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THIRTY-THIRD ANNUAL REPORT

OF THE

AUDITOR OF STATE

OF THE STATE OF IOWA

ON

INSURANCE

1902

VOLUME I

FRANK F. MERRIAM

AUDITOR OF STATE



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

DES MOINES:
BERNARD MURPHY, STATE PRINTER
1902

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

Hon. A. B. Cummins, Governor:

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

COMPANIES OTHER THAN LIFE.

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

Fire insurance	112
Fidelity insurance	16
Employers' liability insurance.....	7
Plate glass insurance	4
Hail insurance.....	6
Steam boiler insurance.....	1
Accident insurance	9
Burglary insurance	2

FIRE COMPANIES.

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

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

OTHER COMPANIES AND ASSOCIATIONS.

Besides the companies given in the above tables, the following mutual assessment associations are organized and operated under chapter 5, title IX, of the code:

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

STATE MUTUAL ASSESSMENT FIRE INSURANCE COMPANIES NOT REPORTED IN 1901.

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



IOWA INSURANCE REPORT.

COUNTY MUTUAL FIRE ASSESSMENT ASSOCIATIONS.

Farmers' Mutual Insurance Association, Leonard, Iowa, ceased to do business and reinsured all business in Farmers' Mutual Insurance Association of Bedford, Iowa.

The following table shows the risks written and losses paid by fire insurance companies (joint stock and mutuals) during the preceding ten years:

YEAR.	RISKS WRITTEN.	LOSSES PAID.
1892.....	\$253,233,462.00	\$1,734,312.39
1893.....	254,900,662.00	2,201,888.23
1894.....	250,502,505.00	2,408,011.51
1895.....	229,840,550.00	1,838,720.44
1896.....	233,851,396.00	1,764,402.18
1897.....	209,167,497.00	1,555,562.55
1898.....	200,965,716.00	1,697,283.24
1899.....	301,016,403.91	2,175,852.21
1900.....	286,572,608.81	1,977,423.49
1901.....	311,695,076.36	2,052,707.37

The table given below shows the risks written and losses paid in Iowa by state and county mutual insurance assessment associations; also the risks in force for said associations on December 31st for each of the ten years preceding:

YEAR.	RISKS WRITTEN.	LOSSES PAID.	RISKS IN FORCE.
1892.....	\$ 27,740,809.57	\$ 145,922.36	\$ 94,842,406.40
1893.....	32,220,644.15	179,136.30	109,442,804.37
1894.....	43,146,804.20	219,124.06	124,378,505.83
1895.....	45,646,852.65	294,416.28	149,703,881.83
1896.....	46,721,102.30	427,765.97	167,874,118.23
1897.....	48,950,689.16	514,839.29	190,466,908.61
1898.....	59,501,863.75	449,617.40	206,031,212.09
1899.....	83,821,608.00	559,562.89	255,404,013.00
1900.....	80,133,014.00	524,817.34	294,785,798.00
1901.....	91,253,782.00	458,362.43	325,894,895.00

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

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

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

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

IOWA INSURANCE REPORT.

FIRE INSURANCE COMPANIES WITHDRAWING FROM IOWA DURING THE YEAR 1900.

NAME.	LOCATION.	DATE OF WITHDRAWAL.	COMPANY REINSURING IOWA BUSINESS.
American Fire Insurance company.....	New York.....	June 28, 1901.....	Hartford Insurance company, Connecticut.
Balaise Fire Insurance company, U. S. branch.....	New York.....	January 1, 1902.....	Phoenix Insurance company, New York.
Caledonian Insurance company, U. S. branch.....	New York.....	January 4, 1902.....	Phoenix Insurance company, New York.
Citizens Insurance company.....	Pennsylvania.....	May 1, 1901.....	Phoenix Insurance company, Connecticut.
Citizens Insurance company.....	New York.....	January 18, 1902.....	North British & Mercantile, U. S. branch, New York.
Eagle Fire Insurance company.....	New York.....	June 27, 1901.....	Phoenix Insurance company, New York.
Erle Fire Insurance company.....	New York.....	October 31, 1901.....	Phoenix Insurance company, Connecticut.
Helvetia Swiss Insurance company, U. S. branch.....	New York.....	March 4, 1901.....	Hartford Insurance company, Connecticut.
International Insurance company, U. S. branch.....	Illinois.....	April 17, 1902.....	National Fire and Marine Insurance company, Mass.
Lancashire Insurance company, U. S. branch.....	New York.....	November 15, 1901.....	Sprinfild Fire and Marine Insurance company, New York.
Magdeburg Insurance company, U. S. branch.....	New Jersey.....	October 23, 1901.....	Phoenix Insurance company, New York.
Merchants Insurance company.....	Connecticut.....	December 31, 1901.....	Phoenix Insurance company, Maryland.
National Assurance company, U. S. branch.....	New York.....	January 1, 1902.....	National Insurance company, Connecticut.
Netherlands Fire Insurance company, U. S. branch.....	Illinois.....	July 1, 1901.....	Western Assurance company, Canada.
North German Insurance company, U. S. branch.....	New York.....	June 11, 1901.....	Westchester Fire Insurance company, New York.
Pacific Fire Insurance company.....	Illinois.....	July 1, 1901.....	U. S. branch Commercial Union Assurance company, N. Y.
Transatlantic Insurance company, U. S. branch.....	Maryland.....	May, 1901.....	National Insurance company, Connecticut.
United Fire Insurance company.....	Maryland.....	May, 1901.....	National Insurance company, Connecticut.

The Manhattan Fire Insurance company of New York was placed in the hands of a receiver by the New York insurance department, Otto Kelsey, of Geneseo, New York, being named such receiver in May, 1901.
The Farmers Mutual Hail Insurance Association of Kansas City, Missouri, was placed in the hands of a receiver by the insurance department of Missouri in the fall of 1901.

IOWA INSURANCE REPORT.

TABLE SHOWING IOWA BUSINESS IN 1901.

	Risks written in 1901.	Losses paid in 1901.	Risks in force in 1901.
Iowa fire insurance companies (not including chapter 5 companies)	\$ 60,789,015.73	\$ 890,496.10	\$ 230,515,755
Non-Iowa fire insurance companies	178,675,587.42	1,350,679.02	285,641,215
Foreign fire insurance companies	42,230,473.21	402,532.25	50,682,457
State mutual assessment fire insurance associations	61,307,577.00	369,584.08	228,401,170
Total	\$373,002,653.36	\$4,022,291.45	\$ 804,863,597
State mutuals (tornado insurance exclusively)	25,353,241.00	18,001.07	89,478,147
State mutuals (hall insurance exclusively)	4,592,964.00	69,877.28	8,015,578
Grand total	\$402,948,858.36	\$4,111,069.80	\$ 902,357,322

GENERAL STATISTICS.

The table given below exhibits the fees received from insurance companies by this department and turned into the state treasury for the ten preceding years:

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

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

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

Respectfully submitted,

Frank F. Merriam.
Auditor of State.

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

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

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

1 day	2 per cent of annual premium
1 day	4
2 days	5
3	6
4	7
5	8
6	9
7	9
8	10
9	10
10	10
11	11
12	12
13	13
14	13
15	14
16	14
17	15
18	16
19	16
20	17
25	19
30	20
35	23
40	26
45	27
50	28
55	29
60	30
65	33
70	36
75	37
80	38
85	39
90	40
105	45
120	50
135	55
150	60
165	65
180	70
195	73
210	75
225	78
240	80
255	81
270	82
285	83
300	84
315	85
330	86
360	88
	90
	93
	95
	100

Two Years.

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

Three Years.

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

Four Years.

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

Five Years.

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

Six Years.

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

CHAPTER 57, LAWS 1902.

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

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

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

Approved April 8, 1902.

CHAPTER 70, LAWS 1902.

AN ACT AMENDING PARAGRAPH FIVE (5) OF SECTION SEVENTEEN HUNDRED AND NINE (1709) OF THE CODE, RELATING TO INSURANCE.

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

SECTION 1. That paragraph five (5) of section seventeen hundred and nine (1709) of the code be, and the same is, hereby amended by inserting after the word “insure” in the first line thereof the words: “the health of persons and.”

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

Approved April 12, 1902.

Published April 18, 1902.

CHAPTER 71, LAWS 1902.

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

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

SECTION 1. That section one thousand, seven hundred and nine (1709) of the code is hereby amended by adding thereto, as division 8, the following: “8. Insure or guarantee and indemnify merchants, traders and those engaged in business and giving credit from loss and damage by reason of

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

Approved April 9th, 1902.

CHAPTER 72, LAWS 1902.

AN ACT TO AMEND SECTION SEVENTEEN HUNDRED AND TEN (1710) OF THE CODE, RELATING TO LIMITATION OF INSURANCE RISKS.

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

SECTION 1. That section seventeen hundred and ten (1710) of the code, as amended by chapter sixty-one (61) of the acts of the Twenty-eight General Assembly, be further amended by inserting at the end of the amendment made by chapter sixty-one (61) of the acts of the Twenty-eighth General Assembly the following provision: "Provided further, however, that any stock company now or hereafter authorized under the laws of this state to transact the business described in division two (2) of section seventeen hundred and nine (1709) of the code shall, in addition to such insurance also be authorized to insure against loss or damage resulting from theft, larceny, burglary, robbery or attempt thereat, and against the loss of moneys or securities in the course of transportation."

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

Approved May 2d, 1902.

Published May 3, 1902.

CHAPTER 73, LAWS 1902.

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

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

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

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

Approved April 11th, 1902.

Published April 12th, 1902.

CHAPTER 74, LAWS 1902.

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

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

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

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

Approved April 9th, 1902.

CHAPTER 75, LAWS 1902.

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

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

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

Approved April 9th, 1902.



PART I.

CONTAINING

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

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



ANNUAL STATEMENT

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

AMERICAN MUTUAL FIRE INSURANCE COMPANY OF IOWA.

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

President, E. O. FITZ.

*First Vice-President, M. SEAGER.
Secretary, L. E. SEAGER.*

[Incorporated January, 1897.]

Commenced business January, 1897.]

Home office, 202-3 Manhattan Building.

Income During the Year.

Gross premiums received in cash, without any deduction.....	\$ 28,570.26
Deduct only reinsurance, \$1,397.93; rebate, abatement and return premium, \$285.60.....	1,686.53
Net cash actually received for premiums.....	\$ 26,883.73
Received on guaranty fund.....	9,800.00
Received for reinsurance less and damage.....	1,158.74
Income received from all other sources.....	380.20
Aggregate amount of income actually received during the year in cash.....	\$ 38,222.67

Disbursements During Year.

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

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

IOWA INSURANCE REPORT.

Ledger Assets.

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

Cash in company's office, \$793.48; deposited in banks, \$4,553.80....	\$	5,347.28
Premium notes, \$120,219.91; short rate value		62,976.84
Ledger accounts, officers, special agents and reinsurance balances.....		1,398.39
Agents' debit balances, secured and unsecured.....		4,454.55
Cash premiums in course of collection		4,105.00
Total	\$	78,482.07
Deduct ledger liabilities:		
Borrowed money, \$5,000.00; all other, \$431.47		5,431.47
Total net ledger assets, as per balances.....	\$	73,050.60
Deduct assets not admitted:		
Agents' debit balances, unsecured.....		1,213.67
Total admitted assets	\$	71,836.93

Non-Ledger Liabilities.

Losses adjusted and unpaid (not yet due)	\$	1,300.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		1,000.00
Total amount of claims for losses.....	\$	3,300.00
Deduct reinsurance due or accrued.....		1,000.00

Net amount of unpaid losses..... \$ 2,300.00

Total amount of all liabilities

Total..... \$ 33,350.00

Miscellaneous.

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

Business in the State of Iowa During the Year.

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

IOWA INSURANCE REPORT.

ANNUAL STATEMENT

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

ANCHOR FIRE INSURANCE COMPANY.

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

President, J. S. CLARK.

Secretary, M. H. KIRKHAM.

First Vice-President, J. H. MACK.

Asst Secretary and Treasurer, L. E. TELLIS

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

Home office, Marquardt Block.

Capital Stock.

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

Income During the Year.

Gross premiums in cash, without any deduction.....	\$	120,576.17
Deduct only reinsurance, rebate, abatement and return premiums..		10,196.02
Net cash actually received for premiums.....		110,380.15
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		18.21
Income received from all other sources, viz: Discount, \$61.79; expense, \$24.98; guarantee fund, \$5,000.00; capital stock, \$25,000.00.		
Total.....		30,379.77
Aggregate amount of income actually received during the year in cash.....	\$	140,778.13

Disbursements During Year.

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

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

Net amount paid during the year for losses	\$	60,000.56
Refund on guarantee fund.....		26,000.00
Guarantee fund interest.....		\$20.00
Commissions or brokerage to agents, less received on reinsurances		30,374.09
Salaries and allowances to agents.....		4,119.99
Rents		816.52
Salaries, fees and all other charges; officers, \$10,826.99; clerks, \$3,606.83; other employes, \$60.00.....		14,493.82
Taxes on premiums, \$585.04; on other investments, \$57.66		642.70
Insurance department fees and agents' licenses		427.25
Advertising, printing and stationery, \$2,604.03; legal expenses, \$203.34; road expense, \$3,957.59; miscellaneous, \$666.07.....		7,942.93
Other disbursements, viz.: Postage, internal revenue, collection costs, express, exchange, telegrams, lights, telephone, toilet..		3,558.91
Total expenditures during the year.....	\$	149,196.17

IOWA INSURANCE REPORT.

Ledger Assets.

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

Cash in company's office, \$705.99; deposited in banks, \$526.09.....	\$	1,232.08
Bills receivable, \$347,868.25; agents' debit balances, secured \$2,532.15	350,400.51	
Total.....	\$	351,632.59
Deduct ledger liabilities:		
Agents' and all other credit balances.....	\$	6,136.90
Total net ledger assets, as per balance on page 1.....		\$ 345,495.69

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due; losses in process of adjustment or in suspense, including all reported and supposed losses	\$	6,335.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,565.00	
Total amount of claims for losses.....	\$	9,900.00
Deduct reinsurance due or accrued.....	1,416.16	
Net amount of unpaid losses.....	\$	8,483.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$9,098.49; unearned premiums (forty per cent).....	\$	3,639.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$627,294.39; unearned premiums (forty per cent).....	250,917.76	
Total unearned premiums, as computed above.....	\$	254,557.15
Total amount of all liabilities.....	\$	263,040.99
Joint stock actually paid up in cash.....	25,000.00	
Divisible surplus.....	57,454.70	
Total.....	\$	345,495.69

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 13,146,551.21	\$ 589,159.37
Written or renewed during the year.....	5,650,128.10	201,010.93
Total.....	\$ 18,796,679.31	\$ 790,170.30
Deduct those expired and marked off as terminated	3,890,325.56	144,896.89
In force at the end of the year.....	\$ 14,906,353.75	\$ 645,273.41
Deduct amount reinsured.....	600,573.13	8,790.53
Net amount in force.....	\$ 14,305,780.62	\$ 636,482.88
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?	No.
Loss incurred during the year, fire.....	63,356.59
Total amount of company's stock owned by the directors at par value.....	25,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company? No.	

Business in the State of Iowa During the Year.

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

IOWA INSURANCE REPORT.

ANNUAL STATEMENT.

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

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

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

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

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

Income During the Year.

Gross premiums received in cash, without any deduction (including \$1,625.28 premiums of previous years).....	\$	49,800.82
Deduct only reinsurance, rebate, abatement and return premiums..	12,508.60	
Net cash actually received for premiums (carried out).....		\$ 37,292.22
Bills and notes received during the year for premiums remaining unpaid (carried inside).....	1,542.96	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		2,244.73
Aggregate amount of income actually received during the year in cash.....		\$ 39,542.95

Disbursements During Year.

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

Gross amount paid for losses (including \$105.37 occurring in previous years) ..	\$	15,117.32
Deduct amounts received for salvages and from reinsurance in other companies.....	1,238.84	
Net amount paid during the year for losses.....	\$ 13,878.48	\$ 13,878.48
Paid policy holders for interest or dividends.....		2,675.35
Reinsurance paid.....		4,600.13
Salaries and allowances to agents, including travelling expenses and commissions.....		15,749.42
Rents		600.00
Salaries, fees and all other charges, officers and directors (\$4,833.46); clerks, (\$1,536.30); auditing committee, (\$95.02)		6,464.78
Taxes on premiums.....		276.30
Insurance department fees and agents' licenses.....		8.50
Advertising, printing and stationery, \$ 1,163.52; legal expenses, \$117.91; furniture and fixtures, \$109.10; miscellaneous, \$577.54..		1,968.05
Total expenditures during the year.....		\$ 46,221.01

Ledger Assets.

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

Telephone stock.....	\$	45.00
Cash in company's office, \$1,985.22; deposited in banks, \$24,267.59.	26,252.81	
Due from Capital Insurance company, \$223.58; Fidelity Insurance company, \$22.29.....		245.87

IOWA INSURANCE REPORT.

Furniture and fixtures, \$496.50; maps, \$130.00.....	625.50	
Bills receivable, \$954.45; agents' debit balances secured, \$60.39	914.84	
Guarantee deposits.....	249.61	
Total.....	\$ 23,334.66	
Deduct Legal Liabilities.		
Agents' credit balances, \$458.49; all other, \$204.40.....	662.79	
Total net ledger assets.....	\$ 27,671.87	
Non-Ledger Assets.		
Interest due, \$20.44, and accrued, \$740.67 on other assets.....	761.11	
Total carried out.....	\$ 761.11	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 5,547.98	
Net amount of uncollected premiums, no more than three months due.....	\$ 5,547.98	
Gross premiums in course of collection December 31st, more than three months due, \$1,496.85.		
Face value of premium notes less amount paid thereon \$53,009.44	\$ 44,116.15	
Listed as per ruling of State Auditor	\$ 78,097.11	
Gross assets.....	\$ 78,097.11	
Deduct Assets Not Admitted.		
Maps, \$130.00; furniture, fixtures and sales, \$496.50.....	625.50	
Bills receivable less than 6 months past due \$161.35; bills receivable more than 6 months past due \$158.85.....	320.20	
Total.....	\$ 1,007.00	
Total admitted assets.....	\$ 77,090.02	
Non-Ledger Liabilities.		
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 11.92	
Total amount of claims for losses.....	\$ 11.92	
Net amount of unpaid losses.....	\$ 11.92	
Miscellaneous.		
	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last years statement.....	\$ 3,153,801.72	\$ 55,421.61
Written or renewed during the year.....	2,582,557.30	46,981.95
Total.....	\$ 5,736,359.02	\$ 102,403.56
Deduct those expired and marked off as terminated.....	2,279,809.90	\$ 38,512.47
In force at the end of the year.....	\$ 3,456,549.12	\$ 63,891.09
Deduct amount reinsured.....	340,200.32	5,254.20
Net amount in force.....	\$ 3,116,348.80	\$ 58,636.89
General Interrogatories.		
Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.		
Losses incurred during the year (fire, 15,005.58; tornadoe, \$18.29).		\$ 15,023.87
Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.		

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions and affairs of the
CENTURY FIRE INSURANCE COMPANY.

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

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

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

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

Home office, Clapp, Block Des Moines, Iowa.

Capital Stock.

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

Income During the Year.

Gross premiums received in cash, without any deduction.....	27,220.59
Deduct only reinsurance, rebate, abatement and return premiums..	2,493.43
Net cash actually received for premiums	\$ 24,727.16
Bills and notes received during the year for premiums remaining unpaid	\$ 50,245.90
Received for interest on bonds and mortgages.....	635.7
Received for interest and dividends on stocks and bonds, real estate loans and all other sources	2,800.00
Income received from all other sources, viz: mileage rebate, \$133.85, discount \$37.47.....	171.32
Aggregate amount of income actually received during the year in cash.....	\$ 28,134.27

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses.....	8,788.98
Deduct amounts received for salvages and from reinsurance in other companies.....	1,387.00
Net amount paid during the year for losses.....	\$ 7,401.98
Commissions or brokerage to agents, less received on reinsurances	9,062.27
Rents \$480; telephones, janitor, toilet and gas, \$77.39	557.39
Salaries, fees and all other charges, officers, \$4,662.56; clerks, \$810; special agents, \$2,368.46.....	7,841.02

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

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, first liens	\$ 10,000.00
Cash in company's office, \$110.23; deposited in banks, \$9,007.39	9,117.62
Bills receivable, \$64,763.34; agents' debit balances, secured, \$2,878.98	67,642.32
Furniture and fixtures	564.85
Total	\$ 87,324.79
Deduct ledger liabilities.	
Agents' and other credit balances	4,049.01
Total net ledger assets as per balances on page 1	\$ 83,275.78

Non-ledger Assets.

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

Non-ledger Liabilities.

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

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement? No	
What amount of installment and single payment notes is owned and now held by the company?	\$ 64,763.34
Losses incurred during the year (fire, \$7,087.18; lightning, \$559.85; tornado, \$439.75	8,086.78
Total amount of the company's stock owned by the directors at par value.	90,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No

Business in the State of Iowa During the Year.

	Fire risks.
Gross risk written	\$ 2,029,058.66
Gross premiums received	82,870.90
Losses paid	7,401.89
Losses incurred	8,086.78
Amount at risk	\$ 1,858,373.74

ANNUAL STATEMENT

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

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

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

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

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

Capital Stock.

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

Income During the Year.

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

IOWA INSURANCE REPORT.

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

Disbursements During the Year

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

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

Paid stockholders for interest or dividends (amount declared during the year).....	\$	2,500.00
Commissions or brokerage to agents, less received on reinsurance..		30,569.06
Rents (including \$1,200.00 for company's use of own buildings)....		1,200.00
Salaries, fees and all other charges, officers \$5,000; clerks \$14,300.81		19,300.81
Taxes on premiums, \$1,187.31; on real estate, \$347.24.....		1,534.55
Insurance department fees and agents' licenses.....		263.00
Advertising, printing and stationery, \$2,074.22; legal expenses, \$151.29; repairs and expenses on real estate, \$1,449.42; furniture and fixtures, \$21.62; miscellaneous, \$10,728.68.....		14,427.23
Total expenditures during the year.....	\$	121,393.86
Balances.....	\$	12,163.63

Ledger Assets

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

Book value real estate, unincumbered.....	\$	42,000.00
Mortgage loans on real estate, first liens.....		31,825.09
Book value bonds, excluding interest, \$2,610.02; and stocks, \$1,906.12		4,556.12
Cash in company's office, \$1,246.18; deposited in banks, \$17,981.91.		19,228.09
Assessments.....		100.00
Bills receivable, \$148,341.71; agents' debit balances, secured, \$14,581.75.....		162,923.46
Office supplies, \$13,726.49; furniture and fixtures, \$1,852.74; maps, \$2,171.06.....		17,750.29
Total net ledger assets, as per balances on page one.....	\$	278,381.05

Non-Ledger Assets.

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

Deduct Assets Not Admitted.

Supplies, printed matter and stationery, \$13,726.49; furniture, fixtures and maps, \$4,021.80.....	\$	17,750.29
Bills receivable, past due.....		65,075.12
Total.....	\$	82,825.41
Total admitted assets.....	\$	196,657.86

Non-Ledger Liabilities.

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

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

Total unearned premiums as computed above.....	\$	99,165.93
All other liabilities, viz: Iowa Fire Insurance Company.....		1,515.82

Total amount of all liabilities.....	\$	102,079.61
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Joint stock capital actually paid up in cash.....	\$	25,000.00
Divisible surplus.....	\$	94,608.25

Total.....	\$	196,687.86
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Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$	12,357,260	Fire risks.	\$	255,971.73
Written or renewed during the year.....		7,686,956			168,616.99
Total.....	\$	20,044,216		\$	424,588.72
Deduct those expired and marked off as terminated.....		6,295,651			141,657.32
In force at the end of the year.....		13,648,565			281,931.40
Deduct amount reinsured.....		1,389,264			34,016.59
Net amount in force.....	\$	12,259,301		\$	248,914.81

General Interrogatories.

Losses incurred during the year: fire, \$63,339.99; tornado, \$1,650.92		77,000.00
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Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition of affairs of the
DES MOINES INSURANCE COMPANY

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

President, C. H. AINLEY.

Assistant Secretary, O. B. FRYE.

[Commenced business October, 1881.]

CAPITAL STOCK.

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

Income During the Year.

Gross premiums received in cash, without any deduction (including
\$176,468.87 premiums of previous years)..... \$ 309,291.37
Deduct only reinsurance, \$21,907.73; rebats, abatement and return
premiums, \$48,500.33..... 70,408.06
Net cash actually received for premiums..... \$ 238,883.31
Bills and notes received during the year for premiums remaining
unpaid \$ 88,076.84
Received for interest on bonds and mortgages..... 2,280.46
Received for interest and dividends on stocks and bonds, collateral
loans, and from all sources..... 2,489.41
Income received from all other sources..... 6,437.43

Aggregate amount of income actually received during the year
in cash..... \$ 251,090.61

Disbursements During Year.

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

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

Ledger Assets.

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

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

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

Total net ledger assets \$ 414,936.87

Non-Ledger Assets.

Interest due, \$357.00 and accrued, \$2,106.75 on Mortgages \$ 2,463.75
Interest due on bills receivable..... 1,925.36
Rents due and accrued on company's property or lease..... 1,006.50
Total..... \$ 5,395.61
Gross premiums in course of collection December 31st, not more
than three months due \$ 14,028.75
Deduct cost of collection, commission and brokerage..... 3,085.38
Net amount of uncollected premiums, not more than three
months due..... 10,942.37
Gross assets \$ 431,274.85

Non-Ledger Liabilities.

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

Miscellaneous.

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
DUBUQUE FIRE & MARINE INSURANCE COMPANY.

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

President, THOS. CONNOLLY. First Vice-President, JOHN ELLWANGER.
Secretary, N. J. SCHRUP.

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

Home office, Bank and Insurance building.

CAPITAL STOCK.

Amount of capital stock authorized, \$ 00,000; subscribed for	\$ 100,000.00
Amount of capital stock paid up in cash	100,000.00
Amount of net ledger assets, December 31st of previous year	\$ 406,732.93

Income During the Year.

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

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

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

Gross amount paid for losses (including \$1,775.12 occurring in previous years)	Fire.	41,951.62
Deduct amounts received for salvage (on loss of the last or previous year) \$1,408.25; and from reinsurance in other companies, \$2,671.36	4,079.61	

Net amount paid during the year for losses	\$ 37,882.01
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Paid stockholders for interest or dividends; (amount declared during the year)	15,000.00
Commissions on brokerage to agents, less received on reinsurance .	19,920.86
Salaries and allowances to agents	4,768.21
Rents	720.00
Salaries, fees and other charges, officers, \$4,000; clerks, \$3,000	7,000.00
Taxes on premiums, \$1,009.27; on real estate, \$51.07	1,060.34
Insurance department fees and agents' licenses, \$307.50; municipal licenses, \$2,000	2,307.50
Advertising, printing and stationery	3,536.05
Losses on sales or maturity of ledger assets	228.77

Total expenditures during the year	\$ 92,423.74
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Balances	\$ 430,881.38
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Ledger Assets.

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

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

Deduct ledger liabilities:

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

Interest due, \$3,727.42 and accrued, \$3,114.68 on mortgages	11,842.10
Interest accrued, \$65.70 on bonds and stocks	65.70
Interest due, \$122.11 and accrued, \$312.59 on collateral loans	434.70
Interest accrued, \$1,430 on other assets	1,430.00

Total	\$ 13,772.50
Cash in Dubuque National Bank, (Local Agency Commission....)	1,508.33

Gross assets	\$ 446,562.21
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Deduct assets not admitted:

Agents' debit balance unsecured	9,773.52
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Total	\$ 436,788.69
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Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all re- ported and supposed losses	\$ 4,800.00
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Total amount of claims for losses	\$ 4,800.00
Net amount of unpaid losses	\$ 4,800.00

Gross premium (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of pol- icy, including interest premiums on perpetual fire risks, \$65,- 380.82; unearned premiums 50 per cent	\$ 32,690.41
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$134,667.91; unearned premiums (<i>pro rata</i>)	70,449.86

Total unearned premiums as computed above	\$ 103,140.27
All other liabilities, viz: Reserve for taxes and all other liabilities ..	10,000.00

Total amount of all liabilities	\$ 117,940.27
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Joint stock capital actually paid up in cash	\$ 100,000.00
Reserve or guaranty fund, represented by scrip, or otherwise	218,818.42

Total	\$ 436,788.69
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Miscellaneous.

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.	
What amount of installment notes is owned and now held by the company.....	\$	6,911.49
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	No.	
Losses incurred during the year (fire, \$4,995.50)		44,995.50
Total amount of the company's stock owned by the directors at par value		75,000.00
Total amount loaned to officers and directors, \$2,560; loaned to stockholders, not officers, \$300; total		2,860.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.	

Business in the State of Iowa During the Year.

	Fire risks.	
Gross risks written	\$	3,934,472.00
Gross premiums received		58,581.00
Losses paid		30,358.00
Losses incurred		33,599.00
Amount at risk		7,608,820.00

ANNUAL STATEMENT

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

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

President, J. H. SMITH.

Vice-President, S. T. BERRY.

Secretary, JOHN B. HENDERSON.

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

Home office, Cedar Rapids, Iowa.

Capital Stock.

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

Income During the Year.

As shown by the books at home office at close of business December 31st:		
Gross premiums received in cash, without any deduction \$80,463.18		
premiums of previous years.....	\$	309,433.11
Deduct only reinsurance, rebate, abatement and return premiums ..		39,868.37
Net cash actually received for premiums.....		\$ 269,564.74
Bills and notes received during the year for premiums remaining unpaid	\$	80,752.46
Received for interest on bonds and mortgages.....		13,257.18
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		6,026.92
Income received from all other sources.....		2,501.75
Aggregate amount of income actually received during the year in cash.....		\$ 291,350.59

Disbursements During Year.

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

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

Ledger Assets.

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

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$	987.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		3,854.27
Total amount of claims for losses.....	\$	4,842.06
Deduct reinsurance due or accrued.....		812.12
Net amount of unpaid losses		\$ 4,029.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$44,008.71 unearned premiums (forty per cent).....	\$	17,603.48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$947,982.09; unearned premiums (Forty per cent).....		379,192.84
Total unearned premiums as computed above.....		\$ 396,796.32
All other liabilities, viz: Deferred commissions and policy fees....		5,434.50
Total amount of all liabilities.....		\$ 402,230.76

IOWA INSURANCE REPORT.

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

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 43,760,852	\$ 983,848.89
Written or renewed during the year.....	14,084,992	301,104.08

Total.....	\$ 57,845,844	\$ 1,284,952.97
Deduct those expired and marked off as terminated.....	12,493,486	276,214.78

In force at the end of the year.....	\$ 45,352,363	\$ 1,008,738.19
Deduct amount reinsured.....	807,259	16,747.89

Net amount in force.....	\$ 44,545,104	\$ 991,990.30
Largest amount written on any one risk, not deducting reinsurance		\$ 10,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year.....	\$ 111,447.63
Total amount of the company's stock owned by the directors at par value.....	84,750.00
Total amount loaned to officers and directors.....	30,106.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 14,084,992.00
Gross premiums received.....	301,104.08
Losses paid.....	112,449.27
Losses incurred.....	111,447.63
Amount at risk.....	45,352,363.00

ANNUAL STATEMENT

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

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

President, JOHN COOPER. Secretary, A. L. TULLIS. Vice-President, R. J. MCKEE.

[Incorporated March, 1893.]

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

Capital Stock.

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

Income During the Year.

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

IOWA INSURANCE REPORT.

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

Aggregate amount of income actually received during the year in cash.....	\$ 64,210.45
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Disbursements During Year.

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

Gross amount paid for losses (including \$5,330.89 occurring in previous years).....	Fire. 35,758.85
Deduct amounts received for salvages, on losses of the last or previous year, \$23.00; and from reinsurance in other companies, \$5,184.06.....	5,207.05

Net amount paid during the year for losses.....	\$ 30,551.79
Amounts paid other companies for reinsurance.....	6,331.75
Commission or brokerage to agents, less received on reinsurance, cash commissions, \$1,404.52; credit commissions, \$12,622.13.	14,026.65
Paid on bills payable, \$3,175.01; return premiums, \$1,240.42.....	4,415.43
Rents, including \$666.00 for company's use of own buildings, less \$524.25 from sub-leases.....	141.75
Salaries and traveling expenses.....	13,980.58
Taxes on premiums, \$307.40; on real estate, \$407.12.....	714.52
Insurance department fees and agents' licenses.....	119.50
Advertising, printing and stationery, \$641.83; legal expenses, \$629.05; improvements and expenses on real estate, \$2,136.38.....	3,408.26
Rating bureau, \$222.00; interest, \$379.08.....	601.08
Other disbursements, viz: Internal revenue, \$198.54; postage, \$513.89; office expenses, \$583.52.....	1,295.95

Total expenditures during the year.....	\$ 75,587.86
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Ledger Assets.

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

Book value real estate (Schedule A), unincumbered, \$19,526.60; incumbered on office building, \$6,825.00.....	\$ 12,701.60
Mortgage loans on real estate (Schedule B), first liens.....	4,472.17
Loans secured by pledge of bonds, stocks or other collateral, (Schedule C).....	4,365.67
Book value bonds, stocks, (Schedule D).....	2,500.00
Cash in company's office, \$99.06; deposited in banks, \$750.02.....	849.08
Bills receivable.....	52,730.83
Bills receivable not over six months past due.....	2,347.77

Total.....	\$ 79,967.12
Deduct ledger liabilities:	
Agents' credit balances, \$661.98; borrowed money, \$7,000.00.....	7,661.98
Total net ledger assets, as per balances on page 1.....	\$ 72,305.14

Non-Ledger Assets.

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

Total carried out.....	\$ 830.55
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Due from others.....	\$ 83.71
Net premiums in course of collection December 31st, not more than three months due.....	5,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 5,083.71
Judgments \$2,857.62; 25 per cent, \$714.40 due from reinsurance companies, \$2,848.38	3,562.78
Gross assets.....	\$ 81,782.18

Non-Ledger Liabilities.

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

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 8,354.827	\$ 147,148.49
Written or renewed during the year 1901.....	2,819,001	75,412.58
Total	\$ 11,173,828	\$ 222,561.07
Deduct those expired and marked off as terminated.....	4,101,442	83,177.90
In force at the end of the year.....	\$ 7,072,386	\$ 139,383.17
Deduct amount reinsured.....	546,267	8,512.42
Net amount in force.....	\$ 6,526,119	\$ 130,870.75
Largest amount written on any one risk, not deducting reinsurance, \$6,000.		

General Interrogatories.

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

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

HAWKEYE INSURANCE COMPANY.

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

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

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

Home office, Nos. 207 and 209 Fourth street.

Capital Stock.

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

Income During the Year.

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

Disbursements During Year.

As shown by the books at home office at close of business December 31st:	
Gross amount paid for losses (including \$4,879.14 occurring in previous years)	Fire. \$ 125,800.19
Deduct amounts received for salvages (on losses of the last or previous year), \$508.42; and from reinsurance in other companies, \$18,864.51	19,372.93
Net amount paid during the year for losses	\$ 106,517.26
Paid stockholders for interest or dividends; (amount declared during the year)	30,000.00
Commission or brokerage to agents.....	70,053.19
Salaries, fees and all other charges, officers, \$11,674.89; clerks, \$22,876.48	34,551.37
Taxes on premiums, \$1,612.65; on real estate, \$1,108.66; on other investments, \$1,282.18	4,003.49
Insurance department fees and agents' licenses, \$320.75.....	320.75

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

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:	
Book value real estate (Schedule A), unincumbered	\$ 71,731.54
Mortgage loans on real estate (Schedule B), first liens	362,924.66
Loans secured by pledge of bonds, stocks or other collateral (Schedule C)	2,341.20
Book value bonds, excluding interest \$8,000.00; and stocks, \$6,600.00 (Schedule D)	14,630.00
Cash in company's office, \$9,373.40; deposited in banks, \$50,591.81.	59,965.21
Bill, receivable, not matured	148,454.93
Bills receivable, past due, and all interest and cost thereon	89,452.27
Total	\$ 719,469.81

Non-Ledger Assets.

Interest due, \$309.25, and accrued, \$4,265.49 on mortgages	\$ 4,574.74
Interest accrued on bonds and stocks	33.33
Interest accrued on collateral loans	93.46
Interest accrued on other assets	3,810.53
Interest accrued on company's property or lease	29.17
Total	\$ 8,571.23
Gross premiums in course of collection December 31st	26,287.92
Personal property owned by the company	6,157.29
Gross assets	\$ 790,486.25
Deduct assets not admitted:	
Personal property owned by the company	\$ 6,157.29
Loans on personal security, endorsed or not, and interest thereon ..	456.66
Bills receivable past due, and all interest and cost thereon	89,452.27
Total	\$96,066.22
Total admitted assets	\$694,420.03

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$2,763.50
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,450.00
Total amount of claims for losses	\$ 5,213.50
Deduct reinsurance due or accrued, as per Schedule E	330.00
Net amount of unpaid losses	\$ 4,883.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$195,807.52; unearned premiums, 40 per cent	\$ 78,323.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$835,022.86; unearned premiums, 40 per cent	334,001.15
Total unearned premiums as computed above	\$ 412,324.15
Total amount of liabilities	\$ 417,207.65
Joint stock capital actually paid up in cash	25,000.00
Divisible surplus	252,212.38
Total	\$ 694,420.03

	Miscellaneous.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 46,149,793		\$ 1,089,625.35
Written or renewed during the year	15,558,214		324,509.64
Total	\$ 61,708,007		\$1,414,135.99
Deduct those expired and marked off as terminated	13,440,290		294,481.16
In force at the end of the year	\$ 48,267,717		1,119,654.83
Deduct amount reinsured	3,841,744		88,844.45
Net amount in force	\$ 44,425,973		\$1,030,810.38
Largest amount written on any one risk, not deducting reinsurance ..	2,500.00		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? ..	No.
What amount of installment notes is owned and now held by the company	\$ 48,780.01
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?	No.
Losses incurred during the year (fire)	\$ 106,521.62
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

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

IOWA HOME INSURANCE COMPANY.

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

President, PETER KIENE.

Vice-President, FRANK W. COATES.

Secretary, JAMES A. HAYES.

[Commenced business May 16, 1899.]

Home office, Security building, Dubuque, Iowa.

Capital Stock.

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

Income During Year.

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

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

Disbursements During Year.

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

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

Ledger Assets.

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

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 1,250.00
Total amount of claims for losses.....	\$ 1,250.00
Deduct reinsurance due or accrued.....	719.00
Net amount of unpaid losses.....	\$ 531.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$10,168.05; unearned premiums (50 per cent).....	\$ 4,067.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$12,727.09; unearned premiums (pro rata).....	5,000.83
Total unearned premiums as computed above.....	\$ 9,158.65
Rent.....	30.00
Total amount of all liabilities.....	\$ 9,799.05
Joint-stock capital actually paid up in cash.....	\$ 25,000.00
Divisible surplus.....	6,334.57
Total.....	\$ 41,053.62

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 1,398,710.00	\$ 18,792.11
Written or renewed during the year.....	1,410,903.00	19,375.80
Total.....	\$ 2,809,613.00	\$ 38,168.91
Deduct those expired and marked off as terminated.....	1,240,350.00	13,875.86
In force at the end of the year.....	\$ 1,569,263.00	\$ 24,293.05
Deduct amount reinsured.....	59,862.50	1,294.91
Net amount in force.....	\$ 1,509,400.50	\$ 22,998.14
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

General Interrogatories.

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

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,253,450.00	\$ 157,715.00	\$ 1,410,965.00
Gross premiums received.....	18,148.09	1,227.71	19,375.80
Losses paid.....	4,994.36	24.25	5,018.61
Losses incurred.....	6,268.61		6,268.61

ANNUAL STATEMENT

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

IOWA MERCHANTS MUTUAL INSURANCE COMPANY,

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

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

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

Home office 419 Fourth street, Sioux City, Iowa.

Income During The Year.

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

Disbursement During year.

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

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

Ledger Assets.

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

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

Premium notes less amount collected thereon.....	
Gross premiums in course of collection December 31st, more than three months due.....	\$48,862.31
Assets according to ruling of auditor of state.....	33,644.69
Furniture and fixtures, printed matter and stationery.....	1,000.00
Gross assets.....	\$ 38,094.46

Deduct Assets Not Admitted.

Supplies, printed matter and stationery, furniture, fixtures and safes.....	\$ 1,000.00
Total.....	\$ 1,000.00
Total admitted assets.....	\$ 37,094.46

Non-Ledger Liabilities.

Losses adjusted and unpaid due.....	\$ 4,620.30
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	300.00
Total amount of claims for losses.....	\$ 4,920.30
Net amount of unpaid losses.....	\$ 4,920.30
All other liabilities, viz: borrowed money.....	4,266.00
Total amount of all liabilities.....	\$ 9,186.30

Miscellaneous.

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

General Interrogatories.

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

Losses incurred during the year, fire..... \$ 6,592.60

Business In The State Of Iowa During The Year.

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

ANNUAL STATEMENT

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

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

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

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

Home office, 200 Main street, Keokuk, Iowa.

Income During the Year.

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

Disbursements During Year.

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

Gross amount paid for losses (including \$2,596.67 occurring in previous years).....	Fire.	\$ 164,389.30
Deduct amount received from salvages and from reinsurance in other companies.....		21,676.88
Net amount paid during the year for losses		\$ 139,712.42
Commissions or brokerage to agents, less received on reinsurances		36,283.84
Salaries, fees and all other charges, officers, \$27,800.00; clerks, \$15,515.21; other employes, \$4,767.47		48,082.69
Taxes on premiums, \$2,199.95; on real estate, \$123.25		2,323.20
Insurance department fees and agents' licenses		541.25
Advertising, printing and stationery, \$2,729.54; legal expenses, \$2,118.86; repairs and expenses on real estate, \$63.85; furniture and fixtures, \$721.31; miscellaneous, \$11,631.29		17,267.85
Total expenditures during the year		\$ 244,216.25

Ledger Assets.

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

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

Face of premium notes, \$1,114,222.55; less assessments on same, \$542,153.70.....	572,078.85
Gross premiums in course of collection December 31st, not more than six months due	11,552.98

Gross assets

\$ 755,520.58

Non-Ledger Liabilities.

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

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$33,771,882.69	\$1,288,231.41
Written or renewed during the year.....	10,578,221.67	221,205.67
Total.....	\$44,349,907.36	\$1,579,437.08
Deduct those expired and marked off as terminated.....	7,041,461.04	323,621.74
In force at the end of the year.....	\$36,408,446.32	\$1,255,745.34
Deduct amount reinsured	2,151,044.00	28,681.36
Net amount in force.....	\$34,257,402.32	\$1,227,062.98
Largest amount written on any one risk, not deducting reinsurance, \$6,000.00, No. 401,246 (on dwelling and contents).		
Largest amount written on any one risk, not deducting reinsurance, \$4,000.00, No. 402,804 (on dwelling).		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.
Losses incurred during the year, fire, \$156,671.89; tornado, \$1,536.74

\$ 158,208.63

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 7,585,626.67
Gross premiums received	204,908.68
Losses paid	134,725.84
Losses incurred.....	130,823.37
Amount at risk.....	31,539,711.44

ANNUAL STATEMENT.

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

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

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

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

Home office, Lisbon, Iowa.

Income During the Year.

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

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

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses (including \$1,007.86 occurring in pre- vious years)	13,990.61	
Deduct amount received for salvages and from reinsurance in other companies	1,343.89	
Net amount paid during the year for losses	\$ 12,646.72	
Salaries and allowances to agents	775.63	
Rents (including \$65.00 for company's use of own building)	65.00	
Salaries, fees and all other charges, officers, \$2,536.00; clerks, \$1,050.00; other employes, \$173.50; adjusters, \$79.29	3,838.79	
Taxes on premiums	125.54	
Insurance department fees and agents' licenses	114.00	
Advertising printing and stationery, \$340.51; legal expenses, \$55.49; furniture and fixtures, \$127.22; miscellaneous, \$38.32; special agents and adjusters, \$1,210.32	2,126.86	
Postage	215.57	
Total expenditures during the year	\$ 19,008.11	
Balance	4,422.34	

Ledger Assets.

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

Cash in company's office, \$222.31; deposited in banks, \$4,200.00	4,422.34
Total	\$ 4,422.34

Net amount of uncollected premiums, not more than three months due	1,768.63
Gross premiums in course of collection December 31st, more than three months due, \$141.67	
Deposit premium notes, \$21,474.51; amount of assessment avail- able for 1902	19,738.34
Premium notes, \$5,103.49; listed as per ruling of State Auditor	4,154.85

Total admitted assets

\$ 27,078.16

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due	\$ 214.64
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,907.64
Total amount of claims for losses	\$ 2,122.28
Net amount of unpaid losses	\$ 1,538.28
Salaries, rent, expenses etc.	310.20
Total amount of all liabilities	\$ 1,848.48

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 1,061,359.00	\$ 29,153.47
Written or renewed during the year	342,754.00	10,348.72
Total	\$ 1,403,413.00	\$ 39,472.19
Deduct those expired and marked off as terminated	398,628.00	9,177.76
In force at the end of the year	\$ 1,004,785.00	\$ 30,294.43
Deduct amount reinsured	57,935.00	921.45
Net amount in force	\$ 946,850.00	\$ 29,372.98
Largest amount written on any one risk, not deducting reinsurance, \$3,000.00. one-third reinsured.		

General Interrogatories.

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

Fire risks.

12,217.39

Business in the State of Iowa During the Year.

Gross risks written	\$ 463,875.00
Gross premiums received	14,655.24
Losses paid	9,854.49
Losses incurred	10,099.13
Amount at risk	622,175.00

ANNUAL STATEMENT

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

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

President, W. W. LYONS. First Vice-President, W. L. READ.
 Secretary, C. E. CAMBELL. Second Vice-President, WILLARD SECOR.

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

Home office, 608 Crocker building.

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

Income During the Year.

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

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$224.10 occurring in pre- vious years).....	\$ 15,667.53
Deduct amounts received for salvages and from reinsurance in other companies.....	3,915.52
Net amount paid during the year for losses.....	\$ 11,752.01
Deposit premiums returned.....	139.81
Commission or brokerage to agents, less received on reinsurances	3,549.60
Salaries and allowances to agents.....	436.45
Rents from sub-leases.....	295.50
Salaries, fees and all other charges, officers (\$1,976.42), clerks (1,571.25).....	3,547.67
Taxes on premiums.....	104.96
Insurance department fees and agents' licenses.....	224.50
Advertising, printing and stationery, \$954.20; legal expenses, \$6.68	960.88
Furniture, fixtures and maps, \$191.05; miscellaneous, \$225.61.....	416.66
Traveling expense, \$817.26; revenue, \$229.50; postage, \$590.15.....	1,636.91
Total expenditures during the year.....	\$ 23,044.95
Balances.....	5,685.87

Ledger Assets.

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

Cash in company's office, \$46.50; deposited in banks, \$5,639.37....	\$ 5,685.87
Bills receivable, \$1,054.37; agents' debit balances, secured, \$619.52	1,673.80

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

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

Gross premiums in course of collection December 31st, not due... \$	92,420.44
Deduct, to comply with rule of auditor of state.....	45,980.34

Net amount of uncollected premiums, not due, at short rates
plus 15 per cent.....

Gross premiums in course of collection December 31st, not more than six months due, carried in, \$5,118.03, at 50 per cent.....	2,559.01
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Gross assets.....	\$ 56,242.58
Deduct assets not admitted:	
Bills receivable, past due.....	315.41

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

Losses in process of adjustment, or in suspense, including all re-
ported and supposed losses.....

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	3,500.00
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Total amount of claims for losses.....	\$ 4,149.26
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Deduct reinsurance due or accrued (give list of companies and amounts) as per Schedule E.....	3,504.50
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Net amount of unpaid losses.....	\$ 644.76
Reinsurance premiums.....	1,477.45

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

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

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$4,479,025.66	\$ 150,930.01
Written or renewed during the year.....	2,369,037.00	83,255.92

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

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

Net amount in force.....	\$5,151,214.11	\$ 173,722.66
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General Interrogatories.

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

Losses incurred during the year, Fire..... \$ 16,375.88

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT.

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

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY,

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

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

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

Capital Stock.

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

Income During the Year.

As shown by the books at home office at close of business December 31st.	
Gross premiums received in cash, without any deduction.....	\$ 106,710.82
Net cash actually received for premiums.....	\$ 106,710.82
Received for interest on bonds and mortgages.....	3,658.53
Income received from all other sources viz: rents, discounts, commissions and entrance fees.....	1,414.49
Aggregate amount of income actually received during the year in cash.....	\$ 111,783.84

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$13,997.82 occurring in previous years).....	Fire. \$ 91,091.34
Net amount paid during the year for losses	\$ 91,091.34
Deposit premiums returned	6,751.59
Commission or brokerage to agents, less received on reinsurances	900.64
Rents (including \$420.00 for company's use of own buildings).....	420.00
Salaries, fees and all other charges, officers, \$7,279.15; clerks, \$620.00; other employes, \$2,400.00	10,279.15
Taxes on premiums.....	591.80

Insurance department fees and agents' licenses, \$35.00; municipal licenses, \$3.54	39.54
Advertising, printing and stationery, \$218.79; legal expenses, \$89 miscellaneous, \$847.70	1,155.49
Other disbursements, viz: postage, \$234.31; travel expense, \$2,356.21; telegraph, \$57.64	2,648.18
Total expenditures during the year.....	113,877.73

Balances.....	\$ 96,691.12
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Ledger Assets.

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

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

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

Interest accrued on mortgages.....	\$ 1,196.15
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Total carried out	\$ 1,196.15
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Gross premiums in course of collection December 31st, not more than three months due.....	\$ 260.00
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Net amount of uncollected premiums, not more than three months due	\$ 260.00
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Deposit notes subject to assessments.....	150,700.45
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Gross assets.....	\$ 218,847.72
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Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 3,157,600	\$ 135,524.45
Written or renewed during the year	727,650	28,101.00

Total	\$ 3,885,250	\$ 163,625.45
Deduct those expired and marked off as terminated.....	303,400	12,925.00

In force at the end of the year.....	\$ 3,581,850	\$ 150,700.45
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Net amount in force.....	\$ 3,581,850	\$ 150,700.45
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

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

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

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 172,500.00
Gross premiums received.....	7,181.75
Losses paid, including \$10,000.00 occurred in 1900	26,784.84
Losses incurred.....	16,784.84
Amount at risk.....	1,024,850.00

ANNUAL STATEMENT

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

STATE INSURANCE COMPANY.

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

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

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

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

Capital Stock.

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

Income During the Year.

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

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

Disbursements During Year.

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

Gross amount paid for losses (including \$2,564.78 occurring in previous years)	Fire.	75,191.10
Deduct amounts received for salvages and from reinsurance in other companies.....		17,445.95
Net amount paid during the year for losses.....		57,745.15
Paid stockholders for dividends (amount declared during the year)		6,000.00
Commissions or brokerage to agents, less received on reinsurances		34,976.66
Rents (including \$1,500 for company's use of own building)		1,500.00
Salaries, fees and all other charges, officers (\$7,200); clerks and other employes (\$12,245.65)		19,445.65
Taxes on premiums, \$763.15; on real estate, \$2,011.96		2,775.11
Insurance department fees and agent' licenses.....		310.50
Advertising, printing and stationery, \$2,070.27; legal expenses, \$506.11; repairs and expenses on real estate, \$350.80; miscellaneous, \$9,031.64		11,958.82
Total expenditures during the year.....		\$ 134,711.89
Balances.....		\$ 20,261.64

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered.....	\$ 101,130.70
Mortgage loans on real estate (Schedule B), first liens.....	71,850.00
Book value bonds, excluding interest, \$1,170; and stocks, \$5,740 (Schedule D).....	6,910.00
Cash in company's office, \$1,716.65; deposited in banks, \$13,574.90	15,291.55
Certificates of deposit Security Loan & Trust Co.....	24,000.00
Bills receivable, \$159,950.87; agents' debit balances, secured and unsecured, \$1,487.46	261,438.33
Reinsurance, \$157.46; maps, \$5,027.06; furniture, \$2,803.00; real estate subrogations, \$2,971.43; supplies, \$8,366.82; other accounts, \$250.69.....	19,576.40
Total.....	\$ 500,196.99
Deduct ledger liabilities:	
Agents' credit balances \$2,806.13; all other, \$4,142.72	\$ 6,948.85
Total net ledger assets, as per balances on page 1	\$ 493,248.14

Non-Ledger Assets.

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

Non-Ledger Liabilities.

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

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

Miscellaneous.

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

General Interrogatories.

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

Losses incurred during the year (fire, \$80,580.86; tornado, \$1,679.02).....	\$ 82,259.88
Total amount of the company's stock owned by the directors at par value.....	39,700.00
Total amount loaned to officers and directors, secured by first mortgage on real estate worth \$30,000.....	9,500.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire.
Gross risks written.....	\$ 7,149,530.00
Gross premiums received.....	175,332.47
Losses paid.....	75,191.10
Losses incurred.....	82,259.88
Amount at risk.....	16,548,354.00

ANNUAL STATEMENT

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

SECURITY FIRE INSURANCE COMPANY,

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

President, S. F. GILMAN. Vice-President, JENS LOREZAN.
Secretary, E. J. BARCOCK.

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

Home office, Masonic Temple, Davenport, Iowa.

Capital Stock.

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

Income During the Year.

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

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

Disbursements During Year.

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

Gross amount paid for losses, including \$3,656.81 occurring in previous years.....	Fire. 15,781.00
Deduct amounts received for salvages and from reinsurance in other companies.....	1,076.49
Net amount paid during the year for losses.....	\$ 14,704.51
Paid stockholders for interest or dividends, amount declared during the year.....	5,000.00
Commission or brokerage to agents, less received on reinsurances.....	6,708.59
Rents, office.....	400.00
Salaries, fees and all other charges, officers, \$4,500.00; clerks, \$2,450.00; other employes, \$2,477.45.....	9,437.45
Taxes on premiums, \$284.07; on other investments, \$1,649.47.....	7,933.54
Insurance department fees and agents' licenses.....	125.50
Advertising, printing and stationery, \$838.24; legal expenses, \$304.55; furniture and fixtures, \$92.77; miscellaneous, \$2,828.21.....	4,063.85
Losses on sales or maturity of ledger assets.....	126.08
Total expenditures during the year.....	\$ 42,499.52
Balances.....	\$ 1,397.18

Ledger Assets.

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

Book value real estate (Schedule A), unincumbered.....	\$ 6,425.00
Mortgage loans on real estate (Schedule B), first liens, \$101,375.00; other than first, \$2,231.00.....	103,666.00
Loans secured by pledge of bonds, stocks or other collateral (Schedule C).....	43,358.95
Book value bonds, excluding stocks (Schedule D).....	5,500.00
Cash in company's office, \$164.89; deposited in banks, \$36,265.80.....	36,430.69
Bills receivable, \$4,131.36; agents' debit balances, secured, \$3,019.77.....	7,151.12
Total.....	\$ 202,531.76
Deduct Ledger Liabilities: Agents' credit balances.....	144.93
Total net ledger assets, as per balance on page 1.....	\$ 202,386.83
Non-Ledger Assets.	
Interest due, \$60.00, and accrued, \$2,687.05, on mortgages.....	\$ 2,747.06
Accrued on collateral loans.....	615.22
Total carried out.....	\$ 3,362.28
Gross assets.....	\$ 205,750.11

IOWA INSURANCE REPORT.

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.	\$	33.00	
Total amount of claims for losses.	\$	33.00	
Net amount of unpaid losses.	\$	33.00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, interest premiums on perpetual fire risks, \$8.898.45; unearned premiums, 42 per cent.	\$	3,559.42	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,826.92; unearned premiums (<i>pro rata</i>)		47,130.72	
Total unearned premiums as computed above.	\$	50,690.14	
All other liabilities, viz: deferred commission.		757.99	
Total amount of all liabilities.	\$	51,481.13	
Joint stock capital actually paid up in cash.	\$	100,000.00	
Divisible surplus.		54,268.98	154,268.98
Total.	\$	205,750.11	

Miscellaneous.

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
What amount of installment notes is owned and now held by the company?	\$ 469.42
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount? No.	
Losses incurred during the year, fire, \$15,747.50; tornado, \$66.50.	15,814.00
Total amount loaned to officers and directors.	31,452.00

Business in the State of Iowa During the Year

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

TABLE

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

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

No. 1.

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

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WRITRN DURING YEAR.	RISKS CANCL'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
J. E. Brooks	Greenfield	March 1, 1888	\$ 812,525	\$ 268,077	\$ 191,328	\$ 880,274
Jerome Smith	Corning	March 27, 1884	1,263,814	150,814	168,531	1,246,097
Andrew Sandy	Lansing	April 2, 1870	1,318,713	164,744	69,308	1,414,059
Arne Grangard	Maud	March 1, 1868	543,058	40,722	15,555	568,230
M. I. Masterson	N. Branch	Aug. 11, 1888	197,835	64,188	34,872	227,151
John Gilmore	Vinton	Jan. 12, 1895	947,037	55,070	12,000	990,107
R. Schenken	Keystone	March 4, 1872	1,182,367	88,067	58,468	1,212,866
W. H. Anderson	Vinton		396,660	67,255	30,100	433,215
Henry Johnson	Cedar Falls	April 1884	766,519	280,230	155,381	831,374
D. F. Hoover	Waterloo	May 1, 1876	3,536,076	1,028,336	864,680	3,699,430
F. E. Cutler	Boone	Jan. 2, 1878	2,540,938	682,975	550,924	2,663,880
John Anderson	Madrid	April 4, 1884	641,262	192,061	146,441	680,882
L. C. Oberdorf	Waverly	March 25, 1875	2,984,762	640,300	541,125	3,080,937
H. Graefling	Artesian	Dec. 14, 1878	2,428,145	792,936	348,254	2,580,950
Joe Kelling	Denver	Sep. 26, 1895	1,433,165	439,576	478,786	1,424,457
Wm. Ducker	Ind'p/ad'nce	Aug. 1, 1894	2,281,432	550,421	509,280	2,253,864
Geo. A. Dalzeel	Aita	July 1, 1888	1,009,668	102,540	67,280	2,101,925
A. T. Perrin	N. Hartford	Feb. 18, 1876	3,025,448	883,297	738,634	3,170,111
John Ross	Lake City	July 1881	443,950	203,675	80,075	566,690
Wm. Baumgart	Pomeroy	April 1, 1887	287,100	36,775	13,825	310,050
G. W. Briggs	Glidden	May 3, 1905	296,308	65,954	58,136	304,132
Henry Sievers	Manning	Jan. 1, 1886	1,832,081	254,122	70,526	2,015,677
J. C. Schwaller	Carroll	March 24, 1876	630,800	50,700	4,425	677,075
F. Berger	Mt. Carmel	March 25, 1882	238,710	26,420	3,920	261,210
H. O. Breece	Atlantic	Feb. 24, 1886	1,059,543	271,795	100,656	1,140,388
Henry Miller	Lymay	Jan. 3, 1886	335,400	76,455	48,210	263,705
Frank Symonds	Mt. Etna	Oct. 1, 1887	1,040,616	14,870	44,399	111,096
Wm. Mather	Springdale	Jan. 23, 1871	1,164,564	302,036	345,130	1,211,261
N. Densmore	Mason City	July 1886	1,645,162	668,345	393,888	1,890,589
J. C. Leekin	Aurelia	April 30, 1883	453,041	135,540	97,700	490,791
Dan Meller	Marcus	May 4, 1885	1,825,745	232,349	79,668	1,977,726
O. D. McFarland	N. Hampton	Jan. 5, 1875	1,641,366	381,859	210,035	1,813,190
E. W. Greene	Spencer	Feb. 1, 1886	1,283,855	240,499	253,240	1,371,108
Chas. Johnson	Elkader	Feb. 15, 1875	2,233,124	230,295	188,045	2,284,375
E. W. Kragel	Garnaville	Sept. 5, 1876	1,441,026	878,022	820,738	1,468,314
Henry Wistrck.	Communia.	April 1866	1,332,867	60,450	24,437	1,368,870
J. Alex Smith	De Witt	Dec. 5, 1872	2,493,675	444,620	387,241	2,650,954
Chas. Morhorst	Wheatland	June 5, 1877	740,325	115,015	78,435	823,845
John Meints	Grand M'd.	May 27, 1878	324,352	83,427	53,970	353,802
George Rix	Lyons	Jan. 1, 1887	413,188	17,663	3,765	427,386
Chas. Morhorst	Wheatland	April 14, 1899	332,070	109,460	17,845	423,655
A. Norelins	Kiron	March 29, 1875	1,167,519	427,002	278,068	1,316,454
John Fischer	Ricketts	Dec. 29, 1876	2,830,614	352,096	135,065	3,049,669
John Fox	Dallas C'nt.		963,877	421,272	240,503	1,134,640
H. D. Lenocker	Dexter	Dec. 20, 1875	979,171	330,700	257,912	1,051,559
Robert McCaull	Garden Gve	Dec. 4, 1877	101,112	24,510	19,071	106,591
M. E. Blair	Manchester	Jan. 27, 1881	475,668	119,500	70,060	522,113
C. M. Garmon	Burlington	April 1872	1,231,532	480,918	389,608	1,322,859
Jacob Schmeiser	Burlington	May 25, 1867	680,641	24,095	8,591	676,545
Wm. J. Brugge	Burlington	March 12, 1867	132,011	70,240	26,037	135,311

TABLE

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

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

No. 1—CONTINUED.

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

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
Fred J. Herman	Burlington	March 6, 1894	\$ 584,024	\$ 150,947	\$ 123,357	\$ 611,614
Nils Anderson	Burlington	April 12, 1889	523,370	182,280	138,505	547,145
A. J. Swanson	Burlington	Jan. 17, 1889	1,119,540	259,354	183,319	1,175,575
H. Van Steenburg	Spirit Lake	June 2, 1895	429,744	142,816	84,152	488,408
Willis H. Hogan	Farley	June 12, 1891	1,400,528	382,028	172,457	1,610,099
John Maire	Cascade	Jan. 18, 1895	221,065	48,000	19,285	249,870
H. A. Gaardo	Armstrong	March 20, 1895	570,570	300,950	142,419	720,120
G. R. Holmes	Donnan	May 2, 1874	3,000,000	933,030	625,000	3,308,030
Wm. Prettling	Eldorado	July 7, 1877	1,254,549	98,215	90,720	1,256,074
E. B. Atherton	Charles City	Jan. 1, 1880	2,924,641	271,383	106,380	3,089,644
N. McDonald	Hampton	June 6, 1889	878,000	30,665	135,610	1,073,061
Anton Miller	Hamburg	Oct. 4, 1894	137,101	20,084	12,008	153,277
W. E. Marchant	Scanton	March 22, 1888	1,510,003	469,444	383,626	1,601,818
L. B. DeSeelhorst	Grundy Cen.	March 26, 1888	2,001,188	297,184	177,749	2,017,443
I. S. Backus	Stuart	March 23, 1882	778,600	431,864	47,682	891,712
Carl Schuler	Garner	April 7, 1887	869,769	309,863	180,157	690,435
O. K. Mabey	Forest City	July 7, 1880	646,423	246,518	80,581	802,406
Fayette Holmes	Iowa Falls	May 30, 1860	1,514,724	540,863	372,237	1,683,350
J. J. Wood	New Providence	Aug. 14, 1871	514,050	178,027	99,080	1,031,013
C. N. Cadwell	Logan	June, 1887	2,152,666	521,442	341,882	2,331,686
James R. Gillis	Mt. Pleasant	.....	1,972,310	616,320	399,710	2,188,920
Olof Anderson	Swedesburg	Jan. 10, 1876	205,075	12,785	27,290	220,570
John Steinman	Cresco	July 1, 1900	1,677,100	742,740	479,421	1,950,419
S. K. Groth	Thor	Sept. 25, 1885	1,330,160	449,601	108,935	1,682,886
Abe Hartley	Ida Grove	March 21, 1887	599,000	181,701	146,701	674,000
H. L. Uthoff	Norway	April 14, 1883	565,902	22,121	4,500	524,113
A. B. Ogden	Williamsburg	Sept. 4, 1875	1,543,051	185,461	92,154	1,636,358
S. N. Howard	Preston	April 3, 1875	3,003,349	601,810	479,04	3,215,095
W. F. Boyd	Newton	May 10, 1875	2,459,057	384,197	250,745	2,192,540
W. B. Frame	Salem	Aug. 1, 1874	830,582	289,022	164,511	955,093
Hiram Heath	Iowa City	.....	720,918	150,410	117,568	753,604
Isaac Meyers	North Liberty	May 1, 1867	1,400,000	346,272	255,207	1,491,665
Isaac S. Weeber	Iowa City	July 7, 1866	668,970	72,515	31,577	649,918
F. Fenton	Iowa City	Dec. 6, 1873	369,793	113,440	83,012	400,601
Harm Harms	Langworthy	Dec. 1, 1888	795,137	63,353	12,663	845,577
A. J. Wasoba	Oxford Junc	March 1, 1897	1,06,327	49,250	.....	185,577
H. P. Newton	Keota	.....	1,316,537	341,938	283,892	1,424,583
W. H. Brown	Rose Hill	Feb. 20, 1880	2,381,640	800,120	500,180	2,681,580
E. Blackford	Algona	April 18, 1887	1,778,517	719,858	407,977	2,090,398
Herman Lohman	West Point	July 3, 1894	440,163	86,761	35,750	491,114
Law Walter	Donnellson	Oct. 25, 1892	451,237	52,340	57,925	445,652
Vaclar Janda	Cedar Rapids	Aug. 1, 1867	354,515	157,464	36,665	455,314
F. D. Hall	Springville	.....	806,295	240,525	209,465	927,355
Joseph Konesek	Fairfax	Feb. 10, 1879	1,230,387	331,902	251,610	1,316,679
W. H. Kyle	Mt. Vernon	Aug. 1870	1,121,514	280,180	250,345	1,116,649
Thomas Delaney	Fairfax	.....	1,625,400	427,811	347,060	1,711,150
S. A. McElwain	Marion	Feb. 2, 1898	122,950	.....	61,220	61,730
G. E. Stone	Wapello	Sept. 5, 1874	1,332,840	324,665	210,011	1,427,484
G. W. Larimer	Chariton	Jan. 10, 1888	375,000	99,188	14,609	460,979
George Storck	Earlham	Jan. 1, 1880	700,000	188,395	84,195	804,000

TABLE

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

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

No. 1—CONTINUED.

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

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WRITTEN DURING YEAR.	RISKS CANCEL'D DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
W. H. Army	Marshalltown	Feb. 24, 1872	\$ 230,314	\$ 230,401	\$ 185,475	\$ 945,240
Geo. E. Cray	Osage	April, 1874	1,439,958	1,015,875	351,272	2,783,492
A. M. Walker	Osage	April, 1874	2,057,500	615,875	4,088	2,783,492
A. Brogmus	Graeton	Dec. 12, 1881	705,860	81,895	100,038	687,560
F. F. Roe	Castana	June 10, 1868	310,990	65,741	65,205	311,457
P. B. English	Villisca	May 28, 1831	641,131	276,218	218,999	698,350
J. B. Jester	Sweetland	Nov. 8, 1873	1,024,466	90,845	23,975	1,104,610
H. Wildasin	Wilton Jct.	1871	2,234,241	180,586	73,025	2,348,616
Will Thomas	Sibley	Sept. 28, 1899	602,788	193,081	132,716	663,153
L. T. Gates	Gaza	July 10, 1890	1,104,502	417,067	282,505	1,299,060
Isa. A. Swallow	Shenandoah	Feb. 28, 1886	1,491,086	251,591	223,431	1,619,240
E. F. McEvoy	Osgood	April 3, 1886	1,554,855	458,485	374,290	1,639,040
R. M. Crouch	Merrill	April 20, 1886	777,920	268,985	155,995	890,910
J. B. Shaw	Flower	Jan. 7, 1891	1,193,411	594,134	187,346	1,500,197
C. M. Grinstead	Des Moines	April 1, 1877	1,717,888	454,511	320,281	1,872,118
A. Youngberg	Des Moines	May 1, 1881	187,240	46,325	33,245	200,260
E. H. Ohendorf	Co'mcil Bl'fs	Dec. 10, 1878	3,912,554	1,241,555	765,906	4,408,203
L. G. C. Pierce	Grinnell	Jan. 25, 1875	1,975,423	176,473	40,270	2,111,610
G. A. Wyant	Mt. Ayr	April 9, 1887	759,438	274,568	142,026	841,640
F. E. Gordon	Sac City	Aug. 1875	1,798,956	484,385	373,614	1,900,270
Henry Parme	Davenport	Jan. 24, 1874	439,995	166,500	81,270	527,341
Johannes S'ndt	Davenport	Sept. 14, 1868	1,685,305	53,433	21,120	1,717,698
Frederick Rock	Amity	Aug. 12, 1868	1,244,970	53,555	3,990	1,294,325
Frederick Rock	Amity	May 1, 1881	613,782	65,543	9,950	660,375
Hans Peterson	Elk Horn	March 1, 1886	1,737,855	1,021,601	710,235	2,042,841
N. K. Calburn	Harlan	Feb. 12, 1897	1,243,565	439,760	286,755	1,394,560
Ben Leuschke	Westphalia	Jan 1, 1901	542,935	79,065	42,835	579,265
Hans Peterson	Elk Horn	May 1, 1868	128,820	33,680	10,834	142,665
Calvin Hook	Hull	June 28, 1887	258,808	181,257	121,750	315,405
Hans Moeller	Rock Valley	Oct. 2, 1891	1,549,218	314,400	41,745	1,818,933
John M. Wells	Nevada	April 1, 1887	1,347,555	380,831	251,107	1,483,299
R. K. Garard	Roland	Nov. 1, 1885	3,150,121	314,400	227,137	3,237,380
John Stenberg	Slater	April 11, 1887	182,275	63,200	31,740	213,735
James O'Neill	Traer	June 1, 1895	1,166,010	138,878	56,906	1,277,988
F. Lundt	Berlin	July 20, 1877	203,182	203,182	214,417	214,417
E. L. Cundy	Leonard	.....	.....	.....	.....	.....
F. N. Boyd	Bedford	Oct. 12, 1899	102,546	214,559	0,800	307,815
Henry J. Worden	Ditsburg	March 1, 1895	1,153,700	152,000	808,010	1,497,690
J. S. Hope	Birmingham	Dec. 14, 1871	610,617	50,879	8,420	687,010
J. W. Garvin	Kirkville	March 29, 1879	336,481	41,200	120,195	257,510
H. F. Dunham	Calona	June 1, 1888	291,461	.....	.....	291,461
H. K. Evans	Corydon	Oct. 1872	810,890	261,457	109,116	983,237
C. H. Payne	Fl. Dodge	.....	2,774,875	1,060,991	662,895	3,141,775
C. E. Borg	Pilot Mound	.....	1,165,865	185,635	211,635	1,119,665
C. E. Borg	Pilot Mound	.....	454,483	1,282,600	938,739	4,887,443
Sidney Coon	Ainsworth	.....	1883	.....	.....	.....
C. N. Flanagan	Ainsworth	June 1, 1886	1,078,254	401,621	218,062	1,261,813
E. W. Good	Sollville	Nov. 4, 1876	674,529	.....	.....	674,529
E. W. Good	Waukon	March, 1877	1,525,450	102,551	74,755	1,623,240

TABLE

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

Number.	COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
151	Winnebleshk..	Norwegian Mutual Protective Ass'n..	A. Jacobson	Decorah
152	Winnebleshk..	German Mutual Fire	P. F. Meyer	Ossian
153	Woodbury ..	M. F. L. & T. Ins. Co. of Ger. Farmers	I. F. Babbe	Danbury
154	Woodbury ..	Woodbury and Fynewood Co. Farmers	W. W. McElrath ..	Moiville
155	Worth	Farmers' Mutual Insurance Ass'n	H. A. Olson	Northwood ..
156	Wright	Farmers Mutual of Wright and adjoining Co.	John G. Mechem ..	Clarion
Total county Mut. Ass't. Fire Ass'ns.				
STATE MUTUALS—				
Cedar Rapids Mutual Ins. Ass'n				
Central Iowa Mutual Fire Ass'n				
Equity Windmill Mut. Ins. Ass'n				
Farm Property Mut. Ins. Ass'n of Iowa				
Grain Shippers Mut. Fire Ins. Ass'n ..				
Iowa Assessment Mut. Fire Ins. Ass'n ..				
Iowa Mercantile Mut. Fire Ins. Ass'n ..				
Machinery Mutual Insurance Ass'n				
Munterville Mut. Fire and Lightning Ins. association				
Mutual Fire and Tornado association ..				
Property Mutual Insurance association ..				
Retail Merchants Mut. Fire Ins. Ass'n ..				
Town Mut. Dwelling House Ins. Ass'n ..				
Union Mut. Fire and Light. Ins. Ass'n ..				
Total				
Total county and state Mutual				
EXCLUSIVE TORNADO—				
Iowa Mutual Tornado, Cyclone and Windstorm Insurance association				
Mutual Windstorm Ins. Ass'n of Iowa ..				
Merchants Tornado Mutual Ins. Co				
Total				
EXCLUSIVE HAIL—				
Corn Belt Mutual Hail Insurance Association of Southern Iowa				
Des Moines Mutual Hail Ins. Ass'n				
Farmers Mut. Hail Ins. Ass'n of Iowa ..				
Farmers State Mutual Hail Association of Emmet County				
German Mutual Insurance association ..				
Grain Growers Mutual Hail Insurance Association of Iowa				
Mutual Hailstorm Ins. Ass'n of Iowa ..				
Northern Iowa Mutual Insurance Co				
Southwestern Iowa Mutual Hail				
Western Hail and Tornado Insurance Co ..				
Total				
Total of all assessment mutual Ass'ns ..				

No. 1—CONTINUED.

associations of the state for the year ending December 31, 1902.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	DATE OF ORGANIZATION.	RISKS IN FORCE JAN. 1, 1901.	RISKS WITHDRAWN DURING YEAR.	RISKS CANCELLED DURING YEAR.	RISKS IN FORCE JAN. 1, 1902.
J. J. Running	Decorah	March 16, 1872	\$ 1,625,636	\$ 89,977	\$ 79,175	\$ 1,656,478
Geo. Hemerath	Ossian	Jan. 21, 1903	31,695	0	0	31,695
William Wiense	Danbury	Jan. 25, 1880	467,145	124,265	33,670	558,770
M. E. Twichell	Moiville	Feb. 25, 1880	629,340	230,904	131,748	728,456
T. C. Kone	Northwood ..	March 25, 1882	1,979,204	605,121	425,073	2,159,554
W. W. Sheplee	Clarion	June 28, 1890	1,223,834	403,480	249,874	1,387,449
.....	.....	.....	\$177,358, 110	\$45,162, 223	\$89,780, 590	\$102,729, 743
.....	.....	.....	791, 520	881, 930	550, 540	1,000, 924
C. B. Holahan	Pt. Dodge .....	.....	344, 852	86, 614	55, 220	376, 237
P. H. Handley	Lisbon	Sept. 12, 1868	705, 312	1,074, 699	115, 215	1,725, 009
O. L. F. Browne	Des Moines ..	Feb. 17, 1900	1, 218, 622	21,024, 549	720, 236	2,549, 935
F. D. Babcock	Ida Grove	Sept. 15, 1897	279, 672	402, 722	11, 095	758, 467
G. M. Smith	De Witt	March 12, 1900	1, 528, 265	1, 680, 482	1, 519, 091	1, 656, 554
W. W. Coffin	Spencer	Oct. 1895	1, 397, 490	882, 474	201, 718	1, 088, 222
H. M. Ramsay	Waterloo	August 8, 1898	.....	.....	.....	.....
C. H. Swanson	Dudley	March 10, 1882	277, 251	69, 175	69, 572	277, 551
J. Lindley Coon	Newton	Sept. 5, 1900	452, 886	1, 221, 107	60, 568	1, 577, 485
E. A. Evans	Waterloo	Feb. 1, 1899	478, 200	397, 156	235, 562	631, 550
Ira B. Thomas	Des Moines ..	Sept. 27, 1900	17, 136, 815	348, 881	50, 480	426, 210
C. E. Harsh	Des Moines ..	Jan. 1893	17, 145, 984	5, 370, 521	2, 051, 454	20, 209, 051
J. C. Baker	Emmetsburg ..	March 4, 1897	2, 013, 001	1, 081, 242	463, 261	2, 630, 982
.....	.....	.....	\$ 26, 720, 868	\$16, 145, 254	\$ 9, 214, 795	\$ 35, 601, 427
.....	.....	.....	224, 688, 978	61, 307, 577	39, 995, 385	223, 401, 170
J. B. Herriman	Des Moines ..	Jan. 1, 1884	80, 700, 161	24, 090, 690	18, 022, 860	85, 052, 932
O. L. F. Browne	Des Moines ..	April 24, 1899	1, 282, 514	1, 000, 948	284, 024	1, 999, 138
S. W. Flint	Des Moines ..	July 2, 1896	1, 442, 192	255, 995	179, 070	1, 546, 017
.....	.....	.....	\$ 83, 523, 860	\$25, 353, 241	\$19, 398, 993	\$ 89, 478, 147
Earl R. Ferguson	Shenandoah ..	March 26, 1901	.....	273, 021	85, 805	186, 216
W. S. Hazard, Jr.	Des Moines ..	Feb. 10, 1899	.....	1, 223, 152	419, 415	1, 243, 013
W. A. Rutledge	Des Moines ..	March 4, 1893	.....	3, 230, 772	307, 741	1, 806, 661
E. D. Sanborn	Estherville ..	June 4, 1898	.....	1, 749, 239	728, 654	2, 110, 209
R. J. Koehler	LeMars	April 1, 1901	.....	196, 575	400	166, 175
Vernon Forbes	Des Moines ..	April 23, 1901	.....	485, 340	44, 700	440, 640
O. L. F. Browne	Des Moines ..	May 4, 1892	.....	534, 320	154, 931	190, 810
W. W. Sheplee	Clarion	June 11, 1902	.....	115, 377	92, 749	45, 745
E. H. Ohlendorff	Council Bluffs	June 13, 1898	.....	184, 326	60, 627	133, 714
S. W. Flint	Des Moines ..	Feb. 1, 1900	.....	246, 056	17, 258	268, 655
.....	.....	.....	\$ 6, 874, 009	\$ 1, 502, 964	\$ 3, 450, 485	\$ 6, 451, 728
.....	.....	.....	291, 488, 948	91, 253, 782	50, 844, 833	325, 801, 995

TABLE

No. 2.

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of non-renewal assessments.	Receipts from sources.	TOTAL.	Amount of losses paid during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand Dec. 31st 1901.	Amount of losses not yet paid.	Number and amount of losses in litigation.	Amount of any fines, penalties.	Cost per \$1,000 during the year.	Cost per \$1,000 fire years.
1	Adair	Farmers Mutual Fire Insurance Ass'n	\$ 1,726 91	\$ 221 74	\$ 1,968 65	\$ 1,375 69	\$ 92 75	\$ 157 53	\$ 243 19	\$ 1,865 81	\$ 99 44	\$ 83 00			\$ 2 16	\$12 50
2	Adair	Farmers Mutual Insurance Ass'n	389 41	222 39	611 80	277 28	115 53	183 54	115 53	657 58	108 23		\$ 21 75		4 54	10 06
3	Alamakee	German Farmers	36 86	30 00	66 86	1,175 25	115 83	24 48	1,315 56	1,108 23					93	9 23
4	Amulson	Scandinavian Mut. Prot. Ass'n	49 57	474 88	524 45	74 74	72 78	147 58	474 48	524 50	28 26				2 34	9 80
5	Beneton	Greely Farmers Mut. Fire	1,486 17	31 00	1,517 17	1,071 00	39 50	131 50	1,241 50	1,103 01	624 50				1 02	11 40
6	Beneton	Eden Mut. F. and L. Insurance Ass'n	300 89	130 50	430 94	631 10	119 00	143 51	786 07	624 50	230 10				40	3 05
7	Beneton	Iowa Twp. Mut. Fire Ins. Co.	172 90	793 00	965 90	14 82	189 94	95 00	22 10	330 76	450 00				80	3 00
8	Black Hawk	Danish Mut. Insurance Ass'n	384 08	7,110 93	7,495 01	571 27	180 00	80 00	711 27	373 13					2 36	10 85
9	Black Hawk	Farmers Mut. F. and L. Insurance Ass'n	172 90	793 00	965 90	7,498 84	1,024 31	208 01	9,739 16	13 45					1 00	8 25
10	Boone	Farmers Mut. Ins. Co. of Boone Co.	359 92	316 28	676 20	2,143 78	359 91	1,592 27	4,796 06	1,000 00					1,028 10	8 66
11	Boone	Swedish	210 39	4,935 07	5,145 46	204 03	118 50	79 00	86 37	577 89	333 45				1 83	9 45
12	Bremer	Bremer Co. Farmers Mut. F.	284 54	288 04	572 58	4,829 80	398 67	227 80	5,456 28	73 42					1 97	8 64
13	Bremer	First German Mut. F. of Maxfield	63 36	2,178 99	2,242 35	3,566 84	400 00	194 84	4,201 78	333 45					1 14	5 51
14	Bremer	German Farmers F. L. and W. Co.	63 36	7,410 99	7,474 35	1,382 87	204 00	40 56	1,687 37	53 36					1 42	7 80
15	Buchanan	Consolidated Patrons and Farmers Mut.	27 58	2,844 31	2,871 89	3,960 58	235 95	350 00	492 27	6,000 00	53 36				4 85	10 33
16	Buena Vista	Farmers Mut. Fire Ins. Ass'n	15 99	1,691 94	1,707 93	1,711 50	420 00	349 50	799 92	5,237 47	333 05				1,000 00	1 65
17	Butler	Butler Co. Mut. F. and L. Ins. Co.	95 78	1,140 55	1,236 33	1,215 25	562 80	319 51	1,817 56	4,471 31					1 42	7 80
18	Calhoun	German Mut. F. L. and W. Co.	15 99	1,691 94	1,707 93	1,711 50	420 00	349 50	799 92	5,237 47	333 05				1,000 00	1 65
19	Carroll	Farmers Mut. F. L. and W. Ass'n	95 78	1,140 55	1,236 33	1,215 25	562 80	319 51	1,817 56	4,471 31					1 42	7 80
20	Carroll	Farmers Mut. F. L. and W. Ass'n	3,814 63	338 33	4,152 96	6,885 00	51 06	82 09	9 85	828 06					2 70	15 40
21	Carroll	Farmers Mut. Ins. Co. of Roselle	331 46	341 76	673 22	4,460 50	300 00	1,115 34	27 07	444 41	128 81				2 44	3 37
22	Carroll	Mt. Carmel Mut. F. and L. Ins. Co.	113 03	2,38 46	2,497 49	1,418 25	337 25	67 85	9 20	109 09	7 58				39 65	43 75
23	Cass	Cass Co. Farmers Mut. F. Ass'n	159 42	180 60	339 02	1,418 25	337 25	379 16	216 69	559 14					47	5 00
24	Cedar	Noble Twp. Protective Ass'n	25 92	80 20	106 12	25 92	80 20	63 80	8 60	157 85	169 87				47	5 00
25	Cedar	Victoria Mut. Ins. Ass'n	2 83 30	217 64	220 47	2 83 30	217 64	10 83	10 83	29 28					27	6 25
26	Cerro Gordo	Springdale Mut. Fire	1,204 96	1,866 03	3,070 99	1,204 96	1,866 03	379 00	3,370 93	2,670 03					1 58	10 10
27	Cerro Gordo	Cerro Gordo Co. Farm. Mut. F. & L. I. A.	948 15	370 00	1,318 15	1,296 30	352 55	452 80	1,181 65	1,797 80					2 58	13 10
28	Cherokee	Maple Valley Ins. Ass'n	232 50	370 00	602 50	2,290 25	337 00	285 25	302 25	3,047 75					3 44	10 71
29	Cherokee	Western Cherokee Mut. F. and L.	424 10	3,574 70	3,998 80	2,290 25	337 00	285 25	302 25	3,047 75					3 44	10 71
30	Chickasaw	Chickasaw Co. Farmers Mut. F. and L.	2,231 35	7,708 75	9,940 10	3,508 14	381 02	118 58	3,945 58	398 75	700 00				400 00	2 28
31	Clay	Clay Co. Farmers Mut. F. and L.	1,235 30	2,803 15	4,038 45	1,235 30	285 00	410 11	223 85	2,444 00	739 12				91 39	1 61
32	Clayton	Commonwealth Mut. Fire and L.	4,001 30	3,935 10	7,936 40	4,001 30	170 00	681 83	1,055 33	5,796 66	1,140 75				508 75	3 94
33	Clayton	Farmers Mut. F. L. Ins. Co.	1,054 77	4,197 86	5,252 63	1,235 30	45 50	176 45	375 50	285 74	376 69				2 70	8 31
34	Clayton	Farmers Mut. Ins. Co. of Garrettsville	23 58	2,803 10	2,826 68	5,345 88	897 00	663 30	243 30	6,252 48	243 30				13 85	10 45
35	Clinton	Farmers Mut. F. and L. Ins. Co.	494 17	1,559 51	2,053 68	1,235 30	45 50	176 45	375 50	285 74	376 69				2 05	8 31
36	Clinton	German Farmers Ins. Co.	399 18	6 74	405 92	1,4 50	80 00	240 10	24 35	1,688 75	410 03				2 05	8 31
37	Clinton	German Mut. and Int. Ins. Co.	49 02	60 05	109 07	35 66	35 66	34 80	30 75	120 30	120 30				3 75	3 40
38	Clinton	German Mut. Ins. Ass'n. of C. and Jack Co.	171 31	642 40	813 71	158 00	15 50	68 00	15 50	214 50	35 17				3 75	3 40
39	Crawford	Farmers Mut. Ins. Soc.	414 08		414 08	414 08		153 80	20 73	589 51	129 36				1 40	11 70
40	Crawford	Mut. F. L. T. and W. Ins. Co. of G. F.	1,017 13	272 68	1,289 81	1,017 13	272 68	48 06	1,357 87	700 18					1 69	13 70
41	Dallas	Dallas Co. Farmers Mut. F. and L.	157 52	1,777 46	1,934 98	1,163 50	818 50	569 48	1,878 27	3,774 77					3 54	8 54
42	Dallas	Patrons Mut. Fire	128 59	2,740 50	2,869 09	2,017 10	385 53	152 21	1,654 07	4,545 81	45 10				2,050 00	2 84
43	Decatur	Decatur Co. Farmers Ins. Co.	300 00	30 00	330 00	2,135 85	174 41	415 55	170 62	2,808 83	410 62	95 00			78 07	2 75
44	Decatur	Farmers Mut. F. and L. Ins. Ass'n	12 13	514 60	526 73	800 00	35 50	3 00	838 50	243 00					2 40	9 43
45	Des Moines	D. M. Co. Farmers Mut. Fire	43 06	2,838 00	2,881 06	942 75	64 18	147 63	119 15	1,273 71	512 64				700 00	2 50
46	Des Moines	D. M. Co. Farmers Mut. Fire	43 06	2,838 00	2,881 06	1,938 00	800 00	190 00	660 00	2,994 00	852 40				4 50	10 50
47	Des Moines	Germ. Mut. Aid Fire Ass'n.	931 15		931 15	102 87		67 00	116 40	1,016 40					1 40	6 18
48	Des Moines	Germ. Catholic Mut. Fire	563 92	191 14	755 06	2,113 10	45 03	21 00	5 00	701 44					5 00	11 70

TABLE

No. 2—CONTINUED.

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL
51	Des Moines..	Mutual German Protestant F. Ins. Ass'n.	\$1,858.92		\$ 664.57	\$ 2,523.49
52	Des Moines..	Swedish Mut. F. Ass'n of Des M. Co.	759.89	702.92		1,462.81
53	Des Moines..	Swedish Lutheran Mutual Fire Ass'n.	137.53	2,182.69	600.26	2,920.48
54	Dickinson..	Dickinson Co. Farmers Mut. Ins. Co.	261.12	728.76	345.48	1,335.36
55	Dubuque....	Dubuque Co. Farmers Mutual Ins. Ass'n.	81.27	2,412.86	808.26	3,302.39
56	Dubuque....	Cascade Farmers Mutual F. and L. Assn.	8.05	199.61	50.07	257.73
57	Emmet.....	Farmers Mutual F. and L. Ins. Ass'n.		1,018.21	1,081.45	2,099.66
58	Fayette....	Fayette Co. Farmers Mut. F. Ins. Ass'n.	4,605.67	5,640.00	1,450.08	11,695.75
59	Fayette....	German Mutual Fire Insurance Co.	159.05	4,197.82	98.24	4,455.11
60	Floyd.....	Floyd Co. Farmers Mutual Insurance Co.	634.81	5,838.25	59.15	6,532.20
61	Franklin...	Franklin Co. Farmers Insurance Ass'n.	1,433.16		1,487.79	2,920.95
62	Fremont...	Farmers Mutual F. and L. Ins. Ass'n.		106.36	66.40	172.76
63	Greene....	Farmers Mutual F. and L. Ins. Ass'n.		4,960.00	924.00	5,884.00
64	Grundy....	Farmers Mutual F. and L. Ins. Ass'n.	305.40	2,030.72	2,102.77	4,438.89
65	Guthrie...	Farmers Mutual Fire Ass'n of Menlo	18.51	2,493.64	602.70	3,109.91
66	Hancock...	Farmers Mut. Ins. Co. of the G. Soc. of M. E. Chrch.		1,504.19	496.16	2,000.35
67	Hancock...	Farmers Mutual F. and L. Ins. Ass'n.	2,261.26		1,432.50	3,693.76
68	Hardin....	Farmers Mut. Ins. Co. of H. & Fr. Co.		2,087.21	1,550.52	3,637.73
69	Hardin....	Providence Twp. Mutual Insurance Assn.		1,093.80	157.94	1,251.74
70	Harrison...	Harrison Co. Farmers Mutual Ins. Co.	401.76	7,212.86	279.55	7,894.11
71	Henry.....	Henry Co. Farmers Mutual F. Ins. Ass'n.	1,228.20	4,995.20	1,724.97	7,948.37
72	Henry.....	Svea Mutual Protective Fire Ins. Ass'n.	1,233.42		145.69	1,379.11
73	Howard....	Farmers Union Mutual	350.51	4,694.83		5,045.34
74	Humboldt..	Humboldt Mutual Insurance Co.	4,235.33	1,923.29	592.56	6,756.18
75	Ida.....	Blaine Center Farmers Mutual F. and L.	100.00	1,250.00	726.00	2,076.00
76	Iowa.....	Lenox F. and L. Insurance Ass'n.		1,047.84	12.00	1,059.84
77	Iowa.....	Patrons Mutual		1,894.15	603.05	2,497.20
78	Jackson...	Farmers Mutual Aid Ass'n.	3,031.55	6,520.77	556.00	10,108.32
79	Jasper....	Farmers Mutual F. and L. Ins. Ass'n.	146.37	6,022.25	877.42	7,046.04
80	Jefferson...	Farmers Insurance Union		845.65	245.03	1,090.68
81	Johnson...	Lincoln Mutual	254.17	1,006.27	277.20	1,627.64
82	Johnson...	North-Western Farmers Mut. F. and L.	65.00	1,364.46	885.13	2,315.59
83	Johnson...	Liberty, Sharon and Washington Twps.	242.64	029.70	140.42	1,312.76
84	Johnson...	Union Farmers Insurance Co.	11.05	219.04	367.24	597.33
85	Jones.....	German Mutual F. and L. Ins. Co.	628.56	1,105.13	27.50	1,761.19
86	Jones.....	Bohemian Farmers Mutual	79.17	266.44	18.00	363.61
87	Keokuk....	Farmers Pioneer Mutual		3,736.03	32.50	3,768.53
88	Keokuk & Mahas.	Prairie Farmers Mutual Insurance Co.	9.70	5,920.00		5,929.70
89	Kossuth...	Kossuth County Mutual Fire	1,156.86	2,032.45	1,169.55	4,358.86
90	Lee.....	Lee County Farmers Home Mut. Ins. Co.			216.32	216.32
91	Lee.....	Peoples Mutual Insurance Co. of Lee Co.	146.78	2,588.53	67.25	2,802.56
92	Linn.....	Bohemian Mutual Fire Insurance Ass'n.	538.84		510.63	1,049.47
93	Linn.....	Brown Township Mutual Insurance Ass'n.	119.19	1,360.55	676.03	2,161.77
94	Linn.....	Ceska Farmerska	1,359.92		510.47	1,870.39
95	Linn.....	Linn Twp. Farmers Mutual Ins. Ass'n.	447.86	4,151.43	280.30	4,879.59
96	Linn.....	West Side Mutual Fire Ins. Ass'n.	113.48	3,698.40	600.00	4,411.88
97	Linn.....	Marion Mutual Fire Insurance Ass'n.				
98	Louisa....	Farmers Mutual Fire Insurance Co.	204.83	4,145.34	308.84	4,748.99
99	Lucas....	Farmers Mutual F. and L. Ass'n.	213.12	1,159.15	183.58	1,555.85
100	Madison...	Madison County Mutual Insurance Co.		1,512.05	292.20	1,804.25

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1901.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during the year.	Cost per \$1,000 for past five years.
\$ 50.85		\$ 161.50	\$ 23.07	\$ 235.42	\$ 2,280.07				%.39	\$ 1.30
82.35		299.50	30.20	412.05	1,050.76				.28	7.35
2,163.13		425.00	126.08	2,714.21	206.27	\$ 268.00			2.36	13.73
450.00	\$ 173.00	110.84	270.30	1,004.23	331.13	235.00			1.53	10.31
1,498.00		791.96	170.45	2,460.41	841.98				.43	2.53
59.00	37.08	36.00	77.40	209.48					18.51	10.31
1,054.73	275.00	325.70	443.23	2,098.66	48.25				.89	9.50
4,808.00		913.61	205.00	6,016.61				435.73	2.81	11.56
3,320.77		360.04	45.46	3,726.27	5,079.14				1.90	12.50
5,000.44	101.95	360.04	45.46	5,457.58	749.44				3.00	
949.33		24.50	100.00	1,074.73	1,846.22				1.77	8.28
21.26	40.00	10.50	15.90	87.66	85.10				1.27	9.62
3,818.00	303.00	382.00	203.00	4,705.00	1,178.00				.60	4.79
3,190.49		587.77	84.45	3,864.71	577.18				3.02	15.30
2,486.66	301.38	254.84	65.32	3,108.20	1.71				1.80	13.50
									3.48	14.61
1,340.60	163.00	308.17	160.54	1,972.31	28.04				2.00	10.11
2,074.50	191.00	135.50	6.00	2,407.00	1,286.76				3.01	7.23
2,566.50	388.00	474.70	208.56	3,637.76					2.21	10.31
704.05		76.87	309.21	1,090.13					1.97	10.87
6,395.85	575.00	585.55	336.81	7,893.21	131.61				3.52	
6,542.31		981.00	202.48	7,725.79		319.18			3.52	
								500.00		
3,002.39	411.00	511.00	75.50	4,089.89	1,311.51				2.25	10.98
2,186.67	329.00	345.77	70.07	2,940.51	3,815.67				1.94	6.45
680.00	197.00	152.00	128.00	1,157.00	919.00				1.82	16.73
890.02		70.00	35.50	995.52	64.32				1.90	7.90
1,918.76		440.12	138.32	2,497.20				1,005.06	1.25	6.00
7,921.75	171.33	402.90	193.02	8,689.00	1,419.32	507.00			2.80	12.17
2,794.03	1,048.69	500.00	1,801.69	6,144.41	901.63				2.37	16.86
378.58	204.85	83.60	423.65	1,090.68				41.14	1.29	7.50
970.80	139.00	64.53	23.60	1,197.93	429.71				1.58	11.03
1,501.96		347.42	156.30	2,005.68	309.91				1.34	18.73
1,216.37		46.50	49.89	1,312.76					2.40	10.28
		175.25	29.03	515.55	81.78			225.00	1.28	13.34
1,046.40		284.84	30.95	1,362.19	399.00				1.63	11.92
270.75		12.00	4.50	293.25	70.36	12.00			1.50	
2,922.18		296.20	271.40	3,489.78	278.75				2.63	
5,245.76	275.00	254.25	154.60	5,929.70					2.50	13.80
3,763.89	104.00	204.19	161.36	4,233.44	125.42				2.03	7.35
40.31		130.15	27.43	197.89	18.43					15.90
1,090.50	482.66	259.40	61.00	2,802.56				50.00	6.25	2.95
		216.15						122.35		
147.92		693.06	1,341.72	840.05	572.01				1.21	
342.50		286.16	62.40	1,551.33	319.06				1.42	10.86
1,009.10	389.00	90.83	62.40	1,551.33	319.06				1.18	10.83
3,383.65		165.00	659.91	4,208.56	670.97	1,700.00	297.00		3.67	
3,788.79		466.00	46.95	4,301.74	110.14			1,100.00	2.50	15.50
4,157.71	199.41	206.36	175.17	4,738.65	10.34			414.83	3.47	11.75
1,059.00	81.00	127.00	30.42	1,297.42					3.16	18.42
1,129.00	234.25	97.15	52.20	1,512.60	291.65				1.88	17.61

TABLE

Number.	COUNTY.	NAME OF COMPANY.	Cash on hand at beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
101	Marshall	Iowa Valley Mutual Insurance Co.	\$ 615.27	\$ 1,468.64		\$ 2,083.91
102	Marshall	Marshall Co. Farmers Mut. Fire Ins. Co.	938.00	1,500.64		2,438.64
103	Mitchell	Farmers Mutual Fire Insurance Co.	1,021.79	3,953.34		5,045.20
104	Mitchell	German Farmers Mutual Fire Ins. Co.	355.82	702.05		1,057.87
105	Monona	Farmers Mutual Fire Insurance Ass'n.	647.14	653.69		1,300.83
106	Montgomery	Villisca Mutual Fire Insurance Co.		1,765.88	353.30	2,119.18
107	Muscatine	Farmers Mut. Fire and Lightning Ins. Co.	1,127.09	2,272.64	98.05	3,497.78
108	Muscatine	White Pigeon Fire and Lightning Ins. Co.	117.04	4,081.47	356.27	4,554.78
109	Osceola	Farmers Mut. Fire and Lightn'g Ins. Ass'n	273.47	178.58	395.10	847.15
110	O'Brien	Farmers Mut. Fire and Lightn'g Ins. Ass'n	561.71	2,481.66	780.59	3,823.96
111	Page	Morton Farmers Mutual Insurance Ass'n		2,889.92	136.75	3,026.67
112	Paio Alto	Farmers Mutual Insurance Ass'n.		2,850.52	790.80	4,251.95
113	Plymouth	Farmers Mutual Insurance Ass'n.		212.25	44.00	1,010.05
114	Pocahontas	Pocahontas Co. Mutual Fire and Lightn'g		430.84	1,495.80	3,025.80
115	Polk	Farmers Mutual Fire Insurance Co.	131.14	4,730.21	825.18	5,692.53
116	Polk	Swedish Mutual	2,298.45		453.97	2,752.42
117	Pottawattamie	Pottawattamie Co. Farmers Mut. Fire.	422.22	5,475.57	1,930.34	7,828.13
118						
119	Poweshiek	Poweshiek County Farmers Mutual.	215.11	3,812.01	136.00	4,163.12
120	Ringgold	Farmers Mutual Fire Insurance Co.		420.93	2,343.42	2,764.35
121	Sac	Sac County Farmers Mutual Fire.	1,602.04	2,448.02	926.62	4,430.68
122	Scott	Scott County Farmers Mutual.		606.60	342.00	949.34
123	Scott	German Mutual Fire Insurance Co.	8,118.28	5,058.71	775.93	13,952.92
124	Scott	Mut. F. Self Ins. Co. of Ger. Household	1,186.05		690.86	1,876.91
125	Scott	Walcott Mutual Fire Insurance Co.	2,527.86		1,087.63	3,615.49
126	Shelby	Danish Mutual Fire Insurance Co.		495.99	1,975.84	2,471.83
127	Shelby	Farmers Mutual Insurance Co.		3,280.22	778.20	4,058.42
128	Shelby	Westphalia Farmers Society	14.92	1,087.58	89.91	1,192.41
129	Shelby	Farmers Mutual Hail	1,493.81	1,425.76	91.50	3,012.07
130	Sioux	The Farmers	299.18	1,407.47	8.40	1,715.05
131	Sioux	German Farmers	1,827.93	3,459.70	602.92	5,910.55
132	Story	Farmers Mutual Fire and Lightning		3,655.26	824.53	4,479.79
133	Story	Farmers Mutual Insurance Co.	1,226.64	1,808.81	1,574.00	4,609.45
134	Story	Fieldberg Mutual Insurance Co.	69.88	28.08	179.87	277.83
135	Tama	Farmers Mutual Aid Co. of Tama Co.	853.81	3,686.01	268.00	4,807.82
136	Tama	Mutual Ins. Ass'n of German Farmers.	9.32	3,714.87	544.01	4,268.20
137	Taylor	Farmers Mutual Insurance Co.			382.63	688.10
138	Taylor	Farmers Mut. Fire and Lightn'g Ins. Ass'n	65.23	220.24	176.20	2,071.16
139	Van Buren	Southern Van Buren Co.		1,894.87	86.38	134.05
140	Van Buren	Farmers Mutual Protective Ass'n.	47.67			649.76
141	Wapello	Kirkville Mut. Fire and Light'g Ins. Ass'n	15.19	634.57		
142						
143	Warren	Warren Co. Farmers Fire and Lightning	2.00	841.00	113.71	956.71
144	Wayne	Wayne County Farmers Mutual Fire.	9.42	2,592.72	937.78	3,539.92
145	Webster	Farmers Mut. Ins. Ass'n of Web. & ad. Co.		6,604.36	1,596.88	8,111.24
146	Webster	Scandinavian		89.73	1,711.20	4,103.11
147	Washington	Farmers Mutual Insurance Ass'n.	1,829.54	2,302.18	1,424.10	11,267.64
148	Winneshiek	Farmers Mutual Fire and Lightning		78.78	1,139.42	2,266.73
149	Winneshiek	Bohemian Mutual Protective Ass'n.	1,138.64	591.35	864.23	2,593.22
150	Winneshiek	Farmers Mutual Insurance Co.	1,737.90	3,065.9	203.43	5,007.24

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand December 31, 1901.	Amount of losses adjusted, but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during year.	Cost per \$1,000 for past five year.
\$1,483.34		\$ 5.62		\$ 1,488.96	\$ 594.95			\$ 1.66		
1,966.75		112.05	66.49	2,145.24	293.40			1.39	9.53	
3,105.05		244.64	231.47	3,582.06	1,463.14			1.35	11.50	
548.87		257.76	87.18	893.81	317.00			1.28	4.28	
970.95		105.39	103.43	1,179.77	169.06			3.79	15.04	
1,418.50	\$ 27.00	327.59	66.35	1,839.35	279.83			2.61	13.61	
1,401.63		310.10	61.45	1,773.18	1,724.60			1.52	11.12	
3,391.18		350.22	813.38	4,554.78				1.98	11.94	
469.76		118.00	134.81	825.72	21.38	272.65		1.25	8.58	
1,794.86		499.50	93.53	2,725.89	1,098.07			2.10	12.53	
2,211.11		469.20	222.44	2,882.75	143.92			1.79	10.71	
2,235.75	283.50	362.57	81.95	2,963.77	1,288.18	5.00		1.81	11.32	
771.15		96.00	20.70	887.85	122.20			1.06	6.20	
802.21	449.00	518.75	190.34	1,960.30	1,065.50			1.43	11.00	
1,991.75	435.00	335.87	1,284.82	4,047.44	1,645.09			2.31	13.12	
30.75		104.00	120.45	255.20	2,497.22			1.27	7.73	
4,901.50	1,003.40	1,230.80	451.48	7,587.18	246.95	1,530.53		1.72	11.67	
3,448.85	136.00	355.18	78.25	4,018.28	144.84			1.96	7.78	
1,906.72	246.42	309.89	210.79	2,673.82	90.53			3.17	15.94	
2,330.00	300.00	282.50	247.66	3,160.16	1,276.52			1.66	12.80	
566.00	210.00	132.00	22.50	930.50	18.84			2.11	5.88	
4,228.00	100.00	355.00	387.71	5,106.71	8,852.21			3.00	6.50	
560.19		200.05	7.00	767.19	1,109.72			.59	4.70	
92.00	16.00	167.50	33.75	309.25	3,306.24			.45	2.90	
1,243.00		1,025.43	145.75	2,414.18	308.15			1.18	5.84	
2,750.45	115.00	429.00	227.20	3,501.71	556.71		140.00	2.51	3.07	
633.00		129.15	28.50	840.65	354.76	875.00		1.45	4.12	
108.50		70.00	43.25	221.75	2,790.32			1.26	10.57	
723.01		222.38	92.75	1,038.74	676.31			1.83	8.82	
2,639.13	161.45	350.20	178.25	3,329.04	2,581.51			2.45	19.30	
2,149.84	357.00	450.00	1,501.95	4,479.79	643.00			3.31	12.00	
3,210.15	360.80	237.05	152.45	3,960.45	58.00			1.03	11.93	
25.00	89.05	68.58	35.40	218.03	1,720.89			2.50	14.11	
2,482.47	268.00	248.00	88.38	3,086.93				3.17	8.51	
3,593.40	425.92	196.50	52.38	4,268.20						
318.64	123.11	123.00	100.91	665.66	2.44			3.25		
1,554.47		250.62	203.32	2,008.41	62.75	45.00	50.00	2.75	11.50	
30.00		79.36	11.30	120.66	13.39			.18	1.07	
534.72		71.00	12.40	618.12	31.64			2.09	28.34	
518.75	42.71	80.83	150.70	792.96	163.75			2.15	13.31	
2,153.00	1,950.00	162.50	137.98	3,503.48	30.44	161.00		3.86	13.00	
5,078.43	695.96	450.40	810.49	7,966.28	150.96		7,300.00	2.78	15.62	
1,426.40	267.85	258.60	392.23	2,345.08	1,758.03			1.77	7.44	
4,725.00	881.05	816.66	340.64	6,793.35	4,474.29			1.35	9.50	
1,025.13	232.80	388.05	195.98	1,811.96	454.77		10.00	1.50	6.45	
400.25		147.23	22.08	569.56	2,023.66			.86	4.73	
2,554.62		260.24	92.27	2,907.13	2,100.11			2.00	9.50	

TABLE

Number.	COUNTY.	NAME OF COMPANY	Cash on hand beginning of year.	Amount of receipts from assessments.	Receipts from all other sources.	TOTAL.
151	Winneshiek	Norwegian Mut. Protective Ass'n	\$ 145.84	\$ 1,413.71	\$ 60.50	\$ 1,620.05
152	Winneshiek	Geimad Mut. Fire Insurance Co.	502.86	.....	34.50	537.36
153	Woodbury	M. F. L. & T. Ins. Co. of German Farmers	3.75	2,304.20	367.25	2,675.20
154	Woodbury	Woodbury & Plymouth County Farmers	.....	925.55	766.32	1,691.87
155	Worth	Farmers Mutual Insurance Association	56.39	2,085.90	1,903.07	4,545.36
156	Wright	Farm. Mut. of Wright and adjoining co's.	654.77	3,988.11	770.56	5,413.44
		Total County Mut. Ass. Fire Ass'n	\$87,359.56	\$310,015.25	\$ 88,934.82	\$486,309.63
		STATE MUTUALS.				
		Cedar Rapids Mutual Insurance Ass'n	.....	.....	.....	.....
		Central Iowa Mutual Fire Association	365.52	4,384.39	5,701.71	10,451.62
		Equity Wind Mill Mut. Ins. Ass'n	44.83	9,747.98	146.57	9,939.38
		Farm Property Mut. Ins. Ass'n of Iowa	.....	1,735.38	2,558.40	4,293.84
		Grain Shippers Mut. Fire Ins. Ass'n	1,580.58	8,648.80	24,493.74	34,723.12
		Iowa Assessment Mut. Fire Ins. Ass'n	27.06	.....	2,778.57	2,805.63
		Iowa Mercantile Mut. Fire Ins. Ass'n	516.42	20,783.44	1,766.31	23,066.17
		Machinery Mutual Insurance Ass'n	1,622.74	14,294.18	10,240.69	26,157.61
		Munterville Mut. F. & L. Ins. Ass'n	105.00	1,161.70	267.24	1,533.94
		Mutual Fire & Tornado Association	227.53	3.29	4,727.14	4,957.96
		Retail Merchants Insurance Ass'n	675.30	.....	3,519.16	4,194.46
		Town Mutual Dwelling House Ins. Ass'n	509.57	1,271.32	2,073.77	3,854.66
		Union Mut. Fire & L. Ins. Ass'n	5,859.88	11.38	22,201.29	28,072.55
		.....	2,054.70	16,746.26	10,152.33	28,953.29
		Total	\$13,589.13	\$78,758.12	\$90,626.38	\$182,973.63
		Total County & State Mut. Assess. Ass'n	100,984.69	388,773.37	179,561.20	669,283.26
		EXCLUSIVE TORNADO.				
		Iowa Mut. Tor., Cy. & Wind Ins. Ass'n	1,604.20	75,506.36	47,956.25	125,066.81
		Mut. Windstorm Ins. Ass'n. of Iowa	.....	2,591.52	138.56	2,730.08
		Merchants Tornado Mut. Ins. Co.	713.38	7,060.16	2,000.30	9,773.84
		Total	\$ 2,317.58	\$85,158.04	\$50,095.11	\$137,570.73
		EXCLUSIVE HAIL.				
		Corn Belt Mut. Hail Ins. Ass'n of So. Iowa	.....	7,087.39	953.51	8,040.90
		Des Moines Mut. Hail Ins. Ass'n	598.08	63,170.14	24.80	63,793.07
		Farmers' Mut. Hail Ins. Ass'n of Iowa	10,296.70	74,488.99	2,404.92	87,250.67
		Farmers State Mut. H. Ass'n of Emmet Co.	2,831.74	42,613.06	.....	45,444.80
		German Mutual Insurance Association	.....	2,467.59	333.19	2,800.78
		Grain Growers Mut. Hail Ins. Ass'n of Iowa	.....	9,661.30	833.26	10,494.56
		Mut. Hailstorm Ins. Ass'n of Iowa	71.68	10,100.14	83.01	10,254.83
		Northern Iowa Mutual Insurance Co.	126.73	2,419.32	635.46	3,181.51
		South Western Iowa Mutual Hail	.....	1,363.30	259.35	1,622.65
		Western Hail Mutual Insurance Co.	202.30	2,572.78	600.00	3,375.08
		Total	\$14,127.29	\$215,944.06	\$ 6,187.50	\$216,258.85
		Total of all Mut. Assessment Associations	117,393.56	683,875.47	235,843.81	1,043,112.84

No. 2—CONTINUED.

Amount of losses paid during the year.	Amount rec'd by agents for services during the year.	Amount rec'd by officers and employees during the year.	Amount of other expenses.	Total expenses for all purposes during the year.	Balance cash on hand Decem-31, 1901.	Amount of losses adjusted but not yet paid.	Number and amount of losses resisted or in litigation.	Amount of any other liabilities.	Cost per \$1,000 during the year.	Cost per \$1,000 for past five years.
\$1,384.97	\$ 143.78	\$ 73.35	\$ 17.05	\$ 1,619.15	\$.90	\$ 390.00	.....	.....	\$ 3.00	\$7.97
54.00	.....	33.12	10.40	97.52	439.84	.....	.....	.....	.37	11.90
1,444.05	99.50	133.00	60.15	1,736.70	938.50	.....	.....	.....	3.35	11.22
822.66	308.75	217.00	91.66	1,440.07	251.80	.....	.....	.....	1.31	9.02
2,039.39	380.00	231.20	128.64	2,839.23	2,106.12	.....	.....	.....	1.31	9.02
3,904.55	371.00	458.80	453.08	5,186.43	233.01	.....	.....	.....	3.72	10.97
286,670.56	21,796.48	41,952.04	31,239.88	381,658.96	104,650.67	8,981.01	668.39	25,059.98	3.00	.....
4,458.82	2,303.46	2,059.55	1,548.46	10,426.29	25.33	.....	.....	500.00	11.13	.....
4,229.90	544.60	2,553.32	2,542.64	9,870.46	38.92	149.12	.....	2,075.00	27.38	.....
1,780.44	683.46	727.32	753.66	3,944.88	348.96	.....	1,000.00	4,152.69	3.17	.....
16,173.37	10,995.44	2,225.51	1,015.48	31,409.80	3,313.32	3,446.40	.....	1,134.17	12.36	.....
342.36	788.81	957.42	652.43	2,741.02	64.61	.....	.....	1,500.00	14.50	.....
11,482.93	5,176.30	3,192.08	3,192.08	22,856.31	209.86	853.30	.....	1,830.04	13.78	.....
11,698.58	4,936.11	2,664.85	4,044.37	23,343.91	2,813.10	1,275.00	725.00	1,830.04	13.78	.....
873.27	.....	173.65	258.40	1,305.32	228.62	.....	.....	.....	4.40	.....
795.00	3,182.82	523.10	457.94	4,957.96	.....	.....	.....	821.87	4.88	.....
1,613.23	755.39	586.93	1,157.63	3,513.18	681.28	.....	.....	1,000.00	6.33	.....
1,353.27	618.81	821.75	462.83	3,256.66	598.00	.....	600.00	355.00	13.34	.....
11,295.95	8,500.00	4,387.50	3,059.53	27,242.98	829.57	.....	.....	1,000.00	1.36	7.17
17,420.40	4,914.52	2,930.64	3,044.11	28,309.67	643.02	465.00	.....	.....	10.76	.....
\$82,913.52	\$43,459.72	\$24,616.54	\$22,188.66	\$173,178.44	\$ 9,795.19	\$ 6,316.82	\$ 2,325.00	\$14,368.77	\$ 7.40	.....
369,584.08	65,256.20	66,568.58	53,428.54	554,837.40	114,445.86	15,297.83	2,993.39	39,428.75	3.85	.....
15,989.61	24,105.00	13,606.20	6,174.61	59,875.45	65,191.36	.....	.....	.....	.70	.....
164.95	617.75	727.32	871.10	2,381.12	348.96	.....	.....	1,520.56	1.45	.....
2,740.51	.....	3,143.66	3,428.55	9,318.72	455.12	.....	1,390.00	5,982.19	5.27	.....
\$18,901.07	\$24,722.75	\$17,477.18	\$10,474.29	\$71,575.29	\$ 65,995.44	.....	\$ 1,390.00	\$ 7,502.75	\$ 1.17	.....
4,680.82	251.00	831.82	1,744.91	7,508.55	532.35	.....	.....	2,651.37	40.36	.....
10,651.37	25,989.15	17,946.10	8,170.87	62,757.49	1,035.58	.....	.....	.....	39.22	.....
41,057.39	6,833.86	9,009.53	5,988.24	63,488.96	21,761.71	.....	600.00	.....	25.58	.....
5,106.15	14,575.01	15,102.50	4,438.43	39,222.06	6,222.71	.....	.....	.....	20.49	.....
732.39	523.33	.....	449.07	1,705.39	1,095.39	.....	.....	.....	.87	.....
3,268.87	1,574.33	2,258.00	2,942.65	10,043.85	450.71	.....	.....	1,565.32	25.00	.....
1,544.29	1,770.45	2,194.86	3,448.57	8,958.17	1,296.66	.....	.....	.....	17.45	.....
577.50	638.16	722.00	1,008.20	2,945.86	235.65	.....	.....	.....	21.20	.....
1,266.25	210.00	117.34	29.06	1,622.65	.....	.....	.....	119.45	11.73	.....
302.25	.....	1,317.01	1,627.02	3,336.28	38.80	.....	.....	1,331.50	14.69	.....
\$69,877.28	\$52,305.23	\$49,499.16	\$29,847.62	\$201,589.29	\$ 24,669.56	.....	\$ 600.00	\$ 5,667.70	\$ 27.64	.....
458,362.43	142,344.18	133,544.92	93,750.45	828,001.98	215,110.86	15,297.83	4,983.39	52,590.20	3.42	.....

ANNUAL STATEMENT

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

AETNA INSURANCE COMPANY, HARTFORD, CONNECTICUT,

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

WILLIAM H. KING, Secretary. WILLIAM B. CLARK, President.

EDBERT O. WREKS, Vice-President.
A. C. ADAMS, HENRY E. REES, Assistant Secretaries.

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

Home office, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$ 5,000,000 00; subscribed for \$ 4,000,000.00	
Amount of capital paid up in cash.....	4,030,000.00
Amount of net ledger assets December 31st of previous year, \$10,354,535.55	
Extended at	\$10,354,535.55

Income During Year.

As shown by the books at home office at close of business December 31st:		
	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement ..	\$ 437,631.18	\$ 34,956.03
Net collected.....	\$ 437,631.18	\$ 34,956.03
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 5,771,164.47	\$ 458,269.38
Total	\$ 6,208,795.65	\$ 502,225.41
Deduct gross premiums and bills in course of collection at this date.....	\$ 502,053.72	\$ 36,367.15
Entire premiums collected during the year... \$ 5,706,741.93	\$ 466,918.26	
Deduct reinsurance, rebate, abatement and return premiums	1,446,379.95	124,440.12
Received for premiums, other than perpetual \$ 4,260,361.98	\$ 212,478.14	\$ 4,602,840.12
Deposit premiums received on perpetual risk.....		7,448.18
Rents from company's property.....	\$ 4,664.20	
Interest on real estate mortgage loans, \$86,000.00; on other collateral loans, \$270.00	1,131.00	
Interest and dividends on stocks and bonds	493,379.05	
Total rents and interest.....		\$ 499,174.25

Profit on sale or maturity of ledger assets during the year over book values.....	\$ 299,097.64
From all other sources, viz: (\$336.06; \$95.16; \$340.00)	801.22
Difference in gross premiums and bills unpaid, Dec. 1900 and Dec. 1901, Q. 1 and 6.....	65,773.66
Total income during the year.....	\$ 5,475,435.47
Total footings.....	\$ 15,899,671.02

Disbursements During Year.

As shown by the books at home office at close of business December 31st:		
	Fire.	Marine and Inland.
Gross amount paid for losses (including \$389,553.39 occurring in previous years..... \$3,999,481.68	\$ 173,747.27	
Deduct amount received for salvages (on losses of the last or of the previous years \$41,710.75; and from reinsurance in other companies, \$542,086.77	527,528.97	56,868.55
Net amount paid during the year for losses ..	\$ 2,571,953.71	\$ 116,878.72
Deposit premiums returned		1,227.50
Paid stockholders for interest or dividends; amount declared during the year ..		70,000.00
Commission or brokerage to agents, less received on reinsurance		782,216.02
Salaries, fees and all other charges, officers \$43,500.00; clerks, \$64,169.32; other employees, \$198,720.11		306,389.43
Taxes on premiums, \$99,088.62; on real estate, \$440.45; U.S. Internal revenue tax, \$15,575.35		113,309.02
Insurance department fees and agents' licenses, \$17,651.71; municipal licenses \$6,185.74; tax on franchise, \$367.15		
Advertising, printing and stationery, \$4,075.51; legal expenses, \$3,866.43; repairs and expenses on real estate, \$924.79; furniture and fixtures, \$617.99; miscellaneous, \$289,684.06		339,218.78
Loss on sales or maturity of ledger assets, \$6,875.00; other disbursements, viz: agents balances uncollectable, and sundry items, \$11,456.15		18,331.15
Total expenditures during the year.....	\$ 4,923,524.31	
Balance.....		\$10,856,146.69

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 298,059.35
Mortgage liens on real estate, first liens	12,600.00
Loans secured by pledge of bonds, stocks or other collateral	3,600.00
Book value of bonds, excluding interest, \$6,394,672.30; and stocks, \$3,023,367.74	9,418,040.04
Cash in company's office and bank	1,027,543.00
Agents debit balances	450,195.89
Total	\$11,212,028.28

Deduct Ledger Liabilities.

Agents' credit balances.....	\$ 353,881.50
Total net ledger assets, as per balance on page 1.....	\$ 10,856,146.69

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 195.00
Interest accrued on other assets.....	375.00
Total carried out.....	\$ 570.00

Market value of bonds and stocks over book value.....	\$ 2,763,791.98
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 538,360.87
Net amount of uncollected premiums, not more than three months due.....	538,360.87
Gross assets.....	\$14,158,870.54
Deduct Assets Not Admitted.	
Agents' debit balances, unsecured.....	\$ 18,862.82
Depreciation from book values of above net ledger assets to bring to market value—real estate.....	68,059.35
Total.....	\$ 86,922.17
Total admitted assets.....	\$14,071,948.37
Non-Ledger Liabilities.	
Losses adjusted and unpaid.....	\$ 80,917.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	596,324.16
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,009.34
Total amount of claims for losses.....	\$ 703,251.15
Deduct reinsurance due or accrued.....	147,697.41
Net amount of unpaid losses.....	\$ 555,553.74
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,678,810.55; unearned premiums (fifty per cent).....	\$1,339,405.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,913,563.70; unearned premiums (<i>pro rata</i>).....	2,109,923.98
Gross premiums (less reinsurance) received and receivable upon all unexpired inland navigation risks, \$227,872.61; unearned premiums (fifty per cent).....	113,936.30
Total unearned premiums as computed above.....	\$ 3,563,265.56
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent. of the premium or deposit received.....	76,714.15
Commissions, brokerages and other charges due to agents and brokers, on premiums paid.....	134,590.22
Return premiums and reinsurance premiums.....	80,754.13
Total amount of all liabilities.....	\$ 4,410,877.80
Joint stock capital actually paid up in cash.....	4,000,000.00
Divisible surplus.....	5,661,070.57
Total.....	\$14,071,948.37

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 623,474,191	\$ 7,104,261.89	\$ 7,611,705	\$ 235,397.55
Written or renewed during the year.....	488,277,599	5,771,164.47	132,226,940	468,269.38
Total.....	\$1,111,751,790	\$12,875,426.36	\$ 139,838,645	\$ 703,666.93

Deduct those expired and marked off as terminated.....	\$ 467,829,349	\$ 5,328,621.74	\$ 129,273,679	\$ 430,697.97
In force at the end of the year.....	\$ 643,922,441	\$ 7,546,804.62	\$ 10,564,966	\$ 272,968.96
Deduct amount reinsured.....	77,309,341	954,430.37	1,803,663	45,096.35
Net amount in force.....	\$ 566,613,100	\$ 6,592,374.25	\$ 8,755,303	\$ 227,872.61
Perpetual risks.....				\$ 3,365,728.00
Premiums on same.....				80,751.73
Largest amount written on any one risk, not deducting reinsurance.....				100,000.00

General Interrogatories.

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

Losses incurred during the year, fire, \$2,605,340.74; marine and inland, \$146,935.53..... \$ 2,812,276.27

Total amount of the company's stock owned by the directors at par value..... 220,900.00

Total loaned to stockholders, not officers..... 3,600.00

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

Business in the State of Iowa During The Year.

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

ANNUAL STATEMENT

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

AACHEN & MUNICH FIRE INSURANCE CO.

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

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

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

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

Capital Stock.

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

Income During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 114,558.88
Deduct amount of same not collected.....	537.96
Net collected.....	\$ 114,020.92

Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 812,450.11
Total.....	\$ 926,471.03
Deduct gross premiums and bills in course of collection at this date.....	111,921.77
Entire premiums collected during the year.....	\$ 814,549.26
Deduct reinsurance, rebate, abatement and return premiums.....	208,959.25
Received for premiums other than perpetuals.....	\$ 605,590.01
Interest and dividends on stocks and bonds, \$22,520; from all other sources, \$1,342.21.....	\$ 23,862.21
Total rents and interest.....	\$ 23,862.21
Profit on sale or maturity of ledger assets during the year over book values, received from home office.....	4,485.00
From all other sources, viz: Agents' balances not included in assets in last year's statement.....	35.76
Total income during the year.....	\$ 633,972.68
Total footings.....	\$ 1,388,179.58

Disbursements During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross amount paid for losses (including \$48,150.75 occurring in previous years).....	\$ 394,475.00
Deduct amounts received for salvages (on losses of the last or previous year), \$2,538.37; and from reinsurance in other companies, \$37,915.79.....	40,454.16
Net amount paid during the year for losses.....	\$ 354,020.84
Commissions or brokerage to agents, less received on reinsurances	124,054.78
Rents.....	3,640.08
Salaries, fees and all other charges, officers, \$27,847.26; clerks, \$24,344.60; other employer, \$21,631.74.....	75,823.60
Taxes on premiums.....	14,251.30
Insurance department fees and agents' licenses, \$3,735.38; municipal licenses, \$62.12; tax on franchise, \$16.61.....	4,507.11
Advertising, printing and stationery, \$7,385.40; legal expenses, \$24,809; furniture and fixtures, \$867.88; miscellaneous, \$31,577.05	39,856.22
Remitted to home office.....	4,761.50
Total expenditures during the year.....	\$ 620,915.43
Balances.....	\$ 767,264.15

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.....	
Book value bonds, excluding interest.....	\$ 677,096.25
Cash in company's office, \$57,711; deposited in banks, \$88,929.08.....	88,929.08
Bills receivable.....	1,230.41
Total.....	\$ 767,313.45
Deduct ledger liabilities:	
Agents' credit balances.....	49.30
Total net ledger assets, as per balances on page 1.....	\$ 767,264.15

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 920.00
Total.....	\$ 920.00
Market value (not including interest) of bonds and stocks over book value.....	\$ 63,938.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 111,132.94
Deduct cost of collection, commission and brokerage.....	15,407.71
Net amount of uncollected premiums, not more than three months due.....	\$ 95,725.23
Gross premiums in course of collection December 31st, more than three months due.....	\$ 1,326.79
Gross assets.....	\$ 927,848.13
Total admitted assets.....	\$ 927,848.13

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 34,216.63
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	42,544.32
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,632.51
Total amount of claims for losses.....	\$ 89,393.46
Deduct reinsurance due or accrued.....	5,319.66
Net amount of unpaid losses.....	\$ 84,073.80
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$481,429.82; unearned premiums (50 per cent).....	\$ 240,714.01
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$280,211.21; unearned premiums (pro rata).....	158,136.88
Total unearned premiums.....	\$ 398,851.79
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	432.74
Return premiums, \$6,829.62; and reinsurance premiums, \$2,243.65.....	9,073.27
Total amount of all liabilities.....	\$ 497,436.59
Divisible surplus.....	435,114.54
Total.....	\$ 927,848.13

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement.....	\$ 60,028,314	\$ 779,419.62
Written or renewed during the year.....	62,673,400	812,450.11
Total.....	\$ 122,701,714	\$ 1,591,869.73
Deduct those expired and marked off as terminated.....	\$ 58,050,039	761,760.88
In force at the end of the year.....	\$ 62,611,678	\$ 830,108.85
Deduct amount reinsured.....	5,024,393	68,467.81
Net amount in force December 31, 1901.....	\$ 57,587,285	\$ 761,641.04
Largest amount written on any one risk, not deducting reinsurance.....	\$ 35,000.	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year, fire.....	\$ 384,054.79
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	
NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, Laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the state of New York.....	\$ 200,000.00

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT.

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

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

President, A. H. SAWYER. Vice-President, C. PATTERSON.

Secretary, W. H. STEVENS,

[Incorporated, mutual, 1853; stock, 1863. Commenced business, February 1853.]

Home office, 23 Washington street, Watertown, N. Y.

Capital Stock.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	2,108,168.71
Extended at.....	\$ 2,108,168.71

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 1,653,971.61
Entire premiums collected during the year.....	\$ 1,653,971.61
Deduct reinsurance, rebate, abatement and return premiums.....	566,340.44
Received for premiums other than perpetuals.....	\$ 1,087,631.17
Rents from company's property.....	4,542.28
Interest on real estate mortgage loans, \$41,424.89; on other collateral loans, \$10,871.58.....	55,296.47
Interest and dividends on stocks and bonds, \$30,723.64; from all other sources \$2,838.03.....	33,561.67
Total rents and interest.....	93,400.42

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

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$85,000.56 occurring in previous years).....	\$ 743,435.93
Deduct amounts received for salvages (on losses of the last or previous year), \$2,694.24; and from reinsurance in other companies, \$2,9,060.12.....	221,754.36
Net amount paid during the year for losses.....	\$ 521,681.57
Paid stockholders for interest or dividends (amount declared during year).....	50,000.00
Commission or brokerage to agents, less received on reinsurances	224,838.27
Salaries and allowances to agents.....	11,537.93
Salaries, fees and all other charges, officers, \$12,932.34; clerks, \$48,835.14; other employes, \$26,463.96.....	88,237.44
Taxes on premiums, \$28,977.84; on real estate, \$6,184.83; on other investments, \$4,920.67.....	40,083.34
Insurance department fees and agents' licences, \$4,394.73; municipal and state licences, \$4,652.59; tax, internal revenue \$71....	9,128.32
Advertising, printing and stationery, \$12,456.05; legal expenses, \$718.15; repairs and expenses on real estate, \$1,448.84; furniture and fixtures, \$89.35; miscellaneous, \$66,261.74.....	80,974.13
Losses on sales or maturity of ledger assets.....	8,376.15
Agents' balances written off.....	2,104.36
Total expenditures during the year.....	\$ 7,036,931.51
Balances.....	\$ 2,253,182.84

Ledger Assets.

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

Non-ledger Assets.

Interest due, \$14,270.31 and accrued, \$13,705.55 on mortgages....	\$ 27,975.86
Interest accrued on bonds and stocks.....	6,165.47
Interest due \$246.86 and accrued, \$4,733.32 on collateral loans....	4,980.18
Interest accrued on other assets.....	709.00
Total carried out.....	\$ 39,830.51
Market value of real estate over book value.....	46,781.09
Market value (not including interest, in item 9), of bonds and stocks over book value.....	67,258.786
Due from other companies for reinsurance on paid losses.....	2,930.68
Gross assets.....	\$ 2,409,983.88

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

Non-ledger Liabilities.

Losses adjusted and unpaid (due, \$9,396.47; not yet due, \$19,705.49) \$	29,101.95
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	69,001.00
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	11,970.00
Total amount of claims for losses.....	\$ 110,072.95
Deduct reinsurance due or accrued.....	9,818.95
Net amount of unpaid losses.....	\$ 100,254.01
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$825,803; unearned premiums (fifty per cent).....	\$ 413,401.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,462,979; unearned premiums (pro rata).....	767,482.13
Total unearned premiums as computed above.....	1,180,883.63
Total amount of liabilities.....	\$ 1,281,137.64
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	595,541.71
Total.....	\$ 2,376,679.35

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 245,189,300	\$ 2,258,563.00
Written or renewed during the year.....	164,453,500	1,653,972.00
Total.....	\$ 409,642,800	\$ 3,922,535.00
Deduct those expired and marked off as terminated.....	159,510,000	1,540,215.00
In force at the end of the year.....	\$ 250,132,800	\$ 2,382,320.00
Deduct amount reinsured.....	10,515,800	92,538.00
Net amount in force.....	\$ 239,617,000	\$ 2,289,782.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No
Losses incurred during the year (fire, \$553,370; tornado, \$1,504).....	554,874
Total amount of company's stock owned by the directors at par value.....	90,500
Total amount loaned to officers and directors, \$12,250; loaned to stockholders, not officers, \$3,120.....	15,370
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 695,900.00	\$ 54,900.00	\$ 750,800.00
Gross premiums received.....	9,782.00	291.00	10,071.00
Losses paid.....	7,310.00	4.00	7,314.00
Losses incurred.....	7,884.00	4.00	7,888.00
Amount at risk.....	1,323,200.00	100,800.00	1,433,000.00

ANNUAL STATEMENT

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

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

President, W. STEINMEYER.

Secretary, S. W. HAMMER.

Vice-President, JOS. ABEL.

[Incorporated, April 1, 1868.

Commenced business, July 1, 1868.]

Home office, 528 Wood street, Pittsburg, Pa.

Capital Stock.

Amount of capital stock subscribed for.....	\$ 200,000.00
Amount of capital paid-up in cash.....	200,000.00
Amount of net ledger assets December 31st of previous year.....	503,807.43
Extended at.....	\$ 503,807.43

Income During Year.

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

	Fire.
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 529,047.42
Entire premiums collected during the year.....	\$ 529,047.42
Deduct reinsurance, rebate, abatement and return premiums.....	120,999.78
Received for premiums other than perpetuals.....	\$ 408,047.64
Rents from company's property, including \$4,586.37 for company's use of own building.....	4,585.37
Interest on real estate mortgage loans, \$19,914.57; on other collateral loans, \$570.....	\$ 20,484.57
Interest and dividends on stocks and bonds, \$2,663; from all other sources, \$1,947.98.....	4,210.98
Total rents and interest.....	\$ 29,681.92
Total income during the year.....	437,729.56
Total footings.....	\$ 941,536.99

Disbursements During Year.

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

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

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

Ledger Assets.

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

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

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses adjusted and unpaid, due \$2,263.89; not yet due, \$11,579.40	\$ 13,843.29
Losses in process of adjustment, or in suspense, including all reported and supposed losses	36,378.27
Losses resisted (not outlawed), including interest, costs and other expenses thereon	1,600.00
Total amount of claims for losses	\$ 51,821.56
Deduct reinsurance due or accrued	1,765.50
Net amount of unpaid losses	\$ 50,056.06
Total unearned premiums as computed above	\$ 267,761.16

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

Miscellaneous.

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

General Interrogatories.

Have the books of the company been kept open after the close of business

December 31st last for the purpose of making any entry that affects this statement? No

Losses incurred during the year, fire \$ 209,549.55

Total amount of company's stock owned by the directors at par value 42,650.00

Total amount loaned to officers and directors, \$5,000; loaned to stockholders, not officers, \$2,000 7,000.00

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

Business in the State of Iowa During the Year.

Gross risks written	\$ 322,811.00
Gross premiums received	5,207.65
Losses paid	
Losses incurred	30.00
Amount at risk	322,811.00

ANNUAL STATEMENT

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

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

President, FRANCIS PRABODY.

Secretary, HENRY S. BEAN.

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

Home office, 33 Kilby street Boston.

Capital Stock.

Amount of capital stock authorized	\$ 300,000.00
Amount of capital paid-up in cash	300,000.00
Amount of net ledger assets, December 31st of previous year	\$ 452,233.57
Extended at	\$ 452,233.57

Income During Year.

As shown by the books at home office at close of business December 31, 1901.	
Gross premiums and bills unpaid at the close of previous year....	Fire. 24,758.14
Net collected.....	24,758.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	412,567.29
Total.....	\$ 447,325.43
Deduct gross premiums and bills in course of collection at this date.....	77,467.30
Entire premiums collected during the year.....	\$ 369,858.13
Deduct reinsurance, rebate, Abatement and return premiums....	87,851.51
Received for premiums other than perpetuals.....	\$ 281,996.62
Interest and dividends on stocks and bonds, \$20,499.05; from all other sources, \$317.29.....	21,316.34
Total rents and interest.....	\$ 21,316.34
Profit on sale or maturity of ledger assets during the year over book values.....	14,421.50
From all other sources, viz: Additional receipts from liquidated bank stocks.....	250.00
Total income during the year.....	\$ 317,984.46
Total footings.....	\$ 770,218.03

Disbursements During Year.

As shown by the books at home office at close of business December 31, 1901.	
Gross amount paid for losses (including \$12,663.94 occurring in previous years).....	Fire. 163,338.22
Deduct amounts received for salvages (on losses of the last previous year), \$1,183.13; and from reinsurance in other companies, \$23,219.25.....	24,402.39
Net amount paid during the year for losses.....	\$ 138,935.83
Paid stockholders for interest or dividends.....	18,000.00
Commissions or brokerage to agent, less received on reinsurance.....	67,865.84
Rents (including \$2,140.00 for company's use of own building).....	2,140.00
Salaries, fees and all other charges, officers, \$11,439.00; clerks, \$7,876.18.....	19,315.18
Taxes on premiums.....	4,229.51
Insurance department fees and agents' licenses, \$1,787.63; municipal licenses, \$309.26; taxes on franchise, \$2,463.78.....	8,793.20
Advertising printing and stationery, \$1,928.11; miscellaneous, \$20,196.71.....	22,124.81
Total expenditures during the year.....	\$ 277,174.87
Balances.....	\$ 493,043.16

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31, 1901.	
Book value bonds, excluding interest, \$240,181.50; and stocks, \$219,972.00.....	\$ 460,153.50
Cash in company's office, \$395.60; deposited in banks, \$32,293.06..	32,889.66
Total.....	\$ 493,043.16
Total net ledger assets, as per balances on Page 1.....	\$ 493,043.16

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses not yet due.....	\$ 9,145.72
Resisted.....	33,248.95
Total amount of claims for losses.....	\$ 42,395.67
Deduct reinsurance due and accrued.....	3,916.45
Net amount of unpaid losses.....	\$ 38,449.21
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$28,447.67; unearned premiums (fifty per cent).....	\$ 124,223.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$181,613.03; unearned premiums (pro rata).....	102,924.20
Total unearned premiums as computed above.....	\$ 227,148.04
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	4,299.65
Return premiums, \$11,737.09; and reinsurance premiums, \$5,626.02.....	17,363.11
Total amount of all liabilities.....	\$ 287,260.01
Joint stock capital actually paid in cash.....	\$ 300,000.00
Divided surplus.....	122,232.31
Total.....	\$ 709,492.32

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 38,051,893	\$ 408,776.51
Written or renewed during the year.....	37,670,375	422,567.29
Total.....	\$ 75,722,273	\$ 831,343.80
Deduct those expired and marked off as terminated.....	29,499,845	320,303.23
In force at the end of the year.....	\$ 46,222,428	\$ 511,040.57
Deduct amount reinsured.....	6,987,308	80,967.87
Net amount in force.....	\$ 39,235,120	\$ 430,072.70
Largest amount written on any one risk, not deducting reinsurance \$34,000.		

General Interrogatories.

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

IOWA INSURANCE REPORT.

Losses incurred during the year, fire.....	\$ 163,974.88
Total amount of the company's stock owned by the directors at par value.....	406 00
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....No.	
Business in the State of Iowa During the Year.	
Gross risks written.....	\$ 355,057 00
Gross premiums received.....	4,318. 35
Losses paid.....	4,265. 70
Losses incurred.....	4,266. 70
Amount at risk.....	410,620.00

ANNUAL STATEMENT

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

AMERICAN INSURANCE COMPANY

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

President, E. O. DORRUMS.
Secretary, J. H. WOODEN.

First Vice-President, C. A. LIGHTHIEF.
Second Vice-President, P. L. HOADLEY.

[Incorporated February 20, 1846. Commenced business April 1, 1846.]
Home office, 746 Broad street, Newark, N. J.

Capital Stock.

Amount of capital paid up in cash.....	\$ 620,000.00
Amount of net ledger assets, December 31st of previous year.....	3,450,649.44
Extended at.....	\$ 3,450,649.44

Income During Year.

As shown by the books at home office at close of business December 31st.		Fire and Tornado.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 260,205 00	
Deduct amount of same not collected.....	257. 54	
Net collected.....	\$ 259,948 46	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,761,638. 77	
Total.....	\$2,021,587. 23	
Deduct gross premiums and bills in course of collection at this date.....	286,923. 86	
Entire premiums collected during the year.....	\$1,734,663 37	
Deduct reinsurance, rebate, abatement and return premiums.....	462,908. 48	
Received for premiums other than perpetual.....	\$ 1,271,754. 89	
Rents from company's property, \$13,825.31; deduct taxes and expenses, \$11,527.89.....	\$ 2,294 44	
Interest on real estate mortgage loans.....	85,881. 34	
Interest and dividends on stocks and bonds, \$63,493.30; from all other sources, \$1,093.97.....	64,587. 27	
Total rents and interest.....	\$ 152,767.05	

IOWA INSURANCE REPORT.

Profit on sale or maturity of ledger assets during the year over book values.....	\$ 42,938.03
Total income during the year.....	1,407,459.97
Total footings.....	\$ 4,921,166.41

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	
Gross amounts paid for losses (including \$69,171.17 occurring in previous years).....	\$ 718,237.31
Deduct amounts received for salvages (on losses of the last or previous years) \$10,591.08; and from reinsurance in other companies, \$104,991.47.....	115,582.55
Net amount paid during the year for losses.....	\$ 602,654.76
Paid stockholders for interest and dividends (amount declared during year \$60,000) \$61,189.25; policy holders, \$683.....	61,872.25
Commissions or brokerage to agents, less received on reinsurance Salaries, fees and all other charges.....	293,677.34
Taxes, state and local, in this and other states, on real estate (see No 11); income on other investments.....	84,168.58
Agency and miscellaneous expenses.....	42,624.74
Losses on sales of ledger assets.....	99,804.13
Total expenditures during the year.....	1,225,600.30
Balances.....	\$ 3,698,506.11

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 246,000 00
Mortgage loans on real estate, first liens.....	1,760,728.91
Book value of bonds excluding interest, \$1,541,319.65; and stocks, \$79,000.....	1,611,319.65
Cash in company's office, \$3,849.36; deposited in banks, \$79,521.15.....	83,370 51
Total.....	\$ 3,701,419.07
Deduct ledger liabilities:	
Agents' credit balances.....	2,912.66
Total net ledger assets.....	\$ 3,698,506.11

Non-Ledger Assets.

Interest due, \$6,522.82, and accrued, \$30,446.31 on mortgages.....	\$ 25,969.13
Interest accrued on bonds and stocks.....	18,879.56
Rents due.....	701.80
Total carried over.....	\$ 46,551.49
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 168,333.49
Deduct cost of collection, commission and brokerage.....	12,543.07
Net amount of uncollected premiums, not more than three months due.....	155,790.42
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 1,862.87
Bills receivable, taken from fire and tornado risks, total \$16,788.30; past due, \$7,605.12; net.....	109,183.18
Gross assets.....	\$ 4,010,031.20

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

Non-Ledger Liabilities.

Losses not yet due	\$ 1,012.33
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	113,768.42
Losses resisted (not outlawed), including interest, costs and other expenses thereon	6,805.27
Total amount of claims for losses	\$ 121,586.02
Deduct reinsurance due or accrued (give list of companies and amounts).....	14,966.75
Net amount of unpaid losses	\$ 106,619.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$592,807.70; unearned premiums (fifty per cent)	\$ 295,404.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire and tornado risks, running more than one year from date of policy, \$2,295,368.52; unearned premiums (pro rata).....	1,220,594.05
Total unearned premiums as computed above.....	\$ 1,515,999.50
Cash dividends remaining unpaid to stockholders, \$2,668.10; to policy-holders, \$6.97	2,765.10
Total amount of all liabilities	\$ 1,625,383.87
Joint stock capital actually paid up in cash	\$ 600,000.00
Divisible surplus.....	1,700,237.68
	2,300,237.68
Total	\$ 3,925,681.55

Miscellaneous.

	Fire and tornado risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 283,406.725	\$ 2,917,007.31
Written or renewed during the year.....	173,488,425	1,701,638.77
Total	\$ 456,895,150	\$ 4,678,646.08
Deduct those expired and marked off as terminated.....	150,463,174	1,494,805.54
In force at the end of the year.....	\$ 306,431,976	\$ 3,183,840.54
Deduct amount reinsured	25,138,816	297,662.32
Net amount in force	\$ 281,293,160	\$ 2,886,178.22
Largest amount written on any one risk, not deducting reinsurance, not exceeding	\$ 200,000.00	
Gross number.....		15,000 net

General Interrogatories.

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

Net cash participating premiums received during the year.....	\$ 1,291.07
Losses incurred during the year, fire and tornado	637,062.70
Total amount of the company's stock owned by the directors at par value	60,490.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

	Fire and tornado risks.
Gross risks written.....	\$ 6,528,814.00
Gross premiums received.....	63,933.40
Losses paid.....	22,957.86
Losses incurred.....	29,536.06

ANNUAL STATEMENT

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

AMERICAN CENTRAL INSURANCE COMPANY.

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

President, GEO. T. CRAM.
Secretary, JNO. H. ADAMS.

First Vice-President, SAMUEL M. DODD.
Second Vice-President, JOHN WAHL.

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

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

Capital Stock.

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

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

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 135,137.84
Net collected	\$ 135,137.84
Gross premiums written and renewed during the year.....	1,478,628.50
Total.....	\$ 1,613,766.34
Deduct gross premiums and bills in course of collection at this date	156,952.17
Entire premiums collected during the year.....	\$ 1,456,814.17
Deduct reinsurance, rebate, abatement and return premiums....	280,286.14
Received for premiums other than perpetuals.....	\$1,176,528.03
Rents from company's property, including \$5,000.00 for company's use of own buildings	16,573.80
Interest and dividends.....	65,674.90
Total rents and interest.....	82,248.70

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

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$51,639.11 occurring in previous years).....	\$ 698,928.59
Deduct amounts received for salvages (on losses of the last or previous year) \$8,783.39; and from reinsurance in other companies, \$76,846.26.....	85,629.65
Net amount paid during the year for losses.....	\$ 613,298.94
Paid stockholders for interest or dividends.....	75,000.00
Commissions or brokerage to agents, less received on reinsurance.....	227,020.42
Rents, including \$5,000 for company's use of own building.....	5,000.00
Salaries, fees and all other charges, officers, \$19,500.00; clerks, \$29,792.59; other employes, \$27,200.00.....	76,492.59
Insurance department fees and agents' licenses.....	23,001.13
Advertising, \$805.78; legal expenses, postal exchanges, express and telegraph, \$10,942.18; miscellaneous, \$104,819.62.....	116,567.58
Losses on sales or maturity of ledger assets, \$879.00; other disbursements, \$1,500.00.....	2,379.00
Total expenditures during the year.....	\$ 1,143,759.66
Balances.....	\$ 2,482,340.48

Ledger Assets.

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

Mortgage loans on real estate.....	\$ 58,666.66
Loans secured by pledge of bonds, stocks or other collateral.....	478,000.00
Book value bonds, excluding interest, \$1,300,327.50; and stocks, \$505,459.00.....	1,805,786.50
Cash in company's office, \$15,370.78; deposited in banks \$123,124.54.....	138,495.32
Bills receivable.....	1,392.00
Total net ledger assets.....	\$ 2,482,340.48

Non-Ledger Assets.

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

Non-Ledger Liabilities.

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

Miscellaneous.

	Fire Risks.	Premiums.
In force December 31, 1900.....	\$ 138,630,744	\$ 1,518,877.20
Written or renewed in 1901.....	133,569,983	1,478,628.50
Totals.....	\$ 272,200,727	\$ 2,997,505.70
Deduct expirations and cancellations.....	122,168,425	1,323,560.43
In force December 31, 1901.....	\$ 150,032,302	\$ 1,673,945.27
Deduct amount reinsured.....	8,559,327	103,156.89
Net amount in force.....	\$ 141,472,975	\$ 1,570,788.38
Largest amount in any one hazard.....		\$ 10,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement.....	No.
Losses incurred during the year: fire, \$662,644.96; tornado, \$2,832.31.....	\$ 665,527.27
Total amount of the company's stock owned by the directors at par value.....	171,600.00
Total amount loaned to officers and directors.....	286,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT.

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

THE AMERICAN FIRE INSURANCE COMPANY,

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

President, THOS. H. MONTGOMERY.

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

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

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

Capital Stock.

Amount of capital stock authorized, \$500,000.00. Subscribed for..	\$ 500,000.00	
Amount of capital paid up in cash.....	500,000.00	
Amount of net ledger assets, December 31st of previous year.....	2,426,568.56	
Less amount reported last year as agents' debit balances in error, should have been premiums in course of collection.....	133,139.87	
Extended at.....		\$ 2,293,428.69

Income During Year.

As shown by the books at home office at close of business, December 31st.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire.	
	\$ 133,139.87	
Net collected.....	\$ 133,139.87	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,836,940.19	
Total.....	\$ 1,970,080.05	
Deduct gross premiums and bills in course of collection at this date.....	169,531.00	
Entire premiums collected during the year.....	\$ 1,800,549.05	
Deduct reinsurance, rebate, abatement, and return premium.....	537,519.78	
Received for premiums, other than perpetuals.....	\$ 1,263,029.28	\$ 1,263,029.28
Deposit premiums, received on perpetual risks.....	26,176.05	
Rents for company's property, including \$6,000 for company's use of own buildings.....	8,887.84	
Interest on real estate mortgage loans, \$48,108.54; on other collateral loans, \$1,525.08; interest and dividends on stocks and bonds, \$34,792.11; from all other sources, \$347.18.....	84,772.91	
Total rents and interest		92,660.75

From all other sources, viz: Gain by perpetual policies cancelled, \$1,857.43; for policies, surveys and transfers, \$304.00; ground rents, \$313.00.....

2,474.63

Total income during the year.....

\$ 1,385,340.71

Total footings.....

\$ 3,678,769.40

Disbursements During Year.

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

Gross amount paid for losses (including \$126,103.04, occurring in previous years)	Fire.	\$ 1,119,523.26
Deduct amounts received for salvages.....	113,131.46	
Losses paid under perpetual policies	\$ 1,006,391.80	
	11,791.38	

Net amount paid during the year for losses	\$ 1,018,183.18
Deposit premiums returned	28,078.21
Paid stockholders for interest or dividends; (amount declared during the year)	15,000.00
Commission or brokerage to agents, less received on reinsurance	264,207.60
Salaries and allowances to agents	64,643.71
Rents (including \$6,000 for company's use of own building).....	6,000.00
Salaries, fees and all other charges, officers, \$16,000; clerks, \$28,100.....	44,100.00
Taxes on premiums, \$16,534.60; on real estate, \$2,405.00.....	18,939.60
Insurance department fees and agents' licenses, \$17,673.40; municipal licenses, \$1,265.51; tax on franchise, \$2,068.87; war tax stamps, \$4,614.15.....	25,621.93
Advertising, printing and stationery, \$21,350.00; legal expenses, \$1,000.00; repairs and expenses on real estate, \$6,763.59; furniture and fixtures, \$500.00; miscellaneous, \$30,553.88.....	60,167.47
Loss on sales or maturity of ledger assets.....	4,417.68
Total expenditures during the year	\$ 1,549,359.38
Balance	\$ 2,129,410.02

Ledger Assets.

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

Book value real estate, unincumbered	\$ 397,178.54
Mortgage loans on real estate, first liens	882,402.55
Loans secured by pledge of bonds, stocks or other collateral	2,700.00
Book value bonds, excluding interest \$725,665.72; and stocks, \$22,937.50	748,603.22
Cash in company's office, \$8,867.74; deposited in banks, \$63,138.30	72,006.04
Interest and rents due	6,999.67
Ground rents, well secured.....	19,520.00
Total.....	\$ 2,129,410.02

Total net ledger assets, as per balance on page 1

\$ 2,129,410.02

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 13,677.80
Interest accrued on collateral loans	53.00
Rents accrued on company's property or lease.....	265.73
Total carried out.....	\$ 13,996.53

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

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$21,645.95; not yet due, \$37,047.40) \$	61,693.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	93,903.73
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	23,966.68
Total amount of claims for losses.....	\$ 179,563.76
Net amount of unpaid losses.....	\$ 179,563.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,039,578.11; unearned premiums, (fifty per cent).....	519,789.05
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$875,087.53; unearned premiums, (<i>pro rata</i>).....	419,159.31
Total unearned premiums as computed above.....	\$ 938,948.36
Amount reclaimable by the insured on perpetual fire insurance policies, being (95 and 90) per cent, of the premium or deposit received.....	575,309.64
Commissions, brokerage and other charges, due to agents and brokers, on premiums in course of collection.....	30,351.50
Total amount of liabilities.....	\$1,724,173.26
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	136,713.57
Total.....	\$ 636,713.57
Total.....	\$2,360,886.83

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 198,369,667	\$ 2,174,967.60
Written or renewed during the year.....	156,775,529	1,836,940.19
Total.....	\$ 355,145,196	4,011,907.79
Deduct those expired and marked off as terminated.....	153,180,261	1,701,269.71
In force at the end of the year.....	\$ 201,964,935	2,310,638.08
Deduct amount reinsured.....	36,821.015	396,032.44
Net amount in force.....	\$ 165,143,920	1,914,605.64
Perpetual risks (not included above,) \$22,919,773. Premiums on same, \$632,062.65.		
Largest amount written on any one risk, not deducting reinsurance \$	30,000	

General Interrogatories.

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

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

Organized under the laws of Great Britain, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

United States Manager, J. M. NEUBURGER.

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

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

Capital Stock.

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

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 108,493.71
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,029,488.90
Total.....	\$1,137,982.61
Deduct gross premiums and bills in course of collection at this date	148,677.38
Entire premiums collected during the year	\$ 989,305.23
Deduct reinsurance, rebate, abatement and return premiums....	238,766.70
Received for premiums other than perpetuals.....	\$ 750,538.53
Interest and dividends on stocks and bonds, \$30,037.19; from all other sources, \$495.69.....	30,532.88
Total rents and interest	30,532.88
Profit on sale or maturity of ledger assets during the year over book values.....	21,770.00
From all other sources, viz: Sundries.....	128.94
Received from head office	54,220.38
Total income during the year.....	\$ 857,190.73
Total footings.....	\$1,715,202.90

Disbursements During Year.

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

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

Ledger Assets.

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

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

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 8,265.00
Total carried out	8,265.00
Market value of property (not including interest, in item 9) of bonds and stocks over book value	45,495.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 154,135.55
Deduct cost of collection, commission and brokerage, \$22,301.87	27,760.04
Net amount of uncollected premiums, not more than three months due	126,375.51
Gross assets	\$1,073,750.91
Deduct assets not admitted:	
National Bank of Illinois	742.73
Total admitted assets	\$1,073,008.18

Non-Ledger Liabilities.

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

Miscellaneous.

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

General Interrogatories.

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
BRITISH AMERICAN ASSURANCE COMPANY.

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

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

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

Home office, 18 and 20 Front street east, Toronto.
Extended at \$ 1,238,825.03

Income During Year.

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

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

Disbursements During Year.

As shown by the books of home office at close of bus-
iness December 31st.

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

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

Ledger Assets.

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

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 24,450.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	47,305.72
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	2,260.00
Total amount of claims for losses.....	\$ 74,016.07
Net amount of unpaid losses.....	\$ 74,016.07
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$815,800.22; unearned premiums, 50 per cent.....	\$ 407,900.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$558,974.86; unearned premiums (pro rata).....	284,199.59
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$92,751.70; unearned premiums (fifty per cent).....	46,375.85
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks	1,432.49
Total unearned premiums as computed above.....	\$ 739,908.041
Total amount of all liabilities.....	\$ 813,924.11
Divisible surplus.....	488,453.65
Total.....	\$ 1,302,377.76

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$122,080,923.00	\$1,328,091.33	\$1,970,938.00	\$60,029.38
Written or renewed during the year..	105,065,650.00	1,329,392.57	33,964,650.00	338,001.81
Total.....	\$227,146,573.00	\$2,657,483.90	\$35,935,588.00	\$398,031.19
Deduct those expired and marked off as terminated...	107,116,794.00	1,219,161.56	32,332,612.00	303,847.00
In force at the end of the year..	\$120,029,779.00	\$1,438,322.34	\$3,602,976.00	\$94,184.19
Deduct amount reinsured	5,070,136.00	63,547.26		
Net amount in force.....	\$114,959,643.00	\$1,374,775.08	\$3,602,976.00	\$94,184.19
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.				

General Interrogatories.

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

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

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

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

President, JOHN G. WEIKSER, First-Vice President, JOHN P. DUKE.
 Secretary, GEO. H. HOPKINS, Second Vice-President, OLIVER J. EGGERT.

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

Home office, 455 Main St., Buffalo, N. Y.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	322,111.63
Extended at	\$ 322,111.63

Income During the Year.

As shown by the books at home office at close of business December 31st:	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 19,781.80
Deduct amount of same not collected	43.50
Net collected.....	\$ 19,738.30

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

Total \$ 221,733.28

Deduct gross premiums and bills in course of collection at this date

Entire premiums collected during the year

Deduct reinsurance, rebate, abatement and return premiums

Received for premiums other than perpetuals

Interest on real estate mortgage loans

Interest and dividends on stocks and bonds

Total rents and interest

Total income during the year.....

Total footings.....

Disbursements During Year.

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

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

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

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

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

Commissions or brokerage to agents, less reinsurances

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

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

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

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

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

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

Total expenditures during the year

Balance

Ledger Assets.

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

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

Book value on bonds excluding interest

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

Bills receivable

Total

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

Non-Ledger Assets.

Interest due, \$ 1,237.50 on mortgages

Interest accrued, \$379.17 on bonds and stocks

Total

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

Non-Ledger Liabilities.

Losses not yet due.....	\$ 3,501.65	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	13,775.36	
Total amount of claims for losses.....	\$ 17,277.01	
Net amount of unpaid losses.....		\$ 17,277.01
Gross premium (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$126,266.77; unearned premiums 50 per cent.....)	\$ 63,133.38	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$90,408.29; unearned premiums pro rata.....	49,918.66	
Total unearned premiums as computed above.....		\$ 113,052.04
Total amount of all liabilities.....		\$ 130,329.05
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	\$ 23,399.81	223,399.81
Total.....		\$ 353,728.86

Miscellaneous.

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year fire, \$10,857.40.....	\$ 110,857.40
Total amount of the company's stock owned by the directors at par value.....	48,500.00
Total amount loaned to officers and directors, \$9,000; loaned to stockholders, not officers, \$6,500.....	15,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 229,375.00	Fire risks.
Gross premiums received.....	2,458.42	
Losses paid.....	4,420.37	
Losses incurred.....	4,420.37	
Amount at risk.....	243,295.00	

ANNUAL STATEMENT

For the year ending December 31st, 1901 of the condition and affairs of the
BUFFALO GERMAN INSURANCE COMPANY.

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

President, OLIVER EGGERT. First Vice-President, JACOB DOLD.
Secretary, CHARLES A. GEORGER. Second Vice-President, JOHN G. WICKSER.

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

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

Capital Stock.

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

Income During Year.

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

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

Disbursements During Year.

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

Gross amount paid for losses (including \$16,639.31 occurring in previous years).....	Fire.	\$ 248,593.34
Deduct amounts received for salvages (on losses of the last or previous years) \$753.96 and from reinsurance in other companies \$27,873.39.....		28,627.35
Net amount paid during the year for losses.....		\$ 219,965.99
Paid stockholders for interest or dividends (amount declared during the year).....		60,000.00
Commissions or brokerage to agents, less received on reinsurance.....		103,701.06
Rents (including, \$2,000.00 for company's use of own buildings).....		2,000.00
Salaries, fees and all other charges, officers, \$10,900.00; clerks, \$16,817.67.....		27,717.67
Taxes on premiums, \$7,367.71; on real estate, \$7,836.93; on other investments, personal tax, \$4,267.97.....		19,471.61
Insurance department, fees and agents' licenses, \$1,076.86; municipal licenses, \$409.79; tax on franchise, \$464.45.....		1,951.10
Advertising, printing and stationery, \$2,320.28; legal expenses, \$917.28; repairs and expenses on real estate, \$7,045.07; furniture and fixtures, \$1,646.90; miscellaneous, \$13,666.20.....		25,595.73
Disbursements, viz: traveling expenses, \$2,388.34; profit and loss, \$20.50; premium paid on securities, \$2,337.75; internal revenue, \$1,361.08.....		6,107.67
Total expenditures during the year.....		\$ 466,450.83
Balance.....		1,991,666.26

Ledger Assets.

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

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

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

Miscellaneous.

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.....	\$ 219,096.94
Total amount of the company's stock owned by the directors at par value.....	51,400.00
Total amount loaned to officers and directors \$44,000.00; loaned to stockholders, not officers, \$23,500.00.....	67,500.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 1,001,763.00
Gross premiums received.....	11,333.47
Losses paid.....	5,591.69
Losses incurred.....	5,560.38
Amount at risk.....	1,505,179.00

ANNUAL STATEMENT

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

THE CITIZENS INSURANCE COMPANY.

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

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

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

Home office, Rialto building, St. Louis.

Capital Stock.

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

Income During Year.

As shown by the books at home office at close of business December 31st.			
	Fire.	Marine and inland.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 93,181.25	\$ 81.62	
Deduct amount of same not collected.....	1,340.48		
Net collected.....	\$ 91,840.77	\$ 81.62	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,196,951.45	839.45	
Total.....	\$ 1,288,792.22	\$ 921.07	
Deduct gross premiums and bills in course of collection at this date.....	139,128.05		
Entire premiums collected during the year.....	\$ 1,149,664.17	\$ 921.07	
Deduct reinsurance, rebate, abatement and return premiums.....	918,183.38	614.75	
Received for premiums other than perpetuals.....	\$ 231,480.79	\$ 276.32	\$ 231,757.11
Interest on real estate mortgage loans.....		10,636.61	
Total rents and interest.....			\$ 10,636.61
Total income during the year.....			\$ 242,393.72
Total footings.....			\$ 604,806.06

Disbursements During Year.

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

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

Ledger Assets.

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

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

Non-Ledger Assets.

Interest on mortgages.....	\$ 3,245.00
Interest on bonds and stocks.....	416.00
Total.....	\$ 3,661.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 139,128.05
Deduct cost of collection, commission and brokerage.....	29,564.70
Net amount of uncollected premiums, not more than three months due.....	\$ 109,563.35
Gross assets.....	\$ 494,871.11
Total admitted assets.....	\$ 494,871.11

Non-Ledger Liabilities.

Losses not yet due	\$ 15,318.83	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	139,000.18	
Losses resisted (not outlawed) including interest, costs and other expenses thereon	10,425.00	
Total amount of claims for losses	\$ 164,744.01	
Deduct reinsurance due or accrued	122,032.86	
Net amount of unpaid losses	\$ 42,711.15	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$205,633; unearned premiums (50 per cent)	\$ 102,816.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$96,932.00; unearned premiums, pro rata	63,889.77	
Total unearned premiums as computed above	\$ 166,706.27	
Total amount of all liabilities	\$ 239,417.42	
Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	85,453.69	285,453.69
Total	\$ 494,871.11	

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement	\$46,605,546	\$ 550,063.38		
Written or renewed during the year	91,079,594	1,196,951.45	\$ 184,102.00	\$ 839.45
Total	\$137,685,140	\$1,747,014.83	\$ 184,102.00	\$ 839.45
Deduct those expired and marked off as terminated	49,552,061	612,963.76	184,102.00	839.45
In force at end of the year	\$ 88,133,079	\$1,134,051.07		
Deduct amount reinsured	64,686,661	831,486.07		
Net amount in force, December 31, 1901	\$23,446,418.00	\$ 302,565.00		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.				

General Interrogatories.

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT

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

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

President, LEO. H. WISK. First Vice-President, GEO. C. CLARKE.
Secretary, E. E. HALL. Second Vice-President, S. S. PALMER.

[Incorporated June 16, 1896. Commenced business July 15, 1896.]

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

Capital Stock.

Amount of capital stock, \$200,000; subscribed for	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year	466,005.73

Extended at

\$ 466,005.73

Income During the Year.

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

	Fire.	Marine and inland.	
Gross premiums and bills unpaid at close of previous year	\$ 73,616.17	\$ 12,812.33	
Net collected	73,616.17	12,812.33	
Gross premiums written and renewed during the year	405,461.73	69,478.63	
Total	\$ 479,072.90	\$ 80,290.96	
Deduct gross premiums and bills in course of collection at this date	83,214.33	7,540.40	
Entire premiums collected during the year	\$ 395,858.57	\$ 74,750.56	
Deduct reinsurance, rebate, abatement and return premiums	83,737.09	8,169.09	
Received from premiums other than perpetuals	\$ 317,121.48	\$ 66,581.47	\$ 378,702.95
Interest and dividends on stocks and bonds		12,464.17	
Total rents and interest			12,464.17
Profit on sale or maturity of ledger assets during the year over book values			2,244.15
Total income during the year			393,411.27
Total footings			\$ 859,417.00

Disbursements During Year.

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

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$34,546.13 occurring in previous years)	\$ 222,562.21	\$ 35,684.31	
Net amount paid during the year for losses	\$ 222,562.21	\$ 35,684.31	\$ 258,246.52

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

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value bonds, excluding interest	\$ 459,550.00
Cash in company's office, \$2,018.02; deposited in banks, \$3,551.69.	5,569.71
Total	\$ 465,119.71
Total net ledger assets, as per balances	\$ 465,119.71

Non-Ledger Assets.

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

Non-Ledger Liabilities.

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

Miscellaneous.

	Fire risks.	Premiums thereon	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$23,776,600	\$ 241,600.17	\$ 1,851,078	\$ 63,982.14
Written or renewed during the year	36,070,782	405,456.70	2,578,897	60,478.66
Total	\$59,847,382	\$ 647,056.87	\$ 4,429,975	\$ 133,460.80
Deduct those expired and marked off as terminated	30,343,837	312,750.58	2,741,409	75,697.10
In force at the end of the year	\$29,503,545	\$ 334,306.29	\$ 1,688,566	\$ 57,763.70
Deduct amount reinsured	1,097,633	11,638.07	1,000	20.44
Net amount in force	\$28,405,912	\$ 322,668.22	\$ 1,687,566	\$ 57,743.26
Largest amount in any one hazard, \$20,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire, \$213,055.41; marine and inland, \$30,083.90	\$ 243,139.31
Total amount of the company's stock owned by the directors at par value	92,100.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 190,927.00
Gross premiums received	2,670.89
Losses paid	2,557.80
Losses incurred	2,055.55
Amount at risk	195,000.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the conditions and affairs of the
COMMERCIAL UNION INSURANCE COMPANY.

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

Manager, A. H. WRAY.

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

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

Capital Stock.

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

Income During the Year.

As shown by the books at home office at close of business December 31st.			
	Fire.	Marine and inland.	
Gross premiums and bills unpaid at close of previous year	\$ 485,832.12	\$ 4,303.09	
Net collected	\$ 485,832.12	\$ 4,303.09	

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

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.
Gross amount paid for losses (including \$274,950.70 occurring in previous years).....	\$ 1,936,846.01	\$ 44,821.30
Deduct amounts received for salvages (on losses of the last or previous year), \$14,631.68; and from reinsurance in other companies, \$112,244.90.....	119,943.81	6,932.77
Net amount paid during the year for losses.....	\$ 1,816,902.20	\$ 37,888.53
Commissions or brokerage to agents, less received on reinsurances Rents (including \$11,050.00 for company's use of own buildings)....		556,056.82
Salaries, fees and all other charges, officers, \$25,882.72; clerks, \$66,332.65; other employes, \$45,681.92		24,123.07
Taxes on premiums, \$50,942.01; real estate, \$11,331.30; internal revenue, \$9,373.57		138,897.29
Insurance department fees and agents' licences, \$10,194.87; mun- icipal licenses, \$7,477.26; taxes on franchise, \$2,672.16.....		71,656.88
Advertising, printing and stationery, \$21,109.09; legal expenses, \$544.40; repairs and expenses on real estate, \$19,669.48; furniture and fixtures, \$2,781.38; miscellaneous, \$110,599.42.....		20,344.29
Losses on sales or maturity of ledger assets		154,703.77
Remitted to home office		95,120.96
		132,401.05
Total expenditures during the year		\$ 3,048,084.86
Balances		\$ 3,044,278.56

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 740,858.00
Mortgage loans on real estate, first liens.....	232,500.00
Book value bonds, excluding interest, \$1,654,949.37; and stocks, \$24,850.00	1,679,799.37
Cash in company's office, \$3,984.11; deposited in banks, \$381,073.53	385,057.64
Bills receivable.....	5,473.73
Due from special agents, \$47.64; reinsurance on paid losses, \$160.83	208.47
Total	\$ 3,063,897.21

Deduct ledger liabilities.

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses not yet due.....	\$ 116,720.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	289,770.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	28,500.00
Total amount of claims for losses.....	\$ 434,990.00
Deduct reinsurance due or accrued.....	33,375.00
Net amount of unpaid losses	\$ 401,615.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,113,221.31; unearned premiums (50 per cent).....	\$ 1,056,610.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,030,181.90; unearned premiums (pro rata).....	1,087,556.57
Navigation risks, \$70,049.77; unearned premiums (50 per cent).....	35,024.88
Total unearned premiums as computed above	\$ 2,179,192.10
Amount reclaimable by the insured on perpetual fire insurance policies, 90 per cent of the premium or deposit received	100,205.62
Return premiums, \$3,450.15; and reinsurance premiums, \$8,691.24..	12,141.39
Total amount of all liabilities	\$ 2,693,154.11
Divisible surplus.....	1,148,293.06
Total.....	\$ 3,841,447.17

Miscellaneous.

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

Perpetual Business.

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement? No
 Losses incurred during the year, fire, \$1,865,485.78; marine and inland, \$61,088.53; tornado, \$8,182.42..... \$ 1,934,756.73
 Does any officer, director, or trustee receive a commission or royalty on the business of the company?..... No

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 1,762,273.80	\$ 113,630.00	\$ 1,875,903.80
Gross premiums received.....	27,245.17	738.40	27,983.57
Losses paid, net.....	19,228.37	1.73	19,230.10
Losses incurred.....	22,285.35	1.73	22,287.08
Amount at risk.....	2,817,689.00	414,630.00	3,332,319.00

ANNUAL STATEMENT

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

CONCORDIA FIRE INSURANCE COMPANY.

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

President, GEO. BRUMDER.

First Vice-President, JOHN SCHROEDER.

Secretary, FRANK DAMKOHLER.

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

Home office, Germania Building, Milwaukee, Wis.

Capital Stock.

Amount of capital stock authorized.....	\$ 500,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 823,189.54

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 124,086.34
Deduct amount of same collected.....	2,983.63
Net collected.....	\$ 121,102.71
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	926,589.75
Total.....	\$ 1,047,692.46
Deduct gross premiums and bills in course of collection at this date.....	116,349.31
Entire premiums collected during the year.....	\$ 931,343.15
Deduct reinsurance, rebate, abatement and return premiums.....	314,347.36
Received for premiums other than perpetuals.....	\$ 616,995.79
Rents for company's use of own buildings.....	\$ 1,450.00
Interest on real estate mortgage loans.....	24,682.78
Interest and dividends on stocks and bonds.....	14,207.39
Total rents and interest.....	\$ 40,340.17
Total income during the year.....	657,335.96
Total footings.....	\$ 1,480,525.59

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$37,011.13 occurring in previous years.....	492,614.67
Deduct amounts received for salvages on losses of the last or previous year, \$1,287.88; and from reinsurance in other companies, \$122,415.42.....	123,703.30
Net amount paid during the year for losses.....	\$ 368,911.37
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances.....	171,185.51
Rents, including \$2,400 for company's use of own buildings less \$30 for sub-leases.....	2,370.00
Salaries, fees and all other charges; officers, \$4,915.00; clerks, \$28,985.89.....	33,900.89
Taxes on premiums, \$22,351.58; on real estate, \$220.27.....	22,571.85
Insurance department fees and agents' licenses, \$3,749.14; municipal licenses, \$916.41.....	4,665.55
Advertising, printing and stationery, \$15,930.32; legal expenses, \$885.39; repairs and expenses on real estate, \$420.23; furniture and fixtures, \$86.25; miscellaneous, \$32,976.54.....	49,398.73
Total expenditures during the year.....	\$ 673,003.90
Balances.....	\$ 807,521.60

Ledger Assets.

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

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

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 36,135.99
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	45,821.83
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	4,250.00
Total amount of claims for losses.....	\$ 86,207.82
Deduct reinsurance due or accrued.....	26,040.28
Net amount of unpaid losses.....	\$ 60,167.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks.....	\$ 189,002.24
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy.....	371,436.55
Total unearned premiums, as computed above.....	\$ 560,438.79
Joint stock actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	77,977.55
Total.....	\$ 898,583.88

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 115,315,211	\$ 1,244,839.72
Written or renewed during the year.....	78,832,263	926,589.75
Total.....	\$ 194,147,474	\$ 2,171,449.47
Deduct those expired and marked off as terminated.....	73,238,392	842,792.04
In force at the end of the year.....	\$ 120,839,082	\$ 1,328,657.43
Deduct amount reinsured.....	18,951,355	228,077.56
Net amount in force.....	\$ 101,927,727	\$ 1,100,579.87
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

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

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

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT.

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

CONNECTICUT FIRE INSURANCE COMPANY

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

President, J. D. BROWN.

Secretary, CHARLES R. BURT.

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

Home office, 51 Prospect street, Hartford.

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed for....	\$1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year.....	3,886,629.86
Extended at	\$ 3,886,629.86

Income During the Year.

As shown by the books at home office at close of business December 31st		Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 171,500.00	
Add for under estimate.....	65,450.22	
Total collected	\$ 236,950.22	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,813,097.85	
Total	\$3,050,048.07	
Deduct gross premiums and bills in course of collection at this date	200,880.00	
Entire premiums collected during the year	\$2,849,168.07	
Deduct reinsurance, rebate, abatement and return premiums.....	472,031.40	
Received for premiums, other than perpetuals.....	\$ 2,377,136.67	
Rents from company's property.....	\$ 5,502.65	
Interest on real estate mortgage loans	59,206.50	
Interest and dividends on stocks and bonds, \$92,996.13; and from all other sources, \$4,283.03.....	97,279.16	
Total rents and interest	161,988.31	
Profit on sale or maturity of ledger assets during the year over book values.....	33,886.86	
Total income during the year.....	\$ 2,573,011.84	
Total footings.....	\$ 6,459,641.70	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$178,234.97 occurring in previous years) ..	Fire. \$1,496,205.95
Deduct amounts received for salvages (on losses of the last or of previous years) \$5,849.71; and from reinsurance in other companies, \$127,629.83.....	133,479.54
Net amount paid during the year for losses.....	\$ 1,362,726.41
Paid stockholders for interest or dividends; (amount declared during the year, \$100,000).....	100,000.00
Commissions or brokerage to agents, less received on reinsurance	499,920.84
Rents from sub-leases	10,250.04
Salaries, fees and all other charges, officers, clerks and other employes.....	174,028.34
Taxes on premiums.....	54,981.53
Insurance department fees and agents' licenses, \$12,720.50; municipal licenses, \$5,176.43; tax on franchise, paid by stockholders personally	17,896.93
Advertising, printing, stationery, legal and miscellaneous expenses, (repairs and expenses on real estate deducted from gross rentals, hence not included here).....	161,945.86
Total expenditures during the year.....	\$ 2,381,749.95
Balance.....	\$ 4,077,891.75

Ledger Assets.

As per ledger accounts shown by the books at the home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 217,000.00
Mortgage loans on real estate, first liens.....	1,193,750.00
Book value of bonds, excluding interest, \$1,804,613.26; and stocks \$354,736.97;	2,159,350.23
Cash in company's office, \$443.07; deposited in banks, \$392,159.74	392,602.81
Bills receivable, \$15,097.04; agents' debit balances, net, \$100,091.67	115,188.71
Total net ledger assets.....	\$ 4,077,891.75

Non-Ledger Assets.

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

Non-Ledger Liabilities.

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

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,436,270.98; unearned premiums (fifty per cent).....	\$ 718,135.49
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,402,999.67; unearned premiums (pro rata).....	1,313,003 21
Total unearned premiums as computed above	\$ 2,031,144.70
Total amount of all liabilities	\$ 2,310,188.32
Joint-stock capital actually paid up in cash.....	\$1,000,000.00
Divisible surplus.....	1,008,423.20
	\$ 2,008,423 20
Total	\$ 4,318,611.52

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 311,400,037	\$ 3,603,911.34
Written or renewed during the year.....	228,707,070	2,813,097.85
Total	\$ 540,107,107	\$ 6,417,009.19
Deduct those expired and marked off as terminated.....	193,473,344	2,345,202.52
In force at the end of the year.....	\$ 346,633,763	\$ 4,071,806.67
Deduct amount reinsured.....	18,242,493	232,536.02
Net amount in force	\$ 328,391,270	\$ 3,839,270.65

Largest amount in any one hazard, \$5,000 ordinarily, though depends on risk and location.

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 1,450,899.41
Total amount of the company's stock owned by the directors at par value	27,400.00
Total amount loaned to officers and directors.....	15,000.00
Loaned to stockholders, not officers.....	6,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire and tornado risks.
Gross risks written	\$ 3,543,782.00
Gross premiums received.....	45,920.63
Losses paid.....	17,965.75
Losses incurred.....	17,048.74

ANNUAL STATEMENT

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

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

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

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

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

Capital Stock.

Amount of capital stock authorized, \$1,000,000.00; subscribed for..	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets December 31st of previous year.....	\$ 9,737,021.81

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 677,662.58
Deduct amount of same not collected.....	18,028.87
Net collected.....	\$ 659,633.71
Gross premiums written and renewed during the year.....	5,793,536.75
Total.....	\$ 6,453,170.46
Deduct gross premiums and bills in course of collection at this date	734,136.11
Entire premiums collected during the year.....	\$ 5,719,034.35
Deduct reinsurance, rebate, abatement and return premiums.	797,149.42
Received for premiums other than perpetuals.....	\$ 4,921,884.93
Rents from company's property.....	\$ 68,853.13
Interest on real estate mortgage loans.....	2,330.17
Interest and dividends on stocks and bonds, \$355,832.84; from all other sources, \$20,841.58.....	376,674.42
Total rents and interest.....	447,857.72
Profit on sale or maturity of ledger assets during the year over book values	466,443.01
Total income during the year.....	\$ 5,836,186.56
Total footings.....	\$ 15,573,208.38

Disbursements During the Year

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

	Fire.
Gross amount paid for losses (including \$384,875.43 occurring in previous years)	\$ 2,898,015.78
Deduct amounts received for salvages on losses of the last or of previous years, \$8,454.87; and from reinsurance in other companies, \$240,707.08	249,161.95
Net amount paid during the year for losses	\$ 2,648,853.83
Paid stockholders for interest or dividends (amount declared during the year, \$250,000.40)	249,095.00
Scrap or certificates of profits redeemed in cash	145.00
Commissions or brokerage to agents, less received on reinsurance	1,030,748.10
Rents	7,760.00
Salaries, fees and all other charges, officers, \$95,959.52; clerks, \$108,632.48; other employes, \$91,730.08	356,322.08
Taxes on premiums, \$110,161.86; on real estate, \$16,204.78	126,366.64
Insurance department fees and agents' licenses, \$8,504.49; municipal licenses, \$11,827.57; tax on franchise, \$1,540.00	21,872.06
Advertising, printing and stationery, \$44,527.99; legal expenses, \$2,217.19; repairs and expenses on real estate, \$32,914.88; furniture and fixtures, \$2,785.69; miscellaneous, \$108,077.91	280,519.66
Total expenditures during the year	\$ 4,722,522.46
Balances	\$ 10,820,685.92

Ledger Assets

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

Book value real estate, unincumbered	\$ 1,106,250.00
Mortgage loans on real estate, first liens	50,910.00
Book value of bonds, excluding interest, \$1,822,893.75; and stocks, \$7,060,582.01	8,883,475.76
Cash in company's office, \$4,318.84; deposited in bank, \$825,731.32	830,050.16
Total net ledger assets, as per balances on page 1	\$ 10,850,685.92

Non-Ledger Assets.

Interest accrued on mortgages	\$ 91.33
Interest accrued on bonds and stocks	70,384.75
Interest accrued on other assets	2,730.82
Reats on company's property or lease	1,558.64
Total carried out	\$ 75,645.54
Gross premiums in course of collection December 31st, not more than three months due	\$ 797,136.11
Deduct cost of collection, commission and brokerage	63,000.00
Net amount of uncollected premiums, not more than three months due	\$ 734,136.11
Gross assets	\$11,660,467.57
Deduct assets not admitted:	
Agents' debit balances, unsecured, not included as asset	\$ 105,833.23
Depreciation from book values of above net ledger assets to bring same to market value—bonds and stocks	6,455.76
Total admitted assets	\$11,509,011.81

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 384,385.12
Losses resisted (not outlawed), including interest, costs and other expenses thereon	42,344.00
Total amount of claims for losses	\$ 426,729.12
Deduct reinsurance due or accrued	19,259.71
Net amount of unpaid losses	\$ 407,469.41
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,954,424.29; unearned premiums (50 per cent)	\$ 2,477,812.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$6,126,785.81; unearned premiums (pro rata)	3,322,691.45
Total unearned premiums as computed above	\$ 4,800,503.60
Principal unpaid on scrip or certificates of profits or ordered to be redeemed	6,089.34
Interest due or accrued remaining unpaid	75.00
Cash dividends remaining unpaid to stockholders	15,000.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	122,311.34
Commissions, brokerage and other charges due to agents and brokers, on premiums	11,500.00
Reinsurance premiums	300,000.00
All other liabilities, viz: Reserve for contingencies	\$ 5,697,683.69
Total amount of all liabilities	\$ 1,000,000.00
Joint stock capital actually paid up in cash	600,000.00
Reserve or guarantee fund, represented by scrip, or otherwise, special reserve fund	4,301,328.12
Divisible surplus	5,901,328.12
Total	\$11,509,011.81

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks.	Premiums thereon
Written or renewed during the year	\$ 902,460,359	\$ 8,471,143.80
Total	611,682,411	5,793,536.75
Deduct those expired and marked off as terminated	\$1,514,142,280	\$14,264,680.55
Total	565,676,911	4,909,403.28
In force at the end of the year	918,465,869	9,355,272.27
Deduct amount reinsured	23,970,326	274,062.17
Net amount in force	\$ 924,495,543	\$ 9,081,210.10
Largest amount written on any one risk, not deducting reinsurance		\$ 100,000.00

General Interrogatories.

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

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

Business in the State of Iowa During the Year.

	Fire risks,
Gross risk written.....	\$15,743,815.00
Gross premiums received.....	116,878.25
Losses paid.....	105,256.17
Losses incurred.....	105,618.91
Amount at risk.....	\$8,479,242.00

ANNUAL STATEMENT

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

THE DELAWARE INSURANCE COMPANY OF PHILADELPHIA.

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

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

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

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

Capital Stock.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital paid up in cash.....	704,875.00
Amount of net ledger assets, December 31st of previous year.....	1,359,624.96
Extended at.....	\$ 1,359,624.96

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 121,244.21
Net collected.....	121,244.21
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	890,980.44
Total.....	\$ 1,012,224.65
Deduct gross premiums and bills in course of collection at this date.....	111,149.59
Entire premiums collected during the year.....	901,075.06
Deduct reinsurance, rebate, abatement and return premiums.....	219,912.71
Received for premiums, other than perpetuals.....	\$ 681,162.35
	\$ 681,162.35

Deposit premiums, received on perpetual risks.....	\$ 10,199.92
Rents from company's property, including \$6,200 for company's use of own buildings.....	\$ 9,820.00
Interest on real estate mortgage loans, \$6,297.50; on other collateral loans, \$1,622.22.....	7,919.72
Interest and dividends on stocks and bonds, \$37,761.14; from all other sources, \$1,688.99.....	39,450.13
Total rents and interest.....	\$ 57,189.85
Profit on sale or maturity of ledger assets during the year over book values.....	1,586.79
Increase in real estate.....	42,435.50
Total income during the year.....	\$ 794,374.41
Total footings.....	\$ 2,151,979.37

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$62,422.89 occurring in previous years).....	\$ 445,630.90
Deduct amounts received for salvages and from reinsurance in other companies.....	53,699.86
Net amount paid during the year for losses.....	\$ 391,931.04
Deposit premiums returned.....	3,016.36
Paid stockholders for interest or dividends.....	21,086.25
Commissions or brokerage to agents, less received on reinsurances.....	176,766.69
Rents (including \$6,200.00 for company's use of own buildings).....	8,185.48
Salaries, fees and all other charges.....	18,453.38
Taxes on premiums, \$16,495.30; on real estate, \$1,958.04.....	7,514.33
Insurance department fees and agents' licenses, \$3,607.69; municipal licenses, \$1,784.01; tax on franchise, \$2,124.65.....	55,361.32
Advertising, printing and stationery, \$8,287.75; repairs and expenses on real estate, \$4,384.05; furniture and fixtures, \$2,109.75; miscellaneous, \$40,079.77.....	\$ 729,814.40
Total expenditures during the year.....	\$ 1,412,165.08
Balance.....	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 200,500.00
Mortgage loans on real estate, first liens.....	127,700.00
Loans secured by pledge of bonds, stocks or other collaterals.....	50,000.00
Book value of bonds excluding interest, \$85,116.58; and stocks, \$67,500.00.....	919,616.58
Cash in company's office, \$40.14; deposited in banks, \$68,515.75.....	69,095.89
Bills receivable, \$2,851.66; agent's debit balances, \$39,593.88.....	42,435.54
Sundry book accounts.....	2,910.23
Total.....	\$ 1,412,168.24
Deduct ledger liabilities.....	3.16
All other.....	
Total net ledger assets, as per balance on page 1.....	\$ 1,412,165.08

Non-Ledger Assets.

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

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 700.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 65,575.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	1,000.00	
Total amount of claims for losses.....	\$ 67,275.00	
Deduct reinsurance due or accrued.....	8,705.00	
Net amount of unpaid losses.....		\$ 58,570.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$466,409.55, unearned premiums (fifty per cent).....		\$ 223,204.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$730,312.00; unearned premiums (pro rata)	\$ 374,727.45	
Total unearned premiums as computed above		\$ 597,932.22
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent. of the premium or deposit received.....		113,902.79
Cash dividends remaining unpaid, to stockholders.....		77.00
Total amount of all liabilities.....		\$ 770,482.01
Joint stock capital actually paid up in cash.....	\$ 702,875.00	
Divisible surplus.....	75,394.01	778,649.01
Total.....		\$ 1,549,131.02

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 131,181.914	\$ 1,390,813.75
Written or renewed during the year	80,008,696	890,980.44
Total.....	\$ 211,190,610	\$ 2,281,794.19
Deduct those expired and marked off as terminated.....	86,470.435	939,480.80
In force at the end of the year.....	\$ 124,720,175	\$ 1,342,313.39
Deduct amount reinsured	13,736,983	184,489.58
Net amount in force	\$ 110,983,187	\$ 1,157,823.81

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year.....	389,241.00
Total amount of the company's stock owned by the directors at par value.....	61,925.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 496,019.00
Gross premiums received	16,036.49
Losses paid.....	6,940.12
Losses incurred	8,777.36
Amount at risk.....	1,811,663.00

ANNUAL STATMENT

For the year ending December 31, 1901, of the condition and affairs of the
DETROIT FIRE & MARINE INSURANCE COMPANY.

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

President, WM. A. MOORE.

Vice-President. C. L. ANDREWS.

Secretary, A. H. McDONELL.

[Incorporated February 1, 1866. Commenced business March 14, 1856.]

Home office, 91 Griswold street, Detroit.

CAPITAL STOCK.

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

Extended at..... \$ 1,286,051.78

Income During the Year.

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

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

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

Disbursements During Year.

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

	Fire.	Marine and Inland.	
Gross amount paid for losses (including \$17,086.62 occurring in previous years).....	\$ 144,345.72	\$ 51,035.40	
Deduct amounts received for salvages (on losses of the last or previous year), \$4,532.92; and from reinsurance in other companies, \$29,756.08.....	20,010.81	14,278.19	
Net amount paid during the year for losses... \$	124,334.91	\$ 36,757.21	\$ 161,092.12
Paid stockholders for interest or dividends; (amount declared during the year).....			50,000.00
Commissions on brokerage to agents, less received on reinsurance Rents.....			42,718.36
Salaries, fees and other charges, officers, \$9,700.00; clerks, \$9,565.42; other employes, \$4,820.00.....			3,000.00
Taxes on premiums, \$6,032.42; on revenue, \$365.59; on other investments, \$11,610.86.....			24,085.42
Insurance department fees and agents' licenses, \$305.30; municipal licenses, \$352.87.....			18,668.87
Miscellaneous.....			1,158.17
Losses on sales or maturity of ledger assets.....			17,342.47
Premiums paid on bonds purchased.....			3,905.96
			1,312.10
Total expenditures during the year.....			\$ 323,283.47
Balances.....			\$ 1,339,819.75

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 331,270.57
Mortgage loans on real estate, first liens.....	784,795.48
Loans secured by pledge of bonds, stocks or other collateral.....	10,429.50
Book value bonds, excluding interest.....	151,000.00
Cash in company's office, \$9,165.36; deposited in bank, \$50,126.47.....	59,391.83
Advanced on losses on vessels and cargoes.....	1,658.00
Bills receivable.....	1,274.37
Total.....	\$ 1,339,819.75
Total net ledger assets, as per balances.....	\$ 1,339,819.75

Non-Ledger Assets.

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

Non-Ledger Liabilities.

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

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year.....	\$31,214,133	\$ 309,469.65	\$ 623,525	\$ 37,084.73
	31,403,566	321,731.85	6,609,735	75,892.09
Total.....	\$62,617,699	\$ 631,201.51	\$ 7,233,260	\$ 112,976.82

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

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year (fire, \$136,956.11; marine and inland, \$44,666.77).....	181,552.88
Total amount of the company's stock owned by the directors at par value.....	106,550.00
Total amount loaned to officers and directors.....	16,000.00

Business in the State of Iowa During the Year.

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

ANNUAL STATEMENT.

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

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

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

President, FRED W. ARNOLD.

Secretary, JAS. E. TILLINGHAST,

[Incorporated May, 1859. Commenced business September, 1860.]

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

Capital Stock.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year.....	852,586.20
Extended at.....	\$ 852,586.20

Income During the Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	Marine and Inland.
Not collected.....	\$ 84,970.57	\$ 1,858.54
Gross premiums written and renewed during the year.....	\$ 84,970.57	\$ 1,858.54
as per Item 2, page 3, part VI.....	674,611.68	18,595.05
Total.....	\$ 759,582.35	\$ 20,453.59

Deduct gross premiums and bills in course of collection at this date.....	\$ 99,030.78	\$ 2,761.49
Entire premiums collected during the year.....	\$ 660,551.57	\$ 17,692.10
Deduct reinsurance, rebate, abatement and return premiums.....	108,152.23	948.00
Recieved for premiums other than perpetuals.....	\$ 552,399.34	\$ 16,744.10
Rents from company's property.....		5,747.83
Interest on real estate mortgage loans, \$7,111.18; on other collateral loans, \$3,189.38.....		10,300.56
Interest and dividends on stocks and bonds.....		18,398.70
Total rents and interest.....		\$ 34,447.09
Profits on sale or maturity of ledger assets during the year over book values.....		22,894.00
From all other sources, viz: Doubtful accounts collected, \$13,511; difference between actual premiums, received as shown by our books and cash premiums collected as above, \$14,963.16; amount received in excess of our claim under foreclosure of mortgage and awaiting claimant, \$3,024.50.....		18,507.23
Total income during the year.....		\$ 614,485.76
Total footings.....		\$ 1,497,071.96

Disbursements during the Year.

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

	Fire.	Marine and Inland.
Gross amount paid for losses (including \$36,660 occurring in previous years).....	\$ 344,300.17	\$ 5,715.14
Deduct amount received for salvages (on losses of the last or previous year) \$1,379.48; and from reinsurance in other companies, \$28,814.82.....	30,065.46	127.84
Net amount paid during the year or losses.....	\$ 314,233.71	\$ 5,587.30
Plus: amount paid during the year or losses: (amount declared during the year).....		28,000.00
Commission or brokerage to agents, less received on reinsurance. Salaries, fees and all other charges, officers, \$8,600; clerks, \$30,780.64.....		39,380.64
Taxes on premiums, \$14,710.32; on real estate, \$1,915.20.....		16,625.52
Insurance department fees and agents licenses, \$2,977.33; municipal licenses, \$467.84.....		3,445.17
Advertising, printing and stationery, \$8,885.31; repairs and expenses on real expenses, \$3,454.49; miscellaneous, \$24,460.92.....		36,799.72
Other disbursements, viz: Premiums on investments charged to profit and loss, \$2,151.17; bad and doubtful accounts charged profit and loss, \$420.17.....		2,571.34
Total expenditures during the year.....		\$ 569,873.28
Balances.....		\$ 927,198.68

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:	
Book value real estate, unincumbered.....	\$ 124,000.00
Mortgage loans on real estate, first liens.....	134,550.00
Loans secured by pledge of bonds, stocks or other collateral.....	70,000.00
Book value bonds, excluding interest, \$248,000; and stocks, \$202,100.00.....	450,100.00

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

Non Ledger Assets.

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

Non Ledger Liabilities.

Losses adjusted and unpaid, not yet due	8,574.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	41,181.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	5,951.00
Total amount of claims for losses	\$ 55,706.00
Net amount of unpaid losses	\$ 55,706.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$442,475.15; unearned premiums, 50 per cent	221,237.58
Gross premium (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$316,120.99; unearned premiums pro rata	175,933.91
Gross premiums, (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, 50 per cent on time hulls	5,829.08
Total unearned premiums as computed above	\$ 403,000.58
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	4,000.00
Commissions, brokerage, and other charges due to agents and brokers	10,065.31
Return premiums, 2,500; and reinsurance premiums, \$500	3,000.00
All other liabilities, viz: Amount received in excess of our claim under foreclosure of mortgage and awaiting claimant	3,024.56
Total amount of all liabilities	\$ 478,796.45
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	518,378.69
Total	\$ 997,175.14

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year	\$ 59,448,953	\$ 659,902.55	\$ 106,693	\$ 5,864.78
Total	\$ 56,414,107	\$ 674,611.78	\$ 1,174,218	\$ 18,595.05
Deduct those expired and marked off as terminated	\$ 115,857,060	\$ 1,334,514.33	\$ 1,280,911	\$ 24,459.83
Total	\$ 46,568,726	\$ 512,749.58	\$ 1,127,200	\$ 13,823.17
In force at the end of the year	\$ 69,283,334	\$ 791,764.75	\$ 153,711	\$ 10,636.76
Deduct amount reinsured	3,040,495	23,168.61	3,000	75.00
Net amount in force	\$ 66,242,839	\$ 758,596.14	\$ 150,711	\$ 10,561.76
Largest amount written on any one risk, not deducting reinsurance, \$15,000.00.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$323,979.71; marine and inland, \$3,812.30..... \$ 333,792.01
 Total amount of the company's stock owned by the directors at par value..... 84,000.00
 Does an officer, director, or trustee receive a commission or royalty on the business of the company..... No.

NOTE—Companies acting under what is known as the "Surplus Law," Public Laws State of Rhode Island, chapters 307 and 381 general laws:
 The amount of "special reserve fund" according to said law, deposited with the Insurance Department of the State of Rhode Island, 70,000.00
 The amount of "guaranty surplus fund," as provided for by said law 70,000.00

Business in the State of Iowa During the Year.

Gross risks written	Fire risks.
Gross premiums received	\$ 577,853.00
Losses paid	6,946.03
Losses incurred	6,530.85
	5,340.60

ANNUAL STATEMENT

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

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

President, W. H. MILLER.

Vice-President, D. H. DETWILER.

Secretary, E. K. MCCONKEY.

[Incorporated April 6, 1853.

Commenced business May 16, 1853.]

Home office, York, Pa.

Amount of net ledger assets, December 31st of previous year..... \$ 649,009.52

Extended at..... \$ 649,009.52

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$52,146.14	
Deduct amount of same not collected.....	11,983.82	
Net collected.....	\$ 50,162.32	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	487,517.97	
Total.....	\$ 531,680.29	
Deduct gross premiums and bills in course of collection at this date.....	63,777.05	
Entire premiums collected during the year.....	\$ 467,903.24	
Deduct reinsurance, rebate, abatement and return premiums.....	53,235.50	
Received for premiums other than perpetuals.....	\$ 384,667.65	384,667.65
Rents from company's property, including \$1,800 for company's use of own buildings, \$1,036.....	2,836.00	
Interest on real estate mortgage loans, \$8,874.75; on other collateral loans, \$1,658.11.....	10,472.26	
Interest and dividends on stocks and bonds, \$13,394.67; from all other sources, \$1,949.42.....	15,344.09	
Total rents and interest.....		28,632.35
Total income during the year.....	\$ 413,300.00	
Total footings.....	\$1,062,309.52	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$24,113.02 occurring in previous years).....	\$ 262,086.80	
Deduct amounts received for salvages (on losses of the last or previous year), \$2,419.03; and from reinsurance in other companies, \$7,524.38.....	9,943.41	
Net amount paid during the year for losses.....	\$ 252,143.39	\$ 252,143.39
Deposit premiums returned.....		65.00
Commissions or brokerage to agents, less received on reinsurance, Rents (including \$1,800 for company's use of own buildings).....		94,664.68
Salaries, fees and all other charges, officers, \$11,500; clerks, \$7,000; other employes, \$13,379.92.....		31,879.92
Taxes on premiums, \$6,624.46; on real estate, \$176.75.....		6,801.21
Insurance department fees and agents' licenses, \$1,617.69; municipal licenses, \$96.96; revenue, \$1,261.38.....		3,862.95
Fire taxes, \$1,668.97; legal expenses, \$471.64;..... and local board, \$5,016.61; office and agency expenses, \$11,501.46; adjusting, \$12,367.60.....		30,425.28
Total expenditures during the year.....	\$ 421,643.43	
Balances.....	\$ 640,666.09	

Ledger Assets.

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

Mortgage loans on real estate, first liens.....	\$ 173,743.00
Loans secured by pledge of bonds, stocks or other collateral.....	39,148.00
Book value bonds, excluding interest, \$150,822.50; and stocks, \$178,805.55.....	338,628.05
Cash in company's office, \$3,858.69; deposited in banks, \$39,923.35.....	43,782.04

Total..... \$ 640,666.09

Total net ledger assets, as per balances on page 1..... 640,666.09

Non-Ledger Assets.

Interest due, \$2,556.06, and accrued, \$3,061.95 on mortgages.....	\$ 5,618.01
Interest accrued on bonds and stocks.....	1,977.84
Interest accrued on collateral loans.....	335.55
Rents accrued on company's property or lease.....	117.83

Total carried out.....	8,551.20
Market value (not including interest, in item 9) of bonds and stocks over book value.....	75,459.14
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 54,864.35
Deduct cost of collection, commission and brokerage.....	10,728.70

Net amount of uncollected premiums, not more than three months due.....	44,135.65
Gross premiums in course of collection December 31st, not more than three months due, carried in, \$8,912.70.....	

Gross assets.....	\$958,805.08
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value; real estate.....	2,155.00
Total admitted assets.....	\$ 766,650.08

Non-Ledger Liabilities.

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

Total amount of claims for losses.....	\$ 51,220.99
Deduct reinsurance due or accrued (give list of companies and amounts).....	1,934.00

Net amount of unpaid losses.....	49,286.99
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$249,727.71; unearned premiums (fifty per cent.).....	\$ 124,863.85
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$491,427.37; unearned premiums (pro rata).....	250,448.89
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	375,312.74

Total unearned premiums as computed above.....	375,312.74
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received.....	3,749.69

Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued, taxes estimated		\$ 3,509.00
Commissions, brokerage and other charges due to agents and brokers, on premiums paid		
Total amount of all liabilities	77 93	
Divisible surplus	\$ 434,607.35	
	334,722.23	
Total	\$ 766,450.08	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement	\$ 63,553,202	\$ 756,784.28
Written or renewed during the year	39,667,550	481,517.07
Total	\$ 103,220,752	\$ 1,238,301.35
Deduct those expired and marked off as terminated	39,553,786	475,569.95
In force at the end of the year	\$ 63,666,966	\$ 762,731.30
Deduct amount reinsured	1,888,249	21,578.25
Net amount in force	\$ 61,778,717	\$ 741,153.05
Perpetual risks (not included above), \$130,125; premiums on same, \$3,047.04.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year (fire)	\$ 284,763.87
Total amount loaned to officers and directors	20,148.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,270,807.00
Gross premiums received	17,634.34
Losses paid	7,305.05
Losses incurred	7,767.95
Amount at risk	2,078,214.00

ANNUAL STATEMENT

For the year ending December 31st, 1901, of the condition and affairs of the
FIRE ASSOCIATION OF PHILADELPHIA INSURANCE COMPANY,
 Organized under the laws of the state of Pennsylvania, made to the Auditor of State of the
 state of Iowa, pursuant to the laws thereof.

President, E. C. IRWIN. *First Vice-President, T. H. CONDERMAN.*
Secretary, BAN T. HERKNES. *Second Vice-President, WILLIAM MUIR.*

[Incorporated March 27, 1810. Commenced business September 1, 1817.]

Home office, 407-409 Walnut street, Philadelphia.

Capital Stock.

Amount of capital stock authorized, \$500,000.00; subscribed for	\$ 500,000.00
Amount of capital paid up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	5,137,055.36
Extended at	\$ 5,137,055.36

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 838,263.53
Net collected	\$ 838,263.53
Gross premiums written and renewed during the year as per item 2, page 2, part VI	4,359,887.82
Total	\$5,198,145.35
Deduct gross premiums and bills in course of collection at this date	888,240.02
Entire premiums collected during the year	\$4,309,904.43
Deduct reinsurance, rebate, abatement and return premiums	1,012,954.87
Received for premiums other than perpetuals	\$ 3,266,046.56
Deposit premiums, received on perpetual risks	62,763.59
Rents from company's property	\$ 25,752.20
Interest on real estate mortgage loans, \$85,672.07; on other collateral loans, \$2,778.44	88,750.51
Interest and dividends on stocks and bonds, \$150,526.61; from all other sources, \$4,461.79	154,988.40
Total rents and interest	\$ 259,491.11
Total income during year	\$ 3,609,204.23
Total footings	\$8,766,259.59

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$246,182.37, occurring in previous years	\$2,302,329.21
Deduct amount received for salvages (on losses of the last or previous years) \$8,869.78; and from reinsurance in other companies, \$209,485.16	218,204.04
Net amount paid during the year for losses	\$ 2,084,034.30
Deposit premiums returned	98,237.45
Paid stockholders for interest or dividends	200,000.00
Commissions or brokerage to agents, less received on reinsurances	798,742.10
Salaries and allowances to agents	28,434.74
Salaries, fees and all other charges, officers, \$41,000.00; clerks, \$72,450.00; other employees, \$94,555.38	208,005.38
Taxes on premiums, \$53,502.86; on real estate, \$11,404.85	64,907.71
Insurance department fees and agents' licenses, \$17,981.91; municipal licenses, \$11,712.00; tax on franchise, \$846.67	30,540.58
Advertising, printing and stationery, \$29,373.04; legal expenses, \$2,843.39; repairs and expenses on real estate, 11,510.01; miscellaneous, \$112,134.48	155,010.02
Other disbursements	12,308.61
Total expenditures during the year	\$ 3,680,597.85
Balances	\$ 5,085,737.74

Ledger Assets.

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

Book value real estate.....	\$ 518,340.86	
Mortgage loans on real estate.....	1,371,570.49	
Loans secured by pledge of bonds, stocks, or other collateral.....	66,850.00	
Book value of bonds excluding interest, \$2,698,267.15; and stocks, \$157,379.54.....	2,855,646.69	
Cash in company's office, \$28,973.76; deposited in banks, \$244,355.94.....	273,329.70	
Total.....	\$5,085,737.74	\$ 5,085,737.74

Non-Ledger Assets.

Interest due, \$13,221.96, and accrued, \$16,940.03.....	\$ 30,141.99	
Interest due, \$19,477.00, and accrued, \$8,110.25.....	27,587.25	
Interest due, \$1,016.66, and accrued, \$234.57.....	1,251.23	
Rents due, \$2,104.30, and accrued, \$556.56 on company's property or lease.....	2,660.86	
Total carried out.....		\$ 61,641.33
Market value of bonds and stock over book value.....		277,272.56
Gross premiums in course of collection December 31, not more than three months due.....	\$ 888,240.92	
Deduct cost of collection, commission and brokerage.....	146,348.54	
Net amount of uncollectable premiums, not more than three months due.....		\$ 741,892.38
Due from other companies for reinsurance on losses paid.....	\$ 7,550.92	
Due for salvage on losses paid.....	1,013.41	8,564.33
Gross assets.....		\$ 6,175,108.34

Deduct Assets Not Admitted.

Company's stock—owned.....	\$ 13,175.00	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	6,240.86	
Total.....		\$ 19,415.86
Total admitted assets.....		\$ 6,155,692.48

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 235,316.85	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	175,935.64	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	49,064.96	
Total amount of claims for losses.....	\$ 460,317.45	
Deduct reinsurance due or accrued.....	44,751.79	
Net amount of unpaid losses.....		\$ 415,565.66
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,371,329.24; unearned premiums (fifty per cent).....	\$1,185,664.62	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,566,455.07; unearned premiums (pro rata).....	\$1,397,177.51	
Total unearned premiums as computed above.....		\$ 2,582,842.13

Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....		\$ 1,906,027.47
Return premiums, \$112,914.16, and reinsurance premiums, \$101,325.40.....		214,299.56
Total amount of all liabilities.....		\$ 5,118,734.82
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	536,957.66	1,036,957.66
Total.....		\$ 6,155,692.48

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$410,681,756.00	\$ 4,793,767.96
Written or renewed during the year.....	340,732,328.00	4,359,881.82
Total.....	\$751,414,084.00	\$ 9,153,649.78
Deduct those expired and marked off as terminated.....	311,574,332.00	3,815,637.01
In force at the end of the year.....	\$439,839,752.00	\$ 5,338,012.77
Deduct amount reinsured.....	31,726,108.00	400,228.46
Net amount in force.....	\$408,113,644.00	\$ 4,937,784.31
Perpetual risks (not included above).....		\$86,856,198.00
Premiums on same.....		2,075,092.68
Largest amount written on any one risk, not deducting reinsurance.....		50,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 2,223,716.90
Total amount of the company's stock owned by the directors at par value.....	29,300.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 3,663,125.00
Gross premiums received.....	47,424.55
Losses paid.....	33,108.30
Losses incurred.....	32,930.20
Amount at risk.....	5,510,852.00

ANNUAL STATEMENT

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

FIREMENS INSURANCE COMPANY.

Organized under the laws of the state of Maryland, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, F. E. S. WOLFE.

Secretary, H. L. RIALI.

[Incorporated December 1815. Commenced business August 2, 1825.]

Home office, 25 South St. Baltimore.

Capital Stock.

Amount of capital stock authorized, \$425,000; subscribed for.....	\$ 400,000.00
Amount of capital stock paid up in cash.....	400,000.00
Amount of net ledger assets December 31st of previous year.....	1,367,759.19
Decrease of paid up capital during 1901.....	500,000.00
Extended at.....	\$ 867,759.19

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year.....	\$	60,301.35
Net collected.....	\$	60,301.35
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		863,756.74
Total.....	\$	924,058.00
Deduct gross premiums and bills in course of collection at this date.....		48,123.60
Entire premiums collected during the year.....	\$	875,934.40
Deduct reinsurance, rebate, abatement and return premiums.....		302,105.47
Received for premiums other than perpetuals.....	\$	565,828.92
Rents from company's property, including \$2,500 for company's use of own buildings.....	\$	8,107.49
Interest and dividends on stocks and bonds.....		42,479.97
Total rents and interest.....		50,587.46
From all other sources, viz: Profit and loss account.....		291,960.38
Total income during the year.....		909,377.86
Total footings.....	\$	1,777,137.05

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$31,862.98 occurring in previous years).....	\$	401,813.61
Deduct amounts received for salvages (on losses for the last or previous year), \$12,456.77; and from reinsurance in other companies, \$93,602.27.....		106,069.04
Net amount paid during the year for losses.....	\$	295,744.58
Paid stockholders for interest or dividends (amount declared during the year, \$72,000).....		71,876.40
Commissions or brokerage to agents, less received on reinsurances.....		115,820.63
Rents (including \$2,500 for company's use of own buildings).....		2,500.00
Salaries, fees and all other charges, officers, \$8,600; clerks, \$10,779; other employes, \$608.50.....		19,287.50
Taxes on premiums, \$18,516.24; on real estate, \$2,268.34; on other investments, \$2,188.95.....		23,073.53
Insurance department fees and agents' licenses, \$10,722.15; municipal licenses, \$661.54.....		11,384.69
Advertising, printing and stationery, \$1,346.72; legal expenses, \$665.50; repairs and expenses on real estate, \$1,032.28; furniture and fixtures, \$1,177.58; miscellaneous, \$36,295.13.....		34,115.21
Losses on sales or maturity of ledger assets.....		1,772.09
Total expenditures during the year.....	\$	575,594.63
Balances.....	\$	1,201,542.42

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate unnumbered.....	\$ 145,000.00
Book value bonds, excluding interest, \$864,711.18; and stocks, \$119,316.16.....	984,027.34
Cash in company's office, \$6,487.13; deposited in banks, \$96,027.95.....	102,515.08
Total.....	\$ 1,231,542.42
Deduct ledger liabilities.....	
Borrowed money, due February 11, 1902.....	30,000.00
Total net ledger assets.....	\$ 1,201,542.42

Non-ledger Assets.

Interest due, \$15,202.40 and accrued, \$2,221.67 on bonds and stocks.....	\$ 17,424.07
Rents accrued on company's property or lease.....	298.68
Total.....	\$ 17,722.75
Market value (not including interest, in item 9), of bonds and stocks over book value.....	26,272.66
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 48,128.60
Deduct cost of collection, commission and brokerage.....	10,658.16
Net amount of uncollected premiums not more than three months due.....	37,470.44
Furniture and fixtures of office and building and maps.....	\$ 5,198.36
Return commission on return premiums and reinsurance.....	1,091.69
Gross assets.....	\$ 1,289,298.32
Deduct assets not admitted.....	
Furniture fixtures and sales.....	\$ 5,198.36
Total.....	\$ 5,198.36
Total admitted assets.....	\$ 1,284,099.96

Non-ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$	4,243.21	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		35,681.50	
Total amount of claims for losses	\$	39,924.71	
Net amount of losses unpaid	\$	39,924.71	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$593,122.70; unearned premiums, 50 per cent.	\$	296,561.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$188,627.98; unearned premiums, pro rata.....		69,734.17	
Total unearned premiums as computed above.....	\$	366,295.52	
Cash dividends remaining unpaid to stockholders.		952.16	
Return premiums, \$45.85; and reinsurance premiums, \$4,320.92...		4,366.77	
Total amount of all liabilities.....	\$	411,549.16	
Joint stock capital actually paid up in cash.....	\$	400,000.00	
Divisible surplus.....		472,550.80	872,550.80
Total.....	\$	1,284,099.56	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 101,751.511	\$ 839,391.35
Written or renewed during the year.....	95,995,985	863,756.74
Total	\$ 197,747,497	\$ 1,703,148.09
Deduct those expired and marked off as terminated.....	84,532,040	741,319.91
In force at the end of the year	\$ 113,215,457	\$ 961,828.18
Deduct amount reinsured.....	16,980,488	180,077.50
Net amount in force.....	\$ 96,234,969	\$ 781,750.68
Largest amount written on any one risk, not deducting reinsurance, \$30,000.		

General Interrogatories.

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

Losses incurred during the year, fire..... \$ 303,826.31

Total amount of the company's stock owned by the directors at par value..... 83,780.00

Business in the State of Iowa During the Year.

	Fire risks.	Aggregate.
Gross risks written.....	\$ 330,405.00	\$ 330,405.00
Gross premiums received.....	4,247.86	4,247.86
Losses paid.....	2,614.89	2,614.89
Losses incurred.....	2,513.19	2,513.19
Amount at risk	489,911.00	498,911.00

ANNUAL STATEMENT

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

Organized under the laws of the state of New Jersey, made to the auditor of state of the state of Iowa, pursuant to the laws thereof.

President, DANIEL H. DUNHAM. Vice-President, CHARLES COLVER.
Secretary, A. H. HASSINGER.

[Incorporated December 3, 1855. Commenced business December 3, 1855.]

Home office 784 and 786 Broad St., Newark, N. J.

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed for....	\$ 1,000,000.00
Amount of capital paid-up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year	2,146,374.94
Extended at.....	\$ 2,146,374.94

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 84,917.47
Deduct amount of same not collected.....	175.79
Net collected.....	\$ 84,741.68
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	722,865.25
Total.....	\$ 807,606.93
Deduct gross premiums and bills in course of collection at this date.....	104,425.64
Entire premiums collected during the year.....	\$ 703,181.29
Deduct reinsurance, rebate, abatement and return premiums....	112,753.86
Received for premiums other than perpetuials.....	\$ 590,427.43
Rents from company's property	11,672.73
Interest on real estate mortgage loans.....	62,920.83
Interest and dividends on stocks and bonds.....	51,843.39
Total rents and interest.....	\$ 126,436.95
(Profit on real estate sold).....	291.75
Total income during the year.....	717,156.13
Total footings.....	\$ 2,863,531.07

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		Fire.
Gross amount paid for losses (including \$35,283.88 occurring in previous years)	\$	325,211.78
Deduct amounts received from salvages (on losses of the last or previous years), \$1,210.47; and from reinsurance in other companies, \$21,421.31		22,631.78
Net amount paid during the year for losses	\$ 302,580.00	\$ 302,580.00
Paid stockholders for interest or dividends		100,000.00
Scrip or certificates of profits redeemed in cash, \$9; interest paid to scripolders, \$3.33		12.33
Commissions or brokerage to agents, less received on reinsurances		142,487.92
Salaries, fees and all other charges, officers, \$15,000; clerks, \$11,817; other employes, \$7,600		34,417.00
Taxes on premiums, \$15,746.44; on real estate, \$5,827.45; on other investments, \$3,675.35		25,249.24
Adjusting losses, \$5,513.05; agency expenses, \$20,634.90; general expenses, \$7,642.52; repairs and expenses on real estate, \$883.46		34,673.93
Loss on agents amounts, \$109.64; premium on stocks and bonds bought, \$7,805		7,914.64
Total expenditures during the year		647,335.06
Balances	\$ 2,216,196.01	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 132,378.60
Mortgage loans on real estate, first liens	1,268,091.03
Book value bonds, excluding interest, \$497,000; and stocks, \$308,700	805,700.00
Cash in company's office, \$1,449.33; deposited in banks, \$8,577.05	10,026.38
Total	\$ 2,216,196.01
Total net ledger assets, as per balances on page 1	\$ 2,216,196.01

Non-Ledger Assets.

Interest due, \$1,596.50, and accrued, \$15,691.08, on mortgages	\$ 17,287.58
Interest due, \$9,791.25 on bonds and stocks	9,791.25
Rents due, \$103 on company's property or lease	103.00
Total carried out	\$ 27,181.83
Market value (not including interest, in item 9), of bonds and stocks over book value	452,725.00
Gross premiums in course of collection December 31st, not more than three months due	\$ 103,870.84
Deduct cost of collection, commission and brokerage	21,724.89
Net amount of uncollected premiums, not more than three months due	\$ 82,145.95
(Gross premiums in course of collection December 31st, more than three months due, carried in	554.80
Due for reinsurance on paid losses	84.70
Gross assets	\$ 2,778,333.49
Total admitted assets	\$ 2,778,333.49

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 62,091.47
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,212.00
Total amount of claim for losses	\$ 64,303.47
Deduct reinsurance due or accrued	3,819.71
Net amount of unpaid losses	\$ 60,483.76
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including premiums on perpetual fire risks, \$391,057.15; unearned premiums, 50 per cent	\$ 196,028.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$562,282.22; unearned premiums pro rata	306,195.74
Total unearned premiums as computed above	\$ 502,224.31
Principal unpa'd on scrip or certificates of profits authorized or ordered to be redeemed	1,887.00
Interest due or accrued remaining unpaid	494.22
Return premiums, \$11,940.53; and reinsurance premiums, \$7,501.87	19,442.40
Total amount of all liabilities	\$ 584,531.69
Joint stock capital actually paid up in cash	\$ 1,000,000.00
Divisible surplus	1,193,801.80
Total	\$ 2,778,333.49

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 94,283,699.00	\$ 831,211.80
Written or renewed during the year	68,450,775.00	722,865.25
Total	\$ 162,734,474.00	\$ 1,554,077.05
Deduct those expired and marked off as terminated	48,633,295.00	548,207.65
In force at end of the year	\$ 114,101,179.00	\$ 1,005,869.40
Deduct amount reinsured	6,083,934.00	51,530.03
Net amount in force	\$ 108,017,245.00	954,339.37
Largest amount written on any one risk, not deducting reinsurance, \$25,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year	\$ 320,402.75
Total amount of the company's stock owned by the directors at par value	313,150.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,156,065.00
Gross premiums received	12,781.32
Losses paid	7,742.62
Losses incurred	6,639.70
Amount at risk	2,193,287.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
FIREMAN'S FUND INSURANCE COMPANY.

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

President, WILLIAM J. DUTTON. Vice-President, BERNARD FAYMONVILLE.
Secretary, LOUIS WEINMAN. Second Vice-Pres. and Marine Sec'ry, J. B. LEVISON.

[Organized or incorporated May 3, 1863. Commenced business June 18, 1863.]

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

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed for....	\$1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year.....	3,422,591.16
Extended at	\$ 3,422,591.16

Income During the Year.

As shown by the books at home office at close of business December 31, 1901.	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year as shown by that year's statement..	\$ 407,498.59	\$ 104,220.93
Net collected	\$ 407,498.59	\$ 104,220.93
Gross premiums written and renewed during the year.....	2,866,043.74	995,091.01
Total.....	\$3,273,542.33	\$ 1,099,311.94
Deduct gross premiums and bills in course of collection at this date.....	497,203.25	151,296.50
Entire premiums collected during the year..	\$2,776,339.08	\$ 948,015.44
Deduct reinsurance, rebate, abatement and return premiums.....	784,465.35	583,920.55
Received for premiums, other than perpetuals \$1,991,873.73	\$ 364,094.89	\$ 2,355,968.62
Rents from company's property, including \$8,400 for company's use of own buildings.....		25,711.61
Interest on real estate mortgage loans, \$18,301.72; on other collateral loans, \$7,586.04.....		25,887.76
Interest and dividends on stocks and bonds, \$112,457.62; from all other sources, \$4,926.98.....		117,384.60
Total rents and interest		168,983.97
Increase in valuation of real estate charged to book value.....		983.09
Total income during the year.....		\$ 2,525,935.68
Total footings.....		\$ 5,948,526.84

Disbursements During Year.

As shown by the books at the home office at close of business December 31, 1901.	Fire.	Marine and inland.
Gross amount paid for losses (including \$218,500.17 occurring in previous years).....	\$1,195,323.05	\$ 490,669.46
Deduct amounts received for salvages (on losses of the last or of previous years), \$33,209.29; and for reinsurance in other companies, \$463,486.53 ..	207,447.95	289,247.87
Net amount paid during the year for losses..	\$ 987,875.10	201,421.59
Paid stockholders for interest or dividends		120,000.00
Commission or brokerage to agents, less received on reinsurances.....		328,229.30
Rents		8,400.00
Salaries, fees and all other charges, officers, \$47,750; clerks and other employes, \$196,417.58		241,167.58
Taxes on premiums, \$32,165.56; on real estate, \$8,592.92; on other investments, \$3,268.48		44,026.95
Insurance department fees and agents' licenses, \$11,630; municipal licenses, \$7,250; tax on franchise, \$805; internal revenue tax, \$7,827.90		27,512.00
Advertising, printing and stationery, \$25,165.03; legal expenses, \$2,157.31; miscellaneous, \$165,379.83.....		193,703.17
Loss on sales or maturity of ledger assets, \$10,431.50; other disbursements, viz : Profit and loss debit		13,356.74
Total expenditures during the year		\$ 2,168,693.34
Net ledger assets.....		\$ 3,779,833.50

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31, 1901.	
Book value real estate, unincumbered	\$ 563,700.00
Mortgages on real estate, first liens	277,775.00
Loans secured by pledge of bonds, stocks or other collaterals ...	230,000.00
Book value of bonds excluding interest, \$1,280,850.23; and stocks, \$1,169,752.50.....	2,450,602.73
Cash in company's principal office:—	
San Francisco.....	3,938.51
Chicago	585.90
Boston	4,973.49
Macon, Ga.....	1,034.36
Cash belonging to the company, deposited in banks.....	280,176.95
Due on open accounts and from other companies on losses already paid, \$18,577.99; warrants, \$1,528.96	20,106.95
Total	\$3,832,803.89
Deduct ledger liabilities:	
Agents' credit balances and special deposit, \$30,732.92; all others, \$22,327.47	53,060.39
Total net ledger assets.....	\$ 3,779,833.50

Non-Ledger Assets.

Interest due, \$4,495.13 and accrued, \$1,037.57 on mortgages.....	\$ 5,532.70
Interest accrued on collateral loans.....	863.83
Interest accrued on other assets	838.63
Total carried out.....	\$ 7,235.16
Market value of bonds and stocks over book value.....	100,324.27

Gross premiums in course of collection December 31st, not more than three months due.....	\$ 648,499.75
Deduct cost of collection, commission and brokerage.....	64,400 75
Net amount of uncollected premiums, not more than three months due	584,099.00
Gross assets.....	\$ 4,471,551.93
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	10,000.00
Total admitted assets.....	\$ 4,461,551.93

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 56,891.96
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	273,062.14
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	6,575 00
Total amount of claims for losses.....	\$ 336,529 10
Deduct reinsurance due or accrued (give list of companies and amounts).....	124 447.34
Net amount of unpaid losses	\$ 212,081.76
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,416,162.22; unearned premiums (fifty per cent)	\$ 708,081.11
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,599,862.44; unearned premiums pro rata	891,790.90
Gross premiums (less reinsurance) (cash and bills), received and receivable upon all unexpired marine risks (fifty per cent on time hulls).....	107,043.30
Total unearned premiums as computed above.....	1,706,915.31
Total amount of all liabilities.....	\$ 1,918,997.07
Joint stock capital actually paid up in cash.....	1,000,000.00
Divisible surplus.....	1,542,554.86
Total.....	\$ 4,461,551.93

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 251,411,689	\$ 3,026,269.43	\$ 10,533,193	\$ 339,095.83
Written or renewed during the year.....	219,763,212	2,866,043.74	125,400,168	995,091.01
Total.....	\$ 471,174,901	\$ 5,892,313.17	\$ 136,933,361	\$ 1,334,186 84
Deduct those expired and marked off as terminated.....	198,524,443	2,423,229.03	126,109,220	940,297.36
In force at the end of the year.....	\$ 282,650,458	\$ 3,469,084.14	\$ 10,824,141	\$ 393,889.48
Deduct amount reinsured	35,799,511	453,659.50	5,715,255	201,889.59
Net amount in force.....	\$ 246,850,947	\$ 3,016,024.64	\$ 5,108,886	\$ 191,999.89
Largest amount written on any one risk, not deducting reinsurance, \$125,000.				
Net line retained, \$25,000.				

General Interrogatories.

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

Losses incurred during the year: Fire, \$1,009,058 48; marine and inland, \$214,872.43; tornado, \$753.32..... \$ 1,224,684 23

Total amount of the company's stock owned by the directors at par value..... 97,000 00

Total amount loaned to stockholders, not officers..... 5,000.00

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

Business in the State of Iowa During the Year.

	Fire risks.	Marine and inland risks.	Tornado risks.	Aggregate.
Gross risks written	\$1,308,981.00	\$ 20,514.00	\$ 102,425.00	\$ 1,431,920.00
Gross premiums received.....	18,229.60	84 02	576 83	18,890.45
Losses paid.....	16,930 71	94.25	1 70	17,026 66
Losses incurred.....	12,134 41	78 55	1,70	12,214.66
Amount at risk.....	2,208,584 00		267,930.00	2,476,514.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the FRANKLIN FIRE INSURANCE COMPANY OF PHILADELPHIA, Organized under the laws of the state of Pennsylvania, made to the Auditor of State of the state of Iowa, pursuant to the laws thereof.

President, JAS. W. McALLISTER. Vice-President, GEO. F. REGER.
Secretary, EZRA T. CRESSON.

[Incorporated April 22, 1829. Commenced business June, 1829.]

Home office, 421 Walnut Street, Philadelphia, Pennsylvania.

Capital Stock.

Amount of capital stock authorized, \$400,000.00; subscribed for....	\$ 400,000.00
Amount of capital paid up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year.....	2,921,110.04
Extended at.....	\$ 2,921,110.04

Income During the Year.

As shown by the books at home office at close of business December 31st:	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 71,594.79
Gross premiums written and renewed during the year.....	740,171.89
Total.....	\$ 811,766.68
Deduct gross premiums and bills in course of collection at this date	91,812.80
Entire premiums collected during the year.....	\$ 719,953.88
Deduct reinsurance, rebate, abatement and return premiums.....	146,403.71
Received for premiums other than perpetuals.....	\$ 573,550.17
Deposit premiums received on perpetual risks.....	5,846.73

Rents from company's property, for company's use of own buildings	\$ 6,304.51
Interest on real estate mortgage loans, \$7,933.59; on other collateral loans, \$1,230.98	9,164.57
Interest and dividends on stocks and bonds, \$107,009.25; from all other sources, \$2,508.34	109,517.59
Total rents and interest	\$ 124,986.67
Total income during the year	\$ 704,383.57
Total footings	\$3,625,493.61

Disbursements During Year.

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

Gross amount paid for losses, including \$12,525.00 occurring in previous years	Fire.	\$ 353,036.87
Deduct amounts received for salvages (on losses of the last or previous year), \$3,159.24, and from reinsurance in other companies, \$18,975.78		22,135.02
Net amount paid during the year for losses		\$ 330,901.85
Deposit premiums returned, \$41,330.61; less cancelled reinsurance, \$25,000.00		41,305.61
Paid stockholders for interest or dividends, amount declared during the year		80,140.00
Commission or brokerage to agents, less received on reinsurances		130,032.71
Salaries, fees and all other charges, officers, \$24,400.00; clerks, \$10,750.00; other employees, \$625.00		35,775.00
Taxes on premiums, \$9,833.51; on real estate, \$3,352.61		13,186.12
Insurance department fees and agents' licenses, \$3,170.94; municipal licenses, \$1,215.06; internal revenue, \$1,951.11; tax on franchise, \$4,920.96		11,259.07
Advertising, printing and stationery, \$7,483.19; legal expenses, \$1,709.02; repairs and expenses on real estate, \$2,561.35; agency expenses, \$6,725.66; miscellaneous, \$6,157.04		78,636.26
Losses on sales or maturity of ledger assets		5,777.34
Total expenditures during the year		\$ 727,013.96
Balances		\$ 2,898,479.65

Ledger Assets.

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

Book value real estate, unincumbered	\$ 208,172.50
Mortgage loans on real estate, first liens	118,398.00
Loans secured by pledge of bonds, stocks or other collateral	55,500.00
Book value bonds, excluding interest, \$2,349,269.80; and stocks, 106,378.00	2,455,647.80
Cash in company's office, \$3,455.93; deposited in banks, \$57,305.40	60,761.35
Total net ledger assets, as per balance on page 1	\$ 2,893,479.65

Non-Ledger Assets.

Interest accrued on mortgages	\$ 1,775.97
Interest accrued on collateral loans	54.99
Total carried out	\$ 1,830.96
Market value of real estate, over book values	19,827.50

Market value (not including interest, in item 9) of bonds and stocks over book values	\$ 91,479.70
Gross premiums in course of collection December 31st, not more than three months due	\$ 91,812.80
Deduct cost of collection, commission and brokerage	19,429.08
Net amount of uncollected premiums, not more than three months due	72,383.72
Total admitted assets	\$ 3,087,001.53

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 16,183.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses	33,343.99
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,635.30
Total amount of claims for losses	\$ 52,165.68
Deduct reinsurance due or accrued	2,415.29
Net amount of unpaid losses	\$ 49,750.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$397,465.69; unearned premiums, 50 per cent	\$ 198,732.84
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$671,805.94; unearned premiums (pro rata)	314,292.64
Total unearned premiums as computed above	513,025.48
Amount reclaimable by the insured on perpetual fire insurance policies: 95 per cent of the premium or deposit received, \$401,639.39; 90 per cent, \$614,345.95	1,015,985.34
Total amount of all liabilities	\$ 1,608,761.21
Joint stock capital actually paid up in cash	\$ 400,000.00
Divisible surplus	1,078,240.32—1,478,240.32
Total	\$ 3,087,001.53

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 93,191,031	\$ 994,177.27
Written or renewed during the year	61,944,343	740,171.89
Total	\$ 155,135,374	\$ 1,734,349.16
Deduct those expired and marked off as terminated	57,262,639	665,077.53
In force at the end of the year	\$ 97,872,735	\$ 1,069,271.63
Deduct amount reinsured	5,217,157	58,860.74
Net amount in force	\$ 92,655,578	\$ 1,010,410.89
Largest amount written on any one risk, not deducting reinsurance, \$20,000.00.		

Perpetual Business.

	Amount of risks.	Total deposits.
Perpetual risks in force on the 31st day of December of the previous year	\$ 52,706,916	\$ 1,143,548.24
Perpetual risks written during the year	244,020	5,846.73
Total	\$ 52,950,936	\$ 1,149,394.97
Deduct those marked off as cancelled	1,755,892	44,010.06
In force December 31, 1901	\$ 51,195,046	\$ 1,105,384.91

Losses incurred on perpetual risks during the year... \$ 10,993.50
 Losses paid on perpetual risks during the year..... 10,526.14
 Largest amount in any one hazard..... 20,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.
 Losses incurred during the year, fire..... \$ 343,528.08
 Total amount of the company's stock owned by the directors at par value..... 19,500.00

Business in the State of Iowa During the Year.

Fire risks.
 Gross risks written..... \$ 839,386.20
 Gross premiums received..... 10,466.70
 Losses paid, gross..... 9,395.92
 Losses incurred, gross..... 9,347.98
 Amount at risk..... 1,414,213.24

ANNUAL STATEMENT

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

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

President, C. O. COLLMAN. Vice-President, H. BAIER.
 Secretary, WM. TREMBOR.

[Incorporated February, 1865. Commenced business, October, 1866.]

Home office, 9, 11 and 13 North Helena avenue Freeport, Ill.

Capital Stock.

Amount of capital stock authorized, \$500,000; subscribed for..... \$ 200,000.00
 Amount of capital paid up in cash..... 200,000.00
 Amount of net ledger assets, December 31st of previous year..... 3,227,689.57
 Extended at..... \$ 3,227,689.57

Income During the Year.

As shown by the books at home office at close of business December 31st.
 Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..... \$ 364,001.87
 Deduct amount of same not collected..... 3,922.15
 Net collected..... \$ 360,079.72
 Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 2,862,435.88
 Total..... \$3,222,515.60
 Deduct gross premiums and bills in course of collection at this date..... 444,083.99
 Entire premiums collected during the year..... \$2,778,431.61
 Deduct reinsurance, rebate, abatement and return premiums..... 585,053.03
 Received for premiums other than perpetuals..... \$2,193,378.58 2,193,378.58

Rents from company's property..... \$ 1,998.39
 Interest on real estate mortgage loans, \$92,406.90; on other collateral loans, \$1,064.50..... 93,471.40
 Interest and dividends on stocks and bonds, \$48,297.85; from all other sources, \$1,040.80..... 49,338.65
 Total rents and interest..... \$ 144,808.44
 Profit on sale or maturity of ledger assets during the year over book values..... 6,730.11
 Worthless notes..... 1,253.55
 Total income during the year..... \$ 2,346,170.68
 Total footings..... \$5,572,862.25

Disbursements During Year.

As shown by the books at home office at close of business, December 31st.
 Fire.
 Gross amount paid for losses (including \$101,324.56 occurring in previous years)..... \$ 1,315,420.68
 Deduct amounts received for salvages (on losses of the last or previous year), \$5,787.16; and from reinsurance in other companies, \$156,023.65..... 161,810.81
 Net amount paid during the year for losses..... \$1,153,609.87 \$1,153,609.87
 Paid stockholders for dividends (amount declared during the year)..... 50,000.00
 Commissions or brokerage to agents, less received on reinsurances..... 576,499.66
 Salaries and allowances to agents, \$14,258.39; field and adjusting expenses, \$47,152.70..... 61,411.09
 Salaries, fees and all other charges, officers, \$10,500; clerks, \$35,492.41; other employees, \$55,433.25..... 101,425.66
 Taxes on premiums, \$25,255.68; on real estate, \$384.34; local tax, \$7,525.51..... 33,165.53
 Insurance department fees and agent's licenses, \$10,912.53; municipal licenses, \$4,911.78..... 15,824.31
 Advertising, printing and stationery, \$29,734.67; legal expenses, \$3,465.29; repairs and expenses on real estate, \$154.99; furniture and fixtures and maps, \$7,017.79; miscellaneous, \$40,093.15..... 80,465.89
 Other disbursements, viz: Freight, \$6,991.96; revenue, \$5,824.82; premiums paid on bonds, \$391.50; postage, \$9,164.23..... 22,372.51
 Total expenditures during the year..... \$ 2,024,774.52
 Balances..... \$ 3,479,085.73

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31.
 Book value real estate, unincumbered..... \$ 82,263.25
 Mortgage loans on real estate, first liens..... 1,815,764.18
 Loans secured by pledges on bonds, stocks or other collateral..... 11,700.00
 Book value bonds, excluding interest, \$1,011,588.35 and stocks, \$336,066.66..... 1,347,655.01
 Cash in company's office and bank..... 294,574.06
 Total..... \$ 3,558,956.50
 Deduct ledger liabilities:
 Agents' credit balances \$16,651.88; all other, \$63,218.89..... \$ 79,870.77
 Total net ledger assets, as per balances on page 1..... \$ 3,479,085.73

Non-Ledger Assets.

Interest due, \$7,471.54, and accrued, \$47,473.63, on mortgages .. \$	54,945.17	
Interest accrued on bonds and stocks	16,531.40	
Interest accrued on other assets	386.16	
Total carried out.....		71,862.73
Gross premiums in course of collection December 31st, not more than three months due..... \$	444,083.99	
Deduct cost of collection, commission and brokerage.....	64,311.73	
Net amount of uncollected premiums, not more than three months due		379,772.26
Gross assets.....		\$ 3,930,720.72
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value, bonds and stocks..... \$	23,233.92	
Total.....		\$ 29,233.92
Total admitted assets		\$ 3,901,486.80

Non-Ledger Liabilities.

Losses adjusted and unpaid..... \$	79,027.46	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	88,999.27	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	16,750.00	
Total amount of claims for losses	\$ 184,776.73	
Deduct reinsurance due or accrued.....	15,219.56	
Net amount of unpaid losses.....		\$ 169,557.17
Gross premiums (less reinsurance) received and receivable, upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,241,754.33; unearned premiums (50 per cent)..... \$	620,877.16	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,169,192.18; unearned premiums pro rata	1,735,777.01	
Total unearned premiums as computed above.....		\$ 2,356,654.17
Total amount of all liabilities		\$ 2,526,211.34
Joint stock capital actually paid up in cash	200,000.00	
Divisible surplus	1,175,275.46	1,375,275.46
Total.....		\$ 3,901,486.80

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement..... \$	303,714,269	3,999,199.47
Written or renewed during the year	224,132,407	2,862,435.88
Total	\$ 527,846,676	\$ 6,861,635.35
Deduct those expired and marked off as terminated.....	168,714,572	2,275,058.56
In force at the end of the year	359,132,104	\$ 4,586,576.79
Deduct amount reinsured.....	11,528,692	175,630.28
Net amount in force.....	\$ 347,603,412	\$ 4,410,946.51
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

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

Losses incurred during the year: Fire, \$1,207,432.85; tornado, \$14,429.63 \$ 1,221,862.48

Total amount of the company's stock owned by the directors at par value..... 71,050.00

Total amount loaned to officers and directors, \$18,500; loaned to stockholders, not officers, \$27,500..... 46,000.00

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

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$13,911,259.00	\$ 4,817,761.00	\$18,729,020.00
Gross premiums received	173,023.05	38,826.57	217,849.62
Losses paid.....	114,322.71	5,744.08	120,066.79
Losses incurred	118,756.15	5,744.08	124,500.23
Amount at risk.....	19,210,795.00	10,617,120.00	29,827,915.00

ANNUAL STATEMENT

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

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

President, A. E. STCCOP. Vice-President, C. S. WALTHER.

Secretary, A. H. ECKERT.

[Incorporated, March 27, 1862. Commenced business July, 1862.]

Home office, 328, Fourth avenue, Pittsburg, Pa.

Capital Stock.

Amount of capital stock authorized, \$200,000.00; subscribed for... \$	200,000.00
Amount of capital paid-up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	416,260.57
Increase of paid-up capital during 1901.....	61,255.80
Extended at.....	\$ 477,516.07

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year..... \$	66,337.21
Deduct amount of same not collected.....	1,996.27
Net collected.....	\$ 64,340.94
Gross premiums written and renewed during the year.....	380,328.80
Total.....	\$ 444,669.74
Deduct gross premiums and bills in course of collection at this date.....	69,459.48
Entire premiums collected during the year.....	\$ 375,210.26
Deduct reinsurance, rebate, abatement and return premiums....	75,356.41
Received for premiums other than perpetuals	\$ 299,853.85

Rents from company's property.....	\$ 221.00
Interest on real estate mortgage loans, \$14,732.33; on other collateral loans, \$2,278.60.....	17,070.93
Interest and dividends on stocks and bonds, \$4,459.89; from all other sources, \$515.19.....	4,975.08
Total rents and interest.....	\$ 22,267.01
Total income during the year.....	\$ 322,080.86
Total footings.....	\$ 799,596.93

Disbursements During Year.

As shown by the books at home office at close of business December 31st	
	Fire.
Gross amount paid for losses, including \$15,352.98 occurring in previous years.....	\$ 167,037.17
Deduct amounts received for salvages on losses for the last or previous year, \$1,646.96; and from reinsurance in other companies, \$11,901.33.....	13,548.28
Net amount paid during the year for losses.....	\$ 153,488.89
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage to agents, less received on reinsurances.....	89,288.35
Salaries and allowances to agents.....	2,000.00
Rents.....	2,400.00
Salaries, fees and all other charges, officers, \$6,000; clerks, \$4,345.78.....	10,345.78
Taxes on premiums.....	6,193.13
Insurance department fees and agents' licenses, \$1,245.21; municipal licenses, \$350.....	1,595.21
Advertising, printing and stationery, \$7,298.86; legal expenses, \$658.87; miscellaneous, \$8,111.90.....	16,079.63
Losses on sales or maturity of ledger assets, other disbursements, viz: \$4,649.56; internal revenue tax, \$1,120.22.....	5,769.78
Total expenditures during the year.....	\$ 327,160.76
Balances.....	\$ 492,436.17

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 2,025.22
Mortgage loans on real estate, first liens.....	231,425.00
Loans secured by pledge of bonds, stocks or other collateral.....	61,050.00
Book value bonds, excluding interest, \$21,903.89; and stocks, \$69,805.50.....	91,709.39
Deposited in banks.....	45,473.43
Bills receivable, \$353.58; agents' debit balances, secured or unsecured, \$60,399.55.....	60,753.13
Total net ledger assets, as per balances on page 1.....	\$ 492,436.17

Non-Ledger Assets.

Interest due, \$1,193.85, and accrued, \$3,119.95 on mortgages.....	\$ 4,313.81
Interest due, \$12.50, and accrued, \$345.37 on bonds and stocks.....	357.87
Total carried out.....	\$ 4,671.68
Market value of real estate over book value.....	174.78
Market value, not including interest in item 9, of bonds and stocks over book value.....	33,835.61
Gross assets.....	\$ 531,118.24

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 21,406.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	10,349.88
Total amount of claims for losses.....	\$ 31,755.94
Deduct reinsurance due or accrued.....	2,541.84
Net amount of unpaid losses.....	\$ 29,214.10
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$200,561.98; unearned premiums fifty per cent.....	\$ 100,280.99
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$273,377.89; unearned premiums pro rata.....	\$ 147,995.74
Total unearned premiums as computed above.....	\$ 248,276.73
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	901.80
Joint stock capital.....	\$ 200,000.00
Divisible surplus.....	52,725.61
All other liabilities.....	\$ 252,725.61
Total amount of all liabilities.....	\$ 531,118.24

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 37,194,853	\$ 430,750.33
Written or renewed during the year.....	32,890,810	350,328.80
Total.....	\$ 70,085,663	\$ 811,079.13
Deduct those expired and marked off as terminated.....	28,049,681	318,068.39
In force at the end of the year.....	\$ 42,035,981	\$ 493,010.74
Deduct amount reinsured.....	1,150,692	19,070.87
Net amount in force.....	\$ 40,879,289	\$ 473,939.87
Largest amount written on any one risk, not deducting reinsurance, \$7,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	167,766.40
Total amount of the company's stock owned by the directors at par value.....	\$ 27,000.00
Total amount loaned to officers and directors, \$6,000; loaned to stockholders not officers, 6,000.....	1,200.00

Business in the State of Iowa During the year.

	Fire risks.
Gross risks written.....	\$ 474,419.17
Gross premiums received.....	6,274.21
Losses paid.....	1,019.51
Losses incurred.....	1,055.01
Amount at risk.....	733,210.43

ANNUAL STATEMENT

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

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

President, HUGO SCHUMANN. Vice-Presidents, FR. VON BERNUTH, GEO. B. EDWARDS.
Secretary, CHAS. RUYKHAVER.

[Incorporated March 1859. Commenced business March, 1859.]

Home office 62 and 64 William street, New York City.

CAPITAL STOCK.

Amount of capital stock authorized, \$ 1,000,000.00; subscribed for. \$ 1,000,000.00
Amount of capital stock paid-up in cash..... 1,000,000.00
Amount of net ledger assets, December 31st of previous year..... 4,692,593.31

Income During the Year.

As shown by the books at home office at close of business Decem- ber 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 14,028.76	
Net collected.....	\$ 14,028.76	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,132,573.54	
Total.....	\$ 2,146,602.30	
Deduct gross premiums and bills in course of collection at this date	17,651.30	
Entire premiums collected during the year.....	\$ 2,128,951.00	
Deduct reinsurance, rebate, abatement and return premiums ...	462,094.53	
Received for premiums other than perpetuals.....	\$ 1,666,856.47	\$ 1,666,856.47
Rents from company's property.....	21,463.43	
Interest on real estate mortgage loans.....	18,316.30	
Interest and dividends on stocks and bonds, \$149,839.54; from all other sources, \$1,386.33.....	151,225.87	
Total rents and interest.....	\$ 191,005.66	
Profit on sale or maturity of ledger assets during the year over book values.....	180,601.09	
Total income during the year.....	2,038,463.22	
Total footings.....	\$ 6,731,056.53	

Disbursements During the Year.

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

Gross amount paid for losses (including \$93,284.75 occurring in previous years).....	\$ 899,312.42	Fire.
Deduct amounts received for salvages (on losses of the last or pre- vious year) \$1,263.84; and for reinsurance in other companies, \$128,694.35.....	129,958.19	\$ 769,354.23
Net amount paid during the year for losses.....	\$ 769,354.23	
Paid stockholders for interest or dividends.....	150,000.00	
Commissions or brokerage to agents, less received on reinsurances		344,327.65
Rents.....		21,449.35
Salaries, fees and all other charges, officers, \$30,500.00; clerks, \$110,888.10;.....		141,388.10
Taxes on premiums, \$19,022.56; on real estate, \$9,704.63; internal revenue, \$5,493.37.....		34,220.56
Insurance department fees and agents' licenses, \$16,616.02; muni- cipal licenses, \$558.91; tax on franchises, \$8.13.....		17,183.06
Advertising, printing and stationery, \$19,243.30; legal expenses, \$1,292.88; repairs and expenses on real estate, \$14,716.91; miscellaneous, \$52,679.67.....		87,932.76
Other disbursements, viz: profit and loss account items.....		16,728.54
Total expenditures during the year.....	\$ 1,582,584.25	
Balances.....	\$ 5,148,472.28	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 667,324.27
Mortgage loans on real estate, first liens.....	383,500.00
Book value bonds, excluding interest, \$1,766,382.57; and stocks, \$1,919,379.37.....	3,685,761.94
Cash in company's office, \$12,441.83; deposited in banks, \$155,- 715.54.....	168,157.37
Cash in hands of department managers.....	28,207.95
Agents' debit balances, secured or unsecured.....	215,520.75
Total.....	\$ 5,148,472.28
Total net ledger assets, as per balances on page 1.....	\$ 5,148,472.28

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 9,012.92
Rents due, \$714.99 and accrued, \$1,506.66 on company's property or lease.....	2,221.65
Total carried out.....	\$ 11,234.57
Market value of bonds and stocks over book value.....	196,677.31
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 17,651.30
Deduct cost of collection, commission and brokerage.....	2,823.67
Net amount of uncollected premiums, not more than three months due.....	14,827.63
Gross assets.....	\$ 5,371,211.79

Non-Ledger Liabilities.

Losses adjusted and unpaid, due and not yet due	\$	53,379.51
Losses in process of adjustment, or in suspense, including all reported and supported losses		62,641.91
Losses resisted (not outlawed) including interest, costs and other expenss thereon		11,755.00
Total amount of claims	\$	127,776.42
Deduct reinsurance due or accrued		23,141.17
Net amount of unpaid losses	\$	104,635.25
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$927,465.39; unearned premiums fifty per cent.	\$	463,732.70
Gross premiums less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,483,078.42; unearned premiums, pro rata		1,318,396.33
Total unearned premiums as computed above	\$	1,782,129.03
Total amount of all liabilities	\$	1,886,764.28
Joint stock capital actually paid up in cash	\$	1,000,000.00
Divisible surplus		2,484,447.51
Total	\$	5,371,211.79

Miscellaneous.

	Fire risks.	Premiums.
In force December 31, 1900	\$ 406,257.132	\$ 3,122,449.21
Written or renewed in 1901	250,236,851	2,132,573.54
Totals	\$ 656,493,983	\$ 5,345,022.75
Deduct expirations and cancellations	219,739,580	1,736,061.02
In force December 31, 1901	\$ 436,754,403	\$ 3,608,961.73
Deduct amount reinsured	22,022,593	198,417.92
Net amount in force	\$ 414,731,810	\$ 3,410,543.81
Largest amount in any one hazard, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year, fire	\$ 792,417.87
Total amount of the company's stock owned by the directors at par value	217,300.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 2,382,740.00
Gross premiums received	38,334.51
Losses paid	13,302.01
Losses incurred	14,138.16
Amount at risk	5,424,889.00

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the
GERMAN ALLIANCE INSURANCE COMPANY,
 Organized under the laws of the State of New York made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

President, ADOLPH A. STROHN. Vice-Presidents, CHAS. A. HOYT and WM. N. KRUMER. Secretary, CHARLES G. SMITH.

[Incorporated, February 1897. Commenced business, February 8, 1897.]

Home office, Liberty and Nassau streets, New York.

Capital Stock.

Amount of capital stock authorized, \$400,000. Subscribed for	\$	400,000.00
Amount paid up in cash		400,000.00
Amount of net ledger assets, December 31st of previous year		879,976.69
Extended at	\$	879,976.96

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$	77,313.17
Net collected	\$	77,313.17
Gross premiums written and renewed during the year, as per item 2, page 3, part VI		464,207.20
Total	\$	541,520.37
Deduct gross premiums and bills in course of collection at this date		87,329.57
Entire premiums collected during the year	\$	454,190.80
Deduct reinsurance, rebate, abatement and return premiums		82,053.56
Received for premiums, other than perpetuals	\$	372,137.24
Interest and dividends on stocks and bonds,		37,765.25
Total rents and interest		37,765.24
Profit on sales or maturity of ledger assets during the year over book values		21,388.41
Total income during the year		431,290.90
Sum of both amounts	\$	1,311,267.59

Disbursements During Year.

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

Gross amount paid for losses (including \$35,699.16 occurring in previous years).....	Fire.	
	208,171.34	
Deduct amounts received for salvages (on losses of the last or previous years).....	1,597.12	
Net amount paid during the year for losses	206,574.22	\$ 206,574.22
Paid stockholders for interest or dividends (amount declared during the year, \$24,000).....	24,000.00	
Commission or brokerage to agents, less received on reinsurances	81,692.35	
Salaries, fees and all other charges.....	2,187.50	
Taxes on premiums.....	16,008.03	
Insurance department fees and agents' licenses, \$5,226.82; municipal licenses, \$1,875.65; tax on franchise, \$130.....	7,232.47	
Miscellaneous.....	90.60	
Total disbursements during the year.....	337,785.17	
Balances.....		\$ 973,482.42

Ledger Assets.

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

Book value of bonds excluding interest, \$485,957.29; and stocks, \$396,011.94.....	\$ 881,969.23	
Cash in company's office.....	2.40	
Deposited in Central National Bank of New York.....	6,973.45	
Deposited in Merchants Trust Company of New York.....	84,537.34	91,513.19
Total net ledger assets, as per balances on page 1.....		\$ 973,482.42

Non-Ledger Assets.

Market value (not including interest in item 9), of bonds and stocks over book value.....	\$ 102,532.77	
Gross premiums in course of collection December 31st, not more than three months due.....	87,329.57	
Deduct cost of collection, commission, and brokerage.....	35,167.28	
Net amount of uncollected premiums, not more than three months due	52,162.29	
Gross assets.....		\$ 1,128,177.48
Total admitted assets.....		\$ 1,128,177.48

Non-Ledger Liabilities.

Losses adjusted and unpaid (due none; not yet due).....	\$ 27,506.57	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	35,894.00	
Total amount of claims for losses.....	\$ 63,400.57	
Net amount of unpaid losses.....	\$ 63,400.57	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$280,905.99; unearned premiums, 50 per cent.....	140,452.99	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$205,699.46; unearned premiums pro rata.....	117,354.01	
Total unearned premiums as computed above.....	257,807.00	
Total liabilities.....	\$ 321,207.57	

Joint-stock capital actually paid up in cash.....	\$ 400,000.00	
Divisible surplus.....	406,969.91	
Total.....		\$ 1,128,177.48

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 51,893,721	\$ 394,796.09
Written or renewed during the year.....	50,393,927	464,207.20
Total	102,287,648	859,003.29
Deduct those expired and marked off as terminated.....	45,082,196	372,397.84
In force at the end of the year.....	\$ 57,205,452	\$ 486,605.45
Net amount in force.....	\$ 57,205,452	\$ 486,605.45
Larges amount written on any one risk, not deducting reinsurance, \$25,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.	
Losses incurred during the year (fire, \$225,168.51; tornado, \$28.95). Total amount of company's stock owned by the directors at par value.....		\$ 225,197.46
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.	89,200.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 565,635.00	\$ 26,565.00	\$ 592,200.00
Gross premiums received.....	7,614.62	137.52	7,752.14
Losses paid	9,313.48		9,313.48
Losses incurred.....	9,312.48		9,312.48
Amount at risk.....	740,170.00	50,464.00	790,634.00

ANNUAL STATEMENT

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

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

President, WM. N. KREMER. Vice-President, LOUIS F. DOMMERICH.
 Secretary, CHAS. G. SMITH.

[Incorporated March, 1872. Commenced business March 7, 1872.]

Home office, Liberty and Nassau streets, New York.

Capital Stock.

Amount of capital stock authorized \$1,000,000.00; subscribed for ..	\$ 1,000,000.00	
Amount of capital paid-up in cash.....	1,000,000.00	
Amount of net ledger assets, december 31st of previous year.....	7,480,823.58	
Extended at		\$ 7,480,823.58

Income During Year.

As shown by the books at home office at close of business, December 31.		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	
Deduct amount of same not collected	\$ 620,517.28	
Net collected.....	1,331.38	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 619,185.90	
Total.....	6,009,155.07	
Deduct gross premiums and bills in course of collection at this date.....	\$ 6,628,340.97	
Entire premiums collected during the year.....	751,794.57	
Deduct reinsurance, rebate, abatement and return premiums.....	\$ 5,876,546.40	
Received for premiums, other than perpetuals.....	2,396,794.50	\$ 3,479,751.90
Interest on real estate mortgage loans.....	\$ 520.00	
Interest and dividends on stocks and bonds, \$316,772.10; from all other sources.....	\$2,667.63	319,439.73
Total rents and interest.....		\$ 319,959.73
Profit on sales or maturity of ledger assets during the year over book values.....		173,669.20
Total income during the year.....		\$ 3,973,380.83
Sum of both amounts.....		\$ 11,454,204.41

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses, including \$319,957.37 occurring in previous years.....	Fire.	
Deduct amounts received for salvages (on losses of the last or of previous years), \$13,440.00; and from reinsurance in other companies, \$786,314.03.....	\$ 2,698,314.76	
Net amount paid during the year for losses.....	799,754.03	\$ 1,898,560.73
Paid stockholders for interest or dividends (amount declared during the year).....		300,000.00
Commissions or brokerage to agents, less those received on reinsurance.....		599,407.99
Rents.....		31,105.27
Salaries, fees and all other charges.....		195,011.76
Taxes on premiums.....		79,613.41
Insurance department fees and agents' licenses, \$16,888.57; municipal licenses, \$5,747.13; tax on franchises, \$190.00.....		22,825.70
Advertising, printing and stationery, \$41,423.73; furniture and fixtures, \$4,617.14; miscellaneous, \$261,288.43.....		307,329.30
Total disbursements during the year.....		\$ 3,424,854.16
Balance.....		\$ 8,029,350.25

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value of real estate, unincumbered.....	\$ 15,000.00	
Mortgage loans on real estate, first liens.....	13,000.00	
Book value of bonds excluding interest, \$4,598,145.89; and stocks, \$ 2,922,146.03.....	7,520,291.92	
Cash in company's office and bank.....	481,058.33	
Total.....	\$ 8,029,350.25	
Deduct ledger liabilities:		
Total net ledger assets, as per balance on page 1.....		\$ 8,029,350.25

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 173.00	
Interest accrued on other assets.....	5,110.27	
Total.....	\$ 5,283.27	
Market value, not including interest in item 9, of bonds and stocks over book value.....	651,258.08	
Gross premium in course of collection, December 31st, not more than three months due.....	\$ 733,565.42	
Deduct cost of collection, commission and brokerage.....	150,820.29	
Net amount of uncollected premiums, not more than three months due.....	582,745.13	
Gross premiums in course of collection December 31st more than three months due.....	18,229.15	
Gross assets.....	\$ 9,268,636.73	
Total admitted assets.....	\$ 9,268,636.73	

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 130,653.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	375,996.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	82,590.00	
Total amount of claims for losses.....	\$ 589,239.00	
Deduct reinsurance due or accrued.....	66,727.00	
Net amount of unpaid losses.....	\$ 522,512.00	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,501,652.45; unearned premiums, 50 per cent.....	1,250,826.21	
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,486,515.53; unearned premiums pro rata.....	7,858,840.40	
Total unearned premiums as computed above.....	\$ 3,109,666.62	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	13,861.38	
Return premiums and unpaid rebates, \$4,068.60; and reinsurance premiums, \$125,391.83.....	129,460.43	
Total liabilities.....	\$ 3,775,500.43	
Joint stock capital actually paid up in cash.....	1,000,000.00	
Divisible surplus.....	4,493,136.30	
Total.....	\$ 9,268,636.73	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December, 1901, (as per line 5 under this heading in last year's statement).....	\$ 793,499,660	\$ 6,522,940.96
Written or renewed during the year.....	669,430,897	6,000,155.07
Total.....	\$ 1,462,930,527	\$ 12,532,096.03
Deduct those expired and marked off as terminated.....	588,703,407	5,088,452.25
In force at the end of the year.....	\$ 874,227,120	\$ 7,443,643.78
Deduct amount reinsured.....	187,268,276	1,455,475.80
Net amount in force.....	\$ 686,958,844	\$ 5,988,167.98
Largest amount written in any one risk not deducting reinsurance.....		\$ 325,000.00

General Interrogatories.

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

Losses incurred during the year, fire, \$2,046,949 95; tornado, \$2,299 78..... \$ 2,049,189.73

Total amount of company's stock owned by the directors at par value..... 117,652.00

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

NOTES—Companies acting under what is known as the "surplus law," chapter 189, laws of New York, 1874, are required to state—

The amount of "special reserve fund," according to said law, deposited with the Insurance Department of the state of New York..... 500,000.00

The amount of "guarantee surplus fund," as provided for by said law..... 500,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 5,168,400.00	\$ 364,668.33	\$ 5,533,068.42
Gross premiums received.....	60,762.92	2,273.65	63,036.57
Losses paid.....	40,476.18	44.85	40,521.03
Losses incurred.....	37,568.80	44.85	37,613.65
Amount at risk.....	7,774,319.00	692,819.83	8,467,138.83

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
GIRARD FIRE AND MARINE INSURANCE COMPANY.

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

President, ALFRED S. GILLIRT. First Vice-President, JAMES B. ALYDOR.
Secretary, EDWIN F. MERRILL. Second Vice-President, HENRY M. GRATZ.

[Incorporated March 26, 1853. Commenced business May, 1853.]

Home office, 633 Chestnut street, Philadelphia.

Capital Stock.

Amount of capital stock authorized, \$300,000.00; subscribed for... \$ 300,000.00

Amount of capital paid up in cash..... 300,000.00

Amount of net ledger assets, December 31st of previous year..... 1,817,161.23

Extended at..... \$ 1,817,161.23

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 81,691.59
Deduct amount of same not collected.....	300.00
Net collected.....	\$ 81,391.59
Gross premiums written and renewed during the year.....	504,481.10
Total.....	\$ 587,972.72

Deduct gross premiums and bills in course of collection at this date..... \$ 59,743.86

Entire premiums collected during the year..... \$ 548,228.85

Deduct reinsurance, rebate, abatement and return premiums..... 121,937.77

Received for premiums other than perpetuals..... \$ 406,341.00

Deposit premiums received on perpetual risks..... \$ 30,521.78

Rents from company's property, including \$5,000 for company's use of own buildings..... \$ 20,936.10

Interest on real estate mortgage loans, \$33,622.79; on other collateral loans, \$5,474.10..... 39,096.89

Interest and dividends on stocks and bonds, \$33,079.30; from all other sources, \$800.64..... 33,879.94

Total rents and interest..... 93,612.93

Profit on sale or maturity of ledger assets during the year over book values..... 7,975.17

From all other sources, viz.: Assignments..... 1,109.50

Total income during the year..... \$ 539,840.47

Total footings..... \$ 2,357,001.70

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$20,769.07 occurring in previous years).....	\$ 214,292.92
Deduct amounts received for salvages (on losses of the last or previous year), \$525.51; and from reinsurance in other companies, \$20,366.44.....	21,292.95

Net amount paid during the year for losses..... \$ 192,997.97

Deposit premiums returned..... 25,950.25

Paid stockholders for interest or dividends..... 80,000.00

Commissions or brokerage to agents, less received on reinsurances..... 97,441.36

Salaries and allowances to agents..... 11,799.12

Rents (including \$5,000 for company's use of own buildings), less \$35 for sub-leases..... 8,615.01

Salaries, fees and all other charges, officers, \$20,500.00; clerks, \$21,763.96; other employes, \$1,083.75..... 43,347.71

Taxes on premiums, \$20,227.08; on real estate, \$5,346.28..... 15,573.26

Insurance department fees and agents' licenses, \$2,431.15; municipal licenses, \$750.23; tax on franchise, \$5,482.72..... 8,664.10

Advertising, printing and stationery, \$2,182.82; legal expenses, \$2,369.03; repairs and expenses on real estate, \$5,716.27; miscellaneous, \$31,111.40..... 48,281.59

Losses on sales or maturity of ledger assets, \$8,589.69; other disbursements, viz.: \$631.01..... 9,220.70

Internal revenue tax..... 2,143.40

Total expenditures during the year..... \$ 524,194.55

Balances..... \$ 1,834,807.14

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 300,224.62
Mortgage loans on real estate, first liens.....	634,400.00
Loans secured by pledge of bonds, stocks or other collateral.....	85,000.00
Book value bonds, excluding interest, \$605,074.14; and stocks, \$125,536.34.....	730,610.48

Cash in company's office, \$2,146.87; deposited in banks, \$48,163.17	\$	50,310.04
Bills receivable, \$19,484.39; perpetual reinsurance, \$5,490.91		24,975.21
Insurance, \$1,651.59; hotel furniture, \$2,532.40; Phila. Unds., \$100		4,283.99
Total	\$	1,832,807.14
Total net ledger assets	\$	1,832,807.14

Non-Ledger Assets.

Interest due, \$517.50 and accrued, \$9,122.31 on mortgages	\$	9,639.81
Interest accrued on bonds and stocks		8,788.32
Interest due, \$180 and accrued, \$1,344.89 on collateral loans		1,524.89
Rents due, \$294.75 and accrued, \$782.80 on company's property or lease		1,077.55
Total carried out	\$	21,030.57
Market value of real estate over book value		84,775.38
Market value of bonds and stocks over book value		49,144.72
Gross premiums in course of collection December 31st, not more than three months due	\$	59,194.19
Deduct cost of collection, commission and brokerage		12,933.37
Net amount of uncollected premiums not more than three months due		46,260.82
Gross premiums in course of collection December 31st, not more than three months due, carried in	\$11,076.87	
Gross assets	\$	2,034,018.63
Deduct assets not admitted:		
Company's stock owned	\$	45,458.00
Furniture, fixtures and safes		2,532.40
Bills receivable, past due		1,078.10
Total		49,068.50
Total admitted assets	\$	1,984,950.13

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	40,612.10
Losses resisted (not outlawed), including interest and other expenses thereon		1,000.00
Total amount of claims for losses	\$	41,612.10
Deduct reinsurance due or accrued		1,319.96
Net amount of unpaid losses		40,292.14
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$207,358.43; unearned premiums (fifty per cent)	\$	103,679.22
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$597,720.99; unearned premiums pro rata		308,414.32
Total unearned premiums as computed above		412,093.54
Amount reclaimable by the insured on perpetual fire insurance policies, being 99 per cent of the premium or deposit received		627,511.88
Return premiums, \$8,438.67; and reinsurance premiums, \$2,335.72		10,774.39
All other liabilities, viz: General expenses		6,799.37
Total amount of all liabilities	\$	1,097,471.32

Joint stock capital actually paid up in cash	\$	300,000.00
Divisible surplus	\$	587,478.81
Total	\$	1,984,950.13

Miscellaneous.

	Fire risks.	Premiums.
In force December 31, 1901	\$ 90,792,407	\$ 865,370.73
Written or renewed in 1901	47,008,370	504,481.16
Totals	\$ 137,800,777	\$ 1,369,851.89
Deduct expirations and cancellations	44,860,550	508,422.47
In force December 31, 1901	\$ 92,940,227	\$ 861,429.42
Deduct amount reinsured	5,403,175	56,350.00
Net amount in force	\$ 87,537,052	\$ 805,079.42
Perpetual risks (not included above), \$32,374,348; premiums on same, \$697,235.42.		
Largest amount in any one hazard, \$60,000.		

General Interrogatories.

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

Losses incurred during the year, fire *\$ 234,291.15*

Total amount of the company's stock owned by the directors at per value *34,600.00*

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

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,385,757.00
Gross premiums received	14,388.82
Losses paid	11,883.19
Losses incurred	11,124.07
Amount at risk	2,299,103.57

ANNUAL STATEMENT

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

GLENS FALLS INSURANCE COMPANY.

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

President, J. L. CUNNINGHAM.

Vice-President, STEPHEN BROWN.

Secretary, R. A. LITTLE.

[Incorporated May, 1849.

Commenced business May, 1850.]

Home office, Glens Falls, N. Y.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for	\$	200,000.00
Amount of capital paid-up in cash		200,000.00
Amount of net ledger assets December 31st of previous year	3,332,699.25	
Decrease of contingent depreciation on mortgage loans	20,000.00	
Extended at	\$	3,312,699.25

Income During Year.

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

	Fire.
Gross premiums written and renewed during the year.....	\$ 1,256,926.85
Deduct reinsurance, relate, abatement and return premiums....	273,397.81
Received for premiums other than perpetuials.....	\$ 983,509.20
Rents from company's property.....	2,876.99
Interest on real estate mortgage loans, \$63,843.27; on other collateral loans, \$240.00.....	64,083.27
Interest and dividends on stocks and bonds, \$83,930.00; from all other sources, \$25,039.87.....	109,069.87
Total rents and interests.....	376,041.13
Total income during the year.....	\$ 1,159,559.17
Total footings.....	\$ 4,478,249.42

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$45,210.00 occurring in previous years.....	\$ 617,044.44
Deduct amount received for salvages (on losses of the last or previous year), \$1,897.67; and from reinsurance in other companies, \$76,939.39.....	28,857.97
Net amount paid during the year for losses.....	\$ 538,216.47
Paid stockholders for interest or dividends (amount declared during the year).....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	223,772.60
Salaries, fees and all other charges: officers, \$13,500.00; clerks, \$25,628.13; other employes, \$26,412.78.....	65,550.91
Taxes on premiums, \$14,569.50; on real estate, \$722.93; on other investments, \$25,513.87; inter revenue, \$3,299.02.....	44,105.32
Insurance department fees and agents' licenses, \$6,367.37; municipal licenses, \$2,580.55.....	8,887.95
Miscellaneous.....	79,231.42
Other disbursements, viz: Loss on sales of real estate, \$138.80; agents' charges, profit and loss, \$338.46.....	977.26
Total expenditures during the year.....	\$ 1,057,741.93
Balances.....	\$ 3,414,507.49

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 93,710.00
Mortgage loans on real estate, first liens.....	999,152.29
Loans secured by pledge of bonds, stocks or other collateral.....	4,800.00
Book value bonds, excluding interest, \$1,545,000; and stocks, \$69,500.....	1,614,500.00
Cash in company's office, \$6,376.12; deposited in banks, \$586,091.03.....	592,467.15
Agents' debit balances, secured.....	111,629.05
Total net ledger assets, as per balances on page 1.....	\$ 3,414,507.49

Non-Ledger Assets.

Interest due, \$3,652.07; and accrued, \$472.29, on mortgages.....	\$ 4,124.36
Interest accrued on bonds and stocks.....	7,541.53
Total carried out.....	\$ 11,665.89
Market value of real estate, over book value.....	103,280.00
Gross assets.....	\$ 3,520,433.38

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 22,380.37
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	47,861.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	14,730.00
Total amount of claims for losses.....	\$ 84,971.37
Deduct reinsurance due or accrued.....	18,722.99
Not amount of unpaid losses.....	\$ 66,248.38
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$62,166.37; unearned premiums (50 per cent).....	\$ 231,283.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,501,121.59; unearned premiums pro rata.....	799,268.85
Total unearned premiums as computed above.....	\$ 1,032,052.04
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	10,000.00
Total amount of all liabilities.....	\$ 1,042,052.04
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	2,231,132.96
Total.....	\$ 3,520,433.38

Miscellaneous.

	Fire risks.	Premiums thereon.
Risks and premiums in force on the 31st day of December of the preceding year.....	\$ 187,482,207	\$ 1,064,774.05
Written or renewed during the year.....	112,418,615	1,250,026.85
Total.....	\$ 299,900,822	\$ 2,314,800.90
Deduct those expired and marked off as terminated.....	113,548,190	1,709,477.82
In force at the end of the year.....	\$ 186,352,632	\$ 2,131,203.68
Deduct amount reinsured.....	1,223,106	157,515.72
Net amount in force.....	\$ 185,129,526	\$ 1,963,687.96
Largest amount in any one hazard \$25,000.00.		

General Interrogatories.

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

Losses incurred during the year, fire, tornado..... \$ 641,478.00

Total amount of the company's stock owned by the directors at par value	\$ 72,920.00
Total amount loaned to officers and directors	8,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of special reserve fund deposited with the insurance department of the State of New York.....	200,000.00
The amount of guaranty surplus fund	200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,441,317.00
Gross premiums received.....	25,356.31
Losses paid.....	12,560.08
Losses incurred.....	12,925.00

ANNUAL STATEMENT

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

THE GREENWICH INSURANCE COMPANY,

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

President, MASON A. STONE.

Secretary, JOHN KEEGAN.

[Incorporated May 5, 1834. Commenced business January 1, 1835.]

Home office, No. 161 Broadway, City of New York.

Capital Stock.

Amount of capital stock authorized, \$200,000.00; subscribed for....	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year.....	598,957.88
Extended at.....	\$ 998,957.88

Income During the Year.

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

	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..	\$ 293,599.55	\$ 18,727.14
Deduct amount of same not collected	2,302.84	180.00
Net collected.....	\$ 291,296.75	\$ 18,547.14
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 2,652,652.10	\$ 218,870.25
Total	\$ 2,943,948.81	\$ 237,417.39
Deduct gross premiums and bills in course of collection at this date.....	\$ 213,207.63	\$ 8,838.65
Entire premiums collected during the year...	\$ 2,130,741.18	\$ 228,578.74
Deduct reinsurance, rebate, abatement and return premiums	534,089.93	25,783.66
Received for premiums, other than perpetuals	\$ 1,596,651.25	\$ 202,795.08
	\$ 1,799,446.33	

Rents from company's property, including \$12,000.00 for company's use of own building.....	\$ 16,955.32
Interest and dividends on stocks and bonds.....	50,599.49
Total rents and interest.....	\$ 67,554.81
Profit on sale or maturity of ledger assets during the year over book values	38,329.38
Total income during the year.....	\$ 1,905,330.52
Total footings.....	\$ 2,924,288.40

Disbursements During Year.

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

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$151,514.29 occurring in previous years)	\$1,084,729.09	\$ 118,640.70	
Deduct amounts received for salvages (on losses of the last or of previous years) \$24,153.58, and reinsurance in other companies, \$ 152,919.62....	163,166.10	13,907.10	
Net amount paid during the year for losses..	\$ 921,562.99	104,733.60	\$ 1,026,296.59
Paid stockholders for interest or dividends.....			\$ 20,000.00
Commission or brokerage to agents, less received on reinsurance			365,751.95
Rents (including \$12,000.00 for company's use of own buildings)			12,000.00
Salaries, fees and other charges, officers, clerks and other employes.....			150,585.23
Taxes on premiums, \$31,587.81; on real estate, \$4,592.95			36,180.76
Insurance department fees and agents' licenses			10,507.85
Advertising, printing and stationery, \$16,503.23; repairs and expenses on real estate, \$412.82; furniture and fixtures, \$134.27; miscellaneous, \$152,744.57....			169,794.89
Loss on sales or maturity of ledger assets.....			600.00
Total expenditures during the year.....			\$ 1,791,717.27
Balance.....			\$ 1,112,571.13

Ledger Assets.

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

Book value real estate, unincumbered	\$ 117,500.00
Book value bonds, excluding interest, \$182,242.85; and stocks, \$805,081.81	987,324.67
Cash in company's office, \$1,565.15; deposited in banks, \$17,654.41	19,219.56
Bills receivable, \$13,102.57; agents' debit balances, secured or unsecured, \$88,949.59	102,052.16
Total.....	\$ 1,226,096.39

Deduct Ledger Liabilities.

Borrowed money, \$112,000.00; all other \$1,525.26	\$ 113,525.26
Total net ledger assets, as per balances on page 1.....	\$ 1,112,571.13

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 500.00
Total carried out.....	\$ 500.00
Market value of real estate, over book value.	222,500.00
Market value of bonds and stocks over book value.....	401,500.33

Gross premiums in course of collection December 31st, not more than three months due	\$ 218,052.80
Deduct cost of collection, commission and brokerage	37,500.00
Net amount of uncollected premiums, not more than three months due	\$ 180,552.80
Gross premiums in course of collection December 31st, more than three months due	3,993.48
Gross assets	\$ 1,912,624.26
Deduct Assets Not Admitted.	
Item No. 15	\$ 5,000.00
Total	\$ 5,000.00
Total admitted assets	\$ 1,912,624.26

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$ 238,075.93
Losses realized (not outlaid), including interest, costs and other expenses thereon	34,515.66
Total amount of claims for losses	270,591.59
Deduct reinsurance due or accrued	32,095.14
Net amount of unpaid losses	\$ 238,496.45
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,034,251.01; unearned premiums (fifty per cent)	\$ 517,125.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$304,380.25; unearned premiums pro rata	735,659.25
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$108,458.31; unearned premiums (fifty per cent)	54,239.15
Total unearned premiums as computed above	\$ 1,307,023.90
Amount reclaimable by the insured on perpetual fire insurance policies, being nine tenths per cent of the premium or deposit received	931.59
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	5,020.00
Return premiums, \$11,657.91; and reinsurance premiums, \$13,858.11	25,516.02
Total amount of all liabilities	\$ 1,576,967.87
Joint stock capital actually paid up in cash	\$ 220,000.00
Divisible surplus	135,656.39
Total	\$ 1,912,624.26

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 310,384.527	\$ 2,245,376.14	\$ 2,608,179	\$ 102,174.05
Written or renewed during the year	210,640.724	2,054,652.10	43,347,200	218,870.25
Total	\$ 521,025.251	\$ 4,299,028.24	46,035,379	\$ 221,044.30

Deduct those expired and marked off as terminated	\$ 185,257,788	\$ 1,634,190.00	\$ 41,811,829	\$ 209,363.55
In force at the end of the year	\$ 335,773,463	\$ 2,664,828.34	\$ 3,226,559	\$ 111,680.75
Deduct amount reinsured in companies licensed in New York only	34,157,749	345,160.08	253,999	3,222.44
Net amount in force	\$ 301,615,714	\$ 2,333,668.26	\$ 2,972,560	\$ 108,458.31
Largest amount in any one hazard				\$ 30,000.00

General Interrogatories.

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

Losses incurred during the year, fire, \$927,111.20; inland, \$99,299.99; tornado, \$1,416.15

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

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

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written	\$1,680,158.00	\$ 157,725.00	\$ 1,777,883.00
Gross premiums received	18,145.04	884.30	19,029.34
Losses paid	14,859.85	50.00	14,909.85
Losses incurred	13,197.58	50.00	13,247.58
Amount at risk	2,316,605.00	244,950.00	2,561,555.00

ANNUAL STATEMENT.

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

HAMBURG BREMEN FIRE INSURANCE COMPANY.

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

President pro tem, H. MUNCHMEYER. Vice-President pro tem, A. HAMMACKER,
Managing Director, S. V. DORRIEN.

[Incorporated in the year 1854. Commenced business, January 1, 1855.]

Home office, No. 4 Hember, Hamburg, Germany.

Capital Stock.

Amount of capital stock subscribed for	\$ 1,750,000.00
Amount of capital paid-up in cash	525,000.00
Amount of net ledger assets, December 31st of previous year	1,357,991.44

Extended at

\$ 1,357,991.44

Income During Year.

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

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 128,894.94	
Net collected	\$ 128,894.94	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,769,302.48	
Total	\$ 1,898,197.42	
Deduct gross premiums and bills in course of collection at this date	129,756.48	
Entire premiums collected during the year.....	\$ 1,768,440.94	
Deduct reinsurance, rebate, abatement and return premiums.....	333,577.42	
Received for premiums other than perpetual.....	\$ 1,434,863.52	
Interest and dividends on stocks and bonds, \$47,715.00; from all other sources, 4,098.91	\$ 51,813.91	
Total rents and interest	\$ 51,813.91	
Profit on sale or maturity of ledger assets during the year over book values.....	357.50	
Balances marked off in previous years but accounted for in 1901 ..	274.08	
Total income during the year.....	\$ 1,487,309.01	
Total footings.....	\$ 2,845,210.45	

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses (including \$40,120.54 occurring in previous years).....	\$ 955,317.06	
Deduct amount received for salvages (on losses of the last or previous year) \$3,353.21; and from reinsurance in other companies, \$47,638.72	55,991.93	
Net amount paid during the year for losses.....	\$ 899,325.13	
Commissions or brokerage to agents, less received on reinsurances	270,435.66	
Salaries and allowances to agents.....	68,467.19	
Rents.....	12,674.91	
Salaries, fees and all other charges	52,771.71	
Taxes on premiums.....	24,616.23	
Insurance department fees, and agent's licenses, \$1,291.23; Municipal licenses, \$8,789.39; tax on franchise, \$1,854.54	39,551.45	
Advertising, printing and stationery, \$12,310.01; miscellaneous, \$63,411.20.....	75,721.21	
Other disbursements, viz: balances marked off.....	256.26	
Remittances to home office.....	60,054.86	
Total expenditures during the year.....	\$ 1,479,258.38	
Balances	\$ 1,365,952.07	

Ledger Assets.

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

Loans secured by pledge of bonds, stocks or other collateral	\$ 30,000.00	
Book value bonds, including interest.....	1,250,155.97	
Cash deposited in banks.....	83,214.90	
Agents' debt balances, secured or unsecured.....	2,581.20	
Total.....	\$ 1,365,952.07	
Total net ledger assets, as per balances on page 1.....	\$ 1,365,952.07	

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	\$ 16,354.16	
Total carried out.....	\$ 16,354.16	
Market value (not including interest, in item 9), of bonds and stocks over book value.....	85,514.87	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 129,756.48	
Deduct cost of collection, commission and brokerage.....	35,271.18	
Net amount of uncollected premiums, not more than three months due	94,485.30	
Gross assets.....	\$ 1,562,306.40	
Deduct Assets not Admitted:		
Agents' debit balances unsecured.....	\$ 2,581.20	
Total	\$ 2,581.20	
Total admitted assets.....	\$ 1,559,725.20	

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 14,665.00	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	72,170.00	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	20,100.00	
Total amount of claims for losses.....	\$ 106,935.00	
Deduct reinsurance due or accrued.....	5,550.00	
Net amount of unpaid losses.....	\$ 101,385.00	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,055,159.80, unearned premiums (50 per cent).....	\$ 527,579.90	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,041,336.31, unearned premiums pro rata.....	576,076.90	
Total unearned premiums as computed above.....	\$ 1,103,656.80	
Total amount of all liabilities.....	\$ 1,205,041.80	
Divisible surplus.....	354,683.40	
Total	\$ 1,559,725.20	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force December 31, 1900.....	\$ 163,024,565	\$ 1,984,783.65
Written or renewed in 1901	139,899,505	1,769,302.48
Totals.....	\$ 302,924,070	\$ 3,754,086.13
Deduct expirations and cancellations	125,222,358	1,574,241.51
In force Decembr 31, 1901.....	\$ 177,701,712	\$ 2,179,844.62
Deduct amount reinsured.....	6,812,373	83,348.51
Net amount in force	\$ 170,889,339	\$ 2,096,496.11

General Interrogatories.

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

Losses incurred during the year, fire..... \$ 937,760.13

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

Business in the State of Iowa during the Year.

Gross risks written..... \$ 750,797.00

Gross premiums received..... 11,272.70

Losses paid..... 8,610.24

Losses incurred..... 8,620.24

Amount at risk..... 1,126,980.00

ANNUAL STATEMENT

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

HANOVER FIRE INSURANCE COMPANY.

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

President, CHARLES A. SHAW. First Vice-President, JOSEPH T. LOW.
Secretary, JOSEPH McCORD. Second Vice-President, JOSEPH McCORD.

[Incorporated April 1852. Commenced business April 1852.]

Home office 34 Pine street, New York, N. Y.

Capital Stock.

Amount of capital stock authorized \$1,000,000; subscribed for..... \$ 1,000,000.00

Amount of capital paid-up in cash..... 1,000,000.00

Amount of net ledger assets, December 31st of previous year..... 2,425,570.69

Extented at..... \$ 2,425,570.69

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's Statement.....	\$ 298,991.47
Deduct amount of same not collected.....	4,904.89
Net collected.....	\$ 294,086.58
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,747,205.77
Total.....	\$ 3,041,292.35
Deduct gross premiums and bills in course of collection at this date.....	394,235.24
Entire premiums collected during the year.....	\$ 2,647,057.11
Deduct reinsurance, rebate, abatement and return premiums.....	849,046.21
	\$ 1,798,010.90

Rents from company's property, including \$12,000.00 for company's use of own buildings.....	\$ 28,953.27
Interest on real estate mortgage loans.....	175.00
Interest and dividends on stocks and bonds \$82,112.34; from all other sources \$ 4,695.49.....	86,807.83
Total rents and interest.....	\$ 115,936.10
Profit on sale or maturity of ledger assets during the year over book values.....	50,851.68
Total income during the year.....	\$ 1,964,798.68
Total footings.....	\$ 4,393,360.37

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$126,271.78 occurring in previous years).....	\$ 1,420,374.45
Deduct amount received for salvages (on losses of the last or previous year) \$11,249.94 and from reinsurance in other companies \$222,272.09.....	233,521.03
Net amount paid during the year for losses.....	\$ 1,186,852.43
Paid stockholders for interest or dividends; (amount declared during the year) ..	80,000.00
Commissions or brokerage to agents, less received on reinsurance.....	358,691.19
Rents (including \$12,000.00 for company's use of own buildings)...	15,937.00
Salaries, fees and all other charges, officers, \$16,250.00; clerks \$116,030.10; other employes, \$6,041.41.....	138,321.51
Taxes on premiums, \$33,619.50; on real estate, \$6,432.25; on other investments \$129.20.....	42,180.96
Insurance Department fees and agents' licenses, \$13,606.33; internal revenue, \$7,325.38; taxes on franchise, \$150.00.....	21,121.71
Advertising, printing and stationery, \$8,243.74; legal expenses, \$512.80; repairs and expenses on real estate, \$6,247.77; furniture and fixture, \$502.00; miscellaneous, \$105,551.71.....	131,058.02
Agents balance charged to profit on loss.....	1,866.76
Total expenditures during the year.....	\$ 1,976,029.58
Balance.....	\$ 2,414,339.79

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 420,358.75
Mortgage loans on real estate, first liens.....	3,503.00
Book value bonds, excluding interest, \$900,488.91; and stocks, \$958,926.23.....	1,859,415.10
Cash in company's office, \$80,307.54; deposited in banks, \$50,748.31.....	131,055.85
Total.....	\$ 2,414,339.79
Total net ledger assets, as per balance on page 1.....	\$ 2,414,339.79

Non-Ledger-Assets.

Interest accrued on mortgages.....	14.58
Interest accrued on bonds and stocks.....	15,587.50
Rents accrued on company's property or lease.....	1,299.99
Total carried out.....	\$ 16,902.07

Market value of real estate, over book value.....	\$ 29,631.25
Market value (not including interest, in item 9), of bonds and stocks over book value.....	495,884.05
Gross premium in course of collection December 31st, not more than three months due	\$ 386,423.73
Deduct cost of collection, commission and brokerage	62,357.58
Net amount of uncollected premiums, not more than three months due	317,066.15
(Gross premiums in course of collection December 31st, more than three months due \$7,811.51).	
Due from reinsuring companies on paid losses.....	33,394.60
Gross assets.....	\$ 3,308,217.91

Non Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 111,250.56
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	154,857.23
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	67,767.64
Total amount of claims for losses.....	\$ 335,885.43
Deduct reinsurance due or accrued.....	103,531.97
Net amount of unpaid losses.....	\$ 232,353.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,334,985.84, unearned premiums (fifty per cent).....	\$ 667,492.92
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$ 1,440,021.04, unearned premiums pro rata	769,781.84
Total unearned premiums as computed above	\$ 1,437,274.76
Return premium \$1,995.62, and reinsurance premiums \$71,700.53.	73,695.15
Total amount of all liabilities.....	\$ 1,743,324.37
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus	564,893.54
Total.....	\$ 3,308,217.91

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$ 239,167,391.82	\$ 2,940,872.23
Written or renewed during the year	267,751,891.64	2,747,205.77
Total	\$ 506,919,283.46	\$ 5,688,078.00
Deduct those expired and marked off.....	223,697,912.71	2,368,916.65
In force at the end of the year.....	\$ 333,221,370.75	\$ 3,319,161.35
Deduct amount reinsured	55,465,623.78	544,151.47
Net amount in force December 31, 1901.....	\$ 277,755,746.97	\$ 2,775,009.88
Largest amount written on any one risk, not deducting reinsurance \$ 100,000		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..	No.
Losses incurred during the year, fire \$1,165,388.20, tornado \$375.20.....	\$1,165,963.46
Total amount of the company's stock owned by the directors at par value.....	205,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 2,633,132.00	Fire risks.
Gross premiums received.....	39,576.89	
Losses paid	27,328.63	
Losses incurred.....	32,009.69	
Amount at risk	3,650,036.00	

ANNUAL STATEMENT

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

HARTFORD FIRE INSURANCE COMPANY.

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

President, GEORGE L. CHASE. Secretary, P. C. ROYCE.
First Ass't Secretary, THOMAS TURNBULL. Second Ass't Secretary, CHARLES E. CHASE.

[Incorporated, May, 1810. Commenced business, August, 1810.]

Home office, 53 Trumbull street, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$ 3,000,000.00; subscribed for \$ 1,250,000.00	
Amount of capital paid up in cash.....	1,250,000.00
Amount of net ledger assets December 31st of previous year.....	\$ 9,442,417.35
Extended at	\$ 9,442,417.35

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 1,238,541.52
Deduct amount of same not collected	279,713.54
Net collected	\$ 1,518,255.06
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	11,614,027.12
Total.....	\$ 13,132,282.18
Deduct gross premiums and bills in course of collection at this date	1,518,255.06
Entire premiums collected during the year.....	\$ 11,614,027.12
Deduct reinsurance, rebate, abatement and return premiums. . .	1,960,244.09
Received for premiums other than perpetuals.....	\$ 9,653,783.03
Rents from company's property.....	\$ 17,399.92
Interest on real estate mortgage loans, \$39,807.36; on other collateral loans, \$299.37	42,106.73
Interest and dividends on stocks and bonds, \$304,940.02; from all other sources, \$11,892.93.....	316,832.95
Total rents and interest.....	\$ 374,339.60

Profit on sale or maturity of ledger assets during the year over book values.....	\$	2,893.50
From all other sources, viz: Conscience money.....	102.00	
Agents' balances previously marked off.....	77.72	179.72
Total income during the year.....	\$	10,031,195.85
Total footings.....	\$	19,473,613.21

Disbursements During Year.

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

Gross amount paid for losses, including \$581,241.46 occurring in previous years.....	Fire.	\$ 5,634,638.25
Deduct amount received for salvages, on losses of the last or the previous year and from reinsurance in other companies..	391,815.34	
Net amount paid during the year for losses.....	\$	5,242,822.91
Paid stockholders for interest or dividends; amount declared during the year ..	40,000.00	
Commission or brokerage to agents, less received on reinsurance.....	1,707,772.30	
Salaries, fees and all other charges, officers \$26,820.04; clerks, \$237,174.03; other employees, \$303,857.76.....	567,851.83	
Taxes on premiums, \$141,309.83; on real estate, \$6,128.00; internal revenue \$14,625.67.....	162,053.56	
Insurance department fees and agents' licenses, \$31,309.23; municipal licenses \$4,916.03.....	36,225.26	
Advertising, printing and stationery, \$78,191.05; legal expenses, \$14,203.79; miscellaneous, \$980,522.94.....	1,072,917.79	
Losses on sales or maturity of ledger assets, \$213,711; other disbursements, viz: bonds and stocks marked off, \$7,945.88.....	3,159.59	
Paid reinsuring companies under treaty, \$11,951.63; agents' balances marked off, \$3,626.55.....	15,558.15	
Total expenditures during the year.....	\$	9,213,371.39
Balances.....	\$10,260,241.82	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$	879,149.81
Mortgage liens on real estate, first liens.....	793,200.00	
Loans secured by pledge of bonds, stocks or other collateral.....	4,800.00	
Book value of bonds, excluding interest, \$5,581,773.48; and stocks, \$1,357,993.20.....	6,939,676.60	
Cash in company's office, \$47,160.57; deposited in banks, \$677,999.63.....	725,160.20	
Agents' debit balances, secured.....	876,080.06	
Printing plant.....	24,175.15	
Total.....	\$10,260,241.82	

Non-Ledger Assets.

Interest due, \$3,774.95, and accrued, \$7,530.90 on mortgages.....	\$	11,305.85
Interest accrued on collateral loans.....	47.72	
Rents due and accrued on company's property or lease.....	1,483.42	
Total carried out.....	\$	12,836.99
Market value of real estate over book value.....	45,350.19	
Market value, not including interest in item 9, of bonds and stocks over book value.....	1,102,879.31	

Gross premiums in course of collection December 31st, not more than three months due.....	\$	755,500.00
Deduct cost of collection, commission and brokerage.....	113,325.00	
Net amount of uncollected premiums, not more than three months due.....	\$	642,175.00
Printing plant over book value.....	563.21	
Reinsurance due on losses paid.....	16,443.29	
Gross assets.....	\$12,170,489.81	

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$	309,182.25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	723,618.06	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	63,591.01	
Total amount of claims for losses.....	\$	1,096,391.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$5,795,134.72; unearned premiums (fifty per cent).....	\$2,897,567.36	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$7,743,636.40; unearned premiums pro rata.....	3,900,937.32	
Total unearned premiums as computed above.....	\$	6,798,504.68
Total amount of all liabilities.....	\$	7,894,896.01
Joint stock capital actually paid up in cash.....	\$	1,250,000.00
Divisible surplus.....	3,025,593.80	
Total.....	\$12,170,489.81	

Miscellaneous.

In force on the 31st day of December of the preceding year ..	\$	959,605,774	Fire risks.	\$	11,016,985.87	Premiums thereon.
Written or renewed during the year.....	1,019,068,207			11,614,027.12		
Total.....	\$	1,988,673,981		\$	22,631,012.99	
Deduct those expired and marked off as terminated.....	748,100,591			8,856,697.23		
In force at the end of the year.....	\$	1,240,573,390		\$	13,774,315.76	
Deduct amount reinsured.....	18,580,689			235,544.64		
Net amount in force.....	\$	1,221,992,701		\$	13,538,771.12	
Largest amount written on any one risk, not deducting reinsurance.....				125,000.00		

General Interrogatories.

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

Losses incurred during the year, fire.....	\$	6,075,881.18
Total amount of the company's stock owned by the directors at par value.....	186,600.00	

Business in the State of Iowa During The Year.

Gross risks written.....	\$	8,623,770.00	Fire risks.
Gross premiums received.....	125,745.05		
Losses paid.....	57,512.14		
Losses incurred.....	57,686.89		
Amount at risk.....	12,475,837.00		

ANNUAL STATEMENT

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

HOME INSURANCE COMPANY

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

President, JOHN H. WASHBURN. Vice-President, ELDRIDGE G. SNOW.
Secretaries, ARRONOT M. BURTIS, WILLIAM H. CHENEY.

[Incorporated April, 1853. Commenced business April 13, 1853.]

Home office, 119 Broadway, New York, N. Y.

Capital Stock.

Amount of capital stock authorized, \$3,000,000; subscribed for....	\$ 3,000,000.00	
Amount of capital paid up in cash.....	3,000,000.00	
Amount of net ledger assets, December 31st of previous year.....	11,697,613.66	
Extended at.....		\$11,697,613.66

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.	
Gross premiums and bills unpaid at close of previous year.....	\$ 143,391.11	\$ 94,951.69	
Net collected.....	\$ 143,391.11	\$ 94,951.69	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	8,524,049.00	561,216.69	
Total.....	\$ 8,667,440.11	\$ 656,168.38	
Deduct gross premiums and bills in course of collection at this date.....	190,311.11	138,658.80	
Entire premiums collected during the year.....	\$ 8,477,129.00	\$ 517,509.58	
Deduct reinsurance, rebate, abatement and return premiums.....	2,845,922.46	286,823.23	
Received for premiums other than perpetuals.....	\$ 5,631,206.54	\$ 230,686.35	\$ 5,861,892.89
Rents from company's property, including \$10,000 for company's use of own buildings.....			\$ 197,187.20
Interest on real estate mortgage loans, \$8,954.97 on other collateral loans, \$7,368.96.....			16,323.87
Interest and dividends on stocks and bonds, \$414,281.97; from all other sources, \$5,368.87.....			419,650.84
Total rents and interest.....			\$ 633,192.91
Profits on sale or maturity of ledger assets during the year over book values.....			56,264.87
From all other sources.....			903.22
Total income during the year.....			6,552,253.80
Total footings.....			\$18,249,867.55

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.	
Gross amount paid for losses (including \$640,275.39 occurring in previous years).....	\$ 4,378,008.80	\$ 280,819.81	
Deduct amounts received for salvages (on losses of the last or previous year), \$30,120.46; and from reinsurance in other companies, \$1,550,125.46.....	1,427,883.34	174,725.76	
Net amount paid during the year for losses.....	\$ 2,950,125.46	\$ 106,094.05	\$ 3,056,219.51
Paid stockholders for interest or dividends (amount declared during the year), \$390,000.....			390,000.00
Commissions or brokerage to agents, less received on reinsurances			1,037,663.19
Rents (including \$10,000 for company's use of own buildings).....		56,922.95	
Salaries, fees and all other charges, officers, \$75,500; clerks, \$160,133.76; other employes, \$174,151.14.....			409,784.90
Taxes on premiums, \$100,180.50; on real estate, \$25,977.94; government taxes, \$23,508.09.....			150,666.53
Insurance department fees and agents' licenses, \$22,500; municipal licenses \$9,461.32; tax on franchise, \$1,003.00.....			32,964.32
Advertising, printing and stationery, \$56,980.06; legal expenses, \$2,145.83; repairs and expenses on real estate, \$43,953.53; miscellaneous, \$319,245.42.....			422,333.84
Losses on sales or maturity of ledger assets, \$12,138.65; profit and loss, \$77,075.24.....			89,213.89
Total expenditures during the year.....			5,625,282.31
Balances.....			\$12,581,585.23

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.		
Book value real estate, unincumbered.....	\$ 1,633,822.06	
Mortgage loans on real estate, first liens.....	128,750.00	
Book value of bonds excluding interest, \$3,827,089.40; and stocks, \$5,791,337.72.....	9,618,427.12	
Cash deposited in banks.....	743,547.01	
Bills receivable, \$182.25; agents' debit balances, secured or unsecured, \$461,303.89.....	461,486.14	
Total.....	\$12,585,072.33	
Deduct ledger liabilities:		
Agents' credit balances.....	4,487.10	
Total net ledger assets.....		\$12,580,585.23

Non-Ledger Assets.

Interest due, \$365.00, and accrued, \$1,252 on mortgages.....	2,587.00	
Interest accrued on bonds and stocks.....	49,812.50	
Interest accrued on other assets.....	1,263.54	
Total carried out.....		\$ 53,663.04
Market value (not including interest, in item g), of bonds and stocks over book value.....		2,399,277.83
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 385,105.40	
Deduct cost of collection, commission and brokerage.....	61,076.78	
Net amount of uncollected premiums, not more than three months due.....		\$ 324,028.62
Gross premiums in course of collection December 31st, more than three months due \$3,864.51.....		
Gross assets.....		\$15,297,954.77

Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 11,016.82
Bonds and stocks.....	22,745.00
Total.....	\$ 33,761.82
Total admitted assets.....	\$15,194,192.95

Non-Ledger Liabilities.

Losses not yet due.....	\$ 173,537.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	1,170,449.05
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	68,187.65
Total amount of claims for losses.....	\$ 1,418,173.70
Deduct reinsurance due or accrued.....	646,533.02
Net amount of unpaid losses.....	\$ 771,640.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$3,616,723; unearned premiums 50 per cent.....	\$ 1,808,562.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$5,770,954; unearned premiums pro rata.....	3,016,762.00
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$262,934; unearned premiums 50 per cent.....	131,456.00
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....	104,087.00
Total unearned premiums as computed above.....	\$ 5,080,677.00
Reinsurance premiums.....	455,532.39
Total amount of all liabilities.....	\$ 6,287,850.07
Joint stock capital actually paid up in cash.....	\$ 3,000,000.00
Divisible surplus.....	5,906,342.88
Total.....	\$15,194,192.95

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the first day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 1,059,418,506	\$ 9,658,042	\$ 19,451,705	\$ 540,192.00
Written or renewed during the year.....	923,613,699	8,524,049	69,208,374	591,216.69
Total.....	\$ 1,979,032,205	\$ 18,182,991	\$ 88,660,080	\$ 1,101,408.69
Deduct those expired and marked off as terminated.....	803,194,937	7,151,184	69,521,234	582,450.69
In force at the end of the year....	\$ 1,174,837,268	\$ 11,031,807	\$ 19,128,846	\$ 518,958.00
Deduct amount reinsured.....	209,645,118	1,635,100	5,768,791	151,939.00
Net amount in force.....	\$ 965,192,150	\$ 9,396,707	\$ 13,360,055	\$ 367,019.00
Largest amount written on any one risk, not deducting reinsurance, \$300,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company?.....	\$ 995,394.57
Losses incurred during the year, fire, \$3,258,300.63; marine and inland,	

\$181,112.63; tornado, \$43,611.17.....	\$ 2,493,054.43
Total amount of the company's stock owned by the directors at par value....	146,500.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
Note—Companies acting under what is known as the "Surplus Laws," chapter 180, laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....	1,500,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	1,500,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Aggregate.
Gross risks written.....	\$ 10,259,080.00	\$10,259,080.00
Gross premiums received.....	109,051.79	109,051.79
Losses paid.....	51,019.48	51,019.48
Losses incurred.....	80,187.61	80,187.61
Amount at risk.....	13,029,793.00	13,029,793.00

ANNUAL STATEMENT

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

IMPERIAL INSURANCE COMPANY, LIMITED, OF LONDON, ENGLAND.

Organized under the laws of the Kingdom of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Trustees in the United States:—Henry W. Cannon, William A. Reed, Richard L. Edwards, New York, New York.

[Incorporated 1803. Commenced business in United States, 1868.]

Principal office in the United States, No. 33 Pine street, New York, New York.

Statutory deposit in the United States, as per item No. 23, section V, page 3.....
 \$ 286,000.00 |

Capital Stock.

Amount of capital stock authorized, \$5,000,000.00: subscribed for, \$ 6,000,000.00	
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31, of previous year.....	1,549,126.63
Extended at.....	\$ 1,549,126.63

Income During Year.

As shown by the books at home office at close of business December 31, 1901.....	
Fire.....	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 226,565.50
Net collected.....	\$ 226,565.50
Gross premiums written and renewed during the year, as per item 2, page 3 part VI.....	1,580,303.67
Total.....	\$ 1,806,869.17

Deduct gross premiums and bills in course of collection at this date.....	\$ 200,949.87	
Entire premiums collected during the year.....	\$ 1,605,919.30	
Deduct reinsurance, rebate, abatement, and return premiums.....	485,153.59	
Received for premiums, other than perpetuals.....	\$ 1,180,765.71	
Deposit premiums, received on perpetual risks.....	\$ 1,180,765.71	
Rents from company's property, including \$4,805.04 for company's use of own buildings.....	26,609.07	
Interest and dividends on stocks and \$38,640.00; from all other sources, \$571.83.....	39,211.83	
Total rents and interest.....	65,820.99	
Received from home office.....	153,273.86	
Total income during the year.....	\$ 1,399,860.47	
Total footings.....	\$ 2,949,987.10	

Disbursements During Year.

As shown by the books at home office at close of business December 31, 1907.

Gross amount paid for losses, including \$103,627.21 occurring in previous years.....	Fire.	
Deduct amounts received for salvages, on losses of the last or previous years, \$9,493.66; and from reinsurance in other companies, \$73,617.94.....		\$ 934,137.74
Net amount paid during the year for losses.....	\$ 51,081.84	\$ 851,081.84
Commissions or brokerage to agents, less received for reinsurances		231,245.13
Rents, including \$4,805.04 for company's use of own buildings....		7,331.43
Salaries, fees and all other charges, officers, \$25,731.75; clerks, \$44,455.22; other employes, \$22,135.34.....		92,322.31
Taxes on premiums, \$22,823.82; on real estate, \$9,941.35; war tax, \$4,704.13; state licenses, \$2,925.93.....		49,395.53
Insurance department fees and agents' licenses, \$4,785.16; municipal licenses, \$5,591.17; tax on franchise, \$2,192.35.....		12,568.68
Advertising, printing and stationery, \$10,551.74; legal expenses, \$1,101.00; repairs and expenses on real estate, \$16,227.78; furniture and fixtures, \$7,014.39; miscellaneous, \$9,538.33.....		44,503.24
Other disbursements, viz: board assessments, \$22,454.73; postage, telegrams, express and exchange \$12,678.73; special agent's traveling expenses \$18,407.76.....		51,331.28
Remittance to home office.....		91,104.50
Total expenditures during the year.....	\$ 7,421,883.94	
Balances.....	\$ 1,527,103.16	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31, 1907.

Book value real estate, unincumbered.....	\$ 410,615.30
Book value bonds, excluding interest.....	1,054,148.54
Cash in company's office, \$1,039.30; deposited in bank, \$61,290.02.....	62,339.32
Total.....	\$ 1,527,103.16
Total net ledger assets, as per balances on page 1.....	\$ 1,527,103.16

Non-ledger Assets.	
Interest accrued, on bonds and stocks.....	\$ 7,866.66
Rents due, \$554.16 and accrued, \$983.33 on company's property or lease.....	1,547.49
Total carried over.....	\$ 9,499.15
Market value of real estate over book value.....	66,018.40
Market value (not including interest, in item 9), of bonds and stocks over book value.....	45,083.66
Gross premiums in course of collection December 31, not more than three months due.....	\$ 180,032.39
Deduct cost of collection, commission and brokerage.....	47,021.44
Net amount of uncollected premiums, not more than three months due.....	143,010.95
Gross premiums in course of collection December 31, more than three months due, \$11,917.48; net.....	\$ 9,758.48
Gross assets.....	\$ 1,795,685.02

Non-ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 44,754.35
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	63,114.20
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	17,705.00
Total amount of claims for losses.....	\$ 125,573.56
Deduct reinsurance due or accrued.....	6,308.21
Net amount of unpaid losses.....	\$ 119,175.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$343,852.16; unearned premiums (fifty per cent).....	421,826.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$894,733.43; unearned premiums pro rata.....	459,729.01
Total unearned premiums as computed above.....	891,555.09
Total amount of all liabilities.....	\$ 1,010,730.41
Joint stock capital actually paid up in cash.....	\$ 258,000.00
Divisible surplus.....	478,895.21
Total.....	\$ 1,795,685.02

Miscellaneous.

In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	Fire risks.	Premiums thereon.
Written or renewed during the year.....	\$ 185,103.935	\$ 2,009,487.87
Total.....	128,706.551	1,589,303.67
Deduct those expired and marked off as terminated.....	\$ 313,810.485	\$ 3,589,741.54
In force at the end of the year.....	\$ 179,200.593	\$ 1,911,319.15
Deduct amount reinsured.....	12,833.254	174,933.56
Net amount in force.....	\$ 150,367.339	\$ 1,736,385.59
Largest amount written on any one risk, not deducting reinsurance,		860,000.

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....No	
Losses incurred during the year, fire, \$858,645.63.....	\$ 858,645.60
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No	
Total amount of premiums received from the organization of the United States branch to date.....	30,340,712.66
Total amount of losses paid from the organization of the United States branch to date.....	19,862,566.08

Business in the State of Iowa During the Year.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 750,742.00
Losses paid.....	11,241.25
Losses incurred.....	12,742.92
Amount at risk.....	13,066.92
	911,609.00

ANNUAL STATEMENT

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

"PRESIDENT AND DIRECTORS OF THE INSURANCE COMPANY OF NORTH AMERICA."

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

President, CHARLES PLATT.

Vice-President, EUGENE L. ELLISON.

Secretary and Treasurer, G. E. FRYER.

Second Vice-President, BENJAMIN RUSH.

Assistant Secretary, T. H. WRIGHT.

Marine Secretary, H. W. FARNUM.

[Incorporated April 14, 1794.

Commenced business as an association in 1792.]

Home office, 321, Walnut street, Philadelphia.

Capital Stock.

Amount of capital stock authorized and subscribed for	\$ 3,000,000.00
Amount of capital paid up in cash.....	3,000,000.00
Amount of net ledger assets, December 31st of previous year.....	8,868,959.57
Extended at	\$ 8,868,959.57

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 205,000.00	\$ 111,309.00
Net collected.....	\$ 235,000.00	\$ 141,300.00
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 5,907,685.38	\$ 2,152,561.31
Total.....	\$ 6,112,685.38	\$ 2,263,861.31
Deduct gross premiums and bills in course of col-		

lection at this date.....	\$ 200,000.00	\$ 102,000.00
Entire premiums collected during the year....	\$ 5,912,685.38	\$ 2,161,864.31
Deduct reinsurance, rebate, abatement and return premiums.....	1,220,832.96	414,724.42
Received for premiums other than perpetuals.....	\$ 4,691,852.42	\$ 1,747,139.89
Deposit premiums received on perpetual risks.....		86,438,992.31
Rents from company's property, including nothing for company's use of own buildings.....		21,196.60
Interest on real estate mortgage loans, \$88,995.12; on other collateral loans, \$2,731.23.....		38,252.50
Interest and dividends on stocks and bonds, \$228,550.41; from all other sources, \$19,559.12.....		91,726.35
Total rents and interest.....		\$ 228,129.53
Profit on sale or maturity of ledger assets during the year over book values.....		\$ 358,088.08
From all other sources, viz: Perpetual permits, transfer fees and earned deposits, \$1,660.00; and dividends from bad debts charged to profit and loss on the previous years, \$36.27.....		21,249.93
Total income during the year.....		1,696.27
Total outgoings.....		\$ 6,845,223.19
		\$15,714,182.76

Disbursements During Year.

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

Gross amount paid for losses (including not shown, Fire, occurring in previous years).....	\$ 3,661,584.56	Marine and Inland.
Deduct amounts received for salvages (on losses of the last or previous year), \$136,696.05; and from reinsurance in other companies, \$480,960.74.....	247,305.31	\$ 1,351,790.42
Net amount paid during the year for losses.....	\$ 2,814,319.25	\$ 70,451.48
Deposit premiums returned on perpetual risks.....		\$ 3,795,577.19
Paid stockholders for interest or dividends (amount declared during 1901).....		16,577.28
Commissions on brokerage to agents (those received on reinsurances deducted in item 8, part II, above).....		350,000.00
Salaries and allowances to agents.....		1,265,586.42
Rents, including nothing for use of company's own building.....		102,341.22
Salaries, fees and all other charges: Officers, \$50,683.43; clerks, \$134,006.10; other employees, \$53,862.06.....		20,703.08
Taxes on premiums, including U.S. tax, \$114,135.99; on real estate, \$12,438.75.....		235,951.50
Insurance department fees and agents' licenses, \$17,297.79; municipal licenses, \$6,011.11; tax on franchise, \$38,893.36.....		123,574.74
Advertising, printing and stationery, \$42,484.34; legal expenses, \$7,513.94; repairs and expenses on real estate, \$18,635.05; furniture and fixtures, \$1,107.35; miscellaneous, \$208,522.71.....		66,832.11
Losses on sales or maturity of ledger assets, \$6,411.25; other disbursements, viz: Bad debts, etc., charged off, \$12,011.59; net reduction in book value of sundry investments, \$12,314.03.....		278,260.42
Total expenditures during year.....		30,768.97
Balances.....		\$ 6,355,170.92
		\$ 9,350,011.84

Ledger Assets.

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

Book value of real estate, unincumbered, \$854,658.98; incumbered, \$3,793.92		\$ 858,452.90
Mortgage loans on real estate, first liens, \$1,437,873.80; other than first, \$9,750.00	1,447,623.80	77,500.00
Loans secured by pledge of bonds, stocks or other collaterals.		77,500.00
Book value of bonds excluding interest, \$4,649,600.00, and stocks, \$303,450.00	4,944,050.00	
Bills receivable, \$42,128.74; agents' debit balances, \$831,836.19; book accounts, \$19,887.39; reinsurance claims on losses paid, marine, \$14,920.22	906,762.24	
Cash deposited in banks	1,447,504.51	
Total		\$ 9,382,000.45
Deduct ledger liabilities:		
All other	22,988.61	
Total net ledger assets, as per balance on page 1		\$ 9,359,011.84
Non-Ledger Assets.		
Interest due, \$5,247.36 and accrued, \$5,275.69 on mortgages		\$ 10,523.05
Total carried out		
Market value of property (not including interest, in item 9) of bonds and stocks over book value	10,543.05	
Gross premiums in course of collection December 31st, not more than three months due	384,935.00	
Deduct cost of collection, commission and brokerage, \$22,307.87		\$ 362,000.00
Net amount of uncollected premiums, not more than three months due		265,000.00
Gross assets		\$ 10,020,489.89
Deduct assets not admitted:		
Bills receivable, past due		\$ 280.00
Total		280.00
Total admitted assets		\$10,020,209.89
Non-Ledger Liabilities.		
Losses adjusted and unpaid, due and to become due	Fire.	Marine.
	\$ 183,686.99	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	222,556.70	\$ 312,300.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	37,250.34	
Total amount of claims for losses	\$ 513,500.00	\$ 312,300.00
Deduct reinsurance due or accrued, \$19,000.00; and salvage claims, \$90,300.00		\$ 90,300.00
Net amount of unpaid losses	\$ 494,500.00	\$ 222,000.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$3,166,465.89; on unearned premiums, 50 per cent		\$ 1,583,232.94
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$3,744,053.76; unearned premiums, pro rata	1,966,309.70	
Gross premiums, including both cash and bills, received and receivable upon all unexpired inland navigation risks; unearned premiums, 100 per cent		\$ 312,251.25
Gross premiums, cash and bills, received and receivable upon all unexpired marine risks, 100 per cent on time bills		
Total unearned premiums as computed above		\$ 3,867,793.89

Amount claimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received
 | \$ 769,243.60 |

Total amount of all liabilities		\$ 5,347,537.49
Joint stock capital actually paid up in cash	\$ 3,000,000.00	
Divisible surplus	1,672,952.49	4,672,952.49
Total		\$ 10,020,489.89

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premium thereon.
In force on the 31st day of December of the previous year	\$670,160,812.00	\$6,603,807.31	\$ 5,241,841.00	\$ 235,708.40
Written or renewed during the year	570,135,310.00	5,907,685.38	362,058,600.00	2,154,564.31
Total	\$1,240,650,122.00	\$12,508,492.69	\$ 677,300,401.00	\$ 2,387,272.71
Deduct those expired and marked off as terminated	584,762,450.00	5,162,050.47	\$ 677,300,401.00	2,076,021.46
In force at the end of the year	\$ 655,887,672.00	\$7,346,442.22		
Deduct amount reinsured	40,716,817.00	435,922.57		
Net amount in force	\$615,170,855.00	\$6,910,519.65	\$ 5,252,027.00	\$ 312,851.25

Perpetual risks, not included above, \$33,504,812.93; premiums on same, \$846,217.72

Largest amount written on any one risk, not deducting reinsurance, no fixed amount, probably \$100,000.00.

Perpetual Business.

Perpetual risks in force on the 31st of December of the preceding year	\$ 33,406,089.14	\$ 841,568.40
Perpetual risks written during the year	708,703.93	21,150.60
Total	\$ 34,114,793.07	\$ 862,719.00
Deduct those marked off as canceled	607,980.14	16,577.28
In force December 31, 1901	\$ 33,504,812.93	\$ 846,217.72

Losses incurred on perpetual risks during the year.....\$13,174.94
 Losses paid on perpetual risks during the year..... 13,196.69
 Largest amount in any one hazard, no fixed amount, probably..... 25,000.00

General Interrogatories.

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

Losses incurred during the year, fire, \$2,957,997.25; marine and inland, \$ 995,757.94..... \$ 3,953,755.19
 Total amount of the company's stock owned by the directors at par value..... 88,110.00
 Total amount loaned to officers and directors, \$7,700.00; loaned to stockholders not officers, \$65,000.00..... 72,700.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company.....No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 4,522,000.00
Gross premiums received	68,086.67
Losses paid	44,864.47
Losses incurred	46,741.92

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
LAW UNION AND CROWN INSURANCE COMPANY.

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

United States Managers, HALL & HENSHAW.

[Commenced business in United States, 1897.]

Home office in United States, 35 Pine street, New York City.

Capital Stock.

Statutory deposit.....	\$ 200,000.00	
Amount of net ledger assets December 31st of previous year.....	615,273.74	
Extended at.....		\$ 615,273.74

Income During the Year.

As shown by the books at home office at close of business December 31st of previous year.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 50,169.88	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	492,672.71	
Total.....	\$ 542,842.59	
Deduct gross premiums and bills in course of collection at this date.....	44,744.58	
Entire premiums collected during the year.....	\$ 498,098.01	
Deduct reinsurance, rebate, abatement and return premiums.....	174,652.54	
Received for premiums other than perpetuals.....	\$ 323,445.47	\$ 323,445.47
Cash from home office.....		30,000.00
Interest and dividends on stocks and bonds, \$19,990; from all other sources, \$93.05.....	20,083.05	
Total rents and interest.....		20,083.05
Total income during the year.....	\$ 373,528.52	
Total footings.....		\$ 988,802.26

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$51,279.96 occurring in previous years).....	\$ 290,099.84	
Deduct amount received for salvages (on losses of the last or previous years), \$3,817.33; and from reinsurance in other companies, \$ 69,321.39.....	73,138.72	\$ 216,961.12
Net amount paid during the year for losses.....	\$ 216,961.12	

Cash to home office.....	\$ 39,412.56
Commissions or brokerage to agents, less reinsurances.....	79,502.01
Rents.....	600.00
Salaries, fees and all other charges.....	7,838.07
Taxes on premiums, \$6,438.97; United States revenue, \$603.57; insurance department fees and agents' licenses, \$2,208.55; municipal licenses, \$738.58; tax on franchise, \$62.50.....	10,052.17
Advertising, printing and stationery, \$283.41; miscellaneous, \$6,386.13.....	6,669.54
Total expenditures during the year.....	\$ 352,035.47
Balances.....	\$ 636,766.79

Ledger Assets.

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

Book value on bonds excluding interest.....	\$ 601,797.25
Deposited in banks.....	34,969.54
Total.....	\$ 636,766.79
Total net ledger assets, as per balances on page 1.....	\$ 636,766.79

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 3,462.91
Bank balance.....	54.54
Total carried out.....	\$ 3,517.45
Market value (not including interest, in item 9), of bonds and stocks over book value.....	\$ 30,052.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 44,529.58
Deduct cost of collection, commission and brokerage.....	11,260.52
Net amount of uncollected premiums, not more than three months due.....	33,269.06
Gross assets.....	\$ 703,666.05

Non-Ledger Liabilities.

Losses not yet due.....	\$ 20,844.65
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	60,408.58
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	426.09
Total amount of claims for losses.....	\$ 81,679.32
Deduct reinsurance due or accrued.....	15,716.94
Net amount of unpaid losses.....	\$ 65,962.38
Gross premium (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$290,546.63; unearned premiums 50 per cent.....)	\$ 145,273.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$110,959.20; unearned premiums, pro rata.....	63,611.26
Total unearned premiums as computed above.....	\$ 208,884.57
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid. Return premiums, \$819.44; reinsurance premiums, \$349.38.....	1,168.82
Total amount of all liabilities.....	\$ 276,015.77
Divisible surplus.....	427,650.28
Total.....	\$ 703,666.05

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 45,164,146	\$ 493,101.32
Written or renewed during the year.....	45,187,471	492,672.71
Total.....	90,351,617	985,775.03
Deduct those expired and marked off as terminated.....	49,389,482	527,281.35
In force at the end of the year.....	\$ 40,962,135	\$ 485,493.68
Deduct amount reinsured.....	4,907,874	56,687.85
Net amount in force.....	\$ 36,054,261	\$ 428,805.83
Largest amount written on any one risk, not deducting reinsurance, \$20,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 227,143.54
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

Business in the State of Iowa During the Year.

	Fire risks
Gross risks written.....	\$ 247,235.00
Gross premiums received.....	3,466.37
Losses paid.....	5,952.37
Losses incurred.....	5,487.75
Amount at risk.....	309,335.00

ANNUAL STATEMENT

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

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY OF LIVERPOOL.

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

Resident Manager, HENRY W. EATON, New York; Deputy Manager, GEO. W. HOYT, New York; Resident Secretary, WILLIAM S. WARREN, Chicago; Assistant Secretaries, GEO. H. MOORE, J. V. THOMAS, Chicago; Resident Secretary, CHARLES D. HAVAN, San Francisco; Assistant Secretary, C. MASON KINNE, San Francisco; Resident Secretary, CLARENCE F. LOW, New Orleans; Assistant Secretary, J. G. PEPPER, New Orleans.

Principal office in the United States, 45 William street, New York City.

Trustees in the United States: JOHN A. STEWART, CHARLES H. MARSHALL and JOHN CROSBY BROWN, all of New York City.

[Organized, 1836. Commenced business in the United States, 1848.]

Capital Stock.

	Par value.	Market value.
Amount deposited in the United States for the benefit of all the policy holders therein.....	\$ 200,000.00	\$ 279,500.00
Amount of net ledger assets, December 31st of previous year.....	8,297,519.46	
Extended at.....		\$8,297,519.46

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 1,046,168.70
Deduct amount of same not collected.....	2,887.69
Net collected.....	\$ 1,043,281.01
Gross premiums written and renewed during the year.....	8,199,851.84
Total.....	\$ 9,243,142.85
Deduct gross premiums and bills in course of collection at this date.....	1,162,692.98
Entire premiums collected during the year.....	\$ 8,080,449.87
Deduct reinsurance, rebate, abatement and return premiums ...	2,578,033.36
Received for premiums other than perpetuals.....	\$5,502,416.51
Deposit premiums, received on perpetual risks.....	6,039.35
Rents from company's property, including \$31,913.46 for company's use of own buildings.....	\$ 96,447.53
Interest on real estate mortgage loans.....	131,456.72
Interest and dividends on stocks and bonds, \$81,758.26; from all other sources, \$8,788.66.....	90,546.92
Total rents and interest.....	\$ 318,451.17
Profit on sale or maturity of ledger assets during the year over book values.....	94,757.74
From all other sources, viz: Premiums on life policies.....	1,868.03
Received from home office.....	558,726.46
Total income during the year.....	\$ 6,182,250.26
Total footings.....	\$14,479,778.22

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$469,901.38 occurring in previous years).....	\$ 4,377,085.15
Deduct amounts received for salvages (on losses of the last or previous year) \$43,412.28; and from reinsurance in other companies, \$564,124.20.....	607,536.48
Net amount paid during the year for losses.....	\$ 3,769,548.67
Deposit premiums returned.....	8,255.38
Commissions or brokerage to agents, less received on reinsurance Rents.....	924,924.72
Salaries, fees and all other charges, officers, \$94,260.00; clerks, \$223,647.85; other employes, \$26,972.50.....	344,880.35
Taxes on premiums, \$122,092.62; on real estate, \$31,153.19.....	153,245.81
Insurance department fees and agents' licenses.....	10,480.47
Advertising, printing and stationery, \$58,982.40; legal expenses, \$2,197.62; furniture, \$1,785.32; miscellaneous, \$247,454.97.....	310,430.31
Losses on sales or maturity of ledger assets.....	4,257.54
*Expenditure on life account.....	5,069.85
Remitted to home office.....	147,350.57
Total expenditures during the year.....	\$ 5,716,897.05
Balances.....	\$ 8,762,881.67

Ledger Assets.

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

Book value real estate, unincumbered	\$ 1,828,340.27
Mortgage loans on real estate on which not more than one year's interest is due, first liens	3,009,050.00
Book value bonds, excluding interest.....	2,995,442.66
Cash in company's office, \$2,725.10; deposited in banks \$927,278.25	930,003.35
Bills receivable	806.82
Total	\$ 8,763,643.10
Deduct ledger liabilities.	
Agents' credit balances	761.43
Total net ledger assets	\$ 8,762,881.67

Non-Ledger Assets.

Interest due, \$800.00, and accrued, \$34,859.77 on mortgages.....	\$ 35,659.77
Interest accrued on other assets.....	188.90
Rents accrued on company's property or lease.....	10,000.00
Total carried out.....	\$ 45,848.67
Market value of real estate over book value.....	37,492.73
Market value of bonds and stocks over book value.....	\$ 327,603.22
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,141,385.12
Deduct cost of collection, commission and brokerage.....	178,875.52
Net amount of uncollected premiums, not more than three months due.....	\$ 962,509.60
Gross premiums in course of collection December 31st, more than three months due.....	\$24,195.55
All other assets	925.00
Gross assets	\$10,137,560.89

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 6,978.39
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	720,000.80
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	72,025.00
Total amount of claims for losses	\$ 799,004.19
Deduct reinsurance due or accrued.....	216,090.15
Net amount of unpaid losses.....	\$ 582,914.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$4,073,757.92; unearned premiums (50 per cent).....	\$ 2,036,878.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,023,501.79; unearned premiums, pro rata.....	2,266,907.26
Total unearned premiums as computed above.....	\$ 4,303,786.22
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	315,914.19
Net premium reserve and all other liabilities, except capital, under the life insurance department.....	81,303.88

Return premiums, \$55,000.00; and reinsurance premiums, \$178,480.66	\$ 233,480.66
All other liabilities, viz: due for contingent commission.....	20,000.00
Total amount of all liabilities.....	\$ 5,537,398.99
Divisible surplus	4,600,161.90
Total.....	\$10,137,560.89

Miscellaneous.

	Fire Risks.	Premiums.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	\$ 994,399.602	\$ 8,491,110.64
Written or renewed during the year	854,656.804	8,199,851.84
Total.....	\$1,849,056.406	\$16,691,002.48
Deduct those expired and marked off as terminated.....	783,986.087	7,130,981.17
In force at the end of the year.....	\$1,065,070.319	\$ 9,560,021.31
Deduct amount reinsured.....	153,542.005	1,462,761.70
Net amount in force.....	\$ 911,528.314	\$ 8,097,259.61
Perpetual risks (not included above).....		\$ 9,837,045.00
Premiums on same.....		332,541.00
Largest amount written on any one risk, not deducting reinsurance.....		365,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement.....	No.
Losses incurred during the year: fire, \$3,841,388.62; tornado, \$1,502.25 inclusive	\$ 3,841,388.62
Total amount of the company's stock owned by the directors at par value	None.
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.
Total amount of premiums received in the United States to date..	141,079,372.52
Total losses paid in the United States.....	85,327,932.09

Business in the State of Iowa During the Year.

	Fire Risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 4,451,548.00	\$ 224,940.00	\$ 4,676,488.00
Gross premiums received.....	51,746.95	1,232.89	52,979.84
Losses paid.....	58,609.81	18.23	58,628.04
Losses incurred.....	66,651.81	18.23	66,670.04
Amount at risk	6,425,569.00		

ANNUAL STATEMENT.

For the year ending December 31, 1901, of the condition and affairs of the
**LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY
 OF NEW YORK.**

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

President, HENRY W. EATON. Secretary, GEORGE W. HOYT.

[Organized or incorporated, 1896. Commenced business, 1897.]

Principal office, 45 William street, New York City.

Capital Stock.

Amount of net ledger assets, December 31st of previous year.....	\$	306,643.32
Extended at.....	\$	306,643.32

Income During Year.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	\$	46,389.41
Net collected.....	\$	46,389.41	
Gross premiums written and renewed during the year.....		240,336.91	
Total.....	\$	286,726.32	
Deduct gross premiums and bills in course of collection at this date.....		67,701.83	
Entire premiums collected during the year.....	\$	219,024.49	
Deduct reinsurance, rebate, abatement, and return premiums....		104,942.74	
Received for premiums, other than perpetuals.....	\$	114,081.75	
Interest and dividends on stocks and bonds, \$8,025.00; from all other sources, \$1,074.29.....		9,699.29	
Profit on sale or maturity of ledger assets during the year over book values.....		7,337.25	
Total income during the year.....	\$	131,118.29	
Total footings.....	\$	437,761.61	

Disbursements During Year.

Gross amount paid for losses (including \$17,928.09, occurring in previous years).....	Fire.	\$	103,723.85
Deduct amounts received for salvages (on losses of the last or pre- vious years), \$139.20; and from reinsurance in other compan- ies, \$34,010.81.....		34,150.01	
Net amount paid during the year for losses.....	\$	69,573.84	

Commission or brokerage to agents, less received on reinsurances	\$	23,006.63
Salaries, fees and all other charges, officers, \$727.50; clerks, \$3,112.45.....		3,839.95
Taxes on premiums.....		4,024.35
Insurance department fees and agents' licenses.....		1,007.52
Advertising, printing and stationery, \$494.54; legal expenses, \$47.77; miscellaneous, \$2,198.93.....		2,741.24
Total expenditures during the year.....	\$	104,203.49
Balance.....	\$	333,558.12

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:		
Book value of bonds, excluding interest \$249,838.48; and stocks, \$17,225.00.....	267,063.48	
Deposited in banks.....	66,494.64	
Total net ledger assets, as per balance on page 1.....		\$ 333,558.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$	65,561.24
Deduct cost of collection, commission and brokerage.....		4,929.06
Net amount of uncollected premiums, not more than three months due.....	\$	60,632.18
Gross premiums in course of collection December 31st, more than three months due.....	\$2,140.59	
Gross assets.....	\$	394,190.30
Deduct assets not admitted:		
Depreciation from book values of above net ledger assets to bring same to market value—Bonds and stocks.....		3,369.73
Total admitted assets.....	\$	390,820.57

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$	11,770.00
Total amount of claims for losses.....	\$	11,770.00
Deduct reinsurance due or accrued.....		1,880.00
Net amount of unpaid losses.....	\$	9,890.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$104,347.09; unearned premiums (50 per cent).....	\$	52,173.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$59,490.54; unearned premiums pro rata.....		37,919.02
Total unearned premiums as computed above.....	\$	90,092.56
Return premiums, \$1,500.00; and reinsurance premiums, \$3,500.00	\$	5,000.00
Reserve for liabilities contingent but not apparent.....	4,000.00	9,000.00
Total amount of all liabilities.....	\$	108,982.56
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus.....	81,838.01	281,838.01
Total.....	\$	390,820.57

Miscellaneous.		
	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 12,109,419	\$ 148,384.87
Written or renewed during the year.....	21,342,331	240,335.91
Total.....	\$ 33,451,750	\$ 388,721.78
Deduct those expired and marked off as terminated.....	15,818,691	176,447.77
In force at the end of the year.....	\$ 17,633,069	\$ 212,274.01
Deduct amount reinsured.....	3,975,771	48,436.38
Net amount in force.....	\$ 13,657,298	\$ 163,837.63
Largest amount written on any one risk, not deducting reinsurance		\$ 10,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 67,758.84
Amount of the company's stock owned by the directors at par value.....	3,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Total amount of premiums received in the United States to date.....	259,176.71
Total losses paid in the United States to date.....	134,465.06

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 135,651.00
Gross premiums received.....	1,702.98
Losses paid.....	4,658.79
Losses incurred.....	5,728.29

ANNUAL STATEMENT

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

LONDON ASSURANCE CORPORATION,

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

Governor, HENRY J. B. KENDALL. Manager in United States, CHARLES L. CASH.

[Incorporated, A. D. 1720. Commenced business in United States, 1872.]

Home office, 44 Pine street, New York City.

Capital Stock.

Deposit capital.....	\$ 200,000.00
Amount of net ledger assets December 31st of previous year.....	2,175,602.47
Extended at.....	\$ 2,175,602.47

Income During Year.

As shown by the books at home office at close of business December 31st.		
	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 135,570.76	\$ 65,829.24
Net collected.....	\$ 135,570.76	\$ 65,829.24
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,388,925.72	773,210.74
Total.....	\$ 1,524,496.48	\$ 839,039.98
Deduct gross premiums and bills in course of collection at this date.....	198,030.98	100,097.92
Entire premiums collected during the year.....	\$ 1,326,465.50	\$ 738,942.06
Deduct reinsurance, rebate, abatement and return premiums.....	273,439.58	374,237.49
Received for premiums other than perpetuals.....	\$ 1,053,025.92	\$ 364,704.57
Total rents and interest.....		\$ 74,571.23
Profit on sale or maturity of ledger assets during the year over book values.....		13,724.53
Total income during the year.....		\$ 1,566,026.25
Total footings.....		\$ 3,681,628.72

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		
	Fire.	Marine and inland.
Gross amount paid for losses (including \$147,119.00 occurring in previous years.....)	\$ 655,370.89	\$ 390,515.07
Deduct amounts received for salvages (on losses of the last or previous year), \$19,674.36; and from reinsurance in other companies, \$263,507.75.....	\$ 91,867.41	\$ 191,314.70
Net amount paid during the year for losses.....	\$ 573,503.48	\$ 199,200.37
Remittance to home office.....		285,749.56
Commission or brokerage to agents, less received on reinsurances.....		296,257.57
Rents.....		13,785.00
Salaries, fees and all other charges, officers, \$28,000; clerks, \$35,969.56; other employes, \$19,979.....		83,948.96
Taxes on premiums.....		27,055.77
Insurance department fees and agents' licenses, \$8,058.62; municipal licenses, \$5,153.34; tax on franchise, \$1,274.86.....		14,485.82
Advertising, printing, stationery, travelling, office expenses, etc.....		66,464.49
Total expenditures during the year.....		\$ 1,561,452.02
Balances.....		\$ 2,120,176.70

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value bonds.....	\$ 1,928,917.08

Cash in company's office, \$12,451.67; deposited in banks, \$178,797.68	\$ 191,249.35
Bills receivable	10.27
Total	\$ 2,120,176.70
Total net ledger assets, as per balances on page 1	\$ 2,120,176.70

Non-Ledger Assets.

Interest due, \$4,250.00, and accrued, \$562.49 on bonds and stocks ..	\$ 5,212.49
Total	\$ 5,212.49
Market value of bonds and stocks over book value	36,446.65
Gross premiums in course of collection December 31st, not more than three months due	\$ 298,128.90
Deduct cost of collection, commission and brokerage	43,541.89
Net amount of uncollected premiums, not more than three months due	\$ 254,587.01
Due from other companies for reinsurance on paid losses	7,298.63
Gross assets	\$ 2,423,721.49
Total admitted assets	\$ 2,423,721.49

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due	\$ 19,974.38
Losses in process of adjustment, or in suspense, including all reported and supposed losses	132,085.58
Losses resisted (not outlawed) including interest, costs and other expenses thereon	13,625.00
Total amount of claims for losses	\$ 165,684.96
Deduct reinsurance due or accrued	21,326.00
Net amount of unpaid losses	\$ 144,358.96
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$733,055.58; unearned premiums (50 per cent)	\$ 366,527.79
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$993,508.92; unearned premiums, pro rata	545,753.63
Gross premiums (less reinsurance, including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$18,704.05; unearned premiums (fifty per cent)	9,352.03
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks	31,726.24
Total unearned premiums as computed above	\$ 953,359.69
Amount reclaimable by the insured on perpetual fire insurance policies, being ninety-five per cent of the premium or deposit received	152.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due and accrued	10,000.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	32.20
Return premiums, \$149.78; and reinsurance premiums, \$19,170.64 ..	29,320.42
Total amount of all liabilities	\$ 1,137,223.27
Joint stock capital actually paid up in cash deposit capital	\$ 200,000.00
Divisible surplus	1,086,498.22
Total	\$ 2,423,721.49

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement	\$ 172,565,727	\$ 1,554,231.95	\$ 8,691,640	\$ 51,267.97
Written or renewed during the year	150,153,048	1,388,925.72	120,082,506	773,210.74
Total	\$ 322,718,775	\$ 2,953,157.67	\$ 128,774,146	\$ 824,478.71
Deduct those expired and marked off as terminated	128,309,405	1,128,969.67	117,932,811	759,825.18
In force at end of the year	\$ 194,409,370	\$ 1,824,188.00	\$ 10,841,335	\$ 64,653.53
Deduct amount reinsured	11,845,371	97,463.50	4,075,221	23,575.26
Net amount in force	\$ 182,563,999	1,726,724.50	6,766,114	41,078.27
Largest amount written on any one risk, net deducting reinsurance, \$50,000.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$556,905.44; marine and inland, \$190,051.74 \$ 746,957.18

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,217,575.00
Gross premiums received	17,102.71
Losses paid	8,282.65
Losses incurred	8,526.65
Amount at risk	2,150,000.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
LONDON & LANCASHIRE FIRE INSURANCE COMPANY.

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

Manager, ARCHIBALD G. MCILWAINE, JR.

[Incorporated, 1861. Commenced business in the United States, 1879.]

Principal office in the United States, 57 and 59 William street New York City.

Capital Stock.

Deposit capital	\$ 200,000.00
Extended at	\$ 2,195,603.60

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at the close of previous year....	\$ 320,107.53
Deduct amount of same not collected	893.41
Net collected.....	\$ 319,214.12
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,612,551.04
Total.....	\$ 2,931,765.16
Deduct gross premiums and bills in course of collection at this date	312,757.99
Entire premiums collected during the year.....	\$ 2,619,007.17
Deduct reinsurance, rebate, abatement and return premiums	892,453.56
Received for premiums other than perpetuals.....	\$ 1,726,553.61
Rents from Company's property, including \$10,783.35 for company's use of own buildings.....	18,117.50
Interest and dividends on stocks and bonds, \$65,924.04; from all other sources, \$11,883.44.....	77,807.48
Total rents and interest.....	\$ 95,924.98
Total income during the year.....	\$ 1,822,478.59

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$141,150.45 occurring in previous years).....	\$ 1,362,436.58
Deduct amounts received for salvages (on losses of the last or previous year), \$17,832.77; and from reinsurance in other companies, \$270,922.41.....	288,725.18
Net amount paid during the year for losses	\$ 1,073,711.40
Commissions or brokerage to agents, less received on reinsurances	329,760.21
Rents (including \$10,783.35 for company's use of own building) less \$768.50 from sub-leases.....	22,122.90
Salaries, fees and all other charges, officers, \$38,691.78; clerks, \$67,278.97; other employes, \$44,894.53.....	150,865.28
Taxes on premiums, \$26,599.65; on real estate, \$4,592.96; on other investments, 296.52.....	31,289.13
Insurance department fees and agents' licenses, \$12,900.64; municipal licenses, \$5,847.63; tax on franchise, \$208.93.....	18,957.25
Advertising, printing and stationery, \$16,240.55; repairs and expenses on real estate, \$9,920.59; furniture and fixtures, \$372.21; miscellaneous, \$100,122.55.....	126,656.01
Other disbursements, viz: remittances to home office.....	110,044.51
Total expenditures during the year	\$ 1,863,403.69
Balances.....	\$ 2,154,675.50

Ledger Assets.

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

Book value real estate	\$ 300,000.00
Book value bonds, excluding interest, \$1,692,294.13; and stocks, \$6,160.50.....	1,698,454.63
Cash in company's office, \$17,676.23; deposited in banks, \$80,874.76	98,550.99
Special deposits held by United States trustees.....	50,000.00

Balances due from other companies.....	\$ 2,397.40
In hands of special agents	925.56
Bills receivable.....	4,346.92
Total.....	\$ 2,154,675.50

Total net ledger assets, as per balances..... \$ 2,154,675.50

Non-Ledger Assets.

Interest due, \$12,952.50; and accrued, \$9,408.34; on bonds and stocks.....	\$ 22,360.84
Rents accrued on company's property or lease.....	2,258.63
Total carried out.....	\$ 24,619.47
Market value (not including interest, in item 9), of bonds and stocks over book value.....	111,488.78
Gross premiums in course of collection December 31st, not more than three month due.....	\$ 310,303.75
Deduct cost of collection, commission and brokerage	65,244.65
Net amount of uncollected premiums, not more than three months due.....	\$ 245,059.10
Gross premiums in course of collection December 31st, more than three months due, carried in, \$2,454.24.....	10,427.89
Reinsurance due from other companies on paid losses.....	10,427.89

Gross assets

Gross assets	\$ 2,546,270.74
Deduct assets not admitted:	
Due from other companies	\$ 662.24
In hands of special agents	925.56
Total	\$ 1,587.80
Total admitted assets.....	\$ 2,544,682.94

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$14,031.00; not yet due, \$10,700.00.....	\$ 24,731.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	142,310.23
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	19,472.22
Total amount of claims for losses	\$ 186,513.45
Deduct reinsurance due and accrued.....	30,872.15
Net amount of unpaid losses.....	\$ 155,641.30
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,222,629.53; unearned premiums (fifty per cent).....	\$ 611,314.77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,709,753.31; unearned premiums pro rata.....	890,732.94
Total unearned premiums as computed above.....	\$ 1,502,047.71
Return premiums, \$1,908.71; and reinsurance premiums, \$27,789.18; less commissions, \$9,333.23.....	20,364.66
Total amount of all liabilities.....	\$ 1,678,053.67
Divisible surplus.....	866,629.27
Total.....	\$ 2,544,682.94

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 434,103.478	\$ 3,380,770.59
Written or renewed during the year.....	281,410,522	2,612,685.04
Total	\$ 715,514,000	\$ 5,993,455.63
Deduct those expired and marked off as terminated.....	314,906,250	2,612,685.56
In force at the end of the year	\$ 400,607,750	\$ 3,380,636.07
Deduct amount reinsured.....	49,066,300	448,253.23
Net amount in force	\$ 351,541,450	\$ 2,932,382.84
Largest amount written on any one risk, not deducting reinsurance \$50,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,082,262.18
Does any officer, director, or trustee receive a commission or royalty on the business of the company.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 1,091,754.00
Gross premiums received.....	15,833.58
Losses paid.....	17,779.74
Losses incurred.....	15,621.41
Amount at risk.....	1,670,384.00

ANNUAL STATEMENT

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

LUMBERMENS INSURANCE COMPANY.

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

President, LEWIS DAVIS.

Vice-President, OLIVER H. HILL,

Secretary, OLIVER H. HILL.

[Incorporated June 2, 1873. Commenced business December 11, 1873.]

Home office, 427 Walnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 250,000.00
Amount of capital paid-up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year.....	1,137,368.80
Extended at	\$ 1,137,368.80

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 37,209.32
Net collected	\$ 37,209.32
Gross premiums written and renewed during the year,.....	280,013.05
Total	\$ 317,222.37
Deduct gross premiums and bills in course of collection at this date.....	\$ 39,967.75
Entire premiums collected during the year	\$ 277,254.62
Deduct reinsurance, rebate, abatement and return premiums.....	70,766.60
Received for premiums other than perpetuals	\$ 206,488.02
Rents from company's property, including \$1,200.00 for company's use of own buildings.....	\$ 12,707.70
Deposit premiums received on perpetual risks.....	6,767.10
Interest on real estate mortgage loans \$15,217.72; on other collateral loans, \$1,648.84.....	16,866.56
Interest and dividends on stocks and bonds \$30,988.83; from all other sources \$529.46.....	31,518.29
Total rents and interest	61,092.55
From all other sources, viz: Ten per cent retained on cancelled perpetual policies, \$48.81; approval of transfers, \$118.50.....	527.31
Total income during the year	\$ 274,874.98
Total footings	\$ 1,412,243.78

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$17,697.04 occurring in previous years).....	\$ 130,846.26
Deduct amounts received for salvages (on losses of the last or previous years) \$308.28 and from reinsurance in other companies \$19,426.96.....	19,735.24
Net amount paid during the year for losses	\$ 111,111.02
Deposit premiums returned.....	7,795.37
Paid stockholders for interest or dividends (amount declared during the year).....	25,000.00
Commissions or brokerage to agents, less received on reinsurance.....	55,653.81
Rents.....	1,200.00
Salaries, fees and all other charges.....	12,630.00
Taxes on premiums, \$4,373.13; on real estate, \$3,258.84.....	7,631.97
Insurance department, fees and agents' licenses, \$1,561.22; municipal licenses, \$357; tax on franchise, \$1,665.....	3,583.20
Advertising, printing and stationery, \$1,219.35; repairs and expenses on real estate, \$5,000.16; miscellaneous, \$4,803.98....	11,023.49
Losses on sales or maturity of ledger assets, \$811.06; other disbursements, viz.: Fire patrols, \$1,614.47; underwriters associations, \$1,076.97.....	3,502.50
Total expenditures during the year	\$ 239,131.36
Balances	\$ 1,173,121.24

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 159,118.35
Mortgage loans on real estate, first liens.....	252,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	31,900.00
Book value bonds, excluding interest, \$677,812.29; and stocks, \$22,552.75.....	700,365.04
Cash in company's office, \$294.41; deposited in banks, \$28,984.62.....	29,279.03
Total.....	\$ 1,173,112.42
Total net ledger assets.....	\$ 1,173,112.42

Non-Ledger Assets.

Interest due, \$290.75 and accrued, \$3,717.46 on mortgages.....	\$ 4,008.21
Amount reclaimable on perpetual policies on properties owned by company.....	671.45
Interest accrued on collateral loans.....	259.16
Amount due from other companies for losses paid.....	157.55
Rents due on company's property or lease.....	687.22
Total carried out.....	\$ 5,783.59
Market value of bonds and stocks over book value.....	46,001.96
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 39,967.75
Net amount of uncollected premiums, not more than three months due.....	39,967.75
Gross assets.....	\$ 1,264,865.72
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	14,618.35
Total admitted assets.....	\$ 1,250,247.37

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 9,376.97
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,051.30
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,750.00
Total amount of claims for losses.....	\$ 30,178.27
Deduct reinsurance due or accrued.....	5,149.95
Net amount of unpaid losses.....	\$ 25,028.32
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$147,097.01; unearned premiums (fifty per cent).....	\$ 73,548.50
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$149,671.68; unearned premiums pro rata.....	82,850.67
Total unearned premiums as computed above.....	\$ 156,399.17
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	231,660.12
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,411.04
Commissions, brokerage and other charges due to agents and brokers on premiums paid.....	9,221.52
Return premiums, \$4,065.87; and reinsurance premiums, \$5,148.53.....	9,214.40
Total amount of all liabilities.....	\$ 433,934.57

Joint stock capital actually paid up in cash.....	\$ 250,000.00
Reserve or guaranty fund, represented by scrip, or otherwise ...	566,312.80
Divisible surplus.....	\$ 816,312.80
Total.....	\$ 1,250,247.37

Miscellaneous.

	Fire risks.	Premiums.
In force December 31, 1900.....	\$ 28,208,910	\$ 296,812.86
Written or renewed during the year.....	25,219,125	280,013.05
Total.....	\$ 53,428,035	\$ 576,825.91
Deduct expirations and cancellations.....	21,779,567	225,245.35
In force December 31, 1901.....	\$ 31,648,468	\$ 351,580.56
Deduct amount reinsured.....	4,569,713	54,811.87
Net amount in force.....	\$ 27,078,755	\$ 296,768.69
Perpetual risks, not included above, \$9,285,863; premiums on same, \$257,400.13.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.	
Losses incurred during the year, fire.....	\$ 116,471.95
Total amount of the company's stock owned by the directors at par value.....	75,125.00
Total amount loaned to stockholders, not officers.....	8,500.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 674,755.96
Gross premiums received.....	8,369.11
Losses paid.....	9,887.51
Losses incurred.....	7,821.47
Amount at risk.....	924,755.96

ANNUAL STATEMENT

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

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

United States Manager, GEORGE S. A. YOUNG.

[Incorporated in the year 1824. Commenced business in United States December 1890.]
Home office 49 Wall street, New York city.

Capital Stock.

Amount of capital stock authorized, \$10,000,000; subscribed for.....	\$10,000,000.00
Amount of capital stock paid up in cash.....	1,000,000.00
Amount of net ledger assets December 31st of previous year.....	1,528,955.48

Extended at..... \$ 1,528,955.48

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by the years statement.....	\$ 271,230.89	
Deduct amount of same not collected	1,178.81	
Net collected.....	\$ 270,052.08	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	\$ 2,108,292.83	
Total	\$ 2,378,344.91	
Deduct gross premiums and bills in course of collection at this date	261,853.81	
Entire premiums collected during the year.....	\$ 2,116,491.10	
Deduct reinsurance, rebate, abatement and return premiums.....	703,774.27	
Received for premiums other than perpetuals.....	\$ 1,412,716.83	
Interest and dividends on stocks and bonds	\$ 57,204.17	
Total rents and interest.....	\$ 57,204.17	
Profit on sale or maturity of ledger assets during the year over book values.....	1,198.42	
From all other sources, viz: received from home office.....	299,460.00	
Total income during the year.....	1,770,579.42	
Total footings.....	\$ 3,299,534.90	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses, including \$177,911.73 occurring in previous years	\$ 1,223,395.13	
Deduct amounts received for salvages, on losses of the last or previous year, \$16,533.54; and from reinsurance in other companies, \$201,927.01.....	218,460.55	
Net amount paid during the year for losses.....	\$ 1,004,934.58	
Commission or brokerage to agents, less received on reinsurances	\$ 287,630.45	
Rents.....	10,556.05	
Salaries, fees and all other charges, officers, \$29,954.98; clerks, \$37,607.64; other employes, \$24,712.01.....	92,274.63	
Taxes on premiums.....	33,778.75	
Insurance department fees and agents' licenses, \$10,743.09; municipal licenses \$5,643.25; tax on franchise \$1,413.66.....	17,800.00	
Advertising, printing and stationery, \$10,224.20; legal expenses, \$1,354.62; furniture and fixtures, \$677.19; miscellaneous, \$70,130.06.....	82,386.07	
Other disbursements, viz: sent home office.....	107,063.20	
Doubtful accounts.....	1,995.83	
Total expenditures during the year.....	\$ 1,738,419.56	
Balances	\$ 1,561,115.34	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 2,900.00

Book value bonds, excluding interest, \$1,217,958.33; and stocks, \$283,600.00.....	\$ 1,501,568.33
Cash in office and bank.....	55,993.81
Bills receivable, \$448.10; agents' debit balances secured or unsecured \$205.08.....	653.18
Total.....	\$ 1,561,115.34

Total net ledger assets, as per balances \$ 1,561,115.34

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	5,554.17	
Total carried out.....	\$ 5,554.17	
Market value of real estate over book value.....	1,382.77	
Market value (not including interest, in item 9) of bonds and stocks over book value.....	45,751.65	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 255,103.45	
Deduct cost of collection, commission and brokerage.....	46,422.30	
Net amount of uncollected premiums, not more than three months due.....	\$ 208,681.15	208,681.15
(Gross premiums in course of collection December 31st, more than three months due, \$6,750.36).....		
Dues from other companies for re-insurance on losses already paid.....	285.29	
Gross assets.....	\$ 1,822,770.37	
Total admitted assets.....	\$ 1,822,770.37	

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 79,584.51
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	106,274.25
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	24,018.03
Total amount of claims for losses.....	\$ 209,876.79
Deduct reinsurance due or accrued.....	22,882.69
Net amount of unpaid losses.....	\$ 187,024.10
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,086,401.43, unearned premiums, fifty per cent.....	\$ 543,200.70
Gross premium (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$952,985.99, unearned premiums pro rata.....	515,179.97
Total unearned premiums as computed above.....	\$ 1,058,380.67
Return premiums \$174.02; and reinsurance premiums \$22,501.35.....	22,675.37
Total amount of all liabilities.....	\$ 1,268,801.14
Divisible surplus.....	554,690.23
Total.....	\$ 1,822,770.37

Miscellaneous.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 211,342,751	\$ 2,400,842.35
Written or renewed during the year.....	182,497,461	2,108,292.83
Total.....	403,840,212	4,509,135.19
Deduct those expired and marked off as terminated.....	189,348.638	2,121,957.65
In force at the end of the year.....	\$ 214,491,574	\$ 2,387,177.53
Deduct amount reinsured.....	24,142,361	317,790.11
Net amount in force.....	\$ 190,349,213	\$ 2,069,387.42
Largest amount written on any one risk, not deducting reinsurance, \$25,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No
 Losses incurred during the year, fire..... \$ 1,121,395.56
 Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.

NOTE—Companies acting under what is known as the "Surplus Law," Chapter 189, laws of New York, 1874, are required to state.
 The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York \$200,000.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 931,715.37
Gross premium received.....	15,347.71
Losses paid.....	12,042.54
Losses incurred.....	11,177.14
Amount at risk.....	1,369,621.00

ANNUAL STATEMENT.

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

MECHANICS INSURANCE COMPANY.

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

President, SIMON MARTIN. Vice-President, CHARLES J. GALLAGHER.
 Secretary, JOHN A. SNYDER.

[Incorporated, April 13, 1854. Commenced business, May 4 1854.]

Home office, 500 Walnut street, Philadelphia, Pennsylvania.

Capital Stock.

Amount of capital stock authorized, \$250,000; subscribed for.....	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year.....	817,459.86
Extended at.....	\$ 817,459.86

Income During Year.

As shown by the books at home office at close of business December 31st.		Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 50,967.31	
Net collected.....	\$ 50,967.31	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 343,394.07	
Total.....	\$ 394,364.38	
Deduct gross premiums and bills in course of collection at this date.....	65,299.19	
Entire premiums collected during the year.....	\$ 334,062.19	
Deduct reinsurance, rebate, abatement and return premiums.....	79,320.64	
Received for premiums other than perpetuals.....	\$ 254,741.55	\$ 254,741.55
Rents from company's property, including \$2,500 for company's use of own buildings.....	\$ 4,905.00	
Interest on real estate mortgage loans, \$14,860.84; on other collateral loans, \$420.94.....	15,281.78	
Interest and dividends on stocks and bonds, \$18,117.51; from all other sources \$522.02.....	18,639.53	
Total rents and interest.....	\$ 38,826.31	
From all other sources, viz: transfers.....	260.00	
Total income during the year.....	\$ 308,164.87	
Total footings.....	\$ 1,125,624.73	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		Fire.
Gross amount paid for losses (including \$20,454.48 occurring in previous years).....	\$ 183,095.93	
Deduct amounts received for salvages (on losses of the last or previous year), \$1,062.96; and from reinsurance in other companies, \$21,275.76.....	22,338.72	
Net amount paid during the year for losses.....	\$ 160,757.21	\$ 160,757.21
Deposit premiums returned.....	6,770.99	
Paid stockholders for interest or dividends (amount declared during year).....	20,000.00	
Commission or brokerage to agents, less received on reinsurances.....	71,916.32	
Rents, including \$2,500 for company's use of own buildings.....	2,500.00	
Salaries, fees and other charges.....	13,879.97	
Taxes on premiums, \$6,807.17; on real estate \$1,003.76.....	7,810.93	
Insurance department fees and agents' licenses, \$961.25; municipal licenses, \$368.00; taxes on franchise, \$855.75; internal revenue, \$801.74.....	\$ 4,986.74	
Advertising, printing and stationery, \$5,566.40; legal expenses, \$70.36; repairs and expenses on real estate, \$352.56; miscellaneous, \$10,241.23.....	16,239.55	
Total expenditures during the year.....	\$ 302,861.71	
Balances.....	\$ 822,763.02	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:
 Book value real estate, unincumbered... \$ 85,168.73

Mortgage loans on real estate first liens.....	\$ 276,085.00	
Loans secured by pledge of bonds, stocks or other collateral.....	4,500.00	
Book value bonds, excluding interest, \$284,426.75; and stocks, \$132,521.26.....	416,948.01	
Cash in company's office, \$636.64; deposited in banks, \$42,126.61..	42,763.25	
Total.....	\$ 825,464.99	
Deduct ledger liabilities.....	2,701.97	
All other.....		\$ 822,763.02
Total net ledger assets, as per balances.....*		

Non-Ledger Assets.

Interest due \$2,176.00 and accrued, \$2,161.28 on mortgages.....	4,340.28	
Interest accrued on bonds and stocks.....	3,890.82	
Interest accrued on collateral loans.....	108.33	
Total carried out.....		\$ 8,339.43
Market value (not including interest, in item 9), of bonds and stocks over book value.....	45,234.49	
Net amount of uncollected premiums, not more than three months due.....	60,299.19	
Premiums of perpetual policies in course of collection, \$756.50; perpetual reinsurance deposits, \$2,425.05.....	3,181.55	
Gross assets.....		\$ 939,817.68
Deduct assets not admitted.....		
Depreciation from book values of above net ledger assets to bring- same to market value; real estate.....	\$ 966.76	
Total.....		\$ 966.76
Total admitted assets.....		\$ 938,850.92

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 16,456.55	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	18,895.35	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	3,482.65	
Total amount of claims for losses.....	\$ 38,834.55	
Deduct reinsurance due or accrued.....	3,210.18	
Net amount of unpaid losses.....		\$ 35,624.37
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, including interest premiums on perpetual fire risks, \$147,218.70; unearned premiums, fifty per cent.....	\$ 73,609.35	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$175,843.54; unearned premiums pro rata.....	91,150.56	
Total unearned premiums as computed above.....		\$ 164,759.91
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	265,723.31	
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid.....	\$ 14,974.88	
Return premiums, \$7,240.82; and reinsurance premiums, \$6,581.93		
All other liabilities, viz:.....	28,797.63	
Total amount of all liabilities.....		\$ 494,905.22
Joint stock capital actually paid up in cash.....	250,000.00	
Divisible surplus.....	193,945.70	
Total.....		\$ 938,850.92

	Miscellaneous.	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 28,614,728.13		\$ 339,455.55
Written or renewed during the year.....	30,437,951.80		343,394.07
Total.....	\$ 59,052,679.93		\$ 682,889.62
Deduct those expired and marked off as terminated.....	25,895,535.02		311,009.33
In force at the end of the year.....	\$ 33,157,144.91		\$ 371,880.29
Deduct amount reinsured.....	3,989,813.91		48,818.05
Net amount in force.....	\$ 29,167,331.00		\$ 323,062.24
Perpetual risks (not included above), \$12,866,343.34			Premiums on same, \$292,967.59.
Largest amount written on any one risk, not deducting reinsurance, \$10,000.			

Perpetual Business.

	Amount of risk.	Total deposits.
Perpetual risks in force December 31st of previous year.....	\$ 12,620,818.32	\$ 285,401.57
Perpetual risks written during the year.....	543,250.00	14,357.01
Total.....	\$ 13,164,068.32	\$ 299,758.58
Deduct those marked off as cancelled.....	197,724.98	6,790.99
In force December 31, 1901.....	\$ 12,866,343.34	\$ 292,967.59
Losses incurred on perpetual risks during the year, \$ 5,473.09		
Losses paid on perpetual risks during the year.....	\$ 4,017.29	
Largest amount in any hazard.....	\$ 10,000.00	

General Interrogatories.

Have the books of the company been kept open after the close of business Decem- ber 31st last for the purpose of making any entry that affects this state- ment?.....	No.
Losses incurred during the year, fire.....	\$ 166,591.57
Total amount of company's stock owned by the directors at par value.....	54,850.00
Loaned to stockholders, not officers.....	23,000.00

Business in the State of Iowa During the Year,

	Fire risks.
Gross risks written.....	\$ 676,180.68
Gross premiums received.....	8,642.64
Losses paid.....	7,791.80
Losses incurred.....	6,897.69
Amount at risk.....	1,081,825.11

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

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

President, GEO. R. ROGERS.
Secretary, JAMES SIMPSON.

First Vice-President, E. T. CAMPBELL.
Second Vice-President, H. J. IDE.

[Incorporated February 11, 1823. Commenced business May, 1823.]

Home office, 47 Kilby street, Boston, Mass.

Capital Stock.

Amount of capital stock authorized, \$400,000; subscribed for.....	\$	400,000.00
Amount of capital paid up in cash.....		400,000.00
Amount of net ledger assets, December 31st of previous year.....		512,885.70
Extended at	\$	512,885.70

Income During the Year.

As shown by the books at home office at close of business December 31st:		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	Fire.	
		\$ 29,830.70
Gross premiums written and renewed during the year, as per item 2, page 3, part VI		\$ 489,569.25
Total		\$ 519,399.95
Deduct gross premiums and bills in course of collection at this date		76,310.78
Entire premiums collected during the year		\$ 443,089.17
Deduct reinsurance, rebate, abatement and return premiums		222,923.49
Received for premiums other than perpetuals	\$	220,165.68
Interest on real estate mortgage loans	\$	6,987.66
Interest and dividends on stocks and bonds		13,450.26
Total rents and interest	\$	20,437.92
From all other sources.....		96,189.37
Total income during the year,	\$	336,792.97
Total footings.....	\$	849,678.67

Disbursements During the Year.

As shown by the books at home office at close of business December 31st:		
Gross amount paid for losses (including \$11,976.98 occurring in previous years)	Fire.	
		\$ 125,333.96
Net amount paid during the year for losses,		\$ 125,333.96
Paid stockholders for interest or dividends; amount declared during the year.....		16,000.00
Commissions or brokerage to agents, less received on reinsurances		62,838.74
Rents		4,094.87
Salaries, fees and all other charges, officers, \$11,941.00; clerks, \$12,080.97		24,021.97
Taxes on premiums.....		4,374.36
Insurance department fees and agents' licenses, \$1,791; municipal license, \$150.00; tax on franchise, \$952.04		2,893.04
Advertising printing and stationery, \$2,905; furniture and fixtures, \$928.87; miscellaneous, \$14,186.97		18,020.84
Total expenditures during the year.....	\$	257,577.78
Balances	\$	592,100.89

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:		
Mortgage loans on real estate, first liens	\$	184,100
Loans secured by pledge of bonds, stocks, or other collateral....		40,000.00
Book value of bonds excluding interest, \$2,194.75; and stocks, \$108,042.97		327,517.97
Cash in company's office, \$5,527; deposited in banks, \$34,955.92		40,482.92
Total	\$	592,100.89
Total net ledger assets, as per balances	\$	592,100.89

Non-Ledger Assets.

Interest accrued on mortgages	\$	1,374.65
Interest accrued on bonds and stocks		2,643.72
Interest accrued on collateral loans		657.76
Total carried out.....		4,676.13
Market value (not including interest, in item 9), of bonds and stocks over book value....		91,876.03
Gross premiums in course of collection December 31st, not more than three months due	\$	74,738.69
Deduct cost of collection, commission and brokerage.....		10,484.99
Net amount of uncollected premiums, not more than three months due		64,253.70
Gross premiums in course of collection December 31st, more than three months due, carried in	\$1,572.09	
Total admitted assets	\$	752,906.75

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		\$1,000.32
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		7,125.00
Total amount of claims for losses.....	\$	38,125.32
Deduct reinsurance due or accrued		10,352.16
Net amount of unpaid losses.....		27,773.16

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$83,823.39; unearned premiums (50 per cent).....	\$	141,936.69
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$65,762.35; unearned premiums, pro rata	\$	52,478.93
Total unearned premiums as computed above	\$	191,375.62
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued		2,418.13
Retern premiums, \$6,133.89; and reinsurance premiums, \$1,751.75;		10,885.55
Total amount of all liabilities	\$	235,459.46
Joint stock capital actually paid up in cash	\$	400,000.00
Divisible surplus.....		117,454.29
Total	\$	754,909.75
Miscellaneous.		
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$	37,724.452
Written or renewed during the year	\$	44,107,447
Total	\$	81,831,899
Deduct those expired and marked off as terminated	\$	29,589,790
In force at end of year	\$	52,242,103
Deduct amount reinsured	\$	22,169,773
Net amount in force	\$	30,072,330

General Interrogatories.

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

Losses incurred during the year, fire.....	\$	138,286.00
Total amount of the company's stock owned by the directors at par value.....	\$	146,909.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.		14,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	\$	399,085.00
Gross premiums received.....	\$	4,749.37
Losses paid.....	\$	932.13
Losses incurred.....	\$	1,585.40

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

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

President, D. M. FERRY. Vice-President, T. H. WHITNEY.
Secretary, E. J. BOOTH.

[Incorporated February, 1881. Commenced business March, 1881.]

Home office, 100 Griswold Street, Detroit, Mich.

Capital Stock

Amount of capital stock authorized, \$400,000.00; subscribed for....	\$	400,000.00
Amount of capital paid up in cash.....	\$	400,000.00
Amount of net ledger assets December 31st of previous year.....	\$	751,805.76
Extended at.....	\$	751,805.76

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$	57,556.05
Net collected.....	\$	57,556.05
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	\$	471,577.40
Total.....	\$	528,724.05
Deduct gross premiums and bills in course of collection at this date	\$	68,088.87
Entire premiums collected during the year.....	\$	460,645.18
Deduct reinsurance, rebate, abatement and return premiums.....	\$	116,470.57
Received for premiums, other than perpetuals.....	\$	344,174.61
Rents from company's property	\$	2,133.74
Interest on real estate mortgage loans.....	\$	27,275.55
Interest and dividends on stocks and bonds, \$1,814.87; from all other sources, \$2,851.59	\$	4,666.46
Total rents and interest	\$	34,075.75
From all other sources, viz: marine salvage.....	\$	347.00
Total income during the year.....	\$	378,597.36
Total footings.....	\$	1,130,403.21

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		Fire.
Gross amount paid for losses (including \$21,621.62 occurring in previous years).....	\$	257,763.45
Deduct amounts received for salvages (on losses of last or previous year), \$3,663.82; and from reinsurance in other companies, \$45,615.56		20,279.38
Net amount paid during the year for losses	\$	228,484.07
Paid stockholders for interest or dividends; (amount declared during the year)		16,000.00
Commissions or brokerage to agents, less received on reinsurances		82,446.79
Salaries and allowances to agents, agency expenses, etc.		26,614.09
Rents		2,400.00
Salaries, fees and all other charges, officers, \$8,800.00; clerks, \$6,121.67; other employees, \$192.00		15,115.67
Taxes on premiums, \$6,195.53; on real estate, \$1,658.94; on other investments, \$8,757.48		16,611.95
Insurance department fees and agents' licenses		1,856.16
Legal expenses, \$502.00; repairs and expenses on real estate, \$2,266.45; furniture and fixtures, \$124.37; miscellaneous, \$1,208.60		4,041.45
Exchange, \$362.15; Internal revenue, \$1,038.12		1,400.27
Total expenditures during the year	\$	394,970.45
Balances	\$	735,432.67

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate unincumbered.....	\$ 94,258.14
Mortgage loans on real estate, first liens	553,652.00
Book value bonds, excluding interest, \$33,000.00; and stocks, \$6,250.00	39,250.00
Cash in company's office, \$6,872.90; deposited in banks, \$38,399.63	48,272.53
Total	\$ 735,432.67
Total net ledger assets, as per balances	\$ 735,432.67

Non-Ledger Assets.

Interest due, \$5,859.60 and accrued, \$8,363.41, on mortgages	\$ 14,173.01
Interest accrued on bonds and stocks	194.70
Interest due, \$180.00 and accrued, \$553.26 on other assets.	733.26
Total carried out	\$ 15,100.45
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 68,088.87
Deduct cost of collection, commission and brokerage	13,221.45
Net Amount of uncollected premiums, not more than three months due.....	\$ 54,867.42
Gross assets.....	\$ 805,400.5
Total admitted assets.....	\$ 805,400.52

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 18,314.14
Losses in process of adjustment, or in suspense, including all reported and supposed losses	7,198.19
Losses resisted (not outlawed), including interest, costs and other expenses thereon	750.00
Total amount of claims for losses	\$ 26,262.33
Deduct reinsurance due or accrued.....	3,358.21
Net amount of unpaid losses	\$ 22,910.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$253,694.15, unearned premiums (50 per cent)	\$ 126,847.07
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$231,982.21, unearned premiums pro rata	125,057.43
Total unearned premiums as computed above	\$ 251,914.50
Reinsurance premiums	4,869.49
Total amount of all liabilities	\$ 279,694.11
Joint stock capital actually paid in cash	\$ 400,000.00
Divisible surplus	125,706.41
Total	\$ 805,400.52

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 41,274,122	\$ 455,121.60
Written or renewed during the year.....	38,657,901	471,177.40
Total	\$ 79,932,023	\$ 926,299.00
Deduct those expired and marked off as terminated	34,497,178	392,393.21
In force at end of the year.....	\$ 45,434,845	\$ 526,905.79
Deduct amount reinsured.....	3,380,138	41,229.43
Net amount in force.....	\$ 42,054,707	\$ 485,676.36
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 233,113.02
Total amount of the company's stock owned by the directors at par value.....	157,400.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 184,780.00
Gross premiums received.....	2,535.33
Losses paid.....	5,190.03
Losses incurred.....	5,190.03
Amount at risk.....	271,180.00

ANNUAL STATEMENT

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

MILWAUKEE FIRE INSURANCE COMPANY

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

President, WILLIAM L. JONES.

Secretary, H. A. NOLTE.

Vice-President, JOHN C. DICK

[Incorporated March 22, 1898. Commenced business March 23, 1898.]

Home office, 442 and 444 East Water St., Milwaukee, Wis.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	\$ 230,000.00
Amount of net ledger assets, December 31st of previous year.....	418,830.44
Extended at	\$ 418,830.44

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 15,750.32
Net collected	\$ 15,750.32
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	283,919.02
Total.....	\$ 299,669.34
Deduct gross premiums and bills in course of collection at this date	24,685.33
Entire premiums collected during the year.....	\$ 274,989.01
Deduct reinsurance, rebate, abatement and return premiums....	52,668.00
Received for premiums other than perpetuals.....	\$ 222,316.01—\$ 222,316.01
Interest on real estate mortgage loans.....	9,269.30
Interest and dividends on stocks and bonds, \$8,968.90; from all other sources, \$407.02.....	9,375.92
Total rents and interest.....	\$ 18,645.22
From all other sources, agents balances collected, previously charged off as uncollectable	40.00
Total income during the year.....	241,001.23
Total footings	\$ 659,831.67

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amounts paid for losses (including \$20,284.72 occurring in previous years).....	\$ 151,975.89
Deduct amounts received for salvages (on losses of the last or previous years) \$502.83; and from reinsurance in other companies, \$32,381.14.....	32,883.97
Net amount paid during the year for losses	\$ 119,091.92
Commissions or brokerage to agents, less received on reinsurances	59,992.49
Rents.....	700.00
Salaries, fees and all other charges, officers, \$4,815; clerks, \$4,500; other employes, 2,956.03	12,271.03
Taxes on premiums.....	5,911.48
Insurance department fees and agents' licenses.....	2,405.13
Advertising, printing and stationery, \$1,214.54; legal expenses, \$954.28; furniture and fixtures, \$35; miscellaneous, \$7,368.56..	9,572.38
Losses on sales or maturity of ledger assets, \$1,345; other disbursements, \$8,760.99; paid to reinsurance company for reserve fund account.....	10,105.99
Total expenditures during the year.....	220,110.42
Balances	\$ 439,721.25

Ledger Assets.

As shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, first liens	\$ 208,000.00
Book value bonds, excluding interest	201,387.50
Cash in company's office, \$2,623.54; deposited in banks, \$27,710.21.	30,333.75
Total	\$ 439,721.25
Total net ledger assets, as per balances.....	\$ 439,721.25

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 2,007.12
Total carried out.....	\$ 2,007.12
Gross premiums in course of collection December 31st, not more than three months due	\$ 24,685.33
Deduct cost of collection, commission and brokerage.....	4,937.07
Net amount of uncollected premiums, not more than three months due.....	19,748.26
Gross assets	\$ 461,476.63
Total admitted assets.....	\$ 461,476.63

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 7,074.31
Losses in process of adjustment, or in suspense, including all reported and supposed losses	19,952.42
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,575.00
Total amount of claims for losses	\$ 29,601.73
Deduct reinsurance due or accrued.....	1,684.60
Net amount of unpaid losses	\$ 27,917.13

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$166,075.67; unearned premiums 50 per cent.....	\$ 83,037.83
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$117,111.66; unearned premiums, pro rata.....	78,112.37
Total unearned premiums as computed above.....	\$ 161,150.20
Total amount of all liabilities	\$ 189,067.33
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	72,409.30
Total.....	\$ 461,476.63

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 24,513.190	\$ 300,059.31
Written or renewed during the year.....	22,872,127	283,919.02
Total.....	\$ 47,385.317	583,978.33
Deduct those expired and marked off as terminated.....	18,614,850	238,833.14
In force at the end of the year.....	\$ 28,770,467	345,145.19
Deduct amount reinsured.....	5,213,887	61,957.86
Net amount in force.....	\$ 23,556,580	\$ 283,187.33
Largest amount written on any one risk, not deducting reinsurance, \$5,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Losses incurred during the year, fire.....	\$ 132,214.95
Total amount of the company's stock owned by the directors at par value.....	76,660.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 697,275.00
Gross premiums received	10,379.29
Losses paid.....	9,282.61
Losses incurred.....	8,306.36
Amount at risk.....	929,700.00

ANNUAL STATEMENT

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

MILWAUKEE MECHANICS INSURANCE COMPANY,

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

President, WILLIAM L. JONES. First Vice-President, JOHN C. DICK.
Secretary, OSCAR GRIEBLING. Second Vice-President, G. W. GROSSENBACH.

[Incorporated February 15, 1852. Commenced business April 1, 1852.]

Home office, 442 and 444 City Hall Square, Milwaukee, Wis.

Capital Stock.

Amount of capital stock authorized, \$200,000.00; subscribed for...	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year	2,349,739.54

Extended at..... \$ 2,349,739.54

Income During Year.

As shown by the books at home office at close of business December 31st:	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 144,368.97

Net collected.....	\$ 144,368.97
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,501,107.02

Total.....	\$1,645,475.99
Deduct gross premiums and bills in course of collection at this date.....	208,223.79

Entire premiums collected during the year.....	\$1,437,252.20
Deduct reinsurance, rebate, abatement and return premiums.....	381,822.54

Received for premiums, other than perpetuals.....	\$ 1,055,429.66	\$ 1,055,429.66
Rents from company's property, including \$2,500.00 for company's use of own building.....	4,170.15	
Interest on real estate mortgage loans	51,947.88	
Interest and dividends on stocks and bonds, \$44,993.23; and from all other sources, \$1,697.30	46,690.53	

Total rents and interest	102,808.56
From all other sources, viz: Conscience fund, \$55.70; reserve retained for reinsurance company, \$6,327.91	6,383.361

Total income during the year.....	\$ 1,164,621.83
Total footings.	\$ 3,514,361.37

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$85,664.03 occurring in previous years) ..	Fire. 703,814.16
Deduct amounts received for salvages (on losses of the last or previous year) \$4,845.73; and from reinsurance in other companies, \$109,709.03.....	114,554.76
Net amount paid during the year for losses.....	\$ 589,259.40
Paid stockholders for interest or dividends; (amount declared during the year, \$80,000).....	80,000.00
Commissions or brokerage to agents, less received on reinsurances	259,704.99
Rents (including \$2,500.00 for company's use of own buildings)...	5,556.13
Salaries, fees and all other charges, officers, \$22,390.00; clerks, \$22,234.67; other employes, \$23,420.85.....	74,045.53
Taxes on premiums, \$32,669.19; on real estate, \$946.03.....	33,615.22
Insurance department fees and agents' licenses, \$7,322.73; municipal licenses, \$5,058.89.....	12,381.62
Advertising, printing and stationery, \$7,898.78; legal expenses, \$3,330.90; repairs and expenses on real estate, \$1,214.60; furniture and fixtures, \$1,746.95; miscellaneous, \$43,789.41.....	57,980.64
Losses on sales or maturity of ledger assets, \$8,806.50; disbursements, viz: loss on agents' account, \$225.43.....	9,031.93
Total expenditures during the year.....	\$ 1,121,575.46
Balance.....	\$ 2,392,785.91

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 67,500.00
Mortgage loans on real estate, first liens.....	1,123,158.79
Book value bonds, excluding interest, \$1,133,251.25; and stocks \$4,260.00.....	1,137,511.25
Cash in company's office, \$4,994.63; deposited in banks, \$59,621.24	64,615.87
Total.....	\$ 2,392,785.91
Total net ledger assets, as per balances.....	\$ 2,392,785.91

Non-Ledger Assets.

Interest due, \$6,512.00, and accrued, \$18,033.63, on mortgages...	\$ 24,545.63
Interest accrued on bonds and stocks.....	5,081.29
Total carried out.....	\$ 29,626.92
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 208,223.79
Deduct cost of collection, commission, and brokerage.....	34,703.96
Net amount of uncollected premiums, no more than three months due.....	\$ 173,519.83
Gross assets.....	\$ 2,595,933.66
Total admitted assets.....	\$ 2,595,933.66

Non-Ledger Liabilities.

Losses adjusted and unpaid (not yet due, \$37,072.19).....	\$ 47,507.71
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	68,194.15
Losses resisted (not outlawed), including interest, costs, and other expenses thereon.....	15,217.10
Total amount of claims for losses.....	\$ 130,918.96
Deduct re-insurance due or accrued.....	30,816.84
Net amount of unpaid losses.....	\$ 100,102.12
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$722,902.04; unearned premiums (fifty per cent).....	\$ 361,451.02
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,112,617.41; unearned premiums pro rata.....	603,408.50
Total unearned premiums as computed above.....	\$ 964,859.52
All other liabilities, viz: reserve retained for reinsurance company.....	59,469.82
Total amount of all liabilities.....	\$ 1,124,431.46
Joint-stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	1,271,502.20
Total.....	\$ 2,595,933.66

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement.....	\$ 153,149,702	\$ 1,807,026.99
Written or renewed during the year.....	118,957,377	1,501,107.02
Total.....	\$ 272,107,079	\$ 3,308,134.01
Deduct those expired and marked off as terminated.....	94,026,785	1,195,361.14
In force at the end of the year.....	\$ 178,080,294	\$ 2,112,772.87
Deduct amount reinsured.....	20,648,376	263,699.42
Net amount in force.....	\$ 157,431,918	\$ 1,849,073.45
Largest amount written on any one risk, not deducting reinsurance.....	\$ 10,000.00	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 623,036.02
Total amount of the company's stock owned by the directors at par value.....	62,210.00
Total amount loaned to officers and directors.....	2,000.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

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

The amount of "Special Reserve Fund" according to said law, deposited with the state treasurer of Wisconsin.....	\$ 200,000.00
The amount of "Guaranty Surplus Fund" as provided by said law.....	200,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 2,515,159.00
Gross premiums received	35,733.88
Losses paid	27,082.22
Losses incurred	27,032.61
Amount at risk	3,143,948.00

ANNUAL STATEMENT.

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

NATIONAL FIRE INSURANCE COMPANY.

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

President, JAMES NICHOLS.

Secretary, B. R. STILLMAN.

[Incorporated June 4, 1869. Commenced business December 1, 1871.]

Home office, 95 Pearl street, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed for....	\$ 1,000,000.00
Amount of capital paid up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year.....	4,519,815.05
Extended at.....	\$ 4,519,815.05

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 275,000.00
Net collected.....	\$ 275,000.00
Gross premiums written and renewed during the year.....	4,794,779.88
Total.....	\$5,069,779.88
Deduct gross premiums and bills in course of collection at this date.....	395,080.00
Entire premiums collected during the year.....	\$4,794,779.88
Deduct reinsurance, rebate, abatement and return premiums.....	1,240,854.97
Received for premiums other than perpetuals.....	\$ 3,463,924.91
Rents from company's property.....	\$ 15,619.35
Interest on real estate mortgage loans.....	39,628.00
Interest and dividends on stocks and bonds, \$149,941.05; from all other sources, \$3,367.05.....	153,308.10
Total rents and interest.....	\$ 208,549.45
Total income during the year.....	\$ 3,672,474.36
Total footings.....	\$ 8,192,289.41

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$209,864.05 occurring in previous years.....	\$2,159,108.69
Deduct amounts received for salvages on losses of the last or previous year, \$23,218.47; and from reinsurance in other companies, \$384,009.78.....	407,228.25
Net amount paid during the year for losses.....	\$ 1,751,889.44
Paid stockholders for interest or dividends.....	120,000.00
Commissions or brokerage to agents, less received on reinsurances.....	651,599.21
Salaries, fees and all other charges.....	207,685.59
Taxes on premiums, \$82,228.24; on real estate, \$521.39; on other investments, \$62.50; internal revenue \$10,058.03.....	95,000.16
Insurance department fees and agents' licenses, \$9,022.92; municipal licenses, \$6,100.14; state licenses, \$3,065.....	18,188.06
Advertising, printing and stationery, \$30,591.24; legal expenses.....	
\$6,628.22; repairs and expenses on real estate, \$7,340.27; furniture and fixtures, \$11,638.85; miscellaneous, \$311,635.74.....	367,934.33
Losses on sales or maturity of ledger assets, \$1,153.60; other disbursements, viz.: Profit and loss, bills receivable, \$8,760.00; agents, \$1,217.00.....	10,930.60
Total expenditures during the year.....	\$ 3,225,058.39
Balances.....	\$ 4,967,231.02

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 433,227.29
Mortgages loans on real estate, first liens.....	617,715.00
Book value bonds, excluding interest, \$2,398,949.55; and stocks, \$222,360.08.....	3,321,309.63
Cash in company's office, \$667.73; deposited in banks, \$319,574.....	320,241.73
Agents' debit balances, secured or unsecured.....	244,737.37
Total.....	\$ 4,967,231.02
Total net ledger assets.....	\$ 4,967,231.00

Non-Ledger Assets.

Market value, not including interest, of bonds and stocks over book value.....	\$ 306,159.37
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 365,000.00
Reinsurance and return premiums.....	95,000.00
Deduct cost of collection, commission and brokerage.....	\$ 270,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 185,225.58
Gross assets.....	\$ 5,458,619.97
Deduct assets not admitted: Depreciation from book values of above net ledger assets to bring same to market value: Real estate.....	34,173.97
Total admitted assets.....	\$ 5,424,437.00

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 101,074.87	
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	237,006.08	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	23,606.60	
Total amount of claims for losses.....		\$ 362,077.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,472,458.31; unearned premiums (fifty per cent.).....	\$1,136,228.15	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,548,832.50; unearned premiums pro rata.....	1,410,258.00	
Total unearned premiums, as computed above.....	2,556,486.15	
All other liabilities, viz.: Reserve fund for contingencies.....	95,000.00	
Total amount of all liabilities.....	\$ 2,943,163.70	\$ 2,556,486.15
Joint stock actually paid up in cash.....	\$1,000,000.00	
Divisible surplus.....	1,484,273.30	2,481,273.30
Total.....	\$ 5,424,437.00	\$ 5,424,437.00

Miscellaneous.

	Fire Risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 470,251.802	\$ 4,611,944.44
Written or renewed during the year.....	520,605,644	4,794,779.88
Total.....	\$ 990,857,446	\$ 9,406,724.32
Deduct those expired and marked off as terminated.....	391,259,277	3,719,376.20
In force at the end of the year.....	\$ 599,598,169	\$ 5,687,348.12
Deduct amount reinsured.....	97,939,104	866,056.31
Net amount in force.....	\$ 506,658,065	\$ 4,821,291.81
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No.
Loss incurred during the year, fire, \$1,861,344.42; tornado, \$2,723.79.....	\$1,867,068.12
Total amount of company's stock owned by the directors at par value.....	93,700.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$7,238,203.00
Gross premiums received.....	74,739.59
Losses paid.....	33,114.89
Losses incurred.....	33,901.53
Amount at risk.....	11,034,570.00

ANNUAL STATEMENT

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

NATIONAL STANDARD INSURANCE COMPANY.

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

President, R. BLECKER RATHBONE.
Secretary, EMIL G. PIEPER.Vice-President, ALBERT R. LEDOUX.
Assistant Secretary, JOHN B. COONEY.

[Incorporated, February 14, 1896. Commenced business February 20, 1896.]

Home office, No. 45 William street, New York.

Capital Stock.

Amount of capital stock authorized, \$200,000.00; subscribed for.....	\$ 200,000.00
Amount of capital paid up in cash.....	200,000.00
Amount of net ledger assets December 31st of previous year.....	\$ 484,310.81

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 58,511.68
Net collected.....	\$ 58,511.08
Gross premiums written and renewed during the year.....	651,912.96
Total.....	\$ 720,424.04
Deduct gross premiums and bills in course of collection at this date.....	94,404.97
Entire premiums collected during the year.....	\$ 626,019.07
Deduct reinsurance, rebate, abatement and return premiums.....	221,071.70
Received for premiums other than perpetuals.....	\$ 404,948.27
Interest and dividends on stocks and bonds, \$10,500.00; from all other sources, \$2,742.11.....	13,242.11
Total rents and interest.....	13,242.11
Total income during the year.....	\$ 418,199.38
Total footings.....	\$ 902,501.19

Disbursements During the Year

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

	Fire.	Marine and inland.
Gross amount paid for losses (including \$19,543.00 occurring in previous years).....	\$ 285,912.61	\$ 55.20
Deduct amounts received for salvages, on losses of the last or previous year, \$1,800.30; and from reinsurance in other companies, \$65,392.34.....	69,125.93	65.71
Net amount paid during the year for losses... \$	216,786.68	11.51 \$ 216,775.17
Paid stockholders for interest or dividends (amount declared during the year.....)		24,060.00
Commissions or brokerage to agents, less received on reinsurances		121,768.18
Salaries, fees and all other charges, officers.....		3,215.00
Taxes on premiums, \$8,361.39; insurance department fees and agents' licenses, \$2,246.02; municipal licenses, \$300.00; tax on franchise, \$110.00; furniture and fixtures, \$76.05; miscellaneous, \$2,071.59.....		11,017.41
Total expenditures during the year.....		\$ 379,923.40
Balances.....		\$ 522,577.79

Ledger Assets

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

Book value of bonds, excluding interest.....	\$ 421,150.00
Deposited in banks.....	101,427.79
Total net ledger assets, as per balances.....	\$ 522,577.79

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	1,083.33
Total carried out.....	\$ 1,083.33
Market value (not including interest) of bonds and stocks over book value.....	\$ 2,560.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 94,404.07
Deduct cost of collection, commission and brokerage.....	17,972.05
Net amount of uncollected premiums, not more than three months due.....	\$ 76,432.02
Gross assets.....	\$ 602,593.14

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 47,357.00
Losses related (not outlaid), including interest, costs and other expenses thereon.....	735.00
Total amount of claims for losses.....	\$ 48,092.00
Deduct reinsurance due or accrued.....	12,511.00
Net amount of unpaid losses.....	\$ 35,581.00

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$351,275.41; unearned premiums, 50 per cent.....	\$ 175,637.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$73,271.07; unearned premiums, pro rata.....	42,139.43
Total unearned premiums as computed above.....	\$ 217,777.13
Return premiums, \$10,675.31; and reinsurance premiums, \$24,488.58.....	35,163.89
Total amount of all liabilities.....	\$ 288,522.02
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Divisible surplus.....	114,071.12
Total.....	\$ 602,593.14

Miscellaneous.

Risks and premiums in force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	Fire risks.	Premiums thereon
Written or renewed during the year.....	\$ 31,932.641	\$ 344,531.78
	56,024.251	661,912.96
Total.....	\$ 87,956.892	\$ 1,006,444.74
Deduct those expired and marked off as terminated.....	46,177.398	460,551.13
In force at the end of the year.....	47,779.494	545,893.61
Deduct amount reinsured.....	10,549.003	121,347.13
Net amount in force.....	\$ 37,230.491	\$ 424,546.48
Largest amount written on any one risk, not deducting reinsurance.....	\$	20,000.00

General Interrogatories.

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

.....No.	
Losses incurred during the year, fire, \$234,432.68; marine and inland, \$21.51.....	\$ 234,421.17
Total amount of the company's stock owned by the directors at par value.....	92,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risk written.....	\$ 220,850.00
Gross premiums received.....	2,716.15
Losses paid.....	8,755.95
Losses incurred.....	10,930.95

ANNUAL STATEMENT.

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

NEWARK FIRE INSURANCE COMPANY.

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

President, JOHN J. HENRY. Vice-President, GEORGE F. REEVE
Secretary, CHARLES M. HENRY.

[Incorporated May 14, 1870. Commenced business, May 14, 1870.]

Home office 747-743 Broad street, Newark, N. J.

Capital Stock.

Amount of capital stock authorized.....	\$ 250,000 00	
Amount of capital paid up in cash.....	250,000.00	
Amount of net ledger assets, December 31st, of previous year ..	547,994.95	
Extended at.....		\$ 547,994.95

Income During the Year.

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

	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 23,401.44	
Deduct amount of same not collected.....	595.32	
Net collected.....	21,806.12	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	187,321.30	
Total.....	209,127.42	
Deduct gross premiums and bills in course of collection at this date.....	27,600.30	
Entire premiums collected during the year.....	\$ 181,527.03	
Deduct reinsurance, rebate, abatement and return premiums.....	32,626.02	
Received for premiums other than perpetuials.....	148,901.01	\$ 148,901.01
Rents from company's property.....	2,412.19	
Interest on real estate mortgage loans.....	11,380.06	
Interest and dividends on stocks and bonds.....	14,474.82	
Total rents and interest.....		\$ 28,267.00
Total income during the year.....		\$ 177,168.01
Total footings.....		\$ 725,072.00

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses (including \$5,897.75 occurring in previous years).....	\$ 96,668.26	
Deduct amounts received for salvages (on losses of the last or previous year), \$188.86; and from reinsurance in other companies, \$9,413.12.....	9,601.98	
Net amount paid during the year for losses.....	\$ 87,066.28	87,066.28
Paid stockholders for interest or dividends (amount declared during the year) \$25,000.....		25,158.85
Commissions or brokerage to agents, less received on reinsurances		33,249.74
Salaries and allowances to agents.....		1,022.50
Rents.....		793.00
Salaries, fees and all other charges, officers, \$8,670.00; clerks, \$8,800.50; other employes, \$2,800.00.....		20,265.50
Taxes on premiums, \$3,059.75; real estate, \$2,771.10; on other investments \$945.08.....		6,776.93
Insurance department fees and agents' licenses, \$645.58; municipal licenses, \$275.00.....		920.58
Advertising, printing and stationery, \$3,599.75; legal expenses, \$20.84; repairs and expenses on real estate, \$453.56; furniture and fixtures, \$23.80; miscellaneous, \$6,014.15.....		10,135.90
Other disbursements viz: examination of company as to July 1, 1901, \$1,300.00; fire patrol, \$1,553.14; premium on stock, \$375.00; internal revenue \$629.26.....		3,947.44
Total expenditures during the year.....		\$ 188,811.61
Balances.....		\$ 536,260.45

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 43,700.00
Mortgage loans on real estate, first liens.....	215,630.00
Book value bonds, excluding interest \$195,000.00; and stocks, \$57,850.00.....	252,850.00
Cash in company's office, \$458.15; deposited in banks, \$23,472.30.....	23,930.45
Bills receivable.....	100.00
Total.....	\$ 536,260.45
Total net ledger assets as per balances.....	\$ 536,260.45

Non-Ledger Assets.

Interest due \$210.50 and accrued, \$2,572.72 on mortgages.....	\$ 2,793.22
Interest due \$1,935.00 and accrued, \$70.81 on bonds and stocks.....	2,905.81
Rents due on company's property or lease.....	153.00
Total.....	\$ 5,852.03
Market value of real estate, over book value.....	\$ 43,000.00
Market value (not including interest, in item 9), of bonds and stocks over book value.....	85,080.00
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 21,747.50
Deduct cost of collection, commission and brokerage.....	5,584.11
Net amount of uncollected premiums, not more than three months due.....	\$ 19,199.48
Gross premiums in course of collection December 31st, more than three months due.....	\$ 4,852.80
Gross assets.....	\$ 689,391.50

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 7,271.87	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	6,253.21	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,821.80	
Total amount of claims for losses.....	\$ 16,346.88	
Deduct reinsurance due or accrued.....	344.64	
Net amount of unpaid losses.....	\$ 16,002.24	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$108,944.93; unearned premiums (50 per cent).....	\$ 54,472.47	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$126,592.54; unearned premiums pro rata.....	65,533.59	
Total unearned premiums as computed above.....	\$ 120,006.06	
Cash dividends remaining unpaid to stockholders.....	6,725.50	
Salaries, rent, expenses, taxes, bills, accounts, fees, e.c., due or accrued.....	2,561.18	
Retrun premiums, and reinsurance premiums.....	1,638.42	
Total amount of all liabilities.....	\$ 146,934.40	
Joint stock capital actually paid up in cash	250,000.00	
Divisible surplus.....	292,457.56	
Total.....	\$ 689,391.96	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last years statement.....	\$ 28,723.225	\$ 229,240.42
Written or renewed during the year.....	18,690.274	187,321.30
Total.....	\$ 47,414.499	\$ 416,561.72
Deduct those expired and marked off as terminated	15,811,503	168,543.15
In force at the end of the year.....	\$ 31,602,996	248,018.57
Deduct amount reinsured.....	1,829,009	12,481.10
Net amount in force.....	\$ 29,773,987	\$ 235,537.47
Largest amount written on any one risk, not deducting reinsurance		\$ 25,000.00

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement? No	
Losses incurred during the year, fire.....	\$ 94,567.17
Total amount of the company's stock owned by the directors at par value.....	24,795.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 433,574.00
Gross premiums received.....	5,849.63
Losses paid, net.....	467.94
Losses incurred.....	1,996.02
Amount at risk.....	565,962.00

ANNUAL STATEMENT

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

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

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

President, N. C. CROSBY.

Secretary, F. W. SARGANT.

Vice-President, N. P. HURST.

[Incorporated, 1869. Commenced business, April, 1870.]

Home office, 876 Elm street, Manchester, N. H.

Capital Stock

Amount of capital stock authorized, \$1,000,000.00; subscribed for.. \$ 1,000,000.00
 Amount of capital paid-up in cash..... 1,000,000.00
 Amount of net ledger assets, December 31st of previous year \$ 2,712,908.97

Extended at..... \$ 2,712,908.97

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.
	\$ 191,575.46

Net collected.....	\$ 191,575.46
Gross premiums written and renewed during the year.....	1,845,100.85

Total.....	\$ 2,036,676.31
Deduct gross premiums and bills in course of collection.....	173,304.71

Entire premiums collected during the year.....	\$ 1,863,371.60
Deduct reinsurance, rebate, abatement and return premiums....	415,124.63

Received for premiums other than perpetuals.....	\$ 1,448,246.97
Rents from company's property	18,645.83
Interest on real estate mortgage loans, \$29,321.74; on other collateral loans, \$3,153.13.....	32,474.87
Interest and dividends on stocks and bonds, \$97,582.63; from all other sources, \$1,051.65.....	98,634.28

Total rents and interest..... 149,754.98

Total income during the year..... \$ 1,598,001.95

Total footings..... \$ 4,310,910.92

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses.....	\$ 1,109,110.40	
Deduct amounts received for salvages on losses of the last or of previous year, \$11,667.72; and from reinsurance in other companies, \$176,611.92.....	188,279.64	
Net amount paid during the year for losses.....	\$ 920,830.76	
Paid stockholders for interest or dividends.....	100,000.00	
Commissions or brokerage to agents, less received on reinsurance	361,074.71	
Salaries, fees and all other charges: officers, \$22,600.00; clerks, \$15,263.38; other employes, \$30,880.46.....	68,741.84	
Taxes on premiums, \$34,549.19; on real estate, \$3,963.72.....	38,452.91	
Insurance department fees and agents' licenses, \$4,640.32; municipal licenses, \$1,264.28; tax on franchise, \$10,000.00.....	16,004.70	
Advertising, printing and stationery, \$12,268.43; repairs and expenses on real estate, \$7,300.02; furniture and fixtures, \$4,028.23; miscellaneous, \$68,961.17.....	92,657.85	
Losses on sales or maturity of ledger assets, \$7,500.00; other disbursements, viz: loss and gain account, \$189,53.....	7,689.53	
Total expenditures during the year.....	\$ 1,605,452.30	
Balances.....	\$ 2,705,458.62	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 168,681.62
Mortgage loans on real estate, first liens.....	487,016.66
Loans secured by pledge of bonds, stocks or other collateral.....	105,000.00
Book value bonds, excluding interest, \$1,041,917.75; and stocks, \$704,025.00.....	1,745,942.75
Cash in company's office, \$629,561; deposited in banks, \$197,888.03.....	198,517.59
Total net ledger assets, as per balances.....	\$ 2,705,458.62

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$ 5,107.00
Interest due and accrued on bonds and stocks.....	5,887.46
Total carried out.....	\$ 10,994.46
Market value of bonds and stocks over book value.....	628,252.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 173,304.71
Deduct cost of collection, commission and brokerage.....	43,326.18
Net amount of uncollected premiums, not more than three months due.....	\$ 129,978.53
Total admitted assets.....	\$ 3,474,683.86

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 86,737.74
Losses in process of adjustment, or in suspense, including all reported or supposed losses.....	134,826.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	25,914.00
Total amount of claims for losses.....	\$ 247,487.74
Deduct reinsurance due or accrued.....	57,399.92
Net amount of unpaid losses.....	190,087.82

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,014,438.08; unearned premiums (50 per cent).....	\$ 507,219.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,415,100.61; unearned premiums pro rata.....	734,101.87

Total unearned premiums as computed above.....	1,241,320.91
Return premiums, \$17,330.47; and reinsurance premiums, \$8,111.79.....	25,442.26

Total amount of all liabilities.....	\$ 1,456,850.99
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00
Divisible surplus.....	1,017,832.87

Total.....	\$ 3,474,683.86
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Miscellaneous.

	Fire risks.	Premiums thereon.
Risks and premiums in force December 31, 1900.....	\$ 211,217,571	\$ 2,458,408.32
Written or renewed in 1901.....	153,006,179	1,845,100.85
Totals.....	\$ 364,223,750	\$ 4,303,509.17
Deduct expirations and cancellations.....	140,267,700	1,711,930.32

In force December 31, 1901.....	\$ 223,956,050	\$ 2,591,578.85
Deduct amount reinsured.....	13,556,584	161,440.16

Net amount in force.....	\$ 209,999,466	\$ 2,430,538.69
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Largest amount written on any one risk, not deducting, reinsurance, \$100,000.00.

General Interrogatories

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

Losses incurred during the year, fire.....\$ 930,132.54

Total amount of the company's stock owned by the directors at par value.....\$ 233,000.00

Total amount loaned to officers and directors, \$2,850.00; loaned to stockholders, not officers, \$4,000.00.....6,850.00

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

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 2,613,914.00
Gross premiums received.....	29,376.65
Losses paid.....	28,563.19
Losses incurred.....	33,602.81
Amount at risk (estimated).....	3,727,622.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
NIAGARA FIRE INSURANCE COMPANY

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

President, HAROL HERRICK. Vice-President, GEO. C. HOWE.
 Secretary, GEORGE W. DEWEY.

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

Home office, 4618 Cedar street, New York City.

Capital Stock.

Amount of capital stock authorized, \$500,000; subscribed for.....	\$ 500,000 00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	2,419,230.78
Extended at	\$ 2,419,230.78

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 270,139.43
Net collected	270,139.43
Gross premiums written and renewed during the year.....	2,525,860.12
Total	\$ 2,795,999.55
Deduct gross premiums and bills in course of collection at this date.....	327,125.16
Entire premiums collected during the year.....	\$ 2,468,874.39
Deduct reinsurance, relate, abatement and return premiums.....	621,341.45
Received from premiums other than perpetuals.....	\$ 1,847,572.94
Interest on real estate mortgage loans.....	17,255.76
Interest and dividends on stocks and bonds, \$86,838.34; from all other sources, \$3,764.61.....	90,602.95
Total rents and interest.....	\$ 102,858.71
Profit on sale or maturity of ledger assets during the year over book values.....	158,880.75
From all other sources, \$56,985.73 increase in uncollected premi- ums over 1900.....	56,985.73
Total income during the year.....	2,166,258.13
Total footings.....	\$ 4,585,488.91

Disbursements During Year.

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

	Fire.
Gross amount paid for losses.....	\$ 1,411,971.65
Deduct amounts received for salvages (on losses of the last or pre- vious years), \$11,052.49; and from reinsurance in other compa- nies, \$281,259.07.....	292,311.56
Net amount paid during the year for losses.....	\$ 1,149,669.09
Paid stockholders for interest or dividends; (amount declared during the year	50,000.00
Commissions or brokerage to agents, less received on reinsurances Rents, (including \$18,856.47 for company's use of own buildings) ..	367,748.38
Salaries, fees and all other charges, officers, \$30,500; clerks, \$51,020.22; other employes, \$76,325.93.....	157,846.24
Taxes on premiums.....	32,828.81
Insurance department fees and agents' licenses, \$15,715.57; municipal licenses, \$4,624.03	20,339.60
Advertising, printing and stationery, \$19,630.79; legal expenses \$4,160.50; furniture and fixtures, \$654.72; miscellaneous, \$98,852.31.....	123,298.32
Other disbursements	621.64
Total expenditures during the year	\$ 1,921,212.55
Balances.....	\$ 2,664,276.36

Ledger Assets.

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

Mortgage loans on real estate ..	\$ 328,926.49
Book value bonds, excluding interest, \$1,160,000; and stocks, \$700,000	1,860,000.00
Cash in company's office, \$636.96; deposited in banks, \$211,464.44.	212,101.40
Agents' debit balances, secured or unsecured.....	265,420.14
Total.....	\$ 2,666,448.03
Deduct ledger liabilities:	
Agents' credit balances	2,171.67
Total net ledger assets, as per balances.....	\$ 2,664,276.36

Non-Ledger Assets.

Interest due and accrued on mortgages	\$ 6,347.26
Interest due and accrued on bonds and stocks.....	4,324.99
Total carried out	\$ 10,672.25
Market value (not including interest, in item 9), of bonds and stocks over book value.....	517,475.00
Gross premiums in course of collection December 31st, more than three months due, carried in, \$2,018.96.....	
Gross assets	\$ 3,192,423.61
Deduct assets not admitted:	
Agents' debit balances, unsecured	\$ 2,018.96
Others.....	12,625.00
Total.....	\$ 14,643.96
Total admitted assets.....	\$ 3,177,779.65

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$	81,850.78
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		139,767.61
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		32,703.41
Total amount of claims for losses.....	\$	254,321.80
Deduct reinsurance due or accrued.....		48,850.14
Net amount of unpaid losses.....	\$	205,471.66
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,316,228.40; unearned premiums (fifty per cent).....	\$	658,114.20
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,570,255.63; unearned premiums pro rata.....		834,638.31
Total unearned premiums as computed above.....	\$	1,492,752.51
Return premiums and reinsurance premiums.....		16,978.23
Total amount of all liabilities.....	\$	1,715,212.40
Joint stock capital actually paid up in cash.....	\$	500,000.00
Divisible surplus.....	\$	962,567.25
Total.....	\$	1,462,567.25
	\$	3,177,779.65

Miscellaneous.

	Fire risks.	Premiums.
In force on the 31st day of December, 1920.....	\$ 327,450.221	\$ 2,062,456.68
Written or renewed during the year.....	237,773.080	2,525,860.12
Total.....	565,223.301	5,588,316.80
Deduct those expired and marked off as terminated.....	225,261.026	2,308,436.62
In force on the 31st day of December, 1921.....	\$ 339,979.275	\$ 3,279,880.18
Deduct amount reinsured.....	44,488.521	393,390.15
Net amount in force.....	\$ 295,483.754	\$ 2,886,484.03

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement.....	No.
Losses incurred during the year, fire.....	\$ 1,182,313.05
Total amount of the company's stock owned by the directors at par value.....	161,350.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.
Note—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1874, are required to state:	
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....	250,000.00

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,587,124.00
Gross premiums received.....	43,566.24
Losses paid.....	31,526.47
Losses incurred.....	34,111.42
Amount at risk.....	2,587,124.00

ANNUAL STATEMENT

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

NORTHERN ASSURANCE COMPANY

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

[Incorporated, 1836. Commenced business, 1836.]

Home office, United States Branch, 35 Pine street, New York City.

Capital Stock.

Amount of capital stock authorized.....	\$15,000,000.00
Amount of capital paid up in cash.....	1,500,000.00
Amount of net ledger assets, December 31st of previous year.....	2,374,256.48
Extended to.....	\$ 2,374,256.48

Income During the Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 265,951.14
Deduct amount of same not collected.....	2,268.94
Net collected.....	\$ 262,682.20
Gross premiums written and renewed during the the year, as per item 2, page 3, part VI.....	2,172,375.94
Total.....	\$ 2,435,058.14
Deduct gross premiums and bills in course of collection at this date.....	361,652.30
Entire premiums collected during the year.....	\$ 2,074,405.84
Deduct reinsurance, rebate, abatement and return premiums.....	544,487.55
Received for premiums other than perpetuities.....	\$ 1,529,918.49
Rents from company's property, for company's use of own building	7,000.00
Interest and dividends on stocks and bonds, \$79,425.00; from all other sources, \$739.68.....	80,164.68
Total rents and interest.....	\$ 87,164.68
Received from home office during the year.....	19,792.34
Total income during the year.....	\$ 1,636,875.31
Total footings.....	\$ 4,011,131.79

Disbursements During the Year.

As shown by the books of home office at close of business December 31st.	
Gross amount paid for losses (including \$120,662.98 occurring in previous years).....	Fire. \$ 1,120,871.01
Deduct amounts received for salvages on losses of the last or previous year, \$1,333.94; and from reinsurances in other companies, \$23,651.18	211,957.12
Net amount paid during the year for losses	\$ 928,884.79
Commissions or brokerage to agents, less received on reinsurances (including \$7,000.00 for company's use of own buildings) less \$300.00 from sub-lessees.....	\$ 249,664.85
Salaries, fees and all other charges	14,966.56
Taxes on premiums, \$34,890.92; on real estate, \$2,181.85	95,590.47
Insurance department fees and agents' licenses, \$8,664.86; municipal licenses, \$1,938.81; tax on franchises, \$3,051.28	37,929.57
Advertising, printing and stationery, \$14,950.30; legal expenses, \$64.00; repairs and expenses on real estate, \$38.65; furniture and fixtures, \$165.34; miscellaneous, \$120,116.90	16,554.95
Remitted to home office during the year	135,345.09
	181,874.10
Total expenditures during the year	\$ 1,630,223.38
Balances	\$ 2,371,808.41

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 315,000.00
Book value bonds, excluding interest	2,164,868.75
Cash in company's office, \$38,221; deposited in banks, \$123,756.02	124,104.83
Bills receivable, \$7,825.57; agents' debit balances secured or unsecured, \$87.93	8,314.54
Total	\$ 2,410,287.52
Deduct ledger liabilities	2,410,287.52
Agents' credit balances, \$1,175.83; all other, \$17,303.31	38,479.11
Total net ledger assets, as per balances	\$ 2,371,808.41

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 5,882.79
Total carried out	\$ 5,882.79
Market value of real estate, over book value	15,000.00
Market value of bonds and stocks over book value	310,271.25
Gross premiums in course of collection December 31st, not more than three months due	\$ 359,058.05
Deduct cost of collection, commission and brokerage	54,622.33
Net amount of uncollected premiums, not more than three months due	304,435.72
Gross premiums in course of collection December 31st, more than three months due, \$4,863.19	
Gross assets	\$ 2,807,368.17
Deduct assets not admitted	
Agents' debit balances, unsecured	\$ 487.97
Total	\$ 487.97
Total admitted assets	\$ 2,806,910.20

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 18,531.46
Losses in process of adjustment, or in suspense, including all reported and supposed losses	121,023.47
Losses resisted, not outlawed, including interest, costs and other expenses thereon	45,261.75
Total amount of claims for losses	\$ 184,816.68
Deduct reinsurance due or accrued	9,836.47
Net amount of unpaid losses	\$ 174,985.11
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,317,417.74; unearned premiums, fifty per cent	\$ 653,708.87
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,112,662.30; unearned premiums, pro rata	609,342.13
Total unearned premiums as computed above	\$ 1,268,051.00
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued	500.00
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	32.22
Return premiums, \$18,185.47; and reinsurance premiums, \$1,035.05	20,102.43
All other liabilities, viz: miscellaneous	337.75
Total amount of all liabilities	\$ 1,461,948.59
Divisible surplus	1,342,961.61
Total	\$ 2,806,910.20

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement	\$ 212,694.049	\$ 2,116,937.95
Written or renewed during the year	210,659.669	2,172,375.94
Total	\$ 423,353.718	\$ 4,289,313.89
Deduct those expired and marked off as terminated	181,166.480	1,756,031.37
In force at the end of the year	\$ 242,186.658	\$ 2,533,282.52
Deduct amount reinsured	11,978.378	103,152.48
Net amount in force, December 31, 1901	\$ 230,218,260	\$ 2,430,080.04
Largest amount written on any one risk, not deducting reinsurance, \$100,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that effects this statement	No.
Losses incurred during the year, fire	\$ 913,174.53

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,260,579.18
Gross premiums received	10,663.49
Losses paid	19,544.47
Losses incurred	10,475.47
Amount at risk	1,498,338.00

ANNUAL STATEMENT

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

UNITED STATES BRANCH OF THE NORTH BRITISH AND
MERCANTILE INSURANCE COMPANY.

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

United States Branch Manager, E. G. RICHARDS
Assistant United States Branch Manager, J. F. HASTINGS.

Trustees in the United States—Adrian Ise'in, Jr., Geo. C. Rand and Wm. P. Hamilton.

[Established November 11, 1897. Commenced business in United States August 19, 1896.]

Home office, 61 Threadneedle street, London, England.

Capital Stock

Amount of capital stock authorized \$15,000,000.00; subscribed for, \$13,750,000.00
Amount of capital paid up in cash..... 3,437,500.00
Amount of net ledger assets December 31st of previous year..... 3,736,778.62

Extended at \$ 3,736,778.62

Income During Year

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..... \$ 457,630.25

Net collected \$ 457,630.25

Gross premiums written and renewed during the year, as per item 2, page 3, part VI..... 3,630,495.93

Total \$4,388,125.18

Deduct gross premiums and bills in course of collection at this date..... 127,285.54

Entire premiums collected during the year..... \$3,860,839.64

Deduct reinsurance, rebate, abatement and return premiums..... 1,038,308.85

Received from premiums other than perpetuals..... 2,822,530.79
Deposit premiums, received on perpetual risks..... 6,795.00
Interest and dividends on stocks and bonds..... 145,695.28
Profit on sale or maturity of ledger assets during the year over book values; profit, \$9,009.51; cash added to trust fund, \$59,390..... 9,278.83
Received under treaty contracts..... 65,060.23
Addition to trust fund, furnished by home office, book value..... 826,738.49

Total income during the year..... \$ 3,876,098.42

Total footings \$ 7,612,877.04

Disbursements During Year.

	Fire.
Gross amount paid for losses (including \$295,612.12; occurring in previous years).....	\$ 2,140,182.94
Deduct amount received for salvages (on losses of the last or previous years) \$15,432.72; and from reinsurance in other companies, \$240,676.87.....	256,109.59
Net amount paid during the year for losses.....	\$ 1,893,073.32
Deposit premiums returned on perpetual risks.....	1,745.00
Commissions or brokerage to agents, less received on reinsurances	549,995.90
Salaries, fees and all other charges: Officers, \$59,233.31; clerks, \$85,854.66; other employes, \$29,700.62.....	174,798.61
Taxes on premiums, \$48,725.00 on real estate; insurance department fees and agents' licenses, \$12,083.40; municipal licenses, \$20,515.30.....	50,323.79
Advertising, printing and stationery, \$21,546.77; miscellaneous, \$160,680.45.....	182,236.22
Remitted to home office.....	4,630.08
Profit and loss.....	670.16
Total expenditures during the year.....	\$ 2,866,871.17
Balance.....	\$ 4,716,005.87

Ledger Assets.

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

Book value of bonds and stocks..... \$ 4,419,055.46
Cash in company's office, \$19,301.72; deposited in banks, \$270,966.56..... 290,268.28
Cash in hands of United States branch trustees..... 269.32
Due from other companies for reinsurance on losses paid..... 12,538.22
Milwaukee Underwriters Association, Milwaukee, Wis..... 181.00
Philadelphia Underwriters Association Philadelphia, Pa..... 100.00
Bills receivable..... 840.23

Total..... \$ 4,723,352.51

Deduct ledger liabilities.....
Agents' credit balances..... 7,346.64

Total net ledger assets..... \$ 4,716,005.87

Non-Ledger Assets.

Interest due and accrued on bonds and stocks..... \$ 52,854.00
Market value (not including interest, in item 9), of bonds and stocks over book value..... 114,548.54
Gross premiums in course of collection December 31st, not more than three months due..... 512,105.58
Deduct cost of collection, commission and brokerage..... 110,343.61
Net amount of uncollected premiums, not more than three months due..... 401,761.96
Gross premiums in course of collection December 31st, more than three months due..... \$ 15,180.06

Gross assets..... \$ 5,266,170.37

Total admitted assets..... \$ 5,260,170.37

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 163,471.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	239,498.91
Losses resisted (not outlawed), including interest, costs and other expenses thereon	28,391.03
Total amount of claims for losses	\$ 436,360.94
Deduct reinsurance due or accrued	55,114.21
Net amount of unpaid losses	\$ 381,246.73
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,097,335.39; unearned premiums, 50 per cent	\$1,016,167.69
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy \$2,342,344.48; unearned premiums pro rata	1,243,143.32
Total unearned premiums as computed above	\$ 2,259,311.01
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 per cent of the premium or deposit received	10,798.51
Total amount of all liabilities	\$ 2,676,976.25
Divisible surplus	\$ 2,606,214.12
Total	\$ 5,186,170.37

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5 under this heading in last year's statement	Fire.	Premiums thereon.
	\$460,456,317.00	\$ 4,397,851.53
Written or renewed during the year	416,386,255.00	3,920,495.93
Total	\$876,851,602.00	\$ 8,227,747.46
Deduct those expired and marked off as terminated	37,017,081.60	3,335,970.85
In force at the end of the year	\$504,834,521.00	\$ 4,811,776.60
Deduct amount reinsured	49,574,918.00	461,098.76
Net amount in force	\$455,259,603.00	\$ 4,430,677.87
Perpetual risks (not included above)		\$ 385,970.00
Premiums on same		11,553.90
Largest amount written on any one risk, not deducting reinsurance	\$75,000.00	

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 1,956,917.60
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.
Total amount of premiums received in the United States to date	61,700,981.95
Total losses paid in the United States to date	39,629,962.13

Business in the State of Iowa During the Year.

Gross risks written	\$ 3,399,506.00
Gross premiums received	45,019.64
Losses paid	18,456.00
Losses incurred	22,822.93
Amount at risk	5,655,263.00

ANNUAL STATEMENT

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

NORTHWESTERN NATIONAL INSURANCE COMPANY.

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

President, ALFRED JAMES.
Secretary, WM. D. REED.First Vice-President, WILFORD M. PATTON.
Second Vice-President, A. F. JAMES.

[Incorporated February 20, 1859.]

Commenced business July 1, 1865.]

Home office, 87 Michigan street.

Capital Stock.

Amount of capital stock authorized, \$1,000,000; subscribed for	\$ 600,000.00
Amount of capital paid up in cash	600,000.00
Amount of net ledger assets December 31st of previous year	\$ 2,789,867.71
Extended at	\$ 2,789,867.71

Income During the Year.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 97,662.25
Deduct amount of same not collected	297.97
Net collected	\$ 97,364.28
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,450,761.71
Total	\$1,548,125.01
Deduct gross premiums and bills in course of collection at this date	91,204.11
Entire premiums collected during the year	\$ 1,456,920.90
Deduct reinsurance, rebate, abatement and return premiums	305,967.34
Received for premiums other than perpetuals	\$ 1,150,954.56
Interest on real estate mortgage loans	45,985.77
Interest and dividends on stocks and bonds, \$88,539.44; from all other sources, \$2,388	70,927.44
Total rents and interest	116,914.21
Total income during the year	\$ 1,266,696.23
Total footings	\$ 4,956,563.94

Disbursements During the Year.

As shown by the books at home office at close of business December 31st.		
Gross amount paid for losses (including \$39,678.15 occurring in previous years)	Fire. \$ 603,212.62	Marine and inland. \$ 3,174.10
Deduct amounts received for salvages (on losses of the last or previous year), \$214.36; and from reinsurance in other companies, \$81,294.03	82,208.39	524,178.33
<hr/>		
Net amount paid during the year for losses	\$ 521,004.23	\$ 3,174.10
Paid stockholders for interest or dividends		81,000.00
Commissions or brokerage to agents, less received on reinsurances		276,163.95
Salaries and allowances to agents		44,805.48
Rents		10,959.00
Salaries, fees and all other charges. Officers, \$30,250; clerks, \$23,006; other employes, \$23,533.71		76,789.71
Taxes on premiums		40,379.38
Insurance department fees and agents' licenses, \$8,592.71; municipal licenses, \$1,364.12		9,956.83
Advertising, printing and stationery, \$8,611.40; legal expenses, \$360; miscellaneous, \$39,714.63		48,686.03
Losses on sales or maturity of ledger assets		274.25
<hr/>		
Total expenditures during the year		\$ 1,113,192.96
Balances		\$ 2,943,370.98

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st		
Mortgage loans on real estate, first liens	\$1,048,656.67	
Book value bonds, excluding interest, \$1,616,448.07; and stocks, \$38,168.75	1,654,616.82	
Cash in company's office, \$9,518.30; deposited in banks, \$133,767.10	143,285.40	
Agents' debit balances, secured or unsecured	105,164.91	
<hr/>		
Total	\$2,951,723.80	
Deduct ledger liabilities:		
Agents' credit balances, \$700.21; all other, \$7,652.61	8,352.82	
<hr/>		
Total net ledger assets, as per balances		\$ 2,943,370.98

Non-Ledger Assets.

Interest due, \$90; and accrued, \$7,667.45 on mortgages	\$ 7,757.45	
Interest accrued on bonds and stocks	5,666.65	
<hr/>		
Total carried out		\$ 13,424.10
Market value (not including interest, in item 9,) of bonds and stocks over book value		40,793.18
Gross premiums in course of collection December 31st, not more than three months due	\$ 91,204.11	
Deduct cost of collection, commission and brokerage	22,801.03	
<hr/>		
Net amount of uncollected premiums, not more than three months due		68,403.08
<hr/>		
Gross assets		\$ 3,065,991.34
Total admitted assets		\$ 3,065,991.34

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 10,361.67	
Losses in process of adjustment, or in suspense, including all reported and supposed losses	64,356.25	
Losses resisted (not outlawed), including interest, costs and other expenses thereon	2,900.00	
<hr/>		
Total amount of claims for losses	\$ 77,627.92	
Deduct reinsurance due or accrued	11,672.79	
<hr/>		
Net amount of unpaid losses		\$ 65,955.13
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$187,578.85; unearned premiums, 50 per cent	243,789.43	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,029,385.94; unearned premiums, pro rata	1,074,835.80	
Special reserve for large conflagrations		50,000.00
<hr/>		
Total unearned premiums as computed above		1,318,625.23
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid	\$ 1,000.00	
All other liabilities, viz: Due special agents, \$2,034.97; attorney's fees, \$175		3,209.97
<hr/>		
Total amount of liabilities		\$ 1,437,790.33
Joint stock capital actually paid up in cash	600,000.00	
Divisible surplus	1,028,201.01	1,628,201.01
<hr/>		
Total		\$ 3,065,991.34

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	Fire risks. \$ 272,915,878	Premiums thereon. \$ 2,665,820.55	Marine and inland risks. \$ 199,578	Premiums thereon. \$ 16,666.52
Written or renewed during the year	145,090,827	1,450,761.73		
<hr/>				
Total	\$ 418,006,715	\$ 4,116,582.28		
<hr/>				
Deduct those expired and marked off as terminated	132,291,130	1,323,906.42		
<hr/>				
In force at the end of the year	\$ 285,715,585	\$ 2,792,675.86		
Deduct amount reinsured	26,912,955	275,711.06		
<hr/>				
Net amount in force	\$ 258,772,627	\$ 2,516,964.80		
<hr/>				
Largest amount written on any one risk, not deducting reinsurance, \$15,000.				

General Interrogatories.

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

Losses incurred during the year. Fire, \$549,546.70; marine and inland, \$1,171.75; tornado, \$4,479.57. \$ 555,198.02

Total amount of the company's stock owned by the directors at par value. 277,000.00

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

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$ 6,356,004.00	\$ 1,516,810.00	\$ 7,872,814.00
Gross premiums received	77,094.93	8,853.27	85,948.20
Losses paid	55,214.27	306.21	55,520.48
Losses incurred	54,550.85	353.21	54,904.06
Amount at risk	12,430,710.00	4,846,180.00	17,276,890

ANNUAL STATEMENT.

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

NORWICH UNION FIRE INSURANCE SOCIETY,

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

Trustees.—Citizens of the United States in whom the assets of the United States branch are vested:

ANSON W. HARD. J. KENNEDY TODD. W. EMLEN ROOSEVELT.
Resident Manager, J. MONTGOMERY HARE.

[Society organized, 1797. Commenced business in the United States, 1877.]

Principal office of the United States branch, 56 and 58 Pine street, New York, N. Y.

Capital Stock.

Amount of capital stock authorized, \$5,500,000; subscribed for....	\$5,500,000.00
Amount of capital paid up in cash.....	660,000.00
Amount of net ledger assets, December 31st of previous year.....	2,027,645.00
Extended at.....	\$ 2,027,645.00

Income During the Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	\$ 253,883.20
Net collected.....		\$ 253,883.20
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....		2,401,299.54
Total.....		\$2,655,182.74
Deduct gross premiums and bills in course of collection at this date.....		267,667.58
Entire premiums collected during the year.....		\$ 2,387,515.16
Deduct reinsurance, rebate, abatement and return premiums.....		607,781.37
Received for premiums other than perpetuals.....		\$1,779,733.79
Interest on real estate mortgage loans.....		\$ 1,800.00
Interest and dividends on stocks and bonds.....		65,788.12
Total rents and interest.....		\$ 67,588.12

Profit on sale or maturity of ledger assets during the year over book values.....	\$ 8,402.08
Cash received from home office.....	150,889.32
Total income during the year.....	\$ 2,006,613.31
Total footings.....	\$ 4,034,258.31

Disbursements During Year.

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

Gross amount paid for losses.....	Fire.	\$1,553,404.77
Deduct amount received for salvages (on losses of the last or of previous years), \$10,504.29; and from reinsurance in other companies, \$124,953.13.....		135,457.42
Net amount paid during the year for losses.....		\$ 1,417,947.35
Commissions or brokerage to agents, less received on reinsurances		341,957.15
Salaries, fees and all other charges, officers, \$39,256.87; clerks, \$46,662.41; other employes, \$61,416.90.....		147,336.18
Taxes on premiums, \$23,333.67; other taxes, \$6,354.15.....		29,687.82
Insurance department fees and agents' licenses, \$10,690.13; municipal licenses, \$5,121.50; tax on franchise, \$1,346.58.....		17,158.30
Advertising, printing and stationery, \$15,849.78; legal expenses, \$347.53; furniture and fixtures, \$2,138.59; miscellaneous, \$93.072 88.....		111,408.78
Cash remitted to home office.....		116,471.07
Total expenditure during the year.....		\$ 2,200,056.95
Balance,.....		\$ 1,834,161.36

Ledger Assets.

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

Mortgage on real estate, first liens.....	\$ 40,000.00
Book value of bonds excluding interest, \$1,099,118.00; and stocks, \$546,740.08.....	1,645,858.08
Cash in company's office, \$3,439.23; deposited in bank, \$144,864.05.....	148,303.28
Total.....	\$1,834,161.36
Total net ledger assets, as per balance.....	\$ 1,834,161.36

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 150.00
Interest accrued on bonds and stocks.....	17,898.96
Total carried out.....	\$ 18,048.96
Market value of bonds and stocks over book value.....	127,749.42
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 232,817.63
Deduct cost of collection, commission and brokerage.....	43,555.20
Net amount of uncollected premiums, not more than three months due.....	\$ 189,262.43

Gross premiums in course of collection December 31st more than three months due	\$ 34,849 95
Due from other companies for reinsurance on losses already paid	\$ 1,826. 51
Gross assets	\$ 2,171,048. 68
Total admitted assets	\$ 2,171,048. 68

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 88,312. 25
Losses in process of adjustment, or in suspense, including all reported and supposed losses.	51,857 87
Losses resisted (not outlawed), including interest, costs and other expenses thereon	25,222. 50
Total amount of claims for losses	\$ 165,392. 62
Deduct reinsurance due or accrued	15,927. 85
Net amount of unpaid losses	\$ 149,464. 77
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,322,340.84; unearned premiums (fifty per cent).	\$ 661,170. 42
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,277,417.52; unearned premiums pro rata	684,168 02
Total unearned premiums as computed above	\$ 1,345 339. 44
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued	17,005. 69
Return premiums, \$5,009.98; and reinsurance premiums, \$2,640.18	7,650. 18
Total amount of all liabilities	\$ 1,519,459. 06
Divisible surplus?	651,589. 62
Total	\$ 2,171,048. 68

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 274,020,433	\$ 2,701,459. 54
Written or renewed during the year	227,283 407	2,401,299. 54
Total	\$ 501,303,840	\$ 5,102,759. 08
Deduct those expired and marked off as terminated	215,813,936	2,216,489. 55
In force at end of the year	\$ 285,489,904	\$ 2,886,269. 53
Deduct amount reinsured	27,537,330	286,511. 17
Net amount in force	\$ 257,952,574	2,599,758. 36
Largest amount written on any one risk, not deducting reinsurance, \$20,000		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year	\$ 1,423,068. 59
Does any officer, director, or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

Gross risks written	Fire risks, \$ 3,474,719. 00
Gross premiums received	41,922. 15
Losses paid	31,095. 69
Losses incurred	34,560. 62
Amount at risk	2,757,799. 00

ANNUAL STATEMENT

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

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

President, ARCHIBALD G. MCILWAIN. Vice-President, CHARLES B. WHITING.
Secretary, JAMES WYPER.

[Incorporated June 28, 1867. Commenced business January 1872.]

Home office, 5 Haynes street, Hartford, Connecticut.

Capital Stock.

Amount of capital stock authorized, \$2,000,000.00; subscribed for..	\$ 500,000. 00
Amount of capital paid-up in cash	500,000. 00
Amount of net ledger assets, December 31st of previous year	\$ 2,061,306. 05

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year	\$ 207,634. 14
Deduct amount of same not collected	821. 97
Net collected	\$ 206,812. 17
Gross premiums written and renewed during the year	1,518,844. 01
Total	\$ 1,725,656. 18
Deduct gross premiums and bills in course of collection at this date	160,918. 62
Entire premiums collected during the year	\$ 1,564,737. 56
Deduct reinsurance, rebate, abatement and return premiums	503,905. 56
Received for premiums other than perpetuals	\$ 1,060,832. 00
Rents from company's property	\$ 3,216. 76
Interest on real estate mortgage loans	9,753. 38
Interest and dividends on stocks and bonds, \$70,028.46; from all other sources, \$623.12	70,651. 58
Total rents and interest	\$ 83,621. 72
From all other sources, viz: To readjust ledger assets	177. 93
Total income during the year	\$ 1,144,631. 65
Total footings	\$ 3,205,937. 70

Disbursements During Year.

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

	Fire risks.	Marine and inland.	
Gross amount paid for losses, including \$167,377.54 occurring in previous years.....	\$ 961,696.72	\$ 10,651.14	
Deduct amount received for salvages, on losses of the last or previous year, \$4,800.68; and from reinsurance in other companies	153,192.51	5,374.79	
Net amount paid during the year for losses..	\$ 808,504.21	\$ 5,276.35	\$ 813,780.56
Commissions or brokerage to agents, less received on reinsurances			233,882.09
Rents (including \$6,643.80 for company's use of own buildings)...			6,643.80
Salaries, fees and all other charges, officers, \$17,220.35; clerks, \$36,733.28; other employes, \$25,690.37.....			79,644.00
Taxes on premiums, \$19,671.30; on real estate, \$2,007.95.....			21,679.25
Insurance department fees and agents licenses, \$7,800.29; municipal licenses, \$3,212.65; tax on franchise, \$20,31.....			11,033.25
Advertising, printing and stationery, \$11,828.26; legal expenses, \$250.00; repairs and expenses on real estate, \$3,681.63; furniture and fixtures, \$56.00; miscellaneous, \$51,630.09.....			67,445.98
Losses on sale or maturity of ledger assets.....			33,969.33
Total expenditures during the year			\$ 1,268,078.27
Balances.....			\$ 1,937,859.43

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 78,925.21	
Mortgage loans on real estate, first liens	120,900.00	
Book value bonds, excluding interest, \$1,268,999.73; and stocks, \$342,484.13.....	1,629,483.86	
Cash in company's office, \$2,938.93; deposited in banks, \$99,852.77.	102,791.75	
Bills receivable, \$44.00; agents' debit balances, \$714.61.....	758.61	
Special deposit, New Mexico.....	5,000.00	
Total.....		\$ 1,937,859.43

Non-Ledger Assets.

Interest due, \$366.75; and accrued, \$3,377.41 on mortgages.....	\$ 3,744.16	
Interest due, \$461.95; and accrued, \$22,166.02, on bonds and stocks	22,627.97	
Total carried out.....		\$ 26,372.13
Market value of bonds and stocks over book value.....		74,913.26
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 159,901.38	
Deduct cost of collection, commission and brokerage.....	36,402.39	
Net amount of uncollected premiums, not more than three months due.....		\$ 123,498.99
Gross premiums in course of collection December 31st, more than three months due.....	\$1,017.24	
Reinsurance to be collected from other companies on paid losses..		1,677.24
Gross assets.....		\$ 2,164,321.05

Non-Ledger Liabilities.

Losses adjusted and unpaid due, \$26,310.15; not yet due, \$4,850.00.	\$ 31,160.15
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	101,685.72

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	27,490.50	
Total amount of claims for losses.....	\$ 160,336.37	
Deduct reinsurance due or accrued.....	21,885.09	
Net amount of unpaid losses.....		\$ 138,451.28
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy including interest premiums on perpetual fire risks, \$787,365.04, unearned premiums fifty, per cent.	\$ 393,682.52	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$826,109.42; unearned premiums, pro rata	\$ 423,453.77	
Total unearned premiums as computed above		\$ 817,136.29
Return premiums, \$225.61; and reinsurance premiums, \$6,388.45..	6,614.06	
Less commissions.....	1,469.11	5,144.95
Total amount of all liabilities		\$ 960,732.52
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	703,588.53	1,203,588.53
Total.....		\$ 2,164,321.05

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland.	Premiums thereon.
In force on the 31st day of December of the preceding year.	\$ 207,441,540	\$ 2,043,414.64	\$ 417,975.00	\$ 6,733.87
Written or renewed during the year..	127,054,015	1,518,844.01		
Total.	\$ 334,495,555	\$ 3,562,258.65	\$ 417,975.00	\$ 6,733.87
Deduct those expired and marked off as terminated.....	164,043,732	1,674,804.11	417,975.00	6,733.87
In force at the end of the year	\$ 170,451,823	\$ 1,887,454.54		
Deduct amount reinsured	29,505,472	273,980.08		
Net amount in force December 31, 1901.....	\$ 140,946,351	\$ 1,613,474.46		
Recapitulation:			Fire risks.	Premiums thereon.
Not more than one year to run.....			\$ 58,899,503	\$ 787,365.04
More than one and not more than three years to run.....			59,523,906	562,224.36
More than three years to run			22,522,942	263,885.06
Net amounts in force December 31, 1901.....			\$ 140,946,351	\$ 1,613,474.46

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire, \$735,229.00; marine and inland, \$1,957.29; tornado, \$3,505.02	\$ 740,691.31
Total amount of the company's stock owned by the directors at par value.....	3,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 861,409.00
Gross premiums received.....	12,282.62
Losses paid	10,342.15
Losses incurred.....	10,187.65
Amount at risk.....	1,378,254.00

ANNUAL STATEMENT.

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

PALATINE INSURANCE COMPANY.

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

Manager, A. H. WRAY.

[Incorporated, August 22, 1900. Commenced business in United States, January 1, 1901.]

Home office in United States, corner Pine and Williams streets, New York, City.

Capital Stock.

Amount of capital stock authorized, \$500,000.00; subscribed for...	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	892,000.00
Extended at.....	\$ 892,000.00

Income During Year.

As shown by the books at home office at close of business December 31st.		Fire.
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	\$ 1,666,771.30	
Total.....	\$ 1,666,771.30	
Deduct gross premiums and bills in course of collection at this date.....	213,591.27	
Entire premiums collected during the year.....	\$ 1,453,180.03	
Deduct reinsurance, rebate, abatement and return premiums.....	442,626.56	
Received for premiums other than perpetuals.....	\$ 1,010,553.47	\$ 1,010,553.47
Interest and dividends on stocks and bonds.....	29,550.00	
Total rents and interest.....	\$ 29,550.00	
Profits on sale or maturity of ledger assets during the year over book values.....	2,504.46	
From all other sources, viz: Received from home office.....	70,350.00	
Total income during the year.....	\$ 1,112,957.93	
Total footings.....	\$ 2,004,957.93	

Disbursements during the Year.

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

Gross amount paid for losses.....	\$ 260,449.99	Fire.
Deduct amounts received for salvages (on losses of the last or previous year) \$3,310.52; and from reinsurance in other companies, \$26,764.41.....	\$ 30,074.93	
Net amount paid during the year for losses.....	\$ 230,375.06	\$ 230,375.06
Commission or brokerage to agents, less received on reinsurances		221,288.62
Rents.....		5,763.27
Salaries, fees and all other charges, officers, \$12,946.53; clerks, \$32,225.94; other employes, \$9,528.28.....		54,700.75
Taxes on premiums, \$3,876.60; internal revenue, \$3,876.84; Insurance department fees and agents licenses, \$12,513.36; municipal licenses, \$3,181.98; tax on franchise, \$581.40.....		25,030.18
Advertising, printing and stationery, \$17,661.77; legal expenses, \$469.30; furniture and fixtures, \$439.54; miscellaneous, \$41,721.05		59,694.66
Remitted to home office.....		51,342.66
Total expenditures during the year.....	\$ 649,195.20	
Balances.....	\$ 1,355,762.73	

Ledger Assets.

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

Book value bonds, excluding interest.....	\$ 1,202,202.92
Cash in company's office, \$9.90; deposited in banks, \$113,056.06..	113,065.96
Due from Commercial Union Assurance company.....	25.74
Due from Palatine Insurance company of Manchester.....	40,523.73
Total.....	\$ 1,355,818.35
Deduct ledger liabilities;	
Agents' credit balances.....	55.62
Total net ledger assets, as per balances.....	\$ 1,355,762.73

Non Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 1,286.25
Total carried out.....	\$ 1,286.25
Market value (not including interest, in item 9), of bonds and stocks over book value.....	10,554.58
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 209,470.68
Deduct cost of collection, commission and brokerage.....	28,897.49
Net amount of uncollected premiums, not more than three months due.....	\$ 180,573.19
Gross premiums in course of collection December 31st, more than three months due, carried in, \$4,120.59.	
Gross assets.....	\$ 1,548,176.75
Total admitted assets.....	\$ 1,548,176.75

Non Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$	32,915.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		73,106.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		5,250.00
Total amount of claims for losses.....	\$	111,301.00
Deduct reinsurance due or accrued.....		6,860.00
Net amount of unpaid losses.....	\$	104,441.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks \$922,493.39; unearned premiums, 50 per cent.....	\$	461,246.70
Gross premium (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$259,502.54; unearned premiums pro rata.....		216,892.05
Total unearned premiums as computed above.....	\$	678,138.75
Return premiums, \$12,769.68; and reinsurance premiums, \$10,189.85.....		22,959.53
Total amount of all liabilities.....	\$	805,539.28
Divisible surplus.....	\$	742,637.47
Total.....	\$	1,548,176.75

Miscellaneous.

	Fire risks thereon.	Premiums thereon.
Written or renewed in 1901.....	\$ 146,787.020	\$ 1,666,771.30
Total.....	\$ 146,787.020	\$ 1,666,771.30
Deduct expirations and cancellations.....	23,260.218	318,848.21
In force December 31, 1901.....	\$ 117,526.802	\$ 1,347,923.09
Deduct amount reinsured.....	13,453.748	165,927.16
Net amount in force.....	\$ 104,073.054	\$ 1,181,995.93

Largest amount in any one hazzard, \$35,000.

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire.....\$ 334,816.06
 Does an officer, director, or trustee receive a commission or royalty on the business of the company.....No.

Business in the State of Iowa During the Year.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 547,890.00
Losses paid.....	8,410.93
Losses incurred.....	2,832.41
Amount at risk.....	2,966.23
	655,340.00

ANNUAL STATEMENT

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

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

President, A. D. IRVING. First Vice-President, E. B. CLARK.
 Assistant Sec'y, A. D. IRVING, JR. Second Vice-Pres. and Sec'y, L. P. BAYARD.

[Incorporated March 7, 1899. Commenced business May 1, 1899.]

Home office, 37-39 Liberty street, New York, N. Y.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$	200,000.00
Amount of capital paid up in cash.....		200,000.00
Amount of net ledger assets December 31st of pervious year.....	\$	352,037.68
Extended at.....		352,037.68

Income During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 27,721.00
Deduct amount of same not collected.....	150.34
Net collected.....	\$ 27,570.66
Gross premiums written or renewed during the year.....	273,763.71
Total.....	\$ 301,334.37
Deduct gross premiums and bills in course of collection at this date.....	33,305.43
Entire premiums collected during the year.....	\$ 268,028.94
Deduct reinsurance, rebate, abatement and return premiums.....	74,432.61
Received for premiums other than perpetuals.....	\$ 193,596.33
Interest and dividends on stocks and bonds.....	\$ 10,397.69
Total rents and interest.....	10,397.69
Total income during the year.....	\$ 203,994.02
Total footings.....	\$ 556,031.70

Disbursements During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross amount paid for losses, including \$17,658 occurring in previous years.....	\$ 95,949.24

Deduct amounts received for salvages on losses of the last or previous year, \$1,901.27; and from reinsurances in other companies, \$7,611.18	\$ 9,512.45
Net amount paid during the year for losses	\$ 86,436.79
Commissions or brokerage to agents, less received on reinsurances	50,228.56
Salaries, fees and all other charges	4,580.04
Insurance department fees	758.14
Taxes on premiums	5,011.33
Advertising, printing and stationery, \$1,030.56; miscellaneous, \$8,762.07	9,792.63
Total expenditures during the year	\$ 156,807.49
Balances	\$ 399,224.21

Ledger Assets.

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

Book value bonds, excluding interest	\$ 365,995.51
Cash in company's office, \$1,611.83; deposited in banks, \$29,974.23	31,586.06
Reinsurance due on losses already paid	1,642.64
Total	\$ 399,224.21
Total net ledger assets as per balances	\$ 399,224.21

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 3,041.92
Total carried out	\$ 3,041.92
Gross premiums in course of collection December 31st, not more than three months due	\$ 33,149.67
Deduct cost of collection, commission and brokerage	7,660.57
Net amount of uncollected premiums not more than three months due	25,489.10
Gross premiums in course of collection December 31st, not more than three months due, carried in, \$15,576	
Gross assets	\$ 427,755.23
Deduct assets not admitted:	
Bonds and stocks	2,249.41
Total admitted assets	\$ 425,505.82

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 233.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses	26,657.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon	494.00
Total amount of claims for losses	\$ 27,384.00
Deduct reinsurance due or accrued	2,950.00
Net amount of unpaid losses	\$ 24,404.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$159,273.44; unearned premiums, 50 per cent.	\$ 79,636.72
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$46,540.99; unearned premiums, pro rata	29,639.40
Total unearned premiums as computed above	\$ 109,276.12
Return premiums, \$6,013.79; and reinsurance premiums, \$2,473.33	8,486.79
Total amount of all liabilities	\$ 142,166.91

Joint stock capital actually paid up in cash	\$ 200,000.00	
Divisible surplus	83,338.91	\$ 283,338.91
Total		\$ 425,505.82

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 17,296,131	\$ 158,056.81
Written or renewed during the year	26,407,020	273,763.71
Total	\$ 43,703,151	\$ 431,860.52
Deduct those expired and marked off as terminated	18,519,449	188,859.26
In force at the end of the year	\$ 25,183,702	\$ 243,001.26
Deduct amount reinsured	4,550,454	37,186.83
Net amount in force	\$ 20,633,248	\$ 205,814.43
Largest amount written on any one risk, not deducting reinsurance, \$7,500.		

General Interrogatories.

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

Losses incurred during the year, fire	\$ 95,628.79
Total amount of the company's stock owned by the directors at par value	6,500.00

Business in the State of Iowa During the Year.

	Fire risks
Gross risks written	\$ 76,000.00
Gross premiums received	1,216.77
Losses paid	81.14
Losses incurred	81.14
Amount at risk	76,152.00

ANNUAL STATEMENT

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

PENNSYLVANIA FIRE INSURANCE COMPANY.

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

President, R. DALE BENSON.

Vice-President, JOHN L. THOMPSON.

Secretary, W. GARDNER CROWELL.

[Incorporated March, 1815. Commenced business April, 1825.]

Home office, 508 and 510 Walnut Street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock authorized, \$400,000; subscribed for	\$ 400,000.00
Amount of capital stock paid up in cash	400,000.00
Amount of net ledger assets December 31st of previous year	\$ 4,911,339.00

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 285,093.78
Net collected.....	\$ 285,093.78
Gross premiums written and renewed during the year as per item 2, page 3, part VI	3,010,707.41
Total.....	\$ 3,295,801.19
Deduct gross premiums and bills in course of collection at this date	338,149.54
Entire premiums collected during the year.....	\$2,957,741.65
Deduct reinsurance, rebate, abatement and return premiums.....	800,828.23
Received for premiums other than perpetuals	\$ 2,156,913.42
Deposit premiums, received on perpetual risks	35,918.45
Rents from company's property	\$ 4,485.94
Interest on real estate mortgage loans, \$40,374.03; on other collateral loans, \$6,453.23	46,827.26
Interest and dividends on stocks and bonds, \$168,112.85; from all other sources, \$2,822.95.....	170,935.80
Total rents and interest.....	\$ 217,763.06
Profit on sale or maturity of ledger assets during the year over book values	10,853.42
Total income during year.....	\$ 2,425,934.20
Total footings.....	\$7,327,273.20

Disbursements During Year.

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

	Fire.
Gross amount paid for losses.....	\$ 1,520,823.01
Deduct amounts received for salvages (on losses of the last or previous years) and from reinsurance in other companies.....	171,799.20
Net amount paid during the year for losses.....	\$ 1,449,023.81
Deposit premiums returned.....	20,506.86
Paid stockholders for interest or dividends.....	100,000.00
Commissions or brokerage to agents, less received on reinsurances	503,016.93
Salaries, fees and all other charges, officers, \$33,500.00; clerks, \$15,516.00; other employes, \$45,000.00.....	94,016.00
Taxes on premiums, \$20,508.26; on real estate, \$2,927.69; internal revenue, \$7,070.11	40,506.06
Insurance department fees and agents' licenses, \$13,429.46; municipal licenses, \$6,550.46; tax on dividend, \$11,017.25.....	30,997.18
Advertising, printing and stationery, \$25,420.06; legal expenses, \$1,000.00; repairs and expenses on real estate, 1,038.40; miscellaneous, \$82,007.04	109,555.56
Losses on sales or maturity of ledger assets.....	17,904.77
Total expenditures during the year.....	\$ 2,366,617.11
Balances	\$ 4,970,656.18

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 227,210.06
Mortgage loans on real estate.....	738,633.33
Loans secured by pledge of bonds, stocks, or other collateral.....	107,700.00
Book value of bonds excluding interest, \$3,701,105.01; and stocks, \$65,868.73.....	3,766,973.74
Cash in company's office, \$212.45; deposited in banks, \$129,926.60	130,139.05
Total net ledger assets as per balances.....	\$ 4,970,656.18

Non-Ledger Assets.

Interest due, \$645.00, and accrued, \$6,273.01, on mortgages.....	\$ 6,918.01
Interest accrued on collateral loans.....	797.61
Total carried out.....	\$ 7,715.62
Market value of bonds and stock over book value.....	141,852.26
Gross premiums in course of collection December 31st, not more than three months due	\$ 342,149.54
Deduct cost of collection, commission and brokerage.....	4,000.00
Net amount of uncollected premiums, not more than three months due.....	\$ 338,149.54
Gross assets	\$ 5,458,373.60
Deduct assets not admitted:	
Depreciation from book values of above net ledger assets to bring same to market value—real estate.....	17,710.06
Total admitted assets	\$ 5,440,663.54

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 18,100.69
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	202,841.83
Losses retained (not outlawed), including interest, costs and other expenses thereon.....	8,301.02
Total amount of claims for losses.....	\$ 229,333.54
Net amount of unpaid losses.....	\$ 229,333.54
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,774,227.18; unearned premiums (50 per cent).....	\$ 887,103.59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$187,028.50; unearned premiums, pro rata.....	\$ 1,020,770.18
Total unearned premiums as computed above.....	\$ 1,916,873.77
Amount reclaimable by the insured on perpetual fire insurance policies.....	862,904.74
Total amount of all liabilities	\$ 3,009,112.05
Joint stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	2,431,551.49
Total.....	\$ 5,440,663.54

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 380,275,537	\$ 3,668,003.23
Written or renewed during the year	269,343,016	3,010,797.41
Total	\$ 648,618,553	\$ 6,678,800.64
Deduct those expired and marked off as terminated.....	247,710,459	2,563,132.45
In force at the end of the year.....	\$ 410,908,094	\$ 1,110,688.19
Deduct amount reinsured	51,669,410	465,452.51
Net amount in force.....	\$ 359,238,684	\$ 3,645,235.68
Perpetual risks (not included above), \$37,862,826.00. Premiums on same, \$946,755.05.		
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	\$ 1,477,438.33
Losses incurred during the year (fire).....	55,400.00
Total amount of the company's stock owned by the directors at par value.....	4,000.00
Total amount loaned to stockholders, not officers.....	
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	

Business in the State of Iowa During the Year.

	Fire.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,012,184.00	\$ 154,607.00	\$ 2,166,791.00
Gross premiums received.....	28,242.00	921.00	29,163.00
Losses paid.....	11,559.00	6.00	11,565.00
Losses incurred.....	12,759.00	6.00	12,765.00

ANNUAL STATEMENT

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

PHENIX INSURANCE COMPANY.

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

President, GEORGE P. SHELDON. Vice-President, GEORGE INGRAHAM.
Secretary, WILLIAM A. WRIGHT.

[Incorporated September 10, 1853. Commenced business September 10, 1853.]

Home office, 16 Court street, Brooklyn, New York.

Capital Stock.

Amount of capital stock authorized, \$1,000,000.00; subscribed for..	\$ 1,000,000.00
Amount of capital paid-up in cash.....	1,000,000.00
Amount of net ledger assets, December 31st of previous year	\$ 5,414,163.23
Extended at.....	\$ 5,414,163.23

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 34,314.39	
Net collected	\$ 34,314.39	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	5,679,627.70	
Total.....	\$ 5,713,942.09	
Deduct gross premiums and bills in course of collection at this date	45,465.29	
Entire premiums collected during the year	\$ 5,668,476.81	
Deduct reinsurance, rebate, abatement and return premiums....	974,711.67	
Received for premiums other than perpetuals	\$ 4,693,765.14	\$ 4,693,765.14
Rents from company's property, including \$5,200 for company's use of own buildings.....	37,265.04	
Interest on real estate mortgage loans, \$3,664.59; on other collateral loans, \$4,245.04.....	7,909.53	
Interest and dividends on stocks and bonds.....	133,579.07	
Total rents and interest	\$ 178,764.64	
Profit on sale or maturity of ledger assets during the year over book values	80,732.65	
Total income during the year.....	\$ 4,953,262.43	
Total footings.....	\$10,369,495.66	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$188,236.44 occurring in previous years).....	\$ 2,628,134.66	
Deduct amounts received for salvages (on losses of the last or previous year), \$9,018.99; and from reinsurance in other companies, \$22,066.88.....	241,085.87	2,387,048.79
Net amount paid during the year for losses.....	\$ 2,387,048.79	
Paid stockholders for interest or dividends; (amount declared during the year).....	\$ 102,000.00	
Commissions or brokerage to agents, less received on reinsurances, Rents (including \$5,200 for company's use of own buildings)	931,801.41	
Salaries, fees and all other charges, officers, \$50,000.00; clerks, \$221,841.55; other employes, \$95,265.24	327,166.79	
Taxes on premiums, \$85,825.55; on real estate, \$5,467.82; on other investments, \$1,120.00	78,413.37	
Insurance department fees and agents' licenses, \$22,421.73; municipal licenses, \$5,338.74; tax on franchise, \$1,050.00; revenue, \$11,881.39	40,691.86	
Advertising printing and stationery, \$49,745.17; legal expenses, \$6,423.57; repairs and expenses on real estate, \$14,362.59; furniture and fixtures, \$2,624.82; miscellaneous, \$174,798.47	247,954.60	
Other disbursements, viz: traveling expenses, \$71,943.50; exchange postage, express, telegrams, etc	110,706.82	
Total expenditures during the year.....	\$ 4,276,895.89	
Balances	\$ 6,090,529.77	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 401,404.39	
Mortgage loans on real estate, first liens.....	70,600.00	
Loans secured by pledge of bonds, stocks or other collateral.....	77,500.00	
Book value bonds, excluding interest, \$1,242,419.05; and stocks, \$3,148,462.29.....	4,390,881.34	
Cash in company's office.....	613,154.54	
Agents' debit balances, secured.....	538,474.25	
Total.....	\$ 6,092,104.52	
Deduct ledger liabilities.....		
Agents credit balances.....	1,484.75	
Total net ledger assets, as per balances.....		\$6,090,519.77

Non-Ledger Assets.

Interest due and accrued on mortgages.....	\$ 1,146.64	
Interest accrued on bonds and stocks.....	5,266.66	
Rents accrued on company's property or lease.....	2,653.26	
Total carried out.....	\$ 9,066.56	
Market value of real estate, over book value.....	166,595.61	
Market value (not including interest, in item 9), of bonds and stocks over book value.....	596,927.66	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 45,465.28	
Deduct cost of collection, commission and brokerage.....	6,819.79	
Net amount of uncollected premiums, not more than three months due.....		38,645.49
Gross assets.....		\$ 6,901,765.09
Total admitted assets.....		\$ 6,901,765.09

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	319,994.37	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	26,190.00	
Total amount of claims for losses.....	\$ 346,184.37	
Net amount of unpaid losses.....	\$ 346,184.37	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,954,840.17; unearned premiums (fifty per cent).....	\$ 1,477,420.09	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,380,985.67; unearned premiums pro rata.....	2,293,040.10	
Total unearned premiums as computed above.....	\$ 3,770,460.19	
Salaries, rents, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,485.17	
Return premiums, \$1,696.27, and reinsurance premiums, \$2,189.54.....	3,885.81	
Total amount of all liabilities.....	\$ 4,123,015.54	
Joint stock capital actually paid up in cash.....	\$ 1,000,000.00	
Divisible surplus.....	1,778,749.55	
Total.....		\$ 6,901,765.09

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 577,104,255	\$ 6,381,783.71
Written or renewed during the year.....	513,614,000	5,679,627.70
Total.....	\$1,090,718,255	\$ 12,061,411.41
Deduct those expired and marked off as terminated.....	384,186,210	4,310,819.26
In force at the end of the year.....	\$ 706,532,045	\$ 7,750,592.15
Deduct amount reinsured.....	39,521,614	414,765.31
Net amount in force.....	\$ 667,010,431	\$ 7,335,826.84

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
What amount of installment notes is owned and now held by the company.....	\$ 120,812.78
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so what amount?.....	No.
Losses incurred during the year, fire.....	\$ 2,494,617.66
Total amount of the company's stock owned by the directors at par value.....	157,650.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 5,143,273.00
Gross premiums received.....	78,209.51
Losses paid.....	51,928.18
Losses incurred.....	54,224.51
Amount at risk.....	8,650,000.00

ANNUAL STATEMENT

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

PHENIX INSURANCE COMPANY,

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

President, D. W. C. SKILTON. Vice-President, J. H. MITCHELL.
Secretary, EDWARD MILLIGAN. Ass't Secretary JOHN KNOX.

[Incorporated May 1854. Commenced business June 1854.]

Home office, No. 64 Pearl street, Hartford, Connecticut.

Capital Stock.

Amount of capital stock authorized, \$5,000,000; subscribed for.....	\$ 2,000,000.00
Amount of capital paid up in cash.....	2,000,000.00
Amount of net ledger assets, December 31st of previous year.....	4,118,194.81

Extended at..... \$ 4,118,194.81

Income During the Year.

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

	Fire.	
Entire premiums collected during the year.....	\$ 3,771,884.79	
Deduct reinsurance, rebate, abatement and return premiums.....	554,826.08	\$ 3,217,818.11
Kents from company's property.....	20,089.03	
Interest on real estate mortgage loans, \$4,848,771; on other collateral loans, \$540,000.....	5,388.71	
Interest and dividends on stocks and bonds, \$249,528.83.....	249,528.83	
Total rents and interest.....	\$ 275,006.57	
Profit on sale or maturity of ledger assets during the year over book values.....	8,877.01	
Total income during the year.....	\$ 3,501,701.66	
Total footings.....	\$7,619,896.50	

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses (including \$215,674.04 occurring in previous years).....	\$ 1,824,572.99	
Deduct amounts received for salvages (on losses of the last or previous years), \$16,339.11; and from reinsurance in other companies, \$101,459.19.....	117,828.30	
Net amount paid during the year for losses.....	\$1,706,744.69	\$1,706,744.69
Paid stockholders for dividends (amount declared during the year)	280,000.00	
Commissions or brokerage to agents, less received on reinsurances	637,337.49	
Salaries, fees and all other charges, officers, \$30,500; clerks, \$94,426.99; other employes, \$63,432.48.....	186,339.47	
Taxes on premiums, \$59,409.43; on real estate, \$4,453.61.....		
Insurance department fees and agent licenses, \$13,172.73; municipal licenses, \$9,983.93.....	86,710.73	
Advertising, printing and stationery, \$21,511.20; legal expenses, \$8,094.70; repairs and expenses on real estate, \$5,459.40; miscellaneous, \$254,343.14.....	289,386.34	
Loss on sales or maturity of ledger assets.....	20,621.88	
Kents.....	12,342.99	
Total expenditures during the year.....	\$ 3,228,492.59	
Balances.....	\$ 4,391,403.91	

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 428,188.33	
Mortgage loans on real estate, first liens.....	80,074.93	
Loans secured by pledges on bonds, stocks or other collaterals	29,000.00	
Book value bonds, excluding interest, \$1,300,238.51 and stocks, \$1,914,639.30.....	3,214,877.81	
Cash in company's office \$5,023.93; deposited in bank \$366,887.51.....	371,911.44	
Agents' debit balances.....	298,581.62	
Total.....	\$ 4,391,634.18	
Deduct ledger liabilities:		
Agents' credit balances.....	\$ 230.27	
Total net ledger assets, as per balances.....	\$ 4,391,403.91	

Non-Ledger Assets.

Interest due, \$209.50, and accrued, \$2,814.60, on mortgages.....	\$ 2,424.10
Interest accrued on bonds and stocks.....	35,166.00
Interest accrued on other collateral loans.....	270.00
Interest accrued on other assets.....	1,850.00
Rents due \$3,345.00, and accrued \$1,154.06, on company's property or lease.....	4,499.06
Reinsurance due from other companies.....	301.16
Total carried out.....	\$ 44,541.22
Market value of real estate over book value.....	32,007.49
Market value not including interest, in item 9, of bonds and stocks over book value.....	1,253,312.19
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 312,083.75
Deduct cost of collection, commission and brokerage.....	62,416.75
Net amount of uncollected premiums, not more than three months due.....	249,667.00
Gross assets.....	\$ 5,070,931.81
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 17,487.36
Total.....	\$ 17,487.36
Total admitted assets.....	\$ 5,053,444.45

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 75,283.60
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	369,765.05
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	29,231.00
Total amount of claims for losses.....	\$ 474,279.65
Deduct reinsurance due or accrued.....	19,491.08
Net amount of unpaid losses.....	\$ 454,788.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,136,719.60; unearned premiums (50 per cent.).....	\$ 1,068,359.80
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,466,037.17; unearned premiums pro rata.....	1,314,045.54
Total unearned premiums as computed above.....	\$ 2,382,405.34
Total amount of all liabilities.....	\$ 2,837,193.89
Joint stock capital actually paid up in cash.....	2,000,000.00
Divisible surplus.....	1,116,956.50
Total.....	\$ 5,953,444.45

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 411,549,798	\$ 4,270,228.84
Written or renewed during the year.....	385,818.84	3,724,244.20
Total.....	\$ 797,368,642	\$ 8,024,473.04
Deduct those expired and marked off as terminated.....	285,222,760	3,268,934.31
In force at the end of the year.....	471,345,883	\$ 4,833,139.28
Deduct amount reinsured.....	200,321,340	236,382.55
Net amount in force.....	\$ 451,024,543	\$ 4,606,756.77
Largest amount written on any one risk, not deducting reinsurance, \$70,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year: Fire, \$1,935,001.99; tornado, \$3,745.00. \$ 1,921,766.00
 Total amount of the company's stock owned by the directors at par value. 65,100.00
 Total amount loaned to officers and directors, \$50,000; loaned to stockholders, not officers, \$59,000
 Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 4,361,406.00	\$ 283,436.00	\$ 4,644,836.00
Gross premiums received.....	53,228.68	1,484.77	54,763.85
Losses paid.....	48,152.99	70.85	48,823.79
Losses incurred.....	54,863.51	39.80	54,903.31
Amount at risk.....	6,081,610.00	859,290.00	6,977,930.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
 UNITED STATES BRANCH OF THE PHENIX ASSURANCE COMPANY OF LONDON.

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

Manager, A. D. IRVING. First Assistant Manager, E. A. CLARK.
 Secretary, A. D. IRVING, JR. Second Assistant Manager, L. P. BAYARD.

[Incorporated January 17, 1878. Commenced business in U. S. October, 1879.]

Head office of U. S. Branch, 37 and 39 Liberty street, New York City.

Amount of net ledger assets, December 31st of previous year..... \$ 2,578,084.56

Extended at..... \$ 2,588,084.56

Income During the Year.

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

	Fire
Gross bills and premiums unpaid at close of previous year, as shown by that year's statement.....	\$ 211,602.41
Deduct amount of same not collected.....	2,847.25
Net collected.....	\$ 238,755.16
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	4,188,960.06
Total.....	\$ 4,427,715.22

Deduct gross premiums and bills in course of collection at this date.....	\$ 187,723.45
Entire premiums collected during the year.....	\$ 4,230,991.77
Deduct reinsurance, rebate, abatement and return premiums.....	1,338,743.96
Received for premiums other than perpetuals.....	\$ 2,901,247.81
Interest and dividends on stocks and bonds.....	1,338,743.96
Total rents and interest.....	76,183.70
Total income during the year.....	\$ 2,977,371.51
Total footings.....	\$ 5,595,456.07

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$454,025.00, occurring in previous year).....	\$ 2,537,914.74
Deduct amounts received for salvages (on losses of the last or previous year), \$11,317.02; and from reinsurance in other companies, \$ 690,208.10.....	\$ 701,225.12
Net amount paid during the year for losses.....	\$ 1,836,289.62
Salaries and allowances to agents.....	507,567.57
Rents.....	17,256.68
Salaries, fees and all other charges, officers, \$10,800.00; clerks, \$101,421.86.....	112,221.86
Taxes on premiums.....	67,523.83
Insurance department fees and agents' licenses.....	7,200.46
Advertising, printing and stationery.....	18,077.20
Furniture and fixtures, \$1,266.39; miscellaneous, \$216,983.05.....	218,249.44
Losses on sales or maturity of ledger assets.....	44.58
Remitted to home office.....	74,226.51
Total expenditures during the year.....	\$ 2,890,653.05
Balances.....	\$ 2,674,802.11

Ledger Assets.

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

Book value bonds, excluding interest.....	\$ 2,188,429.34
Cash in company's office, \$75.52; deposited in bank, \$21,690.48.....	21,765.00
Cash in hands of U. S. Trustees.....	454,992.24
Reinsurance due on losses already paid.....	15,675.51
Total.....	\$ 2,674,802.11
Total net ledger assets, as per balances.....	\$ 2,674,802.11

Non-Ledger Assets.

Interest due, and accrued on bonds and stocks.....	\$ 25,853.75
Total carried out.....	\$ 25,853.75
Market value (not including interest, in item 9), of bonds and stocks over book value.....	37,649.41
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 184,000.35
Deduct cost of collection, commission and brokerage.....	26,155.42
Net amount of uncollected premiums, not more than three months due.....	\$ 157,844.93
Gross premiums in course of collection December 31st, not more than three months due \$2,814.10.....	
Gross assets.....	\$ 2,897,659.11
Total admitted assets.....	\$ 2,897,659.11

Non-Ledger Liabilities.	
Losses adjusted and unpaid, not yet due.....	\$ 110,769.00
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	730,066.90
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	16,233.00
Total amount of claims for losses.....	\$ 857,069.90
Deduct reinsurance.....	427,094.00
Net amount of unpaid losses.....	\$ 430,974.90
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,012,814.43; unearned premiums (50 per cent).....	\$ 1,006,407.46
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,503,600.37; unearned premiums pro rata.....	899,317.02
Total unearned premiums as computed above.....	\$ 1,835,624.48
Return premiums, \$12,294.09, and reinsurance premiums, \$182,116.26.....	\$ 194,410.35
Total amount of all liabilities.....	\$ 2,450,009.73
Divisible surplus.....	437,049.48
Total.....	\$ 2,977,059.21

Miscellaneous.		
	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 420,070,509.00	\$ 4,090,744.88
Written or renewed during the year.....	440,888,755.00	4,188,050.00
Total.....	\$ 860,899,061.00	\$ 8,279,794.94
Deduct those expired and marked off as terminated.....	402,781,784.00	3,537,006.05
In force at the end of the year.....	\$ 458,117,280.00	\$ 4,742,606.89
Deduct amount reinsured.....	118,026,182.00	1,120,191.59
Net amount in force.....	\$ 340,091,098.00	\$ 3,616,415.30
Largest amount written on any one risk, not deducting reinsurance, \$30,000.00		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 1,450,343.40

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 1,882,815.00
Gross premiums received.....	18,021.74
Losses paid.....	12,640.61
Losses incurred.....	15,037.00
Amount at risk.....	1,693,974.00

ANNUAL STATEMENT

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

PROVIDENT WASHINGTON INSURANCE COMPANY.

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

President, J. H. DE WOLF.

Secretary, E. L. WATSON.

Vice-President, J. B. BRANCH.

[Incorporated, 1799. Commenced business, 1799.]

Home office, 20 Market Square, Providence, R. I.

Capital Stock.

Amount of capital stock authorized, \$750,000; subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	1,331,427.26
Extended at.....	\$ 1,331,427.26

Income During the Year.

As shown by the books at home office at close of business December 31st.		
	Fire.	Marine and inland.
Gross premiums and bills unpaid at close of previous year as shown by that year's statement..	\$ 141,444.12	\$ 95,208.89
Deduct amount of same not collected.....	767.00	
Net collected.....	\$ 140,677.12	\$ 95,208.89
Gross premiums written and renewed during the year.....	1,798,394.61	592,046.73
Total.....	\$ 1,939,071.73	\$ 787,255.62
Deduct gross premiums and bills in course of collection at this date.....	169,738.31	106,102.69
Entire premiums collected during the year..	\$ 1,769,333.42	\$ 681,152.93
Deduct reinsurance, rebate, abatement and return premiums.....	500,434.94	240,821.71
Received for premiums, other than perpetuals \$1,242,898.48	\$ 431,331.22	\$ 1,674,289.70
Interest and dividends on stocks and bonds.....	\$ 61,537.19	
Total rents and interest.....		\$ 61,537.19
Profit on sale or maturity of ledger assets during the year over book value.....		100,185.99
From all other sources, stock dividend Great Northern Railway company.....		2,500.00
Total income during the year.....		\$ 1,838,453.88
Total footings.....		\$ 3,169,886.14

Disbursements During Year.

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

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$146,333.98 occurring in previous years).....	\$1,178,238.48	\$ 417,913.88	
Deduct amounts received for salvages on losses of the last or of previous years) \$24,550.58; and from reinsurance in other companies, \$350,936.56	205,540.54	179,943.03	
Net amount paid during the year for losses, \$ 972,697.97		237,970.85	\$ 1,210,668.82
Paid stockholders for interest or dividends.....		50,000.00	
Commission or brokerage to agents, less received on reinsurances.....		334,390.23	
Salaries and allowances to agents.....		46,486.31	
Rents.....		6,508.02	
Salaries, fees and all other charges.....		59,450.72	
Taxes on premiums.....		37,883.46	
Insurance department fees and agents' licenses, \$7,708.74; municipal licenses, \$1,566.67; tax on franchise, \$512.58.....		9,818.02	
Advertising, printing and stationery, \$12,710.21; legal expenses, \$147.60; furniture and fixtures, \$523.44; miscellaneous, \$45,930.17.....		59,311.42	
Total expenditures during the year.....		\$ 1,814,304.70	
Balances.....		\$ 1,355,575.44	

Ledger Assets.

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

Book value of bonds excluding interest, \$638,000; and stocks, \$647,350.....	1,285,350.00	
Cash in company's office, \$1,748.02; deposited in banks, \$118,477.42.....	120,225.44	
Total.....	\$1,355,575.48	
Total net ledger assets.....		\$ 1,355,575.44

Non-Ledger Assets.

Interest due and accrued on bonds and stocks.....	\$ 8,753.62	
Total carried out.....	\$ 8,353.62	
Market value of bonds and stocks over book value.....	549,585.00	
Net amount of uncollected premiums, not more than three months due.....	240,058.83	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 1,670.56	
Bills receivable.....	33,978.61	
Gross assets.....	\$ 2,188,451.50	
Deduct assets not admitted:		
Bills receivable, past due.....	\$ 140.00	
Total.....	\$ 140.00	
Total admitted assets.....		\$ 2,188,311.50

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 25,631.25	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	389,765.46	
Losses resisted, not outlawed, including interest, costs and other expenses thereon.....	18,490.08	
Total amount of claims for losses.....	\$ 373,887.79	
Deduct reinsurance due or accrued (give list of companies and amounts).....	81,394.06	
Net amount of unpaid losses.....	\$ 292,493.73	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$866,689.16; unearned premiums (fifty per cent).....	\$ 433,344.58	
Gross premiums (less reinsurance), received and receivable upon all unexpired fire risks running more than one year from date of policy, \$846,591.58; unearned premiums pro rata.....	458,931.42	
Gross premiums (less reinsurance), including both cash and bills, received and receivable upon all unexpired inland navigation risks, \$131,651.91; unearned premiums (fifty per cent).....	65,825.06	
Gross premiums (less reinsurance) (cash and bills), received and receivable upon all unexpired marine risks (fifty per cent on time hulls).....	57,065.32	
Total unearned premiums as computed above.....	1,015,167.88	
Total amount of all liabilities.....	\$ 1,307,661.01	
Joint stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	380,650.49	
Total.....	\$ 2,188,311.50	

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 188,375,662	\$ 1,920,708.02	\$ 7,974,815	\$ 262,680.49
Written or renewed during the year.....	186,435,408	1,708,394.01	159,900,862	692,046.73
Total.....	\$ 374,810,470	\$ 3,749,102.63	\$ 167,895,677	\$ 954,727.22
Deduct those expired and marked off as terminated.....	173,789,330	1,575,905.81	159,023,874	610,451.40
In force at the end of the year.....	\$ 201,021,140	\$ 2,143,195.82	\$ 8,871,523	\$ 344,284.88
Deduct amount reinsured.....	42,644,395	429,016.14	2,010,183	75,216.18
Net amount in force.....	\$ 158,376,745	\$ 1,714,280.68	\$ 6,861,700	\$ 269,068.74
Largest amount in any one hazard, \$50,000.				

General Interrogatories.

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

Losses incurred during the year: Fire, \$1,024,550.33; marine and inland, \$267,110.05; tornado, \$1,059.46.....

Total amount of the company's stock owned by the directors at par value..... \$ 1,310,738.43

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

Note—Companies acting under what is known as the "Surplus Law," chapter 29, 000.00

307, laws of Rhode Island, are required to state:
 The amount of "Special Reserve Fund" according to said law, deposited with
 the insurance department of the state of Rhode Island. \$ 100,000.00
 The amount of "Guaranty Surplus Fund," as provided for by said law. 100,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$2,172,688.00	\$ 67,593.00	\$ 2,240,281.00
Gross premiums received	19,891.87	407.01	20,298.88
Losses paid	7,932.86	3.20	7,936.06
Losses incurred	7,123.02	3.20	7,126.22
Amount at risk	1,472,876.60	152,506.00	1,625,382.60

ANNUAL STATEMENT

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

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

United States Manager, THEO. W. LETTON.

[Incorporated, 1845. Commenced business in United States, November, 1891.]

Home office, 315 Dearborn street, Chicago.

Amount of net ledger assets, December 31st of previous year. \$ 629,673.25
 Extended at. \$ 629,673.25

Income During Year.

As shown by the books at home office at close of business Decem- ber 31st.	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement.	\$ 83,345.10	\$
Net collected	\$ 83,345.10	\$
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.	778,777.74	2,398.58
Total	\$ 862,122.84	\$ 2,398.58
Deduct gross premiums and bills in course of col- lection at this date	86,160.58	\$
Entire premiums collected during the year.	\$ 775,953.26	\$ 2,398.58
Deduct reinsurance, rebate, abatement and return premiums	193,430.98	7.92
Received for premiums other than perpetuals	\$ 582,513.28	\$ 2,390.66
Rents from company's property, including \$65.00 for company's use of own building		65.00
Interest and dividends on stocks and bonds		18,131.16
Total rents and interest		\$ 18,166.16

Profit on sale or maturity of ledger assets during the year over book values	\$ 25,438.50
From all other sources, viz: maps	47,500.00
Received from home office	47,500.00
Total income during the year	\$ 676,147.13
Total footings	\$ 1,305,820.38

Disbursements During Year.

As shown by the books at home office at close of business Decem- ber 31st:	Fire.	Marine and Inland.
Gross amount paid for losses (including \$41,797.97 occurring in previous years)	\$ 361,083.85	\$ 265.15
Deduct amounts received from salvages (on losses of the last or previous years), \$2,076.13; and from reinsurance in other companies, \$57- 662.72	\$ 59,738.84	
Net amount paid during the year for losses	\$ 301,345.01	\$ 265.15
Paid stockholders for interest or dividends, remitted home office		25,314.25
Commissions or brokerage to agents, less received on reinsurances		130,102.60
Rents (including \$2,455.00 for company's use of home buildings)		2,455.00
Salaries, less and all other charges, officers, \$2,499.15; clerks, \$15,608.87; other employees, \$12,334.24		40,441.60
Taxes on premiums, \$10,245.07; on real estate, \$9.27; examination fees, \$392.00; internal revenue, \$2,174.99		12,821.33
Insurance department fees and agents' licenses, \$3,887.81; municipal licenses, \$1,271.74; tax on franchise, \$35.63		5,245.18
Advertising, printing and stationery, \$5,258.00; repairs and expenses on real estate, \$13.65		5,271.65
Furniture and fixtures, \$438.56; miscellaneous, \$3,648.90		4,087.55
Other disbursements, viz: maps		3,804.42
Traveling expenses, \$13,813.15; local boards, \$8,989.47; trustees, \$1,000; postage, express and telegraph, \$6,574.18; old account charged off, \$28.93		30,415.73
Total expenditures during the year		\$ 561,667.04
Balances		\$ 744,163.34

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 800.00
Book value bonds, excluding interest	606,918.73
Cash in company's office, \$3,412.80; deposited in banks, \$44,706.25	48,119.05
Agents' debit balances, secured or unsecured	166.10
Total	\$ 746,003.95
Deduct ledger liabilities:	
Agents' credit balances	1,840.61
Total net ledger assets, as per balances	\$ 744,163.34

Non-Ledger Assets.

Interest due on bonds and stocks	6,232.08
Total carried out	\$ 6,232.08

Market value of bonds and stocks over book value.....	\$	5,033.46
Gross premiums in course of collection December 31st, not more than three months due.....	\$	109,411.50
Deduct cost of collection, commission and brokerage.....		24,070.53
Net amount of uncollected premiums, not more than three months due.....	\$	85,340.97
Gross premiums in course of collection December 31st, more than three months due.....	\$	828.61
Re-insurance due on losses paid.....		208.17
Gross assets.....	\$	840,978.02
Total admitted assets.....	\$	840,978.02

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$	59,836.85
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....		19,585.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		4,700.00
Total amount of claims for losses.....	\$	84,121.85
Deduct reinsurance due or accrued.....		19,002.77
Net amount of unpaid losses.....	\$	65,119.08
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including premiums on perpetual fire risks, \$396,311.95; unearned premiums, 50 per cent.....	\$	198,160.97
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$428,559.63; unearned premiums pro rata.....		238,286.04
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks.....		1.00
Total unearned premiums as computed above.....	\$	436,448.01
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....		579.78
Reinsurance premiums.....		471.21
Total amount of all liabilities.....	\$	502,618.08
Reserve or guaranty fund, represented by scrip or otherwise.....	\$	200,000.00
Divisible surplus.....		138,359.94
Total.....	\$	840,978.02

Miscellaneous.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 69,722.64	\$ 822,296.52	\$	\$
Written or renewed during the year.....	61,874.407	778,777.74	535,168	2,398.58
Total.....	\$ 131,597.051	\$ 1,601,064.26	\$ 535,168	\$ 2,398.58
Deduct those expired and marked off as terminated.....	58,437.614	703,019.44	533,180	2,389.66
In force at end of the year.....	\$ 73,159.437	\$ 898,044.82	\$ 1,988	\$ 8.92
Deduct amount reinsured.....	6,099,163	73,161.24	1,760	7.92
Net amount in force.....	\$ 67,060,274	\$ 824,881.58	\$ 228	\$ 1.00
Largest amount on any one hazard, \$10,000.00.				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$321,966.12; marine and inland, \$265.15.... \$ 322,231.27
 NOTE.—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1874, are required to state:
 The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the state of New York.... 200,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	\$1,387,843.95
Gross premiums received.....	13,857.26
Losses paid.....	8,613.45
Losses incurred.....	7,931.78
Amount at risk.....	1,666,974.39

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
 QUEEN INSURANCE COMPANY OF AMERICA.

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

President, EDWARD F. BEDDALL.
 Secretary, NEVETT S. BARTOW.

Vice-President, GEORGE W. BURCHELL.
 Manager, P. D. MCGREGOR.

[Incorporated September 11, 1891. Commenced business September 1, 1891.]

Home office 43 Cedar street, New York City.

Capital Stock.

Amount of capital stock subscribed for.....	\$ 500,000.00
Amount of capital paid up in cash.....	500,000.00
Amount of net ledger assets, December 31st of previous year.....	4,352,278.68
Extended at.....	\$ 4,352,278.63

Income During Year.

As shown by the books at home office at close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 356,505.09
Deduct amount of same not collected.....	14.45
Net collected.....	\$ 356,490.64
Gross premiums written and renewed during the year.....	3,198,658.49
Total.....	\$3,555,149.13
Deduct gross premiums and bills in course of collection at this date.....	429,243.72
Entire premiums collected during the year.....	\$3,125,905.41
Deduct reinsurance, rebate, abatement and return premiums.....	728,532.24
Received for premiums other than perpetuals.....	\$ 2,397,373.17

Rents from company's property, including \$10,000 for company's use of own buildings.....	\$ 62,014.07
Interest and dividends on stocks and bonds, \$133,634.16; from all other sources, \$4,759.31.....	137,793.47
Total rents and interest.....	\$ 199,807.54
Profit on sale or maturity of ledger assets during the year over book values.....	42,086.52
From all other sources.....	1,186.78
Total income during the year.....	\$ 2,640,454.01
Total footings.....	\$ 6,992,732.64

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$170,077.65 occurring in previous years).....	Fire. \$1,634,965.65
Deduct amounts received for salvages (on losses of the last or previous year), \$21,481.05; and from reinsurance in other companies, \$191,157.36.....	212,638.41
Net amount paid during the year for losses.....	1,422,328.24
Paid stockholders for interest or dividends.....	100,000.00
Commissions or brokerage to agents, less received on reinsurances.....	418,404.46
Salaries and allowances to agents.....	2,744.92
Rents (including \$10,000 for company's use of own buildings).....	20,650.68
Salaries, fees and all other charges. Officers, \$60,590.71; clerks, \$88,288.02; other employes, \$37,182.48.....	186,462.11
Taxes on premiums, \$39,866.55; on real estate, \$10,821.23.....	50,687.78
Insurance department fees and agents' licenses, \$8,868.51; municipal licenses, \$9,057.93; tax on franchise, \$2,009.72.....	19,936.16
Advertising, printing and stationery, \$28,220.44; repairs and expenses on real estate, \$1,080.60; furniture and fixtures, \$1,770.39; miscellaneous, \$86,027.09.....	139,654.07
Amount written off ledger assets to profit and loss account, bonds,.....	45,695.48
Total expenditures during the year.....	\$ 2,406,563.89
Balances.....	\$ 4,586,168.75

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 710,164.73
Book value of bonds excluding interest, \$2,779,714.14; and stocks, \$897,792.39.....	3,677,506.53
Cash in company's office, \$2,616.28; deposited in banks, \$193,298.77.....	195,915.05
Bills receivable.....	2,582.44
Total.....	\$ 4,586,168.75
Total net ledger assets, as per balances.....	\$ 4,586,168.75

Non-Ledger Assets.

Interest due, \$30,488.58, and accrued, \$12,890.66 on bonds and stocks.....	\$ 43,379.24
Interest due, \$687.33 and accrued, \$62.50 on bank balances.....	749.83
Rents due, \$718.77 and accrued, \$31.25 on company's property or lease.....	3,843.77
Total carried out.....	\$ 47,972.84
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 425,118.10
Deduct cost of collection, commission and brokerage.....	168,091.19
Net amount of uncollected premiums, not more than three months due.....	317,026.91
Gross premiums in course of collection December 31st, more than three months due, carried in.....	\$ 4,125.62
Due for reinsurance on losses paid.....	3,586.50
Total admitted assets.....	\$ 4,954,755.00

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 91,103.18
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	100,441.82
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	54,629.00
Total amount of claims for losses.....	\$ 246,174.00
Deduct reinsurance due or accrued.....	17,454.57
Net amount of unpaid losses.....	\$ 228,719.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,771,562.88; unearned premiums, 50 per cent.....	\$ 885,781.43
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,797,961.11; unearned premiums, pro rata.....	969,957.30
Total unearned premiums as computed above.....	\$ 1,855,738.73
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	24,745.06
Return premiums, \$18,344; and reinsurance premiums, \$7,618.77..	25,963.21
All other liabilities, viz: Premiums paid in advance.....	1,806.31
Total amount of all liabilities.....	\$ 2,146,972.74
Joint stock capital actually paid up in cash.....	\$ 500,000.00
Divisible surplus.....	2,307,782.26
Total.....	\$ 4,954,755.00

Miscellaneous.

	Fire risks.	Premiums thereon.
Risks and premiums in force on the 31st day of December of the preceding year.....	\$ 339,792,330	\$ 3,511,577.14
Written or renewed during the year.....	277,953,937	3,198,658.49
Total.....	\$ 617,746,267	\$ 6,710,235.63
Deduct those expired and marked off as terminated.....	262,892,067	2,820,808.46
In force at the end of the year.....	\$ 354,854,200	\$ 3,889,427.17
Deduct amount reinsured.....	29,466,038	319,923.18
Net amount in force.....	\$ 325,388,162	\$ 3,569,503.99
Largest amount written in any one hazard, not deducting reinsurance, \$213,500.18		

General Interrogatories.

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

Losses incurred during the year. Fire, \$1,466,291.21; tornado, \$1,165.62.....\$ 1,467,456.83

Total amount of the company's stock owned by the directors at par value 7,500.00

Does any officer, director or trustee receive a commission or royalty on the business of the company?.....Yes.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$1,531,848.00	\$ 147,850.00	\$ 1,679,698.00
Gross premiums received.....	20,105.21	965.82	21,071.03
Losses paid.....	14,232.37	89.87	14,322.24
Losses incurred.....	16,523.17	89.87	16,613.04
Amount at risk.....	2,184,749.00	329,495.00	2,514,244.00

ANNUAL STATEMENT.

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

READING FIRE INSURANCE COMPANY.

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

President, W. A. TIPPING. Vice-President and Secretary, THOS. H. SCOTLAND.
Assistant Secretary, S. E. LOCKE.

[Incorporated July 8, 1867. Commenced business July 8, 1867.]

Home office, No. 19, Fifth street, Reading, Pa.

Capital Stock.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year.....	832,052.66
Extended at.....	\$ 832,052.66

Income During the Year.

	Fire.
As shown by the books at home office at the close of business December 31st.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 46,055.00
Net collected.....	\$ 46,055.00
Gross premiums written and renewed during the year as per item 2, page 3, part VI.....	833,862.42
Total.....	\$ 879,917.42
Deduct Gross Premiums and bills in course of collection at this date.....	92,465.60
Entire premiums collected during the year.....	\$ 787,451.82
Deduct reinsurance, rebate, abatement and returned premiums..	200,344.11
Received for premiums other than perpetuals.....	\$ 587,107.71—\$ 587,107.71

Rents from company's property.....	\$ 1,332.75
Interest on real estate mortgage loans, \$16,100.15; on other collateral loans, \$1,426.83.....	17,526.98
Interest and dividends on stocks and bonds.....	18,773.01
Total rents and interest.....	\$ 37,632.74
From all other sources, viz: Bad debt recovered.....	19.32
Total income during the year.....	\$ 624,759.77
Total footings.....	\$ 1,456,812.03

Disbursements During Year.

	Fire.
As shown by the books at home office at close of business December 31st.	
Gross amount paid for losses (including \$28,827.91 occurring in previous years).....	\$ 340,579.99
Deduct amounts received for salvages (on losses for the last or previous year), \$2,423.80; and from reinsurance in other companies, \$30,525.28.....	32,949.08
Net amount paid during the year for losses.....	\$ 307,630.91
Deposit premiums returned.....	28.50
Paid stockholders for interest or dividends (amount declared during the year).....	30,000.00
Commissions or brokerage to agents, less received on reinsurances.....	164,504.55
Salaries and allowances to agents.....	6,618.05
Rents.....	1,820.00
Salaries, fees and all other charges, officers, \$5,000; clerks, \$5,530.12.....	10,530.12
Taxes on premiums, \$5,009.37; on real estate, \$245.16.....	5,254.53
Insurance department fees and agents' licenses.....	2,778.52
Advertising, printing and stationery, \$2,702.53; legal expenses, \$564.64; repairs and expenses on real estate, \$1,025.18; miscellaneous, \$13,579.90.....	17,872.25
Losses on sales or maturity of ledger assets, \$534.91; other disbursements, viz: \$2,073.55, taxes, state and municipal.....	2,608.46
Fire tax.....	2,448.00
Total expenditures during the year.....	\$ 552,093.89
Balances.....	\$ 904,718.14

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 20,149.22
Mortgage loans on real estate, first liens.....	298,515.00
Loans secured by pledge of bonds, stocks or other collateral.....	25,000.00
Book value bonds, excluding interest, \$423,844.31; and stocks, \$88,565.00.....	512,409.31
Cash in company's office, \$100.00; deposited in banks, \$48,558.49..	48,658.49
Total.....	\$ 904,732.02
Deduct ledger liabilities.	
All other.....	13.88
Total net ledger assets, as per balances.....	\$ 904,718.14

Non-ledger Assets.

Interest accrued on mortgages.....	\$ 3,281.60
Interest accrued on collateral loans.....	472.25
Rents due on company's property or lease.....	191.02
Total carried out.....	\$ 3,944.87

Market value (not including interest, in item 9), of bonds and stocks over book value.....	\$ 37,279.19
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 92,065.50
Deduct cost of collection, commission and brokerage.....	22,869.54
Net amount of uncollected premiums not more than three months due.....	69,195.96
Gross premiums in course of collection December 31st, more than three months due, carried in, \$400.00	
Gross assets.....	\$ 1,015,137.06
Deduct assets not admitted.....	
Depreciation from book values of above net ledger assets to bring same to market value; real estate.....	\$ 1,399.22
Total.....	\$ 1,399.22
Total admitted assets.....	\$ 1,013,738.74

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 4,518.15
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	43,999.19
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	12,950.00
Total amount of claims for losses.....	\$ 61,507.34
Deduct reinsurance due or accrued.....	9,668.86
Net amount of unpaid losses.....	\$ 51,838.48
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$459,780.54, unearned premiums (50 per cent.).....	\$ 219,890.26
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$389,232.01, unexpired premiums pro rata.....	227,412.18
Total unearned premiums as computed above.....	\$ 447,302.44
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	4,609.70
Return premiums and reinsurance premiums.....	990.95
Total amount of all liabilities.....	\$ 504,861.57
Joint stock capital actually paid up in cash.....	\$ 250,000.00
Divisible surplus.....	258,877.17
Total.....	\$ 1,013,738.74

Miscellaneous.

	Fire risks.	Premiums thereon.
Gross amount in force on the 31st day of December of the preceding year, as per line 5 under this heading in last year's statement.....	\$ 68,365,635	\$ 677,546.43
Written or renewed during the year.....	77,593,025	833,862.43
Total.....	145,958,660	1,511,408.86
Deduct those expired and marked off as terminated (gross).....	61,220,969	621,033.78
In force at the end of the year.....	\$ 84,737,691	\$ 890,375.08
Deduct amount reinsured.....	5,433,557	61,363.11
Net amount in force.....	\$ 79,304,134	\$ 829,011.97
Perpetual risks (not included above), \$164,550. Premiums on same, \$4,007.05.		
Largest amount written on any one risk, not deducting reinsurance, \$15,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$ 128,144.56
Total amount of the company's stock owned by the directors at par value.....	228,410.00
Does any officer, director, or trustee receive a commission or salary on the business of the company?.....	No.

Business in the State of Iowa During the Year.

Gross risks written.....	\$ 842,372.00
Gross premiums received.....	12,427.33
Losses paid.....	10,958.87
Losses incurred.....	10,953.92
Amount at risk.....	827,995.00

ANNUAL STATEMENT

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

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

President, WM. CHUBB.

Secretary, CHAR. J. WISTER, JR.

Vice-President, JOHN GLADING.

[Incorporated April 21, 1841.

Commenced business August 9, 1841.

Home office, 429 Walnut street, Philadelphia.

Capital Stock.

Amount of capital stock authorized, \$300,000; subscribed for.....	\$ 300,000.00
Amount of capital paid-up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 943,726.33

Income During Year.

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

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 26,630.00	Fire.
Net collected.....	\$ 26,630.00	
Gross premiums written and renewed during the year.....	509,201.73	
Total.....	\$ 535,831.73	
Deduct gross premiums and bills in course of collection at this date.....	99,684.00	
Entire premiums collected during the year.....	\$ 506,147.73	
Deduct reinsurance, rebate, abatement and return premiums.....	119,999.98	
Received for premiums other than perpetuals.....	\$ 386,147.75	

Deposit premiums received on perpetual risks.....	\$ 5,819.50
Rents from company's property, including \$1,000.00 for company's use of own buildings.....	\$ 4,785.98
Interest on real estate mortgage loans.....	9,643.67
Interest and dividends on stocks and bonds.....	25,841.63
Total rents and interest.....	\$ 40,811.08
From all other sources, viz: transfers, surveys, etc.....	374.05
Total income during the year.....	\$ 434,552.38
Total footings.....	\$ 1,376,328.71

Disbursements During Year.

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

Fire.	
Gross amount paid for losses (including \$44,838.03 occurring in previous years).....	\$ 265,075.07
Deduct amounts received for salvages (on losses of the last or previous year), \$568.34; and from reinsurance in other companies, \$31,938.00.....	38,506.34
Net amount paid during the year for losses.....	\$ 232,569.35
Deposit premiums returned.....	4,909.50
Paid stockholders for interest or dividends.....	18,000.00
Commissions or brokerage to agents, less received on reinsurances.....	95,246.84
Rents for company's use of own buildings.....	1,000.00
Salaries, fees and all other charges, officers, \$11,000.00; clerks, \$5,090.84; other employes, \$6,952.87.....	25,882.71
Taxes on premiums, \$9,124.08; on real estate, \$1,618.75.....	10,742.83
Insurance department fees and agents' licenses, \$4,599.33; municipal licenses, \$655.00; internal revenue, \$1,426.16; tax on franchise, \$1,177.02.....	5,838.41
Advertising, printing and stationery, \$3,274.12; legal expenses, \$94.02; repairs and expenses on real estate, \$695.76; furniture and fixtures, \$422.00; miscellaneous, \$39,052.64.....	\$ 32,749.44
Premiums over par value bonds bought.....	137.50
Total expenditures during the year.....	\$ 427,166.56
Balances.....	\$ 949,162.15

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 131,043.48
Mortgage loans on real estate, first liens.....	306,660.00
Book value bonds, excluding interest, \$56,025.75; and stocks, \$4,500.00.....	365,175.75
Cash in company's office, \$653,771; deposited in banks, \$35,442.63.....	36,066.40
Agents' debit balances, secured or unsecured.....	40,584.60
Total.....	\$ 949,540.23
Deduct ledger liabilities:	
Agents' credit balances.....	\$ 378.08
Total net ledger assets, as per balances.....	\$ 949,162.15

Non-Ledger Assets.

Interest due, \$477.50, and accrued, \$2,127.72, on mortgages.....	\$ 2,605.22
Rents accrued on company's property or lease.....	191.79
Total.....	\$ 2,797.01

Market value, not including interest in item 9, of bonds and stocks over book value.....	\$ 45,824.25
Gross premium in course of collection, December 31st, not more than three months due.....	\$ 29,681.00
Deduct cost of collection, commission and brokerage.....	8,131.37
Net amount of uncollected premiums, not more than three months due.....	21,550.63
Perpetual deposits on real estate owned by company.....	747.00
Gross assets.....	\$ 1,020,031.04
Deduct assets not admitted:	
Company's stock—owned.....	\$ 1,920.00
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	1,954.27
Total admitted assets.....	\$ 1,016,188.84

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 12,059.83
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	39,156.45
Total amount of claims for losses.....	\$ 51,226.28
Deduct reinsurance due or accrued.....	1,852.62
Net amount of unpaid losses.....	\$ 49,373.66
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$29,053.85; unearned premiums, 50 per cent.....	\$ 136,035.90
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$368,003.60; unearned premiums pro rata.....	197,010.16
Total unearned premiums as computed above.....	\$ 333,047.06
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received.....	136,027.98
Total amount of all liabilities.....	\$ 518,438.70
Joint stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	197,750.14
Total.....	\$ 1,016,188.84

Miscellaneous.

In force on the 31st day of December, 1901, (as per line 5 under this heading in last year's statement).....	\$ 59,850,418	Fire risks.	Premiums thereon.
Written or renewed during the year.....	46,177,818		
Total.....	\$ 105,428,246		\$ 633,743.39
Deduct those expired and marked off as terminated.....	41,260,598		500,801.73
In force at the end of the year.....	\$ 64,167,648		\$ 1,142,945.12
Deduct amount reinsured.....	6,334,689		433,528.72
Net amount in force.....	\$ 57,832,959		609,559.40
Perpetual risks (not included above), \$5,371,394. Premiums on same, \$149,213.05.			
Largest amount written on any one risk not deducting reinsurance, \$10,000.00.			

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..... No.	
Losses incurred during the year, fire..... \$	234,388 00
Total amount of company's stock owned by the directors at par value.....	45,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?..... No.	

Business in the State of Iowa During the Year.

Gross risks written..... \$	Fire risks.	
	1,045,955.00	
Gross premiums received.....	13,574.34	
Losses paid.....	12,645.10	
Losses incurred.....	12,830.80	
Amount at risk.....	1,623,785.00	

ANNUAL STATEMENT

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

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

President, HON. FREDERICK COCK. *First Vice-President, EUGENE H. SATTERBEE.*
Secretary, H. F. ATWOOD. *Second Vice-President, ALBRECHT VOGT.*

[Incorporated February 16, 1872. Commenced business February 23, 1872.]

Home office, Corner West Main and Irving street, Rochester, N. Y.

Capital Stock.

Amount of capital stock authorized, \$800,000.00; subscribed for..... \$	800,000.00
Amount of capital paid up in cash.....	800,000.00
Amount of net ledger assets, December 31st of previous year.....	1,674,574.88
Extended at.....	\$ 1,074,574.88

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..... \$	87,403.80	
Gross premiums written and renewed during the year.....	885,794.39	
Total.....	973,198.19	
Deduct gross premiums and bills in course of collection at this date.....	117,481.09	
Entire premiums collected during the year..... \$	855,717.10	
Deduct reinsurance, rebate, abatement and return premiums.....	256,162.28	
Received for premiums other than perpetuals.....	\$ 599,547.82	
Rents from company's property..... \$	9,404.33	
Interest on real estate mortgage loans.....	19,324.91	
Interest and dividends on stocks and bonds, \$20,018.34 from all other sources, \$1,010.22.....	21,028.54	
Total rents and interest.....	\$ 49,757.28	
Total income during during the year.....	\$ 640,305.60	
Total footings.....	\$ 1,720,880.48	

Disbursements During Year.

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

Gross amount paid for losses, including \$21,432.77 occurring in previous years.....	Fire.	\$ 395,607.20
Deduct amounts received for salvages (on losses of the last or previous year), \$1,401.50, and from reinsurance in other companies, \$71,668.73.....		73,070.23
Net amount paid during the year for losses.....		\$ 343,536.97
Paid stockholders for interest or dividends, amount declared during the year.....		20,000.00
Commissions or brokerage to agents, less received on reinsurances, Salaries, fees and all other charges, officers, \$10,500.00; clerks, \$6,309.00; other employes, \$10,356.65.....		159,841.37
Taxes on premiums, \$11,503.62; on real estate, \$3,459.02; on other investments, \$1,378.52.....		27,175.65
Insurance department fees and agents' licenses, \$2,868.92; municipal licenses, \$336.60.....		16,411.16
Advertising, printing and stationery, \$3,881.46; legal expenses, \$244.75; repairs and expenses on real estate, \$8,830.79; miscellaneous, \$32,740.34.....		3,505.52
Other disbursements, viz: Suspense account, \$37.00; profit and loss account, \$148.35.....		45,406.94
Total expenditures during the year.....		185.35
Balances.....		\$ 595,558.06
		\$ 1,185,347.52

Ledger Assets.

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

Book value real estate.....	\$ 213,638.19
Mortgage loans on real estate, first liens.....	386,479.77
Book value bonds, excluding interest, \$356,342.80; and stocks, \$50,000.00.....	405,342.80
Cash in company's office, \$1,357.73; deposited in banks, \$118,509.63.....	119,867.36
Total net ledger assets, as per balances.....	\$ 1,185,347.52

Non-Ledger Assets.

Interest due, \$912.25 and accrued, \$5,645.05, on mortgages.....	\$ 6,566.30
Interest accrued on bonds and stocks.....	5,575.64
Total carried out.....	\$ 12,141.94
Market value (not including interest, in item 9) of bonds and stocks over book values.....	\$ 35,038.80
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 117,481.09
Deduct cost of collection, commission and brokerage.....	35,821.20
Net amount of uncollected premiums, not more than three months due.....	81,589.89
Total admitted assets.....	\$ 1,254,092.15

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 4,358.94
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	35,239.47

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	\$	9,561.26
Total amount of claims for losses.....	\$	49,562.67
Net amount of unpaid losses.....	\$	49,562.67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$141,712.02 unearned premiums, 50 per cent.....	\$	220,871.31
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$475,589.86; unearned premiums, pro rata.....	\$	251,592.44
Total unearned premiums as computed above.....	482,463.75	
Commissions, brokerage, and other charges due to agents and brokers.....	470.63	
Total amount of all liabilities.....	\$	534,497.05
Joint stock capital actually paid up in cash.....	\$	200,000.00
Divisible surplus.....	\$	554,595.10
Total.....	\$	1,854,092.15

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	\$ 80,663,614	\$ 813,792.71
Written or renewed during the year.....	27,486,139	885,794.39
Total.....	\$ 157,549,753	\$ 1,699,587.10
Deduct those expired and marked off as terminated.....	61,617,595	656,399.57
In force at the end of the year.....	\$ 95,932,158	\$ 1,043,187.53
Deduct amount reinsured.....	9,846,759	125,855.06
Net amount in force.....	\$ 86,085,399	\$ 917,332.47
Largest amount written on any one risk, not deducting reinsurance, \$10,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year, fire.....	346,721.87
Total amount of the company's stock owned by the directors at par value.....	34,287.50
Total amount loaned to officers and directors, \$34,900; loaned to stockholders, not officers, \$48,100.....	83,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 1,039,646.00
Gross premiums received.....	11,471.48
Losses paid.....	9,531.21
Losses incurred.....	10,624.86
Amount at risk.....	1,667,786.00

ANNUAL STATEMENT

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

ROYAL INSURANCE COMPANY.

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

Managers for Western Department, LAW BROTHERS, Chicago.
General Attorney for the United States, E. F. BEDDALL.

[Organized or incorporated, 1845. Commenced business in the United States, 1851.]

Chief office in the United States, 50 Wall street, New York City.

Capital Stock.

Deposit capital stock, \$235,000; market value.....	\$ 280,473.08
Amount of net ledger assets, December 31st of previous year.....	\$ 6,493,880.79
Extended at.....	\$ 6,493,880.79

Income During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 729,313.62
Deduct amount of same not collected.....	1,404.23
Net collected.....	\$ 727,909.39
Gross premiums written and renewed during the year.....	6,737,661.94
Total.....	\$7,465,574.33
Deduct gross premiums and bills in course of collection at this date.....	860,268.56
Entire premiums collected during the year.....	\$6,605,305.77
Deduct reinsurance, rebate, statement and return premiums.....	2,542,865.05
Received for premiums other than perpetuals.....	\$ 4,062,437.92
Deposit premiums received on perpetual risks.....	5,937.99
Rents from company's property, including \$33,252.60 for company's use of two buildings.....	\$ 181,898.46
Interest on real estate mortgage loans.....	7,898.59
Interest and dividends on stocks and bonds, \$136,791.64; from all other sources, \$4,441.33.....	141,232.97
Total rents and and interest.....	\$31,030.92
Profit on sale or maturity of ledger assets during the year over book values.....	50,109.13
From all other sources, viz.: Received from home office.....	1,660,473.10
Total income during the year.....	\$ 6,118,088.67
Total footings.....	\$ 12,522,568.86

Disbursements During Year.

As shown by the books at home office at close of business December 31st		Fire.
Gross amount paid for losses, including \$538,786.67; occurring in previous years	\$3,645,156.17	
Deduct amounts received for salvages on losses for the last or previous years, \$948,445.80	979,131.63	
Net amount paid during the year for losses	\$2,666,024.54	
Deposit premiums returned	11,811.82	
Commissions or brokerage to agents, less received on reinsurance	615,950.70	
Salaries and allowances to agents	34,049.68	
Rents, including \$33,454.60 for company's use of own buildings	36,844.60	
Salaries, fees and all other charges, officers, \$91,688; clerks, \$182,548.61; other employes, \$64,585.50	338,162.11	
Taxes on premiums, \$136,553.02; on real estate, \$30,122.87	166,675.89	
Insurance department fees and agents' licenses, \$9,074.18; municipal licenses, \$755.06	9,829.24	
Advertising, printing and stationery, \$54,874.09; legal expenses, \$1,727.77; repairs and expenses on real estate, \$77,784.71; furniture and fixtures, \$,431.06; miscellaneous, \$160,208.30	300,025.93	
Remitted to home office	1,798,376.71	
Amount written off to reduce bonds to book value	6,581.44	
Total expenditures during the year	\$ 5,985,241.66	
Balances	\$ 6,537,327.20	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$2,143,090.05
Mortgage loans on real estate, first liens	184,000.00
Book value bonds, excluding interest	3,644,404.91
Cash in company's office, \$1,075.93; deposited in banks, \$564,931.36	565,977.29
Total	\$6,537,470.25
Deduct ledger liabilities:	
All others	143.05
Total net ledger assets, as per balances	\$ 6,537,327.20

Non-Ledger Assets.

Interest accrued on mortgages	\$ 627.62
Interest accrued on bonds and stocks	37,958.31
Interest accrued on other assets	80.00
Rents accrued on company's property or lease	11,642.00
Total carried out	\$ 50,258.23
Gross premiums in course of collection December 31st, not more than three months due	\$ 846,752.01
Deduct cost of collection, commission and brokerage	136,922.93
Net amount of uncollected premiums not more than three months due	709,829.08
Gross premiums in course of collection December 31st, not more than three months due, carried in	\$14,920.58
All other assets: Amount receivable under perpetual policies, \$732.10; due from other companies for reinsurance losses already paid, \$5,069.09	5,801.19
Total admitted assets	\$ 7,303,215.70

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$2,123.65; not yet due, \$21,434.20)	\$ 23,557.85
Losses in process of adjustment, or in suspense, including all reported and supposed losses	868,005.74
Losses resisted (not outlawed), including interest, costs and other expenses thereon	88,300.58
Total amount of claims for losses	\$ 979,864.17
Deduct reinsurance due or accrued	441,731.05
Net amount of unpaid losses	\$ 538,130.12
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,803,039.80; unearned premiums, 50 per cent	\$1,431,519.90
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$4,230,240.18; unearned premiums pro rata	2,192,410.55
Total unearned premiums as computed above	3,623,930.45
Amount reclaimable by the insured on perpetual fire insurance policies, being 85,95 per cent of the premium or deposit received	221,542.40
Net premium reserve and all other liabilities; except capital, under the life insurance or any other special department	119,352.80
Salaries, rent, expenses, taxes, bills, accounts, fees, etc, due or accrued	32,327.07
Commissions, brokerage and other charges due to agents and brokers on premiums paid	6,354.74
Return premiums, \$11,020.70; and reinsurance premiums, \$229,135.53	240,156.23
Total amount of all liabilities	\$ 4,781,693.31
Dividend surplus	2,521,522.39
Total	\$ 7,303,215.70

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 937,726,750.20	\$ 8,176,444.42
Written or renewed during the year 1901	788,450,303.90	6,737,661.94
Total	\$1,726,177,150.19	\$14,914,106.36
Deduct those expired and marked off as terminated	749,896,778.49	6,215,153.72
In force at the end of the year 1901	\$ 976,280,371.70	\$ 8,698,952.64
Deduct amount reinsured	221,690,532.16	1,656,672.66
Net amount in force December 31, 1901	\$ 754,589,839.54	\$ 7,042,279.98
Largest amount written on any one risk, not deducting reinsurance, \$150,000.		

Perpetual Fire Risks.

	Amounts.	Total deposits.	Interest premiums.
Perpetual risks in force December 31, 1901	\$ 9,565,419	\$ 252,792.82	\$ 10,111.63
Written during the year 1901	224,400	7,422.04	265.83
Total	\$ 9,789,819	\$ 260,214.86	\$ 10,408.51
Deduct those marked off as cancelled, 1901	410,060	13,354.11	534.16
In force December 31, 1901	\$ 9,379,759	\$ 246,858.75	\$ 9,874.35

General Interrogatories.

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

Losses incurred during the year, fire, \$2,702,181.39; tornado, \$3,044.57

\$ 2,705,225.96

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$2,478,188.12	\$ 166,800.00	\$ 2,644,988.12
Gross premiums received	18,495.19	648.87	19,144.06
Losses paid	13,128.22	16.67	13,144.89
Losses incurred	15,056.01	16.67	15,072.68
Amount at risk			3,151,454.60

ANNUAL STATEMENT.

For the year ending December 31st 1901, of the condition and affairs of the
ROYAL EXCHANGE ASSURANCE COMPANY.

Organized under the laws of the United Kingdom of Great Britain and Ireland made to the
Auditor of State of the state of Iowa, pursuant to the laws thereof.

General-Manager, ROBERT DICKSON.

[Incorporated A. D. 1722. Commenced business United States branch 1891.]

Home office, Royal Exchange, London, England.
United States office, 100 William street, New York.

Capital Stock.

Deposit capital	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year	1,365,922.51
Extended at	\$ 1,365,922.51

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	132,495.33	
Net collected	132,495.33	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,272,760.26	
Total	\$ 1,405,285.59	
Deduct gross premium and bills in course of collection at this date	151,429.97	
Entire premium collected during the year	\$ 1,253,855.62	
Deduct reinsurance, rebate, abatement and return premiums	404,493.28	
Received for premiums other than perpetuities	\$ 849,357.34	\$ 849,357.34
Interest and dividends on stock and bonds	\$ 49,023.56	
Total rents and interest		49,023.56
From all other sources, viz: Remittance from Home office		241,323.25
Total income during the year		\$ 1,139,704.15
Total footings		\$ 2,505,626.66

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses, including \$97,871.10 in previous years	\$ 703,112.21	
Deduct amounts received for salvages on losses of the last or previous year \$2,220.43; and from reinsurance in other companies \$115,295.99		117,226.42
Net amount paid during the year for losses	\$ 585,885.82	\$ 585,885.82
Commission or brokerage to agents, less received in reinsurances		168,256.10
Rents		6,714.16
Salaries, fees and all other charges, officers, \$22,660.00; clerks, \$50,185.30		72,845.30
Taxes on premiums		13,351.55
Insurance department fees and agents' licenses, \$11,534.34; municipal licenses, \$5,204.20		16,738.54
Advertising, printing and stationery, \$13,366.60; miscellaneous, \$22,531.28		35,897.88
Remitted to home office		239,668.18
Total expenditures during the year		\$ 1,135,483.60
Balances		\$ 1,370,142.97

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value bonds, excluding interest, \$1,244,133.97; and stocks, \$70,383.83	\$ 1,314,517.80
Cash in company's office, \$1,522.52; deposited in banks, \$31,431.78	31,954.30
Office furniture and maps	17,419.99
Bills receivable	3,250.88
Total	\$ 1,370,742.97
Total net ledger assets, as per balances	\$ 1,370,142.97

Non-Ledger Assets.

Interest accrued on bonds and stocks	\$ 16,903.39
Total carried out	\$ 16,903.39
Market value of bonds and stocks over book value	18,653.45
Gross premiums in course of collection December 31st, not more than three months due	151,429.97
Deduct cost of collection, commission and brokerage	31,056.16
Net amount of uncollected premiums, not more than three months due	118,373.81
Gross premiums in course of collection December 31st, more than three months due, due from other companies for reinsurance or losses already paid. United Fire \$954.00. Munich \$3,045.55	4,000.55
Gross assets	\$ 1,588,074.17
Deduct assets not admitted	
Furniture, fixtures, safes and maps	\$ 17,419.99
Total	\$ 17,419.99
Total admitted assets	\$ 1,510,654.18

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 29,999.30
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Losses in process of adjustment, or in suspense, including all reported and supposed losses	\$	101,272.89
Losses resisted (not outlawed), including interest, costs and other expenses thereon		9,050.00
Total amount of claims for losses	\$	110,322.89
Deduct reinsurance due or accrued		33,482.45
Net amount of unpaid losses	\$	105,939.55
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$489,668.12; unearned premiums (50 per cent)	\$	293,814.06
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$633,924.95; unearned premiums pro rata	\$	359,493.38
Total unearned premiums as computed above	\$	653,307.44
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued (contingent)		1,721.54
And reinsurance premiums		17,777.97
Total amount of all liabilities	\$	778,746.50
Joint stock capital actually paid up in cash, deposit capital	\$	200,000.00
Reserve or guaranty fund, represented by scrip, or otherwise		531,907.68
Divisible surplus		731,907.68
Total	\$	1,510,654.18

Miscellaneous.

	Fire risks.	Premiums thereon.
In force December 31, 1920	\$ 115,814,998	\$ 1,315,985.18
Written or renewed in 1921	116,230,061	1,273,792.26
Total	\$ 232,045,059	\$ 2,618,775.44
Deduct expirations and cancellations	108,574,502	1,185,384.13
In force December 31, 1921	\$ 123,470,557	\$ 1,433,391.31
Deduct amount reinsured	19,893,672	211,838.21
Net amount in force	\$ 103,576,885	\$ 1,221,553.07
Largest amount in any one hazard, \$25,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 612,840.37
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 579,450.00
Gross premiums received	7,187.68
Losses paid	5,918.94
Losses incurred	7,543.94
Amount at risk	531,954.00

ANNUAL STATEMENT.

For the year ending December 31, 1921, of the condition and affairs of the
ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

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

President, C. H. BIGELOW.

Secretary, A. W. PERRY.

Vice-President, PETER BERKEY.

[Incorporated, May, 1865. Commenced business, May, 1865.]

Home office, corner Third and Jackson streets, St. Paul, Minn.

Capital Stock.

Amount of capital stock authorized, \$1,000,000. Subscribed for	\$	500,000.00
Amount paid up in cash		500,000.00
Amount of net ledger assets, December 31st of previous year		2,606,392.12
Extended at		\$ 2,606,392.12

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 269,518.08	\$ 16,932.34
Net collected	\$ 269,518.08	\$ 16,932.34
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	2,318,566.18	643,823.50
Total	\$ 2,588,084.26	\$ 660,755.84
Deduct gross premiums and bills in course of collection at this date	273,335.36	17,446.09
Entire premiums collected during the year	\$ 2,314,748.90	\$ 643,309.75
Deduct reinsurance, rebate, abatement and return premiums	367,493.78	237,893.61
Received for premiums, other than perpetuals	\$ 1,947,255.12	\$ 405,416.14
Rents from company's property, including \$5,400.00 for company's use of own building		\$ 2,258,671.23
Interest on real estate mortgage loans		44,515.14
on other collateral loans, \$4,150.50		19,636.73
Interest and dividends on stocks and bonds, \$66,373.47; from all other sources, \$11,836.67		78,209.84
Total rents and interest		\$ 136,361.71

Profit on sales or maturity of ledger assets during the year over book values.....	\$	35,480.00
From all other sources, viz:		
Increased premiums and bills, fire and marine.....		4,331.03
Received from old judgments and claims.....		3,250.03
	\$	2,532,104.00
Total income during the year.....	\$	5,133,496.12

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.	
Gross amount paid for losses (including \$174,618.37; occurring in previous years).....	\$ 1,078,417.99	\$ 312,811.93	
Deduct amounts received for salvages (on losses of the last or previous years), \$12,457.44; and from reinsurance in other companies, \$173,853.12 ...	90,202.82	96,117.74	
Net amount paid during the year for losses..	\$ 988,215.17	\$ 216,694.19	\$ 1,204,909.36
Paid stockholders for interest or dividends (amount declared during the year, \$50,000).....			50,000.00
Commission or brokerage to agents, less received on reinsurances			493,630.97
Rents, (including \$5,400.00 for company's use of own building) ...			5,400.00
Salaries, fees and all other charges, officers, 27,333.34; clerks, \$30,145.50; other employes, \$34,768.58.....			92,247.42
Taxes on premiums, \$39,151.35; on real estate, \$6,656.26.....			45,807.61
Insurance department fees and agents' licenses, \$7,135.82; municipal licenses, \$4,847.84; tax on franchise, \$190.00.....			12,173.66
Advertising, printing and stationery, \$10,449.33; legal expenses, \$4,066.21; repairs and expenses on real estate, \$18,725.96; furniture and fixtures, \$290.75; miscellaneous, \$133,702.86.....			167,235.11
Losses on sales or maturity of ledger assets.....			63,777.98
Total disbursements during the year.....			\$ 2,135,182.11
Balances.....			\$ 3,003,314.01

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered.....	\$ 575,881.82
Mortgage loans on real estate, first liens.....	402,150.00
Loans secured by pledge of bonds, stocks or other collateral	59,202.63
Book value of bonds excluding interest, \$1,133,032.70; and stocks, \$341,100.00	\$ 1,474,132.70
Cash in company's office, \$17,423.72; deposited in banks, \$221,349.65.....	238,773.37
Bills receivable, \$17,446.09; agents' debit balances, secured or unsecured, 235,880.84.....	253,326.93
Total.....	\$ 3,093,468.45
Deduct ledger liabilities.	
Agents' credit balances.....	\$ 154.44
Total net ledger assets, as per balances.....	\$ 3,003,314.01

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 59,893.56
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	168,161.22

Losses resisted (not outlawed), including interest, costs and other expenses thereon.....		\$ 13,535.00
Total amount of claims for losses.....	\$ 241,589.78	
Deduct reinsurance due or accrued.....	24,164.10	
Net amount of unpaid losses.....		\$ 217,425.68
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$944,516.06; unearned premiums, 50 per cent.....	\$ 472,258.03	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,544,308.01; unearned premiums pro rata.....	852,857.46	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$175,240.33; unearned premiums, 50 per cent.....	87,620.17	
Total unearned premiums as computed above.....		\$ 1,412,735.66
Commissions, brokerage, and other charges due to agents and brokers, on premiums paid,		37,608.96
Total amount of all liabilities.....		\$ 1,667,770.30
Joint-stock capital actually paid up in cash.....	\$ 500,000.00	
Divisible surplus.....	835,543.71	
Total.....		\$ 3,003,314.01

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force December 31, 1900.....	\$ 177,792,650	\$ 2,285,814.15	\$ 5,193,013	\$ 201,638.60
Written or renewed in 1901.....	144,845,250	2,318,566.18	80,647,328	643,823.50
Totals.....	\$ 322,637,900	\$ 4,604,380.33	\$ 85,840,341	\$ 845,462.10
Deduct expirations and cancellations.....	\$ 125,818,956	\$ 1,979,070.16	\$ 80,748,379	654,561.68
In force December 31, 1901	\$ 196,818,934	\$ 2,625,310.17	\$ 5,091,962	\$ 190,900.42
Deduct amount reinsured	10,411,485	136,486.10	605,298	15,660.09
Net amount in force.....	\$ 186,407,449	\$ 2,488,824.07	\$ 4,486,664	\$ 175,240.33

General Interrogatories.

- Largest amount on any one hazard, \$10,000.00.
- Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?
- Losses incurred during the year (fire, \$1,012,819.00; marine and inland, \$238,202.18; tornado
- Total amount of company's stock owned by the directors at par value.....
- Total amount loaned to officers and directors, \$3,146.69; loaned to stockholders not officers.....
- Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 3,134,580.00	\$ 588,519.00	\$ 3,723,099.00
Gross premiums received.....	44,193.68	4,402.45	48,596.13
Losses paid.....	29,700.81	177.91	29,878.72
Losses incurred.....	28,474.93	177.91	28,652.84
Amount at risk.....	4,152,928.00	765,100.00	4,918,028.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

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

Manager, JAMES H. BREWSTER.

[Incorporated, 1824. Commenced business in the United States, 1850.]

Home office, 197 Asylum street, Hartford, Connecticut.

Capital Stock.

Amount of capital stock authorized, \$30,000,000.00; subscribed for, \$21,757,000.00	
Amount of capital paid up in cash	1,500,000.00
Amount of net ledger assets, December 31st of previous year	3,885,062.29
Extended at	\$ 3,885,062.29

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 275,330.00	
Net collected	\$ 275,380.00	
Gross premiums written and renewed during the year	4,059,933.60	
Total	\$ 4,334,413.60	
Gross premiums and bills in course of collection at this date	330,354.60	
Entire premiums collected during the year	\$ 4,004,059.00	
Deduct reinsurance, rebate, abatement and return premiums	1,935,564.38	
Received for premiums other than perpetuals	\$ 2,067,484.62	\$ 2,067,484.62
Rents from company's property, including company's use of own buildings	16,461.60	
Interest on real estate mortgage loans, \$48,954.40; on other collateral loans, \$87.50	49,051.90	
Interest and dividends on stocks and bonds, \$76,793.28; from all other sources, \$7,280.43	83,983.71	
Total rents and interest	\$ 149,497.21	
Profit on sale or maturity of ledger assets during the year over book values	1,563.50	
From all other sources, viz: received from home office	25,880.48	
Total income during the year	\$ 2,244,404.51	
Total footings	\$ 6,129,467.10	

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross amount paid for losses (including \$100,935.44 occurring in previous years)	\$2,862,126.29	
Deduct amounts received for salvages (on losses of the last or previous year), \$16,132.02; and from reinsurance in other companies, \$865,084.88	881,216.90	
Net amount paid during the year for losses	\$ 1,980,909.39	
Commissions or brokerage to agents, less received on reinsurances	440,761.59	
Rents	4,128.00	
Salaries, fees and all other charges, officers, \$13,250.00; clerks, \$82,070.78	95,320.78	
Taxes on premiums, \$51,035.67; on real estate, \$3,318.86	54,354.29	
Insurance department fees and agents' licenses, \$10,540.56; municipal licenses, \$6,605.71; tax on franchise, \$480.00; war tax, \$10,076.97; fire patrol, \$10,840.65	39,153.90	
Advertising, printing and stationery, \$16,083.83; repairs and expenses on real estate, \$11,309.50; furniture and fixtures, \$7,131.99; miscellaneous, \$87,370.76	121,896.54	
Losses on sales or maturity of ledger assets	395.55	
Remittance to home office	4,228.42	
Total expenditures during the year	\$ 2,141,151.46	
Balances	\$ 3,988,315.64	

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Book value real estate, unincumbered	\$ 215,462.18
Mortgage loans on real estate, first liens	1,134,115.30
Loans secured by pledge of bonds, stocks or other collateral	2,600.00
Book value bonds, excluding interest, \$2,094,133.75; and stocks, \$49,950.00	2,144,083.75
Cash in company's office, \$875.33; deposited in banks, \$260,975.10	261,850.43
Agents debit balances, secured or unsecured	197,794.28
Total	\$ 3,988,816.04
Deduct ledger liabilities:	
Agents' credit balances	500.40
Total net ledger assets	\$ 3,988,315.64

Non-Ledger Assets.

Interest due, \$6,727.57 and accrued, \$5,639.79, on mortgages	\$ 12,367.36
Interest due, \$11,778.75 and accrued, \$12,774.80, on bonds and stocks	24,553.64
Interest due and accrued on collateral loans	65.00
Interest due, \$300.00 and accrued \$251.23 on other assets	551.23
Total carried out	\$ 37,517.23
Market value of bonds and stocks over book value	64,410.25
Gross premiums in course of collection December 31st, not more than three months due	\$ 330,384.60
Deduct cost of collection, commission and brokerage	45,856.37
Net amount of uncollected premiums not more than three months due	284,528.23
Gross assets	\$ 4,374,773.55

Deduct assets not admitted:	
Bonds and stocks.....	\$ 15,690.40
Total.....	\$ 15,690.40
Total admitted assets.....	\$ 4,359,080.95

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	\$ 132,851.15	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 267,275.00	
Losses resisted (not outlawed), including interest costs and other expenses thereon.....	21,581.45	
Total amount of claims for losses.....	\$ 421,671.60	
Deduct reinsurance due or accrued.....	153,749.25	
Net amount of unpaid losses		267,922.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,421,317.73; unearned premiums (fifty per cent)	\$ 710,658.86	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,919,749.48; unearned premiums pro rata.....	1,006,925.49	
Total unearned premiums as computed above	\$ 1,717,584.35	
Return premiums, \$43,101.89; and reinsurance premiums, \$103,857.21		146,959.10
Total amount of all liabilities.....	\$ 2,132,465.80	
Divisible surplus.....	\$ 2,226,615.15	
Total.....	\$ 4,359,080.95	

Miscellaneous.

	Fire risks.	Premiums.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$ 506,111,998	\$ 4,463,970.16
Written or renewed during the year.....	403,582,380	4,059,033.60
Total.....	\$ 909,694,378	\$ 8,523,003.76
Deduct those expired and marked off as terminated.....	381,142,296	3,607,337.06
In force at the end of the year.....	\$ 528,552,082	\$ 4,915,666.70
Deduct amount reinsured.....	160,861,538	1,574,599.49
Net amount in force	\$ 367,690,544	\$ 3,341,067.21
Largest amount written on any one risk, not deducting reinsurance, \$100,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	\$1,408,866.16
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....	\$ 200,000.00

Business in the State of Iowa During the Year.

Gross risks written	Fire risks.
Gross premiums received.....	\$ 1,584,897.00
Losses paid.....	24,790.59
Losses incurred.....	24,700.92
	21,710.32

ANNUAL STATEMENT

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

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

President, CHAS. S. LEBBE.

Vice-Presidents, JAS. D. DEWELL.

Secretary, H. MASON.

[Incorporated April, 1841. Commenced business April, 1841.]

Home office, 37 Center street, New Haven, Conn.

CAPITAL STOCK.

Amount of capital stock authorized.....	\$ 1,000,000.00
Amount of capital stock paid-up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year.....	879,266.15

Income During the Year.

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

	Fire.	Marine and Inland.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement..	\$ 91,780.53	\$ 9,167.61
Deduct amount of same not collected.....	66,98	158.73
Net collected.....	\$ 91,683.55	\$ 9,008.88
Gross premiums on risks written and renewed during the year as shown in exhibit item 2.....	867,088.26	73,186.30
Total.....	\$ 958,771.81	\$ 82,195.18
Deduct gross premiums and bills in course of collection at this date.....	132,585.04	5,165.40
Entire premiums collected during the year..	\$ 826,186.77	\$ 77,029.78
Deduct reinsurance, rebate, abatement and return premiums.....	243,502.05	12,621.14
Net cash actually received for premiums	\$ 582,684.72	\$ 64,408.64
Rents from company's property, including \$2,000 for company's use of own buildings		2,919.65
Interest on real estate mortgage loans, \$9,544.30; on other collateral loans, \$1,253.32.....		10,797.62
Interest and dividends on stocks and bonds.....		25,576.05
Total rents and interest.....		\$ 39,293.32
Total income during the year.....		\$ 1,565,652.83

Disbursements During the Year.

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

	On fire risks.	On marine and inland risks.	
Gross amount paid for losses (including \$46,566.99 losses occurring in previous years)	\$ 357,132.61	\$ 48,893.81	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$7,378.25, and all amounts actually received for reinsurance in other companies, \$48,165.20; total deductions.....	48,629.46	6,914.01	
Net amount paid during the year for losses..	\$ 308,503.17	\$ 41,979.80	\$ 350,482.97
Paid stockholders for interest or dividends.....			24,000.00
Commissions or brokerage to agents, less received on reinsurance			153,756.82
Rents (including \$2,000 for company's use of own buildings), less \$500; from sub-leases.....			1,500.00
Salaries, fees and all other charges, officers, \$12,500.00; general agents and clerks, \$28,458.86; other employees, \$14,347.05.....			55,206.81
Taxes on premiums, \$14,153.60; on real estate, \$507.53.....			14,655.13
Insurance department fees and agents' licenses, \$4,166.42; municipal licenses, \$327.24.....			4,493.66
Advertising, printing and stationery, \$7,690.88; legal expenses, \$477.97; furniture and fixtures, \$128.20; Miscellaneous, \$33,922.15			42,219.20
Other disbursements.....			696.62
Total expenditures during the year.....			\$ 647,131.21
Balances.....			\$ 918,541.62

Ledger Assets.

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

Book value real estate unincumbered.....	\$ 81,397.18	
Mortgage loans on real estate, first liens.....	109,483.78	
Loans secured by pledge of bonds, stocks or other collateral.....	10,500.00	
Book value bonds, excluding interest, \$22,980.24; and stocks, \$319,788.10.....	548,768.34	
Cash in company's office, \$133.87; deposited in banks, \$77,124.16	77,258.03	
Bills receivable.....	7,120.99	
Total net ledger assets.....		\$ 918,541.62

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 1,869.72	
Interest accrued on bonds and stocks.....	2,239.54	
Rents accrued on company's property or leases.....	139.17	
Total carried out.....		\$ 4,248.43
Market value of bonds and stocks over book value.....		77,139.39
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 137,750.44	
Deduct cost of collection, commission and brokerage.....	27,028.87	
Net amount of uncollected premiums, not more than three months due.....		\$ 110,721.57
Gross assets.....		\$ 1,110,650.01
Deduct assets not admitted:		
Real estate.....		1,797.18
Total admitted assets.....		\$ 1,108,852.83

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 30,285.52	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	58,702.61	
Losses resisted (not outlaved) including interest, costs and other expenses thereon.....	2,195.00	
Total amount of claims for losses.....	\$ 91,183.13	
Deduct reinsurance due or accrued.....	9,247.69	
Net amount of unpaid losses.....		\$ 81,935.44
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$390,683.53; unearned premiums fifty per cent.....		\$ 195,341.26
Gross premiums less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$593,545.10; unearned premiums, pro rata.....		330,203.69
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$5,030.93; unearned premiums, fifty per cent.....		2,515.46
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks, fifty per cent on time hulls.....		9,664.77
Total unearned premiums as computed above.....		\$ 537,725.68
Return premiums, \$16,479.50; and reinsurance premiums, \$5,074.64		21,554.14
Total amount of all liabilities.....		\$ 641,215.26
Joint stock capital actually paid up in cash.....	\$ 300,000.00	
Divisible surplus.....	167,637.57	
Total.....		\$ 1,108,852.83

Miscellaneous.

	Fire Insas.	Premiums.	Marine and inland risk.	Premiums.
In force December 31, 1900.....	\$ 91,173,100	\$ 946,337.69	\$ 576,293	\$ 27,853.48
Written or renewed in 1901.....	82,146,486	867,088.26	9,238,058	73,186.30
Totals.....	\$ 173,319,586	\$ 1,813,425.95	\$ 9,814,351	\$ 101,039.78
Deduct expirations and cancellations.....	63,584,031	694,774.22	9,238,404	73,986.87
In force December 31, 1901.....	\$ 109,735,555	\$ 1,118,651.75	\$ 578,947	\$ 27,052.91
Deduct amount reinsured.....	11,995,056	134,443.12	94,945	3,382.73
Net amount in force.....	\$ 97,739,899	\$ 984,208.63	\$ 484,002	\$ 23,670.18

General Interrogatories.

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

Losses incurred during the year, fire, \$36,146.91; marine and inland, \$7,450.35..... \$ 43,597.26

Total amount loaned to officers and directors, \$10,000.00; loaned to stockholders, not officers, \$10,000.00..... 20,000.00

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

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 2,375,669.00
Gross premiums received.....	83,397.74
Losses paid.....	9,376.71
Losses incurred.....	8,830.41
Amount at risk.....	2,952,170.00

ANNUAL STATEMENT

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

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

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

President, A. W. DAMON. Vice-President, C. E. GALACAR.
Secretary, W. J. MACKAY.

[Incorporated, 1849.

Commenced business, 1851.]

Home office, 202 Main street, Springfield, Mass.

Capital Stock.

Amount of capital stock authorized, \$2,000,000; subscribed for.....	\$ 2,000,000.00	
Amount of capital paid up in cash	2,000,000.00	
Amount of net ledger assets December 31st of previous year.....	3,844,712.80	
Increase of paid up capital during 1901.....	500,000.00	
Extended at.....		\$ 4,344,712.80

Income During Year.

As shown by the books at home office at close of business December 31st:		
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire. \$ 391,502.59	
Deduct amount of same not collected.....	2,835.26	
Net collected.....	\$ 388,667.33	
Gross premiums written and renewed during the year.....	3,923,493.87	
Total.....	\$4,312,161.20	
Deduct gross premiums and bills in course of collection at this date.....	543,336.02	
Entire premiums collected during the year.....	\$3,768,825.18	
Deduct reinsurance, rebate, abatement and return premiums.....	846,747.15	
Received for premiums other than perpetuals.....		\$ 2,922,078.03
Rents from company's property.....	\$ 4,408.71	
Interest on real estate mortgage loans, \$30,562.32; on other collateral loans, \$1,592.82.....	32,155.14	
Interest and dividends on stocks and bonds.....	157,305.97	
Total rents and interests.....		193,869.82
Profit on sale or maturity of ledger assets during the year over book values.....		44,906.73
Total income during the year.....		\$ 3,160,854.58
Total footings.....		\$ 7,505,567.38

Disbursements During Year.

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

		Fire.
Gross amount paid for losses, including \$195,556.64 occurring in previous years.....	\$1,726,500.58	
Deduct amount received for salvages and from reinsurance in other companies	236,320.21	1,490,180.37
Net amount paid during the year for losses.....	\$ 1,490,180.37	
Paid stockholders for interest or dividends (amount declared during the year)		150,000.00
Commissions or brokerage to agents, less received on reinsurances		561,822.08
Salaries, fees and all other charges.....		121,964.57
Taxes on premiums, \$46,264.48; on real estate, \$1,611.18; on other investments, \$7,330.30.....		55,205.96
Insurance department fees and agents' licenses, \$11,362.84; municipal licenses, \$4,922.21; tax on franchise, \$31,901.28; less rebate bank tax, \$6,176.44		42,009.89
Advertising, printing and stationery, \$7,155.48; legal expenses, \$4,029.27; miscellaneous, \$302,373.45		313,558.20
Losses on sales or maturity of ledger assets		16,872.75
Transferred from surplus to capital stock account.....		500,000.00
Total expenditures during the year.....		\$ 3,251,613.82
Balances		\$ 4,253,953.56

Ledger Assets.

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

Book value real estate, unincumbered.....	\$ 181,890.56
Mortgage loans on real estate, first liens.....	554,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	21,375.00
Book value bonds, excluding interest, \$355,579.47; and stocks, \$2,722,349.13	3,077,928.60
Cash in company's office, \$8,610.34; deposited in banks, \$499,699.05	418,309.40
Total.....	\$4,253,953.56
Total net ledger assets, as per balances.....	\$ 4,253,953.56

Non-Ledger Assets.

Interest due, \$37.50; and accrued, \$13,535.73, on mortgages.....	\$ 13,623.23
Interest accrued on bonds and stocks	25,799.00
Interest accrued on collateral loans.....	509.37
Rents due, \$618 and accrued, \$737.84 on company's property or lease.....	1,355.84
Total carried out.....	\$ 42,287.44
Market value of real estate, over book value.....	40,434.44
Market value (not including interest, in item 9), of bonds and stocks over book value.....	1,006,111.40
Gross premiums in course of collection December 31st, not more than three months due	\$ 543,336.02
Deduct cost of collection, commission and brokerage.....	108,667.20
Net amount of uncollected premiums, not more than three months due	434,668.82
Due from other companies for reinsurance on losses already paid.....	12,764.57
Gross assets.....	\$ 5,750,220.23

IOWA INSURANCE REPORT.

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 85,822.31	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	298,173.50	
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	34,756.01	
Total amount of claims for losses.....	\$ 418,751.82	
Deduct reinsurance due or accrued.....	79,311.32	
Net amount of unpaid losses.....	\$ 339,440.50	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$2,008,602.54; unearned premiums (50 per cent).....	\$ 1,004,301.27	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$2,056,167.46; unearned premiums pro rata.....	1,159,283.18	
Total unearned premiums as computed above.....	\$ 2,163,584.45	
Total amount of all liabilities.....	\$ 2,503,024.95	
Joint stock capital actually paid up in cash.....	\$ 2,000,000.00	
Divisible surplus.....	1,287,195.28	
Total.....	\$ 5,790,220.23	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 342,381.034	\$ 3,439,430.24
Written or renewed during the year.....	313,578.672	3,923,493.87
Total.....	\$ 655,961.706	\$ 7,362,924.11
Deduct those expired and marked off as terminated.....	208,811.547	2,874,350.84
In force at the end of the year.....	\$ 447,150.159	\$ 4,488,573.27
Deduct amount reinsured.....	44,999.994	423,803.27
Net amount in force.....	\$ 402,150.165	\$ 4,064,770.00
Largest amount in any one risk, not deducting reinsurance, \$70,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year. Fire, \$1,611,104.31; tornado, \$1,578.88.....	\$ 1,615,683.19
Total amount of the company's stock owned by the directors at par value.....	102,100.00
Total amount loaned to stockholders, not officers.....	22,275.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$4,600,296.00	\$ 370,776.00	\$ 4,971,072.00
Gross premiums received.....	52,753.66	2,543.45	55,297.12
Losses paid.....	34,846.57	116.80	34,963.37
Losses incurred.....	37,613.63	116.80	37,730.43
Amount at risk.....	6,495,124.00	1,381,183.00	7,876,307.00

ANNUAL STATEMENT

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

SPRING GARDEN INSURANCE COMPANY.

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

President, CHARLES ROBERTS.

Vice-President, AUGUSTUS THOMAS.

Secretary, CLARENCE E. PORTE.

[Incorporated April 15, 1835.

Commenced business August 29, 1835.]

Home office, 431 Walnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock subscribed for.....	\$ 400,000.00
Amount of capital stock paid-up in cash.....	400,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 1,238,863.62

Income During Year.

As shown by the books at home office at close of business, December 31.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 108,142.19
Net collected.....	\$ 108,142.19
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	800,045.50
Total.....	\$ 908,187.69
Deduct gross premiums and bills in course of collection at this date.....	116,602.54
Entire premiums collected during the year.....	\$ 791,585.15
Deduct reinsurance, rebate, abatement and return premiums.....	272,515.20
Received for premiums, other than perpetuals.....	\$ 519,057.95
Deposit premiums received on perpetual risks.....	6,158.19
Rents from company's property, including \$4,000 for company's use of own buildings.....	\$ 16,473.77
Interest on real estate mortgage loans.....	2,551.69
Interest and dividends on stocks and bonds.....	41,217.00
Total rents and interest.....	\$ 60,242.46
Profit on sales or maturity of ledger assets during the year over book values.....	17,005.37
From all other sources, viz: transfer of perpetual policies.....	336.87
Total income during the year.....	\$ 602,812.84
Total footings.....	\$ 1,841,676.46

Disbursements During Year.

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

Gross amount paid for losses, including \$95,666.20 occurring in previous years.....	Fire.....	Marine and inland.....	Perpetual.....
	\$ 374,367.64		
Deduct amounts received for salvages (on losses of the last or of previous year), \$1,397.37; and from reinsurance in other companies, \$107,258.66	168,578.03		
Net amount paid during the year for losses.....	\$ 265,789.61	\$ 5,339.34	\$ 271,128.95
Deposit premiums returned.....	\$ 9,400.74		
Paid stockholders for interest or dividends (amount declared dur- ing the year).....	28,000.00		
Commissions or brokerage to agents, less those received on reinsur- ances.....	110,810.17		
Rents for company's use of own buildings.....	4,000.00		
Salaries, fees and all other charges, officers, \$13,800.00; clerks, \$20,068.92.....	33,868.92		
Taxes on premiums, \$11,223.23; on real estate, \$2,306.97.....	15,530.20		
Insurance department fees and agents' licenses, \$4,319.58; internal revenue taxes, \$2,669.83; tax on franchise, \$1,872.00.....	8,861.41		
Advertising, printing and stationery, \$2,053.33; legal expenses, \$1,000.00; repairs and expense on real estate, \$8,218.83; maps, fixtures, \$4,183.70; miscellaneous, \$51,311.64.....	68,797.30		
Losses on sales or maturity of ledger assets, \$8,016.87; other dis- bursements, \$1,837.99.....	9,904.86		
Total disbursements during the year.....	\$ 560,251.45		
Balances.....	\$ 1,281,425.01		

Ledger Assets.

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

Book value of real estate, unincumbered.....	\$ 348,908.34
Mortgage loans on real estate, first liens.....	42,700.00
Book value of bonds excluding interest, \$751,328.54; and stocks, \$107,247.23.....	868,575.75
Cash in company's office, \$2,716.77; deposited in banks, \$36,527.18	42,243.95
Bills receivable.....	23.00
Total.....	\$ 1,282,351.04
Deduct ledger liabilities.....	926.03
Agents' credit balances.....	
Total net ledger assets, as per balances.....	\$ 1,281,425.01

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 741.65
Due for reinsurance of losses.....	132.48
Total carried out.....	\$ 874.13
Market value of bonds and stocks over book value.....	71,669.25
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 116,050.70
Deduct cost of collection, commission and brokerage.....	20,004.20
Net amount of uncollected premiums, not more than three months due.....	96,046.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$551.84
Gross assets.....	\$ 1,450,014.80

Deduct assets not admitted:

Bills receivable, past due.....	\$ 23.00
Depreciation from book values of above net ledger assets to bring same to market value, real estate.....	\$ 52,208.34
Total admitted assets.....	\$ 1,397,783.55

Non-Ledger Liabilities.

Losses adjusted and unpaid not yet due.....	\$ 21,724.82
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	43,441.07
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	11,104.21
Total amount of claims for losses.....	\$ 76,270.10
Deduct reinsurance due or accrued.....	23,558.21

Net amount of unpaid losses.....	\$ 52,711.82
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$351,055.61; unearned premiums, 50 per cent.....	\$ 175,527.80
Gross premiums, less reinsurance, received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$445,185.31; unearned premiums pro rata.....	258,329.73

Total unearned premiums as computed above.....	\$ 433,857.53
Amount reclaimable by the insured on perpetual fire insurance policies, being 50 and 95 per cent of the premium or deposit received.....	371,191.11
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	2,328.01
Return premiums, \$20,167.52; and reinsurance premiums, \$9,645.83.....	29,813.35
All other liabilities, viz: agency expenses, \$1,323.19; taxes, \$767.32	2,090.51
Total amount of all liabilities.....	\$ 891,994.23

Joint stock capital actually paid up in cash.....	\$ 400,000.00
Divisible surplus.....	105,789.32
Total.....	\$ 1,397,783.55

Miscellaneous.

	Amount of risks.	Total deposits.
Perpetual risks in force December 31, 1900.....	\$17,795,242.50	\$ 416,475.26
Perpetual risks written in 1901.....	245,245.56	6,270.69
Totals.....	\$18,041,588.06	\$ 422,745.95
Deduct cancellation.....	392,521.81	10,006.20
In force December 31, 1901.....	\$ 17,649,066.25	\$ 412,739.75
Deduct amount reinsured.....	223,350.00	5,860.74
Net amount in force.....	\$17,525,716.25	\$ 406,879.01
Losses incurred on perpetual risks in 1901.....	\$ 6,889.24	
Losses paid on perpetual risks in 1901.....	5,339.24	
Largest amount in any one hazard.....	10,000.00	

	Fire risks.	Premiums thereon.
In force December 31, 1900.....	\$ 136,046,349.06	\$ 1,222,834.27
Written or renewed in 1901.....	73,287,074.79	800,045.50
Totals.....	\$ 209,333,423.85	\$ 2,022,879.77
Deduct expirations and cancellations.....	86,991,380.64	856,051.45
In force December 31, 1901.....	\$ 122,342,043.21	\$ 1,166,828.32
Deduct amount reinsured.....	42,801,498.60	370,607.40

Net amount in force..... \$ 79,540,544.61 \$ 796,220.92
Largest amount in any one hazard, \$15,000.

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$284,517.83; perpetual, \$5,889.24 \$ 291,407.07
 Total amount of the company's stock owned by the directors at par value \$ 90,450.00
 Does any officer, director or trustee receive a commission or royalty on the business of the company? No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,230,013.33
Gross premiums received	13,297.61
Losses paid	8,368.10
Losses incurred	8,771.01
Amount at risk	1,800,665.09

ANNUAL STATEMENT

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

UNITED STATES BRANCH SUN INSURANCE OFFICE,

Organized under the laws of the Kingdom of Great Britain, made to the Auditor of State of the State of Iowa, pursuant to the law thereof.

Manager, J. J. GUILK.

[Incorporated, A. D. 1710. Commenced business in United States, August 1, 1882.]

Home office, 54 Pine street, New York City.

Amount of net ledger assets, December 31st of previous year \$2,321,288.70

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year	\$ 117,943.12
Net collected	117,943.12
Gross premiums written and renewed during the year	2,391,071.26
Total	2,509,014.38
Deduct gross premiums and bills in course of collection at this date	114,697.79
Entire premiums collected during the year	\$ 2,394,316.59
Deduct reinsurance, rebate, abatement and return premiums	554,294.20
Received for premiums other than perpetuals	\$ 1,846,023.39
Rents from company's property, including \$15,800.00 for company's use of own buildings	80,499.00
Interest on real estate mortgage loans	9,030.00
Interest and dividends on stocks and bonds, \$62,999.57; from all other sources, \$5,137.58	68,137.15
Total rents and interest	\$ 95,709.15

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

.....	\$ 61,000.40
Total income during the year	\$ 1,990,731.94
Total footings	\$ 4,321,020.64

Disbursements During Year.

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

	Fire.
Gross amount paid for losses (including \$179,807.16 occurring in previous years)	\$ 1,109,061.38
Deduct amounts received for salvages (on losses of the last or previous year), \$7,342.74; and from reinsurance in other companies, \$69,931.24	77,273.68
Net amount paid during the year for losses	\$ 1,031,797.40
Commissions on brokerage to agents less received on reinsurances Rents, including \$15,800.00 for use of company's own buildings ..	420,668.78
Salaries, fees and all other charges: Officers, \$36,100.00; clerks, \$39,320.91; other employees, \$22,336.34	21,011.04
Taxes on premiums, \$36,405.05; on real estate, \$3,801.11; on other investments, internal revenue, \$5,950.33	97,257.45
Insurance department fees and agents' licenses, \$5,137.00; municipal licenses, \$3,396.80	46,150.49
Advertising, printing and stationery, \$14,498.06; legal expenses, \$1,170.00; repairs and expenses on real estate, \$6,800.35; furniture and fixtures, \$859.13; miscellaneous, \$84,062.39	8,533.00
Agents' balances uncollectable	105,300.04
Remitted to home office	9,804.13
Total expenditures during year	125,159.80
Balances	\$ 1,866,258.07
	\$ 2,454,762.57

Ledger Assets.

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

Book value of real estate, unincumbered	\$ 160,680.97
Mortgage loans on real estate, first liens	188,000.00
Book value of bonds excluding interest, \$1,347,873.66, and stocks, \$238,248.17	1,586,121.83
Cash in company's office, \$1,711.31; deposited in banks, \$246,354.85 ..	248,066.16
Agent's debit balances	175,506.65
Total	\$ 2,458,384.61
Deduct ledger liabilities:	
Agents' credit balances	3,622.04
Total net ledger assets, as per balances	\$ 2,454,762.57

Non-Ledger Assets.

Interest accrued on mortgages	\$ 1,850.83
Interest accrued on bonds and stocks	16,503.34
Interest accrued on other assets	154.57
Rents accrued on company's property or lease	1,316.67
Total carried out	\$ 19,912.18

Market value of bonds and stocks over book value.....	\$ 112,325.67
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 114,697.79
Deduct cost of collection, commission and brokerage.....	31,016.61
Net amount of uncollected premiums, not more than three months due.....	83,681.18
Gross assets.....	\$ 2,679,681.60
Deduct assets not admitted:	
Agents' debit balances, unsecured.....	\$ 2,037.19
Real estate.....	10,689.97
Total.....	\$ 12,727.16
Total admitted assets.....	\$ 2,657,954.44

Non-Ledger Liabilities.

Losses adjusted and unpaid, due, \$38,371.41; not yet due, \$38,409.34	\$ 76,780.75
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	111,782.00
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	29,155.30
Total amount of claims for losses.....	\$ 217,718.05
Deduct reinsurance due or accrued.....	24,026.12
Net amount of unpaid losses.....	\$ 193,691.93
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,221,720.92; unearned premiums, 50 per cent.....	\$ 610,870.16
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,722,768.98; unearned premiums, pro rata.....	907,884.04
Total unearned premiums as computed above.....	\$ 1,518,754.50
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	4,738.54
Reinsurance premiums.....	8,028.59
Total amount of all liabilities.....	\$ 1,725,811.53
Divisible surplus.....	932,142.91
Total.....	\$ 2,657,954.44

Miscellaneous.

	Fire risks.	Premiums thereon.
In force December 31, 1902.....	\$ 336,310.993	\$ 2,895,545.76
Written or renewed during the year.....	231,952.095	3,391,071.26
Total.....	\$ 571,263.018	\$ 5,286,617.02
Deduct those expired and marked off as terminated.....	226,651.040	2,124,235.06
In force at the end of the year.....	\$ 344,311.978	\$ 3,162,381.06
Deduct amount reinsured.....	24,050.604	217,871.16
Net amount in force.....	\$ 320,261.374	\$ 2,944,509.90
Largest amount written on any one risk, not deducting reinsurance, \$50,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....No.	
Losses incurred during the year.....	\$ 1,037,182.17

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

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

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

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 989,705.00
Gross premiums received.....	13,252.00
Losses paid.....	21,343.00
Losses incurred.....	10,013.00
Amount at risk.....	1,163,974.00

ANNUAL STATEMENT

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

SVEA FIRE AND LIFE INSURANCE COMPANY.

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

Resident Managers, WEED & KENNEDY, New York City.

Trustees in United States, ROBERT B. WOODWARD, Brooklyn, N. Y.; CHARLES S. FAIRCHILD, New York City; STEWART L. WOODFORD, Brooklyn, N. Y.

[Incorporated May 18, 1866. Commenced business in the United States, August, 1884.]

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

Capital Deposit.

Amount of capital deposit deposited.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 625,425.03
Extended at.....	625,425.03

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 109,550.18
Deduct amount of same not collected.....	1,753.28
Net collected.....	\$ 107,805.00
Gross premiums written and renewed during the year.....	913,514.64
Total.....	\$1,021,319.58
Deduct gross premiums and bills in course of collection at this date.....	85,156.26
Entire premiums collected during the year.....	\$ 936,163.32
Deduct reinsurance, rebate, abatement and return premiums.....	206,817.18
Received for premiums other than perpetuals.....	\$ 639,367.14

Interest and dividends on stocks and bonds, \$17,016.78; from all other sources, \$2,671.25	\$ 19,688.03
Total rents and interest	\$ 19,688.03
Received from home office	60,000.00
Total income during the year	\$ 795,055.17
Total footings	\$ 1,353,480.20

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$39,478.99 occurring in previous years)	\$ 438,301.69
Deduct amounts received for salvages (on losses of the last or previous year) \$3,839.47; and from reinsurance in other companies, \$49,828.97	53,668.44
Net amount paid during the year for losses	\$ 384,633.25
Amount returned to home office of company	16,859.65
Commissions or brokerage to agents, less received on reinsurance	222,626.11
Salaries, fees and all other charges, officers	600.00
Taxes on premiums	12,744.27
Insurance department fees and agents' licenses, \$3,561.68; municipal licenses, \$1,471.21; tax on franchise, \$1,856.56	6,889.75
Advertising, printing and stationery, \$1,865.69; legal expenses, \$47.93; miscellaneous, \$7,688.08	9,547.70
Total expenditures during the year	\$ 654,324.67
Balances	\$ 699,955.53

Ledger Assets.

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

Book value bonds, excluding interest	\$ 556,085.52
Cash in company's office, \$78.73; deposited in banks \$10,076.34	110,155.05
Bills receivable, \$26,133.45; agents' debit balances, secured and unsecured, \$2,941.51	33,074.95
Total	\$ 699,955.53
Total net ledger assets	\$ 699,955.53

Non-Ledger Assets.

Interest due on bonds and stocks	\$ 4,314.57
Gross premiums in course of collection December 31st, not more than three months due	\$ 84,378.76
Deduct cost of collection, commission and brokerage	22,485.91
Net amount of uncollected premiums, not more than three months due	61,892.85
Gross premiums in course of collection December 31st, more than three months due	\$ 757.50
Gross assets	\$ 765,468.95
Deduct assets not admitted:	
Bonds and stocks	2,731.77
Total admitted assets	\$ 762,737.18

Non-Ledger Liabilities.

Losses adjusted and unpaid (due, \$6,372.83; not yet due, \$11,085.68)	\$ 17,398.51
Losses in process of adjustment, or in suspense, including all reported and supposed losses	33,428.73
Losses resisted (not outlaid), including interest, costs and other expenses thereon	16,471.67
Total amount of claims for losses	\$ 67,298.91
Deduct reinsurance due or accrued	7,205.86
Net amount of unpaid losses	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$399,099.30; unearned premiums (50 per cent)	\$ 199,545.15
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$308,522.07; unearned premiums, pro rata	187,836.94
Total unearned premiums as computed above	387,382.09
Commissions, brokerage and other charges due to agents and brokers on premiums paid	8,373.02
Reinsurance premiums	385.50
Total amount of all liabilities	\$ 456,233.66
Divisible surplus	306,497.52
Total	\$ 762,731.18

Miscellaneous.

In force on the 31st day of December of the previous year	Fire risks, \$ 47,246,853	Premiums thereon, \$ 676,704.10
Written or renewed during the year	62,717,351	913,514.68
Total	\$ 109,964,204	\$ 1,590,218.78
Deduct those expired and marked off as terminated	50,415,010	708,047.17
In force at the end of the year	\$ 59,549,194	\$ 882,171.61
Deduct amount reinsured	10,151,362	174,559.24
Net amount in force	\$ 49,397,832	\$ 707,612.37
Largest amount written on any one risk, not deducting reinsurance, \$25,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement	No.
Losses incurred during the year, fire	\$ 399,078.32
Does any officer, director or trustee receive a commission or royalty on the business of the company?	No.

Business in the State of Iowa During the Year.

Gross risks written	\$ 383,955.00
Gross premiums received	4,993.80
Losses paid	4,223.77
Losses incurred	5,572.77

ANNUAL STATEMENT

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

UNITED STATE BRANCH OF THE THURINGIA INSURANCE COMPANY.

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

United States Manager, F. G. Voss.

[Incorporated September, 1893. Commenced business, July, 1896.]

United States branch, 100 William street, New York City.

Capital Stock.

Deposited in the United States for benefit of policy holders therein	\$ 200,000.00
Amount of net ledger assets December 31st of previous year	\$ 833,605.51
Extended at	\$ 833,605.51

Income During the Year.

As shown by the books at home office at close of business December 31st.	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 180,149.45	
Net collected	\$ 180,149.45	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI	1,448,837.15	
Total	\$ 1,628,986.51	
Deduct gross premiums and bills in course of collection at this date	216,543.71	
Entire premiums collected during the year	\$ 1,412,442.80	
Deduct reinsurance, rebate, a statement and return premiums	407,403.35	
Received for premiums other than perpetuities	\$ 1,005,039.45	\$ 1,005,039.45
Interest and dividends on stocks and bonds, \$24,358.22; from all other sources, \$2,683.25	27,041.47	27,041.47
Total rents and interest		27,041.47
Profit on sale or maturity of ledger assets during the year over book values		20,000.00
From all other sources, viz: Remittances from home office		117,087.54
Total income during the year		\$ 1,169,168.39
Total footings		\$ 2,028,774.90

Disbursements During Year.

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

Gross amount paid for losses (including \$28,943.87 occurring in previous years)	\$ 723,271.90	Fire.
Deduct amount received for salvages (on losses of the last or previous years), \$3,882.45; and from reinsurance in other companies, \$46,020.16	49,902.61	
Net amount paid during the year for losses	\$ 673,369.29	
Commissions or brokerage to agents, less received on reinsurances	311,576.10	
Salaries and allowances to agents	5,574.12	
Salaries, fees and all other charges, officers, \$12,000.00; clerks, \$25,421.45; other employes, \$15,162.97	52,584.43	
Taxes on premiums	15,268.00	
Insurance department fees and agents' licenses, \$5,214.87; municipal licenses, \$3,040.54	8,255.41	
Advertising, printing and stationery, \$12,175.85; miscellaneous, \$22,622.30	44,798.15	
Total expenditures during the year	\$ 1,111,428.56	
Balances	\$ 891,346.34	

Ledger Assets.

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

Book value on bonds excluding interest	\$ 622,715.99
Deposited in banks and office	253,645.95
Agents' debit balances, secured or unsecured	14,084.40
Total	\$ 891,346.34
Total net ledger assets, as per balances	\$ 891,346.34

Non-Ledger Assets.

Interest due and accrued on bonds and stocks	\$ 4,251.05
Total carried out	\$ 4,251.05
Market value (not including interest, in item 9), of bonds and stocks over book value	\$ 10,510.45
Gross premiums in course of collection December 31st, not more than three months due	\$ 213,947.16
Deduct cost of collection, commission and brokerage	47,717.74
Net amount of uncollected premiums, not more than three months due	\$ 166,229.42
Gross premiums in course of collection December 31st, more than three months due, carried in \$2,566.55	
Gross assets	\$ 1,072,347.26
Deduct assets not admitted:	
Agents' debit balances, unsecured	4,084.40
Total	\$ 1,067,362.86

Non-Ledger Liabilities.

Losses in process of adjustment, or in suspense, including all reported and supposed losses	10,895.04
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Losses resisted (not outlawed), including interest, costs and other expenses thereon	\$ 12,050.80
Total amount of claims for losses	\$ 22,955.84
Deduct reinsurance due or accrued	349.12
Net amount of unpaid losses	\$ 22,636.72
Gross premium (less reinsurance received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$854,350.37; unearned premiums 50 per cent	\$ 427,175.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$449,122.94; unearned premiums, pro rata	234,026.20
Total unearned premiums as computed above	\$ 661,201.38
And reinsurance premiums	1,480.40
Total amount of all liabilities	\$ 685,318.50
Joint stock capital actually paid up in cash	\$ 200,000.00
Divisible surplus	182,044.36
Total	\$ 1,067,362.86

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement	\$103,639,148.18	\$ 1,099,452.20
Written or renewed during the year	108,780,884.61	1,448,837.06
Total	\$212,420,032.79	\$ 2,548,289.26
Deduct those expired and marked off as terminated	93,270,099.79	1,174,301.47
In force at the end of the year	\$119,149,933.00	\$ 1,373,987.79
Deduct amount reinsured	5,065,201.06	70,514.48
Net amount in force	\$114,084,731.94	\$ 1,303,473.31
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?	No.
Losses incurred during the year, fire	\$ 659,292.83

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$ 1,076,118.79
Gross premiums received	16,084.81
Losses paid	25,122.16
Losses incurred	24,752.16
Amount at risk	1,308,818.79

ANNUAL STATEMENT

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

THE TRADERS INSURANCE COMPANY,

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

President, THOMAS J. LEFENS.

Secretary, S. A. ROTHERMEL.

Vice-President, J. J. MITCHELL.

[Incorporated February, 1865. Commenced business May, 1872.]

Home office, No. 169 La Salle street, Chicago, Ill.

Capital Stock.

Amount of capital stock authorized, \$500,000.00; subscribed for	\$ 500,000.00
Amount of capital paid up in cash	\$ 500,000.00
Amount of net ledger assets, December 31st of previous year	1,935,460.96

Extended at..... \$ 1,935,460.96

Income During Year.

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

Gross premiums and bills unpaid at close of previous year	\$ 154,417.30
Deduct amount of same not collected	527.22

Net collected	\$ 153,890.08
Gross premiums written and renewed during the year	1,697,157.83

Total	\$ 1,851,047.81
Deduct gross premiums and bills in course of collection at this date	178,912.17

Entire premiums collected during the year	\$ 1,672,135.64
Deduct reinsurance, rebate, abatement and return premiums	452,283.43

Received for premiums other than perpetuals	\$ 1,210,850.21
Rents from company's property	2,153.47

Interest on real estate mortgage loans, \$8,149.54; on other collateral loans, \$1,367.02	9,516.56
Interest and dividends on stocks and bonds, \$79,469.70; from all other sources, \$1,437.37	80,907.07

Total rents and interest	\$ 92,568.10
Profit on sale or maturity of ledger assets during the year over book values	175,640.00

Total income during the year	\$ 1,488,060.31
Total footings	\$ 3,483,521.27

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.
Gross amount paid for losses (including \$108,513.62 occurring in previous years).....	\$ 909,822.49
Deduct amounts received for salvages (on losses of the last or previous year), \$66,692.49; and from reinsurance in other companies, \$66,496.72.....	163,591.21
Net amount paid during the year for losses.....	\$ 806,211.28
Paid stockholders for interest or dividends.....	50,000.00
Commissions or brokerage to agents, less received on reinsurances.....	280,155.71
Salaries and allowances to agents.....	3,600.00
Rents.....	6,680.00
Salaries, fees and other charges, officers, \$9,200.00; clerks, \$43,163.86; other employes, \$26,404.27.....	78,768.13
Taxes on premiums, \$24,469.31; on real estate, \$971.28.....	25,433.33
Insurance department fees and agents' licenses, \$6,692.55; municipal licenses, \$3,275.45; tax on franchise, \$12,491.69.....	22,459.99
Advertising, printing and stationery, \$14,532.46; repairs and expenses on real estate, \$1,170.41; miscellaneous, \$37,913.58.....	53,616.85
Items charged to profit and loss.....	13.38
Total expenditures during the year.....	\$ 1,326,738.67
Balances.....	\$ 2,096,782.60

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:	
Book value real estate, unincumbered.....	\$ 51,061.17
Mortgage loans on real estate, first liens.....	128,270.00
Loans secured by pledge of bonds, stocks or other collateral.....	13,400.00
Book value bonds, excluding interest, \$461,228.75; and stocks, \$1,259,360.40.....	1,720,589.15
Cash in company's office, \$931.01; deposited in banks, \$170,564.35.....	171,495.36
All other ledger assets.....	21,103.19
Total.....	\$2,105,038.87
Deduct ledger liabilities.....	0.1527
All other.....	0.1527
Total net ledger assets as per balances.....	\$ 2,096,782.60

Non-Ledger Assets.

Interest due, \$715.00, and accrued, \$3,955.40 on mortgages.....	\$ 3,770.40
Interest accrued on bonds and stocks.....	6,875.34
Interest accrued on collateral loans.....	62.54
Interest accrued on other assets.....	1,279.16
Rents due on company's property or lease.....	88.50
Total carried out.....	\$ 12,075.94
Market value of bonds and stocks over book value.....	238,192.75
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 176,223.13
Deduct cost of collection, commission and brokerage.....	18,491.55
Net amount of uncollected premiums, not more than three months due.....	\$ 158,031.58
Gross premiums in course of collection December 31st, more than three months due \$3,216.36.....	
Gross assets.....	\$ 2,505,082.87
Total admitted assets.....	\$ 2,505,082.87

Non-Ledger Liabilities.

Losses adjusted and unpaid, due, \$35,584.46; not yet due, \$28,162.33.....	\$ 63,746.79
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	93,014.67
Losses resisted (not outlawed) including interest, costs and other expenses thereon.....	5,830.36
Total amount of claims for losses.....	\$ 162,591.82
Deduct reinsurance due or accrued.....	23,754.64
Net amount of unpaid losses.....	\$ 138,837.18
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$922,922.08; unearned premiums (50 per cent).....	\$ 451,461.04
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$792,091.79; unearned premiums, pro rata.....	446,566.28
Total unearned premiums as computed above.....	\$ 898,027.32
Total amount of all liabilities.....	\$ 1,236,864.50
Joint stock capital actually paid up in cash deposit capital.....	\$ 500,000.00
Divisible surplus.....	968,218.37
Total.....	\$ 2,505,082.87

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5, under this heading in last year's statement.....	\$ 121,938.110	\$ 1,599,465.77
Written or renewed during the year.....	138,661.427	1,697,157.83
Total.....	\$ 260,599.537	\$ 3,296,623.60
Deduct those expired and marked off as terminated.....	115,283.320	1,438,900.95
In force at the end of the year.....	\$ 145,316.217	\$ 1,857,722.65
Deduct amount reinsured.....	11,546.064	162,768.78
Net amount in force.....	\$ 133,770.153	\$ 1,694,953.87
Largest amount written on any one risk, not deducting reinsurance, \$25,000.....		

General Interrogatories.

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

Losses incurred during the year, fire, \$337,226.21; Tornado, \$1,024.21..... \$ 338,250.42

Total amount of the company's stock owned by the directors at par value..... 142,300.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 1,258,175.00	\$ 43,010.00	\$ 1,301,185.00
Gross premiums received.....	18,370.76	285.48	18,656.24
Losses paid.....	14,578.79		14,578.79
Losses incurred.....	13,984.52		13,984.52
Amount at risk.....	1,383,992.00	47,311.00	1,431,303.00

ANNUAL STATEMENT

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

UNION INSURANCE COMPANY.

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

President, CHARLES S. HOLLINSHEAD. Assistant Secretary, M. JOS. NOWLAN.
Secretary, EDGAR R. DANIELS.

[Incorporated February 6, 1864. Commenced business July 25, 1863.]

Home office, 300 Walnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for.....	\$ 200,000.00	
Amount of capital paid up in cash.....	200,000.00	
Amount of net ledger assets, December 31st of previous year.....	452,175.10	
Extended at.....		\$ 452,175.10

Income During Year.

Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	Fire.	
	\$ 56,407.13	
Deduct amount of same not collected.....	459.05	
Net collected.....	\$ 55,951.08	
Gross premiums written and renewed during the year.....	407,387.93	
Total.....	\$ 463,339.01	
Deduct gross premiums and bills in course of collection at this date.....	70,191.50	
Entire premiums collected during the year.....	\$ 393,147.51	
Deduct reinsurance, rebate, abatement, and return premiums.....	79,693.27	
Received for premiums, other than perpetuals.....		\$ 313,454.24
Deposit premiums received on perpetual risks.....		975.00
Rents from company's property.....		\$ 2,354.07
Interest on real estate mortgage loans, \$495; on other collateral loans, \$208.40.....		633.40
Interest and dividends on stocks and bonds.....		13,882.62
Total rents and interest.....		16,878.09
Profit on sale or maturity of ledger assets during the year over book values.....		170.00
Total income during the year.....		\$ 331,507.33
Total footings.....		\$ 783,682.43

Disbursements During Year.

Gross amount paid for losses (including \$29,634.48, occurring in previous years).....	Fire.	
	\$ 195,445.77	
Deduct amounts received for salvages (on losses of the last or previous years), \$1,964.95; and from reinsurance in other companies, \$19,102.80.....	21,067.81	174,378.96
Net amount paid during the year for losses.....	\$ 174,378.96	
Deposit premiums returned.....		2,837.37
Paid stockholders for interest or dividends.....		12,020.00
Commission or brokerage to agents, less received on reinsurances.....		65,918.85
Salaries and allowances to agents, officers, \$18,301.35; clerks, \$8,484.57.....		15,719.27
Taxes on premiums, \$5,995.31; on real estate, \$1,098.....		24,785.02
Insurance department fees and agents' licenses, \$2,939.13; tax on franchise, \$430.....		3,994.31
Advertising, printing and stationery, \$5,871.52; legal expenses, \$500; repairs and expenses on real estate, \$3,459.94; miscellaneous, \$14,653.75.....		3,359.13
Other disbursements, viz: Interest revenue tax.....		24,485.22
		952.41
Total expenditures during the year.....		\$ 332,477.44
Balances.....		\$ 451,210.99

Ledger Assets.

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

Book value real estate, unincumbered.....	159,076.32
Mortgage loans on real estate, first liens.....	3,900.00
Book value bonds, excluding interest, \$201,153.29; and stocks, \$56,963.09.....	258,116.38
Cash in company's office, \$1,026.16; deposited in banks, \$21,229.62	26,155.78
Cash in hands of manager at San Francisco.....	2,902.51
Bills receivable.....	1,060.00
Total.....	\$ 451,210.99
Total net ledger assets, as per balances.....	\$ 451,210.99

Non-Ledger Assets.

Market value of real estate, over book value.....	\$ 923.68
Market value (not including interest, in item 9), of bonds and stocks over book value.....	39,471.12
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 70,191.50
Deduct cost of collection, commission and brokerage.....	20,353.62
Net amount of uncollected premiums, not more than three months due.....	49,837.88
Gross premiums in course of collection December 31st, more than three months due.....	\$456.05
Due from perpetual insurance on building.....	748.50
Total admitted assets.....	\$ 512,186.17

Non-Ledger Liabilities.	
Losses adjusted and unpaid; not yet due.....	\$ 28,961.98
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	17,372.85
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	2,700.00
Total amount of claims for losses.....	\$ 49,034.83
Deduct reinsurance due or accrued.....	4,068.16
Net amount of unpaid losses.....	45,026.67
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$25,426.83; unearned premiums (50 per cent).....	\$ 122,748.41
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$21,928.72; unearned premiums pro rata.....	112,100.47
Total unearned premiums as computed above.....	234,848.88
Amount reclaimable by the insured on perpetual fire insurance policies, being 92 per cent of the premium or deposit received, All other liabilities, viz: Stock fractions.....	32,156.98 90.70
Total amount of all liabilities.....	\$ 312,062.23
Joint stock capital actually paid up in cash.....	200,000.00
Divisible surplus.....	30,123.94
Total.....	\$ 542,186.17

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, as per line 5 under this heading in last year's statement.....	\$ 42,135,367	\$ 439,907.67
Written or renewed during the year.....	35,738,149	407,387.93
Total.....	\$ 78,873,516	\$ 840,295.60
Deduct those expired and marked off as terminated.....	33,448,218	357,782.25
In force at the end of the year.....	\$ 45,425,298	\$ 482,513.34
Deduct amount reinsured.....	2,347,337	25,107.79
Net amount in force.....	\$ 43,077,961	\$ 457,405.55
Perpetual risks (not included above), \$1,200,724; premiums on same, \$35,729.98.		
Largest amount written on any one risk, not deducting reinsurance, \$10,000.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year, fire.....	180,547.77
Amount of the company's stock owned by the directors at par value.....	43,300.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 677,026.00
Gross premiums received.....	6,154.42
Losses paid.....	3,295.06
Losses incurred.....	5,046.92
Amount at risk.....	778,550.00

ANNUAL STATEMENT

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

UNION ASSURANCE SOCIETY.

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

United States Managers, HALL AND HENSHAW.

[Incorporated 1714. Commenced business in United States 1891.]

Home office in United States, 35 Pine street, New York city.

Capital Stock.

Statutory deposit.....	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year.....	1,370,050.91
Extended at.....	\$ 1,370,000.91

Income During Year.

As shown by the books at home office at close of business December 31st.....	Fire.
Gross premiums and bill unpaid at close of previous year, as shown by that year's statement.....	\$ 183,676.58
Net collected.....	\$ 183,676.58
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	1,466,865.15
Total.....	\$ 1,650,542.73
Deduct gross premiums and bills in course of collection at this date.....	126,162.57
Entire premiums collected during the year.....	1,524,379.16
Deduct reinsurance, rebate, abatement and return premiums.....	456,592.52
Received for premiums other than perpetuals.....	\$ 1,067,786.64
Cash from home office.....	136,000.00
Rents from company's property, including \$1,500.00 for company's use of own buildings.....	0.01
Interest and dividends on stocks and bonds \$36,856.00 from all other sources \$514.40.....	37,380.40
Total rents and interest.....	\$ 45,392.62
Total income during the year.....	1,234,179.58
Total footings.....	\$ 2,604,180.47

Disbursements During Year.

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

Gross amount paid for losses, including \$170,413.91 occurring in previous years.....	Fire.	
	786,598.97	
Deduct amounts received for salvages, on losses of the last or previous years, \$9,341.14; and from reinsurance in other companies, \$111,334.09.....	120,645.23	
Net amount paid during the year for losses.....	\$ 665,953.64	\$ 665,953.74
Cash from home office.....	212,558.41	
Commissions or brokerage to agents, less received for reinsurances		357,303.70
Salaries and allowances to agents.....		24,619.32
Rents, including \$1,500.00 for company's use of own buildings.....		1,500.00
Salaries, fees and all other charges, officers, \$10,047.31; clerks, \$21,950.29; other employes, \$1,260.00.....		36,297.60
Taxes on premiums, \$21,575.99; on real estate, \$3,012.52; on other investments, United States revenue, \$3,531.43.....		28,119.77
Insurance department fees and agents' licenses, \$4,986.20; municipal licenses, \$2,189.48; tax on franchise, \$62.50.....		7,238.18
Advertising, printing and stationery, \$5,000.88; miscellaneous, \$52,707.67.....		57,708.55
Total expenditures during the year.....	\$ 1,291,312.44	
Balances.....	\$ 1,312,868.93	

Ledger Assets.

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

Book value real estate, unincumbered.....	190,973.10
Book value bonds, including interest.....	1,057,334.50
Cash in office and bank.....	54,818.78
Other ledger assets.....	9,714.50
Total.....	\$ 1,312,868.03
Total net ledger assets, as per balances.....	\$ 1,312,868.03

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 9,640.18
Interest accrued on bank balance.....	297.50
Total carried out.....	\$ 9,937.14
Market value of real estate, over book value.....	9,026.81
Market value, not including interest, in item 9, of bonds and stocks over book value.....	68,366.50
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 135,735.26
Deduct cost of collection, commission and brokerage.....	25,343.57
Net amount of uncollected premiums, not more than three months due.....	\$ 110,391.79
Gross premiums in course of collection December 31st, more than three months due.....	427.21
Gross assets.....	\$ 1,510,531.27

Deduct Assets Not Admitted.

Bonds and stocks.....	9,714.50
Total.....	9,714.50
Total admitted assets.....	\$ 1,500,816.71

Non-Ledger Liabilities.

Losses adjusted and unpaid; not yet due.....	\$ 88,224.80
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	128,440.29
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	8,474.86
Total amount of claims for losses.....	225,079.95
Deduct reinsurance due or accrued.....	39,381.09
Net amount of unpaid losses.....	\$ 185,698.86
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$897,299.17; unearned premiums fifty per cent.....	\$ 448,649.59
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$404,780.64; unearned premiums pro rata.....	232,686.88
Total unearned premiums as computed above.....	\$ 681,336.47
Return premiums, \$783.31; and reinsurance premiums, \$1,454.31.....	2,237.62
Total amount of all liabilities.....	\$ 869,296.95
Divisible surplus.....	631,546.76
Total.....	\$ 1,500,816.71

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December 1900.....	\$ 141,700,307	\$ 1,404,354.80
Written or renewed in 1901.....	146,955,842	1,466,865.15
Totals.....	\$ 288,656,149	\$ 2,931,219.95
Deducted expirations and cancellations.....	147,783,760	1,500,647.05
In force December 31st, 1901.....	\$ 140,872,389	\$ 1,430,572.90
Deduct amount re-insured.....	14,566.118	128,493.09
Net amount in force.....	\$ 126,306,271	\$ 1,302,079.81
Largest amount in any one hazard \$5,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?.....	No.
Losses incurred during the year.....	\$ 667,819.30
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....	No.

Business in the State of Iowa During the Year.

Gross risks written.....	Fire risks.
Gross premiums received.....	\$ 791,117.00
Losses paid.....	21,404.06
Losses incurred.....	39,485.97
Amount at risk.....	26,537.54
	986,666.99

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
UNITED STATES FIRE INSURANCE COMPANY,

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

President, W. W. UNDERHILL. *Vice-President and Secretary, SAMUEL M. CRAFT.*

[Incorporated, April 1, 1824. Commenced business April 9, 1824.]

Home office, 46 Pine street, New York City.

Capital Stock.

Amount of capital stock authorized, \$250,000; subscribed for	\$ 250,000.00	
Amount of capital stock paid up in cash	250,000.00	
Amount of net ledger assets December 31st of previous year	634,613.66	
Extended at		\$ 634,613.66

Income During the Year.

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

	Fire.	Marine and inland.	
Gross premiums and bills unpaid at close of pre- vious year, as shown by that year's statement..	\$ 93,377.96	\$ 3,513.69	
Deduct amount of same not collected	1,680.34	.....
Net collected.....	\$ 91,697.62	\$ 3,513.69	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	612,159.69	40,311.15	
Total	\$ 703,857.31	\$ 43,824.84	
Deduct gross premiums and bills in course of col- lection at this date.....	121,705.82	2,923.80	
Entire premiums collected during the year... \$	582,151.49	\$ 40,901.04	
Deduct reinsurance, rebate, abatement and return premiums	225,165.08	5,832.16	
Received for premiums, other than perpetuals \$	356,986.41	\$ 35,068.88	\$ 392,255.29
Rents for company's property		3,662.00	
Interest on real estate mortgage loans		13,970.30	
Interest and dividends on stocks and bonds		8,728.02	
Total rents and interest.....		\$ 26,260.32	
Total income during the year.....		\$ 418,515.61	
Total footings		\$ 1,053,129.27	

Disbursements During Year.

As shown by the books at home office at close of bus-
iness December 31st.

	Fire.	Marine and inland.	
Gross amount paid for losses (including \$37,557.37 occurring in previous years.	\$ 236,158.06	\$ 28,248.89	
Deduct amounts received for salvages (on losses of the last or previous year), \$4,040.68; and from reinsur- ance in other companies, \$34,070.49	\$ 36,065.18	\$ 2,045.99	
Net amount paid during the year for losses.....	\$ 200,092.88	\$ 26,202.90	\$ 226,295.78
Paid stockholders for interest or dividends (amount declared during the year).....			17,500.00
Commissions or brokerage to agents, less received on reinsurances			102,164.50
Rents			7,000.00
Salaries, fees and all other charges, officers, \$16 300; clerks, \$12,515 of			28,815.01
Taxes on premiums, \$3,697.22; on real estate, \$823.24 .. Insurance department fees and agents' licenses, \$1,167.35; municipal licenses, \$335.00; tax on fran- chise, \$3,778.30			5,250.65
Advertising, printing, stationery, \$4,540.19; repairs and expenses on real estate, \$1,670.87; furniture and fixtures, \$47.70; miscellaneous, \$29,225.16			35,592.92
Total expenditures during the year.....			\$ 427,079.12
Balances.....			\$ 626,049.95

Ledger Assets.

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

Book value real estate, unincumbered	\$ 45,327.21	
Mortgage loans on real estate, first liens		309,200.00
Book value bonds, excluding interest, \$214,203.75; and stocks, \$445.23		250,031.75
Cash in company's office, \$5,382.14; deposited in banks \$7,128.85 ..		12,490.99
Total	\$ 626,049.95	
Total net ledger assets, as per balances.....		\$ 626,049.95

Non-Ledger Assets.

Interest due \$1,113.75, and accrued, \$1,193.95 on mortgages	\$ 2,307.70	
Interest accrued, on bonds and stocks		627.08
Total carried out		\$ 2,934.78
Market value of real estate over book value		672.79
Market value (not including interest, in item 9), of bonds and stocks over book value.....		13,113.25
Gross premiums in course of collection December 31, not more than three months due.....	\$ 124,629.62	
Deduct cost of collection, commission and brokerage.....		26,663.21
Net amount of uncollected premiums, not more than three months due.....		97,966.41
Reinsurance due from other companies on loans already paid	752.52	
Gross assets.....		\$ 741,489.70
Total admitted assets.....		\$ 741,489.70

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$	26,924.05
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	46,253.52	
Losses resisted (not outlawed), including interest, cost and other expenses thereon.....	6,535.88	
Total amount of claims for losses.....	\$	79,713.50
Deduct reinsurance due or accrued.....	14,621.89	
Net amount of unpaid losses.....	\$	65,091.61
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$256,992.15; unearned premiums (fifty per cent).....	\$	123,451.27
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$235,017.81; unearned premiums pro rata.....	111,554.66	
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$34,028.41; unearned premiums 50 per cent.....	16,014.23	
Total unearned premiums as computed above.....	\$	256,022.13
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....	1,166.00	
Return premiums, \$32,734.40; and reinsurance premiums, \$ 20,597.67.....	53,332.07	
Total amount of all liabilities.....	\$	375,607.81
Joint stock capital actually paid up in cash.....	\$	250,000.00
Divisible surplus.....	115,881.89	
Total.....	\$	741,489.70

Miscellaneous.

In force on the 31st day of December of the previous year as per line 5, under this heading in last year's statement.....	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
Written or renewed during the year.....	\$ 53,564,539	\$ 540,418.90	\$ 1,082,508	\$ 32,055.56
Total.....	57,434,876	612,159.69	1,603,956	40,311.15
Deduct those expired and marked off as terminated.....	47,072,737	487,397.42	1,608,977	40,123.30
In force at the end of the year.....	\$ 63,926,678	\$ 665,181.17	\$ 1,077,487	\$ 32,243.41
Deduct amount reinsured.....	15,992,997	183,260.81	8,000	215.00
Net amount in force.....	\$ 48,023,681	\$ 481,920.36	\$ 1,069,487	\$ 32,028.41
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00				

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement?..No.	
Losses incurred during the year, fire, \$216,303.02; marine and inland, \$24,191.05; tornado, \$26.15.....	\$ 240,522.23
Total amount of the company's stock owned by the directors at par value.....	55,400.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....No.	
The amount of "Special Reserve fund," According to said law, deposited with the insurance department of the State of New York.....	125,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado risks.	Aggregate.
Gross risks written.....	\$ 482,160.66	\$ 45,455.00	\$ 527,651.66
Gross premiums received.....	6,017.98	273.21	6,291.19
Losses paid.....	4,652.40		4,652.40
Losses incurred.....	3,480.74		3,480.74
Amount at risk.....	208,666.00	55,655.00	264,321.00

ANNUAL STATEMENT

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

VICTORIA FIRE INSURANCE COMPANY,

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

President, HENRY H. HALL.

Secretary, E. K. BEDDALL.

Vice President, W. W. HENSHAW.

[Incorporated, 1866. Commenced business, July, 1866.]

Home office, 35 Pine street, New York.

Capital Stock.

Subscribed for.....	\$ 200,000.00
Amount of capital stock paid up in cash.....	200,000.00
Amount of net ledger assets, December 31st of previous year.....	219,980.31
Extended at.....	\$ 219,980.31

Income During Year.

As shown by the books at home office at close of business December 31st:	
Gross premiums and bills unpaid at close of previous year as shown by that year's statement.....	\$ 5,443.73
Net collected.....	5,413.73
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	208,615.29
Total.....	\$ 214,059.62
Deduct gross premiums and bills in course of collection at this date.....	13,221.68
Entire premiums collected during the year.....	\$ 100,837.34
Deduct reinsurance, rebate, abatement and return premiums.....	21,986.26
Received for premiums other than perpetuals.....	\$ 78,851.08
Interest and dividends on stocks and bonds, \$7,818.00; from all other sources, \$73.46.....	
Total rents and interest.....	\$ 7,921.46
Total income during the year.....	\$ 86,772.54
Total footings.....	\$ 206,752.85

Disbursements During Year.

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

	Fire.	
Gross amount paid for losses, including \$5,523.75 occurring in previous years.....	\$ 60,886.08	
Deduct amount received for salvages, on losses of the last of the previous year, \$1,733.40; and from reinsurance in other companies.....	9,163.03	\$ 51,723.05
Net amount paid during the year for losses.....	\$ 51,723.05	
Commissions or brokerage to agents, less received on reinsurances.....	17,080.61	
Rents.....	608.00	
Salaries, fees and all other charges, officers, \$1,950.00; clerks, \$1,907.96; other employes, \$205.00.....	4,062.96	
Taxes on premiums, \$1,035.04; on other investments, United States revenue, \$203.58; insurance department fees and agents' licenses, \$963.63; municipal licenses, \$220.01.....	2,431.26	
Advertising, printing and stationery, \$39.85; miscellaneous, \$3,244.74.....	3,284.59	
Total expenditures during the year.....	\$ 79,182.47	
Balances.....	\$ 227,570.38	

Ledger Assets.

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

Book value of bonds, excluding interest, \$208,562.50; and stocks, \$70,920.00.....	279,482.50	
Deposited in banks.....	8,087.88	
Total.....	\$ 227,570.38	
Total net ledger assets, as per balances.....	\$ 227,570.38	

Non-Ledger Assets.

Interest accrued on bonds and stocks.....	\$ 1,807.89	
Interest accrued on other assets, bank balances.....	35.54	
Total carried out.....	\$ 1,843.36	
Market value of bonds and stocks over book value.....	27,259.50	
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 13,221.68	
Deduct cast of collection, commission and brokerage.....	1,983.25	
Net amount of uncollected premiums, not more than three months due.....	\$ 11,238.43	
Gross assets.....	\$ 267,941.67	
Total admitted assets.....	\$ 267,941.67	

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 10,010.34	
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	15,237.80	
Total amount of claims for losses.....	\$ 25,248.14	
Net amount of unpaid losses.....	\$ 25,248.14	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$77,489.63; unearned premiums (fifty per cent.).....	\$ 38,744.81	

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$11,277.02; unearned premiums pro rata.....

.....	\$ 5,796.83	
Total unearned premiums as computed above.....	\$ 44,541.64	
Total amount of all liabilities.....	\$ 69,789.78	
Joint stock capital actually paid up in cash.....	\$ 200,000.00	
Divisible surplus.....	1,848.11	108,151.89
Total.....	\$ 267,941.67	

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year ...	\$ 8,617,855	\$ 88,805.83
Written or renewed during the year.....	10,272,184	108,615.30
Total.....	\$ 18,890,039	\$ 197,421.13
Deduct those expired and marked off as terminated.....	10,629,507	107,842.22
In force at the end of the year.....	\$ 8,260,472	\$ 89,578.90
Deduct amount reinsured.....	67,550	812.25
Net amount in force.....	\$ 8,192,922	\$ 88,766.65
Largest amount in any one hazard, \$5,000.		

General Interrogatories.

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

Losses incurred during the year, fire.....	\$ 71,447.44
Total amount of the company's stock owned by the directors at par value.....	32,500.00
Does any officer, director, or trustee receive a commission or royalty on the business of the company?.....No.	

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written.....	\$ 80,500.00
Gross premiums received.....	1,014.32
Losses paid.....	2,044.03
Losses incurred.....	2,044.03
Amount at risk.....	103,500.00

ANNUAL STATEMENT.

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

WESTCHESTER FIRE INSURANCE COMPANY.

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

President GEORGE R. CRAWFORD. Vice-President and Treasurer, JOHN Q. UNDERHILL. Secretary, MORELL O. BROWN. Assistant Secretaries, JOHN H. KELLY, FRED. W. LOTZ.

[Incorporated as a mutual company, March 24, 1837. Commenced business as a joint stock company, January 1, 1870.]

Home office, 66 Wall street, New York, N. Y.

Capital Stock.

Amount of capital stock authorized, \$300,000.00; subscribed for....	\$ 300,000.00
Amount of capital paid-up in cash.....	300,000.00
Amount of net ledger assets, December 31st of previous year.....	\$ 2,343,902.34

Income During Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement.....	\$ 275,470.74
Deduct amount of same not collected.....	2,780.00
Net collected.....	\$ 272,690.74
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	2,385,913.14
Total.....	\$ 2,658,603.88
Deduct gross premiums and bills in course of collection at this date.....	231,336.66
Entire premiums collected during the year.....	\$ 2,427,267.22
Deduct reinsurance, rebate, abatement and return premiums.....	536,340.14
Received for premiums other than perpetuals.....	\$ 1,890,947.08
Rents from company's property.....	1,754.81
Interest on real estate mortgage loans.....	31,527.51
Interest and dividends on stocks and bonds.....	65,807.45
Total rents and interest.....	\$ 99,089.77
Profit on sale or maturity of ledger assets during the year over book values.....	269,592.67
Total income during the year.....	\$ 2,850,680.52
Total footings.....	\$ 4,603,531.86

Disbursements During Year.

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

Gross amount paid for losses (including \$119,762.80 occurring in previous years).....	\$ 1,256,704.80	Fire.
Deduct amount received for salvages (on losses of the last or of previous years) \$3,181.31; and from reinsurance in other companies, \$149,919.07.....	153,100.38	
Net amount paid during the year for losses.....	\$ 1,103,604.42	
Paid stockholders for interest or dividends.....	48,000.00	
Commissions or brokerage to agents, less received on reinsurances	492,895.56	
Rents.....	3,241.75	
Salaries, fees and all other charges, officers, \$41,000.00; clerks, \$31,713.07; other employes, \$45,500.54.....	118,213.61	
Taxes on premiums, \$39,695.04; on real estate, \$3,671.99.....	36,366.13	
Insurance department fees, and agent's licenses, \$6,191.66; municipal licenses, \$2,280.63; tax on franchise, \$3,049.25.....	10,524.54	
Advertising, printing and stationery, \$30,605.24; repairs and expenses on real estate, \$561.83; miscellaneous, \$136,249.60.....	167,410.67	
Total expenditures during the year.....	\$ 1,910,115.68	
Balances.....	\$ 2,693,416.18	

Ledger Assets.

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

Book value real estate.....	\$ 260,520.63
Mortgage loans on real estate.....	519,497.50
Book value bonds, excluding interest, \$90,086.37; and stocks, \$1,084,343.75.....	1,584,430.12
Cash deposited in bank.....	348,567.93
Total.....	\$ 2,693,416.18
Total net ledger assets, as per balances.....	\$ 2,693,416.18

Non-Ledger Assets.

Interest due, \$6,862.37; and accrued, \$3,404.36 on mortgages.....	\$ 10,266.73
Market value (not including interest, in item 9), of bonds and stocks over book value.....	272,289.88
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 231,336.66
Deduct cost of collection, commission and brokerage.....	53,800.29
Net amount of uncollected premiums, not more than three months due.....	177,476.37
Gross premiums in course of collection December 31, more than three months due.....	\$14,620.90
Gross assets.....	\$ 3,153,449.16
Deduct Assets not Admitted.....	270.61
Real estate.....	270.61
Total admitted assets.....	\$ 3,153,178.53

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due.....	\$ 44,004.86
Losses in process of adjustment, or in suspense, including all	

reported and supposed losses.....	\$ 164,496.64
Losses resisted (not outlawed), including interest, costs and other expenses thereon.....	13,750.00
Total amount of claims for losses.....	\$ 222,251.50
Deduct reinsurance due or accrued.....	43,334.31
Net amount of unpaid losses.....	\$ 178,917.19
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,223,086.78, unearned premiums, 50 per cent.....	\$ 601,543.39
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$1,633,605.70, unearned premiums pro rata.....	885,995.70
Total unearned premiums as computed above.....	\$ 1,487,449.09
Total amount of all liabilities.....	\$ 1,665,366.88
Joint stock capital actually paid up in cash.....	\$ 300,000.00
Divisible surplus.....	1,486,812.25
Total.....	\$ 3,153,178.53

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year, under this heading in last year's statement.....	\$ 302,417,917	\$ 2,708,606.79
Written or renewed during the year.....	234,409,571	2,385,913.14
Total.....	\$ 536,827,488	\$ 5,094,608.93
Discontinued those expired and marked off as terminated.....	203,046,772	1,972,051.54
In force at the end of the year.....	\$ 333,780,716	\$ 3,122,557.39
Deduct amount reinsured.....	30,457,055	285,864.91
Net amount in force.....	\$ 303,323,661	\$ 2,836,692.48
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.		

General Interrogatories.

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

Losses incurred during the year, fire, \$1,125,222.84; tornado, \$978.16.....\$ 1,126,181.00

Total amount of the company's stock owned by the directors at par value.....98,100.00

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

Note—Companies acting under what is known as the "Surplus Law," chapter 189, laws of New York, 1872, are required to state:
The amount of "Special Reserve Fund" according to said law, deposited with the insurance department of the state of New York.....303,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....300,000.00

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written.....	\$ 2,562,260.00	\$ 150,250.00	\$ 2,712,510.00
Gross premiums received.....	36,830.50	60,857.00	37,579.07
Losses paid.....	29,499.40	.....	29,499.40
Losses incurred.....	30,202.86	.....	30,202.86
Amount at risk.....	3,202,834.00	187,812.00	3,390,646.00

ANNUAL STATEMENT

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

WESTERN ASSURANCE COMPANY.

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

President, HON. GEO. A. COX.

Secretary, C. C. FOSTER.

Vice-President, J. J. KENNY.

[Incorporated August, 1851. Commenced business August, 1851.

Home office, 22 Wellington Street, East Toronto.

Capital Stock.

Amount of net ledger assets, December 31st of previous year.....	\$ 1,962,266.96
Extended at.....	\$ 1,962,266.96

Income During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.
Entire premiums collected during the year.....	\$ 2,595,535.77	\$ 549,653.54
Deduct reinsurance, rebate, abatement and return premiums.....	666,882.50	76,877.53
Received for premiums other than perpetuals.....	\$ 1,928,653.47	\$ 472,776.01
Interest on real estate mortgage loans.....	.....	1,300.00
Interest and dividends on stocks and bonds.....	.....	70,985.81
Total rents and interest.....	.....	\$ 72,285.81
Profits on sale or maturity of ledger assets during the year over book values.....	.....	30,028.93
From all other sources, viz: Received from home office.....	.....	167,824.00
Total income during the year.....	.....	\$ 2,644,568.31
Total footings.....	.....	\$ 4,606,835.27

Disbursements During Year.

As shown by the books at home office at close of business December 31st.	Fire.	Marine and inland.
Gross amount paid for losses (including \$172,064.70 occurring in previous years).....	\$ 1,355,286.04	\$ 348,284.56
Deduct amounts received for salvages.....	73,941.81	23,353.62
Net amount paid during the year for losses.....	\$ 1,281,344.23	\$ 324,930.94—\$ 1,606,275.17

Commissions or brokerage to agents, less received on reinsurances	\$ 466,858.20
Salaries, fees and all other charges, officers, \$14,410; clerks, \$35,180.00; other employes, \$42,800.00	97,390.00
Rents	4,025.00
Taxes on premiums, \$39,440.63; internal revenue, \$6,775.46	46,216.09
Insurance department fees and agents' licenses, \$9,705.81; municipal licenses \$5,041.02	14,746.83
Advertising, printing and stationery, \$18,172.01; legal expenses, \$3,732.53; miscellaneous, \$121,539.39	143,443.93
Total expenditures during the year	2,373,954.31
Balances	\$ 2,232,880.95

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st.	
Mortgage loans on real estate, first liens	\$ 20,000.00
Book value of bonds excluding interest, \$1,554,123.90; and stocks, \$166,312.85	1,720,436.75
Cash in company's office, \$252.34; deposited in banks, \$176,054.18	176,316.52
Bills receivable, \$45,904.51; agents' debit balances, secured or unsecured, \$270,223.16	316,127.68
Total	\$ 2,232,880.95
Market value (not including interest, in item 9), of bonds and stocks over book value	2,042.14
Gross assets	\$ 2,234,923.09

Non-Ledger Liabilities.

Losses adjusted and unpaid	\$ 42,301.91
Losses in process of adjustment, or in suspense, including all reported and supposed losses	100,831.73
Losses resisted (not outlawed), including interest, costs and other expenses thereon	9,000.00
Total amount of claims for losses	\$ 152,134.64
Net amount of unpaid losses	\$ 152,134.64
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,604,541.41; unearned premiums 50 per cent.	\$ 822,270.70
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$886,677.13; unearned premiums pro rata	459,827.59
Gross premiums (less reinsurance, including both cash and bills), received and receivable upon all unexpired inland navigation risks, \$104,462.60; unearned premiums 50 per cent.	52,231.30
Gross premiums (less reinsurance—cash and bills) received and receivable upon all unexpired marine risks 50 per cent on time hulls	32,967.68
Total unearned premiums as computed above	\$ 1,347,296.67
Total amount of all liabilities	\$ 1,499,431.31
Divisible surplus	735,491.78
Total	\$ 2,234,923.09

Miscellaneous.

	Fire risks.	Premiums thereon.	Marine and inland risks.	Premiums thereon.
In force on the 31st day of December of the preceding year	\$ 216,597,989	\$ 2,167,447.91	\$ 6,972,330	\$ 169,433.85
Written or renewed during the year	257,797,542	2,595,535.77	61,041,284	549,653.54
Total	\$ 474,395,531	\$ 4,762,983.68	\$ 67,973,614	\$ 718,787.40
Deduct those expired and marked off as terminated	223,149,451	2,144,158.60	59,935,837	519,891.85
In force at the end of the year	\$ 251,246,079	\$ 2,618,825.08	\$ 8,037,777	\$ 198,895.63
Deduct amount reinsured	13,140,013	127,666.54	1,822,077	16,348.49
Net amount in force	\$ 238,106,054	\$ 2,491,158.54	\$ 6,145,700	\$ 182,547.11

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No.
 Losses incurred during the year, fire, \$1,258,582.27; marine and inland, \$323,532.25. \$ 1,582,114.52

Business in the State of Iowa During the Year.

	Fire risks.
Gross risks written	\$3,348,504.00
Gross premiums received	36,570.02
Losses paid	17,912.34
Losses incurred	23,348.03
Amount at risk	2,587,689.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
 WESTERN UNDERWRITERS ASSOCIATION (INCORPORATED)
 INSURANCE COMPANY.

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

President, WILLIAM TREMBOR. Vice-President, J. G. HETTINGER.
 Secretary, WILLIAM FEILER.

[Incorporated February 23d. Commenced business March 1, 1898.]

Home office 153-155 La Salle street, Chicago, Ill.

Capital Stock.

Amount of capital stock authorized, \$200,000; subscribed for	\$ 200,000.00
Amount of capital paid up in cash	200,000.00
Amount of net ledger assets, December 31st of previous year	431,779.96
Extented at	\$ 431,779.96

Income During Year.

A show by the books at home office at close of business December 31st.		
	Fire.	
Gross premiums and bills unpaid at close of previous year, as shown by that year's statement	\$ 70,284.14	
Gross premiums written and renewed during the year, as per item 2, page 3, part VI.....	540,648.62	
Total	\$ 610,932.76	
Deduct gross premiums and bills in course of collection at this date.....	88,550.50	
Entire premiums collected during the year.....	\$ 522,382.26	
Deduct reinsurance, rebate, abatement and return premiums.....	146,200.16	
Received for premiums other than perpetuals.....		\$ 376,182.10
Interest on real estate mortgage loans	13,795.93	
Interest and dividends on stocks and bonds \$3,520.00; from all other sources \$686.62	4,606.62	
Total rents and interest		18,402.55
Total income during the year.....		\$ 394,584.65
Total footings.....		\$ 826,364.61

Disbursements During Year.

As shown by the books at home office at close of business December 31st.		
	Fire.	
Gross amount paid for losses (including \$14,923.20 occurring in previous years).....	\$ 228,395.24	
Deduct amount received for salvages (on losses of the last or previous year) \$633.70; and from reinsurance in other companies, \$51,988.13.....	52,621.83	175,773.41
Net amount paid during the year for losses.....	\$ 175,773.41	
Commissions or brokerage to agents, less received on reinsurance.....		96,730.70
Salaries, fees and all other charges, officers, \$5,000.00; clerks \$9,357.13; other employes, \$8,058.48.....	22,415.61	
Taxes on premiums	5,862.09	
Insurance department fees and agents' licenses, \$2,387.55; municipal licenses, \$722.82; taxes on franchise, \$1,255; personal property, \$1,328.....	5,693.37	
Advertising, printing and stationery, \$2,519.62; legal expenses, \$469.36	2,988.98	
Field expenses.....	7,601.78	
Fire department tax, \$1,390.81; local board, \$2,457.16; postage, \$2,403.51; telegrams, \$201.98; exchange, \$267.47; express, \$54.84; map corrections, \$458.25; office sundries, \$4,324.54; agency sundries, \$546.51.....		12,605.07
Total expenditures during the year.....		\$ 329,671.01
Balances		\$ 496,693.60

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31.		
Mortgage loans on real estate, first liens	\$ 290,200.00	
Book value bonds, excluding interest.....	100,152.66	
Cash in company's office, \$39,934.22; deposited in banks, \$71,894.09.....	111,828.31	
Furniture and fixtures	5,674.16	
Total.....		\$ 507,855.13

Deduct ledger liabilities:	
Amount retained for reinsuring companies.....	\$ 11,161.53
Total net ledger assets, as per balances.....	\$ 496,693.60

Non-Ledger Assets.

Interest due, \$2,387.75; and accrued, \$6,858.11 on mortgages.....	\$ 9,245.86
Interest accrued on bonds and stocks	1,460.00
Total carried out.....	\$ 10,705.86
Market value (not including interest, in item 9) of bonds and stocks over book value	2,902.34
Gross premium in course of collection December 31st, not more than three months due ..	\$ 85,225.37
Deduct cost of collection, commission and brokerage	23,863.11
Net amount of uncollected premiums, not more than three months due	61,362.26
Gross premiums in course of collection December 31st, more than three months due \$3,325.13.....	
Gross assets.....	\$ 571,664.06
Deduct assets not admitted:	
Furniture, fixtures and safes	5,674.16
Total admitted assets.....	\$ 565,989.90

Non-Ledger Liabilities.

Losses adjusted and unpaid, not yet due	17,514.91
Losses in process of adjustment, or in suspense, including all reported and supposed losses.....	13,350.70
Losses resisted (not outlawed), including interest, costs and other expenses thereon	5,000.00
Total amount of claims for losses.....	\$ 35,865.61
Deduct reinsurance due or accrued.....	3,913.67
Net amount of unpaid losses.....	\$ 31,951.94
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$252,845.15; unearned premiums (fifty per cent).....	\$ 126,422.57
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy \$ 312,753.47; unearned premiums, pro rata.....	179,518.30
Total unearned premiums as computed above	\$ 305,940.87
Total amount of all liabilities.....	\$ 337,892.81
Joint stock capital actually paid up in cash.....	\$ 200,000.00
Reserve or guaranty fund, represented by scrip or otherwise.....	28,097.09
Divisible surplus	228,097.09
Total.....	\$ 565,989.90

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 36,565,791.00	\$ 407,513.88
Written or renewed during the year	42,514,206.00	540,648.62
Total	\$ 79,079,997.00	\$ 948,162.50
Deduct those expired and marked off.....	27,406,147.00	352,221.90
In force at the end of the year.....	\$ 51,673,850.00	\$ 595,940.60
Deduct amount reinsured	2,243,846.00	30,341.98
Net amount in force December 31, 1901.....	\$ 49,430,004.00	\$ 565,598.62

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last for the purpose of making any entry that affects this statement? No. 246,767.05
 Losses incurred during the year, fire \$246,611.43, tornado \$155.62..... \$ 700.00
 Total amount of the company's stock owned by the directors at par value.....
 Does any officer, director, or trustee receive a commission or royalty on the business of the company? No.

Business in the State of Iowa During the Year.

	Fire risks.	Tornado.	Aggregate.
Gross risks written	\$2,847,913.00	\$ 165,500.00	\$ 3,013,413.00
Gross premiums received	25,332.32	928.18	26,260.50
Losses paid.....	22,725.46	37.40	22,762.86
Losses incurred.....	23,447.76	37.40	23,485.16
Amount at risk.....	3,892,553.00	340,110.00	4,232,663.00

ANNUAL STATEMENT.

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

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY,

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

President, MARSHALL S. DRIGGS. Secretary, FREDERICK H. WAY.

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

Home office, 15 Broadway, Burrough of Brooklyn, New York City.

Capital Stock.

Amount of capital stock authorized, \$250,000.00; subscribed for...	\$ 250,000.00
Amount of capital paid up in cash.....	250,000.00
Amount of net ledger assets, December 31st of previous year.	1,875,701.00
Extended at.....	\$ 1,876,701.00

Income During the Year.

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

	Fire.
Gross premiums and bills unpaid at close of previous year.....	\$ 102,853.20
Deduct amount of same not collected	8,228.25
Net collected.....	\$ 94,624.95
Gross premiums written and renewed during the year.....	990,020.89
Total	\$1,084,645.84
Deduct gross premiums and bills in course of collection at this date	129,183.32
Entire premiums collected during the year.....	\$ 955,462.52
Deduct reinsurance, rebate, abatement and return premiums.....	167,412.13
Received for premiums other than perpetuals.....	\$ 788,050.39
	\$ 788,050.39

Rents from company's property, including \$15,500.00 for company's use of own buildings	\$ 47,105.76
Interest on real estate mortgage loans, \$9,808.69; on other collateral loans, \$1,083.88.	10,892.52
Interest and dividends on stocks and bonds	47,305.77
Total rents and interest.....	\$ 105,305.05
Profit on sale or maturity of ledger assets during the year over book values.....	93,149.01
Total income during the year.....	\$ 986,504.45
Total footings.....	\$ 2,863,205.45

Disbursements During Year.

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

	Fire.
Gross amount paid for losses, including \$49,553.10 occurring in previous years.....	\$ 408,693.93
Deduct amounts received for salvages on losses of the last or previous year, \$1,298.03; and from reinsurance in other companies, \$24,264.47.	26,062.50
Net amount paid during the year for losses.....	\$ 382,631.43
Paid stockholders for interest or dividends, amount declared during the year, \$60,000.00.	61,996.00
Commissions or brokerage to agents, less received on reinsurances	204,276.20
Rents, including \$15,500.00 for company's use of own buildings.	16,500.00
Salaries, fees and all other charges, officers, \$29,250.00; clerks, \$47,550.54.	76,800.54
Taxes on premiums, \$7,592.66; on real estate, \$12,807.88	20,400.54
Insurance department fees and agents' licenses, \$3,963.94; municipal licenses, \$534.07; tax on franchise, \$115.00.....	4,613.01
Advertising, printing and stationery, \$6,116.94; legal expenses, \$694.00; repairs and expenses on real estate, \$12,763.37; miscellaneous, \$36,520.00.....	56,093.62
Other disbursements, viz: real estate valuations reduced.....	15,000.00
Total expenditures during the year.....	\$ 838,311.34
Balances	\$ 2,024,894.11

Ledger Assets

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

Book value real estate, unincumbered.....	\$ 638,000.00
Mortgage loans on real estate	253,450.00
Loans secured by pledge of bonds, stocks or other collateral.....	25,000.00
Book value bonds, excluding interest, \$175,108.53 and stocks, \$914,350.96.....	1,089,459.49
Cash in company's office, \$1,197.09; deposited in banks, \$17,787.53	18,984.62
Total	\$ 2,024,894.11
Total net ledger assets.....	\$ 2,024,894.11

Non-Ledger Assets.

Interest due, \$1,530.00, and accrued, \$1,131.10 on mortgages.....	\$ 2,661.10
Interest accrued on bonds and stocks.....	6,103.75
Interest accrued on collateral loans.....	104.16
Interest accrued on other assets.....	1,005.75
Rents due and accrued on company's property or lease.....	6,446.68
Total carried out.....	\$ 16,321.44
Market value of bonds and stocks over book value.....	61,890.51
Gross premiums in course of collection December 31st, not more than three months due.....	\$ 128,386.56
Deduct cost of collection, commission and brokerage.....	23,134.07
Net amount of uncollected premiums, not more than three months due.....	\$ 105,252.49
Gross premiums in course of collection December 31st, more than three months due.....	\$ 796.76
Gross assets.....	\$ 2,208,358.55
Total admitted assets.....	\$ 2,208,358.55

Non-Ledger Liabilities.

Losses adjusted and unpaid.....	\$ 19,448.79
Losses in process of adjustment or in suspense, including all reported and supposed losses.....	50,524.27
Losses resisted (not outlaid), including interest, costs and other expenses thereon.....	12,054.57
Total amount of claims for losses.....	\$ 82,027.63
Deduct reinsurance due and accrued.....	11,044.70
Net amount of unpaid losses.....	70,982.93
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$491,386.83; unearned premiums (fifty per cent).....	\$ 247,193.44
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$846,495.50; unearned premiums pro rata.....	143,593.55
Total unearned premiums, as computed above.....	\$ 690,786.99
Salaries, rent, expenses, etc.....	6,138.95
Reinsurance premiums.....	2,516.61
Total amount of all liabilities.....	\$ 770,425.48
Joint stock actually paid up in cash.....	250,000.00
Divisible surplus.....	1,187,933.07
Total.....	\$ 2,208,358.55

Miscellaneous.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 149,320.884	\$ 1,299,392.06
Written or renewed during the year.....	99,511,510	990,020.99
Total.....	\$ 248,832,394	\$ 2,289,413.05
Deduct those expired and marked off as terminated.....	88,774.74	849,635.72
In force at the end of the year.....	\$ 160,057,648	\$ 1,439,777.33
Deduct amount reinsured.....	95,514,010	98,804.34
Net amount in force.....	\$ 150,543,638	\$ 1,340,973.00
Largest amount written on any one risk, not deducting reinsurance, \$25,000.00.		

General Interrogatories.

Have the books of the company been kept open after the close of business December 31st last, for the purpose of making any entry that affects this statement?.....	No.
Loss incurred during the year.....	\$ 405,343.78
Total amount of company's stock owned by the directors at par value.....	48,150.00
Total amount loaned to officers and directors, \$21,000, loaned to stockholders, not officers, \$3,000.....	24,000.00
Does any officer, director or trustee receive a commission or royalty on the business of the company?.....	No.
NOTE.—Companies acting under what is known as the "Surplus Law," chapter 180, laws of New York, 1874, are required to state: The amount of "Special Reserve Fund" according to said law, deposited with the Insurance Department of the State of New York.....	\$ 280,000.00
The amount of "Guaranty Surplus Fund," as provided for by said law.....	280,000.00

Business in the State of Iowa During the Year.

Gross risks written.....	Fire risks.
\$ 801,775.00	
Gross premiums received.....	9,939.14
Losses paid.....	3,831.26
Losses incurred.....	3,831.26
Amount at risk.....	1,418,058.00

ANNUAL STATEMENT.

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

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

President, F. T. MAXWELL

Vice-President, GEO. L. CHASE.
 Secretary, E. S. PEGRAM.

[Incorporated March 15, 1897. Commenced business, May, 1897.]

Home office, 650 Main street, Hartford, Conn.

Capital Stock.

Amount of capital paid up in cash.....	\$ 250,000.00
Amount of net ledger assets, December 31st of previous year....	\$ 309,746.30
Extended at.....	\$ 309,746.30

Income During the Year.

	Fidelity.	Plate glass.	Surety.
Gross premiums unpaid December 31st, last year.....	\$ 1,340.24	\$ 8,621.11	\$ 2,260.34
Gross premiums written and renewed during the year.....	74,601.03	52,841.01	54,368.19
Total.....	\$ 75,941.27	\$ 61,462.12	\$ 56,628.51

	Fidelity.	Plate glass.	Surety.	
Deduct gross premiums in course of collection at this date.....	\$ 3,944.56	\$ 9,849.37	\$ 7,648.97	
Entire premiums collected during the year.....	\$ 71,956.71	\$ 51,612.75	\$ 48,979.54	
Deduct reinsurance, rebate, abatement and return premiums.....	8,906.04	2,391.58	2,663.62	
Net cash actually received for premiums.....	\$ 63,050.77	\$ 49,221.17	\$ 46,315.92	\$ 158,626.86
Interest and dividends on stocks and bonds.....			10,095.65	
Interest upon other debts due the company.....			348.36	
Total interest.....				11,274.01
Cash recovered from losses paid in previous years.....				2,459.34
Total income actually received during the year, in cash.....				\$ 172,360.21
Aggregate last balance and income.....				\$ 482,106.51

Disbursements During Year.

	Fidelity.	Plate glass.	Surety.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 14,154.39	\$ 20,506.81	\$ 4,295.46	
Deduct salvages and reinsurance.....	2,013.19	78.34	10.00	
Net paid policy holders.....	\$ 12,141.20	\$ 20,428.47	\$ 4,285.46	\$ 36,855.13
For commissions to agents.....			37,336.62	
For salaries, traveling and all expenses of agents and agencies not on commission account.....			33,160.95	
For salaries and all other compensation of officers, \$8,595.30; and home office employees, \$8,095.06.....			16,661.26	
For taxes on premiums \$1,717.77; taxes on property, \$22.14; insurance department fees, \$1,581; agents' licenses, \$593.20; municipal licenses, \$217.90.....			4,126.01	
For rent, less received under sub-lease.....			4,954.97	
For legal expenses.....			2,988.54	
For furniture and fixtures.....			1,038.43	
For advertising, \$62.12; and general printing and stationery, \$3,053.13.....			3,695.45	
All other expenses: Home office sundries, \$1,889.02; home office postage, \$1,227.34; home office traveling, \$1,576.43; internal revenue, \$529.65.....			5,292.44	
Total miscellaneous expenses.....				109,248.47
Total disbursements.....				\$ 146,103.60
Balance.....				\$ 336,002.91

Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 315,471.75
Cash deposited in banks.....	19,391.01
All other items, viz.: Non-resident stockholders' tax account.....	1,139.25
Total net or ledger assets.....	\$ 336,002.91

Other Assets.

Interest due, \$2,257.50 and accrued, \$1,665.43 on bonds and stocks \$	3,922.93
Interest accrued on other assets.....	38.74
Total outstanding interest.....	\$ 3,961.67
Market value of bonds and stocks over cost.....	12,153.25

Gross premiums in course of collection, to wit:	Premiums.	Unpaid com. thereon.	Net.	
Fidelity.....	\$ 3,712.52	\$ 627.84	\$ 3,084.68	
Plate glass.....	8,626.70	2,605.45	6,021.25	
Surety.....	6,704.97	1,162.47	5,542.50	
Net amt' of outstanding premiums.....				14,648.43
Total assets.....				\$ 366,766.26

Liabilities.

	In process of adjustment.	
Fidelity.....	\$ 9,204.81	
Plate glass.....	248.27	
Surety.....	950.00	
Total gross amount of claims.....	\$ 10,403.08	
Net amount of unpaid claim account.....		\$ 10,403.08
Aggregate of unpaid claims.....		\$ 10,403.08

Gross premiums upon all unexpired risks running one year or less from date of policy:	Premium.	Unearned portion.	
Fidelity.....	\$ 66,653.27	\$ 33,329.13	
Plate glass.....	50,958.32	25,479.16	
Surety.....	50,821.16	25,400.58	
Total one year or less.....		\$ 84,208.87	
Total unearned premiums as computed above, carried over.....			84,208.87
Due and accrued for salaries, rent, advertising, agency and other expenses.....			662.05
All other indebtedness: Premiums paid in advance.....			1,360.10
Total amount of all liabilities, except capital stock.....			\$ 86,640.10
Joint stock capital actually paid up in cash.....			250,000.00
Surplus beyond capital and other liabilities.....			20,126.16
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....			\$ 366,766.26

Risks and Premiums.

Fidelity:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 8,181,725.00	\$ 47,928.75
Written or renewed during the year.....	14,787,225.00	74,601.63
Total.....	\$ 22,968,950.00	\$ 122,530.38
Deduct expirations and cancellations.....	10,056,625.00	55,845.51
Net in force December 31, 1901.....	\$ 12,872,325.00	\$ 66,684.87
Plate glass:		
In force December 31st, preceding year.....	1,801,023.78	44,983.44
Written or renewed during the year.....	1,866,125.74	52,841.01
Total.....	\$ 3,667,149.52	\$ 97,824.45
Deduct expirations and cancellations.....	1,865,043.54	46,806.13
Net in force December 31, 1901.....	\$ 1,832,105.98	\$ 50,958.32

Surety:

In force December 31st, preceding year.....	\$ 7,851,524.18	\$	29,222.55
Written or renewed during the year.....	13,943,430.47		54,368.19
Total.....	\$21,794,954.65	\$	83,590.74
Deduct expirations and cancellations.....	9,277,486.85		31,789.38
Net in force December 31, 1901.....	\$12,517,467.80	\$	50,801.36

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$	452,200.38
Total amount of the company's stock owned by the directors at par value.....		66,620.00
Losses paid from organization to date.....		104,852.38
Losses incurred during the year.....		39,593.99

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses incurred.
Fidelity.....	\$152,900.00	\$ 514.62	\$ 46.00
Plate glass.....	851.00	21.27	
Surety.....	304,574.00	1,321.99	
Aggregate.....	\$488,325.00	\$ 1,857.86	\$ 46.00

ANNUAL STATEMENT

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

ALLIANCE HAIL AND CYCLONE MUTUAL INSURANCE COMPANY.

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

President, MATH. NACHBAR, Vice-President, C. F. COOK.
Secretary, J. D. SHERDY.

[Incorporated April 30, 1889, Commenced business May 9, 1889.]

Principal office, Austin, Minnesota.

Capital Stock.

Amount of capital paid up in cash.....	Mutual
Amount of net ledger assets, December 31, of previous year.....	\$ 75,136.23
Extended at.....	\$ 75,136.23

Income During Year.

	Hail.
Gross premiums unpaid December 31, last year.....	\$ 15,315.57
Gross premiums written and renewed during the year.....	46,257.38
Total.....	\$ 61,572.95
Deduct gross premiums and bills in course of collection at this date.....	15,067.40
Entire premiums collected during the year.....	\$ 46,505.55

Deduct reinsurance, rebate, abatement and return premiums.....	\$ 10,482.70
Net cash received for premiums.....	\$ 36,022.75
Interest on loans on mortgages and certificates of deposit.....	\$ 3,253.60
Total income.....	\$ 3,253.60
Total income during the year, in cash.....	\$ 39,276.35
Aggregate last balance and income.....	\$ 114,412.59

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity. Losses.....	\$ 8,289.21
Net paid policy holders.....	\$ 8,289.21
For Commissions to agents.....	\$ 4,138.15
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,044.27
For salaries and all other compensation of officers \$2,600.00; and home office employees \$4,112.00.....	4,710.00
For taxes on premiums \$127.01; insurance department fees \$159.00.....	286.01
For legal expenses.....	407.10
For advertising \$133.43; and general printing and stationery \$257.93.....	391.36
All other expenses.....	1,447.41
Total miscellaneous expenses.....	\$ 12,424.25
Total disbursements.....	\$ 22,713.46
Balances.....	\$ 93,699.13

Ledger Assets.

Loans on mortgage, first liens, on real estate.....	66,920.00
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	1,300.00
Cash deposited in banks.....	24,239.49
Total net or ledger assets, per balance.....	\$ 92,439.49

Other Assets.

Interest due on mortgages.....	\$ 702.00
Total carried out.....	\$ 702.00
Gross premiums in course of collection, to wit: Hail premiums \$ 15,067.40; unpaid commission thereon, \$1,302.17.....	\$ 12,765.23
Net amount of outstanding premiums.....	\$ 93,141.49

Risks and Premiums.

	Amount at risk.
Hail.	
In force December 31, preceding year.....	\$ 880,301.00
Written or renewed during the year.....	623,301.00
Total.....	\$ 1,503,602.00
Deduct expiration and cancellation.....	737,355.00
Net in force December 31st.....	\$ 766,247.00

Business in the State of Iowa During the Year.

	Risk written.	Premiums received.	Losses paid.	Losses incurred.
Hail.....	\$ 183,443.00	\$ 4,061.92	\$ 656.50	\$ 656.50
Aggregate.....	\$ 183,443.00	\$ 4,061.92	\$ 656.50	\$ 656.50

ANNUAL STATEMENT

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

AMERICAN BONDING AND TRUST COMPANY OF BALTIMORE CITY.

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

President, JAMES BOND. First Vice-President, CHARLES A. WEBB.
Secretary and Treasurer, S. H. SHRIVER. Second Vice-President, EARNEST HORN JR.

[Incorporated April 6, 1894. Commenced business January 16, 1895.]

Principal office, Equitable Building, Baltimore, Md.

Capital Stock.

Amount of capital stock paid up in cash.....	\$ 1,000,000.00	
Amount of net ledger assets, December 31st of previous year.....	1,554,096.43	
Extended at		\$ 1,554,096.43

Income During Year.

	Surety.	
Gross premiums unpaid December 31st, last year.....	\$ 73,826.41	
Gross premiums on risks written and renewed during the year.....	570,717.54	
Total.....	\$ 644,543.95	
Deduct gross premiums in course of collection at this date.....	94,769.66	
Entire premiums collected during the year.....	\$ 549,774.09	
Deduct reinsurance, abatement, rebate and return premiums.....	63,093.91	
Net cash actually received for premiums.....	\$ 486,680.18	\$ 486,680.18
Interest on collateral loans.....	5,348.25	
Interest and dividends on stocks and bonds.....	13,307.75	
Interest upon other debts due the company.....	29,612.80	
Total Interest.....	\$ 48,668.80	
Profit on securities actually sold during the year, over cost.....	\$ 1,590.65	
Exchange.....	4.40	
Income from all other sources, viz: trust income, \$350.00; income from real estate, \$622.58; trust income, \$2,180.95.....	3,073.53	\$ 4,668.58
Total income actually received during the year, in cash.....	539,617.50	
Aggregate last balance and income.....		\$ 2,093,713.99

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity.....	\$ 213,024.13	Surety.
Total.....	\$ 213,024.13	
Deduct salvages and reinsurance.....	42,993.39	
Total.....	\$ 170,030.74	
Net paid policy-holders.....		\$ 170,030.74
To stockholders for interest or dividends.....	\$ 80,000.00	
For commission to agents.....	108,342.49	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	32,727.11	
For inspection, \$313.32; interest, \$15.48.....	1,148.80	
For salaries of officers and home office employees.....	53,484.23	
For taxes on premiums, \$6,595.49; taxes on property, \$14,429.15; insurance department fees, \$10,923.56; municipal licenses, \$753.04.....	32,707.04	
For rent, received under sub-lease.....	8,315.88	
For legal expenses.....	10,085.00	
For furniture and fixtures.....	4,615.55	
For advertising, \$11,963.87; and general printing and stationery, \$7,636.26.....	19,597.13	
Losses on securities actually sold under cost, loss on investments	9,510.22	
All other expenses, Det. arrest, \$133.27; postage, \$8,295.90 and express, \$2,443.25; travel expense, \$1,077.98; Ins., \$38.91; Dev. expense, \$1,479.48; general expense, \$3,350.77; Internal revenue stamps, 2,041.34; telephone and telegraph, \$4,458.61; express, \$404.84.....	23,725.38	
Total miscellaneous expenses.....	\$ 385,158.84	
Total disbursements.....	\$ 555,180.58	
Balance.....	\$ 1,538,524.41	

Assets.

Cost value of real estate.....	\$ 27,131.91
Loans on mortgage (first liens) on real estate.....	111,809.63
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	148,020.61
Cost value of bonds and stocks owned absolutely.....	1,092,734.16
Cash in company's office.....	8,798.79
Cash deposited in banks.....	89,267.47
All other items, viz: accounts receivable secured.....	112,597.96
Total.....	\$ 1,590,360.53
Deduct ledger liabilities.....	51,836.12
Total net ledger assets, as per balances.....	\$ 1,538,524.41

Other Assets.

Interest due, \$1,056.39; and accrued, \$1,211.12 on mortgages.....	\$ 3,267.51
Interest due, \$7,831.03 and accrued, \$8,671.95 on bonds and stocks.....	16,502.98
Interest due, \$44.72 and accrued, \$2,401.72 on collateral loans.....	2,446.46
Interest due, \$773.33 and accrued, \$150.00 on other assets.....	923.33
Total outstanding interest.....	\$ 23,179.28
Market value of real estate over cost.....	1.00
Market value of bonds and stocks over cost.....	13,032.28
Surety Premiums, \$94,769.84; unpaid commission thereon, \$17,642.54; net.....	\$ 77,127.30
Net amount of outstanding premiums.....	\$ 77,127.30
Total assets, as per the books of the company.....	\$ 1,651,855.49

Deduct assets not admitted, and for depreciation:		
Furniture, fixtures and safes	\$	1.00
Total		\$ 1.00
Total admitted assets		\$ 1,651,854.39

Liabilities.

In process of adjustment	Surety.	
	\$	60,983.57
Aggregate of unpaid claims	\$	62,983.57
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Surety, premium, \$521,315.63; unearned portion (50 per cent)	\$	260,657.82
Total unearned premiums as computed above	\$	260,657.82
Agents' credit balances	\$	4,912.75
Total amount of all liabilities, except capital stock	\$	346,554.14
Joint stock capital actually paid up in cash	\$	1,000,000.00
Surplus beyond capital and other liabilities	\$	385,300.15
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$	1,651,854.29

Risks and Premiums.

Surety:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 96,986,390.58	\$ 425,805.78
Written or renewed during the year	187,822,010.09	570,717.54
Total		\$ 996,523.32
Deduct expirations and cancellations	\$224,808,400.67	\$ 466,764.44
Balance	102,815,637.77	\$ 520,758.88
Deduct reinsured policies	\$121,992,762.00	\$ 8,443.25
Net in force December 31, 1901	\$121,992,762.00	\$ 521,315.63

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$	1,533,030.03
Total amount of cash dividends declared since the company commenced business	\$	170,000.00
Total amount of the company's stock owned by the directors at par value	\$	241,750.00
Total amount loaned to officers and directors	\$	48,755.18
Losses paid from organization to date	\$	392,957.67
Losses incurred during the year	\$	170,030.74

Business in the State of Iowa During the Year.

Risks written	Surety.	
Premiums received	\$	2,110,594.50
Losses paid	\$	9,787.05
Losses incurred	\$	285.66
	\$	358.23

ANNUAL STATEMENT

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

AMERICAN SURETY COMPANY OF NEW YORK.

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

President, H. D. LYMAN. *Comptroller*, F. W. LAURENTZ.
Vice-Presidents, WALTER S. JOHNSTON, D. B. SICKELS, R. A. C. SMITH.
Secretary, H. B. ZEVELY.

[Incorporated, April 14, 1884. Commenced business April 15, 1884.]

Home office, No. 100 Broadway, New York.

Capital Stock.

Amount of capital paid up in cash	\$	2,500,000.00	\$	2,500,000.00
Amount of net ledger assets December 31st of previous year	\$	5,017,262.84		
Extended at			\$	5,017,262.84

Income During the Year.

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

	Fidelity.	Surety.
Gross premiums unpaid December 31st, last year paid	\$ 49,983.11	\$ 169,743.01
Gross premiums written and renewed during year	579,331.35	603,547.61
Total	\$ 621,314.46	\$ 773,290.62
Deduct gross premiums now in course of collection	29,245.14	160,011.13
Entire premiums collected during the year	\$ 592,069.32	\$ 613,279.49
Deduct reinsurance, rebate, abatement and return premiums	58,122.52	133,575.99
Net cash actually received for premiums	\$ 534,946.80	\$ 479,703.50
Rents from company's property		191,684.91
Interest on loans on mortgages of real estate		216.00
Interest on collateral loans		32,224.38
Interest on bonds and dividends on stocks		60,225.27
Interest upon other debts due the company and on deposits in bank		2,988.51
Total Interest		\$ 287,339.07
Profit on sale or maturity of ledger assets during the year over book values		73,082.65
Income from all other sources, viz.: cash recovered from losses paid in previous years	71,105.36	144,188.01
Total income during the year		\$ 1,446,177.38
Sum		\$ 6,463,440.22

Disbursements During Year.

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

	Fidelity.	Surety.	
Gross amount paid for claims excepting weekly indemnity	\$ 161,026.46	\$ 738,960.31	
Deduct reinsurance, salvages and recoveries on losses previously paid.....	16,825.61	374,606.10	
Net paid policy-holders.....	\$ 144,130.85	\$ 364,354.21	\$ 508,485.06
Stockholders for interest or dividends.....		200,000.00	
Cost of adjustment and legal expenses in settlements of claims..		13,080.73	
Commissions or brokerage to agents less received on reinsurance		50,207.69	
Salaries, traveling and all expenses of agents and agencies not on commission account.....		185,120.12	
Inspections		2,408.37	
Salaries and all other compensation of officers, \$33,466.66; and home office employees, \$148,336.30.....		181,802.96	
Taxes on premiums, \$14,002.20; taxes on real estate, \$47,233.62; insurance department fees, \$1,946.46; agents' licenses, \$1,625.00; municipal licenses, \$9,638.00; interest revenue, \$4,850.00; interest, \$4,117.75.....		76,413.72	
Rent		34,438.46	
Legal expenses, \$8,728.25; real estate repairs and expenses (other than taxes), \$76,508.90.....		85,237.15	
Furniture and fixtures, \$5,266.88; advertising, \$4,388.83; printing and stationery, \$16,132.25.....		25,787.96	
Securities.....		15,405.62	
All other items, viz: miscellaneous general expenses.....		40,894.92	
Total miscellaneous expenses.....		\$ 947,347.70	
Total disbursements		\$ 1,425,832.76	
Balance.....		\$ 5,037,607.46	

Ledger Assets.

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

Book value of real estate, unincumbered.....	\$ 3,054,507.16	
Mortgage loans on real estate first liens	2,500.00	
Loans secured by pledge of bonds, stocks or other collateral.....	60,054.62	
Book value of bonds, excluding interest, \$216,237.85; and stocks, \$702,728.03.....	1,618,965.85	
Cash in company's office, \$1,216.18; deposited in banks, \$296,327.05	297,543.23	
All other items, viz: dividend declared December 13, 1901, by City National Bank of Buffalo, New York—since paid.....	19,525.07	
Total.....	\$ 5,053,752.96	
Deduct ledger liabilities.....		16,145.50
All other.....		
Total net ledger assets, as per balance.....	\$ 5,037,607.46	

Non-Ledger Assets.

Interest due on bonds and stocks.....	4,428.75	
Rents due, \$13,315.72; and accrued, \$7,016.66, on company's property or lease.....	20,332.38	
Total outstanding interest.....	\$ 24,781.13	
Market value of bonds and stocks over book value.....	198,798.65	

Gross premiums in course of collection, to wit:

	Fidelity.	Surety.
Not over three months due.....	\$ 24,665.89	\$ 58,829.11
Unpaid commissions thereon.....	880.05	2,219.31
Net premiums	\$ 23,785.84	\$ 56,609.80
More than three months due.....	4,579.25	101,162.02
Total net not over three months due.....		\$ 80,415.64
Gross assets.....		\$ 5,341,602.88

Non-Ledger Liabilities.

	Fidelity.	Surety.
In process of adjustment	\$ 79,411.72	\$ 12,071.50
Resisted by company on its own account and on account of its clients (not outlawed).....	41,379.51	145,599.88
Net amount of unpaid claim account.....		\$ 278,262.61
Aggregate of unpaid claims and expenses.....		\$ 278,262.61
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Premiums.....	\$ 508,665.42	\$ 519,692.70
Unearned portion, 50 per cent.....	254,333.21	259,846.35
Total one year or less.....		\$ 514,179.56
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Premiums.....	\$ 145,420.31	
Unearned premium, pro rata.....	77,373.33	
Total more than one year.....		\$ 77,373.33
Total unearned premiums, as computed above.....		\$ 869,815.50
Total amount of all liabilities.....	\$ 2,500,000.00	
Joint stock capital actually paid up in cash.....	1,971,787.38	
Surplus beyond capital and other liabilities.....		\$ 4,471,787.38
Total.....		\$ 5,341,602.88

Risks and Premiums.

	Fidelity:	Amount at Risk.	Premiums thereon.
In force December 31st, preceding year.....		\$ 111,221,195	\$ 504,103.02
Written or renewed during the year.....		139,504,879	579,334.35
Total		\$ 250,726,074	\$ 1,083,437.37
Deduct expirations and cancellations.....		133,597,656	654,767.95
Balance		\$ 117,128,418	\$ 508,665.42
Net in force December 31, 1901.....		\$ 117,128,418	\$ 508,665.42
Surety:		Amount at Risk.	Premiums thereon.
In force December 31st, preceding year.....		\$ 199,520,466	\$ 667,994.05
Written or renewed during the year.....		208,778,925	603,547.61
Total		\$ 408,299,391	\$ 1,271,541.66
Deduct expirations and cancellations.....		204,815,504	606,499.25
Net in force December 31, 1901.....		\$ 203,483,887	\$ 665,113.01

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$11,852,461.62
 Losses paid from organization to date 5,083,442.08
 Total amount of cash dividends declared since the company commenced business 2,100,000.00
 Losses incurred during the year 886,633.21
 Total amount of the company's stock owned by the directors at par value 830,100.00
 Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such states and countries 193,431.50
 Were the company's books closed on the 31st day of December for the purposes of this statement? Yes.
 Does any officer, director or corporation receive a commission or royalty on the business done by this company? No.

Business in the State of Iowa During the Year.

	Fidelity.	Surety.	Aggregate.
Risks written.....	\$ 480,250.00	\$ 1,333,400.00	\$ 1,813,650.00
Premiums received.....	2,046.84	4,323.24	6,370.08
Losses paid.....	1,584.15	1,584.15	3,168.30
Losses incurred.....	1,584.15	1,584.15	3,168.30
Amount at risk, end of year.....	291,450.00	1,297,823.00	1,589,273.00

ANNUAL STATEMENT.

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

BANKERS MUTUAL CASUALTY COMPANY,

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

President, J. G. ROUNDS.

Secretary, F. M. RUDD.

Vice-President, W. E. COFFIN.

[Incorporated July 23, 1866.

Commenced business April 8, 1866.]

Principal office, 509 Observatory building, Des Moines, Iowa.

Capital Stock.

Amount of capital stock paid up in cash.....	mutual	
Amount of capital subscribed, but unpaid.....	mutual	
Amount of net or ledger assets, December 31st of previous year...\$	80,615.71	
Extended at.....		
Cash collected on premium notes included in above in excess of No. 6 below, \$23,801.84.		\$ 80,615.71

Income During Year.

Gross premiums unpaid December 31, last year.....	\$ 9,379.83
Gross premiums on risks written and renewed during the year....	94,799.94
Total.....	\$ 104,082.77

Deduct gross premiums and bills in course of collection at this date.....	13,637.88
Entire premiums collected during the year.....	\$ 90,444.80
Deduct reinsurance, rebate, abatement and return premiums.....	62,902.83
Net cash actually received for premiums.....	\$ 27,541.96
Guaranty fund.....	\$ 16,765.50
Income from all other sources, viz: advanced by promoters.....	1,500.00
Total.....	\$ 38,255.50
Total income actually received during the year, in cash.....	45,807.56
Aggregate last balance and income.....	\$ 126,423.27

Disbursements During Year.

Gross amount paid for loans direct to policy-holders.....	Burglary.	\$ 28,448.39
Gross amount paid for benefit of policy-holders in pursuit of criminals attacking insured banks.....		6,267.19
Total.....		\$ 34,715.58
Deduct salvages and reinsurance.....		24,082.05
Net amount paid policy-holders.....		\$ 10,633.53
Directors annual meeting.....		\$ 947.57
For executive committee meeting.....		142.94
For traveling and all expenses of directors and others for company's business.....		904.97
For salaries and all other compensation of officers, \$4,150.00; and home office employes, \$7,551.32.....		11,701.32
For taxes on premiums, \$166.49; insurance department fees, \$465.25		631.74
For rent, \$931.00; postage, \$2,431.90.....		3,362.90
For legal expenses, \$342.70; internal revenue, \$211.00.....		553.70
For advertising, \$671.70, and general printing and stationery, \$1,935.92.....		2,607.62
Interest.....		910.49
All other expenses, sundry expenses.....		923.50
Total miscellaneous expenses.....		\$ 22,686.75
Total disbursements.....		\$ 33,320.28
Balance.....		\$ 93,102.99

Ledger Assets

Loans on mortgage (first liens) on real estate.....	\$ 7,400.00
Cash deposited in banks.....	10,976.00
Bills receivable, being premium notes.....	74,726.93
Total net or ledger assets.....	\$ 93,102.99
Due from subscribers to guaranty fund.....	2,175.00
Gross premiums in course of collection, to-wit: Burglary.....	\$ 13,637.88
Net amount of outstanding premiums.....	\$ 13,637.88
Total assets, as per the books of the company.....	\$ 108,915.87
Total admitted assets.....	\$ 108,915.87

Liabilities.

Resisted by company on its own account.....	Burglary.	\$ 2,730.85
Total gross amount of claims.....		\$ 2,730.85
Net amounts of unpaid claim account.....		\$ 2,730.85
Aggregate of unpaid claims.....		\$ 2,730.85

Gross premiums upon all unexpired risks, running one year more or less from date of policy:		
Burglary, premium, \$111,527.96; unearned portion (50 per cent.)	\$	55,763.98
Total one year more or less	\$	55,763.98
Total unearned premiums, as computed above	\$	55,763.98
Due and accrued for salaries, rent, advertising, agency and other expenses		1,623.61
Due to other companies for reinsurance		5,939.11
All other indebtedness, advanced by promoters		14,387.50
Total amount of all liabilities, except capital stock	\$	80,425.05
Guaranty fund actually paid up in cash		15,188.75
Surplus beyond capital and other liabilities		13,302.07
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$	108,915.87

Risks and Premiums.

Burglary:	Amount at risk.	Premiums thereon.
In force December 31, preceding year	\$ 10,847,287.00	\$ 166,822.88
Written or renewed during the year	6,052,450.00	82,515.05
Total	\$ 16,899,737.00	\$ 249,337.93
Deduct expirations and cancellations	4,528,013.00	83,504.45
Balance	\$ 12,371,724.00	\$ 165,833.48
Deduct reinsured policies	5,935,212.00	54,305.52
Net amount in force December 31, 1901	\$ 6,436,512.00	\$ 111,527.96

General Interrogatories.

Losses incurred during the year	\$	34,715.58
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Business in the State of Iowa During the Year.

	Burglary.
Risks written	\$ 1,465,700.00
Premiums received	21,608.22
Losses paid	2,588.62
Losses incurred	2,588.62

ANNUAL STATEMENT

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

THE CITY TRUST SAFE DEPOSIT AND SURETY COMPANY OF PHILADELPHIA.

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

President, CHAS. M. SWAIN.
Secretary, JAMES F. LYND.

First Vice-President, MICHAEL P. HERRATY.
Second Vice-President, JOSEPH A. LINN.

[Incorporated June 4, 1886. Commenced business June 4, 1886.]

Principal office, 927 and 929 Chestnut street, Philadelphia, Pa.

Capital Stock.

Amount of capital stock paid-up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	3,102,134.97
Decrease in deposits during 1901	88,317.89
Extended at	\$ 3,103,817.08

Income During Year.

	Fidelity and surety
Gross premiums unpaid December 31st, last year	\$ 16,014.18
Gross premiums on risks written and renewed during the year	250,981.69
Total	\$ 266,995.87
Deduct gross premiums in course of collection at this date	21,168.53
Entire premiums collected during the year	\$ 245,827.34
Deduct reinsurance, rebate, abatement and return premiums	25,863.25
Net cash actually received for premiums	\$ 219,964.09
Interest on loans on mortgages	3,874.75
Interest on collateral loans	58,467.43
Interest and dividends on stocks and bonds	19,771.00
Interest upon other debts due the company	10,767.04
Rents	15,274.19
Total rents and interest	108,114.41
Received for assessment on capital, life deposit boxes, \$3,330.65; commission, \$2,116.75; registry, \$1,132.15	\$ 6,579.65
Income from all other sources, viz: Appreciation stocks and bonds	1,692.50
Total income actually received during the year in cash	\$ 336,350.65
Aggregate last balance and income	\$ 3,440,167.73

Disbursements During the Year.

	Fidelity and surety	
Gross amount paid for matured claims.....	\$ 84,803.85	
Total.....		\$ 84,803.85
Deduct salvages and reinsurance.....	\$ 28,909.18	
Net paid policy holders.....		\$ 55,894.67
To stockholders for interest or dividends, 6 per cent.....	\$ 29,961.00	
For commission to agents.....	14,808.87	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	56,481.73	
Interest paid depositors.....	45,567.79	
For salaries and all other compensation of officers, \$17,000.00; and home office employes, \$46,103.40.....	63,193.40	
For taxes on premiums, \$3,262.90; taxes on property, \$5,266.56; (war revenue, \$1,300) and agents' licenses, \$1,431; municipal licenses, \$1,117.33; on franchise, \$3,419.34.....	15,797.13	
For legal expenses, \$4,972.50; real estate and general expenses, \$20,562.73.....	25,535.23	
For advertising, \$1,927.70, and general printing and stationery, \$4,014.80.....	5,942.50	
All other expenses: Profit and loss.....	121.85	
Total miscellaneous expenses.....		\$ 257,399.50
Total disbursements.....		\$ 313,694.17
Balances.....		\$ 3,127,073.56

Assets.

As per ledger accounts.		
Cost value of real estate unincumbered, \$5,936.58; encumbered, \$43,997.34; less ground rent, \$4,600.....	\$ 53,333.92	
Loans on mortgages (first liens) on real estate.....	61,700.00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	1,428,506.59	
Cost value of bonds and stocks owned absolutely.....	437,707.00	
Cash in company's office.....	117,474.05	
Cash deposited in banks.....	320,766.79	
Due from ledger accounts secured by mortgages, real estate and cash.....	207,775.74	
Return premiums on \$105,000 fire insurance policies, \$6,165; overdrafts, \$26,791; furniture and fixtures, \$7,567.68.....	13,750.47	
Total net or ledger assets, as per balance.....		\$ 3,127,073.56

Other Assets.

Interest accrued on mortgages.....	\$ 1,343.00	
Interest due, \$1,659.75; and accrued, \$5,292.25 on bonds and stocks.....	6,352.00	
Interest due, \$6,100; and accrued, \$9,091 on collateral loans.....	15,191.00	
Interest accrued on other assets.....	600.00	
Total outstanding interest.....		\$ 23,486.00
Appraised value of real estate over cost.....	119,076.68	
Due from other companies for reinsurance on losses already paid, and due for renewals (not over three months due) less commission and reinsurance.....	2,992.47	
Gross premiums in course of collection, to-wit: Fidelity and surety, \$12,406.25; unpaid commission thereon, \$1,340.77; net.....	3,726.61	
		\$ 13,065.48
Net amount of outstanding premiums.....		\$ 11,065.48
Total assets, as per the books of the company.....		\$ 3,288,310.00

Deduct assets not admitted:

Furniture, fixtures and safes.....	\$ 7,567.68	
Total.....		\$ 7,567.68
Total admitted assets.....		\$ 3,280,742.32

Liabilities.

Fidelity and surety:		
In process of adjustment.....	\$ 1,606.90	
Known or reported; proofs not filed.....	15,280.35	
Resisted by the company on its own act. All of this amount resisted at instance of parties on whose behalf bonds were given.....	87,016.80	
Deduct reinsurance thereon.....	2,795.60	
Aggregate of unpaid claims.....		\$ 102,008.54
Gross premiums upon all unexpired risks, running one year or less from date of policy. Fidelity and surety, \$234,494.31; unearned portion (50 per cent).....		\$ 117,247.15
Gross premiums upon all unexpired risks, running more than one year from date of policy: Fidelity and surety, \$27,524.59; unearned premiums pro rata.....		17,010.60
Total unearned premiums as computed above.....		\$ 134,257.84
Cash dividends to stockholders remaining unpaid.....	39.00	
Due depositors, \$2,295,312.08; interest accrued thereon, \$11,377.....		2,306,689.08
Agents' credit balances.....	1,500.00	
Expenses, fares, bills, accounts, fees, etc. due or accrued.....	\$ 1,000.00	
Due to other companies for reinsurance.....	45.00	
Total amount of all liabilities, except capital stock.....		\$ 2,545,539.45
Joint stock capital actually paid up in cash.....		500,000.00
Surplus beyond capital and other liabilities.....		235,202.85
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 3,280,742.32

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Fidelity:		
In force December 31, preceding year.....	\$ 26,649,845.25	\$ 89,508.47
Written or renewed during the year.....	28,081,333.33	88,132.72
Total.....	\$ 54,731,178.58	\$ 177,641.19
Deduct expirations and cancellations.....	26,549,445.25	87,870.42
Balance.....	\$ 28,181,733.33	\$ 89,770.77
Deduct reinsured policies.....	87,500.00	460.00
Net amount in force December 31, 1901.....	\$ 28,094,233.33	\$ 89,310.77
Surety:		
In force December 31st, of previous year.....	\$ 45,621,990.05	\$ 177,048.68
Written or renewed during the year.....	44,114,229.24	102,848.97
Total.....	\$ 89,736,219.29	\$ 389,897.65
Deduct expirations and cancellations.....	43,774,087.58	153,751.74
Balances.....	\$ 45,962,131.71	\$ 186,145.91
Deduct reinsured policies.....	1,952,217.10	13,437.78
Net in force December 31, 1901.....	\$ 44,009,914.61	\$ 172,708.13

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,859,305.27
Losses paid from organization to date, net	341,292.85
Total amount of cash dividends declared since the company commenced business	27,000.00
Surety losses incurred during the year, net	126,828.39
Total amount of the company's stock owned by the directors at par value	160,000.00
Total amount loaned to officers and directors	91,103.15
Loaned to stockholders, not officers	125,799.15

Business in the State of Iowa During the Year.

	Risks written.	Premiums thereon.
Fidelity	\$ 129,150.00	\$ 365.81
Surety	76,600.00	381.38
Aggregate	\$ 205,750.00	\$ 747.19

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
CONTINENTAL CASUALTY COMPANY.

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

President, C. H. BUNKER.

Vice-President, FRANKLIN H. HEAD.

Secretary, A. A. SMITH.

[Incorporated November, 1897. Commenced business December, 1897.]

Principal office, Hammond, Indiana.

Capital Stock.

Amount of capital stock paid up in cash	\$ 300,000.00
Amount of net ledger assets December 31st of previous year	341,183.31
Extended at	\$ 341,183.31

Income During Year.

	Accident.	Plate glass.
Gross premiums unpaid December 31st, last year .. \$	83,037.21	\$ 1,571.35
Gross premiums on risks written and renewed during the year	1,692,760.35	
Total	\$1,775,797.56	\$ 1,571.35
Deduct gross premiums in course of collection at this date	467,638.33	
Entire premiums collected during the year .. \$	\$1,308,159.23	\$ 1,571.35

Deduct reinsurance, abatement rebate and return premiums	\$ 249,302.68	\$ 1,250.54
Net cash actually received for premiums, carried over \$1,058,856.55 .. \$		320.81
Interest on loans on mortgages		9,316.06
Interest and dividends on stocks and bonds		5,569.10
Total Interest		14,886.06
Profit on securities actually sold during the year, over cost	\$ 982.15	
Total income actually received during the year, in cash		\$ 1,075,045.57
Aggregate last balance and income		\$ 1,416,288.88

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity	\$ 98,308.64	Plate glass. \$ 2,229.22
Gross amount paid for weekly or other periodical indemnity	410,869.29	
Total	\$ 509,177.93	\$ 2,229.22
Deduct salvages and reinsurance	3,400.00	
Net paid policyholders	\$ 505,777.93	\$ 2,229.22
To stockholders for interest or dividends, 7½ per cent.		22,500.00
For commission to agents		139,047.69
For salaries, traveling and all expenses of agents and agencies not on commission account		165,649.91
For medical examiner's fees and salaries		3,918.92
For salaries and all other compensation of officers, \$25,638.17; and home office employees, \$46,060.79		71,698.96
For taxes on premiums, \$4,098.13; insurance department fees, \$4,302.56; agents' licenses, \$1,274; municipal licenses, \$45 ..		9,700.63
For rent, less \$379.32 received under sub-lease		7,362.70
For legal expenses		5,573.08
For advertising, \$2,139.46, and general printing and stationery, \$11,310.18		13,449.64
All other expenses: General expense, \$6,450.36; revenue stamps, \$3,141.56; postage and express, \$9,975.40		19,567.32
Total miscellaneous expenses		\$ 458,468.85
Total disbursements		\$ 966,476.00
Balance		\$ 449,752.88

Ledger Assets.

Loans on mortgage (first liens) on real estate	\$ 205,110.87
Cost value of bonds and stocks owned absolutely	83,405.38
Cash in company's office	6,685.68
Cash deposited in banks	48,620.99
Bills receivable	369.13
Agents' debit balances	22,067.75
Furniture and fixtures	5,932.29
Cash in course of transmission from railroad treasurers	78,339.22
Total	\$ 455,531.31
Less agents' credit balances, \$1,324.17; less ledger debits, \$4,454.26	
Total net or ledger assets, per balance	\$ 449,752.88

Other Assets.

Interest due, \$3,963; and accrued, \$1,704.85 on mortgages	\$ 5,667.85
Interest accrued on bonds and stocks	124.83
Total outstanding interest	\$ 5,792.68
Market value of bonds and stocks over cost	2,834.62
Gross premiums in course of collection, to-wit:	
Accident premiums, \$467,638.33; unpaid commissions thereon, \$48,261.58; net	\$ 419,376.75
Net amount of outstanding premiums	\$ 419,376.75
Total assets, as per the books of the company	\$ 877,756.93
Deduct assets not admitted, and for depreciation:	
Furniture, fixtures and safes	5,932.29
Agents' balances	22,067.75
Total	\$ 28,000.04
Total admitted assets	\$ 8,9,756.89

Liabilities.

Accident:	
In process of adjustment	\$ 22,000.00
Known or reported; proofs not filed	25,942.86
Resisted by company on its own account	858.08
Aggregate of unpaid claims	\$ 48,800.94
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Accident, \$795,196.26; unearned portion, 50 per cent	\$ 398,098.13
Total unearned premiums as computed above, carried out	398,098.13
Total amount of all liabilities, except capital stock	445,899.07
Joint stock capital actually paid up in cash	30,000.00
Surplus beyond capital and other liabilities	102,857.82
Aggregate amount of all liabilities, including paid up capital and net surplus	\$ 849,756.89

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 2,817,850	\$ 104,242.08
Written or renewed during the year	103,281,654	1,694,760.35
Total	\$ 106,099,504	\$ 1,797,002.43
Deduct expirations and cancellations	56,541,970	993,013.38
Balance	\$ 49,557,534	\$ 803,989.05
Deduct reinsured policies	5,451,000	7,792.79
Net in force December 31, 1901	\$ 44,106,534	\$ 796,196.26
Plate glass:		
In force December 31st, preceding year	142,452	5,294.27

General Interrogatories.

Total amount of premiums received from the organization of the company to date, \$2,395,363.49; losses paid from organization to date	\$ 746,218.95
Total amount of cash dividends declared since the company commenced business, \$50,500; losses incurred during the year	554,658.01
Total amount of the company's stock owned by the directors at par value, \$215,800; dividends declared payable in stock from organization	35,000.00

Business in the State of Iowa During the Year.

Risks written	Accident.
Premiums received	\$ 3,278,880.00
Losses paid	42,683.71
Losses incurred	23,106.01
	24,556.01

ANNUAL STATEMENT

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

UNITED STATES BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION (LIMITED.)

Organized under the laws of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

Chairman, LORD CLAUD HAMILTON.

Secretary, S. STANLEY BROWN.

United States Branch Managers and Attorneys,

SAMUEL APPLETON.

WALTER TRACY DANA.

[Incorporated, October, 1880. Commenced business, April, 1881.]

Principal office, Hamilton House, Victoria Embankment, London, E. C.
United States branch, 71 Kilby street, Boston, Mass.

Capital Stock.

Amount of capital stock paid up in cash (in England)	\$ 750,000.00
Amount of capital stock subscribed, but unpaid (in England)	3,000,000.00
Amount of net or ledger assets, December 31st of previous year	1,316,532.66
Extended at	\$ 1,316,532.66

Income During Year.

Accident:	
Gross premiums unpaid December 31st, last year	\$ 31,902.86
Gross premiums on risks written and renewed during the year	231,205.38
Total	\$ 263,108.24
Deduct gross premiums in course of collection at this date	37,293.94
Entire premiums collected during year	\$ 225,814.30
Deduct re-insurance, abatement, rebate and return premiums	49,534.71
Net cash actually received for premiums	\$ 176,279.59
Health:	
Gross premiums unpaid December 31st last year	\$ 2,049.67
Gross premiums on risks written and renewed during the year	13,839.07
Total	\$ 15,888.74

Deduct gross premiums in course of collection at this date.....	\$ 4,142.44	
Entire premiums collected during year...	\$ 11,746.30	
Deduct re-insurance, abatement, rebate and return premiums.....	2,785.31	
Net cash actually received for premiums..	\$ 8,960.99	
Employers' Liability:		
Gross premiums unpaid December 31st last year.....	\$ 268,401.84	
Gross premiums on risks written and renewed during the year.....	1,636,122.50	
Total.....	\$ 1,924,524.34	
Deduct gross premiums in course of collection at this date.....	292,415.14	
Entire premiums collected during year..	\$ 1,612,109.20	
Deduct re-insurance, abatement, rebate and return premiums.....	243,916.99	
Net cash actually received for premiums.	\$ 1,368,192.21	
Fidelity:		
Gross premiums unpaid December 31st last year.....	\$ 3,266.22	
Gross premiums on risks written and renewed during the year.....	58,461.64	
Total.....	\$ 61,730.86	
Deduct gross premiums in course of collection at this date.....	3,214.42	
Entire premiums collected during year..	\$ 58,516.44	
Deduct re-insurance, abatement, rebate and return premiums.....	12,021.05	
Net cash actually received for premiums.	\$ 46,495.39	
Total net cash actually received for premiums		\$ 1,599,928.18
Interests and dividends on stocks and bonds.....	\$ 39,079.03	
Total interest.....	\$ 39,079.03	
Total income actually received during the year in cash.....	\$ 1,639,007.21	
Aggregate last balance and income.....	\$ 2,955,539.87	
Disbursements During Year.		
Accident:		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 15,416.57	
Gross amount paid for weekly or other periodical indemnity.....	56,190.92	
Total.....	\$ 71,607.49	
Deduct salvages and re-insurances.....	744.92	
Net paid policy holders.....	\$ 70,862.57	
Health:		
Gross amount paid for weekly or other periodical indemnity.....	\$ 3,624.89	
Deduct salvages and re-insurances.....	76.50	
Net paid policy holders.....	\$ 3,548.30	
Employers' Liability:		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 534,551.38	
Deduct salvages and re-insurances.....	10,211.13	
Net paid policy holders.....	\$ 524,340.25	

Fidelity:				
Gross amount paid for matured claims other than weekly indemnity.....	\$ 31,958.87			
Net paid policy holders.....	\$ 34,958.87			
Total net paid policy holder.....	\$ 631,710.08			
To cost of adjustment and legal expenses in settlement of claims.....	143,892.28			
Total paid policy holders and in settlement of claims.....	\$ 775,602.36			
To stockholders for interest or dividends, remitted to head office...\$	99,846.35			
Commissions to agents.....	399,798.30			
Salaries, travelling and all expenses of agents and agencies not on commission account.....	12,121.82			
For inspections.....	20,572.04			
Salaries and all other compensation of officers, \$16,435.21; home office employes, \$21,262.55.....	37,697.76			
Rents.....	20,634.18			
Taxes on premiums, \$27,975.32; insurance department fees, \$4,086.07; agents' licenses, \$1,204.45; municipal licenses, \$955.25; war revenue, \$5,560.04.....	39,781.13			
Legal expenses.....	4,432.54			
Furniture and fixtures.....	2,021.52			
Advertising, \$5,287.07; general printing and stationery, \$16,669.69.	21,956.66			
All other expenses.....	13,570.52			
Total miscellaneous expenses.....	\$ 672,430.67			
Total disbursements.....	\$ 1,447,433.03			
Balance.....	\$ 1,508,106.84			
Assets.				
As per ledger accounts.				
Cost value of bonds and stocks owned absolutely.....	\$ 1,403,253.80			
Cash in company's office.....	1,800.00			
Cash deposited in banks, Massachusetts National bank.....	887.70			
Cash deposited with trustees with Kidder, Peabody & Co.....	71,701.64			
Market value of bonds over cost.....	30,403.70			
Total net or ledger assets.....	\$ 1,508,106.84			
Other Assets.				
Interest due and accrued on bonds and stocks.....	\$ 10,876.25			
Total outstanding interest.....	\$ 10,876.25			
Market value of bonds and stocks over cost, added above, \$30,403.70				
Gross premiums in course of collection, not more than three months due, to-wit:				
Accident premiums, \$36,457.39; unpaid commissions, \$11,351.37; net.....	\$ 85,105.82			
Health premiums, \$4,074.10; unpaid commissions, \$1,300.29; net.....	2,773.90			
Employers' liability prem. \$284,872.59; unpaid com., \$66,256.33; net.....	218,616.26			
Fidelity premiums, \$3,198.22; unpaid commissions, \$766.43; net.....	2,431.79			
Net amount of outstanding premiums.....	\$ 248,987.77			
Total admitted assets, as per books of the company.....	\$ 1,767,070.80			
Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 8,463.75			
Assets.				
	Accident.	Health.	Employers' liability.	Fidelity.
Gross premiums unpaid December 31st, last year.....	\$ 31,002.86	\$ 2,049.67	\$ 268,401.84	\$ 3,266.22
Amount of same not collected.....	22.25		401.56	

Liabilities.

In process of adjustment:			
Accident.....	\$ 14,240.00		
Health.....	890.00		
Employers' liability.....	53,340.00		
Fidelity.....	6,115.00		
Total.....		\$ 75,585.00	
Revised by company on its own account:			
Accident.....	\$ 2,460.00		
Employers' liability.....	1,600.00		
Total.....		\$ 4,060.00	
Revised for employers:			
Employers' liability.....	\$ 320,310.00		
Total.....		\$ 320,310.00	
Aggregate of unpaid claims..... \$ 398,955.00			
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident, premiums, \$163,624.36; unearned portion (50 per cent).....	\$ 81,812.18		
Health, premiums, \$11,312.79; unearned portion (50 per cent).....	5,656.40		
Employers' liability, premiums, \$1,195,035.61; unearned portion (50 per cent).....	597,517.80		
Fidelity, premiums, \$47,568.33; unearned portion (50 per cent).....	23,784.17		
Total, one year or less.....		\$ 708,779.55	
Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Employers' liability, premiums, \$51,960.19; unearned premium pro rata.....	\$ 19,490.51		
Total for term policies.....		\$ 19,490.51	
Total unearned premiums, as computed above..... \$ 728,261.06			
All other indebtedness: Unpaid commission on premiums collected..... 3,753.37			
Total amount of all liabilities, except capital stock..... \$ 1,150,959.43			
Joint stock capital actually paid up in cash, statutory deposit.....	\$ 200,000.00		
Surplus beyond capital and other liabilities.....	437,001.43		
Total.....		\$ 637,001.43	
Aggregate amount of all liabilities, including statutory deposit and net surplus..... \$ 1,767,970.86			

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 30,290,120	\$ 134,622.75
Written or renewed during the year.....	52,021,210	231,205.38
Total.....	82,311,330	365,828.13
Deduct expirations and cancellations.....	43,058.635	191,371.71
Balance.....	\$ 39,252,695	\$ 174,456.42
Deduct reinsured policies.....	2,437,215	10,834.06
Net in force December 31, 1901.....	\$ 36,815,480	\$ 163,624.36

Health:

In force December 31st, preceding year.....	\$ 1,217,490	\$ 5,411.06
Written or renewed during the year.....	3,113,790	13,839.07
Total.....	4,331,280	19,250.13
Deduct expirations and cancellations.....	1,642,210	7,298.73
Balance.....	\$ 2,689,070	\$ 11,951.41
Deduct reinsured policies.....	143,690	638.62
Net in force December 31, 1901.....	\$ 5,245,380	\$ 11,312.79
Employers' liability:		
In force December 31st, preceding year.....	\$ 252,131,595	\$ 1,120,584.54
Written or renewed during the year.....	368,127,560	1,636,122.50
Total.....	620,259,085	2,756,707.04
Deduct expirations and cancellations.....	339,302,830	1,568,012.58
Balance.....	\$ 280,956,255	\$ 1,248,694.46
Deduct reinsured policies.....	382,200	1,668.66
Net in force December 31, 1901.....	\$ 280,574,055	\$ 1,246,995.80
Fidelity:		
In force December 31st, preceding year.....	\$ 5,222,600	\$ 23,211.55
Written or renewed during the year.....	13,154,545	58,464.64
Total.....	18,377,145	81,676.19
Deduct expirations and cancellations.....	7,650,770	34,947.86
Balance.....	\$ 10,716,375	\$ 47,628.33
Deduct reinsured policies.....	13,500	62.00
Net in force December 31, 1901.....	\$ 10,702,875	\$ 47,568.33

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$13,873,349.85
Losses paid from organization to date.....	7,373,926.64
Losses incurred during the year.....	857,620.30
Amounts deposited in various states and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such states and counties:	
Ohio.....	150,000.00
Virginia.....	12,500.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$ 151,391	\$ 672.85		\$ 80.00
Employers' liability.....	1,968,788	8,750.17	2,505.71	1,410.71
Aggregate.....	\$ 2,120,179	\$ 9,423.02	\$ 2,505.71	\$ 1,490.71

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
FIDEDITY AND DEPOSIT COMPANY OF MARYLAND.

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

President, EDWARD WARFIELD. Vice-President, H. CRAWFORD BLACK.
 Secretary, HARRY NICODEMUS.

[Incorporated February, 1890. Commenced business June 1, 1890.]

Home office, Charles and Lexington streets, Baltimore, Md.

Capital Stock.

Amount of capital stock paid up in cash	\$ 200,000.00	
Amount of net ledger assets, December 31st of previous year	4,283,941.71	
Increase of capital during 1901	500,000.00	
Surplus as paid in on above	700,000.00	
Extended at		\$ 5,483,941.71

Income During the Year.

	Fidelity and surety.	
Gross premiums unpaid December 31st, last year	\$ 127,013.89	
Gross premiums on risks written and renewed during the year	1,211,588.61	
Total	\$1,338,622.50	
Deduct gross premiums in course of collection at this date	107,544.73	
Entire premiums collected during the year	\$1,231,077.77	
Deduct reinsurance, abatement, rebate, and return premiums	24,998.95	
Net cash actually received for premiums		\$ 1,206,078.82
Interest and dividends on stocks and bonds	\$ 145,363.43	
Rents	38,035.89	
Total interest		\$ 183,399.32
Income from all other sources, viz: Commissions safe deposit department, etc.		79,328.51
Total income actually received during the year, in cash		\$ 1,468,786.64
Aggregate last balance and income		\$ 6,952,728.35

Disbursements During Year.

	Fidelity and surety.	
Gross amount paid for matured claims other than weekly indemnity	\$ 491,461.65	
Total	\$ 491,461.65	
Deduct salvages and reinsurance	41,312.71	
Net paid policy-holders		\$ 450,148.94

To stockholders for interest or dividends	\$ 244,663.85	
For commission to agents	343,543.60	
For medical examiner's fees and salaries for inspection	50,129.45	
For salaries and all other compensation of officers and home office employees	92,736.13	
Miscellaneous	52,378.10	
For rent	8,524.02	
For legal and real estate expenses	70,500.00	
For furniture and fixtures	20,616.28	
All other expenses	70,290.53	
Total miscellaneous expenses		\$ 893,692.35
Total disbursements		\$ 1,343,841.29
Balance		\$ 5,608,887.06

Ledger Assets.

Cost value of real estate unencumbered	\$ 600,000.00	
Cost value of bonds and stocks owned absolutely	4,621,243.00	
Cash in company's office	52,582.74	
Cash deposited in banks	387,644.06	
Total net or ledger assets, as per balance		\$ 5,608,887.06

Non-Ledger Assets.

Gross premiums in course of collection, to-wit		
Fidelity and surety premiums	\$ 107,544.73	
Unpaid commission thereon	246,377.74	
Net amount of outstanding premiums		\$ 82,906.99
Total assets, as per the books of the company		\$ 5,691,794.05

Ledger Liabilities.

	Fidelity and surety.	
Total claims adjusted not paid	\$ 966.87	
In process of adjustment	4,617.84	
Known or reported, proofs not filed	325,843.14	
Resisted by company on its own account	134,256.47	
Aggregate of unpaid claims		\$ 208,214.84
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premium, \$1,409,397.00; unearned portion (50 per cent)	\$ 704,698.55	
Total unearned premiums, as computed above		\$ 704,698.55
Total amount of all liability, except capital stock		\$ 912,943.39
Joint stock capital actually paid up in cash	\$2,000,000.00	
Surplus beyond capital and other liabilities	2,778,850.66	
Total		\$ 4,778,850.66
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 5,691,794.05

Risks and Premiums.		Amount at risk.	Premiums thereon.
Fidelity:			
In force December 31, preceding year	\$1,746,089.09	\$ 713,473.24	
Written or renewed during the year	2,307,356.24	889,424.66	
Total	\$4,053,445.33	\$ 1,602,897.90	
Deduct expirations and cancellations	2,155,419.46	804,911.09	
Net in force December 31, 1901	\$1,898,025.87	\$ 797,986.81	
Surety:			
In force December 31, preceding year	\$ 871,923.74	\$ 587,223.54	
Written or renewed during the year	401,223.90	322,163.95	
Total	\$1,273,147.64	\$ 909,387.49	
Deduct expirations and cancellations	369,423.71	260,777.21	
Net in force December 31, 1901	\$ 903,723.93	\$ 648,610.28	

General Interrogatories.

Total amount of premiums received from the organization of the company to date, \$6,503,204.00; losses paid from organization to date	\$1,808,971.00
Total amount of cash dividends declared since the company commenced business, \$974,896.00; losses incurred during the year	374,242.65
Total amount of the company's stock owned by the directors, at par value	539,600.00
Total amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries	459,218.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.	Amount of risk—end of year.
Employers' liability	\$44,127.50	\$ 18,263.52	\$ 603.75		\$ 3,827,036.50
Fidelity and surety	6,935.40	5,897.49	39.80	\$ 39.80	1,603,650.00
Aggregate	\$51,062.90	\$ 24,160.98	\$ 643.55	\$ 39.80	\$ 5,430,686.50

ANNUAL STATEMENT

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

THE GUARANTEE COMPANY OF NORTH AMERICA,

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

President, EDWARD RAWLINGS. Vice-President, HORTLAND S. McDOUGALL,
Secretary, ROBERT KERR.

[Incorporated August 2, 1851. Commenced business April 1, 1872.]

Principal office, 57 Beaver Hall Hill, Montreal.

Capital Stock.

Amount of capital stock paid up in cash	\$ 304,600.00
Amount of capital stock subscribed, but unpaid	354,000.00
Amount of net or ledger assets, December 31st of previous year	1,019,123.92
Add difference in profit and loss entries	12,280.88
Extended at	\$ 1,031,400.80

Income During Year.

Gross premiums unpaid December 31st last year	\$ 6,781.12	Fidelity.
Gross premiums on risks written and renewed during the year	216,612.50	216,612.50
Total	\$ 223,393.62	
Deduct gross premiums in course of collection at this date	7,990.38	
Entire premiums collected during the year	215,403.22	
Deduct reinsurance, abatement, rebate, and return premiums	34,999.39	
Net cash actually received for premiums	\$ 180,403.83	
Interest on loans on mortgages	\$ 93.00	
Interest and dividends on stocks and bonds	36,662.68	
Interest upon other debts due the company	1,727.24	
Rents	2,449.34	
Total interest	\$ 40,929.26	
Profit on securities actually sold during the year, over cost	1,842.00	
Total income actually received during the year, in cash	\$ 223,175.09	
Aggregate last balance and income	\$ 1,254,584.89	

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity	\$ 51,198.44	Fidelity.
Total	\$ 51,198.44	
Deduct salvages and reinsurance	11,112.21	
Net paid policy holders	\$ 40,086.23	
To stockholders for interest or dividends, eight per cent	24,368.00	
For commission to agents	\$ 4,844.55	
For salaries, traveling and all expenses of agents and agencies not on commission account	18,460.16	
For inspection	13,029.71	
Home office employees	38,152.21	
For taxes on premiums, \$4,688.17; taxes on property, \$343.05; Insurance Department fees, \$1,747.21; franchise, \$534.95; agents' licenses, \$97.00; municipal licenses, \$459.67; revenue tax, \$364.40	7,011.64	
For rents	6,224.45	
For legal expenses	809.07	
For advertising, \$1,382.87, and general printing and stationery, \$2,975.16	4,358.03	
All other expenses: Postage, telegrams and sundry office expenses	7,959.39	
Total miscellaneous expenses	\$ 100,850.07	
Total disbursements	\$ 165,304.30	
Balance	\$ 1,089,280.59	

Assets.

As per ledger accounts:	
Cost value of real estate	\$ 70,004.85
Loans on mortgage on real estate	1,000.00
Cost value of bonds and stocks owned absolutely	865,278.17
Cash in company's offices	2,430.95
Cash deposited in banks	146,467.11
All other items, viz: Furniture and safes at head office and branches	4,100.11
Total net or ledger assets, per balance	\$ 1,089,280.59

Other Assets.

Interest due, \$302.00, and accrued, \$5,039.33 on bonds and stocks	\$ 6,289.33
Interest due on other assets	2,079.93
Total outstanding interest	\$ 8,369.26
Gross premiums in course of collection, to-wit:	
Fidelity premiums, \$7,990.38; unpaid commission thereon, \$399.54;	
net	\$ 7,590.86
Net amount of outstanding premiums	\$ 7,590.86
Total assets, as per the books of the company	\$ 1,105,240.71
Deduct assets not admitted and for depreciation:	
Furniture, fixtures and safes	\$ 4,100.11
Depreciation of cost of above ledger assets to bring same to market value, including \$5,654.25 written off real estate	8,279.75
Total	\$ 12,379.86
Total admitted assets	\$ 1,092,860.85

Liabilities.

	In process of adjustment.	Known or reported; profit not filed.	Resisted by company on its own acct.
Fidelity	\$ 3,688.30	\$ 7,051.04	\$ 65,877.14
Total gross amount of claims	\$ 3,688.30	\$ 7,051.04	\$ 65,877.14
Deduct reinsurance thereon			26,688.57
Net amount of unpaid claim account	\$ 3,688.30	\$ 7,051.04	\$ 39,188.57
Aggregate of unpaid claims			\$ 49,927.91
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Fidelity, premium, \$228,570.68; unearned portion (fifty per cent.)	\$ 104,285.34		
Total for one year or less	\$ 104,285.34		
Total unearned premiums, as computed above			\$ 104,285.34
Due and accrued for salaries, rent, advertising, agency and other expenses			6,200.16
All other indebtedness: Provided for contingencies			5,000.00
Total amount of all liabilities, except capital stock			\$ 165,413.41
Joint stock capital actually paid up in cash			304,600.00
Surplus beyond capital and other liabilities			622,847.44
Aggregate amount of all liabilities, including paid up capital stock and net surplus			\$ 1,092,860.85

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Fidelity.		
In force December 31st, preceding year	\$ 49,196,159	\$ 193,902.01
Written or renewed during the year	66,034,055	216,612.50
Total	\$ 115,230,214	\$ 410,514.51
Deduct expirations and cancellations	55,398,905	175,109.10
Balance	\$ 59,831,309	\$ 235,405.41
Deduct reinsured policies	7,688,632	26,834.73
Net in force December 31st	\$ 52,142,677	\$ 208,570.68

General Interrogatories.

Losses paid from organization to date	\$1,571,319.69
Losses incurred during the year	36,811.83
Total amount of the company's stock owned by the directors	167,870.00
Dividends declared payable in stock from organization	38,900.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses incurred.
Fidelity	\$ 246,450.00	\$ 726.08	\$ 62.70

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
HARTFORD STEAM BOILER INSPECTION AND INSURANCE
COMPANY.

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

President, J. M. ALLEN.

Secretary, J. B. PIERCE.

First Vice-President, W. B. FRANKLIN.

Second Vice-President, F. B. ALLEN.

[Incorporated June, 1866.

Commenced business October, 1866.]

Home office, 650 Main street, Hartford, Conn.

Capital Stock.

Amount of capital stock authorized, \$1,000,000.00; subscribed for	\$ 500,000.00
Amount of capital paid-up in cash	500,000.00
Amount of net ledger assets, December 31st of previous year	\$ 2,379,717.85

Extended at..... \$ 2,379,717.85

Income During Year.

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

	Steam boiler.
Gross premiums unpaid December 31st last year paid	\$ 262,813.27
Gross premiums written and renewed during the year	1,311,166.85
Total	\$ 1,573,980.12
Deduct gross premiums and bills in course of collection	279,387.92
Entire premiums collected during the year	\$ 1,294,592.20
Deduct reinsurance, rebate, statement and return premiums	153,713.13
Net cash actually received for premiums	\$ 1,140,879.07

Rents from company's property.....	\$	2,896.30
Interest on loans on mortgages of real estate.....	\$	23,359.26
Interest on bond and dividends on stocks.....	\$	4,675.01
Interest upon other debts due the company and on deposits in bank.....		3,469.44
Total rents and interest.....	\$	111,593.71
Profit on sale of real estate, \$2,115.00; on sale or maturity of securities, \$45.00.....		2,160.00
From all other sources, viz: Profit and loss credit.....		35,000.00
Special mechanical services.....		3,239.97
Total income during the year.....	\$	1,285,079.05
Sum of both amounts.....	\$	3,665,396.00

Disbursements During Year.

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

Gross amount paid for claims excepting weekly indemnity.....	Steam boiler.	\$	111,449.56
Net paid policy holders.....		\$	111,449.56
Stockholders for interest or dividends.....		\$	80,000.00
Commissions or brokerage to agents, less received on reinsurance			294,602.22
Salaries, traveling, and all expenses of agents and agencies, not on commission account.....			123,322.13
Inspections.....			423,818.03
Salaries and all other compensation of officers, \$20,000.00; and home office employees, \$20,887.50.....			59,887.50
Taxes on premiums, \$15,583.71; taxes on real estate, \$57.63; insurance department fees and agents' licenses, \$3,278.12; municipal licenses, \$2,748.97; internal revenue, \$3,477.09.....			25,915.52
Rent.....			4,833.33
Legal expenses, \$1,434.80; real estate repairs and expenses other than taxes, \$1,344.66.....			2,779.46
Furniture and fixtures, \$5,264.55; advertising, \$19,552.46; printing and stationery, \$15,088.58.....			49,905.59
Losses on sales of real estate, \$56.81; losses on sales or maturity of securities, \$7,760.08.....			7,817.79
Office expense.....			3,054.08
Total miscellaneous expenses, \$977,645.65.....			
Total disbursements during the year.....		\$	1,160,115.21
Balance.....		\$	2,499,281.69

Ledger Assets.

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

Book value real estate, unincumbered.....	\$	38,750.00
Mortgage loans on real estate, first liens.....	\$	510,345.00
Book value of bonds, excluding interest, \$1,575,855.87; and stocks, \$221,036.45.....		1,796,892.32
Cash in company's office, \$7,663.00; deposited in banks, \$124,631.37.....		150,294.37
Total net ledger assets, as per balance.....	\$	2,499,281.69

Non-Ledger Assets.

Interest accrued on mortgages.....	\$	14,742.31
Total outstanding interest and rents.....	\$	14,742.31
Market value of bonds and stocks over book value.....		130,222.68

Gross premiums in course of collection, not debited to authorized agents, to wit:

Steam boiler:		
Not over three months due.....	\$	279,387.92
Unpaid commissions thereon.....		41,908.19
Net premiums.....	\$	237,479.73
Total net not over three month due.....	\$	237,479.73
Total admitted assets.....	\$	2,880,725.44

Non-Ledger Liabilities.

Steam boiler:		
In process of adjustment.....	\$	45,121.51
Aggregate of unpaid claims and expenses.....	\$	45,121.51
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Steam boiler premiums, \$90,738.55; unearned portion, 50 per cent.....		45,369.27
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Steam boiler premiums, \$3,060,432.80; unearned portion, pro rata.....		1,600,107.05
Total unearned premiums and reserve as computed above.....	\$	1,645,476.92
Total liabilities.....	\$	1,690,598.43
Capital stock paid up in cash.....	\$	500,000.00
Surplus beyond capital and other liabilities.....		690,128.01
Total.....	\$	2,880,725.44

General Interrogatories

Total amount of premiums received from the organization of the company to date.....	\$	15,986,683.85
Losses paid from organization to date.....		1,480,675.26
Total amount of cash dividends declared since company commenced business.....		1,194,750.00
Losses incurred during the year.....		126,511.36
Total amount of the company's stock owned by the directors, at par value.....		85,450.00
Dividends declared payable in stock from organization.....		140,000.00
Amounts deposited in various states and countries, which, under the laws thereof, are held exclusively for the protection of the policy holders of such states and companies: Virginia.....		30,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement.....		Yes.
Does any officer, director or corporation receive a commission or royalty on the business of the company?.....		No.

Risks and Premiums.

	Steam boiler.	Premiums thereon.	
In force on the 31st day of December of the preceding year.....	\$	324,845,444	
Written or renewed during the year.....		134,499,081	
Totals.....	\$	459,344,525	
Deduct those expired and marked off as terminated.....		107,344,465	
In force on the 31st day of December, 1901.....	\$	352,000,060	
Unearned premiums computed at fifty per cent.....		\$	1,575,585.67

Business in the State of Iowa During the Year.

Risks written.....	Steam boiler.	\$	2,822,830.00
Premiums received.....			21,832.66
Inspections received.....			9,356.86
Losses paid.....			131.35
Losses incurred.....			256.00
Amount at risk end of year.....			7,100,333.00

ANNUAL STATEMENT

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

LAWYER'S SURETY COMPANY.

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

President, JOEL B. ERHARDT. Vice-President, SHERMAN W. KNEVALS.
Secretary, JOEL RATHBONE.

[Incorporated March 30, 1892. Commenced business April 1, 1892.]

Home office, 32 Liberty street, New York.

Capital Stock.

Amount of capital stock paid up in cash.....	\$ 500,000.00	
Amount of capital subscribed, but unpaid.....	500,000.00	
Amount of net ledger assets December 31st of previous year.....	\$ 734,093.66	
Extended at.....		\$ 734,093.66

Income During the Year.

		Fidelity.
Gross premiums unpaid December 31, last year.....	\$ 24,980.31	
Gross premiums on risks written and renewed during the year.....	100,221.26	
Anticipated premiums received.....	1,097.50	
Total.....	\$ 126,299.07	
Deduct gross premiums and bills in course of collection at this date.....	26,706.74	
Entire premiums collected during the year.....	\$ 99,592.33	
Deduct reinsurance, abatement, rebate, and return premiums.....	16,810.55	
Net cash actually received for premiums.....	\$ 82,781.78	
Interest on loans and mortgages.....	\$ 13.20	
Interest and dividends on stocks and bonds.....	23,948.18	
Interest upon other debts due the company.....	348.59	
Rents.....	353.50	
Total interest.....	\$ 24,663.44	
Income from all other sources, viz: losses of previous years \$352.75; miscellaneous receipts \$27.50.....	380.25	
Total income actually received during the year in cash.....	\$ 107,895.47	
Aggregate last balance and income.....	841,999.43	

Disbursements During the Year.

		Fidelity.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 7,382.46	
Total.....	\$ 7,380.46	
Losses paid on bonds.....	\$ 7,380.46	
To stockholders for interest and dividends.....	\$ 12,500.00	
For commissions to agents.....	1,738.95	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	6,769.09	
For salaries and all other compensation of officers, \$22,000.00; and home office employees \$18,218.24.....	40,218.24	
For taxes on premiums, \$528.46; taxes on property, 110.16; insurance department fees and agents' licenses \$698.17; tax on franchise \$750.00.....	2,176.17	
For rent.....	6,400.00	
For legal expenses, \$3,672.97; real estate expenses \$282.92.....	3,959.89	
For furnishings and fixtures.....	622.39	
For advertising \$765.94, and general printing and stationary \$2,335.49.....	3,101.43	
Losses on securities actually sold under cost.....	1,600.00	
All other expenses, traveling expenses \$271.54; postage \$546.76; vault rent \$850; committee fees and notary fees \$1,852.00; miscellaneous expenses \$2,270.69.....	5,570.99	
Total miscellaneous expenses.....	\$ 84,690.15	
Total disbursements.....	92,070.61	
Balance.....	\$ 749,838.82	

Assets.

Cost value of real estate unencumbered.....	\$ 8,200.00
Loans on mortgage, first liens, on real estate.....	440.00
Cost value of bonds and stocks owned absolutely.....	716,191.72
Cash in company's office.....	1,130.15
Cash deposited in banks.....	23,876.95
Total.....	\$ 749,838.82
Total net or ledger assets, per balance.....	\$ 749,838.82

Other Assets.

Interest due, \$13.20 and accrued \$2.20 on mortgages.....	\$ 15.40
Interest accrued on bonds and stocks.....	3,480.62
Interest accrued on other assets.....	110.37
Rents due on company's property or lease.....	39.00
Total outstanding interest.....	\$ 3,645.39
Market value of bonds and stocks over cost.....	22,248.68
Gross premiums in course of collection, to wit:	
Fidelity, under three months.....	\$ 53.75
Surety, under three months.....	8,092.10
Net amount of outstanding premiums under three months.....	\$ 8,145.85
Total assets, as per the books of the company.....	\$ 783,872.74
Total admitted assets.....	\$ 783,872.74

Liabilities.

Surety, known or reported proofs not filed.....	\$	10,000.00
Net amount of unpaid claim account	\$	10,000.00
Aggregate of unpaid claims.....	\$	10,000.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity, premium \$7,892.82; unearned portion, 50 per cent	3,946.41	
Surety premium \$76,882.25; unearned portion, 50 per cent.....	38,441.12	
Total one year or less	\$	42,387.53
Total unearned premiums, as computed above	\$	42,387.53
Cash dividends to stockholders remaining unpaid.....		12,500.00
Due and accrued for salaries, advertising agency and other expenses, rent, \$1,102.50; salaries \$140.00; bills \$5,136.78.....		4,439.28
Commission, brokerage etc		259.14
Total amount of all liabilities except capital stock.....	\$	59,535.95
Out stock capital actually paid up in cash		500,000.00
Surplus beyond capital and other liabilities.....		214,336.79
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$	783,872.74

Risks and Premiums.

Fidelity.	Amount at risk.	Premiums thereon.
Written or renewed during the year	\$ 1,532,699.99	\$ 8,096.65
Total	\$ 1,532,699.99	\$ 8,096.65
Deduct expirations and cancellations	93,000.00	203.83
Balance	\$ 1,439,699.99	\$ 7,892.82
Net in force December 31, 1901.....	\$ 1,439,699.99	\$ 7,892.82
Plate glass.		
In force, December 31, preceding year.....	\$8,192,111.83	78,161.95
Written or renewed during the year	59,976,471.83	92,124.61
Total	\$68,168,583.66	\$170,286.56
Deduct expirations and cancellations.....	54,077,049.83	93,464.34
Balance.....	\$14,091,533.83	\$76,822.25
Net in force December 31st	\$14,091,533.83	\$76,822.25

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$80,457.22; losses paid from organization to date.....	\$	41,691.11
Total amount of cash dividends declared since the company commenced business, \$5,000.00; losses incurred during the year.....		7,380.46
Total amount of the company's stock owned by the directors, at par value		126,100.00

Business in the State of Iowa During the Year.

Surety, risks written.....	\$	1,500.00
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ANNUAL STATEMENT

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

LLOYDS PLATE GLASS COMPANY.

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

President, WILLIAM T. WOODS.

Vice-President, GEORGE M. OLCOTT.

Secretary, CHARLES E. W. CHAMBERS.

[Incorporated August, 1882. Commenced business September, 1882.]

Principal office, No. 63 William street, New York City.

Capital Stock.

Amount of capital paid up in cash.....	\$	250,000.00
Amount of net ledger assets, December 31st of previous year		569,891.56
Extended at.....	\$	569,891.56

Income During the Year.

	Plate Glass.
Gross premiums unpaid December 31, last year.....	\$ 62,237.65
Gross premiums on risks written and renewed during the year.....	448,519.53
Total	\$ 510,757.18
Deduct gross premiums in course of collection at this date.....	62,207.69
Entire premiums collected during the year.....	\$ 448,549.49
Deduct reinsurance, abatement rebate, and return premiums.....	23,330.37
Net cash actually received for premiums.....	\$ 425,129.12
Interest and dividends on stocks and bonds.....	10,599.70
Rents	13,326.17
Total rents and interest.....	\$ 23,915.87
Total income actually received during the year, in cash.....	\$ 449,044.99
Aggregate last balance and income	\$ 1,018,936.55

Disbursements During Year.

	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 214,052.39
Total	\$ 214,052.39
Deduct salvages and reinsurance.....	16,172.99
Net paid policy holders.....	\$ 197,879.40
To stockholders for interest or dividends (10 per cent).....	25,000.00
For commission to agents.....	135,276.85

For salaries, traveling and all expenses of agents and agencies not on commission account	\$ 2,354.19
For salaries and all other compensation of officers, \$12,500.00; and home office employes, \$37,881.59	50,381.59
For taxes on premiums, \$5,407.68; taxes on property, \$4,822.58; insurance department fees, \$1,551.23; agents' licenses, \$2,788.50; municipal licenses, \$1,712.60	16,408.59
Rent	2,304.06
For Legal expenses, \$409.68; real estate expenses, \$5,218.86	5,628.54
For furniture and fixtures	102.15
For advertising, \$1,821.91, and general printing and stationery, \$2,691.92	4,515.90
Losses on securities actually sold under cost	16,108.25
All other expenses, postage and express, \$3,625.54; sundries, \$4,381.69; internal revenue tax, \$1,429.30; profit and loss, \$36.44	9,475.97
Total miscellaneous expenses	\$ 267,446.39
Total disbursements	\$ 465,325.79
Balances	\$ 553,610.76

Assets.

Cost value of real estate unincumbered	\$ 215,763.18
Cost value of bonds and stocks owned absolutely	289,205.94
Cash in company's office	5,306.88
Cash deposited in banks	13,244.76
Total net or ledger assets as per balances	\$ 553,610.76
Market value of real estate over cost	19,436.82
Market value of bonds and stocks over cost	46,086.46
Gross premiums in course of collection, to-wit:	
Plate glass premiums, \$60,933.36; unpaid commission thereon, \$15,248.34; net	\$ 45,745.02
Net amount of outstanding premiums	\$ 45,745.02
Total assets, as per the books of the company	\$ 664,661.06
Total admitted assets	\$ 664,661.06

Liability.

In process of adjustment	Plate glass.	\$ 3,214.02
Total gross amount of claims	\$ 3,214.02	
Net amount of unpaid claim account	\$ 3,214.02	
Aggregate of unpaid claims	\$ 3,214.02	
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Plate glass premium, \$369,259.93; unearned portion (50 per cent), \$	\$ 184,649.96	
Total one year or less	\$ 184,649.96	
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Plate glass premium, \$95,947.77; unearned premium pro rata	\$ 47,804.43	
Total for term policies	\$ 47,804.43	
Total unearned premiums as computed above	\$ 232,454.39	
Due and accrued for salaries, rent, advertising, agency and other expenses, including plate glass and glazing	12,732.29	
Total amount of all liabilities except capital stock	\$ 245,400.70	
Joint stock capital actually paid up in cash	250,000.00	
Surplus beyond capital and other liabilities	166,260.36	
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 661,661.06	

Risks and Premiums.

	Amount at risks.	Premiums thereon.
Plate glass:		
In force December 31st, preceding year	\$ 18,327,590	\$ 463,049.42
Written or renewed during the year	16,177,614	448,519.53
Total	\$ 34,505,204	\$ 911,568.95
Deduct expirations and cancellations	17,442,180	446,221.95
Balance	\$ 17,063,024	\$ 465,347.70
Net amount in force	\$ 17,063,024	\$ 465,347.70

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 6,596,195.79
Total amount of cash dividends declared since the company commenced business	613,250.00
Total amount of the company's stock owned by the directors at par value	102,700.00
Losses paid from organization to date	2,479,295.73
Losses incurred during the year	182,140.88
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries, market value	163,439.40
United States, \$100,000.00 par value; Canada, \$58,193.00	

Business in the State of Iowa During the Year.

	Plate glass.
Risks written	\$ 222,576.58
Premiums received	5,475.58
Losses paid	2,440.28
Losses incurred	2,460.56

ANNUAL STATEMENT.

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

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED,

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

General Manager, A. W. MASTERS.

[Incorporated, 1865. Commenced business in the United States, November, 1892.]
Home office for the United States, 315 Dearborn street, Chicago, Ill.

Capital Stock.

Amount of capital paid up in cash	\$ 200,000.00
Amount of net ledger assets, December 31st of previous year	1,022,477.78
Extended at	\$ 1,022,477.78

Income During the Year.

As shown by the books at home office, December 31st.		Accident.	Employers' liability	
Gross premiums unpaid December 31st, last year paid.	\$ 21,720.09			\$ 122,536.60
Gross premiums written and renewed during year.	183,143.60			910,961.26
Total	\$ 204,863.69			\$ 1,033,497.86
Deduct gross premiums now in course of collection.	18,222.34			131,517.32
Entire premiums collected during the year.	\$ 186,661.35			\$ 991,982.54
Deduct reinsurance, abatement, rebate and return premiums.	24,085.37			84,869.19
Net cash actually received for premiums.	\$ 162,575.98			\$ 817,113.35
Interest on bonds and dividends on stocks.	\$ 35,910.33			979,749.33
Interest upon other debts due the company, and on deposits in bank.	587.59			
Total interest.				\$ 36,427.92
Total income during the year.				\$ 1,016,227.25
Sum.				\$ 2,038,724.97

Disbursements During Year.

As shown by the books at home office, December 31st:		Accidents.	Employers' liabilities.	Fidelity and surety.	
Gross amount paid for claims excepting weekly indemnity.	\$ 16,583.47	\$ 425,345.15			\$ 644.50
Gross amount paid for weekly or other periodical indemnity.	60,189.81				
Total	\$ 76,773.22	\$ 425,345.15			\$ 644.50
Net paid policy-holders.	\$ 76,773.22	\$ 425,345.15			\$ 644.50
Stockholders for interest or dividends.					\$ 502,762.85
Commissions or brokerage to agents, less received on reinsurance.				269,571.18	
Salaries, travelling and all expenses of agents and agencies not on commission account.				9,976.30	
Inspections.				7,390.62	
Salaries and all other compensation of officers, \$18,000; and home office employes, \$28,800.				46,880.11	
Taxes on premiums, \$17,572.71; taxes on property, \$38.41; insurance department fees and agents' licenses, \$2,083.05; municipal licenses, \$288.82; revenue stamps, \$1,056.12.				23,636.12	
Rent.				5,158.36	
Legal expenses.				2,700.80	
Furniture and fixtures, \$403.76; advertising, \$3,493.82; printing and stationery, \$6,198.42.				30,066.00	
All other items, viz.: Travelling, \$2,384.26; postage, \$2,211.34; exchange, \$206.13; trustees and auditors, \$2,550.00; sundry, \$10,833.35.				19,185.08	
Total miscellaneous expenses.					\$ 394,594.57
Total disbursements.					\$ 944,224.37
Balance.					\$ 1,094,480.60

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31st:			
Book value of bonds.	\$ 997,953.63		
Cash in company's office, \$1,225.97; deposited in banks, \$95,300.	96,526.97		
Total.	\$ 1,094,480.60		
Total net ledger assets as per balance.			\$ 1,094,480.60

Non-Ledger Assets.

Interest accrued on bonds and stocks.	\$ 70,147.55	
Total outstanding interest.		\$ 10,147.55
Market value of bonds and stocks over book value.		22,339.95
Gross premiums in course of collection, to-wit:		
Accident:		
Not over three months due.	\$ 16,250.34	
Unpaid commission there on.	4,468.83	
Net premiums.		\$ 11,781.49
More than three months due, \$1,952.02.		
Employers' liability:		
Not over three months due.	\$ 128,371.75	
Unpaid commission thereon.	35,302.23	
Net premiums.		\$ 93,069.52
More than three months due \$3,145.57.		
Total net not over three months due.		\$ 101,851.01
Gross assets.		\$ 1,231,818.21

Non-Ledger Liabilities.

Accident:		
In process of adjustment.	\$ 11,435.00	
Reinstated by company on its own account (not outlaid).	1,100.00	
Total.		\$ 12,535.00
Employers liability:		
In process of adjustment.	\$ 68,965.00	
Reinstated by company on its own account (not outlaid).	3,000.00	
Estimated expenses, incident to settlement.	217,000.00	
Total.		\$ 288,965.00
Aggregate of unpaid claims and expenses.		\$ 321,500.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Accident premiums, \$106,932.71; unearned portion (50 per cent).	\$ 53,466.35	
Employers' liability premiums, \$694,762.93; unearned portion (50 per cent).	347,381.46	
Total one year or less.		\$ 400,847.81
Gross premiums upon all unexpired risks, running more than one year from date of policy:		
Employers' liability premiums, \$17,159.29; unearned premium, pro rata.	\$ 9,980.55	
Total more than one year.		\$ 9,980.55
Total unearned premiums, as computed above.		\$ 410,728.36
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.		3,934.86
For reinsurance.		666.89
All other liabilities, viz.: Reserve for state fees and taxes, \$20,000.00; contingent reserve, \$50,000.00.		70,000.00
Total amount of all liabilities.		\$ 785,829.45
Joint stock capital actually paid up in cash—statutory deposit.	\$ 200,000.00	
Surplus beyond capital and other liabilities.	244,683.76	
Total.		\$ 1,231,818.21

Risks and Premiums.		
	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 14,069,300	\$ 127,911.74
Written or renewed during the year.....	21,527,502	183,143.60
Total.....	\$ 35,596,802	\$ 311,055.34
Deduct expirations and cancellations.....	21,739,950	224,122.63
Balance.....	\$ 13,856,852	\$ 106,932.71
Net in force December 31, 1901.....	\$ 13,856,850	\$ 106,932.71
Employers' liabilities:		
In force December 31st, preceding year.....	\$ 77,127,500	\$ 635,653.73
Written or renewed during the year.....	83,477,500	900,897.93
Total.....	\$ 160,605,000	\$ 1,536,471.66
Deduct expirations and cancellations.....	86,662,500	824,549.44
Balance.....	\$ 79,942,500	\$ 711,922.22
Net in force December 31, 1901.....	\$ 79,942,500	\$ 711,922.22

General Interrogatories.

Losses incurred during the year.....	\$ 502,762.85
Were the company's books closed on the 31st day of December for the purpose of this statement?	Yes.
Does any officer, director or corporation receive a commission or fee or royalty on the business done by this company?.....	No.

Business in the State of Iowa During the Year.

Accident:	
Risks written.....	\$ 3,850.00
Premiums received.....	1,036.03
Losses paid.....	88.12
Losses incurred.....	88.12
Amount at risk, end of year.....	321,500.00
Employers' liability:	
Risks written.....	\$ 2,130,000.00
Premiums received.....	39,531.30
Losses paid.....	16,676.62
Losses incurred.....	16,676.62
Amount at risk, end of year.....	1,910,000.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
MARYLAND CASUALTY COMPANY.

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

President, JOHN T. STONE. Vice-President, AUBREY PEARRE.
Secretary, WM. EDW. THOMSEN.

[Incorporated February 4, 1898. Commenced business March 1, 1898.]

Principal office, Equitable Building, Baltimore, Md.

Capital Stock

Amount of capital stock paid up in cash.....	\$ 750,000.00
Amount of net or ledger assets December 31st of previous year.....	2,023,964.53
Extended at	\$ 2,023,964.53

Income During Year

Accident:	
Gross premiums unpaid December 31st last year.....	\$ 44,278.95
Gross premiums on risks written and renewed during the year.....	249,902.49
Total.....	\$ 294,181.44
Deduct gross premiums in course of collection at this date.....	40,149.27
Entire premiums collected during the year.....	\$ 254,032.17
Deduct reinsurance, abatement, rebate and return premiums.....	65,767.58
Net cash actually received for premiums.....	\$ 188,264.59
Employers' liability:	
Gross premiums unpaid December 31st, last year.....	\$ 269,072.87
Gross premiums on risks written and renewed during the year.....	1,111,664.27
Total.....	\$ 1,780,737.14
Deduct gross premiums in course of collection at this date.....	272,843.53
Entire premiums collected during the year.....	\$ 1,507,893.61
Deduct reinsurance, abatement, rebate and return premiums.....	268,712.67
Net cash actually received for premiums.....	\$ 1,239,180.94
Sprinkler leakage:	
Gross premiums unpaid December 31st, last year.....	\$ 4,181.45
Gross premiums on risks written and renewed during the year.....	45,471.87
Total.....	\$ 49,653.32
Deduct gross premiums in course of collection at this date.....	6,224.03
Entire premiums collected during the year.....	\$ 43,429.29
Deduct reinsurance, abatement, rebate and return premiums.....	3,210.89
Net cash actually received for premiums.....	\$ 39,818.40

Plate glass:		
Gross premiums unpaid December 31st, last year.....	\$ 15,470.26	
Gross premiums on risks written and renewed during the year.....	126,890.51	
Total.....	142,360.77	
Deduct gross premiums in course of collection at this date.....	18,663.64	
Entire premiums collected during the year.....	123,697.13	
Deduct reinsurance, abatement, rebate and return premiums.....	20,993.02	
Net cash actually received for premiums.....	\$ 102,703.22	
Steam boiler:		
Gross premiums unpaid December 31st, last year.....	74,211.40	
Gross premiums on risks written and renewed during the year.....	70,228.21	
Total.....	144,439.61	
Deduct gross premiums in course of collection at this date.....	17,419.84	
Entire premiums collected during the year.....	66,999.80	
Deduct reinsurance, abatement, rebate and return premiums.....	13,198.10	
Net cash actually received for premiums.....	\$ 53,801.70	
Health:		
Gross premiums unpaid December 31st, last year.....	448.75	
Gross premiums on risks written and renewed during the year.....	21,341.74	
Total.....	21,790.49	
Deduct gross premiums in course of collection at this date.....	4,732.62	
Entire premiums collected during the year.....	17,057.87	
Deduct reinsurance, abatement, rebate and return premiums.....	2,870.95	
Net cash actually received for premiums.....	\$ 14,186.92	
Total.....	\$ 1,537,955.76	
Interest on collateral loans.....	13,542.02	
Interest and dividends on stocks and bonds.....	62,659.28	
Interest upon other debts due the company.....	1,265.01	
Total interest.....	\$ 77,467.01	
From Inspector's fees.....	41,281.26	
Total income actually received during the year in cash.....	\$ 1,758,454.03	
Aggregate last balance and income.....	\$ 3,770,418.56	

Disbursements During Year.

Accident:		
Gross amount paid for matured claims other than weekly indemnity \$	36,620.00	
Gross amount paid for weekly or other periodical indemnity.....	53,357.21	
Total.....	89,977.21	
Add expense of investigating and adjusting claims.....	5,485.69	
Total.....	\$ 95,462.90	
Employers' liability:		
Gross amount paid for matured claims other than weekly indemnity \$	339,811.32	
Gross amount paid for weekly or other periodical indemnity.....	45,445.59	
Total.....	385,256.91	
Add expense of investigating and adjusting claims.....	200,266.51	
Total.....	\$ 585,523.42	
Sprinkler leakage:		
Gross amount paid for matured claims other than weekly indemnity \$	20,860.71	
Add expense of investigating and adjusting claims.....	615.21	
Total.....	\$ 21,475.92	

Plate glass:		
Gross amount paid for matured claims other than weekly indemnity \$	59,787.59	
Add expense of investigating and adjusting claims.....	82.61	
Total.....	\$ 59,870.13	
Steam boiler:		
Gross amount paid for matured claims other than weekly indemnity \$	4,978.07	
Add expense of investigating and adjusting claims.....	356.15	
Total.....	\$ 5,334.22	
Health:		
Gross amount paid for matured claims other than weekly indemnity \$	3,300.15	
Add expense of investigating and adjusting claims.....	102.00	
Total.....	\$ 3,402.15	
Net total.....	\$ 770,998.74	
To stockholders for interest or dividends, 10 per cent.....	75,029.75	
For commission to agents.....	450,922.18	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	108,951.08	
For inspection.....	47,540.35	
For salaries and all other compensation of officers, \$18,955.09; and home office employes, \$27,652.47.....	46,607.56	
For taxes on premiums, \$14,871.63; taxes on property, \$13,397.43; insurance department fees and agents' licenses, \$11,608.32; municipal licenses, \$1,979.52; revenue tax, \$6,056.74.....	57,913.53	
Rent.....	4,582.83	
For furniture and fixtures.....	2,061.61	
For advertising, \$9,218.41; and general printing and stationery, \$8,997.78.....	18,216.10	
Losses on securities actually sold under cost.....	25.40	
All other expenses, general expense, \$4,677.73; postage, \$8,921.24; agents' balances uncollectable charged off, \$311.42.....	7,943.39	
Total miscellaneous expenses.....	\$ 819,795.87	
Total disbursements.....	\$ 1,590,794.61	
Balance.....	\$ 2,180,623.95	

Assets.

As per ledger accounts:		
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	\$ 99,730.00	
Cost value of bonds and stocks owned absolutely.....	1,899,078.28	
Cash in company's office.....	9,148.43	
Cash deposited in banks.....	67,181.94	
Bills receivable.....	3,147.04	
Agents' debit balances.....	13,835.79	
All other items, viz.: ground rent (first lien under Maryland laws) on improved business property centrally located in Baltimore, worth \$235,000.00.....	100,000.00	
Furniture, cost \$11,688.63.....	100.00	
Total.....	\$ 2,102,221.58	
Deduct agents' credit balances.....	2,597.63	
Total net or ledger assets, per balance.....	\$ 2,100,623.95	
Other assets:		
Interest accrued on bonds and stocks.....	\$ 7,745.76	
Interest accrued on collateral loans.....	730.00	
Total outstanding interest.....	\$ 8,486.76	
Market value of bonds and stocks over cost.....	36,637.86	

Gross premiums in course of collection, to wit:

	Unpaid com- missions thereon.	Net.
Accident premiums.....	\$ 40,149.27	\$ 10,739.98
Employer's liability premiums.....	272,843.53	77,985.93
Sprinkler leakage premiums.....	5,221.03	1,564.92
Plate glass premiums.....	18,563.64	4,992.42
Steam boiler premiums.....	17,410.84	4,659.59
Health premiums.....	4,738.62	1,265.97
	\$ 360,024.93	\$ 101,328.81
		\$ 258,724.12

Net amount of outstanding premiums..... \$ 258,724.12

Total assets as per the books of the company..... \$ 2,493,451.69

Deduct assets not admitted, and for depreciation:

Furniture, fixtures and safes.....	\$ 100.00
Agents' balances.....	13,835.79
Bills receivable.....	3,147.74
Total.....	\$ 17,083.53
Total admitted assets.....	\$ 2,476,368.86

Liabilities.

	In process of adjust- ment.	Known or re- ported, but not filed.	Re-sisted by Co. on its own acct.	Re-sisted by employ- ers.
Accident.....	\$ 7,795.30	\$ 9,765.47	\$ 13,392.50	
Employers' liability.....	46,222.22			\$ 160,846.40
Sprinkler leakage.....	979.48	4,840.00		
Plate glass.....	3,912.84	1,431.00		
Steam boiler.....	500.00	350.00		
Health.....	515.07	470.00		
Total gross amount of claims.....	\$ 59,855.91	\$ 16,654.47	\$ 13,392.50	\$ 160,846.40

Aggregate of unpaid claims..... \$ 250,749.25

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident premium, \$154,338.02; unearned portion (50 per cent.).....	\$ 77,169.01
Employers' liability premium, \$1,010,597.48; unearned portion (50 per cent.).....	505,298.75
Sprinkler leakage premium, \$42,434.12; unearned portion (50 per cent.).....	21,217.06
Plate glass premium, \$105,069.61; unearned portion (50 per cent.).....	52,534.81
Steam boiler premium, \$31,202.15; unearned portion (50 per cent.).....	15,601.08
Health premium, \$97,515.75; unearned portion (50 per cent.).....	48,757.88
Total one year or less.....	\$ 680,577.59

Gross premiums upon all unexpired risks, running more than one year from date of policy:

Employers' liability premium, \$44,328.70; unearned premium pro rata.....	\$ 16,016.22
Plate glass premium, \$2,685.72; unearned premium pro rata.....	1,024.60
Steam boiler premium, \$80,231.13; unearned premium pro rata.....	41,542.25
Total for term policies.....	\$ 58,583.07

Total unearned premiums as computed above..... \$ 739,160.66

All other indebtedness, safety reserve for liability department..... 50,000.00

Total amount of all liabilities, except capital stock.....	\$ 1,039,909.94
Joint stock capital actually paid up in cash.....	750,000.00
Surplus beyond capital and other liabilities.....	666,458.92

Aggregate amount of all liabilities, including paid up capital stock and net surplus..... \$ 2,476,368.86

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 29,000,300	\$ 144,713.36
Written or renewed during the year.....	101,868,800	249,902.49
Total.....	\$ 131,771,100	\$ 394,615.85
Deduct expirations and cancellations.....	93,260,300	235,310.86
Balance.....	\$ 38,510,800	\$ 158,704.99
Deduct reinsured policies.....	1,197,250	4,306.97
Net in force December 31st.....	\$ 37,313,550	\$ 154,338.02
Employers' liability:		
In force December 31st, preceding year.....	\$ 60,792,666	\$ 974,255.66
Written or renewed during the year.....	171,301,332	1,511,601.32
Total.....	\$ 132,093,998	\$ 2,485,856.98
Deduct expiration and cancellations.....	69,757,839	1,420,485.35
Balance.....	\$ 62,336,160	\$ 1,065,434.58
Deduct reinsured policies.....	147,500	10,508.40
Net in force December 31st.....	\$ 62,188,660	\$ 1,054,926.18
Sprinkler leakage:		
In force December 31st, preceding year.....	\$ 2,731,250	\$ 29,593.26
Written or renewed during the year.....	4,103,350	45,071.87
Total.....	\$ 6,834,600	\$ 74,665.13
Deduct expirations and cancellations.....	4,987,700	32,231.11
Balance.....	\$ 3,846,900	\$ 42,434.12
Net in force December 31st.....	\$ 3,846,900	\$ 42,434.12
Plate glass:		
In force December 31st, preceding year.....	\$ 1,498,995.36	\$ 81,412.59
Written or renewed during the year.....	1,954,777.97	126,890.51
Total.....	\$ 3,453,773.33	\$ 211,303.10
Deduct expirations and cancellations.....	1,786,480.46	103,168.36
Balance.....	\$ 1,667,292.87	\$ 108,134.74
Deduct reinsured policies.....	1,250.00	81.40
Net in force December 31st.....	\$ 1,666,033.87	\$ 108,053.34
Steam boiler:		
In force December 31st, preceding year.....	\$ 30,330,300	\$ 91,883.89
Written or renewed during the year.....	23,518,483	70,268.84
Total.....	\$ 53,848,783	\$ 162,092.13
Deduct expirations and cancellations.....	26,522,100	50,582.12
Balance.....	\$ 33,316,683	\$ 111,510.01
Deduct reinsured policies.....	50,000	76.73
Net in force December 31st.....	\$ 33,266,683	\$ 111,433.28
Health:		
In force December 31st, preceding year.....	\$ 723,350	\$ 2,363.50
Written or renewed during the year.....	6,189,625	21,341.74
Total.....	\$ 6,912,975	\$ 23,705.24
Deduct expirations and cancellations.....	2,200,225	6,179.49
Balance.....	\$ 4,712,750	\$ 17,525.75
Deduct reinsured policies.....		10.00
Net in force December 31st.....	\$ 4,692,750	\$ 17,515.75

General Interrogatories.

Total amount of premiums received from the organization of the company to date.	\$ 4,497,380.95
Total amount of cash dividends declared since the company commenced business	165,000.00
Total amount of the company's stock owned by the directors, at par value.	234,425.00
Total amount loaned to officers and directors.	59,500.00
Losses paid from organization to date.	1,398,399.29
Losses incurred during the year.	770,998.74
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such state and countries:	

	Par value.	Market value.
Ohio.....	\$ 50,000.00	\$ 54,000.00
Virginia.....	37,500.00	36,937.50

Business in the State of Iowa During the Year.

	Accident.	Employers' liability.	Aggregate.
Risks written.....	\$ 22,425.60	\$ 271,000.00	\$ 2,513,500.00
Premiums received.....	3,732.43	5,723.68	9,456.11
Losses paid.....	915.45	961.78	1,877.23
Losses incurred.....	915.45	961.78	1,877.23

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
METROPOLITAN PLATE GLASS INSURANCE COMPANY.

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

President, **EGGEB H. WINSLOW.** Vice-President, **DANIEL D. WHITNEY.**
Secretary, **S. WILLIAM BURTON.**

[Incorporated April 22, 1874. Commenced business April 23, 1874.]

Home office, 47 Cedar street, New York City.

Capital Stock.

Amount of capital stock paid up in cash.....	\$ 100,000.00
Amount of net or ledger assets December 31st of previous year.....	\$ 398,242.74
Extended at.....	\$ 398,242.74

Income During the Year.

	Plate glass.
Gross premiums unpaid December 31st, last year.....	\$ 45,974.86
Gross premiums written and renewed during the year.....	343,695.71
Total.....	\$ 389,670.57
Deduct gross premiums in course of collection at this date.....	47,806.18
Entire premiums collected during the year.....	\$ 341,864.39
Deduct reinsurance, rebate, abatement and return premiums.....	44,668.83
Net cash actually received for premiums.....	\$ 297,195.56

Interest and dividends on stocks and bonds.....	\$ 12,447.00
Interest upon other debts due the company.....	1,354.59
Rents.....	1,179.98
Total interest.....	\$ 14,981.57
Profit on securities actually sold during the year over cost.....	\$ 8,984.50
Income from all other sources.....	47,500.00

Profits on sale of real estate during the year over book value.....	56,482.50
Total income actually received during the year in cash.....	\$ 360,237.22
Aggregate last balance and income.....	\$ 767,480.46

Disbursements During Year.

	Plate glass.
Gross amount paid for matured claims other than weekly indemnity.....	\$ 128,109.36
Deduct salvages and reinsurance.....	6,631.11
Net paid policy holders.....	\$ 121,478.25
To stock holders for interest or dividends, 20 per cent.....	\$ 20,000.00
For commission to agents.....	101,330.01
For salaries, traveling and all expenses of agents and agencies not on commission account.....	3,196.60
For salaries and all other compensation of officers, \$11,500; and home office employees, \$22,714.74.....	34,214.74
For taxes on premiums, \$3,664.04; revenue tax, \$1,237.12; agents' licenses, \$4,421.56; municipal licenses, \$299.28.....	9,622.90
For rent.....	8,648.74
For legal expenses, \$262.22; real estate expenses, \$718.40.....	980.60
For furniture and fixtures.....	1,951.41
For advertising, \$798.35; and general printing and stationery, \$6,622.89.....	3,441.24
All other expenses: Profit and loss (losses by agents), \$568,97; postage and expressage, \$1,556.77; sundries, \$6,472.13.....	8,397.87
Total miscellaneous expenses.....	191,784.11
Total disbursements.....	\$ 313,262.36
Balance.....	\$ 454,218.10

Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 330,842.85
Cash in company's office.....	1,613.23
Cash deposited in banks.....	121,762.02
Total net or ledger assets.....	\$ 454,218.10

Other Assets.

Interest accrued on bonds and stocks.....	\$ 564.08
Total outstanding interest.....	\$ 564.08
Plate glass on hand to replace losses.....	2,411.33
Market value of bonds and stocks over cost.....	45,156.15
Sundry accounts due for glass sold.....	368.65
Gross premiums in course of collection, to wit: Plate glass premiums not over three months due, \$43,056.67; unpaid commission thereon, \$16,764.17; net.....	\$ 32,292.50
Net amount of outstanding premiums.....	32,292.50
Total assets.....	\$ 535,011.71
Total admitted assets.....	\$ 535,011.71

Liabilities.

Plate glass, in process of adjustment.....	\$ 4,540.76	
Aggregate amount of unpaid claims.....	\$ 4,540.76	
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Plate glass premiums, \$304,304.81; unearned portion (50 per cent).....	\$ 152,152.41	
Total one year or less.....	152,152.41	
Total unearned premiums as computed above.....	\$ 152,152.41	
All other indebtedness: Accounts due for glass and glazing.....	2,796.63	
Total amount of all liabilities except capital stock.....	\$ 159,489.80	
Joint stock capital actually paid up in cash.....	100,000.00	
Surplus beyond capital and other liabilities.....	275,521.91	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 535,011.71	

Risks and Premiums.

Plate glass:	Amount at risk.	Premiums thereon.
in force December 31st, preceding year.....	\$11,189,642.65	\$ 285,678.48
Written or renewed during the year.....	12,353,042.01	343,695.71
Total.....	\$23,552,684.66	\$ 629,374.19
Deduct expirations and cancellations.....	12,495,105.46	355,069.38
Net in force December 31, 1921.....	\$11,057,579.20	\$ 304,304.81

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 4,507,119.00
Total amount of cash dividends declared since the company commenced business.....	348,000.00
Total amount of the company's stock owned by the directors at par value.....	30,700.00
Losses paid from organization to date.....	1,800,630.00
Losses incurred during the year.....	120,475.05
Amount deposited in various states and countries which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries: Deposited in New York for all.....	100,000.00

Business in the State of Iowa During the Year.

	Plate glass.
Risks written.....	\$ 162,974.48
Premiums received.....	3,999.10
Losses paid.....	2,595.47
Losses incurred.....	2,599.6

ANNUAL STATEMENT.

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

MINNESOTA FARMERS INSURANCE COMPANY.

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

President, W. D. ANDREWS.

Secretary, C. B. STEELMAN.

[Incorporated April 15, 1891.

Commenced business April 15, 1891.]

Home office, 626 Boston Block, Minneapolis, Minn.

Capital Stock.

(G. A. Mutual Company.)

Cash on hand December 31st previous year.....	\$ 2,698.06
Amount of net ledger assets, December 31st of previous year.....	\$ 8,174.16
Decrease of capital during 1901.....	8,174.16

Income During the Year.

	Hail.
Gross premiums unpaid December 31st, last year (these are of little or no value).....	\$ 6,032.33
Total.....	\$ 23,127.97
Called on assets only.....	\$ 13,032.30
Deduct gross premiums in course of collection at this date (these are of little or no value).....	2,100.44
Entire premiums collected during the year.....	10,448.54
Net cash actually received for premiums.....	\$ 10,448.54
Income from all other sources, viz: Borrowed money.....	\$ 600.00
Total income actually received during the year, in cash.....	11,048.54

Disbursements During Year.

Paid policy-holders on losses.....	\$ 1,625.56
For commissions to agents.....	923.56
For salaries, traveling and all expense of agents and agencies not on commission account, adjusting expense.....	79.52
For salaries and all other compensation of officers.....	3,000.00
For taxes on premiums, \$221.80; insurance department fees, \$155.00.....	376.80
Agents' licenses.....	46.10
For rent, less \$120.00 received under sub-lease.....	120.00
For legal expenses.....	342.63
For advertising, \$236.06; general printing and stationery, \$135.09.....	371.15

All other expense, collections, \$237.29; direction fee, \$91.70; superintendent's expenses, \$34.27; office supplies, \$61.55; postage, \$230.70; bills payable, \$600.00; interest, \$26.60; general work, \$234.75; sundries, \$377.05.....	\$	2,114.90
Total miscellaneous expenses.....	\$	7,374.66
Total disbursements.....		9,000.22
Balance.....	\$	4,746.38

Ledger Assets.

Cash deposited in banks.....	\$	4,746.38
Bills receivable (of little or no value).....	\$2,100.41	
Total net or ledger assets, per balance.....	\$	4,746.38
Total assets, as per the books of the company.....	\$	4,746.38
Total admitted assets.....	\$	4,746.38

Risks and Premiums.

Hall:	Amount at risk.	
In force December 31st, preceding year.....	\$	753,769.20
Written or renewed during the year.....		179,301.50
Total.....	\$	933,070.70
Deduct expirations and cancellations.....		507,382.70
Balance.....	\$	425,688.00
Net in force December 31, 1901.....	\$	425,688.00

General Interrogatories.

Losses incurred during the year.....	\$	1,625.56
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Business in the State of Iowa During the Year.

Hall:	
Risks written.....	\$ 17,347.78
Premiums received.....	8,519.27
Losses paid.....	900.10
Losses incurred.....	900.10

ANNUAL STATEMENT.

For the year ending December 31st 1901, of the condition and affairs of the
NEW AMSTERDAM CASUALTY COMPANY.

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

President, W. F. MOORE. Vice-President, JOSEPH D. REDDING
Secretary, CHARLES T. HOPPER.

[Incorporated December 31, 1868. Commenced business January 31, 1890.]

Principal office, 74, 76 and 78 Williams street, New York City.

Capital Stock.

Amount of capital stock paid up in cash.....	\$	314,400.00
Amount of net ledger assets, December 31st of previous year.....		516,152.59
Extended at.....	\$	516,152.59

Income During Year.

Accident:	
Gross premiums unpaid December 31st last year \$	12,929.31
Gross premiums on risks written and renewed during the year.....	91,580.17
Total.....	104,509.48
Deduct gross premiums in course of collection at this date.....	13,930.45
Entire premiums collected during the year....	90,579.03
Deduct reinsurance, abatement, rebate and return premiums.....	32,463.28
Net cash actually received for premiums.....	\$ 58,115.75
Burglary:	
Gross premiums unpaid December 31st last year \$	8,241.37
Gross premiums on risks written and renewed during the year.....	67,515.68
Total.....	75,757.05
Deduct gross premiums in course of collection at this date.....	5,748.92
Entire premiums collected during the year....	70,008.13
Deduct reinsurance, abatement, rebate and return premiums.....	20,879.29
Net cash actually received for premiums.....	\$ 49,128.84
Employers' liability:	
Gross premiums unpaid December 31st last year \$	69,792.68
Gross premiums on risks written and renewed during the year.....	357,665.13
Total.....	\$ 427,457.81

Deduct gross premiums in course of collection at this date	\$ 49,275.39	
Entire premiums collected during the year	378,182.49	
Deduct reinsurance, statement, rebate and return premiums	138,287.45	
Net cash actually received for premiums	\$ 239,895.04	\$ 349,139.63
Interest and dividends on stock and bonds	8,532.19	
Interest upon other debts due the company	6,858.87	
Total interest	\$ 15,391.06	
Total income actually received during the year, in cash	\$ 364,530.69	
Aggregate last balance and income	\$ 880,683.28	

Disbursements During Year.

Accident:		
Gross amount paid for matured claims other than weekly indemnity	\$ 4,815.60	
Gross amount paid for weekly or other periodical indemnity	18,887.77	
Total	\$ 23,703.37	
Deduct salvages and reinsurance	812.77	
Total	\$ 22,890.60	
Burglary:		
Gross amount paid for matured claims other than weekly indemnity	\$ 42,358.71	
Total	\$ 42,358.71	
Deduct salvages and reinsurance	2,682.58	
Total	\$ 39,676.13	
Employers' liability:		
Gross amount paid for matured claims other than weekly indemnity	\$ 105,128.96	
Total	\$ 105,528.96	
Net paid policy holders	\$ 168,095.69	
For commission to agents, less received on reinsurance	\$ 100,141.55	
For salaries, traveling and all expenses of agents and agencies not on commission account	8,760.10	
For inspection	2,352.38	
For salaries and all other compensation of officers, \$45,969.03; and home office employees, \$21,647.08	37,616.11	
For taxes on premiums, \$5,175.05; Insurance Department fees, \$3,123.70; agents' licenses, \$424.00; municipal licenses, \$561.78	9,284.53	
For rent	4,215.72	
For legal expenses	2,253.99	
For furniture and fixtures	912.41	
For advertising, \$913.51, and general printing and stationery, \$7,627.05	8,570.56	
Losses on securities actually sold under cost	187.50	
All other expenses	7,997.22	
Total miscellaneous expenses	\$ 182,392.07	
Total Disbursements	\$ 350,397.76	
Balance	\$ 530,285.52	

Assets.

Cost value of bonds and stocks owned absolutely	\$ 433,757.50
Cash in company's office	13,201.61
Cash deposited in banks	73,470.86
Agents' debit balances	6,344.28
All other items, viz: Furniture and fixtures	3,452.27
Total net ledger assets, per balance	\$ 530,285.52

Other Assets.

Interest due and accrued on bonds and stocks	\$ 1,428.50
Interest due and accrued on other assets	2,999.12
Total outstanding interest	\$ 4,427.62
Commissions paid in advance to agents	4,603.45
Gross premiums in course of collection, not over three months due, to-wit:	
Accident:	
Premiums, \$13,515.74; unpaid commission thereon, \$1,054.72; net, \$9,451.02	
Burglary:	
Premiums, \$3,622.39; unpaid commission thereon, \$907.35; net, \$2,722.04	
Employers' liability:	
Premiums, \$7,801.20; unpaid commission thereon, \$11,950.30; net, \$35,850.90	
Net amount of outstanding premiums, not over three months due	\$ 48,033.96
Total assets, as per books of the company	\$ 587,350.55
Deduct assets not admitted and for depreciation:	
Furniture, fixtures and sales	\$ 3,452.27
Cash advanced to agents on account of future compensation ..	4,603.45
Agents' balances	1,957.21
Depreciation from cost of above ledger assets to bring same to market value	5,752.50
Total	\$ 15,775.43
Total admitted assets	\$ 571,575.12

Liabilities.

In process of adjustment:	
Accident	\$ 3,885.00
Burglary	2,320.00
Employers' liability	10,250.00
Total gross amount of claims	\$ 16,455.00
Deduct reinsurance thereon	595.82
Net amount of unpaid claim account	\$ 15,859.18
Resisted by company on its own account:	
Accident	\$ 975.03
Burglary	5,250.00
Total gross amount of claims	\$ 5,525.00
Deduct reinsurance thereon	911.65
Net amounts of unpaid claim account	\$ 4,613.35
Resisted for employers:	
Employers' liability	\$ 33,225.00
Total gross amount of claims	\$ 33,225.00
Net amounts of unpaid claim account	\$ 33,225.00
Aggregate of unpaid claims	\$ 53,097.53

Gross premiums upon all unexpired risks, running one year or less from date of policy:

Accident:

Premium, \$53,275.79; unearned portion (50 per cent), \$26,637.89

Burglary:

Premium, \$46,740.81; unearned portion (50 per cent), \$23,370.41

Employers' liability:

Premium, \$194,411.66; unearned portion (50 per cent), \$97,695.77

Total one year or less..... \$ 147,704.07

Gross premiums upon all unexpired fire risks, running more than one year from date of policy:

Burglary, premium, \$593.61; unearned premium pro rata..... \$ 593.61

Employer's liability, premium, \$1,109.00; unearned premium pro rata..... 1,109.00

Total for term policies..... \$ 1,702.61

Total unearned premiums as computed above \$ 149,406.68

Due to other companies for reinsurance..... \$ 587.88

All other indebtedness..... 2,437.88

Total amount of all liabilities, except capital stock..... \$ 205,512.09

Joint stock capital actually paid up in cash..... 314,400.00

Surplus beyond capital and other liabilities..... 51,633.03

Aggregate amount of all liabilities, including paid up capital stock and net surplus..... \$ 571,575.12

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 22,075,950	\$ 48,884.03
Written or renewed during the year.....	48,171,350	91,582.17
Total.....	\$ 70,247,300	\$ 140,466.20
Deduct expirations and cancellations.....	45,375,350	85,411.34
Balance.....	\$ 27,872,050	\$ 55,054.86
Deduct reinsured policies.....	633,000	1,777.07
Net in force December 31, 1922.....	\$ 27,189,050	\$ 53,275.79
Burglary:		
In force December 31st, preceding year.....	\$ 7,718,640.66	\$ 69,169.73
Written or renewed during the year.....	8,218,855.66	67,515.68
Total.....	\$15,937,496.32	\$ 137,085.41
Deduct expirations and cancellations.....	9,527,499.99	86,800.55
Balance.....	\$6,409,996.33	\$ 50,284.86
Deduct reinsured policies.....	514,307.00	2,950.44
Net in force December 31, 1922.....	\$5,895,689.33	\$ 47,334.42
Employers' liability:		
In force December 31st, preceding year.....	\$21,655,383.34	\$ 248,728.33
Written or renewed during the year.....	\$12,229,750.00	357,655.13
Total.....	\$33,885,133.34	\$ 606,383.46
Deduct expirations and cancellations.....	32,940,466.34	410,558.30
Balance.....	\$9,944,667.00	\$ 195,825.16
Deduct reinsured policies.....	75,000.00	287.50
Net in force December 31, 1922.....	\$9,869,667.00	\$ 195,537.66

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 824,674.42
Losses paid from organization to date.....	301,124.92
Losses incurred during the year.....	168,095.69
Total amount of the company's stock owned by the directors at par value.....	108,000.00
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy holders of such states and countries: State of Virginia.....	10,900.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Burglary.....	\$ 121,950.00	\$ 1,311.56	\$ 361.20	\$ 361.20
Aggregate.....	\$ 121,950.00	\$ 1,311.56	\$ 361.20	\$ 361.20

ANNUAL STATEMENT

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

NATIONAL SURETY COMPANY.

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

President, CHAS. A. DEAN.

Vice-President, THOS. F. GOODRICH.

Secretary, BALLARD McCALL.

[Incorporated February 24, 1897. Commenced business June 9, 1897.]

Home office, 346 Broadway, New York.

Capital Stock

Amount of capital paid up in cash.....	\$ 500,000.00
Amount of net ledger assets December 31st of previous year.....	1,463,969.13
Extended at.....	\$ 1,463,969.13

Income During the Year.

Fidelity and surety:		
Gross premiums unpaid December 31st, last year.....	\$ 49,976.02	
Gross premiums on risks written and renewed during the year.....	766,845.89	
Total.....	\$ 816,821.91	
Deduct gross premiums in course of collection at this date.....	50,242.89	
Entire premiums collected during the year.....	\$ 766,579.02	
Deduct reinsurance, rebate, abatement and return premiums.....	116,770.46	
Net cash actually received for premiums.....	\$ 649,808.56	
Interest on loans on mortgages.....	\$ 461.35	
Interest on collateral loans.....	73.65	
Interest and dividends on stocks and bonds.....	40,231.65	
Interest upon other debts due the company.....	1,585.62	
Total interest.....	\$ 42,352.27	

Income from all other sources, viz: Trust funds, \$8,681.04; rents from real estate, \$1,710.09	10,391.13	
Less suspense account	10,186.11	\$ 205.02
Total income actually received during the year in cash		\$ 692,385.95
Aggregate last balance and income		\$ 2,156,354.08

Disbursements During Year.

Fidelity and surety:		
Gross amount paid for matured claims other than weekly indemnity	234,844.07	
Deduct salvages and reinsurance	57,081.55	
Net paid policyholders		\$ 175,762.52
To stockholders for interest or dividends	50,000.00	
For commission to agents	67,897.31	
For salaries, traveling and all expenses of agents and agencies not on commission account	56,827.57	
Compensation for president, vice-president and consulting attorneys	11,495.47	
For salaries and all other compensation of officers, \$21,232.92; and home office employes, \$101,590.16	122,823.08	
For taxes on premiums, \$6,912.02; taxes on property, \$6,632.47; insurance department fees and agents' licenses, \$3,976.75; municipal licenses, \$669.68; tax on franchise, \$532.25	18,723.17	
For rent	12,391.63	
For legal expenses, \$18,697.58; real estate expenses, \$1,513.68	20,211.26	
For general printing and stationery	21,818.32	
Losses on securities actually sold under cost	421.35	
All other expenses, viz: Postage and express, \$19,177.79; telegraph and telephone, \$2,778.15; co-surety, \$4,333.00; home office traveling expenses, \$11,475.65; inspection and loss expenses and sundries, \$44,428.34	82,192.73	
Total miscellaneous expenses		\$ 404,581.59
Total disbursements		\$ 610,342.10
Balance		\$ 1,516,012.88

Assets.

As per ledger accounts.		
Cost value of real estate uncumbered, \$410.35; encumbered, \$47,740.09		\$ 91,775.60
Cost value of bonds and stocks owned absolutely	1,233,985.75	
Cash in company's office	3,659.96	
Cash deposited in banks	166,720.25	
Equipment: Furniture, safes, etc.	27,005.83	
All other items, viz: Amounts advanced on contracts (secured)	12,744.02	
Tax bills	142.07	
Total net ledger assets, as per balance		\$ 1,516,012.88

Other Assets.

Interest accrued on bonds and stocks	7,554.16	
Total outstanding interest		\$ 7,554.16
Gross premiums in course of collection, to wit: Fidelity and surety premiums, \$48,998.11; unpaid commissions thereon, \$4,899.81; net		\$ 44,098.30
Net amount of outstanding premiums		\$ 44,098.30
Total assets as per books of the company		\$ 1,567,665.34

Deduct assets not admitted, and for depreciation:		
Equipment, furniture, fixtures and safes	27,005.83	
Tax bills	142.07	
Depreciation from cost of above ledger assets to bring same to market value	21,476.25	
Total		\$ 48,624.15
Total admitted assets		\$ 1,519,041.19

Liabilities.

Fidelity and Surety:		
In process of adjustment	24,319.19	
Reinstated by company on its own account	36,502.69	
Aggregate of unpaid claims		\$ 60,821.88
Gross premiums upon all unexpired risks, running one year or less from date of policy:		
Fidelity and surety premiums, \$617,705.61; unearned portion, 50 per cent	308,852.80	
Total unearned premiums as computed above		\$ 308,852.80
Special reserve for contingent claims	21,000.00	
Due other companies for reinsurance	374.75	
All other indebtedness, trust funds, etc.	85,497.45	
Total amount of all liabilities, except capital stock	476,516.68	
Joint stock capital actually paid up in cash	500,000.00	
Surplus beyond capital and other liabilities	548,494.51	
Aggregate amount of all liabilities, including paid up capital stock and net surplus		\$ 1,519,041.19

Risks and Premiums.

Fidelity:	Amount at risk.	Premium thereon.
In force December 31st, preceding year	\$ 92,510,661	\$ 298,943.22
Written or renewed during the year	128,261,550	456,783.15
Total	\$ 220,772,211	\$ 755,666.37
Deduct expirations and cancellations	98,406,484	418,395.25
Balance	\$ 122,365,727	\$ 337,301.12
Deduct reinsured policies	5,398,198	15,113.83
Net in force December 31, 1901	\$ 116,967,529	\$ 322,187.29
Surety:		
In force December 31st, preceding year	\$ 86,558,776	\$ 237,031.74
Written or renewed during the year	113,949,411	310,122.74
Total	\$ 200,508,187	\$ 549,154.48
Deduct expirations and cancellations	68,614,879	230,445.80
Balance	\$ 131,893,308	\$ 308,708.68
Deduct reinsured policies	2,179,399	13,390.26
Net in force December 31, 1901	\$ 129,713,909	\$ 295,518.32

General Interrogatories.

Total amount of premiums received from the organization of the company to date	2,316,862.54
Total amount of cash dividends declared since the company commenced business	175,000.00
Total amount of the company's stock owned by the directors at par value	195,200.00

Losses paid from organization to date	\$ 470,588.86
Losses incurred during the year	193,040.25
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries.....	75,000.00

Business in the State of Iowa During the Year.

	Fidelity and surety.
Risks written	\$ 653,033.00
Premiums received	3,695.94
Losses paid	1,759.65
Losses incurred	1,759.65

ANNUAL STATEMENT

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

NEW JERSEY PLATE GLASS INSURANCE COMPANY.

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

President, SAMUEL C. HOAGLAND. Vice-President, BYRON G. HAGAR.
Secretary, JAMES S. HEDDEN.

[Incorporated April 21, 1858. Commenced business September 15, 1868.]

Principal office, 271 Market street, Newark, N. J.

Capital Stock.

Amount of capital stock paid up in cash	\$ 100,000.00
Amount of net ledger assets, December 31st of previous year.....	169,988.15
Extended at.....	\$ 169,988.15

Income During Year.

	Plate glass.
Gross premiums unpaid December 31st, last year.....	\$ 21,149.51
Gross premiums on risks written and renewed during the year.....	158,884.39
Total	\$ 180,033.90
Deduct gross premiums in course of collection at this date.....	22,536.35
Entire premiums collected during the year.....	157,497.55
Deduct reinsurance, abatement, rebate, and return premiums.....	25,951.63
Net cash actually received for premiums	\$ 131,545.92
Interest on loans on mortgages.....	7,412.57
Interest upon other debts due the company.....	75.00
Rents	335.50
Total interest	\$ 7,820.07
Total income actually received during the year, in cash.....	\$ 139,365.99
Aggregate last balance and income.....	\$ 309,375.14

Disbursements During Year.

Gross amount paid for matured claims other than weekly indemnity \$	63,117.15
Total.....	\$ 63,117.15
Deduct salvages and reinsurance.....	10,136.25
Net paid policy holders	\$ 52,980.90
To stockholders for interest or dividends, 6 per cent.....	\$ 6,000.00
For commission to agents	44,428.36
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,436.82
For salaries and all other compensation of officers, \$3,000 and home office employes, \$6,354.42.....	9,354.42
For taxes on premiums, \$2,270.29; taxes on property, \$270.12; insurance department's fees, \$673.30; agents' licenses, \$173.70; municipal licenses, \$234.64.....	4,622.05
For rent, received under sub-lease.....	1,000.00
For legal expenses, \$174.64; real estate expenses, \$91.95.....	266.59
For advertising, \$90.00; and general printing and stationery, \$750.80.....	840.80
All other expenses: Internal revenue, \$554.36; general expenses, \$2,587.43.....	3,141.79
Total miscellaneous expenses	\$ 21,000.89
Total disbursements.....	\$ 124,071.79
Balances.....	\$ 185,285.35

Ledger Assets.

As per ledger accounts.....	
Cost value of real estate unencumbered	\$ 5,648.50
Loans on mortgages (first liens) on real estate.....	157,400.00
Cash in company's office	1,229.21
Cash deposited in banks.....	20,252.35
Bills receivable	828.15
Agents debit balances	12.62
Total.....	\$ 185,370.83
Deduct agents credit balances	85.54
Total net ledger assets, as per balances.....	\$ 185,285.35

Other Assets.

Interest due and accrued on mortgages.....	\$ 1,847.00
Rents due and accrued on company's property or lease.....	28.00
Total outstanding interest.....	\$ 1,875.00
Market value of real estate over cost	2,704.44
Gross premiums in course of collection: Glass on hand for replacing losses	2,960.41
Plate glass, premiums, \$21,455.35; unpaid commission thereon, \$7,151.78; net.....	\$ 14,303.55
Net amount of outstanding premiums.....	\$ 14,303.55
Total assets as per the books of the company.....	\$ 207,185.75
Deduct assets not admitted, and for depreciation:	
Agents balances	\$ 12.62
Bills receivable	828.15
Total.....	\$ 840.77
Total admitted assets.....	\$ 206,344.98

Liabilities.

Plate glass:	
Total claims adjusted not paid	\$ 151.87
In process of adjustment	7,658.23
Known or reported; proof not filed	259.19
Total gross amount of claims	\$ 2,071.29
Net amount of unpaid claims account	\$ 2,071.29
Aggregate of unpaid claims	\$ 2,071.29
Gross premiums upon all unexpired risks, running one year or less from date of policy: Plate glass, premiums, \$135,672.68; unearned portion (50 per cent)	\$ 67,836.34
Total one year or less	\$ 67,836.34
Gross premiums upon all unexpired risks, running more than one year from date of policy: Plate glass premium, \$1,403.37; unearned premiums, pro rata	\$ 639.31
Total for term policies	\$ 639.31
Total unearned premiums as computed above	\$ 68,466.65
Due and accrued for salaries, rent advertising, agency and other expenses	425.00
Total amount of all liabilities, except capital stock	\$ 79,952.94
Joint stock capital actually paid up in cash	160,000.00
Surplus beyond capital and other liabilities	35,322.04
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 205,284.98

Risks and Premiums.

Plate glass:		
	Amount at risk.	Premiums thereon.
In force December 31st preceding year	\$ 4,838,639.00	\$ 111,721.34
Written or renewed during the year	6,108,010.00	158,884.39
Total	\$ 10,946,649.00	\$ 270,605.73
Deduct expirations and cancellations	5,432,876.00	133,529.68
Balances	\$ 5,513,773.00	\$ 137,076.05
Net amount in force December 31st	\$ 5,513,773.00	\$ 137,076.05

General Interrogatories.

Total amount of premiums received from the organization of the company to date	\$ 1,018,439.90
Losses paid from organization to date	374,889.23
Total amount of cash dividends declared since the company commenced business	88,891.00
Losses incurred during the year	53,499.25
Total amount of the company's stock owned by the directors at par value	77,110.00
Dividends declared payable in stock from organization	41,364.00

Business in the State of Iowa During the Year.

Plate glass:	
Risks written	\$ 137,548.18
Premiums received	\$ 716.77
Losses paid	1,600.51
Losses incurred	1,680.51

ANNUAL STATEMENT.

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

NEW YORK PLATE GLASS INSURANCE COMPANY.

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

President, MAX DAMZIGER.

Vice-President, ALFRED L. WHITE

Secretary, MAJOR A. WHITE.

[Incorporated March 1891.

Commenced business March 19, 1891.]

Principal office, 24 Pine street, New York.

Capital Stock.

Amount of capital stock paid up in cash	\$ 100,000.00
Amount of net or ledger assets, December 31st of previous year	326,970.76
Extended at	\$ 326,970.76

Income During Year.

Plate glass.	
Gross premiums unpaid December 31, last year	\$ 48,995.46
Gross premiums on risks written and renewed during the year	332,317.16
Total	\$ 381,312.62
Deduct gross premiums in course of collection at this date	50,112.35
Entire premiums collected during the year	331,200.27
Deduct reinsurance, abatement, rebate, and return premiums	60,725.20
Net cash actually received for premiums	\$ 270,475.07
Interest and dividends on stocks and bonds	\$ 11,566.60
Total interest	\$ 11,566.60
Profit on securities actually sold during the year, over cost	\$ 2,175.00
Total income actually received during the year, in cash	\$ 284,216.67
Aggregate last balance and income	\$ 611,187.43

Disbursements During Year.

Plate glass.	
Gross amount paid for matured claims	\$ 111,039.43
Total	\$ 111,039.43
Deduct salvages and reinsurance	6,843.43
Net paid policy holders	\$ 104,195.99

To stockholders for interest or dividends, 10 per cent.....	\$ 10,000.00
For commission to agents	86,345.57
For salaries, traveling and all expenses of agents and agencies not on commissions account.....	6,739.89
For salaries and all other compensation of officers, \$10,000.00 and home office employes, \$17,358.67.....	28,458.67
For taxes on premiums, \$3,700.04; insurance department fees, \$3,161.79; agents licenses, \$1,473.00, municipal licenses \$783.24; revenue tax, \$981.55.....	10,100.52
For rent	3,369.92
For legal expenses	121.44
For furniture and fixtures	561.95
For advertising, \$147.20 and general printing and stationery, \$2,008.89.....	2,156.09
All other expenses, postage, suspense general.....	9,474.69
Total miscellaneous expenses.....	\$ 157,137.44
Total disbursements.....	261,333.43
Balance.....	\$ 349,854.00

Assets.

Loans on mortgage, second liens, on real estate.....	\$ 2,000.00
Cost value of bonds and stocks owned absolutely.....	396,085.74
Cash in company's office.....	3,855.46
Cash deposited in banks.....	17,972.80
Total net or ledger assets, per balance.....	\$ 349,854.00

Other Assets.

Interest due and accrued on mortgages.....	\$ 89.50
Total outstanding interest.....	89.50
Market value of bonds and stocks over cost.....	60,509.26
Gross premiums in course of collection, to wit: plate glass, premiums \$48,774.08; unpaid commission thereon, \$15,607.70.....	33,166.38
Net amount of outstanding premiums.....	33,166.38
Total assets, as per the books of the company.....	\$ 443,619.14
Total admitted assets.....	\$ 443,619.14

Liabilities.

Plate glass, in process of adjustment.....	\$ 3,234.84
Total net amount of claims.....	3,234.84
Aggregate of unpaid claims.....	3,234.84
Gross premiums upon all unexpired risks, running one year or less from date of policy; plate glass premium \$267,094.55; unearned portion, fifty per cent.....	\$ 133,997.27
Total one year or less.....	\$ 133,997.27
Gross premiums upon all unexpired risks, running more than one year from date of policy; plate glass premium 28,796.98; unearned premium.....	4,783.93
Total for term policies.....	4,783.93
Total unearned premiums, as computed above.....	\$ 138,781.20
Cash dividends to stockholders declared lent not yet due.....	5,000.00

Due and accrued for salaries, rent, advertising, agency and other expenses	\$ 517.33
Return premiums	1,971.55
Total amount of all liabilities except capital stock.....	\$ 149,204.28
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and other liabilities.....	194,414.22
Aggregate amount of all liabilities, including paid up capital.....	\$ 443,619.14

Risks and Premiums.

Plate glass.	Amount at risk.	Premiums thereon.
In force, December 31, preceding year.....	\$ 11,494,516.00	\$ 254,546.99
Written or renewed during the year.....	13,488,718.00	339,317.16
Total.....	\$ 24,983,234.00	\$ 586,868.15
Deduct expirations and cancellations.....	13,614,492.00	316,065.21
Balance.....	\$ 11,368,742.00	\$ 276,792.94
Net in force December 31st.....	\$ 11,368,742.00	\$ 276,792.94

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$2,144,484.92; losses paid from organization to date	\$ 774,144.70
Total amount of cash dividends declared since the company commenced business, \$72,500.00; losses incurred during the year.....	104,177.85
Total amount of the company's stock owned by the directors, at par value.....	54,050.00
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy-holders of such states and countries.	
Virginia	\$ 15,000.00
Canada	10,000.00

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Plate glass.....	\$ 145,579.97	\$ 3,657.82	\$ 1,035.21	\$ 1,030.02

ANNUAL STATEMENT.

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

**THE OCEAN ACCIDENT AND GUARANTEE CORPORATION
COMPANY (LIMITED).**

Organized under the laws of the Kingdom of Great Britain and Ireland, made to the Auditor of State of the State of Iowa, pursuant to the laws thereof.

General Manager, OSCAR ISING.

[Incorporated, 1871. Commenced business in U. S., August 23, 1895.]

Principal office, 346 Broadway, New York City, N. Y.

Capital Stock.

Amount of net or ledger assets, December 31st of previous year.....	\$ 1,383,406.50
Extended at	\$ 1,383,406.50

Income During Year.

	Accident.		
Gross premiums unpaid December 31st, last year..	\$ 5,175.96		
Gross premiums on risks written and renewed during the year.....	60,748.76		
Total.....	\$ 65,924.72		
Deduct gross premiums in course of collection at this date.....	6,760.94		
Entire premiums collected during the year..	\$ 59,154.78		
Deduct reinsurance, abatement, rebate and return premiums.....	9,181.35		
Net cash actually received for premiums.....	\$ 49,973.43		
	Employers' liability.		
Gross premiums unpaid December 31st, last year..	\$ 47,519.31		
Gross premiums on risks written and renewed during the year.....	845,282.34		
Total.....	\$ 892,801.65		
Deduct gross premiums in course of collection at this date.....	73,276.72		
Entire premiums collected during the year..	\$ 819,524.93		
Deduct reinsurance, abatement, rebate and return premiums.....	157,319.11		
Net cash actually received for premiums.....	\$ 656,195.82		
	Burglary.		
Gross premiums unpaid December 31st, last year..	\$ 7,129.45		
Gross premiums on risks written and renewed during the year.....	103,538.46		
Total.....	\$ 110,667.91		
Deduct gross premiums in course of collection at this date.....	12,096.55		
Entire premiums collected during the year..	\$ 98,571.16		
Deduct reinsurance, abatement, rebate and return premiums.....	15,649.45		
Net cash actually received for premiums.....	\$ 82,921.71		
	Steam boiler.		
Gross premiums unpaid December 31st, last year..	\$ 2,651.00		
Gross premiums on risks written and renewed during the year.....	38,757.20		
Total.....	\$ 41,408.20		
Deduct gross premiums in course of collection during the year.....	4,479.95		
Entire premiums collected during the year... \$ 36,928.25			
Deduct reinsurance, abatement, rebate and return premiums.....	9,125.19		
Net cash actually received for premiums.....	\$ 27,803.06		
	Credit.		
Gross premiums or risks written and renewed during the year.....	\$ 250,985.75		
Total.....	\$ 250,985.75		
Entire premiums collected during the year.....	\$ 250,985.75		
Deduct reinsurance, abatement, rebate and return premiums.....	175.00		
Net cash actually received for premiums.....	\$ 250,810.75	\$ 1,061,704.77	

Interest and dividends on stocks and bonds.....	\$ 23,570.04	
Total interest.....	\$ 23,570.04	
Income from all other sources, viz: Loans previous years.....	924.56	924.56
Total income actually received during the year, in cash....		\$ 1,086,199.37
Aggregate last balance and income.....		\$ 2,450,605.87

Disbursements During Year.

	Accident.		
Gross amount paid for weekly and other periodical indemnity.....	\$ 11,066.41		
Total.....	\$ 11,066.41		
	Burglary.		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 32,331.50		
Total.....	\$ 32,331.59		
	Employers' liability.		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 167,465.55		
Total.....	\$ 167,465.55		
	Steam boiler.		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 192.25		
Total.....	\$ 192.25		
	Credit.		
Gross amount paid for matured claims other than weekly indemnity.....	\$ 76,792.60		
Total.....	\$ 76,792.60		
Deduct salvages and reinsurance.....	3,144.26		
Total.....	\$ 73,648.34		
Net paid policy holders.....		\$ 184,704.14	
Cost of adjustment and legal expenses in settlement of claims. \$	15,638.75		
For commission to agents.....	254,001.01		
For inspection.....	5,834.12		
Home office employes' salaries.....	79,496.89		
Agents' licenses, \$4,945.56; taxes, \$11,759.21; municipal licenses, \$945.30.....	17,650.07		
For rent.....	6,965.84		
For legal expenses.....	4,719.55		
For furniture and fixtures.....	4,082.93		
For advertising, \$2,564.17; and general printing and stationery, \$13,475.68.....	16,039.85		
All other expenses, subscriptions mercantile agency, \$2,677.50; postage, \$3,510.15; United States revenue, \$3,277.18; investment brokerage, \$396.24.....	29,624.03		
Total miscellaneous expenses.....	\$ 434,953.04		
Total disbursements.....	\$ 718,757.18		
Balance.....	\$ 1,750,848.69		

Ledger Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 1,706,483.07
Cash in company's office.....	11,704.49
Cash deposited in banks.....	22,286.82

Bills receivable.....	\$	7,070.30	
Agents' debit balances.....		3,310.05	
Total.....	\$	1,750,848.69	
Total net or ledger assets.....			\$ 1,750,848.69
Market value of bonds and stocks over cost.....			1,906.72
Gross premiums in course of collection, to-wit:			
Accident:			
Premiums.....	\$	6,769.94	
Unpaid commission thereon.....		1,692.48	
Net.....	\$	5,077.46	
Burglary:			
Premiums.....	\$	12,096.55	
Unpaid commission thereon.....		3,024.14	
Net.....	\$	9,072.41	
Employers' liability:			
Premiums.....	\$	73,276.72	
Unpaid commission thereon.....		18,319.18	
Net.....	\$	54,957.54	
Steam boiler:			
Premiums.....	\$	4,479.95	
Unpaid commission thereon.....		1,119.99	
Net.....	\$	3,359.96	
Net amount of outstanding premiums.....			\$ 72,467.37
Total assets, as per the books of the company.....			\$ 1,825,222.78
Deduct assets not admitted:			
Agents' balances.....	\$	3,310.05	
Bills receivable.....		7,070.30	
Total.....	\$	10,380.35	
Total admitted assets.....	\$	1,814,842.43	

Ledger Liabilities.

Accident:			
In process of adjustment.....	\$	6,780.75	
Burglary:			
In process of adjustment.....		2,818.00	
Credit insurance:			
In process of adjustment.....		172.28	
Resisted by company on its own account.....		1,000.00	
Total.....	\$	10,771.03	
Employers' liability:			
Resisted for employers.....	\$	153,242.00	
Total.....	\$	153,242.00	
Aggregate of unpaid claims.....			\$ 164,013.03
Gross premiums upon all unexpired risks, running one year or less from date of policy:			
Accident premium, \$43,761.35; unearned portion, 50 per cent.....	\$	21,880.68	
Burglary premium, \$83,667.50; unearned portion, 50 per cent.....		41,883.75	
Employers' liability premium, \$435,249.85; unearned portion, 50 per cent.....		217,624.92	
Steam boiler premium, \$2,160.17; unearned portion, 50 per cent.....		1,080.09	
Credit insurance premium, \$244,220.75; unearned portion, 50 per cent.....		122,110.37	
Total one year or less.....	\$	404,529.81	

Gross premiums upon all unexpired risks, running more than one year from date of policy:			
Burglary premiums, \$11,503.40; unearned portion, pro rata.....	\$	8,929.19	
Employers' liability premium, \$3,580.61; unearned premium, pro rata.....		2,849.97	
Steam boiler premium, \$24,582.14; unearned premium, pro rata.....		19,749.78	
Total for term policies.....	\$	31,528.94	
Total unearned premiums as computed above.....	\$	436,058.75	
State, city, county or other taxes and assessments.....		4,000.00	
Total amount of all liabilities, except capital stock.....	\$	604,071.78	
Surplus beyond capital and other liabilities.....		1,210,770.65	
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$	1,814,842.43	

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 4,509,375.00	\$ 20,211.85
Written or renewed during the year.....	14,473,095.00	60,735.50
Total.....	\$18,982,470.00	\$ 80,947.35
Deduct expirations and cancellations.....	11,763,870.00	37,186.00
Balance.....	\$ 7,218,600.00	\$ 43,761.35
Employers' liability:		
In force December 31st, preceding year.....	31,134,756.82	249,403.79
Written or renewed during the year.....	94,348,921.23	843,655.70
Total.....	\$125,483,678.05	\$ 1,093,059.49
Deduct expirations and cancellations.....	68,644,069.41	654,229.03
Balance.....	\$ 56,839,608.64	\$ 438,830.46
Burglary:		
In force December 31st, preceding year.....	4,111,328.33	40,014.79
Written or renewed during the year.....	15,331,101.66	104,660.10
Total.....	\$19,442,429.99	\$ 144,674.89
Deduct expirations and cancellations.....	5,990,656.66	49,503.99
Balance.....	\$ 13,451,773.33	\$ 95,170.90
Steam boiler:		
In force December 31st, preceding year.....	\$ 465,000.00	\$ 10,057.71
Written or renewed during the year.....	2,853,750.00	32,148.80
Total.....	\$ 3,318,750.00	\$ 42,206.51
Deduct expirations and cancellations.....	2,482,000.00	15,464.20
Balance.....	\$ 836,750.00	\$ 26,742.31
Credit:		
In force December 31st, preceding year.....	\$ 3,363,000.00	\$ 185,438.64
Written or renewed during the year.....	4,391,000.00	252,112.41
Total.....	\$ 7,754,000.00	\$ 438,551.05
Deduct expirations and cancellations.....	3,492,000.00	194,330.30
Balance.....	\$ 4,262,000.00	\$ 244,220.75

General Interrogatories.

Losses incurred during the year.....	\$	400,099.86
Amount deposited in various states and countries, which, under the laws thereof is held exclusively for the protection of the policy holders of such states and countries.....		150,000.00
Total premiums received from organization of company to date.....		2,074,875.91
Losses paid from organization to date.....		445,906.25

Business in the State of Iowa During the Year.

	Risks written.	Premiums received.	Losses paid.	Losses incurred.
Accident.....	\$ 147,500.00	\$ 742.88	\$ 21.43	\$ 21.43
Burglary.....	70,000.00	538.36	572.34	572.34
Employers' liability.....	1,293,492.59	10,956.83	159.95	159.95
Aggregate.....	\$ 1,512,992.59	\$ 12,248.07	\$ 753.72	\$ 753.72

ANNUAL STATEMENT

For the year ending December 31, A. D. 1901, of the condition of the

PARK REGION MUTUAL HAIL ASSOCIATION.

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

President, C. P. REEVES.

Secretary, O. J. JOHNSON.

Vice-President, M. A. WOLLAN.

[Incorporated, March 17, 1894. Commenced business, March 17, 1894.]

Home office, Glenwood, Pope county, Minnesota.

Amount of net ledger assets, December 31st of previous year.....	\$ 23,826.17
Extended at	\$ 23,826.17

Income During the Year.

	Hall.
Gross premiums unpaid December 31st, last year	\$ 21,912.73
Gross premiums on risks written and renewed during the year....	18,796.82
Total.....	\$ 40,709.55
Deduct gross premiums in course of collection at this date.....	26,373.86
Entire premiums collected during the year	\$ 14,335.69
Net cash actually received for premiums.....	\$ 14,335.69
Income from all other sources, viz: Borrowed money, \$2,500.00; notes sold, \$200.00	2,700.00
Total income actually received during the year, in cash.....	\$ 17,035.69
Aggregate last balance and income	\$ 40,861.86

Disbursements During Year.

Net paid policy holders, hail losses.....	\$ 5,149.15
For commission to agents	\$ 2,352.66
For salaries, traveling and all expenses of agents and agencies not on commission account.....	1,686.02
For salaries and all other compensation of officers, \$1,500.00; and home office employes, \$1,513.50.....	3,013.50
Insurance department fees	60.10
For rent, \$60.00; light and fuel, \$46.74; postage, \$160.00	266.74
For furniture and fixtures, office supplies, \$67.28; exchange, \$3.20	70.48

For advertising, \$128.56, and general printing and stationery,

\$130.75	\$ 259.31
Losses on securities actually sold under cost	1,682.35
All other expenses, borrowed money, \$2,500.00; interest, \$259.45; discounted notes redeemed, \$2,500.00	5,250.45
Total miscellaneous expenses	\$ 14,650.61
Total disbursements.....	\$ 19,809.76
Balance	\$ 21,052.10

Ledger Assets.

Cash deposited in banks	\$ 759.75
Bills receivable (carried in)	\$ 20,292.35
Total net or ledger assets.....	\$ 759.75

Non-Ledger Assets.

Notes unpaid, acquired during year.....	\$ 4,199.16
Notes redeemed	5,000.00
Total assets, as per the books of the company.....	\$ 759.75

Business in the State of Iowa During the Year.

	Hall.
Risks written	\$ 54,023.00
Premiums received	373.75
Losses paid	375.75
Losses incurred.....	375.75

ANNUAL STATEMENT

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

THE PREFERRED ACCIDENT INSURANCE CO. OF NEW YORK

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

President, PHINEAS C. LOUNSBURY.

Vice-President, CHAS. D. SPENCER.

Secretary, KIMBALL C. ATWOOD.

[Incorporated, March 3, 1893. Commenced business, May 6, 1893.]

Home office, 292 Broadway, New York.

Capital Stock.

Amount of capital paid up in cash.....	\$ 200,000.00
Amount of net ledger assets December 31st of previous year.....	875,422.21
Extended at	\$ 875,422.21

Income During Year.

Gross Premiums unpaid December 31st, last year.....	Accident	\$ 125,500.00
Gross premiums on risks written and renewed during the year.....		1,141,854.18
Total.....		\$1,268,354.18
Deduct gross premiums in course of collection at this date.....		135,575.00
Entire premiums collected during the year.....		\$1,132,779.18
Deduct reinsurance, abatement, rebate and return premiums.....		5,288.76
Net cash actually received for premiums (carried out).....		\$ 1,127,490.42
Interest and dividends on stocks and bonds.....		20,388.15
Total income actually received during the year, in cash.....		\$ 1,147,878.57
Aggregate last balance and income.....		\$ 2,023,300.78

Disbursements During the Year.

Gross amount paid for matured claims other than weekly indemnity.....	Accident.	\$ 149,606.91
Gross amount paid for weekly or other periodical indemnity.....		313,608.96
Total.....		\$ 463,205.87
Net paid policy holders.....		\$ 463,205.87
To stockholders for interest or dividends.....		\$ 12,000.00
For commission to agents.....		354,875.62
For salaries, traveling and all expenses of agents and agencies not on commission account.....		42,867.25
For medical examiner's fees and salaries, \$19,850.75; for inspection, \$3,357.50.....		23,008.25
For salaries and all other compensation of officers, \$24,000; and home office employes, \$52,875.50.....		76,875.50
For taxes on premiums, \$10,675.33; agents' licenses, \$7,093.25; municipal licenses, \$1,275.25; franchise tax, \$1,537.50.....		20,581.33
For rent, less \$20,675 received under sub-lease.....		20,675.00
For legal expenses.....		5,471.34
For furniture and fixtures.....		1,922.92
For advertising, \$23,650.25; and general printing and stationery, \$25,740.25.....		50,390.50
All other expenses.....		40,861.20
Total miscellaneous expenses.....		\$ 649,531.91
Total disbursements.....		1,112,837.78
Balance.....		\$ 910,463.00

Ledger Assets.

Cost value of bonds and stocks owned absolutely.....	\$ 659,531.24
Cash in company's office.....	9,215.71
Cash deposited in banks.....	150,345.42
Agents' debit balances.....	81,367.63
Total net or ledger assets.....	\$ 910,463.00

Non-Ledger Assets.

Interest due and accrued on bond and stocks.....	\$ 3,793.74
Market value of bonds and stocks, over cost.....	31,206.26
Gross premiums in course of collection, to-wit: premiums, \$135,575; unpaid commission thereon, \$40,672.50; net.....	94,902.50
Total assets, as per the books of the company.....	\$ 1,040,362.50
Deduct assets not admitted, and for depreciation:	
Agents' balances.....	81,367.63
Total admitted assets.....	\$ 958,994.87

Liabilities.

Accident:		
In process of adjustment.....	\$ 17,725.00	
Known or reported; proofs not filed.....	31,175.00	
Resisted by company on its own account.....	37,750.00	
Aggregate of unpaid claims.....		\$ 86,650.00
Gross premiums upon all unexpired risks, running one year or less from date of policy: Premium, \$95,754.10; unearned portion (fifty per cent.).....	\$ 412,877.05	
Special premium reserve on installment policies.....	68,983.64	
Total, one year or less.....		\$ 481,860.69
Total unearned premiums, as computed above (carried out).....		481,860.69
Total amount of all liabilities, except capital stock.....		568,510.69
Joint stock capital actually paid up in cash.....		202,000.00
Surplus beyond capital and other liabilities.....		190,484.18
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....		\$ 958,994.87

Risks and Premiums.

Accident:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 401,443.000	\$ 801,049.21
Written or renewed during the year.....	582,750.000	1,141,854.18
Total.....	\$ 984,193.000	\$ 1,942,903.48
Deduct expirations and cancellations.....	569,583.000	1,117,149.32
Net in force December 31, 1921.....	\$ 414,610.000	\$ 825,754.10

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 7,434,712.69
Losses paid from organization to date.....	2,799,052.17
Total amount of cash dividends declared since the company commenced business.....	63,000.00
Losses incurred during the year.....	471,955.87
Total amount of the company's stock owned by the directors, at par value.....	202,000.00
Dividends declared payable in stock from organization.....	100,000.00

Business in the State of Iowa During the Year.

Risks written.....	\$ 1,991,000.00	Accident.
Premiums received.....	5,087.00	
Losses paid.....	729.79	
Losses incurred.....	797.29	

ANNUAL STATEMENT

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

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY

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

President, D. M. FERRY.

Vice-President, LEM W. BROWN.

Secretary, E. A. LEONARD.

[Incorporated, May 29, 1884. Commenced business August 1, 1884.]

Home office, 119 Griswold street, Detroit, Michigan.

Capital Stock.

Amount of capital paid up in cash.....	\$	250,000.00
Amount of net ledger assets, December 31st of previous year.....		955,571.92
Extended at.....	\$	955,571.92

Income During Year.

	Accident.	Employers' liability.	Health.
Gross premiums unpaid December 31st, last year.....	\$ 167,434.47	\$ 60,055.09	\$ 21,920.95
Gross premiums on risks written and renewed during the year...	848,443.33	513,415.56	101,336.97
Total.....	\$ 1,015,877.80	\$ 573,480.65	\$ 123,257.93
Deduct gross premiums in course of collection at this date.....	130,895.78	56,659.24	25,908.03
Entire premiums collected during the year.....	\$ 884,982.02	\$ 516,821.41	\$ 97,349.90
Deduct reinsurance, abatement, rebate, and return premiums...	180,562.85	57,572.24	22,205.26
Net cash actually received for premiums.....	\$ 704,419.17	\$ 459,249.17	\$ 75,053.64
Interest on loans on mortgages.....			\$ 17,316.54
Interest and dividends on stocks and bonds.....			21,787.08
Interest upon other debts due the company.....			1,561.18
Rents.....			593.18
Total interest.....			\$ 41,257.98
Total income actually received during the year in cash..			\$ 1,285,979.96
Aggregate last balance and income.....			\$ 2,241,551.88

Disbursements During Year.

	Accident.	Employers' liability.	Health.
Gross amount paid for matured claims other than weekly indemnity...	\$ 93,421.67	\$ 26,725.00	.....
Gross amount paid for weekly or other periodical indemnity.....	203,285.26	156,871.72	\$ 37,633.04
Total.....	\$ 296,707.93	\$ 183,596.72	\$ 37,633.04
Deduct salvages and reinsurance...	2,254.23	5.50	.....
	\$ 294,453.70	\$ 183,591.22	\$ 37,633.04
Net paid policy-holders.....			\$ 515,676.96
To stockholders for interest or dividends.....			\$ 28,750.00
For commission to agents.....			341,773.99
For salaries, traveling and all expenses of agents and agencies not on commission account.....			45,607.62
For medical examiner's fees and salaries, \$2,542.00; for inspection \$12,436.25.....			14,978.25
For salaries and all other compensation of officers, \$12,000.00; and home office employes, \$41,993.32.....			53,993.32
For taxes on premiums, \$20,636.06; taxes on property, \$7,221.02; agents' licenses, \$4,731.44; municipal licenses, \$1,355.19; tax on franchise, \$1,205.00.....			35,148.71
For rent.....			8,396.34
For legal expenses, \$4,406.54; real estate expenses, \$20.32; taxes, \$1,137.72.....			5,564.58
For furniture and fixtures.....			759.37
For advertising, \$4,989.38; and general printing and stationery, \$8,146.11.....			13,135.49
All other expenses, postage, telegraph, express, \$6,116.48; revenue, \$4,486.37; adjustment, \$11,876.50; traveling expenses of officers and other employes, \$3,943.25; general expense, \$3,077.09; profit and loss, \$2,005.59.....			31,503.88
Total miscellaneous expenses.....			\$ 579,616.53
Total disbursements.....			\$ 1,095,894.49
Balance.....			\$ 1,146,257.39

Ledger Assets.

Cost value of real estate unincumbered,.....	\$ 60,970.88
Loans on mortgage (first liens) on real estate.....	384,287.00
Cost value of bonds and stocks owned absolutely.....	593,255.42
Cash in company's office.....	100,100.22
Bills receivable.....	115.00
Agents' debit balances.....	176.11
Taxes paid on mortgages.....	1,146,257.39
Total net or ledger assets, per balance.....	\$ 1,146,257.39

Other Assets.

Interest due, \$1,920.70 and accrued, \$5,247.63 on mortgages.....	\$ 7,210.33
Interest accrued on bonds and stocks.....	6,057.71
Interest accrued on other assets.....	252.73
Total outstanding interest.....	\$ 13,520.77
Market value of bonds and stocks over cost.....	17,049.58
Gross premiums in course of collection, to-wit:	
Accident premiums, \$130,895.78; unpaid commission, \$31,956.24;	
net.....	\$ 91,899.44

Health premiums, \$45,908.03; unpaid commission, \$7,124.71; net	\$ 18,783.34
Employers' liability premiums, \$56,659.24; unpaid commission, \$15,577.29; net.....	41,081.95
Total.....	\$ 154,794.71
Net amount of outstanding premiums.....	\$ 154,794.71
Total assets, as per the books of the company.....	\$ 1,331,592.45
Deduct assets not admitted, and for depreciation.....	
Agents' balances.....	\$ 176.11
Bills receivable.....	115.00
Total.....	\$ 291.11
Total admitted assets.....	\$ 1,331,301.34

Liabilities.

Accident:	
In process of adjustment.....	\$ 28,900.00
Resisted by company on its own account.....	30,000.00
Health:	
In process of adjustment.....	2,760.00
Employers' liabilities:	
Resisted for employers.....	\$ 207,718.99
Aggregate of unpaid claims.....	\$ 268,678.99
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Accident premiums, \$582,863.52; unearned portion (50 per cent.)...	\$ 291,401.76
Health premiums, \$72,622.44; unearned portion (50 per cent.).....	36,311.22
Employers' liability, \$392,304.83; unearned portion (50 per cent.)...	196,102.41
Total one year or less.....	\$ 523,815.39
Total unearned premiums, as computed above.....	\$ 543,815.39
Due and accrued for salaries, rent, advertising, agency and other expenses.....	3,536.31
Return premiums.....	7,204.38
Due on other companies for reinsurance.....	2,413.45
All other indebtedness, contingent fund.....	20,000.00
Total amount of all liabilities, except capital stock.....	\$ 825,048.32
Joint stock capital actually paid up in cash.....	\$ 250,000.00
Surplus beyond capital and other liabilities.....	255,653.02
Total.....	\$ 505,653.02
Aggregate amount of liabilities, including paid up capital stock and net surplus.....	\$ 1,331,301.34

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31, preceding year.....	\$ 86,141.150	\$ 506,000.40
Written or renewed during the year.....	154,488.350	848,443.33
Total.....	\$ 240,629.500	\$ 1,444,443.73
Deduct expirations and cancellations.....	151,751.525	852,777.93
Balance.....	\$ 88,877.975	\$ 591,665.80
Deduct reinsured policies.....	1,824.500	8,862.28
Net in force December 31, 1901.....	\$ 86,053.475	\$ 582,803.52
Employers' liabilities:		
In force December 31st, preceding year.....	\$ 47,222,000	\$ 361,572.31
Written or renewed during the year.....	60,032,500	513,425.56
Total.....	\$ 107,254,500	\$ 874,997.87
Deduct expirations and cancellations.....	55,087,000	480,946.05
Balance.....	\$ 52,167,500	\$ 394,051.82
Deduct re-insured policies.....	472,500	1,846.99
Net in force December 31, 1901.....	\$ 51,695,000	\$ 392,204.83

Health:	Amount at risk.	Premiums thereon.
In force December 31st, preceding year.....	\$ 3,050,550	\$ 55,396.79
Written or renewed during the year.....	6,081,000	101,336.97
Total.....	\$ 9,140,550	\$ 156,733.75
Deduct expirations and cancellations.....	4,420,150	84,111.31
Balance.....	\$ 4,720,400	\$ 72,622.44
Net in force December 31, 1901.....	\$ 4,720,400	\$ 72,622.44

General Interrogatories.

Total amount of premiums received from the organization of the company to date, \$12,450,574.69; losses paid from organization to date.....	\$ 6,097,149.62
Total amount of cash dividends declared since the company commenced business, \$107,750.00; losses incurred during the year.....	603,831.95
Total amount of the company's stock owned by the directors at par value.....	160,850.00
Amount deposited in various states and counties, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries:	
Ohio.....	\$ 50,000.00
Virginia.....	12,500.00

Business in the State of Iowa During the Year.

Accident:	
Risks written.....	\$ 2,671,100.00
Premiums received.....	21,618.65
Losses paid.....	10,635.61
Losses incurred.....	10,635.61
Employers' liability:	
Risks written.....	\$ 270,000.00
Premiums received.....	1,149.32
Losses paid.....	233.00
Losses incurred.....	233.00
Health:	
Risks written.....	\$ 11,200.00
Premiums received.....	173.86
Losses paid.....	62.56
Losses incurred.....	62.56

ANNUAL STATEMENT

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

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

President, R. P. WARD.

Secretary, P. C. BAILEY.

[Commenced business March 3, 1896.]

Home office, Waseca, Minn.

Capital Stock.

Amount of net ledger assets, December 31st of previous year.....	\$	4,060.66
Extended at.....	\$	4,060.66

Income During Year.

	Hail.	
Gross premiums unpaid December 31st, last year.....	\$	7,943.17
Gross premiums or risks written or renewed during the year.....		17,607.68
Total.....	\$	25,550.85
Deduct gross premiums in course of collection at this date.....		11,168.83
Entire premiums collected during the year.....	\$	14,382.02
Net cash actually received for premiums.....	\$	14,362.02
Interest upon other debts due the company.....		15.00
Income from all other sources, viz.: Cancellation fees.....		5.20
Total income actually received during the year in cash.....	\$	14,382.22
Aggregate last balance and income.....	\$	18,442.83

Disbursements During the Year.

	Hail.	
Gross amount paid for matured claims.....	\$	3,871.79
Net paid policy holders.....	\$	3,871.79
For commission to agents.....	\$	2,267.83
For salaries, traveling and all expenses of agents and agencies not on commission account.....		1,308.54
For salaries and all other compensation of officers, \$2,000; and home office employees, \$947.....		2,917.00
For insurance department fees.....		2.00
For agents' licenses.....		12.00
For rent.....		72.00

For legal expenses.....	\$	175.00
For advertising, \$6; and general printing and stationery, \$26.60..		232.60
All other expenses.....		486.27
Total miscellaneous expenses.....	\$	7,503.24
Total disbursements.....	\$	11,375.03
Balance.....	\$	7,067.85

Assets.

Cash in company's office.....	\$	64.40
Cash deposited in banks.....		7,003.36
Total net or ledger assets.....	\$	7,067.85
Gross premiums in course of collection, to wit:		
Hail premiums.....	\$	11,168.83
Total assets.....	\$	7,067.85
Deduct assets not admitted, and for depreciation:		
Furniture, fixtures and safes.....	\$	100.00
Supplies, printed matter and stationery.....		50.00
Total admitted assets.....	\$	7,067.85

Risks and Premiums.

	Amount at risk.
In force December 31st, preceding year.....	\$ 597,636.16
Written or renewed during the year.....	345,435.00
Total.....	\$ 943,071.16
Deduct expirations and cancellations.....	342,694.16
Net in force December 31, 1901.....	\$ 600,377.00

General Interrogatories.

Total amount of premiums received from the organization of the company to date \$	66,373.88
Losses paid from organization to date.....	36,774.51
Losses incurred during the year.....	3,871.79

Business in the State of Iowa During the Year.

	Hail.
Risks written.....	\$ 11,785.00
Premiums received.....	225.05
Losses paid.....	13.50
Losses incurred.....	13.50

ANNUAL STATEMENT

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

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

President, L. C. STEBBINS.

Secretary, JOHN N. KNUTSON.

[Incorporated January 18, 1897. Commenced business January 18, 1897.]

Home office, Winnebago City, Minn.

Capital Stock.

Amount of net or cash assets, December 31st of previous year.....	\$	2,456.04
Extended at	\$	2,456.04

Income During the Year.

Entire premiums collected during the year	\$	11,128.17
Total income actually received during the year in cash	\$	11,128.17
Aggregate last balance and income	\$	13,584.21

Disbursements During the Year.

Gross amount paid for claims	3,400.57	
Net paid policy holders		\$ 3,400.57
For commission to agents	\$ 2,248.71	
For expenses of agents and agencies	25.00	
For salaries, \$145; for interest and exchange, \$13.95	158.95	
For salaries and all other compensation of officers, \$2,450; and home office employes, \$582.40	3,032.40	
For postage, \$158.52; taxes, agents' licenses and insurance department fees, \$277.48	436.00	
Adjusting	120.00	
For rent, less \$60 received under sub-lease, fuel, \$37.82	97.82	
For legal expenses	95.00	
Paid directors	12.00	
General printing and stationery	164.45	
Appointing agents	328.00	
All other expenses	207.14	
Total miscellaneous expenses	\$	6,855.47
Total disbursements	\$	10,256.04
Balance cash on hand	\$	3,328.17

Ledger Assets.

Cash deposited in banks	\$	3,328.17
Total net or ledger assets	\$	3,328.17
Total assets, as per the books of the company	\$	3,328.17

Ledger Liabilities.

Resisted by company on its own account	\$	750.00
Aggregate of unpaid claims	750.00	
Agents' commissions unpaid	25.00	
Due and accrued for salaries, rent, advertising, agency and other expenses	555.00	
Agents' credit balances	100.00	
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$	1,430.00

Risks and Premiums.

Hail:	Amount at risk.
In force December 31st, preceding year	\$ 432,223
Written or renewed during the year	3,327.60
Total	\$ 7,649.83
Deduct expirations and cancellations	3,328.68
Balance	\$ 4,321.24

Business in the State of Iowa During the Year.

Risks written	\$	228,437.00
Premiums received	4,590.30	
Losses paid	1,861.76	
Losses incurred	1,861.76	

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
UNION CASUALTY AND SURETY COMPANY.

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

President, EDWARD CLUFF. First Vice-President, LEONARD MATTHEWS.
Secretary, LE GRAND L. ATWOOD. Second Vice-President, WILLIAM S. CLUFF.

[Incorporated December 29, 1892. Commenced business April 18, 1893.]

Home office, Wainright Building, St. Louis, Missouri.

Capital Stock.

Amount of capital stock authorized, \$250,000 00; subscribed for.....	\$ 250,000.00
Amount of capital paid up in cash	250,000.00
Amount of net ledger assets, December 31st of previous year	433,360.91
Extended at.....	\$ 433,360.91

Income During Year.

Accident:	
Gross premiums unpaid December 31st, last year paid	\$ 45,052.65
Gross premiums written and renewed during year	310,510.05
Total	\$ 355,662.71
Deduct gross premiums now in course of collection	81,232.54
Entire premiums collected during the year	\$ 274,430.07
Deduct reinsurance, abatement, rebate and return premiums	67,324.43
Net cash actually received for premiums	\$ 207,105.64
Employers' liability:	
Gross premiums unpaid December 31st, last year paid	\$ 12,104.37
Gross premiums written and renewed during the year	9,506.33
Total	\$ 21,610.70
Entire premiums collected during the year	\$ 21,610.70
Deduct reinsurance, abatement, rebate and return premiums	14,992.48
Net cash actually received for premiums	\$ 6,618.22
Health:	
Gross premiums unpaid December 31st, last year paid	\$ 6,713.67
Gross premiums written and renewed during year	78,465.17
Total	\$ 85,178.84
Deduct gross premiums now in course of collection	25,066.49
Entire premiums collected during the year	\$ 60,112.35
Deduct reinsurance, abatement, rebate and return premiums	15,393.38
Net cash actually received for premiums	\$ 44,718.97

Plate glass:	
Gross premiums unpaid December 31st, last year paid	\$ 28,577.25
Gross premiums written and renewed during year	190,302.19
Total	\$ 218,879.44
Deduct gross premiums now in course of collection	44,510.83
Entire premiums collected during the year	\$ 174,368.61
Deduct reinsurance, abatement, rebate and return premiums	30,118.58
Net cash actually received for premiums	\$ 144,250.03
Total	\$ 402,692.86
Interest on loans on mortgages of real estate	\$ 4,878.91
Interest on bonds and dividends on stocks	8,260.85
Total interest	\$ 13,139.76
Profit on sale or maturity of ledger assets during the year, over book values	3,500.00
Total income during the year	\$ 419,338.62
Sum	\$ 852,693.53

Disbursements During Year.

Accident:	
Gross amount paid for claims excepting weekly indemnity	\$ 10,775.49
Gross amount paid for weekly or other periodical indemnity	59,283.20
Total	\$ 70,058.69
Employers' liability:	
Gross amount paid for claims excepting weekly indemnity	58,731.39
Health:	
Gross amount paid for weekly or other periodical indemnity	14,283.74
Plate glass:	
Gross amount paid for claims excepting weekly indemnity	56,780.06
Net paid policy holders	\$ 192,594.78
Commissions or brokerage to agents, less received on reinsurance, \$	106,070.54
Salaries, traveling and all expenses of agents and agencies not on commission account	19,725.90
Salaries and all other compensation of officers, \$10,200.00; and home office employes, \$22,873.92	33,073.92
Taxes on premiums, \$2,832.15; taxes on property, \$1,109.33; insur- ance department fees and agents' licenses, \$2,777.77; municipal licenses, \$659.45; revenue, \$1,781.64	13,160.34
Rent	4,075.93
Legal expenses	3,257.58
Furniture and fixtures, \$1,481.71; advertising, \$3,476.85; printing and stationary, \$5,960.92	10,919.48
All other items, viz: Adjusting, \$2,871.21; postage, \$2,341.61; traveling, \$3,853.34; general expenses, \$7,066.05	16,132.21
Total miscellaneous expenses	\$ 206,355.90
Total disbursements	\$ 405,950.68
Balance	\$ 446,742.85

Ledger Assets.

As per ledger accounts shown by the books at home office at close of business December 31.	
Mortgage loans on real estate, first liens	\$ 86,250.00
Book value of bonds, excluding interest	277,500.00
Cash in company's office \$245.82; deposited in bank \$9,956.20	10,602.02
Bills receivable, \$780.69; agents' debit balances, \$71,610.14	72,390.83
Total net ledger assets	\$ 446,742.85

Non-Ledger Assets.

Interest accrued on mortgages.....	\$ 2,250.03	
Interest accrued on bonds and stocks.....	91.23	
Total outstanding interest.....		\$ 2,351.26
Market value of bonds and stocks over book value.....		8,750.00
Gross premiums in course of collection, to wit:		
Accident:		
Not over three months due.....	\$ 81,238.64	
Unpaid commission thereon.....	18,683.53	
Net premiums.....		\$ 62,549.11
Health:		
Not over three months due.....	\$ 25,066.49	
Unpaid commission thereon.....	6,042.94	
Net premiums.....		\$ 19,023.55
Plate glass:		
Not over three months due.....	\$ 44,510.83	
Unpaid commission thereon.....	13,153.25	
Net premiums.....		\$ 31,357.58
Total net not over three months due.....		\$ 112,930.24
Gross assets.....		\$ 570,774.35
Deduct assets not admitted:		
Agents' debit balances, unsecured, \$45,000; bills receivable, unsecured, \$780.69.....		45,780.69
Total admitted assets.....		\$ 524,993.66

Non-Ledger Liabilities.

	In process of adjustment.	Resisted by Co. on its own account (not outlawed)	Estimated expenses incident to settlement.	
Accident.....	\$ 3,900.00	\$ 7,157.00		
Employers' liability.....			\$ 15,000.00	
Health.....	1,770.00			
Plate glass.....	4,273.00			
Total gross amount of claims.....	\$ 9,943.00	\$ 7,157.00	\$ 15,000.00	
Net amounts of unpaid claim acct.....	\$ 9,943.00	\$ 7,157.00	\$ 15,000.00	
Aggregate of unpaid claims and expenses.....				\$ 32,100.00
Gross premiums upon all unexpired risks, running one year or less from date of policy:				
Accident premiums, \$102,619.58; unearned portion (50 per cent.)..		\$ 51,309.79		
Health premiums, \$46,555.32; unearned portion (50 per cent.) ..		23,277.66		
Plate glass premiums, \$137,447.98; unearned portion (50 per cent.)		68,723.99		
Total one year or less.....				\$ 143,311.44
Total unearned premiums, as computed above.....				\$ 143,311.44
Salaries, rent, expenses, taxes, bills, accounts, fees, etc., due or accrued.....				2,665.00
Total amount of all liabilities.....				\$ 178,016.44
Joint stock capital actually paid up in cash.....	\$ 250,000.00			
Surplus beyond capital and other liabilities.....	96,977.22			\$ 346,977.22
Total.....				\$ 524,993.66

General Interrogatories.

Losses incurred during the year.....\$ 199,594.78
 Total amount of the company's stock owned by the directors, at par value..... 248,400.00
 Were the company's books closed on the 31st day of December for the purposes of this statement?.....Yes.
 Does any officer, director or corporation receive a commission or royalty on the business done by this company?.....No.

Risks and Premiums.

	Amount at risks.	Premiums thereon.
Accident:		
In force December 31st, preceding year.....	\$ 17,078,175	\$ 75,423.58
Written or renewed during the year.....	57,033,634	310,610.05
Total.....	\$ 74,111,809	\$ 386,033.63
Deduct expirations and cancellations.....	52,881,069	283,414.05
Balance.....	\$ 21,230,740	\$ 102,619.58
Net in force December 31, 1900.....	\$ 21,230,740	\$ 102,619.58
Plate glass:		
In force December 31st, preceding year.....	\$ 3,746,856	\$ 95,080.28
Written or renewed during the year.....	6,137,577	196,302.19
Total.....	\$ 9,877,533	\$ 291,382.47
Deduct expirations and cancellations.....	4,790,127	147,934.49
Balance.....	\$ 5,177,406	\$ 137,447.98
Net in force December 31, 1900.....	\$ 5,177,406	\$ 137,447.98
Health:		
In force December 31st, preceding year.....	\$ 2,805,550	\$ 13,570.90
Written or renewed during the year.....	14,056,110	78,405.17
Total.....	\$ 17,761,660	\$ 92,045.07
Deduct expirations and cancellations.....	5,524,605	45,480.75
Balance.....	\$ 12,136,995	\$ 46,555.32
Net in force December 31, 1900.....	\$ 12,136,995	\$ 46,555.32

Business in the State of Iowa During the Year.

	Accident.	Employers' liability.	Aggregate.
Risks written.....	\$ 361,000.00		\$ 361,000.00
Premiums received.....	1,382.65		1,382.65
Losses paid.....	582.35	400.00	982.35
Losses incurred.....	582.35	400.00	982.35
Amount at risk, end of year.....			281,750.00

ANNUAL STATEMENT

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

UNITED STATES CASUALTY COMPANY.

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

President, JAMES W. HINKLEY.

Vice-President, PERRY BELMONT.

Second Vice-President, CHARLES B. PEET.

Treasurer, HENRY W. POOR.

Assistant Treasurer, LOUIS F. FALLON.

Assistant Secretary, D. G. LUCKETT.

Secretary and General Manager, EDSON S. LOTT.

[Incorporated, May 2, 1895.

Commenced business, May 3, 1895.]

Home office, 141 Broadway, New York City.

Capital Stock.

Amount of capital stock authorized, \$300,000.00; subscribed for....	\$	300,000.00
Amount of capital paid up in cash.....		300,000.00
Amount of net ledger assets December 31st of previous year.....		1,085,296.33
Extended at.....	\$	1,085,296.33

Income During Year.

As shown by books at home office, December 31st.

Accident:

Gross premiums unpaid December 31st, last year paid.....	\$	43,753.08
Gross premiums written and renewed during year.....		539,488.40
Total.....	\$	583,241.48
Deduct gross premiums now in course of collection.....		27,477.97
Entire premiums collected during year....	\$	555,763.51
Deduct reinsurance, abatement, rebate and return premiums.....		133,046.40
Net cash actually received for premiums.	\$	422,717.11

Employers' liability:

Gross premiums unpaid December 31st, last year paid.....	\$	46,666.46
Gross premiums written and renewed during year.....		492,196.51
Total.....	\$	538,862.97

Deduct gross premiums now in course of collection.....	\$	45,562.17
Entire premiums collected during year..	\$	492,840.80
Deduct reinsurance, abatement, rebate and return premiums.....		110,428.98
Net cash actually received for premiums.	\$	373,411.82
Steam boiler:		
Gross premiums unpaid December 31st, last year paid.....	\$	5,762.59
Gross premiums written and renewed during year.....		55,599.89
Total.....	\$	61,362.48
Deduct gross premiums now in course of collection.....		5,777.30
Entire premiums collected during year..	\$	55,585.18
Deduct reinsurance, abatement, rebate and return premiums.....		16,268.99
Net cash actually received for premiums.	\$	39,316.19
Automatic sprinkler:		
Gross premiums unpaid December 31st, last year paid.....	\$	1,716.02
Gross premiums written and renewed during year.....		26,050.66
Total.....	\$	27,766.68
Deduct gross premiums now in course of collection.....		2,057.23
Entire premiums collected during year..	\$	25,709.45
Deduct reinsurance, abatement, rebate and return premiums.....		7,032.61
Net cash actually received for premiums.	\$	18,676.84
Total net cash received for premiums....	\$	834,121.96
Interest on bonds and dividends on stocks.....		35,733.58
Profit on sale or maturity of ledger assets during the year over book values.....		6,212.69
Total income during the year.....	\$	876,068.23
Sum.....	\$	1,961,364.56

Disbursements During Year.

As shown by books at home office, December 31st.

Accident:

Gross amount paid for claims excepting weekly indemnity.....	\$	40,511.00
Gross amount paid for weekly or other periodical indemnity.....		89,743.86
Total.....	\$	130,254.86
Deduct reinsurances, salvages and recoveries on losses previously paid.....		958.30
Net paid policy holders.....	\$	129,296.56

Employers' liability:

Gross amount paid for claims excepting weekly indemnity.....	\$	182,250.91
Deduct reinsurances, salvages and recoveries on losses previously paid.....		681.40
Net paid policy holders.....	\$	181,569.51

Steam boiler:

Gross amount paid for claims excepting weekly indemnity.....	\$ 1,375.42	
Net paid policy holders	\$ 1,375.42	
Automatic sprinkler:		
Gross amount paid for claims excepting weekly indemnity.....	\$ 9,175.24	
Deduct reinsurances, salvages and recoveries on losses previously paid.....	13,939.72	
Net paid policy holders, minus.....	\$ 4,764.48	
Total net paid policy holders.....		\$ 307,477.01
Commissions or brokerage to agents, less received on reinsurance.	\$ 232,847.70	
Salaries, traveling and all expenses of agents and agencies not on commission account.....	28,715.37	
Inspections.....	15,711.72	
Salaries and all other compensation of officers, \$35,105.53; and home office employes, \$44,788.21.....	79,893.74	
Taxes on premiums, \$11,324.75; taxes on property, \$26.19; insurance department fees and agents' licenses, \$2,402.17; municipal licenses, \$656.75	14,414.86	
Rent.....	9,122.50	
Legal expenses.....	3,170.70	
Furniture and fixtures, \$1,600.80; advertising, \$911.75; printing and stationery, \$16,252.63.....	18,855.18	
All other items, viz.: postage, \$8,456.33; telegrams and telephone, \$1,716.63; fees of directors, \$3,355.00; internal revenue, \$2,700.71; miscellaneous, \$10,055.95; profit and loss (accounts uncollectable), \$108.88	26,493.50	
Total miscellaneous expenses		\$ 429,245.31
Total disbursements.....		736,702.32
Balance.....		1,224,662.21
Sum.....		\$ 1,961,364.56

Ledger Assets.

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

Book value of real estate, unincumbered.....	\$ 5,000.00
Mortgage loans on real estate, first liens	5,000.00
Book value of bonds (excluding interest)	1,120,564.46
Cash in company's office, \$19,058.10; deposited in banks, \$65,456.01.....	84,514.71
Agents' debit balances	583.07
Total net or ledger assets as per balance.....	\$ 1,224,662.24

Non-Ledger Assets.

Interest accrued on bonds and stocks	7,941.57
Gross premiums in course of collection, to wit:	
Accident:	
Not over three months due.....	\$ 27,356.47
Unpaid commission thereon	6,840.12
Net premiums	\$ 20,516.35
Employers' liability:	
Not over three months due.....	\$ 45,357.29
Unpaid commission thereon	14,339.32
Net premiums	\$ 34,017.97

Steam boiler:

Not over three months due.....	\$ 5,390.80
Unpaid commission thereon.....	1,347.70
Net premiums	\$ 4,043.10
Automatic sprinkler:	
Not over three months due.....	\$ 2,057.83
Unpaid commission thereon.....	514.30
Net premiums.....	\$ 1,542.03
Total net not over three months due.....	\$ 62,151.35
Gross assets.....	\$ 1,202,755.16
More than three months due:	
Accident.....	\$ 81.50
Employers' liability	604.88
Steam boiler.....	386.50

Deduct Assets Not Admitted.

Agents' debit balances, unsecured.....	\$ 583.07
Total admitted assets.....	\$ 1,229,172.09

Non-Ledger Liabilities.

	In process of adjustment.	Registered by company on its own account.
Accident.....	\$ 10,070.00	\$ 10,175.00
Employers' liability.....	115,994.00	*160,989.00
Total gross amount of claims.....	\$ 26,064.00	\$ 71,164.00
Net amount of unpaid claim account	\$ 26,064.00	\$ 71,164.00
*Revised for assured. Including \$6,998 emergency reserve fund.		
Aggregate amount of unpaid claims and expenses.....		\$ 97,828.00
Gross premiums upon all unexpired risks running one year or less from date of policy:		
	Premiums.	Unearned portion 50 per cent.
Accident	\$ 317,895.90	\$ 158,947.95
Employers' liability	332,047.97	166,023.99
Steam boiler.....	18,658.07	9,329.03
Automatic sprinkler.....	10,468.91	9,734.46
Total one year or less		\$ 344,035.43
Gross premiums upon all unexpired risks running more than one year from date of policy:		
	Premiums.	Unearned premium's pro rata.
Employers' liability	\$ 22,789.58	\$ 11,341.51
Steam boiler.....	47,177.14	28,000.07
Total more than one year.....		\$ 39,341.58
Total unearned premiums as computed above		\$ 383,377.61
For reinsurance.....		2,139.12
All other liabilities, viz.: Amount voluntarily reserved for contingencies on liability claims, \$41,544.62; all other indebtedness, \$2,282.74		
		43,827.36
Total amount of all liabilities.....		\$ 527,172.09
Joint stock capital actually paid up in cash.....	\$ 300,000.00	
Surplus beyond capital and other liabilities.....	465,000.00	765,000.00
Total.....		\$ 1,292,172.09

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Accident:		
In force December 31st, preceding year	\$ 172,599,900	\$ 305,434.21
Written or renewed during the year	525,663,030	519,488.40
Total	\$ 698,262,930	\$ 844,920.61
Deduct expirations and cancellations	410,943,380	527,624.71
Net in force December 31, 1901	\$ 287,319,550	\$ 317,895.90
Employers' liability:		
In force December 31st, preceding year	\$ 61,050,000	\$ 321,457.11
Written or renewed during the year	85,201,500	494,196.51
Total	\$ 146,251,500	\$ 813,653.62
Deduct expirations and cancellations	79,285,000	456,596.12
Balance	\$ 66,966,500	\$ 356,657.50
Deduct reinsured policies	185,000	1,819.95
Net in force December 31, 1901	\$ 66,781,500	\$ 354,837.55
Steam boiler:		
In force December 31st, preceding year	\$ 11,829,500	\$ 53,659.11
Written or renewed during the year	13,105,000	55,599.89
Total	\$ 24,994,500	\$ 109,259.00
Deduct expirations and cancellations	11,111,500	43,483.79
Net in force December 31, 1901	\$ 13,883,000	\$ 65,835.21
Automatic sprinkler:		
In force December 31st, preceding year	\$ 1,576,115	\$ 18,563.26
Written or renewed during the year	2,291,135	26,050.66
Total	\$ 3,867,250	\$ 44,610.92
Deduct expirations and cancellations	2,136,915	25,142.02
Net in force December 31, 1901	\$ 1,730,335	\$ 19,468.91
Total net amount of risks in force December 31, 1901, (all departments of the company)		
\$369,899,385; premiums thereon, \$759,857.52.		

General Interrogatories.

Losses incurred during the year	\$ 242,567.62
Total amount of the company's stock owned by the directors at par value	161,500.00
Amounts deposited in various states and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such states and countries: Virginia	15,000.00
Were the company's books closed on the 31st day of December for the purposes of this statement?	Yes.
Does any officer, director or corporation receive a commission or royalty on the business done by this company?	No.

Business in the State of Iowa During the Year.

	Accident.	Employers' liability.	Aggregate.
Risks written	\$ 685,000.00	\$ 100,000.00	\$ 785,000.00
Premiums received	1,036.91	1,712.27	2,749.18
Losses paid	716.16	343.05	1,059.21
Losses incurred	642.91	211.66	853.97
Amount at risk, end of year	314,500.00	100,000.00	414,500.00

ANNUAL STATEMENT.

For the year ending December 31st, A. D. 1901, of the condition of

THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

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

President, JOHN R. BLAND.

Vice-President, J. KEMP BARTLETT.

Secretary, GEO. R. CALLIS.

[Incorporated March 19, 1896. Commenced business August 1, 1896.]

Principal office, 20 South Calvert street, Baltimore, Md.

Capital Stock.

Amount of capital stock paid up in cash	\$ 1,500,000.00
Amount of net or ledger assets, December 31st of previous year	2,041,373.97
Extended at	\$ 2,041,373.97

Income During Year.

	Burglary.	Fidelity and surety.	
Gross premiums unpaid December 31, last year	\$ 12,316.17	\$ 203,628.65	
Gross premiums on risks written and renewed during the year	165,958.20	1,280,035.60	
Total	\$ 178,274.37	\$ 1,483,664.25	
Deduct gross premiums in course of collection at this date	20,161.97	188,822.92	
Entire premiums collected during the year	149,112.40	1,294,841.33	
Deduct re-insurance, statement, rebate and return premiums	21,781.26	195,788.60	
Net cash actually received for premiums	126,331.14	1,099,052.64	
Interest on loans and mortgages			\$ 99.88
Interest on collateral loans			26,939.21
Interest and dividends on stocks and bonds			29,022.87
Interest upon other debts due the company			857.75
Rents			599.27
Total interest			\$ 57,518.98
Income from all other sources, viz: Subscription to department guaranteed attorneys			17,348.24
Total income actually received during the year in cash			\$ 1,390,851.00
Aggregate last balance and income			3,341,623.97

Disbursements During the Year.

	Burglary.	Fidelity and surety.	
Gross amount paid for matured claims other than weekly indemnity.....	\$ 37,181.67	\$ 254,676.21	
Total.....	\$ 37,181.67	\$ 254,676.21	
Deduct salvages and reinsurance.....	602.94	63,540.56	
Total.....	\$ 36,578.73	\$ 201,135.65	
Not paid policy holders.....			\$ 237,714.38
To stockholders for interest or dividends, six per cent.....		\$ 90,000.00	
For commission to agents.....		306,015.68	
For salaries, traveling and all expenses of agents and agencies not on commission account.....	113,499.76		
For inspection.....	12,348.82		
For salaries and all other compensation of officers \$29,229.01; and home office employes \$65,764.01.....		94,993.02	
For taxes on premiums \$14,771.66; insurance department fees and agents' licenses, \$13,780.81; municipal licenses, \$1,008.27; tax on franchise, \$14,155.07.....		43,715.81	
For rent.....	14,718.50		
For legal expenses.....	22,854.69		
For furniture and fixtures, \$4,881.67; for advertising, \$23,213.98, and general printing and stationery, \$21,828.03.....		49,923.68	
Losses on securities actually sold under cost.....		8,066.10	
All other expenses, post, internal revenue and telegraph \$30,837.22; traveling expenses and home office \$17,613.14.....		57,780.15	
Total miscellaneous expenses.....		\$ 813,916.20	
Total disbursements.....		1,051,630.58	
Balance.....		\$ 2,289,993.39	

Assets.

Cost value of real estate unencumbered.....	\$ 135,466.47	
Loans on mortgage, first liens, on real estate.....	6,000.00	
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	\$ 655,744.00	
Cost value of bonds and stocks owned absolutely.....	1,128,592.85	
Cash in company office.....	14,186.31	
Cash deposited in banks.....	384,886.56	
All other items, viz: Mortgages and other collateral taken on account salvage.....	40,529.90	
Due for subscription department guarantee attorneys.....	28,628.66	
Total.....	\$ 2,394,434.75	
Cash deposited as collateral for security of risks.....	104,441.36	
Total net or ledger assets, per balance.....	\$ 2,289,993.39	

Other Assets.

Interest due and accrued on mortgages.....	\$ 4.00	
Interest due and accrued on bonds and stocks.....	16,067.88	
Interest due and accrued on collateral loans.....	7,672.85	
Total outstanding interest.....	\$ 23,744.73	
Market value on bonds and stocks over cost.....	21,743.25	
Gross premiums in course of collection, to wit:		
Burglary premiums \$29,161.97; unpaid commission thereon, \$6,124.01.....	\$ 23,037.96	

Fidelity and surety, premiums, \$188,822.92; unpaid commission thereon \$39,652.81.....	\$ 149,170.11
Net amount of outstanding premiums.....	\$ 172,208.07
Total assets, as per the books of the company.....	\$ 2,507,689.44
Total admitted assets.....	\$ 2,507,689.44

Liabilities.

	Fidelity and surety.
In process of adjustment.....	\$ 21,967.00
Resisted by company on its own account.....	53,105.43
Aggregate of unpaid claims.....	\$ 75,072.43
Gross premiums upon all unexpired risks, running one year or less from date of policy:	
Burglary premium, \$142,987.79; unearned portion (fifty per cent.).....	\$ 71,493.90
Fidelity and surety premium, \$1,170,601.39; unearned portion (fifty per cent.).....	585,300.70
Total unearned premiums, as computed above (carried out).....	\$ 656,794.60
Total amount of all liabilities, except capital stock.....	\$ 731,867.03
Joint stock capital actually paid up in cash.....	1,500,000.00
Surplus beyond capital and other liabilities.....	275,822.41
Aggregate amount of all liabilities, including paid up capital stock and net surplus.....	\$ 2,507,689.44

Risks and Premiums.

	Amount at risk.	Premiums thereon.
Burglary:		
In force December 31st, preceding year.....	\$2,388,647.96	\$ 21,861.45
Written or renewed during the year.....	19,066,068.59	165,958.20
Total.....	\$21,454,716.55	\$ 187,822.65
Deduct expirations and cancellations.....	4,815,062.61	43,389.65
Balance.....	\$16,639,653.94	\$ 144,433.00
Deduct reinsured policies.....	391,750.00	1,445.21
Net in force December 31, 1901.....	\$16,247,703.94	\$ 142,987.79
Fidelity and Surety:		
In force December 31st, preceding year.....	\$252,959,208.64	\$ 920,852.73
Written or renewed during the year.....	334,395,520.18	1,280,035.60
Total.....	\$587,354,728.82	\$ 2,200,888.33
Deduct expirations and cancellations.....	261,665,557.54	1,010,286.94
Net in force December 31, 1901.....	\$325,689,171.28	\$ 1,190,601.39

General Interrogatories.

Total amount of premiums received from the organization of the company to date.....	\$ 2,973,258.83
Losses paid from organization to date.....	518,360.44
Total amount of cash dividends declared since the company commenced business.....	165,000.00
Losses incurred during the year.....	282,515.47
Total amount of the company's stock owned by the directors, at par value.....	376,800.00
Amount deposited in various states and countries, which under the laws thereof is held exclusively for the protection of the policy holders of such states and countries.....	131,780.00

Business in the State of Iowa During the Year.

	Fidelity and surety.
Risks written	\$ 5,614,726.50
Premiums received	22,924.50
Losses paid	3,824.28
Losses incurred	8,524.28

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
UNION SURETY AND GUARANTY COMPANY,

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

President, ARNOLD MARCUS. Vice-Presidents, G&O. W. KENDRICK, JR.
Secretary, JULIAN J. MASON.

[Incorporated March 6, 1899. Commenced business April 11, 1899.]

Capital Stock.

Amount of capital stock paid up in cash	\$ 250,000.00	
Amount of capital subscribed, but unpaid	250,000.00	
Amount of net or ledger assets, December 31st of previous year ..	301,891.95	
Extended at		\$ 301,891.95

Income During the Year.

	Fidelity and surety.
Gross premiums unpaid December 31st, last year	\$ 2,148.24
Gross premiums on risks, written and renewed during the year ..	143,572.82
Total	\$ 145,721.06
Deduct gross premiums in course of collection at this date	\$ 25,914.27
Entire premiums collected during the year	119,806.79
Deduct reinsurance, abatement, rebate and return premiums ..	5,004.75
Net cash actually received for premiums	\$ 114,802.04
Interest on loans on mortgages	\$ 1,367.39
Interest on collateral loans	6,384.45
Interest upon other debts due the company	1,123.21
Rents	10,065.77
Total interest	\$ 18,880.73
Profit on securities actually sold during the year, over cost	\$ 2,033.38
Income from all other sources, viz: book accounts, \$115.63; real estate department, \$131.06; miscellaneous commissions, \$1736.35; exchange, \$481.39; registration fees, \$50; suspense, \$81.22	2,595.66
Total income actually received during the year in cash. . .	\$ 4,629.04
Aggregate last balance and income	\$ 138,311.81
	\$ 440,203.76

Disbursements During Year.

	Fidelity and surety.
Gross amount paid for matured claims other than weekly indemnity \$	13,464.99
Deduct savings and reinsurance	5,123.06
Net paid policy holders	\$ 8,341.93
Interest to depositors and others	\$ 4,330.77
For commission to agents	18,371.50
For salaries, traveling and all expenses of agents and agencies not on commission account	11,826.95
For salaries and all other compensation of officers, \$14,827.44; and home office employes, \$9,461.44	24,288.88
For taxes on premiums, \$772.90; taxes on property, \$2,866.04; insurance and banking department fees, \$81.06; personal tax, \$829.16; agents' licenses (see insurance fee); municipal licenses, \$215.67; tax on franchise, \$1,504.50	6,370.29
For rent	5,502.57
For legal expenses, \$7,857.59; real estate expenses, \$5,678.91	13,536.50
For advertising, \$303; and general printing and stationery, \$3,442.52	3,747.52
Losses on securities actually sold under cost	1,026.77
All other expenses: book accounts, \$210.04; general expense, \$6,879.61; exchange, \$40.13; real estate department, \$32.25	7,162.03
Total miscellaneous expenses	\$ 96,253.98
Total disbursements	\$ 104,505.01
Balance	\$ 335,608.75

Ledger Assets.

Cost value of real estate unencumbered, \$41,790.61; encumbered, \$56,977.26	\$ 98,767.87
Loans on mortgage (first liens) on real estate, \$154,294.34; other than first liens, \$650	154,944.34
Loans secured by pledge of bonds, or other marketable collateral	57,881.08
Cost value of stocks owned absolutely	1,654.83
Cash in company's office	6,535.20
Cash deposited in Banks	28,460.17
All other items, viz: accounts receivable, \$174,753.96; furniture and fixtures, 15,132.76	180,888.72
Deduct deposits	\$ 180,888.72
	202,525.46
Total net or ledger assets, per balance	\$ 335,608.75

Other Assets.

Interest due and accrued on mortgages	\$ 338.42
Interest due and accrued on collateral loans	753.39
Rents due and accrued on company's property or lease	965.00
Total outstanding interest	\$ 2,056.81
Real estate deed property of borough of Brooklyn, county of Kings, state of New York; Rec. Liber. 42, P. 516, conveyance section 6, block 1534	\$ 5,250.00
Deed, town Babylon, Suffolk county, New York	1,800.00
Gross premiums in course of collection, to-wit: Fidelity and Surety \$	21,180.52
Net amount of outstanding premiums	21,180.52
Total assets, as per the books of the company	\$ 365,902.08
Deduct assets not admitted, and for depreciation.	
Furniture, fixtures and safes	15,132.76
Total	\$ 15,132.76
Total admitted assets	\$ 350,769.32

Liabilities.

Fidelity:	
Total claims adjusted not paid	\$ 476.25
In process of adjustment	2,312.46
Reslated by company on its own account	1,000.00
Net amount of unpaid claims	\$ 3,788.71
Aggregate of unpaid claims	\$ 3,788.71
Gross premiums upon all unexpired risks, running one year or less from date of policy: Fidelity and surety, premium, \$102,344.16; unearned portion (50 per cent) ..	
Total one year on losses	\$ 51,162.08
Gross premiums upon all unexpired risks, running more than one year from date of policy: Fidelity and surety, premium, \$27,143.01; unearned premium pro rata	
Total for term policies	\$ 13,571.50
Total unearned premiums, as computed above	\$ 64,733.58
Due and accrued for salaries, rent, advertising, agency and other expenses	1,983.67
Joint stock capital actually paid up in cash	\$ 250,000.00
Surplus beyond capital and other liabilities	30,263.36
Aggregate amount of all liabilities, including paid up capital stock and net surplus	\$ 350,769.32

Risks and Premiums.

Fidelity:		Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 4,828,188.00	\$ 13,068.08	
Written or renewed during the year	8,569,148.75	6,257.72	
Total	\$ 11,397,336.75	\$ 73,639.80	
Deduct expirations and cancellations	4,569,110.00	23,938.17	
Balance	\$ 6,818,226.75	\$ 49,701.63	
Net in force December 31, 1901	\$ 6,628,226.75	\$ 49,701.63	
Surety:		Amount at risk.	Premiums thereon.
In force December 31st, preceding year	\$ 6,610,146.00	\$ 46,657.60	
Written or renewed during the year	\$ 11,238,083.09	93,501.10	
Total	\$ 17,848,229.09	\$ 129,658.70	
Deduct expirations and cancellations	7,665,916.11	49,823.16	
Balance	\$ 10,178,313.88	\$ 79,765.54	
Net in force December 31, 1901	\$ 10,178,313.88	\$ 79,765.54	

General Interrogatories.

Total amount of the company's stock owned by the directors, at par value	\$ 58,800.00
Dividends declared payable in stock from organization	58,800.00
Total amount loaned to officers and directors	3,600.00
Loaned to stockholders not officers	3,600.00

ANNUAL STATEMENT

For the year ending December 31, 1901, of the condition and affairs of the
WESTERN MUTUAL HAIL AND CYCLONE INSURANCE COMPANY.

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

President, A. H. OSBORN.

Secretary, L. E. COSS.

Vice-President, W. L. BUCK.

[Incorporated January 25, 1899. Commenced business February 21, 1899.]

Principal office, No. 117 East Main street, Laverne, Minnesota.

Capital Stock.

Amount of net assets, December 31st of previous year

\$ 2,172.5

Income During Year.

Cash received from 1901 assessment	\$ 5,999.42
Cash received from 1899 and 1900 assessments	363.57
Cash received from 1899 and 1900 notes	228.41
Cash received from collection charges, \$21.60 overdrawn on book, \$101.50	126.19
Cash received from bills payable, \$900.00; cancellation fees, \$2.25; sheriff fees, \$1.45; interest, \$13.00	916.79
Income from all other sources, viz: cash on hand from previous year	21.56
Total cash actually had during the year	\$ 7,655.85

Disbursements During the Year.

Gross amount paid for matured claims	\$ 2,206.44	Hail.
Net paid policy holders	\$ 2,206.44	
For commission to agents	499.57	
For salaries, traveling and all expenses of agents and agencies not on commission account	794.65	
For office supplies, \$121.10; adjusting losses, \$333.03	459.13	
For salaries of officers, \$1,600.20; and home office employees, \$280.00	1,880.00	
For livery hire, \$2.56; postage, \$141.45; insurance department fees, \$54.20; agents' licenses, \$44.02	258.30	
For rent	60.00	
For legal expenses, \$245.63; superintendent's expenses, \$171.08	417.34	
For fuel	22.37	
For advertising and general printing and stationery	77.75	

Lights, \$4.50; Internal revenue \$5.00; paid bills payable 1909, \$3000 \$	310.40
All other expenses: Interest, \$69.87; box rent, \$6; express, \$1.95;	
exchange, \$1.50	105.07
Members' expense, \$6.37; 1900 salary account, \$600.00; other dis-	
bursements, \$4.00	610.46
Total miscellaneous expenses.....	\$ 5,422.00
Total disbursements.....	\$ 7,688.45
Cash balances.....	\$ 27.40
Assets.	
As per ledger accounts:	
Cash on hand.....	\$ 27.40
All other items, viz: balance old account on hand at end of year,	
Assessment notes unpaid acquired during the year.....\$2,463.42	57.45
Assessment unpaid of 1901.....	1,214.59
Total assets.....	\$ 1,271.54
Liabilities.	
December 31, 1901:	
Bills payable.....	900.00
Overdrawn on bank.....	101.59
Salary unpaid.....	150.00
Total liabilities.....	\$ 1,151.59
Excess of assets over liabilities.....	\$ 147.35
Risks and Premiums.	
In force December 31, preceding year.....	\$ 239,618.75
Written or renewed during the year.....	153,697.28
Total.....	\$ 393,316.03
Deduct expirations and cancellations.....	133,661.28
Net in force December 31, 1901.....	\$ 259,654.75
Business in the State of Iowa During the Year.	
Risks in force.....	Hall,
Premiums received.....	on \$38.00
Losses paid.....	1,465.47
	411.20

TABLE No. 3—FIRE.

Showing business transactions in Iowa by all Companies doing other than Life Insurance business in the State in 1901.

NAME OF COMPANY.	LOCATION	Date of organi- zation.	Amount of risks written.	Premiums received.	Losses paid.	Losses in- curred.	Reserve sum- mated on paid amount to March 1.
American Mutual Fire.....	Des Moines, Iowa	1807	\$ 1,401,212	\$ 55,915.03	\$ 12,545.50	\$ 12,145.50	\$ 224
Anchor Mutual Fire.....	Des Moines, Iowa	1849	5,650,128	201,010.93	60,000.00	63,336.50	208
Atlas Mutual Fire.....	Des Moines, Iowa	1802	2,582,557	46,981.95	15,117.31	5,033.87	303
Century Fire.....	Des Moines, Iowa	1800	2,049,658	48,870.00	7,401.89	8,086.78	699
Capital Fire.....	Des Moines, Iowa	1884	7,436,958	168,618.00	51,599.12	64,990.84	305
Des Moines Fire.....	Des Moines, Iowa	1881	12,922,481	289,523.82	178,249.11	182,716.53	61
Dubuque Fire and Marine.....	Dubuque, Iowa	1883	3,974,472	58,581.02	30,358.00	33,399.00	20
Farmers Fire.....	Cedar Rapids, Iowa	1865	14,084,592	301,104.80	112,419.27	111,447.65	373
Fidelity Fire.....	Des Moines, Iowa	1823	2,819,001	75,412.85	35,758.85	54,908.73	474
Hawkeye Fire.....	Des Moines, Iowa	1865	15,558,214	324,509.64	160,517.26	166,511.62	338
Iowa Home.....	Dubuque, Iowa	1890	1,410,955	10,375.80	5,018.61	6,268.61	259
Iowa Merchants Mutual.....	Sioux City, Iowa	1851	457,910	18,111.00	6,187.00	6,512.00	141
Iowa State Mutual.....	Keokuk, Iowa	1853	7,585,609	204,903.80	134,725.84	132,846.37	167
Lisbon Mutual.....	Lisbon, Iowa	1866	4,053,875	11,655.24	9,864.49	10,999.13	643
Merchants and Bankers Mutual.....	Des Moines, Iowa	1885	2,359,037	18,255.92	15,955.22	16,375.88	191
Mill Owners Mutual Fire.....	Des Moines, Iowa	1875	1,750,000	7,181.75	26,784.84	16,784.84	372
State Security.....	Des Moines, Iowa	1805	7,149,330	175,312.47	75,191.10	84,259.88	428
	Davenport, Iowa	1883	2,512,470	47,236.58	15,781.00	12,157.16	351
Total of Iowa companies and average per cent.....			\$ 90,789,015.73	\$ 2,161,614.92	\$ 890,496.10	\$ 931,750.96	\$ 416
Aetna.....	Hartford, Conn	1810	5,897,227	10,707.56	45,824.31	45,824.31	614
Aachen and Munich Fire—United States branch.....	Chi ago, Ill	1825	714,080	10,268.11	10,338.76	9,595.28	1,011
Agricultural.....	Watertown, N. Y.	1853	758,000	16,071.00	7,314.00	7,888.00	725
Allemania.....	Pittsburg, Pa	1866	324,811	5,267.66			60
American.....	Boston, Mass	1818	355,057	4,318.35	4,266.70	4,266.70	988

TABLE No. 3—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organization.	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Percent of losses paid to policyholders.
American.....	Newark, N. J.	1846	\$ 6,528,814 00	\$ 63,933 40	\$ 22,957 86	\$ 29,538 06	.359
American Central.....	St. Louis, Mo.	1853	1,206,131 00	7,107 12	6,000 56	442	.442
American Fire.....	Philadelphia, Pa.	1810	3,771,744 00	39,469 71	25,024 89	27,484 20	.655
Atlas Assurance—United States branch.....	Chicago, Ill.	1868	536,820 00	7,558 01	9,368 80	9,284 51	1.23
British American Assurance.....	Toronto, Canada	1833	1,348,628 00	19,797 73	8,855 92	8,892 92	.447
Buffalo Commercial.....	Buffalo, N. Y.	1826	229,375 00	2,458 48	4,420 37	4,420 37	1.79
Buffalo German.....	Buffalo, N. Y.	1867	1,001,763 00	11,333 47	5,591 69	5,580 38	.493
Citizens.....	New York, N. Y.	.....	.....	.....	.....	.....	.....
Citizens.....	St. Louis, Mo.	1837	647,477 00	9,371 83	2,365 20	5,470 20	.26
Colonial Assurance.....	New York, N. Y.	1868	190,927 00	2,670 89	2,557 80	2,555 55	.957
Commercial Union—United States branch.....	New York, N. Y.	1868	1,575,993 80	27,983 57	19,370 10	22,287 08	.687
Connecticut Fire.....	Hartford, Conn.	1850	3,543,782 00	48,226 65	6,530 85	17,948 74	.391
Continental.....	New York, N. Y.	1852	15,743,815 00	176,878 85	100,850 17	105,071 08	.607
Concordia Fire.....	Milwaukee, Wis.	1870	4,872,134 00	63,396 23	34,714 66	30,143 08	.547
Delaware.....	Philadelphia, Pa.	1815	946,019 00	16,036 49	6,040 12	8,777 30	.432
Detroit Fire and Marine.....	Detroit, Michigan	1866	504,328 00	6,164 85	6,512 68	4,263 00	1.05
Eagle Fire.....	New York, N. Y.	.....	.....	.....	.....	.....	.....
Equitable Fire and Marine.....	Providence, R. I.	1829	577,853 00	6,640 05	6,530 85	5,340 00	.94
Farmers Fire.....	York, Pa.	1853	1,270,807 00	17,634 34	7,395 05	7,797 65	.414
Fire Association of Philadelphia.....	Philadelphia, Pa.	1824	3,063,125 00	47,424 55	33,108 32	33,930 20	.658
Fidelity Fire.....	Baltimore, Md.	.....	.....	.....	.....	.....	.....
Firemens.....	Baltimore, Md.	1825	330,405 00	4,247 86	2,614 80	2,513 10	.615
Firemens.....	Newark, N. J.	1855	1,150,995 00	12,781 32	7,742 02	6,830 70	.605
Firemens Fund.....	San Francisco, Cal.	1863	1,431,922 00	18,800 45	17,020 66	12,214 66	.601
Franklin Fire.....	Philadelphia, Pa.	1829	339,386 20	10,466 70	9,395 92	9,347 98	.897
German Fire.....	Freeport, Ill.	1866	18,780,000 00	217,849 62	120,066 79	124,500 23	.551
German.....	Pittsburg, Pa.	1874	1,777,869 00	6,274 21	12,724 51	12,825 00	.956
Germania Fire.....	New York, N. Y.	1890	2,082,740 00	38,334 51	13,302 01	14,138 16	.346
German Alliance.....	New York, N. Y.	1897	592,200 00	7,752 14	6,313 48	6,313 48	1.20
German American.....	New York, N. Y.	1874	5,533,068 00	68,006 37	49,533 03	37,013 69	.642
Girard Fire and Marine.....	Philadelphia, Pa.	1853	1,368,757 00	14,388 82	11,883 10	11,124 07	.825
Glenns Falls.....	Glenns Falls, N. Y.	1849	2,441,317 00	26,350 31	12,560 31	12,560 31	.495
Greenwich.....	New York, N. Y.	1834	1,777,869 00	19,932 34	14,909 85	13,247 58	.763
Hamburg Bremen—United States branch.....	New York, N. Y.	1854	750,797 00	11,272 70	8,010 24	8,880 24	.763
Hanover Fire.....	New York, N. Y.	1852	2,633,132 00	39,576 84	27,328 63	32,000 69	.695
Hartford Fire.....	Hartford, Conn.	1810	8,621,770 00	125,745 05	57,512 14	57,686 89	.457
Home.....	New York, N. Y.	1853	10,250,680 00	109,054 79	51,019 48	80,177 61	.467
Imperial Fire—United States branch.....	New York, N. Y.	1803	759,744 00	11,241 21	12,724 51	13,066 92	1.13
Insurance Company of North America.....	Philadelphia, Pa.	.....	.....	.....	.....	.....	.....
Lancashire—United States branch.....	Chicago, Ill.	.....	.....	.....	.....	.....	.....
Law Union and Crown—United States branch.....	New York, N. Y.	1845	247,215 00	3,466 37	5,062 37	5,487 75	1.72
Liverpool & London & Globe—United States branch.....	New York, N. Y.	1816	4,078,488 00	54,979 81	58,628 04	66,070 04	1.10
London Assurance Corporation—United States branch.....	New York, N. Y.	1810	1,651,651 00	1,762 08	4,058 79	5,728 79	2.73
London and Lancashire—United States branch.....	New York, N. Y.	1821	1,047,754 00	15,833 58	17,779 74	15,621 41	.812
Lumbermens.....	Philadelphia, Pa.	1873	674,755 06	8,368 11	9,887 51	7,821 47	1.18
Manchester Assurance—United States branch.....	Chicago, Ill.	1864	911,918 37	15,347 71	12,042 54	11,177 14	.795
Mechanics.....	Boston, Mass.	1854	676,185 08	8,642 64	7,791 80	6,807 60	.713
Mercantile Fire and Marine.....	Boston, Mass.	1823	389,085 00	4,749 37	833 13	1,585 49	.187
Merchants.....	Newark, N. J.	.....	.....	.....	.....	.....	.....
Merchants.....	Providence, R. I.	1881	.....	2,535 33	5,190 03	5,190 03	2.05
Michigan Fire and Marine.....	Detroit, Mich.	1868	697,275 00	10,379 20	9,282 01	8,308 36	.891
Milwaukee Fire.....	Milwaukee, Wis.	1852	2,515,159 00	35,733 88	27,082 29	27,036 67	.758
Milwaukee Mechanics.....	Hartford, Conn.	.....	.....	.....	.....	.....	.....
National Assurance—United States branch.....	Hartford, Conn.	1869	7,238,203 00	74,739 59	33,114 89	33,001 55	.443
National Fire.....	New York, N. Y.	1866	229,850 00	2,710 15	8,775 95	10,939 95	3.22
National Standard.....	Newark, N. J.	1810	433,570 00	5,449 03	4,077 04	1,999 09	.078
Newark Fire.....	Manchester, N. H.	1870	2,913,914 00	29,376 05	28,593 69	33,022 81	.982
New Hampshire Fire.....	New York, N. Y.	.....	.....	.....	.....	.....	.....
Netherlands Fire—United States branch.....	New York, N. Y.	1850	5,587,124 00	43,566 24	31,526 47	34,111 42	.781
Niagara Fire.....	New York, N. Y.	1836	1,260,597 18	19,653 49	18,542 47	19,477 67	.994
Northern Assurance—United States branch.....	New York, N. Y.	1869	3,599,970 00	45,019 64	18,456 09	26,932 43	.409
North British and Mercantile—United States branch.....	Chicago, Ill.	.....	.....	.....	.....	.....	.....
North German Fire—United States branch.....	Norwalk, Conn.	.....	.....	.....	.....	.....	.....
Norwalk Fire.....	Newark, N. J.	1869	7,872,814 00	85,042 20	55,520 48	54,091 06	.646
Northwestern National.....	New York, N. Y.	1797	3,474,719 00	41,022 15	31,095 99	34,580 60	.741
Norwich Union—United States branch.....	Hartford, Conn.	1867	861,409 00	12,282 64	10,342 15	10,187 95	.844
Orient.....	New York, N. Y.	.....	.....	.....	.....	.....	.....
Pacific Fire.....	New York, N. Y.	1890	547,870 00	8,410 93	2,832 41	2,966 23	.337
Palatine—United States branch.....	New York, N. Y.	.....	.....	.....	.....	.....	.....
Pelican.....	New York, N. Y.	1899	16,000 00	1,216 77	81 14	81 14	.467
Pennsylvania Fire.....	Philadelphia, Pa.	1865	2,186,791 00	29,163 00	11,565 00	12,758 60	.397

IOWA INSURANCE REPORT.

IOWA INSURANCE REPORT.

TABLE No. 3—CONTINUED.

NAME OF COMPANY.	LOCATION.	Date of organization.	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	Percent of losses paid to premium received.
Phoenix Insurance Company	Brooklyn, N. Y.	1851	\$ 5,143,272 00	7,820,311	51,928 18	54,224 51	664
Phoenix Assurance Company—United States branch	Hartford, Conn.	1854	4,644,836 00	54,760 85	48,202 79	54,909 31	881
	New York, N. Y.	1872	1,882,815 00	18,021 74	12,640 01	15,037 00	.....
Providence Washington	Providence, R. I.	1799	2,210,581 00	20,298 01	7,066 06	7,126 22	701
Prussian National—United States branch	Chicago, Ill.	1845	1,387,843 95	13,857 26	8,613 45	7,931 78	622
Queen Insurance Company of America	New York, N. Y.	1891	1,679,666 00	21,071 03	14,322 24	16,013 04	670
Reading Fire	Reading, Pa.	1807	842,372 00	12,427 31	10,958 87	10,853 92	882
Kelce	Philadelphia, Pa.	1841	1,045,955 00	13,574 32	12,640 10	12,830 82	932
Rochester German	Rochester, N. Y.	1872	1,030,516 00	14,471 48	9,531 11	10,624 86	569
Royal—United States branch	New York, N. Y.	1845	2,584,088 00	29,144 06	13,144 89	15,083 68	451
Royal Exchange Assurance—United States branch	New York, N. Y.	1720	570,500 00	7,187 68	5,018 04	7,543 04	823
St. Paul Fire and Marine	St. Paul, Minn.	1805	3,724,099 00	48,506 13	29,878 72	28,652 81	615
Scottish Union and National—United States branch	Hartford, Conn.	1824	1,584,997 00	24,790 52	20,730 99	21,710 32	998
Security	New Haven, Conn.	1841	2,375,659 00	23,307 74	9,376 71	8,830 41	402
Springfield Fire and Marine	Springfield, Mass.	1849	4,971,072 00	55,897 12	34,963 37	37,730 43	612
Spring Garden	Philadelphia, Pa.	1835	1,210,000 00	13,297 61	8,368 10	8,771 01	629
Sun Insurance Office—United States branch	New York, N. Y.	1810	980,765 00	13,252 00	11,343 00	10,011 00	865
Svea Fire and Life—United States branch	New York, N. Y.	1766	393,955 00	4,903 80	4,227 27	5,572 77	861
Thuringia—United States branch	New York, N. Y.	1853	1,076,118 79	16,084 81	25,122 16	24,752 16	156
Traders	Chicago, Ill.	1805	1,301,185 00	18,624 24	13,622 41	13,818 59	781
Trans Atlantic Fire—United States branch	Chicago, Ill.	1849	1,210,000 00	6,552 42	3,295 06	5,640 92	503
Union	Philadelphia, Pa.	1804	797,026 00	11,404 60	30,485 97	26,637 51	867
Union Assurance Society—United States branch	New York, N. Y.	1714	794,117 00	11,404 60	30,485 97	26,637 51	867
United Fire	Baltimore, Md.	1824	527,651 66	6,401 19	4,952 42	3,480 74	730
United States Fire	New York, N. Y.	1826	80,500 00	1,014 32	2,044 03	2,644 01	204
Victoria Fire	New York, N. Y.	1837	2,718,510 00	37,579 07	20,499 40	30,200 86	785
Westchester Fire	Toronto, Canada	1851	3,348,504 00	36,570 02	22,762 80	23,348 81	490
Western Assurance	Chicago, Ill.	1858	3,013,413 00	20,262 50	22,762 80	23,485 16	867
Western Underwriters Association Incorporation	Chicago, Ill.	1858	3,013,413 00	20,262 50	22,762 80	23,485 16	867
Williamsburg City Fire	Brooklyn, N. Y.	1853	801,775 00	9,930 14	3,831 26	3,831 26	185
Non Iowa companies—total and average per cent.			\$220,966,660 63	\$ 2,707,046 69	\$ 1,753,811 27	\$ 1,816,952 26	648
Aggregate and average per cent of fire companies. Companies other than Fire.			\$11,695,076 36	\$ 4,868,661 54	\$ 2,652,767 37	\$ 2,768,703 21	545
Etna Indemnity	Hartford, Conn.	1807	458,345 90	1,857 86	.....	46 06	.....
Alliance Hall and Cyclone Mutual	Austin, Minn.	1880	183,443 00	4,063 90	656 50	656 50	1 61
Employers Liability Assurance	Baltimore, Md.	1804	2,110,540 50	2,787 05	258 60	358 23	623
American Surety Company	New York, N. Y.	1864	1,813,650 00	6,370 08	1,584 15	1,584 15	248
Bankers Mutual Casualty Company	Des Moines, Iowa	1869	1,495,700 00	1,078 22	2,582 22	.....	119
City Trust Safe Deposit Surety Company	Philadelphia, Pa.	1886	266,750 00	747 10	.....	.....	.....
Continental Casualty Company	Hanmond, Ind.	1897	3,274,880 00	42,983 71	23,166 01	24,556 01	537
Employers Liability Assurance	Boston, Mass.	1880	2,140,700 00	4,423 02	2,505 71	1,490 71	296
Fidelity and Deposit Company	Baltimore, Md.	1800	5,100,200 00	24,160 98	841 55	39 80	626
Guarantee Company of North America	Montreal, Canada	1851	246,450 00	720 08	.....	62 70	.....
Hartford Steam Boiler Inspection and Insurance Co.	Hartford, Conn.	1866	2,842,830 00	21,832 66	131 35	266 00	606
Lawyers Surety Company	New York, N. Y.	1892	242,576 58	6,475 58	.....	460 56	370
Lloyds Plate Glass	Chicago, Ill.	1862	2,478,500 00	20,670 33	16,764 14	16,764 14	811
London Guarantee and Accident Co.—United States Br	Baltimore, Md.	1838	2,513,500 00	9,450 11	1,877 23	1,877 23	195
Maryland Casualty Company	Chicago, Ill.	1898	2,478,500 00	20,670 33	16,764 14	16,764 14	811
Metropolitan Plate Glass	New York, N. Y.	1874	162,974 48	3,999 10	2,595 47	2,599 62	649
Minnesota Farmers Hall	Minneapolis, Minn.	1891	107,347 78	8,519 27	900 10	900 10	105
National Surety	New York, N. Y.	1897	653,033 00	3,695 94	1,759 65	1,759 65	476
New Amsterdam Casualty	New York, N. Y.	1868	181,952 00	1,311 10	361 20	361 20	275
New Jersey Plate Glass	Newark, N. J.	1868	137,558 18	3,718 77	1,600 51	1,600 51	431
New York Plate Glass	New York, N. Y.	1891	145,579 97	3,657 82	1,035 24	1,030 02	283
Ocean Accident & Guarantee Co.—United States Br.	New York, N. Y.	1871	1,512,910 59	12,348 07	753 72	753 72	601
Park Region Mutual Hall	Glennwood, Minn.	1894	54,021 75	873 75	375 75	375 75	143
Preferred Accident	New York, N. Y.	1893	1,991,000 00	5,087 00	797 79	797 79	143
Standard Life and Accident	Detroit, Mich.	1884	2,952,300 00	22,944 77	10,931 17	10,931 17	479
State Farmers' Mutual Hall	Waseca, Minn.	1896	11,785 00	225 05	13 50	13 50	59
State Mutual Hall	Winnebago City, Minn.	1897	228,437 00	4,590 30	1,861 76	1,861 76	405
Union Casualty and Surety Company	St. Louis, Mo.	1862	391,000 00	1,382 64	984 35	984 35	710
United States Casualty Company	New York, N. Y.	1895	795,000 00	2,743 18	1,659 21	853 36	306
United States Fidelity and Guarantee Company	Baltimore, Md.	1836	5,014,128 29	22,924 50	3,022 28	8,524 28	132
Union Surety and Guaranty Company	Philadelphia, Pa.	1899	60,838 00	1,445 47	411 20	411 20	284
Western Mutual Hall and Cyclone Insurance Company	Luverne, Minn.	1899	60,838 00	1,445 47	411 20	411 20	284
Total companies other than fire and Av. per cent.			\$39,866,594 02	\$ 279,584 97	\$ 80,916 10	\$ 86,586 80	289
Grand total and average per cent			\$11,695,076 36	\$ 4,868,246 51	\$ 2,733,623 47	\$ 2,955,290 02	53

TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1901.		
	Paid up capital stock.	Total gross assets.	Total liabilities including paid up capital stock
American Mutual, Des Moines.....	Mutual	\$ 71,836 93	\$ 33,350 00
Anchor Fire, Des Moines.....	\$ 25,000	343,495 69	288,040 99
Atlas Mutual, Des Moines.....	Mutual	77,090 02	11 92
Century Des Moines.....	25,000	82,904 36	59,929 80
Capital, Des Moines.....	25,000	196,687 86	127,079 61
Des Moines, Des Moines.....	25,000	431,274 85	378,290 69
Dubuque Fire and Marine, Dubuque.....	100,000	436,788 69	217,940 27
Farmers, Cedar Rapids.....	100,000	602,136 95	506,260 76
Fidelity, Des Moines.....	25,000	81,782 18	99,877 32
Hawkeye, Des Moines.....	25,000	694,420 03	442,207 65
Iowa Home, Dubuque.....	25,000	41,053 62	34,710 05
Iowa Merchants Mutual, Sioux City.....	Mutual	37,094 46	9,186 30
Iowa State Mutual, Keokuk.....	Mutual	755,520 58	48,844 00
Lisbon Mutual, Lisbon.....	Mutual	27,078 16	1,862 48
Merchants and Bankers Mutual, Des Moines.....	Mutual	55,927 11	2,122 21
Mill Owners Mutual Fire, Des Moines.....	Mutual	248,847 72	.....
State, Des Moines.....	100,000	342,509 19	302,334 40
Security, Davenport.....	100,000	205,750 11	151,481 13
Total Iowa companies.....	\$ 575,000	\$ 4,734,198 54	\$ 2,703,538 58
OTHER THAN IOWA COMPANIES.			
Aetna, Hartford, Conn.....	4,000,000	14,071,948 37	8,410,877 80
Aachen and Munich Fire, Chicago, Ill.....	.....	927,848 13	492,436 59
Agricultural, Watertown, N. Y.....	500,000	2,376,679 35	1,781,137 64
Allemania, Pittsburg, Pa.....	200,000	618,797 86	520,225 67
American, Boston, Mass.....	300,000	709,492 32	587,260 01
American, Newark, N. J.....	600,000	3,925,681 55	2,225,383 87
American Central, St. Louis, Mo.....	1,000,000	3,191,538 33	1,938,545 46
American Fire, Philadelphia, Pa.....	500,000	2,360,886 83	2,224,173 26
Atlas Assurance—United States branch, Chicago, Ill.....	.....	1,073,008 18	638,841 47
British American Assurance, Toronto, Canada.....	.....	1,302,377 76	813,924 11
Buffalo Commercial, Buffalo, N. Y.....	200,000	353,728 86	310,329 25
Buffalo German, Buffalo, N. Y.....	200,000	2,054,555 45	601,036 01
Citizens, St. Louis, Mo.....	200,000	494,871 11	409,417 42
Colonial Assurance, New York, N. Y.....	200,000	536,229 63	450,289 43
Commercial Union—U. S. branch, New York, N. Y.....	.....	3,841,446 87	2,693,154 11
Concordia Fire, Milwaukee, Wis.....	200,000	898,583 88	820,666 33
Connecticut Fire, Hartford, Conn.....	1,000,000	4,318,611 52	3,310,188 32
Continental New York, N. Y.....	1,000,000	11,599,011 81	6,697,683 69
Delaware, Philadelphia, Pa.....	702,875	1,549,922 69	1,473,357 01
Detroit Fire and Marine, Detroit, Mich.....	500,000	1,410,988 89	755,213 93
Eagle Fire, New York, N. Y.....	400,000	997,175 14	878,796 45
Equitable Fire and Marine, Providence, R. I.....	.....	766,650 08	431,927 35
Fire Association of Philadelphia Pa.....	Mutual	6,155,632 48	5,618,734 82
Fidelity Fire, Baltimore, Md.....	500,000	.....	.....

No. 4.

other than Life, operating in Iowa, during the year 1901.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1901.				
	Total cash income.	Total cash expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
.....	\$ 38,222 67	\$ 36,197 14	\$ 1,401,242 00	\$ 55,945 59	\$ 11,386 78
.....	140,778 13	149,196 17	5,650,128 10	201,010 91	63,000 56
\$ 57,454 70	39,542 95	46,221 01	2,582,557 36	46,981 95	13,878 48
.....	28,334 27	33,094 62	2,029,058 66	82,870 00	7,401 98
22,974 56	69,608 25	133,557 49	121,393 85	168,616 99	51,599 21
.....	52,084 16	251,090 61	248,879 59	12,922,481 00	282,523 82
.....	218,848 42	116,572 19	92,423 74	7,682,704 00	114,664 27
.....	95,876 22	291,350 59	257,359 98	14,081,992 08	301,104 08
.....	64,210 45	64,210 45	75,587 26	2,819,001 00	75,412 58
252,212 38	297,419 57	263,291 99	15,558,214 00	324,509 64	106,517 26
.....	6,334 57	16,072 81	17,052 43	19,375 80	5,737 61
.....	13,998 16	13,618 42	457,910 00	18,111 08	6,181 28
.....	262,860 76	244,211 25	10,578,024 67	291,205 67	139,712 42
.....	24,330 45	19,908 11	342,054 00	10,328 72	12,646 72
.....	53,804 90	23,403 30	23,044 95	83,255 92	11,752 01
.....	111,783 84	113,877 73	727,610 00	28,101 00	91,091 34
.....	40,174 79	154,711 89	7,149,530 00	175,332 47	57,745 15
54,268 98	43,896 70	42,499 52	2,512,470 00	41,236 58	14,704 51
\$ 924,541 93	\$ 2,052,398 47	\$ 1,932,569 66	\$ 97,964,974 73	\$ 2,320,587 99	\$ 912,256 34

TABLE

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1901.			BUSINESS TRANSACTED DURING THE YEAR 1901.					
	Paid up capital stock.	Total gross as-sets.	Total liabilities including paid up capital stock.	Net surplus.	Total cash in-come.	Total cash ex-penditures.	Amount of risks written and re-vised during the year.	Premiums re-ceived.	Losses paid.
Firemans, Baltimore, Md.....	\$ 400,000	\$ 1,284,099 96	\$ 811,549 16	\$ 472,550 83	\$ 900,377 80	\$ 575,504 63	\$ 95,095,086 00	\$ 883,740 74	\$ 205,764 58
Firemans, Newark, N. J.....	1,000,000	2,778,331 69	1,584,731 69	1,193,601 82	717,118 13	847,358 06	68,450,775 00	722,806 84	359,686 00
Firemans Fund, San Francisco, Cal.....	1,000,000	4,461,551 91	2,018,997 07	2,442,554 86	2,525,635 68	2,168,093 34	267,761,218 00	2,866,043 74	1,182,269 60
Franklin Fire, Philadelphia, Pa.....	200,000	3,087,001 53	2,068,701 21	1,078,240 32	704,393 57	727,043 50	61,944,343 00	740,171 89	330,901 85
German, Freeport, Ill.....	400,000	3,021,486 80	2,205,211 34	1,175,275 46	2,116,120 67	2,094,774 58	2,244,132,407 00	2,862,435 88	1,153,600 87
German Fire, Pittsburg, Pa.....	300,000	511,118 24	478,302 83	52,795 61	322,080 26	307,100 76	39,800,810 00	380,328 80	153,488 88
Germania Fire, New York, N. Y.....	1,000,000	5,371,211 79	2,880,764 28	2,494,461 21	2,038,461 22	1,584,584 55	250,230,851 00	2,134,573 54	790,754 23
German Alliance, New York, N. Y.....	400,000	1,128,177 48	721,207 57	400,069 91	431,200 00	337,785 47	50,393,097 00	464,207 26	268,124 07
German American, New York, N. Y.....	1,000,000	9,268,630 73	4,775,500 43	4,493,130 30	3,973,380 83	3,424,854 10	600,430,867 00	6,009,155 07	1,808,500 73
Girard Fire and Marine, Philadelphia, Pa.....	330,000	1,684,950 11	1,397,471 12	587,478 81	530,540 47	524,104 56	47,008,370 00	564,481 16	192,027 97
Glens Falls, Glens Falls, N. Y.....	200,000	3,540,433 38	1,376,087 87	2,231,138 96	1,159,550 17	1,657,741 93	112,418,018 00	1,256,920 85	538,216 47
Greenwich, New York, N. Y., branch, New York.....	200,000	1,795,638 62	1,065,362 81	1,356,960 39	1,905,330 52	1,701,477 21	1,026,640,721 00	2,059,052 10	1,026,860 59
Hamburg-Bremen Fire—U. S. branch, New York.....	1,000,000	1,559,725 20	1,205,041 80	364,683 40	1,487,309 01	1,479,458 38	139,899,505 00	1,760,128 47	809,185 13
Hanover Fire, New York, N. Y.....	1,000,000	3,508,217 91	2,743,341 37	584,903 54	1,964,798 58	1,976,009 86	267,751,891 64	2,747,205 37	1,180,854 43
Hartford Fire, Hartford, Conn.....	1,850,000	12,170,489 81	9,144,801 01	3,025,538 80	10,031,195 85	8,213,371 30	1,010,060,207 00	11,614,027 12	5,212,822 01
Home, New York, N. Y.....	3,000,000	15,854,192 95	8,287,895 07	5,968,214 88	1,390,800 47	1,200,894 94	92,610,609 00	8,018,040 00	3,078,078 99
Imperial Fire—U. S. branch, New York, N. Y.....	1,000,000	1,795,638 62	1,065,362 81	408,908 21	1,390,800 47	1,421,881 30	128,266,151 00	1,581,301 67	851,081 84
Insurance Company of North America, Philadelphia, La., Union and Crown, F. and L.—U. S. B., N. Y.....	3,000,000	10,020,209 80	8,247,537 29	1,072,952 40	6,812,223 10	6,355,170 97	570,135,310 00	5,907,685 38	2,705,577 19
Liverpool and London and Globe—U. S. B., N. Y.....	200,000	390,820 57	308,954 56	47,870 28	373,525 58	358,035 47	45,187,471 00	432,072 71	210,160 12
Liverpool and London and Globe—U. S. B., N. Y.....	10,137,560 80	5,537,308 99	4,600,161 90	6,182,259 26	5,716,897 95	5,814,656,804 00	8,109,861 84	3,759,548 97	
London Assurance Corporation—U. S. B., New York.....	200,000	390,820 57	308,954 56	47,870 28	373,525 58	358,035 47	45,187,471 00	432,072 71	210,160 12
London and Lancashire Fire—U. S. B., New York.....	200,000	4,423,721 49	1,137,223 27	1,085,498 22	1,506,005 25	1,161,452 22	180,153,048 00	1,388,035 78	772,793 85
Nambergers, Philadelphia, Pa.....	250,000	1,544,588 94	1,078,240 32	856,089 27	1,822,478 90	1,861,406 67	281,410,525 00	2,012,551 04	1,073,711 40
Manchester Assurance—U. S. B., Chicago, Ill.....	250,000	1,822,770 37	1,268,080 14	554,600 23	1,770,570 42	1,738,410 51	182,407,461 00	2,168,202 81	1,104,014 58
Mechanics, Philadelphia, Pa.....	250,000	744,925 22	513,838 01	231,083 70	308,104 87	308,460 71	30,437,951 00	314,304 07	160,757 21
Mercantile Fire and Marine, Boston, Mass.....	400,000	752,906 75	635,454 46	117,454 29	328,792 97	314,970 45	44,107,447 00	459,559 25	125,133 96
Michigan Fire and Marine, Detroit, Mich.....	400,000	895,430 52	679,094 11	185,305 20	378,507 26	320,110 42	38,667,001 00	471,177 80	228,134 07
Milwaukee Fire, Milwaukee, Wis.....	200,000	491,470 63	389,067 33	72,409 30	441,001 23	430,131 30	22,879,197 00	283,010 32	110,081 91
Milwaukee Mechanics, Milwaukee, Wis.....	200,000	2,595,933 66	1,324,431 45	1,271,508 20	1,164,631 65	1,121,525 45	118,957,397 00	1,501,107 07	580,250 40
National Fire, Hartford, Conn.....	1,000,000	5,424,432 06	3,943,103 70	1,481,273 80	3,672,474 36	3,225,058 39	520,603,844 00	4,794,779 88	2,175,880 44
National Standard, New York, N. Y.....	200,000	692,923 14	492,323 02	114,671 12	148,100 38	179,392 42	56,014,251 00	661,012 03	126,775 17
Newark Fire, Newark, N. J.....	250,000	680,301 96	360,274 40	303,457 60	172,608 01	151,611 61	115,600,244 00	1,182,181 30	564,248 28
New Hampshire Fire, Manchester, N. H.....	1,000,000	3,474,683 86	2,456,590 20	1,017,834 87	1,958,001 95	1,605,452 30	153,026,179 00	1,845,300 81	990,870 75
Niagara Fire, New York, N. Y.....	500,000	3,177,779 65	2,115,212 40	962,567 25	2,166,258 11	1,921,212 55	237,771,080 00	2,251,500 10	1,149,660 89
Nothe n Assurance—U. S. branch, New York.....	2,000,000	2,806,910 22	1,463,948 59	1,342,041 81	1,930,875 31	1,630,089 00	2,172,325 94	2,060,884 79	
North British and Mercantile—U. S. B., New York.....	200,000	5,286,170 37	2,670,956 25	2,603,212 12	3,876,026 42	2,726,871 17	416,380,215 00	3,930,495 31	1,893,073 12
Northwestern National, Milwaukee, Wis.....	600,000	3,051,991 74	2,037,703 33	1,028,223 01	1,266,605 23	1,113,192 60	144,020,837 00	1,450,761 73	594,178 33
Norwich Union—U. S. branch, New York, N. Y.....	1,000,000	2,471,048 68	1,519,459 60	651,589 68	2,006,813 31	2,200,009 95	227,283,407 00	2,401,299 54	1,147,947 35
Orient, Hartford, Conn.....	500,000	2,164,321 05	1,460,732 52	708,588 53	1,144,631 65	1,268,078 29	327,054,015 00	1,515,814 01	813,780 56
Palatine—U. S. branch, New York, N. Y.....	200,000	1,518,170 75	895,530 28	623,637 47	1,112,957 49	1,060,105 29	145,787,022 00	1,656,791 00	819,376 05
Pelican, New York, N. Y.....	200,000	425,502 82	324,160 91	91,338 91	323,994 02	156,807 49	26,400,000 00	273,753 71	86,433 79
Pennsylvania Fire, Philadelphia, Pa.....	800,000	5,440,663 54	3,409,112 05	2,031,551 49	2,485,934 29	2,366,611 21	569,313,060 00	3,010,797 41	1,440,088 81
Phenix, Brooklyn, N. Y.....	1,000,000	6,907,795 09	5,123,015 05	1,778,749 55	4,953,202 43	4,276,895 83	513,814,000 00	5,973,627 70	2,387,049 79
Phenix, Hartford, Conn.....	2,000,000	5,953,444 45	4,837,193 89	1,116,250 56	3,201,701 26	3,228,499 59	385,018,845 00	3,771,844 79	1,766,744 69
Phoenix Assurance Co.—U. S. B., New York, N. Y.....	2,000,000	2,807,059 21	2,480,020 51	327,029 49	2,972,371 51	2,800,653 95	448,888,755 00	4,128,600 00	1,930,884 69
Provident Washington, Providence, R. I.....	500,000	2,184,311 50	1,307,681 01	838,339 91	1,814,824 70	1,758,484 20	186,435,418 00	1,798,301 61	1,210,668 98
Prussian National, U. S. branch Chicago, Ill.....	500,000	840,978 02	502,618 08	338,505 94	676,147 13	561,657 04	67,874,407 00	777,777 74	301,010 16
Queen Insurance Company of America, New York.....	500,000	4,954,755 00	2,645,972 74	2,307,782 26	2,640,454 01	2,406,593 80	277,953,937 00	3,168,058 49	1,422,328 84
Reading Fire, Reading, Pa.....	250,000	1,013,738 74	754,851 79	258,877 17	621,750 87	552,003 95	77,593,095 00	813,864 42	370,610 91
Reliance, Philadelphia, Pa.....	300,000	1,016,188 84	8,818 70	197,750 14	432,352 28	427,160 50	46,177,818 00	600,201 23	232,559 30
Rochester German, Rochester, N. Y.....	400,000	1,854,002 15	734,907 19	521,195 10	649,265 39	552,526 56	77,460,139 00	885,794 39	283,510 97
Royal, U. S. branch, New York, N. Y.....	1,000,000	7,323,215 70	4,203,215 70	5,541,522 39	6,116,688 97	5,786,491 90	52,737,913 00	6,737,516 00	2,660,221 84
Royal Exchange Assurance, U. S. branch, N. Y.....	1,000,000	1,510,654 18	737,475 50	531,907 68	1,139,704 15	1,135,493 69	116,230,031 00	1,272,790 00	585,885 82
St. Paul Fire and Marine, St. Paul, Minn.....	500,000	3,023,314 09	2,167,770 36	815,541 71	2,132,104 00	2,135,188 11	144,845,250 00	1,328,666 18	1,004,900 36
Scottish Union and Nat., U. S. B., Hartford, Conn.....	300,000	4,359,280 51	2,138,465 80	2,220,015 11	2,244,404 81	2,141,151 49	403,582,380 00	4,050,093 60	1,380,969 39
Securities, New Haven, Conn.....	300,000	1,168,852 83	941,215 26	1,007,637 57	860,386 68	847,111 21	82,146,480 00	667,088 20	350,482 97

TABLE

No. 4—CONTINUED.

NAME AND LOCATION OF COMPANY.	CONDITION DECEMBER 31, 1901.			BUSINESS TRANSACTED DURING THE YEAR.					
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.	Net surplus.	Total cash income.	Total cash expenditures.	Amount of risks written and re-newed during the year.	Premiums received.	Losses paid.
Springfield Fire and Marine, Springfield, Mass.....	\$ 2,000,000	\$ 5,790,220 23	\$ 4,503,024 95	\$ 1,287,195 28	\$ 3,165,854 58	\$ 3,251,013 82	\$ 313,578,072 00	\$ 3,023,493 87	\$ 1,430,180 17
Spring Garden, Philadelphia, Pa.....	400,000	1,397,783 55	1,291,904 23	932,142 91	602,812 84	560,251 45	73,297,074 79	800,045 50	271,128 85
Sun Insurance Office, U. S. branch, New York, N. Y.....	.....	762,731 18	1,745,811 29	566,007 52	728,055 17	654,222 07	23,959,095 00	2,391,071 26	1,931,700 40
Svea Fire and Life, U. S. branch, New York, N. Y.....	.....	1,067,362 86	456,233 67	184,044 36	1,169,168 39	1,111,428 50	108,780,884 61	915,514 68	384,833 95
Thuringia, U. S. branch, New York, N. Y.....	.....	.....	885,318 50	.....	.....	.....	.....	1,448,837 00	673,369 39
Traders, Chicago, Ill.....	500,000	2,505,082 87	1,536,564 50	968,218 37	1,488,066 30	1,366,738 67	132,661,427 00	1,697,157 83	806,211 25
Trans-Atlantic Fire, U. S. branch, Chicago, Ill.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Union, Philadelphia, Pa.....	.....	542,186 17	812,062 23	30,123 94	331,507 33	334,472 00	437,287 03	174,378 96	.....
Union Assurance Society, U. S. branch, New York	.....	1,500,810 71	869,269 95	631,549 70	1,234,179 50	1,291,312 44	146,955,843 00	1,406,805 15	665,953 74
United Fire, Baltimore, Md.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
United States Fire, New York, N. Y.....	250,000	711,489 70	695,607 81	118,881 86	418,515 61	427,079 30	57,434,876 00	612,159 69	226,295 78
Victoria Fire, New York, N. Y.....	300,000	267,911 67	250,789 91	.....	80,772 54	79,182 26	10,272,184 00	128,615 89	51,723 05
Westchester Fire, New York, N. Y.....	200,000	3,153,178 51	1,066,366 28	.....	2,950,600 52	1,910,115 68	230,400,574 00	2,385,913 41	1,103,864 43
Western Assurance, Toronto, Canada.....	.....	2,234,923 09	1,499,431 31	735,491 78	2,044,568 31	3,273,954 32	257,799,542 00	2,595,532 77	1,606,275 17
Western Underwriters Ass'n, incorporated, Chicago	200,000	565,989 90	537,892 81	26,097 09	394,584 65	399,071 01	44,514,800 00	540,648 08	175,773 41
Williamsburg City, Brooklyn, N. Y.....	250,000	2,208,358 55	1,020,425 48	1,187,933 07	985,504 45	838,311 34	99,511,510 00	990,220 99	358,621 43
Willamsburg City, Brooklyn, N. Y.....	\$ 43,132,875	\$ 279,020,204 46	\$ 185,295,455 49	\$ 93,216,506 74	\$ 144,179,384 04	\$ 151,115,708 48	\$ 18,364,830,681 94	\$ 194,037,209 86	\$ 85,470,624 47
Total non-Iowa companies.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
Total of fire companies.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
COMPANIES OTHER THAN FIRE.	\$ 43,707,875	\$ 284,361,403 00	\$ 187,998,994 07	\$ 94,141,028 67	\$ 146,231,782 51	\$ 153,048,278 14	\$ 18,462,795,656 67	\$ 196,357,799 88	\$ 86,382,808 81
Etna Indemnity Hartford, Conn.....	250,000	395,756 26	346,640 10	20,125 16	172,360 21	146,103 60	30,626,721 21	181,810 23	38,855 13
Alliance Hail and Cyclone Mut., Austin, Minn.....	Mutual	393,141 49	346,640 10	.....	39,276 26	20,713 46	621,301 00	.....	8,249 21
American Bonding and Trust Co., Baltimore, Md.....	1,000,000	1,651,854 29	1,326,555 14	325,300 15	5,616,149 56	555,189 56	187,842,019 09	570,771 54	170,930 74
American Surety, New York, N. Y.....	2,500,000	5,341,628 38	3,568,815 50	1,971,787 38	1,440,177 38	1,426,832 76	248,283,804 00	1,014,650 30	508,485 06
Bankers Mutual Casualty, Des Moines, Ia.....	Mutual	180,915 87	80,425 05	.....	33,200 82	45,707 56	6,052,450 00	82,515 05	10,433 53
City Trust, Safe, Deposit and Surety Co., Philadelphia, Pa.....	500,000	3,248,742 32	3,045,159 46	235,202 86	336,350 65	313,094 17	72,105,562 57	219,094 00	55,691 67
Continental Casualty Co., Hammond, Ind.....	300,000	849,750 80	740,899 07	100,857 82	1,075,045 27	906,470 00	103,281,564 00	1,032,700 35	508,007 15
Employers Liability Assurance Corporation, Boston, Mass.....	.....	1,767,970 86	1,130,050 43	437,002 43	1,679,007 21	1,447,433 03	1,447,115 05	1,939,631 59	775,202 10
Fidelity and Deposit Co., Baltimore, Md.....	2,000,000	5,691,704 05	2,912,943 39	2,778,850 60	1,408,796 00	1,343,841 20	279,858,014 00	1,211,588 61	450,148 94
Guarantee Co. of North America, Montreal, Cana.....	.....	1,092,860 85	1,055,413 41	.....	823,175 09	1,045,340 30	66,034,055 00	216,612 50	40,036 83
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.....	500,000	2,890,726 44	2,190,598 43	620,128 01	1,285,679 05	1,169,115 21	134,492,081 00	1,311,166 86	111,449 56
Lawyers Surety Co., New York, N. Y.....	500,000	783,872 74	569,535 95	212,073 16 79	81,070 85 47	91,569 17 18	11,569,171 18	82,781 78	7,250 46
Lloyds Plate Glass, New York, N. Y.....	250,000	664,561 06	498,400 70	160,260 36	449,044 09	465,395 70	16,177,614 00	448,519 53	197,879 49
London Guarantee and Accident, U. S. branch, Chicago, Ill.....	250,000	.....	.....	.....	.....	.....	.....	.....	.....
Maryland Casualty, Baltimore, Md.....	750,000	1,231,813 21	986,820 45	214,088 76	1,016,237 21	944,224 31	111,005,000 00	679,749 33	502,762 85
Metropolitan Plate Glass, New York, N. Y.....	.....	2,476,368 86	1,789,909 94	680,458 02	1,759,454 03	1,590,794 61	107,067,597 97	1,829,625 91	779,908 74
Minnesota Farmers Hail, Minneapolis, Minn.....	100,000	535,081 71	259,489 80	975,521 91	369,237 72	313,262 36	12,363,044 00	343,695 71	121,478 25
National Surety, New York, N. Y.....	500,000	1,519,041 19	870,546 68	.....	9,000 22	179,201 50	.....	.....	1,615 56
New Amsterdam Casualty, New York, N. Y.....	314,400	576,178 57	358,509 90	544,494 51	692,845 81	662,142 10	242,210,061 00	766,845 80	173,760 51
New Jersey Plate Glass, Newark, N. J.....	100,000	206,284 98	170,902 94	51,933 03	364,530 99	350,329 70	98,610,955 06	349,139 63	168,095 60
New York Plate Glass, New York, N. Y.....	.....	.....	.....	35,322 04	139,366 99	124,071 70	6,108,010 00	158,884 30	52,980 90
Ocean Accident and Guarantee Co., N. Y.....	100,000	443,619 14	240,204 20	194,414 23	284,216 67	261,333 43	13,488,718 00	332,117 11	104,191 99
Park Region Mut. Hail Ins Co., Glenwood, Minn.....	.....	1,814,842 43	604,071 78	1,210,770 65	1,083,199 37	718,757 16	131,367,807 89	1,061,701 77	28,704 14
Preferred Accident, New York, N. Y.....	200,000	759 75	.....	.....	.....	.....	.....	.....	.....
StANDARD Life and Accident, Detroit, Mich.....	250,000	1,331,301 34	1,075,648 32	100,484 18	1,127,837 78	1,112,837 78	280,760,000 00	1,127,490 42	453,305 87
State Farmers Mutual Hail, Waseca, Minn.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
State Mutual Hail, Winnebago City, Minn.....	Mutual	7,057 85	.....	.....	.....	.....	.....	.....	.....
Union Casualty and Surety Co., St. Louis, Mo.....	300,000	524,993 60	287,410 44	465,090 00	876,068 83	736,708 32	626,320,666 00	494,602 86	190,594 78
United States Casualty Co., New York, N. Y.....	1,500,000	1,298,172 09	827,172 09	755,822 41	1,300,255 00	1,051,630 58	353,431,588 77	1,228,383 78	337,174 38
U. S. Fidelity and Guaranty Co., Baltimore, Md.....	.....	2,507,689 44	2,231,867 03	.....	.....	.....	.....	.....	.....
Union Surety and Guaranty Co., Philadelphia, Pa.....	250,000	350,769 32	320,506 62	30,263 36	138,311 81	104,595 01	19,807,231 84	114,802 04	8,111 23
West'n Mut Hail and Co. Ins. Co., Luverne, Minn.....	Mutual	1,298 94	1,298 94	.....	7,055 85	5,422 01	133,807 28	7,055 86	2,206 44
Total companies other than fire.....	\$ 12,614,400	\$ 40,360,952 90	\$ 27,508,316 15	\$ 12,148,994 11	\$ 19,765,846 97	\$ 17,649,877 60	\$ 4,276,671,494 91	\$ 20,071,913 09	\$ 6,802,284 25
Grand Total.....	\$ 56,322,275	\$ 324,724,355 90	\$ 215,507,312 22	\$ 106,290,022 78	\$ 165,997,629 48	\$ 170,698,155 71	\$ 22,729,470,151 58	\$ 216,429,710 90	\$ 93,193,113 06

TABLE

A classified exhibit of gross assets December 31, 1901, of Insurance

NAMES OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and securities owned.	Market value of other stocks owned.
IOWA COMPANIES.				
American Mutual Fire, Des Moines.....				
An hor Mutual Fire, Des Moines.....				
Atlas Mutual Fire, Des Moines.....	\$ 45 00			
Century Fire, Des Moines.....	10,000 00			
Capital Fire, Des Moines.....	\$ 42,000 00	\$ 31,825 00	\$ 4,556 12	
Des Moines Fire, Des Moines.....	66,650 00	80,130 02		
Dubuque Fire and Marine, Dubuque.....	5,000 00	271,637 00	20,855 00	
Farmers Fire, Cedar Rapids.....	\$ 51,402 12	304,541 00	40,250 00	
Fidelity Fire, Des Moines.....	12,701 66	4,428 17	2,500 00	
Hawkeye Fire, Des Moines.....	71,734 54	352,094 66	10,941 20	
Iowa Home, Dubuque.....		29,480 00		
Iowa Merchants Mutual, Sioux City.....				
Iowa State Mutual, Keokuk.....	8,000 00			
Lisbon Mutual, Lisbon.....				
Merchants & Bankers Mut. Fire, Des M.....			21 28	
Mill Owners Mutual Fire, Des Moines.....			76,622 10	
State Fire, Des Moines.....	101,120 70	71,850 00	8,910 00	
Security Fire, Davenport.....	6,425 00	103,666 00	48,358 99	
Total of Iowa companies.....	\$ 305,040 96	\$ 1,207,580 84	\$ 226,524 65	
OTHER THAN IOWA COMPANIES.				
Aetna Fire, Hartford, Conn.....	293,059 35	12,600 00	9,418,040 04	84,763,791 98
Aachen & Munich Fire, U. S. Br., Chicago.....		67,079 25	55,119 86	
Agricultural Fire, Watertown, N. Y.....	200,618 91	775,811 50	239,244 18	657,465 84
Alleghania Fire, Pittsburg, Pa.....	\$ 55,712 75	353,140 00	74,725 50	71,000 00
American Fire, Boston, Mass.....		400,153 50	151,495 00	
American Fire, Newark, New Jersey.....	216,000 00	1,762,728 91	1,611,310 65	
American Central Fire, St. Louis, Mo.....			478,000 00	1,805,726 50
American Fire, Philadelphia, Penn.....	397,178 54	885,102 55	748,003 22	47,949 28
Atlas Assurance, U. S. Branch, Chicago.....		864,775 00	45,495 00	
British American Assurance, Toronto, C.....		10,000 00	1,032,574 00	2,364 31
Buffalo Commercial Fire, Buffalo, N. Y.....		100,425 00	160,000 00	
Buffalo German Fire, Buffalo, N. Y.....	304,300 00	442,595 00	38,880 00	1,080,503 29
Citizens Fire, New York.....	4,877 00	265,955 00	54,875 00	
Citizens Fire, St. Louis, Missouri.....		459,550 00		
Colonial Assurance, New York.....				
Commercial Union, U. S. Branch, N. Y.....	760,858 00	232,500 00	1,679,799 37	289,876 38
Connecticut Fire, Hartford, Conn.....	217,000 00	1,191,750 00	2,159,250 23	138,489 77
Continental Fire, New York.....	1,106,250 00	50,910 00	8,863,475 79	
Concordia Fire, Milwaukee, Wis.....	34,794 48	497,055 00	342,375 04	
Delaware Fire, Philadelphia, Penn.....	200,500 00	127,700 00	50,000 00	919,616 58
Detroit Fire and Marine, Detroit, Mich.....	331,270 57	784,795 48	151,000 00	0,850 00
Eagle Fire, New York.....	184,000 00	134,550 00	70,000 00	450,100 00
Equitable Fire and Marine, Providence.....			29,148 00	328,668 08
Farmers Fire, York, Penn.....	45,355 00	173,743 00		
Fire Association of Philadelphia.....	\$ 518,340 80	\$ 1,371,570 49	\$ 2,855,646 69	\$ 277,272 50

No. 5.

Companies, other than Life doing business in Iowa.

Loans on stock as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium notes in course of collection over three months past due.	Amount of premiums not matured.	All other assets.	Total gross assets.	
		\$ 5,247 28	\$ 62,076 84	\$ 3,512 81	\$ 71,816 01		
		1,212 28	344,253 01	1,374 06	345,495 00		
	\$ 761 11	26,252 81	48,657 04		77,090 02		
	193 43	9,117 08	63,593 31		82,004 70		
	1,130 20	19,228 09	97,948 34		106,407 86		
	5,375 61	20,374 60	247,752 26	10,942 37	431,274 85		
	\$ 28,860 00	13,772 50	75,277 34	10,478 00	138,788 69		
	30,884 25	74,406 04	103,610 67		204,136 08		
	4,305 67	850 55	849 08	47,416 62	81,782 18		
	8,571 23	59,905 21	141,810 98	28,297 92	691,420 03		
		550 54	7,053 53		3,060 55		
		1,078 03	1,078 03		37,094 26		
		154,225 00	9,668 75	35,119 43	755,520 55		
		4,222 34	22,655 82		27,078 10		
		5,685 87		46,440 10	55,927 11		
		1,106 15	20,060 00	150,960 45	848,847 72		
		6,143 42	15,291 50	102,438 58	342,500 10		
		3,293 28	30,430 69	7,006 10	805,750 11		
	\$ 33,225 67	\$ 72,803 20	\$ 537,227 68	\$ 883,912 04	\$ 1,282,991 04	\$ 64,822 37	\$ 4,734,108 54
		571 00	1,027,543 00	451,438 70	96,304 30	14,071,048 37	
		920 00	88,980 79	95,725 21		927,848 13	
		30,330 51	137,415 86	119,985 08		116,970 53	
		6,263 17	44,403 07	50,218 31	100 00	618,707 86	
		3,344 50	38,889 60	61,639 66		709,492 38	
		46,551 49	81,370 51	155,790 45	21,980 57	3,025,681 55	
		138,495 32	717 20		131,409 35	3,191,535 33	
		13,999 53	72,006 04	20,519 07		169,531 00	
		8,295 00	30,319 07	184,153 45		1,073,808 18	
		6,555 38	56,953 64		193,297 03	1,302,577 76	
		1,616 67	58,335 52	856 70	18,260 47	353,728 86	
		10,585 91	115,307 97	47,360 28		2,054,555 45	
		3,661 00	97,880 66	17,050 10	169,561 35	494,971 31	
		3,220 17	5,569 71	97,880 79		538,229 65	
		12,928 55	385,057 84	474,745 09	5,682 20	3,821,447 37	
		392,608 51	128,850 00		115,118 71	4,318,611 62	
		75,645 54	830,050 16	672,680 35		11,509,011 01	
		11,052 22	24,397 28	80,004 05		868,583 88	
		15,026 33	69,005 91	106,634 95		24,550 94	
		36,066 43				1,549,131 02	
		22,473 04	59,391 83	38,846 10	2,932 37	1,410,688 89	
			45,128 02			977,775 14	
		68,831 46	1,145 00			4,318,611 62	
		75,154 14	8,551 20			766,650 48	
		66,850 10	273,349 70	722,476 50		6,155,692 46	

TABLE No. 5.

—CONTINUED.

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of bonds and securities owned.	Market value of other stocks owned.
Fidelity Fire, Baltimore, Maryland	\$ 145,000 00	\$ 954,097 34	\$ 25,272 66	
Fremens Fire, Baltimore, Maryland	132,378 60	1,268,091 03	458,745 00	
Fremens Fire Newark, New Jersey	503,700 00	277,775 00	2,450,602 73	102,384 27
Franklin Fire, Philadelphia, Penn.	208,472 50	114,307 20	2,455,647 80	114,307 20
German Fire, Freeport, Ill.	89,263 85	1,815,764 18	1,347,655 01	11,700 00
German, Pittsburg, Pa.	2,025 22	231,445 50	91,759 39	34,010 39
Germania Fire, New York, N. Y.	667,394 27	353,500 00	3,855,791 94	166,677 31
German Alliance, New York, N. Y.		851,960 21	108,532 77	
German American, New York, N. Y.	15,000 00	13,000 00	7,540,291 97	651,258 08
Glend Fire and Marine, Philadelphia, Pa	300,224 62	614,470 00	732,613 28	133,920 10
Giens Falls Fire, Giens Falls, N. Y.	93,710 00	999,152 29	1,618,500 00	103,260 00
Greenwich, New York, N. Y.	117,500 00	228,500 00	967,324 67	501,500 33
Hamburg Bremen, U. S. Br., New York, N. Y.		80,000 00	1,250,455 97	85,514 87
Hanover Fire, New York, N. Y.	420,368 75	3,500 00	1,859,415 19	426,515 30
Hartford Fire, Hartford, Conn.	807,149 81	791,200 00	6,944,476 60	1,238,229 50
Home Fire, New York, N. Y.	1,633,802 66	128,750 00	9,618,427 12	2,320,277 88
Imperial, U. S. branch, New York, N. Y.	410,616 30	1,054,148 54	66,018 40	45,083 66
Ins. Co. of N. America, Philadelphia Pa.	858,462 96	1,447,632 80	4,914,650 00	394,935 00
Lancashire, U. S. branch, Chicago, Ill.				
Law Union & Crown U. S. Br., New York		601,797 25	30,052 75	
Liverpool & London & Globe, U. S. branch	1,848,349 27	3,009,050 00	2,995,442 66	365,398 95
Liverpool & London & Globe, New York		267,061 48	60,494 04	
London Assurance Corporation U. S. branch		1,928,917 08	39,446 66	
London and Lancashire, U. S. branch	300,000 00	1,698,454 63		111,488 78
Lumbermen, Philadelphia, Pa.	159,118 35	254,450 00	732,265 01	46,001 66
Manchester Assurance, U. S. Br., Chicago	2,000 00	1,501,568 35	1,382 77	45,751 65
Mechanics, Philadelphia, Pa.	85,168 73	280,585 10	418,948 01	40,231 69
Mercantile Fire and Marine, Boston, Mass.		184,100 00	367,517 97	91,870 03
Merchants, Newark, N. J.				
Merchants, Providence, R. I.				
Michigan Fire and Marine, Detroit, Mich.	94,258 14	551,658 00	39,250 00	
Milwaukee Fire, Milwaukee, Wis.		308,000 00	201,367 50	
Milwaukee Mechanics, Milwaukee, Wis.	67,500 00	1,123,158 79	1,139,511 25	
National Assurance, U. S. branch				
National Fire, Hartford, Conn.	433,227 20	647,715 00	3,321,309 63	306,159 37
National Standard, New York, N. Y.			421,150 00	2,500 00
Newark Fire, Newark, N. J.	43,700 00	215,680 80	254,850 00	128,080 00
New Hampshire Fire, Manchester, N. H.	108,981 62	487,016 66	105,000 00	1,745,942 75
Netherlands Fire, U. S. Br., New York				
Niagara Fire, New York, N. Y.		138,229 49	1,860,000 00	517,475 00
Northern Assurance, U. S. Br., New York	115,000 00	2,168,808 75	125,271 25	
North British and Mercantile, U. S. Br.		4,419,456 46		114,548 54
North German, U. S. Br., Chicago, Ill.				
Norwalk Fire, Norwalk, Conn.				
Northwestern National, Milwaukee, Wis.		1,048,656 67	1,654,616 82	40,793 18
Norwich Union, U. S. Br., New York		4,000 00	1,641,858 68	127,749 42
Orient, Hartford, Conn.	78,945 21	180,900 00	1,629,483 86	74,913 20
Pacific Fire, New York, N. Y.				
Palatine, U. S. Br., New York, N. Y.		1,802,222 92	10,554 58	
Pelican, New York, N. Y.		365,995 51		
Pennsylvania Fire, Philadelphia, Pa.	227,210 06	718,613 33	3,765,973 74	141,852 26
Phoenix, Brooklyn, N. Y.	401,424 39	70,000 00	3,490,881 34	763,523 27
Phoenix Insurance Co., Hartford, Conn.	428,128 33	80,074 83	3,212,977 81	48,000 00
Phoenix Assurance Co., U. S. Br., New York		2,188,429 34		37,649 41
Providence Washington, Providence, R. I.		1,235,350 00	549,585 00	

Loans on stocks as collateral.	Interests due and accrued.	Cash in office and bank.	Amount of premium collection and exp. 3 months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
\$ 17,722 75	\$ 102,515 68	\$ 37,470 44	\$ 8,470 44	\$ 1,921 50	\$ 1,284,929 66	
27,181 83	10,226 38	82,145 95	84 70		2,778,335 40	
	7,295 16	310,816 16	521,038 01		4,401,551 93	
\$ 230,000 00	1,830 06	60,761 35	72,383 72		3,087,001 53	
	71,862 73	294,524 05		\$ 270,667 57	3,904,486 80	
61,050 00	45,473 43	45,473 43		60,753 13	5,311,119 24	
	11,234 57	14,827 63	943,728 79		5,371,211 79	
	91,515 19	5,182 20			1,128,177 48	
	5,283 27	481,058 33		582,745 13	9,028,636 73	
	21,010 57	50,310 04		26,451 52	1,084,950 13	
	11,605 80	592,467 15		111,678 01	3,580,433 38	
	500 00	10,219 50		68,027 54	1,018,624 20	
	16,314 16	8,514 00		94,485 30	1,530,725 20	
	16,002 07	131,035 18		317,066 15	3,368,217 91	
	18,316 90	725,160 20	908,255 81	642,175 00	12,176,483 81	
	53,603 04	743,517 01		220,660 83	450,999 04	15,104,192 95
	9,400 15	62,318 38		148,010 95	1,797,625 62	
	10,543 05	1,147,501 51		205,720 00	10,220,800 89	
	3,517 45	34,959 54		33,320 00	793,666 65	
	45,848 67	930,033 35		991,474 60	45 39	10,137,600 80
		60,494 04		57,262 45	300,820 57	
	5,222 70	191,249 35		254,587 01	7,208 63	2,423,721 49
	24,619 47	148,559 99		245,950 10	16,597 97	5,544,682 94
	5,783 59	29,279 03		26,349 40	1,265,247 37	
	8,554 17	55,993 81		26,081 15	938 47	1,222,772 39
	6,330 43	42,793 25		56,818 01		1,038,860 92
	4,070 13	40,482 02		64,553 70	758,906 75	
	15,103 43	48,279 53		54,867 49	805,400 52	
	2,007 12	3,233 75		19,200 00	4,419 64	
	80,627 92	64,642 87		173,519 83	2,953,933 00	
		320,241 73	244,737 37	151,646 81	5,424,437 00	
	1,023 33	101,427 79		79,432 00	602,593 14	
	6,913 31	23,930 45		19,169 48	680,701 90	
	16,994 46	198,511 61		189,992 53	1,274,853 86	
	10,672 25	212,101 40		245,504 51	3,177,770 68	
	5,822 79	124,104 21		273,783 18	2,806,010 20	
	53,854 00	292,268 28		401,761 90	6,682 13	5,286,170 37
	13,424 10	143,285 40		66,818 09	68,493 68	3,065,911 34
	18,048 66	148,363 60		186,202 43	2,977,048 68	
	20,372 13	102,791 75		125,170 21	5,758 81	1,164,321 65
	1,220 25	113,065 06		180,517 57	40,549 47	1,548,176 75
	3,041 92	31,586 06		24,822 31	485,505 84	
	7,715 68	130,139 05		320,439 48	8,449,063 54	
	1,060 50	61,514 84		77,568 00	6,061,765 04	
	44,541 22	331,914 49	298,351 35	234,179 64	5,923,444 41	
	25,853 75	473,697 84	158,753 93		8,697,699 21	
	8,353 62	120,225 44	240,818 83		33,978 61	2,128,311 50

TABLE No. 5

NAME OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of fire insurance policies owned.	Market value of stocks owned.
Park Region M. H. I. Co., Glenwood, Minn.				
Pfeiffer Accident N. Y., New York			\$ 660,531 24	\$ 31,205 25
Standard L. & accident, Detroit, Mich.	\$ 60,070 88	\$ 382,207 00	\$ 593,255 42	\$ 17,049 58
State Farmers M. H. I. Co., Waseca, Minn.				
State Mutual Hall, Winnebago City, Minn.				
Union Cas. & Surety Co., St. Louis, Mo.		80,950 00	277,500 00	8,750 00
U. S. Casualty Co., New York, N. Y.	5,000 00	5,000 00	1,129,504 46	
U. S. Fidel. & Guar. Co., Baltimore, Md.	135,466 47	655,744 00	1,120,992 85	21,743 25
Union Surety & G. Co., Philadelphia, Pa.	98,767 87	154,944 34		7,050 00
Western M. H. & C. I. Co., Luverne, Minn.				
Total of companies other than fire..	\$4,977,589 45	\$2,719,033 11	\$3,552,674 43	\$ 895,871 54
Grand total.....	\$7,404,430 75	\$64,814,260 11	\$153,028,344 70	\$23,609,857 69

—CONTINUED.

Loans on stocks as collateral.	Interest due and accrued.	Cash in office and bank.	Amount of premium collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.
		\$ 750 75				\$ 150 75
	\$ 2,790 74	159,164 13		\$ 94,908 50		\$ 958,994 87
	15,120 77	100,100 24		154,473 60	645 87	1,331,301 34
		7,067 85				7,067 85
		3,328 17				3,328 17
	2,351 20	10,002 02		67,149 55	72,300 83	\$24,993 66
	7,941 57	84,514 71		60,151 35		1,308,172 69
\$ 8,000 00	23,744 73	399,073 87		67,760 71	69,158 50	2,507,639 44
	2,062 81	34,995 37		6,017 76	46,901 17	350,760 33
		27 40		1,271 54		1,298 94
\$1,742,911 82	\$ 208,213 45	\$ 3,189,937 33		\$ 2,240,134 87	\$ 834,561 40	\$ 40,360,952 00
\$5,404,020 60	\$ 655,058 86	\$21,730,106 13	\$6,405,317 10	\$15,015,233 12	\$5,456,780 61	\$ 324,724,355 00

TABLE

A classified exhibit of gross liabilities, December 31, 1901, of

Names of Companies.	Adjusted and un- adjusted.	Revised and dis- puted.
IOWA COMPANIES.		
American Mutual, Des Moines	\$ 1,300.00	\$ 1,000.00
Anchor Fire, Des Moines	6,335.06	2,148.84
Atlas Mutual, Des Moines	11.92	
Century Fire, Des Moines	717.00	
Capital Fire, Des Moines	997.80	
Des Moines Fire, Des Moines	3,462.43	4,353.00
Dubuque Fire and Marine, Dubuque	4,800.00	
Farmers Fire, Cedar Rapids	687.70	3,048.15
Fidelity Fire, Des Moines	16,050.77	4,165.08
Hawkeye Fire, Des Moines	2,763.50	2,120.00
Iowa Home, Dubuque	531.00	
Iowa Merchants Mutual, Sioux City	4,920.39	
Iowa State Mutual, Keokuk	1,400.00	2,875.00
Lisbon Mutual, Lisbon	234.64	1,297.64
Merchants and Bankers Mutual, Des Moines	614.70	
Mill Owners Mutual Fire, Des Moines		
State, Des Moines	1,233.27	5,946.61
Security, Davenport	33.00	
Total Iowa Companies	\$ 47,333.24	\$ 26,948.24
OTHER THAN IOWA COMPANIES.		
Aetna, Hartford, Conn.	589,544.40	26,000.34
Aachen and Munich, U. S. branch, Chicago, Ill.	74,441.89	12,634.51
Agricultural, Watertown, N. Y.	98,108.96	2,151.05
Allemanina, Pittsburg, Pa.	48,459.66	1,800.00
Albion, Boston, Mass.	9,146.72	20,302.49
American, Newark, N. J.	99,814.00	6,805.27
American Central, St. Louis, Mo.	105,207.74	12,134.49
American Fire, Philadelphia, Pa.	155,597.68	23,060.68
Atlas Assurance, U. S. branch, Chicago, Ill.	61,798.75	11,174.07
British American Assurance, Toronto, Can.	71,750.97	2,800.00
Buffalo Commercial, Buffalo, N. Y.	17,277.01	
Buffalo German, Buffalo, N. Y.	21,451.33	6,135.86
Citizens, New York, N. Y.		
Citizens, St. Louis, Mo.	38,286.15	10,425.00
Colonial Assurance, New York, N. Y.	12,483.14	27,697.59
Commercial Union, U. S. branch, New York, N. Y.	373,115.00	28,500.00
Connecticut, Hartford, Conn.	248,355.30	23,188.32
Continental, New York, N. Y.	384,398.18	83,684.20
Concordia, Milwaukee, Wis.	55,917.54	4,450.00
Delaware, Philadelphia, Pa.	57,570.00	1,000.00
Detroit Fire and Marine, Detroit, Mich.	37,437.28	4,039.18
Eagle Fire, New York, N. Y.	49,755.00	5,951.00
Equitable Fire and Marine, Providence, R. I.		
Farmers Fire, York, Pa.	44,186.99	5,100.00
Fire Association of Philadelphia, Philadelphia, Pa.	366,500.70	49,064.96

No. 6.

Insurance Companies, other than Life, doing business in Iowa.

Unearned premi- um.	All other claims.	Total liabilities ex- cept capital stock.	Capital stock paid up.	Net surplus over capital and all liabilities.
		\$ 2,300.00		\$ 31,050.00
\$ 254,557.15		263,040.93	25,000.00	57,454.70
		11.92		
34,212.80		34,929.80	25,000.00	22,974.56
99,595.93	\$ 1,515.82	103,079.01	25,000.00	69,675.25
343,356.16	2,119.10	353,290.69	25,000.00	52,684.16
103,140.27	10,000.00	117,940.27	100,000.00	218,165.42
398,796.32	5,434.50	400,200.75	100,000.00	95,876.22
58,348.30	1,403.25	74,577.32	25,000.00	
412,324.15		417,207.65	25,000.00	252,212.38
9,158.05	30.00	9,179.05	25,000.00	6,334.57
	4,266.00	9,183.30		
44,559.31		48,844.31		
	330.20	1,802.28		
	1,477.45	2,122.21		53,804.90
189,350.01	5,798.51	202,344.40	100,000.00	40,174.79
30,690.14	757.93	51,481.13	100,000.00	54,208.68
\$ 1,990,974.59	\$ 33,132.82	\$ 2,097,488.89	\$ 575,000.00	\$ 955,591.93
3,639,979.71	215,344.35	4,410,877.80	4,000,000.00	5,661,070.57
398,851.79	9,511.00	409,430.59		435,411.54
1,180,893.61		1,281,119.04	500,000.00	568,641.71
267,792.16	2,407.45	380,225.67	200,000.00	68,578.19
227,148.04		287,260.01	300,000.00	122,331.31
1,515,999.50	2,765.10	1,635,381.87	600,000.00	1,700,297.68
811,141.21		938,545.40	1,000,000.00	1,252,992.87
1,514,258.00	30,351.50	1,724,173.20	500,000.00	1,367,713.57
739,908.94	13,881.30	873,841.47		488,453.65
		813,924.11		
113,052.04		130,389.05	200,000.00	23,299.81
393,668.88		401,036.01	200,000.00	1,453,519.44
166,706.27		209,417.43	200,000.00	61,453.69
191,391.50		260,289.43	200,000.00	85,940.20
2,279,397.78	12,141.39	2,693,154.11		1,148,293.06
2,031,144.70		2,310,185.32	1,000,000.00	1,008,431.20
4,806,001.60	483,310.68	5,697,683.66	1,000,000.00	4,901,388.12
560,438.79		600,606.33	200,000.00	77,677.55
711,835.01	77.00	770,488.01	702,975.00	75,794.01
213,737.47		255,213.93	500,000.00	665,774.98
20,289.87		498,706.45	400,000.00	118,298.66
375,312.74	7,327.62	431,927.35		334,722.71
4,488,669.60	214,299.56	5,118,734.82	500,000.00	539,957.06

TABLE No. 6

—CONTINUED.

NAME OF COMPANIES	Adjusted and un- adjusted.	Retained and dis- posed.	Unearned premi- um.	All other claims.	Total liabilities, except capital stock.	Capital stock paid up.	Net Surplus over capital and all liabilities.
Fidelity Fire, Baltimore, Md.							
Firemen, Baltimore, Md.	\$ 39,924.71						
Firemen, Newark, N. J.	58,271.76	2,212.00	\$ 366,295.52	\$ 5,328.93	\$ 411,549.10	\$ 400,000.00	\$ 472,550.80
Firemen Fund, San Francisco, Cal.	265,566.76	6,575.00	508,224.31	21,823.62	584,531.69	1,000,000.00	1,193,821.80
Franklin Fire, Philadelphia, Pa.	47,115.00	2,635.30	1,726,915.31		1,918,997.07	1,000,000.00	1,524,554.80
German Fire, Freeport, Ill.	154,837.17	16,750.00	1,559,010.82		1,608,761.21	400,000.00	1,078,240.32
German Fire, Pittsburg, Pa.	20,214.10						
Germania Fire, New York, N. Y.	92,880.25	11,755.00	2,316,654.17	901.80	2,520,211.34	200,000.00	1,175,275.40
German Alliance, New York, N. Y.	63,400.57		1,784,190.03		1,880,794.25	1,000,000.00	2,484,447.51
German American, New York, N. Y.	439,922.00	89,590.00	257,767.00		311,207.57	400,000.00	426,369.91
Girard Fire and Marine, Philadelphia, Pa.			3,160,660.03	143,321.81	3,275,500.43	1,000,000.00	4,491,136.30
Glens Falls Fire, Glens Falls, N. Y.	39,292.14	1,000.00	1,030,605.42	17,573.76	1,097,471.32	300,000.00	587,478.81
Greenwich Fire, New York, N. Y.	51,518.38	14,730.00	1,028,052.04	19,000.00	1,098,302.42	200,000.00	2,211,138.05
Hamburg Bremen, U. S. branch, New York, N. Y.	205,080.79	32,515.66					
Hanover, New York, N. Y.	81,285.00	20,100.00	1,307,955.40	30,510.00	1,576,967.87	200,000.00	135,650.30
Hartford Fire, Hartford, Conn.	162,585.82	69,707.64	1,103,056.80	1,226,041.80	1,226,041.80	354,683.40	504,963.54
Home Fire, New York, N. Y.			1,437,274.76	73,690.35	1,743,394.37	1,000,000.00	
Imperial Fire, U. S. branch, New York, N. Y.	1,032,800.32	63,591.00	6,298,504.68	7,894,896.01	7,894,896.01	1,480,000.00	5,993,322.88
Imperial Fire, U. S. branch, New York, N. Y.	703,453.03	68,187.65	5,600,677.00	455,532.30	6,297,550.07	3,000,000.00	4,998,242.88
Insurance Company of North America, Philadelphia, Pa.	17,705.00		891,555.00		1,010,730.41	860,000.00	498,865.21
Lancashire, U. S. branch, Chicago, Ill.	679,243.60	37,256.31	4,631,037.49	5,347,537.49	5,347,537.49	3,000,000.00	1,624,952.40
Law Union and Crown, U. S. branch, New York, N. Y.		426.00					
Liverpool and London and Globe, U. S. branch, New York	65,536.20						
Liverpool and London and Globe, New York, N. Y.	510,880.04	72,025.00	208,884.57	1,168.82	276,015.77		427,650.28
London Assurance Corporation, U. S. branch, New York, N. Y.	9,960.00		4,701,004.29	253,480.66	5,539,368.69		4,600,161.00
London and Lancashire, U. S. branch, New York, N. Y.	130,233.98	13,985.00	90,000.00	108,089.56	200,000.00		81,838.01
Lumbermen, Philadelphia, Pa.	136,169.08	19,472.22	95,511.60	30,352.82	1,137,223.27	200,000.00	1,086,498.28
Manchester, Philadelphia, Pa.		2,750.00	1,502,047.71	20,364.60	1,678,053.07		860,629.27
Manchester Assurance, U. S. branch, Chicago, Ill.	22,278.32						
Mechanics, Philadelphia, Pa.	162,676.07	24,028.03	38,059.20	20,846.60	413,934.57	250,000.00	566,312.80
Mercantile Fire and Marine, Boston, Mass.	32,141.72	3,422.05	1,058,380.07	22,675.17	1,208,080.14		554,690.00
Merchants, Newark, N. J.	80,648.10	7,125.00	430,483.22	28,707.63	494,005.22	250,000.00	193,945.70
Merchants, Providence, R. I.			194,375.62	13,363.68	235,452.40	400,000.00	117,454.29
Michigan Fire and Marine, Detroit, Mich.		750.00					
Milwaukee Fire, Milwaukee, Wis.	22,160.12						
Milwaukee Mechanics, Milwaukee, Wis.	25,322.13	2,575.00	251,914.50	4,869.49	279,694.11	400,000.00	125,706.41
National Fire Insurance Company, Hartford, Conn.	84,885.02	15,217.10	161,150.20		186,067.33	800,000.00	72,409.30
National Fire Assurance Co., U. S. branch, Hartford, Conn.	339,070.95	21,606.60	684,850.52	59,469.82	1,224,131.46	200,000.00	1,271,509.20
National Standard, New York, N. Y.			2,555,430.15	25,000.00	2,943,163.70	1,600,000.00	1,481,273.30
Newark Fire, Newark, N. J.	34,846.00	735.00					
New Hampshire Fire, Manchester, N. H.	13,180.44	2,861.80	217,777.13	35,161.80	285,822.08	200,000.00	114,071.12
Netherlands Fire, U. S. branch, New York, N. Y.	164,163.82	25,924.00	10,920.10	10,934.40	14,934.40	250,000.00	292,457.65
Niagara Fire, New York, N. Y.			1,241,320.91	25,442.26	1,450,850.99	1,600,000.00	1,017,832.87
Northern Assurance, U. S. branch, New York, N. Y.	172,778.25	32,703.41					
North British Mercantile, U. S. branch, New York, N. Y.	120,663.40	45,291.75	1,492,752.51	10,978.23	1,715,212.40	500,000.00	962,569.25
North German, U. S. branch, Chicago, Ill.	358,855.71	28,391.03	1,266,051.00	26,972.38	1,453,948.59		1,122,661.61
Norwalk Fire, Norwalk, Conn.			2,298,709.51		2,679,950.25		2,050,214.12
Northwestern National, Milwaukee, Wis.							
Norwich Union, U. S. branch, New York, N. Y.	63,055.13	2,900.00					
Orient Hartford, Conn.	124,242.27	25,222.50	1,368,625.23	3,209.97	1,437,790.33	600,000.00	1,028,201.01
Pacific Fire, New York, N. Y.	110,960.78	37,420.50	1,245,338.44	24,665.85	1,510,459.00		651,182.62
Palatine, U. S. branch, New York, N. Y.		5,250.00	817,156.29	5,144.95	967,234.54	500,000.00	793,538.53
Pelican, New York, N. Y.	99,191.00		678,138.75	22,959.53	805,539.28		722,637.47
Pennsylvania, Philadelphia, Pa.	23,010.00	424.00				200,000.00	
Phoenix, Brooklyn, N. Y.	220,942.52	8,321.22	109,275.13	8,480.79	242,166.91		81,318.91
Phoenix Insurance Company, Hartford, Conn.	319,924.37	26,100.00	2,779,778.51	3,009,112.05	3,009,112.05	400,000.00	2,031,551.49
Providence Washington, Providence, R. I.	485,557.52	20,231.00	3,770,480.10	4,123,015.54	4,123,015.54	1,000,000.00	1,775,749.55
	274,053.65	18,490.08	2,382,425.32	5,144.95	2,832,193.79	2,000,000.00	1,110,260.50
			1,015,107.28	1,307,601.01	1,307,601.01	500,000.00	380,650.49

TABLE No. 6

NAMES OF COMPANIES.	Adjusted and un-adjusted.	Registered and reported.
Phoenix Assurance Co., U. S. branch, New York, N. Y.	\$ 413,741.90	\$ 16,233.00
Pressian National, U. S. branch, Chicago, Ill.	65,419.08	4,700.00
Queen Insurance Company of America, New York, N. Y.	174,599.43	54,029.00
Reading Fire, Reading, Pa.	39,008.48	12,950.00
Reliance, Philadelphia, Pa.	49,373.66	
Rochester German, Rochester, N. Y.	39,801.41	9,061.26
Royal, U. S. branch, New York, N. Y.	449,829.54	88,300.58
Royal Exchange Assurance, New York, N. Y.	79,889.53	9,050.00
St. Paul Fire and Marine, St. Paul, Minn.	203,890.68	13,535.00
Scottish Union and National, U. S. branch, Hartford, Conn.	240,340.90	21,581.45
Security, New Haven, Conn.	79,740.44	2,195.00
Springfield Fire and Marine, Springfield, Mass.	304,684.49	34,750.01
Spring Garden, Philadelphia, Pa.	11,608.58	11,104.24
Sun Insurance Office, U. S. branch, New York, N. Y.	164,530.53	29,455.30
Svea Fire and Life, U. S. branch, New York, N. Y.	43,621.38	10,471.67
Thurlogia, U. S. branch, New York, N. Y.	10,545.02	12,090.80
Traders, Chicago, Ill.	133,000.82	5,830.30
Trans-Atlantic, U. S. branch, Chicago, Ill.		2,700.00
Union, Philadelphia, Pa.	177,284.00	8,414.86
United Fire, Baltimore, Md.		
United States Fire, New York, N. Y.	58,553.73	3,538.88
Victoria Fire, New York, N. Y.	25,248.14	
Westchester Fire, New York, N. Y.	195,107.19	13,750.00
Western Assurance, Toronto, Canada.	145,134.64	9,000.00
Western Underwriters Ass'n, Incorp., Chicago, Ill.	26,951.94	5,000.00
Williamsburg City Fire, Brooklyn, N. Y.	58,928.39	12,054.57
Total non-Iowa Companies.	\$ 14,476,374.92	\$ 1,638,440.37
Total Fire Companies.	\$ 14,523,708.15	\$ 1,665,588.61
COMPANIES OTHER THAN FIRE.		
Atina Indemnity, Hartford, Conn.	10,403.08	
Alliance Hall and Clone, Austin, Minn.		
American Bonding and Trust Company, Baltimore, Md.	260,657.82	
American Surety Company, New York, N. Y.	91,483.22	186,779.39
Bankers Mutual Casualty Company, Des Moines.	579,703.98	2,730.85
City Trust, Safe Deposit and Surety Co., Philadelphia, Pa.	16,887.25	85,121.29
Continental Casualty Company, Hammond, Ind.	22,000.00	28,800.94
Employers Liability Assurance Corporation, Boston, Mass.	74,585.02	324,370.00
Fidelity and Deposit Company, Baltimore, Md.	47,145.30	221,300.00
Guarantee Company of North America, Montreal, Canada.	3,688.30	46,239.61
Hartford Steam Boiler Inspec. and Ins. Co., Hartford, Conn.	45,121.51	
Lawyers Surety Company, New York, N. Y.	10,000.00	
Lloyd's Plate Glass, New York, N. Y.	3,214.02	
Lloyd's Plate Glass, New York, N. Y.	85,400.80	221,300.00
London Guarantee and Acc'd Co., U. S. branch, Chicago, Ill.	76,510.38	174,238.90
Maryland Casualty Company, Baltimore, Md.		
Metropolitan Plate Glass, New York, N. Y.	4,540.76	
Minnesota Farmers Hall, Minneapolis, Minn.		
National Surety, New York, N. Y.	24,319.19	36,502.69
New Amsterdam Casualty Company, New York, N. Y.	15,859.18	37,838.35
New Jersey Plate Glass, Newark, N. J.	1,811.10	259.19
New York Plate Glass, New York, N. Y.	3,234.84	
Ocean Accident and Guar. Co., U. S. branch, New York, N. Y.	9,771.93	154,248.00

—CONTINUED.

Unearned premi-ums.	All other claims.	Total liabilities except capital stock.	Capital stock paid up.	Net surplus over capital and all liabilities.
\$ 1,835,624.48	\$ 191,410.35	\$ 2,460,609.71		\$ 437,049.44
139,448.91	1,959.00	502,848.08		338,350.90
1,855,738.73	62,514.58	2,460,272.74	500,000.00	2,307,782.27
451,912.14	990.95	504,861.57	250,000.00	258,877.14
463,065.04		518,438.70	300,000.00	197,750.18
494,453.75	470.63	534,497.05	200,000.00	521,595.10
3,924,885.95	278,737.54	4,781,653.31		2,521,582.80
653,307.44	19,499.51	778,746.50	200,000.00	531,027.06
1,419,735.65	37,608.96	1,607,770.30	500,000.00	835,543.71
1,717,584.35	140,959.10	2,134,495.80		1,220,615.15
537,785.68	21,554.14	641,215.26	300,000.00	167,637.57
2,165,584.45	2,503,084.45	2,503,084.95	2,000,000.00	1,207,195.28
805,648.84	34,238.77	891,904.83	400,000.00	105,796.32
1,518,762.50	13,367.10	1,725,811.53		932,142.91
387,382.09	8,758.52	456,233.60		306,497.52
661,201.38	1,480.40	685,318.50		182,044.36
891,027.32	5,830.30	1,036,864.50	500,000.00	685,218.37
207,024.86	29.70	211,062.83	200,000.00	30,123.94
681,335.47	2,234.92	866,269.95		631,546.70
256,020.13	54,498.07	375,607.81	250,000.00	115,881.89
46,541.64		69,780.28	200,000.00	
1,457,442.09		1,666,366.28	300,000.00	1,186,812.25
1,347,296.67		1,725,491.31		735,491.78
395,040.87		337,802.81	200,000.00	28,007.00
690,780.99	8,655.56	770,425.46	250,000.00	1,187,933.07
\$ 122,451,659.87	\$ 3,376,105.33	\$ 141,948,580.49	\$ 43,838,875.00	\$ 93,215,730.37
\$ 124,444,734.46	\$ 3,409,238.15	\$ 144,040,069.38	\$ 44,413,875.00	\$ 94,171,322.30
84,208.87	2,028.15	96,640.10	250,000.00	20,125.16
260,657.82		260,584.14	1,000,000.00	385,300.15
591,552.89		880,815.50	2,500,000.00	1,971,787.18
579,703.98	21,930.22	80,495.05		28,490.82
154,257.84	2,309,273.08	2,545,539.45	500,000.00	235,202.86
395,098.13		446,869.07		102,857.62
78,261.00	4,912.75	326,584.14	200,000.00	385,300.15
704,688.55		890,815.50	2,500,000.00	1,971,787.18
104,285.34	11,200.15	80,495.05		28,490.82
1,615,476.02		1,690,508.43	500,000.00	690,128.01
42,397.53	17,148.42	69,535.05	500,000.00	214,316.79
236,454.39	12,732.89	1,130,069.43	200,000.00	431,007.43
410,728.30		746,011.09	230,000.00	2,728,850.60
739,166.66		1,039,909.94	250,000.00	166,286.39
152,152.41	2,796.63	150,489.80	100,000.00	275,521.01
308,852.80		100,872.00	500,000.00	548,194.51
149,426.68	7,041.31	120,145.54	314,400.00	51,633.63
68,466.05	425.00	70,962.94	1,000,000.00	35,322.04
138,781.20	7,128.88	149,204.02	100,000.00	194,414.22
4,000.00		601,071.78		1,210,770.65

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