	Des Moines	Aug. 1907	6,150,281.00	8,016,532.12	5,849,729.79	8,326,112.33
			111,292,615.21	113,687,913.18	70,739,356.16	184,321,172.25
J. B. Herriman	Des Moines	Jan. 1884	216,564,027.00	58,083,283.00	38,021,526.00	236,628,384.00
A. E. Read	Des Moines	Jan. 1899	1,121,108.00	996,666.00	1,043,173.00	1,074,601.00
G. M. Smith	De Witt	May 1908	695,825.00	189,800.00	97,210.00	718,476.00
E. A. Riedinger	Des Moines	Mar. 1893	29,861,344.88	23,716,022.00	10,983,945.00	23,387,639.00
M. E. Groves	Estherville	June 1898	2,229,612.00	1,117,050.00	989,775.00	2,249,887.00
Wm. C. Norton	Des Moines	Jan. 1915	1,629,925.00	51,100.00	1,661,025.00	2,200,000.00
C. V. Stanley	Des Moines	May 1899	865,286.00	548,491.00	442,293.00	901,484.00
W. P. Ghormley	Des Moines	Apr. 1902	2,364,888.70	303,981.00	1,252,215.20	1,518,654.50
			29,880,987.70	26,819,370.00	16,369,636.30	40,430,721.50
			437,738,229.91	108,992,566.18	125,650,518.36	630,780,277.77

TABLE 17—STATE MUTUAL INSURANCE ASSOCIATIONS

Name of Association	Income		Cost per \$1,000 1917
	Assessments and Fees	Total	
FIRE AND MIXED BUSINESS			
Automobile Dealers' Mut. Ins. Assn. of Iowa.....	\$ 12,232.07	\$ 12,232.07	
Automobile Trade Mut. Ins. Assn.	6,043.98	6,043.08	
Druggists' Mutual Insurance Assn. of Iowa.....	303.30	303.30	
Farm Property Mut. Ins. Assn. of Iowa	39,343.31	49,836.56	
Farmers Nat'l Co-op. Ins. Mut. Ins. A. of Iowa	24,519.38	206.86	
Farmers Mutual Ins. Assn. of G. M. E. Church	2,662.60	2,662.65	
Farmers Mutual Automobile Ins. Assn.	2,080.09	2,080.09	
German Mutual Insurance Association	12,212.16	12,498.27	
Homes Mutual Ins. Assn. of Iowa	50,172.25	254.82	
Iowa Auto Owners Mutual Ins. Assn.	7,638.29	11,812.49	
Iowa Citizens Fund Mutual Ins. Assn.	12,551.00	17,000.04	
Iowa Farmers Mut. Reinsurance Assn.	3,156.74	3,156.74	
Iowa Hardware Mutual Ins. Assn.	59,231.72	6,020.51	
Iowa Implement Mutual Ins. Assn.	51,547.70	1,275.54	
Iowa Mercantile Mutual Ins. Assn.	35,904.84	152.45	
Iowa Mutual Insurance Association	167,907.89	6,159.14	
Lutheran Mutual Fire Ins. Assn.	9,049.82	115.75	
Mutual Fire and Tornado Association	28,785.00	259.17	
Mut. Fire Ins. Soc. of Ia., Confer. of Evan. A. National Mutual Reinsurance Assn.	89.42	84.50	
Northwest Mutual Insurance Assn.	8,092.41	8,092.41	
Protective Mutual Fire Ins. Assn.	49,880.42	1,089.02	
Retail Merchants Mutual Fire Ins. Assn.	25,009.51	2,346.61	
Town Mutual Dwelling House Ins. Assn.	70,081.46	3,506.67	
Union Mutual Fire Ins. Assn.	20,983.07	103.00	
Western Grain Dealers Mut. Fire Ins. Assn.	75,839.78	4,922.66	
Total Fire and Mixed Business.....	\$ 789,820.51	\$ 47,319.77	\$ 837,140.58
EXCLUSIVE TORNADO			
Iowa Mutual Tornado Ins. Assn.	\$ 109,619.42	\$ 4,602.93	\$ 114,222.35
EXCLUSIVE HAIL			
Dry Moines Mutual Ins. Assn.	\$ 28,307.97	\$ 14,259.00	\$ 42,567.97
Eastern Iowa Mutual Hail Assn.	14,008.88	14,088.38	
Farmers Mutual Hail Ins. Assn. of Iowa.....	619,238.12	6,807.94	626,046.06
Farmers State Mutual Hail Assn.	64,504.62	908.39	65,413.01
Federal Mutual Insurance Assn.	8,842.95	2,884.28	11,727.23
Mutual Hailstorm Ins. Assn. of Iowa.....	39,881.49	5,057.06	44,938.55
Mutual Horticultural Ins. Assn.	95,309.51	5,000.00	100,309.51
Total Exclusive Hail	\$ 796,294.46	\$ 34,912.47	\$ 831,206.93
Grand Total State Mutual Associations.....	\$1,692,834.69	\$ 86,825.17	\$1,779,659.86

TABLE 18—PRINCIPAL ITEMS OF BUSINESS DURING 1917.

Losses	Disbursements		Financial Condition			Cost per \$1,000 1917
	All other	Total	Admitted assets	Liabilities	Surplus	
\$ 612.40	\$ 10,899.26	\$ 11,512.66	\$ 2,296.77	\$ 1,822.92	\$ 472.85	\$ 15.28
45.00	4,844.95	4,890.55	1,152.53	1,151.22	1.31	13.32
7,649.27	4,839.10	12,479.37	12,810.02	7,668.94	5,141.08	6.37
14,301.84	26,378.42	40,770.26	2,027.96		2,527.96	3.57
12,412.14	1,880.84	14,292.98	20,873.17	9,408.28	11,464.89	6.45
1,228.72	969.26	1,898.99	4,164.14		4,164.14	1.14
807.73	2,023.32	2,831.05	88.61	2,015.06	1,551.36	14.47
6,075.97	7,079.71	13,155.68	21,007.02	309.00	29,797.02	4.44
14,328.08	26,365.10	40,693.18	20,408.76	1,900.00	19,598.76	1.89
3,256.90	8,711.50	11,968.49	1,287.54	1,947.76	590.22	14.46
2,797.02	5,894.79	8,692.31	11,161.25	11,161.25		18.05
2,309.89	709.65	4,019.44	1,081.73		1,081.73	1.32
25,296.02	14,010.86	37,306.88	117,713.64	54,338.87	63,374.77	5.25
28,031.03	39,901.00	56,834.03	28,156.00	27,022.04	104.02	7.49
8,302.40	14,111.69	22,413.99	20,019.23	20,641.43	631.20	2.53
91,988.16	61,167.47	153,155.63	137,874.66	121,159.78	16,814.84	4.06
6,832.10	1,738.35	8,570.51	2,763.95		2,763.95	4.01
8,499.56	21,176.87	29,676.23	1,187.33	883.16	304.17	1.41
19.39	34.89	54.19	2,230.50		2,230.50	.54
16.56	4,277.97	4,294.53	13,741.00	8,231.28	10,509.72	4.50
27,043.72	24,842.91	52,786.64	25,000.57	24,943.24	61.33	12.11
1,049.11	6,028.36	7,077.47	249.39	173.50	75.89	1.80
12,837.40	13,189.21	26,026.61	11,813.63	11,783.73	27.09	8.82
59,312.02	56,083.23	115,395.25	28,025.94	3,300.60	25,725.34	1.51
19,065.38	17,408.03	36,473.41	11,577.35	11,173.55	463.80	6.73
45,309.28	18,306.50	63,615.78	168,903.59	50,382.15	53,321.44	9.07
\$ 401,288.40	380,435.28	781,723.67	\$ 549,212.15	\$ 256,743.18	\$ 292,568.94	.....
43,226.62	89,003.32	132,229.96	\$ 99,919.40	\$ 75.00	\$ 99,844.40	\$.58
5,528.44	37,416.82	42,945.60	\$ 808.17		\$ 802.17	\$ 26.13
12,808.08	2,828.21	17,341.99	595.77		592.77	35.80
274,309.70	284,986.10	560,295.80	343,281.71	600.00	342,781.71	20.69
25,294.75	25,005.02	50,299.77	60,278.00		60,278.00	39.67
894.83	11,176.29	12,071.12	1,137.32	975.00	162.32	8.39
18,642.12	17,823.44	36,470.60	4,734.63		4,734.63	24.64
7,076.39	24,006.18	31,072.28	4,454.14		4,454.14	12.82
\$ 245,534.12	\$ 419,037.20	\$ 764,588.32	\$ 415,270.74	\$ 1,475.00	\$ 413,795.74	.....
\$ 790,006.24	\$ 809,065.90	\$1,679,132.14	\$1,309,402.28	\$ 258,226.18	\$ 751,109.08	.....

TABLE 18—STATE MUTUAL INSURANCE ASSOCIATIONS

Name of Association	Assets		
	Real estate and mortgage loans	Cash in office and banks	All other ledger assets
FIRE AND MIXED BUSINESS—			
Automobile Dealers' Mut. Ins. Assn. of Iowa.....	\$ 1,588.34	\$	961.00
Automobile Trade Mut. Ins. Assn.....	1,152.50		
Druggists Mutual Insurance Assn. of Iowa.....	8,882.69	2,927.33	
Farm Property Mutual Ins. Assn. of Iowa.....	2,027.96		
Farmers Nat'l Co-op. Elevator Mut. Ins. Assn. of Iowa.....	20,715.67		
Farmers Mut. Ins. Assn. of Grace M. E. Church.....	4,164.14		
Farmers Mutual Automobile Ins. Assn.....	81.63		
German Mutual Insurance Association.....	\$ 19,690.00	5,598.25	5,598.25
Home Mutual Ins. Assn. of Iowa.....	15,152.43	3,988.06	
Iowa Auto Owners Mutual Ins. Assn.....	563.23		
Iowa Citizens Fund Mutual Ins. Assn.....	4,197.30	4,290.37	
Iowa Farmers Mut. Reinsurance Assn.....	1,081.75		
Iowa Hardware Mutual Ins. Assn.....	64,887.47	51,043.44	30,000.00
Iowa Implement Mutual Ins. Assn.....	17,489.52	4,897.94	4,645.30
Iowa Mercantile Mutual Ins. Assn.....	4,981.84	5,820.86	
Iowa Mutual Insurance Association.....	112,185.50	4,118.69	19,529.92
Lutheran Mutual Fire Ins. Assn.....	2,763.86		
Mutual Fire and Tornado Association.....	896.17	743.85	
Mutual Fire Ins. Soc. of Iowa Confer. of Evan. Assn.....	2,239.95		
National Mutual Reinsurance Assn.....	4,403.04		
North-West Mutual Insurance Assn.....	8,014.16	3,078.99	12,244.44
Protected Mutual Fire Ins. Assn.....	161.47	784.63	
Retail Merchants Mutual Fire Ins. Assn.....	2,015.00	10,750.48	
Tyves Mutual Dwelling House Ins. Assn.....	25,541.52	5,588.62	
Union Mutual Fire Ins. Assn.....	1,886.12	2,536.39	
Western Grain Dealers Mutual Fire Ins. Assn.....	41,700.73	48,166.87	7,925.74
Total Fire and Mixed Business.....	\$ 256,350.16	\$ 220,664.87	\$ 107,319.94
EXCLUSIVE TORNADO—			
Iowa Mutual Tornado Ins. Assn.....	86,166.24	12,861.44	
EXCLUSIVE HALL—			
Des Moines Mutual Ins. Assn.....	895.17		
Eastern Iowa Mutual Hall Assn.....	502.77		
Farmers Mutual Hall Ins. Assn. of Iowa.....	335,154.46	8,117.25	
Farmers State Mutual Hall Assn.....	60,278.00		
Federal Mutual Insurance Assn.....	396.01		
Mutual Hallstorm Ins. Assn. of Iowa.....	4,724.63		
Mutual Horticultural Ins. Assn.....	4,454.14		
Total Exclusive Hall.....	\$ 406,491.18	\$ 8,117.25	
Grand Total State Mutual Associations.....	\$ 256,350.16	\$ 718,172.29	\$ 158,288.63

TABLE 19—STATE MUTUAL INSURANCE ASSOCIATIONS—ASSETS AND LIABILITIES DECEMBER 31, 1917.

Name of Association	Assets			Liabilities				
	Non-Ledger assets	Debit assets not admitted	Total admitted assets	Net unpaid claims	Reinsurance reserves	Debit unpaid claims and interest	All other liabilities	Total liabilities
Automobile Dealers' Mut. Ins. Assn. of Iowa.....	\$ 749.34	\$ 962.00	\$ 2,296.77	1,823.99				\$ 1,823.99
Automobile Trade Mut. Ins. Assn.....	289.27	287.27	1,134.53	34.13	\$ 375.80		\$ 541.20	1,151.22
Druggists Mutual Insurance Assn. of Iowa.....	391.50	391.50	12,810.02		7,068.04			7,068.04
Farm Property Mutual Ins. Assn. of Iowa.....	1,443.19	1,443.12	2,227.00					
Farmers Nat'l Co-op. Elevator Mut. Ins. Assn. of Iowa.....	167.50		20,873.17		9,408.28			9,408.28
Farmers Mut. Ins. Assn. of Grace M. E. Church.....			4,194.14					
Farmers Mutual Automobile Ins. Assn.....			83.61			\$ 2,615.00		2,615.00
German Mutual Insurance Association.....	2,093.66	2,088.60	17,697.65	200.00				200.00
Home Mutual Ins. Assn. of Iowa.....	1,709.60	1,221.72	30,498.75	1,000.00				1,000.00
Iowa Auto Owners Mutual Ins. Assn.....	1,728.22	844.00	1,267.54	81.50	950.50	774.42	101.54	1,947.76
Iowa Citizens Fund Mutual Ins. Assn.....	2,797.32		11,165.25				11,165.25	11,165.25
Iowa Farmers Mut. Reinsurance Assn.....	7,003.06	4,322.33	109,919.64	2,686.17		50,017.61	1,208.69	54,335.87
Iowa Hardware Mutual Ins. Assn.....	2,814.91	1,642.49	28,156.06	2,017.39		24,034.65		27,052.04
Iowa Mercantile Mutual Ins. Assn.....	1,903.39	1,792.47	10,073.02	1,305.00		9,239.42		10,541.42
Iowa Mutual Insurance Association.....	2,990.50	2,249.79	137,974.06	11,612.31	109,547.45			121,169.76
Lutheran Mutual Fire Ins. Assn.....	390.00	299.66	2,763.86					
Mutual Fire and Tornado Association.....	1,512.22	1,274.01	1,187.23	883.16				883.16
Mutual Fire Ins. Soc. of Iowa Confer. of Evan. Assn.....			2,239.95					
National Mutual Reinsurance Assn.....	13,097.76	8,720.64	12,711.08	655.57		8,276.01		8,276.01
North-West Mutual Insurance Assn.....	4,438.09	3,169.17	25,066.48	4,812.14		20,123.10		24,945.24
Protected Mutual Fire Ins. Assn.....	126.73	1,123.44	949.39	18.50		100.00	53.00	173.50
Retail Merchants Mutual Fire Ins. Assn.....	1,137.00	1,119.28	12,813.63	535.00		16,450.73	800.00	11,785.73
Tyves Mutual Dwelling House Ins. Assn.....	686.84	888.64	3,396.94					3,250.00
Union Mutual Fire Ins. Assn.....	8,584.11	1,419.87	11,572.35	300.69		10,673.56		11,173.55
Western Grain Dealers Mutual Fire Ins. Assn.....	8,091.72	1,881.47	104,992.50	2,306.00		20,566.86	8,685.29	50,582.15
Total Fire and Mixed Business.....	\$ 64,746.34	\$ 82,502.99	\$ 616,818.22	\$ 25,961.49	\$ 250,736.50	\$ 3,689.43	\$ 21,786.67	\$ 356,743.14
Exclusive Tornado.....	1,247.76	256.04	99,919.40	75.00				75.00
Exclusive Hall.....	430.00	430.00	892.17	592.77				200.00
Des Moines Mutual Ins. Assn.....			342,271.71	500.00				500.00
Eastern Iowa Mutual Hall Assn.....	5,073.00	5,675.00	60,278.00					
Farmers Mutual Hall Ins. Assn. of Iowa.....	3,468.00	2,665.00	1,137.25				975.00	975.00
Farmers State Mutual Hall Assn.....			4,724.63					
Federal Mutual Insurance Assn.....	17,997.04	17,697.04	4,494.14					
Total Exclusive Hall.....	\$ 35,600.04	\$ 25,867.73	\$ 415,260.74	\$ 500.00			\$ 975.00	\$ 1,475.00
Grand Total State Mutual Associations.....	\$ 66,594.14	\$ 88,156.76	\$ 1,122,068.46	\$ 30,539.49	\$ 250,736.50	\$ 3,689.43	\$ 22,761.67	\$ 358,218.14

TABLE NO. 19

Name of Association	Name of President	Address of President
151 Farmers Mut. F. & L. Ins. Assn. of Winnago Co.	F. W. Russell	Forest City
152 Bohemian Mut. Protective Ins. Assn.	J. C. Kuback	Calmar
153 Farmers Mutual F. & L. Assn.	O. R. Williams	Decorah
154 Germania Mut. Fire Ins. Assn.	William Funks	Calmar
155 Norwegian Mutual Protective Assn.	John Hegg	Decorah, R. No. 1
156 German Farmers Mutual F. T. L. Ins. Assn.	John P. Habbe	Danbury
157 Woodbury & Plymouth Counties Farmers Mut. F. Ins. A.	J. A. Molstad	Mobile
159 Farmers Mutual Ins. Assn.	Wm. H. Keller	Northwood
159 Farmers Mutual Fire Ins. Assn.	G. J. Mack	Clarion
Total		

-Continued

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Dec. 31, 1919	Risks written during year	Risks expired and cancelled during year	Risks in force Dec. 31, 1917
C. N. Fingum	Leland	Feb. 1886	4,175,644.00	1,180,022.00	875,822.00	4,481,823.00
F. J. Sockop	Spillville	Aug. 1916	1,939,149.00	1,670,972.00	889,081.00	2,008,060.00
F. W. Goodykoontz	Waukon	Mar. 1877	5,287,924.00	712,046.00	188,313.00	5,809,657.00
Theo. A. Timp	Ossian	Feb. 1917	287,980.00	24,140.00	7,805.00	304,815.00
Wm. Linnevold	Decorah R 1	1871	5,559,184.00	4,035,290.00	3,021,490.00	4,623,984.00
Jens Christensen	Correccionville	June 1889	17,586.00	1,908,555.00	579.75	18,715.50
Geo. Honrighouse	Mobile	Feb. 1889	2,560,472.00	790,802.00	687,607.00	2,863,728.00
T. C. Bone	Northwood	Mar. 1882	5,950,995.00	1,742,375.00	1,231,930.00	6,371,380.00
E. B. White	Clarion	Jan. 1910	2,272,257.00	588,422.00	679,755.00	2,580,924.00
Total			\$ 488,392,933.40	\$ 124,245,712.80	\$ 89,111,733.50	\$ 520,486,822.75

TABLE 20—COUNTY MUTUAL ASSOCIATIONS.

—PRINCIPAL ITEMS OF BUSINESS 1917.

County	Income		
	Investments and fees	All other	Total
1 Adair	\$ 11,827.58	1,198.23	13,025.81
2 Adair	1,366.21	1,295.32	2,661.53
3 Adams	2,390.63	1,085.56	3,476.19
4 Adair	4,578.89	6,370.29	10,949.18
5 Adair	2,301.45	59.00	2,360.45
6 Adair	1,301.86	298.03	1,599.89
7 Adair	2,344.44	80.00	2,424.44
8 Adair	53.98	971.59	1,025.57
9 Adair	7,747.47	20.00	7,767.47
10 Adair	377.15	20.00	397.15
11 Adair	2,145.68	2,145.68	4,291.36
12 Adair	13,232.47	4,910.00	18,142.47
13 Adair	6,520.85	2,500.00	9,020.85
14 Adair	3,886.46	800.00	4,686.46
15 Adair	16,975.18	6,400.00	23,375.18
16 Adair	10,419.00	1,580.35	11,999.35
17 Adair	2,295.00	2,400.00	4,695.00
18 Adair	12,734.97	750.00	13,484.97
19 Adair	11,637.64	11,637.64	23,275.28
20 Adair	12,598.48	2,914.15	15,512.63
21 Adair	3,365.21	88.00	3,453.21
22 Adair	3,166.67	2,165.27	5,331.94
23 Adair	5,477.51	5,477.51	10,955.02
24 Adair	1,211.70	1,211.70	2,423.40
25 Adair	1,967.89	1,967.29	3,935.18

County	Disbursements			Financial Condition		
	Losses	All other	Total	Admitted assets	Liabilities	Surplus
1 Adair	\$ 9,545.45	\$ 2,000.48	\$ 11,545.93	\$ 1,659.67	\$ 1,390.12	\$ 269.54
2 Adair	544.00	509.55	1,053.55	967.70	967.70	0.00
3 Adams	1,982.25	1,699.27	3,681.52	5.08	1,161.48	1,006.40
4 Adair	1,986.48	465.27	2,451.75	3,259.58	5,259.58	74.00
5 Adair	2,696.12	190.20	2,886.32	389.56	389.56	0.00
6 Adair	212.67	931.29	1,143.96	605.82	275.16	330.67
7 Adair	815.15	214.76	1,029.91	4,803.14	4,803.14	0.00
8 Adair	1,194.59	107.23	1,301.82	1,371.29	1,371.29	0.00
9 Adair	3,066.26	304.29	3,370.55	4,808.14	4,808.14	0.00
10 Adair	63.85	417.35	481.20	704.70	704.70	0.00
11 Adair	1,077.26	500.25	1,577.51	1,842.42	1,842.42	0.00
12 Adair	10,400.95	7,063.78	17,464.73	3,824.07	3,824.07	0.00
13 Adair	6,678.29	3,523.65	10,201.94	428.34	428.34	0.00
14 Adair	2,481.32	1,884.63	4,365.95	639.52	875.00	244.48
15 Adair	6,673.45	16,540.86	23,214.31	196.18	6,400.00	6,201.82
16 Adair	9,668.21	2,301.17	11,969.38	3,242.56	1,967.65	1,274.91
17 Adair	6,996.00	3,207.29	10,203.29	1,621.53	1,621.53	0.00
18 Adair	5,476.15	1,420.94	6,897.09	15,509.45	15,509.45	0.00
19 Adair	5,822.52	1,787.91	7,610.43	14,021.24	14,021.24	0.00
20 Adair	14,858.28	1,710.79	16,569.07	182.83	3,914.15	3,731.32
21 Adair	1,200.50	970.58	2,171.08	2,781.20	332.00	2,449.20
22 Adair	1,566.70	640.00	2,206.70	1,518.05	1,518.05	0.00
23 Adair	1,350.00	1,560.00	2,910.00	2,631.93	114.86	2,517.07
24 Adair	1,120.00	127.99	1,247.99	151.81	151.81	0.00
25 Adair	1,792.50	694.00	2,486.50	1,742.59	1,742.59	0.00

TABLE NO. 23

County	Income		
	Investments and fees	All other	Total
26 Carroll	11,299.85	4,000.00	15,299.85
27 Carroll	56.00		56.00
28 Cass	7,343.66	247.23	7,590.89
29 Cass	1,059.83	144.00	1,203.83
30 Cass	5,359.13		5,359.13
31 Cedar	7,081.65	5,100.00	12,181.65
32 Cerro Gordo	16,820.28	1,157.99	17,978.27
33 Cherokee	2,511.91		2,511.91
34 Cherokee	14,043.82		14,043.82
35 Chickasaw	7,906.19		7,906.19
36 Clay	11,397.29	281.20	12,108.49
37 Clayton	18,167.13	7,000.00	25,167.13
38 Clayton	16,441.39	12,369.25	28,810.64
39 Clayton	8,692.49	30.14	8,692.42
40 Clinton	23,675.66	2,632.10	26,307.76
41 Clinton	5,183.20	58.24	5,241.44
42 Clinton	2,123.89	59.00	2,182.89
43 Clinton	214.90		214.90
44 Clinton	1,890.38	94.72	1,985.10
45 Crawford	10,547.43		10,547.43
46 Crawford	18,764.82		18,764.82
47 Dallas	7,628.44	7,000.00	14,628.44
48 Dallas	4,174.59		4,174.59
49 Delaware	4,300.15	690.00	4,990.15
50 Des Moines	2,595.90		2,595.90
51 Des Moines	124.25	163.86	288.11
52 Des Moines	4,378.20	4,378.20	8,756.40
53 Des Moines	1,292.29	769.72	2,062.01
54 Des Moines	1,251.91	210.00	1,461.91
55 Dickinson	8,183.69	113.19	8,296.88
56 Dubuque	5,503.43		5,503.43
57 Dubuque	7,381.22		7,381.22
58 Dubuque	959.72		959.72
59 Dubuque	71.07		71.07
60 Dubuque	5,112.20	79.90	5,192.10
61 Emmet	6,726.20	40.90	6,767.10
62 Fayette	15,899.22		15,899.22
63 Fayette	5,714.29	68.47	5,782.76
64 Floyd	14,625.70	4,000.00	18,625.70
65 Franklin	9,374.43	185.95	9,560.38
66 Fremont	846.44		846.44
67 Green	8,729.65	1,500.00	10,229.65
68 Grundy	4,609.98	42.24	4,652.22
69 Guthrie	5,905.65	2,000.00	7,905.65
70 Hancock	5,122.88	4,056.68	9,179.56
71 Hardin	15,462.37		15,462.37
72 Hardin	2,211.64	900.00	3,111.64
73 Harrison	19,292.65	7,000.00	26,292.65
74 Henry	14,545.56	286.95	14,832.51
75 Henry	737.67	65.38	803.05

—Continued

Disbursements			Financial Condition			Cost per \$1,000 1917
Losses	All other	Total	Admitted assets	Liabilities	Surplus	
7,715.97	6,106.00	13,822.57	5,214.75		5,214.75	1.00
302.00	120.00	422.00	91.25		91.25	0.90
4,359.12	1,384.02	5,743.74	8,634.10	150.00	8,508.10	2.00
1,746.25	121.30	1,867.55	152.91	144.00	9.91	4.00
1,499.00	212.73	1,711.73	821.78		821.78	1.91
5,230.21	6,420.22	11,729.53	5,332.72	2,000.00	333.72	3.00
10,384.07	4,963.40	15,347.47	10,079.53		10,079.53	2.00
522.56	332.90	855.46			2,373.91	.68
6,125.07	1,919.54	8,044.61	8,478.28		8,075.29	1.55
7,001.20	1,111.65	8,112.85	2,157.43		2,157.43	2.02
10,027.34	2,069.00	12,116.34	7,817.11	301.47	6,885.94	2.43
6,439.50	14,792.38	21,231.88	801.96		391.96	3.46
12,120.51	14,258.51	26,379.02	5.47	1,842.61	1,835.54	2.45
2,137.08	4,818.44	6,955.52	1,784.74		1,784.74	.72
19,892.76	6,953.00	26,845.76		3,002.10	2,032.10	3.97
6,022.37	677.57	6,700.94	3.63		5.63	2.18
1,744.32	114.70	1,859.02	1,959.43		1,959.43	1.49
	308.70	308.70	143.49		143.49	.44
2,005.54	441.09	2,446.63	985.97		985.97	2.13
9,419.82	1,848.14	11,267.96	2,193.66		2,193.66	2.00
7,985.00	3,737.07	11,722.07	7,047.70		7,047.70	1.80
7,761.38	6,992.27	14,753.65	67.17	3,248.00	3,180.83	2.70
4,755.98	611.09	5,367.07			2,309.02	2.72
3,001.10	1,204.15	4,205.25	2,125.71		2,125.71	2.96
4,487.14	691.70	5,178.84	988.37		988.37	3.00
	28.53	281.46	290.99	4,020.00	4,020.00	.87
4,617.22	215.69	4,832.91	167.09		167.09	2.84
	45.15	338.38	350.53	18,897.45	18,897.45	.50
	74.50	609.19	609.69	7,844.61	7,844.61	.71
7,673.92	2,134.41	9,808.33	4,694.73		4,694.73	3.00
	778.00	1,114.71	1,892.71	685.53	2.00	683.53
5,910.94	1,174.00	7,124.94	3,255.54	125.00	2,220.54	2.47
	80.95	880.95	68.96		68.96	2.71
			790.00		300.00	1.13
3,507.05	581.62	4,088.67	4,549.12	4,549.96	2,440.96	1.04
3,394.75	3,394.75	6,789.50	97.53	27.25	70.28	9.92
13,953.87	1,571.96	15,525.83	15,525.82	15,524.61	13,954.61	2.77
3,312.25	726.08	4,038.33	4,038.13	4,032.12	4,032.12	1.63
17,109.44	6,132.51	23,241.95	1,944.12		1,978.12	2.30
11,465.89	2,307.43	13,773.32	5,268.20	66.00	2,968.20	2.62
	1,328.80	2,657.60				
	543.29	1,792.19	161.23		161.23	3.43
	2,921.73	5,734.58	4,329.36		4,329.36	2.56
	2,740.25	873.84	5,004.94		5,004.94	1.17
	3,823.78	7,196.56	1,526.87		1,526.87	2.99
	8,486.89	2,118.62	10,605.51	-9.50	484.00	-492.50
	6,113.07	7,451.31	13,564.56	51.52	2,677.60	-2,625.45
	323.00	2,794.29	3,127.89	4.69	584.60	-679.71
	8,774.24	17,750.28	26,524.62	1,000.00	1,267.82	2.45
	19,876.43	2,569.72	22,446.15	6,396.29	6,196.29	3.81
	671.60	323.47	894.50	1,054.29	128.90	1,227.70

TABLE NO. 20

County	Income		
	Investments and fees	All other	Total
126 Scott	2,113.33	523.77	2,637.10
127 Scott	1,006.10	60.42	1,066.52
128 Scott	94.00	16.62	110.62
129 Scott	4,062.62	771.15	4,833.77
130 Shelby	8,609.71	197.00	8,806.71
131 Shelby	11,340.74	183.83	11,524.57
132 Shelby	677.49	56.05	733.54
133 Sioux	2,000.08	143.76	2,143.84
134 Sioux	15,361.72	130.66	15,492.38
135 Story	2,901.41	2,875.00	5,776.41
136 Story	15,557.51		15,557.51
137 Story	277.56	600.00	877.56
138 Tama	4,282.55	6,232.55	10,515.10
139 Tama	11,267.11	2,200.00	13,467.11
140 Tama	5,871.97	2,000.00	7,871.97
141 Taylor	2,102.43	2,500.00	4,602.43
142 Van Buren	4,031.25	6,036.59	10,067.84
143 Van Buren	2,233.77	2,700.00	4,933.77
144 Wapello	884.12		884.12
145 Wapello	2,565.97		2,565.97
146 Warren	1,134.36		1,134.36
147 Wayne	9,092.64	6,650.00	15,742.64
148 Webster	20,036.92	2,500.00	22,536.92
149 Webster	2,571.07		2,571.07
150 Washington	26,500.25	27,770.00	54,270.25
151 Winneshok	2,163.77	1,600.00	3,763.77
152 Winneshok	105.00	800.00	905.00
153 Winneshok	10,568.67		10,568.67
154 Winneshok	216.10		216.10
155 Winneshok	6,097.06		6,097.06
156 Woodbury	520.25		520.25
157 Woodbury	7,862.23		7,862.23
158 Worth	16,520.66	92.50	16,613.16
159 Wright	10,759.62	5,600.00	16,359.62
Total	\$ 1,127,832.22	\$ 240,917.88	\$ 1,377,250.41

—Continued

County	Disbursements			Financial Condition			Cost per \$1.00 1917
	Losses	All other	Total	Admitted assets	Liabilities	Surplus	
126 Scott	147.03	719.04	866.07	13,315.38		13,315.38	.59
127 Scott	907.42	602.69	1,460.11	1,638.46		1,638.46	4.67
128 Scott	200.05	113.22	313.27	302.43		302.43	.61
129 Scott	1,566.40	1,122.96	2,689.36	18,747.72		18,747.72	1.01
130 Shelby	6,802.02	1,529.69	8,331.71	1,140.35	79.00	1,070.35	1.60
131 Shelby	7,919.06	1,703.00	9,622.06	9,610.35	50.00	9,560.35	2.33
132 Shelby	816.29	535.02	1,351.31	1,575.12		1,575.12	.92
133 Sioux	6,487.95	2,165.64	8,653.59	4,227.90		4,227.90	1.60
134 Sioux	2,566.40	2,281.52	4,847.92	12,778.28		12,778.28	1.93
135 Story	4,737.85	4,230.59	8,968.44	1,406.67	740.83	665.82	2.94
136 Story	7,967.73	2,585.90	10,553.63	9,173.23		9,173.23	2.98
137 Story	432.49	245.51	678.00	180.15	690.00	-419.85	
138 Tama	4,582.10	879.17	5,461.27	1,291.04	1,738.09	-446.96	
139 Tama	7,245.26	4,524.94	11,770.20	2,983.98	149.83	2,834.15	2.96
140 Tama	2,100.01	2,480.33	4,580.34	294.64	2,000.00	-1,605.36	2.13
141 Taylor	4,228.67	5,129.43	9,358.10	1,221.66		1,221.66	4.63
142 Van Buren	2,705.83	1,165.20	3,871.03	2,121.08		2,121.08	2.28
143 Van Buren	4,206.00	2,284.31	6,490.31	341.01	1,100.00	-758.99	2.84
144 Wapello	207.70	288.42	496.12	884.12		884.12	1.53
145 Wapello	1,876.67	706.36	2,583.03	101.64	678.88	-477.24	4.79
146 Warren	865.25	261.23	1,126.48	623.92		623.92	1.86
147 Wayne	6,780.41	8,262.64	15,043.05	1,080.13	205.00	875.13	2.29
148 Webster	10,041.26	9,161.02	19,202.28	6,081.76		6,081.76	2.00
149 Webster	1,615.66	1,918.43	3,534.09	11,309.08		11,309.08	4.45
150 Washington	20,716.99	29,862.35	50,579.34	2,272.44	800.00	2,472.44	1.06
151 Winneshok	4,490.12	1,450.20	5,940.32	233.51	2,010.00	-1,776.49	1.20
152 Winneshok	667.23	580.25	1,247.48	117.81	800.00	-682.19	.56
153 Winneshok	10,919.61	1,055.40	11,975.01	826.69		826.69	2.12
154 Winneshok	180.30	213.02	393.32	43.03		43.03	1.22
155 Winneshok	4,897.21	1,422.58	6,319.79	1,646.36		1,646.36	1.54
156 Woodbury	1,612.80	214.66	1,827.46	263.10		263.10	1.90
157 Woodbury	4,213.50	1,480.97	5,694.47	3,490.27		3,490.27	2.97
158 Worth	7,266.68	2,679.58	9,946.26	1,077.92		1,077.92	1.56
159 Wright	6,749.97	8,290.26	15,040.23	777.31		777.31	2.98
Total	\$ 827,686.88	\$ 431,229.74	\$ 1,258,916.72	\$ 972,145.08	\$ 71,600.26	\$ 670,684.72	

TABLE 21—COUNTY MUTUAL ASSOCIATIONS

County	Assets		
	Real estate and mortgage loans	Cash in office and bank	All other ledger assets
1 Adair		1,608.07	
2 Adair		967.70	
3 Adams		5.08	
4 Allamakee		5,339.58	
5 Allamakee			
6 Appanoose		605.83	
7 Benton		4,593.14	
8 Benton			
9 Benton		5,235.99	
10 Benton		704.79	
11 Black Hawk		1,843.42	
12 Black Hawk		2,854.37	
13 Boone		222.67	
14 Boone		306.27	
15 Bremer		196.15	
16 Bremer		2,836.30	
17 Bremer		1,631.53	
18 Buchanan		15,267.29	
19 Buena Vista		14,021.54	
20 Butler		138.80	
21 Calhoun		5,430.52	
22 Calhoun		1,515.05	
23 Carroll		9,030.45	
24 Carroll		151.81	
25 Carroll		1,742.59	
26 Carroll		5,314.78	
27 Carroll		91.33	
28 Cass		8,315.30	
29 Cass			
30 Cass		621.78	
31 Cedar		1,519.30	
32 Cerro Gordo		20,079.55	
33 Cherokee		5,373.91	
34 Cherokee		8,072.29	
35 Chickasaw		2,157.43	
36 Clay		7,817.11	
37 Clayton		891.86	
38 Clayton		5.47	
39 Clayton		1,734.74	
40 Clinton			
41 Clinton		2.65	
42 Clinton		1,989.42	
43 Clinton		143.40	
44 Clinton		985.57	
45 Crawford		2,193.06	
46 Crawford		7,047.73	
47 Dallas		67.17	
48 Dallas		9,260.02	
49 Delaware		2,123.71	
50 Des Moines		968.37	

—ASSETS AND LIABILITIES DECEMBER 31, 1917.

Assets			Liabilities			
Non-ledger assets	Assets not admitted	Total admitted assets	Not unpaid claims	Borrowed money and interest	All other liabilities	Total liabilities
		\$ 1,609.07		1,200.13		1,200.13
		967.70				
		5.08		1,101.48		1,101.48
261.23	261.23	5,339.56				
			328.00	90.66		289.56
		665.83	116.00		139.16	275.16
		4,866.14		200.00	971.29	1,171.29
		5,235.99				
		704.49				
		1,843.42				
		2,854.37				
		422.24				
582.25	325.00	630.52	50.00	825.00		875.00
		198.18		6,400.00		6,400.00
606.17	100.00	3,242.56	1,967.66			1,967.66
1,270.48	1,270.45	1,031.56				
462.28	300.00	15,509.48				
225.00	225.00	14,021.54				
		188.80		2,914.15		2,914.15
		421.00	70.80	332.00		332.00
	8.57	1,018.06				
	10.80	2,631.25			114.80	114.80
	40.00	151.81				
	100.00	100.00				
		1,742.59				
		5,314.78				
		91.33				
192.83	66.00	8,628.19	159.00			159.00
197.61	13.70	152.91		144.00		144.00
		821.78				
		919.54	96.51	2,000.00		2,000.00
	600.00	600.00				
	37.35	2,873.91				
	435.00	8,072.29				
	350.00	2,157.43				
	686.48	686.48	7,817.11	931.47		931.47
		891.86				
	245.20	5.47		1,842.01		1,842.01
	75.00	75.00	1,734.74			
				3,662.10		3,662.10
		3.63				
	35.00	35.00	1,029.45			
			143.40			
			985.57			
	249.18	249.18	2,193.06			
	300.13	300.13	7,047.73			
	724.11	724.11	67.17	3,248.00		3,248.00
			2,300.92			
			262.63			
	150.00	150.00	968.37			

TABLE NO. 21

County	Assets		
	Real estate and mortgage loans	Cash in office and bank	All other ledger assets
51 Des Moines	*	4,559.93	
52 Des Moines		167.09	
53 Des Moines	6,300.00	11,437.05	
54 Des Moines	2,300.00	5,244.51	
55 Dickinson		4,694.73	
56 Dubuque		611.89	
57 Dubuque		2,355.54	
58 Dubuque		85.96	
59 Dubuque		100.05	
60 Dubuque		2,449.36	
61 Emmet			172.75
62 Fayette		13,831.86	
63 Fayette		4,082.12	
64 Floyd		1,944.13	
65 Franklin		2,515.00	59.23
66 Fremont		161.35	
67 Gross		4,154.36	
68 Grundy		5,034.04	
69 Guthrie		1,836.87	
70 Hancock			-9.50
71 Hardin		51.52	
72 Hardin		75.00	
73 Harrison		2,397.82	
74 Henry		5,889.47	
75 Henry		1,954.29	
76 Howard		4,838.50	1,000.00
77 Humboldt		7,627.30	
78 Ida		219.27	
79 Iowa		4,790.48	73.00
80 Jackson	4,000.00		
81 Jasper		11,151.71	
82 Jefferson		395.41	
83 Johnson		1,917.45	
84 Johnson		244.90	
85 Johnson		2,944.12	
86 Johnson		132.57	
87 Jones		30.53	
88 Jones		119.95	
89 Jones			150.00
90 Keokuk		7,700.53	
91 Keokuk			
92 Kosciusko		10,853.87	
93 Lee		227.45	
94 Lee		249.08	
95 Linn		2,079.00	
96 Linn		7,483.00	5,000.00
97 Linn		995.44	
98 Linn		37.06	
99 Linn		175.35	
100 Linn		6,790.08	

-Continued

Non-ledger assets	Assets		Liabilities			
	Assets not admitted	Total admitted assets	Net unpaid claims	Borrowed money and interest	All other liabilities	Total liabilities
70.00	70.00	4,559.96				
		167.09				
280.43	10.00	15,227.45				
100.00	100.00	7,844.61				
294.00	294.00	4,694.73				
151.10	57.25	685.55			2.00	2.00
250.00	250.00	2,355.54	125.00			125.00
		85.96				
		100.05				
		2,449.36				
97.53	97.53			37.25		37.25
50.00	50.00	13,594.63				
50.00	50.00	4,082.12				
250.65	250.65	1,944.13	66.00			66.00
		2,908.25				
15.00	15.00	161.35				
615.00	240.00	4,229.30				
46.07	46.07	5,034.04				
85.48	85.48	1,836.87				
222.50	222.50	9.50		454.00		454.00
400.00	400.00	61.52	2,677.00			2,677.00
75.00	75.00	4.69		954.40		954.40
1,364.79	1,364.79	2,397.82		1,000.00		1,000.00
898.85	543.01	6,293.25	50.00			50.00
		1,954.29	120.50			120.50
		5,838.50				
50.00	50.00	7,627.30	50.00		200.00	250.00
652.94	652.94			655.00		132.00
275.35	275.35	219.27				40.00
1,460.47	322.00	6,991.95	50.00		75.00	125.00
558.22	528.22	11,151.71				
		399.41		9,919.00	398.37	10,178.37
309.24	309.24	1,917.45				
		244.90		2,559.99		2,560.00
1,118.49		4,082.61	100.00			100.00
		132.57				
		30.53		228.25		228.25
70.00	70.00	119.95				
150.00	300.00			491.86		641.86
468.70	468.70	7,700.53				
175.00	175.00					
		10,853.87				
246.29		573.84				
		249.08	1,000.00			1,000.00
180.00	180.00	2,079.06				
60.00	60.00	13,483.00				
240.00	240.00	995.44				
		37.06		500.00		500.00
30.00	30.00	175.35				
		6,790.08				

TABLE NO. 21

County	Assets		
	Real estate and mortgage loans	Cash in office and bank	All other ledger assets
101 Louisa		195.96	
102 Lucas		1,433.63	
103 Madison		3,969.11	
104 Marshall		149.24	
105 Marshall		4,475.56	
106 Mitchell		5,236.33	
107 Mitchell		1,308.77	
108 Monona		628.99	
109 Montgomery		4,964.49	39.54
110 Muscatine			
111 Muscatine		10,338.90	
112 Osceola		2,302.33	
113 O'Brien		19,325.17	
114 Page		2,091.42	
115 Page		2,434.33	
116 Palo Alto		5,858.39	
117 Plymouth		55.14	
118 Pocahontas		8,684.22	
119 Polk		2,125.71	16.68
120 Polk		7,065.53	
121 Pottawattamie		19,257.96	40.90
122 Pottawattamie		7,534.04	
123 Ringgold		916.97	
124 Sac		9,576.78	
125 Scott	16,400.00	6,019.14	
126 Scott	5,900.00	7,415.38	
127 Scott		1,633.46	
128 Scott		302.43	
129 Scott	3,000.00	15,747.72	
130 Shelby		1,149.35	
131 Shelby		9,310.35	
132 Shelby		1,379.72	
133 Sioux		1,227.96	3,000.00
134 Sioux		17,773.38	
135 Story		1,247.47	159.39
136 Story		6,332.44	2,792.79
137 Story		189.15	
138 Tama		1,391.04	
139 Tama		3,963.98	
140 Tama		278.97	
141 Taylor	1,221.46		
142 Van Buren		2,121.08	
143 Van Buren		341.01	
144 Wapello			
145 Wapello		106.64	
146 Warren		953.27	
147 Wayne		1,080.13	
148 Webster		6,795.95	186.79
149 Webster		11,326.68	
150 Washington		3,272.44	

—Continued

County	Assets			Liabilities			
	Non-pledger assets	Assets not admitted	Total admitted assets	Not unpaid claims	Borrowed money and interest	All other liabilities	Total liabilities
101 Louisa	839.15	839.15	192.29		1,646.67	316.33	1,963.00
102 Lucas			1,433.63	1,132.00	1,430.00		2,563.00
103 Madison	485.95	485.95	3,969.11				
104 Marshall			149.24				
105 Marshall			4,478.56		179.17		179.17
106 Mitchell	304.90	304.90	5,236.33	500.00		179.60	729.60
107 Mitchell	60.00	60.00	1,308.77				
108 Monona			628.99				
109 Montgomery	517.21	56.34	4,937.40	33.00	1,436.80	75.60	4,507.40
110 Muscatine	125.00	125.00			2,953.57		2,953.57
111 Muscatine		28.18	10,558.80			105.00	105.00
112 Osceola		798.83	4,092.14				
113 O'Brien			19,225.17		195.00		195.00
114 Page			2,991.42	130.28			130.28
115 Page			2,434.33				
116 Palo Alto			5,858.39				
117 Plymouth			55.14				
118 Pocahontas		300.00	8,684.22				
119 Polk		276.49	2,149.39				
120 Polk			7,065.63				
121 Pottawattamie	1,300.00	1,300.00	19,258.96				
122 Pottawattamie		500.00	7,534.04				
123 Ringgold		239.25	916.97				
124 Sac		548.18	9,576.78				
125 Scott	100.00	100.00	22,410.14				
126 Scott			15,315.38				
127 Scott			1,633.46				
128 Scott			302.43				
129 Scott			15,747.72				
130 Shelby		85.00	1,149.35	70.00			70.00
131 Shelby		700.00	9,610.35	50.00			50.00
132 Shelby			1,679.12				
133 Sioux			4,237.96				
134 Sioux			15,773.38				
135 Story		679.27	1,466.67		740.85		740.85
136 Story			9,175.23				
137 Story		85.00	189.15		600.00		600.00
138 Tama			1,391.04			108.00	1,728.00
139 Tama		225.94	3,963.98	140.85			140.85
140 Tama		199.67	894.64		2,000.00		2,000.00
141 Taylor		95.00	1,221.46				
142 Van Buren			2,121.08				
143 Van Buren			341.01		1,100.00		1,100.00
144 Wapello							
145 Wapello			106.64	500.00		75.88	675.88
146 Warren			953.27				
147 Wayne		759.97	1,080.13	5.00		200.00	206.00
148 Webster		967.90	6,961.76				
149 Webster			11,326.68				
150 Washington		693.45	3,272.44	693.45			693.45

TABLE NO. 21

County	Assets		
	Real estate and mortgage loans	Cash in office and bank	All other ledger assets
151 Winnebago		252.51	
152 Winnebok		117.81	
153 Winnebok		826.60	
154 Winnebok		43.00	
156 Winnebok		1,646.30	
156 Woodbury		205.10	
157 Woodbury		5,490.27	
158 Worth		1,057.92	
159 Wright		777.31	
Total	\$ 20,321.46	\$ 511,217.00	\$ 13,711.07

—Continued

Non-ledger assets	Assets		Liabilities			
	Assets not admitted	Total admitted assets	Net unpaid claims	Borrowed money and interest	All other liabilities	Total liabilities
171.00	171.00	252.51	419.00	1,600.00		2,019.00
70.00	70.00	117.81		800.00		800.00
		826.60				
		43.00				
344.78	344.78	1,646.30				
125.00	125.00	205.10				
178.00	178.00	5,490.27				
		1,057.92				
225.70	225.70	777.31				
\$ 22,002.33	\$ 24,902.28	\$ 572,351.38	\$ 16,519.35	\$ 26,040.50	\$ 1,882.17	\$ 74,438.11

STATE MUTUAL INSURANCE ASSOCIATIONS

ABSTRACT OF REPORTS OF ASSOCIATIONS SHOWING BUSINESS DONE
IN IOWA DURING YEAR 1917.

AUTOMOBILE DEALERS MUTUAL INSURANCE ASSOCIATION OF IOWA

Organized March 29, 1916.

C. H. Johnston, President, Des Moines, Iowa.

R. R. Nesbitt, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous
year \$ 1,720.01

INCOME

Gross receipts from assessments.....	\$ 11,307.09	
Gross survey, membership, and policy fees.....	1,251.00	
Total assessments and fees.....	\$ 12,558.09	
Deduct returned on cancellations.....	236.02	
Net assessments and fees.....	\$ 12,322.07	
Total income.....		12,322.07
Total assets and income.....		\$ 14,042.09

DISBURSEMENTS

Gross losses paid.....		\$ 613.40
Adjusting expense.....	13.56	
Commissions.....	829.56	
Salaries of agents.....	1,225.00	
Expenses of agents.....	911.59	
Officers' salaries.....	3,000.00	
Officers' expenses.....	73.00	
Directors.....	152.50	
Salaries of office employees.....	1,217.50	
Rent.....	475.55	
Insurance department licenses and fees.....	207.22	
Advertising, printing and stationery.....	653.62	
Telegraph, telephone, express and postage.....	592.43	
General expense.....	185.83	
Auto.....	285.00	
Furniture and fixtures.....	169.64	
Total expenses.....		\$ 10,939.13
Premiums charged off.....		849.11
Total disbursements.....		\$ 11,512.66
Ledger assets.....		2,549.43
Total.....		\$ 14,062.09

LEDGER ASSETS

Cash deposited in banks.....	\$ 1,568.34
Agents' balances representing business written subsequent to October 1 of current year.....	206.42
Agents' balances representing business written prior to October 1 of current year.....	252.66
Other assets, viz.: Liberty Bonds.....	600.00
Total ledger assets.....	\$ 2,549.43

NON-LEDGER ASSETS

Furniture, fixtures and safes.....	455.34
Auto	285.00
Gross assets	\$ 740.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 335.00
Furniture, fixtures, safes and supplies.....	455.34
Other items	285.00
Total admitted assets	\$ 740.34

LIABILITIES

Reinsurance reserve	\$ 1,823.92
Total liabilities	\$ 1,823.92

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—\$18.38.

What salary was paid during the past year to each of the following officers:

Answer—President, \$2,700.00; Vice-President, none; Secretary, \$300.00; 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—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—\$1,000.00.

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, 1917?

Answer—\$10,800.84.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

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.

What kinds of property does your association insure?

Answer—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.

AUTOMOBILE TRADE MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized April 25, 1917.

President, Burd S. White, Des Moines, Iowa.

Secretary, S. G. Seeman, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year

None

INCOME

Gross receipts from assessments.....	\$ 5,738.88
Gross survey, membership, and policy fees.....	193.00
Total assessments and fees	\$ 5,931.88
Deposit on open form policy.....	90.00
Interest	1.29
Total assets and income.....	\$ 6,043.08

DISBURSEMENTS

Gross losses paid.....	\$ 45.60
Net losses paid.....	\$ 45.60
Commissions	5.72
Salaries of agents.....	434.23
Expenses of agents.....	444.34
Salaries and expenses of directors, officers and committees	1,305.52
Salaries of office employees.....	603.40
Rent	101.00
Insurance department licenses and fees.....	79.05
Advertising, printing and stationery	527.34
Telegraph, telephone, express and postage.....	267.29
Other expense	12.25
Insurance service bureau.....	50.00
Furniture and fixtures.....	389.27
Accountant	25.00
Premium on bonds.....	60.00
Exchange	2.30
Organization expense	269.12
Advance assessments returned.....	23.43
Total expenses	4,746.17
Other disbursements, viz.:	603.40
Charge off to disbursements.....	98.73
Total disbursements	\$ 4,896.55
Ledger assets	1,152.53
	\$ 6,043.08

LEDGER ASSETS

Cash deposited in banks.....	\$ 1,152.53
Total ledger assets	\$ 1,152.53

NON-LEDGER ASSETS

Furniture	380.27
Gross assets	\$ 1,541.50

DEDUCT ASSETS NOT ADMITTED

Furniture	280.27
Total admitted assets	\$ 1,132.54

LIABILITIES

Advance assessments to be returned.....	\$	11.28
Less reinsurance taxes on assessments.....		59.97
Net unpaid losses.....		24.13
Reinsurance reserve.....		575.89
Unpaid salaries and commissions.....		400.00
Unpaid current bills.....		69.95
Total liabilities	\$	1,151.22

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 bylaws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$13.22.

Average cost per thousand during the past five years?

Answer—Less than one year in business.

What salary was paid during the past year to each of the following officers?

Answer—President, \$355.52; Vice-President, \$40.00; Secretary, \$80.00; Treasurer, none; Adjuster, none.

What, if any, commission was paid said officers in addition to such salary?

Answer—Some memberships retained by E. L. Seeman.

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—\$1,500.00.

Give amount of risks in force on which this year's assessment was made.

Answer—Advance assessments only.

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, 1917?

Answer—Total advance assessments less those cancelled.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

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.

What kinds of property does your association insure?

Answer—Automobiles, motor trucks, and all mercantile stocks and buildings.

What kind of risks does your association cover?

Answer—Fire and lightning and theft.

How many assessments did you make last year?

Answer—None, except advance assessments.

DRUGGISTS MUTUAL INSURANCE ASSOCIATION
OF ALGONA, IOWA

Organized October 16, 1909.

W. W. Haire, President, Ft. Dodge, Iowa.

Al Falkenhainer, Secretary, Algona, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year	\$	13,022.39
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INCOME

Gross receipts from assessments.....	\$	30,648.64
Deduct paid for reinsurance, \$8,455.75; returned on cancellations, \$3,002.18; returned in dividends, \$7,236.58		15,684.51
Net assessments and fees	\$	11,965.50
Interest on investments.....		19.34
Other interest		283.96
Total income		12,268.83
Total assets and income	\$	25,291.39

DISBURSEMENTS

Gross losses paid	\$	11,968.82
Less recovered from reinsurance.....		4,328.55
Net losses paid	\$	7,640.27
Adjusting expense	\$	78.13
Commissions		254.20
Salaries and expenses of directors, officers and committees		2,477.00
Salaries of office employees.....		879.50
Rent		175.00
Insurance department licenses and fees.....		30.50
All other taxes.....		137.16
Advertising, printing and stationery.....		110.28
Telegraph, telephone, express and postage.....		187.37
Rating bureau service		238.46
Furniture purchased		201.50
Total expenses		4,830.10
Total disbursements	\$	12,470.37

LEDGER ASSETS

Cash in office.....	\$	36.86
Cash deposited in banks.....		5,855.83
Agents' balances representing business written subsequent to October 1 of current year.....		2,427.38
Liberty bonds		1,500.00
Total ledger assets.....	\$	12,810.07

NON-LEDGER ASSETS

Furniture, fixtures and safes	391.50
Gross assets	\$ 13,201.52

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	391.50
Total admitted assets	\$ 12,810.02

LIABILITIES

Reinsurance reserve	\$ 7,668.04
Total liabilities	\$ 7,668.04

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—\$67.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$2,400; Treasurer, none; Adjuster, per diem 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—\$1,912,671.00.

What amount of your risks are written for five years?

Answer—\$121,458.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,000.00; \$1,000.00 reinsured.

Give amount of risks in force on which this year's assessment was made?

Answer—\$2,004,129.

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, 1917?

Answer—\$27,645.82.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—\$4,455.75.

Has the policy now used by the company been approved by the Commissioner of Insurance?

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile and dwelling.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire and tornado.

How many assessments did you make last year?

Answer—One advance assessment.

What was the rate levied for each assessment?

Answer—Basis rate.

FARM PROPERTY MUTUAL INSURANCE ASSOCIATION OF IOWA OF DES MOINES, IOWA

Organized February 17, 1900.

Forest Huttenlocher, President, Des Moines, Iowa.

C. V. Stanley, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year

\$ 2,442.65

INCOME

Gross receipts from assessments	\$ 22,614.43
Gross survey, membership, and policy fees	8,061.13
Total assessments and fees	\$ 30,675.56
Deduct: Paid for reinsurance	673.00
Net assessments and fees	\$ 29,942.51
Money borrowed	11,900.00
Old checks charged off	13.05
Total income	\$ 40,855.56
Total assets and income	\$ 43,298.21

DISBURSEMENTS

Gross losses paid	\$ 14,654.42
Less recovered from reinsurance	262.55
Net losses paid	\$ 14,391.84
Adjusting expense	327.15
Commission	500.00
Fees retained by agents	7,863.45
Salaries of agents	1,183.34
Expenses of agents	409.11
Salaries and expenses of directors, officers and committees	1,706.08
Salaries of office employees	251.40
Rent	222.01
Insurance department licenses and fees	98.00
All other taxes	113.13
Advertising, printing and stationery	286.62
Telegraph, telephone, express and postage	412.88
Interest on borrowed money	255.68
Collectors, \$43.85; office fixtures, \$191.12; secretary's bond, \$25.00	260.47
Total expenses	14,878.42
Borrowed money repaid	11,900.00
Total disbursements	\$ 40,778.26
Ledger assets	2,527.95
Total	\$ 43,298.21

LEDGER ASSETS

Cash deposited in banks.....	\$	2,227.95
Total ledger assets.....	\$	2,227.95

NON-LEDGER ASSETS

Unpaid assessments levied prior to Nov. 1.....	1,442.12
Gross assets.....	\$ 3,971.07

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to Nov. 1.....	1,442.12
Total admitted assets.....	\$ 2,527.95

GENERAL INTERROGATORIES

- Cost per thousand during the year?
Answer—\$7.37.
- 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, \$200; Vice-President, \$100; Secretary, \$700; 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—No. 1823, \$6,200 fire and lightning; \$10,000 tornado.
- Give amount of risks in force on which this year's assessment was made?
Answer—Fire, \$3,700,000; wind, \$6,000,000.
- What is the amount of one annual assessment, at the basis rate, on all risks in force?
Answer—No basis rate.
- What kind of property does your association insure?
Answer—Farm property, city dwellings and barns; churches and school houses.
- What kind of risks does your association cover (fire, hail, etc.)?
Answer—Fire, lightning, high winds, tornadoes and cyclones.

**FARMERS NATIONAL CO-OPERATIVE ELEVATOR MUTUAL INSURANCE
ASSOCIATION OF AURELIA, IOWA**

Organized February 5, 1909.

President, Hans Moeller, Sioux Center, Iowa.

Secretary, J. C. Lockin, Aurelia, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous
Year..... \$ 10,267.59

INCOME

Gross receipts from assessments.....	\$	17,102.86
Gross survey, membership, and policy fees.....		7,325.90
Total assessments and fees.....	\$	24,668.16
Deduct: Returned on cancellations.....		177.00
Net assessments and fees.....	\$	24,510.26
Interest on investments.....		230.80
Total income.....	\$	24,741.06
Total assets and income.....	\$	35,098.65

DISBURSEMENTS

Gross losses paid.....	\$	12,412.14
Net losses paid.....	\$	12,412.14
Adjusting expense.....	\$	51.33
Fees retained by agents.....		5.07
Salaries and expenses of directors, officers and committees.....		1,248.80
Insurance department licenses and fees.....		51.54
All other taxes.....		5.70
Advertising, printing and stationery.....		300.25
Telegraph, telephone, express and postage.....		27.06
Expenses for delegates to insurance conventions and expenses of legislative committee.....		192.90
Total expenses.....		1,880.54
Total disbursements.....	\$	14,292.68
Ledger assets.....		20,715.67
Total.....	\$	35,098.65

LEDGER ASSETS

Cash deposited in banks.....	\$	20,715.67
Total ledger assets.....	\$	20,715.67

NON-LEDGER ASSETS

Contingent fees not paid.....	137.50
Gross assets.....	\$ 20,873.17

LIABILITIES

Reinsurance reserve.....	\$	9,408.24
Total liabilities.....	\$	9,408.24

GENERAL INTERROGATORIES

- Cost per thousand during the year?
Answer—\$6.45.
- Average cost per thousand during the past five years?
Answer—\$7.46.
- What salary was paid during the past year to each of the following officers?
Answer—President, \$100; Secretary, \$250; Treasurer, \$150; Adjuster, \$51.35.
- What, if any, commission was paid said officers in addition to such salary?
Answer—None.
- Do you collect advance assessments?
Answer—Yes, contingent fee.
- If so, are the same authorized in your articles of incorporation and by-laws?
Answer—Yes.
- What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—\$15,000.
- What is the amount of one annual assessment, at the basis rate, on all risks

In force December 31, 1917?

Answer—\$23,550.71.

What kinds of property does your association insure?

Answer—Farmers' elevators, lumber yards, creameries and grain and contents of buildings.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, lightning and windstorms.

**FARMERS MUTUAL INSURANCE ASSOCIATION OF M. E. CHURCH
OF ROCKFORD, IOWA**

Organized 1887.

Reorganized 1917.

President, H. J. Benz, Charles City, Iowa.

Secretary, Gustav Gelhaus, Rockford, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year \$ 3,100.48

INCOME

Gross receipts from assessments.....	\$ 2,251.96
Gross survey, membership and policy fees.....	128.15
Total assessments and fees.....	\$ 2,380.11
Deduct: Paid for reinsurance.....	469.86
Total income.....	2,910.25
Total assets and income.....	\$ 6,010.73

DISBURSEMENTS

Gross losses paid.....	\$ 1,228.73
Net losses paid.....	\$ 1,228.73
Adjusting expense.....	38.00
Salaries and expenses of directors, officers and committees.....	423.60
Insurance department licenses and fees.....	16.50
All other taxes.....	15.94
Advertising, printing and stationery.....	50.00
Telegraph, telephone, express and postage.....	25.62
State certificate.....	29.00
Total expenses.....	940.35
Total disbursements.....	\$ 1,969.08
Ledger assets.....	4,341.14
Total.....	\$ 6,030.13

LEDGER ASSETS

Cash deposited in banks.....	\$ 4,164.14
Total ledger assets.....	\$ 4,164.14

NON-LEDGER ASSETS

Gross assets.....	\$ 4,354.14
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GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$30-\$1.14.

Average cost per thousand during the past five years?

Answer—\$1.51-\$1.58.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary, \$250; Treasurer,

%; 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—No.

For how long a period do you collect advance assessments?

Answer—To pay our next losses.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All of it.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$4,000.

Give amount of risks in force on which this year's assessment was made?

Answer—\$1,628,960.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

Answer—Have no basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—No assessment.

What kinds of property does your association insure?

Answer—Farm property and town dwelling.

What kind of property does your association cover (fire, hail, etc.)?

Answer—Fire and windstorm.

**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, overdraft \$ 55.43

INCOME

Gross receipts from assessments.....	\$ 1,117.92
Gross survey, membership and policy fees.....	304.72
Total assessments and fees.....	\$ 1,422.64
Deduct: Returned on cancellations.....	32.55
Net assessments and fees.....	\$ 1,390.09
Money borrowed.....	950.00
Total income.....	3,000.09
Total assets and income.....	\$ 2,974.64

DISBURSEMENTS

Gross losses paid.....	\$ 867.70
Net losses paid.....	\$ 867.70
Adjusting expense.....	\$ 8.70
Commissions.....	29.50
Fees retained by agents.....	197.50

Salaries and expenses of directors, officers and committees	649.19
Salaries of office employees	300.00
Rent	96.90
Insurance department licenses and fees	25.00
All other taxes	26.70
Advertising, printing and stationery	138.85
Telegraph, telephone, express and postage	122.50
Interest on borrowed money	142.71
Bond	50.00
Commission collections attorney	22.22
Auditing committee	5.00
Folio	39.60

Total expenses	1,812.32
Borrowed money repaid	230.00
Total disbursements	\$ 2,581.02
Ledger assets	83.61
Total	\$ 2,994.64

LEDGER ASSETS

Cash in office	\$ 15.50
Cash deposited in banks	68.11
Total ledger assets	\$ 83.61

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 83.61
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LIABILITIES

Borrowed money, \$1,975; interest, \$40	\$ 2,015.00
Total liabilities	\$ 2,015.00

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—No.

Cost per thousand during the year?

Answer—\$14.7.

Average cost per thousand during the past five years?

Answer—Only two years old.

What salary was paid during the past year to each of the following officers?

Answer—President, \$50; Secretary, \$215 as salary, \$20 as clerk hire; Treasurer, none; Adjuster, \$8.75.

What, if any, commission was paid said officers in addition to such salary?

Answer—Secretary as commission, \$73.

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—\$1,500.

Give amount of risks in force on which this year's assessment was made?

Answer—106 risks, \$150,000.

Have your books been kept open after the close of business December 31 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—\$600.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31?

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.

What kinds of property does your association insure?

Answer—Only automobiles.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, lightning and wind.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—1%.

GERMAN MUTUAL INSURANCE ASSOCIATION
OF LEMARS, IOWA

Organized April, 1901.

President, M. W. Richey, Le Mars, Iowa.

Secretary, P. J. Koehler, Le Mars, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year

\$ 22,294.43

INCOME

Gross receipts from assessments	\$ 12,232.13
Total assessments and fees	\$ 12,232.13
Deduct: Paid for reinsurance	18.97
Net assessments and fees	12,213.16
Interest on investments and rents	250.11
Total income	12,463.27
Total assets and income	\$ 34,757.70

DISBURSEMENTS

Gross losses paid	\$ 6,675.97
Net losses paid	\$ 6,675.97
Adjusting expense	196.51
Local expense on losses and collections	352.92
Commissions	491.86
Salaries of agents traveling	332.83
Expenses of agents traveling	150.00
Salaries and expenses of directors, officers and committees	2,600.00
Taxes on real estate	152.98
Insurance department licenses and fees	148.63

REPORT IOWA INSURANCE DEPARTMENT

All other taxes.....	6.51
Advertising, printing and stationery.....	496.84
Telegraph, telephone, express and postage.....	891.34
Furniture and fixtures.....	56.49
Total expenses	5,879.71
Borrowed money repaid, advance of directors.....	1,200.00
Total disbursements	\$ 13,735.46
Ledger assets.....	21,967.02
Total	\$ 34,702.59
LEDGER ASSETS	
Book value of real estate.....	\$ 30,000.00
Cash deposited in banks.....	5,100.25
Time deposits and United States bonds.....	5,856.77
Total ledger assets	\$ 21,967.02
NON-LEDGER ASSETS	
Furniture, fixtures and sales, \$1,500; supplies, \$90.....	2,000.00
Gross assets	\$ 23,967.02
DEDUCT ASSETS NOT ADMITTED	
Furniture, fixtures, sales and supplies.....	2,000.00
Total admitted assets	\$ 21,967.02
LIABILITIES	
Amount of claims reported but not adjusted.....	\$ 300.00
Total liabilities	\$ 300.00

GENERAL INTERROGATORIES

Cost per thousand during the year?	
Answer—\$1.44.	
What salary was paid during the past year to each of the following officers?	
Answer—President, \$300.00; Vice-President, none; Secretary, none; 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—\$1,500.00.	
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?	
Answer—\$15,000.00 fire and tornado, \$10,000.00 hail.	
What kinds of property does your association insure?	
Answer—Farm property and town dwellings and school houses.	
What kind of risks does your association cover?	
Answer—Growing crops against hail, fire and tornado, as above.	

HOME MUTUAL INSURANCE ASSOCIATION OF IOWA
OF DES MOINES, IOWA

Organized November 21, 1901.

President, J. A. Benson, Sheldon, Iowa.

Secretary, H. J. Rowe, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year..... \$ 10,216.59

INCOME

Gross receipts from assessments.....	\$ 15,913.40
Gross survey, membership, and policy fees.....	35,213.56
Total assessments and fees	\$ 51,226.96
Deduct:	
Paid for reinsurance.....	\$ 859.46
Returned on cancellations.....	396.25
Total deductions	1,056.71
Net assessments and fees.....	\$ 50,170.25
Other interest in checking account.....	254.82
Total income	50,425.07
Total assets and income	\$ 60,741.66

DISBURSEMENTS

Gross losses paid.....	\$ 14,988.60
Less discount and salvage.....	50.00
Less recovered from reinsurance.....	359.61
Net losses paid	\$ 14,988.05
Adjusting expense.....	966.35
Fees retained by agents.....	16,358.96
Salaries and expenses of directors, officers and committees.....	4,631.25
Salaries of office employees.....	1,775.00
Rent.....	450.00
Insurance department licenses and fees.....	115.00
All other taxes.....	202.62
Advertising, printing and stationery.....	541.35
Telegraph, telephone, express and postage.....	720.15
Supplies, furniture and fixtures.....	153.87
Expense National Convention.....	48.00
Convention dues (State and National).....	32.50
Publishing Amendments to Articles of Incorporation.....	9.72
Miscellaneous.....	118.20
Total expenses	28,261.10
Total disbursements	\$ 40,893.15
Ledger assets.....	19,948.48
Total	\$ 60,741.66

LEDGER ASSETS

Cash in office.....	\$ 166.80
Cash deposited in banks.....	17,962.62
Agents' balances representing business written subsequent to Oct. 1st of current year.....	1,026.34
Agents' balances representing business written prior to Oct. 1st of current year.....	281.72
Total ledger assets	\$ 19,948.48

NON-LEDGER ASSETS

Unpaid assessments levied on or after Nov. 1st of current year, about.....	750.00
Furniture, fixtures and safes.....	850.00
Supplies.....	100.00
Gross assets.....	\$ 2,640.48

DEDUCT ASSETS NOT ADMITTED

Agent's balances representing business written prior to Oct. 1st.....	\$ 281.72
Furniture, fixtures, safes and supplies.....	650.00
	1,231.72
Total admitted assets.....	\$ 30,498.76

LIABILITIES

Amount of claims reported but not adjusted, about.....	\$ 1,900.00
Amount of claims resisted and in litigation.....	400.00
Total.....	\$ 2,400.00
Less reinsurance, about.....	500.00
Total liabilities, about.....	\$ 1,900.00

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$1.80.

Average cost per thousand during the past five years?

Answer—\$1.63.

What salary was paid during the past year to each of the following officers?

Answer—President, \$150.00; Vice-President, none; Secretary, \$4,000.35; Treasurer, \$100.00; 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—\$4,920,513.00.

What amount of your risks are written for five years?

Answer—\$30,377,009.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—Tornado, \$11,000.00, reinsured down to \$5,000.00; fire, \$8,000, reinsured down to \$4,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$15,386,540.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

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, 1917?

Answer—Do not use any basis rate.

What kinds of property does your association insure?

Answer—Town dwelling and farm property against fire and lightning; any good risk against tornado, and private automobiles against fire, theft and tornado.

What kind of risks does your association cover?

Answer—Town dwelling and farm property against fire and lightning; any good risk against tornado, and private automobiles against fire, theft and tornado.

IOWA AUTOMOBILE OWNERS MUTUAL INSURANCE ASSOCIATION
OF IOWA FALLS, IOWA

Organized March 16, 1915.

President, H. T. Brewer, Iowa Falls, Iowa.

Secretary, F. R. Patton, Iowa Falls, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year..... \$ 658.32

INCOME

Gross receipts from assessments.....	\$ 5,403.32
Gross survey, membership, and policy fees.....	2,410.00
Total assessments and fees.....	\$ 7,813.32
Deduct returned on cancellations.....	135.03
Net assessments and fees.....	\$ 7,678.29
Money borrowed.....	2,530.00
Notes by officers and directors.....	1,855.29
Total income.....	\$ 11,813.49
Total assets and income.....	\$ 12,471.81

DISBURSEMENTS

Gross losses paid.....	\$ 3,208.90
Adjusting expense.....	30.00
Legal expense on losses.....	50.00
Commissions.....	1,589.26
Expenses of agents.....	239.87
Salaries and expenses of directors, officers and committees.....	1,614.18
Salaries of office employees.....	292.77
Rent.....	210.00
Insurance department licenses and fees.....	75.00
All other taxes.....	62.92
Advertising, printing and stationery.....	270.04
Telegraph, telephone, express and postage.....	211.79
Interest on borrowed money.....	69.44
Organization expense.....	50.00
Surety bond.....	15.16
Labor and material repairs.....	33.25
Miscellaneous office supplies.....	32.49

Total expenses.....	4,900.47
Borrowed money repaid, \$1,855.29, to directors as per item 14, income.....	2,305.20
Agents' balances charged off.....	116.00
Furniture and fixtures.....	158.50
Adjustment of accounts payable.....	131.42
Total disbursements.....	\$ 11,965.49
Ledger assets.....	500.32
Total.....	\$ 12,471.81

LEDGER ASSETS

Cash in office.....	\$ 86.14
Cash deposited in banks.....	417.18
Total ledger assets.....	\$ 503.32

NON-LEDGER ASSETS

Unpaid assessments levied on or after Nov. 1st of current year	739.22
Unpaid assessments levied prior to Nov. 1st	271.42
Furniture, fixtures and safes	\$ 372.50
Supplies	572.56
Unpaid annual dues	145.90

Gross assets \$ 2,261.54

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to Nov. 1st	\$ 271.42
Furniture, fixtures, safes and supplies	\$ 572.56
Total admitted assets	\$ 1,387.54

LIABILITIES

Amount of claims reported but not adjusted	\$ 81.53
Net unpaid losses	\$ 81.53
Reinsurance reserve	966.59
Borrowed money	774.43
Unpaid bills	160.24
Total liabilities	\$ 1,947.76

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?

Answer—Yes.

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?

Answer—Yes.

Cost per thousand during the year?

Answer—\$12.50.

Average cost per thousand during the past five years?

Answer—\$14.40.

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—Agent's commission to Secretary.

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—None.

What amount of your risks are written for five years?

Answer—All policies are written to expire when car is five years old.

What is the largest aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$7,000.00.

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, 1917?

Answer—\$5,227.82.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

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.

What kinds of property does your association insure?

Answer—Automobiles only.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, theft, cyclone, windstorm.

How many assessments did you make last year?

Answer—Two.

What was the rate levied for each assessment?

Answer—Three-fourths of 1 per cent and one-half of 1 per cent.

IOWA CITIZENS FUND MUTUAL INSURANCE ASSOCIATION
OF MASON CITY, IOWA

Organized March 22, 1916.

President, A. J. Killmer, Mason City.

Secretary, Earl J. Neutson, Mason City.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 4,500.04

INCOME

Gross receipts from assessments	\$ 45,116.96
Total assessments and fees	45,116.96
Deduct:	
Paid for reinsurance	\$ 24,224.33
Returned on cancellations	11,241.61
Total deductions	35,565.96
Total income	12,551.00
Total assets and income	\$ 17,060.04

DISBURSEMENTS

Gross losses paid	\$ 5,271.99
Less recovered from reinsurance	2,474.47
Net losses paid	\$ 2,797.52
Paid to property owners (Fed.)	5,894.79
Total disbursements	\$ 8,692.31
Ledger assets	5,367.73
Total	\$ 17,060.04

LEDGER ASSETS

Cash in office	118.22
Cash deposited in banks	3,989.14
Unpaid premiums in course of collection representing business written subsequent to Oct. 1st of current year	4,500.37
Total ledger assets	\$ 8,607.73

NON-LEDGER ASSETS

Due from reinsurance companies to losses.....	5,707.50
Gross assets	\$ 11,165.25
LIABILITIES	
Less reinsurance due reinsuring companies.....	\$ 19,983.02
Due property owners (Fed.).....	142.14
Total liabilities	\$ 11,165.25

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—\$18.60.

What salary was paid during the past year to each of the following officers:

Answer—President, none; Vice-President, none; Secretary, paid by property owners (Fed.); Treasurer, none; 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—\$25,000.

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, 1917?

Answer—\$36,875.35.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—\$36,875.35.

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 dwelling risks.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—One annual stock company premium, less 50 per cent.

IOWA FARMERS' MUTUAL REINSURANCE ASSOCIATION
OF GREENFIELD, IOWA

Organized April 19, 1899.

President, P. J. Shaw, Plover, Iowa.

Secretary, J. E. Brooks, Greenfield, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year..... \$ 1,944.43

INCOME

Gross receipts from assessments.....	\$ 3,176.71
Less assessments refunded.....	14.09
Total assessments and fees.....	3,156.74
Total income	3,156.74
Total assets and income.....	\$ 5,101.17

DISBURSEMENTS

Gross losses paid.....	\$ 5,309.80
Salaries and expenses of directors, officers and committees.....	423.00
Rent.....	48.29
Insurance department licenses and fees.....	3.50
All other taxes.....	20.51
Advertising, printing and stationery.....	38.41
Telegraph, telephone, express and postage.....	21.94
Interest on borrowed money.....	15.50
Examination by department.....	61.58
Secretary-Treasurer's bond.....	60.00
Annual meeting.....	4.25
Total expenses	709.55
Total disbursements	\$ 4,019.44
Ledger assets	1,081.73
Total	\$ 5,101.17

LEDGER ASSETS

Cash deposited in banks.....	\$ 1,081.73
Total ledger assets	\$ 1,081.73

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$1.35.

Average cost per thousand during the past five years?

Answer—\$1.60.

What salary was paid during the past year to each of the following officers?

Answer—President, none; Vice-President, none; Secretary and Treasurer, \$25.00; 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—\$3,000.
 Give amount of risks in force on which this year's assessment was made.
 Answer—\$3,469,750.00.
 What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—No basis rate. Co-operative.
 What kinds of property does your association insure?
 Answer—Reinsurance for Farmers' Mutuals.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire and lightning.

**IOWA HARDWARE MUTUAL INSURANCE ASSOCIATION
 OF MASON CITY, IOWA**

Organized August 26, 1909.

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 \$ 86,575.54

INCOME

Gross receipts from assessments.....	\$	87,767.45	
Total assessments and fees.....	\$	87,767.45	
Deduct:			
Paid for reinsurance.....	\$	26,281.33	
Returned on cancellations.....		2,234.41	
Total deductions.....		28,515.76	
Net assessments and fees.....	\$	59,251.72	
Interests on investments, mortgages.....		1,813.29	
Other interest, bonds.....		87.50	
Interest, certificates of deposit and daily balance.....		1,336.77	
Rents.....		1,457.16	
Cash, rebates and refunds.....		1,105.79	
Total income.....	\$	65,292.33	
Total assets and income.....	\$	151,827.79	

DISBURSEMENTS

Gross losses paid.....	\$	28,125.65	
Less discount and salvage.....		36.44	
Less recovered from reinsurance.....		4,703.22	4,739.66
Net losses paid.....	\$	23,386.02	
Adjusting expense.....	\$	249.56	
Commissions.....		1,246.29	
Salaries and expenses of directors, officers and committees.....		4,127.63	
Salaries of office employes.....		2,209.00	
Rent.....		900.00	
Insurance department licenses and fees.....		345.91	
All other taxes, Internal Revenue tax and war tax on premiums.....		101.42	
Advertising, printing and stationery.....		254.51	
Telegraph, telephone, express and postage.....		730.38	
Other expenses, viz.: special audit and insurance examiners.....		333.09	
Furniture and fixtures.....		867.69	
Light.....		17.97	
Petty cash.....		100.00	
Dun & Co.....		125.00	

Insurance Service Bureau.....	766.70	
Miscellaneous.....	124.90	
Total expenses.....		14,010.60
Total disbursements.....	\$	57,396.88
Ledger assets.....		114,430.91
	\$	151,827.79

LEDGER ASSETS

Book value of real estate.....	\$	27,987.47
Mortgage loans on real estate, first liens.....		47,538.00
Cash in office.....		8,845.44
Cash deposited in banks (certificate of deposit).....		21,000.00
Loans, Liberty Bonds.....		30,000.00
Total ledger assets.....	\$	114,430.91

NON-LEDGER ASSETS

Interest due or accrued (Mtg. Cert.).....	1,273.27	
Premiums due.....	2,900.46	
Furniture, fixtures and safes.....	4,322.33	
Gross assets.....	\$	122,033.97

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies.....	4,322.33	
Total admitted assets.....	\$	117,712.64

LIABILITIES

Reserve for unpaid losses.....	\$	3,103.02
Less reinsurance.....		503.85
Net unpaid losses.....	\$	2,599.17
Reinsurance reserve.....		50,617.61
Unpaid salaries and commissions.....		802.51
War tax on premiums.....		36.01
State tax and fees.....		373.87
Total liabilities.....	\$	54,533.87

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—\$5.35.
 Average cost per thousand during the past five years?
 Answer—\$5.14.
 What salary was paid during the past year to each of the following officers:
 Answer—President, \$600.00; Vice-President, none; Secretary, \$3,000.00; 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 and five years.
 What amount of your risks are written for one year?
 Answer—\$6,929,656.14.
 What amount of your risks are written for five years?
 Answer—\$495,750.56.
 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—\$7,117,048.14.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
Answer—\$196,542.02.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?
Answer—\$38,164.82.

What kinds of property does your association insure?

Answer—Hardware stocks, warehouses and contents, hardware store build-ings and dwellings and contents owned and occupied by hardware dealers.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire and lightning.

IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION OF NEVADA, IOWA

Organized February 1, 1903.

President, J. L. Farrington, Iowa Falls, Iowa.

Secretary, D. M. Grove, Nevada, Iowa.

FINANCIAL STATEMENT

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

\$ 27,999.54

INCOME

Gross receipts from assessments	\$ 95,416.44
Total assessments and fees	\$ 95,416.44
Deduct:	
Paid for reinsurance	\$ 23,255.80
Returned on cancellations	11,111.92
Returned in dividends	7,506.02
Total deductions	41,873.74
Net assessments and fees	\$ 53,542.70
Interest on investments	1,189.32
Other interest	48.78
Agents' balances previously charged off	42.44
Total income	54,812.24
Total assets and income	\$ 82,811.78

DISBURSEMENTS

Gross losses paid	\$ 41,208.00
Less recovered from reinsurance	12,275.06
Net losses paid	\$ 28,932.94
Adjusting expense	304.74
Commissions	15,149.62
Salaries and expenses of directors, officers and committees	2,700.00
Salaries of office employees	4,482.50
Rent	448.00
Insurance department licenses and fees	566.26
All other taxes	151.92
Advertising, printing and postage	984.46
Legal expense	309.09
Policyholders meeting	14.60
Inspection	104.48
Furniture and fixtures	918.18
Miscellaneous	222.97
	165.27
Total expenses	56,901.50
Total disbursements	\$ 55,834.65

Ledger assets	26,983.55
Total	\$ 82,811.78

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 17,480.52
Cash deposited in banks	4,857.64
Agents' balances representing business written subsequent to Oct. 1st of current year	4,402.90
Agents' balances representing business written prior to Oct. 1st of current year	342.49
Total ledger assets	\$ 26,983.55

NON-LEDGER ASSETS

Interest due or accrued	501.91
Unpaid assessments levied on or after Nov. 1st of current year	863.00
Furniture, fixtures and safes, \$1.00; supplies, \$80.00	1,400.00
Gross assets	\$ 29,748.46

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st	\$ 542.49
Furniture, fixtures, safes and supplies	1,400.00
Total	1,942.49
Total admitted assets	\$ 28,126.06

LIABILITIES

Amount of losses adjusted and not due	\$ 2,000.00
Amount of claims reported but not adjusted	2,925.40
Total	\$ 4,925.40
Less reinsurance	1,918.01
Net unpaid losses	\$ 3,007.39
Reserve	24,024.65
Total liabilities	\$ 27,032.04

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 correctly 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—\$7.45.

Average cost per thousand during the past five years?

Answer—\$6.28.

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, \$2,500.00; Treasurer, \$300.00; Adjuster, per diem and expenses.

What, if any, commission was paid said officers in addition to such salary?

Answer—Agent's 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.

REPORT IOWA INSURANCE DEPARTMENT

What amount of your risks are written for one year?
 Answer—\$1,492,304.00.

What amount of your risks are written for three and five years?
 Answer—\$6,604,596.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$12,900.00.

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, 1917?
 Answer—\$63,306.15.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?
 Answer—\$29,173.30.

Has the policy now used by the company been approved by the Commissioner of Insurance?
 Answer—Yes.

Are the articles or 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 (fire, hail, etc.)?
 Answer—Fire, lightning and tornado.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION
OF SPENCER, IOWA

Organized October 1, 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 \$ 9,139.49

INCOME

Gross receipts from assessments.....	\$ 36,471.30	
Total assessments and fees.....	\$ 36,471.30	
Deduct:		
Paid for reinsurance.....	\$ 6,800.69	
Returned on cancellations.....	4,091.47	
Returned in dividends.....	1,764.39	
Total deductions.....	12,656.55	
Net Assessments and fees.....	\$ 23,814.75	
Other interest.....	130.00	
From all other sources, viz.: penalties.....	2.45	
Total income.....	\$ 24,947.20	
Total assets and income.....	\$ 34,086.69	

DISBURSEMENTS

Gross losses paid.....	\$ 10,245.97	
Less discount and salvage.....	1,943.37	
Net losses paid.....	\$ 8,302.60	
Adjusting expense.....	300.60	
Commissions.....	3,803.37	

Salaries of agents, special agent.....	1,200.00	
Expenses of agents, traveling expense.....	783.23	
Salaries and expenses of directors, officers and committees.....	2,475.16	
Salaries of office employees.....	1,360.00	
Rent.....	210.00	
Insurance department licenses and fees.....	135.00	
All other taxes.....	154.28	
Advertising, printing and stationery.....	428.57	
Telegrams, telephone, express and postage.....	281.84	
Other expenses, viz.: janitor, \$58.06; light, \$13.57.....	74.55	
Office supplies.....	764.97	
Total expenses.....	14,111.39	
Total disbursements.....	\$ 25,413.99	
Ledger assets.....	19,802.70	
Total.....	\$ 35,216.69	

LEDGER ASSETS

Cash in office.....	\$ 15.72	
Cash deposited in banks.....	4,596.12	
Agents' balances representing business written subsequent to Oct. 1st of current year.....	2,118.61	
Agents' balances representing business written prior to Oct. 1st of current year.....	729.68	
Unpaid assessments.....	2,972.73	
Total ledger assets.....	16,592.70	

NON-LEDGER ASSETS

Unpaid assessments levied prior to Nov. 1st.....	61.39	
Furniture, fixtures and safes, \$750; supplies, \$250.....	1,000.00	
Gross assets.....	\$ 11,592.09	

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st.....	\$ 729.68	
Unpaid assessments levied prior to Nov. 1st.....	61.39	
Furniture, fixtures, safes and supplies.....	1,000.00	
Total admitted assets.....	1,791.47	

LIABILITIES

Amount of losses adjusted and not due.....	\$ 1,250.00	
Amount of claims reported but not adjusted, estimated.....	815.61	
Total.....	\$ 2,065.61	
Less reinsurance.....	730.00	
Net unpaid losses.....	\$ 1,335.61	
Reinsurance reserve.....	9,336.43	
Total liabilities.....	\$ 10,672.04	

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—\$1.63.

Average cost per thousand during the past five years?
 Answer—\$4.46.

What salary was paid during the past year to each of the following officers?
 Answer—President, \$500.00; Vice-President, none; Secretary, \$1,800.00; Treasurer, one-half of one per cent.

What, if any, commission was paid said officers in addition to such salary?
 Answer—Regular agents' commissions.

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—\$1,973,994.00.

What amount of your risks are written for five years?
 Answer—\$4,638,799.00.

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—Tornado, \$24,211.00; fire, \$96,819.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—\$30,110.58.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?
 Answer—\$6,800.00.

What kinds of property does your association insure?
 Answer—Mercantile buildings and stock, town and city dwellings and contents, churches and school houses.

What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire and Tornado.

**IOWA MUTUAL INSURANCE ASSOCIATION
 OF DEWITT, IOWA**

Organized March 12, 1900.

President, T. W. Large, De Witt, Iowa.

Secretary, G. M. Smith, De Witt, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 115,821.74

INCOME

Gross receipts from assessments	\$ 230,515.42	
Total assessments and fees	\$ 230,515.42	
Deduct:		
Paid for reinsurance	\$ 35,207.54	
Returned on cancellations	34,522.88	
Returned in dividends	10,725.31	
Total deductions	71,545.53	
Net assessments and fees	\$ 158,969.89	
Interest on investments	4,800.80	
Other interest, bank balance	206.84	
Rents	1,188.50	
Total income	174,166.03	
Total assets and income	\$ 290,987.79	

DISBURSEMENTS

Gross losses paid	\$ 102,455.46	
Less discount and salvage	556.60	
Less recovered from reinsurance	16,210.60	
Net losses paid	\$ 91,968.18	

adjusting expense	\$ 792.81	
Legal expense on losses	271.81	
Commissions	33,128.77	
Salaries of agents	3,000.00	
Expenses of agents	1,770.97	
Salaries and expenses of directors, officers and committees	5,385.50	
Salaries of office employees	6,000.00	
Taxes on real estate	307.07	
Repairs on real estate	129.58	
Insurance department licenses and fees	146.50	
All other taxes: 1% prem., \$144.32; revenue, \$41.02; state, \$69.02; income, \$156.72	411.06	
Advertising, printing and stationery	1,653.15	
Telegraph, telephone, express and postage	1,374.46	
Other expenses, viz.: miscellaneous, \$133.73; automobile, \$676.62; blank books, \$102.45; exchange, \$11.07; fuel, \$82.27; lights, \$109.43; office supplies and furniture, \$582.10; rating bureau, \$67.95; Bradstreet, \$27.50; collecting assessments, \$284.75	2,619.51	
Total expenses	\$ 60,634.22	
Other disbursements, depreciation on building, 3%	512.95	
Total disbursements	\$ 61,147.17	
Ledger assets	132,135.62	
Total	\$ 289,987.79	

LEDGER ASSETS

Book value of real estate	\$ 15,550.55	
Mortgage loans on real estate, first liens	97,696.00	
Cash deposited in banks	4,118.69	
Agents' balances representing business written subsequent to Oct. 1st of current year	16,882.18	
Agents' balances representing business written prior to Oct. 1st of current year	5,249.76	
Other assets, viz.: notes taken for assessments	307.98	
Total ledger assets	\$ 136,834.16	

NON-LEDGER ASSETS

Interest due or accrued	\$ 2,300.50	
Gross assets	\$ 140,234.66	

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st	\$ 2,249.76	
Total admitted assets	\$ 137,974.90	

LIABILITIES

Amount of losses adjusted and not due	\$ 2,534.31	
Amount of claims reported but not adjusted	11,738.00	
Amount of claims resisted and in litigation	1,000.00	
Total	\$ 15,272.31	
Less reinsurance	4,900.00	
Net unpaid losses	\$ 11,612.31	
Reinsurance reserve, 90% basis	109,547.45	
Total liabilities	\$ 121,159.76	

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$1.06.

Average cost per thousand during the past five years?

Answer—\$1.22.

What salary was paid during the past year to each of the following officers?

Answer—President, \$150; Vice-President, none; Secretary, \$4,200; Treasurer, \$50; 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—\$8,121,449.00.
 What amount of your risks are written for five years?
 Answer—\$2,782,342.00.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$7,260.00—\$21,999.00 reinsured.
 Give amount of risks in force on which this year's assessments was made.
 Answer—\$21,622,336.00.
 What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—\$241,879.59.
 What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?
 Answer—\$20,556.55.
 What kinds of property does your association insure?
 Answer—General lines.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire, lightning, tornado, and accidental breakage of plate glass.

**LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION
 OF BURLINGTON, IOWA**

Organized January 17, 1889.

President, Prof. C. J. Sodergren, Rock Island, Ill.

Secretary, Nils Anderson, Burlington, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year	\$	1,371.46
INCOME		
Gross receipts from assessments	\$	5,572.76
Gross survey, membership, and policy fees		1,368.00
Total assessments and fees	\$	9,940.76
Interest on bank deposits		60.00
Refunded by U. S. Revenue Department		55.75
Total income		10,056.51
Total assets and income	\$	11,371.46
DISHURSEMENTS		
Gross losses paid	\$	6,822.36
Adjusting expense		179.53
Salaries and expenses of directors, officers and committees		1,364.25
Insurance department licenses and fees		2.00
All other taxes: U. S. revenue		2.00
Advertising, printing and stationery		112.74
Telegraph, telephone, express and postage		66.85
Surety bonds for Secretary and Treasurer		75.00
National Assn. of Mutual Ins. Co.'s annual fee		21.00

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State Assn. of Mutual Ins. Co.'s annual fee	5.00
Total expenses	1,738.33
Total disbursements	\$ 8,010.51
Ledger assets	2,761.95
Total	\$ 11,371.46

LEDGER ASSETS

Cash deposited in banks	\$ 2,761.95
Total ledger assets	\$ 2,761.95

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$150.00; supplies, \$50.00	200.00
Gross assets	\$ 2,961.95

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	200.00
Total admitted assets	\$ 2,761.95

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$4.01.

Average cost per thousand during the past five years?

Answer—\$3.36.

What salary was paid during the past year to each of the following officers?

Answer—President, \$75.00; Vice-President, \$50.00; Secretary, \$75.00; Treasurer, \$100.00; Adjuster, traveling expenses and \$5.00 per diem while at work.

What, if any, commission was paid said officers in addition to such salary?

Answer—Yes, \$3.00 for each Board meeting is paid members living in Burlington, Iowa; \$5.00 and traveling expenses for members living at other points.

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—None; all our policies are written for six years.

What amount of your risks are written for five years?

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—\$2,000.00.

Give amount of risks in force on which this year's assessment was made.

Answer—About \$2,100,000.00.

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, 1917?

Answer—We generally make assessments each 18 months, so as to make four assessments during the period 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; March 2, 1916.

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, hos-

pitals, orphan's homes, etc., within the Augustana Synod of North America, and personal property of professors and ministers within said Synod.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, lightning, cyclone, windstorm and tornado.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—On personal property, \$3.00 per \$1,000; on buildings insured for fire and lightning, \$1.00 per \$1,000; and on buildings insured for fire, lightning, windstorm, cyclone and tornado, \$5.00 per \$1,000.00.

MUTUAL FIRE AND TORNADO ASSOCIATION OF NEWTON, IOWA

Organized September 5, 1900.

President, I. M. Walker, Richland, Iowa.

Secretary, J. Lindley Coon, Newton, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 1,609.48

INCOME

Gross receipts from assessments.....	\$ 31,282.81	
Gross survey, membership, and policy fees.....	11,890.12	
Total assessments and fees.....	\$ 32,672.93	
Deduct:		
Paid for reinsurance.....	\$ 4,100.01	
Returned on cancellations.....	104.32	
Total deductions.....	4,204.33	
Net assessments and fees.....	\$ 28,768.60	
Rebills.....	72.00	
Penalties and exchange.....	142.32	
Miscellaneous.....	11.83	
Total income.....	\$ 29,094.77	
Total assets and income.....	\$ 30,724.25	

DISBURSEMENTS

Gross losses paid.....	\$ 10,170.86	
Loss recovered from reinsurance.....	1,671.50	
Net losses paid.....	\$ 8,499.36	
Adjusting expense.....	428.24	
Fees retained by agents.....	5,163.33	
Expenses of agents.....	198.22	
Salaries and expenses of directors, officers and committees.....	2,850.11	
Salaries of office employees.....	203.30	
Rent.....	297.00	
Insurance department licenses and fees.....	195.75	
All other taxes, federal.....	2.85	
Advertising, printing and stationery.....	734.75	
Telegraph, telephone, express and postage.....	568.02	
Interest on borrowed money.....	627.63	
Bonds for Secretary and Treasurer.....	51.00	
Office miscellaneous expense.....	212.19	
Office fire insurance.....	9.47	
Dues to state association.....	9.00	
Dues to national association.....	15.00	
Office furniture.....	19.00	
Total expenses.....	22,176.87	

Borrowed money repaid.....	9,000.00
Total disbursements.....	\$ 31,676.87
Ledger assets.....	1,088.02
Total.....	\$ 30,724.25

LEDGER ASSETS

Cash deposited in Clark Nat'l Bank, Newton, Iowa.....	\$ 296.17
Agents' balances representing business written subsequent to Oct. 1st of current year.....	236.39
Agents' balances representing business written prior to Oct. 1st of current year.....	165.49
Total ledger assets.....	\$ 1,088.02

NON-LEDGER ASSETS

Unpaid assessments levied on or after Nov. 1st of current year.....	\$ 214.77
Unpaid assessments levied prior to Nov. 1st.....	158.55
Furniture, fixtures and safes, \$700.00; supplies, \$250.00.....	950.00
Gross assets.....	\$ 2,263.31

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st.....	\$ 165.49
Unpaid assessments levied prior to Nov. 1st.....	238.55
Furniture, fixtures, safes and supplies.....	950.00
Total.....	1,354.04
Total admitted assets.....	\$ 1,147.27

LIABILITIES

Amount of claims reported but not adjusted, ? estimated at.....	\$ 883.16
Net unpaid losses.....	883.16
Total liabilities.....	\$ 883.16

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$1.41.

Average cost per thousand during the past five years?

Answer—\$1.42.

What salary was paid during the past year to each of the following officers?

Answer—President, \$600.00; Vice-President, none; Secretary, \$5,000.00; Treasurer, \$15.00; Adjuster, \$5.00 per diem and necessary 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 less than five years?

Answer—\$25,340.00.

What amount of your risks are written for five years?

Answer—\$11,573,861.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$1,500.00 fire and lightning; \$5,000.00 tornado, cyclone and windstorm.

Give amount of risks in force on which this year's assessment was made.

Answer—Estimated \$14,812,840.00.

What kinds of property does your association insure?

Answer—Farm property, churches, school buildings, town dwellings, private barns and garages, and contents of all except contents of private garages.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, lightning, tornado, cyclone and windstorm.

**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	\$ 2,111.22
INCOME	
Gross survey, membership, and policy fees	\$ 30.42
Other interest	84.50
Total income	114.92
Total assets and income	\$ 2,226.14
DISBURSEMENTS	
Gross losses paid	\$ 19.30
Net losses paid	\$ 19.30
Salaries and expenses of directors, officers and committees	\$ 30.00
Insurance department licenses and fees	4.97
All other taxes	1.00
Advertising, printing and stationery	9.22
Total expenses	54.49
Total disbursements	\$ 54.19
Ledger assets	2,230.95
Total	\$ 2,285.14
LEDGER ASSETS	
Cash deposited in banks	\$ 2,230.95
Total ledger assets	\$ 2,230.95

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—Twenty-four cents.
 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.
 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—None made.
 What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—Would be \$217.70 if made on basis of 1 mill.

What kinds of property does your association insure?

Answer—Only church buildings, parsonages and preachers' household goods.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, storm, hail and lightning.

**NATIONAL MUTUAL REINSURANCE ASSOCIATION
OF MASON CITY, IOWA**

Organized July, 1917.

President, K. Neutson, Mason City, Iowa.

Secretary, Earl J. Neutson, Mason City, Iowa.

INCOME

Gross receipts from premiums	\$ 9,126.50
Total assessments and fees	\$ 9,126.50
Deduct returned on cancellations	484.18
Total income	\$ 8,692.41
Total assets and income	\$ 8,692.41

DISBURSEMENTS

Gross losses paid	\$ 10.50
Net losses paid	\$ 10.50
Commissions retained by reinsured companies	\$ 2,169.62
Premium on Mill Owners' reinsurance contract	698.22
Incorporation legal services	45.00
Premium on secretary and treasurer bond	00.00
Paid under 1% contract for management	1,371.25
Incorporation advertising	25.00
Total expenses	4,277.57
Total disbursements	\$ 4,288.47
Ledger assets	4,403.94
Total	\$ 8,692.41

LEDGER ASSETS

Cash deposited in banks	\$ 4,403.94
Total ledger assets	\$ 4,403.94

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	9,237.00
Unpaid assessments levied prior to November 1st	2,730.64
Gross assets	\$ 17,471.64

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	2,730.64
Total admitted assets	\$ 15,741.00

LIABILITIES

Amount of losses adjusted and not due, loss December 31, 1917	\$ 955.27
Reinsurance reserve	2,278.61
Total liabilities	\$ 3,233.88

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—\$4.50.

Average cost per thousand during the past five years?

Answer—Began business July, 1917.

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.

Do you collect advance assessments?

Answer—No; collect cash premium for full term of policy.

What amount of your risks are written for one year?

Answer—Total business.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$5,500.00.

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.

What is the amount of annual premiums at the basis rate, on all risks in force December 31, 1917?

Answer—\$29,700.11.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

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.

What kinds of property does your association insure?

Answer—General merchandise property and dwellings.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire.

How many assessments did you make last year?

Answer—None.

**NORTHWEST MUTUAL INSURANCE ASSOCIATION
OF IDA GROVE, IOWA**

Organized December, 1866.

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 \$ 25,156.74

INCOME

Gross receipts from assessments.....\$ 74,352.75
Deduct:
Paid for reinsurance.....\$ 9,066.22
Returned on cancellations..... 12,029.94

Returned in dividends..... 2,391.41
Total deductions 24,467.33
Net assessments and fees.....\$ 49,885.42
Interest on investments..... 167.50
Other interest 12.00
Rents (including \$900.00 for own occupancy)..... 503.00
Total income 50,965.44
Total assets and income..... \$ 76,124.50

DISBURSEMENTS

Gross losses paid.....\$ 30,596.05
Less discount and salvage.....\$ 28.71
Loss recovered from reinsurance..... 2,016.50
..... 2,635.20
Net losses paid.....\$ 27,943.73
Adjusting expense.....\$ 887.49
Commissions 9,532.28
Salaries of agents..... 2,700.00
Expenses of agents..... 2,116.84
Salaries and expenses of directors, officers and committee members 3,268.41
Salaries of office employees..... 3,055.35
Rent 600.00
Taxes on real estate..... 136.60
Insurance department licenses and fees..... 231.62
All other taxes..... 195.96
Advertising, printing and stationery..... 934.63
Telegraph, telephone, express and postage..... 286.32
Rate bureau..... 221.10
Heat, light and miscellaneous..... 254.76
Broadstreet and Association..... 194.03
Insurance 27.23
Total expenses 24,842.91
Total disbursements.....\$ 52,786.64
Ledger assets 23,337.06
Total.....\$ 76,124.50

LEDGER ASSETS

Book value of real estate.....\$ 8,014.16
Liberty Bonds 4,500.00
Cash in office..... 392.71
Cash deposited in banks..... 2,819.37
Agents' balances representing business written subsequent to October 1st of current year..... 7,233.71
Agents' balances representing business written prior to October 1st of current year..... 348.28
Bills receivable 362.45
Total ledger assets.....\$ 23,337.06

NON-LEDGER ASSETS

Interest due or accrued..... 22.50
Unpaid assessments levied on or after November 1st of current year 8.95
Unpaid assessments levied prior to November 1st..... 12.00
Furniture, fixtures and safes, \$1,000.00; supplies, \$300.00..... 1,508.80
Value of real estate over book value..... 1,965.54
Two automobiles 1,306.00
Gross assets.....\$ 25,175.74

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....\$ 348.28
Unpaid assessments levied prior to November 1st..... 12.00
Furniture, fixtures, safes and supplies..... 1,508.80

Two automobiles	1,236.00	
Total		3,169.37
Total admitted assets	\$	25,006.37
LIABILITIES		
Amount of losses adjusted and not due	\$	2,822.70
Amount of claims reported but not adjusted		969.44
Amount of claims resisted and in litigation		1,000.90
Net unpaid losses	\$	4,812.14
Reinsurance reserve		30,132.30
Total liabilities	\$	34,944.54

GENERAL INTERROGATORIES

Cost per thousand during the year?	
Answer—\$12.11.	
Average cost per thousand during the past five years?	
Answer—95% 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, \$147.50; Adjuster, \$87.00.	
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—1 to 5 years.	
What amount of your risks are written for one year?	
Answer—\$1,704,976.	
What amount of your risks are written for five years?	
Answer—\$1,542,302.	
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?	
Answer—\$1,000,000.	
Give amount of risks in force on which this year's assessment was made?	
Answer—None made.	
What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?	
Answer—\$66,178.06.	
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?	
Answer—\$11,491.82.	
What kinds of property does your association insure?	
Answer—nearly all kinds.	
What kind of risks does your association cover (fire, hail, etc.)?	
Answer—Fire, lightning, windstorm.	

PROTECTED MUTUAL FIRE INSURANCE ASSOCIATION OF IOWA
OF DES MOINES, IOWA

Organized September 3, 1908.

President, C. H. Thornton, Des Moines, Iowa.

Secretary, C. G. Winslet, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 731.00

INCOME

Gross receipts from assessments	\$	3,294.00
Gross survey, membership, \$2,409.55; and policy fees, \$1,909.23		4,448.88
Total assessments and fees	\$	7,633.81
Deduct:		
Paid for reinsurance	\$	350.00
Returned on cancellations		6.25
Total deductions		356.24
Net assessments and fees	\$	7,297.57
Miscellaneous		6.00
Total income		7,303.57
Total assets and income	\$	8,034.57

DISBURSEMENTS

Gross losses paid	\$	1,040.11
Net losses paid	\$	1,040.11
Adjusting expense	\$	102.40
Fees retained by agents		2,009.35
Salaries and expenses of directors, officers and committees		284.45
Insurance department licenses and fees		117.03
Advertising, printing and stationery		102.15
Telegraph, telephone, express and postage		19.00
Interest on borrowed money		243.00
Bonds, secretary and treasurer		60.00
State association dues		5.00
Expense of examination		55.95
Office supplies		14.45
Total expenses		3,062.36
Borrowed money repaid		2,975.00
Total disbursements	\$	7,037.47
Ledger assets		946.10
Total	\$	8,034.57

LEDGER ASSETS

Cash in office	\$	137.61
Cash deposited in banks		32.50
Agents' balances representing business written prior to Oct. 1st of current year		784.63
Total ledger assets	\$	946.10

NON-LEDGER ASSETS

Unpaid assessments levied on or after Nov. 1st of current year		87.92
Unpaid assessments levied prior to Nov. 1st		338.81
Gross assets	\$	1,372.83

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st	\$ 784.63	
Unpaid assessments levied prior to Nov. 1st	338.81	
Total admitted assets		\$ 1,123.44
		149.36

LIABILITIES

Amount of claims reported but not adjusted	\$ 18.50	
Net unpaid losses	18.50	
Unpaid salaries and commissions	13.00	
Borrowed money	100.00	
Other liabilities	49.00	
Total liabilities		\$ 173.50

GENERAL INTERROGATORIES

- Cost per thousand during the year?
Answer—\$1.86.
- Average cost per thousand during the past five years?
Answer—\$2.72.
- What salary was paid during the past year to each of the following officers:
Answer—Secretary, \$10.00; Treasurer, \$5.00; Adjuster, \$5.00 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.
- 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—All automobile policies.
- What amount of your risks are written for five years?
Answer—All fire and tornado.
- What is the largest gross aggregate amount 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—\$1,991,273.00.
- What kinds of property does your association insure?
Answer—Farm property, churches and school houses, town dwelling and automobiles.
- What kind of risks does your association cover (fire, hail, etc.)?
Answer—Fire, lightning, tornado and windstorm and theft on automobiles.

RETAIL MERCHANTS MUTUAL FIRE INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized September 17, 1900.

President, J. J. Grove, Ames.

Secretary, Ira B. Thomas, Des Moines.

FINANCIAL STATEMENT

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

\$ 10,500.00

INCOME

Gross receipts from assessments	\$ 50,672.00	
Total assessments and fees	\$ 50,672.00	
Deduct:		
Paid for reinsurance	\$ 19,717.19	
Returned on cancellations	3,693.00	
Returned in dividends	2,285.30	
Total deductions	25,695.49	
Net assessments and fees	\$ 25,006.51	
Interest on investments, bonds	500.00	
Other interest, premium notes	4.17	
Money borrowed	800.00	
Assignment fees .....	.50	
Reinsurance commission	906.27	
Sundry	5.47	
Total income		\$ 27,318.12
Total assets and income		\$ 37,836.12

DISBURSEMENTS

Gross losses paid	\$ 18,067.66	
Less recovered from reinsurance	3,230.36	
Net losses paid	\$ 14,837.40	
Adjusting expense	183.90	
Commissions, agents	4,937.47	
Salaries of agents	160.00	
Expenses of agents	87.06	
Salaries and expenses of directors, officers and committees	3,433.78	
Salaries of office employees	1,831.25	
Rent, \$480.00; janitor, \$36.00	516.00	
Insurance department licenses and fees	110.50	
All other taxes	333.71	
Advertising, printing and stationery	269.50	
Telegraph, telephone and postage	376.73	
Collection and exchange	6.98	
Office expense	775.09	
Sundry expense	147.82	
Total expenses		\$ 13,180.21
Total disbursements		\$ 26,036.61
Ledger assets		\$ 11,799.51

LEDGER ASSETS

Bills receivable	\$ 187.03	
Cash in office	49.94	
Cash deposited in banks	1,965.09	
Agents' balances representing business written subsequent to Oct. 1st of current year	1,802.19	
Agents' balances representing business written prior to		

Oct. 1st of current year.....	19.38
Collateral loans.....	6,600.00
Other assets, viz.: due from direct business.....	1,171.88
Total ledger assets.....	\$ 11,765.51

NON-LEDGER ASSETS

Interest due or accrued.....	37.50
Furniture, fixtures and safes, \$400; supplies, \$700.....	1,100.00
Gross assets.....	\$ 12,512.41

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st.....	19.38
Furniture, fixtures, safes and supplies.....	1,100.00
Total admitted assets.....	\$ 11,512.42

LIABILITIES

Amount of claims reported but not adjusted, estimated.....	\$ 385.00
Net unpaid losses.....	325.00
Reinsurance reserve.....	10,458.73
Borrowed money.....	800.00
Total liabilities.....	\$ 11,755.73

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$6.82.

Average cost per thousand during the past five years?

Answer—\$7.05.

What salary was paid during the past year to each of the following officers:

Answer—President, \$300.00; Secretary, \$3,000.00; Treasurer, \$40.00.

What, if any, commission was paid said officers in addition to such salary?

Answer—None except those 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—\$2,316,716.95.

What amount of your risks are written for five years?

Answer—\$12,352.50; 2, 3, 5 years.

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—\$2,805,262.25.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

Answer—\$39,000.12.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—\$12,872.28.

What kinds of property does your association insure?

Answer—Mercantile and dwelling and their contents; automobiles.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire and lightning.

TOWN MUTUAL DWELLING HOUSE ASSOCIATION
OF DES MOINES, IOWA

Organized November, 1895.

President, F. E. Gordon, Des Moines.

Secretary, H. Rees Jones, Des Moines.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year..... \$ 69,124.45

INCOME

Gross survey, membership, and policy fees.....	\$ 74,952.74
Total assessments and fees.....	74,952.74
Deduct: returned on cancellations.....	1,559.28
Net assessments and fees.....	73,393.46
Interest on certificates of deposit.....	2,596.67
Total income.....	\$ 75,990.13
Total assets and income.....	\$ 145,114.58

DISBURSEMENTS

Gross losses paid.....	\$ 50,326.12
Less discount and salvage.....	13.50
Net losses paid.....	\$ 50,312.62
Adjusting expense.....	1,050.80
Other legal expense.....	62.40
Fees retained by agents.....	26,846.72
Salaries of special agents and expenses.....	735.90
Salaries and expenses of directors, officers and committees.....	5,702.97
Salaries of office employees.....	4,104.15
Rent.....	1,020.00
Insurance department licenses and fees.....	309.45
All other taxes.....	1,084.22
Advertising, printing and stationery.....	1,527.15
Telegaph, telephone, express and postage.....	1,068.83
Blank books, \$27.25; office expense and supplies, \$107.28.....	134.53
Furniture and fixtures, \$126.00; officers and employees' bonds, \$32.10.....	179.10
Miscellaneous expense.....	122.65
Interest on Liberty Bond.....	5.72
Total expenses.....	56,983.90
Total disbursements.....	\$ 116,296.44
Ledger assets.....	\$ 29,128.14
Total.....	\$ 145,424.58

LEDGER ASSETS

Cash in office.....	\$ 58.24
Cash deposited in banks.....	23,453.28
Agents' balances representing business written subsequent to Oct. 1st of current year.....	2,072.55
Agents' balances representing business written prior to Oct. 1st of current year.....	513.04
Other assets, viz.: Liberty Bonds.....	2,000.00
Total ledger assets.....	\$ 29,128.14

NON-LEDGER ASSETS

Interest due or accrued.....	770.84
Furniture, fixtures and safes.....	775.00
Gross assets.....	\$ 29,813.98

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st	\$ 315.64
Furniture, fixtures, safes and supplies	375.00
	<u>690.64</u>
Total admitted assets	\$ 28,953.94

LIABILITIES

Amount of claims reported but not adjusted	2,500.00
Total liabilities	\$ 2,500.00

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$1.51.

Average cost per thousand during the past five years?

Answer—\$1.53.

What salary was paid during the past year to each of the following officers:

Answer—President, \$1,500.00; Vice-President, \$300.00; Secretary, \$1,500.00;

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 specifications.

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—\$5,000 frame, \$6,000 brick.

Give amount of risks on which this year's assessment was made.

Answer—No assessment this year.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

Answer—Do not make an annual assessment.

What kinds of property does your association insure?

Answer—Town and city residence property.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire, lightning, tornado and wind.

UNION MUTUAL FIRE INSURANCE ASSOCIATION
OF EMMETTSBURG, IOWA

Organized March 4, 1887.

President, P. J. Shaw, Plover, Iowa.

Secretary, Geo. H. Baker, Emmetsburg, Iowa.

FINANCIAL STATEMENT

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

\$ 5,738.87

INCOME

Gross receipts from assessments	\$ 27,830.10
Total assessments and fees	27,830.10
Deduct:	
Paid for reinsurance	\$ 2,933.43
Returned on cancellations	1,714.06
Returned in dividends	1,209.94
Total deductions	6,857.43
Net assessments and fees	\$ 20,972.67
Interest on investments	195.00
Total income	31,167.67
Total assets and income	\$ 40,861.94

DISBURSEMENTS

Gross losses paid	\$ 25,097.64
Loss recovered from reinsurance	6,612.26
Net losses paid	\$ 18,485.38
Adjusting expense	274.33
Legal expense on losses	161.75
Commissions	6,832.97
Salaries of agents	839.00
Expenses of agents	977.25
Salaries and expenses of directors, officers and committees	2,831.50
Salaries of office employees	1,359.80
Rent	255.00
Insurance department licenses and fees	182.25
All other taxes	157.28
Advertising, printing and stationery	601.87
Telegraph, telephone, express and postage	277.29
Furniture	386.30
Miscellaneous	165.00
	12.35
Total expenses	15,805.06
Agents' balances charged off	2,102.99
Total disbursements	\$ 26,493.43
Ledger assets	4,402.51
	\$ 40,895.94

LEDGER ASSETS

Cash in office	\$ 225.50
Cash deposited in banks	1,650.61
Agents' balances representing business written subsequent to Oct. 1st of current year	2,169.12
Agents' balances representing business written prior to Oct. 1st of current year	319.27
Total ledger assets	\$ 4,402.51

NON-LEDGER ASSETS

Unpaid assessments levied on or after Nov. 1st of current year	\$ 7,494.11
Furniture, fixtures, safes and supplies	1,500.00
Gross assets	\$ 12,994.42

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to Oct. 1st	\$ 319.27
Furniture, fixtures, safes and supplies	1,166.67
	<u>1,485.94</u>
Total admitted assets	\$ 11,877.86

LIABILITIES

Amount of losses adjusted and not due.....	\$ 1,000.00
Less reinsurance	500.00
Net unpaid losses	\$ 500.00
Reinsurance reserve	10,673.55
Total liabilities	\$ 11,173.55

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—\$6.73.

Average cost per thousand during the past five years?
 Answer—\$6.51.

What salary was paid during the past year to each of the following officers:
 Answer—President, \$100.00; Vice-President, none; Secretary, \$2,400.00; Treasurer, \$227.53; 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—No time stated.

What amount of your risks are written for one year?
 Answer—\$2,333,680.00.

What amount of your risks are written for five years?
 Answer—\$3,688,803.00.

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 on which this year's assessment was made.
 Answer—\$6,024,483.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—\$32,599.65.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?
 Answer—\$6,915.18.

What kinds of property does your association insure?
 Answer—Mercantile, farm property, dwellings, churches and schoolhouses, automobiles.

What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire, lightning and windstorm.

**WESTERN GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION
 OF DES MOINES, IOWA**

Organized August, 1907.

President, Jay A. King, Des Moines, Iowa.

Secretary, Geo. A. Wells, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 80,627.00

INCOME

Gross receipts from assessments	\$ 153,644.82
Total assessments and fees	\$ 133,644.82
Deduct:	
Paid for reinsurance	\$ 32,337.88
Returned on cancellations	30,436.44
Returned in dividends	25,009.72
Total deductions	77,824.04
Net assessments and fees	\$ 73,820.78
Interest on investments	3,495.00
Other interest	615.36
Commissions	810.83
Total income	\$ 80,742.87
Total assets and income	\$ 161,380.15

DISBURSEMENTS

Gross losses paid	\$ 66,731.05
Less discount and salvage	592.75
Less recovered from reinsurance	21,838.03
Net losses paid	43,300.28
Adjusting expense	313.18
Auditing accounts	126.00
Salaries of agents	3,750.00
Expenses of agents	2,642.84
Salaries and expenses of directors, officers and committees	3,207.43
Salaries of office employees	322.50
Rent	100.00
Donation to Red Cross	3.50
Insurance department licenses and fees	865.98
All other taxes	1,922.36
Advertising, printing and stationery	855.63
Telegraph, telephone, express and postage	300.00
Legal expense	64.75
Rating bureau	85.03
Commercial reports	25.00
Surety bond secretary	300.82
Sundry expenses	
Total expenses	18,073.54
Furniture bought	282.99
Total disbursements	\$ 65,656.81
Ledger assets	97,723.34
	\$ 161,380.15

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 41,700.73
Cash in hands of special agents	300.00
Cash deposited in banks	47,960.87
Collateral loans	615.00
Liberty Bonds	7,507.00
Total ledger assets	\$ 97,083.60
Less due reinsuring companies	319.26
	\$ 97,723.34

NON-LEDGER ASSETS

Interest due or accrued	1,273.63
Unpaid assessments levied on or after Nov. 1st of current year	4,904.62
Unpaid assessments levied prior to Nov. 1st	169.14
Furniture, fixtures and safes	1,712.38
Gross assets	\$ 106,785.00

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to Nov. 1st.....	\$ 169.14
Furniture, fixtures, safes and supplies.....	1,712.32
	1,881.47
Total admitted assets	\$ 168,902.29

LIABILITIES

Amount of claims reported but not adjusted.....	\$ 2,300.00
Net unpaid losses	2,300.00
Reinsurance reserve	25,596.56
Accrued dividends	8,058.24
Accrued interest, \$173.71; taxes, \$431.34.....	605.05
Total liabilities	\$ 36,890.85

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$9.97.

Average cost per thousand during the past five years?

Answer—\$10.92.

What salary was paid during the past year to each of the following officers:

Answer—President, \$300.00; Vice-President, none; Secretary, \$2,700.00; 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—\$2,07,100.00.

What amount of your risks are written for five years?

Answer—\$6,298,900.33.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$20,000.00 reinsured down to \$10,000.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

Answer—\$126,937.30.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—\$27,945.16.

What kinds of property does your association insure?

Answer—Grain elevators and contents, warehouses and contents, corn crie and contents, dwellings and mercantile.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Fire and lightning.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION
OF DES MOINES, IOWA

Organized January 1, 1884.

President, N. Denmore, Des Moines, Iowa.

Secretary, J. B. Herriman, Des Moines, Iowa.

FINANCIAL STATEMENT

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

\$ 117,575.28

INCOME

Gross survey, membership, and policy fees.....	\$ 110,093.18
Deduct:	
Paid for reinsurance.....	\$ 62.10
Returned on cancellations.....	411.06
Total deductions	473.76
Net assessments and fees.....	\$ 109,619.42
Interest on investments.....	4,519.97
Agents' certificates.....	21.30
Returned payment on liberty bonds.....	60.00
Old accounts	1.06
Total income	114,222.35
Total assets and income.....	\$ 231,797.63

DISBURSEMENTS

Gross losses paid.....	\$ 43,558.32
Less recovered from reinsurance.....	131.70
Net losses paid.....	\$ 43,226.62
Adjusting expense	5,337.51
Fees retained by agents.....	54,810.78
Salaries and expenses of directors, officers and committees.....	14,815.78
Salaries of office employees.....	4,918.25
Rent	1,000.00
Insurance department licenses and fees.....	325.50
All other taxes: State, \$85.66; county, \$12.86; U. S., \$17.86	516.49
Advertising, printing and stationery.....	3,925.33
Telegraph, telephone, express and postage.....	1,689.34
Annual meeting expense.....	562.74
Returned assessment	5.00
Accrued interest on Liberty Bonds.....	44.64
Blank books	69.00
Miscellaneous	239.39
National convention expense.....	73.74
Official bonds	180.00
Office expense	77.69
Furniture and fixtures.....	58.30
Attorney fees	90.00
Office supplies	143.21
Total expenses	89,663.32
Total disbursements	\$ 122,829.94
Ledger assets	98,967.65
Total	\$ 231,797.64

LEDGER ASSETS

Cash in office.....	\$	1,073.71
Cash deposited in banks.....		85,022.52
Agents' balances representing business written subsequent to October 1st of current year.....		2,562.40
Agents' balances representing business written prior to October 1st of current year.....		206.64
U. S. Liberty Bonds, 4%.....		10,000.00
Total ledger assets.....	\$	98,865.27

NON-LEDGER ASSETS

Interest due or accrued.....		1,247.74
Gross assets.....	\$	100,215.41

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st.....		290.06
Total admitted assets.....	\$	99,919.48

LIABILITIES

Amount of claims reported but not adjusted.....	\$	75.00
Total liabilities.....	\$	75.00

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—Fifty-eight cents.

Average cost per thousand during the past five years?
 Answer—Eighty-five cents.

What salary was paid during the past year to each of the following officers:
 Answer—President, \$8,016.67; Vice-President, none; Secretary, \$6,032.00;
 Treasurer, \$613.33; Adjuster, \$5,337.51; Assistant Secretary, \$4,084.00.

What, if any, commission was paid said officers in addition to such salary?
 Answer—None.

Do you collect advance assessments?
 Answer—Yes.

If so, are the same authorized in your articles of incorporation and by-laws?
 Answer—Yes.

For how long a period do you collect advance assessments?
 Answer—Indefinite.

What amount of your risks are written for one year?
 Answer—None.

What amount of your risks are written for five years?
 Answer—All.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$15,600.00.

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 (fire, hail, etc.)?
 Answer—Cyclone, tornado and wind storm.

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.....	\$	99.86
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INCOME

Gross receipts from assessments.....	\$	28,915.57
Deduct returned on premiums.....		17.00
Net assessments and fees.....	\$	28,897.57
Money borrowed.....		14,250.00
Total income.....		43,147.57
Total assets and income.....	\$	43,747.83

DISBURSEMENTS

Gross losses paid.....	\$	3,228.84
Adjusting expense.....		360.51
Legal expense.....		197.86
Commissions.....		11,134.89
Salaries and expenses of directors, officers and committees.....		5,082.83
Salaries of office employees.....		1,540.03
Rent.....		720.00
Insurance department licenses and fees.....		65.00
All other taxes on premiums.....		504.34
Advertising, printing and stationery.....		250.47
Telegraph, telephone, express and postage.....		66.01
Interest on borrowed money.....		319.00
Sundry expense.....		281.08
Office supplies.....		275.53
Collection expense.....		750.70
Total expenses.....		23,166.83
Borrowed money repaid, bills payable.....		14,250.00
Total disbursements.....	\$	42,945.66
Ledger assets.....		802.17
Total.....	\$	43,747.83

LEDGER ASSETS

Cash in office.....	\$	256.12
Cash deposited in banks.....		546.05
Total ledger assets.....	\$	802.17

NON-LEDGER ASSETS

Furniture, fixtures and supplies.....		450.00
Gross assets.....	\$	1,252.17

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and supplies.....		450.00
Total admitted assets.....	\$	802.17

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$26.13.

Average cost per thousand during the past five years?

Answer—\$31.44.

What salary was paid during the past year to each of the following officers:

Answer—President, \$4,800.00; Vice-President, \$150.00; Secretary, \$200.00; 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—No.

What amount of your risks are written for one year?

Answer—\$30,000.00.

What amount of your risks are written for five years?

Answer—\$1,015,010.00.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$4,200.00.

Give amount of risks in force on which this year's assessment was made.

Answer—\$1,074,601.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

Answer—\$42,184.04.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—No reinsurance.

What kinds of property does your association insure?

Answer—Farm property.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Hail.

EASTERN IOWA MUTUAL HAIL INSURANCE ASSOCIATION
OF DEWITT, IOWA

Organized May 15, 1903.

President, L. J. Gilmore, Davenport, Iowa.

Secretary, G. M. Smith, DeWitt, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 3,225.88

INCOME

Gross receipts from assessments.....	\$ 13,685.72	
Gross survey, membership, and policy fees.....	925.16	
Total assessments and fees.....	\$ 14,610.88	
Total income		14,610.88
Total assets and income.....		\$ 17,934.76

DISBURSEMENTS

Gross losses paid.....	\$ 12,900.00	
Adjusting expense.....	1,706.25	
Fees retained by agents.....	925.16	
Salaries and expenses of directors, officers and committees.....	\$ 119.00	

Rent.....	30.00	
Insurance department licenses and fees.....	10.00	
All other taxes.....	25.37	
Advertising, printing and stationery.....	110.92	
Telephone, telephone, express and postage.....	91.00	
Incidentals.....	2.00	
Total expenses		3,225.81
Total disbursements	\$ 17,341.99	
Ledger assets		592.77
Total	\$ 17,934.76	

LEDGER ASSETS

Cash deposited in banks.....	\$ 592.77	
Total ledger assets.....		\$ 592.77

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$25.80.

Average cost per thousand during the past five years?

Answer—\$15.76.

What salary was paid during the past year to each of the following officers:

Answer—President, \$40.00; Vice-President, none; Secretary, \$60.00; Treasurer, none; Adjuster, \$3.00 per diem and expenses.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$2,500.00.

Give amount of risks in force, on which this year's assessment was made.

Answer—\$687,342.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?

Answer—None.

What kinds of property does your association insure?

Answer—Crops against hail.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Hail.

**FARMERS MUTUAL HAIL INSURANCE ASSOCIATION
OF DES MOINES, IOWA**

Organized March 4, 1883.

President, Scott Rutledge, Early, Iowa.

Secretary, W. A. Rutledge, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 280,342.45

INCOME

Gross receipts from assessments.....	\$ 604,205.67
Gross survey, membership, and policy fees.....	15,451.00
Total assessments and fees.....	\$ 619,716.67
Deduct returned on assessments.....	338.55
Net assessments and fees.....	\$ 619,378.12
Other interest.....	6,755.62
Internal revenue stamps returned to U. S.....	84.22
Office furniture and advertising sold.....	18.19
Total income.....	\$ 626,236.06
Total assets and income.....	\$ 906,568.51

DISBURSEMENTS

Gross losses paid.....	\$ 274,300.70
Adjusting expense.....	9,451.92
Commissions.....	216,680.55
Fees retained by agents.....	15,451.00
Salaries of agents.....	1,000.25
Expenses of agents.....	605.50
Salaries and expenses of directors, officers and committees.....	12,156.71
Salaries of office employees.....	14,005.61
Rent.....	1,242.98
Insurance department licenses and fees.....	2,019.38
All other taxes.....	118.94
Advertising, printing and stationery.....	4,779.04
Telegraph, telephone, express and postage and office supplies.....	2,837.29
Interest advanced on Liberty Bonds.....	41.21
Insurance, \$7.39; office furniture, typewriters, etc., \$1,785.90.....	1,793.10
Auditing committee, \$66.30; attorney's fees, \$50.00; exchange, \$14.55.....	121.05
Collectors and expense of collecting.....	4,907.15
Miscellaneous items, \$286.07; protested checks, \$441.31.....	727.34
Total expenses.....	\$ 588,986.10
Total disbursements.....	\$ 563,286.80
Ledger assets.....	\$ 345,281.71
Total.....	\$ 906,568.51

LEDGER ASSETS

Cash in office.....	\$ 6,738.26
Cash deposited in banks.....	328,306.30
Agents' balances representing business written prior to October 1st of current year.....	17.25
Collateral loans.....	100.91
U. S. Liberty Bonds.....	8,000.00
Total ledger assets.....	\$ 345,281.71

LIABILITIES

Amount of claims resisted and in litigation.....	\$ 500.00
Total liabilities.....	\$ 500.00

GENERAL INTERROGATORIES

Cost per thousand during the year?

Answer—\$20.00.

Average cost per thousand during the past five years?

Answer—\$15.77.

What salary was paid during the past year to each of the following officers:

Answer—President, \$6,000.00; Vice-President, none; Secretary, \$6,000.00; Treasurer, none; Adjuster, \$10.00 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.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—No.

What amount of your risks are written for one year?

Answer—Very few.

What amount of your risks are written for five years?

Answer—Nearly all.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?

Answer—\$12,000 on several farms.

Give amount of risks, in force, on which this year's assessment was made.

Answer—\$7,115,300.00.

What kinds of property does your association insure?

Answer—Growing crops against hail storms.

What kind of risks does your association cover (fire, hail, etc.)?

Answer—Hail.

**FARMERS STATE MUTUAL HAIL INSURANCE 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 \$ 55,859.95

INCOME

Gross receipts from assessments.....	\$ 64,501.63
Other interest.....	903.19
Total income.....	\$ 65,404.82
Total assets and income.....	\$ 121,264.77

DISBURSEMENTS

Gross losses paid.....	\$ 25,254.75
Adjusting expense.....	2,616.45
Commissions.....	19,369.71
Salaries and expenses of directors, officers and committees.....	7,200.00
Salaries of office employees.....	3,890.00
Rent.....	730.00
Insurance department licenses and fees.....	47.00
All other taxes.....	387.62

Advertising, printing and stationery.....	690.50	
Telegraph, telephone, express and postage.....	610.65	
Two typewriters	184.50	
Heating	395.00	
Other incidental expense.....	264.18	
Total expenses		35,625.00
Total disbursements	\$ 60,869.77	
Ledger assets	60,278.00	
Total	\$ 121,367.77	

LEDGER ASSETS

Cash deposited in banks.....	\$ 60,278.00	
Total ledger assets.....	\$ 60,278.00	

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	4,675.00	
Furniture, fixtures and safes, \$50.00; supplies, \$50.00.....	1,000.00	
Gross assets	\$ 65,953.00	

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 4,675.00	
Furniture, fixtures, safes and supplies.....	1,000.00	
Total	5,675.00	
Total admitted assets.....	\$ 60,278.00	

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—\$26.67.

Average cost per thousand during the past five years?

Answer—\$19.16.

What salary was paid during the past year to each of the following officers:

Answer—President, \$1,800.00; Vice-President, none; Secretary, none; Treasurer, \$2,400.00; Adjuster, one \$600.00, one \$500.00.

What, if any, commission was paid said officers in addition to such salary?

Answer—None.

Do you collect advance assessments?

Answer—No.

If so, are the same authorized in your articles of incorporation and by-laws?

Answer—Yes.

What amount of your risks are written for one year?

Answer—\$1,000.00 in 1917.

What amount of your risks are written for five years?

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—\$2,714,147.60.

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 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 (fire, hail, etc.)?

Answer—Hail loss or damage.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—2 3/4%.

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

\$ 798.90

INCOME

Gross receipts from assessments.....	\$ 9,680.14	
Cancellation fees	627.50	
Total assessments and fees.....	\$ 9,929.54	
Deduct:		
Paid for reinsurance.....	\$ 833.73	
Returned on cancellations.....	252.80	
Total deductions	1,086.53	
Net assessments and fees.....	\$ 8,842.95	
Money borrowed	2,200.00	
Revenue stamp refund.....	68.32	
Officers' salary refund.....	558.59	
Total income	11,672.86	
Total assets and income.....	\$ 12,476.13	

DISBURSEMENTS

Gross losses paid.....	\$ 1,315.19	
Less recovered from reinsurance.....	419.56	
Net losses paid.....	\$ 895.63	
Adjusting expense	178.23	
Commissions	3,038.41	
Salaries and expenses of directors, officers and committees	2,737.92	
Salaries of office employees.....	611.83	
Rent	334.00	
Insurance department licenses and fees.....	3.00	
All other taxes.....	497.96	
Advertising, printing and stationery.....	98.70	
Telegraph, telephone, express and postage.....	160.49	
Interest on borrowed money.....	60.69	
Collection expense	6.55	
Furniture and fixtures.....	489.44	
Sundry office	12.00	
Attorney and legal.....	870.07	
Total expenses	8,476.29	

Borrowed money repaid.....	2,200.00
Total disbursements.....	\$ 12,081.12
Ledger assets.....	285.01
Total.....	\$ 12,476.13

LEDGER ASSETS

Cash in office.....	\$ 285.01
Total ledger assets.....	\$ 285.01

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st.....	848.87
Furniture, fixtures, safes and supplies.....	300.00
Notes not due.....	742.31
Notes past due.....	1,516.82
Gross assets.....	\$ 3,508.01

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....	\$ 848.87
Furniture, fixtures, safes and supplies.....	300.00
Notes past due.....	1,516.82
Total.....	2,665.69
Total admitted assets.....	\$ 1,137.32

LIABILITIES

Unpaid salaries and commissions.....	\$ 975.00
Total liabilities.....	\$ 975.00

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—\$11.51.

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.

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—\$4,000.00.

Give amount of risks in force on which this year's assessment was made.
 Answer—\$250,000.00.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1917?
 Answer—No basis rate.

What kinds of property does your association insure?
 Answer—Growing crops.

What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Hail on growing crops.

THE MUTUAL HAILSTORM INSURANCE ASSOCIATION OF IOWA
OF DES MOINES, IOWA

Organized May 4, 1890.

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.....
 \$ 5,256.77 |

INCOME

Gross receipts from assessments.....	\$ 30,881.40
Money borrowed.....	5,000.00
Redeemed revenue stamps.....	48.66
Old checks charged off not paid.....	8.40
Total income.....	35,938.46
Total assets and income.....	\$ 41,195.23

DISBURSEMENTS

Gross losses paid.....	\$ 18,042.13
Adjusting expense.....	174.91
Commissions.....	3,086.68
Salaries of agents.....	1,400.00
Expenses of agents.....	888.03
Salaries and expenses of directors, officers and committees.....	2,384.11
Salaries of office employees.....	767.10
Rent.....	323.00
Insurance department licenses and fees.....	66.00
All other taxes.....	129.14
Advertising, printing and stationery.....	495.14
Telegraph, telephone, express and postage.....	282.55
Interest on borrowed money.....	147.81
Moving expense and fixtures.....	165.54
Collection and exchange.....	266.87
Office supplies, \$89.37; secretary's bond, \$25.30; dues state association of mutual associations, \$5.00.....	119.87
Total expenses.....	32,828.48
Borrowed money repaid.....	5,000.00
Total disbursements.....	\$ 36,470.99
Ledger assets.....	4,724.63
Total.....	\$ 41,195.23

LEDGER ASSETS

Cash in office.....	\$ 2.20
Cash deposited in banks.....	4,722.43
Total ledger assets.....	\$ 4,724.63

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—\$34.64.

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, \$300.00; 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—\$4,850.00.
 What amount of your risks are written for five years?
 Answer—\$93,694.00.
 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—\$1,097,337.00.
 What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—No basis rate.
 What kinds of property does your association insure?
 Answer—Crops against loss by hail.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Hailstorm.

**MUTUAL HORTICULTURAL INSURANCE ASSOCIATION
 OF DES MOINES, IOWA**

Organized April 22, 1902.

President, W. S. Tidrick, Des Moines, Iowa.

Secretary, W. F. Ghormley, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31st of previous year \$ 4,026.01

INCOME

Gross receipts from assessments.....\$ 47,340.77
 Deduct paid for reinsurance..... 21,040.26
 Net assessments and fees.....\$ 26,300.51
 Money borrowed 5,000.00
 Total income 31,300.51
 Total assets and income..... \$ 35,926.52

DISBURSEMENTS

Gross losses paid.....\$ 14,372.40
 Less recovered from reinsurance..... 6,996.20
 Net losses paid.....\$ 7,376.20
 Adjusting expense.....\$ 2,757.50
 Legal expense on losses, arbitration..... 17.75
 Commissions..... 2,998.73
 Salaries of agents..... 1,092.50
 Expenses of agents..... 775.58
 Salaries and expenses of directors, officers and committees..... 4,140.59
 Salaries of office employees..... 2,102.75
 Rent..... 644.89
 Insurance department licenses and fees..... 711.07
 All other taxes, county taxes..... 19.29
 Advertising, printing and stationery..... 235.04
 Telegraph, telephone, express and postage..... 541.80
 Interest on borrowed money..... 101.50
 Collection expenses..... 1,494.32
 Fixtures, \$11.35; auto expense, \$691.90..... 3,003.21
 Legal (collection expenses)..... 296.86
 Bonds (officers and employees)..... 65.00

Fees and expenses, National Insurance Convention..... 25.00
 Miscellaneous..... 24.30
 Total expenses..... 19,036.18
 Borrowed money repaid..... 5,000.00
 Total disbursements..... \$ 24,036.18
 Ledger assets..... 4,851.14
 Total..... \$ 35,926.52

LEDGER ASSETS

Cash in office.....\$ 4,451.14
 Total ledger assets..... \$ 4,451.14

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st..... 16,257.04
 Furniture, fixtures and safes, \$300.00; supplies, \$39.00..... 800.00
 Gross assets..... \$ 27,352.18

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st.....\$ 16,257.04
 Furniture, fixtures, safes and supplies..... 800.00
 Total..... 17,057.04
 Total admitted assets..... \$ 4,454.14

GENERAL INTERROGATORIES

Cost per thousand during the year?
 Answer—\$12.82.
 Average cost per thousand during the past five years?
 Answer—\$22.66.
 What salary was paid during the past year to each of the following officers:
 Answer—President, \$601.55; Vice-President, \$190.00; Secretary, \$2,379.32; Treasurer, \$466.67; Adjuster, \$1,476.62.
 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—Practically none.
 What amount of your risks are written for five years?
 Answer—About all.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$1,000.00.
 Give amount of risks in force on which this year's assessment was made.
 Answer—\$2,118,390.00.
 What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1917?
 Answer—\$45,592.50.
 What kinds of property does your association insure?
 Answer—Farm field crops.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Hail.

CASUALTY
INSURANCE COMPANIES

1917

SUMMARY OF REPORTS TO THE COMMISSIONER OF INSURANCE
ON THE BUSINESS OF THE YEAR 1917 AS REPORTED
DECEMBER 31, 1917

TABLE 22—CASUALTY INSURANCE COMPANIES

Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business
IOWA COMPANIES							
American Bonding & Casualty Co.	St. Louis, Mo.	June, 1916					
Bankers Accident Insurance Co.	Des Moines, Iowa	Mar., 1896					
Employers' Mutual Casualty Assn.	Des Moines, Iowa	Mar., 1911					
Great Western Accident Insurance Co.	Des Moines, Iowa	May, 1914					
Iowa Mutual Liability Ins. Company	Cedar Rapids, Iowa	Sept., 1909					
Iowa State Life Stock Ins. Company	Des Moines, Iowa	Nov., 1913					
Total Iowa Companies							
OTHER THAN IOWA COMPANIES							
Aetna Casualty & Surety Company	Hartford, Conn.	May, 1883					
Aetna Life Ins. Co. (Acad. Dept.)	Hartford, Conn.	June, 1899	May, 1907	\$ 2,000,000.00	Morgan G. Bulkeley	D. N. Gage	34
American Credit Indemnity Company	St. Louis, Mo.	Apr. 1895	Oct., 1899	5,000,000.00	Morgan G. Bulkeley	C. E. Gilbert	97
American Indemnity Company	Galveston, Texas	April, 1913	May, 1902	550,000.00	E. M. Treat	Jos. J. Gross	24
American Old Line Ins. Company	Lincoln, Nebraska	1903	April, 1901	500,000.00	John A. Sabath	Geo. Sealy	3
American Surety Company of New York	New York, N. Y.	1903	April, 1901	100,000.00	W. A. Rankins	M. D. Hatch	14
Bankers Casualty Company	Minneapolis, Minn.	Oct., 1906	April, 1894	5,000,000.00	P. W. Lafrantz	C. W. Gotchius	17
Capital Life Stock Ins. Company	Topeka, Kansas	July, 1910	Dec., 1906	125,500.00	R. B. Beson	S. L. Heson	11
Chicago Bonding & Insurance Co.	Chicago, Ill.	August, 1912	April, 1917	250,000.00	J. C. Mohler	R. G. Reynolds	7
Continental Casualty Company	Chicago, Illinois	Sept., 1899	Nov., 1907	600,000.00	A. J. Sabath	G. F. Roberts	3
Employers' Indemnity Corporation	Kansas City, Mo.	January, 1914	Dec., 1907	300,000.00	H. G. B. Alexander	W. H. Betts	20
Employers' Liab. A. Corp.—U. S. B.	Boston, Mass.	July, 1914	July, 1914	250,000.00	E. G. Trimble	John Woodhead	3
European Aced't Ins. Co.—U. S. B.	New York, N. Y.	May, 1911	April, 1881	200,000.00	Sam'l Applton, U. S. M.		36
Federal Casualty Company	Detroit, Mich.	March, 1909	Sept., 1911	250,000.00	Frederic & Folsom, U. S. M.		6
Federal Life Ins. Co. (Acad't Dept.)	Chicago, Illinois	Sept., 1899	May, 1904	200,000.00	V. D. Cliff	L. E. Daly	11
Fidelity & Casualty Co. of New York	New York, N. Y.	March, 1876	May, 1909	300,000.00	Isaac Miller Hamilton	Chas. S. Rannels	37
Fidelity & Deposit Co. of Maryland	Baltimore, Maryland	Feb., 1866	May, 1876	1,000,000.00	Robt. J. Hillas	Theodore E. Gaty.	41
Georgia Casualty Company	Macon, Georgia	April, 1900	June, 1900	2,000,000.00	Edwin Warfield	Robert S. Hart	27
Globe Indemnity Company	New York, N. Y.	June, 1911	Aug., 1909	300,000.00	W. E. Small	F. P. American	18
Great Eastern Casualty Company	New York, N. Y.	Dec., 1892	Dec., 1911	750,000.00	Henry W. Eaton	A. Dunne Reid	6
Guarantee Company of North America	Montreal, Canada	1851	Jan., 1850	350,000.00	Louis J. Beckendorfer	Thomas H. Darling	55
Hartford Accident & Indemnity Co.	Hartford, Conn.	August, 1913	1872	301,000.00	Henry E. Rawlings	Richard H. Scott	45
Hartford Life Stock Ins. Co.	Hartford, Conn.	August, 1910	August, 1913	800,000.00	R. M. Bissell	Jas. L. D. Kearney	4
Hartford Steam Boiler Insp. & Ins. Co.	New York, N. Y.	August, 1910	August, 1910	550,000.00	R. M. Bissell	Jas. L. D. Kearney	4
Intrastate Casualty Company	Birmingham, Ala.	April, 1906	Oct., 1896	2,000,000.00	Chas. S. Blake	Wm. R. C. Orson	51
Kansas City Casualty Co.	Kansas City, Mo.	July, 1909	Jan., 1910	300,000.00	Henry B. Gray	D. B. Lightner	5
Leon Bonding & Surety Co.	Omaha, Nebraska	July, 1907	Jan., 1907	500,000.00	W. B. Young	Dennis Hudson	7
Lloyds Plate Glass Ins. Co.	New York, N. Y.	May, 1882	Nov., 1907	235,000.00	Henry Hudson	John A. Hartman	22
London Guar. & Aced't Co.—U. S. B.	Chicago, Illinois	1899	Sept., 1892	2,000,000.00	William T. Woods	C. E. W. Chambers	23
Lon. Lancashire Indem. Co.—U. S. B.	New York, N. Y.	June, 1915	1897	250,000.00	P. W. Lawson, U. S. M.		22
Loyal Protective Ins. Co.—U. S. B.	Boston, Mass.	July, 1909	June, 1909	750,000.00	A. G. McIwaine, Jr.	George C. Howie	2
Maryland Casualty Company	Baltimore, Maryland	Feb., 1398	Jan., 1910	1,000,000.00	S. Augustus Allen	Francis R. Parks	19
Masonic Protective Association	Worcester, Mass.	June, 1896	Mar., 1896	1,000,000.00	John T. Stone	John A. Hartman	22
Massachusetts Bonding & Ins. Co.	Boston, Mass.	July, 1907	June, 1899	100,000.00	Francis A. Harrington	C. A. Harrington	22
Merchants Life & Casualty Co.	Minneapolis, Minn.	June, 1908	Nov., 1907	1,000,000.00	T. J. Falvey	John T. Burnett	19
Metropolitan Casualty Ins. Co.	New York, N. Y.	April, 1874	July, 1908	100,000.00	M. J. McMichael	O. O. Thomas	9
Metropolitan Life Ins. Co. (Acad't D.)	New York, N. Y.	May, 1866	April, 1874	200,000.00	George H. Winslow	Sam. Shafter	41
National Life of U. S. of A. (A. D.)	New York, N. Y.	July, 1903	Feb., 1907	None	John R. Hegeman	James S. Roberts	51
National Surety Company	Chicago, Illinois	February, 1907	Aug., 1908	500,000.00	A. M. Johnson	Robt. D. Lay	49
New Amsterdam Casualty Co.	New York, N. Y.	December, 1908	June, 1897	4,000,000.00	Wm. B. Joyce	Hurbert J. Hewitt	56
New York Plate Glass Ins. Co.	New York, N. Y.	1891	Jan., 1896	1,000,000.00	J. Arthur Nelson	Gilford Pease	19
North American Aced't Ins. Co.	Chicago, Illinois	May, 1886	Mar., 1901	200,000.00	Major A. White	J. Carroll French	26
Norwegian Globe Ins. Co.—U. S. B.	New York, N. Y.	August, 1911	June, 1896	200,000.00	F. C. Waller	A. E. Forrist	31
Ocean Aced't Guar. Corp.—U. S. B.	New York, N. Y.	Dec., 1871	Aug., 1911	250,000.00	R. Van Iderstine, U. S. M.		6
Paac Mut. Life Ins. Co. (Acad't D.)	Los Angeles, California	Dec., 1897	Aug., 1895	250,000.00	C. H. Nesly, U. S. M.		22
Preferred Accident Ins. Company	New York, N. Y.	Mar., 1866	Mar., 1866	1,000,000.00	Geo. I. Cochran	C. I. D. Moore	22
Reliance Life Ins. Co. (Acad't Dept.)	Pittsburgh, Pa.	Mar., 1865	Mar., 1865	700,000.00	Kimball C. Atwood	Wilfred C. Potter	54
Eldridge Protective Association	Worcester, Mass.	May, 1894	Nov., 1903	1,000,000.00	James H. Reed	H. G. Scott	4
Royal Indemnity Company	New York, N. Y.	Sept., 1910	Nov., 1864	100,000.00	Francis A. Harrington	W. C. Harrington	23
Security Mutual Casualty Company	Chicago, Illinois	Sept., 1913	Feb., 1911	None	Edward F. Beddall	Frank Mackintosh	6
Southern Surety Company	St. Louis, Mo.	May, 1907	Nov., 1917	200,000.00	Frank S. Hayward	Henry Vetter	4
			Mar., 1917	600,000.00	C. S. Cobb	E. G. Davis	10

NAME, CAPITAL STOCK, OFFICERS, ECT.

TABLE NO. 29

Name of Company	Accident and health	Property damage and liability	Workmen's compensation
Federal Life Ins. Co. (Acc'd't Dept.)	16,473.79		
Fidelity & Casualty Co. of New York	15,185.95	14,359.10	54,645.52
Fidelity & Deposit Co. of Maryland	93.60	5,335.53	2,742.84
Georgia Casualty Company		43.50	
Globe Indemnity Company	524.89	10,683.38	39,691.80
Great Eastern Casualty Co.	2,976.47		
Guarantee Company of North America			
Hartford Acc'd't & Indemnity Co.	581.79	1,715.82	2,711.66
Hartford Live Stock Ins. Company			
Hartford Steam Boiler Inspection & Ins. Company			
Iowa State Casualty Company			27,192.28
Kansas City Casualty Company	667.37	1,898.32	
Lebanon Bonding & Surety Company			
Lloyd's Plate Glass Ins. Co.			
London Guarantee & Acc'd't Co.—U. S. B.	2,197.44	15,685.07	77,456.56
London & Lancashire Indemnity Co.—U. S. B.	436.54	2,280.51	4,239.02
Loyal Protective Ins. Company	2,202.56		
Maryland Casualty Company	1,569.15	2,447.75	10,654.52
Masonic Protective Association	19,419.70		
Massachusetts Bonding & Ins. Co.	6,136.16	2,675.22	7,600.26
Merchants Life & Casualty Co.	1,425.90		
Metropolitan Casualty Ins. Co.			
Metropolitan Life Ins. Co. (Acc'd't Dept.)	1,180.50		
Nat'l Life of U. S. of A. (Acc'd't Dept.)	2,798.82		
National Surety Company			
New Amsterdam Casualty Co.	671.54	675.59	1,195.47
New York Plate Glass Ins. Co.			
North American Acc'd't Ins. Co.	17,949.27	3,695.56	3,594.27
Norwegian Globe Ins. Co.—U. S. B.	43.24	3,695.56	24,945.55
Ocean Acc'd't & Guarantee Corp.—U. S. B.	4,764.24		
Pacific Mut. Life Ins. Co. (Acc'd't Dept.)		50,652	68,150.52
Preferred Accident Ins. Company	25,596.15		
Reliance Life Ins. Co. (Acc'd't Dept.)	2,173.71		
Ridgely Protective Association	9,014.09	5,700.18	9,797.90
Royal Indemnity Company	1,357.18		1,207.28
Security Mutual Casualty Company	4,565.87	4,565.87	9,523.84
Southern Surety Company	10,142.81		
Standard Accident Ins. Co.	9,704.96	1,245.87	4,725.20
Standard Live Stock Ins. Co.			
Travelers Indemnity Company	194.82	7,322.75	690.32
Travelers Ins. Co. (Acc'd't Dept.)	44,369.23	7,353.87	37,411.41
United States Casualty Company	4,870.18	1,422.51	2,427.35
United States Fidelity & Guaranty Co.	210.69	2,222.90	15,361.59
Western Auto Indemnity Assn.		7,000.82	
Western Live Stock Ins. Co.			
Zurich General Acc'd't & Liab. Ins. Co. Ltd.—U. S. B.		12.50	2,549.23
Total Other Than Iowa Companies	\$ 223,486.86	\$ 115,533.30	\$ 416,675.49
Total All Casualty Companies	\$ 518,687.45	\$ 123,202.57	\$ 496,827.87

—Continued—

Fidelity and surety	Plate glass	Fire, wind and steam boiler	Burglary and theft	Credit, agribaker, title, workmen's collective	Live stock	Total
639.50	4,415.41	1,222.00	323.38			16,473.79
2,711.55	792.90		128.18			89,053.56
						15,185.95
997.28	2,636.15	78.45	174.50			93.60
	661.74		15.00			54,116.45
						4,543.21
	901.02		145.03			7,006.51
					6,045.00	4,045.00
		1,401.74				1,401.74
						27,192.28
5,133.17	4,972.27					2,496.19
	899.25					15,133.17
1,119.55						4,972.27
15,698.50	1,674.80		1,246.27	1,714.54		96,239.06
284.47	1,917.42		901.97			14,944.29
	3,296.37					2,222.88
						19,419.70
						20,545.54
15,804.06						1,425.90
1,351.43	2,359.98					2,298.27
	5,229.25					1,140.50
						2,798.82
						17,985.49
						6,579.83
						8,289.23
						17,949.27
						2,307.51
						34,472.83
	1,600.22	66.24				27,971.09
						26,370.67
						2,173.71
						9,014.09
						19,595.94
						1,357.18
						58,656.88
						15,764.13
					150.00	150.00
						11,299.59
						89,132.41
						9,851.56
						42,265.18
						7,000.82
						15,885.00
						2,522.88
\$ 87,106.43	\$ 27,905.61	\$ 2,929.65	\$ 11,022.74	\$ 2,656.54	\$ 22,380.00	\$ 1,019,009.00
\$ 87,106.43	\$ 27,925.22	\$ 2,979.67	\$ 11,022.74	\$ 2,656.54	\$ 22,198.00	\$ 1,371,896.07

TABLE 30—CASUALTY INSURANCE COMPANIES

Name of Company	Gross premiums on policies written or renewed	Earned premiums	Amount of All Payments to 1917 Inclusive		
			Losses and claims	Loss expense	Total
Actna Casualty & Surety Company..	\$ 2,302.97	2,021.27	\$ 1,306.48	\$	\$ 1,306.48
Actna Life Ins. Co. (Acad't Dept.)..	385,649.24	385,505.16	87,728.71	13,773.67	101,502.38
Continental Casualty Company	17,822.94	16,948.63	6,094.72	816.26	6,910.98
Emp. Lib. Assur. Corp.—U. S. B.	121,072.69	101,072.00	41,908.00	1,900.00	43,808.00
Employers' Mutual Casualty Assn....	394,407.43	348,359.82	133,237.12	2,073.51	135,310.63
Fidelity & Casualty Co. of New York	610,656.71	643,055.46	167,033.45	31,977.49	199,010.94
Fidelity & Deposit Co. of Maryland..	69,451.70	69,451.70	37,907.00	1,254.07	39,161.07
Georgia Casualty Company	100.00	50.00			
Globe Indemnity Company	364,236.33	333,559.71	107,972.38	37,014.62	144,987.00
Hartford Acad't & Indemnity Co....	36,379.00	33,376.00	19,614.00	2,200.00	21,814.00
Inter State Casualty Company	157,423.99	167,311.90	49,218.00	1,901.00	51,119.00
Iowa Mut. Liability Ins. Co.	247,470.69	297,559.00	54,319.00	31,764.00	86,083.00
Maryland Casualty Company	54,895.67	47,469.76	26,223.24	8,732.29	34,955.53
Mass. Bonding & Insurance Co....	42,072.61	42,063.45	31,361.71	4,703.79	36,065.50
New Amsterdam Casualty Co....	17,274.00	14,428.00	2,973.00	759.00	3,732.00
Norwegian Globe Ins. Co.—U. S. B.	54,735.41	59,830.66	2,594.27	1,177.47	3,771.74
Ocean Acc. & Guar. Corp.—U. S. B.	178,970.59	174,616.76	67,742.88	9,119.82	76,862.70
Royal Indemnity Company	73,081.88	66,809.82	29,121.33	6,092.18	35,213.51
Security Mutual Casualty Co.	17,163.57	6,302.38	1,478.73	323.12	1,791.85
Southern Surety Company	65,839.37	60,448.64	23,028.28	5,781.57	28,809.85
Standard Accident Ins. Co.	37,036.99	34,063.73	14,298.94	1,979.96	16,278.90
Travelers Indemnity Company	2,157.36	3,913.91	1,511.43	313.56	1,824.99
Travelers Ins. Co. Acad't Dept....	239,115.00	213,978.00	89,068.00	15,736.00	104,804.00
United States Casualty Company ..	43,782.00	40,623.00	16,929.00	4,964.00	21,893.00
United States Fidelity & Guar. Co.	75,943.50	70,423.69	30,729.54	6,692.25	37,421.79
Zurich G. A. & L. I. C., L.—U. S. B.	8,890.29	4,168.94	4,305.29	350.81	4,656.10
Total	\$ 2,922,380.19	\$ 2,660,947.90	\$ 1,039,838.23	\$ 182,730.43	\$ 1,212,568.66

WORKMEN'S COMPENSATION BUSINESS IOWA 1917.

Total of Iowa to be paid by the company to 1917 inclusive	Present value of outstanding claims payments	Unpaid work. comp. bills for statutory benefit	Reserve for claims for underpayment of periods	Additional Premiums as calculated by company	Total	Firms of all pay to 1917 plus reserve to carry all premiums	Firms of all pay to 1917 plus reserve to carry all premiums	Total	Commission of 10% on amount paid for placing or renewing business Iowa
44.9	614.20	2.30	615.99		2,669.70	86.7		2,669.70	231.25
64.6	29,398.00	10.00	2,288.00		121,800.28	70.9		121,800.28	20,141.93
42.5	7,000.00	113.98	686.00		5,428.55	32.5		5,428.55	2,988.00
45.1	19,419.00	1,245.00			54,963.00	53.7		54,963.00	15,161.00
54.7	11,441.00	1,743.41	1,023.00	3,322.66	154,049.70	62.2		154,049.70	1,684.34
36.7	32,941.00	10,009.00		929.00	293,794.94	48.5		293,794.94	68,684.75
39.3	3,831.84	183.00	303.44		47,514.35	42.7		47,514.35	14,713.88
45.4	35,681.00	239.00			171,306.50	67.0		171,306.50	39,307.08
39.9	5,949.00	894.00			16,528.00	59.0		16,528.00	4,366.00
22.5	29,908.00	2,100.00	15,103.00		96,478.00	61.3		96,478.00	21,800.00
24.5	7,114.00	2,693.00	6,200.00		102,055.00	49.4	659.00	102,055.00	32,866.00
77.9	11,170.00	886.00			49,032.13	108.3		49,032.13	8,000.42
47.2			200.00		28,484.49	67.4		28,484.49	6,319.88
25.9	3,373.00	275.00			7,387.00	51.2		7,387.00	2,501.10
11.5	12,076.47				16,118.21	54.0		16,118.21	5,219.91
43.8	18,962.40	2,000.00			20,785.30	51.4	373.00	20,785.30	19,823.68
40.6	4,307.00	955.00	998.00		41,213.51	61.0	115.00	41,213.51	9,705.04
21.8	81.98	495.17	499.00		2,665.00	22.0		2,665.00	
32.0	8,337.35	265.00	1,430.00		41,442.39	66.6		41,442.39	3,961.30
47.8	7,027.44	616.60	711.00		35,029.84	73.4	700.00	35,729.84	5,314.85
56.7	618.69	8.10	625.79		2,877.71	98.8		2,877.71	225.10
49.9	23,212.60	2,056.00	11,818.00		122,037.00	66.6	1,233.00	123,270.00	34,230.00
61.7	806.00	307.00	1,009.00		23,693.00	55.8		23,693.00	5,624.00
32.1	3,342.89	379.00			44,134.78	62.6		44,134.78	8,211.18
22.7	2,479.00	441.00			8,697.62	206.5		8,697.62	1,391.39
43.4	27,740.46	227,325.38	843,482.16	4,207.66	1,566,373.42	68.8		1,566,373.42	234,137.97

IOWA CASUALTY COMPANY REPORTS

AMERICAN BONDING AND CASUALTY COMPANY

Located at Sixth and Pierce Streets, Sioux City, Iowa.

Incorporated June 25, 1916.

Commenced Business January 10, 1917.

Gus A. Ethow, President,

R. W. Maxwell, Asst. Secretary.

CAPITAL

Capital stock paid up in cash \$ 300,000.00
 Amount of ledger assets January 10, 1917, first year \$ 680,812.00

Extended at \$ 680,812.00

INCOME

	Gross Prem. Written and Renewed Dur- ing the Year	Defect Cancelled	Debit Return Prem. on Pol. Cancelled
Accident	\$ 23,318.09	150.00	310.20
Health	11,500.44	150.00	462.87
Liability	35,210.76		1,739.53
Fidelity	7,242.39		91.86
Surety	6,506.23	137.50	50.50
Plate glass	7,213.33		338.11
Burglary and theft	2,684.00		104.33
Automobile property damage	10,355.42		508.81
Totals	\$ 96,862.50	\$ 457.50	\$ 4,155.13

	Total Deductions	Net Premiums
Accident	\$ 1,660.23	\$ 22,527.86
Health	612.87	10,887.37
Liability	1,739.27	33,471.54
Fidelity	249.45	1,992.59
Surety	80.50	6,425.25
Plate glass	558.11	6,877.39
Burglary and theft	104.33	2,580.67
Automobile property damage	508.01	9,837.43
Totals	\$ 4,612.63	\$ 94,630.54

Interest:
 On mortgage loans \$ 9,768.41
 On bonds and dividends on stock, \$348.92, from other sources, \$884.00 1,233.01
 Total interest 11,001.42
 Total income \$ 105,632.36
 Sum \$ 795,304.36

DISBURSEMENTS

	Gross Amt. Paid for Losses	Net Amt. Paid Policy- holders for Losses
Accident	\$ 2,060.23	\$ 2,060.23
Health	356.74	356.74
Liability	734.52	734.52
Plate glass	360.27	360.27
Burglary and theft	15.00	15.00
Automobile property damage	1,893.23	1,893.23
Totals	\$ 6,420.12	\$ 6,420.12

AMERICAN BONDING AND CASUALTY COMPANY

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Investigation and adjustment of claims	\$ 391.34
Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	13,339.18
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	20,971.90
Salaries, traveling and all other expenses of agents not paid by commissions	1,154.54
Rents	2,327.50
Insurance department licenses and fees	1,335.64
All other licenses, fees and taxes	409.00
Legal expenses	4,917.50
Advertising	978.08
Printing and stationery	8,895.28
Postage, telegraph, telephone and express	2,017.41
Furniture and fixtures	4,528.84
Other disbursements, total	58,494.31
Total disbursements	\$ 66,360.77
Balance	\$ 684,938.59

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 327,016.32
Book value of bonds and stocks	27,170.29
Cash in office	49,044.64
Deposits in trust companies and banks not on interest	53,761.35
Gross premiums in course of collection, viz:	

	On Policies of Renewals Issued on or after Oct. 1, 1917
Accident	\$ 6,730.18
Health	5,099.58
Liability	14,879.26
Fidelity	618.30
Surety	4,309.61
Plate glass	2,946.53
Burglary and theft	677.00
Automobile property damage	4,711.33
Total	40,960.93
Ledger assets, total	1,048.82
Ledger assets as per balance	\$ 686,938.58

NON-LEDGER ASSETS

Interest due and accrued on	
Mortgages	\$ 33,203.54
Bonds	1,728.66
Other assets	298.13
Total	35,230.33
Gross assets	\$ 718,907.96
Total admitted assets	\$ 718,907.96

LIABILITIES

	Adjusted	Reported or in Process of Adjustment	Incurred but not reported
Accident	\$ 670.41	\$ 489.07	
Health	522.56	549.79	
Plate glass	109.00	109.00	67.89
Burglary and theft			135.00
Automobile property damage		1,869.40	
Totals	\$ 1,202.06	\$ 1,147.91	67.89

LIABILITIES—Continued

	Net Unpaid Claims Ex- cept Liability Claims	Estimated Expenses of Investigation and Adjust- ment of Un- paid Claims	Total
Accident	\$ 1,100.00	\$ 5.50	1,105.50
Health	1,132.34		1,132.34
Plate glass	285.75		285.75
Burglary and theft	125.00		125.00
Automobile property damage	1,809.40	108.33	1,917.73
Totals	\$ 4,512.87	\$ 108.83	\$ 4,621.70

Total unpaid claims except liability claims \$ 4,621.70
 Special reserve for unpaid liability losses 6,250.29

Total unpaid claims and expenses of settlement,
 Unearned premiums pro rata on risks running one year
 or less \$ 10,872.00
 \$ 55,716.10

Total unearned premiums 55,716.10

Commissions, brokerage and other charges due or to
 become due on policies issued subsequent to October
 1, 1916, viz:

Accident	\$ 892.42	
Fidelity	177.06	
Automobile property damage	985.25	
Health	1,991.90	
Surety	464.06	
Burglary and theft	214.50	
Liability	2,972.30	
Plate glass	892.25	

Total commissions, brokerage, etc., as above..... 9,216.77

Salaries, rents, expenses, bills, fees, etc., due or ac-
 crued 1,900.95

State, county and municipal taxes due or accrued..... 2,826.50

Return premiums 4,011.74

Reinsurance 1,066.34

Total amount of all liabilities except capital..... 85,672.48

Capital actually paid up in cash..... 500,000.00

Surplus over all liabilities..... 127,604.78

Surplus as regards policyholders..... 67,364.75

Total \$ 713,667.56

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate Glass
Written or renewed during the year	\$ 25,338.09	\$ 11,550.44	\$ 35,216.76	\$ 7,215.23
Deduct expirations and can- celsations	4,493.56	2,136.34	4,019.44	874.79
Balance	\$ 17,912.55	\$ 9,383.90	\$ 31,191.32	\$ 6,640.62
Deduct reinsured policies.....	150.00	130.00		
Net in force December 31, 1917	\$ 17,762.55	\$ 9,213.90	\$ 31,191.32	\$ 6,640.62

BANKERS ACCIDENT INSURANCE COMPANY

	Surety	Fidelity	Burglary and Theft	Automobile Property Damage
Written or renewed during the year	\$ 6,366.25	\$ 2,247.00	\$ 2,664.90	\$ 10,365.42
Deduct expirations and can- celsations	832.34	151.90	237.98	1,596.14
Balance	\$ 5,672.81	\$ 2,133.30	\$ 2,426.92	\$ 8,769.28
Deduct reinsured policies.....	1,006.31			
Net in force December 31, 1917	\$ 4,576.47	\$ 2,113.23	\$ 2,426.92	\$ 8,159.28
Total losses incurred during the year (less reinsurance)				\$ 6,420.12

BUSINESS IN THE STATE OF IOWA DURING 1917

	Gross Premiums	Gross Losses Paid
Accident	\$ 2,768.70	\$ 29.62
Health	13,551.45	438.00
Liability	1,444.90	876.07
Fidelity	5,217.28	119.61
Surety	1,004.58	845.02
Plate glass	2,238.17	
Burglary and theft		
Automobile property damage		
Totals	\$ 27,989.14	\$ 1,472.35

BANKERS ACCIDENT INSURANCE COMPANY

Located at Valley National Bank Building, Des Moines, Iowa.

Incorporated March 20, 1883.

Commenced Business May 8, 1885.

F. L. Miner, President.

J. A. Kizer, Secretary.

CAPITAL

Capital stock paid up in cash.....	\$ 100,000.00	
Amount of ledger assets December 31, of previous year \$	291,200.20	
Extended at		\$ 390,200.20

INCOME

	Gross Prem. Written and Renewed Dur- ing the Year	Deduct Re- turn Premium on Pol- ices Cancelled	Net Premiums
Accident and health	\$ 430,766.56	\$ 2,156.72	\$ 2,411.29
	Deduct Prem. on Policies not Taken	Total Deductions	
Accident and health	\$ 45,116.41	\$ 50,678.42	\$ 380,025.14
Policy fees required or represented by applications.....			12,274.00
Interest:			
On mortgage loans	\$ 5,315.19		
On bonds and dividends on stock	569.43		
From other sources	22.91		
Total interest			\$ 5,907.55
Total income			\$ 401,259.69
Sum			\$ 700,469.09

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amt. Paid Policyholders for Losses
Accident.....	\$ 96,140.00	\$ 96,140.00
Health.....	66,333.82	66,333.82
Totals.....	\$ 162,473.82	\$ 162,473.82

Investigation and adjustment of claims.....	\$ 5,023.06
Policy fees retained by agents.....	15,224.60
Commissions or brokerage to agents (less amount received on return premiums and reinsurance).....	174,367.23
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	43,562.12
Salaries, traveling and all other expenses of agents not paid by commissions.....	26,271.44
Medical examiners' fees and salaries.....	1,352.50
Inspections (other than medical and claim).....	40.22
Rents.....	2,906.56
Taxes on real estate.....	1.68
State taxes on premiums.....	4,623.43
Insurance department license and fees.....	75.00
All other licenses, fees and taxes.....	642.69
Legal expenses.....	524.50
Advertising.....	2,931.26
Printing and stationery.....	1,112.61
Postage, telegraph, telephone and express.....	3,735.65
Furniture and fixtures.....	378.92
Stockholders for interest or dividends.....	26,930.00
Other disbursements, total.....	2,417.32
Agents' balances charged off.....	143.33
Total disbursements.....	\$ 389,733.17
Balance.....	\$ 216,985.71

LEDGER ASSETS

Book value of real estate (less \$1,250.00 incumbrances)	\$ 2,100.63
Mortgage loans on real estate, first liens.....	174,106.63
Book value of bonds and stocks.....	21,642.29
Cash in office.....	276.50
Deposits in trust companies and banks not on interest	45,722.14
Deposits in trust companies and banks on interest.....	2,695.69
Gross premiums in course of collection, viz:	

	On Policies or renewals Issued on or after Oct. 1, 1917	On Policies or Renewals Issued prior to Oct. 1, 1917	
Accident and health.....	\$ 53,834.71	\$ 19,937.97	
Totals.....	\$ 53,834.71	\$ 19,937.97	73,772.68
Bills receivable.....			147.47
Other ledger assets, total.....			11,494.14
Ledger assets as per balance.....			\$ 216,985.71

NON-LEDGER ASSETS

Interest due and accrued on.....		
Mortgages.....		
Bonds.....	\$ 2,147.17	
Other assets.....	156.27	
	34.52	
Total.....	2,337.96	
Other non-ledger assets, total.....		6,409.99
Gross assets.....	\$ 219,323.25	

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$147.47; furniture and fixtures, \$6,132.00	\$ 6,280.47
supplies, printed matter and stationery.....	1,405.00
Premiums in course of collection, written prior to October 1, 1917.....	79,327.97
Personal property.....	1,320.00
Total.....	\$ 89,333.44
Total admitted assets.....	\$ 280,490.79

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Incurred but not Reported	Net Unpaid Claims Except Liability Claims	Estimated Expense of Investigation and Adjustment of Unpaid Claims	Total
Accident.....	\$ 10,156.52	\$ 350.00	\$ 10,455.52	\$ 300.00	\$ 10,655.52
Health.....	6,280.56	150.00	6,530.56	150.00	6,680.56
Totals.....	\$ 16,437.08	\$ 500.00	\$ 16,986.08	\$ 450.00	\$ 17,336.08
Total unpaid claims except liability claims.....				\$ 17,336.08	
Total unpaid claims and expenses of settlement					\$ 17,336.08
Unearned premiums at 50 per cent on risks running one year or less.....				\$ 118,182.86	
Total unearned premiums.....					118,182.86
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1916, viz:					
Accident and health.....				\$ 8,073.20	
Total commissions, brokerage, etc., as above.....					8,073.20
Salaries, rents, expenses, bills, fees, etc., due or accrued.....					292.74
State, county and municipal taxes due or accrued.....					8,991.23
Advance premiums (100 per cent).....					1,250.00
Total amount of all liabilities except capital.....				\$ 160,000.00	\$ 154,128.10
Capital actually paid up in cash.....				\$ 36,352.09	
Surplus as regards policyholders.....					127,776.01
Total.....					\$ 280,490.79

EXHIBIT OF PREMIUMS

	Accident and Health
In force December 31, 1916.....	\$ 592,455.74
Written or renewed during the year.....	430,705.56
Total.....	\$ 633,142.90
Deduct expirations and cancellations.....	394,619.90
Balance.....	\$ 238,522.44
Deduct reinsured policies.....	2,136.72
Net in force December 31, 1917.....	\$ 236,385.72

BUSINESS IN THE STATE OF IOWA DURING 1917

	Gross Premiums	Gross Losses Paid
Accident.....	\$ 308,642.39	\$ 62,696.40
Health.....		42,066.09
Totals.....	\$ 308,642.39	\$ 104,762.49

EMPLOYERS MUTUAL CASUALTY ASSOCIATION

Located at No. 708 Crocker Building, Des Moines, Iowa.

Incorporated March, 1911.

Commenced Business June, 1915.

J. A. Gunn, President.

J. A. Eddy, Secretary.

CAPITAL

Amount of ledger assets December 31, of previous year \$ 57,455.17
 Extended at \$ 57,455.17

INCOME

	Gross Prem. Written and Renewed Dur- ing the Year	Deduct Reinsurance	Deduct Return Prem. on Pol- icy Cancelled	
Liability	\$ 9,801.93	\$ 9,131.70		663.34
Workmen's compensation	91,105.05	6,967.50		2,099.34
Totals	\$ 101,906.98	\$ 15,499.20		4,162.68

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums	
Liability	\$ 214.67	9,801.93		78,454.11
Workmen's compensation	3,988.08	14,652.01		75,454.11
Totals	\$ 4,202.75	\$ 24,453.94		78,454.11

Interest from other sources 1,922.13
 From all other sources, total 2,002.41

Total Income \$ 82,768.65
 Sum \$ 140,223.82

DISBURSEMENTS

	Gross Amount Paid for Losses	Deduct Reinsurance	Total Deductions	Net Amount Paid Policy- holders for Losses
Liability	\$ 124.14	\$ 21.45	\$ 21.45	102.73
Workmen's compensation	47,180.86			47,180.86
Totals	\$ 47,305.00	\$ 21.45	\$ 21.45	47,283.55

Investigation and adjustment of claims	\$ 1,368.69
Commissions or brokerage to agents (less amount re- ceived on return premiums and reinsurance)	262.67
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	10,326.32
Salaries, traveling and all other expenses of agents not paid by commissions	1,192.57
Investments (other than medical and claim)	2,204.11
Rents	742.97
State taxes on premiums	204.26
Insurance department license and fees	54.30
All other licenses, fees and taxes	69.26
Legal expenses	472.75
Advertising	295.02
Printing and stationery	1,143.42
Postage, telegraph, telephone and express	102.27
Furniture and fixtures	229.85
Policyholders for dividends	5,727.91
Other disbursements, total	3,148.94
Balances charged off, bills receivable	28.36
Total disbursements	\$ 76,615.99
Balance	\$ 64,169.29

LEDGER ASSETS

Book value of bonds and stocks \$ 28,000.00
 Cash in office 1,133.94
 Deposits in trust companies and banks not on interest 6,615.61
 Deposits in trust companies and banks on interest 23,262.94
 Gross premiums in course of collection, viz.:

	On Policies or renewals Issued on or after Oct. 1, 1917	On Policies or Renewals Issued prior to Oct. 1, 1917	
Liability	\$ 592.31		
Workmen's compensation	4,301.69	172.70	
Totals	\$ 5,094.00	\$ 172.70	5,176.70

Ledger assets as per balance \$ 64,169.29

NON-LEDGER ASSETS

Interest due and accrued on:
 Certificates of deposit \$ 728.64
 Bonds 146.00

Total 878.64

Other non-ledger assets, liability reinsurance recov-
 erable 102.73

Gross assets \$ 65,150.66

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to Oc-
 tober 1, 1917 172.70

Total admitted assets \$ 64,977.96

LIABILITIES

Total unpaid claims and expenses of settlement \$ 19,480.07

Total unearned premiums 16,130.64

Salaries, rents, expenses, bills, fees, etc., due or ac-
 crued 250.00

State, county and municipal taxes due or accrued 2,100.00

Dividends declared and unpaid to policyholders 873.69

Return premiums compensation 1,445.00

Reinsurance liability, \$1,000.00 compensation \$50.00

Advance premiums (100 per cent) 40.83

All other liabilities, deposits 3,054.75

Total \$ 42,423.36

Total amount of all liabilities except capital \$ 42,423.36

Surplus over all liabilities \$ 22,554.60

Surplus as regards policyholders 22,554.60

Total \$ 64,977.96

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation
In force December 31, 1916	\$ 49,231.97	\$ 49,231.97
Written or renewed during the year	9,801.93	93,106.45
Totals	\$ 9,801.93	\$ 138,338.42
Deduct expirations and cancellations	689.73	96,643.59
Balance	\$ 9,112.20	\$ 41,694.83
Deduct reinsurance policies	9,162.59	6,367.89
Net in force December 31, 1917	\$ 46,328.54	\$ 46,328.54
Total dividends declared from organization, cash	\$ 6,601.00	
Total losses paid during the year (less reinsurance)	\$ 48,349.56	

BUSINESS IN THE STATE OF IOWA DURING 1917

	Gross Premiums	Gross Losses Paid
Liability	\$ 9,401.93	\$ 121.28
Workmen's compensation	95,109.45	65,549.56
Totals	\$ 104,509.38	\$ 67,670.84

GREAT WESTERN ACCIDENT INSURANCE COMPANY

Located at Ninth and Walnut Streets, Des Moines, Iowa.

Incorporated as Stock Company June 18, 1914.

Commenced Business as Stock Company August 1, 1914.

H. B. Hawley, President.

R. D. Emery, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 100,000.00
Increase of paid-up capital during year	\$ 378,945.82
Extended at	\$ 478,945.82

INCOME

Accident and health	Gross Prem. Written and Renewed Dur- ing the Year	Deduct Reinsurance	Deduct Return Prem. on Pol- icy Canceled	\$	Total
	\$ 563,039.84	\$ 2,549.12	\$ 67,924.43		\$ 560,460.29
Totals	\$ 563,039.84	\$ 2,549.12	\$ 67,924.43		\$ 560,460.29

Accident and health	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums	\$	Total
	\$ 566.23	\$ 71,000.80	\$ 492,000.84		\$ 492,000.84
Totals	\$ 566.23	\$ 71,000.80	\$ 492,000.84		\$ 492,000.84

Policy fees required or represented by applications	18,779.12
Interest	
On mortgage loans, \$272.35; on collateral loans, \$12,309.79	\$ 12,572.14
On bonds and div's on stock, \$568.35; from other sources, \$1,819.65	2,387.40
Gross interest on deposits in trust companies and banks	1,249.68
Miscellaneous interest	73.60
Total interest	14,282.22
Agents' balances previously charged off	27.53
Total income	\$ 327,239.31
Sum	\$ 806,172.43

DISBURSEMENTS

	Gross Amount Paid for Losses	Deduct Reinsurance	Net Amount Paid Policy- holders for Losses
Accident and Health	\$ 100,100.97	\$ 2,500.00	\$ 102,600.97

Investigation and adjustment of claims	\$ 4,941.47
Commissions or brokerage to agents (less amount re- ceived on return premiums and reinsurances)	131,332.13
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	32,676.81
Salaries, traveling and all other expenses of agents not paid by commissions	37,746.09
Medical examiners' fees and salaries	1,947.05
Rents	7,332.91
State taxes on premiums	8,024.38
Insurance department license and fees	1,854.10
All other licenses, fees and taxes	1,582.75
Legal expenses	2,584.68
Advertising	1,727.73
Printing and stationery	8,941.11
Postage, telegraph, telephone and express	2,642.24
Furniture and fixtures	30,000.00
Stockholders for interest or dividends	7,590.39
Other disbursements, total	83.98
Total disbursements	\$ 474,809.04
Balance	\$ 481,332.79

LEDGER ASSETS

Mortgage loans on real estate	\$ 226,450.00
Book value of bonds and stocks	76,159.54
Cash in office	185.00
Deposits in trust companies and banks not on interest	40,414.42
Deposits in trust companies and banks on interest	22,406.67
Gross premiums in course of collection, viz.:	
On Policies or renewals Issued on or after Oct. 1, 1917	\$ 22,972.98
On Policies or Renewals Issued prior to Oct. 1, 1917	\$ 33,558.21
Accident and health	\$ 22,972.98
Totals	\$ 33,558.21
Bills receivable	56,531.14
Other ledger assets, total	1,721.59
Ledger assets as per balance	7,466.02
	\$ 481,332.79

NON-LEDGER ASSETS

Interest due and accrued on	
Mortgages	\$ 4,688.94
Bonds	2,409.72
Other assets, deposits in miscellaneous banks	245.22
Total	7,343.88
Gross assets	\$ 488,676.67

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$1,721.59; agents' balances, \$7,466.02	\$ 9,187.61
Premiums in course of collection written prior to Oc- tober 1, 1917	33,558.21
Total	42,745.82
Total admitted assets	\$ 806,231.45

LIABILITIES

	Reported or in Progress of Adjustment	Incurred but not Reported	Retired
Accident and Health.....	\$ 22,809.74	\$ 6,500.00	\$ 2,750.00

	Net Unpaid Claims Except Liability Claims	Estimated Ex- pense of Invest- igation and Adjustment of Losses and Claims	Total
Accident and Health.....	\$ 22,009.74	\$ 1,440.26	\$ 24,500.00

Total unpaid claims except liability claims.....		\$ 34,500.00	
Total unearned premiums.....		\$ 149,708.33	
Commissions, brokerage and other charges due or to become due on policies issued subsequent to Oc- tober 1, 1916, viz.:			
Accident.....	\$ 801.00		
Total commissions, brokerage, etc., as above.....		801.00	
Salaries, rents, expenses, bills, fees, etc., due or ac- crued.....		441.00	
State county and municipal taxes due or accrued.....		28,700.00	
Less commission on same.....		139.82	
Total.....		\$ 1,161.55	
Total amount of all liabilities except capital....		\$ 206,041.88	
Capital actually paid up in cash.....	\$ 100,000.00		
Surplus over all liabilities.....	\$ 90,180.96		
Surplus as regards policyholders.....		100,180.96	
Total.....		\$ 206,221.84	

EXHIBIT OF PREMIUMS

	Accident
In force December 31, 1916.....	\$ 237,465.17
Written or renewed during the year.....	563,959.54
Totals.....	\$ 791,424.71
Deduct expirations and cancellations.....	515,106.79
Balance.....	\$ 276,317.92
Net in force December 31, 1917.....	\$ 273,338.22

BUSINESS IN THE STATE OF IOWA DURING 1917

	Gross Premiums	Gross Losses Paid
Accident and health.....	\$ 318,856.20	\$ 90,417.89
Totals.....	\$ 318,856.20	\$ 90,417.89

IOWA MUTUAL LIABILITY INSURANCE COMPANY

Located at No. 512 Second Avenue, Cedar Rapids, Iowa.

Incorporated September 3, 1909.

Commenced Business December 27, 1909.

E. Lord, President.

H. L. Nehls, Secretary.

CAPITAL

Amount of ledger assets December 31, of previous year \$	70,413.00
Extended at	\$ 70,413.00

INCOME

	Gross Premiums	Deduct Return Prem. on Pol. Cancelled	Total Deductions	Net Premiums
Liability.....	\$ 7,295.31	\$ 2,048.97	2,048.97	\$ 5,246.34
Workmen's compensation.....	156,214.72	30,851.04	30,851.04	116,371.68
Automobile property damage and liability.....	58,000.03	10,960.36	10,960.36	47,040.27
Totals.....	\$ 221,510.06	\$ 33,860.37	\$ 33,860.37	\$ 187,649.69
Interest:				
On mortgage loans.....			\$ 28.24	
On bonds.....			23.67	
From other sources.....			1,837.79	
Total interest.....				1,919.70
Total income.....				\$ 170,677.99
Sum.....				\$ 241,091.05

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policy holders for Losses
Liability.....	\$ 845.78	\$ 845.78
Workmen's compensation.....	31,980.59	31,980.59
Automobile property damage and liability.....	5,683.82	5,683.82
Totals.....	\$ 38,210.19	\$ 38,210.16

Investigation and adjustment of claims.....	5,234.81
Commissions or brokerage to agents (less amount re- ceived on return premiums and reinsurances).....	27,243.79
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	16,624.29
Salaries, traveling and all other expenses of agents not paid by commissions.....	3,477.95
Expenses (other than medical and claim).....	1,838.10
Rents.....	1,122.00
State taxes on premiums.....	871.41
Insurance department license and fees.....	316.30
All other licenses, fees and taxes.....	137.74
Legal expenses.....	610.42
Advertising.....	1,105.02
Printing and stationery.....	2,873.99
Postage, telegraph, telephone and express.....	2,386.98
Furniture and fixtures.....	3,950.40
Other disbursements, total.....	1,946.33
Agents' balances charged off.....	12.10
Total disbursements.....	\$ 107,160.76
Balance.....	\$ 132,900.32

LEDGER ASSETS

Mortgage loans on real estate, first liens.....			\$ 1,899.80
Book value of bonds and stocks.....			2,942.50
Cash in office.....			7,733.50
Deposits in trust companies and banks not on interest.....			4,773.25
Deposits in trust companies and banks on interest.....			95,548.20
Gross premiums in course of collection, viz:			
	On Policies or renewals issued on or after Oct. 1, 1917	On Policies or Renewals issued prior to Oct. 1, 1917	
Liability.....	\$ 501.24	\$ 65.16	
Workmen's compensation.....	21,308.08	3,152.66	
Automobile, public and property damage.....	2,737.24	388.83	
Totals.....	\$ 25,166.76	\$ 3,696.70	28,773.86
Other ledger assets, total.....			174.9
Ledger assets as per balance.....			\$ 129,802.2

NON-LEDGER ASSETS

Interest due and accrued on			
Mortgages.....	\$	39.76	
Bonds.....		6.79	
Other assets.....		917.51	
Total.....			964.06
Gross assets.....	\$	131,817.7	

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to October 1, 1917.....		1,096.70
Total admitted assets.....	\$	121,590.8

LIABILITIES

	Net Unpaid Claims Except Liability Claims	Estimated Expense Investigation and Adjustment of Unpaid Claims	Total
Automobile public and property damage.....	\$ 2,845.47	\$ 2,845.47	\$ 2,845.47
Total unpaid claims, workmen's compensation and liability claims.....	\$ 37,748.00		\$ 37,748.00
Total unpaid claims and expenses of settlement.....			\$ 40,593.47
Unearned premiums at 40 per cent on risks running one year or less.....	\$ 60,536.83		\$ 60,536.83
Total unearned premiums.....			60,536.83
Salaries, rents, expenses, bills, fees, etc., due or accrued.....			427.3
State, county and municipal taxes due or accrued.....			2,968.49
Total amount of all liabilities except capital.....			\$ 104,566.89
Surplus over all liabilities.....	\$ 26,023.91		\$ 26,023.91
Surplus as regards policyholders.....			26,023.91
Total.....			\$ 121,590.8

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation	Auto. Prop. Damage and
In force December 31, 1916.....	\$ 3,391.33	\$ 65,855.37	\$ 33,352.28
Written or renewed during the year.....	7,390.31	136,254.72	38,000.63
Totals.....	\$ 10,781.64	\$ 202,110.09	\$ 71,352.91
Defunct expirations and cancellations.....	4,901.07	128,331.44	36,445.34
Net in force December 31, 1917.....	\$ 5,780.57	\$ 73,778.65	\$ 34,907.57
Total losses incurred during the year (less reinsurance).....			\$ 56,736.31

BUSINESS IN THE STATE OF IOWA DURING 1917

	Gross Premiums	Gross Losses Paid
Liability.....	\$ 7,390.31	\$ 545.75
Workmen's compensation.....	136,254.72	21,980.50
Automobile property damage and liability.....	58,000.65	5,885.82
Totals.....	\$ 221,645.68	\$ 28,412.07

IOWA STATE LIVE STOCK INSURANCE COMPANY

Located at No. 904 Hubbell Building, Des Moines, Iowa.

Incorporated November 21, 1913.

Commenced Business February 5, 1915.

Wm. Crownover, President.

Geo. W. Guth, Secretary.

CAPITAL

Capital stock paid up in cash.....	\$ 100,000.00
Amount of ledger assets December 31, of previous year.....	311,576.78
Decrease of paid-up capital during year.....	95,200.00
Extended at.....	\$ 311,576.78

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled	Net
Live stock.....	\$ 535,915.87	\$ 99,968.36	\$ 40,825.80	
	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums	
Live stock.....	\$ 26,774.51	\$ 126,569.70	\$ 370,446.67	
Interest:				
On mortgage loans, \$8,904.24; on collateral loans, \$111.90.....			\$ 9,145.90	
On bonds and dividends on stock, \$996.13; from other sources, \$1,936.78.....			3,002.86	
Total interest.....			12,148.76	
Agents' balances previously charged off.....			388.62	
Total income.....			\$ 388,864.05	
Sum.....			\$ 700,440.82	

DISBURSEMENTS

	Gross Amount Paid for Losses	Deduct Reinsurance	Deduct Salvage	Total Deductions	Net Amount Paid Policyholders for Losses
Live stock.....	\$ 220,774.70	\$ 36,117.43	\$ 228.25	\$ 256,440.08	\$ 136,254.65

Investigation and adjustment of claims.....	1,459.13
Commissions or brokerage to agents (less amount received on return premiums and reinsurances).....	265,966.72
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees.....	19,342.45
Salaries, traveling and all other expenses of officers and directors.....	742.50
Medical examiners' fees and salaries.....	147.49
General expense.....	1,282.44
Rents.....	2,470.43
Expense resale of stock.....	1,473.69
Reinsurance expense.....	2,426.47
State taxes on premiums.....	2,151.38
Insurance department license and fees.....	2,589.39
All other licenses, fees and taxes.....	4,927.47
Legal expenses.....	1,262.68
Advertising.....	1,629.44
Printing and stationery.....	4,673.92
Postage, telegraph, telephone and express.....	2,029.96
Investment expense.....	1.00
Discount and exchange, \$862.37; office supplies, \$226.23.....	899.79
Certificates of deposit taken out of assets account reduction of capital.....	9,711.45
Agents' balances charged off.....	1,598.11
Total disbursements.....	\$ 423,577.45
Balance.....	\$ 276,862.21

LEDGER ASSETS

Mortgage loans on real estate, first liens.....	\$ 128,975.65
Loans secured by pledge of bonds, stocks or other collaterals.....	2,550.00
Book value of bonds and stocks.....	18,496.73
Cash in office.....	50.00
Deposits in trust companies and banks not on interest.....	16,955.25
Gross premiums in course of collection, viz:	

	On Policies or Renewals Issued on or after Oct. 1, 1917	On Policies or Renewals Issued prior to Oct. 1, 1917
--	---	--

Live stock.....	\$ 26,154.51	\$ 439.94	26,594.45
Bills receivable.....			25,282.79
Other ledger assets, total.....			1,966.11
Ledger assets as per balance.....			\$ 276,862.21

NON-LEDGER ASSETS

Interest due and accrued on Mortgages.....	\$ 5,275.56
Bon's.....	254.43
Collateral loans.....	12.50
Other assets.....	175.00
Total.....	5,717.49
Gross assets.....	\$ 282,580.47

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$20.00; furniture and fixtures, \$6,965.93.....	\$ 6,985.93
Premiums in course of collection written prior to October 1, 1917.....	420.94
Total.....	7,406.87
Total admitted assets.....	\$ 275,173.60

LIABILITIES

	Reported or in Process of Adjustment	Retired	Deduct Reinsurance	Not Unpaid Claims Except Liabil. Claims	Total
Live stock.....	\$ 28,334.30	\$ 3,544.30	\$ 19,776.50	\$ 12,103.21	\$ 12,102.21
Unearned premiums at 50 per cent on risks running one year or less.....				\$ 125,495.47	
Total unearned premiums.....					125,495.47
Salaries, rents, expenses, bills, fees, etc., due or accrued.....					468.92
State, county and municipal taxes due or accrued.....					4,945.25
Total amount of all liabilities except capital.....					\$ 142,944.85
Capital actually paid up in cash.....				\$ 100,000.00	
Surplus over all liabilities.....				37,319.15	
Surplus as regards policyholders.....					122,319.15
Total.....					\$ 275,264.00

EXHIBIT OF PREMIUMS

In force December 31, 1916.....	Live Stock	\$ 169,972.83
Written or renewed during the year.....		605,735.75
Total.....		\$ 775,708.58
Deduct expirations and cancellations.....		409,775.25
Balance.....		\$ 371,951.33
Deduct reinsured policies.....		120,960.38
Net in force December 31, 1917.....		\$ 250,990.95
Total losses incurred during the year (less reinsurance).....		\$ 304,956.21

BUSINESS IN THE STATE OF IOWA DURING 1917

	Gross Premiums	Gross Losses Paid
Live stock.....	\$ 174,559.50	\$ 70,118.63

ASSESSMENT ACCIDENT

TABLE 31—ASSESSMENT ACCIDENT ASSOCIATIONS,

Title of Association	Home Office	Incorporated
Benefit Association of Railway Employees	Chicago, Ill.	January 1913
Inter State Business Men's Accident Association.....	Des Moines, Ia.	April 1908
National Travelers Benefit Association	Des Moines, Ia.	1907
Order of United Commercial Travelers of America	Columbus, Ohio	September 1890
Railway Mail Association	Portsmouth, N. H.	December 1880
Travelers Protective Association	St. Louis, Mo.	June 1890
Woodmen's Accident Company	Lincoln, Neb.	July 1876

TABLE 32—ASSESSMENT ACCIDENT ASSOCIATIONS,

Name of Association	Income			Disbursements
	Assessments and fees	All other	Total	
Benefit Association of Railway Employees	\$ 412,282.61	\$ 4,676.53	\$ 416,959.13	\$ 336,136.13
Inter State Business Men's Acc't Assn.....	727,142.95	6,072.94	733,215.89	426,222.25
National Travelers Benefit Association	230,411.00	2,795.17	233,206.17	129,346.02
Order of United Commercial Trav. of A.	977,410.25	49,782.30	1,027,192.54	674,941.73
Railway Mail Association	133,770.75	4,820.89	138,591.64	99,723.32
Travelers Protective Association	354,064.41	14,300.43	368,364.84	440,635.43
Woodmen's Accident Company	336,131.38	23,232.10	359,363.48	238,972.23
Total	\$ 3,371,273.45	\$ 105,680.69	\$ 3,476,954.14	\$ 2,132,643.03

ASSOCIATION TABLES

NAME, LOCATION, OFFICERS, ETC.

Commenced Business	Date of Admission to Ia.	Name of President	Name of Secretary	Years in Business
January 1913	July 17, 1913	R. A. Leitz	G. M. Colver	4
April 1908	May 11, 1908	L. E. Harbach	Ernest W. Brown	9
	Sept. 21, 1900	Elmer Loucks	J. W. Kauffman	10
January 1898	May 12, 1907	W. E. Ford	W. D. Murphy	19
December 1888	Nov. 19, 1913	E. J. Ryan	R. E. Ross	19
June 1890	April 24, 1907	J. R. Bass	T. O. Logan	19
August 1890	April 20, 1922	A. O. Faulkner	C. E. Spangler	27

PRINCIPAL ITEMS OF BUSINESS, 1917.

Disbursements		Certificates in Force Dec. 31, 1917		Financial Condition Dec. 31, 1917		
Expenses and other	Total	Number	Amount	Admitted assets	Liabilities	Surplus
\$ 29,322.84	\$ 394,797.99	236,765	\$ 594,000.00	\$ 114,523.72	\$ 24,148.69	\$ 90,405.03
262,071.23	672,964.19	617,435	.....	245,900.38	185,708.15	100,288.73
15,191.50	141,458.17	279.28	.....	35,888.55	46,099.58	10,211.03
14,330.71	868,335.41	766.19	383,095,000.00	890,496.85	279,838.67	607,458.19
30,267.25	110,010.78	129.90	31,900,000.00	171,569.69	24,554.46	146,955.00
19,097.64	505,624.09	652.01	320,000,000.00	313,211.23	88,071.90	224,279.35
12,469.28	260,433.60	321.92	22,508,450.00	404,033.94	114,687.67	289,366.27
\$ 861,047.31	\$ 3,016,006.14	3,303.50	\$ 794,372,450.00	\$ 2,171,710.88	\$ 729,968.06	\$ 1,448,742.82

TABLE 33—ASSESSMENT ACCIDENT ASSOCIATIONS,

Name of Association	Real estate	Mortgages, loans, bonds and stocks	Cash in office and banks
Benefit Association of Railway Employees	\$	\$ 45,000.00	\$ 58,828.24
Inter State Business Men's Accident Association		92,800.00	124,327.84
National Travelers Benefit Association			10,973.25
Order of United Commercial Travelers of America			286,082.29
Railway Mail Association	29,100.00	401,000.00	286,082.29
Travelers Protective Association		132,871.96	42,834.25
Woodmen's Accident Company	175,150.00	182,572.00	126,965.68
		145,450.00	80,589.25
Total	\$ 214,310.00	\$ 980,524.04	\$ 711,214.90

TABLE 34—ASSESSMENT ACCIDENT ASSOCIATIONS,

Name of Association	Unpaid claims	Advanced or un-earned assessments	All other
Benefit Association of Railway Employees	\$ 18,625.80	\$	\$ 5,522.80
Inter State Business Men's Accident Association	111,849.41	29,219.46	4,409.28
National Travelers Benefit Association	37,509.28	4,800.00	5,700.00
Order of United Commercial Travelers of America	278,561.74		275.00
Railway Mail Association	24,486.00		66.00
Travelers Protective Association	77,780.70	9,984.00	1,187.29
Woodmen's Accident Company	42,908.00	70,629.22	1,649.50
Total	\$ 591,411.23	\$ 114,622.68	\$ 16,222.35

ADMITTED ASSETS REPORTED DECEMBER 31, 1917.

Interest his and account	Unpaid assess-ments	All other assets	Gross assets	Assets not ad-mitted	Total admitted assets
\$ 472.00	\$ 32,968.20	\$ 1,227.78	\$ 119,646.28	\$ 5,062.86	\$ 114,553.72
2,877.68	24,881.20	1,227.78	213,564.88		245,996.88
	24,848.91	4,843.65	29,907.61	3,979.08	35,888.55
	5,425.10	160,824.00	79,478.32	963,507.46	77,100.61
	1,087.64		176,779.85	5,264.16	171,509.69
	2,972.19		316,412.00	2,261.73	313,211.25
	4,154.20		496,562.54	2,000.00	494,562.54
			200.00		
18,029.87	244,622.53	79,570.95	2,208,309.24	96,626.46	2,171,710.88

LIABILITIES DEC. 31, 1917, AND RATIOS DEC. 31, 1916.

Total liabilities	Comparison of Assessments and Losses			Comparison of Income and Management Expenses		
	Assessment and claims	Losses and claims	Ratio	Income	Management Expenses	Ratio
\$ 2,148.00	\$ 412,282.61	\$ 208,195.15	.492	\$ 416,920.12	\$ 191,012.84	.458
143,798.15	727,142.95	426,227.87	.586	733,215.89	246,601.23	.336
46,099.28	230,411.09	129,209.61	.561	333,206.17	12,191.56	.036
279,829.07	977,430.25	674,941.79	.690	1,027,192.94	136,262.71	.132
29,554.06	132,719.75	69,722.53	.521	139,531.64	29,287.28	.210
88,903.98	534,944.41	440,616.45	.824	568,465.84	35,007.54	.061
114,667.07	336,151.33	168,972.22	.503	359,384.54	124,463.28	.346
\$ 722,968.06	\$ 3,271,275.45	\$ 2,133,948.60	.652	\$ 2,475,964.14	\$ 682,947.51	.276

IOWA ASSESSMENT LIFE AND ACCIDENT ASSOCIATION REPORTS

INTER-STATE BUSINESS MEN'S ACCIDENT ASSOCIATION

Located at 4th and Chestnut Streets, Des Moines, Iowa.

President, L. E. Harbach.

Secretary-Treasurer, Ernest W. Brown.

Incorporated April 15, 1908.

Commenced Business April 15, 1908.

Balance from previous year..... \$ 156,906.00

INCOME

Membership fees actually received.....	\$ 183,169.59
Assessments or premiums.....	478,956.15
Annual dues.....	119,129.94
Transferred from B. M. P. A.....	7,723.56
Total received from applicants and members.....	788,989.15
Deduct payments returned to applicants and members.....	10,907.59
Net amount received from applicants and members.....	778,081.56
Interest on mortgage loans.....	797,142.95
Interest on bank deposits.....	2,860.92
	2,712.02
Total income.....	\$ 780,211.59
Sum.....	\$ 890,121.94

DISBURSEMENTS

Death claims.....	\$ 103,341.33
Sick and accident claims.....	223,651.54
Total payments to members.....	\$ 455,292.87
Commission and fees paid to agents.....	125,564.24
Salaries of officers.....	5,150.00
Other compensation, trustees.....	5,480.00
Salaries of office employees.....	37,138.74
Salaries and fees paid to medical examiners.....	1,685.00
Traveling and other expenses of officers, trustees and committees.....	2,546.32
Collection and remittance of assessments, etc.....	3,390.90
Insurance department fees and licenses.....	2,315.50
Taxes on assessments or premiums.....	8,584.89
Miscellaneous expense.....	3,629.43
Rent, including association's occupancy of its own buildings.....	8,128.48
Advertising, printing and stationery.....	15,584.13
Postage, express, telegraph and telephone.....	10,803.15
Legal expenses in litigating claims.....	8,073.23
Furniture and fixtures.....	1,167.22
Investigation of claims.....	4,864.87
Office expense.....	1,777.31
Total disbursements.....	\$ 672,984.20
Balance.....	\$ 217,137.54

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 77,800.00
Book value of bonds and stocks.....	15,000.00
Deposited in trust companies and banks on interest.....	94,539.32
Deposited in banks (not on interest).....	17,124.12
Cash in association's office.....	12,867.20
Total ledger assets.....	\$ 217,137.54

INTER-STATE BUSINESS MEN'S ACCIDENT ASSOCIATION 271

NON-LEDGER ASSETS

Interest and rents due and accrued (mortgages).....	2,480.97
Interest on bonds.....	214.28
Interest on time deposits.....	1,132.12
Premiums or assessments actually collected by agencies not yet turned over to the association.....	1,405.05
Mortuary assessments due or unpaid on last call.....	23,575.71
Gross assets.....	\$ 245,996.88
Total admitted assets.....	\$ 245,996.88

LIABILITIES

Death claims resisted.....	\$ 52,000.00
Death claims reported but not yet adjusted.....	5,500.00
Total death claims.....	\$ 57,500.00
Sick and accident claims resisted.....	\$ 8,125.50
Sick and accident claims reported but not yet adjusted.....	46,223.91
Total sick and accident claims.....	54,349.41
Total unpaid claims.....	\$ 111,849.41
Salaries, rents, expenses, etc., due or accrued.....	1,139.28
Taxes due or accrued.....	3,500.00
Advance premiums or assessments.....	29,219.46
Total.....	\$ 145,708.15

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1916, as per last statement.....	71,843	-----
Policies or certificates written during the year.....	24,445	-----
Policies or certificates revived during the year.....	7,511	-----
Total.....	113,822	-----
Deduct terminated or decreased during the year.....	51,779	-----
Total policies or certificates in force December 31, 1917 Business in Iowa During Year.....	61,743	-----
Policies or certificates in force December 31, 1916, as per last statement.....	15,586	-----
Policies or certificates written during the year.....	6,473	-----
Policies or certificates revived during the year.....	1,819	-----
Total.....	21,878	-----
Deduct terminated or decreased during the year.....	9,473	-----
Total policies or certificates in force December 31, 1917 Received during the year from members in Iowa:	12,403	-----
Sick and accident, \$86,203.12; expense, \$49,297.47; total, \$145,438.59.		-----

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement.....	15	\$ 62,736.00
Claims incurred during the year including commuted value of installment certificates.....	41	185,500.00
Totals.....	56	\$ 248,236.00
Claims paid during the year.....	31	103,241.33
Balance.....	25	\$ 145,094.67
Saved by compromising or scaling down claims during the year.....		28,758.67
Claims rejected during the year.....	19	50,000.00
Claims unpaid December 31, 1917.....	15	\$ 57,000.00

Iowa Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement, estimated liability	2	\$ 10,000.00
Claims (face value) incurred during the year	7	31,000.00
Totals	9	41,000.00
Claims paid during the year	7	26,500.00
Balance	2	14,499.00
Saved by compromising or scaling down claims during the year	1	4,600.00
Claims rejected during the year	2	10,000.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement	902	\$ 68,146.54
Decrease in such estimated liability during year	.....	-1,844.38
Claims incurred during the year	4,384	302,161.27
Totals	7,546	368,273.43
Claims paid during the year	5,402	325,021.54
Claims dropped and rejected	1,247	.....
Claims unpaid December 31, 1917	637	\$ 45,223.91
Iowa Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement	154	\$ 10,000.00
Decrease in such estimated liability during year	.....	47.98
Claims incurred during the year	1,140	33,787.77
Totals	1,300	63,798.47
Claims paid during the year	985	55,620.41
Claims dropped and rejected	189	.....
Claims unpaid December 31, 1917	126	\$ 5,229.05

NATIONAL TRAVELERS BENEFIT ASSOCIATION

Located at 315 Central Life Building, Des Moines, Iowa.

President, Elmer Loucke.

Secretary, J. W. Kauffman.

Incorporated, 1907.

Commenced Business, 1907.

Balance from previous year..... \$ 12,222.32

INCOME

Membership fees actually received	\$ 46,900.00
Subsequent year's assessments or premiums	140,878.77
Dues	44,209.14
Other payments by applicants and members, total	167.50
Total received from applicants and members	\$ 229,155.41
Deduct payments returned to applicants and members	1,740.41
Net amount received from applicants and members	\$ 220,415.00
Borrowed money	9,500.00
From all other sources, total	641.67
Total income	\$ 240,556.67
Sum	\$ 252,778.99

DISBURSEMENTS

Death claims	\$ 24,619.45
Sick and accident claims	104,687.13
Total payments to members	\$ 129,306.61
Commission and fees paid to agents	41,253.75
Salaries of managers or agents	50.00
Salaries of officers and trustees	9,950.00
Other compensation of officers and trustees	46.00
Salaries of office employees	10,262.42

Traveling and other expenses of officers, trustees and committees	1,205.00
Traveling and other expenses of managers and agents	343.59
Insurance department fees and licenses	1,692.22
Adjusting fees and agency expense	852.79
Taxes on assessments or premiums	1,641.08
Other taxes, total	47.14
Rent, including association's occupancy of its own buildings	1,999.92
Advertising, printing and stationery	4,427.69
Postage, express, telegraph and telephone	5,200.42
Legal expenses in litigating claims	5,916.92
Other legal expenses	1,400.00
Light	136.00
Furniture and fixtures	940.00
Inspections	1,195.24
Other disbursements, total	19,382.36
Agents' balances charged off	384.25
Total disbursements	\$ 240,536.28
Balance	\$ 12,242.71

LEDGER ASSETS

Deposited in trust companies and banks on interest	\$ 4,500.00
Deposited in banks (not on interest)	6,175.67
Agents' balances	1,378.29
Bills receivable	680.89
Other ledger assets, total	217.37
Total ledger assets	\$ 12,902.22

NON-LEDGER ASSETS

Premiums or assessments actually collected by agencies not yet turned over to the association	\$ 24,548.91
All other assets, total	2,000.00
Gross assets	\$ 30,751.13

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	\$ 1,358.29
Bills receivable	620.49
Rebate on claims incurred on Luskiana	2,000.00
Total	3,978.78
Total admitted assets	\$ 25,772.35

LIABILITIES

Death claims due and unpaid	\$ 4,000.00
Death claims adjusted not yet due	2,750.00
Death claims resisted	12,493.00
Total death claims	\$ 19,243.00
Permanent disability claims resisted	\$ 1,250.00
Total permanent disability claims	1,250.00
Sick and accident claims adjusted, and not yet due	\$ 7,508.31
Sick and accident claims reported but not yet adjusted	10,191.27
Total sick and accident claims	17,699.58
Total unpaid claims	\$ 37,592.58
Taxes due or accrued	1,200.00
Borrowed money, interest due or accrued on same	2,500.00
Advance premiums or assessments	4,800.00
Total	\$ 46,092.58

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1916, as per last statement	30,821	.....
Policies or certificates written during the year	11,947	.....

REPORT IOWA INSURANCE DEPARTMENT

Policies or certificates revived during the year.....	153	
Total	43,999	
Deduct terminated or decreased during the year.....	15,161	
Total policies or certificates in force Decembr 31, 1917 27,938		
Business in Iowa During Year	Number	Amount
Policies or certificates in force December 31, 1916, as per last statement	16,449	
Policies or certificates written during the year.....	4,896	
Policies or certificates revived during the year.....	136	
Total	21,481	
Deduct terminated or decreased during the year.....	11,483	
Total policies or certificates in force December 31, 1917 9,966		

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement.....	2 \$	12,340.00
Claims incurred during the year including commuted value of installment certificates.....	14	20,879.48
Totals	17 \$	33,219.48
Claims paid during the year.....	11	24,629.48
Balance	6 \$	18,690.00
Claims unpaid December 31, 1917.....	6	18,690.00
Iowa Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement, estimated liability	2 \$	7,240.00
Claims (face value) incurred during the year.....	2	10,000.00
Totals	4 \$	17,240.00
Claims paid during the year.....	3	12,340.00
Balance	1 \$	5,000.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement.....	2 \$	1,750.00
Claims paid during the year.....	1	800.00
Claims unpaid December 31, 1917.....	1 \$	1,250.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement.....	504 \$	14,633.90
Claims incurred during the year.....	2,676	107,732.72
Totals	3,180 \$	122,366.71
Claims paid during the year.....	2,825	104,687.13
Claims unpaid December 31, 1917.....	355 \$	17,699.58
Iowa Claims	Number	Amount
Claims unpaid December 31, 1916, as per last statement.....	356 \$	9,809.35
Claims incurred during the year.....	1,745	79,342.37
Totals	2,101 \$	89,351.72
Claims paid during the year.....	1,890	80,157.43
Claims unpaid December 31, 1917.....	211 \$	9,194.29

CASUALTY RECIPROCAL

TABLE 35—CASUALTY RECIPROCAL EXCHANGES,

Official Title of Exchange	Home Office	Commenced Business
Subscribers at Casualty Reciprocal Exchange.....	Kansas City, Mo.....	Jan. 1, 1922
Consolidated Underwriters.....	Kansas City, Mo.....	June 1, 1927
Employers Indemnity Exchange.....	Kansas City, Mo.....	February 1929
Total.....		

TABLE 36—CASUALTY RECIPROCAL EXCHANGES,

Official Title of Exchange	Ledger assets Dec. 31, 1916
Subscribers at Casualty Reciprocal Exchange.....	\$ 578,407.44
Consolidated Underwriters.....	945,886.45
Employers Indemnity Exchange.....	231,189.08
Total.....	\$ 1,755,482.97

EXCHANGES TABLES

LOCATION AND GENERAL FINANCIAL CONDITION.

Name of Attorney	Net premiums deposited in force	Financial Condition Dec. 31, 1917			Assets available for payment of losses
		Admitted assets	Liabilities	Surplus	
Bross Dodson.....	\$ 207,622.27	\$ 425,669.87	\$ 223,150.58	\$ 202,519.29	\$ 300,491.06
T. H. Mastin & Co.....	1,291,585.24	1,204,828.42	751,726.03	453,102.39	654,246.08
Trimble Neal & Co.....	196,143.60	218,671.90	195,546.40	23,125.50	130,787.60
Total.....	\$ 1,695,351.11	\$ 1,849,169.98	\$ 1,169,823.01	\$ 688,747.18	\$ 1,085,524.74

INCOME DURING THE YEAR 1917.

Net premium deposits written	Gross interest and rents	Guarantee fund	All other income	Total income	Total income and assets of previous year
\$ 402,067.91	\$ 12,138.60	\$ 106,625.85	\$.....	\$ 640,832.36	\$ 1,210,229.54
1,653,096.77	22,232.47	.....	188,892.50	1,664,211.82	2,627,396.25
330,000.34	4,567.42	311,789.70	212.88	647,611.84	878,820.92
\$ 2,785,164.82	\$ 38,938.49	\$ 478,875.55	\$ 189,708.47	\$ 2,982,686.93	\$ 4,735,649.04

TABLE 37—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Net losses paid	Dividends to subscribers
Subscribers of Casualty Reciprocal Exchange	\$ 172,951.12	\$ 74,794.53
Consolidated Underwriters	834,372.44	135,721.95
Employers Indemnity Exchange	150,540.55	69,475.42
Total	\$ 1,149,763.81	\$ 279,690.80

TABLE 38—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Mortgage loans	Bonds and stocks	Cash in office and banks	Deposits in course of collection
Subscribers Cas. Recip. Exchange..	\$ 140,500.00	\$ 66,648.00	\$ 186,964.50	\$ 25,112.20
Consolidated Underwriters	9,000.00	922,456.98	289,983.24	45,022.62
Employers Indemnity Exchange.....	32,700.00	78,875.00	42,519.30	45,022.62
Total	\$ 193,200.00	\$ 156,923.00	\$ 1,120,980.48	\$ 358,118.38

DISBURSEMENTS DURING THE YEAR 1917.

Administration expense	Taxes, licenses and fees	Guarantee fund	All other disbursements	Total disbursements	Balance
\$ 79,084.84	\$ 2,107.33		\$ 2,965.11	\$ 332,582.73	\$ 886,257.11
312,348.02	3,689.75		160,126.50	1,416,157.76	1,221,440.32
100,322.27	2,128.90		29,473.82	342,722.66	335,086.38
\$ 491,965.13	\$ 8,045.98		\$ 172,547.43	\$ 2,092,813.15	\$ 2,642,836.89

ASSETS REPORTED DECEMBER 31, 1917.

Bills receivable	Guarantee fund	Total ledger assets	Nonledger assets	Debit assets not admitted	Total admitted assets
\$	\$ 465,092.71	\$ 886,297.11	\$ 4,795.23	\$ 466,400.47	\$ 425,689.87
.....	.....	1,321,440.62	.....	16,002.10	1,304,538.42
5,241.64	311,739.70	685,068.30	1,482.70	317,969.27	215,671.69
\$ 5,241.64	\$ 776,832.41	\$ 2,642,835.89	\$ 6,277.93	\$ 789,911.84	\$ 1,849,199.98

TABLE 39—CASUALTY RECIPROCAL EXCHANGES,
LIABILITIES REPORTED DECEMBER 31, 1917.

Official Title of Exchange	Net unpaid claims	Unearned premium deposits	Administration expense	Unpaid dividends to subscribers	Total liabilities	Surplus
Subscribers at Cas. Reciprocal Ex. Consolidated Underwriters	\$122,817.06	\$97,961.77	\$	\$2,471.81	\$223,250.64	\$208,559.29
Employers Indemnity Exchange	491,123.49	211,283.71	49,306.94	751,776.06	453,692.21	
Total	\$613,940.55	\$309,245.48	\$49,306.94	\$754,247.87	\$676,942.85	\$588,811.58

TABLE 40—CASUALTY RECIPROCAL EXCHANGES,
BUSINESS DONE IN IOWA IN 1917.

Official Title of Exchange	Workmen's Compensation		Liability		Auto and Teams, Property Damage		Total	
	Net premium deposits received	Net losses paid	Net premium deposits received	Net losses paid	Net premium deposits received	Net losses paid	Net premium deposits received	Net losses paid
Casualty Reciprocal Ex. Consolidated Underwriters	\$ 8,021.66	\$ 8,306.18	\$ 132.25	\$ 222.56	\$ 118.99	\$71.40	\$ 251.21	\$ 295.99
Employers Indemnity Ex.			271.72	551.75	24.73	2.40	296.45	826.13
Total	\$ 8,021.66	\$ 8,306.18	\$ 403.97	\$ 774.31	\$ 143.72	\$73.80	\$ 547.66	\$ 1,122.12

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