

VOLUME V.

Adjutant General, Biennial Report, 1920.
Treasurer of State, Biennial Report, 1920.
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Mine Inspectors, Biennial Report, 1920.
Fish and Game Department, Biennial Report, 1920.
Historical Society, Biennial Report, 1920.
Weather and Crops, Annual Reports, 1919 and 1920.
Dental Examiners, Biennial Report, 1920.

State of Iowa
1919

REPORT OF THE

**INSURANCE DEPARTMENT
OF IOWA**

VOL. I—FIRE AND CASUALTY

A. C. SAVAGE

Commissioner of Insurance

Business of 1918, from Reports of December 31, 1918

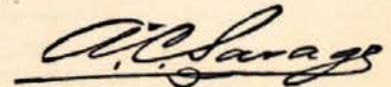
Published by
THE STATE OF IOWA
Des Moines

Des Moines.

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

SIR: I have the honor to transmit herewith as required by law, the 50th annual report of the Insurance Department of Iowa, covering business transacted in the State of Iowa by authorized companies and associations for fire, casualty and miscellaneous corporations as found in the Insurance Department for the year ending December 31, 1918.

Yours very truly,

A handwritten signature in cursive script, appearing to read "A. C. Sarag". The signature is written in dark ink and is positioned above the printed name of the Commissioner of Insurance.

Commissioner of Insurance.

Des Moines, May 1, 1919.

IOWA STATE DEPARTMENT OF INSURANCE

Office	Name	Residence at Time of Appointment	Birthplace	Compensation
Deputy	Clarence M. Young	Des Moines	Iowa	\$ 2,400
Actuary	A. M. Haight	Indianapolis, Ind.	Michigan	3,600
Chief Examiner	W. L. Crawford	Cascade	Iowa	2,600
Security Clerk	John W. Dailey	Cherokee	Illinois	2,100
Ass't Security Clerk	J. H. Loper	Des Moines	Iowa	1,400
Fee Clerk	H. D. Durham	Lamont	Iowa	1,400
General Clerk	E. W. Sweaney	Des Moines	Missouri	1,400
Examiner	B. D. Van Meter	Des Moines	Iowa	Per diem
Examiner	Bert Jones	Des Moines	Iowa	Per diem
Examiner	Arnold Westberg	Des Moines	Iowa	Per diem
Examiner	E. R. Holmes	Des Moines	England	Per diem
Examiner	R. F. Lee	Des Moines	Iowa	Per diem
Examiner	H. E. Mizner	Des Moines	Nebraska	Per diem
Examiner	Karl P. Blaise	Des Moines	Iowa	Per diem
Examiner	Ray C. Stiles	Des Moines	Iowa	Per diem
Examiner	L. S. Bleakly	Des Moines	Iowa	Per diem
Examiner	C. E. Dalley	Des Moines	Iowa	Per diem
Examiner	H. J. Van Aken	Des Moines	Iowa	Per diem
Stenographer	Phyllis McLaughlin	Des Moines	Nebraska	\$ 1,200
Stenographer	Grace Kennard	Des Moines	Iowa	1,200
Stenographer	Gladys Lewis	Des Moines	Iowa	1,080
Stenographer	Louise Stehm	Des Moines	Iowa	1,080
Stenographer	Florence Gallarno	Des Moines	Iowa	1,080
Messenger and Janitor	Albert J. Gay	Des Moines	W. Virginia	1,080

AUDITORS OF STATE—EX-OFFICIO COMMISSIONERS OF INSURANCE

Name	County From Which Chosen	Date of First Election or Appointment	Years Served
John Patee	Bremer	July 4, 1857	1857-1859
Jonathan W. Cattell	Cedar	October 12, 1858	1859-1865
John A. Elliott	Mitchell	November 8, 1864	1865-1871
John Russell	Jones	October 11, 1870	1871-1875
Buren R. Sherman	Benton	October 13, 1874	1875-1881
William V. Lucas	Cerro Gordo	November 2, 1880	1881-1883
John L. Brown	Lucas	October 7, 1882	1883-1885
Jonathan W. Cattell	Cedar	March 9, 1885	1885-1886
John L. Brown	Lucas	January 23, 1886	1886
Charles Bondsley	Des Moines	April 13, 1886	1886
John L. Brown	Lucas	July 14, 1886	1886-1887
James A. Lyons	Guthrie	November 2, 1886	1887-1893
Cornelius G. McCarthy	Story	November 8, 1892	1893-1899
Frank F. Merriam	Delaware	November 8, 1898	1899-1903
Beryl F. Carroll	Davis	November 3, 1902	1903-1909
John L. Bleakly	Ida	November 3, 1908	1909-1914

COMMISSIONERS OF INSURANCE

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

Emory H. English	Polk	June 29, 1914	1914-1918
J. F. Taake	Polk	January 16, 1918	1918-1919
A. C. Savage	Adair	February 3, 1919	1919-

FIRE, CASUALTY AND MISCELLANEOUS

INSURANCE OTHER THAN LIFE

COMMISSIONER'S REPORT.

This volume is a statistical compilation and review of the reports on 1918 business filed with the Insurance Department of Iowa by all companies, associations and corporations authorized to transact a fire or casualty business in the state of Iowa.

The department during the year of 1918, was under the supervision of Hon. J. F. Taake, who was appointed by Governor W. L. Harding to fill the vacancy occasioned by the resignation of Hon. Emory H. English, and so served until his successor, the present commissioner, was appointed and took charge February 3, 1919.

On December 31, 1918, there was a total of 384 fire, hail and tornado insurance companies and associations reporting to this department, classified as follows:

Iowa companies	13
Non-Iowa companies	158
State mutuals	36
County mutuals	161
Fire reciprocal exchanges.....	16
	<hr/>
	384

On the same date reports were filed by 86 other companies and associations transacting a casualty and miscellaneous insurance business in this state, classified as follows:

Iowa casualty companies.....	10
Non-Iowa casualty companies	64
Assessment accident companies.....	9
Casualty reciprocal exchanges	3
	<hr/>
	86

INSURANCE COMPANIES ADMITTED DURING 1918.

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

Date 1918	Name Fire Insurance Companies	Location	Capital Stock
January 21	Merchants National Fire Ins. Co.	Chicago, Ill.	\$250,000.00
January 21	Michigan Millers Mutual Fire Ins. Co.	Lansing, Mich.	Mutual
March 14	Belt Auto Indemnity Ass'n.	El Paso, Ill.	Reciprocal
March 21	Western Reciprocal Underwriters.	Kansas City, Mo.	Reciprocal
March 22	Federal Union Ins. Co.	Chicago, Ill.	200,000.00
April 5	Home Fire & Marine Ins. Co. of Cal.	San Francisco, Cal.	500,000.00
April 11	St. Paul Mutual Hail & Cyclone Ins. Co.	St. Paul, Minn.	Mutual
April 16	Utah Home Fire Ins. Co.	Salt Lake City, Utah.	300,000.00
May 9	Eagle Star & British Dominions Ins. Co., U. S. B.	New York, N. Y.	*200,000.00
June 28	Cleveland National Fire Ins. Co.	Cleveland, Ohio	839,580.00
July 19	Scandinavian American Ins Corporation U. S. B.	New York, N. Y.	*200,000.00
September 6	Hardware Underwriters	Egion, Ill.	Reciprocal
September 13	National Security Fire Ins. Co.	Omaha, Neb.	250,000.00
September 20	Hardware Dealers Mutual Fire Ins. Co.	Stevens Point, Wis.	Mutual
September 26	New York National Ins. Co.	Buffalo, N. Y.	200,000.00
November 18	Christiana General Ins. Co. U. S. B.	New York, N. Y.	*200,000.00
November 21	Tri-State Mutual Grain Dealers Fire Ins. Co.	Luverne, Minn.	Mutual
December 14	Motor Car Indemnity Exchange.	Chicago, Ill.	Reciprocal
Casualty Companies			
January 2	Maryland Assurance Corporation	Baltimore, Md.	500,000.00
January 28	National Protective Ins. Co.	Boston, Mass.	100,000.00
April 8	Millers Mutual Casualty Co.	Chicago, Ill.	Mutual
July 19	Western Casualty Co.	Chicago, Ill.	250,000.00
Assessment Accident Associations			
July 19	Business Men's Accident Ass'n of America.	Kansas City, Mo.	Mutual

*Deposited with New York Insurance Department.

NEW ORGANIZATIONS.

The following companies were incorporated under the laws of Iowa and authorized to transact business:

Date 1917	Name Fire Insurance companies	Location	Capital Stock
July 9	Inter-State Automobile Ins. Co.	Rock Rapids.	\$200,000.00
July 24	Globe National Fire Ins. Co.	Sioux City.	1,000,000.00
Casualty Companies			
January 15	National Live Stock Ins. Co.	Des Moines, Iowa	\$ 100,000.00
February 28	Southern Surety Co.	Des Moines, Iowa	1,000,000.00

Date 1918	Name Casualty Companies	Location	Capital Stock
March 7	Iowa Bonding & Casualty Co.	Des Moines.	\$1,000,000.00
September 9	Farmers Live Stock Ins. Co.	Des Moines.	148,300.00
January 23	State Mutual Associations Clinton Mutual Plate Glass Ass'n	Clinton.	Mutual

ASSESSMENT ACCIDENT ASSOCIATION

April 5	Iowa State Traveling Men's Ass'n.	Des Moines.	Mutual
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CHANGE IN NAMES.

Since January 1, 1918, the following companies have changed their names:

Germania Fire Ins. Co. of New York changed name to National Liberty Ins. Co., March 1, 1918.

German-Alliance Ins. Co. changed name to American Alliance Ins. Co., January 1, 1918.

German-American Ins. Co. changed name to Great American Ins. Co., January 1, 1918.

Liverpool, London & Globe Ins. Co. of New York changed name to Star Ins. Co. of America, July 1, 1918.

Tokio Marine Ins. Co., Ltd., U. S. B., New York, changed name to Tokio Marine & Fire Ins. Co., U. S. B., April 22, 1918.

German Mutual Ins. Ass'n of LeMars, Iowa, changed name to LeMars Mutual Ins. Ass'n, January 15, 1918.

German Mutual Fire, Lightning, Tornado, Wind & Cyclone Ass'n of Manning, Iowa, changed name to Home Mutual Ins. Ass'n of Carroll County, December 16, 1918.

Mutual Fire Ins. Ass'n of German Farmers of Tama County changed name to Farmers' Mutual Fire Ins. Ass'n of Tama County, June 14, 1918.

United Druggists Mutual Fire Ins. Co. changed name to United Mutual Fire Ins. Co., April 15, 1918.

Millers Mutual Casualty Co. changed name to Integrity Mutual Casualty Co., November 12, 1918.

German Farmers Mutual Ins. Ass'n of Clinton County and Adjoining Iowa Counties changed name to Farmers' Mutual Ins. Ass'n of Clinton county and Adjoining Iowa Counties, December 17, 1918.

FIRE AND CASUALTY COMPANIES DISCONTINUED.

Farmers Mutual Automobile Ins. Ass'n, Des Moines, Iowa. Voluntary liquidation, March 1, 1918.

Federal Mutual Ins. Ass'n, Des Moines, Iowa. Reinsured by Des Moines Mutual Ins. Ass'n, January 8, 1918. Corporation dissolved June 24, 1918.

Inter-State Mutual Automobile Ins. Ass'n, Rock Rapids, Iowa. Reincorporated as a stock company July 9, 1918. Inter-State Automobile Ins. Co. reinsuring the mutual association.

Mutual Horticultural Ins. Ass'n, Des Moines, Iowa. Reinsured by Horticultural Ins. Co., May 4, 1918.

Southern Surety Co., Muskogee, Oklahoma. Reincorporated under the laws of Iowa and reinsured in the Southern Surety Co., Des Moines, Iowa.

ALIEN ENEMY FIRE AND CASUALTY COMPANIES DISCONTINUED.

In an executive order signed on November 12, 1918, the President gave the Alien Property Custodian full authority to take over the assets and affairs of enemy insurance companies, which have been in process of liquidation under their own management during the last year, acting under a license from the Treasury Department.

The alien enemy companies operating in Iowa affected by this order are shown as follows:

Aachen and Munich Fire Ins. Co., U. S. B., New York, reinsured by Tokio Marine Fire Ins. Co., U. S. B., May 15, 1918.
 Frankona Reinsurance Co., U. S. B., New York, March 1, 1918.
 Balkan National Ins. Co., U. S. B., Hartford, Conn., March 1, 1918.
 First Bulgarian Ins. Co., U. S. B., Hartford, Conn., March 1, 1918.
 Hamburg-Bremen Fire Ins. Co., U. S. B., New York, March 1, 1918.
 International Reassurance Co., Ltd., U. S. B., New York, March 1, 1918.
 Mannheim Ins. Co., U. S. B., New York, March 1, 1918.
 Nord-Deutsche Ins. Co., U. S. B., New York, reinsured by Automobile Ins. Co., Hartford, Conn., March 1, 1918.
 Prussian National Ins. Co., U. S. B., Chicago, Ill., January 1, 1918.
 Swiss National Ins. Co., U. S. B., New York, March 1, 1918.
 South German Reinsurance Co., U. S. B., Hartford, Conn., March 1, 1918.

SECURITIES ON DEPOSIT.

The table given below shows the amount of securities representing invested assets of fire and casualty companies that have been placed on deposit with the department as required by law:

American Bonding & Casualty Co., Sioux City.....	\$ 735,166.53
Bankers Accident Ins. Co., Des Moines.....	103,500.00
Great Western Accident Ins. Co., Des Moines.....	254,263.05
Inter-State Business Men's Accident Ass'n, Des Moines.....	101,450.00
Inter-State Automobile Ins. Co. of Iowa, Rock Rapids.....	200,000.00
Iowa Bonding & Casualty Co., Des Moines.....	1,016,800.00
Southern Surety Company, Des Moines.....	601,360.58
Central National Fire Ins. Co., Des Moines.....	500,300.00
Globe National Fire Ins. Co., Sioux City.....	1,000,010.00
Iowa National Fire Ins. Co., Des Moines.....	503,085.00
Mill Owners Mutual Fire Ins. Co., Des Moines.....	201,550.00
Horticultural Ins. Co., Des Moines.....	101,250.00
State Insurance Company, Des Moines.....	101,750.00
Security Fire Ins. Co., Davenport.....	199,500.00
Farmers Live Stock Ins. Co., Des Moines.....	151,404.22
Iowa State Live Stock Ins. Co., Des Moines.....	164,433.84
National Live Stock Ins. Co., Des Moines.....	100,750.00
*Workmen's Compensation	13,000.00
Total	\$ 6,049,573.22

*Refers to firms or corporations which have deposited with this department certified securities to cover workmen's compensation risks carried by themselves.

CHANGES IN CAPITAL STOCK.

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

Fire Companies	Location	Increase	Decrease
City of New York Ins. Co.....	New York, N. Y.....	\$ 16,800 00	
Columbian National Fire Ins. Co.....	Detroit, Mich.....	12,500 00	
Detroit National Fire Ins. Co.....	Detroit, Mich.....	750 00	
Ind'ty Mut. Marine Assur.Co.,Ltd.U.S.B.	New York, N. Y.....	100,000 00	
No. British & Mercantile Ins. Co. U.S.B.	New York, N. Y.....	200,000 00	
Norwich Union Fire Ins. Co.....	New York, N. Y.....	200,000 00	
Rocky Mountain Fire Ins. Co.....	Great Falls, Mont.....	1,765 20	
Royal Exchange Assur. Co. U. S. B.....	New York, N. Y.....	200,000 00	
Second Russia, insurance Co. U. S. B	New York, N. Y.....	22,000 00	
Skandia Insurance Co. U. S. B.....	New York, N. Y.....	130,000 00	
Skandinavia Reinsurance Co. U. S. B.	New York, N. Y.....	200,000 00	
Tokio Marine & Fire Ins. Co. Ltd. U.S.B.	New York, N. Y.....	330,000 00	
Western Assur. Co. of Toronto.....	Toronto, Canada.....	200,000 00	
Camden Fire Ins. Association.....	Camden, N. J.....	200,000 00	
Casualty Companies			
American Bonding & Casualty Co.....	Sioux City, Iowa.....	\$219,100.00	
Bankers Casualty Co.....	Minneapolis, Minn.....	9,495 00	
Capital Live Stock Ins. Co.....	Topeka, Kans.....	30,500 00	
Continental Casualty Co.....	Hammond, Ind.....	300,000 00	
Employers Indemnity Corp.....	Kansas City, Mo.....	100,000 00	
Lion Bonding & Surety Co.....	Omaha, Nebr.....	248 000 00	
Maryland Casualty Co.....	Baltimore, Md.....	500,000 00	
Norwegian Globe Ins. Co. U. S. B.....	New York, N. Y.....	550,000 00	
Southern Surety Co.....	Des Moines, Iowa.....	400,000 00	

TAXES AND FEES COLLECTED.

The table below contains a summary of the fees of insurance companies and associations transacting fire, hail, tornado, casualty and miscellaneous business in Iowa received during the year 1918 by this department and turned into the state treasury; also taxes paid by those companies and associations into the state treasury during the year 1918, as shown by the records of this department, not including examination fees.

Class of Business	Taxes	Fees
Iowa Fire Insurance Companies.....	\$ 11,111.34	\$ 3,455.55
Non-Iowa Fire Insurance Companies.....	218,971.13	53,028.50
Fire Inter-Insurance Exchange.....	1,521.93	616.00
State Mutual Associations.....	10,287.80	2,430.50
County Mutual Associations.....		477.00
Iowa Casualty and Miscellaneous.....	12,452.27	1,716.20
Non-Iowa Casualty and Miscellaneous.....	80,679.67	13,822.50
Assessment Accident Associations.....	4,022.49	365.80
Total	\$ 339,275.87	\$ 76,007.75

TAXES AND FEES COLLECTED BY COMPANIES.

Name of Company	Taxes	Fees
FIRE INSURANCE COMPANIES.		
Iowa Companies—		
Central National Fire Insurance Company.....	\$ 488.09	\$ 348.55
Dubuque Fire & Marine Insurance Company.....	557.83	221.00
Farmers' Insurance Company.....	2,632.89	469.00
Globe National Fire Insurance Company.....		82.50
Horticultural Insurance Company.....	906.64	139.00
Inter-State Automobile Insurance Company.....	650.31	339.80
Iowa Automobile Mutual Insurance Company.....	391.33	345.70
Iowa Manufacturers' Insurance Company.....	789.78	243.00
Iowa National Fire Insurance Company.....	1,189.38	414.00
Iowa State Insurance Company (Mutual).....	1,455.68	325.00
Mill Owners' Mutual Fire Insurance Company.....	222.49	7.50
Security Fire Insurance Company.....	1,838.07	451.00
State Insurance Company.....	20.45	69.50
Total	\$ 11,111.34	\$ 3,455.55
Other than Iowa companies—		
Aachen & Munich Fire Insurance Company (U. S. B.).....	\$ 460.74	\$
Aetna Insurance Company (Fire).....	5,099.17	894.00
Agricultural Insurance Company.....	1,119.85	234.00
Alliance Assurance Company (U. S. B.).....	.36	25.00
Alliance Insurance Company.....	240.76	74.00
American Alliance Insurance Company.....	1,216.20	656.00
American Central Insurance Company.....	1,228.23	430.00
American Druggists' Fire Insurance Company.....	108.28	28.00
American Eagle Fire Insurance Company.....	297.57	286.00
American Insurance Company.....	5,595.85	1,126.00
American National Fire Insurance Company.....	26.27	48.00
Atlas Assurance Company (U. S. B.).....	916.66	208.00
Automobile Insurance Company.....	929.12	238.00
Balkan National Fire Insurance Company (U. S. B.).....	960.70	
Boston Insurance Company.....	1,262.83	226.00
British America Assurance Company.....	378.79	146.00
Buffalo Insurance Company.....	686.72	380.00
Caledonian Insurance Company (U. S. B.).....	197.30	142.00
Camden Fire Insurance Association.....	492.48	86.00
Central Manufacturers' Mutual Insurance Company.....	61.70	84.00
Christians General Insurance Company (U. S. B.).....		51.00
Citizens' Insurance Company.....	346.50	136.00
City of New York Insurance Company.....	448.08	162.00
Cleveland National Fire Insurance Company.....		51.00
Columbia Insurance Company.....	149.62	76.00
Columbian National Fire Insurance Company.....	306.35	232.00
Commercial Union Assurance Company (U. S. B.).....		434.00
Commercial Union Fire Insurance Company.....	310.34	116.00
Commonwealth Insurance Company of New York.....	1,226.51	334.00
Concordia Fire Insurance Company.....	1,815.25	431.00
Connecticut Fire Insurance Company.....	2,582.41	672.00
Continental Insurance Company.....	7,549.98	1,216.00
County Fire Insurance Company.....	115.99	76.00
Detroit Fire & Marine Insurance Company.....	30.92	122.00
Detroit National Fire Insurance Company.....	98.79	174.00
Eagle, Star & British Dominions Insurance Company (U. S. B.).....		71.00
Equitable Fire & Marine Insurance Company.....	310.25	122.00
Farmers' Fire Insurance Company.....	626.90	136.00
Federal Insurance Company.....	127.58	68.00
Federal Union Insurance Company.....		115.00
Fidelity-Phoenix Fire Insurance Company.....	3,650.85	1,248.00
Fire Association of Philadelphia.....		393.18
Fire Reassurance Company (U. S. B.).....	1,757.01	436.00
Fireman's Fund Insurance Company.....	15,637.56	34.00
Firemen's Insurance Company.....	1,811.95	1,863.00
First Russian Insurance Company (U. S. B.).....	297.29	576.00
		26.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued.

Name of Company	Taxes	Fees
Frankfort General Insurance Company (U. S. B.).....	132.12	
Franklin Fire Insurance Company.....	1,036.58	504.00
Frankona Reinsurance Company (U. S. B.).....	258.80	
General Fire Assurance Company (U. S. B.).....	167.26	112.00
Grand Fire & Marine Insurance Company.....	434.60	146.00
Glens Falls Insurance Company.....	1,036.13	386.00
Grain Dealers' National Mutual Fire Insurance Company.....	35.04	35.00
Globe & Rutgers Fire Insurance Company.....	1,591.09	518.00
Granite State Fire Insurance Company.....	48.63	26.00
Great American Insurance Company.....	10,262.14	2,708.00
Hanover Fire Insurance Company.....	2,779.72	994.00
Hardware Dealers' Mutual Insurance Company.....		58.00
Hanburg-Bremen Fire Insurance Company (U. S. B.).....	437.47	
Hartford Fire Insurance Company.....	11,840.20	4,048.00
Henry Clay Fire Insurance Company.....	21.77	31.00
Home Fire & Marine Insurance Company of California.....		101.00
Home Insurance Company (Fire).....	8,864.93	1,372.00
Imperial Assurance Company.....	461.44	78.00
Indemnity Mutual Marine Assurance Company (U. S. B.).....	54.34	70.00
Indiana Lumbermen's Mutual Insurance Association.....	48.78	34.00
Insurance Company of North America.....	4,339.66	884.00
Insurance Company of the State of Pennsylvania.....	1,822.25	206.00
International Insurance Company.....	1,492.45	26.00
Jakor Insurance Company (U. S. B.).....	2,142.21	26.00
Liverpool & London & Globe Insurance Company (U. S. B.).....	4,696.98	1,026.00
London Assurance Corporation (U. S. B.).....	670.23	354.00
London & Lancashire Fire Insurance Company (U. S. B.).....	968.63	276.00
Lumber Mutual Fire Insurance Company.....	9.73	39.00
Lumbermen's Mutual Insurance Company.....	10.43	32.00
Marquette National Fire Insurance Company.....	114.65	174.00
Maryland Motor Car Insurance Company.....	.50	56.50
Massachusetts Fire & Marine Insurance Company.....	38.39	26.00
Mechanics' Insurance Company.....	339.88	112.00
Mechanics' & Traders' Insurance Company.....	271.25	114.00
Mercantile Insurance Company of America.....	972.53	164.00
Merchants' Fire Assurance Corporation of New York.....	563.79	26.00
Merchants' National Fire Insurance Company.....	129.99	248.00
Michigan Millers' Mutual Fire Insurance Company.....		68.00
Milwaukee Mechanics' Insurance Company.....	2,657.02	1,541.00
Minneapolis Fire & Marine Insurance Company.....	740.47	336.00
Minnesota Implement Mutual Fire Insurance Company.....	94.59	40.00
Moscow Fire Insurance Company (U. S. B.).....	472.42	26.00
National-Ben Franklin Fire Insurance Company.....	981.95	326.00
Nationale Fire Insurance Company (U. S. B.).....	164.46	66.00
National Fire Insurance Company.....	9,618.76	1,762.00
National Insurance Company (Copenhagen) (U. S. B.).....	245.26	26.00
National Liberty Insurance Company.....	1,577.91	516.00
National Security Fire Insurance Company.....		256.00
National Union Fire Insurance Company.....	1,601.04	448.00
Netherlands Fire & Life Insurance Company (U. S. B.).....	563.04	256.00
Newark Fire Insurance Company.....	273.29	102.00
New Brunswick Fire Insurance Company.....	123.22	68.00
New Hampshire Fire Insurance Company.....	1,383.68	379.00
New Jersey Fire Insurance Company.....	308.04	40.00
New York National Insurance Company.....		51.00
Niagara Fire Insurance Company.....	1,289.69	306.00
Norske Lloyd Insurance Company, Ltd. (U. S. B.).....	292.52	28.00
Northern Assurance Company (U. S. B.).....	1,368.69	362.00
Northern Insurance Company of Moscow (U. S. B.).....	329.25	26.00
North British & Mercantile Insurance Company (U. S. B.).....	3,888.67	1,028.00
Nord-Deutsche Insurance Company (U. S. B.).....	175.21	
North River Insurance Company.....	563.22	242.00
Northwestern Fire & Marine Insurance Company.....	3,240.37	1,000.00
Northwestern National Insurance Company.....	2,351.71	1,341.00
Norwegian Assurance Union (U. S. B.).....	191.01	28.00
Norwich Union Fire Insurance Society (U. S. B.).....	889.59	246.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued.

Name of Company	Taxes	Fees
Ohio Farmers' Insurance Company.....	512.40	100.00
Old Colony Insurance Company.....	393.82	106.00
Orient Insurance Company.....	1,113.09	272.00
Palatine Insurance Company (U. S. B.).....	1,061.32	236.00
Paternelle Fire Insurance Company, Ltd. (U. S. B.).....	446.64	26.00
Pennsylvania Fire Insurance Company.....	2,285.48	626.00
Pennsylvania Lumbermen's Mutual Fire Insurance Company.....	6.64	30.00
Phenix Insurance Company (U. S. B.).....	88.41	76.00
Phoenix Assurance Company (U. S. B.).....	1,308.61	222.00
Phoenix Insurance Company.....	9,195.37	1,098.00
Providence Washington Insurance Company.....	758.35	266.00
Prussian National Insurance Company.....	1,040.20	.....
Queen Insurance Company of America.....	2,376.82	672.00
Reliance Insurance Company.....	406.16	186.00
Retail Lumbermen's Insurance Association.....	66.65	.....
Rhode Island Insurance Company.....	638.04	184.00
Richmond Insurance Company of New York.....	224.07	38.00
Rocky Mountain Fire Insurance Company.....	32.44	32.00
Rossia Insurance Co. (U. S. B.).....	3,318.23	84.00
Royal Insurance Company (U. S. B.).....	6,152.82	1,220.00
Royal Exchange Assurance Company (U. S. B.).....	718.09	226.00
Russian Reinsurance Company (U. S. B.).....	377.58	26.00
St. Paul Fire & Marine Insurance Company.....	7,571.36	1,530.00
St. Paul Mutual Hall & Cyclone Insurance Company.....	.....	106.00
Safeguard Insurance Company of New York.....	109.54	120.00
Salamandra Insurance Company (U. S. B.).....	2,587.96	26.00
Scandinavia Reinsurance Company (U. S. B.).....	637.85	26.00
Scandinavian-American Assurance Corporation (U. S. B.).....	.....	51.00
Scottish Union & National (U. S. B.).....	1,186.83	234.00
Second Russian Insurance Company (U. S. B.).....	497.39	26.00
Security Insurance Company.....	1,273.19	434.00
Skandia Insurance Company (U. S. B.).....	441.18	26.00
South German Reinsurance Company (U. S. B.).....	218.56	.....
Springfield Fire & Marine Insurance Company.....	5,273.82	1,326.00
Standard Fire Insurance Company.....	354.34	134.00
Star Insurance Company of America.....	580.77	.....
Sterling Fire Insurance Company.....	.....	29.00
Sun Insurance Office (U. S. B.).....	1,023.04	270.00
Svea Fire & Life Insurance Co. (U. S. B.).....	315.65	124.00
Swiss National Fire Insurance Company (U. S. B.).....	631.74	26.00
Swiss Reinsurance Company (U. S. B.).....	349.09	26.00
Tokio Marine & Fire Insurance Company (U. S. B.).....	.....	28.00
Tri-State Mutual Grain Dealers' Insurance Company.....	.....	56.00
Twin City Fire Insurance Company.....	268.67	332.00
Union Assurance Society, Ltd. (U. S. B.).....	337.27	96.00
Union Fire Insurance Company (U. S. B.).....	168.58	80.00
United Druggists' Mutual Fire Insurance Company.....	19.74	.....
Union Marine Insurance Company, Ltd. (U. S. B.).....	76.76	42.00
Union & Phenix Espanol Insurance Company (U. S. B.).....	551.47	26.00
United Mutual Fire Insurance Company.....	.....	28.00
*United States Fire Insurance Company.....	5,117.84	622.00
Urbaine Fire Insurance Company (U. S. B.).....	55.13	72.00
Utah Home Fire Insurance Company.....	.....	85.00
Warsaw Fire Insurance (U. S. B.).....	170.09	26.00
Westchester Fire Insurance Company.....	1,701.35	516.00
Western Assurance Company.....	670.59	180.00
Total.....	\$ 218,971.13	\$ 53,028.50

*Credit \$254.39 allowed from 1916.

TAXES AND FEES COLLECTED BY COMPANIES—Continued.

Name of Company	Taxes	Fees
FIRE INTER-INSURANCE EXCHANGES.		
American Underwriters' Exchange.....	\$ 25.79	\$ 22.00
Belt Auto Indemnity Association.....	.....	115.00
Canner's Exchange.....	518.02	22.00
Druggists' Indemnity Exchange.....	6.06	32.00
Hardware Underwriters.....	.....	49.00
Individual Underwriters.....	85.87	22.00
Inter-Insurers' Exchange.....	82.95	32.00
Lumbermen's Exchange.....	35.35	32.00
Motor Car Indemnity Exchange.....	.....	47.00
New York Reciprocal Underwriters.....	.....	22.00
Reciprocal Exchange.....	66.80	32.00
Reciprocal Underwriters.....	23.79	32.00
Retail Lumbermen's Inter-Insurance Exchange.....	509.66	22.00
Underwriters' Exchange.....	60.43	32.00
Western Reciprocal Underwriters.....	.....	81.00
Wholesale Grocery Subscribers.....	17.21	22.00
Total.....	\$ 1,521.93	\$ 616.00
STATE MUTUAL ASSOCIATIONS.		
Automobile Dealers' Mutual Insurance Association of Iowa.....	117.19	13.00
Automobile Trade Mutual Insurance Association.....	59.97	39.50
Clinton Plate Glass Insurance Association.....	.....	3.00
Druggists' Mutual Insurance Association of Iowa.....	84.50	4.50
Farm Property Mutual Insurance Association of Iowa.....	153.61	108.00
Farmers' National Co-operative Elev. Mut. Ins. Assn. of Iowa.....	121.51	3.00
Farmers' Mutual Insurance Association of M. E. Church.....	25.16	15.00
Farmers' Mutual Automobile Insurance Association.....	12.12	6.00
LeMars Mutual Insurance Association.....	55.56	50.50
Home Mutual Insurance Association of Iowa.....	360.84	108.00
Iowa Automobile Owners' Mutual Insurance Association.....	44.01	63.00
Iowa Citizens' Fund Mutual Insurance Association.....	316.03	4.00
Iowa Farmers' Mutual Reinsurance Association.....	No tax	3.00
Iowa Hardware Mutual Insurance Association.....	573.87	4.00
Iowa Implement Mutual Insurance Association.....	355.90	140.50
Iowa Mercantile Mutual Insurance Association.....	204.59	98.00
Iowa Mutual Insurance Association.....	918.10	143.00
Lutheran Mutual Fire Insurance Association.....	30.89	3.00
Mutual Fire and Tornado Association.....	226.98	117.00
Mutual Fire Insurance Society of Iowa Conference of the Evangelical Association.....	.70	.....
Mutual Horticultural Insurance Association of Iowa.....	375.77	.....
National Mutual Reinsurance Association.....	86.82	3.00
Northwest Mutual Insurance Association.....	283.23	77.00
Protected Mutual Fire Insurance Association.....	66.07	56.50
Retail Merchants' Mutual Fire Insurance Association.....	267.16	108.50
Town Mutual Dwelling House Insurance Association.....	143.67	212.00
Union Mutual Fire Insurance Association.....	92.16	83.00
Western Grain Dealers' Mutual Fire Insurance Association.....	414.48	5.00
Iowa Mutual Tornado Insurance Association.....	663.23	528.00
Des Moines Mutual Insurance Association.....	173.83	28.00
Eastern Iowa Mutual Hall Association.....	11.05	12.00
Federal Mutual Hall Insurance Association.....	83.74	.....
Farmers' Mutual Hall Insurance Association of Iowa.....	3,450.57	301.50
Farmers' State Mutual Hall Association.....	392.10	28.00
Mutual Hallstorm Insurance Association of Iowa.....	123.39	50.00
Total.....	\$ 10,287.80	\$ 2,430.50
County Mutual Associations.....	.....	\$ 477.00
CASUALTY AND MISCELLANEOUS COMPANIES.		
Iowa Companies—		
American Bonding & Casualty Company.....	\$ 885.28	\$ 245.00
Bankers' Accident Insurance Company.....	2,197.11	132.00
Employers' Mutual Casualty Association.....	409.11	11.00
Farmers' Live Stock Insurance Company.....	.....	85.00
Great Western Accident Insurance Company.....	3,254.04	79.40

TAXES AND FEES COLLECTED BY COMPANIES—Continued.

Name of Company	Taxes	Fees
Iowa Bonding & Casualty Company.....		174.30
Iowa Mutual Liability Insurance Company.....	1,305.48	347.50
Iowa State Live Stock Insurance Company.....	2,346.41	99.50
National Live Stock Insurance Company.....		360.50
Southern Surety Company.....	2,063.04	182.00
Total.....	\$ 12,452.27	\$ 1,716.20
Other than Iowa companies—		
Aetna Casualty & Surety Company.....	\$ 2,131.91	\$ 231.00
Aetna Life Insurance Company (Acad't. Dept.).....	4,621.29	
American Credit Indemnity Company.....	96.63	32.00
American Indemnity Company.....	15.27	44.00
American Old Line Insurance Company.....	517.91	46.00
American Surety Company of New York.....	3,317.15	1,377.00
Bankers' Casualty Company.....	791.57	252.00
Capital Live Stock Insurance Company.....	3.00	280.00
Chicago Bonding & Insurance Company.....	607.77	225.00
Continental Casualty Company.....	1,816.43	434.00
Employer's Liability Assurance Corporation (U. S. B.).....	2,575.93	352.00
European Accident Insurance Company (U. S. B.).....	423.97	26.00
Employer's Indemnity Corporation.....	138.83	102.00
Federal Casualty Company.....	568.04	50.00
Federal Life Insurance Company (Acad't. Dept.).....	882.46	
Fidelity & Casualty Company of New York.....	8,928.30	1,325.00
Fidelity & Deposit Company of Maryland.....	1,660.27	381.00
Georgia Casualty Company.....	86.67	76.00
General Accident, Fire & Life Assurance Corporation (U. S. B.).....	104.55	
Globe Indemnity Company.....	5,782.20	349.00
Great Eastern Casualty Company.....	309.60	76.00
Guarantee Company of North America.....	2.05	26.00
Hartford Accident & Indemnity Company.....	930.97	163.00
Hartford Live Stock Insurance Company.....	414.46	226.00
Hartford Steam Boiler Inspection & Insurance Company.....	720.97	254.00
Inter-State Casualty Company.....	326.97	142.00
Kansas City Casualty Company.....	252.05	150.00
Lion Bonding & Surety Company.....	1,710.45	457.00
Lloyds Plate Glass Insurance Company.....	227.87	230.00
London Guarantee & Accident Company (U. S. B.).....	7,615.68	530.00
London & Lancashire Indemnity Company of America.....	757.80	101.00
Loyal Protective Insurance Company.....	84.32	54.00
Maryland Assurance Corporation.....		22.00
Maryland Casualty Company.....	2,383.36	300.00
Masonic Protective Association.....	920.60	74.00
Massachusetts Bonding & Insurance Company.....	1,604.74	427.00
Merehants' Life & Casualty Company.....	125.56	68.00
Metropolitan Casualty Insurance Company.....	195.30	130.00
Metropolitan Life Insurance Company (Acad't. Dept.).....	43.50	
Millers' Mutual Casualty Company.....		117.00
National Life of United States of America (Acad't. Dept.).....	90.25	
National Protective Insurance Company.....		108.00
National Surety Company.....	2,049.56	1,179.00
New Amsterdam Casualty Company.....	1,305.30	415.00
New Jersey Fidelity & Plate Glass Insurance Company.....	59.59	
New York Plate Glass Insurance Company.....	150.24	82.00
North American Accident Insurance Company.....	1,161.62	200.00
Norwegian Globe Insurance Company (U. S. B.).....		26.00
Ocean Accident & Guarantee Corporation (U. S. B.).....	2,337.12	105.50
Pacific Mutual Life Insurance Company (Acad't. Dept.).....	1,047.70	
Preferred Accident Insurance Company.....	1,907.75	62.00
Reliance Life Insurance Company (Acad't. Dept.).....	69.17	
Ridgley Protective Association.....	510.60	76.00
Royal Indemnity Company.....	1,346.01	135.00
Security Mutual Casualty Company.....	450.99	90.00

TAXES AND FEES COLLECTED BY COMPANIES—Continued.

Name of Company	Taxes	Fees
Standard Accident Insurance Company.....	1,327.25	376.00
Standard Live Stock Insurance Company.....	62.19	96.00
Travelers' Indemnity Company.....	1,387.79	420.00
Travelers' Insurance Company (Acad't. Dept.).....	6,400.80	
United States Casualty Company.....	474.74	90.00
United States Fidelity & Guaranty Company.....	3,437.72	682.00
Western Auto Indemnity Association.....	589.15	168.00
Western Casualty Company.....		115.00
Western Live Stock Insurance Company.....	382.26	132.00
Zurich General Accident & Liability Insurance Company, Ltd. (U. S. B.).....	193.61	90.00
Total.....	\$ 80,679.67	\$ 13,822.50
CASUALTY INTER-INSURANCE EXCHANGES.		
Casualty Reciprocal Exchange.....	\$ 6.28	\$ 32.00
Consolidated Underwriters.....	215.55	32.00
Employer's Indemnity Exchange.....	7.41	32.00
Total.....	\$ 229.24	\$ 96.00
ASSESSMENT ACCIDENT ASSOCIATIONS.		
Benefit Association of Railway Employees.....	\$	\$ 22.00
Business Men's Accident Association of America.....		88.00
Inter-State Business Men's Accident Association.....	3,008.50	80.00
Iowa State Traveling Men's Association.....		10.50
National Travelers' Benefit Association.....	1,013.99	52.00
Order of United Commercial Travelers of America.....		22.00
Railway Mail Association.....		22.00
Travelers' Protective Association.....		27.00
Woodmen Accident Company.....		42.00
Total.....	\$ 4,022.49	\$ 365.50
Total Casualty and Fire Companies.....	\$ 339,275.87	\$ 76,007.75

RECEIVERSHIPS.

The Equity Mutual Fire Insurance Association of Sioux City was placed under control of a receiver in August, 1917, and also the Iowa State Mutual Automobile Association of Grundy Center, in 1916. These are the only Iowa insurance organizations whose affairs are now being closed up by the courts.

LEGISLATION AFFECTING FIRE INSURANCE.

Although no session of the Legislature was held during 1918, it seems advisable to call attention to legislation enacted at the session that has just closed.

Chapter 346, Acts of the last (Thirty-eighth) General Assembly permits admission to this state of foreign companies writing live stock insurance if they have capital of one hundred thousand dollars.

Chapter 286 permits physicians, druggists, dentists and graduate nurses to organize mutual associations to insure themselves against loss in action for alleged error, mistakes, or negligence.

Chapter 330 is similar to Chapter 286, but providing that stock and mutual companies authorized to do an insurance business under Sub-division 5 of Section 1709 of the Code, may also insure against loss or damage resulting from personal injury or death in the practice of medicine, surgery, or dentistry, or in dispensing of drugs or medicine.

Chapter 348 is an act correcting some uncertainties in the law and making a few additions, viz.:

Section one of the chapter inserts the words "Lightning" and "insure glass against breakage" that were omitted in preparing an amendment to Sub-division one of Section 1709 in the Thirty-seventh General Assembly.

Section three extends to Chapter 4 mutual companies privileges heretofore only enjoyed by stock companies.

Section four will again compel automobile assessment mutual associations to maintain a reserve of ten per cent of the receipts from assessments during the year until the total amount accumulated shall equal forty per cent of one annual assessment.

Section eight affects life companies writing a separate accident and health policy or that maintain a separate department for insuring such risks.

Section nine provides that mutual assessment associations shall pay the same fees as provided in Section 1818 of the Code.

Sections ten and twelve provide that examiners shall receive not to exceed ten dollars per day in making examination of companies.

Section thirteen relates to the investment of capital, surplus, or other assets of all companies and provides that none of such funds shall be loaned on property of any officer, or director, or immediate member of the family of such officers or directors.

Section fourteen makes provision for the employment of special examiners by the Commissioner at not to exceed twenty-five dollars per day.

Chapter 318 makes the "Blanchard Law," Section 1754 of the Code, apply to all insurance companies.

Chapter 371 provides that domestic insurance companies authorized to transact business under Chapter 4 shall only be required to

pay a tax of one per cent on business written within the state after deducting losses paid within the state and amount returned upon cancelled policies and rejected applications on business within the state.

Chapter 372 authorizes surety companies to write insurance against alteration of checks, drafts, and other commercial paper.

In 1915 a rating or anti-discrimination law was enacted, and repealed in 1917, though the experience during that biennial period demonstrated the value of departmental supervision of fire rates. The law was weak, however, in that no provision had been made for the payment of expenses of the inspectors from the department, nor in any way provided for the insured to get information as to how his rate was determined or what he could do to reduce his rate.

During the last session of the Legislature the Insurance Committee of both Houses recommended the reenactment of the law with amendments to meet the defects in the old statute. The bill passed the Senate, but met defeat in the House.

It is becoming more evident each day that some supervision of fire insurance rates should be exercised by the state. During the past year the fire companies felt that it was necessary to increase their premium receipts, and nearly all promulgated a flat ten per cent surcharge on premium charges on the ground that changed conditions, due to the war, made such a charge needed. Without presuming to state as to whether such charge was necessary, it is worthy of note that such a charge was not imposed in some states and that the only states that did not impose the surcharge were states that had supervision of rates.

It seems to be the judgment of those familiar with the operation of rate supervision that rates are lowered as a result of anti-discrimination laws that tend to bring about a reduction in fire hazards. Under the present method, companies, in their anxiety for business, are tempted to, and do, accept risks at rates not measured, many times, by the risks assumed. Under a rating law, rates are lowered if the insured does those things which will reduce the possibility of fire.

EXAMINATION OF COMPANIES.

During the year of 1918 there were 41 examinations made of fire and casualty insurance companies and associations whose home offices are in this state.

The following table classifies the examinations by companies, showing the amount received from examinations and turned over to the Treasurer of State from January 1, 1918, to December 31, 1918:

Date	Fire Companies	Location	Amount
April 22, 1918	Central National Fire Insurance Co.	Des Moines, Iowa	72.35
July 18, 1918			
Aug. 15, 1918	Globe National Fire Insurance Co.	Sioux City, Iowa	158.71
Oct. 21, 1918	Globe National Fire Insurance Co.	Sioux City, Iowa	28.38
June 26, 1918	Inter-State Automobile Insurance Co.	Rock Rapids, Iowa	193.37
Aug. 10, 1918	Inter-State Automobile Insurance Co.	Rock Rapids, Iowa	69.45
Sept. 1, 1918	Iowa Automobile Mutual Insurance Co.	Cedar Rapids, Iowa	130.88
May 28, 1918	Iowa Manufacturers' Insurance Co.	Waterloo, Iowa	232.13
Jan. 28, 1918	Iowa National Fire Insurance Co.	Des Moines, Iowa	63.45
Sept. 30, 1918	Mill Owners Mutual Fire Insurance Co.	Des Moines, Iowa	82.20
Dec. 16, 1918	State Insurance Co.	Des Moines, Iowa	28.75
STATE MUTUALS			
Mar. 12, 1918	Automobile Trade Mutual Insurance Assn.	Des Moines, Iowa	54.20
May 23, 1918	Automobile Trade Mutual Insurance Assn.	Des Moines, Iowa	8.15
Dec. 4, 1918	Automobile Trade Mutual Insurance Assn.	Des Moines, Iowa	43.95
April 12, 1918	Des Moines Mutual Insurance Assn.	Des Moines, Iowa	65.45
July 19, 1918	Druggists Mutual Insurance Assn.	Algona, Iowa	51.40
Dec. 20, 1918	Eastern Iowa Mutual Hall Ins. Assn.	De Witt, Iowa	33.55
July 1, 1918	Farmers Mutual Ins. Assn. of M. E. Church.	Rockford, Iowa	27.24
Sept. 12, 1918	Farmers State Mutual Hall Ins. Assn.	Estherville, Iowa	68.50
Dec. 3, 1918	Farm Property Mutual Insurance Assn.	Des Moines, Iowa	77.05
April 1, 1918	Federal Mutual Insurance Association	Des Moines, Iowa	66.30
Oct. 14, 1918	Home Mutual Insurance Association	Des Moines, Iowa	49.60
July 5, 1918	Iowa Citizens Fund Mutual Ins. Assn.	Mason City, Iowa	202.26
May 25, 1918	Iowa Implement Mutual Ins. Assn.	Nevada, Iowa	240.59
July 25, 1918	Iowa Mercantile Mutual Ins. Assn.	Spencer, Iowa	82.36
Nov. 30, 1918	Iowa Mutual Insurance Assn.	De Witt, Iowa	255.60
Nov. 1, 1918	Iowa Mutual Tornado Insurance Assn.	Des Moines, Iowa	32.31
June 26, 1918	Mutual Fire Ins. Soc. of Ia. Conf. of Evan. Ass.	Cedar Falls, Iowa	65.05
April 8, 1918	Mutual Horticultural Insurance Assn.	Des Moines, Iowa	28.15
July 1, 1918	National Mutual Reinsurance Assn.	Mason City, Iowa	91.00
Oct. 22, 1918	Retail Merchants Mut. Fire Ins. Assn.	Des Moines, Iowa	40.60
Dec. 23, 1918	Town Mutual Dwelling House Ins. Assn.	Des Moines, Iowa	79.20
Aug. 6, 1918	Union Mutual Insurance Association	Emmetsburg, Iowa	118.25
July 22, 1918	Western Grain Dealers Mut. Fire Ins. Assn.	Des Moines, Iowa	102.75
CASUALTY			
Aug. 20, 1918	Farmers Live Stock Insurance Co.	Des Moines, Iowa	44.90
Nov. 21, 1918	Great Western Accident Ins. Co.	Des Moines, Iowa	27.50
Mar. 18, 1918	Iowa Bonding & Casualty Co.	Des Moines, Iowa	28.15
Aug. 23, 1918	Iowa Mutual Liability Ins. Co.	Cedar Rapids, Iowa	419.99
Feb. 18, 1918	Iowa State Live Stock Ins. Co.	Des Moines, Iowa	29.35
Nov. 14, 1918	National Liv. Stock Insurance Co.	Des Moines, Iowa	48.85
ASSESSMENT ACCIDENT ASSNS.			
Mar. 20, 1918	Iowa State Traveling Men's Assn.	Des Moines, Iowa	98.40
April 25, 1918	National Travelers' Benefit Association	Des Moines, Iowa	152.35
RECIPROCALs			
July 18, 1918	Hardware Underwriters	Elgin, Illinois	50.48
	Total		\$3818.00

RESULTS OF EXAMINATIONS.

The following comments and the abstracts from the reports of examinations made during 1918 will give an idea of the conditions found existing at the date of the examinations of the above companies:

FIRE INSURANCE COMPANIES.

AUTOMOBILE TRADE MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA.

Three examinations were made of this association during the year of 1918, the first as of March 9, 1918, the second as of May 22, 1918, and the third as of November 30, 1918.

At the time of the first examination the records were found to be in a deplorable condition and it was only after an exhaustive audit that the examiners were able to determine the financial status of the association.

At this time the liabilities were \$79.46 in excess of the assets.

On May 22, the period of the second examination, the association showed a deficit of \$316.50 in spite of the fact that an extra assessment had been levied just prior to this time. The district court of Polk county denied the petition of the department asking for the appointment of a receiver to close up the affairs of the association.

The third examination found the affairs of the association moving along in harmony, the previous internal strife having been eliminated through court action. At the close of the period covered by this examination the association showed a surplus of \$2,926.00.

CENTRAL NATIONAL FIRE INSURANCE COMPANY, DES MOINES, IOWA.

This company was licensed to transact business in Iowa on May 1, 1917. The present examination was made as of March 30, 1918, and all recommendations made in the previous 1917 examination, affecting the capital stock and the books and records, were found to have been complied with. The company is now operating in a number of outside states and at the time of this examination had in assets \$887,177.79, liabilities \$29,775.95 and in surplus as to policyholders \$857,401.81.

DES MOINES MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association was organized in February, 1899, as the Des Moines Mutual Hail and Cyclone Insurance Association, which name was changed to the present one on January 10, 1916, and is operating under Chapter V, Title IX, of the Code.

The business transacted is confined exclusively to Iowa, all policies in other states, where the association formerly was admitted, having expired.

As commented on in an unfavorable way in the previous examination, the association continues to do business on borrowed money and up to the date of this examination \$1,000.00 remains unpaid.

Paid claims were examined and the adjustments made, appear to have been equitably concluded, and prompt payments made. There were, of course, the occasional objections that are not unusual in this class of insurance, but not of a serious nature. No unpaid claims or losses were apparent as of the date of this examination.

The association shows assets of \$224.26 and liabilities in the amount of \$1,108.16.

DRUGGISTS MUTUAL INSURANCE ASSOCIATION, ALGONA, IOWA.

Since the last report this association has declared two dividends of 25 and 10 per cent, respectively, upon the renewal of the policy.

A large number of loss proofs and settlements were examined and no evidence of dissatisfaction was found. The association has met all losses and increased its assets from year to year and has never levied an extra assessment.

At the close of this examination there were assets of \$17,591.45 and liabilities of \$11,054.36.

EASTERN IOWA MUTUAL HAIL ASSOCIATION, DEWITT, IOWA.

This association was organized in 1903 under and by virtue of Chapter V, Title IX, of the Code, as a mutual assessment hail association and insures the property of its members against loss or damage by hail to growing crops, the minimum limit being \$800.00 on 160 acres, and larger and smaller tracts in like proportion.

In 1917 the association levied a 2 per cent assessment which was insufficient to meet the amount of loss claims. All claims were settled on a 50 per cent basis, which procedure is permissible under Section 16 of the by-laws.

In 1918 the losses were low and 1.2 per cent was assessed, this being high enough to show a surplus balance of \$3,110.10.

FARMERS' MUTUAL INSURANCE ASSOCIATION OF THE METHODIST EPISCOPAL

CHURCH, ROCKFORD, IOWA.

This association was organized over 30 years ago, but at the annual meeting in Reinbeck, Iowa, a committee was appointed to

draft articles of incorporation and adopt by-laws for the association to comply with the ruling of the Insurance Department of Iowa, to that effect.

Members of the Evangelical Church (English or German) are eligible to membership, and any member who withdraws, is excluded, or expelled from the church, shall have his policy canceled upon five days' written notice to the assured.

All losses appear to be satisfactorily and promptly settled and the association had assets in the amount of \$1,044.06 at the close of the examination.

FARM PROPERTY MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association was organized in August, 1899, and commenced business in February, 1900, under the provisions of Chapter V, Title IX, of the Code of Iowa.

The insurance carried by the association is divided into two departments—the Fire Department, which includes fire and lightning risks, and the Tornado Department, which includes cyclone, tornado and windstorm risks. Combination policies covering the protection above mentioned are also issued.

The association also issued policies under the title "General Insurance," which covers live stock at a stipulated loss price for the herd or total number of animals, with maximum figures per head specified.

Special insurance is given on single animals where a detailed description is given; or on a herd of cattle where a descriptive list is furnished. The limit of this insurance is \$500.00 per head on horses, \$150.00 per head on cattle, and \$50.00 per head on hogs.

The association has operated continuously on borrowed money since 1900 with the evident desire on the part of the management to keep down assessment rates, but by so doing the end they aim to achieve is defeated, for the interest charges wipe out any advantages that may be secured through low assessments.

FARMERS' STATE MUTUAL HAIL ASSOCIATION, ESTHERVILLE, IOWA.

This association was organized April 19, 1898, under the provisions of Chapter V, Title IX, of the Code, the purpose, as there set forth, being to insure its members against loss to growing crops caused by hail.

At the time of the examination the association had in assets \$46,549.49, but the interest earnings as reported by the association were not what might be realized from assets of this amount. This

is accounted for by the fact that, outside of \$8,000.00 in certificates of deposit, bearing 5 and 6 per cent, the income from the asset is represented by the payment of all taxes due from the association, the payments being made by the bank in which the deposits are made by the association.

FEDERAL MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA.

This examination was made as of March 31, 1918, and shows the association to have in assets \$643.66, liabilities \$1,498.75. The plan of operation is practically the same as in previous years.

GLOBE NATIONAL FIRE INSURANCE COMPANY, SIOUX CITY, IOWA.

This company was incorporated May 21, 1917, its articles of incorporation providing that it may transact an insurance business under the provisions of Sub-section 1 and IX of Section 1709 of the Code of Iowa, and while authorized to write direct business, aims to do re-insurance exclusively.

Two examinations were made of the company during 1918, one as of June 30 and the other as of September 30.

At September 30 the assets of the company were \$1,408,457.11, liabilities consisting of capital stock \$1,000,000.00 and \$372.52 accrued bills, leaving a surplus of \$408,084.59, an increase in three months of \$16,926.09.

HOME MUTUAL INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association was organized in November, 1901, under the provisions of Chapter V, Title IX, of the Code and is engaged in writing fire and tornado insurance on dwellings, farm property, and fire, tornado and theft insurance upon automobiles. The largest net risk assumed on any one property is—tornado \$5,000.00—fire \$4,000.00. All policies in excess of these amounts are re-insured to make the net risk as stated.

The association has experienced a steady growth in business and in assets accumulated, although suffering a heavy loss ratio for the current year.

INTER-STATE MUTUAL AUTOMOBILE INSURANCE COMPANY, ROCK RAPIDS, IOWA.

Two examinations were made of this company during 1918, one as of May 15 and one as of June 29, both examinations being preparatory to the company's change to a stock basis.

The examination of June 29 produced the following results: Assets \$202,913.13, liabilities (excluding capital) \$83,381.35, surplus \$19,531.78, capital stock \$100,000.00.

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IOWA AUTOMOBILE MUTUAL INSURANCE COMPANY, CEDAR RAPIDS, IOWA.

This company was organized and began writing business November 4, 1910, acting under the authority of Chapter IV, Title IX, of the Code. The former name of the company was the Automobile Mutual Fire Association, but was changed to the present one upon the action of the board of directors on November 9, 1915. The company insures automobiles, tractors and trucks against loss by fire, lightning, theft, robbery, pilferage (providing the latter mentioned coverage is specifically mentioned in the policy), or tornado. The maximum risk retained by the company on one single policy is \$2,500.00.

The company's surplus has increased as follows: December 31, 1915, \$1,500.49; December 31, 1916, \$2,459.95; December 31, 1917, \$3,613.39; and at August 31, 1918, \$10,166.83.

IOWA AUTOMOBILE OWNERS MUTUAL INSURANCE ASSOCIATION, IOWA FALLS, IOWA.

The purpose of this association is to insure its members against loss or damage to automobiles by fire, theft, tornado, lightning, hail-storm, cyclone or windstorms.

While the association has gone through a varied experience in its short life, it had, at the date of examination, assets of cash amounting to \$2,337.57, and admitted assets of \$3,362.44, as against liabilities of \$131.24, of which \$71.24 is doubtful.

IOWA CITIZENS FUND MUTUAL INSURANCE ASSOCIATION, MASON CITY, IOWA.

The association was incorporated December 8, 1915, under Chapter 1, Title IX, Code of Iowa, and is operated under the provisions of Chapter V, Title IX. It was authorized to transact business March 23, 1916, and insures buildings, contents, and personal property against loss or damage by fire or lightning on the mutual assessment plan. The business is confined to Iowa.

Prior to the period of examination, the Property Owners' Federation, Inc., of Red Wing, Minn., was acting as the fiscal agent of the association, but this contract, upon the insistence of the Insurance Department of Iowa, has since been abrogated.

On June 30, 1918, the association had in assets \$13,585.03 and liabilities of \$22,283.50.

IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION, NEVADA, IOWA.

This association was organized in January, 1903, under Chapter V, Title IX, of the Code of Iowa, and insures its members against

loss or damage by fire, lightning, tornado on town dwellings and contents, farm buildings and contents, live stock, mercantile buildings and stocks, elevators and contents, churches and school houses and automobiles.

On May 27, 1918, the association had in assets, \$32,381.18 and liabilities of \$30,845.69.

IOWA MANUFACTURERS' INSURANCE COMPANY, WATERLOO, IOWA.

This company was incorporated July 6, 1905, and began business in January, 1906, under the provisions of Chapter IV, Title IX, Code of Iowa.

The company at the time of this examination is writing fire, wind and plate glass insurance, together with automobile insurance against wind, fire and theft. The company has written some business insuring against loss of rental income by reason of fire, but this class of business has been discontinued. Attention was directed to the fact that only two policies are on file with the department and but one of them corresponded with the policies then in use.

The capital stock was found to be distributed among 64 shareholders, the average value per shareholder being \$1,562.50. The close of the examination shows assets of \$248,486.34, liabilities \$113,155.00.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION, SPENCER, IOWA.

The examination of the association as of June 30, 1918, does not reveal any material changes since the last examination except that churches and school houses have been added to their line and elevators and grain have been dropped.

All payments on losses have been made with reasonable promptness and there is no evidence of their adjustments being other than satisfactory.

The business of the association would appear to be upon a firm foundation and is given close attention by the officers in charge as well as by the executive committee. There has been a steady growth in the amount in force and it would seem that the present excess of liability (\$12,157.39) over assets (\$11,601.24) will soon be extinguished.

IOWA MUTUAL INSURANCE ASSOCIATION, DEWITT, IOWA.

This association began writing business March 3, 1900, under Chapter V, Title IX, of the Code. Its members are insured against

loss or damage by fire, lightning, tornado, cyclone and windstorm on buildings in good repair; and their contents to an amount not exceeding three-fourths of the cash value of the property. Also on grain, live stock, machinery and like property, the accidental breakage of plate glass, and automobiles against fire, lightning and windstorm.

Reference is made to the fact that the losses for the past two years were exceptionally heavy, especially in 1918. This is partly due to a large brokerage business which has been accepted by the association from nearly every state. This class of business has been discontinued.

The assets as of November 30 were \$133,991.84, with liabilities of \$119,145.88.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION, DES MOINES, IOWA.

This is the oldest association in Iowa and was incorporated in 1883, re-incorporated in 1903 and transacts an exclusive tornado business, under the provision of Chapter V, Title IX, of the Code.

The year of 1918 proved one of unusually heavy losses with the association and the company has paid out during the year \$537,840.86. This has necessitated the borrowing of considerable money, all of which has been repaid.

While a few irregularities in the handling of losses were found they were in all cases promptly adjusted and settled.

The association, on July 2, levied its first assessment in four years and within thirty days of date of assessment was able to pay all outstanding losses and loans.

The assets at the period of examination amounted to \$257,000.00.

MILL OWNER'S MUTUAL FIRE INSURANCE COMPANY, DES MOINES, IOWA.

This company was first organized in 1875 as an assessment association, under the provisions of Chapter V, but in 1889 was re-organized, under the provision of Chapter IV, as a mutual company, and now operates thereunder, and also under the provisions of Chapter 429 amendatory thereof.

The company insures mills, elevators, warehouses, factories and contents against direct loss or damage by fire or lightning. In addition, some mercantile risks are assumed, but no aggressive campaign for this latter class of business is kept in progress.

Policies are issued under the assessment plan, cash and contingent premium plan and cash premium plan. The assessment plan is restricted to mills and elevators, cash and contingent premium

plan all other risks, while the cash premium plan covers both classes.

All adjustments and payments on losses were found to be promptly made.

Total admitted assets as at December 31, 1917, were \$746,723.63, while at September 30, 1918, they were \$962,735.63, an increase in nine months of \$216,012.00.

MUTUAL FIRE INSURANCE SOCIETY OF THE IOWA CONFERENCE OF THE EVANGELICAL ASSOCIATION, CEDAR FALLS, IOWA.

The society was organized in 1894, commenced its corporate life on the 19th day of July, 1894, and on the 22d day of August, 1914, same was renewed for a further period of twenty years.

Insurance is restricted to churches, school houses, parsonages and other property belonging to the congregation and charges of the Iowa Conference of the Evangelical Association, also personal property (furniture, clothing and bedding, library, vehicles, horses and cows) of all active or superannuated preachers of the conference, or their widows.

The examination discloses that on June 15, 1918, the total amount of business in force was less than the minimum amount required of an association to commence business.

MUTUAL HAILSTORM INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association operates under the provisions of Chapter V, Title IX, of the Code, and commenced writing business in May, 1899. Its members are insured against loss or damage by hail, but not by wind to growing crops, in an amount per crop acre not more than the average insurance per acre, found by dividing the amount of insurance named in the policy, by the number of crop acres covered thereby in the year of the loss.

The association operates on borrowed money and at the time of examination had \$182.98 in assets and liabilities to the amount of \$2,871.50.

MUTUAL HORTICULTURAL INSURANCE ASSOCIATION, DES MOINES, IOWA.

This examination was made preparatory to the re-insurance of the association in the Horticultural Insurance Company. The examiners devoted considerable time in computing the amount due the association and as a result of their findings set up the figure of \$55,000.00.

The distribution of this amount appears in the re-insurance contract as follows: "The company, as a further part of the consid-

eration of this agreement, shall, on or before June 1, 1918, issue to each and every member of the association who was in good standing on March 31, 1918, a guaranteed credit certificate, the face value of which shall be said member's pro rata share of said fifty-five thousand and no/100 dollars (\$55,000.00), as determined by the ratio which said member's insurance bears to the total amount of insurance in force among all of said members on March 31, 1918; which guaranteed credit certificate, when presented by said member, shall be received by the company at its full face value in payment for any insurance heretofore furnished to said member by the association or hereafter carried for said member by the company. In case a member quits farming or removes from the state, his certificate shall be transferable."

Kenneth F. Raitt, of the Insurance Department of Iowa, was made trustee to supervise the enforcement of the foregoing agreement.

NATIONAL MUTUAL REINSURANCE ASSOCIATION, MASON CITY, IOWA.

This association was incorporated July 3, 1917, under Chapter 1, Title IX, of the Code of Iowa, and operates under the provisions of Chapter V, Title IX, of the Code, insuring the property of its members against loss or damage by fire, lightning, tornadoes, cyclones and windstorms, hailstorms, theft and breaking of plate glass. The association operates in Iowa and Minnesota, confining the business strictly to reinsurance.

Some difficulty was experienced in verifying the financial statements of the association as they were apparently made up on a paid-for instead of a written basis. The examiner's report is on a written basis and shows assets of \$14,373.86 and liabilities of \$3,964.90.

RETAIL MERCHANTS MUTUAL FIRE INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association was organized for the purpose of insuring against loss by damage from fire and lightning, and, by reason of changes in the by-laws, cyclone, windstorm and tornado risks have been added, and is organized especially for the protection of stocks of merchandise, mercantile buildings and dwellings.

At the time of examination the association showed a deficit of \$793.07.

STATE INSURANCE COMPANY, DES MOINES, IOWA.

This company was organized under the provisions of Chapter IV,

Title IX, of the Code of Iowa, and was licensed to transact business February 12, 1917. The company transacts a general insurance business, but particularly exerting its efforts to write hail insurance on growing crops. All fire, tornado and theft risks have been reinsured.

The policy provides that all losses incurred during the "hail season" are payable November 30 of the year in which the loss occurs. All papers in connection with losses were examined and settlements were found to be made in accordance with the policy provision.

The surplus at the date of examination shows an increase of \$1,395.70 over the 1917 statement, after paying dividends of \$6,888.00 in 1918.

TOWN MUTUAL DWELLING HOUSE INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association is one of the oldest mutual associations in the state of Iowa, having been organized in November, 1892, and re-incorporated in November, 1912, operating under the provisions of Chapter V, Title IX, of the Code, and has confined its business to the insuring of dwelling houses and contents, together with such live stock as would be expected to be found on city property, against loss by fire, lightning and tornado.

Losses were examined and found to be promptly adjusted and paid. The company has had but two claims that have been litigated in 25 years.

The net admitted assets above all liabilities is shown at \$90,686.88. There was an increase in assets from 1917 to 1918 of over \$60,000.00.

UNION MUTUAL FIRE INSURANCE ASSOCIATION, EMMETSBURG, IOWA.

On February 1, 1916, this association renewed articles of incorporation and extended its corporate life for a period of 20 years from February 18, 1916. In addition to farm dwelling and mercantile risks, the association now writes tornado insurance and also automobile protection against fire and wind.

At the period of examination there were assets of \$10,497.91 and liabilities of \$10,145.27.

WESTERN GRAIN DEALERS MUTUAL FIRE INSURANCE ASSOCIATION, DES MOINES, IOWA.

This association was organized in July, 1907, and began business in the following August, insuring its members against loss or damage by fire, lightning, tornado or hail. Fire insurance on automo-

biles was added in 1916. While the purpose is to confine the operations to protection on elevators and contents, the association does, in fact, assume risks on town dwellings and contents and mercantile risks, but no hail or tornado risks are taken by the association at the date of this examination and none have ever been assumed.

A close inspection of the loss papers shows that the settlements are equitable and as soon as the loss proofs are received, payment is made in a majority of cases the settlement being made on the same day. This prompt payment feature is commendable.

The surplus of assets admitted, over liabilities as of June 30, 1918, stand at \$64,266.70.

CASUALTY.

IOWA MUTUAL LIABILITY INSURANCE COMPANY, CEDAR RAPIDS, IOWA.

This company was organized and commenced business in December, 1909, under the provisions of Section 1709-(5), Chapter IV, Title IX, of the Code of Iowa.

Risks are of two classes: (a) Liability for loss or damage to persons or property by reason of ownership or operation of automobiles, trucks or teams, under certain proper restrictions; (b) liability under Chapter 8-A, Title XII, Supplement to the Code, 1913, as amended by Chapter 270, Acts of the Thirty-seventh General Assembly, known as the Employers' Liability and Workmen's Compensation Law.

The growth of the company has been strong and consistent, increasing the assets from \$27,418.29 at December 31, 1915, to \$224,584.33 as of August 31, 1918.

An examination of the claims in all cases revealed an effort or desire on the part of the company to be fair and equitable, both as regards the claimant and the policyholders.

NATIONAL TRAVELERS BENEFIT ASSOCIATION, DES MOINES, IOWA.

But few changes have been made in the plan of operation of this association since the last examination. A classification manual became effective on June 1, 1918, and the issuance of several new policies has been authorized. On March 30 the directors voted to return from the post-mortem basis of levying assessments to the advance assessment basis.

\$29,798.35 represents the assets on March 31, with liabilities of \$41,120.88.

NATIONAL LIVE STOCK INSURANCE COMPANY, DES MOINES, IOWA.

The examination of this company deals with the stock promotion and the first six months of its operation. The amount received from the sale of stock is shown as \$200,000.00, of which \$100,000.00 was contributed to capital, and \$100,000.00 to surplus. A disbursement of \$50,000.00 represents commission on stock sale as per contract.

The company has as its object the insurance of horses, cattle and other live stock against loss or damage by accident, theft, disease, or any unknown or contingent event which may be the subject of legal insurance; however, the company has to the date of this examination, confined its operation to insurance of commercial hogs only.

The first six months show a loss ratio of only 17%. All losses have been promptly adjusted and paid.

\$157,036.32 represents the admitted assets.

IOWA STATE TRAVELING MEN'S ASSOCIATION, DES MOINES, IOWA.

This association was originally organized in November, 1880, and filed articles of incorporation in August, 1882. The object of the association was "to bring about a better acquaintance of those persons engaged as traveling men and the adoption and maintenance of such plans as shall tend to the mutual benefit of its several members." In 1917 the association came under the jurisdiction of the Insurance Department of Iowa and early in 1918 adopted new articles of incorporation and now operates under the provisions of Chapter 7, Title IX, of the Code.

The major portion of the business of the board of directors is handled by seven committees, all of whom submit reports each month for the approval of the board.

All claims were found to be settled on a liberal basis.

\$238,682.18 represents the total admitted assets at the period of examination, against which were liabilities of \$192,646.40.

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

This examination, as of December, 1917, was for the purpose of supplying certain information not specifically set forth in the reports of the previous examinations. The reports of 1917 disclosed that the company's capital was impaired, which resulted in a transfer of \$88,100.00 from capital to surplus.

This examination deals largely with stock sales and transfers and reinsurance contracts. These transactions were subject to considerable criticism.

The surplus over all liabilities on December 31, 1917, was \$32,319.15.

IOWA BONDING AND CASUALTY COMPANY, DES MOINES, IOWA.

This company was incorporated May 4, 1917, under the provisions of Chapters I and IV, Title IX, of the Code.

This examination was for the purpose of verifying the stock records.

Sales of capital stock showed a total of 10,000 shares, of a par value of \$100.00 each, having been sold up to and including the date of statements and the date of this examination, for the gross amount of \$1,000,000.00 and \$802,800.00 as a contribution to surplus. The commission on the sale of stock amounted to \$405,630.00. \$854,160.27 represents the assets at this period.

GREAT WESTERN ACCIDENT INSURANCE COMPANY, DES MOINES, IOWA.

This examination was made at the request of the company for the New York Department of Insurance. The work consisted of verifying the company's assets at the close of December, 1917, and also at September 30, 1918.

On the latter date there was a surplus over all liabilities of \$120,264.83.

FARMERS LIVE STOCK INSURANCE COMPANY, DES MOINES, IOWA.

This company was incorporated November 28, 1917, under Chapter I, Title IX, for the purpose of transacting business in accordance with the provisions of Chapter IV of Title IX of the Code of Iowa, as amended by Section 16, Chapter 429, Acts of the Thirty-seventh General Assembly.

The object of the company is to insure horses, cattle, hogs and other animals, which may be the subject of legal insurance, against loss or damage by theft, injury, sickness or death, and to furnish veterinary service for such animals.

On August 21, 1918, there was a surplus of \$59,375.58 over all liabilities.

COMMENT ON TABLES.

The tables used in exhibiting the business of the various companies for the year of 1918 are identical with the ones used in the

last report on 1917 business, with one exception. This report includes an additional table which is confined to a reinsurance exhibit of State Mutuals, showing the amount of reinsurance carried by any one association in any other association or all associations.

FIRE INSURANCE BUSINESS 1918

SUMMARY OF REPORTS TO THE COMMISSIONER ON THE
BUSINESS OF THE YEAR 1918.

TABLE 1—FIRE INSURANCE COMPANIES. NAME, CAPITAL STOCK, OFFICERS, ETC.

Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary
IOWA COMPANIES						
Central Nat'l Fire Ins. Co.	Des Moines, Iowa	Nov. 1916	May, 1917	\$ 500,000.00	Geo. J. Delmege	Theo. F. Grefe
Dubuque Fire & Marine Ins. Co.	Dubuque, Iowa	July 18, 1883	July 18, 1883	200,000.00	N. J. Schrup	S. F. Weiser
Farmers Insurance Co.	Cedar Rapids, Ia.	Oct. 1, 1860	Oct. 1860	200,000.00	Ed. H. Smith	C. N. Jenkins
Globe Nat'l Fire Ins. Co.	Sioux City, Iowa	May 21, 1917	Oct. 1, 1918	1,000,000.00	H. D. Brown	Edd G. Doertler
Horticultural Insurance Co.	Des Moines, Iowa	Mar. 8, 1916	Apr. 19, 1916	100,000.00	W. S. Tidrick	W. F. Ghormley
Inter-State Automobile Ins. Co.	Rock Rapids, Iowa	Feb. 21, 1916	May 5, 1916	200,000.00	N. Hampe	E. A. Tonne
Iowa Automobile Mutual Ins. Co.	Cedar Rapids, Iowa	Oct. 13, 1910	Nov. 4, 1910	None	R. Lord	H. L. Nehls
Iowa Manufacturers Ins. Co.	Waterloo, Iowa	July 6, 1905	Jan. 15, 1906	100,000.00	W. W. Marsh	Hermann Miller
Iowa National Fire Ins. Co.	Des Moines, Iowa	Dec. 9, 1915	Jan. 2, 1917	500,000.00	John L. Bleakly	C. M. Spencer
Iowa State Ins. Co. Mutual	Keokuk, Iowa	Jan. 1859	July 1855	None	William Logan	G. C. Tucker
Mill Owners Mutual Fire Ins. Co.	Des Moines, Iowa	1875	1875	None	H. J. Benson	J. T. Sharp
Security Fire Insurance Co.	Davenport, Iowa	1883	1883	200,000.00	J. W. Bollinger	E. E. Soenke
State Insurance Co.	Des Moines, Iowa	Nov. 10, 1916	Feb. 12, 1917	100,000.00	G. F. Tinknell	T. C. Bassett
Total Iowa Companies				\$ 3,100,000.00		
OTHER THAN IOWA COMPANIES						
Aetna Insurance Co.	Hartford, Conn.	June, 1819	Aug. 17, 1819	\$ 5,000,000.00	William B. Clark	E. J. Sloan
Agricultural Insurance Co.	Watertown, N. Y.	1863	1853	500,000.00	W. H. Stevens	P. H. Willmott
Alliance Assurance Co. U. S. B.	New York, N. Y.	Aug. 4, 1863	Sept. 1892	*200,000.00	Chubb & Son	
Alliance Insurance Co.	Philadelphia, Pa.	Dec. 5, 1904	Jan. 1, 1905	750,000.00	Benjamin Rush	John Kremer
American Alliance Ins. Co.	New York, N. Y.	Feb. 1897	Feb. 1897	1,000,000.00	C. G. Smith	E. M. Gragin
American Central Ins. Co.	St. Louis, Mo.	Feb. 1853	Feb. 1853	1,000,000.00	B. G. Chapman, Jr.	Harold M. Hess
American Druggists Fire Ins. Co.	Cincinnati, Ohio	Feb. 1906	Jan. 15, 1907	200,000.00	Charles H. Avery	Frank H. Froericks
American Eagle Fire Ins. Co.	New York, N. Y.	Aug. 1915	Aug. 1915	1,000,000.00	Henry Evans	F. R. Millard
American Ins. Co.	Newark, N. J.	Feb. 20, 1846	Apr. 1, 1846	2,000,000.00	C. W. Bailey	F. Hoadley
American National Fire Ins. Co.	Columbus, Ohio	Sept. 15, 1914	Nov. 25, 1916	350,000.00	John W. Zuber	John A. Dodd
Atlas Assurance Co. U. S. B.	New York, N. Y.	1808	In U. S. 1886	*200,000.00	Frank Lock	
Automobile Insurance Co.	Hartford, Conn.	June 13, 1907	April 1913	2,000,000.00	M. B. Brainard	J. Scofield Rowe
Boston Insurance Co.	Boston, Mass.	Dec. 23, 1873	Jan. 20, 1874	1,000,000.00	William R. Hedge	Froeman Nickerson
British Amcr. Assurance Co. U. S. B.	New York, N. Y.	Feb. 1833	June 1835	*200,000.00	W. B. Melkie	E. F. Garrow
Buffalo Insurance Co.	Buffalo, N. Y.	Feb. 15, 1867	Feb. 16, 1867	400,000.00	John G. Wickser	C. A. Georger
Caledonian Insurance Co. U.S.B.	New York, N. Y.	1825	In U. S. 1839	*200,000.00	Charles H. Post	
Camden Fire Insurance Association	Camden, N. J.	Mar 1841	April 1841	1,000,000.00	E. E. Read, Jr.	J. K. Sharp
Central Manufacturers Mutual Ins. Co.	Van Wert, Ohio	April 7, 1876	Oct. 2, 1876	None	H. V. Olney	C. A. L. Purmort
Christiania General Ins. Co. U.S.B.	New York, N. Y.	1847	U.S. Jan. 1918	*200,000.00	Scandinavian Trust	Co. Trustee
Citizens Insurance Co.	St. Louis, Mo.	1837	1837	200,000.00	Charles E. Chase	P. O. Crocker
City of New York Insurance Co.	New York, N. Y.	April 1905	April 12, 1905	600,000.00	Major A. White	J. Carroll French
Cleveland National Fire Ins. Co.	Cleveland, Ohio	Oct. 1911	April 1, 1914	339,380.00	M. S. Melbourne	O. T. Brown
Columbia Insurance Co.	Jersey City, N. J.	Mar. 20, 1901	1901	400,000.00	George F. Crane	F. H. Cauty
Columbian National Fire Ins. Co.	Detroit, Mich.	July 26, 1911	Feb. 7, 1913	976,675.00	T. A. Lawlor	H. P. Orr
Commercial Union Assur. Co. U.S.B.	New York, N. Y.	1861	In U. S. 1871	*200,000.00	A. H. Wray	
Commercial Union Fire Ins. Co. of N.Y.	New York, N. Y.	Oct. 30, 1899	April 1, 1891	200,000.00	A. H. Wray	C. J. Holman
Commonwealth Ins. Co. of N. Y.	New York, N. Y.	July 1886	Sept. 15, 1886	500,000.00	E. G. Richards	R. P. Barbour
Concordia Fire Insurance Co.	Milwaukee, Wis.	Mar. 7, 1879	Mar. 22, 1879	750,000.00	Gustav Wollaefer, Jr.	Frank Darmkoehler
Connecticut Fire Insurance Co.	Hartford, Conn.	June 1850	July 1850	1,000,000.00	Edward Milligan	John A. Cosmus
Continental Insurance Co.	New York, N. Y.	Jan. 1853	Jan. 1853	10,000,000.00	Henry Evans	James A. Swinerton
County Fire Insurance Co.	Philadelphia, Pa.	May 31, 1832	April 19, 1833	400,000.00	Charles R. Peck	Frank E. Martin
Detroit Fire & Marine Ins. Co.	Detroit, Mich.	Feb. 1, 1866	Mar. 14, 1866	500,000.00	E. H. Butler	Charles A. Reekie
Detroit National Fire Insurance Co.	Detroit, Mich.	Feb. 1911	Jan. 1912	390,100.00	Paul Pierner	James M. Teahen
Eagle Star & Brit. Dom. Ins. Co. U.S.B.	New York, N. Y.	1904	In U. S. 1918	*200,000.00	Fred S. James & Co.	
Equitable Fire & Marine Ins. Co.	Providence, R. I.	May 1859	Sept. 1860	500,000.00	Fred W. Arnold	Samuel G. Howe
Farmers Fire Insurance Co.	York, Pa.	April 6, 1853	May 16, 1853	None	C. M. Kerr	A. S. McConkey
Federal Insurance Co.	Jersey City, N. J.	Feb. 1, 1901	Mar. 1901	1,000,000.00	Percy Chubb	Samuel W. King
Federal Union Insurance Co.	Chicago, Ill.	Jan. 1908	Aug. 4, 1908	200,000.00	V. F. Mashek	T. L. Osborn
Fidelity-Phenix Fire Ins. Co.	New York, N. Y.	Mar. 1910	Mar. 1, 1910	2,500,000.00	Henry Evans	F. R. Millard
Fire Association of Philadelphia	Philadelphia, Pa.	Mar. 27, 1820	Sept. 1, 1817	1,000,000.00	E. C. Irwin	M. G. Garrigues
Fire Reassurance Co. U. S. B.	Hartford, Conn.	1884	In U. S. 1911	*200,000.00	B. N. Carvalho	
Fireman's Fund Insurance Co.	San Francisco, Cal.	May 6, 1863	June 18, 1863	1,500,000.00	J. B. Levison	H. P. Blanchard
Fireman's Insurance Co.	Newark, N. J.	Dec. 3, 1855	Dec. 3, 1855	1,250,000.00	Daniel H. Dunham	A. H. Hassinger
First Russian Insurance Co. U.S.B.	New York, N. Y.	June 22, 1827	U.S. Feb. 1907	*200,000.00	Paul E. Rasor	
Franklin Fire Insurance Co.	Philadelphia, Pa.	Apr. 22, 1829	June 1829	500,000.00	Elbridge G. Snow	Charles L. Tyner
General Fire Assurance Co. U. S. B.	New York, N. Y.	1819	1910	*200,000.00	Fred S. James & Co.	
Girard Fire & Marine Ins. Co.	Philadelphia, Pa.	Mar. 1853	May 1853	500,000.00	Henry M. Gratz	Davis G. Vaughn
Glens Falls Insurance Co.	Glens Falls, N. Y.	1849	1850	500,000.00	R. A. Little	H. N. Dickinson
Globe & Rutgers Fire Insurance Co.	New York, N. Y.	Feb. 1899	Feb. 1899	700,000.00	E. C. Jameson	J. H. Mulvihill
Grain Dealers Nat'l Mut. Fire Ins. Co.	Indianapolis, Ind.	Dec. 24, 1902	Dec. 24, 1902	None	J. W. McCord	C. A. McCotter
Granite State Fire Insurance Co.	Portsmouth, N. H.	July 17, 1885	Nov. 12, 1885	200,000.00	Calvin Pace	Alfred F. Howard
Great American Insurance Co.	New York, N. Y.	Mar. 1872	Mar. 1872	5,000,000.00	C. G. Smith	E. M. Cragin
Hanover Fire Insurance Co.	New York, N. Y.	1852	1852	1,000,000.00	R. Emory Warfield	E. S. Jarvis
Hardware Dealers Mut. Fire Ins. Co.	Stevens Point, Wis.	June 10, 1903	April 8, 1904	None	O. P. Schlafer	P. J. Jacobs
Hartford Fire Insurance Co.	Hartford, Conn.	May 1810	Aug. 1810	2,000,000.00	R. M. Bissell	Frederick Samson

TABLE NO. 1—Continued

Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary
Henry Clay Fire Insurance Co.	Lexington, Ky.	Mar. 1910	July 14, 1910	450,000.00	H. M. Froman	F. G. Stutz
Home Fire & Marine Insurance Co.	San Francisco, Cal.	Sept. 9, 1864	1864			
			Discon. (continued) 1906			
			Recommenced 1918	500,000.00	J. B. Levison	H. P. Blanchard
Home Insurance Co.	New York, N. Y.	April 1853	April 13, 1853	6,000,000.00	Elbridge G. Snow	Charles L. Tyner
Imperial Assurance Co.	New York, N. Y.	Mar. 7, 1899	May 1, 1899	200,000.00	Perival Beresford	Howard Terhune
Indemnity Mut. Mar. Assur. Co. U. S. B.	New York, N. Y.	1826	In U. S. 1889	*200,000.00	Appleton & Cox	
Ind. Lumberman's Mutual Ins. Assn.	Indianapolis, Ind.	April 1, 1897	April 1, 1897	None	J. W. Pinnell	F. B. Fowler
Insurance Company of North America	Philadelphia, Pa.	Jan. 1794	Feb. 1792	4,000,000.00	Benjamin Rush	John Kremer
Ins. Co. of the State of Pennsylvania	Philadelphia, Pa.	Apr. 18, 1794	June 19, 1913	1,000,000.00	Gustavus Renak, Jr.	John J. P. Rodgers
International Insurance Co.	New York, N. Y.	Mar. 6, 1909	July 1, 1909	200,000.00	Sumner Ballard	Fritz Kortententel
Jakor Insurance Co. U. S. B.	New York, N. Y.	June 23, 1872	In U. S. 1908	*200,000.00	Sumner Ballard & Co.	
Liverpool & London & Globe Insurance Company, U. S. B.	New York, N. Y.	1836	In U. S. 1848	*200,000.00	Hugh R. London	
London Assurance Corp., U. S. B.	New York, N. Y.	1720	In U. S. 1872	*200,000.00	Charles L. Case	
Lon. & Lancashire F. Ins. Co. U. S. B.	New York, N. Y.	Dec. 10, 1861	1879	*200,000.00	A. G. McIlwaine, Mgr.	
Lumber Mutual Fire Insurance Co.	Boston, Mass.	Feb. 13, 1895	Mar. 28, 1895	None	G. H. Davenport	H. E. Stone
Lumbermen's Insurance Co. Mutual.	Mansfield, Ohio	Sept. 11, 1895	Oct. 10, 1895	None	E. I. Nail	W. H. G. Keggs
Marquette National Fire Ins. Co.	Chicago, Ill.	Jan. 28, 1915	Jan. 29, 1915	300,000.00	Anthony Matre	Napoleon Picard
Maryland Motor Car Insurance Co.	Baltimore, Md.	Jan. 1910	Feb. 1910	300,000.00	J. Purviance Honsal	Leo F. Fitzpatrick
Mass. Fire & Marine Insurance Co.	Boston, Mass.	Mar. 3, 1910	June 18, 1910	500,000.00	Everett C. Benton	Walter Adlard
Mechanics Insurance Co.	Philadelphia, Pa.	April 13, 1854	May 4, 1854	250,000.00	Daniel H. Dunham	John A. Snyder
Mechanics & Traders Ins. Co.	New Orleans, La.	Oct. 15, 1869	Nov. 1, 1869	300,000.00	H. A. Smith	T. B. Norton
Mercantile Ins. Co. of America	New York, N. Y.	July 22, 1897	Aug. 4, 1897	1,000,000.00	E. G. Richards	R. P. Barbour
Merchants Fire Assur. Corp. of N. Y.	New York, N. Y.	Feb. 9, 1910	Mar. 1, 1910	400,000.00	Edward L. Ballard	William B. Carter
Merchants National Fire Ins. Co.	Chicago, Ill.	Sept. 20, 1912	July 2, 1915	250,000.00	Archibald A. McKinley	H. C. Jones
Michigan Millers Mutual Fire Ins. Co.	Lansing, Mich.	Nov. 1881	Nov. 1881	None	Robert Hinkel	A. D. Baker
Milwaukee Mechanics Insurance Co.	Milwaukee, Wis.	Feb. 15, 1852	April 1, 1852	1,250,000.00	Charles H. Yunker	Oscar Griebing
Minneapolis Fire & Marine Ins. Co.	Minneapolis, Minn.	July 1, 1902	July 2, 1902	200,000.00	Fred C. Van Dusen	Walter C. Leach
Minn. Implement Mutual Fire Ins. Co.	Owosso, Minn.	Sept. 1, 1904	Sept. 1, 1904	None	F. J. Lake	C. I. Buxton
Moscow Fire Ins. Co. U. S. B.	New York, N. Y.	May 5, 1858	In U. S. 1900	*200,000.00	Paul E. Rasor	
National Ben Franklin Fire Ins. Co.	Pittsburgh, Pa.	Dec. 28, 1910	Jan. 1, 1911	1,000,000.00	Samuel McKnight	H. M. Schmitt
National Fire Ins. Co. U. S. B.	Providence, R. I.	1820	In U. S. 1910	*200,000.00	Starkweather & Shepley Inc.	
National Fire Insurance Co.	Hartford, Conn.	June 4, 1869	Dec. 1, 1871	2,000,000.00	H. A. Smith	F. D. Layton
Nat'l Ins. Co. (Copenhagen) U. S. B.	New York, N. Y.	1905	In U. S. 1917	*200,000.00	Walter D. Despard	
Nat'l Liberty Ins. Co. of America	New York, N. Y.	Feb. 1859	Mar. 1859	1,000,000.00	Geo. B. Edwards	G. H. Kehr
Nat'l Security Fire Insurance Co.	Omaha, Nebr.	Sept. 12, 1914	June 14, 1915	250,000.00	W. A. George	O. A. Danielson
National Union Fire Insurance Co.	Pittsburgh, Pa.	Feb. 14, 1901	Mar. 1, 1901	1,000,000.00	E. K. Cole	Wm. G. Armstrong
Netherlands Fire & Life Ins. Co. U. S. B.	Chicago, Ill.	1845	In U. S. 1913	*200,000.00	Harold W. Letton	
Newark Fire Insurance Co.	Newark, N. J.	Nov. 1811	May 1810	500,000.00	E. J. Haynes	T. L. Farquhar
New Brunswick Fire Insurance Co.	New Brunswick, N. J.	Dec. 27, 1826	May 1, 1832	500,000.00	Charles D. Ross	E. B. Wycoff
New Hampshire Fire Ins. Co.	Manchester, N. H.	July 1869	April 1870	1,500,000.00	Frank W. Sargeant	Frank E. Martin
New Jersey Insurance Co.	Newark, N. J.	Dec. 21, 1910	April 11, 1911	1,000,000.00	C. P. Stewart	J. B. Guthrie
New York National Insurance Co.	Buffalo, N. Y.	Nov. 1905	Nov. 1905	200,000.00	James J. Roland	J. R. Jones
Niagara Fire Insurance Co.	New York, N. Y.	July 1850	Aug. 1850	1,000,000.00	O. E. Lane	Charles A. Lung
Norske Lloyd Ins. Co. U. S. B.	New York, N. Y.	1905	In U. S. 1916	*200,000.00	International Fire & Marine Agency Corp.	
Northern Assurance Co. U. S. B.	New York, N. Y.	1836	In U. S. 1854	*200,000.00	H. Gayford and J. Robertson	
Northern Ins. Co. of Moscow U. S. B.	New York, N. Y.	1872	In U. S. 1911	*200,000.00	Fester and Folsom	
No. Brit. & Mercantile Ins. Co. U. S. B.	New York, N. Y.	1809	1866	*400,000.00	E. G. Richards, Mgr.	R. P. Barbour
North River Insurance Co.	New York, N. Y.	Feb. 6, 1822	Mar. 6, 1822	600,000.00	F. H. Crum	David G. Wakeman
Northwestern Fire & Marine Ins. Co.	Minneapolis, Minn.	May 2, 1809	Mar. 8, 1906	400,000.00	C. T. Jaffray	John H. Griffin
Northwestern National Ins. Co.	Milwaukee, Wis.	Feb. 20, 1869	July 1, 1869	1,000,000.00	Alfred F. James	Lubin M. Stewart
Norwegian Assurance Union, U. S. B.	New York, N. Y.	Aug. 1916	May 23, 1917	*200,000.00	Robert Van Iderstine	
Norwich Union Fire Ins. Society U. S. B.	New York, N. Y.	1797	In U. S. 1877	*200,000.00	J. Montgomery Hare	and William Hare
Ohio Farmers Insurance Co.	Le Roy, Ohio	Feb. 8, 1848	July 8, 1848	None	F. H. Hawley	W. E. Haines
Old Colony Insurance Co.	Boston, Mass.	June 2, 1906	July 7, 1906	600,000.00	William R. Hedge	John P. Morgan
Orient Insurance Co.	Hartford, Conn.	June 28, 1867	Jan. 1872	1,000,000.00	A. G. McIlwaine, Jr.	H. W. Gray, Jr.
Palatine Insurance Co. U. S. B.	New York, N. Y.	Aug. 22, 1900	In U. S. 1901	*200,000.00	A. H. Wray	
Paternal Ins. Co. U. S. B.	New York, N. Y.	1843	In U. S. 1913	*200,000.00	Meinel & Wemple Inc.	
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	Jan. 26, 1825	Feb. 4, 1825	750,000.00	E. G. Richards	W. Gardner Crowell
Pa. Lumbermen's Mut. Fire Ins. Co.	Philadelphia, Pa.	Feb. 26, 1895	Mar. 1, 1895	None	Edward F. Henson	Harry Humphreys
Phenix Fire Insurance Co. U. S. B.	Providence, R. I.	Sept. 1, 1819	In U. S. 1910	*200,000.00	Starkweather & Shepley	ey, Inc.
Phoenix Assurance Co. U. S. B.	New York, N. Y.	Jan. 17, 1782	In U. S. 1870	*200,000.00	Perival Beresford	
Phoenix Insurance Co.	Hartford, Conn.	May 1854	June 1854	3,000,000.00	Edward Milligan	John B. Knox
Providence Washington Ins. Co.	Providence, R. I.	1799	1799	1,000,000.00	J. B. Branch	A. G. Beals
Yueen Ins. Co. of America	New York, N. Y.	Sept. 11, 1891	Sept. 11, 1891	2,000,000.00	George W. Burchell	Fred'k P. Hamilton
Reliance Insurance Co.	Philadelphia, Pa.	April 1841	Aug. 1844	400,000.00	William Chubb	William W. Haig
Rhode Island Insurance Co.	Providence, R. I.	April 1905	Jan. 1907	500,000.00	George L. Shepley	Emil G. Pieper
Richmond Insurance Co. of N. Y.	W. New Brighton	Jan. 10, 1907	Feb. 1907	200,000.00	J. F. Smith	David G. Wakeman
Rocky Mountain Fire Insurance Co.	Great Falls, Mont.	Aug. 30, 1911	Jan. 6, 1913	280,296.20	Sam Stephenson	Leo P. McMeel
Rossia Insurance Co. U. S. B.	New York, N. Y.	1881	In U. S. 1904	*200,000.00	George B. Edwards	
Royal Insurance Co. U. S. B.	New York, N. Y.	May 1845	In U. S. 1851	*200,000.00	Cecil F. Shallcross	General Atty. for U. S.
Royal Exchange Assurance U. S. B.	New York, N. Y.	1720	In U. S. 1891	*200,000.00	Richard D. Harvey	

TABLE NO. 1—Continued

Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary
Russian Reinsurance Co. U. S. B.	New York, N. Y.	June 9, 1895	In U. S. 1907	*200,000.00	Paul E. Rasor	
St. Paul Fire & Marine Ins. Co.	St. Paul, Minn.	May 1865	May 1865	1,000,000.00	F. R. Bigelow	A. W. Perry
St. Paul Mut. Hail & Cyclone Ins. Co.	St. Paul, Minn.	1897	1897	None	L. C. Stebbins	G. R. Walding
Safeguard Ins. Co. of N. Y.	New York, N. Y.	Mar. 31, 1915	May 1, 1915	200,000.00	A. G. McIlwaine, Jr.	H. W. Gray, Jr.
Salamandra Ins. Co. U. S. B.	New York, N. Y.	1846	In U. S. 1899	*200,000.00	†Meinel & Wemple Inc	
Scottish Union & Nat'l Ins. Co. U.S.B.	Hartford, Conn.	1824	In U. S. 1880	*200,000.00	†James H. Brewster	
Second Russian Ins. Co. U. S. B.	New York, N. Y.	1835	In U. S. 1913	*200,000.00	†Meinel & Wemple Inc	
Security Insurance Co.	New Haven, Conn.	May 1841	May 1841	1,000,000.00	J. W. Alling	Victor Roth
Skandia Insurance Co. U. S. B.	New York, N. Y.	Jan. 1855	In U. S. 1900	330,000.00	Cecil F. Shallerross, M	r. & Atty.
Scandinavia Insurance Co. U. S. B.	New York, N. Y.	1899	In U. S. 1917	*200,000.00	†Sumner Ballard	
Scandinavian Amer. Assur. Corp. U.S.B.	New York, N. Y.	1916	In U. S. 1916	*200,000.00	†O. G. Orr & Co.	
South Carolina Insurance Co.	Columbia, S. C.	June 10, 1910	June 10, 1910	200,000.00	Edwin G. Seibels	John J. Seibles
Springfield Fire & Marine Ins. Co.	Springfield, Mass.	1849	1851	2,500,000.00	A. Willard Damon	Edwin H. Hildreth
Standard Fire Ins. Co.	Hartford, Conn.	July 6, 1905	Mar. 26, 1910	500,000.00	M. L. Hewes	H. B. Anthony
Star Ins. Company of America	New York, N. Y.	1896	1897	400,000.00	Hugh R. London	J. B. Kremer
Sterling Fire Ins. Co.	Indianapolis, Ind.	Jan. 28, 1911	Jan. 1, 1912	850,000.00	Edw. D. Evans	Oscar L. Ross
Sun Insurance Office U. S. B.	New York, N. Y.	1710	In U. S. 1882	*200,000.00	†J. J. Guile	
Svea Fire & Life Ins. Co. U. S. B.	New York, N. Y.	May 1866	In U. S. 1884	*200,000.00	J. M. Wennstrum, U.	S. Mgr.
Swiss Reinsurance Co. U. S. B.	New York, N. Y.	Dec. 9, 1863	In U. S. 1910	*200,000.00	†Percival Beresford	
Tokio Marine & Fire Ins. Co. U.S.B.	New York, N. Y.	1879	In U. S. 1912	530,000.00	Appleton & Cox, Atto	rneys Ltd.
Tri-StateMut. GrainDealersFireIns.Co.	Luverne, Minn.	1908	1912	None	E. A. Brown	E. H. Moreland
Twin City Fire Insurance Co.	Minneapolis, Minn.	July 10, 1910	April 8, 1913	500,000.00	George A. Mowry	Wm. A. Gordon
Union Assurance Society U. S. B.	New York, N. Y.	July 30, 1907	In U. S. 1909	*200,000.00	†A. H. Wray	
Union Fire Insurance Co. U. S. B.	Providence, R. I.	1828	In U. S. 1910	*200,000.00	†Starkweather & Shep	ley Inc.
Union Marine Ins. Co. U. S. B.	New York, N. Y.	1863	In U. S. 1880	*200,000.00	†H. K. Fowler	
Union & Phenix Espanol Ins.Co.U.S.B.	New York, N. Y.	June 1864	In U. S. 1910		Fester & Folsom, U.	S. Mgr.
United Mutual Fire Ins. Co.	Boston, Mass.	Oct. 31, 1908	Nov. 5, 1908	100,000.00	Louis K. Liggett	Archie W. Campbell
United States Fire Ins. Co.	New York, N. Y.	April 1, 1824	April 9, 1824	1,400,000.00	George R. Branson	David G. Wakeman
Urbaine Fire Ins. Co. U. S. B.	New York, N. Y.	1838	In U. S. 1913	*200,000.00	†Fred S. James & Co.	
Utah Home Fire Insurance Co.	Salt Lake City, Utah	Sep. 1886	Oct. 1886	300,000.00	H. J. Grant	G. J. Cannon
Warsaw Fire Insurance Co. U. S. B.	New York, N. Y.	May 1, 1870	In U. S. 1911	*200,000.00	†Fester & Folsom, Inc.	
Westchester Fire Insurance Co.	New York, N. Y.	Mar. 1837	Stock Co1870	1,000,000.00	Otto E. Schaefer	C. B. Gaillard
Western Assurance Co. U. S. B.	New Yo, N. Y.	Aug. 1851	Aug. 1851	400,000.00	W. B. Meikle	C. C. Foster
Total Other than Iowa Companies				\$110,496,651.20		
Total All Fire Companies				\$113,596,651.20		

*Statutory Deposit

†United States Manager

‡Not Licensed 1919

TABLE 2—FIRE INSURANCE COMPANIES.

Name of Company	Income			To Policyholders (Losses and Dividends)
	Premium	All Other	Total	
IOWA COMPANIES.				
Central National Fire Insurance Co.	\$ 187,262.46	\$ 37,456.16	\$ 224,718.62	\$ 19,664.82
Dubuque Fire & Marine Ins. Co.	1,324,738.38	114,618.29	1,439,356.68	585,814.15
Farmers' Insurance Co.	578,976.09	54,141.69	633,117.69	280,908.75
Globe National Fire Insurance Co.	59,400.63	1,836,485.57	1,895,886.22	1,000.00
Horticultural Insurance Co.	303,086.85	215,511.28	518,598.13	141,331.80
Inter State Automobile Insurance Co.	134,621.61	3,274.96	137,896.57	20,326.80
Iowa Automobile Mutual Insurance Co.	86,001.86	824.13	86,825.99	31,966.84
Iowa Manufacturers' Insurance Co.	142,058.11	10,740.11	152,798.22	62,284.50
Iowa National Fire Insurance Co.	229,795.42	72,573.50	302,368.92	52,640.71
Iowa State Insurance Co., Mutual.	645,106.79	19,851.29	665,958.08	258,794.42
Mill Owners' Mutual Fire Ins. Co. of Iowa.	575,845.86	71,485.75	647,331.61	258,151.82
Security Fire Insurance Co.	371,926.94	34,191.09	406,118.03	166,747.41
State Insurance Co.	43,929.44	5,807.92	49,737.36	14,121.07
Total Iowa companies.	\$ 4,682,750.37	\$ 2,467,961.65	\$ 7,150,712.02	\$ 1,892,743.33
OTHER THAN IOWA COMPANIES.				
Aetna Insurance Co.	\$ 18,318,256.06	\$ 1,196,268.18	\$ 19,514,524.24	\$ 9,807,896.12
Agricultural Insurance Co.	3,652,515.73	291,494.51	3,944,010.24	1,835,845.16
Alliance Assurance Co.—U. S. B.	1,071,888.44	352,783.75	1,424,672.19	951,400.28
Alliance Insurance Co.	2,052,760.46	146,845.60	2,199,606.06	1,092,578.38
American Alliance Insurance Co.	1,104,607.37	138,278.24	1,242,885.61	557,801.90
American Central Insurance Co.	2,174,178.02	161,376.80	2,335,554.82	1,173,752.49
American Druggists' Fire Insurance Co.	190,787.64	21,337.11	212,124.75	80,881.71
American Eagle Fire Insurance Co.	1,507,242.89	1,290,773.00	2,798,015.89	541,672.65
American Insurance Co.	6,676,876.91	973,924.51	7,650,801.42	3,163,087.60
American National Fire Insurance Co.	118,823.53	31,672.50	150,496.03	37,361.33
Atlas Assurance Co.—U. S. B.	2,920,082.04	146,209.08	3,066,291.12	1,314,312.66
Automobile Insurance Co.	7,834,171.40	312,729.30	8,146,900.70	3,471,568.57
Boston Insurance Co.	7,565,251.44	415,527.11	7,980,778.55	3,792,760.96
British American Assurance Co.—U. S. B.	1,724,251.04	363,468.73	2,087,719.77	899,060.58
Buffalo Insurance Co.	804,774.98	179,196.93	983,971.91	529,908.66
Caledonian Insurance Co.—U. S. B.	2,114,678.79	316,513.02	2,431,191.81	1,032,627.91
Camden Fire Insurance Assn.	3,601,558.42	205,362.91	3,806,921.33	1,686,915.90
Central Manufacturers' Mutual Ins. Co.	1,018,633.83	40,275.91	1,058,909.74	553,857.11
Christiania General Ins. Co.—U. S. B.	2,205,568.27	1,289,690.45	3,495,258.72	265,914.10
Citizens' Insurance Co.	400,847.05	33,483.88	434,330.93	177,692.46
City of New York Insurance Co.	1,106,024.86	68,652.21	1,174,677.07	475,126.54
Cleveland National Fire Insurance Co.	535,161.62	79,966.30	615,127.92	215,231.01
Columbia Insurance Co.	573,579.90	54,344.98	627,924.88	293,526.95
Columbian National Fire Insurance Co.	721,850.96	94,371.30	816,222.26	504,555.59
Commercial Union Assurance Co.—U. S. B.	9,271,132.67	677,468.61	9,948,601.28	4,597,456.22
Commercial Union Fire Insurance Co.	1,019,893.97	53,611.31	1,073,505.28	476,457.53
Commonwealth Insurance Co. of New York.	2,000,667.29	144,287.57	2,144,954.86	1,120,002.70
Concordia Fire Insurance Co.	2,062,663.11	171,921.86	2,234,584.97	984,968.36
Connecticut Fire Insurance Co.	6,376,683.46	324,060.69	6,700,744.15	2,902,743.43
Continental Insurance Co.	13,853,412.00	3,683,129.06	17,536,541.06	7,137,095.27
County Fire Insurance Co.	331,156.40	44,110.91	375,267.31	177,818.28
Detroit Fire & Marine Insurance Co.	1,102,071.18	121,314.84	1,223,386.02	627,836.85
Detroit National Fire Insurance Co.	288,286.34	40,812.09	329,098.43	197,408.95
Eagle Star & British Dominions Ins.—U. S. B.	1,198,000.46	47,245.57	1,245,246.03	434,026.37
Equitable Fire & Marine Insurance Co.	773,101.54	111,782.33	884,883.87	430,463.71
Farmers' Fire Insurance Co.	635,975.14	50,173.51	686,148.65	347,845.83
Federal Insurance Co.	4,723,135.25	297,576.00	5,020,711.25	2,548,641.70
Federal Union Insurance Co.	416,930.92	25,507.79	442,438.71	229,423.25
Fidelity Phoenix Fire Insurance Co.	12,194,217.62	1,865,507.22	14,059,724.84	5,561,213.02
Fire Association of Philadelphia.	7,662,656.15	579,959.06	8,242,615.21	3,792,373.29

PRINCIPAL ITEMS OF BUSINESS IN 1918.

Disbursements	Insurance in Force Dec. 31			Financial Condition Dec. 31		
	Expenses and All Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
\$ 105,054.10	\$ 124,718.92	\$ 18,351,164	\$ 206,554.63	\$ 981,748.53	\$ 154,519.54	\$ 827,228.99
584,762.53	1,179,606.68	273,770,112	2,776,516.71	2,397,202.25	1,032,115.10	765,087.15
318,959.70	599,908.45	83,725,198	1,596,734.18	1,029,307.29	699,472.79	329,834.50
463,579.72	464,579.72	6,762,098	62,356.88	1,453,460.58	39,279.09	1,414,181.49
227,816.22	369,148.02	7,976,044	267,889.97	118,776.29	32,620.00	86,156.29
51,416.40	71,743.29	10,663,703	282,458.45	373,831.02	117,107.22	256,723.80
39,385.06	71,341.90	4,775,599	87,412.94	52,064.16	41,176.04	10,918.12
68,947.48	131,231.98	26,523,872	291,194.49	256,032.15	119,383.50	136,648.05
145,898.89	198,539.60	26,273,171	277,075.25	946,929.91	197,808.41	749,121.50
245,758.07	504,552.59	81,194,943	2,201,604.80	1,029,874.26	919,833.92	110,040.34
121,052.51	379,204.38	42,933,761	383,506.03	1,030,814.66	417,780.97	613,033.69
173,036.01	328,833.42	68,998,982	960,183.69	1,635,356.65	556,629.99	259,727.56
24,340.62	38,461.69	910,489	23,246.01	127,382.42	1,313.34	126,069.08
\$ 2,670,087.31	\$ 4,462,830.64	\$ 652,859,136	\$ 9,416,824.03	\$ 10,612,810.17	\$ 4,928,039.01	\$ 5,684,771.16
\$ 7,046,240.17	\$ 16,854,046.36	\$ 4,547,312,200	\$ 28,129,916.23	\$ 32,074,778.15	\$ 18,170,745.46	\$ 13,904,032.69
1,548,361.14	3,384,296.30	568,987,599	5,511,903.77	6,108,419.57	3,737,561.42	2,430,858.15
468,046.52	1,419,446.90	35,487,785	388,268.07	1,529,770.75	829,416.95	700,353.80
637,069.26	1,730,577.94	225,162,129	2,289,654.88	3,831,945.75	1,765,061.87	2,066,943.88
442,935.71	1,000,737.67	194,711,642	1,490,405.39	3,021,207.90	976,688.61	2,044,519.29
960,120.00	2,076,873.39	379,760,246	3,869,179.70	4,562,928.19	2,324,949.41	2,237,978.78
85,059.30	165,941.03	19,323,805	201,638.68	557,341.39	120,391.14	436,950.25
1,847,255.27	2,388,927.92	162,898,515	1,617,440.93	3,134,892.36	1,234,239.19	1,900,572.17
2,753,984.45	5,917,072.08	1,276,899,317	13,445,184.28	13,623,743.57	8,923,231.42	4,700,512.15
69,305.74	106,667.12	10,694,564	115,196.13	656,612.20	86,048.83	604,563.37
1,199,397.89	2,504,710.52	459,913,681	6,644,969.37	3,957,085.57	2,728,806.80	1,228,275.77
2,622,626.01	6,164,194.88	597,851,339	6,217,073.27	9,216,200.73	5,382,334.00	3,833,866.73
2,657,885.25	6,450,645.31	789,629,163	8,797,584.42	11,047,646.64	6,823,508.76	4,224,137.88
929,825.48	1,828,886.06	253,022,683	2,589,215.24	2,462,182.24	1,645,684.41	816,497.83
442,309.29	972,217.92	175,894,369	1,723,057.47	3,432,451.80	1,033,376.27	2,399,075.53
990,302.59	2,022,989.69	321,209,174	3,603,471.83	3,000,695.95	2,120,634.00	879,971.95
1,403,582.97	3,689,498.87	520,887,879	5,141,376.16	5,352,623.49	3,372,233.31	1,980,390.18
279,396.81	833,253.92	82,585,554	1,000,731.34	1,234,371.75	642,211.10	582,160.65
717,818.13	983,732.23	217,943,752	2,037,829.54	2,544,474.39	1,665,757.16	878,717.23
161,785.84	338,878.30	44,882,268	455,845.56	1,186,667.94	699,870.64	486,797.30
408,439.25	973,565.79	175,257,692	1,692,146.96	2,050,146.97	1,040,594.65	1,009,552.32
240,325.32	455,556.33	7,087,068,829	648,818.58	1,662,212.57	452,409.23	1,209,812.34
171,157.01	434,083.96	27,258,216	487,228.67	1,437,083.76	288,597.91	1,148,485.85
326,508.53	831,064.12	92,807,496	1,027,571.60	1,765,472.60	668,728.53	1,096,744.07
4,475,997.98	9,073,454.20	1,500,562,482	14,047,085.32	12,444,647.65	9,233,620.81	3,211,026.84
493,864.00	880,321.53	170,586,037	1,648,165.22	1,607,578.94	1,024,181.38	583,397.56
1,985,029.70	1,945,032.47	327,457,162	2,955,248.34	3,475,985.79	1,891,786.80	1,584,198.99
1,025,553.92	1,960,552.18	349,344,319	3,624,019.65	3,464,843.08	2,151,475.44	1,253,367.64
2,621,152.15	5,523,895.58	1,022,006,432	10,481,302.77	9,457,825.01	6,406,091.15	3,061,743.86
6,489,365.67	13,026,363.94	2,530,162,553	24,588,006.04	36,458,187.39	16,285,371.89	20,172,815.50
129,206.58	307,024.86	61,628,390	647,450.05	1,085,068.43	484,517.13	600,486.30
496,236.20	1,096,073.05	183,037,550	1,939,085.03	2,814,037.89	1,149,581.04	1,664,456.85
152,069.87	349,418.82	37,169,729	418,782.21	684,351.96	273,796.71	410,555.25
565,847.89	939,874.26	124,145,314	1,299,418.60	1,500,526.30	887,750.83	618,775.47
304,522.63	734,986.34	81,946,780	869,726.17	1,625,456.40	630,661.43	994,794.97
293,532.30	611,378.13	110,228,934	1,137,882.67	1,257,811.65	678,150.67	579,660.98
4,964,200.83	4,612,842.53	589,133,443	2,600,163.65	5,537,434.47	3,215,470.08	2,321,964.39
154,562.20	383,965.45	42,571,654	512,640.45	617,478.36	332,302.17	285,176.19
3,139,612.33	10,640,825.35	2,071,624,778	21,417,139.67	22,304,214.62	13,771,528.84	8,532,685.18
2,925,839.81	6,718,213.10	1,181,312,555	11,096,742.31	13,481,581.92	8,881,957.78	4,599,623.24

TABLE NO. 2

-Continued.

Name of Company	Income			To Policyholders and Dividends
	Premium	All Other	Total	
Fire Reinsurance Co.	2,542,957.48	94,201.43	2,637,158.91	1,542,886.27
Firemen's Fund Insurance Co.	13,646,647.57	663,243.77	14,309,891.34	8,530,242.82
Fireman's Insurance Co.	4,655,567.79	436,818.47	5,092,386.26	2,381,968.75
First Russian Insurance Co.—U. S. B.	2,428,393.29	87,199.18	2,515,592.47	1,221,549.69
Franklin Fire Insurance Co.	1,593,461.29	469,855.45	2,063,316.74	698,797.33
General Fire Assurance Co.—U. S. B.	887,605.81	47,000.67	934,606.48	593,655.93
Girard Fire & Marine Insurance Co.	1,379,794.37	165,440.77	1,545,235.14	513,070.78
Glens Falls Insurance Co.	4,536,348.03	369,156.44	4,905,504.47	2,354,968.29
Globe & Rutgers Fire Insurance Co.	20,337,901.42	2,716,899.72	23,054,801.14	9,675,323.01
Grain Dealers' National Mutual Fire Ins. Co.	287,294.49	330,967.83	618,262.32	249,430.13
Granite State Fire Insurance Co.	1,026,330.83	61,382.59	1,087,713.42	493,378.14
Great American Insurance Co.	17,056,594.72	2,868,039.47	19,924,634.19	9,666,479.52
Hanover Fire Insurance Co.	3,674,469.71	284,952.17	3,959,421.88	2,688,775.41
Hardware Dealers' Mutual Fire Insurance Co.	483,955.08	17,344.26	501,299.34	277,056.33
Hartford Fire Insurance Co.	30,873,063.55	1,258,557.24	32,131,620.79	15,186,406.72
Henry Clay Fire Insurance Co.	412,481.45	44,291.30	456,772.75	188,590.48
Home Fire & Marine Insurance Co.	1,046,030.22	38,751.31	1,084,781.53	108,129.20
Home Insurance Co.	31,598,247.40	2,103,071.55	33,701,318.95	15,692,544.94
Imperial Assurance Co.	594,049.35	418,772.90	1,012,822.25	268,297.46
Indemnity Mut'l Marine Assur. Co.—U.S.B.	912,238.57	85,410.22	997,648.79	591,776.40
Indiana Lumberman's Mutual Ins. Assn.	657,712.28	45,520.93	703,233.21	483,762.84
Insurance Company of North America	20,784,335.19	1,253,322.75	22,037,657.94	11,269,416.45
Insurance Company of the State of Penn.	2,793,083.87	643,564.51	3,436,648.38	1,546,900.54
International Insurance Co.	4,071,402.04	214,280.32	4,285,682.36	2,343,105.64
Jakor Insurance Co.—U. S. B.	3,304,566.85	176,586.83	3,481,153.68	2,391,296.93
Liverpool & London & Globe Ins. Co.—U.S.B.	11,618,840.85	640,750.90	12,259,591.75	5,643,910.84
London Assurance Corporation—U. S. B.	4,273,979.89	625,254.19	4,900,234.08	2,359,239.58
London & Lancashire Fire Ins. Co.—U. S. B.	3,556,540.24	333,016.41	3,889,556.65	1,442,738.13
Lumber Mutual Fire Insurance Co.	714,980.93	87,935.55	802,916.48	544,835.40
Lumbermen's Mutual Insurance Co.	917,545.14	72,665.40	990,210.54	643,394.97
Marquette National Fire Insurance Co.	610,597.53	40,360.50	650,958.03	175,684.28
Maryland Motor Car Insurance Co.	426,424.91	24,454.35	450,879.26	296,609.02
Massachusetts Fire & Marine Insurance Co.	1,264,428.18	68,876.01	1,333,304.19	691,911.58
Mechanics' Insurance Co.	828,262.53	107,920.29	936,182.82	445,892.94
Mechanics' & Traders' Insurance Co.	927,249.35	75,760.89	1,003,010.24	371,153.31
Mercantile Insurance Company of America	1,770,112.47	131,177.41	1,901,289.88	925,116.17
Merchants' Fire Assur. Corp. of New York	1,792,427.61	132,667.42	1,925,095.03	780,233.16
Merchants' National Fire Insurance Company	476,827.68	27,436.26	504,263.94	279,852.86
Michigan Millers' Mutual Fire Ins. Co.	1,202,132.78	544,005.59	1,746,138.37	816,055.13
Milwaukee Mechanics' Insurance Co.	2,956,019.26	251,628.42	3,207,647.68	1,426,769.93
Minneapolis Fire & Marine Insurance Co.	884,592.23	66,170.24	950,762.47	505,588.72
Minn. Implement Mutual Fire Ins. Co.	502,973.12	21,852.16	524,825.28	245,580.99
Moscow Fire Insurance Co.—U. S. B.	2,828,610.30	114,640.46	2,943,250.76	1,647,436.25
National Ben Franklin Fire Insurance Co.	2,505,447.29	195,897.66	2,701,344.95	1,204,123.48
National Fire Insurance Co.—U. S. B.	625,137.57	33,174.22	658,311.79	293,680.95
National Fire Insurance Co.	13,114,948.54	753,818.79	13,868,767.33	6,658,518.34
National Ins. Co. (Copenhagen)—U. S. B.	2,959,199.16	444,555.00	3,403,754.16	952,431.42
National Liberty Ins. Co. of America	5,244,641.38	1,405,362.35	6,650,003.73	2,723,514.60
National Security Fire Insurance Co.	64,912.49	21,988.31	86,900.80	15,530.01
National Union Fire Insurance Co.	3,281,418.20	196,662.83	3,478,081.03	2,084,423.28
Netherlands Fire & Life Ins. Co.—U. S. B.	677,895.13	59,533.41	737,428.54	332,228.00
Newark Fire Insurance Co.	1,894,776.11	102,172.74	1,996,948.85	877,074.04
New Brunswick Fire Insurance Co.	1,825,213.25	99,604.91	1,924,818.16	927,026.83
New Hampshire Fire Insurance Co.	4,010,763.22	322,675.77	4,333,438.99	1,967,537.95
New Jersey Insurance Co.	1,567,635.87	134,323.59	1,701,959.46	741,897.13
New York National Insurance Co.	476,861.31	14,955.54	491,816.85	309,059.72
Niagara Fire Insurance Co.	6,422,069.98	409,990.93	6,832,060.91	3,226,882.29
Norske Lloyd Insurance Co.—U. S. B.	3,368,473.28	435,783.71	3,704,256.99	1,618,162.30
Northern Assurance Co.—U. S. B.	4,817,761.67	297,619.47	5,085,381.14	2,287,844.74
Northern Insurance Co. of Moscow—U. S. B.	724,709.09	53,582.88	778,291.97	712,875.45
North British & Mercantile Ins. Co.—U. S. B.	6,777,753.78	333,886.52	7,111,640.30	3,412,008.46
North River Insurance Co.	3,873,942.42	258,636.30	4,132,578.72	1,586,009.58
Northwestern Fire & Marine Insurance Co.	619,684.05	545,730.82	1,165,414.87	329,688.34

Name of Company	Disbursements		Insurance in Force Dec. 31		Financial Condition Dec. 31		
	Expenses and All Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
Fire Reinsurance Co.	855,230.28	2,398,116.55	253,344,519	2,833,313.39	2,596,069.27	1,864,617.84	741,391.41
Firemen's Fund Insurance Co.	4,928,229.27	13,458,463.09	1,282,138,419	16,167,361.07	17,939,822.58	12,422,714.53	5,517,108.4
Fireman's Insurance Co.	1,822,795.32	4,174,704.07	768,436,349	8,071,980.91	8,530,979.56	5,034,835.49	3,496,144.07
First Russian Insurance Co.—U. S. B.	797,790.34	2,019,340.03	331,483,138	3,201,316.64	2,688,877.75	2,063,975.89	634,901.86
Franklin Fire Insurance Co.	549,540.05	1,148,337.40	194,187,385	1,833,639.00	3,772,414.15	2,590,201.74	1,182,212.41
General Fire Assurance Co.—U. S. B.	353,796.65	747,452.58	133,603,015	1,295,338.74	1,422,917.61	908,531.10	519,386.51
Girard Fire & Marine Insurance Co.	790,848.05	1,303,918.83	252,035,592	324,961.92	2,881,417.91	2,008,382.57	873,035.34
Glens Falls Insurance Co.	1,851,832.69	4,206,800.98	732,047,256	6,945,657.15	7,883,359.42	4,823,799.44	3,059,559.98
Globe & Rutgers Fire Insurance Co.	4,916,018.81	14,591,341.82	1,727,879,014	21,466,863.49	30,389,461.55	20,865,461.24	9,524,000.31
Grain Dealers' National Mutual Fire Ins. Co.	167,167.53	416,597.66	53,460,415	634,011.43	1,060,429.41	674,236.38	603,193.01
Granite State Fire Insurance Co.	406,455.17	869,833.31	155,417,751	1,837,165.58	1,648,334.17	1,111,743.90	536,590.27
Great American Insurance Co.	7,179,812.98	16,246,283.50	2,590,617,807	25,163,513.79	30,716,447.05	15,231,512.92	15,484,934.13
Hanover Fire Insurance Co.	1,650,931.44	3,739,706.85	652,603,863	6,624,908.24	5,840,184.60	4,199,993.54	1,640,191.06
Hardware Dealers' Mutual Fire Insurance Co.	74,903.78	352,000.31	25,573.251	489,830.02	499,912.13	298,712.40	231,229.73
Hartford Fire Insurance Co.	11,396,027.02	26,582,432.74	4,070,755,556	44,535,357.37	39,723,888.62	28,600,228.54	11,123,660.08
Henry Clay Fire Insurance Co.	382,629.55	371,160.03	34,069,432	471,112.06	891,769.40	292,260.80	599,508.60
Home Fire & Marine Insurance Co.	173,606.63	641,735.83	61,691,614	765,665.66	2,029,320.23	683,160.76	1,346,159.47
Home Insurance Co.	11,724,208.64	27,416,753.58	4,444,825,147	45,409,056.00	50,291,065.74	29,034,302.14	21,256,763.60
Imperial Assurance Co.	238,827.38	507,124.84	123,933,566	949,289.82	1,585,735.18	574,762.42	1,010,972.76
Indemnity Mut'l Marine Assur. Co.—U.S.B.	321,973.33	913,749.73	69,876,648	330,915.23	1,240,371.59	539,446.38	700,825.21
Indiana Lumberman's Mutual Ins. Assn.	105,224.70	588,686.94	32,885,264	636,511.58	954,376.21	356,959.30	597,416.91
Insurance Company of North America	7,864,327.19	19,133,744.24	2,175,502,090	21,784,378.04	30,863,268.58	17,861,541.22	13,001,727.36
Insurance Company of the State of Penn.	1,541,652.03	3,088,552.57	391,954,975	4,427,708.20	4,737,532.76	3,426,614.90	1,310,917.86
International Insurance Co.	1,513,959.71	4,156,065.35	577,700,474	5,969,983.98	4,883,319.00	4,055,617.74	827,701.26
Jakor Insurance Co.—U. S. B.	1,151,783.21	3,573,080.14	481,666,191	4,736,458.98	3,969,060.94	3,149,378.41	843,682.53
Liverpool & London & Globe Ins. Co.—U.S.B.	5,301,103.70	10,945,014.54	1,920,393,501	18,883,674.20	17,083,985.30	12,203,190.21	4,880,795.09
London Assurance Corporation—U. S. B.	2,279,512.90	4,638,752.78	502,315,806	5,339,413.56	6,093,135.55	3,991,000.90	2,102,134.65
London & Lancashire Fire Ins. Co.—U. S. B.	1,715,582.61	3,158,320.74	676,127,870	6,347,838.79	6,445,711.35	3,622,307.82	2,823,403.53
Lumber Mutual Fire Insurance Co.	142,350.21	687,235.61	32,843,484	680,286.33	1,305,791.67	578,531.68	727,259.99
Lumbermen's Mutual Insurance Co.	265,540.08	908,905.05	63,984,099	985,994.51	1,164,935.74	596,748.92	568,186.82
Marquette National Fire Insurance Co.	299,875.85	475,590.13	72,655,986	750,935.57	1,154,847.16	513,829.22	641,017.94
Maryland Motor Car Insurance Co.	296,609.02	373,580.60	14,898,569	455,594.82	245,101.54	400,403.28	400,403.28
Massachusetts Fire & Marine Insurance Co.	529,149.86	1,348,488.34	120,968,432	1,523,875.68	1,843,359.17	1,143,073.69	700,285.48
Mechanics' Insurance Co.	445,892.94	818,046.25	145,114,599	1,402,268.62	1,771,130.25	1,209,425.02	561,705.23
Mechanics' & Traders' Insurance Co.	358,757.97	820,038.22	144,691,950	1,457,036.32	1,939,043.43	876,205.02	1,062,838.41
Mercantile Insurance Company of America	724,345.79	1,649,461.96	301,070,848	2,412,805.12	3,486,703.57	1,564,892.88	1,921,810.69
Merchants' Fire Assur. Corp. of New York	558,484.01	1,338,717.17	203,223,290	2,018,841.19	2,786,430.61	1,517,317.83	1,269,112.78
Merchants' National Fire Insurance Company	296,471.42	486,324.28	27,362,674	323,281.72	565,317.27	239,645.23	325,672.04
Michigan Millers' Mutual Fire Ins. Co.	658,712.66	1,474,797.79	179,462,984	1,942,447.56	2,147,692.96	1,537,513.95	610,148.11
Milwaukee Mechanics' Insurance Co.	1,256,160.40	2,682,930.33	565,087,209	5,878,238.20	6,079,239.91	3,513,046.70	2,566,193.21
Minneapolis Fire & Marine Insurance Co.	349,880.50	855,469.22	75,235,198	825,912.62	806,826.98	543,316.65	293,510.33
Minn. Implement Mutual Fire Ins. Co.	102,896.17	348,477.16	28,753,911	486,429.32	513,544.25	276,602.74	256,881.51
Moscow Fire Insurance Co.—U. S. B.	995,447.35	2,642,883.60	392,377,001	3,870,696.67	3,162,149.80	2,444,142.05	718,997.75
National Ben Franklin Fire Insurance Co.	1,128,878.43	2,333,001.91	412,715,351	4,285,519.20	4,365,274.18	2,683,563.42	1,621,716.76
National Fire Insurance Co.—U. S. B.	224,297.40	517,					

TABLE NO. 2

Name of Company	Income			To Policyholders (Losses and Dividends)
	Premium	All Other	Total	
Northwestern National Insurance Co.....	4,065,486.90	348,535.43	4,414,022.33	1,800,644.75
Norwegian Assurance Union—U. S. B.....	1,636,714.49	429,581.04	2,066,295.53	473,776.91
Norwich Union Fire Ins. Society—U. S. B....	3,560,558.90	507,670.43	4,068,229.33	1,575,324.92
Ohio Farmers' Insurance Co.....	2,562,305.68	195,185.23	2,757,490.91	1,243,306.15
Old Colony Insurance Co.....	1,502,288.50	95,301.24	1,597,589.74	721,905.57
Orient Insurance Co.....	2,310,713.24	160,601.34	2,471,314.58	1,110,613.50
Palatine Insurance Co.—U. S. B.....	2,580,676.21	219,819.75	2,800,495.96	1,226,136.29
Paternelle Insurance Co.—U. S. B.....	1,514,881.26	56,304.87	1,571,186.13	731,560.00
Pennsylvania Fire Insurance Co.....	4,339,055.96	396,473.54	4,735,529.50	2,797,297.33
Penn. Lumbermen's Mutual Fire Ins. Co.....	667,043.35	160,710.90	827,754.25	496,429.90
Phenix Fire Insurance Co.—U. S. B.....	625,137.57	41,232.60	666,370.17	293,680.93
Phoenix Assurance Co.—U. S. B.....	3,637,010.31	408,202.23	4,045,212.54	1,720,751.63
Phoenix Insurance Co.....	9,237,460.21	950,891.90	10,188,352.11	4,638,646.00
Providence Washington Insurance Co.....	6,072,654.44	304,582.59	6,377,237.03	3,758,881.71
Queen Insurance Co. of America.....	8,133,761.73	511,888.79	8,645,650.52	4,909,290.69
Reliance Insurance Co.....	993,367.49	63,013.95	1,056,381.44	464,275.17
Rhode Island Insurance Co.....	1,546,601.16	82,775.77	1,629,376.93	677,783.24
Richmond Insurance Co. of New York.....	809,465.52	41,231.25	850,696.77	415,457.21
Rocky Mountain Fire Insurance Co.....	380,509.07	59,277.05	439,786.12	80,674.52
Rossie Insurance Co.—U. S. B.....	13,415,634.05	381,325.82	13,796,959.87	7,512,134.37
Royal Insurance Co.—U. S. B.....	12,141,204.46	1,343,001.21	13,484,205.67	5,665,140.72
Royal Exchange Assurance—U. S. B.....	3,219,147.97	144,490.72	3,363,638.69	1,687,015.52
Russian Reinsurance Co.—U. S. B.....	1,873,204.42	92,645.06	1,965,849.48	1,230,984.95
St. Paul Fire & Marine Insurance Co.....	10,467,423.28	583,636.47	11,051,059.75	6,379,471.13
St. Paul Mutual Hall & Cyclone Ins. Co.....	326,455.96	15,828.94	342,284.90	128,888.69
Safeguard Insurance Co. of New York.....	258,296.11	26,181.37	284,477.48	76,806.67
Salamandra Insurance Co.—U. S. B.....	3,563,986.90	189,840.67	3,684,827.57	2,404,660.05
Scottish Union & National Ins. Co.—U. S. B.	3,713,610.50	305,407.60	4,019,018.10	1,567,277.54
Second Russian Insurance Co.—U. S. B.....	1,443,363.01	71,853.31	1,515,216.32	495,053.55
Security Insurance Co.....	4,254,107.25	242,109.76	4,496,217.01	1,631,696.08
Skandia Insurance Co.—U. S. B.....	1,500,678.17	74,856.06	1,575,534.23	542,063.25
Scandinavia Insurance Co.—U. S. B.....	4,920,212.87	575,382.80	5,495,595.67	1,546,878.32
Scandinavian Amer. Assur. Corp.—U. S. B....	2,703,570.77	756,090.82	3,459,661.59	773,909.24
South Carolina Insurance Co.....	244,151.41	61,780.07	305,931.48	99,798.97
Springfield Fire & Marine Insurance Co.....	8,900,343.37	570,394.09	9,470,737.46	4,190,444.82
Standard Fire Insurance Co.....	723,467.59	59,015.83	782,483.42	340,046.43
Star Insurance Co. of America.....	638,405.72	47,830.42	686,236.14	241,420.80
Sterling Fire Insurance Co.....	807,197.67	118,235.13	925,432.80	415,600.04
Sun Insurance Office—U. S. B.....	4,003,550.69	495,462.36	4,499,012.45	1,835,721.82
Svea Fire & Life Insurance Co.—U. S. B....	1,543,134.43	74,775.70	1,617,910.13	605,883.76
Swiss Reinsurance Co.—U. S. B.....	2,413,415.72	121,715.46	2,535,131.18	964,570.53
Tokio Marine & Fire Insurance Co.—U. S. B.	1,974,277.77	1,574,485.10	3,548,762.87	891,210.32
Tri-State Mutual Grain Dealers' Fire Ins. Co.	49,487.14	21,658.84	71,145.98	34,997.59
Twia City Fire Insurance Co.....	99,604.19	55,142.51	154,746.70	86,942.07
Union Assurance Society—U. S. B.....	1,109,485.82	227,960.93	1,337,446.75	421,900.40
Union Fire Insurance Co.—U. S. B.....	862,431.66	46,471.61	908,903.27	394,598.01
Union Marine Insurance Co.—U. S. B.....	797,247.82	445,179.63	1,242,427.45	529,178.07
Union & Phoenix Espanol Ins. Co.—U. S. B.	2,868,273.33	188,514.66	3,056,787.99	1,282,921.41
United Mutual Fire Insurance Co.....	225,065.79	28,392.70	253,458.49	83,224.35
United States Fire Insurance Co.....	5,305,856.26	419,943.23	5,725,799.49	2,439,686.94
Urbane Fire Insurance Co.—U. S. B.....	4,055,109.79	648,288.17	4,703,397.96	888,850.97
Utah Home Fire Insurance Co.....	605,229.50	106,085.18	711,314.68	179,221.23
Warsaw Fire Insurance Co.—U. S. B.....	869,572.17	36,941.21	906,513.38	540,937.66
Westchester Fire Insurance Co.....	6,779,504.03	347,386.48	7,126,890.51	3,566,163.40
Western Assurance Co. of Toronto—U. S. B.	3,019,362.15	660,844.29	3,680,206.44	1,804,729.23
Total other than Iowa companies.....	\$675,545,977.88	\$56,664,201.06	\$632,210,178.94	\$290,661,202.75
Total all fire companies.....	\$680,228,728.25	\$59,132,162.71	\$639,360,890.96	\$291,954,006.05

*Not licensed 1919.

—Continued.

Disbursements	Insurance in Force Dec. 31		Financial Condition Dec. 31			
	Expenses and All Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
1,806,026.48	3,696,671.23	874,567,203	8,233,255.98	8,679,305.21	6,009,402.38	2,669,902.83
543,990.98	1,017,767.89	153,423,381	1,653,236.80	1,760,144.59	1,123,523.37	636,621.22
2,016,189.42	3,591,514.34	493,953,590	4,665,927.77	4,261,173.07	3,058,132.16	1,203,040.91
1,119,289.07	2,362,655.25	598,587,872	5,457,186.02	4,632,142.26	3,257,378.65	1,374,763.61
577,608.52	1,299,574.09	170,570,220	1,759,446.54	2,638,402.14	1,304,478.37	1,333,923.77
963,607.87	2,074,221.37	433,492,278	4,110,384.98	4,596,114.03	2,406,415.60	2,189,698.43
1,172,031.76	2,398,168.75	425,000,026	4,472,727.80	3,970,134.46	2,710,278.55	1,265,855.91
567,956.29	1,299,516.29	187,430,146	2,022,224.91	1,695,395.49	1,315,628.89	379,766.60
1,819,065.32	4,587,262.65	875,767,926	8,170,175.25	8,526,072.64	5,930,244.04	2,595,828.60
157,520.12	653,950.92	31,425,609	646,056.78	1,190,722.91	436,144.36	754,578.65
963,607.87	2,074,221.37	433,492,278	4,110,384.98	4,596,114.03	2,406,415.60	2,189,698.43
1,912,945.35	3,633,696.98	609,669,221	5,468,770.32	5,359,591.17	3,330,982.75	2,028,608.42
3,763,073.40	8,401,719.40	1,466,678,304	14,532,660.54	19,706,197.85	9,199,785.53	10,506,412.32
2,198,633.75	5,967,515.46	557,960,757	6,116,136.12	7,350,771.66	4,208,583.41	3,142,188.25
3,289,445.14	7,358,735.83	1,186,518,917	11,870,590.43	14,457,159.29	7,796,790.25	6,060,450.04
458,725.34	923,000.51	166,542,905	1,735,701.56	1,680,104.89	1,152,316.54	536,788.35
633,448.73	1,311,231.97	246,114,207	2,135,279.57	2,362,605.00	1,453,471.32	909,133.68
310,453.70	725,910.91	89,952,590	991,696.17	1,407,119.31	631,938.44	475,180.87
162,231.07	242,900.43	32,665,189	437,009.20	780,869.94	299,921.88	480,945.06
4,443,156.06	11,955,290.43	1,042,969,873	11,928,147.83	11,468,405.21	8,664,517.36	2,803,887.85
5,852,437.00	11,517,577.72	1,939,862,785	19,945,544.72	18,269,657.00	12,804,135.90	5,465,521.10
1,324,236.77	3,011,252.29	419,133,950	4,156,335.05	4,219,965.58	2,804,662.31	1,415,303.27
676,551.73	1,907,536.08	270,554,652	2,683,721.04	2,456,950.28	1,672,119.66	784,830.62
4,026,590.87	10,465,972.00	1,175,764,629	13,210,670.43	14,026,943.83	8,722,407.88	5,304,535.95
146,632.34	275,541.03	32,086,122	323,686.12	296,525.00	177,462.82	278,582.76
109,114.60	186,011.27	50,292,684	403,238.05	798,079.84	255,171.60	543,508.24
1,158,044.53	3,562,704.58	500,549,507	4,800,657.19	4,184,941.05	3,213,284.73	971,656.32
2,063,846.29	3,631,123.83	725,261,040	6,481,149.58	7,884,295.27	3,055,799.77	3,928,495.60
495,053.55	1,545,632.14	190,064,177	1,954,816.11	1,816,089.24	1,278,517.09	537,572.15
1,631,696.08	3,529,556.96	618,848,805	6,238,065.03	5,823,075.43	3,861,075.11	1,962,660.32
542,063.25	1,242,800.42	182,623,680	1,993,639.88	2,185,943.33	1,387,901.25	706,042.08
1,546,878.32	3,078,345.05	171,738,404	4,967,072.19	4,492,820.88	3,054,192.96	888,687.93
773,909.24	1,768,453.97	56,961,960	1,012,097.86	3,274,425.86	1,507,016.30	1,677,469.56
99,798.97	229,605.53	11,058,076	102,210.47	439,582.21	98,567.62	331,014.59
3,550,874.68	7,741,319.50	1,484,970,034	15,356,603.80	14,742,701.92	9,164,341.54	5,578,360.38
344,141.10	684,187.53	136,061,249	1,201,484.82	1,550,327.50	723,799.66	836,527.84
258,929.98	500,350.78	95,590,707	991,389.37	1,577,968.13	666,374.05	911,194.08
295,084.46	710,684.50	90,850,577	950,135.33	2,024,349.86	697,710.22	1,326,639.64
2,023,931.40	3,859,663.22	735,478,310	7,260,792.31	5,862,307.58	4,493,433.69	1,368,873.59
645,211.47	1,341,065.23	209,997,565	2,536,868.0	2,501,403.62	1,480,310.29	1,021,093.33
864,426.19	1,828,996.72	294,734,396	2,869,759.65	2,462,773.08	1,789,965.11	672,817.97
837,131.01	1,728,341.33	154,917,011	1,544,055.01	3,259,003.11	1,009,192.56	2,249,810.55
7,292.54	42,290.13	2,481,079	49,487.14	85,398.34	26,294.85	59,103.49
52,762.32	139,704.39	22,952,752	290,884.80	789,494.64	121,273.69	669,220.95
597,185.74	1,019,086.14	182,696,244	1,802,248.67	2,257,133.52	1,145,308.75	1,111,924.77
325,190.00	719,788.01	118,270,309	1,184,663.78	1,423,573.45	825,045.60	598,527.85
724,451.69	1,253,629.76	123,208,377	282,439.55	1,299,290.21	765,504.58	533,696.63
1,026,458.53	2,309,379.94	364,717,311	3,527,466.51	2,797,814.79	2,287,909.32	400,132.29
99,023.80	182,248.15	15,405,104	249,110.40	403,750.45	146,537.41	257,213.04
2,345,935.39	4,785,622.33	796,937,580	8,248,568.02	6,630,669.67	5,211,524.66	3,425,136.01
1,552,284.48	2,441,136.45	397,378,951	3,929,119.79	3,580,188.75	2,884,917.26	1,005,271.50
253,751.18	432,972.41	57,233,276	675,701.19	1,665,146.80	483,760.71	1,181,386.09
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TABLE 3—FIRE INSURANCE COMPANIES.

Name of Company	Location	Ledger Assets Dec. 31, 1917, and Increase in Capital Stock	Total Net Premiums Received
IOWA COMPANIES.			
Central National Fire Insurance Co.	Des Moines, Ia.	\$ 870,722.05	\$ 187,262.46
Dubuque Fire & Marine Ins. Co.	Dubuque, Ia.	2,149,982.39	1,324,733.38
Farmers' Insurance Co.	Cedar Rapids, Ia.	1,002,881.94	578,976.00
Globe National Fire Ins. Co.	Sioux City, Ia.	59,400.65	59,400.65
Horticultural Insurance Co.	Des Moines, Ia.	142,445.09	303,086.85
Inter State Automobile Insurance Co.	Rock Rapids, Ia.	304,447.68	134,621.61
Iowa Automobile Mutual Insurance Co.	Cedar Rapids, Ia.	36,541.55	86,001.89
Iowa Manufacturers' Insurance Co.	Waterloo, Ia.	232,300.54	142,058.11
Iowa National Fire Insurance Co.	Des Moines, Ia.	822,337.76	229,795.42
Iowa State Insurance Co., Mutual.	Keokuk, Ia.	593,445.68	645,106.79
Mill Owners' Mutual Fire Ins. Co. of Iowa.	Des Moines, Ia.	603,345.20	575,845.86
Security Fire Insurance Co.	Davenport, Ia.	732,983.68	371,926.94
State Insurance Co.	Des Moines, Ia.	120,254.67	43,929.44
Total Iowa companies.		\$ 8,000,788.23	\$ 4,682,750.37
OTHER THAN IOWA COMPANIES.			
Aetna Insurance Co.	Hartford, Conn.	\$ 30,137,123.75	\$ 18,318,256.06
Agricultural Insurance Co.	Watertown, N. Y.	5,736,532.18	3,652,515.73
Alliance Assurance Co., Ltd.—U. S. B.	New York, N. Y.	1,584,410.49	1,071,888.44
The Alliance Insurance Co.	Philadelphia, Pa.	3,510,141.87	2,052,769.46
American Alliance Insurance Co.	New York, N. Y.	3,123,688.37	1,104,607.37
American Central Insurance Co.	St. Louis, Mo.	4,790,297.47	2,174,178.62
American Druggists' Fire Insurance Co.	Cincinnati, O.	513,312.91	190,787.64
American Eagle Fire Insurance Co.	New York, N. Y.	2,706,558.51	1,507,242.89
The American Insurance Co.	Newark, N. J.	12,553,139.31	6,676,876.91
American National Fire Insurance Co.	Columbus, O.	606,107.01	118,823.53
Atlas Assurance Company, Ltd.—U. S. B.	New York, N. Y.	3,722,208.18	2,920,082.04
Automobile Insurance Co.	Hartford, Conn.	7,143,915.82	7,834,171.40
Boston Insurance Co.	Boston, Mass.	9,477,490.75	7,565,251.44
British American Assurance Co.—U. S. B.	New York, N. Y.	2,249,530.44	1,724,251.04
Buffalo Insurance Co.	Buffalo, N. Y.	3,398,652.91	804,774.98
Caledonian Insurance Co.—U. S. B.	New York, N. Y.	2,727,375.13	2,114,678.79
Camden Fire Insurance Assn.	Camden, N. J.	4,699,113.57	3,601,558.42
The Central Manufacturers' Mut. Ins. Co.	Van Wert, O.	908,235.85	1,018,623.83
Christiana General Ins. Co.—U. S. B.	New York, N. Y.	2,205,568.27	2,205,568.27
Citizens' Insurance Co.	St. Louis, Mo.	1,112,232.23	400,847.05
City of New York Insurance Co.	New York, N. Y.	1,941,014.20	1,106,024.86
Cleveland National Fire Insurance Co.	Cleveland, O.	1,492,632.41	535,161.62
Columbia Insurance Co.	Jersey City, N. J.	1,408,617.56	573,579.39
Columbian National Fire Insurance Co.	Detroit, Mich.	1,728,320.74	721,850.96
Commercial Union Assur. Co., Ltd.—U. S. B.	New York, N. Y.	11,737,455.56	9,271,132.67
Commercial Union Fire Ins. Co. of N. Y.	New York, N. Y.	1,520,358.28	1,019,863.97
Commonwealth Ins. Co. of New York.	New York, N. Y.	3,546,834.15	2,000,667.29
Concordia Fire Insurance Co.	Milwaukee, Wis.	3,080,793.45	2,062,663.11
Connecticut Fire Insurance Co.	Hartford, Conn.	8,759,683.14	6,376,683.46
Continental Insurance Co.	New York, N. Y.	32,415,761.28	13,853,412.00
County Fire Insurance Co.	Philadelphia, Pa.	903,999.11	331,156.40
Detroit Fire & Marine Insurance Co.	Detroit, Mich.	2,680,360.13	1,102,071.18
Detroit National Fire Insurance Co.	Detroit, Mich.	704,992.78	288,286.34
Eagle Star & B. D. Ins. Co., Ltd.—U. S. B.	New York, N. Y.	1,177,744.95	1,198,600.46
Equitable Fire & Marine Ins. Co.	Providence, R. I.	1,514,252.43	773,101.54
Farmers' Fire Insurance Co.	York, Pa.	1,173,515.25	635,975.14
Federal Insurance Co.	Jersey City, N. J.	6,434,000.00	4,733,135.25
Federal Union Insurance Co.	Chicago, Ill.	550,253.02	416,930.92
Fidelity Phenix Fire Insurance Co.	New York, N. Y.	18,997,137.28	12,194,217.62
Fire Association of Philadelphia.	Philadelphia, Pa.	12,377,665.72	7,602,656.15

INCOME ACCOUNT FOR YEAR 1918.

Deposit Premiums on perpetual risks	Interest and Rents	Agents' Balances charged off	Profit on Investments by sale or adjustment	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1917, and Income 1918
\$ 1,099.66	\$ 1,147,772.80	\$ 1,117.22	\$ 45,858.00	\$ 420.50	\$ 19,514,524.24	\$ 49,651,647.99
280,054.20	264.48	11,175.83	3,944,010.24	9,680,542.42	3,588,438.97	1,439,356.58
62,582.40	7.78	431.96	1,424,672.19	3,009,082.68	633,117.67	1,635,999.61
145,501.14	23.43	20.00	2,199,606.06	5,709,747.93	6.15	1,895,886.22
138,234.81	156.25	10.00	1,242,885.61	4,366,573.98	1,817,400.00	1,895,886.22
160,033.14	182.58	10.50	2,335,554.82	7,125,762.29	3,980,85.82	518,568.13
21,144.03	115,407.64	1,030,000.00	212,124.75	725,437.66	69,085.82	137,896.57
523,797.44	5.00	450,000.00	2,798,015.89	5,504,574.40	86,825.99	123,367.54
31,662.50	10.00	150,496.03	7,650,801.42	20,203,940.73	21,181.13	385,088.76
132,339.14	2,457.50	11,412.44	3,066,291.12	6,788,499.30	2,423.71	442,344.25
250,961.69	406.25	57,457.12	8,146,900.70	15,290,816.52	824.13	86,001.89
387,585.75	196.21	17,909.62	7,980,778.55	17,458,269.30	10,718.93	152,798.22
80,779.44	30.00	282,659.29	2,087,719.77	4,337,250.21	36,587.19	302,368.92
162,586.61	16,009.32	983,970.91	4,382,623.82		9,834.63	655,958.08
115,552.13	818.75	200,142.14	2,431,191.81	5,158,566.94	2,423.71	137,896.57
204,540.03	378.48	12.00	3,806,921.33	8,506,034.90	824.13	86,001.89
38,650.59	1,625.32	1,058,899.74	2,057,135.59		21,144.03	123,367.54
25,120.08	2,455.00	1,262,085.37	3,495,228.72	3,495,228.72	10,718.93	152,798.22
33,881.28	100.00	434,330.93	1,546,563.16		36,587.19	302,368.92
67,686.27	258.71	646.00	1,174,677.07	3,115,691.27	2,423.71	137,896.57
69,985.39	10.00	10,000.00	615,156.92	2,107,789.33	824.13	86,001.89
54,344.98	38,650.59	627,924.88	2,036,542.44		10,718.93	152,798.22
79,847.69	148.24	1,869.75	816,222.25	2,544,543.00	36,587.19	302,368.92
425,576.18	750.00	246,962.65	9,948,601.28	21,086,050.84	9,834.63	655,958.08
53,611.31	1,073,505.28	1,073,505.28	2,506,863.56		2,423.71	137,896.57
142,890.02	94.87	1,302.68	2,144,954.86	5,691,789.01	824.13	86,001.89
132,114.43	120.68	19,676.75	2,234,584.97	5,315,378.42	10,718.93	152,798.22
319,115.01	163.18	1,740.00	6,700,744.15	15,460,427.29	36,587.19	302,368.92
1,763,127.52	60.22	1,919,941.32	17,536,541.06	49,952,302.34	9,834.63	655,958.08
43,314.36	384.55	375,267.31	1,279,236.42		2,423.71	137,896.57
118,805.21	131.88	2,377.75	1,223,386.02	3,903,746.15	824.13	86,001.89
30,486.27	10,325.82	329,068.43	1,034,091.21		10,718.93	152,798.22
45,025.71	1,005.28	1,245,846.03	2,423,590.98		36,587.19	302,368.92
71,782.33	844,883.87	2,359,136.30			9,834.63	655,958.08
49,473.51	50.00	650.00	686,148.65	1,859,663.90	2,423.71	137,896.57
199,654.58	4,676.05	3,245.37	4,930,711.25	11,364,711.25	824.13	86,001.89
24,926.79	581.00	442,438.71	992,691.73		10,718.93	152,798.22
982,808.91	882,638.31	14,059,734.84	33,056,862.12		36,587.19	302,368.92
19,207.50	549,472.57	887.90	5,814.46	4,486.58	8,182,015.21	20,560,280.53

TABLE NO. 3

Name of Company	Location	Ledger Assets Dec. 31, 1917, and Increase in Capital Stock	Total Net Premiums Received
Fire Reassurance Co.—U. S. B.	Hartford, Conn.	2,399,852.19	2,542,957.48
Fireman's Fund Insurance Co.	San Francisco, Cal.	17,554,556.44	13,646,647.57
Fireman's Insurance Co.	Newark, N. J.	5,873,154.81	4,655,567.79
First Russian Insurance Co.—U. S. B.	New York, N. Y.	2,235,289.94	2,428,393.29
Franklin Fire Insurance Co.	Philadelphia, Pa.	2,932,835.68	1,593,461.29
General Fire Assurance Co.—U. S. B.	New York, N. Y.	1,225,365.61	887,605.81
Girard Fire & Marine Insurance Co.	Philadelphia, Pa.	2,590,304.99	1,379,794.37
Glens Falls Insurance Co.	Glens Falls, N. Y.	7,108,179.37	4,536,348.03
Globe & Rutgers Fire Insurance Co.	New York, N. Y.	22,103,086.40	20,337,901.42
Grain Dealers' Natl. Mutual Fire Ins. Co.	Indianapolis, Ind.	837,288.60	287,294.49
Granite State Fire Insurance Co.	Portsmouth, N.H.	1,498,965.10	1,026,330.83
Great American Insurance Co.	New York, N. Y.	31,027,027.98	17,056,594.72
Hanover Fire Insurance Co.	New York, N. Y.	5,767,559.25	3,674,469.71
Hardware Dealers' Mutual Fire Ins. Co.	Stevens Pt., Wis.	348,817.42	483,955.08
Hartford Fire Insurance Co.	Hartford, Conn.	36,021,960.02	30,873,003.55
Henry Clay Fire Insurance Co.	Lexington, Ky.	834,243.18	412,481.45
Home Fire & Marine Insurance Co.	San Francisco, Cal.	1,500,000.00	1,046,030.22
Home Insurance Co.	New York, N. Y.	45,414,165.60	31,598,247.40
Imperial Assurance Co.	New York, N. Y.	1,064,590.05	594,049.35
Indem. Mut. Marine Assur. Co., Ltd.—U.S.B.	New York, N. Y.	1,163,528.43	912,238.57
Indiana Lumbermen's Mut. Ins. Assn.	Indianapolis, Ind.	835,990.11	657,712.28
Insurance Company of North America	Philadelphia, Pa.	29,024,894.93	20,784,335.19
Insurance Co. of the State of Pennsylvania	Philadelphia, Pa.	4,718,426.05	2,793,033.87
International Insurance Co.	New York, N. Y.	4,761,753.87	4,071,402.04
Jakor Insurance Co.—U. S. B.	New York, N. Y.	4,111,429.10	3,304,566.85
Liverpool & L. & G. I. Co., Ltd.—U. S. B.	New York, N. Y.	16,683,162.60	11,618,840.85
London Assurance Corporation—U. S. B.	New York, N. Y.	6,263,446.37	4,273,979.89
London & L. Fire Ins. Co., Ltd.—U. S. B.	New York, N. Y.	6,029,520.12	3,556,540.24
Lumber Mutual Fire Insurance Co.	Boston, Mass.	1,250,875.26	714,980.93
Lumbermen's Mutual Insurance Co.	Mansfield, O.	1,079,634.68	917,545.14
Marquette National Fire Insurance Co.	Chicago, Ill.	1,151,370.91	610,507.53
*Maryland Motor Car Insurance Co.	Baltimore, Md.	585,856.67	426,424.91
Massachusetts Fire & Marine Ins. Co.	Boston, Mass.	1,877,134.03	1,264,428.18
Mechanics' Insurance Co.	Philadelphia, Pa.	1,635,615.40	828,262.53
Mechanics' & Traders' Insurance Co.	New Orleans, La.	1,802,961.30	927,249.35
Mercantile Insurance Company of America	New York, N. Y.	3,488,374.78	1,770,112.47
Merchants' Fire Assurance Corp. of N. Y.	New York, N. Y.	2,229,960.04	1,792,427.61
Merchants' National Fire Insurance Co.	Chicago, Ill.	554,975.61	476,827.68
Michigan Millers' Mutual Fire Ins. Co.	Lansing, Mich.	1,852,173.93	1,292,132.78
Milwaukee Mechanics' Insurance Co.	Milwaukee, Wis.	5,541,455.52	2,956,019.26
Minneapolis Fire & Marine Insurance Co.	Minneapolis, Minn.	706,706.78	884,592.23
Minnesota Implement Mutual Fire Ins. Co.	Owatonna, Minn.	324,344.47	502,973.12
Moscow Fire Insurance Co.—U. S. B.	New York, N. Y.	2,965,485.21	2,828,610.30
National Ben Franklin Fire Insurance Co.	Pittsburg, Pa.	3,986,847.98	2,505,447.29
National Fire Insurance Co.—U. S. B.	Providence, R. I.	984,387.78	625,137.57
National Fire Insurance Co.	Hartford, Conn.	19,447,170.30	13,114,948.54
National Ins. Co. (Copenhagen)—U. S. B.	New York, N. Y.	1,281,179.53	2,959,190.16
National Liberty Ins. Co. of America	New York, N. Y.	8,196,168.98	5,244,611.38
National Security Fire Insurance Co.	Omaha, Neb.	442,957.78	64,912.49
National Union Fire Insurance Co.	Pittsburg, Pa.	5,447,820.00	3,281,418.20
Netherlands Fire & Life Ins. Co.—U. S. B.	Chicago, Ill.	1,240,453.88	677,805.13
Newark Fire Insurance Co.	Newark, N. J.	2,405,155.63	1,864,776.11
New Brunswick Fire Insurance Co.	New Brunswick, N.J.	2,175,520.13	1,825,213.25
New Hampshire Fire Insurance Co.	Manchester, N. H.	6,778,692.41	4,010,763.22
New Jersey Insurance Co.	Newark, N. J.	2,451,698.28	1,567,635.87
New York National Insurance Co.	Buffalo, N. Y.	560,153.62	476,861.31
Niagara Fire Insurance Co.	New York, N. Y.	9,387,892.27	6,422,069.98
Norske Lloyd Insurance Co.—U. S. B.	New York, N. Y.	2,046,959.21	3,268,473.28
Northern Assurance Co., Ltd.—U. S. B.	New York, N. Y.	6,953,900.25	4,817,761.67
Northern Insurance Co. of Moscow—U.S.B.	New York, N. Y.	1,644,843.65	724,769.09
North British & Mercantile Ins. Co.—U.S.B.	New York, N. Y.	10,952,351.41	6,777,753.78
North River Insurance Co.	New York, N. Y.	4,191,163.07	3,873,942.48
Northwestern Fire & Marine Insurance Co.	Minneapolis, Minn.	1,294,123.31	619,884.03

—Continued.

Deposit Premiums on perpetual risks	Interest and Rents	Agents' Balances charged off	Profit on Investments by sale or adjustment	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1917, and Income 1918
94,201.43	2,637,158.34	5,037,011.10
661,144.77	2,035.05	.....	14,309,891.34	31,864,447.78
391,270.70	235.00	43,220.84	2,091.89	5,092,336.26	10,965,541.07
87,199.18	2,515,592.47	4,750,882.41
10,932.85	120,942.42	.....	25,533.37	252,446.61	2,003,316.74	4,936,152.42
47,060.67	964,666.48	2,160,032.09
109,377.59	210.96	48,070.46	741.50	1,545,235.14	4,135,546.13
322,521.63	192.96	46,441.85	.....	4,905,504.47	12,013,684.04
1,095,672.73	7,091.99	1,614,135.00	53,654,801.14	15,157,887.54
44,009.90	280,897.93	618,262.32	1,455,550.92
51,659.12	519.47	9,204.00	.....	1,087,713.42	2,586,098.52
1,250,405.27	1,979.27	29,850.97	1,517,394.98	19,865,225.19	40,892,253.17
258,976.40	267.28	5,888.00	19,820.49	3,959,421.88	9,739,981.13
15,487.54	1,856.72	501,359.34	850,116.76
1,253,480.10	1,017.11	3,371.91	688.12	3,131,569.79	8,153,520.81
42,531.11	1,710.19	50.00	.....	456,772.75	1,291,015.93
38,715.31	1,084,781.53	2,584,781.53
1,950,020.95	178.30	14,135.47	129,736.79	33,701,318.95	9,115,484.55
42,251.40	4,521.56	372,000.04	1,012,822.25	2,077,412.30
35,416.57	496.39	.....	49,497.06	997,648.79	2,161,177.22
45,520.93	703,233.21	1,539,232.32
1,174,446.61	788.72	56,828.42	2,501.44	22,637,657.94	1,062,512.87
197,538.75	208.53	6,317.92	435,679.44	3,436,598.38	5,165,024.43
212,202.80	2,077.52	.....	4,285,682.36	1,047,436.23
175,029.97	1,556.89	.....	3,481,153.68	1,592,582.78
585,130.49	50,839.58	12,259,591.75	1,942,754.35
213,877.15	919.95	3,280.31	408,176.78	4,900,234.08	1,613,680.45
209,971.21	23,045.20	.....	.....	3,789,556.65	1,819,076.77
54,953.94	4.30	977.31	32,000.00	802,516.48	1,053,791.74
44,189.78	325.00	28,150.62	990,210.54	1,069,845.22
59,869.50	500.00	.....	650,967.03	802,337.94
23,195.77	1,258.58	.....	450,879.26	936,735.93
67,708.74	13.32	1,153.95	.....	1,333,304.19	2,104,438.22
69,738.95	25,433.32	248.82	936,182.82	571,798.22
75,232.44	250.85	277.68	.....	1,003,010.24	805,971.54
130,830.91	318.56	.....	28.06	1,061,289.88	389,664.66
121,411.92	11,255.49	.....	1,925,095.03	1,155,665.07
17,357.61	16.25	10,062.40	504,263.94	659,239.55
83,062.48	3,242.96	457,700.21	1,746,138.37	508,312.39
250,804.31	209.11	350.00	263.00	3,207,647.68	749,103.20
32,697.98	782.93	2.86	32,086.48	950,762.47	657,469.25
16,915.18	4,936.92	524,825.22	849,169.09
114,640.46	2,943,250.76	908,735.97
194,520.44	275.53	1,101.69	.....	2,701,344.95	688,192.93
33,174.22	658,311.79	642,609.57
744,858.21	819.28	7,914.25	227.05	13,868,767.33	315,937.63
44,555.00	400,000.00	3,403,754.16	984,933.69
395,967.72	20.99	309,126.80	700,256.75	6,650,963.73	546,172.71
21,343.86	644.42	86,960.80	329,858.58
196,301.72	361.11	.....	.....	3,478,081.03	825,901.03
43,175.62	1,357.80	15,000.00	737,428.54	777,882.42
101,874.42	240.81	.....	57.50	1,966,948.56	172,104.48
97,047.11	2,557.80	.....	1,924,818.16	60,338.29
21,221.51	107.51	1,846.71	.....	4,333,438.99	112,131.40
133,678.80	119.79	525.00	.....	1,701,959.46	55,657.74
14,940.54	15.00	.....	491,816.85	51,970.47
403,276.75	1,927.80	4,789.36	6,832,063.91	19,956.18
87,897.42	1,488.27	346,308.00	3,704,256.96	51,216.23
248,167.85	846.78	50.00	18,554.80	5,083,381.14	39,281.89
53,582.88	778,351.97	23,165.62
352,750.37	431.01	.....	.....	7,131,640.30	83,591.71
216,850.60	22,785.60	.....	4,107,578.78	98,741.85
51,298.22	886.16	493,546.52	1,195,414.82	2,459,538.19

TABLE NO. 3

Name of Company	Location	Ledger Assets Dec. 31, 1917, and Increase in Capital Stock	Total Net Premiums Received
Northwestern National Insurance Co.	Milwaukee, Wis.	8,597,761.12	4,095,486.90
Norwegian Assurance Union, Ltd.—U. S. B.	New York, N. Y.	684,798.08	1,636,714.49
Norwich Union Fire Ins. Soc. Ltd.—U.S.B.	New York, N. Y.	3,977,801.29	3,590,558.90
Ohio Farmers' Insurance Co.	LeRoy, O.	4,235,876.89	2,562,305.68
Old Colony Insurance Co.	Boston, Mass.	2,402,966.86	1,502,288.50
Orient Insurance Co.	Hartford, Conn.	4,617,804.23	2,310,713.24
Palatine Insurance Co., Ltd.—U. S. B.	New York, N. Y.	3,827,494.23	2,580,676.21
Paternelle Insurance Co.—U. S. B.	New York, N. Y.	1,465,213.68	1,514,881.26
Pennsylvania Fire Insurance Co.	Philadelphia, Pa.	9,142,489.97	4,339,055.99
Penn. Lumbermen's Mut. Fire Ins. Co.	Philadelphia, Pa.	970,042.83	667,043.35
Phenix Fire Insurance Co.—U. S. B.	Providence, R. I.	867,155.01	625,137.57
Phoenix Assurance Co., Ltd.—U. S. B.	New York, N. Y.	4,929,031.00	3,637,010.31
Phoenix Insurance Co.	Hartford, Conn.	16,262,385.62	9,237,460.21
Providence Washington Insurance Co.	Providence, R. I.	5,955,835.07	6,072,654.44
Queen Insurance Co. of America	New York, N. Y.	14,222,696.38	8,133,761.73
Reliance Insurance Co.	Philadelphia, Pa.	1,649,845.65	993,367.49
Rhode Island Insurance Co.	Providence, R. I.	2,129,203.15	1,546,601.16
Richmond Insurance Co. of New York	W.New Brighton, N.Y.	639,565.02	899,465.52
Rocky Mountain Fire Insurance Co.	Great Falls, Mont.	577,965.15	380,509.07
Rossia Insurance Co.—U. S. B.	New York, N. Y.	10,918,102.98	13,415,634.05
Royal Insurance Co., Ltd.—U. S. B.	New York, N. Y.	17,122,312.27	12,141,204.46
Royal Exchange Assurance—U. S. B.	New York, N. Y.	3,979,148.11	3,219,147.97
Russian Reinsurance Co.—U. S. B.	New York, N. Y.	2,440,469.52	1,873,204.42
St. Paul Fire & Marine Ins. Co.	St. Paul, Minn.	13,996,339.99	10,467,423.28
St. Paul Mutual Hall & Cyclone Ins. Co.	St. Paul, Minn.	241,726.22	326,455.96
Safeguard Insurance Co. of New York	New York, N. Y.	684,981.07	258,296.11
Salamandra Insurance Co.—U. S. B.	New York, N. Y.	4,059,477.07	3,503,986.90
Scottish Union & Natl. Ins. Co.—U. S. B.	Hartford, Conn.	7,771,840.74	3,713,610.59
Second Russian Insurance Co.—U. S. B.	New York, N. Y.	1,644,942.06	1,443,363.01
Security Insurance Co.	New Haven, Conn.	4,917,918.95	4,254,107.25
Skandia Insurance Co.—U. S. B.	New York, N. Y.	1,979,650.94	1,500,078.17
Scandinavia Insurance Co.—U. S. B.	New York, N. Y.	2,042,668.78	4,920,212.87
Scan. Am. Assur. Corp., Ltd.—U. S. B.	New York, N. Y.	1,631,162.71	2,703,570.77
South Carolina Insurance Co.	Columbia, S. C.	343,940.00	244,151.41
Springfield Fire & Marine Insurance Co.	Springfield, Mass.	13,194,913.54	8,900,343.37
Standard Fire Insurance Co.	Hartford, Conn.	1,554,143.63	723,467.59
Star Insurance Co. of America	New York, N. Y.	1,500,091.10	638,405.72
Sterling Fire Insurance Co.	Indianapolis, Ind.	1,779,070.99	807,197.67
Sun Insurance Office—U. S. B.	New York, N. Y.	5,551,350.64	4,003,550.99
Svea Fire & Life Insurance Co.—U. S. B.	New York, N. Y.	2,307,007.20	1,543,134.43
Swiss Reinsurance Co.—U. S. B.	New York, N. Y.	1,719,330.18	2,413,415.72
Tokio Mar. & Fire Ins. Co., Ltd.—U. S. B.	New York, N. Y.	1,275,312.10	1,974,277.77
Tri-State Mut. Grain Dealers' Fire Ins. Co.	Luverne, Minn.	55,448.74	49,487.14
Twin City Fire Insurance Co.	Minneapolis, Minn.	758,420.90	99,604.19
Union Assurance Society, Ltd.—U. S. B.	New York, N. Y.	2,017,987.48	1,109,485.82
Union Fire Insurance Co.—U. S. B.	Providence, R. I.	1,256,933.73	862,431.66
Union Marine Ins. Co., Ltd.—U. S. B.	New York, N. Y.	1,467,156.76	797,247.82
Union & Phenix Espanol Ins. Co.—U. S. B.	New York, N. Y.	2,083,107.45	2,868,273.33
United Mutual Fire Insurance Co.	Boston, Mass.	335,651.26	225,665.79
United States Fire Insurance Co.	New York, N. Y.	7,432,440.34	5,305,856.26
Urbaine Fire Insurance Co.—U. S. B.	New York, N. Y.	1,486,792.83	4,055,109.79
Utah Home Fire Insurance Co.	Salt Lake City, Utah	1,133,363.13	605,229.50
Warsaw Fire Insurance Co.—U. S. B.	New York, N. Y.	1,027,286.05	869,572.17
Westchester Fire Insurance Co.	New York, N. Y.	8,583,736.63	6,779,504.03
Western Assur. Co. of Toronto—U. S. B.	New York, N. Y.	4,308,822.04	3,019,362.15
Total other than Iowa companies		\$816,939,985.08	\$575,545,977.88
Total all fire companies		\$824,940,773.31	\$580,228,728.25

*Not licensed 1919.

—Continued.

Deposit Premiums on perpetual risks	Interest and Rents	Agents' Balances charged off	Profit on Investments by sale or adjustment	All Other Sources	Total Income	Sum of Ledger Assets Dec. 31, 1917, and Income 1918
	347,919.41	166.02		450.00	4,444,022.33	13,041,783.45
	29,345.46		235.58	400,000.00	2,066,295.53	2,751,093.61
	132,099.95			375,570.48	4,068,229.33	8,046,030.62
	180,061.42		6,905.00	8,128.80	2,757,490.91	6,303,367.80
	95,301.24				1,597,589.74	4,000,556.60
	160,601.34				2,471,314.58	7,089,118.51
	127,736.79	36.00		92,046.06	2,800,495.96	6,627,990.19
	56,266.12		38.75		1,571,186.13	3,036,399.81
	358,252.76	255.27	24,891.78	342.52	4,735,529.53	13,878,019.50
	46,723.15		13,987.75	100,000.00	827,754.25	1,797,797.08
	31,519.78			9,702.82	666,360.17	1,533,515.18
	167,284.88	331.07	14,332.50	226,253.78	4,045,212.54	8,974,243.54
	942,946.01	641.19	3,967.50	3,337.20	10,188,352.11	26,450,737.73
	282,588.20		21,994.39		6,377,237.03	12,333,072.10
	150,909.45	121.21	858.13		8,645,650.52	22,898,346.90
	61,589.14	30.62		320.72	1,066,381.44	2,706,227.09
	81,782.96		992.81		1,629,376.93	3,758,680.08
	40,648.37		582.88		850,696.77	1,790,261.79
	46,839.43	14.36	49.59	12,373.73	439,786.12	1,017,781.27
	381,325.82				13,796,959.87	23,815,063.85
	766,665.71	31.74	134,081.65	442,222.11	13,484,265.67	30,696,517.94
	144,447.00	42.39		1.40	3,363,638.69	7,342,786.80
	92,645.06				1,065,849.48	4,406,319.00
	576,541.20	157.47	4,273.75	2,664.05	11,051,059.75	25,046,399.74
	7,295.61			8,533.33	342,284.90	584,011.12
	26,181.37				284,477.48	969,458.55
	176,846.75		3,993.92		3,684,827.57	7,744,304.64
	304,687.36		730.24		4,019,018.19	11,790,858.93
	71,344.49		508.85		1,515,216.32	3,160,158.38
	229,964.16	649.47	1,675.00	9,812.13	4,496,208.01	9,414,126.96
	74,856.06				1,574,934.23	3,654,585.17
	74,744.21		481.00	500,157.59	5,495,595.07	7,538,294.45
	36,137.29		1,590.00	718,363.53	3,459,661.59	5,090,824.30
	9,558.50		2,231.57	50,000.00	305,931.48	649,871.48
	569,588.28	30.00	775.81		9,470,737.46	22,665,651.00
	59,015.83				782,483.42	2,336,627.05
	47,830.42				686,236.14	2,187,227.24
	166,758.29	6,000.00	2.36.95	5,269.89	925,432.80	2,704,503.79
	212,775.47	16.12	172.33	282,498.44	4,499,012.45	10,050,363.09
	66,058.84			7,816.80	1,617,910.13	3,924,917.33
	81,095.39		40,020.07		2,535,131.18	4,234,461.36
	66,282.30		196.25	1,508,006.55	3,548,762.87	4,824,074.97
	2,296.16			19,362.68	71,145.98	125,594.72
	32,775.49	55.21	16.67	22,235.14	154,746.70	913,167.60
	70,493.25		147.62	157,329.06	1,337,446.75	3,355,434.23
	46,471.61				998,993.27	2,165,837.00
	43,305.78	703.03	7.23	401,073.50	1,242,427.45	2,709,584.21
	87,584.10			100,930.56	3,056,787.99	5,139,805.44
	16,394.76		2,163.35	9,894.59	254,058.49	589,709.75
	373,237.97		38,713.55	7,691.71	5,725,799.49	13,158,239.83
	75,619.22			572,698.95	4,703,397.96	6,199,190.79
	95,706.15		315.00	10,014.03	711,264.68	1,844,027.81
	36,941.21				906,513.38	1,963,799.43
	343,320.25		4,006.25		7,126,800.51	15,710,617.14
	142,525.08	56.26	15.00	518,247.95	3,680,206.44	7,989,028.48
	\$34,200,317.92	\$ 54,576.37	\$4,089,764.78	\$18,180,814.49	\$632,170,178.94	\$1,449,110,164.02
	\$ 98,727.50	\$34,555,509.98	\$ 55,614.21	\$4,090,112.93	\$20,149,752.98	\$639,178,445.85
						\$1,464,119,219.16

TABLE 4—FIRE INSURANCE COMPANIES.

Name of Company	Net amount paid policyholders for losses	Legal investigating and adjustment expenses	Salaries, expenses and commissions of agents	Salaries and expenses, officers and clerks	Inspection and protection of risks
IOWA COMPANIES.					
Central Natl. Fire Ins. Co.	19,664.82	418.68	42,147.63	40,371.83	1,067.66
Dubuque Fire & Marine Ins. Co.	585,814.15	14,954.62	340,418.83	113,292.25	16,914.24
Farmers' Insurance Co.	260,908.75	16,379.74	164,126.59	70,549.99	2,495.35
Globe Natl. Fire Ins. Co.	1,000.00	2.50	21,212.69	7,812.61	-----
Horticultural Insurance Co.	121,331.80	6,515.09	98,833.34	33,215.51	-----
Inter State Auto Ins. Co.	20,326.89	966.58	29,574.13	14,285.13	-----
Iowa Automobile Mutal Ins. Co.	31,956.84	2,536.60	18,509.49	11,425.84	-----
Iowa Manufacturers' Ins. Co.	62,284.50	373.74	33,906.92	22,411.65	960.40
Iowa National Fire Ins. Co.	52,640.71	2,145.65	60,677.26	27,060.39	2,226.80
Iowa State Mutual Ins. Co.	258,794.52	8,671.28	146,493.16	52,819.37	2,869.47
Mill Owners' M. F. I. Co. of Ia.	215,359.14	1,721.10	57,007.57	32,038.19	6,387.98
Security Fire Insurance Co.	141,747.41	3,292.23	88,938.95	36,309.78	4,271.33
State Insurance Co.	7,233.07	631.96	9,533.94	10,095.32	-----
Total Iowa companies	1,729,062.60	58,603.17	1,111,379.90	471,077.86	36,233.23
OTHER THAN IOWA COS.					
Aetna Insurance Co.	8,807,806.19	118,115.36	3,546,342.83	1,255,437.13	284,422.77
Agricultural Insurance Co.	1,635,845.16	45,541.49	957,639.14	106,809.61	85,009.16
Alliance Assurance Co.—U. S. B.	951,400.38	948.15	255,183.90	1,336.66	3,965.33
Alliance Insurance Co.	1,017,578.38	13,145.88	399,792.21	71,185.95	26,886.15
American Alliance Ins. Co.	422,801.96	5,250.20	344,322.51	11,896.11	-----
American Central Ins. Co.	1,173,752.49	25,963.97	583,461.70	109,495.30	34,761.61
American Druggists' F. Ins. Co.	60,881.73	2,734.26	22,703.31	24,635.14	1,148.29
American Eagle Fire Ins. Co.	411,672.65	6,018.52	240,717.58	70,814.33	13,212.12
American Insurance Co.	2,763,094.63	79,733.69	1,588,279.66	435,783.19	110,113.63
American Natl. Fire Ins. Co.	37,361.38	474.24	26,446.56	37,182.29	1,402.97
Atlas Assurance Co.—U. S. B.	1,314,312.66	34,918.04	501,347.40	318,439.66	57,422.89
Automobile Insurance Co.	3,271,568.87	52,065.02	1,377,595.68	614,922.12	44,457.02
Boston Insurance Co.	3,552,760.06	53,906.80	1,482,260.14	462,355.62	80,019.25
British Am. Assur. Co.—U. S. B.	800,060.58	12,065.59	478,680.19	69,318.40	29,239.85
Buffalo Insurance Co.	433,568.66	12,162.34	207,225.58	88,951.44	14,939.46
Caledonian Ins. Co.—U. S. B.	1,032,627.01	46,705.47	497,976.30	159,651.45	33,821.08
Camden Fire Insurance Co.	1,589,936.30	25,489.32	970,798.57	123,662.55	54,106.64
Central Mfrs. Mut. Ins. Co.	423,953.29	6,303.42	165,690.58	37,439.61	20,363.87
Christiania Gen. Ins. Co.	265,914.10	2,711.61	608,415.32	9,129.81	-----
Citizens' Insurance Co.	161,092.46	1,549.96	133,697.25	119.46	-----
City of New York Ins. Co.	440,830.54	14,590.26	200,972.78	97,066.43	16,866.27
Cleveland Natl. Fire Ins. Co.	215,231.01	4,015.40	154,552.22	33,319.06	6,229.50
Columbia Insurance Co.	263,526.95	191.43	131,187.56	17,189.96	1,353.55
Columbian Natl. Fire Ins. Co.	465,488.59	8,799.26	198,304.66	42,523.38	13,042.67
Commercial Un. A. Co.—U. S. B.	4,597,456.22	79,943.70	2,100,224.60	359,086.43	162,232.86
Commercial U. F. I. Co. of N. Y.	456,457.53	8,875.57	272,618.80	44,914.68	18,108.61
Commonwealth I. Co. of N. Y.	1,070,962.77	22,467.84	517,081.29	113,020.78	30,442.48
Concordia Fire Insurance Co.	859,998.26	18,571.82	617,313.12	129,274.53	30,754.48
Connecticut Fire Insurance Co.	2,627,743.43	53,584.92	1,094,287.79	300,218.13	88,880.62
Continental Insurance Co.	5,737,098.27	141,215.07	2,904,464.91	961,463.41	208,893.37
County Fire Insurance Co.	157,818.28	324.69	76,445.98	4,452.50	8,889.30
Detroit Fire & Marine Ins. Co.	567,836.85	7,117.65	273,872.39	88,577.40	20,396.25
Detroit Natl. Insurance Co.	189,616.96	5,256.44	74,301.64	35,271.36	4,845.21
Eagle Star & B.D.I.Co.—U.S.B.	434,026.37	3,251.88	318,124.06	47,982.97	11,435.93
Equitable Fire & Mar. Ins. Co.	380,463.71	3,334.00	257,561.33	11,652.57	-----
Farmers' Fire Insurance Co.	347,845.83	8,678.64	156,599.62	40,957.97	16,692.62
Federal Insurance Co.	2,358,641.70	39,238.12	1,540,170.49	4,444.68	15,368.58
Federal Union Insurance Co.	213,423.25	3,328.07	110,973.12	19,135.12	3,673.17
Fidelity Phoenix Fire Ins. Co.	4,951,213.02	118,709.90	2,982,064.00	585,396.10	165,427.20
Fire Asso. of Philadelphia	3,392,373.29	51,087.81	1,524,950.66	645,730.75	139,258.74

DISBURSEMENTS FOR YEAR 1918.

Rents, repairs and taxes on real estate	Taxes on premiums and all other licenses and fees	Dividends to stockholders, policyholders	Loss on investments by sale or adjustment	Advertising, printing and all other disbursements	Total disbursements	Balance
\$ 1,085.00	\$ 5,539.15	\$ -----	\$ -----	\$ 14,433.15	\$ 124,718.92	\$ 970,721.75
4,711.68	68,254.62	50,000.00	612.50	26,533.79	1,170,606.68	2,417,832.29
7,436.01	21,356.09	20,000.00	-----	36,615.93	599,868.45	1,036,131.16
1,247.56	2,774.92	-----	25.50	430,504.54	464,579.72	1,431,306.50
1,426.67	9,390.13	20,000.00	-----	78,435.48	369,148.02	149,450.11
-----	270.00	989.85	-----	5,339.71	71,743.29	370,600.96
-----	544.93	1,945.65	-----	4,422.55	71,341.90	52,025.64
1,628.52	4,040.97	-----	-----	5,685.28	131,231.96	253,866.78
3,867.55	6,516.41	-----	-----	43,414.83	198,539.60	926,167.08
1,378.41	19,471.25	-----	-----	14,655.13	594,552.69	1,044,851.17
-----	1,558.00	42,792.73	-----	6,552.95	379,504.38	961,472.43
3,735.46	19,025.57	24,000.00	-----	2,750.80	38,461.69	131,539.34
829.33	499.87	6,888.00	-----	2,750.80	38,461.69	131,539.34
\$ 29,719.12	\$ 175,582.20	\$ 163,680.73	\$ 638.00	\$ 686,253.83	\$ 4,462,830.64	\$ 10,546,224.00
\$ 103,563.81	\$ 1,406,271.36	\$ 1,000,000.00	\$ 20,615.62	\$ 317,471.29	\$ 16,854,046.36	\$ 32,797,601.63
19,763.19	143,977.70	200,000.00	134,561.36	55,690.99	3,384,206.30	6,296,336.12
-----	87,594.62	-----	-----	118,987.26	1,419,446.90	1,589,635.78
5,793.08	82,743.03	75,000.00	7,657.01	30,795.35	1,730,577.64	3,979,170.29
-----	42,361.60	135,000.00	23,731.97	15,373.32	1,000,373.67	3,365,836.31
-----	4,801.42	107,186.31	-----	30,279.78	2,076,873.39	5,048,888.90
3,606.60	18,094.28	20,000.00	1,342.38	10,794.83	165,941.03	559,496.63
4,639.26	37,194.37	130,000.00	23,527.60	1,451,132.09	2,388,927.92	3,115,646.48
71,312.48	289,651.66	400,000.00	20,736.94	139,056.57	5,917,072.08	14,286,868.65
1,877.60	4,078.35	-----	1,050.99	5,891.74	106,667.12	649,935.92
26,617.96	123,448.91	-----	16,615.66	112,490.94	2,594,710.93	4,283,788.78
56,390.80	327,153.31	200,000.00	-----	229,942.06	6,164,194.88	9,126,621.64
64,644.07	291,832.68	240,000.00	70,395.37	152,472.02	6,450,645.31	11,067,623.99
9,239.18	65,742.41	-----	-----	265,479.86	1,828,866.96	2,508,364.15
37,356.83	40,030.36	96,000.00	27,150.99	19,552.39	972,217.92	3,410,405.90
38,859.50	100,754.21	-----	72,540.61	40,654.57	2,922,989.60	3,135,577.34
12,272.75	158,638.84	95,979.60	-----	58,614.30	3,080,498.87	5,416,536.03
5,187.22	24,950.43	129,903.82	1,625.00	17,776.68	823,253.92	1,235,881.67
889.40	21,315.54	-----	289.84	15,066.61	983,732.23	2,511,496.40
-----	94.50	16,000.00	-----	19,542.09	338,878.30	1,207,684.96
6,696.99	49,790.73	34,296.00	36,094.50	16,361.29	973,565.79	2,142,125.45
3,290.16	28,176.26	-----	25.00	10,717.73	455,550.33	1,652,233.00
1,022.69	11,442.06	-----	1,212.79	7,559.97	434,683.96	1,601,858.48
3,000.00	36,047.29	39,067.00	4,188.50	25,602.77	831,064.12	1,713,478.88
90,278.43	541,716.23	-----	31,665.24	1,109,850.49	9,973,454.20	12,612,602.64
2,466.60	50,861.22	20,000.00	525.00	5,493.52	880,321.53	1,713,542.03
16,584.59	87,315.00	50,000.00	766.39	39,751.33	1,945,032.47	3,746,756.54
11,188.42	85,820.52	75,000.00	26,922.00	105,709.03	1,900,552.18	3,354,826.24
29,455.96	355,820.65	275,000.00	82.50	96,821.58	5,523,866.58	9,696,531.71
179,400.59	584,354.40	1,400,000.00	1,114,366.00	400,097.92	13,626,363.94	36,325,638.40
-----	2,864.19	20,000.00	1,778.25	10,640.27	307,024.96	972,211.56
12,787.96	49,018.81	60,000.00	959.20	15,539.54	1,006,073.05	2,807,673.10
2,978.26	11,724.09	7,792.00	-----	17,732.87	349,418.82	684,672.39
3,575.24	32,708.96	-----	-----	88,678.85	939,874.26	1,483,716.72
7,287.42	19,247.53	50,000.00	4,462.50	977.28	734,986.34	1,624,149.96
-----	5,498.00	-----	6.25	86.23	611,378.13	1,248,285.77
-----	408,542.72	190,000.00	5,414.59	51,021.65	4,612,842.53	6,751,868.72
2,039.35	11,210.54	16,000.00	267.50	3,935.33	383,985.45	608,706.28
86,200.44	467,445.30	550,000.00	407,307.09	326,462.39	10,640,825.35	22,416,036.77
77,628.03	322,386.35	400,000.00	5,149.29	159,748.18	6,718,213.10	13,842,067.83

TABLE NO. 4

Name of Company	Net amount paid policyholders for losses	Legal investigating and adjustment expenses	Salaries, expenses and commissions of agents	Salaries and expenses of clerks	Inspection and protection of risks
Fire Reassurance Co.—U. S. B.	1,542,886.27	17,390.99	606,600.37	31,580.35	2,519.28
Fireman's Fund Insurance Co.	8,230,242.82	169,235.11	2,325,684.98	924,872.88	123,226.07
Fireman's Insurance Co.	1,981,908.75	45,542.60	1,165,965.08	191,908.68	76,605.11
First Russian Ins. Co.—U. S. B.	1,221,549.09	13,063.45	721,609.11	500.00	—
Franklin Fire Insurance Co.	548,797.35	11,487.18	438,072.60	42,622.93	41.00
General Fire Assur. Co.—U.S.B	353,655.93	6,677.19	291,487.52	500.00	16,361.74
Girard Fire & Marine Ins. Co.	453,070.78	7,756.92	371,198.85	77,643.54	21,275.18
Glens Falls Insurance Co.	2,169,968.29	48,593.97	992,686.66	317,820.71	89,680.88
Globe & Rutgers Fire Ins. Co.	9,339,323.01	91,800.11	2,997,922.79	456,241.62	129,034.16
Grain Dirs.' Natl. Mut. F. I. Co.	249,439.13	2,165.39	36,646.52	80,142.13	5,277.23
Granite State Fire Ins. Co.	473,378.14	3,602.01	245,488.14	72,990.83	20,450.29
Great American Ins. Co.	8,466,470.52	180,383.20	4,125,643.84	931,609.11	304,125.60
Hanover Fire Insurance Co.	1,908,775.41	111,965.76	848,395.22	274,407.17	73,049.08
Hardware Dirs.' Mut. Fire I. Co.	117,117.64	1,874.09	20,803.83	26,380.44	2,517.68
Hartford Fire Insurance Co.	14,386,465.72	491,890.61	5,819,770.29	2,189,544.32	433,390.53
Henry Clay Fire Insurance Co.	175,030.48	5,791.43	82,851.68	22,450.34	3,430.43
Home Fire & Marine Ins. Co.	168,129.20	1,276.63	203,855.86	87,337.43	1,983.17
Home Insurance Co.	14,192,544.94	414,678.68	7,449,356.67	925,016.73	376,257.86
Imperial Assurance Co.	248,297.46	4,576.65	125,272.38	33,734.10	9,773.90
Indemnity M. M. A. Co.—U.S.B.	591,776.40	7,548.59	92,628.61	21,302.39	347.47
Ind. Lumberman's M. I. Assn.	248,410.36	1,814.26	2,067.33	63,781.14	982.02
Insurance Co. of North America	10,629,416.45	123,263.45	4,653,635.84	1,251,197.21	246,364.55
Insurance Co. of State of Penn.	1,546,900.54	45,080.87	791,779.75	123,745.42	41,465.56
International Insurance Co.	2,643,105.64	30,849.64	1,331,342.20	38,668.77	5,192.26
Jakor Ins. Co.—U. S. B.	2,391,296.33	27,664.10	1,035,013.17	48,646.78	4,471.86
Liverpool & L.G.I.Co.—U.S.B.	5,643,910.84	125,846.97	2,236,669.46	829,738.83	244,774.02
London Assur. Corp.—U. S. B.	2,359,239.88	38,688.42	1,905,944.58	329,362.30	65,740.65
London & L. F. I. Co.—U.S.B.	1,442,738.13	81,766.81	666,722.81	246,092.97	97,471.11
Lumber Mutual Fire Ins. Co.	282,252.73	1,363.85	44,536.08	62,688.83	—
Lumbermen's Mutual Ins. Co.	491,971.60	4,677.64	132,589.04	65,019.79	8,591.96
Marquette Natl. Fire Ins. Co.	160,684.28	3,194.94	183,872.68	49,314.31	6,549.64
*Maryland Motor Car Ins. Co.	146,661.58	6,674.58	117,786.79	38,084.43	2,962.89
Massachusetts F. & M. Ins. Co.	798,338.48	28,912.20	342,607.22	63,172.45	12,727.69
Mechanics' Insurance Co.	347,153.31	7,381.67	214,506.16	45,623.47	15,291.35
Mechanics' & Traders' Ins. Co.	461,286.25	13,987.66	158,607.14	94,277.21	22,067.48
Mercantile Ins. Co. of America	825,116.17	10,233.17	483,494.73	97,415.32	24,909.68
Mercants' F. A. Corp. of N. Y.	719,233.16	11,638.97	324,639.47	123,919.54	9,709.12
Mercants' Natl. Fire Ins. Co.	279,852.80	2,138.21	121,919.28	28,087.73	1,504.50
Michigan Millers' M. Fire I. Co.	816,085.13	9,193.20	309,204.77	127,390.43	8,029.53
Milwaukee Mechanics' Ins. Co.	1,271,769.93	33,802.00	716,267.00	217,253.51	48,783.11
Minneapolis F. & M. Ins. Co.	485,588.72	13,524.18	187,581.25	83,442.72	7,815.49
Minn. Implement M. F. Ins. Co.	126,713.45	1,838.29	62,674.51	21,291.86	4,723.85
Moscow Fire Ins. Co.—U. S. B.	1,647,436.25	18,185.57	897,360.18	500.00	—
National Ben Franklin F. I. Co.	1,084,123.48	35,212.73	748,902.94	143,728.16	28,550.22
Nationale Fire Ins. Co.—U. S. B.	293,680.98	4,984.58	181,791.13	34,254	6,602.51
National Fire Insurance Co.	6,258,518.34	196,467.01	2,158,048.56	1,422,433.34	241,396.55
Natl. I. Co. (Copenhagen) U.S.B.	952,431.42	7,186.61	786,581.65	14,997.30	692.34
National Liberty I. Co. of Am.	2,523,514.60	139,154.74	1,380,342.30	214,317.76	85,022.28
National Security Fire Ins. Co.	15,536.01	247.93	9,432.49	17,543.95	1,370.01
National Union Fire Ins. Co.	1,984,423.28	66,508.26	658,979.61	298,824.60	69,642.05
Netherlands F. & L.I.Co.—U.S.B.	332,228.00	8,750.40	145,179.82	29,831.97	12,921.41
Newark Fire Insurance Co.	877,942.84	24,914.89	409,068.17	99,898.23	30,850.91
New Brunswick Fire Ins. Co.	859,530.20	14,865.90	425,917.60	158,156.22	16,378.81
New Hampshire Fire Ins. Co.	1,787,531.95	32,121.16	1,155,359.66	129,294.88	67,148.75
New Jersey Insurance Co.	741,897.13	13,670.86	374,946.09	139,658.54	11,446.15
New York National Ins. Co.	309,059.72	3,881.61	198,665.81	164.89	—
Niagara Fire Insurance Co.	2,976,882.29	63,656.74	1,235,466.46	555,963.92	138,215.73
North Lloyd Ins. Co.—U. S. B.	1,168,162.30	14,858.59	888,728.41	93,412.55	—
Northern Assurance Co.—U.S.B.	2,287,844.74	44,791.75	1,102,233.35	244,867.77	70,296.60
North'n I. Co. of Moscow, U.S.B.	712,875.45	9,115.75	255,862.56	500.00	—
N. British & Mer. I. Co.—U.S.B.	3,413,093.46	64,901.54	1,609,290.57	382,630.77	131,175.62
North River Insurance Co.	1,526,031.68	41,675.94	975,553.19	334,737.12	43,893.82
Northwestern F. & M. Ins. Co.	289,688.31	29,541.41	498,426.63	83,566.53	9,166.98

—Continued.

Rents, repairs and taxes on real estate	Taxes on premiums and other licenses and fees	Dividends to stockholders, policyholders	Loss on investments by sale or adjustment	Advertising, printing and all other disbursements	Total disbursements	Balance
3,360.70	58,662.35	—	—	45,716.22	2,368,116.55	2,638,894.55
76,901.95	1,066,392.92	300,000.00	412.82	301,493.56	13,458,463.09	18,465,984.69
94,165.51	194,787.12	300,000.00	46,209.40	77,552.47	4,174,704.07	6,790,837.00
—	62,887.77	—	—	239.01	2,019,340.03	2,731,542.33
4,131.97	15,873.40	50,000.00	3,289.58	34,021.39	1,148,337.40	3,787,815.02
—	35,632.31	—	—	3,137.89	747,452.58	1,412,579.51
13,220.50	62,788.67	60,000.00	182,168.14	54,796.25	1,303,918.83	2,831,621.30
40,132.44	176,402.50	185,000.00	—	117,410.53	4,206,800.98	7,806,883.06
—	29,926.07	336,000.00	7,919.82	158,418.35	14,591,341.82	30,560,545.72
—	3,753.75	19,760.92	765.60	18,685.99	416,937.66	1,688,963.26
5,973.41	43,816.34	20,000.00	—	14,134.15	809,833.31	1,686,805.21
242,739.79	705,728.92	600,000.00	187,848.55	501,739.97	16,246,283.50	34,645,969.67
—	175,018.67	100,000.00	—	78,965.34	3,739,706.85	5,087,274.28
1,068.71	6,619.23	159,978.80	60.00	15,590.40	352,000.31	498,116.45
174,163.05	1,782,158.75	800,000.00	8,503.41	598,636.06	26,582,432.74	41,571,988.07
12,440.82	12,592.93	13,500.00	29,210.00	13,961.92	371,160.03	199,855.90
6,392.29	18,074.41	—	—	54,686.91	541,735.83	2,043,045.70
154,242.34	1,128,425.54	1,500,000.00	711,748.09	504,484.73	27,416,753.58	51,098,730.97
3,784.81	37,674.25	20,000.00	12,380.00	11,631.29	507,124.84	4,891,370.88
1,198.18	124,000.50	—	—	74,887.50	913,749.73	1,247,427.49
5,922.80	17,449.49	235,352.48	—	13,916.97	588,986.04	950,245.38
91,101.81	1,560,951.55	640,000.00	87,069.40	450,743.98	19,133,744.24	31,928,768.63
40,215.53	111,551.20	—	18,127.09	369,746.61	3,088,552.57	5,066,471.85
1,600.00	76,124.91	—	4,659.59	24,492.05	4,156,065.35	4,891,370.88
1,615.00	47,717.56	—	2,714.70	13,940.04	3,573,080.14	4,019,562.64
167,331.17	453,483.90	—	87,870.70	1,164,968.61	10,945,014.54	17,997,739.81
28,643.17	374,044.20	—	3,290.00	442,439.52	4,638,752.78	6,524,927.67
58,156.47	245,196.26	—	—	319,576.18	3,188,329.74	6,060,756.03
6,717.16	16,701.15	292,632.67	428.91	11,943.32	697,235.61	1,366,556.13
—	24,602.63	241,363.37	4,743.15	18,698.71	908,905.05	1,160,940.17
4,194.94	16,391.85	15,000.00	22,867.45	13,580.94	475,500.13	1,326,777.81
2,918.76	20,641.23	20,250.00	12.73	17,687.61	373,580.60	663,155.33
4,737.63	39,884.02	30,000.00	847.60	27,251.65	1,348,488.34	1,861,949.88
12,736.29	34,667.09	25,000.00	87,189.13	28,387.87	818,046.25	1,781,751.97
3,873.71	51,764.09	—	—	14,174.68	820,638.22	1,965,933.32
8,911.87	67,826.37	100,000.00	1,443.39	39,229.26	1,649,461.96	3,746,292.70
6,734.71	48,710.46	61,000.00	12,997.22	19,634.52	1,338,717.17	2,740,387.90
5,927.39	7,682.97	—	41.66	39,180.29	480,324.28	572,915.27
5,403.43	32,242.33	—	1,977.06	166,262.91	1,474,799.79	2,123,514.51
15,893.98	143,671.45	155,000.00	1,750.00	78,739.35	3,670,556.72	6,066,172.87
5,409.80	32,782.87	20,000.00	1,053.93	18,270.36	855,469.22	802,000.03
1,306.90	9,418.25	118,867.53	—	11,642.51	348,477.16	500,692.53
—	88,931.10	—	—	50,320.50	2,642,883.60	3,265,852.37
—	17,679.76	120,000.00	—	24,351.07	2,333,901.91	4,355,191.02
—	34,118.60	—	—	6,457.99	517,978.38	1,124,721.19
84,202.59	713,974.40	400,000.00	147,289.45	305,441.21	11,927,771.45	21,388,166.18
709.00	37,701.80	—	—	118,652.88	1,918,953.00	2,765,980.69
72,000.00	221,669.25	200,000.00	115,183.12	364,170.59	5,314,799.28	9,731,573.43
—	1,886.56	—	—	4,964.54	51,401.40	478,457.18
13,740.61	198,190.71	100,000.00	42.00	89,199.69	3,470,556.72	5,455,344.31
1,967.30	41,510.21	—	—	34,755.64	607,144.75	1,370,737.67
27,815.30	72,302.20	31.29	3,394.66	46,163.23	1,592,434.63	2,7

TABLE NO. 4

Name of Company	Net amount paid policyholders for losses	Legal investigating and adjustment expenses	Salaries, expenses and commissions of agents	Salaries and expenses, of clerks	Inspection and protection of risks
Northwestern Natl. Ins. Co.	1,705,644.75	51,725.32	1,192,377.27	211,169.12	29,728.36
Norwegian Assur. Co.—U. S. B.	473,776.91	4,743.46	476,795.06	38,856.63	
Norwich Union F. I. Soc.—U.S.B.	1,575,324.92	77,579.35	615,574.10	281,282.43	69,996.15
Ohio Farmers' Insurance Co.	1,243,366.18	54,798.55	624,335.17	177,784.01	31,586.15
Old Colony Insurance Co.	679,965.57	10,175.01	367,587.40	44,085.79	18,197.13
Orient Insurance Co.	1,010,613.50	51,786.90	495,177.25	129,602.27	61,268.72
Palatine Insurance Co.—U. S. B.	1,226,136.99	36,837.42	623,980.71	126,758.79	58,931.51
Paternelle Ins. Co.—U. S. B.	731,560.00	13,331.85	518,624.99	3,291.06	1,169.88
Pennsylvania Fire Ins. Co.	2,392,297.33	32,837.17	1,046,681.64	268,151.22	85,848.08
Penn. Lumbermen's M. F. I. Co.	251,969.44	1,929.22	42,957.41	49,121.78	12,333.73
Phenix Fire Ins. Co.—U. S. B.	293,680.98	4,984.58	181,791.13	342.54	6,602.51
Phoenix Assurance Co.—U. S. B.	1,720,751.63	47,397.26	564,901.25	426,033.22	72,399.29
Phoenix Insurance Co.	3,941,056.75	70,007.80	1,883,724.18	787,802.37	167,631.07
Providence Washington Ins. Co.	3,638,881.71	38,104.72	1,277,406.64	348,092.55	89,271.30
Queen Ins. Co. of America	3,569,290.69	95,749.25	1,496,890.31	745,255.89	135,944.66
Reliance Insurance Co.	440,275.17	10,540.75	256,621.20	95,408.32	17,546.34
Rhode Island Insurance Co.	627,783.24	12,791.00	509,000.35	211.87	21,539.50
Richmond Ins. Co. of N. Y.	399,457.21	6,126.31	262,549.69	8,974.12	5,171.45
Rocky Mountain Fire Ins. Co.	80,674.52	1,706.18	115,633.45	14,558.43	882.97
Rossia Insurance Co.—U. S. B.	7,512,134.37	65,270.52	3,591,431.83	119,661.69	7,816.69
Royal Insurance Co.—U. S. B.	5,695,149.72	179,391.55	2,212,890.23	962,081.41	233,499.33
Royal Exch. Assur.—U. S. B.	1,687,015.52	29,565.30	697,893.76	196,377.93	58,762.43
Russian Reinsurance Co.—U.S.B.	1,230,984.95	13,892.13	556,471.19	500.00	
St. Paul Fire & Marine Ins. Co.	6,379,471.13	174,812.61	2,574,229.90	229,728.33	99,941.98
St. Paul Mut. H. & O. Ins. Co.	128,888.09	8,849.96	62,097.93	34,747.90	
Safeguard Ins. Co. of N. Y.	76,896.67	2,781.94	58,046.09	25,986.10	3,929.38
Salamandra Ins. Co.—U. S. B.	2,404,669.05	43,978.35	1,023,889.07	23,255.64	1,205.05
Scottish U. & N. I. Co.—U.S.B.	1,567,277.54	33,260.57	780,376.82	313,162.87	79,882.29
Second Russian Ins. Co.—U.S.B.	849,678.59	3,680.68	464,985.10	3,614.53	162.06
Security Insurance Co.	1,814,870.01	44,179.58	1,064,203.60	178,044.42	61,052.86
Skandia Ins. Co.—U. S. B.	699,877.17	11,110.41	471,616.62	7,288.46	2,731.66
Scandinavia Ins. Co.—U. S. B.	1,531,467.33	15,362.10	1,435,162.97	24,412.82	1,571.15
Sean-Am. Assur. Corp.—U.S.B.	994,544.73	1,169.94	606,067.62	2,933.54	5,435.49
South Carolina Insurance Co.	78,306.56	159.28	69,669.47	17,860.50	2,589.02
Springfield Fire & Mar. Ins. Co.	3,940,444.82	54,700.09	1,829,633.00	872,590.15	151,048.51
Standard Fire Insurance Co.	340,046.43	7,297.17	168,571.19	81,512.02	15,514.54
Star Insurance Co. of America	241,420.80	6,598.49	96,762.66	50,641.70	12,936.84
Sterling Fire Insurance Co.	390,160.04	3,835.06	243,716.91	11,808.64	
Sun Insurance Office—U. S. B.	1,835,721.82	57,809.66	855,294.53	277,586.27	143,348.41
Svea F. & L. Ins. Co.—U. S. B.	695,883.76	16,938.29	426,131.68	64,435.98	31,618.48
Swiss Reinsurance Co.—U. S. B.	964,570.53	12,432.45	772,955.99	9,815.42	1,361.00
Tokio M. & F. I. Co.—U. S. B.	891,210.32	7,649.95	570,254.63	4,207.85	70.39
Tri-State M. G. Dirs. F. I. Co.	11,421.06	93.21		4,162.79	32.76
Twin City Fire Insurance Co.	86,942.07	3,852.14	23,341.75	10,276.45	1,451.60
Union Assurance Soc.—U. S. B.	421,900.40	12,168.22	265,857.76	66,150.06	20,366.33
Union Fire Ins. Co.—U. S. B.	394,598.01	6,574.74	274,951.19	606.87	8,974.51
Union Marine Ins. Co.—U. S. B.	529,178.07	4,528.02	157,972.76	83,863.83	4,844.75
Union & Ph. E. I. Co.—U. S. B.	1,282,921.41	17,234.86	940,886.75	600.00	
United Mutual Fire Ins. Co.	76,224.35	956.13	8,494.34	22,851.79	643.56
United States Fire Ins. Co.	2,299,655.64	53,714.87	1,853,820.67	48,901.28	56,843.22
Urbaine Fire Ins. Co.—U. S. B.	888,850.97	10,459.55	1,412,631.58	27,435.46	10,898.15
Utah Home Fire Insurance Co.	119,221.23	1,686.11	202,666.27	7,195.00	2,124.04
Warsaw Fire Ins. Co.—U. S. B.	540,937.66	7,003.77	278,476.82	500.00	
Westchester Fire Insurance Co.	3,316,103.40	66,887.08	1,966,583.38	161,330.53	112,533.93
West. A. Co. of Toronto,U.S.B.	1,894,729.23	12,616.66	754,407.98	88,846.12	35,233.77
Total other than Iowa Co.s	\$273,108,033.51	\$5,698,437.36	\$131,581,498.14	\$30,484,544.25	\$7,431,577.17
Total all fire companies	\$274,837,096.11	\$5,757,040.53	\$132,692,878.28	\$30,956,222.11	\$7,467,810.40

—Continued.

Rents, repairs and taxes on real estate	Taxes on premiums and all other licenses and fees	Dividends to stockholders, policyholders	Loss on investments by sale or adjustment	Advertising, printing and all other disbursements	Total disbursements	Balance
27,578.12	185,070.26	185,000.00	17,392.65	91,045.88	3,696,671.23	9,345,112.22
	22,430.36		63.64	1,101.83	1,017,767.89	1,733,325.72
34,413.37	148,883.90			788,550.12	3,591,514.34	4,454,516.28
10,566.00	122,138.21		8,325.00	89,755.08	2,362,655.25	4,630,712.55
1,443.14	45,335.13	42,000.00	79,600.03	11,044.89	1,299,574.09	2,700,982.51
26,500.89	153,345.15	100,000.00		48,926.77	2,074,221.37	5,014,897.44
1,012.68	157,418.33		4,545.85	151,546.47	2,398,168.75	4,229,821.44
	677.62	27,978.71		2,882.18	1,299,516.29	1,736,883.52
36,656.60	223,152.41	375,000.00	12,869.67	113,768.53	4,587,262.05	9,290,756.85
3,414.80	16,415.06	244,430.46	18,190.06	13,158.12	653,950.02	1,143,847.06
	24,118.65			513.50	512,033.89	1,021,481.29
25,846.41	210,224.66		50,210.00	515,933.26	3,633,096.98	5,340,546.56
81,132.56	909,538.73	697,589.25	85,801.63	177,435.06	8,401,719.40	18,049,018.33
28,295.25	327,089.85	120,000.00	350.00	93,023.38	5,957,515.46	6,375,556.64
52,771.42	540,919.36	500,000.00	51,083.61	171,830.64	7,358,735.83	15,509,611.07
12,415.70	47,104.69	24,000.00		19,088.34	923,000.51	1,783,226.58
	88,270.77	50,000.00	122.30	1,512.94	1,211,231.97	2,447,348.11
475.25	24,025.88	16,000.00		3,131.00	725,910.91	1,064,350.88
11,637.49	7,061.47	28.00		10,123.08	242,905.59	774,875.68
21,797.62	222,261.66			414,916.05	11,955,290.43	11,859,772.42
313,691.74	705,567.60		182,849.54	1,062,885.60	11,517,577.72	19,088,940.22
11,501.24	152,125.55		75.00	177,935.56	3,011,252.29	4,331,534.51
	57,229.60			48,458.81	1,907,536.68	2,498,782.32
27,304.43	466,579.87	300,000.00	8,500.33	145,313.42	10,405,972.00	14,640,427.74
	1,506.76			30,436.38	275,541.03	308,476.09
	2,910.27			5,339.48	186,011.27	783,447.28
4,979.26	41,188.62		2,911.06	16,636.88	3,562,704.58	4,181,000.00
18,968.68	207,449.20		366.07	630,379.88	3,631,123.83	8,159,735.10
519.10	29,597.68		319.60	2,178.89	1,345,032.14	1,814,526.24
29,176.16	177,241.42	80,000.00	4,020.00	73,767.98	3,526,556.09	5,887,570.87
	34,377.79		10,917.49	4,940.82	1,242,800.42	2,311,724.75
1,150.00	62,785.73		1,156.63	5,276.92	3,078,345.65	4,469,918.80
	77,263.28			81,039.31	1,768,453.91	3,322,370.39
1,185.76	5,150.87	51,500.00	212.50	2,971.57	229,605.53	490,265.95
59,740.14	376,978.65	250,000.00	6.93	206,147.81	7,741,319.50	14,924,331.50
4,361.58	35,008.99		1,823.54	29,051.86	684,187.53	1,652,439.52
4,756.34	46,729.19	30,000.00	942.56	16,062.20	500,850.78	1,086,376.46
2,090.68	32,285.11	25,500.00	231.78	1,118.28	710,684.50	1,093,819.29
37,269.84	180,170.95		46.88	472,494.86	2,859,653.22	6,199,769.87
5,426.95	70,416.93			30,243.16	1,341,695.23	2,583,822.10
400.00	39,592.18		26,016.24	1,852.91	1,828,966.72	2,425,464.84
	239.58			116,286.21	1,728,341.33	3,095,733.64
	300.00			1,785.64	42,290.13	81,304.59
	918.14	23,576.53		6,043.63	1,399,704.39	773,463.21
452.84	7,332.25		11.60	170,440.23	1,019,086.14	2,336,348.06
5,061.38	55,271.51		1,270.25	1,529.57	719,788.01	1,440,048.99
	32,553.12					
	5,604.63	59,442.40		408,195.30	1,253,629.76	1,455,994.45
	47,763.80			19,973.12	2,309,379.94	2,830,515.50
1,856.95	4,622.36	59,636.24	88.18	7,474.25	182,248.15	407,461.60
10,127.54	181,875.46	140,031.30	106,594.71	34,057.64	4,785,622.33	8,372,617.50
1,794.08	39,965.40			49,100.25	2,441,135.45	3,749,006.34
	16,105.27	60,000.00	1,950.55	17,013.64	432,972.41	1,411,655.40
	15,590.87			1,313.67	843,822.79	1,089,976.64
18,884.29	277,582.85	250,000.00		64,382.77	6,234,288.23	9,476,328.91
9,427.84	206,143.99			255,015.64	3,166,401.23	4,822,627.25
\$ 3,833,512.70	\$ 26,631,450.41	\$ 17,335,816.47	\$ 4,709,737.94	\$ 21,435,065.96	\$ 522,249,694.03	\$ 926,860,469.99
\$ 3,863,231.82	\$ 26,807,032.61	\$ 17,499,497.20	\$ 4,710,375.84	\$ 22,121,339.81	\$ 526,712,524.67	\$ 927,406,694.49

*Red figures.

†Not licensed.

TABLE 5—FIRE INSURANCE COMPANIES.

Name of Company	Real estate	Mortgage loans on real estate	Collateral loans	Bonds and stocks
IOWA COMPANIES.				
Central National Fire Insurance Co.	\$ 799,500.00			\$ 49,080.00
Dubuque Fire & Marine Insurance Co.	16,158.00	1,135,200.00	10,000.00	800,423.00
Farmers' Insurance Co.	55,500.00	804,325.00		32,183.00
Globe National Fire Insurance Co.		917,360.00		419,700.00
Horticultural Insurance Co.		99,250.00		3,940.00
Inter State Auto Insurance Co.				218,484.00
Iowa Automobile Mutual Insurance Co.				5,900.00
Iowa Manufacturers' Insurance Co.	20,000.00	107,000.00	342.88	30,511.90
Iowa National Fire Insurance Co.		771,985.00	1,845.00	95,603.83
Iowa State Insurance Co., Mutual	8,000.00	108,800.00		116,000.00
Mill Owners' Mutual Fire Insurance Co. of Iowa		754,800.00		100,000.00
Security Fire Insurance Co.	54,641.30	511,748.00		37,832.00
State Insurance Co.		99,450.00		3,250.00
Total Iowa companies	\$ 154,299.30	\$ 6,109,418.00	\$ 12,187.88	\$ 1,912,907.73
OTHER THAN IOWA COMPANIES.				
Aetna Insurance Co.	\$ 627,207.03		\$ 43,590.00	\$ 25,747,052.21
Agricultural Insurance Co.	44,705.05	507,932.00	98,825.50	4,728,212.22
Alliance Assurance Co., Ltd.—U. S. B.				1,473,420.32
Alliance Insurance Co.				3,434,988.50
American Alliance Insurance Co.				3,131,795.91
American Central Insurance Co.		20,000.00	4,500.00	3,906,178.93
American Druggists' Fire Insurance Co.	46,785.46			454,185.79
American Eagle Fire Insurance Co.				2,203,650.00
American Insurance Co.	472,500.00	1,761,781.00		9,965,451.49
American National Fire Insurance Co.		176,683.00		444,018.71
Atlas Assurance Co., Ltd.—U. S. B.	50,000.00			3,144,115.57
Automobile Insurance Co.		462,800.00	682,175.00	4,634,404.14
Boston Insurance Co.	506,558.30	297,800.00	15,599.06	8,048,417.29
British American Assurance Co.—U. S. B.				1,849,730.85
Buffalo Insurance Co.	525,000.00	545,200.00	5,000.00	1,929,954.08
Caledonian Insurance Co.—U. S. B.	443,780.58			1,945,871.60
Camden Fire Insurance Association	127,272.92	622,898.00	18,900.00	3,994,293.64
Central Manufacturers' Mutual Insurance Co.	40,000.00	166,350.00		760,536.00
Christiania General Insurance Co.—U. S. B.				2,085,180.89
Citizens' Insurance Co.		41,100.00		547,469.51
City of New York Insurance Co.		256,250.00		1,500,679.00
Cleveland National Fire Insurance Co.		389,640.43		992,509.15
Columbia Insurance Co.				1,395,930.72
Columbian National Fire Insurance Co.		529,245.00	3,500.00	908,912.92
Commercial Union Assurance Co., Ltd.—U. S. B.	612,500.00	36,600.00	16,666.50	7,349,768.61
Commercial Union Fire Insurance Co. of New York				1,275,293.89
Commonwealth Insurance Co. of New York	95,645.12	182,550.00		3,084,151.26
Concordia Fire Insurance Co.		1,041,700.00		1,823,142.00
Connecticut Fire Insurance Co.		501,600.00	20,000.00	7,532,017.21
Continental Insurance Co.	725,000.00	2,700.00		30,071,278.00
County Fire Insurance Co.	48,946.06	37,900.00		789,463.93
Detroit Fire & Marine Insurance Co.	150,063.25	735,625.28	26,950.00	1,548,095.75
Detroit National Fire Insurance Co.	7,221.05	328,644.53		206,144.25
Eagle Star & Brit. Dom. Ins. Co., Ltd.—U. S. B.				1,296,451.96
Equitable Fire & Marine Insurance Co.	81,680.00	94,450.00		1,330,183.33
Farmers' Fire Insurance Co.	59,300.92	110,988.00	10,063.33	804,783.45
Federal Insurance Co.		26,000.00		4,106,807.90
Federal Union Insurance Co.		230,800.00		294,975.00
Fidelity Phenix Fire Insurance Co.	412,500.00	15,500.00		17,094,832.00
Fire Association of Philadelphia	671,860.44	2,980,263.06	73,150.00	7,644,881.20
Fire Reassurance Co.—U. S. B.				2,050,184.83
Fireman's Fund Insurance Co.	425,964.97	1,991,250.00	197,475.00	9,908,419.77

ASSETS DECEMBER 31, 1918.

Cash in office and banks	Agents' balances	All other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
\$ 75,572.35	\$ 38,207.03	\$ 8,302.37	\$ 970,721.75	\$ 55,870.00	\$ 996,597.75	\$ 14,849.22	\$ 981,748.53
154,226.83	301,824.46		2,417,832.29	25,486.25	2,443,318.54	46,116.29	2,397,202.25
32,086.57	24,584.29	87,452.30	1,036,131.16		1,036,131.16	6,823.87	1,029,307.29
41,902.47	27,185.34	25,158.09	1,431,306.50	22,154.08	1,453,460.58		1,453,460.58
11,303.21		34,956.00	149,450.11	4,283.08	153,733.19	34,956.00	118,776.29
133,492.69	18,594.66	29.61	370,600.95	12,106.20	382,707.16	8,876.14	373,831.02
34,593.73	11,594.87	*62.96	52,026.64	376.88	52,403.52	308.36	52,095.16
70,880.92	13,579.37	11,551.71	253,896.78	2,165.37	256,032.15		256,032.15
27,648.16	21,670.59	7,324.50	926,167.08	25,071.94	951,239.02	4,309.11	946,929.91
166,727.61	15,097.55	630,226.01	1,044,861.17	4,801.00	1,049,662.17	19,777.91	1,029,874.26
50,680.22	55,167.21	825.00	961,472.43	72,634.21	1,034,106.64	3,291.98	1,030,814.66
114,775.77	48,921.16	33,250.06	800,208.29	15,467.84	815,736.13	379.48	815,356.65
14,479.32	529.81	13,821.21	131,530.34	1,739.00	133,269.34	5,886.92	127,382.42
\$ 928,369.85	\$ 576,116.34	\$ 852,835.40	\$ 10,546,224.50	\$ 212,161.85	\$ 10,758,386.35	\$ 145,576.18	\$ 10,612,810.17
\$ 2,984,056.88	\$ 3,394,925.61	\$ 769.00	\$ 32,797,601.63	\$ 319,008.75	\$ 33,116,610.38	\$ 1,041,832.33	\$ 32,074,778.15
545,088.67	371,572.08		6,296,330.12	74,988.87	6,371,324.99	202,905.42	6,168,419.57
37,676.38	19,729.40	58,809.68	1,589,635.78	21,953.13	1,611,588.91	81,818.16	1,529,770.75
248,368.66	294,615.59	1,197.45	3,979,170.29	42,828.69	4,021,998.98	190,053.23	3,831,945.75
102,805.77	131,234.63		3,365,836.31	27,226.00	3,393,062.31	371,854.41	3,021,207.90
521,005.84	597,204.13		5,048,888.90	88,029.74	5,136,918.64	573,990.45	4,562,928.19
19,303.44	18,721.80	20,500.14	559,496.63	5,703.99	565,300.62	7,919.23	557,381.39
286,642.71	623,612.93	1,740.84	3,115,646.48	36,935.50	3,142,581.98	7,779.62	3,134,802.36
825,054.33	921,069.45	401,012.38	14,286,868.65	126,944.26	14,413,812.91	790,009.34	13,623,743.57
9,240.35	19,398.86		649,935.02	5,831.99	655,767.01	5,155.71	650,611.30
353,650.13	720,298.83	15,724.25	4,283,788.78	38,406.64	4,322,189.42	365,103.85	3,957,085.57
2,064,101.46	1,263,167.91	39,973.10	9,126,621.04	134,131.32	9,260,752.96	44,552.23	9,216,200.73
736,766.93	1,245,232.43	157,249.98	11,007,623.99	193,055.40	11,200,679.39	153,032.75	11,047,646.64
370,857.72	287,775.58		2,508,364.15	27,762.00	2,536,126.15	73,943.91	2,462,182.24
271,413.64	133,838.18		3,410,405.90	23,500.65	3,433,906.55	1,544.75	3,432,361.80
357,473.82	385,748.04	2,703.30	3,135,577.34	18,171.92	3,153,749.29	153,143.31	3,000,605.98
179,757.38	471,739.33	1,074.76	5,416,536.03	60,532.06	5,477,068.09	124,444.60	5,352,623.49
78,884.31	178,811.36		1,223,881.67	10,047.08	1,233,928.75	9,557.00	1,224,371.75
223,847.89	202,407.71		2,511,496.49	32,977.90	2,544,474.39		2,544,474.39
440,960.15	178,155.20		1,207,684.86	8,711.48	1,216,396.34	29,728.40	1,186,667.94
142,457.94	242,738.48		2,142,125.48	63,057.92	2,205,183.40	155,036.43	2,050,146.97
148,685.80	121,297.62	100.00	1,652,233.00	26,140.05	1,678,373.05	16,160.48	1,662,212.57
59,107.94	144,521.38	2,298.44	1,691,858.48	17,628.31	1,709,486.79	182,403.63	1,527,083.16
71,093.90	105,627.06	5,100.00	1,713,478.86	61,013.58	1,774,492.46	9,019.80	1,765,472.66
2,699,257.36	1,609,926.60	287,883.48	12,612,602.64	448,495.99	13,061,098.63	616,450.98	12,444,647.65
210,465.87	210,355.77	17,486.50	1,713,542.03	9,925.00	1,723,467.03	115,888.69	1,607,578.34
107,767.58	261,631.73	15,010.85	3,746,756.54	30,484.25	3,777,240.79	301,255.00	3,475,985.79
156,090.57	333,293.67		3,354,826.24	51,998.29	3,406,824.53	1,981.45	3,404,843.08
1,121,082.19	657,444.17	104,387.14	9,936,531.71	122,283.98	10,058,815.69	600,950.68	9,457,865.01
3,066,378.78	2,253,504.51	207,077.13	30,325,938.40	342,570.38	30,668,508.78	211,321.39	30,457,187.39
18,753.92	75,656.40	1,491.25	972,211.56	119,359.82	1,091,571.38	6,507.95	1,085,063.43
167,687.39	224,251.43		2,807,673.19	29,904.97	2,837,578.07	23,540.18	2,814,037.89
96,120.40	63,332.10	100.00	684,672.39	20,453.66	705,126.05	20,774.09	684,351.96
52,036.07	165,228.69		1,483,716.72	22,869.58	1,506,586.30		1,506,586.30
131,003.43	—14,166.80	1,060.00	1,624,149.95	23,870.36	1,648,020.32	22,563.92	1,625,456.40
165,184.16	97,945.87		1,248,285.77	14,107.21	1,262,392.98	4,581.33	1,257,811.65
374,030.84	1,614,753.14	630,276.84	6,751,868.72	51,169.32	6,803,038.04	1,205,603.57	5,597,434.47
46,133.93	51,891.56	14,965.79	608,706.28	8,772.08	617,478.36		617,478.36
2,654,184.84	1,635,318.64	583,701.29	22,416,036.77	187,098.70	22,603,765.47	259,491.45	22,344,274.02
1,152,448.59	1,313,463.94		13,842,067.83	208,603.14	14,050,700.97	569,179.95	13,481,521.02
572,539.52	16,170.20		2,638,894.55	25,349.55	2,664,244.10	68,234.83	2,596,009.27
2,301,030.01	3,301,771.58	208,073.36	18,405,984.69	532,001.22	18,937,985.91	998,163.33	17,939,822.58

TABLE NO. 5

Name of Company	Real estate	Mortgage loans on real estate	Collateral loans	Bonds and stocks
Fireman's Insurance Co.	1,079,577.65	2,189,450.00		2,526,696.65
First Russian Insurance Co.—U. S. B.				2,425,660.09
Franklin Fire Insurance Co.	150,495.11			2,767,018.22
General Fire Assurance Co.—U. S. B.				1,187,611.24
Girard Fire & Marine Insurance Co.		68,500.00	7,000.00	2,380,550.00
Glens Falls Insurance Co.	227,256.55	1,585,434.14	200,902.00	4,136,790.32
Globe & Rutgers Fire Insurance Co.	78,975.00	258,400.00		24,128,450.12
Grain Dealers' National Mutual Fire Insurance Co.		499,050.00		398,486.00
Granite State Fire Insurance Co.	18,274.03	53,800.00		1,272,993.75
Great American Insurance Co.	2,682,385.69	23,150.00	4,273.00	29,759,530.69
Hanover Fire Insurance Co.	907,956.06		9,738.50	4,185,514.62
Hardware Dealers' Mutual Fire Insurance Co.		445,336.00		445,336.00
Hartford Fire Insurance Co.	715,577.93	416,000.00	84,500.00	29,694,999.33
Henry Clay Fire Insurance Co.		81,023.22	13,010.00	484,602.54
Home Fire & Marine Insurance Co.				1,304,703.36
Home Insurance Co.		5,500.00		42,722,786.06
Imperial Assurance Co.				1,370,069.00
Indemnity Mutual Marine Assur. Co., Ltd.—U. S. B.				929,963.55
Indiana Lumbermen's Mutual Insurance Assn.	36,500.00	338,150.00		525,700.00
Insurance Company of North America	272,431.01	121,324.25		25,496,682.66
Insurance Company of the State of Pennsylvania	396,452.63			3,840,889.18
International Insurance Co.				4,742,172.49
Jakor Insurance Co.—U. S. B.				3,678,865.44
Liverpool & London & Globe Ins. Co., Ltd.—U.S.B.	1,185,188.04	969,250.00	837.50	10,543,037.23
London Assurance Corporation—U. S. B.				5,151,580.63
London & Lancashire Fire Ins. Co., Ltd.—U. S. B.	800,000.00			4,073,989.88
Lumber Mutual Fire Insurance Co.				1,213,807.26
Lumbermen's Mutual Insurance Co.	30,000.00	204,500.00		653,745.50
Maryland National Fire Insurance Co.		382,850.00	4,900.00	523,017.50
Maryland Motor Car Insurance Co.				532,274.35
Massachusetts Fire & Marine Insurance Co.				1,515,285.40
Mechanics' Insurance Co.	88,193.77	88,750.00		1,373,025.00
Mechanics' & Traders' Insurance Co.	22,000.00			1,551,095.15
Mercantile Insurance Company of America				3,433,059.86
Merchants' Fire Association Corp. of New York		387,100.00		2,077,458.00
Michigan Millers' Mutual Fire Insurance Co.	12,653.46	218,650.00		184,149.87
Merchants' National Fire Insurance Co.	10,000.00	1,357,088.92		601,371.50
Milwaukee Mechanics' Insurance Co.	15,300.00	1,414,217.00		4,030,909.13
Minneapolis Fire & Marine Insurance Co.		226,000.00		298,460.00
Minnesota Implement Mutual Fire Insurance Co.		369,050.00		31,471.60
Moscow Fire Insurance Co.—U. S. B.				56,134.58
National Ben Franklin Fire Insurance Co.	185,274.55	2,223,056.02	42,670.00	1,062,621.07
Nationale Fire Insurance Co.—U. S. B.				840,117.97
National Fire Insurance Co.	600,816.78	1,387,850.00		14,381,670.00
National Insurance Co. (Copenhagen)—U. S. B.				2,088,941.92
National Liberty Insurance Co. of America	663,500.00	786,100.00		6,467,978.59
National Security Fire Insurance Co.		495,100.00		72,700.00
National Union Fire Insurance Co.	2,172.14	219,500.00		3,766,290.65
Netherlands Fire & Life Insurance Co.—U. S. B.				1,041,278.64
Newark Fire Insurance Co.	182,079.30	394,950.00		1,576,732.77
New Brunswick Fire Insurance Co.		442,478.50		1,336,768.40
New Hampshire Fire Insurance Co.	246,000.00	6,307.50		6,406,748.32
New Jersey Insurance Co.	318,888.49	442,305.65		1,540,360.73
New York National Insurance Co.		13,000.00		307,421.93
Niagara Fire Insurance Co.		232,000.00		8,133,071.56
Norske Lloyd Insurance Co.—U. S. B.				2,369,481.93
Northern Assurance Co., Ltd.—U. S. B.		135,000.00		5,713,675.40
Northern Insurance Company of Moscow—U. S. B.				1,330,461.89
North British & Mercantile Insurance Co.—U. S. B.				9,432,676.26
North River Insurance Co.	8,871.18	203,900.00		3,732,462.51
Northwestern Fire & Marine Insurance Co.		821,800.00		152,645.89
Northwestern National Insurance Co.	227,060.96	1,671,822.54		6,304,652.11
Norwegian Assurance Union, Ltd.—U. S. B.				1,321,641.01

—Continued.

Cash in office and banks	Agents' balances	All other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
230,722.49	774,390.20		6,790,837.00	1,775,846.18	5,566,683.18	35,703.62	8,530,979.56
209,654.10	86,228.19		2,731,542.33	21,328.22	2,752,870.60	53,092.85	2,698,877.75
267,579.13	602,722.50		3,787,815.02	35,924.85	3,823,739.87	51,325.72	3,772,414.15
68,911.12	151,057.15	5,000.00	1,412,579.51	17,749.34	1,430,328.85	7,411.24	1,422,917.61
150,252.56	225,043.32	275.42	2,831,621.30	60,448.14	2,892,069.44	10,651.53	2,881,417.91
921,949.15	734,550.90		7,806,883.06	100,807.16	7,907,750.22	24,390.80	7,883,359.42
2,497,039.66	3,603,680.94		30,566,545.72	304,535.00	30,871,080.72	481,619.17	30,389,461.55
74,305.14	27,112.12	40,000.00	1,038,953.26	21,476.15	1,060,429.41		1,060,429.41
165,289.53	176,507.85		1,686,865.21	41,074.95	1,727,940.16	79,005.99	1,648,934.17
2,000,950.58	2,421,712.79	663,966.92	34,645,969.67	613,406.59	3,525,466.26	4,543,019.21	30,716,447.05
254,337.68	629,727.57		5,973,423.25	173,541.69	6,160,816.27	320,631.67	5,840,184.60
28,368.46	24,411.99		498,116.45	7,784.49	505,900.94	5,968.81	499,932.13
4,236,935.68	6,394,327.01	28,748.12	41,571,088.07	638,049.13	42,209,137.20	2,485,248.58	39,723,888.62
86,649.74	50,897.79	203,602.61	919,855.90	14,366.28	934,222.18	42,452.78	891,769.40
553,396.99	184,945.35		2,043,045.70	36,933.59	2,080,979.29	40,661.06	2,029,320.23
3,661,872.52	1,189,073.16	119,498.73	51,608,730.97	839,464.25	52,538,195.22	2,247,189.48	50,291,005.74
44,652.57	154,825.88	200.00	1,570,287.46	16,116.69	1,586,404.15	668.97	1,585,735.18
86,810.55	230,097.71	525.68	1,247,427.49	76,784.54	1,324,212.03	83,940.44	1,240,271.59
23,429.98	26,465.40		950,245.38	11,039.27	961,284.65	6,908.44	954,376.21
2,395,335.33	3,355,034.06	314,961.32	31,928,768.63	318,231.61	32,247,000.24	1,383,731.96	30,863,268.28
277,734.15	549,854.65	1,541.25	5,006,471.86	43,799.08	5,110,270.94	372,738.18	4,737,532.76
143,427.10	5,771.29		4,891,370.82	71,000.61	4,962,371.43	79,142.49	4,883,228.94
12,782.82	78,188.71	249,665.67	4,019,502.64	49,089.08	4,068,591.72	75,530.78	3,993,060.94
2,091,157.66	3,055,697.00	152,572.38	17,997,739.81	158,788.69	18,156,528.50	1,072,543.20	17,083,985.30
457,770.24	694,510.38	221,066.42	6,524,927.67	69,814.58	6,654,742.25	492,606.70	6,096,135.55
624,231.07	937,705.49	724,829.59	6,660,756.08	73,044.31	6,733,800.34	288,986.99	6,445,713.35
123,400.84	29,348.03		1,396,536.13	43,812.86	1,410,369.99	104,577.32	1,305,792.67
158,383.63	113,473.04	838.00	1,160,940.17	13,988.22	1,174,928.39	9,992.65	1,164,935.74
133,834.51	102,897.20	179,978.60	1,326,777.81	12,813.80	1,339,591.61	184,744.45	1,154,847.16
66,682.56	63,966.42	232.00	663,155.33	7,718.03	670,873.36	25,278.54	645,594.82
150,301.71	1,861,949.88		1,861,949.88	53,136.53	1,915,086.41	71,727.24	1,843,359.17
68,677.99	133,688.96	6,416.31	1,753,751.97	46,101.35	1,799,853.32	28,723.07	1,771,130.25
179,235.14	233,603.03		1,985,933.32	51,833.97	2,037,767.29	98,723.86	1,939,043.43
65,871.18	236,670.49	4,601.17	3,740,202.70	35,540.60	3,775,743.30	280,039.73	3,495,703.57
104,654.29	247,125.61		2,816,337.90	24,617.71	2,840,955.61	54,525.00	2,786,430.61
82,364.69	62,590.18	12,507.07	572,915.27	15,548.11	588,463.38	23,146.11	565,317.27
84,957.69	70,096.40		2,123,514.51	35,638.41	2,159,152.92	11,490.86	2,147,662.06
170,662.20	434,828.68	255.86	6,066,172.87	51,860.49	6,118,033.36	38,793.45	6,079,239.91
169,932.78	86,828.77	29,778.48	802,000.03	9,515.92	811,515.95	4,088.97	806,826.98
56,134.58	28,362.48	15,673.87	500,092.53	12,851.72	513,544.25		513,544.25
177,180.20	74,774.54		3,265,852.37	25,677.06	3,291,529.43	129,379.63	3,162,149.80
388,053.57	428,315.81	25,200.00	4,355,191.02	61,437.29	4,416,628.31	111,354.13	4,305,274.18
96,926.89	181,576.33	100.00	1,124,721.19	15,221.32	1,139,942.51	12,969.47	1,127,033.04
1,984,781.62	2,565,846.76	467,201.57	21,288,166.18	566,535.15	21,894,701.33	631,408.49	21,263,292.84
340,843.65	336,195.12		2,765,980.69	31,161.92	2,797,142.61	5,563.91	2,791,578.70
475,603.29	1,158,191.73		9,531,373.43	537,147.07	10,068,520.50	63,853.00	10,004,667.50
122,562.35	12,388.38	75,706.45	478,457.18	13,927.34	492,384.52	12,650.46	479,734.06
525,538.90	734,135.73	147,706.76	5,455,344.31	50,291.79	5,505,636.10	289,062.25	5,215,673.85
117,606.79	211,752.24	100.00	1,370,737.67	13,612.17	1,384,349.84	48,035.95	1,336,313.89
293,573.08	332,234.64	100.00	2,779,009.85	111,529.22	2,890,539.07	113,771.61	2,777,427.46
225,179.64	316,707.06	100.00	2,321,233.60	21,343.13	2,342,576.73	3,634.05	2,338,942.68
284,628.04	562,510.64		7,506,254.50	530,927.78	8,037,182.28	25,772.46	8,011,409.82
116,729.57	294,332.46	139.70	2,682,747.60	35,041.96	2,717,789.56	96,959.82	2,622,129.74
156,055.32	54,511.01	235.88	531,224.14	9,680.67	540,904.81	29,006.42	511,898.39
896,923.10	1,174,081.51	104,452.12	10,480,528.23	66,585.95	10,537,114.18	250,539.21	10,286,583.97
29,136.85	149,102.72	600,128.64	3,087,850.14	26,253.27	3,114,103.41	9,461.93	3,104,641.48
597,592.70	1,028,390.68		7,475,058.78	228,784.60	7,703,843.38	571,475.00	7,132,368.38
95,080.87	4,668.99	1,685.16	1,431,896.81	17,476.22	1,449,373.03	24,921.59	1,424,451.44
619,163.29	1,271,503.15	62,749.19	11,386,691.83	104,463.24	11,490,555.07	1,117,684.94	10,373,470.13
565,155.99	616,514.76		5,126,904.74	195,260.05	5,322,164.79		5,322,164.79
290,053.93	101,983.20	2,069.68	1,368,492.70	71,575.60	1,440,068.30	1,628.64	1,438,439.66
460,898.26	739,578.39		9,345,112.22	90,918.67	9,436,030.89	756,725.68	8,679,305.21
2,141.57	15,632.73		1,733,225.72	26,818.87	1,760,144.59		1,760,144.59

TABLE NO. 5

Name of Company	Real estate	Mortgage loans on real estate	Collateral loans	Bonds and stocks
Norwich Union Fire Insurance Society, Ltd.—U. S. B.				3,250,249.09
Ohio Farmers' Insurance Co.	121,594.96	1,964,165.00	128,165.00	1,211,172.70
Old Colony Insurance Co.		16,000.00		2,117,989.95
Orland Insurance Co.	178,307.88			3,541,213.39
Palatine Insurance Co., Ltd.—U. S. B.				2,894,229.36
Paternelle Insurance Co.—U. S. B.				1,350,388.16
Pennsylvania Fire Insurance Co.	164,738.86	110,500.00	2,888.76	7,755,453.76
Pennsylvania Lumbermen's Mutual Fire Ins. Co.		122,500.00		898,694.25
Phenix Fire Insurance Co.—U. S. B.				746,384.64
Phoenix Assurance Co., Ltd.—U. S. B.				3,759,036.00
Phoenix Insurance Co.	616,356.68	106,500.00	200,000.00	13,876,321.69
Providence Washington Insurance Co.	100,000.00	65,000.00		4,670,597.94
Queen Insurance Company of America		62,000.00		13,000,677.71
Reliance Insurance Co.	129,327.04	25,500.00		1,295,950.75
Rhode Island Insurance Co.				1,980,030.34
Richmond Insurance Company of New York		278,680.00		596,736.45
Rocky Mountain Fire Insurance Co.	183,188.81	258,350.00		49,111.42
Rossia Insurance Co.—U. S. B.	290,000.00			9,210,627.61
Royal Insurance Co., Ltd.—U. S. B.	2,668,500.00	181,900.00		12,005,485.43
Royal Exchange Assurance—U. S. B.			1,065.00	3,609,514.44
Russian Reinsurance Co.—U. S. B.				2,251,444.85
St. Paul Fire & Marine Insurance Co.	242,730.46	1,872,816.02	248.00	10,288,896.63
St. Paul Mutual Hall & Cyclone Insurance Co.				56,968.64
Safeguard Insurance Company of New York				602,939.20
Salamandra Insurance Co.—U. S. B.		120,000.00		3,801,388.89
Scottish Union & National Insurance Co.—U. S. B.	215,028.36	93,500.00		6,391,430.44
Second Russian Insurance Co.—U. S. B.				1,631,208.43
Security Insurance Co.	253,782.25	526,850.00		4,305,720.23
Skandia Insurance Co.—U. S. B.				1,904,888.63
Scandinavia Insurance Co.—U. S. B.				3,376,033.12
Scandinavian American Assur. Corp., Ltd.—U. S. B.				1,712,498.30
South Carolina Insurance Co.		114,933.33	5,000.00	149,050.00
Springfield Fire & Marine Insurance Co.	300,000.00	2,633,670.00		8,707,386.50
Standard Fire Insurance Co.				1,435,963.74
Star Insurance Company of America				1,215,904.52
Sterling Fire Insurance Co.		1,797,149.19		144,476.88
Sun Insurance Office—U. S. B.	171,925.04			4,642,805.24
Svea Fire & Life Insurance Co.—U. S. B.				1,920,810.75
Swiss Reinsurance Co.—U. S. B.				2,217,050.00
Tokio Marine & Fire Insurance Co., Ltd.—U. S. B.				2,156,865.05
Tri-State Mutual Grain Dealers' Fire Insurance Co.				78,564.12
Twin City Fire Insurance Co.		294,292.00		248,025.00
Union Assurance Society, Ltd.—U. S. B.				1,632,037.58
Union Fire Insurance Co.—U. S. B.				1,058,380.00
Union Marine Insurance Co., Ltd.—U. S. B.				974,965.22
Union & Phenix Espanol Insurance Co.—U. S. B.				2,454,949.90
United Mutual Fire Insurance Co.		4,500.00	2,000.00	331,827.10
United States Fire Insurance Co.	113,696.83	574,150.00	3,000.00	6,356,354.86
Urbaine Fire Insurance Co.—U. S. B.				3,508,110.71
Utah Home Fire Insurance Co.	109,000.00	322,030.00		837,691.60
Warsaw Fire Insurance Co.—U. S. B.				1,050,590.84
Westchester Fire Insurance Co.	5,876.00	102,260.00		7,704,275.49
Western Assurance Company of Toronto—U. S. B.				2,919,881.68
Total other than Iowa companies	\$22,698,296.15	\$46,208,974.26	\$1,926,612.15	\$670,591,041.72
Total all fire companies	\$22,852,595.45	\$48,318,392.26	\$1,938,800.03	\$672,504,039.45

†Not licensed 1919.

*Red figures.

—Continued.

Cash in office and banks	Agents' balances	All other ledger assets	Total ledger assets	Non-ledger assets	Gross assets	Deduct assets not admitted	Total admitted assets
350,402.60	850,494.16	3,370.34	4,454,516.28	74,204.63	4,528,720.91	267,547.84	4,261,173.07
889,000.31	338,716.95	37,897.63	4,630,712.55	61,597.00	4,692,309.64	60,167.38	4,632,142.26
366,325.74	196,337.00	4,629.82	2,700,982.51	18,040.90	2,719,023.47	80,821.33	2,638,202.14
779,336.03	512,050.50	3,933.64	5,014,897.44	80,101.01	5,094,998.45	498,884.42	4,596,114.03
840,872.11	499,253.48	55,466.49	4,229,821.44	35,770.00	4,265,591.44	289,456.98	3,976,134.46
367,286.78	19,208.58		1,736,883.52	15,525.23	1,752,408.75	57,013.26	1,695,395.49
249,835.85	999,106.66	8,232.96	9,290,756.85	105,470.96	9,396,227.81	870,155.17	8,526,072.64
90,000.60	32,652.21		1,143,847.06	80,449.21	1,224,296.27	33,573.96	1,190,722.31
111,775.75	163,120.90	200.00	1,021,481.29	9,407.79	1,030,889.08	9,208.15	1,021,690.93
417,682.18	1,083,538.93	80,289.45	5,340,546.56	69,204.29	5,409,750.85	50,159.68	5,359,591.17
1,366,260.30	1,881,579.66	2,000.00	18,049,015.33	1,808,590.86	19,947,606.19	241,411.34	19,706,197.85
561,547.68	961,408.51	17,002.51	6,375,556.64	1,053,206.65	7,428,763.29	77,991.63	7,350,771.66
927,503.43	1,284,978.00	234,451.93	15,569,611.07	138,634.12	15,648,245.19	1,191,094.90	14,457,150.29
98,272.90	231,977.87	2,108.02	1,783,226.58	17,278.76	1,800,505.34	111,400.45	1,689,104.89
114,015.25	353,202.52	100.00	2,447,348.11	32,407.23	2,479,755.34	117,150.34	2,362,605.00
94,243.10	94,091.33		1,064,350.88	42,768.43	1,107,119.31		1,107,119.31
224,319.87	46,208.49	13,737.09	774,875.68	7,556.70	782,432.38	1,565.44	780,866.94
2,151,168.54	198,043.77	9,932.50	11,899,772.42	100,710.40	11,990,482.82	492,077.61	11,498,405.21
1,252,372.99	2,521,061.75	459,020.05	19,088,940.22	149,383.79	19,238,324.01	968,067.01	18,269,657.00
191,310.67	529,644.40		4,331,534.51	165,121.44	4,496,655.95	276,090.37	4,219,965.58
200,584.17	46,753.30		2,408,782.32	18,761.66	2,517,543.98	60,503.70	2,456,950.28
944,820.87	1,134,800.00	156,115.71	14,640,427.74	109,155.66	14,749,583.40	722,639.57	14,026,943.83
105,770.83		86,730.62	308,470.09	221,070.37	529,540.46	233,014.88	296,525.58
100,935.13	78,352.27	1,220.68	783,447.28	17,198.13	800,645.41	1,965.57	798,679.84
36,139.23	122,504.72	101,567.22	4,181,600.06	58,981.08	4,240,581.14	55,640.09	4,184,941.05
575,391.56	884,474.74		8,159,735.10	111,065.29	8,271,400.39	387,105.12	7,884,295.27
152,628.43	39,680.81		1,814,526.24	19,301.00	1,833,827.24	17,738.00	1,816,089.24
118,237.88	582,148.84	100,831.67	5,887,570.87	93,275.53	5,980,846.40	167,170.97	5,813,675.43
307,197.95	99,638.17		2,311,734.75	17,947.21	2,329,681.96	143,728.63	2,185,953.33
240,602.52	499,174.26	344,108.90	4,459,918.80	44,085.20	4,504,004.00	11,783.12	4,492,220.88
961,375.53	594,501.62	53,994.94	3,322,370.39	59,483.00	3,381,853.39	107,427.53	3,274,425.86
80,778.81	62,818.10	7,690.71	420,265.95	9,316.29	429,582.21	429,582.21	429,582.21
1,567,466.66	1,715,808.25		14,924,331.50	169,359.29	15,093,690.79	359,988.78	14,742,701.92
84,028.96	132,426.82		1,652,439.52	28,433.38	1,680,872.90	130,545.40	1,550,327.50
239,752.12	248,723.55	996.27	1,686,376.46	19,801.46	1,697,177.92	119,669.79	1,577,508.13
31,054.19	21,139.03		1,993,519.29	32,849.30	2,026,368.59	2,318.73	2,024,049.86
550,255.03	809,078.43	16,646.13	6,190,709.87	77,565.45	6,268,275.32	405,967.74	5,862,307.58
192,718.65	365,073.41	105,219.29	2,588,822.10	27,967.21	2,611,489.31	110,085.69	2,501,403.62
65,349.36	143,065.28		2,425,464.61	37,308.44	2,462,773.05		2,462,773.05
558,460.01	375,964.40	4,444.18	3,095,733.64	214,809.47	3,310,543.11	51,540.00	3,259,003.11
78,564.12	740.47	5,000.00	84,304.59	1,686.55	85,991.14	592.80	85,398.34
96,103.21	76,904.52	58,138.42	773,463.21	16,230.70	789,693.91	9,199.27	780,494.64
444,421.80	244,276.26	15,612.45	2,330,348.09	14,628.00	2,345,976.09	93,842.57	2,252,133.52
146,266.72	241,302.27	100.00	1,446,048.99	16,245.32	1,462,294.31	38,720.86	1,423,573.45
13,570.33	202,142.44	265,256.46	1,455,054.45	10,802.57	1,466,847.02	167,646.81	1,299,200.21
310,031.06	65,534.54		2,880,515.50	26,569.16	2,907,084.66	59,209.90	2,797,814.76
40,651.40	28,483.10		407,461.60	4,738.02	412,199.62	8,449.17	403,750.45
406,371.18	760,476.33	68,598.30	8,372,617.50	270,350.97	8,642,968.47	6,307.80	8,636,660.67
39,304.83	186,451.30	15,182.50	3,749,055.34	141,133.41	3,890,188.75		3,890,188.75
89,495.67	53,388.43	49.70	1,411,665.40	253,491.40	1,665,156.80		1,665,156.80
46,589.74	*8,903.32	1,099.38	1,080,076.64	9,589.91	1,090,566.55	12,694.30	1,086,872.25
813,438.06	759,418.39	91,060.97	9,476,328.91	49,415.25	9,525,744.16	962,604.05	8,563,080.11
1,129,319.42	773,257.65	168.50	4,822,627.25	40,302.95	4,862,930.20	169,349.67	4,693,580.53
880,451,325.45	\$94,901,260.39	\$10,082,959.87	\$926,800,469.90	\$18,864,324.62	\$945,724,794.61	\$39,547,160.01	\$906,177,634.60
\$81,379,695.30	\$86,477,376.73	\$10,935,705.27	\$937,406,694.49	\$19,076,486.47	\$956,483,180.96	\$39,692,736.19	\$916,790,444.77

TABLE 6—FIRE INSURANCE COMPANIES.

Name of Company	Net unpaid claims	Unearned premiums (reserve)	Unpaid commissions and expenses
IOWA COMPANIES.			
Central National Fire Insurance Co.....	\$ 9,072.31	\$ 140,592.50	\$ 1,473.04
Dubuque Fire & Marine Insurance Co.....	85,945.06	1,456,169.44	25,000.00
Farmers' Insurance Co.....	16,309.07	662,644.68	3,170.15
Globe National Fire Insurance Co.....	2,409.00	35,170.09	200.00
Horticultural Insurance Co.....	2,100.00		5,520.00
Inter State Automobile Insurance Co.....	725.00	112,983.32	578.90
Iowa Automobile Mutual Insurance Co.....	5,496.38	34,965.18	53.42
Iowa Manufacturers' Insurance Co.....	1,750.00	116,477.79	
Iowa National Fire Insurance Co.....	15,491.72	178,285.89	30.80
Iowa State Insurance Co., Mutual.....	20,654.82	880,641.92	
Mill Owners' Mutual Fire Insurance Co. of Iowa..	46,113.33	155,207.79	6,280.16
Security Fire Insurance Co.....	11,942.07	529,337.05	3,333.80
State Insurance Co.....			56.39
Total Iowa companies.....	\$ 218,009.30	\$ 4,302,475.65	\$ 45,696.66
OTHER THAN IOWA COMPANIES.			
Aetna Insurance Co.....	\$ 2,303,307.08	\$ 14,751,991.44	\$ 15,000.00
Agricultural Insurance Co.....	487,170.15	2,872,691.27	27,700.00
Alliance Assurance Co. U. S. B.....	533,706.77	211,976.00	59,500.00
Alliance Insurance Co.....	451,861.56	1,216,702.77	14,884.58
American Alliance Insurance Co.....	97,232.00	844,206.61	
American Central Insurance Co.....	280,717.00	1,975,425.54	18,550.89
American Druggists' Fire Insurance Co.....	4,840.32	100,925.30	991.74
American Eagle Fire Insurance Co.....	214,471.38	969,765.73	7,393.08
American Insurance Co.....	743,028.69	7,111,484.49	12,500.00
American National Fire Insurance Co.....	16,299.41	63,597.48	1,580.50
Atlas Assurance Co.—U. S. B.....	231,901.17	2,419,597.19	27,308.44
Automobile Insurance Co.....	1,572,424.27	3,263,902.36	57,018.05
Boston Insurance Co.....	1,791,947.86	4,667,860.30	12,500.00
British American Assurance Co.—U. S. B.....	271,717.41	1,300,830.60	4,500.00
Buffalo Insurance Co.....	52,960.76	880,385.51	7,000.00
Caledonian Insurance Co.—U. S. B.....	241,009.08	1,837,624.92	2,000.00
Camden Fire Insurance Association.....	516,073.46	2,717,231.96	9,509.03
Central Manufacturers' Mutual Insurance Co.....	45,680.25	547,556.69	34,474.16
Christiana General Insurance Co.—U. S. B.....	193,686.00	1,468,071.16	3,000.00
Citizens' Insurance Co.....	47,713.07	252,337.83	
City of New York Insurance Co.....	123,373.00	877,221.65	3,000.00
Cleveland National Fire Insurance Co.....	76,556.50	364,650.66	742.27
Columbia Insurance Co.....	32,936.97	245,160.94	1,000.00
Columbian National Fire Insurance Co.....	105,659.50	548,264.87	2,304.16
Commercial Union Assurance Co.—U. S. B.....	1,330,339.11	7,315,630.77	36,966.14
Commercial Union Fire Insurance Co. of New York	100,869.00	869,477.38	5,940.00
Commonwealth Insurance Co. of New York.....	285,609.21	1,538,239.60	15,000.00
Concordia Fire Insurance Co.....	181,561.55	1,904,913.89	10,000.00
Connecticut Fire Insurance Co.....	646,420.00	5,470,103.65	33,000.00
Continental Insurance Co.....	1,243,502.58	13,112,441.19	163,355.80
County Fire Insurance Co.....	52,313.45	243,160.14	1,500.00
Detroit Fire & Marine Insurance Co.....	105,121.55	1,005,459.49	14,000.00
Detroit National Fire Insurance Co.....	49,682.87	212,894.04	2,436.07
Eagle Star & British Dominions Ins. Co.—U. S. B.....	142,476.35	723,742.47	6,532.01
Equitable Fire & Marine Insurance Co.....	159,347.35	444,692.54	250.00
Farmers' Fire Insurance Co.....	79,113.41	583,094.82	7,832.69
Federal Insurance Co.....	1,260,867.83	1,617,507.16	73,440.31
Federal Union Insurance Co.....	51,750.76	272,551.41	2,500.00
Fidelity Phoenix Fire Insurance Co.....	1,142,141.57	11,725,306.77	75,380.50
Fire Association of Philadelphia.....	932,382.24	6,335,338.01	32,227.76

LIABILITIES DECEMBER 31, 1918.

Dividends unpaid	Estimate 1 taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
\$-----	\$ 3,381.69	\$-----	\$ 500,000.00	\$ 327,228.99	\$ 981,748.53
-----	65,000.00	-----	200,000.00	565,087.15	2,397,202.25
-----	17,348.89	-----	200,000.00	1,029,834.50	1,029,307.29
-----	1,500.00	-----	1,000,000.00	414,181.49	1,453,460.58
-----	5,000.00	20,000.00	100,000.00	*13,843.71	132,620.00
-----	2,820.00	-----	200,000.00	56,723.80	373,831.02
-----	661.06	-----	-----	10,918.12	52,094.16
-----	1,155.71	-----	100,000.00	36,648.65	256,032.15
-----	4,000.00	-----	500,000.00	249,121.50	946,929.91
-----	12,112.37	6,424.81	-----	110,040.34	1,029,874.26
-----	12,412.40	197,767.29	100,000.00	513,033.60	1,030,814.66
-----	11,016.17	-----	200,000.00	59,737.56	815,356.65
-----	975.00	281.95	100,000.00	26,069.08	127,382.42
-----	\$ 137,383.29	\$ 224,474.05	\$ 3,200,000.00	\$ 2,498,614.87	\$ 10,626,653.88
\$-----	\$ 1,000,000.00	\$ 100,446.94	\$ 5,000,000.00	\$ 8,904,032.69	\$ 32,074,778.15
-----	100,000.00	250,000.00	500,000.00	1,930,858.15	6,168,419.57
-----	24,234.18	-----	200,000.00	509,353.80	1,329,770.75
-----	63,000.00	18,552.96	750,000.00	1,316,943.88	3,831,945.75
-----	35,000.00	250.00	1,000,000.00	1,044,519.29	3,021,307.90
-----	255.98	50,000.00	1,000,000.00	1,237,978.78	4,562,928.19
-----	13,633.78	-----	200,000.00	236,950.25	557,341.39
-----	42,600.00	-----	1,000,000.00	900,572.17	3,134,802.36
-----	100,000.00	180,000.00	2,000,000.00	2,700,512.15	13,623,743.57
-----	4,562.44	776,218.24	350,000.00	214,563.37	650,612.20
-----	50,000.00	-----	200,000.00	1,028,378.77	3,957,085.57
-----	50,000.00	240,617.06	2,000,000.00	1,833,890.73	9,216,200.73
-----	181,200.00	50,000.00	1,000,000.00	3,224,137.88	11,047,646.64
-----	68,636.40	-----	200,000.00	616,497.83	2,462,182.24
-----	38,000.00	55,000.00	400,000.00	1,969,075.53	3,432,451.80
-----	30,000.00	10,000.00	200,000.00	679,971.95	3,060,605.95
-----	100,000.00	28,958.16	1,000,000.00	980,300.18	5,352,623.49
-----	14,500.00	-----	-----	582,160.65	1,224,371.75
-----	1,000.00	-----	200,000.00	678,717.23	2,544,474.39
-----	7,000.00	392,819.74	200,000.00	280,797.30	1,186,667.94
-----	37,000.00	-----	600,000.00	469,552.32	2,050,146.97
-----	10,450.80	-----	839,580.00	370,232.34	1,662,212.57
-----	9,500.00	-----	400,000.00	748,485.85	1,437,083.76
-----	12,500.00	-----	120,000.00	976,675.00	1,765,472.60
-----	463,002.15	87,682.64	-----	3,211,020.84	12,444,947.65
-----	47,895.00	-----	200,000.00	383,397.56	1,607,578.94
-----	52,847.99	-----	500,000.00	1,084,198.90	3,475,985.79
-----	55,000.00	-----	750,000.00	503,367.64	3,404,843.08
-----	250,000.00	6,567.50	1,000,000.00	2,051,743.80	9,457,835.01
1,000,000.00	633,700.00	132,372.32	10,000,000.00	10,172,815.50	30,458,187.39
-----	25,000.00	162,543.54	400,000.00	290,486.30	1,085,003.43
-----	25,000.00	-----	500,000.00	1,164,456.85	2,514,037.80
-----	8,783.73	-----	390,100.00	20,455.25	684,351.96
-----	15,000.00	-----	200,000.00	418,775.47	1,566,526.30
-----	25,000.00	1,371.54	500,000.00	494,794.97	1,625,456.40
-----	6,000.00	2,109.75	-----	579,660.98	1,257,811.65
-----	120,000.00	143,654.78	1,000,000.00	1,321,964.39	5,537,434.47
-----	5,500.00	-----	200,000.00	83,175.19	617,478.36
375,000.00	403,700.00	50,000.00	2,500,000.00	6,032,685.18	22,304,214.02
-----	155,000.00	1,407,069.77	1,000,000.00	3,599,623.24	12,481,581.02

TABLE NO. 6

Name of Company	Net unpaid claims	Unearned premiums (reserve)	Unpaid commissions and expenses
Fire Reinsurance Co.—U. S. B.	331,306.00	1,501,373.09	188.75
Fireman's Fund Insurance Co.	2,849,039.90	8,575,419.84	235,500.00
Fireman's Insurance Co.	773,958.48	4,142,143.67	19,500.00
First Russian Insurance Co.—U. S. B.	361,697.00	1,662,818.06	
Franklin Fire Insurance Co.	277,881.00	1,069,870.00	2,000.00
General Fire Assurance Co.—U. S. B.	180,641.81	684,726.22	12,626.43
Girard Fire & Marine Insurance Co.	121,182.30	1,333,822.12	6,000.00
Glens Falls Insurance Co.	888,898.45	3,560,543.16	10,000.00
Globe & Rutgers Fire Insurance Co.	3,910,338.00	11,501,123.24	235,000.00
Grain Dealers' National Mutual Fire Insurance Co.	11,874.49	317,065.72	8,836.67
Granite State Fire Insurance Co.	97,565.57	977,268.39	6,909.94
Great American Insurance Co.	1,684,271.00	13,026,241.83	94,582.79
Hanover Fire Insurance Co.	713,750.40	3,345,369.88	21,950.73
Hardware Dealers' Mutual Fire Insurance Co.	16,000.00	246,306.58	560.00
Hartford Fire Insurance Co.	2,729,811.94	23,170,416.60	200,000.00
Henry Clay Fire Insurance Co.	37,014.48	248,746.32	1,500.00
Home Fire & Marine Insurance Co.	164,750.53	485,004.23	2,500.00
Home Insurance Co.	3,431,654.98	23,559,949.00	200,000.00
Imperial Assurance Co.	49,307.00	497,955.42	7,500.00
Indemnity Mutual Marine Assurance Co.—U. S. B.	255,063.71	177,568.49	
Indiana Lumbermen's Mutual Insurance Association	20,458.00	318,255.79	3,245.51
Insurance Company of North America	4,591,068.33	11,488,922.60	166,851.22
Insurance Company of State of Pennsylvania	464,631.00	2,241,875.58	2,200.00
International Insurance Co.	853,921.85	3,031,605.89	70,000.00
Jakor Insurance Co.—U. S. B.	645,880.69	2,383,497.72	45,000.00
Liverpool & London & Globe Ins. Co.—U. S. B.	1,726,575.87	9,781,928.70	99,357.24
London Assurance Corporation—U. S. B.	998,832.44	2,792,393.60	83,614.64
London & Lancashire Fire Ins. Co.—U. S. B.	227,289.56	3,274,218.26	10,800.00
Lumber Mutual Fire Insurance Co.	19,234.75	340,143.17	676.11
Lumbermen's Mutual Insurance Co.	44,689.00	507,651.56	828.39
Marquette National Fire Insurance Co.	62,785.75	443,043.47	
Maryland Motor Car Insurance Co.	28,867.82	199,187.03	5,216.54
Massachusetts Fire & Marine Insurance Co.	340,593.55	773,262.37	2,280.45
Mechanics' Insurance Co.	94,441.50	777,187.51	4,000.00
Mechanics' & Traders' Insurance Co.	83,395.67	756,369.35	7,500.00
Mercantile Insurance Company of America	205,545.81	1,287,737.07	14,300.00
Merchants' Fire Assurance Corp. of New York	274,059.00	1,043,258.83	
Merchants' National Fire Insurance Co.	30,969.32	173,856.75	1,126.45
Michigan Millers' Mutual Fire Insurance Co.	123,658.76	788,458.75	2,350.00
Milwaukee Mechanics' Insurance Co.	269,241.70	3,038,338.77	25,000.00
Minneapolis Fire & Marine Insurance Co.	101,635.05	422,181.60	2,000.00
Minnesota Implement Mutual Fire Insurance Co.	19,801.51	249,102.78	2,200.00
Moscow Fire Insurance Co.—U. S. B.	394,336.00	1,966,622.12	
National Ben Franklin Fire Insurance Co.	287,386.20	2,301,532.45	3,793.10
Nationale Fire Insurance Co.—U. S. B.	79,032.60	452,263.97	52,031.96
National Fire Insurance Co.	1,442,945.44	12,038,411.60	80,000.00
National Insurance Co. (Copenhagen)—U. S. B.	323,969.45	1,282,902.13	12,500.00
National Liberty Insurance Co. of America	637,551.85	4,941,587.30	32,003.86
National Security Fire Insurance Co.	1,071.37	60,533.18	90.72
National Union Fire Insurance Co.	318,931.92	2,930,654.54	25,000.00
Netherlands Fire & Life Insurance Co.—U. S. B.	84,129.85	625,926.97	3,522.64
Newark Fire Insurance Co.	201,845.76	1,424,912.24	21,500.00
New Brunswick Fire Insurance Co.	247,519.00	1,223,948.34	5,000.00
New Hampshire Fire Insurance Co.	467,052.75	3,647,045.99	35,000.00
New Jersey Insurance Co.	287,803.50	938,360.18	5,000.00
New York National Insurance Co.	106,685.00	157,288.91	
Niagara Fire Insurance Co.	681,267.00	5,168,470.44	72,000.00
Norske Lloyd Insurance Co.—U. S. B.	489,842.44	2,119,932.64	22,123.14
Northern Assurance Co.—U. S. B.	659,828.05	4,129,217.71	33,365.61
Northern Insurance Company of Moscow—U. S. B.	216,526.15	742,144.31	17,000.00
North British & Mercantile Ins. Co.—U. S. B.	937,743.85	5,810,883.16	52,000.00
North River Insurance Co.	541,112.13	2,648,324.83	5,000.00
Northwestern Fire & Marine Insurance Co.	93,819.86	379,717.30	4,105.55

—Continued.

Dividends unpaid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
	16,750.00	5,000.00	200,000.00	541,391.43	2,596,009.27
	675,000.00	87,754.79	1,500,000.00	4,017,108.05	17,939,822.58
	90,000.00	9,233.34	1,250,000.00	2,240,144.07	8,530,979.56
	39,490.83		200,000.00	434,901.86	2,698,877.75
	50,000.00	1,250,450.74	500,000.00	682,312.41	3,772,414.15
	15,000.00	10,536.64	200,000.00	319,386.51	1,422,917.61
	25,000.00	522,378.15	500,000.00	373,035.34	2,881,417.91
30,000.00	86,090.55	239,267.28	500,000.00	2,559,559.98	7,883,359.42
	845,000.00	4,374,000.00	700,000.00	8,824,000.31	30,389,461.55
	17,000.00	102,519.59		663,193.03	1,060,429.41
	30,000.00		200,000.00	336,500.27	1,648,334.17
	400,000.00	26,417.30	5,000,000.00	10,484,934.13	30,716,447.05
25,000.00	70,000.00	23,922.53	1,000,000.00	640,191.06	5,840,184.60
2,845.82	3,000.00			231,229.73	499,942.13
	1,800,000.00	700,000.00	2,000,000.00	9,123,600.08	39,723,888.62
	5,000.00		450,000.00	149,508.60	801,769.40
	30,000.00		500,000.00	846,159.47	2,029,320.23
	850,000.00	992,698.16	6,000,000.00	15,256,703.60	50,291,005.74
	20,000.00		200,000.00	810,972.76	1,585,735.18
	106,814.18		300,000.00	400,825.21	1,240,271.59
	15,000.00			597,416.91	954,376.21
	900,000.00	714,699.07	4,000,000.00	9,001,727.36	30,863,298.58
2,094.12	35,000.00	680,814.20	1,000,000.00	310,917.86	4,737,532.76
	100,000.00		200,000.00	627,701.26	4,883,319.00
	75,000.00		200,000.00	645,682.53	3,963,660.94
	400,000.00	195,328.40		4,880,795.00	17,083,085.30
	116,160.22			2,102,134.65	6,663,135.55
	110,000.00			2,825,403.53	6,445,711.35
	18,477.65	200,000.00		727,259.99	1,305,791.67
3,671.61	15,000.00	24,908.30		568,186.82	1,164,935.74
	8,000.00		300,000.00	341,017.94	1,154,847.16
	11,830.15		300,000.00	100,493.28	645,594.82
	26,997.32		500,000.00	200,285.48	1,843,359.17
	15,000.00	318,796.01	250,000.00	311,705.23	1,771,130.25
	20,000.00		300,000.00	762,838.41	1,039,043.43
	57,310.00		1,000,000.00	921,810.69	3,486,703.57
		200,000.00	400,000.00	809,112.78	2,786,430.61
	2,000.00	31,752.71	250,000.00	75,672.04	565,317.27
	31,950.00	591,096.44		610,148.11	2,147,662.06
	100,000.00	80,466.23	1,250,000.00	1,316,193.21	6,079,239.91
	17,500.00		200,000.00	63,510.23	806,826.98
	5,000.00			239,881.51	513,544.25
558.45	63,183.93		200,000.00	518,007.75	3,162,149.80
	90,000.00	516.67	1,000,000.00	621,710.76	4,305,274.18
335.00	18,000.00		200,000.00	325,704.51	1,127,033.94
	700,000.00	326,693.81	2,000,000.00	4,675,241.99	21,293,292.84
	63,281.29		200,000.00	908,805.83	2,791,578.70
	100,000.00	503,085.10	1,000,000.00	2,790,439.39	10,004,667.50
	1,800.00	11,977.82	250,000.00	154,290.97	479,734.06
	150,000.00	25,000.00	1,000,000.00	766,087.39	5,215,673.85
	20,000.00		200,000.00	492,734.43	1,336,313.89
	60,000.00		500,000.00	560,053.36	2,777,427.46
9,116.10	30,000.00		500,000.00	332,432.37	2,338,942.68
42.97	180,000.00		1,500,000.00	2,137,302.08	8,011,409.82
45,000.00	40,000.00		1,000,000.00	350,966.06	2,622,129.74
	4,768.61	200.00	200,000.00	42,955.87	511,898.39
	241,500.00	6,240.00	1,000,000.00	3,117,106.53	10,286,583.97
	5,000.00		200,000.00	397,743.26	3,104,641.48
	214,668.08		200,000.00	1,895,288.33	7,132,368.38
	8,000.00		200,000.00	240,780.98	1,424,451.44
	205,465.00	47,683.50	400,000.00	2,929,294.62	10,373,470.13
	120,000.00		600,000.00	1,407,481.58	5,322,164.79
246.25	48,714.28	365,245.32	400,000.00	146,837.36	1,438,439.66

TABLE NO. 6

—Continued.

Name of Company	Net unpaid claims	Unearned premiums (reserve)	Unpaid commissions and expenses
Northwestern National Insurance Co.	861,836.56	4,259,132.11	43,433.71
Norwegian Assurance Union—U. S. B.	168,125.75	929,015.56	23,382.06
Norwich Union Fire Ins. Society, Ltd.—U. S. B.	455,644.47	2,422,807.30	47,567.94
Ohio Farmers' Insurance Co.	183,203.10	2,845,380.55	33,708.90
Old Colony Insurance Co.	341,659.73	933,777.50	6,332.82
Orient Insurance Co.	189,253.21	2,141,262.39	5,900.00
Palatine Insurance, Ltd.—U. S. B.	265,781.00	2,332,829.55	13,000.00
Paternelle Insurance Co.—U. S. B.	196,087.80	1,079,541.69	15,000.00
Pennsylvania Fire Insurance Co.	640,352.92	4,131,695.07	30,500.00
Pennsylvania Lumbermen's Mutual Fire Ins. Co.	13,027.69	323,028.39	3,495.99
Phoenix Fire Insurance Co.—U. S. B.	79,032.60	452,263.97	52,031.96
Phoenix Assurance Co., Ltd.—U. S. B.	353,483.56	2,833,159.04	119,340.13
Phoenix Insurance Co.	1,083,744.99	7,601,014.04	65,000.00
Providence Washington Insurance Co.	866,766.16	3,165,367.25	30,000.00
Queen Insurance Company of America	989,574.90	6,162,361.72	74,423.87
Reliance Insurance Co.	107,013.49	902,830.35	23,499.25
Rhode Island Insurance Co.	147,846.30	1,149,068.19	116,536.83
Richmond Insurance Company of New York	105,745.34	513,093.10	750.00
Rocky Mountain Fire Insurance Co.	48,060.67	245,290.37	750.00
Rossia Insurance Co.—U. S. B.	2,269,565.00	6,294,202.36	7,000.00
Royal Insurance Co., Ltd.—U. S. B.	1,632,226.86	10,289,522.39	108,048.33
Royal Exchange Assurance—U. S. B.	555,485.02	2,140,219.81	15,297.99
Russian Reinsurance Co.—U. S. B.	275,436.60	1,337,192.92	33,796.22
St. Paul Fire & Marine Insurance Co.	1,823,538.16	6,755,017.46	7,000.00
St. Paul Hall & Cyclone Insurance Co.	750.00	221,269.43	9,410.00
Safeguard Insurance Company of New York	16,742.17	2,462,773.64	38,500.42
Salamandra Insurance Co.—U. S. B.	662,010.67	3,358,001.97	13,000.00
Scottish Union & National Insurance Co.—U. S. B.	406,788.00	908,772.35	5,575.60
Second Russian Insurance Co.—U. S. B.	259,169.14	3,844,087.20	6,798.90
Security Insurance Co.	385,194.01	1,068,624.29	2,028.77
Skandia Insurance Co.—U. S. B.	279,747.44	3,066,087.66	32,500.00
Skandinavia Reinsurance Co.—U. S. B.	541,735.47	587,424.13	81,222.71
Scandinavian American Assurance Corp.—U. S. B.	931,592.17	8,066,876.05	50,000.00
South Carolina Insurance Co.	17,344.01	618,522.36	1,533.79
Springfield Fire & Marine Insurance Co.	832,465.49	542,856.05	17,500.00
Standard Fire Insurance Co.	88,743.70	512,847.43	150.00
Star Insurance Company of America	76,018.00	3,811,004.76	24,012.69
Sterling Fire Insurance Co.	144,862.79	125,108.09	5,500.00
Sun Insurance Office—U. S. B.	547,021.24	1,321,732.29	10,350.00
Svea Fire & Life Insurance Co.—U. S. B.	125,108.09	1,509,637.71	6,514.51
Swiss Reinsurance Co.—U. S. B.	229,947.49	645,067.08	19,794.85
Tokio Marine & Fire Ins. Co., Ltd.—U. S. B.	291,756.05	104,001.67	5,270.00
Tri State Mutual Grain Dealers' Fire Insurance Co.	6,000.00	972,179.70	79,629.75
Twin City Fire Insurance Co.	13,914.94	190,781.86	7,000.00
Union Assurance Society, Ltd.—U. S. B.	131,933.00	126,195.15	876.30
Union Fire Insurance Co.—U. S. B.	100,117.58	4,301,739.29	5,000.00
Union Marine Insurance Co., Ltd.—U. S. B.	537,722.72	2,350,860.24	32,463.44
Union & Phenix Espanol Insurance Co.—U. S. B.	362,947.13	126,195.15	876.30
United Mutual Fire Insurance Co.	18,465.96	4,301,739.29	5,000.00
United States Fire Insurance Co.	751,811.53	2,350,860.24	32,463.44
Urbaine Fire Insurance Co.—U. S. B.	445,861.07	377,499.13	9,500.00
Utah Home Fire Insurance Co.	90,261.58	543,085.40	40,000.00
Warsaw Fire Insurance Co.—U. S. B.	126,704.56	5,205,483.53	40,000.00
Westchester Fire Insurance Co.	828,030.56	1,785,369.21	14,656.55
Western Assurance Co. of Toronto, U. S. B.	1,050,670.48		
Total other than Iowa companies	\$80,267,342.36	\$427,980,031.43	\$4,113,361.23
Total all fire companies	\$80,515,351.72	\$432,282,507.08	\$4,150,067.06

*Deficit appeared at date of audit of statement, Feb. 6, 1919, and same was restored as

Dividends unpaid	Estimated taxes	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Total liabilities
45,000.00	200,000.00	600,000.00	1,000,000.00	1,669,902.83	8,679,305.21
	3,000.00		200,000.00	436,621.22	1,780,144.59
	103,912.79	28,199.60	400,000.00	803,040.91	4,261,173.07
	70,086.10	125,000.00		1,374,763.61	4,632,142.26
	22,808.29		600,000.00	733,923.77	2,638,402.14
	70,000.00		1,000,000.00	1,189,098.43	4,566,114.03
	98,068.00			1,365,855.91	3,976,134.46
	25,000.00		200,000.00	179,766.60	1,695,395.49
	122,340.00	1,025,475.05	750,000.00	1,845,828.60	8,526,672.64
	11,592.19	85,000.00		1,190,722.91	1,190,722.91
	18,000.00			4,021,500.93	4,021,500.93
	105,000.00			2,028,608.42	5,339,591.17
	435,000.00	15,028.50	3,000,000.00	7,506,413.32	19,706,197.85
	146,450.00		1,000,000.00	2,142,188.25	7,350,771.06
	547,054.76	23,285.00	3,000,000.00	4,060,450.04	14,457,150.29
	10,000.00	109,093.45	400,000.00	136,788.35	1,689,104.80
	40,000.00		500,000.00	409,133.68	2,362,965.00
	12,500.00		200,000.00	275,189.87	1,107,119.31
	500.00	5,329.84		290,648.86	780,860.94
	73,450.00	27,360.00	200,000.00	2,603,887.85	11,468,403.21
	676,231.01	98,107.31	200,000.00	5,265,521.19	18,269,657.00
	98,049.49		400,000.00	1,015,913.27	4,219,965.58
	39,490.74		200,000.00	684,830.62	2,456,950.28
	600,000.00	10,042.04	1,000,000.00	4,304,535.95	14,029,943.83
		9,592.82		278,882.76	296,535.58
	7,750.00		200,000.00	343,508.24	798,679.84
	50,000.00		200,000.00	771,656.32	4,184,941.05
	150,000.00	28,009.80	200,000.00	3,728,495.50	7,884,295.27
	15,000.00		222,000.00	315,572.15	1,816,089.24
	125,000.00		1,000,000.00	962,600.32	5,823,675.43
	37,500.78		330,000.00	468,042.08	2,186,943.33
	12,438.85	1,373.97	400,000.00	438,687.93	4,492,820.88
	78,000.00		200,000.00	1,477,469.56	3,274,425.86
			200,000.00	131,014.59	429,582.21
	225,000.00		2,500,000.00	3,078,369.38	14,743,701.92
	15,000.00		500,000.00	329,527.84	1,550,327.50
	30,000.00		400,000.00	511,194.08	1,577,508.13
	39,850.00		850,000.00	476,639.64	2,024,349.86
	110,000.00	705.00	200,000.00	1,108,873.89	5,962,367.58
	28,000.00		200,000.00	821,093.33	2,561,403.62
	30,000.00		200,000.00	472,817.97	2,463,773.98
	65,854.92		530,000.00	1,719,819.55	3,259,038.11
	500.00			59,103.49	85,308.34
	3,337.08		500,000.00	159,220.95	780,494.64
	26,130.00			1,111,924.77	2,257,133.52
	25,000.00		200,000.00	666,527.65	1,429,578.45
	20,000.00		200,000.00	339,969.63	1,269,200.21
	20,000.00			569,914.44	2,797,814.76
	1,000.00		100,000.00	157,213.04	469,750.45
	145,000.00	7,973.84	1,400,000.00	2,025,136.01	6,636,600.67
	40,550.00	15,182.50	200,000.00	805,271.50	3,590,186.75
	16,000.00		300,000.00	891,386.09	1,665,146.20
	7,500.00		200,000.00	290,132.29	1,066,673.25
	150,000.00		1,000,000.00	1,339,509.62	6,565,060.11
	109,270.96		400,000.00	1,333,616.32	4,663,560.53
\$ 1,937,609.84	\$ 19,384,103.36	\$ 18,605,281.37	\$ 109,818,651.20	\$ 244,041,253.74	\$ 906,177,634.60
\$ 1,937,609.84	\$ 19,621,496.65	\$ 18,829,755.42	\$ 113,018,651.20	\$ 246,539,868.61	\$ 916,804,288.48

at Feb. 1, 1919, as shown by company's records.

TABLE 7—FIRE INSURANCE COMPANIES.

Name of Company	Gross risks written
IOWA COMPANIES.	
Central National Fire Insurance Co.....	\$ 11,650,729.00
Dubuque Fire & Marine Insurance Company.....	12,989,324.00
Farmers' Insurance Company.....	54,964,265.00
Globe National Fire Insurance Company.....	83,843.00
Horticultural Insurance Company.....	12,348,573.54
Inter State Auto Insurance Company.....	3,713,426.00
Iowa Automobile Mutual Insurance Company.....	6,616,546.00
Iowa Manufacturers' Insurance Company.....	15,357,153.54
Iowa National Fire Insurance Company.....	16,895,748.00
Iowa State Mutual Insurance Company.....	39,225,010.00
Mill Owners' Mutual Fire Insurance Company of Iowa.....	4,229,018.00
Security Fire Insurance Company.....	24,871,298.00
State Insurance Company.....	1,766,945.00
Total Iowa companies.....	\$ 105,621,879.08
OTHER THAN IOWA COMPANIES.	
Aetna Insurance Company.....	\$ 34,319,188.00
Agricultural Insurance Company.....	7,114,800.00
Alliance Assurance Company, Ltd.—U. S. B.....	2,505,462.00
Alliance Insurance Company.....	7,514,135.00
American Alliance Insurance Company.....	5,661,699.00
American Central Insurance Company.....	889,837.00
American Druggists' Fire Insurance Company.....	3,899,251.00
American Eagle Fire Insurance Company.....	30,083,888.00
American Insurance Company.....	912,234.00
American National Fire Insurance Company.....	5,941,199.00
Atlas Assurance Company, Ltd.—U. S. B.....	6,112,069.00
Automobile Insurance Company.....	8,386,926.00
Boston Insurance Company.....	2,339,391.00
British American Assurance Company—U. S. B.....	2,533,812.00
Buffalo Insurance Company.....	1,256,441.00
Caledonian Insurance Company—U. S. B.....	36,147.81
Camden Fire Insurance Association.....	500,210.00
Central Manufacturers' Mutual Insurance Company.....	5,060,006.00
Christiania General Insurance Company—U. S. B.....	2,552,925.00
Citizens' Insurance Company.....	2,563,664.00
City of New York Insurance Company.....	185,306.00
Cleveland National Fire Insurance Company.....	436,929.00
Columbia Insurance Company.....	2,381,677.00
Columbian National Fire Insurance Company.....	24,107,049.00
Commercial Union Assurance Company, Ltd.—U. S. B.....	2,069,999.00
Commercial Union Fire Insurance Company of New York.....	6,848,939.00
Commonwealth Insurance Company of New York.....	11,297,229.00
Concordia Fire Insurance Company.....	14,736,825.00
Connecticut Fire Insurance Company.....	38,405,579.00
Continental Insurance Company.....	789,132.00
County Fire Insurance Company.....	2,009,171.00
Detroit Fire & Marine Insurance Company.....	789,687.00
Detroit National Fire Insurance Company.....	510,037.00
Eagle Star & British Dominions Insurance Company, Ltd.—U. S. B.....	3,475,934.00
Equitable Fire & Marine Insurance Company.....	2,186,607.00
Farmers' Fire Insurance Company.....	2,349,972.00
Federal Insurance Company.....	193,018.00
Federal Union Insurance Company.....	19,890,757.00
Fidelity Phenix Fire Insurance Company.....	10,417,337.00
Fire Association of Philadelphia.....	

GENERAL IOWA BUSINESS, 1918.

Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of admission into Iowa
\$ 8,833,830.00	\$ 131,615.54	\$ 92,328.96	\$ 19,240.16	\$ 24,542.10	May, 1917
9,747,507.00	140,162.68	103,876.84	51,710.05	62,443.53	July 18, 1883
40,465,581.90	619,699.89	527,542.02	282,016.52	282,028.02	October, 1860
83,843.00	682.51	682.51	None	None	July 24, 1918
7,976,044.04	338,943.75	323,324.04	121,331.80	121,331.80	April 19, 1916
3,451,996.00	97,617.32	91,667.72	12,955.43	13,929.83	May 5, 1916
4,388,479.00	127,630.73	86,001.86	32,082.34	34,443.00	Nov. 4, 1910
9,931,993.30	186,478.96	142,058.11	66,206.98	67,013.83	July 6, 1906
11,256,689.00	292,767.17	128,798.05	56,798.06	59,711.23	Jan. 2, 1917
18,571,778.00	393,050.01	300,173.75	132,303.04	130,767.17	July, 1865
2,008,633.00	19,427.26	19,427.26	7,900.11	7,565.11	April, 1875
13,437,534.00	415,676.68	259,301.64	154,151.63	132,255.26	Nov. 1, 1883
821,234.00	46,896.63	43,929.44	7,303.32	7,303.32	Feb. 12, 1917
\$ 130,939,142.24	\$ 2,719,659.13	\$ 2,119,112.09	\$ 944,000.04	\$ 943,334.79	
\$ 24,016,861.00	\$ 314,379.11	\$ 250,401.42	\$ 79,359.49	\$ 74,994.74	Jan. 20, 1874
4,026,400.00	72,646.77	49,414.50	33,887.00	34,799.00	1881
1,562,517.00	19,777.71	12,671.33	5,061.89	6,031.71	None
5,276,318.00	89,849.10	61,579.80	28,898.12	28,112.12	Dec. 13, 1913
2,244,154.00	62,698.12	22,143.53	31,022.37	22,672.18	May 29, 1870
283,925.00	4,568.59	3,369.87	1,286.89	876.49	Mar. 10, 1911
1,236,712.00	40,448.63	13,688.43	4,579.16	4,916.81	May 31, 1917
19,407,601.00	341,296.39	225,020.90	141,166.03	146,443.79	Feb. 13, 1880
629,058.00	9,256.78	6,407.54	4,445.50	4,755.35	Sept. 23, 1907
3,114,938.00	55,814.26	32,296.25	25,377.31	23,902.56	Sept., 1892
3,538,806.00	65,721.28	42,152.81	29,806.44	34,688.79	June 9, 1913
5,133,822.00	82,939.62	52,507.16	34,918.40	36,335.56	May 21, 1906
1,623,127.00	17,883.86	7,248.66	66.79	66.79	Aug. 25, 1878
1,692,335.00	33,963.71	25,833.40	16,346.68	12,968.57	April, 1877
474,729.00	13,044.17	6,779.14	7,145.42	9,039.39	Oct. 7, 1912
24,969.25	26,480.51	27,487.44	20,175.64	20,877.64	May 27, 1910
471,167.00	9,419.35	6,298.24	2,661.54	2,692.49	June 30, 1916
4,677,387.00	46,814.27	40,792.73	6,645.86	9,022.00	Nov. 18, 1918
2,112,083.00	24,400.92	19,577.71	5,446.25	3,961.51	Apr. 2, 1901
1,720,524.00	29,472.03	20,220.15	13,815.80	14,336.80	Sept. 5, 1905
96,043.66	1,658.81	515.93			June 28, 1918
387,646.00	7,614.39	6,570.37	2,926.67	2,616.67	Nov. 30, 1909
50,614.00	25,945.08	9,234.77	7,137.17	5,395.83	Feb. 7, 1913
19,724,182.00	144,784.47	106,393.17	50,656.56	49,128.87	Nov. 16, 1891
1,122,018.00	21,473.01	13,971.04	9,314.97	9,719.42	Sept. 25, 1912
3,467,038.00	59,194.19	40,581.51	35,523.54	39,921.59	June 17, 1908
9,262,576.00	110,334.30	91,531.69	50,827.53	47,531.91	Jan., 1886
15,628,929.00	166,289.29	123,022.01	48,040.11	45,636.93	Feb. 7, 1880
26,885,139.00	428,448.69	329,029.66	171,069.76	177,210.70	Feb. 22, 1879
691,232.00	8,166.07	6,096.48	2,625.67	1,642.15	Oct., 1912
1,599,059.00	21,202.02	14,060.90	3,391.84	3,060.63	Nov., 1917
497,290.08	10,339.19	6,892.61	6,421.45	6,421.45	Sept. 7, 1917
236,329.00	4,687.56	2,450.33	961.86	1,425.86	May 8, 1918
1,249,140.00	35,023.44	15,580.15	35,276.49	31,765.49	Apr. 27, 1875
1,725,052.00	27,170.19	21,016.79	12,688.88	5,927.04	Aug. 4, 1883
2,196,677.00	10,120.98	8,186.01	10,482.99	7,822.99	June 14, 1904
112,672.00	1,894.04	1,339.63	79.64	304.64	Mar. 23, 1918
13,532,996.00	219,667.69	146,041.38	69,931.65	55,987.95	July 19, 1906
6,427,324.00	107,867.80	75,054.18	28,717.17	42,666.78	Feb. 6, 1879

TABLE NO. 7

—Continued.

Name of Company	Gross risks written	Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of admission into Iowa
Fire Reassurance Company—U. S. B.	3,967,283.00	1,708,714.00	43,581.67	26,369.30	29,283.57	33,168.57	July 16, 1913
Fireman's Fund Insurance Company	79,828,290.00	55,509,571.00	912,602.77	720,885.70	471,175.96	453,504.18	July 14, 1906
Fireman's Insurance Company	7,966,600.00	3,793,165.00	79,133.01	44,566.40	57,897.86	54,534.11	July 16, 1891
First Russian Insurance Company—U. S. B.	3,419,694.00	2,142,336.00	23,022.23	15,914.71	5,131.00	4,805.00	July 8, 1912
Franklin Fire Insurance Company	6,824,884.00	6,018,729.00	76,372.37	66,994.01	54,570.87	63,893.90	Feb. 6, 1879
General Fire Assurance Company—U. S. B.	1,106,889.00	483,945.00	11,492.05	8,846.15	18,248.79	14,922.79	June 7, 1871
Glard Fire & Marine Insurance Company	2,544,745.00	1,369,848.00	26,808.50	15,333.47	11,970.65	11,575.33	Dec. 11, 1871
Glens Falls Insurance Company	5,085,912.00	3,580,111.00	55,586.74	40,913.20	25,139.19	20,057.91	1880
Globe & Rutgers Fire Insurance Company	8,569,077.00	6,337,377.00	111,377.06	82,305.65	55,050.35	44,589.91	Nov. 20, 1912
Grain Dealers' National Mutual Fire Insurance Company	481,170.00	348,067.00	5,518.59	4,737.27	15.50	15.50	July 31, 1917
Granite State Fire Insurance Company	392,945.00	269,007.00	3,862.63	2,955.16	1,370.22	1,370.22	Oct. 10, 1912
Great American Insurance Company	57,153,707.00	40,935,815.00	533,725.30	410,191.35	265,617.39	250,266.35	1918
Hanover Fire Insurance Company	15,008,440.00	9,973,220.00	166,536.21	117,132.60	104,051.44	97,645.48	Feb. 8, 1884
Hardware Dealers' Mutual Fire Insurance Company	187,620.00	181,620.00	2,965.70	2,506.37	2,492.96	2,492.96	Sept. 20, 1918
Hartford Fire Insurance Company	58,007,568.00	46,193,664.00	625,031.65	545,596.93	223,107.46	223,088.90	Jan. 29, 1879
Henry Clay Fire Insurance Company	363,888.00	264,884.00	1,546.15	1,546.15	584.69	734.60	May 17, 1916
Home Fire & Marine Insurance Company	428,867.00	297,354.00	3,514.25	2,787.04	19.58	55.58	Apr. 5, 1918
Imperial Assurance Company	51,038,674.00	46,548,369.00	519,388.64	464,743.17	214,048.55	222,392.26	Feb. 2, 1895
Indemnity Mutual Marine Assurance Company, Ltd.—U. S. B.	3,205,532.00	1,663,959.00	30,937.88	14,743.87	12,817.17	13,518.17	May 20, 1899
	159,434.00	146,374.00	2,593.58	1,962.22	1,001.26	6,008.95	Nov. 25, 1913
Indiana Lumbermen's Mutual Insurance Association	51,750.00	44,750.00	818.33	339.83	262.62	262.62	Sept., 1916
Insurance Company of North America	38,273,790.00	30,368,607.00	279,775.49	219,407.88	122,097.04	117,496.24	Jan. 31, 1865
Insurance Company of the State of Pennsylvania	6,492,687.00	3,978,510.00	66,772.46	41,710.12	43,475.65	47,966.35	June 1, 1872
International Insurance Company	7,084,370.00	3,934,968.00	66,701.71	44,044.17	44,172.84	46,050.63	Nov. 25, 1913
Jakor Insurance Company—U. S. B.	11,114,542.00	3,645,646.00	107,066.93	42,320.93	59,788.93	65,850.42	Nov. 25, 1913
Liverpool & London & Globe Insurance Company, Ltd.—U. S. B.	36,254,428.00	24,269,050.00	284,956.68	152,303.54	81,423.95	78,123.95	Dec. 26, 1897
London Assurance Corporation—U. S. B.	3,751,432.00	2,632,559.00	42,370.55	31,230.50	25,398.50	21,137.50	Sept. 17, 1872
London & Lancashire Fire Insurance Company, Ltd.—U. S. B.	6,518,472.00	3,824,063.00	49,301.09	35,905.03	18,942.55	18,631.07	July 5, 1879
Lumber Mutual Fire Insurance Company	50,000.00	32,706.18	835.07	488.56	262.62	262.62	Oct. 13, 1916
Lumbermen's Mutual Insurance Company	76,217.00	62,538.00	1,157.08	861.27	772.34	699.80	Apr. 10, 1899
Marquette National Fire Insurance Company	1,216,820.00	751,506.00	12,527.04	7,803.95	822.14	1,755.04	Mar. 10, 1917
*Maryland Motor Car Insurance Company	None	None	None	None	None	None	Jan. 19, 1915
Massachusetts Fire & Marine Insurance Company	246,822.00	165,258.00	2,365.56	1,814.06	905.40	1,035.40	Mar. 12, 1917
Mechanics' Insurance Company	1,877,900.00	1,004,204.00	20,473.42	10,424.84	8,155.33	6,512.58	May 5, 1890
Mechanics' & Traders' Insurance Company	2,143,434.00	573,609.00	17,547.37	7,448.14	4,129.73	6,633.29	Apr. 1, 1909
Mercantile Insurance Company of America	6,455,823.00	2,904,471.00	50,300.93	31,421.99	10,933.43	10,180.06	May 22, 1911
Merchants' Fire Assurance Corporation of New York	1,335,549.00	727,805.00	15,391.32	10,662.53	8,460.38	8,473.38	July 26, 1913
Merchants' National Fire Insurance Company	921,001.00	674,302.00	5,994.74	5,994.74	1,167.79	867.02	Jan. 21, 1918
Michigan Millers' Mutual Fire Insurance Company	1,021,737.00	768,977.00	12,773.23	11,028.74	4,817.11	4,698.20	Jan. 21, 1918
Milwaukee Mechanics' Insurance Company	10,814,866.00	8,088,289.00	134,312.42	106,877.81	64,094.14	58,072.94	Apr. 8, 1870
Minneapolis Fire & Marine Insurance Company	5,267,903.00	3,193,012.00	31,050.17	35,117.99	36,879.34	37,861.41	June 21, 1911
Minnesota Implement Mutual Fire Insurance Company	1,619,400.00	1,068,390.00	35,598.20	24,439.92	443.39	443.39	July 16, 1917
Moscow Fire Insurance Company—U. S. B.	4,496,991.00	2,464,328.00	30,799.58	20,198.05	11,196.11	10,313.11	July 8, 1912
National Ben Franklin Fire Insurance Company	5,039,885.00	3,230,120.00	55,371.67	38,273.27	47,263.49	56,692.25	May 12, 1905
Nationale Fire Insurance Company—U. S. B.	1,726,907.00	890,820.00	16,578.79	8,256.86	11,695.46	12,894.97	June 19, 1916
National Fire Insurance Company	52,242,345.00	30,856,528.00	527,355.33	357,446.99	270,844.71	305,985.39	Jan. 9, 1872
National Insurance Company (Copenhagen)—U. S. B.	3,312,574.00	2,739,367.00	29,989.00	24,909.49	10,588.03	12,100.81	Nov. 17, 1917
National Liberty Insurance Company of America	7,902,573.00	5,469,032.00	79,384.48	57,685.60	37,493.43	29,068.63	Jan. 31, 1879
National Security Fire Insurance Company	17,400.00	9,400.00	265.00	123.10	None	None	Sept. 13, 1916
National Union Fire Insurance Company	9,694,703.00	6,178,682.00	99,429.95	58,812.65	58,034.59	55,807.55	Apr. 22, 1902
Netherlands Fire & Life Insurance Company—U. S. B.	2,732,868.00	1,053,123.00	31,736.68	13,755.55	19,818.38	18,425.10	Feb. 16, 1872
Newark Fire Insurance Company	2,013,355.00	1,063,347.00	20,736.47	12,006.64	11,436.59	8,594.04	Mar. 2, 1914
New Brunswick Fire Insurance Company	1,758,912.00	979,638.00	13,771.56	8,262.97	7,970.84	7,970.84	Feb. 17, 1879
New Hampshire Fire Insurance Company	7,916,139.00	5,928,572.00	82,005.76	65,112.12	37,309.88	34,458.10	July 11, 1912
New Jersey Insurance Company	2,175,868.00	1,402,569.00	22,603.05	15,966.13	5,969.18	4,675.83	May 11, 1879
New York National Insurance Company	41,000.00	13,375.00	374.08	215.97	17.22	4,797.22	Sept. 26, 1918
Niagara Fire Insurance Company	4,251,119.00	2,728,026.00	41,079.23	29,635.95	28,515.69	31,949.61	June 4, 1879
Norfolk Lloyd Insurance Company—U. S. B.	2,382,963.00	1,823,787.00	19,586.43	15,910.19	30,091.92	38,054.16	Feb. 9, 1911
Northern Assurance Company, Ltd.—U. S. B.	8,028,364.00	6,108,281.00	67,842.48	57,240.61	19,534.58	20,662.25	Dec. 20, 1911
Northern Insurance Company of Moscow—U. S. B.	2,456,377.00	938,671.00	22,071.69	12,517.32	10,685.96	8,732.26	Dec. 20, 1911
North British & Mercantile Insurance Company—U. S. B.	21,509,022.00	11,177,427.00	190,436.06	133,074.60	57,380.06	59,470.18	Oct. 5, 1898
North River Insurance Company	11,829,969.00	8,074,877.00	122,074.97	98,210.38	62,152.59	49,474.59	Apr. 22, 1911
Northwestern Fire & Marine Insurance Company	16,503,408.00	12,569,633.00	180,481.97	152,087.22	72,732.78	85,318.91	Sept. 7, 1904

TABLE NO. 7

Name of Company	Gross risks written
Northwestern National Insurance Company	10,456,340.00
Norwegian Assurance Union, Ltd.—U. S. B.	2,708,730.00
Norwich Union Fire Insurance Society, Ltd.—U. S. B.	4,918,596.00
Ohio Farmers' Insurance Company	4,176,846.00
Old Colony Insurance Company	2,193,936.00
Orient Insurance Company	7,290,329.00
Palatine Insurance Company, Ltd.—U. S. B.	5,620,964.00
Paternelle Insurance Company—U. S. B.	2,826,319.00
Pennsylvania Fire Insurance Company	12,350,644.00
Pennsylvania Lumbermen's Mutual Fire Insurance Company	44,000.00
Phenix Fire Insurance Company—U. S. B.	1,358,214.00
Phoenix Assurance Company, Ltd.—U. S. B.	11,069,820.00
Phoenix Insurance Company	53,528,263.00
Providence Washington Insurance Company	4,553,735.00
Queen Insurance Company of America	27,096,945.00
Relliance Insurance Company	2,928,949.00
Rhode Island Insurance Company	5,454,959.00
Richmond Insurance Company of New York	1,264,136.00
Rocky Mountain Fire Insurance Company	1,806,959.00
Rossia Insurance Company—U. S. B.	23,331,261.00
Royal Insurance Company, Ltd.—U. S. B.	31,726,540.00
Royal Exchange Assurance—U. S. B.	4,246,335.00
Russian Reinsurance Company—U. S. B.	3,066,342.00
St. Paul Fire & Marine Insurance Company	56,387,810.00
St. Paul Mutual Hall & Cyclone Insurance Company	15,310.00
Safeguard Insurance Company of New York	708,379.00
Salamandra Insurance Company—U. S. B.	12,689,824.00
Scottish Union & National Insurance Company—U. S. B.	6,697,749.00
Second Russian Insurance Company—U. S. B.	2,156,603.00
Security Insurance Company	12,831,351.00
Skandia Insurance Company—U. S. B.	2,642,719.00
Scandinavia Insurance Company—U. S. B.	8,439,121.00
Scandinavian American Assurance Corporation, Ltd.—U. S. B.	311,469.00
South Carolina Insurance Company	None
Springfield Fire & Marine Insurance Company	33,063,529.00
Standard Fire Insurance Company	1,385,573.00
Star Insurance Company of America	4,108,510.00
Sterling Fire Insurance Company	None
Sun Insurance Office—U. S. B.	5,956,319.00
Svea Fire & Life Insurance Co.—U. S. B.	2,430,865.00
Swiss Reinsurance Company—U. S. B.	4,341,987.00
Tokio Marine & Fire Insurance Company, Ltd.—U. S. B.	14,665.00
Tri State Mutual Grain Dealers' Fire Insurance Company	721,525.00
Troy City Fire Insurance Company	1,796,702.00
Union Assurance Society, Ltd.—U. S. B.	2,566,957.00
Union Fire Insurance Company—U. S. B.	1,184,194.00
Union Marine Insurance Company, Ltd.—U. S. B.	292,004.00
Union & Phenix Espanol Insurance Company—U. S. B.	4,416,955.00
United Mutual Fire Insurance Company	175,700.00
United States Fire Insurance Company	29,198,390.00
Urbane Fire Insurance Company—U. S. B.	660,631.00
Utah Home Fire Insurance Company	None
Warsaw Fire Insurance Company—U. S. B.	1,806,526.00
Westchester Fire Insurance Company	8,100,311.99
Western Assurance Company of Toronto—U. S. B.	4,119,941.00
Total other than Iowa companies	\$1,324,142,164.51
Total all fire companies	\$1,519,764,048.89

*Not licensed 1919.

†Name changed from the Liverpool & London & Globe Insurance Company, July 1.

—Continued.

Net risks written	Gross premiums	Net premiums	Gross losses paid	Gross losses incurred	Date of admission into Iowa
8,127,151.00	106,462.17	88,033.53	57,809.00	57,529.55	Sept. 7, 1904
1,838,481.00	27,726.74	21,252.13	9,153.47	11,579.18	June 31, 1917
2,384,884.00	45,854.77	27,001.79	28,277.55	29,191.19	Aug. 9, 1879
2,625,843.00	35,604.19	25,642.19	20,112.55	15,917.61	June 26, 1916
1,361,496.00	23,160.58	15,117.92	10,369.78	8,753.68	June, 1908
4,336,857.00	66,307.71	43,417.87	42,089.25	43,631.52	Jan. 8, 1872
3,329,190.00	62,526.93	41,580.48	36,039.07	34,731.61	Jan. 9, 1863
1,796,859.00	33,031.20	25,395.46	7,433.77	7,765.43	Jan. 2, 1914
8,871,129.00	110,406.77	83,315.75	57,332.00	53,874.72	June 1, 1872
38,000.00	763.47	437.10	262.62	262.62	Dec. 9, 1916
11,686.31	6,884.68	5,967.35	5,967.35	6,862.96	June 19, 1916
5,153,777.00	95,116.54	51,953.33	28,962.32	35,873.20	Feb. 19, 1880
39,849,816.00	569,939.59	448,719.84	236,181.17	218,018.49	Feb. 24, 1879
4,553,735.00	43,993.45	37,516.41	20,436.82	19,038.87	Feb. 12, 1876
22,595,394.00	135,274.35	92,613.77	31,471.22	32,056.60	Oct. 10, 1891
1,757,755.00	33,249.65	20,292.15	16,474.60	13,472.33	Feb. 21, 1893
2,929,321.00	49,291.54	29,174.16	22,576.41	23,112.16	July 14, 1911
875,240.00	12,526.08	9,207.18	5,745.56	10,046.30	Sept. 7, 1915
1,598,190.00	20,924.00	18,590.53	3,053.61	3,083.92	Nov. 19, 1917
18,981,675.00	225,749.30	189,369.96	106,141.60	96,593.60	July 16, 1913
21,703,892.00	353,384.78	240,355.82	147,092.40	156,585.22	Jan. 21, 1876
2,926,436.00	51,617.58	37,774.13	22,397.24	25,600.24	Sept. 4, 1908
1,619,701.00	21,270.66	13,868.02	8,438.06	7,786.66	July 8, 1912
46,812,908.00	415,797.57	328,535.31	180,322.96	180,322.79	1886
15,310.00	306.39	306.39	None	None	Apr. 11, 1913
508,717.00	6,071.02	4,480.98	629.67	629.67	July 13, 1916
3,428,833.00	118,556.82	42,041.05	71,330.66	71,330.66	Apr. 8, 1912
3,335,855.00	60,568.38	32,080.27	16,507.88	15,736.44	Dec. 31, 1880
1,307,096.00	20,835.09	None	11,243.12	None	Jan. 2, 1914
8,380,107.00	143,781.71	100,699.61	56,546.70	53,855.36	Jan. 12, 1889
1,657,135.00	32,494.67	24,781.97	7,648.94	8,065.05	Mar. 6, 1912
6,822,867.00	82,596.16	67,655.72	33,976.47	37,374.08	Dec. 20, 1916
311,469.00	228.45	None	None	None	July 18, 1918
None	None	None	None	None	Jan. 20, 1919
20,931,278.00	313,002.90	219,808.34	118,149.49	124,329.43	Feb. 8, 1879
781,975.00	15,641.15	10,062.44	13,316.15	19,934.13	Dec. 12, 1911
1,997,927.00	36,689.17	15,963.19	5,013.80	3,687.80	Dec. 26, 1897
None	None	None	None	None	None
3,534,073.00	64,756.44	39,801.90	17,721.11	18,532.59	Sept. 29, 1882
1,228,968.00	22,779.84	12,278.49	11,953.96	11,908.15	In U. S., 1834
2,755,810.00	37,029.74	27,830.41	15,562.58	18,066.79	Aug. 11, 1913
8,365.00	306.25	229.83	None	None	1918
385,125.00	19,741.90	1,353.83	3,980.01	3,980.01	Nov. 21, 1918
127,879.00	19,574.11	1,362.55	18,680.20	12,847.75	Apr. 5, 1913
1,387,929.00	24,238.09	14,747.17	6,955.87	7,774.00	Mar. 24, 1914
784,335.00	10,859.52	7,374.13	12,564.43	13,837.59	Aug. 16, 1915
4,962.00	2,944.16	496.42	None	None	Sept. 13, 1909
3,531,726.00	42,751.54	36,307.10	17,361.56	14,945.57	Dec. 20, 1911
151,200.00	2,651.61	2,061.82	28.40	28.40	Apr. 22, 1915
18,328,351.00	361,372.15	265,258.74	137,068.94	143,663.94	Apr. 8, 1912
341,821.00	5,445.16	2,843.16	10,622.20	9,627.80	Mar. 16, 1914
None	None	None	None	None	None
1,418,294.00	15,496.27	12,841.16	7,648.96	6,332.82	Dec. 29, 1911
4,836,360.00	92,536.35	66,458.20	56,864.28	59,064.07	Sept. 10, 1872
3,165,312.00	36,322.56	29,947.64	20,189.55	14,855.80	Dec. 7, 1874
\$ 901,482,480.17	\$13,067,135.63	\$ 9,481,997.22	\$5,735,906.26	\$6,027,619.37	
\$1,082,421,622.41	\$15,786,794.76	\$11,601,109.22	\$6,679,936.30	\$6,570,964.16	

1918.

TABLE 8—FIRE INSURANCE COMPANIES

Name of Company	Fire		Marine and Inland	
	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred
IOWA COMPANIES.				
Central National Fire Insurance Co.	\$ 99,185.92	\$ 21,780.82		
Dubuque Fire & Marine Insurance Co.	140,162.68	62,443.53		
Farmers' Insurance Co.	476,950.90	206,687.76		
Globe National Fire Insurance Co.	682.51			
Horticultural Insurance Co.				
Inter State Automobile Insurance Co.				
Iowa Automobile Mutual Insurance Co.				
Iowa Manufacturers' Insurance Co.				
Iowa National Fire Insurance Co.	150,807.32	54,481.55		
Iowa State Insurance Co. (Mutual)	304,658.02	111,536.60		
Mill Owners' Mutual Fire Ins. Co. of Iowa.	24,662.36	7,565.11		
Security Fire Insurance Co.	326,696.19	103,657.69		
State Insurance Co.	3,888.34	70.25		
Total Iowa companies	\$ 1,693,307.80	\$ 617,693.26		
OTHER THAN IOWA COMPANIES.				
Aetna Insurance Co.	\$ 255,588.10	\$ 56,324.98	\$ 461.30	
Agricultural Insurance Co.	98,959.77	34,451.17		
Alliance Assurance Co.—U. S. B.	None			
Alliance Insurance Co.	17,811.85	6,031.71	940.24	
American Alliance Insurance Co.	66,238.60	22,050.44	90.25	22.36
American Central Insurance Co.	57,872.97	20,309.08		
American Druggists' Fire Insurance Co.	4,568.99	876.49		
American Eagle Fire Insurance Co.	37,043.33	4,383.43	29.53	
American Insurance Co.	253,570.90	126,449.19	93.00	
American National Fire Insurance Co.	8,639.11	4,755.35		
Atlas Assurance Co., Ltd.—U. S. B.	53,094.71	23,816.32		
Automobile Insurance Co.	34,767.14	23,444.58	6,000.06	2,246.34
Boston Insurance Co.	67,157.22	30,576.10	526.00	
British American Assurance Co.—U. S. B.	21,820.28	56.79		
Buffalo Insurance Co.	33,983.71	12,968.57		
Caledonian Insurance Co.—U. S. B.	12,509.74	9,930.22		
Camden Fire Insurance Assn.	35,906.57	20,716.63		
Central Manufacturers' Mutual Ins. Co.	7,405.38	2,630.31		
Christiania General Insurance Co.—U. S. B.	44,155.11	9,022.00		
Citizens' Insurance Co.	22,435.41	3,951.51		
City of New York Insurance Co.	29,277.67	14,336.80		
Cleveland National Fire Insurance Co.	1,058.81			
Columbia Insurance Co.			7,644.59	2,616.67
Columbian National Fire Insurance Co.	34,404.13	4,773.60		
Commercial Union Assurance Co.—U. S. B.	139,913.01	46,959.59	630.39	
Commercial Union Fire Ins. Co. of N. Y.	16,246.06	8,354.57		
Commonwealth Insurance Company of N. Y.	59,713.57	37,286.50		
Concordia Fire Insurance Co.	94,374.46	41,693.63		
Connecticut Fire Insurance Co.	136,974.75	43,789.60	18.00	
Continental Insurance Co.	327,727.10	145,824.51	319.22	
County Fire Insurance Co.	7,529.12	1,598.57		
Detroit Fire & Marine Insurance Co.	19,743.56	3,090.63		
Detroit National Fire Insurance Co.	10,359.19	6,421.45		
Eagle Star & B. D. Ins. Co., Ltd.—U. S. B.	4,628.86	1,425.85		
Equitable Fire & Marine Insurance Co.	31,988.57	30,849.33	9.00	
Farmers' Fire Insurance Co.	27,170.19	5,927.04		
Federal Insurance Co.			10,120.98	7,822.99
Federal Union Insurance Co.				
Fidelity Phenix Fire Insurance Co.	1,894.04	304.64		
Fire Association of Philadelphia.	179,323.74	45,256.45	641.80	
	109,250.25	41,255.78		

GROSS PREMIUMS AND LOSSES, IOWA BUSINESS.

Tornado		Automobile		Hail		Aggregate	
Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred
\$ 29,965.12	\$ 1,342.88	\$ 2,437.90	\$ 1,418.40	\$ 27.60		\$ 131,616.54	\$ 24,542.10
175,740.97	72,788.50	13,287.78	2,541.86	234.75	11.00	140,162.68	62,443.53
						666,214.10	282,028.62
						682.51	
				338,043.75	121,331.80	338,043.75	121,331.80
		97,617.32	13,929.83			97,617.32	13,929.83
		127,630.73	34,443.00			127,630.73	34,443.00
30,211.56	11,896.78	5,460.08	635.50			186,478.96	67,013.83
31,631.92	8,345.80	5,521.60	1,906.47			202,767.17	59,811.22
88,394.50	19,203.07			127.40	27.50	303,050.01	130,767.17
						24,662.36	7,565.11
87,019.31	28,497.67	1,906.20	99.90	55.98		415,676.68	132,256.30
7,655.03				42,243.26	7,233.07	46,896.63	7,303.32
\$ 443,508.20	\$ 142,074.70	\$ 253,860.61	\$ 55,063.46	\$ 380,732.74	\$ 128,603.37	\$ 2,771,499.44	\$ 943,434.79
OTHER THAN IOWA COMPANIES.							
\$ 40,944.01	\$ 12,560.98	\$ 17,385.70	\$ 5,718.78			\$ 314,379.11	\$ 74,994.74
3,687.00	347.88					72,646.77	34,769.00
						None	None
1,025.62						19,777.71	6,031.71
7,666.52	1,808.29	6,824.73	4,141.03			80,849.10	28,113.13
3,228.64	624.57	1,506.51	1,738.53			62,698.12	22,672.12
3,810.05	35.38	965.73				4,568.99	876.49
64,092.99	18,146.86	23,529.50	1,647.74			40,448.63	4,916.81
545.17	72.50					341,286.39	146,443.79
2,596.25	86.24	270.30				9,256.78	4,755.35
1,516.12	28.56	23,437.96	8,969.31			55,814.26	23,002.56
3,688.42	2,044.79	12,167.98	3,614.67			65,721.35	34,088.78
						82,659.62	36,255.56
						21,820.28	56.79
						33,983.71	12,968.57
						13,044.17	9,930.22
						36,480.51	20,877.64
						9,419.33	2,692.49
						46,814.27	9,022.00
						24,400.92	3,951.51
						29,472.08	14,336.80
						1,058.81	
						7,644.59	2,616.67
						25,945.08	5,365.83
						144,784.47	49,128.87
						21,473.01	9,719.42
						58,587.35	30,421.30
						110,334.30	47,571.97
						156,289.29	45,636.95
						428,448.69	177,230.70
						8,166.07	1,643.15
						21,202.02	3,090.63
						10,359.19	6,421.45
						4,628.86	1,425.85
						35,023.44	31,765.49
						5,927.04	5,927.04
						10,120.98	7,822.99
						1,894.04	304.64
						219,667.69	55,667.90
						107,567.80	42,696.78

TABLE NO. 8

Name of Company	Fire		Marine and Inland	
	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred
Fire Reassurance Co.—U. S. B.	41,949.76	31,605.10		
Fireman's Fund Insurance Co.	615,022.36	329,826.41	1,551.14	1,736.69
Fireman's Insurance Co.	73,103.41	54,301.63	93.00	
First Russian Insurance Co.—U. S. B.	21,405.82	4,708.23		
Franklin Fire Insurance Co.	70,673.05	63,079.83		
General Fire Assurance Co.—U. S. B.	11,492.05	14,922.79		
Girard Fire & Marine Insurance Co.	24,900.04	11,510.38		
Glens Falls Insurance Co.	50,453.44	18,576.83		
Globe & Rutgers Fire Insurance Co.	98,425.99	41,425.08		
Grain Dealers' Nat'l Mutual Fire Ins. Co.	5,354.45	15.50		
Granite State Fire Insurance Co.	3,862.63	1,370.22		
Great American Insurance Co.	428,126.93	194,953.50	4,518.29	155.11
Hanover Fire Insurance Co.	138,654.62	92,438.57		
Hardware Dealers' Mutual Fire Ins. Co.	2,995.70	2,492.96		
Hartford Fire Insurance Co.	533,959.56	194,966.79	170.93	
Henry Clay Fire Insurance Co.	2,060.81	784.69		
Home Fire & Marine Insurance Co.	2,717.16	65.58	73.80	
Home Insurance Co.	423,652.95	181,025.72	8,176.95	1,322.06
Imperial Assurance Co.	25,628.76	13,007.52		
Indemnity Mutual M. A. Co., Ltd.—U.S.B.			30.64	4,839.60
Indiana Lumbermen's Mutual Fire Assn.	818.33	262.62		
Insurance Company of North America	256,183.75	109,920.16	10,791.55	3,916.02
Insurance Co. of State of Pennsylvania	63,650.33	47,757.56		
International Insurance Co.	66,761.71	46,050.63		
Jakor Insurance Co.—U. S. B.	107,605.56	65,850.42		
Liverpool & L. & G. I. Co., Ltd.—U. S. B.	238,830.67	64,032.33	481.75	8.00
London Assurance Corporation—U. S. B.	40,361.77	19,881.10	80.19	
London & L. F. I. Co., Ltd.—U. S. B.	47,412.98	16,064.72	4,162.00	966.11
Lumber Mutual Fire Insurance Co.	885.07	262.62		
Lumbermen's Mutual Insurance Co.	1,157.68	699.80		
Marquette National Fire Ins. Co.	11,740.36	1,755.04		
Maryland Motor Car Insurance Co.	None	None		
Massachusetts Fire & Marine Insurance Co.	2,365.56	1,035.40		
Mechanics' Insurance Co.	19,896.75	6,512.58		
Mechanics' & Traders' Insurance Co.	15,424.11	6,616.57		
Mercantile Insurance Co. of America	50,887.31	6,671.88		
Merchants' Fire Assurance Corp. of N. Y.	15,161.43	8,456.79		
Merchants' National Fire Insurance Co.	5,994.74	897.02		
Michigan Millers' Mutual Fire Insurance Co.	12,289.21	4,696.20		
Milwaukee Mechanics' Insurance Co.	123,699.79	44,974.72		
Minnesota Fire & Marine Ins. Co.	52,712.74	26,168.77		
Minnesota Implement Mutual Fire Ins. Co.	35,103.59	443.39		
Moscow Fire Insurance Co.—U. S. B.	28,806.20	10,254.28		
National Ben Franklin Fire Ins. Co.	47,163.80	49,138.32		
Nationale Fire Insurance Co.—U. S. B.	16,578.79	12,894.97		
National Fire Insurance Co.	396,841.05	259,192.11		
National Ins. Co. (Copenhagen)—U. S. B.	29,989.00	12,100.31		
National Liberty Ins. Co. of America	73,218.38	26,043.54	15.00	
National Security Fire Insurance Co.	258.40			
National Union Fire Insurance Co.	87,959.87	54,935.61		
Netherlands Fire & Life Ins. Co.—U. S. B.	20,598.84	18,410.95		
Newark Fire Insurance Co.	18,600.32	10,490.19		
New Brunswick Fire Insurance Co.	13,351.58	8,504.04		
New Hampshire Fire Insurance Co.	77,702.43	33,513.58		
New Jersey Insurance Co.	21,006.18	3,889.24		
New York National Insurance Co.	374.06	4,797.22		
Niagara Fire Insurance Co.	37,133.22	51,568.17		
Norsk Lloyd Insurance Co.—U. S. B.	19,586.43	38,054.16		
Northern Assurance Co., Ltd.—U. S. B.	61,881.24	20,276.78	439.60	126.65
Northern Ins. Co. of Moscow—U. S. B.	22,071.09	8,732.26		
North British & Merc. Ins. Co.—U. S. B.	178,535.53	55,660.94		
North River Insurance Co.	102,762.36	43,329.57	30.84	9.00
Northwestern Fire & Marine Ins. Co.	143,137.00	70,075.31		

—Continued.

Name of Company	Tornado		Automobile		Hail		Aggregate	
	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred
Fire Reassurance Co.—U. S. B.	1,631.91	1,563.47					43,581.67	33,168.57
Fireman's Fund Insurance Co.	249,994.14	105,079.73	46,035.13	16,861.35			912,602.77	453,504.18
Fireman's Insurance Co.	5,818.60	232.45	118.00				79,133.01	54,534.11
First Russian Insurance Co.—U. S. B.	1,616.41	39.77					23,022.23	4,806.00
Franklin Fire Insurance Co.	4,366.10	351.14	1,033.74	41.93	170.48	301.00	76,272.37	63,803.90
General Fire Assurance Co.—U. S. B.							11,492.05	14,922.79
Girard Fire & Marine Insurance Co.	1,907.86	64.95					26,808.50	11,575.33
Glens Falls Insurance Co.	1,940.78	263.92	3,192.52	1,217.16			55,886.74	20,067.91
Globe & Rutgers Fire Insurance Co.	9,643.11	1,084.00	3,307.96	2,130.83			111,377.06	44,589.91
Grain Dealers' Nat'l Mutual Fire Ins. Co.	93.90	70.24					5,518.59	15.50
Granite State Fire Insurance Co.							3,862.63	1,370.22
Great American Insurance Co.	94,060.51	51,973.06	5,181.41	1,466.15	1,838.16	1,718.53	533,725.30	250,296.35
Hanover Fire Insurance Co.	19,244.15	3,528.59	8,637.41	1,678.32			166,536.21	97,645.48
Hardware Dealers' Mutual Fire Ins. Co.							2,995.70	2,492.96
Hartford Fire Insurance Co.	60,456.59	20,337.62	30,418.07	8,359.49	26.50		625,031.63	223,683.90
Henry Clay Fire Insurance Co.							2,060.81	784.69
Home Fire & Marine Insurance Co.	173.63	549.66					3,514.25	55.58
Home Insurance Co.	61,938.31	25,002.14	35,429.57	14,235.92	740.80	806.40	519,938.54	223,322.35
Imperial Assurance Co.	5,309.12	610.65					30,837.88	13,518.17
Indemnity Mutual M. A. Co., Ltd.—U.S.B.			2,562.94	1,169.33			2,698.58	6,008.95
Indiana Lumbermen's Mutual Fire Assn.							818.33	262.62
Insurance Company of North America	12,800.19	3,660.06					279,775.49	117,496.24
Insurance Co. of State of Pennsylvania	3,122.13	228.79					66,773.46	47,966.35
International Insurance Co.							66,761.71	46,050.63
Jakor Insurance Co.—U. S. B.							107,605.56	63,850.42
Liverpool & L. & G. I. Co., Ltd.—U. S. B.	29,188.00	7,383.57	12,243.92	1,021.67	4,212.50	5,687.83	284,956.93	78,132.05
London Assurance Corporation—U. S. B.	1,925.59	1,256.40					42,370.55	21,137.50
London & L. F. I. Co., Ltd.—U. S. B.	6,962.89	1,580.24					58,538.47	18,631.07
Lumber Mutual Fire Insurance Co.							835.07	262.62
Lumbermen's Mutual Insurance Co.							1,157.68	699.80
Marquette National Fire Ins. Co.	786.68						12,527.04	1,755.04
Maryland Motor Car Insurance Co.							None	None
Massachusetts Fire & Marine Insurance Co.							2,365.56	1,035.40
Mechanics' Insurance Co.	606.67						20,473.42	6,512.58
Mechanics' & Traders' Insurance Co.	2,123.26	18.72					17,547.37	6,635.29
Mercantile Insurance Co. of America	1,582.89	553.13	8,178.61	2,965.07			60,149.81	10,180.06
Merchants' Fire Assurance Corp. of N. Y.	106.36	8.29	123.53				15,391.32	8,465.08
Merchants' National Fire Insurance Co.	489.02						5,994.74	897.02
Michigan Millers' Mutual Fire Insurance Co.							12,778.23	4,696.20
Milwaukee Mechanics' Insurance Co.	9,197.16	7,509.02	1,415.47	589.20			134,312.42	53,072.91
Minnesota Fire & Marine Ins. Co.	7,135.03	223.96			1,202.40	1,468.69	61,050.17	27,861.41
Minnesota Implement Mutual Fire Ins. Co.	494.61						35,598.29	443.39
Moscow Fire Insurance Co.—U. S. B.	1,963.38	58.53					30,799.58	10,313.11
National Ben Franklin Fire Ins. Co.	2,670.25	1-35.84	5,537.62	7,589.77			55,871.67	56,092.25
Nationale Fire Insurance Co.—U. S. B.							16,578.79	12,894.97
National Fire Insurance Co.	105,676.99	26,671.41	19,280.99	15,257.67	5,556.30	4,864.20	527,335.33	305,985.39
National Ins. Co. (Copenhagen)—U. S. B.							29,989.00	12,100.31
National Liberty Ins. Co. of America	4,644.15	2,605.79	1,506.95	209.60			79,384.48	29,068.93
National Security Fire Insurance Co.	6.60						265.00	
National Union Fire Insurance Co.	11,470.08	871.94					99,429.95	55,807.55
Netherlands Fire & Life Ins. Co.—U. S. B.	1,137.84	14.15					31,736.68	18,425.10
Newark Fire Insurance Co.	578.86	4.00	1,557.29	613.57			20,739.47	11,197.76
New Brunswick Fire Insurance Co.	359.98	20.00					13,771.56	8,504.04
New Hampshire Fire Insurance Co.	4,303.33	944.32					82,608.76	34,636.16
New Jersey Insurance Co.	1,435.12	786.59	161.75				22,603.65	4,676.63
New York National Insurance Co.							374.06	4,797.22
Niagara Fire Insurance Co.	2,949.69	29.44	991.32	322.00			41,079.23	31,949.61
Norsk Lloyd Insurance Co.—U. S. B.							19,586.43	38,054.16
Northern Assurance Co., Ltd.—U. S. B.	5,521.64	202.80					67,842.48	20,606.23
Northern Ins. Co. of Moscow—U. S. B.							22,071.09	8,732.26
North British & Merc. Ins. Co.—U. S. B.	13,298.97	1,244.85	7,601.56	2,564.39			199,436.06	59,470.18
North River Insurance Co.	16,743.31	4,145.16	2,538.46	1,969.86			122,074.97	49,474.59
Northwestern Fire & Marine Ins. Co.	34,264.01	8,115.00	12,080.87	7,123.63			189,481.97	85,318.94

TABLE NO. 8

—Continued.

Name of Company	Fire		Marine and Inland		Tornado		Automobile		Hail		Aggregate	
	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred	Gross premiums	Gross losses incurred
Northwestern National Insurance Co.	88,251.90	48,405.19			14,514.07	8,196.99	3,606.20	928.37			106,462.17	57,529.55
Norwegian Assurance Union, Ltd.—U. S. B.	27,736.74	11,579.15									27,736.74	11,579.15
Norwich Union F. I. Society, Ltd.—U.S.B.	41,090.85	26,735.94	18.88		2,800.41	77.39	1,854.63	2,377.80			45,854.77	29,191.19
Ohio Farmers' Insurance Co.	34,683.35	15,908.36			920.84	9.25					35,604.19	15,917.61
Old Colony Insurance Co.	17,015.68	5,261.74			661.64	92.84	5,483.26	3,399.10			23,160.58	8,753.68
Orient Insurance Co.	53,173.91	39,443.07	5,267.80	1,653.52	7,866.00	2,534.93					66,307.71	45,631.52
Palatine Insurance Co., Ltd.—U. S. B.	54,040.51	31,915.46			2,223.22	782.19	6,264.20	2,033.96			62,526.93	34,731.61
Paternelle Insurance Co.—U. S. B.	32,404.41	7,765.43			626.79						33,031.20	7,765.43
Pennsylvania Fire Insurance Co.	101,110.90	49,974.47			5,331.82	3,736.60	3,964.35	161.65			110,406.72	53,874.72
Pennsylvania Lumbermen's Mut. F. I. Co.	763.47	262.62									763.47	262.62
Phenix Fire Insurance Co.—U. S. B.	11,686.31	6,862.96									11,686.31	6,862.96
Phoenix Assurance Co., Ltd.—U. S. B.	86,001.37	35,837.74	1,504.22		7,520.95	33.46					96,116.54	35,873.20
Phoenix Insurance Co.	444,461.21	171,057.85	54.00		106,805.96	40,475.20	18,558.42	6,485.44			509,939.59	218,013.49
Providence Washington Insurance Co.	34,170.90	14,045.99	89.81	47.96	2,414.71	77.27	7,317.03	4,867.74			43,992.45	19,038.87
Queen Insurance Company of America	110,641.20	27,409.13			11,866.75	1,114.59	12,737.40	3,632.88			135,274.35	32,056.60
Reliance Insurance Co.	31,769.18	12,480.60			1,480.47	991.73					33,249.65	13,472.33
Rhode Island Insurance Co.	48,057.64	23,065.03			1,233.00	47.13					49,291.54	23,112.16
Richmond Insurance Co. of N. Y.	12,524.08	10,046.30	2.00								12,526.08	10,046.30
Rocky Mountain Fire Insurance Co.	30,924.09	3,083.92			30,889.40	6,027.88					20,924.00	3,083.92
Rossia Insurance Co.—U. S. B.	194,586.74	90,565.72	273.16		52,333.70	25,396.19	47,903.11	15,636.51			225,749.30	96,566.60
Royal Insurance Co., Ltd.—U. S. B.	233,147.97	114,552.52			711.17	124.94	9,439.40	1,523.41			353,384.78	156,585.22
Royal Exchange Assurance—U. S. B.	41,412.01	23,942.64	55.00	9.25							51,617.58	25,600.24
Russian Reinsurance Co.—U. S. B.	20,024.80	7,719.89			1,245.86	36.77					21,270.66	7,756.66
St. Paul Fire & Marine Insurance Co.	297,166.89	134,230.72	5,177.57	1,663.74	75,328.39	25,388.27	32,353.19	14,496.18	5,771.53	7,573.88	415,707.57	183,352.79
St. Paul Mutual Hail & Cyclone Ins. Co.					6.00				306.20	227.50	312.80	227.50
Safeguard Insurance Co. of New York	5,553.60	629.67	60.45		456.97						6,071.02	629.67
Salamandra Insurance Co.—U. S. B.	112,575.64				4,756.78		1,224.40				118,556.82	
Scottish Union & National I. Co.—U.S.B.	49,652.70	16,666.49			3,783.90	46.48	7,126.78	1,999.53			60,563.28	15,736.44
Second Russian Ins. Co.—U. S. B.	19,901.97	12,056.12			810.63		122.44				20,835.69	12,456.12
Security Insurance Co.	121,351.98	48,112.96	841.24		19,075.78	3,386.34	1,147.02	887.35	1,305.09	1,408.71	143,781.71	53,855.36
Skandia Insurance—U. S. B.	32,404.67	8,066.05									32,404.67	8,066.05
Scandinavia Insurance Co.—U. S. B.	82,568.16	37,374.08									82,568.16	37,374.08
Scandinavian Am. Corp., Ltd.—U. S. B.			228.45								228.45	
South Carolina Insurance Co.	None										None	
Springfield Fire & Marine Ins. Co.	267,573.63	113,321.27	4,451.95		36,821.87	10,495.70	4,155.45	512.40			313,092.90	124,329.43
Standard Fire Insurance Co.	15,396.72	19,934.13			242.43						15,641.15	19,934.13
Star Insurance Company of America	30,066.02	3,240.38			2,737.05	217.60	3,865.30	229.70			36,689.17	3,987.80
Sterling Fire Insurance Co.	None	None									None	
Sun Insurance Office—U. S. B.	59,876.08	16,313.09			3,071.93	1,145.03	1,808.43	1,074.47			64,756.44	18,532.59
Svea Fire & Life Insurance Co.—U. S. B.	22,779.84	11,908.15									22,779.84	11,908.15
Swiss Reinsurance Co.—U. S. B.	34,320.29	18,065.74			2,709.45	1.05					37,029.74	18,066.79
Tokio Marine & Fire I. Co., Ltd.—U.S.B.							306.25				306.25	
Tri State Mut. Grain Dealers' Fire Ins. Co.	10,741.90	3,980.01			2,281.84	681.60	921.61	93.36			10,741.90	3,980.01
Twin City Fire Insurance Co.	16,370.66	12,072.79			1,893.94	27.99	1,735.03	1,235.08			19,574.11	12,847.75
Union Assurance Society, Ltd.—U. S. B.	21,169.12	6,510.99									24,238.09	7,774.06
Union Fire Insurance Co.—U. S. B.	10,859.52	13,837.59									10,859.52	13,837.59
Union Marine Insurance Co., Ltd.—U.S.B.			2,944.16								2,944.16	
Union & Phenix Espanol Ins. Co.—U.S.B.	42,751.54	14,945.57									42,751.54	14,945.57
United Mutual Fire Insurance Co.	2,651.61	28.40									2,680.01	28.40
United States Fire Insurance Co.	292,727.69	119,872.51	83.45	22.50	65,316.64	8,133.56	43,244.34	15,635.07			361,372.15	148,668.94
Urbaine Fire Insurance Co.—U. S. B.	5,445.16	9,627.20									5,445.16	9,627.20
Utah Home Fire Insurance Co.	None										None	
Warsaw Fire Insurance Co.—U. S. B.	15,496.27	6,332.82									15,496.27	6,332.82
Westchester Fire Insurance Co.	83,741.49	50,674.87			5,274.99	979.22	3,519.87	7,409.98			92,536.25	59,064.07
Western Assurance Co. of Toronto—U.S.B.	35,875.37	14,642.45			447.19	213.44					36,322.56	14,855.89
Total other than Iowa companies	\$10,869,054.75	\$4,865,241.67	\$ 79,282.80	\$ 29,204.59	\$1,588,480.35	\$505,000.73	\$538,525.11	\$204,247.29	\$ 21,190.71	\$ 24,116.29	\$13,096,533.81	\$5,627,810.57
Total all fire companies	\$12,562,362.64	\$6,482,034.93	\$ 79,282.80	\$ 29,204.59	\$2,632,078.55	\$647,075.43	\$792,385.72	\$259,310.75	\$401,923.45	\$12,719.06	\$15,808,033.25	\$6,871,245.95

*Not licensed 1919.
†Red figures.

TABLE 9—FIRE INSURANCE COMPANIES.

Name of Company	All		
	Gross premiums received	Gross losses paid	Ratio
IOWA COMPANIES.			
Central National Fire Insurance Co.....	\$ 275,829.15	\$ 24,594.02	.0891
Dubuque Fire & Marine Insurance Co.....	2,027,588.67	721,698.39	.3559
Farmers' Insurance Co.....	735,714.86	324,089.86	.4413
Globe National Fire Insurance Co.....	62,854.80	1,000.00	.0159
Horticultural Insurance Co.....	304,710.82	121,331.80	.3981
Inter State Automobile Insurance Co.....	144,030.92	21,327.44	.1480
Iowa Automobile Mutual Insurance Co.....	127,630.73	32,159.26	.2519
Iowa Manufacturers' Insurance Co.....	186,478.96	66,206.98	.3550
Iowa National Fire Insurance Co.....	323,849.45	72,625.34	.2242
Iowa State Insurance Co. (Mutual).....	817,729.74	291,975.29	.3570
MBL Owners' Mutual Fire Ins. Co. of Iowa.....	670,927.19	220,671.77	.3289
Security Fire Insurance Co.....	566,158.16	202,750.74	.3581
State Insurance Co.....	46,897.13	7,303.32	.1557
Total Iowa companies.....	\$ 6,290,400.58	\$ 2,108,334.12	
OTHER THAN IOWA COMPANIES.			
Aetna Insurance Co.....	\$ 30,556,026.50	\$ 12,830,206.14	.4198
Agricultural Insurance Co.....	6,267,831.57	2,385,867.65	.3806
Alliance Assurance Co., Ltd.—U. S. B.....	2,015,062.29	1,423,638.11	.7064
Alliance Insurance Co.....	3,292,013.86	1,397,966.73	.4245
American Alliance Insurance Co.....	5,424,369.95	1,889,025.16	.3482
American Central Insurance Co.....	6,728,158.14	2,808,916.90	.4174
American Druggists' Fire Insurance Co.....	252,582.91	86,298.24	.3419
American Eagle Fire Insurance Co.....	5,273,367.51	1,694,172.00	.3213
American Insurance Co.....	9,949,555.07	3,566,024.86	.3584
American National Fire Insurance Co.....	434,862.71	143,470.21	.3299
Atlas Assurance Co., Ltd.—U. S. B.....	5,557,954.93	2,127,539.36	.3827
Automobile Insurance Co.....	17,835,346.58	6,405,783.17	.3592
Boston Insurance Co.....	13,000,723.37	5,244,573.82	.4034
British American Assurance Co.—U. S. B.....	2,905,631.96	1,333,492.80	.4589
Buffalo Insurance Co.....	1,129,811.59	504,181.98	.4474
Caledonian Insurance Co.—U. S. B.....	3,811,680.00	1,435,415.73	.3765
Camden Fire Insurance Assn.....	5,915,922.24	2,098,644.64	.3547
Central Manufacturers' Mutual Insurance Co.....	1,359,851.99	428,472.12	.3152
Christiania General Insurance Co.—U. S. B.....	2,548,383.42	268,269.86	.1052
Citizens' Insurance Co.....	3,741,265.31	1,230,150.25	.3288
City of New York Insurance Co.....	2,163,615.82	674,439.59	.3117
Cleveland National Fire Insurance Co.....	1,101,939.99	320,575.71	.2909
Columbia Insurance Co.....	810,214.05	335,954.14	.4146
Columbian National Fire Insurance Co.....	1,429,210.45	560,010.28	.3920
Commercial Union Assurance Co.—U. S. B.....	15,460,566.80	6,630,245.01	.4288
Commercial Union Fire Ins. Co. of N. Y.....	1,802,686.94	629,951.94	.3500
Commonwealth Insurance Co. of New York.....	3,792,752.24	1,615,231.81	.4258
Concordia Fire Insurance Co.....	2,894,571.76	1,039,320.80	.3590
Connecticut Fire Insurance Co.....	9,127,632.28	3,362,061.96	.3672
Continental Insurance Co.....	21,203,718.13	7,437,464.62	.3492
County Fire Insurance Co.....	1,030,708.03	400,221.95	.3882
Detroit Fire & Marine Insurance Co.....	1,771,459.88	783,630.75	.4423
Detroit National Fire Insurance Co.....	478,303.85	262,576.06	.5490
Eagle Star & B. D. Ins. Co., Ltd.—U. S. B.....	1,983,200.32	561,854.83	.2833
Equitable Fire & Marine Insurance Co.....	2,887,794.90	1,217,881.34	.4217
Farmers' Fire Insurance Co.....	871,699.66	441,658.50	.5070
Federal Insurance Co.....	13,431,619.30	8,006,474.32	.6005
Federal Union Insurance Co.....	713,083.17	291,844.00	.4092
Fidelity Phenix Fire Insurance Co.....	17,638,909.04	6,896,471.35	.3908
Fire Association of Philadelphia.....	11,884,909.47	4,446,761.01	.3741

RATIO OF PREMIUMS TO LOSSES, 1918.

business	Iowa business		
	Net premiums earned	Net losses incurred	Ratio
	\$ 75,392.63	\$ 28,143.98	.3732
	1,140,034.51	357,992.60	.3139
	557,633.55	260,105.04	.4664
	24,230.50	3,409.00	.1406
	303,086.85	123,431.80	.4072
	102,503.34	20,751.89	.2022
	79,922.58	34,240.22	.4284
	137,043.22	63,084.50	.4603
	117,726.14	62,085.70	.5273
	573,650.85	256,944.60	.4479
	530,793.60	251,400.28	.4736
	299,509.21	134,100.84	.4477
	43,929.44	7,233.07	.1646
	\$ 3,985,546.57	\$ 1,802,923.52	
	\$ 16,853,278.76	\$ 9,647,749.23	.5808
	3,233,739.79	72,646.77	.5517
	1,064,294.84	929,843.32	.8744
	1,867,916.47	1,021,654.94	.5469
	890,417.49	411,217.96	.4618
	2,040,209.46	1,138,711.54	.5579
	181,588.45	56,703.51	.3122
	1,002,260.82	584,616.85	.5832
	5,811,556.53	3,013,203.28	.5184
	78,602.48	32,324.29	.4092
	2,541,189.07	1,316,854.98	.5182
	6,484,326.56	4,191,701.27	.6324
	6,493,310.12	3,996,482.02	.6046
	1,550,142.26	963,596.35	.6289
	708,991.09	415,263.50	.5860
	1,883,310.10	1,046,521.41	.5556
	3,053,207.86	1,794,957.33	.5884
	906,244.27	498,213.60	.5504
	737,497.11	459,600.10	.6231
	309,133.83	168,306.39	.5444
	984,628.07	437,168.51	.4439
	417,006.76	261,331.96	.6266
	519,397.13	252,368.15	.4858
	679,778.36	471,827.04	.6940
	8,736,606.01	4,478,302.80	.5120
	917,649.76	475,720.53	.5184
	1,993,245.78	1,056,249.89	.5307
	1,822,114.71	887,071.05	.4703
	5,541,312.76	2,736,218.57	.4919
	12,308,935.38	6,015,893.88	.4893
	291,427.76	171,591.88	.5887
	1,005,675.23	573,381.33	.5701
	275,835.62	209,838.72	.7607
	844,051.47	482,363.68	.5714
	761,368.36	432,168.55	.5676
	591,478.50	325,615.92	.5522
	4,127,446.58	2,413,366.65	.5847
	395,980.50	209,678.46	.5279
	10,330,312.26	5,273,845.11	.5110
	6,714,755.23	3,569,298.50	.5302
	\$ 131,615.54	\$ 19,240.16	.1462
	140,162.68	51,710.95	.3689
	619,609.89	282,016.52	.4551
	682.51	None	
	338,043.75	121,331.80	.3589
	20,751.89	12,955.43	.6272
	34,240.22	32,082.34	.9371
	127,630.73	66,206.98	.5195
	186,478.96	66,206.98	.3550
	202,767.17	56,198.86	.2801
	393,050.01	132,303.04	.3366
	24,662.36	7,900.11	.3203
	415,676.68	154,151.63	.3708
	46,896.63	7,303.32	.1557
	\$ 2,724,894.23	\$ 944,000.04	
	\$ 314,379.11	\$ 79,359.49	.2524
	72,646.77	33,887.00	.4664
	None	None	
	19,777.71	3,001.59	.1517
	80,849.10	28,808.12	.3574
	62,698.12	31,022.37	.4947
	4,568.90	1,286.89	.2816
	40,448.03	4,579.16	.1132
	841,286.29	144,166.03	.1724
	9,256.78	4,445.50	.4802
	55,814.26	26,377.31	.4725
	65,721.28	29,806.44	.4535
	82,039.62	34,918.40	.4210
	21,820.28	7,248.66	.3321
	33,083.71	16,346.58	.4910
	13,044.17	7,145.42	.5477
	36,480.51	20,175.64	.5530
	9,419.35	2,651.54	.2814
	46,814.27	6,645.86	.1419
	24,400.92	5,446.26	.2231
	29,472.03	12,815.80	.4348
	1,658.81		
	7,644.59	2,926.67	.3828
	25,945.08	7,157.17	.2758
	144,784.47	50,656.56	.3457
	21,473.01	9,314.97	.4337
	68,987.85	39,921.20	.5786
	110,334.30	50,827.53	.4606
	156,289.29	48,040.11	.3073
	428,448.69	171,093.76	.3993
	8,166.07	2,625.67	.3215
	21,292.02	3,301.84	.1557
	10,359.19	6,421.45	.6198
	4,087.56	991.85	.2415
	35,023.44	25,276.49	1.0072
	27,170.19	12,688.88	.4670
	10,139.98	10,482.99	1.0337
	1,894.04	79.64	.0439
	210,667.69	69,981.65	.3319
	107,867.80	38,717.17	.3589

TABLE NO. 9

Name of Company	All		
	Gross premiums received	Gross losses paid	Ratio
Fire Reinsurance Co.—U. S. B.	4,666,752.04	1,879,212.00	.4026
Fireman's Fund Insurance Co.	27,137,517.77	14,789,365.92	.5449
Fireman's Insurance Co.	7,483,564.59	3,027,396.74	.4045
First Russian Insurance Co.—U. S. B.	3,235,682.08	1,234,336.09	.3814
Franklin Fire Insurance Co.	6,907,390.52	2,044,513.20	.2969
General Fire Assurance Co.—U. S. B.	1,655,440.79	633,081.03	.3824
Girard Fire & Marine Insurance Co.	2,296,872.95	710,525.01	.3093
Glens Falls Insurance Co.	7,293,252.98	2,952,759.56	.4052
Globe & Rutgers Fire Insurance Co.	30,529,092.46	11,960,220.43	.3950
Grain Dealers' National Mutual Fire Ins. Co.	566,569.86	255,310.84	.4506
Granite State Fire Insurance Co.	1,792,292.87	719,368.82	.4013
Great American Insurance Co.	26,024,564.04	10,924,796.05	.4197
Hanover Fire Insurance Co.	5,952,965.61	2,674,614.55	.4492
Hardware Dealers' Mutual Fire Insurance Co.	516,474.79	190,626.08	.3735
Hartford Fire Insurance Co.	45,170,186.44	19,574,419.14	.4333
Henry Clay Fire Insurance Co.	617,401.86	223,663.31	.3622
Home Fire & Marine Insurance Co.	1,939,496.14	350,299.00	.1806
Home Insurance Co.	44,170,306.75	19,338,803.23	.4378
Imperial Assurance Co.	1,359,510.69	475,968.83	.3501
Indemnity Mut. M. Assur. Co., Ltd.—U.S.B.	1,790,211.56	1,208,248.76	.6744
Indiana Lumbermen's Mutual Ins. Assn.	724,551.17	253,853.74	.3503
Insurance Company of North America	30,306,159.87	15,731,118.43	.5190
Insurance Co. of the State of Pennsylvania	4,545,969.34	2,404,630.34	.5289
International Insurance Co.	6,313,667.97	3,271,870.89	.5182
Jakor Insurance Co.	8,684,924.90	4,623,412.03	.5323
Liverpool & L. & G. Ins. Co., Ltd.—U. S. B.	24,124,801.84	10,664,391.65	.4420
London Assurance Corp.—U. S. B.	8,246,533.93	3,885,435.56	.4711
London & Lancashire F. I. Co., Ltd.—U.S.B.	6,671,961.89	2,398,621.13	.3596
Lumber Mutual Fire Insurance Co.	779,693.97	282,260.99	.3620
Lumbermen's Mutual Insurance Co.	1,117,140.84	411,972.32	.3687
Marquette National Fire Insurance Co.	918,807.25	230,480.96	.2508
*Maryland Motor Car Insurance Co.	582,914.43	164,759.40	.2826
Massachusetts Fire & Marine Insurance Co.	2,319,320.69	1,107,153.42	.4773
Mechanics' Insurance Co.	1,343,873.38	478,746.12	.3562
Mechanics' & Traders' Insurance Co.	2,074,997.95	608,215.30	.2930
Mercantile Insurance Co. of America	3,246,677.09	1,308,451.35	.4030
Merchants' Fire Assurance Corp. of N. Y.	2,968,798.83	1,184,405.77	.4017
Merchants' National Fire Insurance Co.	618,810.31	267,296.03	.4319
Michigan Millers' Mutual Fire Ins. Co.	1,535,126.01	855,636.07	.5573
Milwaukee Mechanics' Insurance Co.	3,751,266.09	1,411,582.66	.3762
Minnesota Fire & Marine Ins. Co.	1,786,349.46	966,151.01	.5408
Minnesota Implement Mutual Fire Ins. Co.	665,087.74	153,109.35	.2302
Moscow Fire Insurance Co.—U. S. B.	3,806,407.38	1,661,139.19	.4365
National Ben Franklin Fire Ins. Co.	3,794,866.52	1,367,522.18	.3603
Nationale Fire Insurance Co.—U. S. B.	1,636,786.94	641,327.48	.3930
National Fire Insurance Co.	23,283,454.24	10,861,046.69	.4644
National Ins. Co. (Copenhagen)—U. S. B.	3,568,312.71	964,506.76	.2702
National Liberty Insurance Co. of America	8,085,929.78	3,296,524.10	.4069
National Security Fire Insurance Co.	117,689.77	31,529.02	.2673
National Union Fire Insurance Co.	6,721,458.51	3,500,847.12	.5208
Netherlands Fire & Life Ins. Co.—U. S. B.	1,869,667.25	735,969.02	.3963
Newark Fire Insurance Co.	3,578,468.56	1,291,639.02	.3609
New Brunswick Fire Insurance Co.	2,990,190.13	1,170,807.12	.3915
New Hampshire Fire Insurance Co.	6,073,716.42	2,361,315.80	.3887
New Jersey Insurance Co.	8,170,640.71	1,281,598.97	.1564
New York National Insurance Co.	745,946.68	325,501.01	.4364
Niagara Fire Insurance Co.	10,540,739.54	4,179,139.42	.3964
Norske Lloyd Insurance Co.—U. S. B.	4,238,139.13	1,623,334.83	.3839
Northern Assurance Co., Ltd.—U. S. B.	8,309,407.47	3,220,101.33	.3875
Northern Ins. Co. of Moscow—U. S. B.	1,763,659.91	721,398.28	.4090
North British & Mercantile Ins. Co.—U. S. B.	12,101,512.96	4,968,023.07	.4104
North River Insurance Co.	6,876,384.13	2,443,965.28	.3554
Northwestern Fire & Marine Insurance Co.	2,636,896.57	1,255,494.53	.4761

—Continued.

business	Iowa business		
	Net premiums earned	Net losses incurred	Ratio
	2,488,876.33	1,565,986.27	.6291
	12,736,519.64	8,020,528.08	.6297
	4,101,430.71	2,236,915.98	.5453
	2,428,312.29	1,282,312.69	.5280
	1,293,771.54	656,837.35	.5076
	748,306.64	439,143.58	.5868
	1,001,211.65	464,189.85	.4636
	4,143,746.66	2,400,618.80	.5793
	17,136,559.85	10,385,253.33	.6060
	522,407.29	251,549.62	.4815
	858,730.82	478,532.49	.5572
	15,114,661.15	8,434,711.05	.5580
	3,686,346.45	2,063,080.52	.5677
	496,458.11	118,617.64	.23918
	27,518,435.08	14,271,213.25	.5186
	377,619.63	192,003.24	.5084
	590,125.99	332,885.73	.5643
	28,328,649.40	14,871,152.17	.5249
	558,462.63	250,960.23	.4493
	895,524.18	601,170.40	.6713
	622,416.55	248,294.26	.3989
	19,203,215.41	10,801,484.78	.5624
	2,604,959.91	1,471,482.71	.5648
	4,313,422.01	2,061,437.52	.6170
	3,757,350.24	2,321,263.39	.6177
	10,934,906.61	5,868,979.22	.5307
	3,964,371.31	2,310,484.02	.5837
	3,293,473.91	1,839,983.02	.5609
	686,050.47	276,159.55	.4025
	874,029.81	348,605.60	.3989
	398,816.35	196,820.17	.5336
	389,534.54	155,225.55	.3984
	1,323,636.60	804,158.77	.6075
	648,136.72	366,630.33	.5665
	832,582.40	420,270.83	.5047
	1,651,505.77	862,206.66	.5220
	3,964,371.31	2,310,484.02	.5837
	3,293,473.91	1,839,983.02	.5609
	686,050.47	276,159.55	.4025
	874,029.81	348,605.60	.3989
	398,816.35	196,820.17	.5336
	389,534.54	155,225.55	.3984
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	648,136.72	366,630.33	.5665
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	3,293,473.91	1,839,983.02	.5609
	686,050.47	276,159.55	.4025
	874,029.81	348,605.60	.3989
	398,816.35	196,820.17	.5336
	389,534.54	155,225.55	.3984
	1,323,636.60	804,158.77	.6075
	648,136.72	366,630.33	.5665
	832,582.40	420,270.83	.5047
	1,651,505.77	862,206.66	.5220
	3,964,371.31	2,310,484.	

IOWA FIRE INSURANCE COMPANIES

Business Reported 1918

CENTRAL NATIONAL FIRE INSURANCE COMPANY

Located at No. 402 to 416 Clapp Block, Des Moines, Iowa.
 Incorporated November, 1916. Commenced Business May, 1917.
 Geo. J. Delmege, President. Theo. F. Grefe, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 500,000.00	
Amount of ledger assets, Dec. 31, of previous year	\$ 873,426.43	
Less deductions for non-admitted assets.....	2,704.38	
Extended at		\$ 870,722.05

INCOME

Gross premiums	\$ 275,829.15	Fire
Deduct gross amount paid for: Reinsurance, fire \$36,323.68; return premiums, fire, \$52,243.61.....	88,566.69	
Total premiums (other than perpetuals).....		\$ 187,262.46
Gross interest on mortgage loans.....	\$ 26,726.49	
Gross interest on bonds and dividends on stocks.....	1,100.04	
Gross interest on certificates of deposit.....	9,100.49	
Gross interest from other sources.....	529.14	
Total gross interest and rents.....		\$ 37,456.16
Total		\$ 1,065,440.67

DISBURSEMENTS

Gross amount paid for losses.....	\$ 24,504.02	Fire
Deduct amount received for: Salvage, fire \$192.30; Reinsurance, fire \$4,736.90	4,929.20	
Net amount paid for losses.....		\$ 19,574.82
Expenses of adjustment, settlement of losses.....		\$ 418.68
Commission or brokerage		42,147.63
Salaries and expense of special and general agents.....		19,149.54
Salaries, fees and other charges of officers, directors, trust- tees, agents and employees.....		21,222.29
Rents—including company's occupancy of its own buildings.....		1,085.00
Advertising, printing and stationery.....		8,117.98
Postage, telegrams, telephone and express.....		2,101.63
Legal expenses		125.00
Furniture and fixtures		2,359.85
Maps, including corrections		991.50
Underwriters' boards and tariff associations.....		1,067.66
State taxes on premiums.....		490.00
Insurance department licenses and fees.....		2,454.97
All other licenses, fees and taxes: Federal tax.....		2,479.63
All other disbursements, total.....		833.65
Total disbursements		\$ 124,718.92
Balance		\$ 970,721.75

LEDGER ASSETS

Mortgage loans on real estate.....	\$ 799,500.00
Book value of bonds and stocks (Schedule D).....	49,080.00
Cash in office	5,773.70
Deposits in trust companies and banks not on interest.....	19,332.79

Deposits in trust companies and banks on interest.....	50,465.86
Agents' balances, representing business written subsequent to October 1, last	32,197.25
Agents' balances, representing business written prior to October 1, last	6,069.78
Bills receivable taken for fire risks.....	8,062.61
All other ledger assets, total.....	339.76

Total ledger assets \$ 970,721.75

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 18,618.15
Interest due and accrued on bonds.....	339.07
Interest due and accrued on other assets: certificates of de- posit	75.93

Total \$ 19,033.15

All other non-ledger assets, total: Furniture, fixtures, maps,
and supplies

Gross assets \$ 996,507.75

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery.....	\$ 2,500.00
Furniture, fixtures and safes and maps.....	4,342.85
Agents' balances, representing business written prior to Oc- tober 1, last	6,069.78
Bills receivable, past due, taken for marine, inland and fire risks	1,936.59

Total \$ 14,849.22

Total admitted assets \$ 981,748.53

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 9,284.58
Gross claims resisted.....	1,200.00
Total claims for losses.....	\$ 10,484.58
Deduct reinsurance.....	1,412.27

Net amount of unpaid losses..... \$ 9,072.31

Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 43,166.05
Gross unearned premiums pro rata on fire risks running more than one year	97,426.45

Total unearned premiums as computed above..... \$ 140,592.50

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$ 473.04
State, county and municipal taxes due or accrued.....	3,381.69
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,000.00

Total of all liabilities except capital..... \$ 154,519.54

Cash capital.....	\$ 500,600.00
Surplus over all liabilities.....	327,228.99

Surplus as regards policyholders..... \$ 827,228.99

Total \$ 981,748.53

RISKS AND PREMIUMS

In force December 31, 1917.....	Fire Risks	Premiums
Written during the year.....	\$ 2,223,287.00	\$ 49,629.43
Excess of original premiums.....	24,433,200.00	275,829.15
		601.98

Totals.....	\$ 26,656,487.00	\$ 325,960.51
Expired and terminated.....	5,919,179.00	77,886.08

In force at end of the year.....	\$ 20,737,308.00	\$ 248,074.49
Deduct amount reinsured.....	2,386,144.00	41,519.86

Net amount in force..... \$ 18,351,164.00 \$ 206,554.63

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run	Risks	Premiums
	\$ 7,723,842.00	\$ 86,332.11

Two years.....	67,880.00	553.27
Three years.....	5,963,659.00	57,487.75
Four years.....	65,438.00	806.65
Five years and over.....	4,530,345.00	61,330.85

Net amount in force December 31, 1918..... \$ 18,351,164.00 \$ 206,554.63

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 2,339.39	\$ 1,342.88
Windstorms and tornadoes.....	30,215.50	1,391.84
Largest amount written on any one risk not deducting re- insurance		\$ 25,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile
Gross risks written.....	\$ 7,192,297.00	\$ 4,328,102.00	\$ 120,905.00
Net risks written.....	4,742,447.00	3,972,328.00	109,630.00
Gross premiums on risks written.....	89,124.35	27,929.84	2,264.02
Net premiums on risks written.....	62,107.50	27,929.84	2,264.02
Net losses paid.....	13,940.04	1,342.88	218.40
Net losses incurred.....	16,669.71	1,342.88	1,418.40
		Hull	Aggregate
Gross risks written.....	\$ 9,425.00	\$ 11,650,729.00	
Net risks written.....	9,425.00	8,833,830.00	
Gross premiums on risks written.....	27.60	119,345.81	
Net premiums on risks written.....	27.60	92,328.96	
Net losses paid.....		15,501.32	
Net losses incurred.....		19,430.99	

DUBUQUE FIRE AND MARINE INSURANCE COMPANY

Located at Bank and Insurance Building, Dubuque, Iowa.
Incorporated July 18, 1883. Commenced Business July 18, 1883.
N. J. Schrup, President. S. F. Weiser, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$ 2,149,082.39
Extended at	\$ 2,149,082.39

INCOME

Gross premiums.....	\$ 2,027,588.67
Deduct gross amount paid for: Reinsurance, fire \$418,029.42; return premiums, fire \$384,820.87.....	\$ 702,850.29
Total premiums (other than perpetuals).....	\$ 1,324,738.38
Gross interest on mortgage loans.....	\$ 70,380.99
Gross interest on collateral loans.....	600.00
Gross interest on bonds and dividends on stocks.....	37,830.74
Gross interest on deposits, trust companies or banks.....	3,688.57
Gross rents—including company's occupancy of its own build- ings.....	2,158.90
Total gross interest and rents.....	114,618.20
Total income.....	\$ 1,439,356.58
Total.....	\$ 3,568,438.97

DISBURSEMENTS

Gross amount paid for losses.....	\$ 721,698.39
Deduct amount received for: Salvage, fire \$2,970.33; Reinsur- ance, fire \$182,913.91.....	\$ 185,864.24
Net amount paid for losses.....	\$ 535,814.15
Expenses of adjustment, settlement of losses.....	\$ 14,564.62
Commission or brokerage.....	334,601.69
Allowances to local agencies for miscellaneous agency ex- penses.....	5,817.14
Salaries and expense of special and general agents.....	61,829.75
Salaries, fees and other charges of officers, directors, trust- ees, agents and employes.....	51,462.50

Hents—including company's occupancy of its own buildings.....	3,468.62
Advertising, printing and stationery.....	7,309.02
Postage, telegrams, telephone and express.....	11,860.83
Legal expenses.....	324.61
Maps, including corrections.....	7,039.33
Underwriters' boards and tariff associations.....	16,014.24
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	13,183.15
Repairs and expenses on real estate.....	818.45
Taxes on real estate.....	424.61
State taxes on premiums.....	24,109.67
Insurance department licenses and fees.....	30,162.71
All other licenses, fees and taxes.....	799.09
Interest and dividends to stockholders.....	50,000.00
Gross loss on sale or maturity of ledger assets.....	612.50
Total disbursements.....	\$ 1,170,606.68
Balance.....	\$ 2,417,832.29

LEDGER ASSETS

Book value of real estate.....	\$ 16,158.00
Mortgage loans on real estate.....	1,135,290.00
Loans secured by pledge of bonds, stocks or other collateral.....	10,000.00
Book value of bonds and stocks (Schedule D).....	800,423.00
Cash in office.....	4,784.69
Deposits in trust companies and banks not on interest.....	965.51
Deposits in trust companies and banks on interest.....	145,536.63
Agents' balances, representing business written subsequent to October 1, last.....	256,708.17
Agents' balances, representing business written prior to October 1, last.....	45,116.29
Total ledger assets.....	\$ 2,417,832.29

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 18,115.82
Interest due and accrued on bonds.....	7,201.76
Interest due and accrued on collateral loans.....	121.67
Total.....	\$ 25,439.25
Market value of bonds and stocks over book value.....	47.00
Gross assets.....	\$ 2,443,318.54

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oc- tober 1, last.....	\$ 45,116.29
Book value of ledger assets over market value: Real estate.....	1,000.00
Total.....	46,116.29
Total admitted assets.....	\$ 2,397,202.25

LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 118,709.77
Gross claims resisted.....	3,000.00
Total claims for losses.....	\$ 121,709.77
Deduct reinsurance.....	35,764.11
Net amount of unpaid losses.....	\$ 85,945.66
Gross unearned premiums pro rata on fire risks running more than one year.....	\$ 1,456,169.44
Total unearned premiums as computed above.....	\$ 1,456,169.44
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	10,000.00
State, county and municipal taxes due or accrued.....	65,000.00
Commissions, brokerage and other charges due to to become due to agents and brokers.....	15,000.00
Total of all liabilities except capital.....	\$ 1,632,115.10
Cash capital.....	200,000.00
Surplus over all liabilities.....	565,087.15
Surplus as regards policyholders.....	765,087.15
Total.....	\$ 2,397,202.25

RISKS AND PREMIUMS

			Gross
			Fire Risks Premiums Thereon
In force on the 31st day of December, as per line 6 under this heading in last year's statement.....	\$285,322,763.00	\$	2,909,177.70
Written or renewed during the year, per income No. 5.....	188,321,305.00	\$	2,027,588.67
Total.....	\$473,644,158.00	\$	4,936,766.37
Deduct those expired and marked off as terminated.....	\$153,592,762.00	\$	1,609,097.72
In force at the end of the year.....	\$320,051,396.00	\$	3,327,678.65
Deduct amount reinsured (schedule required).....	46,281,284.00	\$	531,161.94
Net amount in force.....	\$273,770,112.00	\$	2,776,516.71

RECAPITULATION OF FIRE RISKS AND PREMIUMS

			Gross Premiums		Amount of
			Charged, Less	Unearned	Premiums
			Reinsurance	Fraction	Unearned
Year	Term	Amount Covered			
1918..	One year or less.....	\$ 59,901,885.00	\$ 658,493.69	1-2	\$ 329,246.85
1917..	Two years.....	1,040,053.00	9,788.71	1-4	2,447.18
1916..	.....	1,033,968.00	19,366.69	3-4	14,525.02
1915..	.....	40,629,806.00	344,844.22	1-6	57,474.04
1914..	Three years.....	44,744,640.00	370,271.61	1-2	185,135.51
1913..	.....	50,362,833.00	474,541.08	5-6	395,459.90
1912..	.....	306,815.00	3,331.28	1-8	416.41
1911..	Four years.....	550,733.00	6,955.97	3-8	2,638.50
1910..	.....	506,797.00	6,276.98	5-8	3,923.10
1909..	.....	709,621.00	9,352.15	7-8	8,183.13
1908..	.....	12,866,812.00	159,510.88	1-10	15,951.09
1907..	.....	12,776,130.00	157,427.34	3-10	47,228.20
1906..	Five years.....	36,094,354.00	179,805.87	1-2	89,002.94
1905..	.....	15,669,579.00	176,005.92	7-10	123,897.14
1904..	.....	15,035,566.00	200,454.92	9-10	180,409.43
Totals.....		\$273,770,112.00	\$ 2,776,516.71		\$ 1,456,169.44
Perpetual risks.....					
Grand Totals.....		\$273,770,112.00	\$ 2,776,516.71		\$ 1,456,169.44
Largest amount written on any one risk not deducting rein- surance.....					\$ 20,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written.....	\$ 12,080,324.00
Net risks written.....	9,747,507.00
Gross premiums on risks written.....	140,162.68
Net premiums on risks written.....	103,876.84
Net losses paid.....	43,091.75
Net losses incurred.....	47,100.79

FARMERS INSURANCE COMPANY

Located at 8th Floor Higley Building, Cedar Rapids, Iowa.
Incorporated October 1, 1860. Commenced Business October, 1860.
Ed. H. Smith, President. C. N. Jenkins, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 200,000.00
Amount of ledger assets, Dec. 31, of previous year.....	\$ 1,002,881.94
Extended at.....	\$ 1,002,881.94

INCOME

Gross premiums.....	\$ 735,714.86
Deduct gross amount paid for: Reinsurance, fire \$102,642.30; return premiums, fire \$54,066.50.....	156,738.85
Total premiums (other than perpetuals).....	\$ 578,976.00
Gross interest on mortgage loans.....	41,027.58
Gross interest on bonds.....	775.67
Gross interest from other sources.....	4,526.71

Gross rents—including company's occupancy of its own buildings	1,253.00	
Total gross interest and rents		\$ 47,382.96
From other sources, total		6,421.71
Gross increase in book value of ledger assets		337.00
Total income		\$ 633,117.07
Total		\$ 1,635,999.61

DISBURSEMENTS

Gross amount paid for losses	\$ 324,689.86	Fire
Deduct amount received for: Salvage, fire \$806.45; reinsurance, fire \$82,974.96	63,781.11	
Net amount paid for losses	\$ 260,908.75	
Expenses of adjustment, settlement of losses	16,379.74	
Commissions or brokerage	164,126.59	
Salaries and expense of special and general agents	15,218.43	
Traveling expenses of officers	1,438.79	
Salaries, fees and other charges of officers, directors, trustees, agents and employes	53,892.77	
Rents—including company's occupancy of its own buildings	6,277.86	
Advertising, printing and stationery	4,403.46	
Postage, telegrams, telephone and express	3,904.19	
Furniture and fixtures	13,179.78	
Maps, including corrections	607.90	
Legal expenses, excluding legal expenses on losses	25.00	
Inspections and surveys	2,496.35	
Local taxes on capital stock and surplus	4,922.14	
Taxes on real estate	1,158.15	
State taxes on premiums	4,402.61	
Insurance department licenses and fees	1,099.00	
Federal taxes	10,867.34	
All other licenses, fees and taxes	65.00	
All other disbursements, total	14,495.60	
Interest and dividends to stockholders	20,000.00	
Total disbursements	\$ 509,898.45	
Balance		\$ 1,036,131.16

LEDGER ASSETS

Book value of real estate	\$ 55,500.00
Mortgage loans on real estate	804,325.00
Book value of bonds (Schedule D)	32,183.00
Deposits in trust companies and banks not on interest	32,086.57
Agents' balances, representing business written subsequent to October 1, last	17,700.42
Agents' balances, representing business written prior to October 1, last	6,823.87
Bills receivable taken for fire risks	86,614.30
All other ledger assets, viz: War savings stamps	888.00
Total ledger assets	\$ 1,036,131.16

NON-LEDGER ASSETS

Gross assets	\$ 1,036,131.16
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DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 6,823.87
Total admitted assets	\$ 1,029,307.29

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 13,999.58
Gross claims resisted	4,970.00
Total claims for losses	\$ 18,969.58
Deduct reinsurance	2,600.51
Net amount of unpaid losses	\$ 16,369.07
Gross unearned premiums (less reinsurance) at 40 per cent on all unexpired fire risks	1,596,734.18
Total unearned premiums as computed above	\$ 602,644.65
Estimated amount hereafter payable for federal, state and other taxes	\$ 17,348.89

Commissions, brokerage and other charges due or to become due to agents and brokers	3,170.15
Total of all liabilities except capital	\$ 669,472.79
Cash capital	\$ 200,000.00
Surplus over all liabilities	129,834.50
Surplus as regards policyholders	\$ 329,834.50
Total	\$ 1,029,307.29

RISKS AND PREMIUMS

In force December 31, 1917	\$ 96,080,201.00	Fire Risks	Premiums
Written during the year	37,055,050.00		
Totals	\$133,144,251.00	\$ 2,465,033.40	
Expired and terminated	33,569,225.00		574,696.25
In force at end of the year	\$ 99,545,026.00	\$ 1,890,337.15	
Deduct amount reinsured	15,819,828.00		293,022.97
Net amount in force	\$ 83,725,198.00	\$ 1,596,734.18	

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run	\$ 5,769,765.00	Risks	Premiums
Two years	238,529.00		2,997.26
Three years	31,457,563.00		480,350.90
Four years	186,376.00		3,127.25
Five years and over	46,072,965.00		1,030,522.03
Net amount in force December 31, 1918	\$ 83,725,198.00	\$ 1,596,734.18	

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Motor vehicles	\$ 5,459.93	\$ 2,008.99
Windsstorms and tornadoes	146,910.33	77,408.13
Hall	271.08	7.34
Largest amount written on any one risk not deducting reinsurance	10,000.00	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	\$ 31,639,777.00	Fire	Tornado	Automobile
Net risks written	22,801,836.00		22,461,463.00	\$ 779,435.00
Gross premiums on risks written	476,950.90		17,147,881.00	445,633.90
Net premiums on risks written	385,435.52		175,740.97	13,287.78
Net losses paid	172,186.62		133,543.08	8,365.97
Net losses incurred	202,885.11		62,568.33	1,567.45
Gross risks written	\$ 83,500.00	Hall	Aggregate	
Net risks written	79,731.90		\$ 54,964,265.00	
Gross premiums on risks written	234.75		40,465,581.90	
Net premiums on risks written	198.35		666,214.10	
Net losses paid	7.34		527,543.92	
Net losses incurred	7.34		236,329.74	
			277,227.90	

GLOBE NATIONAL FIRE INSURANCE COMPANY

Located at No. 825 Frances Building, Sioux City, Iowa.
 Incorporated May 27, 1917. Commenced Business October 1, 1918.
 H. D. Brown, President. Edd G. Doerfler, Secretary.

CAPITAL

Capital stock paid in cash	\$ 1,000,000.00
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INCOME

Gross premiums	\$ 58,626.05	Fire	Marine and Inland
Deduct gross amount paid for: Reinsurance, fire \$1.06; return premiums, fire, \$3,333.81; marine and inland, \$119.31	\$ 3,334.84		\$ 119.31
Total premiums (other than perpetuals)	\$ 55,291.21	\$ 4,109.44	\$ 59,400.65

Gross interest on mortgage loans.....	\$ 8,327.03
Gross interest on bonds and dividends on stocks	6,636.08
Gross interest on deposits, trust companies or banks	3,022.06
Gross interest from other sources	1,094.25
Total Gross interest and rents	\$ 19,079.42
From other sources, total: Proceeds from sale of stock	1,517,400.00
Gross increase in book value of ledger assets: War savings certificates	6.15
Total income	\$ 1,805,886.22
Total	\$ 1,805,886.22

DISBURSEMENTS

Gross amount paid for losses	\$ 1,000.00
Net amount paid for losses	\$ 1,000.00
Expenses of adjustment, settlement of losses.....	2.59
Commissions or brokerage	19,058.27
Salaries and expense of special and general agents.....	2,153.82
Salaries, fees and other charges of officers, directors, trustees, agents and employes	7,812.61
Rents—including company's occupancy of its own buildings.....	1,247.56
Advertising, printing and stationery	3,239.89
Postage, telegrams, telephone and express.....	1,247.30
Legal expenses	1,020.00
Furniture and fixtures	4,368.00
Maps, including corrections	6.00
Insurance department licenses and fees	1,811.29
All other licenses, fees and taxes	963.63
All other disbursements, total: Commission on sale of stock (\$419,023.85)	420,622.75
Gross loss on sale or maturity of ledger assets.....	25.50
Total disbursements	\$ 464,579.72
Balance	\$ 1,481,306.50

LEDGER ASSETS

Mortgage loans on real estate	\$ 917,360.00
Book value of bonds and stocks (Schedule D).....	419,700.00
Deposits in trust companies and banks on interest.....	41,902.47
Agents' balances, representing business written subsequent to October 1, last	27,185.34
All other ledger assets, total	25,158.69
Total ledger assets	\$ 1,481,306.50

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 18,448.24
Interest due and accrued on bonds	3,476.40
Interest due and accrued on other assets.....	229.44
Total	\$ 22,154.08
Gross assets	\$ 1,453,460.58

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$ 1,453,460.58
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LIABILITIES

Gross claims in process of adjustment, or in suspense.....	\$ 2,409.00
Total claims for losses	\$ 2,409.00
Net amount of unpaid losses	\$ 2,409.00
Gross unearned premiums as 50 per cent on fire risks running one year or less	23,534.23
Gross unearned premiums pro rata on fire risks running more than one year	9,755.70
Gross unearned premiums, 75 per cent on marine risks	1,880.16
\$5,543.26 unearned premiums (pro rata)	35,170.09
Total unearned premiums as computed above.....	\$ 35,170.09

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	200.00
State, county and municipal taxes due or accrued	1,500.00
Total of all liabilities except capital.....	\$ 39,279.00
Cash capital	\$ 1,000,000.00
Surplus over all liabilities	414,181.49
Surplus as regards policyholders	\$ 1,414,181.49
Total	\$ 1,453,460.58

RISKS AND PREMIUMS

	Fire Risks	Premiums	Marine and Inland Risks	Premiums
Written during the year	\$ 7,145,536.00	\$ 58,036.05	\$ 505,232.00	\$ 4,228.75
Excess of original premiums		5,543.26		
Totals	\$ 7,145,536.00	\$ 64,169.31	\$ 505,232.00	\$ 4,228.75
Expired and terminated	521,237.00	4,319.31	307,433.00	1,721.87
In force at end of the year	\$ 6,624,299.00	\$ 59,850.00	\$ 137,799.00	\$ 2,506.88
Net amount in force	\$ 6,624,299.00	\$ 59,850.00	\$ 137,799.00	\$ 2,506.88

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 5,263,935.00	\$ 47,068.46
Two years	73,119.00	539.86
Three years	1,078,305.00	9,538.86
Four year	2,500.00	8.91
Five years and over	206,440.00	2,663.88
Net amount in force December 31, 1918.....	\$ 6,624,299.00	\$ 59,850.00

GENERAL INTERROGATORIES

Additional classes written:

Largest amount written on any one risk not deducting reinsurance.....	\$ 20,000.00
Amount loaned to officers and directors	12,000.00
Amount loaned to stockholders not officers	26,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	\$ 83,843.00	Fire	Aggregate
Net risks written	83,843.00	\$ 83,843.00	\$ 83,843.00
Gross premiums on risks written	682.51	682.51	682.51
Net premiums on risks written	682.51	682.51	682.51

HORTICULTURAL INSURANCE COMPANY

Located at Suite No. 600, S. & L. Bldg., Des Moines, Iowa.
 Incorporated March 8, 1916. Commenced Business April 19, 1916.
 W. S. Tidrick, President. W. F. Ghormley, Secretary.

CAPITAL

Capital stock paid in cash	\$ 100,000.00
Amount of ledger assets, Dec. 31, of previous year	22,207.90
Extended at	\$ 122,207.90

INCOME

Gross premiums	\$ 323,324.04
Total premiums (other than perpetuals)	\$ 323,324.04
Gross interest on mortgage loans	3,956.14
Gross interest on bonds and dividends on stocks	4.00
Gross interest on deposits, trust companies or banks	20.23
Total gross interest and rents	\$ 3,980.37
From other sources, total	1,085.82
Borrowed money (gross)	68,000.00
Total income	\$ 396,390.23
Total	\$ 518,598.13

DISBURSEMENTS

Gross amount paid for losses	Hall	
	121,331.80	
Net amount paid for losses	\$	121,331.80
Expenses of adjustment, settlement of losses, including adjuster's salary	\$	6,515.09
Commissions or brokerage		98,833.34
Salaries and expense of special and general agents		9,079.80
Salaries, fees and other charges of officers, directors, trustees, agents and employes		24,135.62
Rents—including company's occupancy of its own buildings		1,439.67
Advertising, printing and stationery		2,589.54
Postage, telegrams, telephone and express		1,679.19
Legal expenses		2,831.53
Furniture and fixtures		50.05
State taxes on premiums		4,809.28
Insurance department licenses and fees		369.40
All other licenses, fees and taxes, including federal taxes		4,127.45
All other disbursements, total		2,650.54
Uncollected premiums		34,956.90
Interest and dividends to stockholders		20,000.00
Interest on borrowed money		1,234.63
Borrowed money repaid		68,000.00
Total disbursements	\$	404,104.92
Balance	\$	114,498.21

LEDGER ASSETS

Mortgage loans on real estate	\$	59,250.00
Loans secured by pledge of bonds, stocks or other collateral		3,940.00
Cash in office		1,308.21
Deposits in trust companies and banks on interest		10,000.00
Bills receivable taken for hail risks		34,956.90
Total ledger assets	\$	149,455.11

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$	4,283.08
Total	\$	4,283.08
Gross assets	\$	153,738.19

DEDUCT ASSETS NOT ADMITTED

Bills receivable, past due, taken for hail risks	\$	34,956.90
Total	\$	34,956.90
Total admitted assets	\$	118,776.29

LIABILITIES

Gross claims resisted	\$	2,100.00
Total claims for losses	\$	2,100.00
Net amount of unpaid losses	\$	2,100.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$	750.00
State, county and municipal taxes due or accrued, estimated	\$	5,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers		4,800.00
All other liabilities, total: Guaranteed credit certificates outstanding, good for insurance only		20,000.00
Total of all liabilities except capital	\$	32,650.00
Cash capital	\$	100,000.00
*Deficit		13,843.71
Total	\$	132,650.00

*This deficit appeared at date of audit of company's statement, February 2, 1919, and same was restored at February 1, 1919, as shown by company's records.

RISKS AND PREMIUMS

In force December 31, 1917	Fire Risks	Premiums
	\$ 3,145,167.99	\$ 94,355.04
Written during the year	9,203,405.55	228,069.00
Totals	\$ 12,348,573.54	\$ 322,324.04

Expired and terminated	4,372,539.50	131,175.89
In force at end of the year	\$ 7,976,044.04	\$ 192,148.15
Net amount in force	\$ 7,976,044.04	\$ 192,148.15

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

In force, having from date of policy not more than one year to run	Risks	Premiums
	\$ 7,976,044.04	\$ 192,148.15
Net amount in force December 31, 1918	\$ 7,976,044.04	\$ 192,148.15

GENERAL INTERROGATORIES

Entire report covers on hail only.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	\$	12,348,573.00
Net risks written		7,976,044.04
Gross premiums on risks written		322,324.04
Net premiums on risks written		121,331.80
Net losses paid		121,331.80
Net losses incurred		121,331.80

INTER-STATE AUTOMOBILE INSURANCE COMPANY

Located at Rock Rapids, Iowa.
 Incorporated February 21, 1916. Commenced Business May 5, 1916.
 N. Hampe, President. E. A. Tonne, Secretary.

CAPITAL

Amount of ledger assets, Dec. 31, of previous year	\$	204,447.68
Increase of paid up capital during year		100,000.00
Extended at	\$	304,447.68

INCOME

Gross premiums	\$	144,030.92
Deduct gross amount paid for: Return premiums, fire, \$6,409.25		9,409.31
Total premiums (other than perpetuals)	\$	134,621.61
Gross interest on deposits, trust companies or banks		2,423.71
Total gross interest and rents	\$	2,423.71
From other sources, total: Refund war tax, \$164.28; sale auto, \$686.97		851.25
Total income	\$	137,896.57
Total	\$	442,344.25

DISBURSEMENTS

Gross amount paid for losses	\$	21,327.44
Deduct amount received for: Salvage, fire, \$1,000.55		1,000.55
Net amount paid for losses	\$	20,326.89
Expenses of adjustment, settlement of losses		960.58
Commissions or brokerage		29,574.13
Salaries and expense of special and general agents		7,116.99
Salaries, fees and other charges of officers, directors, trustees, agents and employes		7,108.20
Rents—including company's occupancy of its own buildings		370.00
Advertising, printing and stationery		1,348.50
Postage, telegrams, telephone and express		1,139.46
Legal expenses		406.10
Furniture and fixtures		1,725.00
Insurance department licenses and fees		980.85

Publishing annual statement	169.10
Office expense	294.79
Agents' balances charged off	221.76
Total disbursements	\$ 71,743.29
Balance	\$ 370,600.96

LEDGER ASSETS

Cash in office	\$ 218,484.00
Deposits in trust companies and banks not on interest	13,492.69
Deposits in trust companies and banks on interest	120,900.00
Agents' balances, representing business written subsequent to October 1, last	17,881.42
Agents' balances, representing business written prior to October 1, last	713.24
All other ledger assets, total: W. S. S.	29.61
Total ledger assets	\$ 370,600.96

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 3,804.72
Interest due and accrued on other investments: October 10 to December 31, \$7,500; November 6 to December 31, \$11,500.	138.58
Total	\$ 3,943.30
All other non-ledger assets, total: Supplies, furniture and fixtures	8,162.90
Gross assets	\$ 382,707.16

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery	\$ 2,750.00
Furniture, fixtures and safes	5,412.90
Agents' balances, representing business written prior to October 1, last	713.24
Total admitted assets	\$ 373,831.02

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 725.00
Total claims for losses	\$ 725.00
Net amount of unpaid losses	\$ 725.00
Total unearned premiums as computed above, 40 per cent	\$ 112,963.33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	\$ 578.50
State, county and municipal taxes due or accrued	2,830.00
Total of all liabilities except capital	\$ 117,107.23
Cash capital	\$ 290,000.00
Surplus over all liabilities	56,723.80
Surplus as regards policyholders	\$ 256,723.80
Total	\$ 373,831.02

RISKS AND PREMIUMS

	Automobile Risks	Premiums
In force December 31, 1917	\$ 6,804,315.00	\$ 199,380.78
Written during the year	5,623,672.00	144,030.92
Totals	\$ 12,427,987.00	\$ 343,411.70
Expired and terminated	1,764,284.00	60,963.39
In force at end of the year	\$ 10,663,703.00	\$ 282,448.31
Net amount in force	\$ 10,663,703.00	\$ 282,448.31

RECAPITULATION OF AUTOMOBILE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 2,039,426.00	\$ 70,463.42
Two years	1,195,268.00	35,732.71
Three years	2,513,772.00	67,290.07
Four years	4,915,237.00	108,952.11
Net amount in force December 31, 1918	\$ 10,663,703.00	\$ 282,448.31

GENERAL INTERROGATORIES

Additional classes written:	Losses Incurred
Motor vehicles	\$ 13,929.83

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Automobile
Gross risks written	\$ 3,713,426.00
Net risks written	3,451,996.00
Gross premiums on risks written	97,617.32
Net premiums on risks written	91,697.72
Net losses paid	12,955.43
Net losses incurred	13,929.83

IOWA AUTOMOBILE MUTUAL INSURANCE COMPANY

Located at No. 512 Second Ave., Insurance Building, Cedar Rapids, Iowa.
 Incorporated October 13, 1910. Commenced Business November 4, 1910.
 R. Lord, President. H. L. Nehls, Secretary.

CAPITAL

Capital stock paid in cash	\$ 36,845.85
Decrease of paid up capital during year	304.30
Extended at	\$ 36,541.55

INCOME

	Automobile
Gross premiums	\$ 127,630.73
Deduct gross amount paid for: Reinsurance, automobile, \$293.78; return premiums, automobile, \$41,366.09	41,629.87
Total premiums (other than perpetuals)	\$ 86,001.86
Gross interest on bonds and dividends on stocks	89.55
Gross interest on deposits, trust companies or banks	734.58
Total gross interest and rents	\$ 824.13
Total income	\$ 86,825.99
Total	\$ 123,367.54

DISBURSEMENTS

	Automobile
Gross amount paid for losses	\$ 32,159.26
Deduct amount received for: Salvage, automobile, \$76.92; reinsurance, automobile, \$125.50	202.42
Net amount paid for losses	\$ 31,956.84
Expenses of adjustment, settlement of losses	2,536.60
Commissions or brokerage	18,280.64
Allowances to local agencies for miscellaneous agency expenses	223.35
Salaries and expense of special and general agents	3,043.19
Salaries, fees and other charges of officers, directors, trustees, agents and employees	8,382.65
Rents—including company's occupancy of its own buildings	544.92
Advertising, printing and stationery and subscription	1,861.48
Postage, telegrams, telephone and express	883.54
Legal expenses	673.20
Furniture and fixtures	848.08
All other licenses, fees and taxes	1,945.05
Agents' balances charged off	156.25
Total disbursements	\$ 71,341.90
Balance	\$ 55,025.64

LEDGER ASSETS

Book value of bonds and stocks (Schedule D).....	\$ 5,900.00
Cash in office	958.12
Deposits in trust companies and banks not on interest.....	6,766.12
Deposits in trust companies and banks on interest.....	26,809.49
Agents' balances, representing business written subsequent to October 1, last	11,286.51
Agents' balances, representing business written prior to October 1, last	308.36
All other ledger assets, total	62.96
Total ledger assets	\$ 52,025.64

NON-LEDGER ASSETS

Interest due and accrued on bonds	\$ 48.23
Interest due and accrued on other assets: Bank balances.....	328.65
Total	\$ 376.88
Gross assets	\$ 52,402.52

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 308.36
Total	\$ 308.36
Total admitted assets	\$ 52,094.16

LIABILITIES

Net amount of unpaid losses	\$ 5,496.38
Total unearned premiums as computed above, 40 per cent	34,965.18
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	53.42
State, county and municipal taxes due or accrued.....	661.00
Total of all liabilities except capital	\$ 41,176.04
Surplus as regards policyholders	10,918.12
Total	\$ 52,094.16

RISKS AND PREMIUMS

	Automobile Risks	Premiums
In force December 31, 1917	\$ 4,415,586.00	\$ 73,799.87
Written during the year	6,616,546.00	127,630.73
Totals	\$ 11,032,132.00	\$ 201,430.60
Expired and terminated	6,256,533.00	114,017.66
In force at end of the year	4,775,599.00	\$ 87,412.94
Net amount in force	\$ 4,775,599.00	\$ 87,412.94

RECAPITULATION OF AUTOMOBILE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 4,775,599.00	\$ 87,412.94
Net amount in force December 31, 1918	\$ 4,775,599.00	\$ 87,412.94

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	\$ 86,001.86	\$ 34,240.22
Largest amount written on any one risk not deducting reinsurance		\$ 5,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Automobile	Aggregate
Gross risks written	\$ 6,616,546.00	\$ 6,616,546.00
Net risks written	4,388,479.00	4,388,479.00
Gross premiums on risks written	127,631.00	127,631.00
Net premiums on risks written	86,002.00	86,002.00
Net losses paid	31,957.00	31,957.00
Net losses incurred	34,240.00	34,240.00

IOWA MANUFACTURERS' INSURANCE COMPANY

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

CAPITAL

Capital stock paid in cash	\$ 100,000.00
Amount of ledger assets, Dec. 31, of previous year.....	232,306.54
Extended at	\$ 332,306.54

INCOME

	Fire	
Gross premiums	\$ 186,478.96	
Deduct gross amount paid for: Reinsurance, fire, \$30,132.83; return premiums, fire, \$14,288.02	44,420.85	
Total premiums (other than perpetuals).....	\$ 142,058.11	
Gross interest on mortgage loans	6,909.38	
Gross interest on bonds and dividends on stocks.....	289.36	
Gross interest on deposits, trust companies or banks.....	2,645.80	
Gross interest from other sources	518.39	
Gross rents—including company's occupancy of its own buildings	265.00	
Total gross interest and rents	\$ 10,718.93	
From agents' balances previously charged off.....	21.18	
Total income	\$ 152,798.22	
Total	\$ 385,096.76	

DISBURSEMENTS

	Fire	
Gross amount paid for losses	\$ 66,206.98	
Deduct amount received for: Reinsurance, fire, \$3,922.48	3,922.48	
Net amount paid for losses	\$ 62,284.50	
Expenses of adjustment, settlement of losses	373.74	
Commissions or brokerage	33,906.92	
Salaries and expense of special and general agents.....	8,769.55	
Salaries, fees and other charges of officers, directors, trustees, agents and employees	13,642.10	
Rents—including company's occupancy of its own buildings.....	1,341.32	
Advertising, printing and stationery	3,305.73	
Postage, telegrams, telephone and express.....	1,144.17	
Legal expenses	275.00	
Furniture and fixtures	214.05	
Inspections and surveys	960.40	
Repairs and expenses on real estate.....	226.75	
Taxes on real estate	60.43	
State taxes on premiums	789.78	
Insurance department licenses and fees	471.13	
All other licenses, fees and taxes	2,780.00	
All other disbursements, total	845.73	
Total disbursements	\$ 131,231.98	
Balance	\$ 253,866.78	

LEDGER ASSETS

Book value of real estate	\$ 20,000.00
Mortgage loans on real estate	197,000.00
Loans secured by pledge of bonds, stocks or other collateral.....	342.88
Book value of bonds and stocks (Schedule D).....	30,511.90
Cash in office	497.85
Deposits in trust companies and banks on interest.....	70,383.07
Agents' balances, representing business written subsequent to October 1, last	18,579.37
Bills receivable taken for fire risks	11,551.71
Total ledger assets	\$ 258,866.78

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 2,086.31
Interest due and accrued on bonds.....	129.61
Total	\$ 2,215.92
Gross assets	\$ 256,082.15

REPORT IOWA INSURANCE DEPARTMENT

DEDUCT ASSETS NOT ADMITTED

Total admitted assets \$ 256,032.15

LIABILITIES

Gross losses adjusted and unpaid, due \$ 1,750.00
 Total claims for losses \$ 1,750.00
 Net amount of unpaid losses \$ 1,750.00
 \$291,194.49 unearned premiums (pro rata), 40 per cent. 116,477.79
 Total unearned premiums as computed above \$ 116,477.79
 State, county and municipal taxes due or accrued 1,155.71
 Total of all liabilities except capital \$ 119,883.50
 Cash capital \$ 100,000.00
 Surplus over all liabilities 36,648.65
 Surplus as regards policyholders \$ 136,648.65
 Total \$ 256,032.15

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1917	\$ 31,224,780.55	\$ 324,483.50
Written during the year	15,357,153.54	186,478.96
Totals	\$ 46,581,934.09	\$ 510,962.46
Expired and terminated	15,336,880.80	165,333.75
In force at end of the year	\$ 31,245,053.29	\$ 345,628.71
Deduct amount reinsured	4,721,180.49	54,434.22
Net amount in force	\$ 26,523,872.80	\$ 291,194.49

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 3,612,433.81	\$ 47,069.69
Two years	146,463.08	808.65
Three years	10,967,420.22	93,102.85
Four years	72,003.18	676.85
Five years and over	11,725,552.60	149,476.45
Net amount in force December 31, 1918	\$ 26,523,872.80	\$ 291,194.49

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	\$ 4,489.28	\$ 426.08
Windstorms and tornadoes	21,421.40	11,309.84
Largest amount written on any one risk not deducting reinsurance		\$ 10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile	Aggregate
Gross risks written	\$ 10,277,194.61	\$ 4,727,739.61	\$ 352,219.32	\$ 15,357,153.54
Net risks written	7,230,611.47	2,407,322.82	253,559.91	9,991,494.20
Gross premiums on risks written	150,807.32	30,211.56	5,469.03	186,478.96
Net premiums on risks written	116,147.43	21,421.40	4,489.28	142,058.11
Net losses paid	50,587.98	11,309.84	426.08	62,284.50
Net losses incurred	51,387.98	11,309.84	426.08	63,084.50

IOWA NATIONAL FIRE INSURANCE COMPANY

Located at Nos. 1018-1024 Valley Bank Building, Des Moines, Iowa.
 Incorporated December 9, 1915. Commenced Business January 2, 1917.
 John L. Bleakly, President. C. M. Spencer, Secretary.

CAPITAL

Capital stock paid in cash \$ 500,000.00
 Amount of ledger assets, Dec. 31, of previous year 822,337.76
 Extended at \$ 822,337.76

IOWA NATIONAL FIRE INSURANCE COMPANY

INCOME

Gross premiums	Fire	
Deduct gross amount paid for: Reinsurance, fire, \$55,186.96;	\$23,849.45	
return premiums, fire, \$38,867.07		94,054.03
Total premiums (other than perpetuals)		\$ 229,796.42
Gross interest on mortgage loans	\$ 33,673.11	
Gross interest on collateral loans	100.91	
Gross interest on bonds and dividends on stocks	1,660.42	
Gross interest on deposits, trust companies or banks	982.56	
Gross interest from other sources: Bills receivable	170.19	
Total gross interest and rents		\$ 36,587.19
From other sources, total		986.31
Borrowed money (gross): Anticipating income to purchase investments		\$ 35,000.00
Total income		\$ 302,368.92
Total		\$ 1,124,706.68

DISBURSEMENTS

Gross amount paid for losses	Fire	
Deduct amount received for: Salvage, fire, \$60.32; reinsurance, fire, \$19,924.31	72,625.34	
		19,984.63
Net amount paid for losses		\$ 52,640.71
Expenses of adjustment, settlement of losses		2,145.63
Commissions or brokerage		60,385.13
Allowances to local agencies for miscellaneous agency expenses		292.13
Salaries and expense of special and general agents		9,137.94
Salaries, fees and other charges of officers, directors, trustees, agents and employes		17,912.45
Rents—including company's occupancy of its own building		3,867.55
Advertising, printing and stationery		4,906.20
Postage, telegrams, telephone and express		1,245.77
Furniture and fixtures		778.72
Maps, including corrections		49.00
Inspections and surveys		2,236.80
State taxes on premiums		3,291.80
Insurance department licenses and fees		2,035.23
All other licenses, fees and taxes		1,180.38
All other disbursements, total		1,018.44
Interest on borrowed money: Borrowed money, \$35,000.00; interest, \$336.70		35,326.70
Total disbursements		\$ 196,539.60
Balance		\$ 926,167.08

LEDGER ASSETS

Mortgage loans on real estate	\$ 771,985.00
Loans secured by pledge of bonds, stocks or other collateral	1,845.00
Book value of bonds and stocks (Schedule D)	95,063.83
Cash in office	2,809.60
Deposits in trust companies and banks on interest	24,838.56
Agents' balances, representing business written subsequent to October 1, last	20,732.36
Agents' balances, representing business written prior to October 1, last	908.23
Bills receivable taken for fire risks	4,027.87
All other ledger assets, total: Furniture and fixtures	3,206.63
Total ledger assets	\$ 926,167.08

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 23,072.87
Interest due and accrued on bonds	1,922.19
Interest due and accrued on collateral loans	76.88
Total	\$ 25,071.94
Gross assets	\$ 951,239.02

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	\$ 3,296.63	
Agents' balances, representing business written prior to October 1, last	938.23	
Bills receivable, past due, taken for marine, inland and fire risks	74.25	
Total		4,309.11
Total admitted assets	\$ 946,929.91	

LIABILITIES

Gross losses adjusted and unpaid, due and not due	\$ 16,479.42	
Total claims for losses	\$ 16,479.42	
Deduct reinsurance	987.70	
Net amount of unpaid losses		\$ 15,491.72
Gross unearned premiums pro rata on fire risks	\$ 178,285.89	
Total unearned premiums as computed above		178,285.89
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		20.05
State, county and municipal taxes due or accrued		4,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers		10.75
Total of all liabilities except capital		\$ 197,808.41
Cash capital	\$ 500,000.00	
Surplus over all liabilities	249,121.50	
Surplus as regards policyholders		749,121.50
Total		\$ 946,929.91

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1917	\$ 11,735,235.00	\$ 127,341.30
Written during the year	29,179,941.00	323,849.45
Totals	\$ 40,915,176.00	\$ 451,190.75
Expired and terminated	10,208,133.00	106,136.20
In force at end of the year	\$ 30,707,043.00	\$ 345,054.55
Deduct amount reinsured	4,433,872.00	67,979.30
Net amount in force	\$ 26,273,171.00	\$ 277,075.25

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 12,818,342.00	\$ 121,065.65
Two years	354,235.00	2,330.73
Three years	8,869,674.00	66,338.50
Four years	135,201.00	1,293.79
Five years and over	8,529,561.00	86,107.05
Net amount in force December 31, 1918	\$ 30,707,043.00	\$ 277,075.25

GENERAL INTERROGATORIES

Additional classes written:		Net Premiums	Losses Incurred
Motor vehicles	\$ 4,601.25	\$ 1,926.24	
Windstorms and tornadoes	27,569.10	7,520.59	
Largest amount written on any one risk not deducting reinsurance		\$ 30,000.00	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile	Aggregate
Gross risks written	\$ 11,486,462.00	\$ 4,999,544.00	\$ 319,742.00	\$ 16,805,748.00
Net risks written	6,809,629.00	4,391,182.00	255,545.00	11,256,689.00
Gross premiums on risks written	165,613.65	31,631.92	5,521.60	202,767.17
Net premiums on risks written	96,627.70	27,569.10	4,601.25	128,798.05
Net losses paid	27,817.55	7,561.92	1,891.62	36,711.19
Net losses incurred	29,352.38	7,520.59	1,926.24	38,799.21

IOWA STATE INSURANCE COMPANY (MUTUAL)

Located at No. 200 Main Street, Keokuk, Iowa.
 Incorporated January, 1855. Commenced Business July, 1855.
 William Logan, President. G. C. Tucker, Secretary.

CAPITAL

Amount of ledger assets, Dec. 31, of previous year	\$ 893,445.68
Extended at	\$ 893,445.68

INCOME

	Fire
Gross premiums	\$ 817,729.74
Deduct gross amount paid for: Reinsurance, fire, \$61,860.30; return premiums, fire, \$110,762.59	172,622.95
Total premiums (other than perpetuals)	\$ 645,106.79
Gross interest on mortgage loans	911.52
Gross interest on bonds and dividends on stocks	3,042.88
Gross interest on deposits, trust companies or banks	4,754.55
Gross interest from other sources: Bills receivable	125.68
Gross rents—including company's occupancy of its own buildings	1,000.00
Total gross interest and rents	\$ 9,834.63
From agents' balances previously charged off	1,016.66
Total income	\$ 655,958.08
Total	\$ 1,549,403.76

DISBURSEMENTS

	Fire
Gross amount paid for losses	\$ 291,975.20
Deduct amount received for: Salvage, fire, \$25.00; reinsurance, fire, \$33,155.68	33,180.63
Net amount paid for losses	\$ 258,794.52
Expenses of adjustment, settlement of losses	8,671.28
Commissions or brokerage	146,493.16
Salaries and expense of special and general agents	17,851.37
Salaries, fees and other charges of officers, directors, trustees, agents and employes	34,968.09
Rents—including company's occupancy of its own buildings	1,000.00
Advertising, printing and stationery	5,172.65
Postage, telegrams, telephone and express	5,031.91
Legal expenses	850.00
Furniture and fixtures	654.42
Maps, including corrections	420.47
Inspections and surveys	2,869.47
Repairs and expenses on real estate	178.13
Taxes on real estate	200.28
State taxes on premiums	9,680.67
Insurance department licenses and fees	2,127.08
All other licenses, fees and taxes: U. S. war tax on premiums	7,663.50
All other disbursements, total	1,825.68
Total disbursements	\$ 504,552.59
Balance	\$ 1,044,851.17

LEDGER ASSETS

Book value of real estate	\$ 8,000.00
Mortgage loans on real estate	108,800.00
Book value of bonds and stocks (Schedule D)	116,000.00
Cash in office	97.53
Deposits in trust companies and banks on interest	166,630.08
Agents' balances, representing business written subsequent to October 1, last	14,630.00
Agents' balances, representing business written prior to October 1, last	467.55
Bills receivable taken for fire risks	613,937.69
All other ledger assets, total	16,288.41
Total ledger assets	\$ 1,044,851.17

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 3,757.15
Interest due and accrued on bonds	1,043.85
Total	\$ 4,801.00
Gross assets	\$ 1,049,652.17

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery: Automobiles	1,368.08
Furniture, fixtures and safes and maps	9,674.90
Agents' balances, representing business written prior to October 1, last	467.55
Bills receivable, past due, taken for marine, inland and fire risks	7,979.87
Cash premiums in course of collection representing business prior to October 1, 1918	287.51
Total	\$ 19,777.91
Total admitted assets	\$ 1,029,874.26

LIABILITIES

Gross losses adjusted and unpaid, due and not due.....	\$ 10,915.96
Gross claims in process of adjustment, or in suspense.....	14,353.48
Total claims for losses	\$ 25,269.44
Deduct reinsurance	4,614.02
Net amount of unpaid losses	\$ 20,654.82
Total unearned premiums as computed above at 40 per cent of premiums in force	880,641.92
State, county and municipal taxes due or accrued.....	12,112.37
All other liabilities, total: Deferred commission due January 15, 1919	6,424.51
Totals of all liabilities except capital	\$ 919,833.62
Surplus as regards policyholders	110,040.64
Total	\$ 1,029,874.26

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1917	\$ 84,813,629.00	\$ 2,074,861.31
Written during the year	34,300,198.00	817,729.74
Totals	\$119,113,827.00	\$ 2,892,591.05
Expired and terminated	29,710,636.00	630,478.91
In force at end of the year	\$ 89,403,191.00	\$ 2,262,117.14
Deduct amount reinsured	8,208,248.00	60,512.34
Net amount in force	\$ 81,194,943.00	\$ 2,201,604.80

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Windstorms and tornadoes	\$ 135,833.89	\$ 33,512.51
Hail	712.96	31.70
Largest amount written on any one risk not deducting reinsurance	10,000.00	

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Hail	Aggregate
Gross risks written	\$ 18,211,934.00	\$ 11,973,096.00	\$ 39,980.00	\$ 30,225,010.00
Net risks written	9,544,873.00	8,938,925.00	39,980.00	18,571,778.00
Gross premiums on risks written	324,058.02	88,264.59	127.40	303,060.01
Net premiums on risks written	224,359.09	75,647.26	127.40	300,173.75
Net losses paid	94,170.51	18,436.02	27.50	112,634.03
Net losses incurred	95,115.02	18,641.03	27.50	113,783.55

MILL OWNERS' MUTUAL FIRE INSURANCE COMPANY OF IOWA

Located at Nos. 412-416 Seventh Street, Des Moines, Iowa.
 Incorporated 1875. Commenced Business 1875.
 H. J. Benson, President. J. T. Sharp, Secretary.

CAPITAL

Amount of ledger assets, Dec. 31, of previous year.....	\$ 693,345.20
Extended at	\$ 693,345.20

INCOME

	Fire
Gross premiums: Premiums, \$524,332.06; Assessments, \$146,594.23	\$ 670,927.19
Deduct gross amount paid for: Reinsurance, fire, \$799.65; return premiums, fire, \$94,281.68	95,081.33
Total premiums (other than perpetuals)	\$ 575,845.86
Gross interest on mortgage loans	\$ 29,780.85
Gross interest on bonds and dividends on stocks	1,610.83
Gross interest on deposits, trust companies or banks	1,476.29
Total gross interest and rents	\$ 32,867.07
From other sources, total	38,617.78
Total income	\$ 647,331.61
Total	\$ 1,340,676.81

DISBURSEMENTS

	Fire
Gross amount paid for losses	\$ 221,296.85
Deduct amount received for: Salvage, fire, \$5,312.63; Discount, fire, \$625.08	5,687.71
Net amount paid for losses	\$ 215,359.14
Expenses of adjustment, settlement of losses	1,721.10
Commissions or brokerage	56,997.57
Allowances to local agencies for miscellaneous agency expenses	10.00
Salaries, fees and other charges of officers, directors, trustees, agents and employes	32,038.19
Rents—including company's occupancy of its own buildings	1,558.00
Advertising and subscriptions, printing and stationery	3,672.08
Postage, telegrams, telephone and express	1,963.00
Legal expenses	196.40
Furniture and fixtures	625.70
Maps, including corrections	71.50
Underwriters' board and tariff associations	827.85
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	875.00
Inspections and surveys	5,360.13
State taxes on premiums	5,008.68
Insurance department licenses and fees	851.73
All other licenses, fees and taxes	9,069.22
All other disbursements, total	84.27
Dividends to policyholders	42,792.72
Total disbursements	\$ 379,304.38
Balance	\$ 961,472.43

LEDGER ASSETS

Mortgage loans on real estate	\$ 754,800.00
Book value of bonds and stocks (Schedule D)	100,000.00
Cash in office	100.00
Deposits in trust companies and banks on interest	50,880.22
Agents' balances, representing business written subsequent to October 1, last	51,875.23
Agents' balances, representing business written prior to October 1, last	\$ 2,291.98
All other ledger assets, total	825.00
Total ledger assets	\$ 961,472.43

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 23,095.72
Interest due and accrued on bonds	841.25
Interest due and accrued on other assets.....	141.44
Total	\$ 24,078.41
All other non-ledger assets, total: Assessments accrued	48,555.80
Gross assets	\$ 1,084,106.64

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last	\$ 3,291.98
Total	\$ 3,291.98
Total admitted assets	\$ 1,030,814.06

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 46,113.33
Total claims for losses	\$ 46,113.33
Net amount of unpaid losses	\$ 46,113.33
Gross unearned premiums as 40 per cent on fire risks running one year or less	\$ 155,207.79
Total unearned premiums as computed above	155,207.79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	981.06
State, county and municipal taxes due or accrued	12,412.40
Commissions, brokerage and other charges due or to become due to agents and brokers	5,299.10
All other liabilities, total	197,767.29
Total of all liabilities except capital	\$ 417,780.97
Permanent fund	100,000.00
Surplus over all liabilities	513,033.09
Surplus as regards policyholders	613,033.09
Total	\$ 1,030,814.06

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1917	\$ 30,194,031.00	\$ 244,018.15
Written during the year	50,383,303.00	670,927.19
Excess of original premiums		2,970.58
Totals	\$ 80,577,334.00	\$ 917,915.92
Expired and terminated	37,568,873.00	533,530.87
In force at end of the year	\$ 43,008,461.00	\$ 384,385.28
Deduct amount reinsured	74,700.00	789.25
Net amount in force	\$ 42,933,761.00	\$ 383,596.03

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	\$ 42,634,486.00	\$ 379,304.40
Two years	129,000.00	916.14
Three years	180,275.00	3,244.67
Five years and over	19,000.00	250.82
Net amount in force December 31, 1918	\$ 42,933,761.00	\$ 383,596.03

GENERAL INTERROGATORIES

Additional classes written:	
Largest amount written on any one risk not deducting reinsurance	Losses Incurred
	\$ 30,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	Fire
Net risks written	\$ 4,259,018.00
Gross premiums on risks written	2,008,633.00
Net premiums on risks written	24,682.36
Net losses paid	19,427.36
Net losses incurred	7,900.11
	7,565.11

SECURITY FIRE INSURANCE COMPANY

Located at No. 217 West Fourth Street, Davenport, Iowa.
Incorporated 1888. Commenced Business 1883.
J. W. Bollinger, President. E. E. Soenke, Secretary.

CAPITAL

Capital stock paid in cash	\$ 200,000.00
Amount of ledger assets, Dec. 31, of previous year	732,983.08
Extended at	\$ 732,983.08

INCOME

	Fire
Gross premiums	\$ 566,158.16
Deduct gross amount paid for: Reinsurance, fire, \$153,473.16; return premiums, fire, \$49,758.06	194,231.22
Total premiums (other than perpetuities)	\$ 371,926.94
Gross interest on mortgage loans	24,476.91
Gross interest on bonds and dividends on stocks	880.70
Gross interest on deposits, trust companies or banks	2,122.16
Gross interest from other sources	1,545.70
Gross rents—including company's occupancy of its own buildings	4,500.00
Total gross interest and rents	33,615.47
From other sources, total	575.62
Total income	\$ 406,118.03
Total	\$ 1,139,101.71

DISBURSEMENTS

	Fire
Gross amount paid for losses	\$ 202,750.74
Deduct amount received for: Salvage, fire, \$747.28; Reinsurance, fire, 860,256.05	61,003.33
Net amount paid for losses	\$ 141,747.41
Expenses of adjustment, settlement of losses	3,252.23
Commissions or brokerage	88,983.95
Salaries and expense of special and general agents	19,582.63
Salaries, fees and other charges of officers, directors, trustees, agents and employes	16,727.15
Rents—including company's occupancy of its own buildings	2,400.00
Advertising, printing and stationery	5,661.95
Postage, telegrams, telephone and express	3,745.58
Legal expenses	2,370.61
Furniture and fixtures	7.80
Maps, including corrections	58.10
Underwriters' boards and tariff associations and inspectors and surveys	4,271.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	450.14
Repairs and expenses on real estate	327.46
Taxes on real estate	1,008.00
State taxes on premiums	3,990.22
Insurance department licenses and fees	1,238.36
All other licenses, fees and taxes	12,396.83
All other disbursements, total	2,318.00
Interest and dividends to stockholders	24,009.00
Agents, balances charged off	3,450.66
Total disbursements	\$ 338,833.42
Balance	\$ 800,268.29

LEDGER ASSETS

Book value of real estate	\$ 54,641.80
Mortgage loans on real estate	511,748.00
Book value of bonds and stocks (Schedule D)	37,832.00
Deposits in trust companies and banks not on interest	60,121.16
Deposits in trust companies and banks on interest	54,654.61
Agents' balances, representing business written subsequent to October 1, last	47,641.08
Agents' balances, representing business written prior to October 1, last	379.45
Bills receivable taken for fire risks	33,250.06
Total ledger assets	\$ 800,268.29

NON-LEDGER ASSETS

Interest due and accrued on mortgages.....	\$ 15,167.66
Interest due and accrued on bonds.....	300.18
Total	\$ 15,467.84
Gross assets	\$ 815,736.13

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, last.....	\$ 379.48
Total	379.48
Total admitted assets	\$ 815,356.65

LIABILITIES

Gross losses adjusted and unpaid, due and not paid.....	\$ 12,816.00
Gross claims in process of adjustment, or in suspense.....	5,050.27
Gross claims resisted.....	2,500.00
Total claims for losses	\$ 20,366.27
Deduct reinsurance.....	8,424.20
Net amount of unpaid losses	11,942.07
Gross unearned premiums as 50 per cent on fire risks running one year or less.....	\$ 50,529.52
Gross unearned premiums pro rata on fire risks running more than one year.....	478,807.53
\$600,183.69 unearned premiums (pro rata).....	529,337.05
Total unearned premiums as computed above	529,337.05
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,783.26
State, county and municipal taxes due or accrued.....	11,016.17
Commissions, brokerage and other charges due or to become due to agents and brokers.....	1,550.51
Total of all liabilities except capital	\$ 555,629.00
Cash capital.....	200,000.00
Surplus over all liabilities.....	59,727.56
Surplus as regards policyholders	259,727.56
Total	\$ 815,356.65

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1917.....	\$ 80,336,182.00	\$ 1,112,505.29
Written during the year.....	38,164,965.00	565,660.41
Totals	\$118,501,147.00	\$ 1,678,165.70
Expired and terminated.....	29,563,906.00	390,323.38
In force at end of the year	\$ 88,937,241.00	\$ 1,287,842.32
Deduct amount reinsured.....	19,938,860.00	328,658.63
Net amount in force	\$ 68,998,381.00	\$ 959,183.69

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year.....	\$ 7,920,993.00	\$ 101,059.94
Two years.....	210,927.00	2,198.94
Three years.....	29,869,483.00	322,799.43
Four years.....	180,300.00	3,147.65
Five years and over.....	30,517,279.00	530,978.63
Net amount in force December 31, 1918	\$ 68,998,381.00	\$ 959,183.69

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Motor vehicles.....	\$ 1,989.64	\$ 99.00
Windstorms and tornadoes.....	67,360.49	24,474.35
Hail.....		67.00
Largest amount written on any one risk not deducting reinsurance		\$ 25,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile
Gross risks written.....	\$ 17,692,525.00	\$ 6,968,398.00	\$ 1,524.15
Net risks written.....	8,434,246.00	4,842,048.00	1,301.70
Gross premiums on risks written.....	326,696.19	87,019.31	1,906.20
Net premiums on risks written.....	200,499.63	57,018.22	1,739.65
Net losses paid.....	82,410.66	18,677.97	99.90
Net losses incurred.....	73,103.73	18,503.92	90.90
Gross risks written	\$ 17,692,525.00	\$ 6,968,398.00	\$ 1,524.15
Net risks written	8,434,246.00	4,842,048.00	1,301.70
Gross premiums on risks written	326,696.19	87,019.31	1,906.20
Net premiums on risks written	200,499.63	57,018.22	1,739.65
Net losses paid	82,410.66	18,677.97	99.90
Net losses incurred	73,103.73	18,503.92	90.90
Gross risks written	\$ 17,692,525.00	\$ 6,968,398.00	\$ 1,524.15
Net risks written	8,434,246.00	4,842,048.00	1,301.70
Gross premiums on risks written	326,696.19	87,019.31	1,906.20
Net premiums on risks written	200,499.63	57,018.22	1,739.65
Net losses paid	82,410.66	18,677.97	99.90
Net losses incurred	73,103.73	18,503.92	90.90

STATE INSURANCE COMPANY

Located on third floor Hippee Bldg., Des Moines, Iowa.
 Incorporated November 10, 1916. Commenced Business February 12, 1917.
 G. F. Tinknell, President. T. C. Bassett, Secretary.

CAPITAL

Capital stock paid in cash.....	\$ 100,000.00
Amount of ledger assets, Dec. 31, of previous year.....	120,254.67
Extended at	\$ 120,254.67

INCOME

Gross premiums.....	\$ 4,663.87	\$ 42,242.26	
Deduct gross amount paid for: Reinsurance, fire, \$2,633.87; return premiums, fire, \$268.92; hail, \$61.90.....	2,902.79	64.90	
Total premiums (other than perpetuals)	\$ 1,751.08	\$ 42,177.36	\$ 43,928.44
Gross interest on mortgage loans.....		5,630.40	
Gross interest on bonds and dividends on stocks.....		10.09	
Gross interest from other sources.....		161.83	
Total gross interest and rents			5,802.92
Gross increase in book value of ledger assets.....			5.00
Total income			\$ 49,737.36
Total			\$ 169,992.03

DISBURSEMENTS

Gross amount paid for losses.....	\$ 70.25	\$ 7,233.07
Deduct amount received for: Reinsurance, fire, \$70.25.....	70.25	
Net amount paid for losses		\$ 7,233.07
Expenses of adjustment, settlement of losses.....		681.30
Commissions or brokerage.....		9,533.94
Salaries and expense of special and general agents.....		5,464.44
Salaries, fees and other charges of officers, directors, trustees, agents and employees.....		4,630.88
Rents—including company's occupancy of its own buildings.....		829.33
Advertising, printing and stationery.....		1,218.10
Postage, telegrams, telephone and express.....		307.03
Legal expenses.....		200.00
Furniture and fixtures.....		657.10
Taxes: Federal.....		389.92
Insurance department licenses and fees.....		81.50
All other licenses, fees and taxes.....		25.45
All other disbursements, total.....		238.42
Office supplies.....		40.15
Interest and dividends to stockholders.....		6,888.00
Total disbursements		\$ 38,461.09
Balance		\$ 131,530.94

LEDGER ASSETS

Mortgage loans on real estate	\$ 99,450.00	
Book value of bonds and stocks (Schedule D)	4,119.32	
Deposits in trust companies and banks not on interest	14,479.32	
Deposits in trust companies and banks on interest	1,417.00	
Agents' balances, representing business written subsequent to October 1, last	265.97	
Agents' balances, representing business written prior to Oc- tober 1, last	263.84	
Bills receivable, taken for hail and fire risks	11,534.80	
Total ledger assets	\$	131,530.34

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$ 1,574.58	
Interest due and accrued on bonds	14.42	
Total		1,589.00
All other non-ledger assets, total: Money in hands of special agents		150.00
Gross assets	\$	133,269.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to Oc- tober 1, last	\$ 263.84	
Bills receivable, past due, taken for hail and fire risks	5,623.08	
Total	\$	5,886.92
Total admitted assets	\$	127,382.42

LIABILITIES

Gross claims in process of adjustment, or in suspense	\$ 35.00	
Total claims for losses	\$ 35.00	
Deduct reinsurance	35.00	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		56.39
State, county and municipal taxes due or accrued		975.00
All other liabilities, total: For reinsurance (fire)		281.95
Total of all liabilities except capital	\$	1,313.34
Cash capital	\$ 100,000.00	
Surplus over all liabilities	26,069.08	
Surplus as regards policyholders	\$	126,069.08
Total	\$	127,382.42

RISKS AND PREMIUMS

	Fire Risks	Premiums	Hail
Written during the year	\$ 383,195.00	\$ 4,653.87	\$ 1,484,286.00
Totals	\$ 383,195.00	\$ 4,653.87	\$ 1,484,286.00
Expired and terminated	28,600.00	439.32	573,797.00
In force at end of the year	\$ 354,595.00	\$ 4,214.55	\$ 910,489.00
Deduct amount reinsured	354,595.00	4,214.55	
Net amount in force			\$ 910,489.00

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Hail: On growing crops	\$ 42,178.36	\$ 7,233.07
Largest amount written on any one risk not deducting rein- surance	\$	10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Hail
Gross risks written	\$ 270,872.00	\$ 112,322.00	\$ 1,383,751.00
Net risks written	251,072.00	103,522.00	821,234.00
Gross premiums on risks written	3,888.34	765.03	42,243.26
Net premiums on risks written	1,751.08	included in fire	42,178.36
Net premiums paid	70.25		7,233.07
Net losses paid	70.25		7,233.07
Net losses incurred			

TABLE 10—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Home Office	Name of Attorney	Commenced Business	
American Exchange Underwriters	New York, N. Y.	Weed & Kennedy	Nov.	1892
Belt Automobile Indemnity Association	El Paso, Ill.	Alyea & Nichols	Nov.	1915
Canners Exchange Subscribers at Warner Inter Insurance Bureau	Chicago, Ill.	L. B. Warner, Inc.	Dec.	1907
Subscribers at Druggist Indemnity Exchange	St. Louis, Mo.	H. W. Eddy		1908
Subscribers at Hardware Underwriters	Elgin, Ill.	L. D. Nish, Inc.	June,	1912
Individual Underwriters	New York, N. Y.	E. W. Brown		1881
Inter Insurance Exchange	Kansas City, Mo.	H. J. Straight Co.	Jan.	1905
Lumbermen's Exchange	Kansas City, Mo.	J. W. Gavey & Co.		1894
Motor Car Indemnity Exchange	Chicago, Ill.	Bell & Rice		1917
Subscribers at N. Y. Reciprocal Underwriters	New York, N. Y.	E. W. Brown		1891
Reciprocal Exchange	Kansas City, Mo.	Bruce Dodson	Dec.	1900
Reciprocal Underwriters	Kansas City, Mo.	J. W. Garvey & Co.		1897
Retail Lumbermen's Inter Ins. Exchange	Minneapolis, Minn.	O. D. Hanschild	Jan.	1917
Underwriters Exchange	Kansas City, Mo.	H. J. Straight, Co.	Feb.	1902
Western Reciprocal Underwriters	Kansas City, Mo.	Campbell, Harvey Co.	Mch.	1908
Wholesale Grocery Subscribers at Warner Inter Ins. Bureau	Chicago, Ill.	L. B. Warner, Inc.	Oct.	1913
Total				

TABLE 11—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Home Office
American Exchange Underwriters	New York, N. Y.
Belt Automobile Indemnity Association	El Paso, Ill.
Canners' Exchange Subscribers at Warner Inter Ins. Bureau	Chicago, Ill.
Subscribers at Druggists' Indemnity Exchange	St. Louis, Mo.
Subscribers at Hardware Underwriters	Elgin, Ill.
Individual Underwriters	New York, N. Y.
Inter Insurers' Exchange	Kansas City, Mo.
Lumbermen's Exchange	Kansas City, Mo.
Motor Car Indemnity Exchange	Chicago, Ill.
Subscribers at N. Y. Reciprocal Underwriters	New York, N. Y.
Reciprocal Exchange	Kansas City, Mo.
Reciprocal Underwriters	Kansas City, Mo.
Retail Lumbermen's Inter Insurance Exchange	Minneapolis, Minn.
Underwriters' Exchange	Kansas City, Mo.
Western Reciprocal Underwriters	Kansas City, Mo.
Wholesale Grocery Subscribers at Warner Inter Insurance Bureau	Chicago, Ill.
Total	

—LOCATION, ATTORNEYS AND GENERAL BUSINESS.

Insurance in Force		Financial Condition December 31			
Amount	Premium deposits	Admitted assets	Liabilities	Surplus	Assets Available for payment of losses
\$ 51,504,209.00	\$ 185,102.79	\$ 748,461.03	\$ 112,598.28	\$ 635,862.75	\$ 729,518.90
14,474,041.00	278,797.68	241,599.01	183,910.84	57,688.17	197,087.01
36,542,995.55	458,296.38	758,057.05	293,810.89	464,246.16	693,394.35
10,725,144.79	122,644.94	131,446.01	62,764.17	68,681.84	130,004.31
5,074,670.00	51,849.61	104,729.70	29,130.05	75,599.65	101,515.45
68,128,076.00	474,656.41	946,630.90	831,977.72	114,653.18	352,356.37
14,402,384.00	82,703.55	125,491.62	42,705.47	82,786.15	125,491.62
7,223,721.00	70,940.42	103,078.28	64,985.98	38,092.30	73,562.51
	51,005.60	66,252.12	12,868.00	53,384.12	64,352.12
221,288,171.00	771,909.08	2,383,860.80	777,289.04	1,606,571.85	1,992,526.39
49,826,481.00	478,005.59	722,832.87	296,007.25	426,825.62	666,795.15
6,936,758.00	72,503.72	139,576.08	64,341.75	75,234.33	111,486.19
27,942,216.00	389,295.90	576,510.81	213,946.70	362,564.11	557,212.06
117,933,640.00	403,060.02	1,113,898.20	203,062.16	910,836.04	1,108,970.66
17,144,850.00	173,919.78	145,372.04	102,992.99	42,379.05	129,338.94
22,688,549.77	212,200.82	295,896.72	107,915.80	187,980.92	294,080.33
\$671,835,907.11	\$ 4,276,892.29	\$ 8,603,684.33	\$ 3,400,307.09	\$ 5,203,377.24	\$ 7,327,692.36

—INCOME ACCOUNT FOR YEAR 1918.

Ledger assets Dec. 31, 1917	Net premiums deposits written	Gross interest rents	All other income	Total income	Total income and assets of previous year
\$ 624,843.65	\$ 180,041.80	\$ 26,115.20	\$ 131.25	\$ 206,268.31	\$ 831,131.96
113,567.81	441,206.40	3,335.82	227,391.93	671,928.15	785,495.96
541,520.24	628,317.22	17,680.62	63,663.82	709,661.66	1,251,181.90
111,642.50	157,568.19	3,244.60		160,812.79	272,455.29
67,458.82	96,666.05	2,188.81	14,863.82	107,658.68	175,117.50
852,436.46	470,755.99	29,242.41	38,000.00	537,998.40	1,390,434.86
122,086.44	48,584.35	5,065.36	3,306.56	56,956.27	179,042.71
93,401.07	88,023.89	3,835.49	3,025.00	94,884.38	188,285.46
41,433.31	36,843.73	759.66	46,278.93	88,882.32	125,315.63
2,348,997.57	777,528.55	71,546.85	1,960.00	861,025.40	3,200,022.97
1,072,900.14	650,664.93	24,678.39	341.38	675,684.61	1,748,584.75
126,715.11	89,661.21	5,438.09	4,375.00	99,474.30	226,180.41
562,373.89	374,035.81	26,241.86	38,414.98	438,792.65	1,001,166.54
1,189,416.60	348,453.02	49,933.35	226.75	398,613.12	1,588,029.72
108,474.41	248,456.83	2,634.78	25,017.60	276,109.21	384,583.62
158,431.77	263,822.78	5,952.56	145,547.10	415,322.44	673,754.21
\$ 8,135,609.79	\$ 4,804,624.75	\$ 277,908.82	\$ 612,474.12	\$ 5,785,062.69	\$ 13,930,792.48

TABLE 12—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Net losses paid	Dividends to subscribers
American Exchange Underwriters.....	\$ 20,093.47	\$ 9,363.12
Belt Automobile Indemnity Association.....	287,204.38	-----
Cannery's Exchange Subscribers at Warner Inter Ins. Bureau	197,709.87	95,907.84
Subscribers at Druggists' Indemnity Exchange.....	40,592.85	51,247.22
Subscribers at Hardware Underwriters.....	17,020.25	32,186.36
Individual Underwriters.....	166,804.78	190,234.90
Inter Insurers' Exchange.....	4,556.47	35,852.27
Lumbermen's Exchange.....	35,285.23	27,894.82
Motor Car Indemnity Exchange.....	21,179.35	-----
Subscribers at N. Y. Reciprocal Underwriters.....	236,483.10	482,109.51
Reciprocal Exchange.....	272,157.47	154,010.55
Reciprocal Underwriters.....	36,475.38	26,305.45
Retail Lumbermen's Inter Insurance Exchange.....	68,506.02	269,910.34
Underwriters' Exchange.....	187,146.33	212,726.27
Western Reciprocal Underwriters.....	106,280.89	33,194.47
Wholesale Grocery Subscribers at Warner Inter Ins. Bureau	103,425.06	38,471.69
Total.....	\$ 1,800,920.90	\$ 1,659,474.94

TABLE 13—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Mortgage loans	Collateral loans	Bonds and stocks	Cash in office and banks
American Exchange Underwriters.....	\$-----	\$-----	\$ 547,741.00	\$ 155,016.47
Belt Automobile Indemnity Association.....	22,500.00	-----	39,375.00	123,109.90
Cannery's Exchange Subscribers at Warner Inter Insurance Bureau.....	-----	-----	210,000.00	515,439.44
Subscribers at Druggists' Indemnity Exch.....	-----	-----	39,838.00	82,929.08
Subscribers at Hardware Underwriters.....	-----	-----	76,424.00	21,135.16
Individual Underwriters.....	-----	-----	539,120.00	383,304.50
Inter Insurers' Exchange.....	-----	-----	84,799.70	38,963.88
Lumbermen's Exchange.....	28,000.00	28,400.00	8,895.33	32,724.21
Motor Car Indemnity Exchange.....	1,650.00	3,657.00	11,282.00	1,322.45
Subscribers at N. Y. Reciprocal Underwriters.....	-----	-----	1,458,400.00	886,438.90
Reciprocal Exchange.....	15,000.00	-----	469,481.68	217,955.29
Reciprocal Underwriters.....	48,700.00	25,000.00	8,895.34	51,956.42
Retail Lumbermen's Inter Insurance Exch.....	360,300.00	-----	234,513.40	70,471.59
Underwriters' Exchange.....	-----	-----	884,308.90	212,781.99
Western Reciprocal Underwriters.....	-----	5,000.00	63,586.00	55,916.32
Wholesale Grocery Subscribers at Warner Inter Insurance Bureau.....	-----	-----	75,000.00	188,316.59
Total.....	\$76,150.00	\$ 62,057.00	\$4,691,660.35	\$3,037,863.19

—DISBURSEMENTS DURING YEAR 1918.

Administration expense	Taxes, licenses and fees	Guarantee fund	All other disbursements	Total disbursements	Balance
\$ 27,173.49	\$ 2,380.69	\$-----	\$ 58,861.61	\$ 117,872.38	\$ 713,259.58
227,391.90	9,061.37	827.08	45,192.30	569,677.06	215,818.90
149,029.83	6,163.09	-----	50,218.07	490,019.68	761,162.22
32,754.89	3,234.96	-----	3,396.94	140,223.87	132,231.42
16,612.43	1,235.57	-----	4,597.58	71,052.19	104,065.31
59,308.06	7,569.20	-----	22,683.20	446,600.83	943,834.03
9,422.08	1,163.36	-----	1,721.97	52,716.15	126,326.56
18,413.61	857.93	-----	2,755.58	85,207.17	103,078.28
24,333.74	467.00	-----	6,298.49	52,178.58	73,137.05
83,818.79	9,818.17	-----	25,125.22	837,354.79	2,362,668.18
176,704.42	8,152.36	16,511.30	7,968.29	635,534.39	1,113,050.36
19,103.85	908.03	-----	3,790.59	86,613.33	139,576.08
85,272.85	3,646.74	-----	6,802.82	432,138.77	569,027.77
56,948.28	5,285.83	-----	5,931.93	468,038.64	1,119,991.98
88,689.16	4,341.43	-----	7,385.35	239,891.30	144,692.32
53,392.14	4,173.81	-----	78,418.58	277,881.28	295,872.93
\$ 1,123,661.13	\$ 68,429.54	\$ 17,338.38	\$ 333,175.52	\$ 5,003,000.41	\$ 8,917,792.07

—ASSETS DECEMBER 31, 1918.

Deposits in course of collection	Bills receivable	Guarantee fund	All other ledger assets	Total ledger assets	Non-ledger assets	Deduct assets not admitted	Total assets admitted
\$ 10,502.11	\$-----	\$-----	\$-----	\$ 713,259.58	\$ 35,201.45	\$-----	\$ 748,461.03
-----	-----	-----	30,834.00	215,818.90	27,005.11	1,225.00	241,599.01
35,722.78	-----	-----	-----	761,162.22	1,479.86	4,585.03	758,057.05
9,473.34	-----	-----	-----	132,231.42	807.59	1,593.00	131,446.01
6,506.15	-----	-----	-----	104,065.31	53,405.43	52,750.04	104,720.70
-----	-----	-----	21,319.53	943,834.03	2,796.87	-----	946,630.90
2,562.98	-----	-----	-----	126,326.56	884.76	1,719.70	125,491.62
5,035.74	-----	-----	-----	103,078.28	-----	-----	103,078.28
2,099.59	22,818.33	30,000.00	307.68	73,137.05	23,340.07	-----	96,477.12
-----	-----	-----	17,829.28	2,362,668.18	21,192.71	-----	2,383,860.89
77,968.39	-----	392,645.00	-----	1,113,050.36	4,084.79	394,902.28	722,832.87
5,024.32	-----	-----	-----	139,576.08	-----	-----	139,576.08
3,742.78	-----	-----	-----	569,027.77	9,806.98	2,383.94	576,510.81
22,900.19	-----	-----	-----	1,119,991.98	15,792.86	21,886.74	1,113,898.20
12,882.33	785.33	-----	6,522.34	144,692.32	679.72	-----	145,372.04
32,556.34	-----	-----	-----	295,872.93	477.56	454.07	295,896.72
\$ 27,000.04	\$ 23,603.66	\$422,645.00	\$ 76,812.83	\$8,917,792.07	\$ 197,616.06	\$ 481,498.80	\$8,633,909.33

TABLE 14—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Net unpaid claims
American Exchange Underwriters.....	\$ 106.44
Belt Automobile Indemnity Association.....	29,512.96
Canners' Exchange Subscribers at Warner Inter Ins. Bureau.....	60,245.71
Subscribers at Druggists' Indemnity Exchange.....	61,822.47
Subscribers at Hardware Underwriters.....	25,924.80
Individual Underwriters.....	1,459.87
Inter Insurers' Exchange.....	150.00
Lumbermen's Exchange.....	-----
Motor Car Indemnity Exchange.....	10,968.00
Subscribers at N. Y. Reciprocal Underwriters.....	2,142.98
Reciprocal Exchange.....	22,500.00
Reciprocal Underwriters.....	36,251.86
Retail Lumbermen's Inter Insurance Exchange.....	16,798.73
Underwriters' Exchange.....	1,150.79
Western Reciprocal Underwriters.....	15,379.44
Wholesale Grocery Subscribers at Warner Inter Insurance Bureau.....	-----
Total.....	\$ 171,032.64

TABLE 15—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Gross risks written	Net risks written
American Exchange Underwriters.....	\$ 825,000.00	\$ 825,000.00
Belt Automobile Indemnity Association.....	61,963.00	61,963.00
Canners' Exchange Subscribers at Warner Inter Ins. Bureau.....	3,456,800.00	2,430,498.54
Subscribers at Druggists' Indemnity Exchange.....	118,200.00	100,200.00
Subscribers at Hardware Underwriters.....	58,450.00	48,960.00
Individual Underwriters.....	1,977,750.00	1,977,750.00
Inter Insurers' Exchange.....	2,995.04	686.13
Lumbermen's Exchange.....	528,200.00	486,000.00
Motor Car Indemnity Exchange.....	389,650.00	371,728.00
Subscribers at N. Y. Reciprocal Underwriters.....	147.54	147.54
Subscribers at N. Y. Reciprocal Underwriters.....	7,408,700.00	7,408,700.00
Reciprocal Exchange.....	736,200.00	506,300.00
Reciprocal Underwriters.....	274,525.00	257,800.00
Retail Lumbermen's Inter Insurance Exchange.....	10,988,075.00	6,971,776.00
Underwriters' Exchange.....	5,431,000.00	4,591,500.00
Western Reciprocal Underwriters.....	506,600.00	407,800.00
Wholesale Grocery Subscribers at Warner Inter Ins. Bureau.....	430,500.00	430,500.00
Total.....	\$33,190,780.54	\$26,975,404.00

—LIABILITIES DECEMBER 31, 1918.

Unearned premium deposits	Administration expense	Unpaid dividends to subscribers	All other liabilities	Total liabilities	Surplus
\$ 92,656.15	\$ 3,506.46	\$ 13,829.21	\$ 1,500.00	\$ 112,588.28	\$ 635,893.75
129,398.84	-----	-----	4,700.00	133,910.84	57,688.17
229,148.19	-----	-----	4,412.99	293,810.89	464,246.16
61,822.47	874.93	-----	245.97	62,764.17	68,681.84
25,924.80	1,106.05	-----	648.33	29,130.05	75,590.65
227,328.21	-----	227,703.19	366,796.32	831,977.72	114,653.18
42,705.47	-----	-----	42,705.47	42,705.47	82,786.15
35,470.21	-----	29,515.77	-----	64,985.98	38,092.30
-----	600.00	-----	1,300.00	12,868.00	83,609.12
380,664.54	-----	283,434.11	5,754.57	777,289.04	1,606,571.85
229,969.53	17,034.59	-----	16,503.13	296,007.25	426,825.62
36,251.86	-----	28,089.89	-----	64,341.75	75,234.33
194,647.96	-----	-----	2,500.00	213,946.70	362,564.11
198,134.62	-----	-----	3,776.75	203,062.16	910,836.04
86,969.89	-----	-----	653.66	102,992.99	42,379.05
106,099.41	-----	-----	1,818.39	107,915.80	187,980.92
\$ 2,112,973.14	\$ 23,122.03	\$ 682,572.17	\$ 410,608.11	\$ 3,400,307.00	\$ 5,233,602.24

—BUSINESS IN IOWA DURING 1918.

Gross premium deposits received	Net premium deposits received	Gross losses paid	Net losses paid	Net losses incurred	Date of admission to Iowa
\$ 2,067.83	\$ 1,382.81	\$ 4,393.12	\$-----	\$ 4,393.12	Oct. 2, 1917
2,105.51	2,080.22	797.10	797.10	1,205.23	Mar. 14, 1918
51,561.63	29,529.65	706.45	706.45	28,181.22	Oct. 3, 1917
1,542.53	1,307.27	13.43	13.43	13.43	Oct. 2, 1917
877.01	598.03	-----	-----	-----	Sept. 6, 1918
11,626.17	6,063.61	-----	-----	-----	Oct. 3, 1917
2,995.04	686.13	51.50	51.50	-----	Oct. 6, 1917
4,232.52	2,632.10	-----	-----	-----	Oct. 10, 1917
-----	-----	-----	-----	-----	Dec. 14, 1918
20,970.75	3,806.84	9,744.41	9,744.41	9,744.41	Oct. 2, 1917
19,174.06	6,115.72	194.74	194.74	165.06	Oct. 3, 1917
3,160.37	1,721.37	-----	-----	-----	Oct. 2, 1917
127,690.71	33,541.31	16,803.73	9,767.61	9,767.61	Oct. 2, 1917
16,140.04	9,832.45	3,624.77	3,624.77	3,624.77	Oct. 6, 1917
6,652.83	3,624.85	-----	-----	-----	Mar. 21, 1918
2,307.51	1,532.80	-----	-----	-----	Oct. 3, 1917
\$ 363,565.51	\$ 104,153.16	\$ 36,419.25	\$ 24,900.01	\$ 57,094.84	

**IOWA
FIRE INSURANCE COMPANIES**

Business Reported 1918

SUMMARY OF REPORTS TO THE COMMISSIONER ON THE BUSINESS
OF THE YEAR 1918

TABLE 16—STATE MUTUAL INSURANCE ASSOCIATION.

Name of Association	Name of President	Address of President
FIRE AND MIXED BUSINESS		
1 Automobile Dealers Mut. Ins. Assn. of Iowa	C. H. Johnston	Des Moines
2 Automobile Trade Mutual Insurance Association	Ed Crawford	Des Moines
3 Clinton Plate Glass Insurance Association	F. D. Van Allen	Clinton
4 Druggists Mutual Insurance Association of Iowa	W. W. Haire	Ft. Dodge
5 Farm Property Mutual Insurance Association of Iowa	Forest Huttenlocher	Des Moines
6 Farmers Nat'l Co-op. Elevator Mut. Ins. Assn. of Iowa	Hans Moeller	Sioux Center
7 Farmers Mut. Ins. Assn. of M. E. Church	H. J. Benz	Charles City
8 Farmers Mutual Automobile Insurance Assn.	Discontinued	
9 Le Mars Mutual Insurance Association	M. W. Richey	Le Mars
10 Home Mutual Insurance Association of Iowa	J. A. Benson	Sheldon
11 Iowa Automobile Owners Mutual Insurance Association	H. T. Brewer	Iowa Falls
12 Iowa Citizens Fund Mutual Insurance Association	A. J. Killmer	Mason City
13 Iowa Farmers Mutual Reinsurance Association	P. J. Shaw	Plover
14 Iowa Hardware Mutual Insurance Association	L. C. Abbott	Marshalltown
15 Iowa Implement Mutual Insurance Association	J. L. Farrington	Iowa Falls
16 Iowa Mercantile Mutual Insurance Association	W. S. Bemis	Spencer
17 Iowa Mutual Insurance Association	T. W. Large	De Witt
18 Lutheran Mutual Fire Insurance Association	C. J. Sodergren	Rock Island, Ill.
19 Mutual Fire & Tornado Association	I. M. Walker	Richland
20 Mutual Fire Ins. Soc. of the Iowa Confer. of Evan. Assn.	L. W. Bock	Waterloo
21 National Mutual Reinsurance Association	K. Neutson	Mason City
22 North-West Mutual Insurance Association	W. L. Sanborn	Moville
23 Protected Mutual Fire Insurance Association	C. H. Thornton	Des Moines
24 Reliance Mutual Insurance Association	Organized in 1919	
25 Retail Merchants Mutual Fire Insurance Association	J. J. Grove	Ames
26 Town Mutual Dwelling House Insurance Association	F. E. Gordon	Des Moines
27 Union Mutual Fire Insurance Association	P. J. Shaw	Plover
28 Western Grain Dealers Mutual Fire Insurance Assn.	Jay A. King	Des Moines
Total Fire and Mixed Business		
EXCLUSIVE TORNADO		
29 Iowa Mutual Tornado Insurance Association	N. Densmore	Des Moines
EXCLUSIVE HAIL		
30 Des Moines Mutual Insurance Association	O. G. Chesley	Des Moines
31 Eastern Iowa Mutual Hail Association	L. J. Gilmour	Davenport
32 Farmers Mutual-Hail Insurance Association of Iowa	Scott Rutledge	Early
33 Farmers State Mutual Hail Association	Mack J. Groves	Estherville
34 Federal Mutual Insurance Association	Discontinued	
65 Mutual Hailstorm Insurance Association of Iowa	Forest Huttenlocher	Des Moines
33 Mutual Horticultural Insurance Association	Reinsured	
Total		

—OFFICERS AND REPORT ON RISKS 1918.

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Dec. 31, 1917	Risks written during year	Risks expired and cancelled during year	Risks in force Dec. 31, 1918
R. B. Nesbitt	Des Moines	Mich. 1916	\$ 789,345	\$ 672,100	\$ 906,345	\$ 555,100
F. S. Shankland	Des Moines	April 1917	473,210	796,710	544,080	725,840
S. C. Seaman	Clinton	Dec. 1917				
Al. Falkenhainer	Algona	Oct. 1906	2,034,129	2,225,885	1,807,645	2,452,360
C. V. Stanley	Des Moines	Aug. 1899	12,728,292	7,023,470	3,079,190	16,672,572
J. C. Lockin	Aurelia	Feb. 1909	2,252,071	916,423	522,216	2,646,278
Gustav Gelhaus	Rockford	Jan. 1917	1,699,342	570,192	326,585	1,942,949
R. J. Koehler	Le Mars	April 1901	4,191,758	2,251,446	993,666	5,449,538
H. J. Rowe	Des Moines	Nov. 1901	25,316,562	11,981,590	9,274,918	28,023,234
F. R. Patton	Iowa Falls	Mich. 1915	697,043	62,436		759,470
Earl J. Neutson	Mason City	Mich. 1916	2,805,960	4,077,276	3,708,444	3,174,792
J. E. Brooks	Greenfield	April 1909	3,724,722	2,935,863	540,003	6,111,582
A. R. Sale	Mason City	Aug. 1903	7,424,813	8,168,446	7,524,548	8,068,711
D. M. Grove	Nevada	Feb. 1903	12,096,690	8,082,884	5,446,062	14,733,512
O. D. Jenkins	Spencer	Oct. 1895	6,612,793	3,519,787	2,700,282	7,432,298
G. M. Smith	De Witt	Mich. 1900	41,914,031	28,514,868	18,129,072	52,299,827
Nils Anderson	Burlington	Jan. 1889	2,173,029	404,564	312,449	2,265,104
J. Lindley Coon	Newton	Sept. 1900	18,454,201	7,262,400	3,985,912	21,730,689
W. C. Lang	Cedar Falls	June 1894	217,763	69,430	50,876	226,317
Earl J. Newston	Mason City	July 1917	1,618,355	1,972,375	1,748,900	1,841,830
F. D. Babcock	Ida Grove	Dec. 1896	4,248,178	4,246,379	3,761,855	4,732,702
C. W. Rutledge	Des Moines	Sept. 1908	2,811,425	2,255,263	842,278	4,224,410
Ira B. Thomas	Des Moines	Sept. 1900	3,059,070	3,775,851	2,761,411	4,073,510
B. Rees Jones	Des Moines	Nov. 1892	82,461,388	27,646,739	16,234,024	93,874,103
Geo. H. Baker	Emmetsburg	Mich. 1897	6,024,483	2,744,838	1,699,432	7,069,889
Geo. A. Wells	Des Moines	Aug. 1907	8,326,112	10,340,855	7,569,949	11,007,018
J. B. Herriman	Des Moines	Jan. 1884	\$236,028,384	\$ 93,453,229	\$ 59,685,398	\$209,796,215
A. E. Read	Des Moines	Jan. 1899	\$ 1,074,601	\$ 592,720	\$ 774,511	\$ 892,810
G. M. Smith	De Witt	May 1903	718,475	415,456	198,462	935,469
W. A. Rutledge	Des Moines	Mich. 1893	33,587,620	32,017,437	18,292,640	47,312,417
M. E. Groves	Estherville	June 1898	2,349,887	1,187,450	956,485	2,580,852
C. V. Stanley	Des Moines	Nov. 1898	961,484	850,461	567,595	1,254,350
Total			\$528,875,216	\$271,024,823	\$174,944,273	\$624,955,766

TABLE 17—STATE MUTUAL INSURANCE ASSNS.

Name of Association	Income		
	Assessments and fees	All other	Total
FIRE AND MIXED BUSINESS—			
1 Automobile Dealers' Mutual Ins. Assn. of Iowa	\$ 10,187.15	\$ 20.00	\$ 10,207.15
2 Automobile Trade Mutual Ins. Assn.	15,063.53	471.06	15,535.49
3 Clinton Plate Glass Insurance Assn.	1,767.18	183.48	1,950.66
4 Druggists' Mutual Insurance Assn. of Iowa	18,840.62	248.47	19,089.09
5 Farm Property Mut. Ins. Assn. of Iowa	32,377.18	30,200.00	82,577.18
6 Farmers' Nat. Co-op. El. M. I. Assn. of Ia.	8,448.90	436.57	8,885.47
7 Farmers' Mut. Ins. Assn. of M. E. Church	4,399.98		4,399.98
8 Farmers' Mutual Automobile Insurance Assn.	Discontinued		
9 LeMars Mutual Insurance Assn.	17,862.99	369.20	18,232.19
10 Home Mutual Insurance Assn. of Iowa	53,741.81	581.98	54,323.79
11 Iowa Automobile Owners' Mutual Ins. Assn.	14,146.87	901.30	15,048.17
12 Iowa Citizens' Fund Mutual Insurance Assn.	29,526.95	5,585.26	35,112.21
13 Iowa Farmers' Mutual Reinsurance Assn.	6,153.41	778.00	6,931.41
14 Iowa Hardware Mutual Insurance Assn.	64,103.88	5,524.77	69,628.65
15 Iowa Implement Mutual Insurance Assn.	59,892.50	1,223.65	61,116.15
16 Iowa Mercantile Mutual Insurance Assn.	25,165.17	133.94	25,299.11
17 Iowa Mutual Insurance Assn.	190,686.59	12,102.19	211,788.78
18 Lutheran Mutual Fire Insurance Assn.	10,379.90	1,570.40	11,950.30
19 Mutual Fire & Tornado Assn.	31,061.45	3,233.18	34,314.63
20 Mutual Fire Ins. Society of the Iowa Conference of the Evangelical Assn.	330.47	63.00	393.47
21 National Mutual Reinsurance Assn.	22,321.92		22,321.92
22 Northwest Mutual Insurance Assn.	58,552.80	1,149.43	59,702.23
23 Protected Mutual Fire Insurance Assn.	13,257.06	6.00	13,263.06
24 Reliance Mutual Insurance Assn.	Organized in 1919		
25 Retail Merchants' Mut. Fire Insurance Assn.	32,228.84	614.25	32,843.09
26 Town Mutual Dwelling House Ins. Assn.	183,158.37	1,036.66	184,195.03
27 Union Mutual Fire Insurance Assn.	34,528.66	119.15	34,647.81
28 Western Grain Dealers' Mutual Fire Ins. Assn.	103,049.10	5,256.95	108,306.05
Total fire and mixed business	\$1,070,269.28	\$ 71,799.79	\$1,142,069.07
EXCLUSIVE TORNADO—			
29 Iowa Mutual Tornado Insurance Assn.	\$ 880,359.69	\$414,363.14	\$1,294,722.83
EXCLUSIVE HAIL—			
30 Des Moines Mutual Insurance Assn.	\$ 21,067.20	\$ 7,800.00	\$ 28,867.20
31 Eastern Iowa Mutual Hail Assn.	12,528.38		12,528.38
32 Farmers' Mutual Hail Ins. Assn. of Iowa	951,482.92	7,547.25	959,030.17
33 Farmers' State Mutual Hail Assn.	66,493.16	941.21	67,434.37
34 Federal Mutual Insurance Assn.	Discontinued		
35 Mutual Hailstorm Insurance Assn. of Iowa	51,793.20	9,500.00	61,293.20
36 Mutual Horticultural Insurance Assn.	Reinsured		
Total	\$3,053,873.83	\$511,951.39	\$3,565,825.22
—Deficit.			

—PRINCIPAL ITEMS OF BUSINESS DURING 1918

Disbursements			Financial Condition			Cost per 1,000 1918
Losses	All other	Total	Admitted assets	Liabilities	Surplus	
\$ 1,760.73	\$ 8,112.44	\$ 9,873.17	\$ 2,654.27	\$ 2,866.68	\$ -192.41	\$14.69
4,731.95	6,442.85	11,174.80	5,513.22	2,064.11	3,449.11	17.90
709.02	343.18	1,052.20	5,154.54		5,154.54	5.28
5,143.06	6,926.61	12,069.64	20,072.52	10,814.15	9,258.37	5.38
32,661.30	50,450.96	83,112.26	1,992.87	1,399.88	782.99	3.60
9,734.56	2,534.21	12,268.77	17,342.37	10,545.00	6,797.37	5.60
3,378.37	753.31	4,131.68	4,432.44		4,432.44	2.95
10,014.93	6,639.14	16,654.07	22,585.14	1,000.00	21,585.14	3.49
28,065.45	28,975.55	57,041.00	17,512.01	1,375.00	16,137.01	2.13
1,473.15	11,715.07	13,188.22	3,362.44	181.24	3,281.20	10.00
6,747.14	13,909.82	20,656.96	13,263.04	5,185.65	8,109.39	6.98
5,032.11	933.38	6,005.49	2,251.25	812.31	1,438.94	1.22
27,496.07	17,164.31	44,660.38	149,363.95	63,559.92	77,804.03	5.76
28,174.06	31,048.15	59,222.21	29,183.07	26,135.74	3,047.33	5.92
6,193.12	15,182.66	21,375.78	14,332.72	12,887.42	1,445.30	3.10
144,659.83	72,527.79	217,178.62	131,613.27	108,351.40	23,261.87	4.61
11,931.92	2,307.76	14,139.68	574.57	1,500.00	-925.43	6.30
16,797.22	16,120.98	32,918.20	2,709.31	1,050.50	1,649.81	1.49
37.28	120.99	158.27	2,472.15		2,472.15	1.00
6,878.19	10,029.35	16,907.54	17,752.77	4,683.00	13,069.77	10.16
31,846.35	25,989.90	57,836.25	28,449.26	27,007.78	1,441.48	12.88
6,488.24	6,282.39	12,770.63	1,330.05	384.62	945.43	2.52
9,512.22	13,814.12	23,326.34	21,319.09	13,309.46	8,039.63	6.31
54,305.08	67,978.27	122,343.35	92,429.10	1,742.22	90,686.88	1.30
8,878.42	15,861.39	24,739.82	15,827.89	12,515.93	3,311.96	3.77
34,165.81	23,228.92	57,394.73	153,064.69	56,368.58	96,696.11	5.91
\$ 466,856.55	\$ 455,333.31	\$ 922,189.86	\$ 767,560.00	\$ 364,449.59	\$ 403,110.41	
\$ 541,378.16	\$ 559,139.08	\$1,100,518.09	\$ 294,737.68	\$ 2,705.00	\$ 292,032.68	\$ 2.73
\$ 6,271.84	\$ 22,837.19	\$ 29,109.03	\$ 975.34		\$ 975.34	\$24.32
6,514.02	3,267.68	9,781.70	3,339.45		3,339.45	11.82
485,449.25	406,282.98	891,732.23	410,578.55	2,270.00	408,308.55	16.30
12,683.75	38,380.34	51,064.09	76,648.28		76,648.28	29.71
43,442.97	22,345.45	65,788.42	182.96	2,785.00	-2,602.02	40.06
\$1,592,596.64	\$1,567,567.88	\$3,160,164.52	\$1,554,022.28	\$ 372,209.68	\$1,181,812.60	

TABLE 18—STATE MUTUAL INSURANCE ASSNS.

Name of Association	Assets		
	Real estate and mortgage loans	Cash in office and banks	All other ledger assets
FIRE AND MIXED BUSINESS—			
1 Automobile Dealers' Mutual Ins. Assn. of Iowa		\$ 2,061.06	\$ 822.38
2 Automobile Trade Mutual Ins. Assn.		2,309.25	3,143.97
3 Clinton Plate Glass Insurance Assn.	3,700.00	954.54	500.00
4 Druggists' Mutual Insurance Assn. of Iowa		12,243.94	7,585.53
5 Farm Property Mut. Ins. Assn. of Iowa		1,992.87	
6 Farmers' Nat'l Co-op. Elev. Mut. Ins. Assn. of Iowa		17,342.37	
7 Farmers' Mut. Ins. Assn. of M. E. Church		4,432.44	
8 Farmers' Mutual Automobile Insurance Assn.	Discontinued		
9 LeMars Mutual Insurance Assn.		8,577.95	4,007.19
10 Home Mutual Insurance Assn. of Iowa		15,343.25	1,880.02
11 Iowa Automobile Owners' Mutual Insurance Assn.		2,337.57	25.70
12 Iowa Citizens' Fund Mutual Insurance Assn.		13,932.16	523.09
13 Iowa Farmers' Mutual Reinsurance Assn.		2,007.65	
14 Iowa Hardware Mutual Insurance Assn.	64,887.47	38,085.71	35,826.00
15 Iowa Implement Mutual Insurance Assn.	14,968.40	7,686.23	6,222.86
16 Iowa Mercantile Mutual Insurance Assn.		9,217.86	5,508.17
17 Iowa Mutual Insurance Assn.	113,425.55		18,018.77
18 Lutheran Mutual Fire Insurance Assn.		574.57	
19 Mutual Fire & Tornado Assn.		1,894.30	550.15
20 Mutual Fire Ins. Society of the Iowa Conference of the Evangelical Assn.		2,472.15	
21 National Mutual Reinsurance Assn.		13,945.78	3,806.99
22 Northwest Mutual Insurance Assn.	8,319.54	4,877.02	12,006.98
23 Protected Mutual Fire Insurance Assn.		1,212.82	225.73
24 Reliance Mutual Insurance Assn.	Organized 1919		
25 Retail Merchants' Mutual Fire Insurance Assn.		6,000.52	15,311.74
26 Town Mutual Dwelling House Insurance Assn.		87,127.22	3,852.00
27 Union Mutual Fire Insurance Assn.		11,735.04	2,575.96
28 Western Grain Dealers' Mutual Fire Insurance Assn.	37,400.00	89,865.27	30,309.39
Total fire and mixed business	\$252,700.96	\$ 349,889.53	\$152,762.00
EXCLUSIVE TORNADO—			
29 Iowa Mutual Tornado Insurance Assn.		\$ 290,319.69	\$ 2,852.73
EXCLUSIVE HAIL—			
30 Des Moines Mutual Insurance Assn.		\$ 975.34	\$
31 Eastern Iowa Mutual Hail Assn.		3,315.45	24.00
32 Farmers' Mutual Hail Association of Iowa		392,864.55	17,714.00
33 Farmers' State Mutual Hail Assn.		76,648.28	
34 Federal Mutual Insurance Assn.	Discontinued		
35 Mutual Hailstorm Insurance Assn. of Iowa		182.98	140.11
36 Mutual Horticultural Insurance Assn.	Reinsured		
Total	\$252,700.96	\$1,114,195.82	\$173,493.74

—ASSETS AND LIABILITIES DECEMBER 31, 1918.

Assets			Liabilities				
Non-ledger assets	Deduct assets not admitted	Total admitted assets	Net unpaid claims	Reinsurance reserve	Borrowed money unpaid and interest	All other liabilities	Total liabilities
\$ 985.49	\$ 1,214.63	\$ 2,654.27		\$ 2,806.68			\$ 2,806.68
689.37	689.37	5,513.22		1,992.17		71.94	2,064.11
871.83	628.78	5,154.54		10,814.15			10,814.15
4,258.57	4,258.57	20,072.52	1,209.88				1,209.88
		1,992.87					
		4,432.44		10,545.00			10,545.00
		17,342.37					
2,000.00	2,000.00	22,585.14	1,000.00				1,000.00
1,850.00	1,561.26	17,512.01	1,375.00				1,375.00
		16.91	60.00		71.24		131.24
2,683.23	1,684.06	3,362.44		5,185.65			5,185.65
10,000.00	1,177.12	13,295.04					
		243.60			812.31		812.31
33,482.46	32,517.69	2,251.25	3,321.70	57,764.54		1,473.68	62,559.92
2,588.95	2,283.37	140,363.95	1,952.50	24,183.24			26,135.74
		29,183.07					
1,000.00	1,393.31	14,332.72	2,014.66	10,872.76			12,887.42
5,144.50	4,975.55	131,613.27	4,725.00	99,385.18	4,241.23		108,351.40
	250.00	574.57			1,500.00		1,500.00
1,520.69	1,255.83	2,709.31	1,059.50				1,059.50
		2,472.15					
		17,752.77		4,683.00			4,683.00
6,104.61	2,858.89	28,449.26	4,948.63	22,059.15			27,007.78
379.98	488.48	1,330.05	384.62				384.62
1,256.81	1,219.98	21,349.09	25.00	13,284.46			13,309.46
		2,927.63	411.15			1,331.07	1,742.22
		3,170.69					12,515.93
		7,530.48	1,850.00	53,515.53		1,003.05	56,368.58
\$ 78,955.80	\$ 66,749.19	\$ 767,560.00	\$ 24,337.64	\$329,607.44	\$ 6,553.53	\$ 3,950.98	\$ 364,449.59
\$ 1,893.26	\$ 325.00	\$ 294,737.68	\$ 2,705.09				\$ 2,705.09
\$ 450.00	\$ 450.00	\$ 975.34					
1,281.84	1,281.84	3,339.45					
		410,578.55	\$ 2,270.00				\$ 2,270.00
8,104.00	8,104.00	76,648.28					
		182.98	785.00		2,000.00		2,785.00
7,720.77	7,860.88						
\$ 98,405.67	\$ 84,773.91	\$1,554,022.28	\$ 30,097.73	\$329,607.44	\$ 8,553.53	\$ 3,950.98	\$ 372,209.68

TABLE 20—COUNTY MUTUAL INSURANCE ASSOCIATIONS

Name of Association	Name of President	Address of President
1 Adair County Mutual Ins. Association	L. M. Kilburn	Greenfield
2 Greeley Mutual Fire Insurance Association	J. C. Tibben	Exira
3 Farmers Mutual Association	J. P. Martin	Prescott
4 German Farmers Mutual Insurance Association	A. I. Steffen	Waukon
5 Allamakee Scandinavian Mutual Protective Assn.	A. H. Bergh	Waukon
6 Appanoose Co. Farmers Mutual Insurance Assn.	D. T. Harris	Mystic
7 Eden Mutual Insurance Association	J. H. Fry	Vinton
8 Lenox Mutual Fire & Lightning Insurance Assn.	A. N. Schloeman	Norway
9 Iowa Township Mutual Fire Insurance Association	H. A. Radeke	Luzerne
10 Vinton Mutual Insurance Association	C. C. Griffin	Vinton
11 Danish Mutual Insurance Association	Jens Nielsen	Cedar Falls
12 Farmers Mutual Fire Ins. Assn. of Black Hawk Co.	W. M. May	Waterloo
13 Farmers Mutual Insurance Association of Boone Co.	Joseph A. Judge	Boone
14 Swedish Mutual Insurance Association of Madrid	Ernest Carlson	Boone
15 Bromer Co. Mutual Fire Insurance Association	Wm. Luhring	Waverly
16 First Ger. M. F. L. & S. I. A. of Maxfield	Carl Bruns	Readlyn
17 Ger. Mut. F. L. & W. I. Assn. of Maxfield & vicinity	John Widdel	Readlyn
18 Farmers Mutual Insurance Association	J. E. Brame	Independence
19 Farmers Mutual Fire & Lightning Ins. Assn.	E. M. Matzdorff	Storm Lake
20 Butler Co. Farmers Mut. Fire & Lightning Ins. Assn.	W. P. Miller	Allison
21 Farmers Mutual Fire Insurance Association	A. W. Rochholz	Lake City
22 German Mutual Insurance Association	Geo. H. Doyen	Pomeroy
23 Farmers Mutual Fire & Lightning Ins. Assn.	C. I. Noble	Glidden
24 Farmers Mutual Hall Ins. Assn. of Carroll Co.	Theo. Meyer	Dehdam
25 Farmers Mutual Insurance Association of Roselle	Wm. Ruppier	Carroll
26 Home Mutual Ins. Assn. of Carroll Co.	H. P. Mundt	Manning
27 Mt. Carmel Mutual Fire Insurance Association	Chas. Oswald	Carroll
28 Cass Co. Farmers Mutual Fire Insurance Assn.	Charles R. Hunt	Atlantic
29 Farmers Mutual Insurance Assn. of Victoria Twp.	H. C. Kerkmann	Massena
30 Noble Township Protective Association	W. C. Mueller	Griswold
31 Springdale Mutual Fire Insurance Assn.	Chas. Schiele, Jr.	West Liberty
32 Farmers Mutual Insurance Association	J. L. Stevens	Plymouth
33 Maple Valley Mutual Insurance Association	F. H. Crepps	Aurelia
34 Western Cherokee Mutual Fire & Lightning Ins. Assn.	L. H. Sanzwin	Meriden
35 Farmers Mutual Fire & Lightning Ins. Assn.	J. C. Hewitt	New Hampton
36 Farmers Mutual Fire & Lightning Ins. Assn. of Clay Co.	J. H. Graham	Spencer
37 Communia Farmers Mutual Fire & Lightning Ins. Assn.	E. C. Ehrhardt	Elkader
38 Farmers Mutual Fire & Lightning Ins. Assn.	E. C. Jennings	Garber
39 Farmers Mutual Ins. Assn. of Garnavillo	Henry Schlake	Garnavillo
40 Farmers Mutual Fire & Lightning Ins. Assn. of Clinton Scott and Jackson Counties	M. J. Sullivan	Wilton
41 Farmers Mut. Ins. Assn. of Clinton Co. and Adj. Counties	F. H. Schneider	Wheatland
42 German Mutual Fire & Lightning Insurance Assn.	Wm. Grace	Calamus
43 German Mutual Fire & Lightning Ins. Assn. of Clinton and Jackson Counties	Albert H. Studemann	Clinton
44 German Mutual Ins. Assn. of Clinton and adjoining Counties	F. H. Schneider	Wheatland
45 Farmers Mutual Insurance Assn. of Kiron	August Lundell	Kiron
46 Mutual Fire, Lightning, Tornado & Wind Ins. Assn. of German Farmers of Crawford & Ida Counties	August Schultz	Schleswig
47 Farmers Mutual F. & L. Ins. Assn. of Dallas Co.	John Kent	Wauke
48 Patrons Mutual Fire Insurance Assn.	Edward Shaw	Dexter
49 Farmers Mut. Fire & Lightning Ins. Assn. of Delaware Co.	M. E. Blair	Manchester
50 Des Moines Co. Farmers Mutual Fire Ins. Assn.	F. N. Smith	Burlington
51 German Catholic Mut. Fire Insurance Association	Geo. G. Rump	Burlington
52 German Mutual Fire Insurance Association	R. D. Stiefen	Mediapolis
53 Mutual German Protestant Fire Ins. Assn.	William Tiemeier	Burlington
54 Swedish Mutual Fire Ins. Assn. of Des Moines Co.	C. S. Lidcen	Burlington
55 Dickinson Co. Farmers Mutual Insurance Association	John Amundson	Milford
56 Cascade Farmers Mut. Fire & Lightning Ins. Assn.	J. L. Faber	Cascade
57 Dubuque Co. Farmers Mutual Insurance Association	James Downey	Epworth
58 Lore Farmers Mutual Fire Insurance Association	Charles May	Peosta
59 New Vienna Mutual Automobile Insurance Association	F. S. Willenborg	New Vienna
60 New Vienna Mutual Insurance Association	B. H. Pasker	Dyersville

—OFFICERS AND REPORT OF RISKS 1918

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Dec. 31, 1917	Risks written during year	Risks expired and cancelled during year	Risks in force Dec. 31, 1918
J. E. Brooks	Greenfield	Mch. 1888	\$ 3,747,529	\$ 717,327	\$ 528,694	\$ 3,936,162
F. J. Thielen	Exira	Feb. 1917	437,724	207,931	115,742	529,913
Jerome Smith	Corning	1884	725,869	80,707	15,072	791,504
C. G. Hemling	Waukon	April 1870	3,548,193	710,966	20,850	4,238,309
A. Grangaard	Waukon	Mch. 1869	1,106,525	1,545,362	1,106,525	1,545,362
S. A. Stuckey	Centerville		321,130	113,396	80,941	353,585
W. E. Fry	Vinton	Jan. 1910	1,868,488	358,720	35,462	2,191,746
H. A. Haerther	Atkins	April 1883	1,349,056	577,611	485,595	1,441,072
George Stuyt	Luzerne	1879	3,632,935	1,071,993	732,610	3,972,320
J. F. Traer	Vinton	Oct. 1891	928,228	301,805	292,610	937,423
P. J. Falkenberg	Cedar Falls	Mch. 1884	1,844,939	707,233	482,723	2,069,449
O. E. Kober	La Porte City	1876	6,490,564	1,797,563	1,387,088	6,901,046
F. E. Cutler	Boone	Jan. 1877	4,211,013	1,038,128	797,757	4,451,377
B. F. Anderson	Madrid	Jan. 1884	5,338,953	1,673,771	1,182,605	5,830,125
Otto Walther	Waverly	Mch. 1875	7,595,825	1,700,790	1,449,055	7,847,56
H. Graening	Denver	Dec. 1878	6,913,825	1,824,425	1,232,571	7,505,680
Wm. Knief	Readlyn	Sept. 1915	3,746,103	1,091,932	715,351	4,122,684
Geo. M. Vincent	Independence	June 1914	4,322,907	1,556,177	1,129,488	4,949,600
Wm. Zeilman	Alta	July 1887	5,127,418	2,157,077	1,243,087	6,041,401
A. T. Perrin	New Hartford	Feb. 1876	8,294,000	2,649,750	2,250,755	8,693,000
J. N. Freeman	Lake City	1881	1,510,245	570,665	373,485	1,707,425
G. H. Mohr	Pomeroy	Dec. 1912	1,553,285	220,975	38,425	1,735,840
J. G. Merritt	Glidden	May 1890	776,985	260,369	175,730	861,615
Frank Schreck	Dehdam	Feb. 1901	42,250	16,250	15,400	43,100
Adam M. Steffes	Carroll	April 1917	1,828,294	742,391	421,302	2,149,387
Henry Sievers	Manning	Jan. 1886	5,745,769	1,377,735	1,005,161	5,518,339
August Wiewel	Carroll	Mch. 1882	713,514	233,750	8,400	938,564
H. O. Breecce	Atlantic	Feb. 1889	3,010,420	1,051,332	662,411	3,399,343
F. D. Kermann	Massena	Sept. 1887	411,855	137,732	137,732	411,915
Henry Muller	Griswold	April 1916	928,235	172,411	189,115	911,495
C. C. Hampton	West Branch	Jan. 1871	2,212,166	694,096	594,966	2,311,290
Frank Paul	Mason City	Mch. 1886	7,623,398	2,533,056	1,380,727	8,775,730
J. C. Lockin	Aurelia	April 1883	1,303,273	465,777	288,755	1,480,285
Otto Kolb	Marcus	Jan. 1885	6,189,866	2,551,315	1,581,341	7,159,835
O. A. McFarland	N. Hampton	Jan. 1875	4,079,412	1,418,418	1,005,435	4,492,394
Wm. H. Mincer	Spencer	1880	5,428,300	1,808,982	1,058,485	6,178,799
J. F. Becker	Elkader	April 1866	2,802,249	624,809	500,117	2,920,938
P. J. Uriell	Elkader	Feb. 1875	5,144,652	1,550,745	1,051,098	5,644,311
E. W. Jregel	Garnavillo	Sept. 1896	4,458,370	1,267,869	879,722	4,846,505
J. Alex Smith	De Witt	Dec. 1874	6,373,684	1,245,269	985,577	6,633,367
Fred Rowold	Wheatland	June 1873	2,163,017	659,745	449,231	2,373,531
John Meints	Grand Mound	May 1878	1,373,019	382,931	316,431	1,439,510
Chas. F. Schroeder	Goose Lake	Jan. 1907	474,004	407,928	316,005	565,922
Fred Rowold	Wheatland	Feb. 1890	1,240,185	381,765	192,831	1,429,115
P. G. Lundell	Kiron	1879	4,422,434	2,083,342	1,360,305	5,145,468
John F. Holst	Denison	Dec. 1879	9,066,385	1,263,731	762,490	9,567,630
H. S. Fox	Dallas Center		3,923,328	1,828,811	1,272,711	4,479,428
W. H. S. Barnett	Dexter	1875	2,046,552	203,427	202,877	2,047,104
O. A. Dunham	Manchester	1881	1,472,070	194,135	159,505	1,506,700
R. C. Waddle	Burlington	April 1916	1,723,993	305,490	209,512	1,819,040
Wm. J. Brugge	Burlington	Mch. 1897	317,452	98,585	55,745	360,292
Chas. Kopp	Sperry	May 1867	1,736,991	122,620	53,760	1,865,761
Wm. J. Volkmer	Burlington	Mch. 1894	1,100,822	502,867	468,257	1,135,432
Nils Anderson	Burlington	Mch. 1889	944,015	374,005	343,365	974,655
J. F. Brett	Spirit Lake	1890	3,507,250	1,232,476	737,543	4,002,183
John Maire	Cascade	Jan. 1895	1,112,040	71,800	22,050	1,161,850
Jesse H. Hogan	Farley	June 1891	2,962,670	736,758	677,540	3,021,882
Wm. Mombberger	Durango	Jan. 1910	331,025	61,050	30,285	361,790
H. J. Mescher	New Vienna	June 1917	154,058	29,831	6,490	177,399
An. Boeckstedt	Dyersville	Nov. 1916	4,3994,56	259,560	80,150	4,579,055

TABLE 20

Name of Association	Name of President	Address of President
61 Farmers Mutual Fire & Lightning Ins. Assn of Emmet and adjoining Counties	S. B. Reed	Dolliver
62 Farmers Mut. Fire & Lightning Ins. Assn. of Fayette Co.	James Conrad	Maynard
63 German Mutual Fire Insurance Association	G. Blessin	Eldorado
64 Floyd Co. Farmers Mutual Insurance Association	F. L. Lambert	Charles City
65 Franklin Co. Farmers Mut. F. & L. Ins. Assn.	Wm. Savidge	Hampton
66 Farmers Mutual Fire & Lightning Ins. Assn.	Anton Miller	Hamburg
67 Farmers Mutual Fire & Lightning Ins. Assn. of Greene Co.	E. M. Garland	Scranton
68 Farmers Mutual Fire & Lightning Ins. Assn. of Grundy Co.	John F. Lynn	Grundy Center
69 Farmers Mut. F. & L. Ins. Assn. of Guthrie & Adair Co.	J. A. Cissne	Menlo
70 Farmers Mut. Fire & Lightning Ins. Assn.	C. H. Nelson	Garner
71 Farmers Mut. Ins. Assn. of Hardin & Franklin Co.	G. E. Stringer	Alden
72 Hardin Co. Mutual Insurance Association	C. E. Butler	New Providence
73 Harrison Co. Farmers Mut. F. & L. Ins. Assn.	Thomas Chatburn	Logan
74 Henry Co. Mutual Insurance Association	W. W. Kitch	Mt. Pleasant
75 Svea Mutual Protective Fire Insurance Association	O. V. Abrahamson	Winfield
76 Farmers Mutual Ins. Assn. of Cresco	S. A. Converse	Cresco
77 Humboldt Mutual Insurance Association	L. C. Trauger	Livermore
78 Blaine Center Mutual Fire & Lightning Ins. Assn.	A. Sykes	Ida Grove
79 Patrons Mutual Insurance Association	R. H. Edwards	Williamsburg
80 Farmers Mut. Aid Assn. of Jackson & Clinton Co.	Chas. F. Shaffer	Bellevue
81 Farmers Mut. Fire & Lightning Ins. Assn. of Jasper	S. G. Russell	Newton
82 Jefferson Co. Farmers Mutual Insurance Union	T. Fordyce	Libertyville
83 Farmers Mutual Ins. Assn. of Sharon	W. D. Berkey	Iowa City
84 Lincoln Mutual Insurance Association	J. McCollister	Iowa City
85 Northwestern Mutual Fire Insurance Association	L. L. Stoner	North Liberty
86 Union Farmers Mutual Insurance Association	S. H. Cox	Iowa City
87 Bohemian Farmers Mutual Insurance Association	Frank Burda	Oxford Jct.
88 Farmers Mutual Ins. Assn. of Castle Grove	W. F. Hintz	Monticello
89 German Mutual Fire Insurance Association	H. B. Bohlken	Monticello
90 Farmers Pioneer Mutual Insurance Association	James Wilson	Hedrick
91 Prairie Farmers Mutual Insurance Association	E. K. Taylor	Oskaloosa
92 Kossuth Co. Mutual Fire Insurance Association	Ellis McWhorter	Burt
93 Lee Co. Farmers Home Mutual Ins. Assn.	O. Fritjunker	West Point
94 Peoples Mutual Insurance Association	A. H. Bank	Donnellson
95 Bohemian Farmers Mutual Insurance Association	F. J. Podil	Swisher
96 Bohemian Mutual Insurance Association	J. Kubicek	Cedar Rapids
97 Brown Township Mutual Insurance Association	J. C. Kennedy	Springville
98 Farmers Mutual Ins. Assn. of Linn Twp.	John Doner	Lisbon
99 Marion Mutual Insurance Association	W. H. Applegate	Marion
100 West Side Mutual Fire Insurance Association	P. F. Fuhrmeister	Ely
101 Farmers Mutual Fire Ins. Assn. of Louisa Co.	D. McKay	Wapello
102 Farmers Mutual Fire & Lightning Ins. Assn.	J. W. Rosa	Chariton
103 Farmers Mutual Fire Ins. Assn. of Madison Co.	Thos. Gillaspie	Patterson
104 Iowa Valley Mutual Insurance Association	F. C. Davis	Albion
105 Marshall Co. Farmers Mutual Fire Ins. Assn.	F. M. Wheeler	Marshalltown
106 Farmers Mutual Fire Ins. Assn. of Mitchell Co.	J. W. Annis	Osage
107 German Farmers Mutual Fire Insurance Association	Discontinued	
108 German Farmers Mutual Fire Ins. Assn. of Rocktown Twp.	R. C. Rosenberg	St. Ansgar
109 Farmers Mutual Fire Ins. Assn. of Monona Co.	J. M. Hathaway	Turin
110 Villisca Mutual Fire & Lightning Ins. Assn.	E. D. Winter	Hepburn
111 Farmers Mutual Assessment F. & L. Ins. Assn.	Geo. Shield	Muscataine
112 White Pigeon Mutual F. & L. Insurance Assn.	R. W. Hinkhouse	West Liberty
113 Farmers Mutual Fire & Lightning Insurance Assn.	O. B. Harding	Sibley
114 Farmers Mutual F. & L. Ins. Assn. of O'Brien Co.	S. B. Crosser	Sutherland
115 Morton Farmers Mutual Ins. Assn. of Page and Fremont Counties	W. T. Goodman	Coin
116 Swedish Mutual Ins. Assn. of Southwest Iowa	A. G. Ossian	Stanton
117 Farmers Mutual Ins. Assn. of Palo Alto Co.	O. Cottingham	Curlow
118 Farmers Mutual Ins. Association of Plymouth Co.	P. E. Held	Hinton
119 Pocahontas Co. Mutual F. & L. Insurance Assn.	C. L. Gunderson	Rolfe
120 Farmers Mutual Fire Insurance Assn. of Polk Co.	G. H. Swartzfager	Ankeny

—Continued.

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Dec. 31, 1917	Risks written during year	Risks expired and cancelled during year	Risks in force Dec. 13, 1918
P. A. Gaarde	Armstrong	Feb. 1914	2,398,201	792,528	541,138	2,649,591
J. E. Holmes	Randalia	May 1874	6,727,873	2,137,677	1,800,795	7,064,755
Henry Lauer	Eldorado	July 1877	2,872,910	355,355	42,035	3,180,230
E. B. Atherton	Charles City	1880	5,832,309	793,426	186,800	6,438,905
F. H. Dirst	Hampton	June 1889	5,653,563	2,009,395	1,222,224	6,440,734
Fred W. Hill	Hamburg	Sept. 1894	502,042	163,305	121,987	543,360
W. E. Marchant	Scranton	Mch. 1888	3,862,191	1,033,644	732,241	4,193,594
L. B. DeSeelhorst	Grundy Ctr.	Mch. 1888	3,090,998	876,570	792,570	3,174,998
Jesse Kirlin	Stuart	Mch. 1882	2,347,263	820,165	596,200	2,571,228
O. K. Maben	Forest City	Mch. 1889	3,149,874	975,658	561,167	3,564,265
F. Holmes	Iowa Falls	May 1890	4,500,862	1,643,817	1,080,231	5,064,448
H. W. Andrews	N. Providence	Jan. 1917	1,244,800	489,895	1,487,335	1,487,335
C. W. Hunt	Logan	June 1887	5,869,599	2,129,626	1,578,174	6,421,051
J. R. Gillis	Mt. Pleasant	June 1873	5,249,985	1,434,025	972,780	5,711,230
T. N. Olson	Winfield	Dec. 1875	987,958	271,821	224,758	1,036,021
L. E. Emmons	Cresco	Jan. 1917	4,255,860	1,281,820	966,236	4,571,444
Oscar Grefstad	Humboldt	Sept. 1886	6,530,902	1,370,621	1,370,621	4,500,902
Alex. Hartley	Ida Grove	Mch. 1887	2,616,022	1,017,535	632,951	3,000,600
U. S. Butler	Williamsburg	Mch. 1873	3,555,328	687,770	190,370	4,052,734
F. E. Tripp	Preston	Feb. 1917	7,542,103	2,098,392	1,572,384	8,068,171
H. S. Morrison	Newton	Jan. 1875	5,824,415	1,427,492	1,148,695	6,103,212
T. C. Ross	Fairfield	July 1915	2,930,625	349,597	293,065	2,987,157
R. B. Jones	Iowa City	July 1866	1,147,198	233,782	79,831	1,301,149
T. E. Fountain	West Liberty	Nov. 1873	1,589,518	494,760	372,406	1,711,869
F. C. Greer	Iowa City	1867	3,147,343	706,705	458,028	3,396,020
E. Hummer	Iowa City	April 1873	773,935	287,825	240,390	821,370
F. H. Shinanek	Oxford Jct.	Sept. 1917	515,555	153,175	133,450	535,280
S. M. Hosford	Monticello	Mch. 1908	1,383,077	514,846	352,056	1,545,870
Gerd Harms	Monticello	Dec. 1915	2,939,596	871,046	614,591	3,082,051
H. P. Newton	Keota	1916	4,197,802	1,193,214	987,827	4,403,189
C. N. Brower	What Cheer	Oct. 1899	5,750,000	1,950,000	1,200,000	6,500,000
J. O. Paxson	Algona	Aug. 1909	6,226,249	1,618,732	833,732	7,011,249
H. Lohman	West Point	Jan. 1917	1,177,790	282,595	198,765	1,261,620
A. D. Krebill	Donnellson	Feb. 1892	1,636,199	191,540	106,585	1,721,154
V. Dvorak	Swisher	Feb. 1879	3,733,903	1,097,500	799,166	4,032,243
V. Janda	Cedar Rapids	Aug. 1897	2,166,565	595,140	514,296	2,247,415
G. Dyrland	Springville	1867	2,067,610	911,180	587,960	2,390,830
Ross Emerson	Mt. Vernon	Aug. 1870	2,199,645	480,660	370,605	2,309,700
G. E. Lillie	Marion	Feb. 1898	94,675	36,100	37,850	92,925
T. B. Yull	Cedar Rapids	June 1874	2,848,220	800,820	748,220	2,900,820
D. W. V. Herrick	Wapello	Sept. 1874	2,728,062	195,124	26,082	2,897,101
C. C. Burr	Chariton	1886	1,189,105	278,315	185,615	1,281,805
A. D. Gifferson	Winterset	1880	2,640,207	747,426	579,830	2,807,803
M. H. Green	Bangor	1870	3,252,565	1,066,789	727,760	3,591,594
J. P. Cooper	Marshalltown	1872	4,364,363	1,510,301	1,105,396	4,769,274
M. F. McGhan	Osage	April 1874	6,008,713	1,507,165	915,270	6,000,608
A. Brogmus	St. Ansgar	Dec. 1881	2,053,520	294,908	104,434	2,243,994
C. A. Caldwell	Onawa	April 1892	925,131	307,055	172,016	1,060,170
Harry Dirrim	Stanton	Oct. 1911	2,602,660	654,166	456,796	2,200,930
F. B. Addleman	Muscataine	Nov. 1873	3,074,895	315,700	170,540	3,220,055
H. Wildasin	Wilton Jct.	1872	3,663,808	313,238	195,925	3,781,121
W. Thomas	Sibley	Oct. 1919	3,026,973	927,104	662,461	3,291,416
Theo. Zimmerman	Sanborn	Mch. 1890	5,553,606	1,792,485	1,026,585	6,319,506
C. H. Henderson	Coin	Feb. 1886	2,578,737	796,589	577,164	2,798,162
G. A. Lagerquist	Essex	June 1915	3,295,598	619,958	45,807	3,869,742
Geo. W. Downs	Emmetsburg	1886	3,422,762	1,332,538	728,238	4,027,061
Frank Hoese	Merrill	April 1888	4,005,668	1,603,415	1,032,380	4,576,703
P. J. Shaw	Plover	Jan. 1891	6,433,295	2,092,331	1,264,945	7,270,682
P. A. Ross	Des Moines	April 1874	3,443,369	960,483	640,320	3,763,539

TABLE 20

Name of Association	Name of President	Address of President
121 Swedish Mutual Insurance Assn. of Polk Co.	John Wilson	Des Moines
122 Pottawattamie Co. Farmers Mutual Ins. Assn.	F. C. Frohardt	Council Bluffs
123 Poweshiek Co. Farmers Mutual Insurance Ass'n	H. P. Baustain	Grinnell
124 Ringgold Mutual Fire Insurance Association	R. M. Buck	Mt. Ayr
125 Sac Co. Farmers Mutual Fire Insurance Association	R. M. Long	Sac City
126 American Mutual Fire Ins. Assn. of Scott Co.	F. Schaefer	Davenport
127 Farmers Mutual Insurance Assn. of Scott Co.	P. F. Soenke	Walcott
128 Mutual Insurance Co. Assn. of Davenport	E. K. Putnam	Davenport
129 Scott Co. Farmers Mutual Insurance Association	M. Spelletick	Davenport
130 Walcott Mutual Fire Insurance Association	C. Paustion	Walcott
131 Danish Mutual Fire Insurance Association	R. Hansen	Elkhorn
132 Farmers Mutual Insurance Association of Shelby Co.	A. C. Hayward	Kirkman
133 Westphalia Farmers Mutual Insurance Association	F. W. Locher	Westphalia
134 Farmers Mutual Ins. Assn. of Sioux & Lyon Cos.	J. M. VanWyk	Hull
135 German Farmers Mutual Insurance Association	H. F. Becker	LeMars
136 Farmers Mutual Fire & Lightning Ins. Assn.	M. W. Templeton	Ames
137 Farmers Mutual Ins. Assn. of Story, Hardin, Hamilton Boone & Polk Counties	J. H. Jacobson	Story City
138 Fieldberg Mutual Insurance Association	O. B. Olson	Huxley
139 Bohemian Mutual Insurance Assn. of Tama Co.	J. Konicek	Elberon
140 Farmers Mutual Aid Association of Tama Co.	W. G. Malin	Toledo
141 Mutual Fire Ins. Assn. of Ger. Farmers of Tama Co.	H. Volge	Reinbeck
142 Farmers Mut. Fire & Grain Ins. Assn. of Taylor Co.	F. Dunning	Bedford
143 Farmers Mut. Protective Assn. of South Van Buren Co.	B. S. Ream	Keosauqua
144 Farmers Mutual Protective Assn. of Van Buren Co.	W. H. Bott	Douds
145 Kirkville Mutual Fire & Lightning Insurance Assn.	W. A. C. Brown	Ottumwa
146 Wapello Co. Mutual Fire & Lightning Ins. Assn.	W. S. Suttle	Ottumwa
147 Warren Co. Farmers Mutual Insurance Association	E. S. Bearden	Lacona
148 Wayne Co. Mutual Insurance Association	F. S. Fry	Corydon
149 Farmers Mutual Fire Ins. Assn. of Webster Co.	C. W. Maher	Ft. Dodge
150 Scandinavian Mutual Fire & Lightning Ins. Assn.	Wm. Larson	Pilot Mound
151 Farmers Mutual Ins. Assn. of Washington Co.	O. C. Patterson	Wellman
152 Bohemian Mutual Protective Association	Discontinued	
153 Farmers Mutual F. & L. Ins. Assn. of Winnebago Co.	F. W. Russell	Forest City
154 Bohemian Mutual Protective Association	J. Zbornik	Ft. Atkinson
155 Farmers Mutual F. & L. Ins. Assn. of Winneshiek Co.	C. R. Williams	Decorah
156 German Mutual Fire Insurance Association	Wm. Funke	Calmar
157 Norwegian Mut. Protective Assn. of Winneshiek Co.	John Hegg	Decorah
158 German Farmers Mutual F. L. & T. Ins. Assn. of Monona & Woodbury Counties	J. P. Babbe	Danbury
159 Woodbury & Plymouth Counties Farmers Mutual Fire Insurance Association	J. A. Molstad	Moville
160 Farmers Mutual Insurance Assn. of Worth Co.	Wm. H. Keller	Northwood
161 Farmers Mutual Fire Ins. Assn. of Wright Co.	G. J. Mack	Clarion
Total		

—Continued.

Name of Secretary	Address of Secretary	Date of Organization	Risks in force Dec. 31, 1917	Risks written during year	Risks expired and cancelled during year	Risks in force Dec. 31, 1918
A. Youngberg	Des Moines	1901	500,292	122,525	75,850	546,967
F. W. Van Druft	Council Bluffs	1878	18,504,681	6,434,289	4,355,628	20,583,342
John Evans	Grinnell	Jan. 1875	5,271,515	1,205,638	618,408	5,858,745
J. Hall Liggett	Mt. Ayr	June 1907	985,770	192,912	109,431	1,069,251
F. H. Colburn	Sac City	Aug. 1875	5,186,613	2,273,529	1,394,139	6,066,003
B. J. Messer	Bettendorf	Jan. 1869	3,370,760	708,530	129,000	3,950,290
P. F. Soenke	Walcott	1908	3,401,126	389,044	30,340	3,759,830
G. H. Ficke	Davenport	June 1908	317,505	12,337	5,713	324,129
R. E. Parmele	Davenport	July 1873	609,205	174,460	106,102	677,563
A. Moeller	Walcott	May 1883	2,666,068	467,223	38,494	3,094,797
H. Petersen	Elk Horn	Mch. 1886	8,202,971	3,825,113	2,878,713	9,149,371
W. K. Colburn	Harlan	Feb. 1887	4,391,458	1,650,605	1,223,708	4,818,355
T. J. Schmitz	Harlan	Dec. 1892	1,570,226	950,524	689,199	1,831,551
John De Koster	Hull	June 1906	6,097,210	2,578,349	1,477,639	7,197,920
H. Moeller	Sioux Center	Oct. 1891	7,373,747	1,163,918	343,659	8,194,006
E. H. Graves	Ames	June 1887	2,068,656	644,129	407,173	2,305,612
E. M. Rodd	Roland	Nov. 1885	3,708,428	993,560	794,043	3,907,945
J. F. Kalsem	Huxley	April 1887	733,670	212,655	181,925	764,400
J. Dvorak	Clutier	June 1872	2,175,381	263,386	111,056	2,327,711
O. O. Owens	Traer	1914	4,119,767	1,165,810	1,069,467	4,216,110
A. J. Danker	Traer	Oct. 1916	4,994,943	369,460	167,290	5,197,113
M. A. Sawyer	Bedford	Mch. 1899	2,085,774	772,092	649,042	2,208,824
Geo. I. Lorton	Keosauqua	June 1916	2,165,260	299,260	150,000	2,314,520
W. Hastings	Birmingham	Dec. 1871	2,031,297	247,977	141,331	2,137,853
Wm. Abegg	Kirkville	June 1881	600,000	80,000	40,000	640,000
A. Hultman	Blakesburg	Mch. 1916	552,125	139,527	154,726	536,926
Lon Puderbaugh	Lacona	June 1888	599,519	30,000	10,000	619,519
E. H. Scales	Corydon	April 1872	2,670,115	982,321	635,656	3,016,780
G. H. Williams	Ft. Dodge	Aug. 1884	8,131,370	2,700,868	1,740,908	9,091,330
W. Johnson	Dayton	1884	4,659,183	1,982,685	1,132,076	5,509,792
S. Coon	Ainsworth	Feb. 1883	12,891,979	3,233,492	2,551,116	13,574,356
C. N. Flugum	Leland	Feb. 1886	4,491,833	1,372,159	992,102	4,871,890
F. J. Soukup	Spillville	Aug. 1916	2,098,040	720,790	499,067	2,319,763
E. W. Goodykuntz	Waukon	Mch. 1877	5,862,657	861,863	179,527	6,544,993
Theo. Timp	Ossian	Feb. 1917	304,315	29,455	8,000	325,770
Wm. Linnevold	Decorah	1871	4,623,984	330,620	170,547	4,784,057
J. Christiansen	Correct'nville	June 1889	1,871,530	252,685	120,260	2,003,955
E. E. Homrighouse	Moville	Feb. 1889	2,863,728	1,295,098	481,036	3,677,790
T. C. Rone	Northwood	Mch. 1882	6,371,380	1,700,750	1,185,395	6,886,735
E. B. White	Clarion	Jan. 1910	3,599,894	1,072,381	776,369	3,895,906
Total			\$527,884,974	\$150,720,303	\$ 99,963,503	\$578,641,774

TABLE NO. 21—COUNTY MUTUAL ASSOCIATIONS

County	Income		
	Assessments and fees	All other	Total
1 Adair.....	\$ 7,571.76	\$-----	\$ 7,571.76
2 Adair.....	2,002.67	170.35	2,173.02
3 Adams.....	2,515.21	-----	2,515.21
4 Allamakee.....	1,327.90	-----	1,327.90
5 Allamakee.....	2,574.30	-----	2,574.30
6 Appanoose.....	770.01	350.00	1,120.01
7 Benton.....	3,497.66	80.00	3,577.66
8 Benton.....	2,714.95	-----	2,714.95
9 Benton.....	60.67	-----	60.67
10 Benton.....	602.60	-----	602.60
11 Black Hawk.....	2,385.48	-----	2,385.48
12 Black Hawk.....	17,000.11	3,360.00	20,420.11
13 Boone.....	13,500.38	10,600.00	24,100.38
14 Boone.....	15,511.09	6,500.00	22,011.09
15 Bremer.....	11,434.71	4,400.00	15,834.71
16 Bremer.....	19,092.82	8,068.32	27,161.14
17 Bremer.....	7,544.56	-----	7,544.56
18 Buchanan.....	9,490.58	-----	9,490.58
19 Buena Vista.....	13,851.44	-----	13,851.44
20 Butler.....	30,917.52	-----	30,917.52
21 Calhoun.....	3,376.93	51.44	3,428.37
22 Calhoun.....	3,349.33	200.00	3,549.33
23 Carroll.....	2,715.96	17.53	2,733.49
24 Carroll.....	1,849.48	160.00	2,009.48
25 Carroll.....	17,125.05	-----	17,125.05
26 Carroll.....	63,376.67	33.00	63,409.67
27 Carroll.....	926.74	59.45	986.19
28 Cass.....	7,309.58	281.28	7,649.86
29 Cass.....	1,876.01	-----	1,876.01
30 Cass.....	353.82	-----	353.82
31 Cedar.....	7,150.15	-----	7,150.15
32 Cerro Gordo.....	18,622.09	1,655.23	20,277.91
33 Cherokee.....	2,789.48	49.00	2,829.48
34 Cherokee.....	2,778.39	-----	2,778.39
35 Chickasaw.....	8,342.22	-----	8,342.22
36 Clay.....	16,502.91	137.70	16,690.61
37 Clayton.....	7,239.41	4,500.00	11,739.41
38 Clayton.....	16,193.90	4,029.70	20,223.60
39 Clayton.....	7,748.54	709.72	8,458.26
40 Clinton.....	23,841.12	-----	23,841.12
41 Clinton.....	6,817.94	106.72	6,924.66
42 Clinton.....	2,090.07	31.99	2,122.06
43 Clinton.....	334.45	-----	334.45
44 Clinton.....	2,791.01	8.89	2,799.90
45 Crawford.....	23,392.88	1,500.00	24,892.88
46 Crawford.....	20,711.09	-----	20,711.09
47 Dallas.....	18,618.07	9,800.00	28,418.07
48 Dallas.....	7,118.90	1,500.00	8,618.90
49 Delaware.....	3,968.07	-----	3,968.07
50 Des Moines.....	3,746.69	200.95	3,947.64
51 Des Moines.....	636.28	176.12	812.40
52 Des Moines.....	1,830.85	-----	1,830.85
53 Des Moines.....	2,087.30	824.94	2,912.24
54 Des Moines.....	1,473.11	408.53	1,881.64
55 Dickinson.....	10,478.05	51.31	10,529.36
56 Dubuque.....	2,683.30	-----	2,683.30
57 Dubuque.....	10,815.01	5,682.37	16,497.38
58 Dubuque.....	6.00	-----	6.00
59 Dubuque.....	76.04	-----	76.04
60 Dubuque.....	4,708.45	-----	4,708.45

—PRINCIPAL ITEMS OF BUSINESS, 1918.

Disbursements	Financial Condition			Cost per \$1,000 1918		
	Losses	All others	Total		Admitted assets	Liabilities	Surplus
\$ 6,136.35	\$ 2,600.86	\$ 8,737.21	\$ 1,809.00	\$-----	\$ 1,809.00	\$ 1.96
1,725.25	281.00	2,006.25	1,134.47	-----	1,134.47	2.41
1,183.35	1,387.03	2,520.29	-----	94.32	-----	-94.32
5,886.46	1,578.31	5,434.77	1,252.71	-----	1,252.71	1.80
1,373.08	788.75	2,161.78	412.52	-----	412.52	1.69
1,224.00	416.55	1,640.55	145.29	250.00	-----	-104.71
2,126.80	601.08	2,727.88	5,742.92	-----	5,742.92	2.00
739.31	1,105.80	1,843.20	871.76	-----	871.76	.62
1,833.00	545.51	2,378.51	2,918.15	-----	2,918.15	.62
173.70	648.15	821.85	485.54	-----	485.54	.80
3,003.57	591.34	3,684.91	543.99	1,455.00	-----	-911.01
11,846.92	5,441.30	17,288.22	6,956.46	-----	6,956.46	2.06
12,741.55	10,552.60	23,294.55	1,667.53	1,510.00	-----	147.53
10,289.39	9,533.44	19,852.83	2,974.53	800.00	-----	2,174.53
7,614.65	7,909.62	15,524.27	508.52	5,200.00	-----	-4,691.48
13,985.60	9,921.37	23,906.97	8,607.60	2,000.00	-----	6,607.60
4,640.65	1,108.02	5,748.67	3,427.42	-----	3,427.42	1.44
1,929.18	1,496.93	3,426.11	13,745.30	-----	13,745.30	2.54
12,946.75	1,929.18	14,875.93	13,405.75	-----	13,405.75	2.59
10,629.00	1,892.92	11,921.92	7,000.63	-----	7,000.63	2.49
18,129.75	5,970.94	24,100.69	-----	-----	-----	-----
1,958.06	1,075.69	3,033.75	3,221.03	-----	3,221.03	1.88
4,325.55	696.72	5,022.27	45.11	200.00	-----	-154.89
2,182.80	488.42	2,621.22	2,792.72	169.00	-----	2,623.72
1,975.20	160.04	2,135.24	-----	-----	-----	3.75
16,699.70	1,149.99	17,849.69	1,017.95	-----	1,017.95	8.97
33,245.16	1,860.50	35,105.75	13,622.04	310.00	-----	13,313.04
876.50	196.02	1,072.52	5.00	-----	5.00	-54.45
2,325.60	2,358.39	4,683.99	12,977.57	250.00	-----	12,727.57
1,968.30	199.40	2,167.70	173.21	87.50	-----	85.81
447.00	145.70	592.70	583.09	-----	583.09	.65
5,964.22	1,613.22	7,277.44	1,856.32	1,475.00	-----	381.32
11,912.65	5,659.76	17,572.41	13,385.39	-----	13,385.39	1.96
1,846.51	563.75	2,410.26	2,793.13	-----	2,793.13	1.72
5,392.73	2,543.39	7,936.12	2,715.52	-----	2,715.52	1.21
6,739.54	1,264.25	8,003.79	2,495.86	20.00	-----	2,475.86
11,477.12	2,759.98	14,237.10	10,270.62	-----	10,270.62	2.45
5,509.96	5,464.38	10,974.34	1,656.93	-----	1,656.93	2.26
5,907.65	8,913.54	14,009.19	5,619.88	-----	5,619.88	1.63
7,034.40	1,581.24	8,615.64	1,577.36	380.00	-----	1,197.36
12,968.08	6,652.44	19,611.12	6,302.18	-----	6,302.18	2.45
2,079.07	607.30	2,747.36	4,180.93	-----	4,180.93	1.19
3,103.10	132.00	3,235.10	826.39	-----	826.39	2.30
8.06	242.65	250.71	227.14	-----	227.14	4.30
1,511.55	442.84	1,954.39	1,831.48	-----	1,831.48	1.46
24,983.63	2,015.22	26,998.85	387.09	1,500.00	-----	-1,112.91
10,096.35	2,498.28	12,594.63	15,164.21	-----	15,164.21	1.35
11,523.29	15,616.96	27,140.86	1,335.38	1,290.00	-----	45.38
6,531.72	2,298.55	8,440.27	2,388.55	-----	2,388.55	3.39
2,140.25	591.69	2,731.94	3,294.84	-----	3,294.84	1.80
2,632.92	590.49	3,223.41	1,091.60	85.00	-----	1,006.60
-----	218.92	218.92	5,153.41	-----	5,153.41	.64
1,670.10	164.30	1,834.40	163.54	-----	163.54	1.04
296.47	766.38	1,062.85	20,003.10	-----	20,003.10	1.04
859.92	797.03	1,656.95	8,269.30	-----	8,269.30	1.51
7,128.26	2,128.06	9,256.44	5,967.65	-----	5,967.65	2.46
863.00	457.50	1,320.50	1,974.60	-----	1,974.60	1.16
12,594.04	7,241.41	19,835.45	17.47	-----	17.47	3.01
-----	49.30	49.30	15.66	-----	15.66	.49
10.00	-----	10.00	82.45	-----	82.45	1.48
-----	82.45	82.45	183.64	-----	183.64	.49
4,211.70	852.62	5,064.32	2,079.49	-----	2,079.49	1.12

TABLE 21

County	Income		
	Assessments and fees	All other	Total
61 Emmet	7,388.52	76.13	7,464.65
62 Fayette	16,996.36	75.54	17,071.90
63 Fayette	6,369.21	67.00	6,436.21
64 Floyd	15,391.07	4,000.00	19,391.07
65 Franklin	9,814.14	158.86	9,973.00
66 Fremont	601.97	250.00	851.97
67 Greene	7,485.27	1,500.00	8,985.27
68 Grundy	6,542.92	1,481.93	8,024.85
69 Guthrie	6,314.31	2,500.00	8,814.31
70 Hancock	5,708.78	4,689.58	10,398.36
71 Hardin	9,817.57	-----	9,817.57
72 Hardin	2,232.80	415.00	2,647.80
73 Harrison	22,354.76	11,000.00	33,354.76
74 Henry	15,008.85	321.02	15,329.87
75 Henry	731.53	88.47	820.00
76 Howard	11,532.86	540.00	12,072.86
77 Humboldt	26,270.10	5,172.48	31,442.58
78 Ida	6,711.37	1,714.71	8,426.08
79 Iowa	7,292.94	2,036.38	9,329.32
80 Jackson	25,209.92	11,600.00	36,809.92
81 Jasper	21,968.02	6,570.56	28,538.58
82 Jefferson	19,180.01	3,000.00	22,180.01
83 Johnson	1,403.49	1,369.17	2,772.66
84 Johnson	9,977.64	4,800.00	14,777.64
85 Johnson	5,129.89	3,000.00	8,129.89
86 Johnson	1,790.00	-----	1,790.00
87 Jones	2,088.55	-----	2,088.55
88 Jones	1,081.76	-----	1,081.76
89 Jones	7,058.14	8.25	7,066.39
90 Keokuk	10,454.60	140.00	10,594.60
91 Keokuk	8,530.23	8,029.77	16,560.00
92 Kossuth	16,176.06	-----	16,176.06
93 Lee	4,685.45	2,100.00	6,785.45
94 Lee	3,214.74	-----	3,214.74
95 Linn	8,915.29	-----	8,915.29
96 Linn	2,695.39	2,157.09	4,852.48
97 Linn	4,640.68	14.10	4,654.78
98 Linn	4,482.57	45.00	4,527.57
99 Linn	90.50	-----	90.50
100 Linn	8,351.21	398.97	8,750.18
101 Louisa	20,055.60	12,798.94	32,854.54
102 Lucas	7,132.58	2,500.00	9,632.58
103 Madison	10,287.85	4,201.77	14,489.62
104 Marshall	10,094.31	-----	10,094.31
105 Marshall	6,963.73	500.00	7,463.73
106 Mitchell	18,927.69	-----	18,927.69
107 Mitchell	11,110.05	543.48	11,653.53
108 Monona	2,606.95	1,600.00	4,206.95
110 Montgomery	4,413.23	1,050.00	5,463.23
111 Muscatine	12,824.18	-----	12,824.18
112 Muscatine	7,938.85	279.47	8,218.32
113 Osceola	7,457.23	-----	7,457.23
114 O'Brien	14,212.48	284.78	14,497.26
115 Page	7,718.12	1,500.00	9,218.12
116 Page	4,021.14	50.00	4,071.14
117 Palo Alto	6,114.79	254.28	6,369.07
118 Plymouth	5,506.14	3,300.00	8,706.14
119 Pocahontas	13,705.46	-----	13,705.46
120 Polk	10,689.43	3,067.30	13,756.73

-Continued.

Disbursements	Financial Condition			Cost per \$1,000 1918			
	Losses	All others	Total		Admitted assets	Liabilities	Surplus
4,355.33	1,760.19	6,115.52	1,349.13	-----	1,349.13	2.42	
17,067.06	1,765.41	18,832.46	11,774.05	-----	11,774.05	2.73	
7,215.00	747.55	7,962.55	2,565.78	-----	2,565.78	2.62	
7,710.26	5,162.80	12,873.06	8,462.14	-----	8,462.14	1.44	
7,867.48	2,682.40	10,449.88	2,431.47	-----	2,431.47	1.59	
262.72	613.28	876.00	621.10	-----	621.10	1.90	
7,382.20	3,297.89	10,680.09	3,159.54	-----	3,159.54	2.25	
7,150.92	1,323.65	8,474.57	4,584.32	-----	4,584.32	2.89	
3,567.60	4,100.33	7,667.93	2,683.25	-----	2,683.25	2.10	
7,137.63	1,517.26	8,654.89	1,733.97	-----	1,733.97	2.42	
6,488.31	2,607.45	9,095.76	773.33	-----	773.33	1.91	
879.72	1,753.28	2,633.00	9.58	574.00	-----	564.42	1.12
14,215.32	16,862.33	31,077.65	4,674.93	193.00	-----	4,481.93	3.10
11,806.05	2,806.83	14,612.88	6,476.36	-----	6,476.36	2.60	
979.01	295.50	1,274.51	1,498.78	11.20	-----	1,487.58	1.23
8,315.52	2,171.78	10,487.30	7,424.06	-----	7,424.06	2.26	
21,637.41	6,904.30	28,541.71	10,828.17	260.00	-----	10,568.17	3.33
6,622.20	1,882.87	8,505.07	-148.00	1,569.00	-----	-1,418.99	2.82
6,565.10	2,616.31	9,181.41	358.18	1,115.00	-----	-756.82	2.14
16,464.75	15,411.86	31,876.61	16,623.98	75.00	-----	16,548.98	2.59
19,322.12	8,769.20	28,121.32	11,588.77	-----	11,588.77	3.62	
5,877.36	14,483.90	20,361.26	2,606.85	226.62	-----	2,380.24	2.50
415.00	480.01	895.01	2,962.10	-----	2,962.10	.73	
6,029.00	7,578.21	13,607.21	715.33	-----	715.33	3.80	
6,620.70	1,661.14	8,281.84	7,630.23	2,251.70	-----	5,384.53	2.31
1,600.00	131.00	1,731.00	-74.57	-----	-74.57	2.17	
1,130.00	580.67	1,710.67	398.41	47.90	-----	350.51	2.66
697.00	473.63	1,170.63	31.68	-----	31.68	.80	
3,888.97	1,638.04	5,527.01	1,539.38	-----	1,539.38	1.70	
8,457.48	1,120.66	9,578.14	8,716.99	-----	8,716.99	2.22	
7,044.77	9,515.23	16,560.00	-----	-----	-----	1.39	
12,054.60	1,968.76	14,023.36	13,005.57	-----	13,005.57	2.12	
4,419.50	2,665.37	7,084.87	28.03	-----	28.03	4.08	
2,417.17	670.60	3,087.77	376.05	-----	376.05	1.84	
5,885.51	1,017.07	6,902.58	4,091.77	-----	4,091.77	1.71	
814.81	2,727.64	3,542.45	14,794.02	-----	14,794.02	1.65	
1,827.00	855.26	2,682.26	2,940.96	-----	2,940.96	1.20	
2,781.53	1,110.83	3,892.36	699.18	-----	699.18	1.77	
-----	101.50	101.50	164.35	-----	164.35	1.08	
5,365.13	684.64	6,049.77	9,460.44	-----	9,460.44	2.10	
19,273.77	12,798.88	32,072.65	2,954.92	2,378.32	-----	576.60	7.69
6,691.10	3,393.36	10,084.46	1,001.75	-----	1,001.75	6.14	
7,346.50	6,046.74	13,393.24	4,664.49	-----	4,664.49	3.44	
4,625.96	4,110.02	8,735.98	4,117.57	-----	4,117.57	1.71	
9,081.34	1,789.10	10,870.44	1,401.85	200.00	-----	1,201.85	2.27
18,063.74	1,196.09	19,259.83	4,904.19	554.68	-----	4,350.11	3.05
8,272.43	1,172.72	9,445.15	3,410.00	-----	3,410.00	4.22	
2,383.10	2,623.45	4,416.55	599.37	-----	599.37	2.63	
2,301.20	5,304.45	7,605.65	2,451.52	1,448.75	-----	1,002.77	1.62
3,749.22	4,065.68	7,814.90	5,009.28	-----	5,009.28	1.55	
3,865.22	943.70	4,808.92	13,968.20	157.50	-----	13,810.70	1.80
5,236.52	1,449.60	6,745.12	5,103.02	-----	5,103.02	2.10	
9,184.44	2,186.61	11,371.05	22,452.38	-----	22,452.38	1.91	
11,147.06	980.02	12,077.10	132.44	1,513.00	-----	-1,380.56	4.49
1,378.42	1,090.90	2,469.32	4,036.17	-----	4,036.17	.69	
6,873.59	1,730.35	8,604.44	3,623.02	-----	3,623.02	2.31	
7,908.37	894.58	8,767.95	-61.81	3,292.13	-----	-3,230.94	2.03
12,183.79	3,033.80	15,217.59	7,073.09	-----	7,073.09	2.22	
4,868.22	4,910.41	9,778.63	6,103.35	-----	6,103.35	1.88	

TABLE 21

County	Income		
	Assessments and fees	All other	Total
121 Polk.....	711.96	423.85	1,135.80
122 Pottawattamie.....	55,722.07	24,150.00	79,872.07
123 Poweshiek.....	21,876.28	6,579.05	28,455.33
124 Ringgold.....	2,817.97	2,100.00	4,917.97
125 Sac.....	15,086.85	213.03	14,199.88
126 Scott.....	18,716.05	1,062.80	19,778.85
127 Scott.....	10,306.45	609.55	10,976.00
128 Scott.....	1,709.19	97.37	1,806.56
129 Scott.....	151.60	13.82	165.42
130 Scott.....	4,571.76	887.33	5,459.09
131 Shelby.....	18,561.05	218.50	18,779.55
132 Shelby.....	9,916.55	267.82	10,184.37
133 Shelby.....	2,832.40	62.42	2,894.82
134 Sioux.....	22,529.58	113.73	22,643.31
135 Sioux.....	18,097.72	269.94	18,367.66
136 Story.....	7,879.15	9,600.00	17,479.15
137 Story.....	77,811.68	-----	77,811.68
138 Story.....	1,145.97	50.95	1,196.92
139 Tama.....	9,809.65	1,500.00	11,309.65
140 Tama.....	12,471.51	2,000.00	14,471.51
141 Tama.....	10,539.45	115.67	10,655.12
142 Taylor.....	7,065.69	3,000.00	10,065.69
143 Van Buren.....	5,963.33	-----	5,963.33
144 Van Buren.....	6,086.87	2,349.86	8,436.73
145 Wapello.....	739.03	-----	739.03
146 Wapello.....	2,569.45	1,100.00	3,669.45
147 Warren.....	62.00	-----	62.00
148 Wayne.....	8,970.34	8,525.00	17,495.34
149 Webster.....	23,730.72	6,027.85	29,758.57
150 Webster.....	9,212.16	372.71	9,584.87
151 Washington.....	39,154.83	25,500.00	64,654.83
152 Winnebago.....	Discontinued	-----	-----
153 Winnebago.....	12,174.92	-----	12,174.92
154 Winneshek.....	5,925.60	36.50	5,962.10
155 Winneshek.....	11,779.57	126.66	11,906.23
156 Winneshek.....	513.28	-----	513.28
157 Winneshek.....	7,080.30	2,406.94	9,524.24
158 Woodbury.....	9,707.15	-----	9,707.15
159 Woodbury.....	7,913.33	1,500.00	9,413.33
160 Worth.....	10,908.24	108.03	11,016.27
161 Wright.....	11,723.13	5,000.00	16,723.13
Total.....	\$1,589,362.46	\$ 282,467.95	\$1,821,830.41
-Deficit.....	-----	-----	-----

-Continued.

Disbursements			Financial Condition			Cost per \$1,000 1918
Losses	All others	Total	Admitted assets	Liabilities	Surplus	
630.95	906.83	936.78	7,294.85	-----	7,294.85	1.79
46,138.49	37,733.44	83,911.93	15,259.06	650.00	14,609.06	3.06
16,635.97	10,125.30	26,761.27	9,228.10	-----	9,228.10	3.64
3,015.15	2,789.05	5,796.20	39.74	104.62	-64.88	3.69
12,219.60	3,053.29	15,272.95	8,503.71	-----	8,503.71	2.72
1,421.65	2,176.72	3,598.37	38,599.62	35,612.00	2,978.62	.98
2,130.62	1,507.93	4,628.55	20,753.39	1,950.00	18,803.39	1.80
1,465.23	561.83	2,027.05	1,412.97	-----	1,412.97	6.30
246.89	198.08	433.97	94.88	-----	94.88	.67
1,929.15	1,111.00	3,040.15	21,166.66	-----	21,166.66	1.05
17,221.84	1,977.95	19,199.79	739.11	-----	739.11	2.20
5,468.77	2,270.61	7,739.38	11,905.34	100.00	11,805.34	1.68
130.70	526.96	657.66	3,812.28	-----	3,812.28	.38
18,506.03	4,460.15	22,966.18	3,905.03	-----	3,905.03	3.45
8,041.90	4,519.89	12,561.79	18,524.25	-----	18,524.25	1.61
7,490.23	10,851.38	18,341.61	544.21	935.65	-391.44	4.00
68,798.29	4,711.69	73,509.98	13,476.93	-----	13,476.93	19.30
289.00	1,055.85	1,344.85	32.22	50.00	-17.78	.91
8,675.75	2,325.22	11,000.97	1,699.72	-----	1,699.72	4.22
8,666.37	4,174.69	12,840.06	5,615.43	831.65	4,783.78	2.60
5,023.30	3,449.48	8,472.78	2,461.31	-----	2,461.31	1.26
3,429.94	5,027.77	8,457.71	3,729.44	-----	3,729.44	2.54
4,579.72	683.35	5,263.07	2,821.34	-----	2,821.34	2.50
2,509.75	4,146.90	6,656.74	2,121.00	-----	2,121.00	1.51
536.30	212.73	739.03	-----	-----	-----	1.19
1,971.75	1,518.97	3,490.72	282.37	-----	282.37	4.39
375.56	187.45	563.01	432.26	-----	432.26	.63
9,488.55	8,293.43	17,781.98	793.49	2,700.00	-1,906.51	4.12
15,905.93	12,777.10	28,683.03	8,057.30	-----	8,057.30	2.63
7,033.55	1,078.03	8,711.58	12,272.37	-----	12,272.37	1.71
30,433.09	30,000.80	60,433.98	7,493.29	816.71	6,676.58	2.64
5,508.43	2,809.92	8,408.35	4,020.08	125.00	3,895.08	1.45
3,229.78	1,633.58	4,863.36	1,209.55	-----	1,209.55	1.83
11,736.70	1,016.13	12,742.83	-----	126.66	-126.66	2.08
360.00	107.80	467.80	188.51	-----	188.51	1.15
5,278.50	3,044.90	8,323.40	2,847.10	-----	2,847.10	1.26
7,924.25	612.80	8,537.05	1,475.29	-----	1,475.29	4.40
6,541.30	2,908.99	9,450.29	5,363.31	-----	5,363.31	2.45
6,163.04	2,432.73	8,595.77	3,458.42	315.00	3,143.42	1.29
3,946.10	7,907.73	11,913.83	5,586.61	-----	5,586.61	1.84
\$1,144,063.54	\$ 525,097.70	\$1,669,161.24	\$ 741,406.72	\$ 77,157.76	\$ 664,248.96	\$ 1.84

TABLE NO. 22

County	Assets		
	Real estate and mortgage loans	Cash in office and bank	All other ledger assets
61 Emmet.....		1,349.13	
62 Fayette.....		11,495.76	248.29
63 Fayette.....		2,555.78	
64 Floyd.....		8,462.14	
65 Franklin.....		2,353.19	78.28
66 Fremont.....		137.30	
67 Greene.....		2,559.54	
68 Grundy.....		4,584.32	
69 Guthrie.....		2,983.25	
70 Hancock.....		1,733.97	
71 Hardin.....		773.33	
72 Hardin.....		9.58	
73 Harrison.....		4,674.93	
74 Henry.....		6,298.51	
75 Henry.....		1,498.78	
76 Howard.....		6,424.06	1,000.00
77 Humboldt.....		10,828.17	
78 Ida.....		358.18	
79 Iowa.....		4,000.00	
80 Jackson.....		9,796.79	
81 Jasper.....		11,588.77	
82 Jefferson.....		2,019.16	
83 Johnson.....		2,962.10	
84 Johnson.....		515.33	
85 Johnson.....		2,802.17	
86 Johnson.....		74.57	
87 Jones.....		398.41	
88 Jones.....		31.08	
89 Jones.....		1,539.38	
90 Keokuk.....		8,716.99	
91 Keokuk.....			
92 Kossuth.....		13,006.57	
93 Lee.....		28.03	
94 Lee.....		376.05	
95 Linn.....		4,091.77	
96 Linn.....		7,194.02	7,600.00
97 Linn.....		2,940.96	
98 Linn.....		699.18	
99 Linn.....		164.35	
100 Linn.....		9,460.44	
101 Louisa.....		974.18	
102 Lucas.....		1,001.75	
103 Madison.....		4,964.49	
104 Marshall.....		4,117.57	
105 Marshall.....		1,401.85	
106 Mitchell.....		4,904.19	
107 Mitchell.....	Discontinued		
108 Mitchell.....		3,410.15	
109 Monona.....		509.37	
110 Montgomery.....		1,947.16	41.46
111 Muscatine.....		5,009.28	
112 Muscatine.....		12,968.20	1,000.00
113 Osceola.....		4,015.44	
114 O'Brien.....		22,452.38	
115 Page.....		132.44	
116 Page.....		4,036.17	
117 Palo Alto.....		3,623.02	
118 Plymouth.....			
119 Pocahontas.....		7,073.09	
120 Polk.....		6,108.35	15.14

-Continued.

Assets			Liabilities			
Non-ledger assets	Assets not admitted	Total admitted assets	Net unpaid claims	Borrowed money and interest	All other liabilities	Total liabilities
		1,349.13				
100.00	100.00	11,744.05				
75.00	75.00	2,555.78				
494.75	494.75	8,462.14				
500.00	500.00	2,431.47				
636.10	15.00	758.40				
900.00	320.00	3,159.54				
179.93	179.93	4,584.32				
361.67	361.67	2,683.25				
222.50	222.50	1,733.97				
400.00	400.00	773.33				
45.00	45.00	9.58	150.00	424.00		574.00
1,475.00	1,475.00	4,674.93	190.00			190.00
1,005.75	769.90	6,534.36				
		1,498.78	11.20			11.20
		7,424.06				
950.00	950.00	10,828.17			290.00	290.00
645.00	645.00			1,500.00	148.99	1,648.99
		358.18	115.00	1,000.00		1,115.00
3,177.19	350.00	16,623.98			75.00	75.00
1,217.48	1,217.48	11,588.77				
719.94	132.24	2,006.86	50.00			236.62
175.67	175.67	2,962.10			176.62	
300.00		715.33				
4,894.06		7,636.23		2,251.70		2,251.70
		74.57				
		398.41	25.00		22.90	47.90
65.00	65.00	31.08				
150.00	150.00	1,539.38				
297.25	297.25	8,716.99				
150.00	150.00					
		13,006.57				
		28.03				
		376.05				
		4,091.77				
60.00	60.00	14,794.02				
		2,940.96				
		699.18	111.43			
		30.00	30.00			
		9,460.44				
1,965.74	15.00	2,954.92		2,378.32		2,378.32
		1,001.75				
694.60	694.60	4,664.49				
		4,117.57				
		1,401.85	200.00			200.00
484.10	484.10	4,904.19	554.08			554.08
69.00	69.00	3,410.15				
		509.37				
762.91	200.00	2,451.52	335.00	1,080.75	33.00	1,448.75
125.00	125.00	5,009.28				
37.63	37.63	13,968.20			157.50	157.50
1,067.58		5,103.02				
		22,452.38				
		132.44	13.00	1,500.00		1,513.00
		4,036.17				
		3,623.02				
				3,202.13	61.81	3,263.94
300.00	300.00	7,073.09				
432.88	448.02	6,108.35				

TABLE NO. 22

County	Assets		
	Real estate and mortgage loans	Cash in office and bank	All other ledger assets
121 Polk.....		1,294.85	
122 Pottawattamie.....		5,239.93	28.13
123 Poweshiek.....		9,228.10	
124 Ringgold.....		39.74	
125 Sac.....		8,569.71	
126 Scott.....	16,400.00	22,190.62	
127 Scott.....	5,900.00	12,762.83	1,000.00
128 Scott.....		1,412.97	
129 Scott.....		94.88	
130 Scott.....		18,166.66	3,000.00
131 Shelby.....		720.11	
132 Shelby.....		11,755.34	
133 Shelby.....		3,812.28	
134 Sioux.....		905.03	3,000.00
135 Sioux.....		18,524.25	
136 Story.....		544.21	
137 Story.....		13,152.75	324.18
138 Story.....		32.22	
139 Tama.....		1,609.72	
140 Tama.....		5,615.43	
141 Tama.....		2,461.31	
142 Taylor.....		3,729.44	
143 Van Buren.....		2,821.34	
144 Van Buren.....		2,121.00	
145 Wapello.....			
146 Wapello.....		282.37	
147 Warren.....		432.26	
148 Wayne.....		793.49	
149 Webster.....		7,802.12	255.18
150 Webster.....		12,272.37	
151 Washington.....		7,493.29	
152 Winnebago.....	Discontinued		
153 Winnebago.....		4,020.08	
154 Winneshiek.....		1,209.55	
155 Winneshiek.....			
156 Winneshiek.....		188.51	
157 Winneshiek.....		2,847.10	
158 Woodbury.....		1,475.20	
159 Woodbury.....		5,363.31	
160 Worth.....		2,624.42	834.00
161 Wright.....		5,586.61	
Total.....	\$ 34,670.00	\$ 662,855.53	\$ 19,238.02

-Deficit.

-Continued.

Assets			Liabilities			
Non-ledger assets	Assets not admitted	Total admitted assets	Net unpaid claims	Borrowed money and interest	All other liabilities	Total liabilities
3,038.55	3,038.55	7,294.85				
		15,259.06	650.00			650.00
363.22	363.22	9,228.10				
1,222.94	1,222.94	39.74		104.62		104.62
		8,503.71				
100.00	100.00	38,500.62			35,612.00	35,612.00
1,203.06	112.50	20,753.39	1,950.00			1,950.00
		1,412.97				
		94.88				
		21,166.66				
110.00	110.00	720.11				
639.60	489.60	11,905.34	100.00			100.00
		3,812.28				
		3,905.03				
		18,524.25				
593.36	593.36	544.21		711.65	224.00	935.65
2,159.60	2,159.60	13,476.93				
111.34	111.34	32.22		50.00		50.00
		1,609.72				
469.30	469.30	5,615.43	581.65		250.00	831.65
84.00	84.00	2,461.31				
118.61	118.61	3,729.44				
		2,821.34				
		2,121.00				
		282.37				
		432.26				
1,668.16	1,668.16	793.49		2,500.00	200.00	2,700.00
1,732.31	1,732.31	8,057.30				
		12,272.37				
100.00	100.00	7,493.29			816.71	816.71
55.00	55.00	4,020.08	125.00			125.00
		1,209.55				
439.35	439.35			126.66		126.66
		188.51				
		2,847.10				
150.00	150.00	1,475.20				
175.00	175.00	5,363.31				
		3,458.42				
455.21	455.21	5,586.61				
\$ 58,138.81	\$ 32,490.30	\$ 742,411.97	\$ 13,277.43	\$ 25,449.28	\$ 38,326.86	\$ 77,063.56

STATE MUTUAL INSURANCE ASSOCIATIONS

BUSINESS REPORTED 1918

AUTOMOBILE DEALERS' MUTUAL INSURANCE ASSOCIATION OF IOWA

Organized March 29, 1916.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.. \$ 2,549.43

INCOME

Gross receipts from assessments	\$ 12,275.27	
Gross survey, membership, and policy fees	266.00	
Total assessments and fees	\$ 12,541.27	
Deduct returned on cancellations, \$2,354.12.....	2,354.12	
Net assessments and fees	\$ 10,187.15	
Interest on investments	20.00	
Total income		10,207.15
Total assets and income		\$ 12,756.58

DISBURSEMENTS

Gross losses paid		\$ 1,760.73
Net losses paid		\$ 1,760.73
Adjusting expense	15.00	
Legal expense on losses	100.00	
Commissions	318.62	
Salaries of agents	1,300.00	
Expenses of agents	1,198.10	
Salaries and expenses of directors, officers, and committees..	2,478.00	
Salaries of office employees	1,042.50	
Rent	454.42	
Insurance department licenses and fees	275.39	
Advertising, printing and stationery	230.07	
Telegraph, telephone, express and postage	265.95	
Interest on borrowed money; discount on bonds.....	18.86	
Other expenses, viz.: (itemize)		
General expense	176.08	
Furniture and fixtures	245.15	
Total expenses		8,112.44
Total disbursements		\$ 9,873.17
Ledger assets		2,883.41
		\$12,756.58

LEDGER ASSETS

Cash deposited in banks	\$ 2,061.05	
Agents' balances representing business written subsequent to October 1 of current year	343.22	
Agents' balances representing business written prior to Oc- tober 1 of current year	229.14	
Other assets, viz.: (itemize)		
Liberty bonds	250.00	
Total ledger assets		\$ 2,883.41

NON-LEDGER ASSETS

Furniture, fixtures and safes; supplies	700.49
Other items, viz.: (itemize)	
Automobile	285.00
Gross assets	\$ 3,868.00

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 229.14
Furniture, fixtures, safes and supplies	700.49
Other items, viz.: (itemize)	
Automobile	285.00
	1,214.63
Total admitted assets	\$ 2,654.27

LIABILITIES

Reinsurance reserve	\$ 2,806.68
	\$ 2,806.68

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$14.69.

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

Answer—President, \$2,400.00; Vice-President, none; Secretary, none; treasurer, none.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—All.

What amount of your risks are written for five years?

Answer—None.

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

Answer—\$3,000.00.

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

Answer—None.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—None.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Automobiles, mercantile buildings and contents.

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

Answer—Fire.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

AUTOMOBILE TRADE MUTUAL INSURANCE ASSOCIATION

Organized April, 1917.

Ed Crawford, President, Des Moines, Iowa.

F. S. Shankland, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.... \$ 1,152.53

INCOME

Gross receipts from assessments	\$ 14,172.88
Gross survey, membership, and policy fees	1,804.00
Total assessments and fees	\$ 15,476.88
Deduct returned on cancellations, \$413.35	413.35
Net assessments and fees	\$ 15,063.53
Interest on investments	6.66
Other interest .....	.30
Money borrowed	450.00
From all other sources, viz.: (itemize)	
Furniture and fixtures sold	15.00
Total income	15,535.49
Total assets and income	\$ 16,688.02

DISBURSEMENTS

Gross losses paid	\$ 4,731.95
Net losses paid	\$ 4,731.95
Commissions	276.94
Salaries and expenses of directors, officers, and committees	2,818.79
Salaries of office employees and accountants	877.25
Rent	273.50
Insurance department licenses and fees	100.00
All other taxes	59.97
Advertising, printing and stationery	378.17
Telegraph, telephone, express and postage	214.54
Interest on borrowed money	6.58
Other expenses, viz.: (itemize)	
Legal expense, suit	525.00
Sundries	461.11
Total expenses	5,922.85
Borrowed money repaid	450.00
Total disbursements	\$ 11,174.80
Ledger assets	5,513.22
	\$16,688.02

LEDGER ASSETS

Bonds	\$ 800.00
Cash deposited in banks	2,369.25
Agents' balances representing business written subsequent to October 1 of current year	1,968.13
Agents' balances representing business written prior to October 1 of current year	29.84
Other assets, viz.: (itemize)	
Judgment	406.00
Total ledger assets	\$ 5,513.22

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$389.37; supplies.....	389.37
Other items, viz.: (itemize)	
Automobile	300.00
Gross assets	\$ 6,302.59

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$ 389.37
Other items, viz.: (itemize)	
Auto	300.00
	689.37
Total admitted assets	\$ 5,513.22

LIABILITIES

Reinsurance reserve	\$ 1,992.17
Other liabilities	71.94
Total liabilities	\$ 2,064.11

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$17.90.

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

Answer—President, \$50.00; Vice-President, none; Secretary, at rate of \$1,000.00 per year; Treasurer, none; Adjuster, none.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—All.

What amount of your risks are written for five years?

Answer—None.

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

Answer—\$4,000.00.

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

Answer—\$793,410.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$14,172.88.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—None.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Building and personal property, including autos.

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

Answer—Fire, theft.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Twenty-five per cent.

CLINTON MUTUAL PLATE GLASS ASSOCIATION
OF CLINTON, IOWA.

Organized December 14, 1917.

F. D. Van Allen, President, Clinton, Iowa.

S. C. Seaman, Secretary, Clinton, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.... \$ 4,316.08

INCOME

Gross receipts from assessments	\$ 1,707.18
Total assessments and fees	\$ 1,707.18
Net assessments and fees	\$ 1,707.18
Interest on investments	183.48
Total income	\$ 1,890.66
Total assets and income	\$ 6,106.74

DISBURSEMENTS

Gross losses paid	\$ 709.02
Net losses paid	\$ 709.02
Commissions	170.73
Insurance department licenses and fees	3.00
Advertising, printing and stationery	16.75
Other expenses, viz.: (itemize)	
Expense incorporation	125.00
Publishing notice incorporation	22.50
Certified articles copy	2.50
Recording fees, mortgages	2.70
Total expenses	343.18
Total disbursements	\$ 1,052.20

LEDGER ASSETS

Mortgage loans on real estate, first liens (Schedule B).....	\$ 3,700.00
Cash in office	954.54
Other assets, viz.: (itemize)	
U. S. bonds, Liberty	500.00
Total ledger assets	\$ 5,154.54
Total admitted assets	\$ 5,154.54

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

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

Answer—President, none; Vice-President, none; Secretary, none; Treasurer, none; Adjuster, none.

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

Answer—The secretary acts as agent and was paid commissions, \$179.73. Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—All.

What amount of your risks are written for five years?

Answer—None.

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

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

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$1,696.85.

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

Answer—Tentatively only.

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

Answer—Will be.

What kinds of property does your association insure?

Answer—Plate glass.

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

Answer—Breakage.

How many assessments did you make last year?

Answer—Only advance assessments.

What was the rate levied for each assessment?

Answer—Depends upon size of glass.

DRUGGISTS' MUTUAL INSURANCE ASSOCIATION OF ALGONA, IOWA.

Organized October 16, 1909.

W. W. Haire, President, Fort Dodge, Iowa.

Al Falkenhainer, Secretary, Algona, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.. \$ 12,810.02

INCOME

Gross receipts from assessments	\$ 37,447.79
Total assessments and fees	\$ 37,447.79
Deduct paid for reinsurance, \$8,558.19; returned on cancellations, \$1,854.22; returned in dividends, \$8,194.76	18,607.17
Net assessments and fees	18,840.62
Other interest	248.47
Total income	\$ 19,089.09
Total assets and income	\$ 31,899.11

DISBURSEMENTS

Gross losses paid	\$ 7,647.01
Less recovered from reinsurance	2,508.98
Net losses paid	\$ 5,148.03
Adjusting expense	116.26
Commissions	1,141.15
Salaries and expenses of directors, officers, and committees	2,724.00
Salaries of office employes	1,210.32
Rent	175.00
Insurance department licenses and fees	80.00
All other taxes	254.79
Advertising, printing and stationery	67.69
Telephone, telephone, express and postage	240.66
Other expenses, viz.: (itemize)	
Office supplies	313.38
Donation to Red Cross	250.00
Rate book service	274.50
Depreciation on furniture and fixtures (10 per cent.)	69.86
Total expenses	6,926.61
Total disbursements	\$ 12,069.64
Ledger assets	19,829.47
	\$31,899.11

LEDGER ASSETS

Cash deposited in banks	\$ 12,243.94
Agents' balances representing business written subsequent to October 1 of current year	3,501.63
Other assets, viz.: (itemize)	
War savings stamps, \$834.00; bonds, \$8,250.00	4,084.00
Total ledger assets	\$ 19,829.47

NON-LEDGER ASSETS

Interest due or accrued	243.05
Furniture, fixtures and safes, \$628.78; supplies	628.78
Gross assets	\$ 20,701.30

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies, \$628.78	\$ 628.78
Total admitted assets	\$ 20,072.52

LIABILITIES

Reinsurance reserve	\$ 10,814.15
Total liabilities	\$ 10,814.15

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$5.38.

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

Answer—President, none; Vice President, none; Secretary, \$2700.00; Treasurer, none; Adjuster, per diem and expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—1-5 years.

What amount of your risks are written for one year?

Answer—\$2,243,336.00.

What amount of your risks are written for five years?

Answer—\$209,023.00.

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

Answer—\$18,000.00.

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

Answer—\$2,330,911.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$37,447.79.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$8,558.19.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile and dwellings.

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

Answer—Fire and tornado.

How many assessments did you make last year?

Answer—One advance assessment.

What was the rate levied for each assessment?

Answer—Board rate issued by rating business.

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

Organized August 26, 1899.

Forest Huttenlocher, President, Des Moines, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year ---- \$ 2,527.96

INCOME

Gross receipts from assessments	\$ 42,583.30
Gross survey, membership, and policy fees	10,875.90
Total assessments and fees	\$ 53,459.20
Deduct paid for reinsurance, \$1,082.02	1,082.02
Net assessments and fees	\$ 52,377.18
Money borrowed	80,200.00
Total income	\$ 82,577.18
Total assets and income	\$ 85,105.13

DISBURSEMENTS

Gross losses paid	\$ 832,791.14
Less recovered from reinsurance	129.84
Net losses paid	\$ 832,661.30
Adjusting expense	308.80
Commissions	765.00
Fees retained by agents	10,664.06
Salaries of agents	1,500.00
Expenses of agents	1,020.63
Salaries and expenses of directors, officers, and committees	2,227.01
Salaries of office employees	790.04
Rent	300.00
Insurance department licenses and fees	108.00
All other taxes	153.61
Advertising, printing and stationery	614.50
Telegraph, telephone, express and postage	612.97
Interest on borrowed money	819.09
Other expenses, viz.: (Itemize)	
Collection	38.27
Bonds	40.38
Revenue stamps	4.40
Office fixtures and supplies	204.12
Total expenses	20,250.96
Borrowed money repaid	30,300.00
Total disbursements	\$ 83,113.26
Ledger assets	1,092.87
	85,105.13

LEDGER ASSETS

Cash deposited in banks	\$ 1,092.87
Total ledger assets	\$ 1,092.87

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1	
Gross assets	\$ 4,258.57
	6,251.44

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1	\$ 4,258.57
Total admitted assets	4,258.57
	\$ 1,092.87

LIABILITIES

Amount of claims reported but not adjusted: 4	\$ 1,050.98
Amount of claims resisted and in litigation: 1	158.90
Total	\$ 1,209.88
Total liabilities	\$ 1,209.88

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$3.60.

Average cost per thousand during the past five years?

Answer—\$2.70.

What salary was paid during the past year to each of the following officers?
 Answer—President, \$900; Vice President, \$200; Secretary, \$900; Treasurer, none; Adjuster, salary as special agent.

What, if any, commission was paid said officers in addition to such salary?
 Answer—No.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—Fire and lightning, \$6,200; Windstorm, \$16,500.

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

Answer—Fire, \$7,500,000; wind, \$8,700,000.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—None.

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

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property, city and town dwelling property, and schools and churches.

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

Answer—Fire, lightning and tornadoes.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Farm property, 5 mills; city dwelling with organized fire protection, 2 mills; town dwelling property, 3 mills; tornado, 2 mills.

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

Organized February 5, 1909.

Hans Moeller, President, Sioux Center, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 20,715.67

INCOME

Gross survey, membership, and policy fees	\$ 8,448.90
Total assessments and fees	\$ 8,448.90
Net assessments and fees	\$ 8,448.90
Other interest	380.80
From all other sources, viz.: (Itemize)	
Profit and loss account, dividend Farmers' Glidden Bank.....	55.77
Total income	8,885.47
Total assets and income	\$ 29,601.14

DISBURSEMENTS

Gross losses paid	\$ 9,724.56
Net losses paid	\$ 9,724.56
Adjusting expense	118.90
Salaries and expenses of directors, officers, and committees.....	1,250.00
Insurance department licenses and fees	3.00
All other taxes	121.51
Advertising, printing and stationery and postage.....	360.60
Other expenses, viz.: (Itemize)	
Internal revenue	63.44
Directors' and executive committee expenses.....	275.26
Secretary's and treasurer's bonds	47.50
Burrough's adding machine	294.00
Total expenses	2,534.26
Total disbursements	\$ 12,258.77
Ledger assets	17,342.37
	\$ 29,601.14

LEDGER ASSETS

Cash deposited in banks	\$ 17,342.37
Total ledger assets	\$ 17,342.37

LIABILITIES

Reinsurance reserve	\$ 10,545.00
Total liabilities	\$ 10,545.00

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$5.00.

Average cost per thousand during the past five years?

Answer—\$5.80.

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

Answer—President, \$100.00; Vice-President, \$4.00 per day for days employed; Secretary, \$1000.00; Treasurer, \$150.00; Adjuster, \$4.00 per day and expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—Contingent fee.

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

Answer—Yes.

What amount of your risks are written for one year or less?

Answer—\$85,333.00.

What amount of your risks are written for five years?

Answer—\$2,560,945.00.

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

Answer—\$15,000.00.

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

Answer—None.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$26,462.78.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—All property belonging to farmer co-operative associations.

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

Answer—Fire, lightning and windstorms.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

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

Reorganized January 16, 1917.

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

Gustav Gelhaus, Secretary, Rockford, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.. \$ 4,164.14

INCOME

Gross receipts from assessments	\$ 5,500.20
Gross survey, membership, and policy fees	139.64
Total assessments and fees	\$ 5,639.84
Deduct paid for reinsurance, \$1,239.86	1,239.86
Net assessments and fees	\$ 4,399.98
Total income	\$ 4,399.98
Total assets and income	\$ 8,564.12

DISBURSEMENTS

Gross losses paid	\$ 3,378.37
Net losses paid	\$ 3,378.37
Adjusting expense	37.50
Salaries and expenses of directors, officers, and committees.....	507.55
Insurance department licenses and fees	16.00
All other taxes	25.16
Advertising, printing and stationery	21.50
Telegraph, telephone, express and postage	58.35
Other expenses, viz.: (itemize)	
Examination cost and fees	27.24
Secretary's and treasurer's bonds	60.00
Total expenses	753.31
Total disbursements	\$ 4,131.68
Ledger assets	4,432.44
	\$ 8,564.12

LEDGER ASSETS

Cash deposited in banks	\$ 4,432.44
Total ledger assets	\$ 4,432.44

NON-LEDGER ASSETS

Gross assets	\$ 4,432.44
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GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$2.26.

Average cost per thousand during the past five years?

Answer—\$1.64.

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

Answer—President, none; Vice-President, none; Secretary, \$250.00; Treasurer, two per cent; Adjuster, none.

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

Answer—One-half of reinsurance fees to secretary.

Do you collect advance assessments?

Answer—Yes.

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

Answer—No.

For how long a period do you collect advance assessments?

Answer—To pay our next losses.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All of it.

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

Answer—\$4000.00.

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

Answer—\$1,895,124.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—Have no basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$1,045.06.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property and town dwellings, also churches.

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

Answer—Fire and windstorm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Three mills.

**LE MARS MUTUAL INSURANCE ASSOCIATION
OF LEMARS, IOWA.**

Organized April, 1901.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 21,007.02

INCOME

Gross receipts from assessments	\$ 22,843.93	
Total assessments and fees	\$ 22,843.93	
Deduct paid for reinsurance, \$4,980.94	4,980.94	
Net assessments and fees	\$ 17,862.99	
Interest on investments	369.20	
Total income	18,232.19	
Total assets and income	\$ 39,239.21	

DISBURSEMENTS

Gross losses paid	\$ 10,014.93	
Net losses paid	\$ 10,014.93	
Adjusting expense	260.03	
Legal expense on losses	134.85	
Commissions	2,912.91	
Expenses of agents	12.50	
Salaries and expenses of directors, officers, and committees..	2,600.00	
Taxes on real estate	166.02	
Insurance department licenses and fees	163.06	
All other taxes	15.30	
Advertising, printing and stationery	19.00	
Telegraph, telephone, express and postage	415.47	
Total expenses	6,639.14	
Total disbursements	\$ 16,654.07	
Ledger assets	22,585.14	
	\$ 39,239.21	

LEDGER ASSETS

Book value of real estate (Schedule A).....	\$ 10,000.00	
Cash deposited in banks	8,577.95	
Collateral loans: Certificates of deposit	2,007.19	
Other assets, viz.: (itemize)		
Liberty loans	2,000.00	
Total ledger assets	\$ 22,585.14	

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$1,500.00; supplies, \$500.00.....	2,000.00	
Gross assets	\$ 24,585.14	

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$ 1,500.00	
Other items, viz.: (itemize)		
Supplies	500.00	
	2,000.00	
Total admitted assets	\$ 22,585.14	

LIABILITIES

Amount of losses adjusted and not due	\$ 1,000.00	
Total	\$ 1,000.00	
Net unpaid losses	1,000.00	
Total liabilities	\$ 1,000.00	

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes, its hall policy.

Cost per thousand during the year?

Answer—Hail, \$30.00; fire, \$2.50; tornado, 75 cents.

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

Answer—President, \$300.00; Vice-President, none; Secretary, none; Treasurer, \$200; General Manager, \$1500.00.

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

Answer—No.

Do you collect advance assessments?

Answer—No.

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

What amount of your risks are written for one year?

Answer—One-half, hail.

What amount of your risks are written for five years?

Answer—All fire and tornado.

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

Answer—\$4000.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$15,000.00 fire and tornado; hail, \$17,500.00.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property and town dwellings; crops against hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Hail, 37c; fire, \$2.50 per thousand; tornado, 75c per thousand.

**HOME MUTUAL INSURANCE ASSOCIATION OF IOWA
OF DES MOINES, IOWA.**

Organized November 21, 1901.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.... \$ 19,940.48

INCOME

Gross receipts from assessments	\$ 17,840.56	
Gross survey, membership, and policy fees	37,270.96	
Total assessments and fees	\$ 55,111.52	
Deduct paid for reinsurance, \$1,176.63; returned on cancellations, \$193.08	1,369.71	
Net assessments and fees	\$ 53,741.81	
Other interest: On checking account	581.98	
Total income	\$ 54,323.79	
Total assets and income	\$ 74,264.27	

DISBURSEMENTS

Gross losses paid	\$ 28,924.71	
Less discount and salvage	40.00	
Less recovered from reinsurance	819.26	
	850.26	
Net losses paid	\$ 28,065.45	
Adjusting expense	1,385.01	
Fees retained by agents	10,873.40	
Salaries and expenses of directors, officers, and committees	5,541.32	
Salaries of office employes	2,150.00	
Rent	484.50	
Insurance department licenses and fees	148.60	
All other taxes	448.43	
Advertising, printing and stationery	557.33	
Telegraph, telephone, express and postage	950.99	
Other expenses, viz.: (Itemize)		
Supplies, furniture and fixtures	268.05	
Miscellaneous	68.34	
Dues and expenses of state and national convention	99.58	
Total expenses	28,975.55	
Total disbursements	\$ 57,041.00	
Ledger assets	17,223.27	
	\$ 74,264.27	

LEDGER ASSETS

Cash in office	\$ 51.80	
Cash deposited in banks	15,291.45	
Agents' balances representing business written subsequent to October 1 of current year	1,268.76	
Agents' balances representing business written prior to October 1 of current year	611.26	
Total ledger assets	\$ 17,223.27	

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1 of current year: About \$900.00	900.00	
Furniture, fixtures and safes, \$850.00; supplies, \$100.00	950.00	
Gross assets	\$ 19,073.27	

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 611.26	
Furniture, fixtures, safes and supplies	950.00	
	1,561.26	
Total admitted assets	\$ 17,512.01	

LIABILITIES

Amount of claims reported but not adjusted: About	\$ 700.00	
Amount of claims resisted and in litigation: About	675.00	
Total	\$ 1,375.00	
Total liabilities	\$ 1,375.00	

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$2.13.

Average cost per thousand during the past five years?

Answer—\$1.70.

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

Answer—President, \$200.00; Vice-President, none; Secretary, \$4,899.15; Treasurer, \$100; Adjuster, per diem.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—\$5,107,576.00.

What amount of your risks are written for five years?

Answer—\$22,915,658.00.

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

Answer—Tornado, \$14,000, and fire \$10,000; reinsured down to \$5,000.

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

Answer—\$16,859,784.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—Do not use any basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—Do not use any basis rate.

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

Answer—Yes.

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

Answer—Yes.

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

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

How many assessments did you make last year?

Answer—One—no assessment on any policy expiring during the year, and no assessment on any one year policy.

What was the rate levied for each assessment?

Answer—Class one, 10c; Class two, 12c; Class three, 14c; Class four, 16c; Class A, 20c; Class B, 25c; Class C, 30c; Tornado insurance, 5c per \$100.00.

**IOWA AUTOMOBILE OWNERS' INSURANCE ASSOCIATION
OF IOWA FALLS, IOWA.**

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.....	\$	500.21
INCOME		
Gross receipts from assessments	\$	9,810.17
Gross survey, membership, and policy fees		4,591.00
Total assessments and fees	\$	14,401.17
Deduct returned on cancellations, \$254.30		254.30
Net assessments and fees		14,146.87
Money borrowed	\$	900.00
From all other sources, viz.: (itemize)		1.30
Correcting entry		901.30
Total income	\$	15,048.17
Total assets and income	\$	15,551.49
DISBURSEMENTS		
Gross losses paid	\$	1,517.10
Less discount and salvage		43.96
Net losses paid	\$	1,473.15
Legal expense on losses		38.00
Commissions		3,991.34
Salaries and expenses of agents		1,014.65
Salaries and expenses of directors, officers, and committees		3,034.22
Salaries of office employees		465.00
Rent		394.29
Insurance department licenses and fees		95.01
All other taxes		65.71
Advertising, printing and stationery		290.88
Telegraph, telephone, express and postage		192.53
Interest on borrowed money		54.50
Other expenses, viz.: (itemize)		187.14
Incidental office expense		115.00
Furniture and fixtures		87.00
Surety bond, \$60.00, and unlocated expense, \$27.00.....		87.00
Total expenses		10,015.07
Borrowed money repaid		1,700.00
Total disbursements	\$	11,715.07
Ledger assets	\$	2,836.42
LEDGER ASSETS		
Cash in office	\$	24.00
Cash deposited in banks		2,313.57
Agents' balances representing business written subsequent to October 1 of current year		25.70
Total ledger assets	\$	2,363.27
NON-LEDGER ASSETS		
Unpaid assessments levied on or after November 1 of current year		706.17
Unpaid assessments levied prior to November 1		988.74
Furniture, fixtures and sales; supplies		606.32
Other items, viz.: (itemize)		233.00
Unpaid annual dues		233.00
Gross assets	\$	5,046.50

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1.....	\$	988.74
Furniture, fixtures, safes and supplies		606.32
Total admitted assets	\$	1,684.06
		3,362.44

LIABILITIES

Amount of losses adjusted and due	\$	60.00
Other liabilities: Unpaid bills		71.24
Total liabilities	\$	131.24

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$10.00.

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

Answer—President, none; Vice-President, none; Secretary, \$900.00; Treasurer, none.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for five years?

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

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

Answer—\$2000.00.

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

Answer—\$1,265,362.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$12,653.62.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—None.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Automobiles only.

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

Answer—Fire, theft, tornado, windstorm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—\$1.00 per \$100.

**IOWA CITIZENS' FUND MUTUAL INSURANCE ASSOCIATION
OF MASON CITY, IOWA.**

Organized March 22, 1916.

A. J. Killmer, President, Mason City, Iowa.

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

FINANCIAL STATEMENT

This company began taking on liability February 1, 1918. All assets on hand and in course of collection prior to that date were due for reinsurance. Commissions paid by reinsuring companies, paid operating expenses to that date.

INCOME	
Gross receipts from assessments	\$ 68,006.06
Total assessments and fees	68,006.06
Deduct paid for reinsurance, \$22,329.55; returned on cancellations, \$16,840.16	39,169.71
Net assessments and fees	29,526.95
Other interest .....	.84
From all other sources, viz.: (Itemize)	
Commissions on reinsurance	5,584.42
Total income	35,112.21
Total assets and income	\$ 35,112.21
DISBURSEMENTS	
Gross losses paid	\$ 13,438.81
Less recovered from reinsurance	6,711.67
Net losses paid	\$ 6,747.14
Salaries and expenses of directors, officers, and committees.....	111.86
All other taxes	316.03
Other expenses, viz.: (Itemize)	
Miscellaneous	5.00
Costs of adjustments	55.08
State insurance department	307.26
Paid fiscal agents (the Property Owners' Federation) in lieu of expenses	13,213.99
Total expenses	13,909.82
Total disbursements	\$ 20,656.96
Ledger assets	14,455.25
	\$ 35,112.21
LEDGER ASSETS	
Cash in office; Time certificates of deposit.....	\$ 3,671.45
Cash deposited in banks	10,260.71
Due from fiscal agents	1,053.85
Other assets, viz.: (Itemize)	
Premiums in course of collection	4,963.76
Total ledger assets	\$ 19,949.77
Less amount due for reinsurance	5,494.52
	\$ 14,455.25
NON-LEDGER ASSETS	
Interest due or accrued	16.91
Gross assets	\$ 14,472.16
DEDUCT ASSETS NOT ADMITTED	
Unpaid assessments levied prior to November 1.....	\$ 1,177.12
	1,177.12
Total admitted assets	\$ 13,295.04
LIABILITIES	
Reinsurance reserve	\$ 5,186.65
Total liabilities	\$ 5,186.65

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$6.98.

Average cost per thousand during the past five years?

Answer—Not in business five years.

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

Answer—President, none; Vice-President, none; Secretary, paid by fiscal agents; Adjuster and Directors paid per diem.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—All.

What amount of your risks are written for five years?

Answer—Premiums on five year policies are paid annually or semi-annually.

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

Answer—\$3,000.00.

Give amount of risks in force on which this year's premiums have been charged?

Answer—\$3,174,792.00.

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

Answer—Yes.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$43,707.39 in five years, and \$9,833.08 on one year policies.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$27,143.24.

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

Answer—Yes..

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

Answer—Yes.

What kinds of property does your association insure?

Answer—General mercantile and dwellings.

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

Answer—Fire.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Thirty-five per cent of basis rate.

**IOWA FARMERS' MUTUAL REINSURANCE ASSOCIATION
OF GREENFIELD, IOWA.**

Organized April 19, 1909.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.....	\$	6,153.41	\$	1,061.73
Gross receipts from assessments				

Total assessments and fees	\$	6,153.41		
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Net assessments and fees	\$	6,153.41		
Money borrowed		778.00		

Total income			\$	6,931.41
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Total assets and income			\$	8,013.14
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DISBURSEMENTS

Gross losses paid	\$	5,032.11		
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Net losses paid	\$	5,032.11		
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Salaries and expenses of directors, officers, and committees.....	\$	592.00		
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Rent		60.00		
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Insurance department licenses and fees		4.00		
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Advertising, printing and stationery		81.56		
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Telegraph, telephone, express and postage		76.09		
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Interest on borrowed money		80.73		
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Other expenses, viz.: (itemize)		60.00		
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Secretary-treasurer's bond		3.00		
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Annual meeting expense		10.00		
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State association		6.00		
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National association				
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Total expenses		973.38		
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Total disbursements	\$	6,005.49		
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Ledger assets		2,907.95		
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	\$	8,013.14		
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LEDGER ASSETS

Cash deposited in banks	\$	2,007.65		
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Total ledger assets	\$	2,007.65		
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NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1 of current year		243.00		
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Gross assets	\$	2,251.25		
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DEDUCT ASSETS NOT ADMITTED

Total admitted assets	\$	2,251.25		
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LIABILITIES

Borrowed money, \$778.00; interest, \$34.31	\$	812.31		
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Total liabilities	\$	812.31		
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GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$1.22.

Average cost per thousand during the past five years?

Answer—\$1.10.

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

Answer—President, none; Vice-President, none; Secretary and Treasurer, \$550.00; Adjuster, none.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—\$5,000.00.

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

Answer—\$6,060,291.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—No basis rate.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Such risks as are written by Farmers' Co-Operative Associations.

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

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—One mill.

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

Organized August 20, 1903.

L. C. Abbott, President, Marshalltown, Iowa.

A. R. Sale, Secretary, Mason City, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.....	\$	114,480.91
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INCOME

Gross receipts from assessments	\$	98,667.19
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Total assessments and fees	\$	98,667.19
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Deduct: paid for reinsurance, \$31,217.15; returned on cancellations, \$1,696.03; returned in dividends, \$1,650.13.....		34,563.31
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Net assessments and fees	\$	64,103.88
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Interest on investments: certificates, bonds, mortgages.....		4,024.77
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Rents (net)		1,500.00
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Total income		69,629.65
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Total assets and income	\$	184,060.56
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DISBURSEMENTS

Gross losses paid	\$	36,481.05
Less recovered from reinsurance		8,984.36
Net losses paid	\$	27,496.69
Adjusting expense		469.08
Commissions		2,030.38
Expenses of attorneys		122.03
Salaries and expenses of directors, officers, and committees		4,144.52
Salaries of office employes		4,808.50
Rent		950.00
Insurance department licenses and fees		807.43
All other taxes: Internal revenue and war tax on premiums		845.94
Advertising, printing and stationery		1,001.48
Telegraph, telephone, express and postage		605.64
Other expenses, viz.: (itemize)		
Furniture and fixtures		268.95
Light		19.08
Petty cash		75.00
Dun & Company		157.50
Insurance service bureau		544.90
Miscellaneous		462.08
Total expenses		17,164.21
Total disbursements	\$	44,660.38
Ledger assets		139,309.18
	\$	184,069.56

LEDGER ASSETS

Book value of real estate (Schedule A)	\$	22,387.47
Mortgage loans on real estate, first liens (Schedule B)		42,500.00
Cash in office		12,085.71
Cash deposited in banks: Certificates of deposit		26,000.00
Liberty bonds		36,828.00
Total ledger assets	\$	139,309.18

NON-LEDGER ASSETS

Interest due or accrued: Mortgages, certificates, bonds		904.77
Unpaid assessments levied prior to November 1: Premiums due		3,242.03
Furniture, fixtures and safes; supplies		4,564.39
Other items, viz.: (itemize)		
Reinsurance funds		24,710.37
Gross assets	\$	173,861.64

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$	4,564.39
Other items, viz.: (itemize)		
Reinsurance funds		24,710.37
		29,274.76
Total admitted assets	\$	143,606.38

LIABILITIES

Amount of claims reported but not adjusted	\$	6,643.38
Total	\$	6,643.38
Less reinsurance		3,321.08
Net unpaid losses	\$	3,321.70
Reinsurance reserve		57,764.54
Unpaid salaries and commissions		825.00
War tax on premiums		59.78
Other liabilities: State tax and fees		588.90
Total liabilities	\$	62,509.92

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$5.76.

Average cost per thousand during the past five years?

Answer—\$6.94.

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

Answer—President, \$600.00; Vice-President, none; Secretary, \$3,000.00; Treasurer, none; Adjuster, none.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year and five years.

What amount of your risks are written for one year?

Answer—\$7,562,747.71.

What amount of your risks are written for five years?

Answer—\$505,964.21.

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

Answer—\$3000.00.

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

Answer—\$7,562,747.71.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$144,411.36.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$49,420.74.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Hardware stocks, warehouses, hardware store buildings and dwellings owned and occupied by hardware dealers and contents thereof.

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

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

**IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION
OF NEVADA, IOWA.**

Organized February 1, 1908.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 26,983.55

INCOME

Gross receipts from assessments	\$ 102,671.89
Total assessments and fees	\$ 102,671.89
Deduct paid for reinsurance, \$23,454.18; returned on cancellations, \$10,512.13; returned in dividends, \$8,813.08.....	42,779.39
Net assessments and fees	\$ 59,892.50
Interest on investments	1,200.50
Other interest	23.15
Total income	\$ 61,116.15
Total assets and income	\$ 88,099.70

DISBURSEMENTS

Gross losses paid	\$ 40,163.22
Less recovered from reinsurance	11,989.17
Net losses paid	\$ 28,174.05
Adjusting expense	486.35
Commissions	16,865.16
Salaries and expenses of directors, officers, and committees.....	2,750.00
Salaries of office employes	5,770.94
Rent	432.00
Insurance department licenses and fees	771.03
All other taxes	632.05
Advertising, printing and stationery	1,168.41
Telegraph, telephone, express and postage	771.19
Other expenses, viz.: (itemize)	
Legal expense	89.92
Policy holders' meeting	165.70
Inspection	756.35
Furniture and fixtures	108.89
Miscellaneous	279.24
Total expenses	\$ 31,048.15
Total disbursements	\$ 59,222.21
Ledger assets	\$ 28,877.49

LEDGER ASSETS

Mortgage loans on real estate, first liens (Schedule B)	\$ 14,968.40
Cash deposited in banks	7,686.23
Agents' balances representing business written subsequent to October 1 of current year	3,597.32
Agents' balances representing business written prior to October 1 of current year	625.54
Other assets, viz.: (itemize)	
Certificates of deposit	2,000.00
Total ledger assets	\$ 28,877.49

NON-LEDGER ASSETS

Interest due or accrued	\$ 348.58
Unpaid assessments levied on or after November 1 of current year	582.54
Unpaid assessments levied prior to November 1	107.83
Furniture, fixtures and safes, \$1,000.00; supplies, \$550.00.....	1,550.00
Gross assets	\$ 31,468.44
DEDUCT ASSETS NOT ADMITTED	
Agents' balances representing business written prior to October 1	625.54
Unpaid assessments levied prior to November 1	107.83
Furniture, fixtures, safes and supplies	1,550.00
	2,283.37
Total admitted assets	\$ 29,185.07

LIABILITIES

Amount of losses adjusted and not due	\$ 2,950.00
Amount of claims reported but not adjusted	182.50
Total	\$ 3,132.50
Less reinsurance	1,180.00
Net unpaid losses	\$ 1,952.50
Reinsurance reserve	24,183.24
Total liabilities	\$ 26,135.74

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$5.92.

Average cost per thousand during the past five years?

Answer—\$5.59.

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

Answer—President, per diem and expenses; Vice-President, per diem and expenses; Secretary, \$2,500.00; Treasurer, \$250.00; Adjuster, per diem and expenses.

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

Answer—Agents commission only on risks which they wrote.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—Various.

What amount of your risks are written for one year?

Answer—\$3,697,830.00.

What amount of your risks are written for three and five years?

Answer—\$11,035,682.00.

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

Answer—\$12,500.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$83,912.18.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$23,454.18.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—General line.

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

Answer—Fire, lightning and tornado.

**IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION
OF SPENCER, IOWA.**

Organized October, 1896.

W. S. Bemis, President, Spencer, Iowa.

O. D. Jenkins, Secretary, Spencer, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 10,802.79

INCOME

Gross receipts from assessments	\$ 38,667.84
Total assessments and fees	\$ 38,667.84
Deduct paid for reinsurance, \$8,703.75; returned on cancellations, \$3,001.31; returned in dividends, \$1,797.61	13,502.67
Net assessments and fees	\$ 25,165.17
Other interest	125.94
From all other sources, viz.: (Itemize)	
Penalties	3.80
Discount	4.20
Total income	25,299.11
Total assets and income	\$ 26,101.81

DISBURSEMENTS

Gross losses paid	\$ 9,224.84
Less recovered from reinsurance	5,081.72
Net losses paid	\$ 4,143.12
Adjusting expense	127.80
Commissions	6,377.44
Salaries of agents: Special agent	1,500.00
Expenses of agents: Special agent's traveling expenses	866.74
Salaries and expenses of directors, officers, and committees	2,499.45
Salaries of office employes	1,062.00
Rent	290.00
Insurance department licenses and fees	180.96
All other taxes	276.60
Advertising, printing and stationery	506.28
Telegraph, telephone, express and postage	268.05
Other expenses, viz.: (itemize)	
Janitor	54.00
Light	21.10
Office supplies	454.48
Office insurance and bonds	65.18
National and state association dues	32.00
Total expenses	15,182.66
Total disbursements	\$ 21,375.78
Ledger assets	14,736.03
	\$ 26,101.81

LEDGER ASSETS

Cash in office	\$ 15.72
Cash deposited in banks	9,302.14
Agents' balances representing business written subsequent to October 1 of current year	357.72
Agents' balances representing business written prior to October 1 of current year	3,258.56
Other assets, viz.: (itemize)	
Assessments unpaid	1,891.80
Total ledger assets	\$ 14,736.03

NON-LEDGER ASSETS

Furniture, fixtures and safes, \$750.00; supplies, \$250.00	1,000.00
Gross assets	\$ 15,736.03

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 357.72
Unpaid assessments levied prior to November 1	36.50
Furniture, fixtures, safes and supplies	1,000.00
	1,896.31
Total admitted assets	\$ 14,332.72

LIABILITIES

Amount of claims reported but not adjusted	\$ 2,014.66
Net unpaid losses	\$ 2,014.66
Reinsurance reserve	10,872.76
Total liabilities	\$ 12,887.42

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$3.10.

Average cost per thousand during the past five years?

Answer—\$4.178.

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

Answer—President, \$300.00; Vice-President, none; Secretary, \$1,800.00; Treasurer, one-half of one per cent; Adjuster, none.

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

Answer—Regular agents commission.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—\$2,093,238.00.

What amount of your risks are written for five years?

Answer—\$5,339,060.00.

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

Answer—\$4000.00.

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

Answer—Fire, \$345,545.00; tornado, \$229,909.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1913?

Answer—\$32,019.25.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1913?

Answer—\$8,703.75.

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

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.
 What kinds of property does your association insure?
 Answer—Mercantile buildings and stocks, town and city dwellings and contents, churches and school houses.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire and tornado.
 How many assessments did you make last year?
 Answer—One each on dwelling and tornado.
 What was the rate levied for each assessment?
 Answer—Forty per cent basis rate.

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

Organized March 12, 1900.

T. W. Large, President, DeWitt, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.--- \$ 136,834.18

INCOME

Gross receipts from assessments	\$ 267,152.69
Total assessments and fees	\$ 267,152.69
Deduct paid for reinsurance, \$32,305.37; returned on cancellations, \$22,377.59; returned in dividends, \$12,783.14.....	67,466.10
Net assessments and fees	\$ 199,686.59
Interest on investments	6,618.13
Other interest: Bank balance	89.34
Rents (including none for own occupancy).....	1,153.50
Money borrowed	4,241.22
Total income	\$ 211,788.78
Total assets and income	\$ 348,622.94

DISBURSEMENTS

Gross losses paid	\$ 172,894.07
Less discount and salvage	286.36
Less recovered from reinsurance	27,956.88
	28,243.24
Net losses paid	\$ 144,650.83
Adjusting expense	1,058.18
Commissions	42,786.14
Salaries of agents	3,800.00
Expenses of agents	1,909.42
Salaries and expenses of directors, officers, and committees.....	5,435.14
Salaries of office employes	6,741.25
Taxes on real estate	307.06
Insurance department licenses and fees	142.50
All other taxes	5,808.35
Advertising, printing and stationery	1,488.37
Telegraph, telephone, express and postage	1,641.15
Other expenses, viz.: (itemize)	
Auto and auto expenses	1,167.57
Blank books	253.32
Janitor	540.00
Exchange	6.48
Fuel	472.48
Lights	146.41
Office furniture and supplies	1,009.25
Rating bureau	974.50
Collecting	100.00
Bradstreet's reports	50.00
Miscellaneous	314.14
Total expenses	75,867.79
Total disbursements	\$ 217,178.02
Ledger assets	131,444.22
	\$ 348,622.94

LEDGER ASSETS

Book value of real estate (Schedule A)	\$ 15,550.55
Mortgage loans on real estate, first liens (Schedule B).....	97,866.00
Agents' balances representing business written subsequent to October 1 of current year	12,988.96
Agents' balances representing business written prior to October 1 of current year	4,661.02
Other assets, viz.: (itemize)	
Notes taken on assessments	268.79
Total ledger assets	\$ 131,444.32

NON-LEDGER ASSETS

Interest due or accrued	3,305.32
Unpaid assessments levied on or after November 1 of current year	1,524.65
Unpaid assessments levied prior to November 1	314.53
Gross assets	\$ 136,588.82

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 4,661.02
Unpaid assessments levied prior to November 1	314.53
Total admitted assets	\$ 131,613.27

LIABILITIES

Amount of claims reported but not adjusted	\$ 4,725.00
Total	\$ 4,725.00
Net unpaid losses	\$ 4,725.00
Reinsurance reserve, 40 per cent	99,385.18
Borrowed money, \$4,241.22; interest.....	4,241.22
Total liabilities	\$ 108,361.40

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$4.61.

Average cost per thousand during the past five years?

Answer—\$3.78.

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

Answer—President, \$350; Vice-President, none; Secretary, \$4,200; Treasurer, \$150; Adjuster, per diem.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—No stated time.

What amount of your risks are written for one year?

Answer—Not kept separate.

What amount of your risks are written for five years?

Answer—Not kept separate.

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

Answer—\$27,900.00.

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

Answer—\$40,299,450.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$281,079.30.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$34,734.97.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—General lines.

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

Answer—Fire, lightning, tornado, accidental breakage of plate glass.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Different rates on different classes.

LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION OF BURLINGTON, IOWA.

Organized January 17, 1889.

Dr. C. J. Sodergren, President, Rock Island, Illinois.

Nils Anderson, Secretary, Burlington, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 2,763.96

INCOME

Gross receipts from assessments	\$ 8,976.90
Gross survey, membership, and policy fees	1,403.00
Total assessments and fees	\$ 10,379.90
Net assessments and fees	\$ 10,379.90
Interest on investments: On bank certificates	70.00
Money borrowed	1,500.00
From all other sources, viz.: (itemize)	
Refunded by Augustana book concern .....	.40
Total income	11,960.30
Total assets and income	\$ 14,714.25

DISBURSEMENTS

Gross losses paid	\$ 11,961.92
Net losses paid	\$ 11,961.92
Adjusting expense	145.58
Salaries and expenses of directors, officers, and committees	1,543.85
Insurance department licenses and fees	33.89
All other taxes	9.65
Advertising, printing and stationery and postage	252.72
Interest on borrowed money	15.00
Other expenses, viz.: (itemize)	
Annual dues National Association of Mutual Insurance Associations	10.00
Annual dues State Association of Mutual Insurance Associations	5.00

Surety bonds for secretary and treasurer	75.00
State examiners, auditing accounts of association	78.70
Local auditing committee	10.00
Total expenses	2,179.39
Other disbursements, viz.: (itemize)	
Delegate to conventions of the National Association and State Association of Mutual Insurance Associations	28.37
Total disbursements	\$ 14,139.68
Ledger assets	574.57
	\$ 14,714.25
LEDGER ASSETS	
Cash deposited in banks	\$ 574.57
Total ledger assets	\$ 574.57
NON-LEDGER ASSETS	
Furniture, fixtures and safes, \$175.00; supplies, about \$75.00	250.00
Gross assets	\$ 824.57
DEDUCT ASSETS NOT ADMITTED	
Furniture, fixtures, safes and supplies	\$ 250.00
Total admitted assets	\$ 574.57
LIABILITIES	
Borrowed money, \$1,500.00; interest	\$ 1,500.00
Total liabilities	\$ 1,500.00

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No; every member agrees to pay his pro rata share in all losses.

Cost per thousand during the year?

Answer—\$6.30.

Average cost per thousand during the past five years?

Answer—\$4.04.

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

Answer—President, \$75.00; Vice-President, \$50.00; Secretary, \$1000.00; Treasurer, \$100.00; Adjuster, traveling expenses and \$5.00 per diem while at work.

What, if any, commission was paid said officers in addition to such salary? Answer—\$3.00 for each board meeting paid members living in Burlington, Iowa; \$5.00 and traveling expenses for members living at other points.

Do you collect advance assessments?

Answer—No.

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

Answer—Yes.

What amount of your risks are written for one year?

Answer—None, all our policies are written for six years.

What amount of your risks are written for five years?

Answer—None, all our policies are written for six years.

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

Answer—\$3000.00.

Give amount of risks in force on which this year's assessment, was made?
Answer—About \$2,175,000.00.

Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?
Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?
Answer—We generally make assessments each 18 months, so as to make four assessments during the six year period of each policy. The rate is governed by the amount of losses we have to pay.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?
Answer—We do no re-insurance.

Has the policy now used by the company been approved by the Commissioner of Insurance?
Yes; March 2d, 1916.

Are the articles of organization and by-laws printed in full on the policy?
Answer—Yes.

What kinds of property does your association insure?
Answer—Only church properties, such as church buildings and contents, parsonages, college buildings, hospitals, orphans homes, etc., within the Augustana Synod of North America, and personal property of professors, and ministers within said synod—none others.

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

How many assessments did you make last year?
Answer—One.

What was the rate levied for each assessment?
Answer—On personal property, \$3.00 per \$1,000.00; on buildings insured only for fire and lightning, \$4.00 per \$1,000.00; on property insured for fire, lightning, cyclone and tornado, \$5.00 per \$1,000.00 insurance.

MUTUAL FIRE AND TORNADO ASSOCIATION OF NEWTON, IOWA.

Organized September 5, 1900.

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

J. Lindley Coon, Secretary, Newton, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year... \$ 1,048.02

INCOME

Gross receipts from assessments	\$ 21,008.33
Gross survey, membership, and policy fees	15,052.33
Total assessments and fees	\$ 36,060.66
Deduct paid for reinsurance, \$4,812.25; returned on cancellations, \$156.96	4,969.21
Net assessments and fees	\$ 31,091.45
Rents	72.00
Money borrowed	3,000.00
From all other sources, viz.: (itemize)	
Penalties and exchange	134.39
Miscellaneous	16.79
Total income	\$ 34,314.63

Total assets and income \$ 35,363.65

DISBURSEMENTS

Gross losses paid	\$ 20,129.10
Less discount and salvage	150.00
Less recovered from reinsurance	3,181.88
	\$ 3,331.88

Net losses paid \$ 16,797.22

Adjusting expense	\$ 672.35
Fees retained by agents	6,156.98
Expenses of agents	47.46
Salaries and expenses of directors, officers, and committees	2,916.22
Salaries of office employes	960.00
Rent	292.00
Insurance department licenses and fees	343.98
Advertising, printing and stationery	645.28
Telegraph, telephone, express and postage	580.86
Interest on borrowed money	132.90
Other expenses, viz.: (itemize)	
Examination by insurance department	90.00
Bonds for secretary and treasurer	51.00
Office miscellaneous expense	183.64
Dues to National Association	18.00
Dues to State Association	10.75
Office fire insurance	10.56
Total expenses	13,120.08
Borrowed money repaid	3,000.00
Total disbursements	\$ 32,918.20
Ledger assets	2,444.45
	\$ 35,362.65

LEDGER ASSETS

Cash deposited in banks: Clark National Bank of Newton	\$ 1,894.30
Agents' balances representing business written subsequent to October 1 of current year	483.40
Agents' balances representing business written prior to October 1 of current year	66.75
Total ledger assets	\$ 2,444.45

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1 of current year	331.61
Unpaid assessments levied prior to November 1	439.08
Furniture, fixtures and safe, \$500.00; supplies, \$250.00	750.00
Gross assets	\$ 3,065.14

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 66.75
Unpaid assessments levied prior to November 1	439.08
Furniture, fixtures, safes and supplies	750.00
	1,255.83
Total admitted assets	\$ 2,709.31

LIABILITIES

Amount of losses adjusted and due: One, held up by mortgage	\$ 1,000.00
Amount of claims reported but not adjusted: Four, estimated at	50.50
Total	\$ 1,050.50
Net unpaid losses	\$ 1,050.50
Total liabilities	\$ 1,050.50

GENERAL INTERROGATORIES

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

Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?
Answer—No.

Cost per thousand during the year?
Answer—\$1.49.

Average cost per thousand during the past five years?
Answer—\$1.74.

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

Answer—President, \$600.00; Vice-President, none; Secretary, \$2,000.00; Treasurer, \$159.51; Adjuster, \$5.00 per diem and necessary expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for less than five years?

Answer—\$1,178,383.00.

What amount of your risks are written for five years?

Answer—\$20,552,306.00.

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

Answer—\$3500.00 fire and lightning, \$5000.00 windstorm.

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

Answer—Estimated \$12,065,413.00.

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

Answer—No.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property, church and school properties and town dwelling properties.

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

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

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—See attached notice.

**MUTUAL FIRE INSURANCE SOCIETY OF THE IOWA
CONFERENCE EVANGELICAL ASSOCIATION.**

Organized June 11, 1804.

L. W. Bock, President, Waterloo, Iowa.

W. C. Lang, Secretary, Cedar Falls, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year... \$ 2,230.55

INCOME

Gross receipts from assessments	\$ 214.33
Gross survey, membership, and policy fees	122.14
Total assessments and fees	\$ 336.47
Net assessments and fees	336.47
Other Interest	63.00
Total income	399.47
Total assets and income	\$ 2,630.02

DISBURSEMENTS

Gross losses paid	\$ 37.33
Net losses paid	37.33
Salaries of office employees	45.00
Insurance department licenses and fees	4.70
All other taxes	9.17

Advertising, printing and stationery	14.50
Telegraph, telephone, express and postage	7.80
Other expenses, viz.: (Itemize)	
Incidentals	2.31
Legal	5.00
State examiners	32.51
Total expenses	120.99
Total disbursements	158.27
Ledger assets	2,472.15
	\$ 2,630.42

LEDGER ASSETS

Total ledger assets \$ 2,472.15

NON-LEDGER ASSETS

Gross assets \$ 2,472.15

DEDUCT ASSETS NOT ADMITTED

Total admitted assets \$ 2,472.15

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$1.00.

Average cost per thousand during the past five years?

Answer—\$1.50.

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

President, none; Vice-President, none; Secretary, \$25.00; Treasurer, \$20.00; Adjuster, none.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

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

For how long a period do you collect advance assessments?

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—\$4000.00.

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

Answer—January, 1918, \$214,333.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$227.31 on the basis of one mill.

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

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.
 What kinds of property does your association insure?
 Answer—Churches, parsonages and preachers' personal property.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire, storm and lightning.
 How many assessments did you make last year?
 Answer—One mill for contingent fund.

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

Organized July, 1917.

K. Neutson, President, Mason City, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.....	\$	12,538.29
INCOME		
Gross receipts from assessments	\$	25,120.87
Total assessments and fees	\$	25,120.87
Deduct paid for reinsurance, \$693.64; returned on cancellations, \$2,105.31		2,798.95
Net assessments and fees	\$	22,321.92
Total income		22,321.92
Total assets and income	\$	34,860.21
DISBURSEMENTS		
Gross losses paid	\$	6,878.19
Net losses paid	\$	6,878.19
Legal expense on losses		30.00
Commissions		6,274.38
Salaries and expenses of directors, officers, and committees.....		5.55
All other taxes: Income		86.82
Other expenses, viz.: (Itemize)		
Payments to fiscal agents (the Property Owners' Federation) in lieu of expenses		3,628.65
State department		4.00
Total expenses		10,029.55
Total disbursements	\$	16,907.54
Ledger assets		17,752.77
	\$	34,860.21
LEDGER ASSETS		
Time certificates of deposit	\$	3,000.00
Cash deposited in banks		10,945.78
Due from Iowa Citizens' Fund Mutual Insurance Association.....		3,420.58
Due from Citizens' Fund, Red Wing		1,531.31
Total ledger assets	\$	18,897.67
Less due fiscal agents and for reinsurance.....		1,144.90
	\$	17,752.77
NON-LEDGER ASSETS		
Gross assets	\$	17,752.77
Total admitted assets	\$	17,752.77
LIABILITIES		
Reinsurance reserve	\$	4,683.00
Total liabilities	\$	4,683.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st truthfully and accurately entered on its books for and during the year ending upon that date?
 Answer—Yes.
 Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?
 Answer—Yes.
 Cost per thousand during the year?
 Answer—\$10.16.
 Average cost per thousand during the past five years?
 Answer—Not in business five years.
 What salary was paid during the past year to each of the following officers?
 Answer—President, none; Vice-President, none; Secretary, paid by fiscal agents; Treasurer, none; Adjuster and Directors, paid per diem.
 What, if any, commission was paid said officers in addition to such salary?
 Answer—None.
 Do you collect advance assessments?
 Answer—Yes.
 If, so, are the same authorized in your articles of incorporation and by-laws?
 Answer—Yes.
 For how long a period do you collect advance assessments?
 Answer—Six months.
 What amount of your risks are written for one year?
 Answer—Total business.
 What amount of your risks are written for five years?
 Answer—None.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$3500.00.
 Give amount of risks in force on which this year's premium was charged?
 Answer—\$1,841,836.00.
 Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?
 Answer—Yes.
 What is the amount of annual premium at the basis rate, on all risks in force December 31, 1918?
 Answer—\$30,240.19.
 What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?
 Answer—None.
 Has the policy now used by the company been approved by the Commissioner of Insurance?
 Answer—Yes.
 Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.
 What kinds of property does your association insure?
 Answer—General mercantile property and dwellings.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire.
 How many assessments did you make last year?
 Answer—One.
 What was the rate levied for each assessment?
 Answer—Thirty-five per cent of basis rate.

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

Organized December, 1866.

W. L. Sanborn, President, Merville, Iowa.

F. D. Babcock, Secretary, Ida Grove, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.. \$ 23,337.56

INCOME

Gross receipts from assessments	\$ 84,557.04	
Total assessments and fees	\$ 84,557.04	
Deduct paid for reinsurance, \$10,584.44; returned on cancellations, \$11,185.06; returned in dividends, \$4,234.74.....	26,004.24	
Net assessments and fees	\$ 58,552.80	
Interest on investments	249.43	
Rents (including \$600.00 for own occupancy)	900.00	
Total income		59,702.23
Total assets and income		\$ 83,039.79

DISBURSEMENTS

Gross losses paid	\$ 32,327.38	
Less recovered from reinsurance	481.03	
Net losses paid	\$ 31,846.35	
Adjusting expense	561.75	
Legal expense on losses	225.00	
Commissions	10,727.18	
Salaries of agents	2,700.00	
Expenses of agents	2,117.43	
Salaries and expenses of directors, officers, and committees.....	3,194.14	
Salaries of office employes	2,918.75	
Gross loss on real estate	600.00	
Net losses on real estate	108.75	
Legal expense on department licenses and fees	77.00	
Legal expense on printing and stationery	628.18	
Commissions on printing and stationery	287.26	
Salaries and expenses, express and postage	408.82	
All other taxes, viz.: (itemize)	402.15	
Other expenses, viz.:	290.52	
Payments to fire associations	230.10	
State department	492.87	
Total expenses		25,989.90
Total disbursements		\$ 57,836.25
Ledger assets		25,203.54

LEDGER ASSETS

Time certificates of deposit (Schedule A)	\$ 8,319.54	
Cash deposited in banks, first liens (Schedule B): Liberty	3,600.00	
Due from Iowa Citizens' Fund	237.78	
Due from Citizens' Fund, Red	4,639.24	
business written subsequent to		
Total ledger assets	\$ 8,283.68	
Less due fiscal agents and for	123.30	
.....		\$ 25,203.54

NON-LEDGER ASSETS

Gross assets	15.33	
Total admitted assets	49.93	
.....	1,068.80; supplies, \$500.00.....	1,558.80
Reinsurance reserve	2,680.46	
.....	1,800.00	
Total liabilities		\$ 31,308.15

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$ 1,558.80	
Other items, viz.: (itemize)		
Two automobiles	1,300.00	
.....		2,858.80
Total admitted assets		\$ 28,449.26

LIABILITIES

Amount of losses adjusted and not due	\$ 3,820.63	
Amount of claims reported but not adjusted.....	118.00	
Amount of claims resisted and in litigation	1,000.00	
Total	\$ 4,948.63	
Net unpaid losses	\$ 4,948.63	
Reinsurance reserve	22,059.15	
Total liabilities		\$ 27,007.78

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—Ninety per cent of rate.

Average cost per thousand during the past five years?

Answer—Ninety per cent of rate.

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

Answer—President, none; Vice-President, none; Secretary, \$3000.00; Treasurer, \$74.64; Adjuster, \$551.75.

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

Answer—Agents commission for agents work.

Do you collect advance assessments?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—\$2,945,380.

What amount of your risks are written for five years?

Answer—\$1,787,322.

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

Answer—\$20,000.

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

Answer—None made.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$64,727.28.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$10,470.98.

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

Answer—Yes.

Are the articles of organization and by-laws printed in full on the policy?
 Answer—Yes.
 What kinds of property does your association insure?
 Answer—Real and personal.
 What kind of risks does your association cover (fire, hail, etc.)?
 Answer—Fire, lightning and windstorm.
 How many assessments did you make last year?
 Answer—None.

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

Organized September 3, 1908.

C. H. Thornton, President, Des Moines, Iowa.
 C. W. Rutledge, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year....	\$	946.10
INCOME		
Gross receipts from assessments.....	\$	4,298.12
Gross survey, membership, and policy fees		9,649.56
Total assessments and fees	\$	13,938.68
Deduct paid for reinsurance, \$666.11; returned on cancellations, \$21.51		681.62
Net assessments and fees	\$	13,257.06
From all other sources, viz.: (itemize)		
Miscellaneous		6.00
Total income	\$	13,263.06
Total assets and income	\$	14,209.16
DISBURSEMENTS		
Gross losses paid	\$	6,588.99
Less recovered from reinsurance		100.75
Net losses paid	\$	6,488.24
Adjusting expense	\$	216.17
Fees retained by agents		3,921.51
Salaries and expenses of directors, officers, and committees.....		871.68
Insurance department licenses and fees		7.80
All other taxes: State tax		66.07
Advertising, printing and stationery		431.06
Telegraph, telephone, express and postage		130.33
Other expenses, viz.: (itemize)		
Bonds, secretary and treasurer		60.00
State association		5.00
Office supplies		29.55
Agents' certificates		53.50
Total expenses		5,782.67
Borrowed money repaid		100.00
Agents' balances charged off		309.72
Total disbursements	\$	12,770.63
Ledger assets		1,438.53
	\$	14,209.16
LEDGER ASSETS		
Cash in office	\$	197.46
Cash deposited in banks		1,015.36
Agents' balances representing business written subsequent to October 1 of current year		39.87
Agents' balances representing business written prior to October 1 of current year		185.86
Total ledger assets	\$	1,438.53

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1 of current year	77.36
Unpaid assessments levied prior to November 1	282.62
Furniture, fixtures and safes; supplies	20.00
Gross assets	\$ 1,818.53

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 185.86
Unpaid assessments levied prior to November 1	282.62
Furniture, fixtures, safes and supplies	20.00
	488.48
Total admitted assets	\$ 1,330.05

LIABILITIES

Amount of claims reported but not adjusted: Two auto losses	\$ 384.62
Total	\$ 384.62

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$2.52.

Average cost per thousand during the past five years?

Answer—\$2.60.

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

Answer—President, \$10.00; Vice-President, none; Secretary, \$91½ on each \$1000.00 in force each month; Treasurer, \$5.00; Adjuster, \$5.00 per day and expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

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

Answer—No.

For how long a period do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—All automobile policies.

What amount of your risks are written for five years?

Answer—All fire and tornado policies.

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

Answer—\$2500.00.

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

Answer—\$2,410,551.26.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property, churches and school houses, town dwellings and automobiles.

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

How many assessments did you make last year?
 Answer—One.

What was the rate levied for each assessment?
 Answer—\$3.20 and \$4.00 per \$1000.00 on farm property; \$.75 per \$1000.00 on tornado, \$1.00, \$1.33 and \$1.66 per \$1000.00 on town property and \$2.25 and \$3.50 on churches and school houses.

RETAIL MERCHANTS' MUTUAL FIRE INSURANCE ASSOCIATION OF DES MOINES, IOWA.

Organized September 17, 1900.

J. J. Grove, President, Ames, Iowa.

Ira B. Thomas, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 11,766.21

INCOME

Gross receipts from assessments	\$ 61,467.56
Total assessments and fees	\$ 61,467.56
Deduct paid for reinsurance, \$18,969.47; returned on cancellations, \$6,525.02; returned in dividends, \$4,744.23.....	29,238.72
Net assessments and fees	\$ 32,228.84
Interest on investments	558.50
Other interest: On premium notes	10.38
From all other sources, viz.: (itemize)	1.00
Assignment fees	44.37
Sundry	
Total income	\$ 32,843.09
Total assets and income	\$ 44,609.30

DISBURSEMENTS

Gross losses paid	\$ 2.97
Less discount and salvage	1,060.48
Less recovered from reinsurance	1,063.45
	\$ 9,512.22
Net losses paid	290.64
Adjusting expense	3,976.63
Commissions	30.00
Salaries of agents	17.04
Expenses of agents	3,430.22
Salaries and expenses of directors, officers, and committees.....	2,151.50
Salaries of office employees	574.50
Rent, \$617.50; janitor, \$67.00.....	102.00
Insurance department licenses and fees	265.71
All other taxes	481.64
Advertising, printing and stationery	516.63
Telegraph, telephone, express and postage	15.80
Interest on borrowed money	
Other expenses, viz.: (itemize)	79.06
Legal expense	2.58
Collection and exchange	668.25
Office supplies	243.84
Sundry expense	
Total expenses	13,914.22
Borrowed money repaid	800.00
Total disbursements	\$ 23,528.24
Ledger assets	21,312.96
	\$ 44,635.80

LEDGER ASSETS

Notes receivable	\$ 214.10
Cash in office	534.34
Cash deposited in banks	5,466.18
Agents' balances representing business written subsequent to October 1 of current year	2,412.53
Agents' balances representing business written prior to October 1 of current year	19.98
Collateral loans	11,908.80
Other assets, viz.: (itemize)	
Accounts receivable	761.34
Total ledger assets	\$ 21,312.26

NON-LEDGER ASSETS

Interest due or accrued	56.81
Furniture, fixtures and safes, \$500.00; supplies, \$700.00.....	1,200.00
Gross assets	\$ 22,569.07

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 19.98
Furniture, fixtures, safes and supplies	1,200.00
Total admitted assets	\$ 21,349.09

LIABILITIES

Amount of claims reported but not adjusted: Estimated.....	\$ 25.00
Total	25.00
Net unpaid losses	25.00
Reinsurance reserve	13,284.46
Total liabilities	\$ 13,309.46

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$6.31.

Average cost per thousand during the past five years?

Answer—\$7.03.

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

Answer—President, \$200.00; Vice-President, none; Secretary, \$3000.00; Treasurer, \$40.00; Adjuster, none.

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

Answer—None, except for acting as agents.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One, three, five years.

What amount of your risks are written for one year?

Answer—\$2,040,693.20.

What amount of your risks are written for five years?

Answer—\$1,032,816.50, two, three, five years.

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

Answer—\$35,000.00.

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

Answer—\$3,775,851.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$51,105.08.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$17,893.93.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile buildings, dwellings, and their contents, automobiles.

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

Answer—Fire, lightning and tornado.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

TOWN MUTUAL DWELLING HOUSE INSURANCE ASSOCIATION OF DES MOINES, IOWA.

Organized November, 1892.

F. E. Gordon, President, Des Moines, Iowa.

B. Rees Jones, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year.. \$ 29,128.14

INCOME

Gross receipts from assessments	\$ 96,498.62
Gross survey, membership, and policy fees	90,302.26
Total assessments and fees	\$ 186,800.88
Deduct paid for reinsurance, \$2,008.51; returned on cancellations, \$1,634.00	3,732.51
Net assessments and fees	\$ 183,158.37
Other interest: Certificates of deposit	1,036.66
Total income	184,195.03
Total assets and income	\$ 213,323.17

DISBURSEMENTS

Gross losses paid	\$ 54,745.33
Less recovered from reinsurance	380.25
Net losses paid	\$ 54,365.08
Adjusting expense	992.70
Other legal expense	45.00
Fees retained by agents	44,379.13
Salaries of special agents and expenses	618.81
Salaries and expenses of directors, officers, and committees	8,786.74
Salaries of office employes	4,976.89
Rent	1,220.00
Insurance department licenses and fees	208.00
All other taxes	654.05
Advertising, printing and stationery	1,905.11

Telegraph, telephone, express and postage	3,167.89
Other expenses, viz.: (itemize)	
Office expense and supplies	217.35
Office furniture and fixtures	529.82
Traveling expenses	73.96
Officers' and employes' bonds	60.00
Miscellaneous expenses	165.00
Discount on liberty bonds	46.82
Total expenses	67,978.27
Total disbursements	122,343.35
Ledger assets	90,979.82
	\$ 213,323.17

LEDGER ASSETS

Cash in office	\$ 53.34
Cash deposited in banks	87,073.88
Agents' balances representing business written subsequent to October 1 of current year	2,974.25
Agents' balances representing business written prior to October 1 of current year	878.35
Total ledger assets	\$ 90,979.82

NON-LEDGER ASSETS

Interest due or accrued	2,327.63
Furniture, fixtures and safes, \$600.00; supplies	600.00
Gross assets	\$ 93,907.45

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 878.35
Furniture, fixtures, safes and supplies	600.00
	1,478.35
Total admitted assets	\$ 92,429.10

LIABILITIES

Amount of claims reported but not adjusted	\$ 411.15
Total	\$ 411.15
Estimated federal tax on interest	25.96
Other liabilities: Estimated state tax	1,365.11
Total liabilities	\$ 1,742.22

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$1.39.

Average cost per thousand during the past five years?

Answer—\$1.37.

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

Answer—President, \$3500.00; Vice-President, \$300.00; Secretary, \$4,500.00; Treasurer, nil; Adjuster, no regular adjuster employed.

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

Answer—None except when acting as agent, then receive agents fees.

Do you collect advance assessments?

Answer—Partly.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—No specific time.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—\$5000.00 frame, \$6000.00 brick.

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

Answer—\$78,125,303.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—Do not make an annual assessment.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Town and city residence property.

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

Answer—Fire and lightning, tornado and windstorm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Fire and lightning classes, 1, 2 and 3, one and one-half mills. Class 4, two mills. Tornado, one mill on all classes.

UNION MUTUAL FIRE INSURANCE ASSOCIATION OF EMMETTSBURG, IOWA.

Organized March 4, 1867.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 4,402.51

INCOME

Gross receipts from assessments	\$ 44,027.58
Total assessments and fees	\$ 44,027.58
Deduct paid for reinsurance, \$7,169.63; returned on cancellations, \$1,203.30; returned in dividends, \$1,125.90	9,498.92
Net assessments and fees	\$ 34,528.66
Interest on investments	119.15
Total income	34,647.81
Total assets and income	\$ 39,056.32

DISBURSEMENTS

Gross losses paid	\$ 9,500.21
Less recovered from reinsurance	714.79
Net losses paid	\$ 8,785.42
Adjusting expense	253.30
Legal expense on losses	3.50
Commissions	6,751.87
Salaries of agents	45.00
Expenses of agents	47.48

Salaries and expenses of directors, officers, and committees ..	2,791.24
Salaries of office employes	1,510.00
Rent	395.70
Insurance department licenses and fees	233.75
All other taxes	93.19
Advertising, printing and stationery	312.02
Telegraph, telephone, express and postage	462.18
Other expenses, viz.: (Items)	
Duns	75.00
Rating bureau	351.30
Fixtures	4.55
Miscellaneous	12.20
Total expenses	13,344.31
Agents' balances charged off	2,516.89
Total disbursements	\$ 24,789.62
Ledger assets	14,310.70
	\$ 39,060.32

LEDGER ASSETS

Cash in office and bank	\$ 1,073.44
Cash deposited in banks	10,661.60
Agents' balances representing business written subsequent to October 1 of current year	2,242.40
Agents' balances representing business written prior to October 1 of current year	333.26
Total ledger assets	\$ 14,310.70

NON-LEDGER ASSETS

Interest due or accrued	234.00
Unpaid assessments levied on or after November 1 of current year	1,616.45
Unpaid assessments levied prior to November 1	220.24
Furniture, fixtures and safes; supplies	1,100.00
Gross assets	\$ 17,481.39

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 333.26
Unpaid assessments levied prior to November 1	220.24
Furniture, fixtures, safes and supplies	1,100.00
	1,653.50
Total admitted assets	\$ 15,827.89

LIABILITIES

Reinsurance reserve	\$ 12,515.93
Total liabilities	\$ 12,515.93

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$3.77.

Average cost per thousand during the past five years?

Answer—\$5.48.

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

Answer—President, \$100.00; Vice-President, none; Secretary, \$2400.00; Treasurer, \$158.75; Adjuster, per diem and expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—No stated time.

What amount of your risks are written for one year?

Answer—\$2,872,895.

What amount of your risks are written for five years?

Answer—\$3,226,019.

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

Answer—\$2500.00.

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

Answer—\$6,074,615.00

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$40,259.28.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$8,969.46.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile, dwelling, farm, schools, churches and automobiles.

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

Answer—Fire, lightning, windstorm and tornado.

How many assessments did you make last year?

Answer—One on farm property.

What was the rate levied for each assessment?

Answer—\$4.00 per \$1000.00 insurance.

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

Organized August, 1907.

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

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year... \$ 97,723.34

INCOME

Gross receipts from assessments: On direct insurance, \$157,- 301.15; on reinsurance, \$41,062.15.....	\$ 198,363.30	
Total assessments and fees.....	\$ 198,363.30	
Deduct paid for reinsurance, \$40,507.37; returned on cancella- tions, \$16,304.73; returned in dividends, \$38,432.10.....	95,304.20	
Net assessments and fees.....	103,049.10	
Interest on investments.....	2,759.09	
Other interest.....	2,320.09	
From all other sources, viz.: (itemize)		
Commissions, net balance.....	168.11	
Various small items, surplus accounts.....	109.66	
Total income	108,306.65	
Total assets and income	\$ 206,029.99	

DISBURSEMENTS

Gross losses paid.....	\$ 48,429.96
Less discount and salvage.....	244.47
Less recovered from reinsurance.....	14,019.67
	<hr/>
	14,264.14
Net losses paid.....	\$ 34,165.81
Adjusting expense.....	263.35
Legal expense on losses.....	254.13
Salaries of agents.....	3,417.50
Expenses of agents.....	3,078.08
Salaries and expenses of directors, officers, and committees.....	4,923.21
Salaries of office employes.....	3,281.49
Rent.....	600.00
Rating bureau.....	233.95
Commercial reports.....	87.50
Insurance department licenses and fees: Iowa, \$106.10; S. D., \$241.66.....	347.76
All other taxes.....	1,808.21
Advertising, printing and stationery.....	1,676.00
Telegraph, telephone, express and postage.....	1,127.32
Other expenses, viz.: (itemize)	
Auditing books and accounts.....	282.00
Red Cross.....	200.00
Surety bonds.....	50.00
Association dues.....	50.00
Sundry expense.....	367.93
Total expenses.....	22,158.52
Other disbursements, viz.: (itemize)	
Furniture bought.....	521.85
Automobile bought.....	548.55
Total disbursements.....	\$ 57,304.73
Ledger assets.....	148,634.06
	<hr/>
	\$ 206,029.39

LEDGER ASSETS

Liberty bonds.....	\$ 22,500.00
Mortgage loans on real estate, first liens (Schedule B).....	37,400.00
Cash deposited in banks.....	80,865.27
Drainage certificates.....	2,402.76
U. S. war savings stamps, cash.....	1,602.00
Collateral loans.....	2,673.00
Other assets, viz.: (itemize)	
In hands of special agents.....	300.00
Total ledger assets.....	\$ 148,802.03
Less due reinsuring companies.....	167.37
	<hr/>
	\$148,634.66

NON-LEDGER ASSETS

Interest due or accrued.....	1,534.34
Unpaid assessments levied on or after November 1 of current year.....	2,845.79
Unpaid assessments levied prior to November 1.....	248.67
Furniture, fixtures and safes, \$2,211.78; supplies: Not invoiced	2,211.78
Other items, viz.: (itemize)	
Two automobiles.....	700.00
Gross assets.....	\$ 156,165.14

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1.....	\$ 248.67
Furniture, fixtures, safes and supplies.....	2,211.78
Other items, viz.: (itemize)	
Two automobiles.....	700.00
	<hr/>
	3,160.45
Total admitted assets.....	\$ 153,004.69

LIABILITIES

Amount of claims reported but not adjusted.....	\$	120.00
Amount of claims resisted and in litigation		1,800.00
Total	\$	1,920.00
Less reinsurance		79.00
Net unpaid losses	\$	1,860.00
Reinsurance reserve		53,515.53
Other liabilities: Taxes, state, \$640.75; inc., estimated, \$402.30		1,003.05
Total liabilities	\$	56,398.58

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$5.91.

Average cost per thousand during the past five years?

Answer—\$10.57.

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

Answer—President, \$1800.00; Vice-President, none; Secretary, \$3000.00; Treasurer, none; Adjuster, none.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

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

Answer—\$39,000.00 reinsured down to \$12,500.00.

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

Answer—\$11,820,550.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$168,242.17.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—\$34,452.35.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Grain elevators and contents, grain warehouses and contents, corn cribs and contents, dwellings and mercantile.

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

Answer—Fire and lightning.

How many assessments did you make last year?

Answer—One advance assessment, only on each policy.

What was the rate levied for each assessment?

Answer—Varied as per schedule.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION
OF DES MOINES, IOWA.

Organized January 1, 1884.

N. Denmore, President, Des Moines, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 98,967.68

INCOME

Gross receipts from assessments	\$	710,268.33
Gross survey, membership, and policy fees		171,465.14
Total assessments and fees	\$	881,733.47
Deduct paid for reinsurance, \$616.10; returned on fees, \$428.84; returned by agents, \$428.84		1,373.78
Net assessments and fees, \$795,328.50; fees retained by agents, \$85,031.13		880,359.09
Interest on bank deposits		2,701.38
Money borrowed, repaid		410,884.73
From all other sources, viz.: (itemize)		
Old accounts		1.82
Losses returned		747.76
Agents' certificates		27.45
Total income		1,294,722.83
Total assets and income	\$	1,893,690.51

DISBURSEMENTS

Gross losses paid	\$	541,378.16
Less recovered from reinsurance		541,378.16
Adjusting expense	\$	8,492.72
Fees retained by agents		85,031.13
Salaries and expenses of directors, officers, and committees		16,548.31
Salaries of office employees		10,801.71
Rent		1,912.00
Insurance department licenses, \$525.00, and fees, \$3.00		528.00
All other taxes: State, \$663.23; U. S., \$270.66; county, \$606.10; revenue stamps, \$82.00		1,620.99
Advertising, printing and stationery		4,185.10
Telegraph, telephone, express and postage		8,731.24
Interest on borrowed money		6,630.15
Returned interest on liberty bonds		466.83
Other expenses, viz.: (itemize)		
Bank books		241.55
Office expense		138.67
Furniture and fixtures		453.71
Attorney fees		125.00
Office supplies		207.31
Printing policies and applications		236.75
Returned assessment		365.15
Insurance		8.29
Annual meeting expense		781.18
Official bonds		180.00
Miscellaneous		560.47
Total expenses		148,255.20
Borrowed money repaid		410,884.73
Total disbursements	\$	1,100,518.00
Ledger assets		228,172.42
Total disbursements	\$	1,293,690.51

LEDGER ASSETS

Cash in office	\$	2,217.55
Cash deposited in banks		288,102.14
Agents' balances representing business written subsequent to October 1 of current year		2,524.78
Agents' balances representing business written prior to October 1 of current year		329.00
Total ledger assets	\$	293,173.42

NON-LEDGER ASSETS

Interest due or accrued	1,562.30
Gross assets	\$ 235,965.98
DEDUCT ASSETS NOT ADMITTED	
Agents' balances representing business written prior to October 1	\$ 328.00
	328.00
Total admitted assets	\$ 234,737.98

LIABILITIES

Amount of claims reported but not adjusted.....	\$ 2,705.00
Total	\$ 2,705.00
Net unpaid losses	\$ 2,705.00
Reinsurance reserve: Amount reserved for payment of losses	288,902.03
Total liabilities	\$ 291,607.12

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$2.76.

Average cost per thousand during the past five years?

Answer—\$1.15.

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

Answer—President, \$3600.00; Vice-President, none; Secretary, \$6,418.00; Treasurer, \$500.00; Adjusters, \$8,492.72; Assistant Secretary, \$4,650.00.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—Indefinite.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—\$15,000.00.

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

Answer—\$266,026,832.00.

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

Answer—No.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Building and contents, live stock and other personal property.

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

Answer—Cyclone, tornado and windstorm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Three mills on all insurance of record written up to and including May 9th inclusive. Two and one-half mills on all insurance of record between dates of May 9th and 21st inclusive, and one mill on all insurance of record written between dates of June 25th and 30th.

DES MOINES MUTUAL INSURANCE ASSOCIATION
OF DES MOINES, IOWA.

Organized January 13, 1899.

O. G. Chesley, President, Des Moines, Iowa.

A. E. Read, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 802.17

INCOME

Gross receipts from assessments	\$ 21,007.20
Total assessments and fees	\$ 21,007.20
Net assessments and fees	\$ 21,007.20
Money borrowed	7,800.00
Total income	28,807.20
Total assets and income	\$ 29,609.37

DISBURSEMENTS

Gross losses paid	\$ 6,271.84
Net losses paid	\$ 6,271.84
Adjusting expense	835.20
Legal expense on losses	451.71
Commissions to agents	4,977.52
Salaries and expenses of directors, officers, and committees..	3,678.38
Salaries of office employes	1,000.08
Rent	705.00
Insurance department licenses and fees	28.00
All other taxes on premiums	180.39
Advertising, printing and stationery	308.40
Telegraph, telephone, express and postage	872.84
Interest on borrowed money	226.81
Other expenses, viz.: (itemize)	
Sundry expense	372.78
Office supplies	54.97
Collection expense	564.33
Total expenses	15,667.19
Borrowed money repaid: Bills payable	7,800.00
Total disbursements	\$ 29,109.03
Ledger assets	500.34

LEDGER ASSETS

Cash in office	\$ 475.00
Cash deposited in banks	500.34
Total ledger assets	\$ 975.34

NON-LEDGER ASSETS

Furniture, fixtures and safes; supplies	450.00
Gross assets	\$ 1,425.34

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	\$ 450.00	
		450.00
Total admitted assets	\$	975.34

LIABILITIES

Amount of claims resisted and in litigation: One, claim no liability.

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$24.32.

Average cost per thousand during the past five years?

Answer—\$29.89.

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

Answer—President, \$2500.00; Vice-President, \$150.00; Secretary, \$200.00; Treasurer, none; Adjuster, none.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—\$84,130.

What amount of your risks are written for five years?

Answer—\$508,590.

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

Answer—\$6,000.00.

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

Answer—\$892,810.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$25,891,490.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—No re-insurance.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property.

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

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Two, nine.

EASTERN IOWA MUTUAL HAIL ASSOCIATION
OF DE WITT, IOWA.

Organized May 15, 1903.

L. J. Gilmour, President, Davenport, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 592.77

INCOME

Gross receipts from assessments	\$ 11,015.07	
Gross survey, membership, and policy fees	1,525.46	
Total assessments and fees	\$ 12,540.53	
Deduct returned on cancellations, \$12.15	12.15	
Net assessments and fees	\$ 12,528.38	
Total income		12,528.38
Total assets and income	\$	13,121.15

DISBURSEMENTS

Gross losses paid	\$ 6,514.02	
Net losses paid	\$ 6,514.02	
Adjusting expense	542.00	
Fees returned by agents	1,525.46	
Salaries and expenses of directors, officers, and committees	923.40	
Rent	120.00	
Insurance department licenses and fees	9.00	
All other taxes: State	11.05	
Advertising, printing and stationery	39.50	
Telegraph, telephone, express and postage	90.00	
Other expenses, viz.: (itemize)		
Incidentals	7.27	
Total expenses		3,267.68
Total disbursements	\$	9,781.70
Ledger assets		3,339.45

LEDGER ASSETS

Cash deposited in banks	\$ 3,315.45	
Agents' balances representing business written subsequent to October 1 of current year	24.00	
Total ledger assets	\$	3,339.45

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1	1,281.84	
Gross assets	\$	4,621.29

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1	\$ 1,281.84	
Total admitted assets	\$	3,339.45

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$11.82.

Average cost per thousand during the past five years?

Answer—\$16.67.

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

Answer—President, \$100; Vice-President, none; Secretary, \$600; Treasurer, \$40.00; Adjuster, \$4.00 per diem and expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—\$3500.00.

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

Answer—\$946,204.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—None.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Crops against hail.

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

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—\$1.20.

FARMERS' MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA OF DES MOINES, IOWA.

Organized March 4, 1893.

Scott Rutledge, President, Early, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year..... \$ 343,281.77

INCOME

Gross receipts from assessments	\$ 938,005.60
Gross survey, membership, and policy fees	16,640.00
Total assessments and fees	954,645.60
Deduct returned on assessments, \$3,162.68	3,162.68
Net assessments and fees	\$ 951,482.92

Other interest on bank balances, etc.	7,515.48
From all other sources, viz.: (itemize)	12.00
Miscellaneous items	19.77
Returned on advertising	
Total income	959,030.17
Total assets and income	\$ 1,302,311.88

DISBURSEMENTS

Gross losses paid	\$ 485,449.35
Net losses paid	\$ 485,449.35
Adjusting expense	17,064.58
Legal expense on losses	859.45
Commissions	305,292.15
Fees retained by agents	16,635.00
Salaries of agents	780.00
Expenses of agents	632.50
Salaries and expenses of directors, officers, and committees..	14,080.92
Salaries of office employees	20,157.98
Rent	1,459.39
Insurance department licenses and fees	392.50
All other taxes: State, \$3,450.57; county, \$45.92; U. S., \$689.11	4,185.60
Advertising, printing and stationery	8,134.44
Telegraph, telephone, express and postage	4,966.50
Other expenses, viz.: (itemize)	
Insurance	7.20
Office furniture, etc.	1,128.03
Expense collecting and collectors	9,354.94
Protested and returned checks	343.62
Miscellaneous	396.48
Auditing committee	40.00
Revenue stamps	3.00
Total expenses	406,283.98
Total disbursements	\$ 891,733.33
Ledger assets	410,578.55
	\$ 1,302,311.88

LEDGER ASSETS

Cash in office	\$ 2,923.09
Cash deposited in banks	389,941.46
Agents' balances representing business written subsequent to October 1 of current year	14.00
Other assets, viz.: (itemize)	
Liberty U. S. bonds	17,700.00
Total ledger assets	\$ 410,578.55

LIABILITIES

Amount of claims reported but not adjusted	\$ 500.00
Amount of claims resisted and in litigation	1,770.00
Total	\$ 2,270.00
Total liabilities	\$ 2,270.00

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—No.

Cost per thousand during the year?

Answer—\$22.40.

Average cost per thousand during the past five years?

Answer—\$16.52.

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

Answer—President, \$6,600.00; Vice-President, none; Secretary, \$8,000.00; Treasurer, none; Adjuster, \$10.00 per day and actual expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

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

Answer—No.

For how long a period do you collect advance assessments?

Answer—None.

What amount of your risks are written for one year?

Answer—Very few.

What amount of your risks are written for five years?

Answer—Nearly all.

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

Answer—\$10,000.00 on one farm.

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

Answer—\$54,690,741.00.

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

Answer—No.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Growing crops against hail storms.

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

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Two per cent and 2.2 per cent.

FARMERS' STATE MUTUAL HAIL ASSOCIATION OF ESTHERVILLE, IOWA.

Organized June 4, 1868.

Mack J. Groves, President, Estherville, Iowa.

M. E. Groves, Secretary, Estherville, Iowa.

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year .. \$ 60,278.00

INCOME

Gross receipts from assessments	\$ 66,493.16
Total assessments and fees	\$ 66,493.16
Net assessments and fees	\$ 66,493.16
Other interest	941.21
Total income	67,434.37
Total assets and income	\$ 127,712.37

DISBURSEMENTS

Gross losses paid	\$ 12,683.75
Net losses paid	\$ 12,683.75
Adjusting expense	1,922.56
Commissions	21,022.44
Salaries and expenses of directors, officers, and committees	7,360.00
Salaries of office employees	4,805.00
Rent	720.00
Insurance department licenses and fees	28.00
All other taxes	468.39
Advertising, printing and stationery	708.00
Telegraph, telephone, express and postage	821.28
Other expenses, viz.: (itemize)	
Examination by insurance department	68.50
Heating	256.00
Secretary of state, renewal of charter	29.00
Other incidental expense	240.27
Total expenses	38,380.34
Total disbursements	\$ 51,064.09
Ledger assets	76,648.28
	\$127,712.37

LEDGER ASSETS

Cash deposited in banks	\$ 76,648.28
Total ledger assets	\$ 76,648.28

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1	7,104.00
Furniture, fixtures and safes, \$500.00; supplies, \$500.00	1,000.00
Gross assets	\$ 84,752.28

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1	\$ 7,104.00
Furniture, fixtures, safes and supplies	1,000.00
	8,104.00
Total admitted assets	\$ 76,648.28

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—\$17.32.

Average cost per thousand during the past five years?

Answer—\$19.32.

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

Answer—President, \$4800.00; Vice-President, have none; Secretary, no salary, is also treasurer, \$2400.00; Adjuster, one \$500, one \$500, one \$250.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

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

Answer—Yes.

What amount of your risks are written for one year?

Answer—None in 1918.

What amount of your risks are written for five years?

Answer—All.

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

Answer—\$1200 on quarter section is our rule.

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

Answer—\$2,952,852.00.

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

Answer—No.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Growing crops only.

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

Answer—Hail damage and loss only.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Two and three-quarter per cent.

**THE MUTUAL HAILSTORM INSURANCE ASSOCIATION OF IOWA
OF DES MOINES, IOWA.**

Organized November 17, 1808.

Forest Huttenlocher, President, Des Moines, Iowa.

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

FINANCIAL STATEMENT

Amount of net ledger assets, December 31 of previous year. \$ 4,818.81

INCOME

Gross receipts from assessments	\$ 51,793.20	
Total assessments and fees	\$ 51,793.20	
Net assessments and fees	\$ 51,793.20	
Money borrowed	9,500.00	
Total income		61,293.20
Total assets and income		\$ 66,111.81

DISBURSEMENTS

Gross losses paid	\$ 43,442.97	
Net losses paid	\$ 43,442.97	
Adjusting expense	392.37	
Commissions	5,405.02	
Salaries of agents	1,500.00	
Expenses of agents	1,020.63	
Salaries and expenses of directors, officers and committees	3,527.01	
Salaries of office employes	850.04	
Rent	200.00	
Insurance department licenses and fees	50.00	
All other taxes	122.39	
Advertising, printing and stationery	454.55	
Telegraph, telephone, express and postage	327.97	
Interest on borrowed money	154.55	
Other expenses, viz.: (itemize)		
Collection and exchange	326.89	
Office fixtures	78.50	
Office supplies	95.15	
Bonds	40.38	
Filing articles of incorporation	5.40	
Dues, state association	5.00	
Total expenses		14,845.46
Borrowed money repaid		7,500.00
Total disbursements		\$ 65,788.41
Ledger assets		\$ 66,111.81

LEDGER ASSETS

Cash in office	\$ 2,062.31	
Agents' balances representing business written prior to October 1 of current year	\$ 140.11	
Total ledger assets	\$ 2,202.42	
Deduct bank balance overdrawn	1,879.33	
		\$ 323.09

NON-LEDGER ASSETS

Unpaid assessments levied prior to October 1, 1918	\$ 7,730.77	
Gross assets	\$ 8,043.86	

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1	\$ 140.11	
Unpaid assessments levied prior to November 1	7,730.77	
		7,870.88
Total admitted assets		\$ 182.98

LIABILITIES

Amount of claims reported but not adjusted: Estimated, 5...\$	785.00	
Borrowed money, 82,000.00; interest	2,000.00	
Total liabilities		\$ 2,785.00

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes; 4 per cent.

Cost per thousand during the year?

Answer—Four per cent or \$40.00 per \$1000.00.

Average cost per thousand during the past five years?

Answer—\$32.50.

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

Answer—President, \$1,500.00; Vice-President, \$200.00; Secretary, \$1,500.00; Treasurer, none; Adjuster, salary as special agent.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—\$39,837.00.

What amount of your risks are written for five years?

Answer—\$1,214,513.00.

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

Answer—\$3,000.00 on quarter section.

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

Answer—\$1,413,492.00.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1918?

Answer—\$50,174.00.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1918?

Answer—None.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Growing crops.

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

Answer—Hailstorms.

How many assessments did you make last year?

Answer—One.

What was the rate levied?

Answer—Four per cent.

CASUALTY INSURANCE BUSINESS

AND

ASSESSMENT ACCIDENT ASSOCIATIONS

1918

SUMMARY OF REPORTS TO THE COMMISSIONER ON THE
BUSINESS OF THE YEAR 1918.

TABLE 23—CASUALTY INSURANCE COMPANIES.—NAME, CAPITAL STOCK, OFFICERS, ETC.

Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business
IOWA COMPANIES							
American Bonding & Casualty Co.	Sioux City, Iowa	June, 1893	Jan. 1917	\$ 719,100.00	Gus. A. Elbow	A. G. Ogle	24
Bankers Accident Ins. Co.	Des Moines, Iowa	Mar. 1893	May 1893	100,000.00	F. L. Miner	J. A. Kizer	25
Employers' Mutual Casualty Assn.	Des Moines, Iowa	Mar. 1911	June 1913	None	J. A. Gunn	J. A. Eddy	3
Farmers Live Stock Ins. Co.	Des Moines, Iowa	Nov. 1917	Aug. 1918	148,300.00	C. A. Robbins	J. J. Kettman	4
Great Western Accident Ins. Co.	Des Moines, Iowa	June 1914	Aug. 1914	100,000.00	H. B. Hawley	R. D. Emery	4
Iowa Bonding & Casualty Co.	Des Moines, Iowa	May 1917	Mar. 1918	100,000.00	Emory H. English	Joel Tuttle	9
Iowa Mutual Liability Ins. Co.	Cedar Rapids, Iowa	Sept. 1909	Dec. 1909	None	R. Lord	H. L. Nehls	3
Iowa State Live Stock Ins. Co.	Des Moines, Iowa	Nov. 1913	Feb. 1915	100,000.00	William Crownover	George W. Guth	1
National Live Stock Ins. Co.	Des Moines, Iowa	Dec. 1916	Jan. 1918	100,000.00	F. F. Parker	H. H. Rosebrook	1
Southern Surety Company	Des Moines, Iowa	Feb. 1918	Feb. 1918	1,000,000.00	C. S. Cobb	E. G. Davis	1
Total Iowa Companies				\$ 2,367,400.00			
OTHER THAN IOWA COMPANIES							
Aetna Casualty & Surety Co.	Hartford, Conn.	May 1883	May 1907	\$ 2,000,000.00	Morgan G. Bulkeley	D. W. Gago	11
Aetna Life Ins. Co. (Accident Dept.)	Hartford, Conn.	June 1820	Oct. 1850	5,000,000.00	Morgan G. Bulkeley	J. M. Parker, Jr.	67
American Credit Indemnity Co.	St. Louis, Mo.	April 1893	May 1893	350,000.00	E. M. Treat	Jos. J. Gross	26
American Indemnity Co.	Galveston, Texas	April 1913	April 1913	500,000.00	Sealy Hutchins	George Sealy	5
American Old Line Ins. Co.	Lincoln, Nebr.	1903	1903	100,000.00	W. A. Rankins	M. D. Hatch	15
American Surety Co. of New York	New York, N. Y.	April 1884	April 1884	5,000,000.00	F. W. Lafrentz	C. W. Getchins	34
Bankers Casualty Company	Minneapolis, Minn.	Oct. 1906	Dec. 1906	135,000.00	R. B. Beson	S. L. Beson	12
Capital Live Stock Ins. Co.	Topeka, Kans.	July 1914	July 1914	230,500.00	J. C. Mohler	T. B. Elliott	4
Chicago Bonding & Insurance Co.	Chicago, Ill.	Aug. 1912	Nov. 1912	500,000.00	A. J. Sabath	E. A. Westfield	6
Columbian Nat'l Life Ins. Co. (Acc. Dept.)	Boston, Mass.	June 1902	Sep. 1902	1,000,000.00	A. E. Childs	W. H. Brown	16
Continental Casualty Company	Chicago, Ill.	Nov. 1897	Dec. 1897	600,000.00	H. G. B. Alexander	W. H. Betts	21
Employers' Indemnity Corporation	Kansas City, Mo.	Jan. 1914	July 1914	350,000.00	E. G. Trimble	John Woodhead	4
Employers Liability Assur. Corp. U. S. B.	Boston, Mass.	Oct. 1883	April 1881	*200,000.00	Samuel Appleton, U. S.	S. Mgr.	37
European Accident Ins. Co. U. S. B.	New York, N. Y.	May 1911	Sep. 1911	*200,000.00	Fester & Folsom, U. S.	Mgr.	7
Federal Casualty Company	Detroit, Mich.	Mar. 1906	May 1906	200,000.00	V. D. Cliff	M. M. Cliff	13
Federal Life Ins. Co. (Acc'd Dept.)	Chicago, Ill.	Sept. 1899	May 1900	300,000.00	S. M. Hamilton	Charles S. Ranells	18
Fidelity & Casualty Co. of New York	New York, N. Y.	Mar. 1876	May 1876	1,000,000.00	Robert J. Hillas	Theodore E. Gaty	42
Fidelity & Deposit Co. of Maryland	Baltimore, Md.	Feb. 1890	June 1890	3,000,000.00	Edwin Warfield	Robert S. Hart	28
Georgia Casualty Company	Macon, Georgia	April 1909	Aug. 1909	300,540.00	W. E. Small	E. P. Ameline	9
Globe Indemnity Company	New York, N. Y.	June 1911	Dec. 1911	750,000.00	A. Duncan Reid	F. H. Kingsbury	7
Great Eastern Casualty Company	New York, N. Y.	Dec. 1892	Jan. 1893	350,000.00	Louis J. Reckford	Thomas H. Darling	26
Guarantee Co. of North America	Montreal, Canada	1851	1872	304,600.00	Henry E. Rowlings	Richard H. Scott	46
Hartford Accident & Indemnity Co.	Hartford, Conn.	Aug. 1913	Aug. 1913	800,000.00	R. M. Hissell	Jas. L. Kearney	2
Hartford Live Stock Ins. Co.	New York, N. Y.	Aug. 1916	Aug. 1916	200,000.00	R. M. Hissell	Jas. L. Kearney	4
Hartford Steam, Boiler Insp. & Ins. Co.	Hartford, Conn.	June 1866	Oct. 1866	2,000,000.00	Charles S. Blake	Wm. R. C. Corson	51
Integrity Mutual Casualty Co.	Chicago, Ill.	Oct. 1921	Feb. 1912	None	J. C. Ashberry	W. H. Ashberry	9
Interstate Casualty Company	Hirmingham, Ala.	April 1900	Feb. 1910	200,000.00	George T. Gray	W. H. Linton	14
Kansas City Casualty Co.	Kansas City, Mo.	July 1907	Nov. 1907	200,000.00	W. D. Young	Donald Leonard	1
Lion Bonding & Surety Co.	Omaha, Nebr.	Nov. 1907	Nov. 1907	500,000.00	George Neepp	C. Leonard	1
Lloyds Plate Glass Ins. Co.	New York, N. Y.	May 1882	Sept. 1882	250,000.00	William T. Woods	Chas. E. W. Chambers	35
London Guar. & Acc'd Co. U. S. B.	Chicago, Ill.	1869	1892	*200,000.00	F. W. Lawson, U. S.	Mgr.	36
London & Lancashire Indem. Co. of Am.	New York, N. Y.	June 1915	June 1915	750,000.00	A. G. Mellswaine, Jr.	George C. Howle	3
Loyal Protective Insurance Co.	Boston, Mass.	July 1909	Aug. 1909	100,000.00	S. Augustus Allen	Francis R. Parks	8
Maryland Assurance Corporation	Baltimore, Md.	Sept. 1917	Jan. 1918	1,500,000.00	John T. Stone	Harry C. Michael	1
Maryland Casualty Ins. Co.	Baltimore, Md.	Feb. 1898	Mar. 1898	2,090,000.00	John T. Stone	John A. Hartman	20
Masonic Protective Association	Worcester, Mass.	June 1909	June 1909	100,000.00	Francis A. Harrington	Lemuel G. Hodgkins	9
Massachusetts Bonding & Ins. Co.	Boston, Mass.	July 1907	Nov. 1907	1,500,000.00	T. J. Falvey	John T. Burnett	10
Merchants Life & Casualty Co.	Minneapolis, Minn.	June 1908	July 1908	100,000.00	M. J. McMichael	C. C. Thomas	9
Metropolitan Casualty Ins. Co. of N. Y.	New York, N. Y.	April 1874	April 1874	200,000.00	E. H. Winslow	S. Wm Burten	44
Metropolitan Life Ins. Co. (Acc. Dept.)	New York, N. Y.	May 1866	Jan. 1867	None	John R. Hegeman	James S. Roberts	52
Nat'l Life Ins. Co. of U. S. A. (Acc. D.)	Chicago, Ill.	July 1868	Aug. 1868	500,000.00	A. M. Johnson	Robert D. Lay	49
National Protective Ins. Co.	Boston, Mass.	Nov. 1917	Feb. 1918	100,000.00	Melville F. Heath	H. L. Peabody	1
National Surety Company	New York, N. Y.	Feb. 1897	June 1897	4,000,000.00	William B. Joyce	Hubert J. Howitt	21
New Amsterdam Casualty Co.	New York, N. Y.	Dec. 1898	Jan. 1899	1,000,000.00	J. Arthur Nelson	Gifford Pearre	20
New York Plate Glass Ins. Co.	New York, N. Y.	1891	Mar. 1891	200,000.00	Major A. White	C. Carroll French	28
North American Accident Ins. Co.	Chicago, Ill.	May 1886	June 1886	200,000.00	E. C. Waller	A. E. Forrest	32
Norwegian Globe Ins. Co. U. S. B.	New York, N. Y.	Aug. 1911	Aug. 1911	*200,000.00	Robert Van Iderstine	U. S. Mgr.	6
Ocean Acc'd & Guar. Corp. U. S. B.	New York, N. Y.	Dec. 1871	Aug. 1895	*200,000.00	Charles H. Neely, U. S.	Mgr.	22
Pac. Mutual Life Ins. Co. (Acc'd D.)	Los Angeles, Calif.	Dec. 1867	May 1885	1,000,000.00	George S. Cochran	C. S. D. Moore	33
Preferred Accident Ins. Co. of N. Y.	New York, N. Y.	Mar. 1893	May 1893	700,000.00	Kimball C. Atwood	Wilfred C. Potter	25
Reliance Life Ins. Co. (Acc'd Dept.)	Pittsburg, Pa.	Mar. 1903	May 1903	1,000,000.00	James H. Reed	H. G. Scott	15
Ridgley Protective Association	Worcester, Mass.	Dec. 1907	Dec. 1907	100,000.00	Austin A. Heath	James P. Gray	11
Royal Indemnity Co. of N. Y.	New York, N. Y.	Sept. 1910	Feb. 1911	1,000,000.00	Charles H. Holland	Wm. Mackintosh	8
Security Mutual Casualty Co.	Chicago, Ill.	Sept. 1913	Sept. 1913	None	Frank S. Hayward	Edwin L. Ward	5
Standard Accident Ins. Co.	Detroit, Mich.	May 1884	Aug. 1884	1,000,000.00	Lem W. Bowen	J. S. Heaton	34
Standard Live Stock Ins. Co.	Indianapolis, Ind.	Mar. 1911	Jan. 1912	250,000.00	Warren T. McCray	Frank I. Grubbs	7
Travelers Indemnity Co.	Hartford, Conn.	Mar. 1903	May 1906	1,000,000.00	L. F. Butler	J. H. Coburn	12
Travelers Ins. Co. (Accident Dept.)	Hartford, Conn.	1863	April 1864	76,000,000.00	L. F. Butler	J. L. Howard	54
United States Casualty Co.	New York, N. Y.	May 1895	May 1895	500,000.00	Edson S. Lott	D. G. Luckett	23
U. S. Fidelity & Guarantee Co.	Baltimore, Md.	Mar. 1896	Aug. 1896	3,000,000.00	John R. Bland	R. Howard Bland	22
Western Automobile Indemnity Assn.	Fort Scott, Kans.	Mar. 1911	Mar. 1911	None	W. E. Brooks	Oscar Rice	8
Western Casualty Company	Chicago, Ill.	Dec. 1914	Jan. 1915	250,000.00	A. Watson Armour	Geo. M. Willetts	4
Western Live Stock Ins. Co.	Peoria, Ill.	Dec. 1911	Mar. 1913	225,000.00	Clifford Ireland	Bert Buckley	6
Zurich Gen'l A. & L. Ins. Co. U. S. B.	Chicago, Ill.	1872	Jan. 1913	*200,000.00	Harold W. Litten U.	S. Mgr.	6
Total Other Than Iowa Companies				\$ 56,595,640.00			
Total All Casualty Companies				\$ 58,963,040.00			

*U. S. Branch Office.

†In Life Statement.

TABLE NO. 24—CASUALTY INSURANCE COMPANIES.

Name of Company	Income			To policyholders, losses and dividends
	Premiums	All other	Total	
IOWA COMPANIES.				
American Bonding & Casualty Co.	\$ 638,394.54	\$ 198,213.33	\$ 836,517.87	\$ 110,541.43
Bankers' Accident Insurance Co.	404,148.44	17,350.02	421,837.46	190,119.17
Employers' Mutual Casualty Assn.	116,094.94	5,751.92	110,696.56	47,364.64
Farmers' Live Stock Insurance Co.	17,981.22	202,456.04	220,437.26	1,220.86
Great Western Accident Insurance Co.	530,751.40	62,172.60	598,924.00	206,539.22
Iowa Bonding & Casualty Co.	92,622.50	36,729.71	129,352.21	827.71
Iowa Mutual Liability Insurance Co.	267,381.27	4,561.42	271,942.69	51,948.77
Iowa State Live Stock Insurance Co.	235,224.11	13,476.56	248,700.67	135,662.61
National Live Stock Insurance Co.	85,873.33	304,638.76	390,512.09	15,554.44
Southern Surety Co.	1,899,377.83	3,035,418.90	4,934,796.73	1,350,142.87
Total	\$ 4,280,350.58	\$ 3,780,828.06	\$ 8,070,097.64	\$ 2,114,933.85
OTHER THAN IOWA COMPANIES.				
Aetna Casualty & Surety Co.	\$ 8,980,177.96	\$ 366,148.70	\$ 9,355,326.66	\$ 3,575,045.38
Aetna Life Ins. Co. (Acad't Dept.)	19,720,787.98	590,651.51	20,311,439.49	7,540,830.07
American Credit Indemnity Co.	870,324.13	93,475.04	963,799.17	72,827.12
American Indemnity Co.	768,723.50	78,731.78	847,455.28	271,124.74
American Old Life Insurance Co.	168,652.85	14,737.48	183,390.33	56,564.23
American Surety Co. of New York	4,644,020.52	795,981.10	5,440,001.62	778,054.10
Bankers' Casualty Co.	316,123.40	62,969.05	379,113.05	133,561.13
Capital Live Stock Insurance Co.	153,170.37	50,968.76	204,139.13	55,263.22
Chicago Bonding & Insurance Co.	1,075,622.46	37,582.65	1,113,105.11	416,777.89
Columbian Nat. Life Ins. Co. (Acad't Dept.)	368,511.12	17,207,508.26	17,626,019.38	191,687.25
Continental Casualty Co.	5,801,912.37	180,806.44	5,982,718.81	2,302,099.28
Employers' Indemnity Corporation	633,534.42	282,880.42	916,414.84	136,262.83
Employers' Liability Assur. Corp.—U. S. B.	19,945,165.00	700,716.59	20,645,881.59	6,605,478.28
European Accident Ins. Co.—U. S. B.	1,844,635.89	119,150.51	1,963,786.40	661,343.14
Federal Casualty Co.	289,683.41	61,545.84	351,229.25	164,288.95
Federal Life Insurance Co. (Acad't Dept.)	326,068.95	1,120,549.86	1,446,618.81	173,827.57
Fidelity & Casualty Co. of New York	13,615,198.29	86,914.79	14,421,113.08	4,786,882.82
Fidelity & Deposit Co. of Maryland	3,236,710.99	1,082,178.29	4,291,889.28	1,837,949.29
Georgia Casualty Co.	2,340,189.68	82,659.80	2,423,849.48	968,049.09
Globe Indemnity Co.	6,091,255.73	265,658.16	6,356,913.89	2,129,138.27
Great Eastern Casualty Co.	1,279,409.73	61,549.90	1,340,959.63	586,963.19
Guarantee Company of North America	342,079.92	116,338.55	458,418.47	67,580.09
Hartford Accident & Indemnity Co.	5,955,413.88	472,203.80	6,427,617.68	2,201,571.73
Hartford Live Stock Insurance Co.	200,997.54	15,076.24	216,073.78	114,846.22
Hartford Steam Boiler Insp. & Ins. Co.	2,822,832.40	387,688.86	3,210,521.26	214,433.33
Integrity Mutual Casualty Co.	834,429.55	50,221.84	884,651.39	228,477.21
Interstate Casualty Co.	558,515.22	26,163.13	584,678.40	306,282.22
Kansas City Casualty Co.	194,404.76	26,459.13	220,863.89	85,492.52
Lion Bonding & Surety Co.	234,545.81	191,236.92	425,782.73	104,846.61
Lloyds Plate Glass Insurance Co.	780,500.07	50,002.79	830,502.86	300,408.89
London Guarantee & Accident Co.—U.S.B.	10,964,987.48	621,565.80	11,586,553.28	3,705,947.21
London & Lancashire Ind. Co. of America	963,359.53	95,287.27	1,058,646.80	470,376.47
Loyal Protective Insurance Co.	670,308.93	751,239.16	1,421,548.09	222,020.28
Maryland Assurance Corporation	2,116,721.32	115.99	2,116,837.31	617,632.52
Maryland Casualty Insurance Co.	15,785,701.57	886,963.70	16,672,665.27	5,825,913.88
Masonic Protective Association	1,131,728.90	136,325.77	1,268,054.67	673,090.86
Massachusetts Bonding & Insurance Co.	4,784,511.23	325,690.99	5,110,202.24	2,018,550.26
Merchants' Life & Casualty Co.	155,398.94	79,771.59	235,170.53	67,964.37
Metropolitan Casualty Ins. Co. of N. Y.	1,012,222.20	22,577.58	1,034,800.06	444,745.52
Metropolitan Life Ins. Co. (Acad't Dept.)	325,563.57	.02	325,563.59	394,077.21
Nat'l L. I. Co. of the U. S. A. (Acad. Dept.)	1,474,181.03	63,672.76	1,537,853.79	533,684.31
National Protective Insurance Co.	184,829.26	153,486.90	338,316.16	90,190.87
National Surety Co.	5,835,361.50	1,632,151.42	7,467,512.92	1,673,254.32
New Amsterdam Casualty Co.	3,792,686.63	342,337.46	4,035,024.09	1,267,192.71
New York Plate Glass Insurance Co.	1,164,778.02	30,452.80	1,195,230.82	496,008.89

—PRINCIPAL ITEMS OF BUSINESS.

Disbursements	Expense and other	Total	Net premiums in force December 31	Financial Condition Dec. 31, 1918			Date of admission to Iowa
				Admitted assets	Liabilities	Surplus	
\$ 265,464.63	\$ 406,006.06	\$ 508,476.06	\$ 1,365,275.23	\$ 1,227,573.56	\$ 137,701.67	Jan. 10, 1917	
245,015.23	433,134.40	286,407.02	293,894.39	276,633.07	17,261.32	July 1, 1914	
27,706.64	75,071.28	49,287.40	105,843.02	47,610.82	58,232.20	June 12, 1912	
138,422.52	139,653.38	16,715.98	248,884.66	155,356.65	Aug. 29, 1918		
348,538.63	555,377.96	289,141.74	435,316.27	343,460.23	91,856.04	Aug. 1, 1914	
57,491.60	58,329.32	90,541.28	1,491,840.87	1,000,573.61	491,267.26	Mar. 7, 1918	
97,380.60	149,329.37	213,215.63	254,127.59	222,379.32	31,748.27	Dec. 29, 1909	
113,841.49	209,494.10	200,330.92	267,528.46	232,109.74	35,418.72	Feb. 8, 1915	
133,009.43	141,505.87	76,418.94	150,193.86	135,086.04	14,207.82	Jan. 15, 1918	
995,545.45	2,281,688.32	1,509,227.50	2,770,083.82	2,288,016.46	482,067.36	Feb. 27, 1918	
\$ 2,204,746.22	\$ 4,509,030.05	\$ 3,324,762.47	\$ 7,382,988.17	\$ 6,019,869.50	\$ 1,363,088.67		
\$ 2,817,408.06	\$ 7,392,449.04	\$ 6,770,314.87	\$ 12,482,151.51	\$ 9,241,444.44	\$ 3,240,707.07	Oct. 29, 1907	
8,298,589.84	15,830,413.21	12,080,547.95	149,788,109.29	137,623,446.46	12,164,662.83	July 11, 1870	
512,630.07	985,407.25	833,316.44	1,657,496.54	1,657,496.54	0	July 9, 1902	
352,154.90	625,279.64	655,544.96	1,066,634.40	1,045,051.90	561,583.50	Oct. 28, 1916	
116,265.65	172,139.93	163,675.80	275,580.10	232,624.95	42,960.15	Dec. 8, 1915	
3,678,258.14	4,356,312.55	5,587,921.36	11,366,236.19	10,186,540.32	1,179,685.87	Jan. 28, 1887	
235,584.80	379,113.05	289,152.02	161,853.68	287,601.49	247,300.08	July 27, 1915	
98,322.13	153,595.46	121,532.51	409,371.63	304,332.78	165,038.85	Dec. 13, 1917	
678,675.92	1,065,453.81	806,816.20	1,368,823.57	1,068,495.60	300,327.97	Mar. 27, 1917	
14,784,085.17	14,975,922.92	287,968.42	15,194,862.32	14,962,302.13	232,470.19	Apr. 19, 1918	
3,108,745.56	5,870,815.75	3,443,043.13	3,666,826.14	3,000,000.00	666,826.14	Feb. 1, 1908	
447,223.81	577,674.73	379,108.17	776,482.82	776,482.82	0	July 9, 1916	
7,274,759.16	14,000,297.36	11,972,040.50	21,181,851.02	18,788,757.59	2,393,113.43	Feb. 2, 1867	
808,440.36	1,469,786.49	2,049,439.33	3,319,096.29	2,319,096.29	1,000,000.00	Mar. 29, 1912	
279,679.41	443,968.97	20,367.10	4,392,524.24	272,147.10	154,865.14	July 23, 1910	
1,102,802.93	1,276,690.67	130,365.29	4,390,517.36	4,342,509.50	18,007.86	Nov. 6, 1916	
7,066,537.15	11,853,420.02	13,296,492.46	17,275,631.60	15,072,029.13	2,203,602.47	Feb. 3, 1867	
3,401,251.05	5,268,846.94	4,735,906.62	7,780,945.43	9,068,927.83	1,287,972.40	Mar. 11, 1865	
1,078,576.56	2,076,825.56	1,068,150.72	2,197,665.69	1,994,572.96	203,092.73	Oct. 2, 1917	
2,570,918.21	4,609,918.21	5,106,438.41	8,173,529.88	7,172,781.02	1,000,748.86	Feb. 5, 1912	
781,581.45	1,318,534.04	1,042,876.21	1,470,490.72	1,248,743.36	221,747.36	Aug. 13, 1906	
279,870.09	337,459.77	388,220.52	719,049.01	5,724,477.01	1,575,427.08	Feb. 26, 1883	
2,622,145.87	4,894,717.65	4,572,358.32	6,832,977.51	6,001,634.80	831,342.62	Dec. 20, 1913	
69,615.07	184,466.00	182,488.92	405,576.29	305,306.46	100,269.83	Dec. 15, 1916	
1,979,943.68	2,194,376.83	6,414,544.82	7,840,947.59	5,940,800.16	1,891,067.43	Jan. 29, 1897	
364,967.10	603,374.11	403,573.28	748,134.31	491,171.80	256,962.45	Apr. 8, 1918	
339,079.56	544,462.47	166,670.91	755,751.65	637,516.03	118,235.62	June 17, 1914	
134,868.50	217,869.75	144,241.26	323,690.67	310,432.13	22,258.54	June 14, 1912	
301,352.95	406,169.37	404,022.88	891,439.59	1,001,389.98	109,969.39	Jan. 19, 1911	
498,152.88	828,902.71	819,069.80	942,392.93	818,256.70	124,077.23	July 6, 1886	
4,090,910.11	7,784,857.63	6,055,853.50	12,025,766.32	11,207,296.65	818,469.67	Jan. 22, 1897	
576,922.88	1,046,421.35	1,032,323.95	2,494,688.56	2,149,594.65	355,093.91	Oct. 22, 1915	
334,180.02	757,109.30	165,474.00	391,046.17	190,282.10	200,764.07	Aug. 7, 1916	
904,397.26	1,224,020.88	1,232,219.64	1,838,356.22	1,376,302.11	177,091.11	Jan. 1, 1918	
7,232,887.73	12,876,401.71	11,328,120.14	16,580,163.75	15,401,322.65	1,178,841.10	June 30, 1906	
561,870.28	1,235,560.14	373,900.75	728,415.04	625,060.41	103,354.63	Dec. 10, 1914	
2,619,712.40	4,538,276.28	3,380,096.45	5,389,362.80	4,390,429.92	998,932.88	Mar. 13, 1908	
153,067.60	211,042.47	52,768.80	227,409.46	163,870.92	73,538.56	Aug. 14, 1913	
558,124.56	1,002,871.37	1,000,638.88	859,417.47	102,841.26	756,576.21	Feb. 20, 1869	
6,822.74	329,900.27	28,782.88	775,454,668.38	748,465,784.34	27,048,884.04	Apr. 11, 1866	
1,008,504.72	1,523,988.82	63,849.24	16,471,640.43	16,471,640.43	0	Feb. 12, 1900	
151,084.54	250,275.41	71,617.25	216,801.22	226,989.59	28,811.63	Jan. 28, 1918	
3,745,473.76	5,218,725.64	6,921,141.35	16,095,372.89	11,219,473.00	4,875,900.89	Mar. 25, 1863	
1,829,389.78	3,226,550.16	2,842,431.91	4,335,354.36	4,227,129.52	108,224.84	July 8, 1869	
14,979.19	1,111,888.87	1,070,714.40	1,				

TABLE NO. 24

Name of Company	Income			To policy-holders, losses and dividends
	Premiums	All other	Total	
North American Accident Insurance Co....	1,518,578.32	128,070.87	1,647,249.19	720,072.56
Norwegian Globe Insurance Co.—U. S. B....	2,779,879.40	92,213.28	2,872,092.68	806,128.45
Ocean Accident & Guar. Corp.—U. S. B....	11,867,233.78	380,300.49	11,947,534.27	4,065,095.76
*Pacific Mutual Life Ins. Co. (Acc'd Dept.)	2,042,122.11	156,878.82	2,199,000.93	844,437.25
Preferred Accident Insurance Co. of N. Y....	3,272,135.23	189,576.59	3,461,711.82	1,005,746.29
*Reliance Life Ins. Co. (Acc'd Dept.).....	136,056.03	36,998.91	173,954.94	65,224.65
Ridgely Protective Association.....	689,149.92	112,784.88	801,934.80	430,711.28
Royal Indemnity Company of N. Y.....	6,561,652.10	240,437.35	6,802,089.45	2,174,270.67
Security Mutual Casualty Co.....	1,863,835.30	52,438.47	1,916,273.77	294,738.55
Standard Accident Insurance Co.....	6,950,458.37	426,229.73	7,376,688.10	2,664,068.71
Standard Live Stock Insurance Co.....	127,191.43	30,918.16	158,109.59	51,657.43
Travelers' Indemnity Co.....	4,120,338.81	204,695.50	4,325,034.31	1,383,686.87
*Travelers' Insurance Co. (Acc'd Dept.)....	35,510,346.37	1,179,772.97	36,690,119.34	11,942,540.92
United States Casualty Co.....	3,964,031.54	403,139.51	4,367,171.05	1,565,234.92
United States Fidelity & Guaranty Co.....	16,278,412.38	638,025.11	16,916,437.49	6,430,810.04
Western Automobile Indemnity Assn.....	287,064.78	5,246.20	292,410.98	60,549.46
Western Casualty Co.....	925,729.32	38,458.25	964,187.57	323,967.25
Western Live Stock Insurance Co.....	151,482.09	23,623.66	175,105.75	135,216.81
Zurich General A. & L. Ins. Co.—U. S. B.	3,568,850.27	137,185.56	3,706,035.83	1,239,643.22
Total other than Iowa companies.....	\$256,911,446.62	\$34,307,494.73	\$291,218,941.35	\$91,121,400.01
Total all casualty companies.....	\$261,200,716.20	\$38,685,322.79	\$299,286,038.99	\$93,236,333.87

*Life and accident statement.

TABLE NO. 25—CASUALTY INSURANCE COMPANIES.

Name of Company	Location	Ledger assets, Dec. 31, 1917, and increase in capital stock	Total net premiums received
IOWA COMPANIES.			
American Bonding & Casualty Co.....	Sioux City, Iowa....	\$ 918,038.59	\$ 633,394.54
Bankers' Accident Insurance Co.....	Des Moines, Iowa....	310,680.71	494,448.44
Employers' Mutual Casualty Assn.....	Des Moines, Iowa....	64,169.29	116,304.94
Farmers' Live Stock Insurance Co.....	Des Moines, Iowa....	166,700.00	17,361.25
Great Western Accident Insurance Co.....	Des Moines, Iowa....	431,333.79	336,751.46
Iowa Bonding & Casualty Co.....	Des Moines, Iowa....	1,394,571.97	95,622.50
Iowa Mutual Liability Insurance Co.....	Cedar Rapids, Iowa....	133,930.32	267,261.27
Iowa State Live Stock Insurance Co.....	Des Moines, Iowa....	276,863.28	235,224.11
National Live Stock Insurance Co.....	Des Moines, Iowa....	200,000.00	85,873.33
Southern Surety Co.....	Des Moines, Iowa....	1,000,000.00	1,809,377.33
Total.....		\$ 4,806,288.05	\$ 4,389,370.28
OTHER THAN IOWA COMPANIES.			
Aetna Casualty & Surety Co.....	Hartford, Conn.	\$ 10,413,794.22	\$ 8,980,177.90
Aetna Life Insurance Co. (Acc'd Dept.)....	Hartford, Conn.	15,780,165.32	19,730,787.98
American Credit Indemnity Co.....	St. Louis, Mo.....	1,908,978.66	870,324.13
American Indemnity Co.....	Galveston, Texas....	1,399,709.11	768,728.29
American Old Life Insurance Co.....	Lincoln, Neb.....	273,776.39	163,682.65
American Surety Co. of New York.....	New York, N. Y.....	10,990,002.34	4,644,000.32
Bankers' Casualty Co.....	Minneapolis, Minn....	283,392.32	316,123.67
Capital Live Stock Insurance Co.....	Topeka, Kan.....	410,985.13	153,170.37
Chicago Bonding & Insurance Co.....	Chicago, Ill.....	1,725,348.42	1,075,222.48
*Columbian Nat. Life Ins. Co. (Acc'd Dept.)	Boston, Mass.....	13,709,447.38	358,511.13

—Continued.

Disbursements		Net premiums in force December 31	Financial Condition Dec. 31, 1918			Date of admission to Iowa
Expense and other	Total		Admitted assets	Liabilities	Surplus	
921,219.35	1,641,236.91	511,292.32	883,295.90	711,763.11	171,542.79	Mar. 1, 1904
1,082,788.32	1,678,916.77	2,301,302.63	3,700,022.35	3,086,779.24	613,243.11	Oct. 11, 1917
4,563,503.53	8,599,469.29	7,046,111.27	12,590,021.57	11,486,781.95	1,103,239.62	Sept. 17, 1903
1,295,402.39	2,139,890.24	1,679,798.19	45,432,695.61	44,606,943.90	825,751.71	Apr. 30, 1887
1,025,652.22	2,660,801.51	3,194,000.54	5,356,863.01	4,356,863.01	1,000,000.00	Oct. 14, 1887
92,327.68	157,652.33	138,119.28	8,790,974.65	8,712,967.48	78,007.17	Aug. 13, 1906
465,548.06	845,259.34	514,095.75	497,387.84	396,940.90	100,446.94	Dec. 15, 1913
2,801,151.32	4,775,421.79	5,215,802.83	8,263,171.43	7,084,008.89	1,179,162.54	Apr. 7, 1911
95,785.65	390,514.20	462,688.23	2,906,624.13	1,603,622.80	1,303,001.33	Sept. 19, 1916
3,081,224.28	5,545,293.02	4,849,117.26	9,284,813.13	7,824,912.46	1,459,900.67	Jan. 28, 1897
85,685.18	137,372.61	113,159.78	414,179.46	320,323.71	93,855.75	Apr. 16, 1913
1,975,595.33	3,350,254.30	4,236,191.90	5,988,551.92	4,444,720.69	1,543,831.23	May 15, 1908
13,788,117.41	25,730,658.34	19,916,317.94	148,568,440.19	139,948,891.86	8,619,548.33	Jan. 25, 1870
1,781,633.52	3,336,888.34	3,264,115.41	4,894,093.72	4,219,093.72	675,000.00	Feb. 2, 1887
7,580,492.76	13,981,221.80	11,808,296.34	18,554,713.94	16,407,452.51	2,147,261.43	Jan. 21, 1897
150,646.94	211,106.40	103,327.58	220,517.31	108,312.26	112,205.05	Aug. 4, 1916
46,444.78	269,431.83	698,159.20	1,731,876.23	1,316,883.42	414,992.81	July 19, 1918
88,431.44	223,648.25	160,096.24	424,740.65	334,220.50	90,520.15	Feb. 28, 1914
1,303,310.03	2,642,958.55	2,381,522.60	4,729,894.93	3,874,456.13	855,438.80	Apr. 20, 1915
\$134,381,850.84	\$225,153,250.85	\$188,925,003.28	\$1,426,966,649.47	\$1,337,097,649.00	\$89,869,000.47	
\$16,436,597.06	\$229,662,930.93	\$192,250,765.76	\$1,434,349,637.64	\$1,343,117,548.50	\$91,232,089.14	

—INCOME FOR THE YEAR 1918

Poly fees represented by applications	Inspection	Interest and rents	Agents' balances charged off	Profit on investments by sale or adjustment	All other sources	Total income	Sum of ledger assets, Dec. 31, 1917, and income during 1918
\$ 7,732.00		\$ 34,176.01		\$ 164,067.32		\$ 206,075.33	\$ 1,754,556.46
		9,304.54	31.75	230.73		9,566.02	732,518.17
		2,579.18		3,202.74		5,781.92	180,256.15
		1,791.04		200,065.00		201,856.04	887,137.26
20,341.90		20,297.30	6.59	1,520.81	20,000.00	42,155.70	1,030,267.79
		36,659.39		70.32		36,729.71	1,624,924.18
		4,247.32		214.10		4,461.42	405,873.01
		10,712.38	1,681.98	1,132.00		13,526.36	625,563.85
		2,071.70		1,957.06		4,028.76	290,502.09
13,404.77		62,836.74		3.20	1,959,174.19	2,025,416.73	4,984,796.73
\$ 41,478.07		\$ 185,465.60	\$ 1,670.32	\$ 1,744.11	\$ 2,350,469.36	\$ 2,538,649.40	\$ 11,766,885.09
		\$ 361,857.70		\$ 2,525.00	\$ 1,766.00	\$ 366,148.70	\$ 19,769,120.88
		551,249.71	26.80	1,875.00	37,500.00	590,691.51	36,100,604.81
8,729.64		83,845.17	445.01	108.00	352.22	93,130.04	2,867,777.83
		77,550.51		821.27		78,371.78	2,246,814.39
		14,737.48				14,737.48	452,160.72
		718,298.65		2,521.88	76,160.57	726,981.10	16,440,003.92
20,943.25		12,307.19			10,169.30	25,383.74	692,565.37
		19,045.13			31,923.63	50,968.76	615,124.25
		27,345.45		473.63	9,763.57	37,582.65	2,388,468.53
		4,065.36				4,065.36	14,072,923.90

TABLE NO. 2.

Name of Company	Location	Ledger as- sets, Dec. 31, 1917, and in- crease in capital stock	Total net premiums received
Continental Casualty Co.	Chicago, Ill.	3,484,306.45	5,801,912.77
Employers' Indemnity Corporation	Kansas City, Mo.	578,437.45	632,534.42
Employers' Liability Assur. Corp.—U. S. B.	Boston, Mass.	14,240,690.02	19,943,160.00
European Accident Insurance Co.—U. S. B.	New York, N. Y.	2,815,307.30	1,844,655.80
Federal Casualty Co.	Detroit, Mich.	434,846.74	389,662.41
*Federal Life Ins. Co. (Acad't Dept.)	Chicago, Ill.	4,090,386.85	326,008.92
Fidelity & Casualty Co. of New York	New York, N. Y.	16,639,012.39	13,613,198.20
Fidelity & Deposit Co. of Maryland	Baltimore, Md.	12,392,867.85	8,209,719.29
Georgia Casualty Co.	Macon, Ga.	1,868,333.11	2,549,180.69
Globe Indemnity Co.	New York, N. Y.	7,067,181.43	6,001,353.73
Great Eastern Casualty Co.	New York, N. Y.	1,487,119.16	1,379,409.71
Guarantee Company of North America	Montreal, Canada	2,176,923.66	345,534.42
Hartford Accident & Indemnity Co.	Hartford, Conn.	5,402,256.35	5,956,413.90
Hartford Live Stock Insurance Co.	New York, N. Y.	381,578.98	200,997.34
Hartford Steam Boiler Insp. & Ins. Co.	Hartford, Conn.	7,274,876.56	2,922,822.49
Integrity Mutual Casualty Co.	Chicago, Ill.	499,868.75	80,439.53
Interstate Casualty Co.	Birmingham, Ala.	722,673.80	558,513.22
Kansas City Casualty Co.	Kansas City, Mo.	329,936.42	194,634.20
Lion Bonding & Surety Co.	Omaha, Neb.	883,431.69	234,546.51
Lloyds Plate Glass Insurance Co.	New York, N. Y.	1,012,367.00	789,500.67
London Guarantee & Accident Co.—U. S. B.	Chicago, Ill.	9,061,372.65	10,964,962.40
London & Lancashire Indemnity Co. of Am.	New York, N. Y.	2,382,114.80	902,592.50
Loyal Protective Insurance Co.	Boston, Mass.	567,232.04	670,368.82
Maryland Assurance Corporation	Baltimore, Md.	789,601.15	18,861.20
Maryland Casualty Insurance Co.	Baltimore, Md.	13,679,180.36	15,786,798.82
Masonic Protective Association	Worcester, Mass.	727,922.58	1,131,738.39
Massachusetts Bonding & Insurance Co.	Boston, Mass.	5,255,934.37	4,784,511.32
Merchants' Life & Casualty Co.	Minneapolis, Minn.	190,393.57	155,368.84
Metropolitan Casualty Insurance Co. of N. Y.	New York, N. Y.	965,698.50	1,012,222.59
*Metropolitan Life Ins. Co. (Acad't Dept.)	New York, N. Y.	681,791,989.82	325,548.17
National Life Ins. Co. of U. S. (Acad. Dept.)	Chicago, Ill.	14,792,780.33	1,474,181.08
National Protective Insurance Co.	Boston, Mass.	125,210.49	184,329.29
National Surety Co.	New York, N. Y.	14,968,007.63	5,853,361.39
New Amsterdam Casualty Co.	New York, N. Y.	3,676,665.39	3,702,668.43
New York Plate Glass Ins. Co.	New York, N. Y.	1,138,947.52	1,164,778.03
North American Accident Insurance Co.	Chicago, Ill.	924,062.98	1,518,553.42
Norwegian Globe Insurance Co.—U. S. B.	New York, N. Y.	2,510,249.80	2,779,699.40
Ocean Accident & Guaranty Corp.—U. S. B.	New York, N. Y.	9,969,164.61	11,567,233.73
Pacific Mutual Life Ins. Co. (Acad't Dept.)	Los Angeles, Cal.	2,425,308.60	2,042,112.11
Preferred Accident Ins. Co. of New York	New York, N. Y.	4,925,554.55	3,271,135.23
Reliance Life Insurance Co. (Acad't Dept.)	Pittsburg, Pa.	86,731.94	135,950.55
Ridley Protective Association	Worcester, Mass.	574,840.84	680,149.92
Royal Indemnity Co. of New York	New York, N. Y.	6,515,578.81	6,561,652.39
Security Mutual Casualty Co.	Chicago, Ill.	1,337,383.72	1,801,835.30
Standard Accident Insurance Co.	Detroit, Mich.	7,392,346.30	6,660,438.27
Standard Live Stock Insurance Co.	Indianapolis, Ind.	388,487.50	127,191.41
Travelers' Indemnity Co.	Hartford, Conn.	4,370,651.61	4,130,338.61
Travelers' Insurance Co. (Acad't Dept.)	Hartford, Conn.	29,999,823.57	35,510,242.57
United States Casualty Co.	New York, N. Y.	4,361,085.30	3,984,601.54
United States Fidelity & Guaranty Co.	Baltimore, Md.	17,130,617.19	16,378,412.80
Western Automobile Indemnity Assn.	Fort Scott, Kan.	132,070.82	267,661.73
Western Casualty Co.	Chicago, Ill.	1,024,717.36	925,739.22
Western Live Stock Insurance Co.	Peoria, Ill.	474,455.96	131,462.89
Zurich General A. & L. Ins. Co.—U. S. B.	Chicago, Ill.	3,872,708.13	3,968,580.57
Total other than Iowa companies		\$689,190,971.75	\$554,813,003.73
Total all casualty companies		\$694,087,359.20	\$559,108,388.25

*Income from life department.

—Continued.

Policy fees represented by applications	Inspection	Interest and rents	Agents' balances charged off	Profit on investments by sale or adjustment	All other sources	Total income	Sum of ledger assets, Dec. 31, 1917, and income during 1918
30,300.50		92,149.45	1,618.84	1,243.11	5,210.54	5,982,718.81	9,467,083.36
		33,245.79		1,026.63	248,008.00	916,414.84	1,494,852.29
		516,520.55	488.67	183,701.31		20,643,881.59	24,984,542.21
		118,475.51		673.00		1,963,786.40	4,779,063.70
39,897.50		71,063.84				451,229.25	886,075.99
4,719.00		725,298.51	533.72		1,115,830.86	1,446,618.81	5,537,004.66
		530,463.61	1,819.57	126,706.78	80,082.56	14,421,113.08	31,060,125.47
		82,659.80			423,128.33	4,291,889.28	16,084,572.13
		264,768.16		800.00		2,431,849.48	4,300,182.59
						6,366,913.80	13,354,060.32
7,764.48		51,661.95	1,818.77	304.70		1,340,069.63	2,828,078.79
		116,338.55				458,418.47	2,635,342.13
		172,203.80			300,000.00	6,427,617.68	11,829,874.03
		15,076.24				216,073.78	567,632.76
37,093.23		327,300.63			3,295.00	2,910,521.35	10,185,367.84
61.00		20,168.53		787.30	29,215.91	1,884,661.29	1,884,661.29
		26,026.72	85.86	50.60		584,678.40	1,367,352.20
4,136.50		14,063.58		7,239.05		2,980,366.41	550,800.31
1,444.43		19,624.30		1,678.70	108,549.49	525,542.73	1,409,274.42
		49,848.54	32.23	122.02		853,803.46	1,851,800.46
		365,593.88		2,021.91	253,960.01	11,586,583.28	20,667,955.09
		95,287.27				1,067,846.80	3,439,961.66
56,575.00		21,454.27	3,800.06			751,229.16	1,318,461.20
		52,329.24		3,177.24	2,136,837.32	2,190,705.20	2,980,366.41
		570,370.11		87,145.74	239,447.85	16,672,665.57	30,351,823.93
98,590.47		27,720.30	15.00			1,258,064.76	1,985,977.29
17,094.73		173,517.62		5,136.64	2.00	5,110,202.34	10,367,136.71
34,784.00		10,987.59			15,000.00	235,170.53	425,534.10
		32,560.88	17.00			1,044,800.98	2,010,468.58
		5,542.64				199,887,717.27	200,218,763.48
63,655.00		17.76				6,908,850.53	20,801,630.80
		4,065.05			149,430.85	338,326.10	463,536.50
	2,784.02	613,969.56	60.71	1,063.73	1,013,336.36	7,480,475.92	22,453,573.55
		147,884.47	27,743.43	5,388.19	61,322.37	4,035,024.06	7,711,689.48
		30,106.08	314.09	30.63		1,195,230.85	2,334,178.34
87,486.82		40,798.43		385.62		1,647,249.19	2,571,302.17
		92,313.38				2,872,092.68	5,382,342.57
		365,153.41	13,400.55	2,746.53		11,947,534.27	21,946,628.88
35,160.00		130,670.22		48.60		2,199,000.93	4,624,319.59
		189,576.59				3,461,711.82	8,387,336.37
86,471.50		26,027.23		286.15	36,998.91	173,954.94	260,686.88
		237,794.86	18.30		2,624.19	6,862,019.45	13,517,668.26
		52,438.47				1,916,273.77	3,253,657.49
29,022.32		346,840.13		59,327.38		7,570,688.10	14,669,034.30
		20,643.82		15.84	10,256.50	158,109.59	546,597.09
	9,780.63	186,540.91		7,757.76	616.20	4,325,034.31	8,695,086.92
		1,096,764.65		78,069.90	2,308.33	36,060,119.34	66,080,942.91
		176,490.92		1,000.00	225,648.59	4,397,171.05	8,658,256.35
	4,713.76	600,668.26		6,974.40	26,228.69	16,916,437.49	34,017,664.28
		5,346.20				292,410.98	424,481.85
		36,638.25		1,820.00		964,187.57	1,988,904.98
		22,592.34	31.23			175,105.75	649,561.71
		127,778.91	1,334.88	1,687.50	5,011.53	5,705,065.83	7,578,743.95
8636,928.54	\$ 75,344.38	\$10,977,215.92	\$ 52,694.75	\$682,964.84	\$211,056,497.84	\$478,393,623.02	\$1,467,584,594.77
8677,467.21	\$ 75,344.38	\$11,162,681.52	\$ 54,365.07	\$684,708.95	\$213,406,967.20	\$485,263,739.06	\$1,479,360,950.46

TABLE NO. 26

Name of Company	Net amount paid policy-holders for losses	Legal, investigating and adjustment expenses	Salaries, expenses and commissions of agents	Salaries and expenses of officers and clerks
North American Accident Insurance Co.	720,007.56	4,410.07	647,978.29	122,101.60
Norwegian Globe Insurance Co.—U. S. B.	506,128.45	67,444.92	643,384.78	166,229.62
Ocean Accident & Guar. Corp.—U. S. B.	4,035,905.76	569,827.91	2,159,807.92	548,758.00
Pacific Mutual Life Ins. Co. (Acad't Dept.)	844,457.80	22,965.57	732,187.27	174,223.06
Preferred Accident Insurance Co. of N. Y.	1,035,746.29	163,984.95	869,860.36	245,717.11
Reliance Life Ins. Co. (Acad't Dept.)	65,324.65	63.04	63,742.19	19,901.02
Ridgely Protective Association	439,711.25	6,361.22	156,581.29	166,229.62
Royal Indemnity Company of New York	2,174,270.47	855,831.59	1,494,157.44	317,872.61
Security Mutual Casualty Co.	294,728.55	33,107.13	30,619.31	30,619.31
Standard Accident Insurance Co.	2,464,968.74	301,205.75	1,865,339.57	272,721.61
Standard Live Stock Insurance Co.	51,687.43	768.30	37,520.79	9,340.13
Travelers' Indemnity Co.	1,383,688.91	222,656.81	1,045,517.00	151,096.13
Travelers' Insurance Co. (Acad't Dept.)	11,942,540.53	15,199.81	8,487,681.33	1,562,688.34
United States Casualty Co.	1,555,234.82	252,821.94	809,821.52	194,369.18
United States Fidelity & Guaranty Co.	6,420,819.04	549,721.73	4,386,412.27	759,217.01
Western Automobile Indemnity Assn.	60,549.46	29,012.16	79,917.26	36,234.08
Western Casualty Co.	222,987.05	7,186.69	134.86	60.00
Western Live Stock Insurance Co.	135,216.81	1,914.68	46,376.78	14,310.11
Zurich General A. & L. Ins. Co.—U. S. B.	1,339,643.52	264,733.36	718,274.83	127,211.08
Other than Iowa companies	\$91,121,400.01	\$10,740,360.11	\$64,532,058.16	\$12,130,978.13
Total casualty companies	\$93,232,245.26	\$10,909,280.11	\$65,077,003.84	\$12,521,862.68

*Total disbursements Life Department, see Life Statement.

TABLE NO. 27—CASUALTY INSURANCE COMPANIES

Name of Company	Real estate	Mortgage loans on real estate	Collateral loans and bonds and stocks	Cash in office and banks
IOWA COMPANIES.				
American Bonding & Casualty Co.	\$ 771,966.53	\$ 233,217.28	\$ 196,614.00	\$ 196,614.00
Bankers' Accident Insurance Co.	5,968.61	175,100.00	34,023.36	19,066.00
Employers' Mutual Casualty Assn.		60,000.00	60,000.00	30,300.00
Farmers' Live Stock Insurance Co.		103,950.00	103,950.00	81,968.00
Great Western Insurance Co.		266,100.00	125,062.05	2,988.44
Iowa Bonding & Casualty Co.		1,209,900.00	141,700.00	75,913.55
Iowa Mutual Liability Insurance Co.		30,903.56	47,199.35	118,094.13
Iowa State Live Stock Insurance Co.		156,750.00	21,771.34	33,983.04
National Live Stock Insurance Co.		83,100.00	44,550.00	16,132.00
Southern Surety Co.	516,650.71	652,780.58	732,342.45	238,368.38
Total Iowa companies	\$ 522,637.32	\$ 3,395,580.67	\$ 1,543,815.80	\$ 812,668.69
OTHER THAN IOWA COMPANIES.				
Aetna Casualty & Surety Co.	\$ 1,442,100.00	\$ 7,197,800.20	\$ 2,094,071.00	\$ 2,094,071.00
Aetna Life Insurance Co. (Acad't Dept.)	9,618.03	3,108,950.00	10,287,543.42	5,762,071.02
American Credit Indemnity Co.		25,000.00	2,069,289.45	121,390.00
American Indemnity Co.		547,910.28	880,193.00	22,781.50
American Old Line Insurance Co.		212,971.00	25,500.00	31,273.31
American Surety Co. of New York	3,166,047.91		7,233,629.53	533,607.67
Bankers' Casualty Co.		91,600.00	123,400.00	65,004.00
Capital Live Stock Insurance Co.		334,900.00	53,171.25	56,000.00
Chicago Bonding & Insurance Co.	5,000.00	142,274.72	416,750.18	522,461.00
*Columbian Nat'l Life Ins. (Acad't Dept.)				

—Continued.

Medical and other inspection of risks	Rent, repairs and taxes on real estate	Taxes on premiums and all other licenses and fees	Dividends to stock-holders, policy-holders	Loss on investments by sale or adjustment	Advertising, printing and all other disbursements	Total disbursements	Balance
6,517.53	20,043.28	34,588.86	30,000.00	55.25	55,524.29	1,641,226.91	930,075.90
179,910.70	47,181.47	3,019.14	172.13	1,543.40	398,367.25	1,678,916.77	3,703,423.80
15,271.11	33,528.47	88,319.23	150,000.00	4,475.75	800,596.02	8,509,469.29	13,347,229.50
5,855.28	18,232.35	47,003.15	175,000.00	124,905.03	78,792.68	2,139,800.24	2,484,449.35
2,008.40	840.00	3,348.74	10,000.00	612.50	2,764.29	157,652.33	103,084.55
110,798.84	37,312.35	94,468.12	15,159.60	17,966.50	44,534.68	845,530.34	531,516.30
85,917.76	2,700.00	9,130.44	137,322.05	189,486.46	4,775,421.79	8,542,246.47	3,542,246.47
214,878.21	24,582.69	133,802.43	80,000.00	2,940.31	19,650.48	137,372.61	409,224.48
691,537.30	291,604.64	900,961.06	960,000.00	52,007.12	100,091.70	3,359,254.30	5,326,431.62
47,496.94	16,793.70	69,910.23	99,920.00	3,000.00	746,439.21	25,730,058.34	40,969,874.57
73,090.90	239,859.29	2,844.55	450,000.00	7,463.19	166,666.01	3,336,888.34	5,311,368.01
685.00	1,609.95			19,198.57	805,803.32	13,981,221.80	20,065,832.88
2,400.00	4,771.99		13,094.35	18,886.89	211,196.40	213,285.45	213,285.45
158.46	1,500.00	8,052.33	11,250.00	5,079.05	260,431.83	1,719,473.10	425,913.46
66,828.50	11,803.85	43,528.14		70,835.22	2,642,968.50	4,305,785.40	
\$4,401,582.92	\$2,614,569.39	\$5,248,478.25	\$5,535,539.82	\$1,196,613.51	\$13,003,807.68	\$210,525,415.05	\$356,078,000.54
\$4,639,361.15	\$2,602,397.92	\$5,315,590.00	\$5,567,683.79	\$1,198,152.01	\$13,480,929.53	\$215,035,066.03	\$364,234,715.15

—ASSETS DECEMBER 31, 1918

Premiums in course of collection	All other ledger assets	Total ledger assets	Non-ledger assets	Deduct assets not admitted	Assets of life company	Total admitted assets
\$ 145,027.17	\$ 1,385.36	\$ 1,348,550.38	\$ 21,347.12	\$ 4,022.27	\$ 1,305,275.23	\$ 1,305,275.23
58,611.66	5,974.47	299,383.77	9,717.37	15,306.75	293,804.39	293,804.39
14,625.82	197.63	105,184.87	958.15		105,843.02	105,843.02
1,283.60	11,371.41	247,485.88	131,490.08	130,089.30	248,894.66	248,894.66
61,735.25	12,944.69	474,879.88	7,301.06	46,914.62	435,310.27	435,310.27
37,501.61	1,550.00	1,466,594.86	34,626.86	9,280.85	1,491,840.87	1,491,840.87
58,985.00	460.77	256,543.61	2,377.63		254,127.59	254,127.59
18,779.75	31,785.62	256,069.75	24,392.19	12,083.48	267,528.46	267,528.46
75.87	5,047.80	148,906.22	15,285.49		150,192.86	150,192.86
411,866.81	100,641.91	2,653,108.41	153,312.91	36,337.50	2,770,668.82	2,770,668.82
\$ 808,022.14	\$ 173,241.10	\$ 7,256,705.61	\$ 400,568.86	\$ 274,286.30	\$ 7,382,968.17	\$ 7,382,968.17
\$ 1,682,827.61	\$ 59,672.67	\$ 12,376,671.84	\$ 361,908.99	\$ 256,429.32	\$ 12,482,151.51	\$ 12,482,151.51
2,976,890.53	115,916.40	20,261,190.90	1,194,385.74	199,806.03	128,532,419.78	21,150,080.61
158,797.23	86,971.47	2,282,370.57	20,249.99	219,584.96	2,063,035.60	2,063,035.60
5,384.73	5,841.51	1,623,534.75	22,610.18	39,569.53	1,606,635.40	1,606,635.40
15,428.82	4,018.32	280,029.79	4,841.36	9,283.05	275,565.10	275,565.10
12,428.82	—	263,353.35	61,514.42	778,979.64	11,366,226.19	11,366,226.19
1,099,518.05	122,012.25	12,083,691.41	10,310.11	16,061.97	267,601.49	267,601.49
14,322.06	672.70	461,528.79	8,515.54	672.70	460,371.63	460,371.63
308,799.04	347,718.92	1,742,909.72	33,532.59	238,213.14	1,598,319.17	1,598,319.17
86,349.14	1,774.75	90,083.89	8,546.95	10,394.92	88,236.92	88,236.92

TABLE NO. 27

Name of Company	Real estate	Mortgage loans on real estate	Collateral loans and bonds and stocks	Cash in office and banks
Continental Casualty Co.	75,000.00	761,370.00	1,548,827.33	177,465.41
Employers' Indemnity Corporation		405,900.00	233,633.86	143,802.58
Employers' Liability Assur. Corp.—U. S. B.			15,721,760.25	606,449.96
European Accident Insurance Co.—U. S. B.			2,791,892.41	140,335.30
Federal Casualty Co.	79,109.98	47,000.00	310,968.19	5,331.85
Federal Life Ins. Co. (Acad't Dept.)				
Fidelity & Casualty Company of New York	1,218,833.45		14,150,245.31	654,056.44
Fidelity & Deposit Company of Maryland	2,558,284.09	120,744.00	6,886,584.53	1,071,060.00
Georgia Casualty Co.	375,000.00	658,316.72	415,340.60	214,323.49
Globe Indemnity Co.			6,417,921.93	604,846.64
Great Eastern Casualty Co.		99,000.00	1,960,235.03	129,986.80
Guarantee Company of North America	342,650.00		1,695,622.49	190,034.18
Hartford Accident & Indemnity Co.		190,000.00	4,413,577.26	906,331.38
Hartford Life Stock Insurance Co.			318,518.78	58,112.50
Hartford Steam Boiler Insp. & Ins. Co.	40,000.00	1,403,900.00	5,337,222.47	361,226.49
Integrity Mutual Casualty Co.	4,064.79	53,300.00	487,888.10	80,814.12
Interstate Casualty Co.	152,700.00	34,500.00	384,952.81	88,339.17
Kansas City Casualty Co.	600.00	100,400.00	54,477.50	33,296.05
Lion Bonding & Surety Co.	48,380.02	306,317.05	283,188.10	150,188.10
Lloyds Plate Glass Insurance Co.	255,763.18	23,250.00	568,240.16	36,760.27
London Guarantee & Accident Co.—U. S. B.		11,000.00	8,720,550.11	701,134.18
London & Lancashire Indemnity Co.			1,823,821.55	242,497.13
Loyal Protective Insurance Co.			477,904.90	82,456.09
Maryland Assurance Corporation			1,039,495.60	88,541.91
Maryland Casualty Insurance Co.	1,577,845.32	49,401.33	11,713,552.20	736,380.73
Masonic Protective Association			529,117.50	220,222.13
Massachusetts Bonding & Insurance Co.	18,500.00		4,305,027.17	390,157.21
Merchants' Life & Casualty Co.		134,900.00	4,413,577.26	19,750.23
Metropolitan Casualty Ins. Co. of N. Y.			739,777.37	44,836.49
Metropolitan Life Ins. Co. (Acad't Dept.)	27,108,516.02	\$277,937,310.29	431,218,821.73	1,157,863.42
Nat'l L. I. Co. of the U. S. A. (Acad. Dept.)			1,900.00	375.00
National Protective Insurance Co.			98,151.80	115,100.38
National Surety Co.	105,253.92	69,339.46	14,215,324.40	816,630.45
New Amsterdam Casualty Co.	147,251.66	63,000.00	2,798,941.06	396,299.30
New York Plate Glass Insurance Co.		41,000.00	841,367.94	72,903.83
North American Accident Insurance Co.		298,800.00	502,430.01	52,478.80
Norwegian Globe Insurance Co.—U. S. B.			2,979,777.61	54,518.79
Ocean Accident Guarantee Corp.—U. S. B.			10,094,597.02	585,464.28
Pacific Mutual Life Ins. Co. (Acad't Dept.)	42,158.40	1,479,267.48	523,336.21	36,250.28
Preferred Accident Ins. Co. of New York		82,000.00	4,560,816.44	166,377.36
Reliance Life Ins. Co. (Acad't Dept.)			69,633.06	35,920.80
Ridgely Protective Association			495,505.50	35,920.80
Royal Indemnity Company of New York			6,114,789.47	909,000.73
Security Mutual Casualty Co.			2,674,989.37	125,686.14
Standard Accident Insurance Co.		295,550.00	7,420,483.00	412,521.86
Standard Life Stock Insurance Co.		319,425.00	62,133.42	18,537.87
Travelers' Indemnity Co.		413,999.97	3,924,555.12	153,294.86
Travelers' Insurance Co. (Acad't Dept.)			28,285,582.43	4,671,996.94
United States Casualty Co.	250.00	166,500.00	4,448,968.56	70,086.63
United States Fidelity & Guaranty Co.	710,567.14	21,800.00	13,361,737.26	1,679,202.83
Western Automobile Indemnity Assn.			158,930.87	35,324.76
Western Casualty Co.		250,000.00	484,010.00	117,303.90
Western Life Stock Insurance Co.		125,850.00	230,548.50	33,501.74
Zurich General A. & L. Ins. Co.—U. S. B.			3,509,489.86	741,126.80
Total other than Iowa companies	\$88,091,403.88	\$292,143,538.00	\$659,069,000.35	\$38,700,179.23
Total all casualty companies	\$88,614,941.20	\$292,539,118.67	\$660,612,906.24	\$39,521,587.73

*Life Statement.

—Red figures.

—Continued.

Premiums in course of collection	All other ledger assets	Total ledger assets	Non-ledger assets	Deduct assets not admitted	Assets of life company	Total admitted assets
1,352,785.74	280,881.03	4,096,269.51	64,723.03	194,167.30		3,966,826.14
133,841.12		917,177.56	15,019.17			932,196.73
4,617,902.64	38,192.00	20,984,304.87	676,008.57	478,462.40		21,181,861.02
377,089.41		3,309,307.21	35,810.24	26,021.16		3,319,696.29
		442,107.02	5,106.41			426,962.24
29,393.28		29,393.28	146,682.90	46,479.59	4,230,920.71	129,506.65
2,750,248.88	453,321.37	19,206,705.45	166,912.81	2,097,586.66		17,275,631.60
1,127,294.11	122,608.46	11,385,911.15	160,406.15	771,370.91		10,780,945.43
537,320.41	25,055.81	2,223,357.03	14,015.60	39,706.94		2,177,663.69
1,359,062.89	272,345.65	8,654,177.11	84,633.70	565,280.93		8,103,529.88
229,322.92		1,509,544.72	12,410.20	51,458.23		1,470,496.72
28,011.06	31,564.63	2,297,882.36	9,688.70	13,094.05		2,294,477.01
1,352,641.57	142,608.17	7,905,156.28	52,026.24	224,874.11		6,882,977.51
36,565.51		413,196.76	3,661.98	11,282.45		405,576.29
708,603.05		7,991,021.01	108,192.83	258,226.25		7,840,947.59
141,326.16	13,762.86	781,156.03	463,144.82	496,166.54		748,134.31
99,836.99	2,470.76	762,889.73	3,865.20	11,003.28		755,151.65
56,263.06	7,902.95	532,539.56	10,690.97	10,909.86		332,690.67
119,826.72	116,279.32	1,003,105.02	24,517.83	26,232.90		1,001,380.98
148,944.14		1,022,957.72	29,253.09	169,817.91		942,392.93
2,061,186.13	489,227.88	12,883,098.36	125,348.08	982,690.06		12,025,706.22
234,535.91	2,065.72	2,303,540.31	176,444.02	165,235.75		2,404,688.58
		561,390.96	6,239.77	16,274.40		551,328.27
		227,435.02	1,405,472.52	10,340.07		1,893,393.22
3,339,628.14	58,616.45	17,475,424.22	128,301.31	723,621.78		16,880,103.75
	962.96	84.06	750,417.15	9,892.40	31,894.51	728,415.04
	817,306.23	197,869.84	5,728,800.43	47,022.60	386,500.32	5,380,392.80
			214,491.62	35,642.57	12,724.72	237,409.48
			1,007,597.21	6,501.96	69,240.34	963,258.83
7,355,328.16	4,756,318.51	750,134,068.15	37,211,764.36	1,891,134.21		775,454,698.28
7,940.55	18,170.61	28,386.16	5,020.14	24,316.65	16,626,867.06	9,089.05
		213,261.18	3,539.03			216,800.21
1,378,776.35	449,323.43	17,224,848.01	187,367.24	1,336,842.36		16,086,372.90
984,810.71	94,736.61	4,485,139.43	31,374.22	181,158.79		4,235,354.86
367,317.70		1,222,589.47	4,285.28	202,949.03		1,029,935.82
66,429.54	9,930.91	930,075.29	13,252.68	60,032.04		883,295.90
969,131.40		3,703,475.88	39,474.16	33,877.61		3,700,622.35
2,181,864.12	388,904.07	13,347,229.58	146,985.29	904,163.22		12,590,021.57
373,523.84	29,913.16	2,484,449.32	33,223.73	59,621.47		2,428,661.61
902,102.90	14,968.10	5,726,464.88	52,351.87	421,663.72		5,356,863.01
32,461.49		102,034.52			8,667,940.10	102,034.55
		531,516.34	11,193.00	45,321.46		497,387.84
1,321,610.40	196,856.87	8,542,246.47	79,885.48	358,990.52		8,263,171.43
59,633.78	2,834.00	2,863,143.25	50,411.95	6,931.11		2,906,624.13
871,195.75	123,990.67	9,123,741.28	263,636.98	132,553.13		9,294,831.13
9,128.19		409,224.46	5,627.44	672.46		414,179.46
842,366.37	675.18	5,326,431.62	52,878.10	320,757.80		5,068,551.92
7,717,706.09	184,000.11	40,969,284.57	733,501.51	1,901,589.71		39,791,196.87
859,252.57	81,370.25	5,321,368.01	37,773.29	465,047.58		4,894,003.72
3,796,522.55	565,942.53	20,065,832.86	167,916.73	1,679,035.67		18,554,713.94
	19,029.82	213,285.45	10,231.86	3,000.00		229,517.81
698,159.20		1,719,473.16	12,403.13			1,731,876.23
36,513.22		425,913.46	5,910.19	7,688.00		434,740.65
841,333.23	143,836.31	4,066,785.40	54,864.94	263,755.41		4,720,864.53
\$90,612,756.22	\$10,318,524.00	\$1,068,344,492.38	\$33,601,770.75	\$19,916,266.13	\$158,078,148.25	\$1,102,029,997.00
\$80,821,768.40	\$10,491,765.70	\$1,065,601,197.09	\$34,062,339.61	\$20,190,552.43	\$158,078,148.25	\$1,109,412,985.17

TABLE NO. 28—CASUALTY INSURANCE COMPANIES.

Name of Company	Net unpaid claims and estimated expenses of adjustment	Special reserve for liability and credit losses	Unearned premiums	Unpaid commissions and expenses
IOWA COMPANIES.				
American Bonding & Casualty Co.	\$ 37,879.65	\$ 69,734.06	\$ 273,715.11	\$ 36,347.44
Bankers' Accident Insurance Co.	22,997.35		142,728.51	4,300.00
Employers' Mutual Casualty Assn.		21,465.80	19,715.96	91.23
Farmers' Live Stock Insurance Co.	377.66		6,686.39	
Great Western Accident Insurance Co.	62,000.00		159,615.23	1,644.67
Iowa Bonding & Casualty Co.	297.11	4,371.43	70,044.24	8,303.80
Iowa Mutual Liability Insurance Co.	2,213.74	32,084.51	85,286.25	140.49
Iowa State Live Stock Insurance Co.	28,835.05		100,163.46	1,182.56
National Live Stock Insurance Co.	4,715.30		30,567.57	
Southern Surety Co.	64,556.08	164,864.12	816,296.15	95,906.20
Total	\$ 223,872.54	\$ 292,520.52	\$ 1,704,820.87	\$ 146,156.61
OTHER THAN IOWA COMPANIES.				
Aetna Casualty & Surety Co.	\$ 1,810,330.36	\$ 1,243,742.18	\$ 3,496,180.54	\$ 247,089.34
Aetna Life Ins. Co. (Acc'd Dept.)	440,974.76	9,371,366.54	5,488,794.19	648,045.23
American Credit Indemnity Co.	1,030.57	719,043.27	447,799.97	3,362.50
American Indemnity Co.	70,867.34	146,423.31	253,768.95	30,266.05
American Old Line Insurance Co.	16,241.26		81,826.42	3,191.34
American Surety Co. of New York	1,291,030.80		2,892,332.49	155,053.29
Bankers' Casualty Co.	20,405.57		80,926.34	795.12
Capital Live Stock Insurance Co.	12,979.50		60,795.40	
Chicago Bonding & Insurance Co.	129,071.80	219,847.84	434,963.84	74,940.22
Columbian Nat. L. Ins. Co. (Acc. Dept.)	51,414.19		144,102.45	24,297.84
Continental Casualty Co.	296,168.27	520,199.96	1,737,278.04	314,708.19
Employers' Indemnity Corporation	19,901.06	141,569.38	189,553.08	27,029.30
Employers' Liab. Assur. Corp.—U. S. B.	458,062.00	9,240,567.00	6,007,483.03	1,123,025.36
European Accident Ins. Co.—U. S. B.	636,110.71	230,261.72	1,056,247.56	137,942.92
Federal Casualty Co.	36,530.00		20,567.10	2,750.00
Federal Life Ins. Co. (Acc'd Dept.)	27,689.92	67,825.65	67,825.65	5,327.27
Fidelity & Casualty Co. of New York	1,849,051.32	3,875,000.00	6,728,004.23	523,392.41
Fidelity & Deposit Co. of Maryland	1,876,991.66	487,448.68	2,566,693.66	126,479.79
Georgia Casualty Co.	44,276.00	646,556.43	835,497.52	127,458.47
Globe Indemnity Co.	804,804.00	2,184,745.75	2,585,297.48	268,717.79
Great Eastern Casualty Co.	255,119.01		525,117.42	69,078.29
Guarantee Co. of North America	45,867.00		199,602.38	8,071.25
Hartford Accident & Indemnity Co.	379,518.00	2,136,868.48	2,302,137.80	273,100.61
Hartford Live Stock Insurance Co.	11,116.00		92,344.46	
Hartford Steam Boiler Insp. & Ins. Co.	153,378.80		3,429,363.68	134,822.48
Integrity Mutual Casualty Co.	15,794.63	213,223.49	222,761.12	1,000.00
Interstate Casualty Co.	10,344.49	205,284.00	83,335.45	25,239.71
Kansas City Casualty Co.	8,944.42	10,063.23	72,738.65	13,551.17
Lion Bonding & Surety Co.	32,305.91		248,560.58	13,509.98
Lloyds Plate Glass Insurance Co.	84,009.80		412,873.53	46,748.81
London Guar. & Accident Co.—U. S. B.	286,112.25	5,496,215.41	3,097,827.95	489,541.13
London & Lancashire Ind. Co. of Amer.	288,568.00	523,480.00	516,069.42	44,620.60
Loyal Protective Insurance Co.	135,355.73		137,866.33	4,276.68
Maryland Assurance Corporation	142,034.26		626,109.82	70,087.40
Maryland Casualty Co.	636,855.23	5,294,343.00	5,748,601.18	551,313.44
Masonic Protective Association	217,794.84		270,580.65	12,185.39
Massachusetts Bonding & Insurance Co.	616,463.72	808,374.50	1,729,033.80	168,570.03
Merchants' Life & Casualty Co.	14,654.10		28,011.65	2,905.11
Metropolitan Casualty Insurance Co.	88,454.08		503,080.10	70,265.32
Metropolitan Life Ins. Co. (Acc'd Dept.)	5,000.00	184,511.00	14,391.44	95.72
Nat. Life Ins. Co. of U. S. A.—(Acc. Dept.)	43,753.66		40,801.02	2,600.39
National Protective Insurance Co.	37,555.80		51,266.51	321.80
National Surety Co.	1,863,969.98		3,536,076.72	337,929.92
New Amsterdam Casualty Co.	328,544.15	1,112,444.33	1,433,247.62	138,399.69
New York Plate Glass Insurance Co.	88,277.06		535,420.44	80,803.74

—LIABILITIES DECEMBER 31, 1918.

Estimated taxes	Advance return premiums and reinsurance	All other liabilities except capital and surplus	Capital actually paid up in cash	Surplus over all liabilities	Liabilities life department	Total liabilities
\$ 20,000.00	\$ 34,103.55	\$ 26,093.15	\$ 719,100.00	\$ 137,701.67		\$ 1,365,275.23
5,457.21	950.00		100,000.00	17,261.32		293,894.39
1,200.00	1,174.20	3,960.63		58,232.20		105,844.02
192.60			148,300.00	93,328.01		248,884.66
18,500.00	149.58	1,550.75	100,000.00	91,856.04		435,316.27
7,500.00			1,000,000.00	401,297.26		1,491,846.87
2,654.33			100,000.00	31,748.27		254,127.59
1,425.90	526.67		100,000.00	35,418.72		267,528.46
703.17			100,000.00	14,207.82		150,198.86
34,120.84	4,385.45	109,886.83	1,000,000.00	482,067.36		2,770,088.82
\$ 101,748.15	\$ 41,280.45	\$ 142,001.36	\$ 3,367,400.00	\$ 1,363,088.67		\$ 7,382,988.17
\$ 368,347.77	\$ 11,559.95	\$ 63,622.95	\$ 2,000,000.00	\$ 3,240,707.07		\$ 12,482,151.51
700,619.66	11,154.69	40,019.92	5,000,000.00	12,164,653.95	115,922,541.72	149,788,100.39
30,000.00		86,250.23	350,000.00	425,569.06		2,083,035.60
		43,506.24	500,000.00	561,583.50		1,606,635.40
3,000.00		28,365.94	100,000.00	42,960.15		275,886.10
181,962.14	22,244.45	643,916.99	5,000,000.00	1,179,685.87		11,306,236.19
7,111.00		120.84	135,000.00	43,300.81		287,601.49
86.88			230,500.00	165,038.88		469,371.63
10,000.00			500,000.00	169,495.60		1,538,319.17
6,686.01	9,921.62					236,422.11
116,000.00		82,471.68	600,000.00	300,000.00		3,966,826.14
5,000.00		45,430.00	135,000.00	150,713.91		932,106.73
1,250,000.00		500,000.00	200,000.00	2,292,113.43		21,181,851.02
41,349.40		217,783.98	1,000,000.00	3,319,096.29		3,319,096.29
10,000.00		2,500.00	200,000.00	154,805.14		426,952.24
3,650.47	133.71		300,000.00	18,067.86	3,937,372.48	4,300,517.36
253,728.43	27,227.81	814,604.90	1,000,000.00	2,203,602.47		17,275,631.69
25,327.35	271,384.65	504,662.64	3,000,000.00	1,722,017.60		10,780,945.43
46,000.00	244.54		300,540.00	208,092.73		2,197,665.69
153,000.00	27,156.00	400,000.00	1,000,748.86	1,000,748.86		8,173,529.88
22,504.95	22,752.85	4,172.93	350,000.00	221,753.36		1,470,406.72
15,000.00	7,202.00	138,707.00	304,600.00	1,575,427.08		2,294,477.01
110,000.00			800,000.00	831,342.62		6,832,977.51
2,000.00			200,000.00	100,215.88		405,576.29
30,000.00		32,325.20	2,000,000.00	1,891,667.43		7,840,947.59
11,000.00	1,008.28	25,384.34		256,962.45		748,134.31
18,192.36			300,000.00	118,235.62		755,751.65
2,392.37	772.25	2,120.04	200,000.00	22,258.54		332,600.67
9,500.00	10,603.02	76,861.08	500,000.00	109,969.39		1,001,869.96
34,000.00	573.47		250,000.00	124,097.23		942,392.93
195,726.67	182,763.13	1,278,980.01	250,000.00	818,499.67		12,025,766.32
26,251.19			750,000.00	255,063.95		2,404,086.58
13,523.43			100,000.00	160,282.10		351,328.27
13,630.26	13,849.62		500,000.00	17,091.11	10,560.75	1,306,394.22
315,714.04	63,770.74	790,725.02	2,000,000.00	1,478,781.10		16,880,103.75
24,699.72			100,000.00	102,354.63		728,415.04
95,294.61	27,783.23		1,500,000.00	452,032.88		5,380,302.80
6,210.00		12,000.00	100,000.00	73,538.56		237,409.48
14,871.12	2,646.95		200,000.00	102,841.36		962,258.83
6,000.00		894.85				211,703.01
34,831.94	1,834.63	1,446.79	500,000.00	164,316.88	15,856,282.15	16,635,967.31
4,941.06		546.06	100,000.00	22,898.99		216,800.31
259,285.57	109,119.50	1,113,031.31	4,000,000.00	4,865,869.89		16,065,372.89
30,000.00	113,169.72	53,324.10	1,000,000.00	108,225.34		4,326,354.86
14,500.00			200,000.00	105,523.38		1,023,025.82

TABLE NO. 29

Name of Company	Accident and health	Liability	Workmen's compensation
Continental Casualty Co.	67,024.66	10,878.29	17,432.32
Employers' Indemnity Corporation	7,439.39	247.15	6,287.89
Employers' Liability Assurance Corp.—U. S. B.	2,877.59	19,727.99	69,935.59
European Accident Insurance Co.—U. S. B.	5,030.00	155.77	446.82
Federal Casualty Co.	21,183.66		
Federal Life Insurance Co. (Acad't Dept.)	43,392.33		
Fidelity & Casualty Company of New York	28,109.43	50,090.23	196,077.19
Fidelity & Deposit Company of Maryland	*971.80	*1,104.80	33.14
Georgia Casualty Co.		4,339.60	1,679.84
Globe Indemnity Co.	2,349.01	33,286.75	60,292.16
Great Eastern Casualty Co.	3,381.49	128.25	
Guarantee Company of North America			
Hartford Accident & Indemnity Co.	344.52	8,679.79	12,909.15
Hartford Live Stock Insurance Co.			
Hartford Steam Boiler Inspection & Insurance Co.			
Integrity Mutual Casualty Co.		251.12	4,595.40
Interstate Casualty Co.	*2.86	33,674.57	187,187.49
Kansas City Casualty Co.	4,005.86	6,311.29	
Lion Bonding & Surety Co.			
Lloyds Plate Glass Insurance Co.			
London Guaranty & Accident Co.—U. S. B.	10,254.76	62,425.47	227,293.71
London & Lancashire Indemnity Co. of America		4,231.10	817.32
Loyal Protective Insurance Co.	5,838.43		
Maryland Assurance Corporation	7,081.66		
Maryland Casualty Insurance Co.	*23.96	18,658.50	36,296.20
Masonic Protective Association	32,910.94		
Massachusetts Bonding & Insurance Co.	22,236.45	4,267.44	2,994.95
Merchants' Life & Casualty Co.	1,566.67		
Metropolitan Casualty Insurance Co.			
Metropolitan Life Insurance Co. (Acad't Dept.)	1,688.72		
National Life Ins. Co. of the U. S. A. (Acad't Dept.)	2,543.95		
National Protective Insurance Co.	21,547.73		
National Surety Co.			
New Amsterdam Casualty Co.	2,625.63	643.10	11,461.09
New York Plate Glass Insurance Co.			
North American Accident Insurance Co.	41,675.27		
Norwegian Globe Insurance Co.—U. S. B.	2,634.77	20.56	29,252.91
Ocean Accident & Guarantee Corp.—U. S. B.	1,782.10	16,522.94	63,511.15
Pacific Mutual Life Insurance Co. (Acad't Dept.)	40,603.65		
Preferred Accident Insurance Company of New York	64,705.63	4,508.00	413.76
Reliance Life Insurance Co. (Acad't Dept.)	2,663.17		
Ridgely Protective Association	27,270.68		
Royal Indemnity Company of New York	2,800.67	8,742.65	14,074.93
Security Mutual Casualty Co.		3,763.96	23,804.90
Standard Accident Insurance Co.	17,687.39	9,649.80	13,944.49
Standard Live Stock Insurance Co.			
Travelers' Indemnity Co.	1,833.98	35,026.21	2,900.02
Travelers' Insurance Co. (Acad't Dept.)	130,777.99	15,725.61	94,339.82
United States Casualty Co.	7,206.93	4,490.97	14,672.93
United States Fidelity & Guaranty Co.	151.33	11,869.92	34,776.95
Western Automobile Indemnity Assn.			
Western Casualty Co.		1,372.00	22,973.98
Western Live Stock Insurance Co.			
Zurich General A. & L. Insurance Co.—U. S. B.		2,057.46	8,569.79
Total other than Iowa companies	\$ 769,319.03	\$411,027.66	\$1,217,088.67
Total all casualty companies	11,469,857.18	\$442,830.38	\$1,539,567.31

*Red figures.

—Continued.

Fidelity and surety	Plate glass	Fly wheel and steam boiler	Burglary and theft	Credit, sprinkler, title, workman's collective	Auto and teams, property damage	Live stock	Total net premiums
					2,244.76		97,600.03
					243.96		14,217.81
652.74	6,019.21	466.02	1,371.90		3,263.66		104,364.70
3,697.54		865.50	10,548.44				23,596.07
							21,183.66
							43,392.33
30,794.29	14,068.77	16,068.76	24,572.88	1,088.83	8,694.04		378,564.92
37,345.51	*299.48		2,672.10		153.65		37,611.14
	1,507.42		17.84		1,772.00		9,307.70
14,998.16	7,234.09	2,648.03	2,046.91	157.86	6,272.74		129,296.61
	2,923.67		635.79		40.15		7,109.35
121.43							121.43
3,289.49	1,984.86		1,397.78		1,997.76		30,597.35
		28,057.51		2,367.68		69,762.37	69,762.37
							30,425.49
							4,846.52
8,069.14					2,127.02		231,955.36
					1,724.39		12,941.54
35,355.00			387.52		1,087.35		37,030.47
	10,920.41						10,920.41
		1,436.64	1,719.68		9,185.52		322,315.78
13,777.04					1,058.62		19,894.08
							5,838.43
10,760.57	2,816.37	3,011.39	5,758.64	1,311.90	3,164.11		77,081.66
							70,588.81
16,992.55	3,846.50		1,709.17		702.46		32,910.94
							46,720.22
							5,569.67
	10,165.86						10,165.86
							1,688.72
							2,543.95
							21,547.73
12,506.07	5,387.98		16,172.05				67,157.35
	5,258.05		1,858.47		2,203.85		35,176.19
							5,258.05
7,712.09		1,568.06	4,130.83	141.85			41,675.27
30.00	3,605.91	860.06	5,246.08	452.00	2,433.13		45,461.07
							94,533.37
							40,603.65
			380.77		1,276.73		71,286.29
							2,663.17
							27,270.68
1,830.50	2,807.97	714.03	1,683.13		1,667.82		34,381.70
							27,588.95
					3,051.38		42,833.26
	4,736.93	1,842.79	4,372.72		8,199.16	9,015.05	9,015.05
							49,061.82
	1,888.84				761.58		243,812.42
51,120.72	3,783.06		7,901.35		1,881.75		28,662.77
							111,568.09
							42,828.15
							24,345.98
						14,267.35	14,267.35
					93.20		10,720.45
\$30,866.45	\$ 93,326.63	\$ 57,569.99	\$104,084.63	\$ 19,202.80	\$115,607.66	\$102,564.87	\$3,344,508.99
\$36,730.12	\$102,086.29	\$ 57,569.99	\$115,357.42	\$ 19,202.80	\$193,000.87	\$352,055.80	\$4,751,156.07

TABLE NO. 30

Name of Company	Accident and health	Liability	Workmen's compensation
North American Accident Insurance Co.....	17,339.10		
Norwegian Globe Insurance Co.—U. S. B.....	178.57		16,822.43
Ocean Accident & Guarantee Corp.—U. S. B.....	2,668.68	2,233.00	17,797.94
Pacific Mutual Life Insurance Co. (Acad't Dept.).....	17,138.94		
Preferred Accident Insurance Company of New York.....	32,802.72	77.40	
Reliance Life Insurance Co. (Acad't Dept.).....	482.23		
Ridgley Protective Association.....	16,684.82		
Royal Indemnity Company of New York.....	1,198.51	972.25	6,120.42
Security Mutual Casualty Co.....		3,503.50	1,807.74
Standard Accident Insurance Co.....	5,481.55	3,506.00	5,364.45
Standard Live Stock Insurance Co.....			819.41
Travelers' Indemnity Co.....	336.15	4,066.38	44,543.80
Travelers' Insurance Co. (Acad't Dept.).....	57,090.36	3,280.06	4,637.20
United States Casualty Co.....	751.08	2,272.31	14,317.50
United States Fidelity & Guaranty Co.....	1,410.71	2,446.80	
Western Automobile Indemnity Assn.....			11,771.19
Western Casualty Co.....			3,845.50
Western Live Stock Insurance Co.....			
Zurich General A. & L. Insurance Co.—U. S. B.....			
Total other than Iowa companies.....	\$ 374,283.29	\$100,069.34	\$ 543,052.36
Total all casualty companies.....	\$ 622,045.21	\$103,442.61	\$ 636,044.16

*Red figures.

-Continued.

Fidelity and surety	Plate glass	Fly wheel and steam boiler	Burglary and theft	Credit, sprinkler, title, work man's collective	Live stock	Auto and teams, property damage	Total
9,125.48	2,031.04	1,000.00	1,062.00				17,339.10
			325.80				26,462.28
			1,062.00			650.54	29,446.29
							17,138.94
						251.10	33,221.22
							482.23
							16,684.82
*125.00	1,084.14		56.00			490.01	9,805.33
							5,401.24
						971.40	15,412.40
					6,140.00		6,140.00
	1,425.12	27.10	216.11			*3,195.10	10,025.37
							104,923.01
	1,275.62					271.75	9,027.96
12,418.87	1,430.61		20.70			616.93	33,692.22
						9,501.80	9,501.80
							11,771.19
					15,322.50		15,322.50
							3,845.50
\$ 90,866.27	\$ 40,802.81	\$ 7,136.45	\$ 18,933.83	\$ 837.43	\$ 66,674.16	\$ 34,609.38	\$1,277,535.32
\$107,688.62	\$ 44,681.46	\$ 7,136.45	\$ 20,155.15	\$ 837.43	\$122,673.58	\$ 45,835.21	\$1,710,029.88

TABLE NO. 31—CASUALTY INSURANCE COMPANIES

Name of Company	Gross premiums on policies written or renewed	Earned premiums	Amount of all payments to Dec. 31, 1918		
			Losses and claims	Loss expense	Total payments
Column 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6
IOWA COMPANIES.					
Employers' Mutual Casualty Assn.....	\$ 383,574.87	\$ 354,889.77	\$ 178,763.11	\$ 8,256.71	\$ 187,019.82
Iowa Bonding & Casualty Co.....	9,351.78	3,356.35	508.44	31.21	539.65
Iowa Mutual Liability Insurance Co.....	434,177.00	389,263.00	98,567.00	47,729.00	146,296.00
Southern Surety Co.....	11,379.81	5,689.90	2,684.21	35.46	2,719.67
Total Iowa companies.....	\$ 838,483.46	\$ 744,229.02	\$ 280,462.76	\$ 56,043.40	\$ 336,565.14
OTHER THAN IOWA COMPANIES.					
Aetna Casualty & Surety Co.....	\$ 5,262.00	\$ 4,864.50	\$ 2,164.49		\$ 2,164.49
Aetna Life Insurance Co.....	262,716.29	238,862.26	114,988.06	13,751.71	152,739.77
Continental Casualty Co.....	35,310.13	29,711.37	9,159.68	1,627.65	10,787.33
Employers' Indemnity Corporation.....	12,660.16	10,827.76	1,832.17		1,832.17
Employers' Liability Assur. Corp.—U.S.B.	191,068.00	179,475.00	68,541.00	3,892.00	72,433.00
European Accident Ins. Co.—U. S. B.	5,754.89	5,573.19		23.62	23.62
Fidelity & Casualty Co. of New York.....	896,733.00	740,061.00	244,768.00	48,957.00	293,725.00
Fidelity & Deposit Company.....	99,484.84	99,484.84	40,280.22	1,439.26	41,719.48
Georgia Casualty Company.....	1,896.66	1,056.74	549.40	25.62	575.02
Globe Indemnity Co.....	324,468.49	315,308.94	144,151.85	26,034.29	180,186.14
Hartford Accident & Indemnity Co.....	49,482.00	45,701.00	15,037.00	3,220.00	18,257.00
Integrity Mutual Casualty Co.....	4,846.52	2,423.26	553.69	92.06	645.75
Interstate Casualty Co.....	214,619.00	244,619.00	162,505.00	10,266.00	172,771.00
London Guar. & Accident Co.—U. S. B.	770,472.99	719,791.00	299,754.00	39,529.00	339,283.00
Maryland Casualty Co.....	81,191.87	72,939.27	40,031.36	10,178.84	50,210.20
Massachusetts Bonding & Insurance Co....	45,037.56	44,936.10	24,434.96	4,854.72	29,289.68
New Amsterdam Casualty Co.....	29,101.00	24,723.00	6,398.00	1,508.00	7,906.00
Ocean Accident & Guar. Corp.—U. S. B.	242,479.29	230,211.10	82,540.82	12,200.31	94,741.13
Royal Indemnity Co.....	87,156.81	81,842.81	35,241.75	7,507.75	42,749.50
Travelers' Indemnity Co.....	5,217.38	4,786.24	2,139.84	503.58	2,643.42
Travelers' Insurance Co.....	334,426.00	310,749.00	133,691.00	23,039.00	156,730.00
Security Mutual Casualty Co.....	41,961.02	33,402.41	3,376.47	585.47	3,961.94
Standard Accident Insurance Co.....	49,320.05	45,337.39	19,653.29	2,735.36	22,388.65
United States Casualty Co.....	58,961.91	54,499.00	21,286.00	5,693.00	26,979.00
United States Fidelity & Guaranty Co.....	22,703.12	12,762.03	3,553.87	1,150.91	4,704.78
Western Casualty Co.....	24,345.98	8,773.49	11,771.19		11,771.19
Zurich Gen. A. & L. Ins. Co.—U. S. B.	16,930.18	14,105.69	8,133.05	408.90	8,541.95
Total other than Iowa companies.....	\$3,951,737.33	\$3,675,967.30	\$1,496,547.26	\$225,683.43	\$1,722,229.89
Total all casualty companies.....	\$4,790,220.79	\$4,420,216.32	\$1,777,010.02	\$381,726.83	\$2,058,795.03

WORKMEN'S COMPENSATION BUSINESS IOWA, 1918.

Percentage of payments to earned premium, both inclusive.	Present values of outstanding claims on compensation payments.	Unpaid med. surg. hosp. and other bills for statutory benefits.	Reserve for claims running for unexpired periods.	Additional reserve for claims as calculated by company.	Total, columns 6, 8, 9, 10, 11	Percentage of payments to Dec. 31, 1918, for earned premiums.	Additional reserves for expenses of settlement as computed by company.	Totals, columns 12 and 14	Commission of compensation paid for placing or renewing business in Iowa
32.7	\$ 11,060.00	\$ 1,100.75	\$ 1,100.00	\$ 8,205.05	\$ 206,485.62	58.7		\$ 206,485.62	\$ 2,496.59
1.6	1,305.72	353.00			2,176.57	6.3		2,176.57	1,182.61
38.3	12,463.00	3,110.00	12,707.00		174,507.00	45.9	710.00	175,217.00	55,698.00
67.9		271.00	1,065.00		3,955.69	70.23		3,955.69	1,234.00
	\$ 24,826.72	\$ 4,814.75	\$ 14,812.00	\$ 8,205.05	\$ 389,164.68		\$ 710.00	\$ 389,874.68	\$ 60,580.20
44.9	\$ 436.40	\$ 18.00	\$ 262.10		\$ 2,851.59	59.23		\$ 2,881.59	\$ 437.35
53.9	15,092.40	18.60	3,724.10		147,574.87	61.78		147,574.87	35,848.61
36.3	1,870.00	248.00	1,154.00		14,059.33	47.3		14,059.33	6,179.27
1.7	210.00				2,042.17	18		2,042.17	1,889.01
60.35	18,769.00	1,492.00		14,409.00	107,103.00	59.67		107,103.00	28,651.00
				3,320.20	3,343.91	60		3,343.91	437.35
	68,364.00	5,816.00			367,905.00	497	4,550.00	372,455.00	90,476.00
	1,624.50	100.00	75.00		43,504.08	43.71		43,504.08	14,712.88
					575.02	54		575.02	
	34,431.00	243.00			214,860.14	68.1		214,860.14	48,670.27
				800.00	21,132.00	46.24	288.00	21,420.00	6,407.00
	1,455.00	580.00			2,499.02	101.7		2,499.02	
	82,767.00	1,661.00			257,328.00	74.6		257,328.00	59,887.00
	86,790.00	9,376.00	47,430.00		479,889.00	66.67	7,500.00	487,389.00	106,328.00
	18,823.00	1,052.00			70,115.20	97.3		70,115.20	11,790.07
					29,939.68	66.62		29,939.68	6,755.61
	3,386.00	295.00			11,465.00	46.37		11,465.00	4,365.15
	13,425.00	390.00			108,436.13	4710		108,436.13	26,933.47
	10,371.00	1,334.00		2,264.00	58,199.56	71.1	1,468.00	59,657.56	12,359.62
	95.00	45.00			2,774.42	57.96	16.00	2,790.42	394.06
	6,105.00	1,357.00	41,519.00		205,612.00	66.16	4,718.00	210,330.00	46,706.00
	1,665.00	680.00		3,000.00	9,306.94	279		9,306.94	2,174.00
	3,775.92	1,069.75	12,400.72		39,655.34	87.6	1,000.00	40,655.34	7,168.47
	1,738.00	62.00			25,189.00	51.70		25,189.00	8,174.00
	4,909.96	547.95			10,162.69	79.6		10,162.69	2,437.53
	7,801.50		2,632.04		22,294.73	253		22,294.73	5,204.73
	2,257.00	415.00			11,214.91	79.50		11,214.91	2,589.86
	\$88,621.93	\$36,670.90	\$112,260.90	\$22,131.29	\$2,271,915.77		\$19,652.86	\$2,291,568.63	\$532,008.23
	\$43,448.60	\$31,485.65	\$127,072.96	\$30,336.31	\$2,061,080.45		\$20,362.86	\$2,081,443.30	\$592,588.43

ASSESSMENT ACCIDENT

TABLE NO. 32—ASSESSMENT ACCIDENT ASSOCIATIONS.

Title of Association	Home Office	Incorporated	
Benefit Association of Railway Employees.....	Chicago, Ill.....	January	1913
Business Men's Accident Association of America.....	Kansas City, Mo.....	June	1909
Inter-State Business Men's Accident Association.....	Des Moines, Iowa.....	April	1908
Iowa State Traveling Men's Association.....	Des Moines, Iowa.....		1882
National Travelers Benefit Association.....	Des Moines, Iowa.....		1907
Order of United Commercial Travelers of America.....	Columbus, Ohio.....	September	1890
Railway Mail Association.....	Portsmouth, N. H.....	December	1898
Travelers Protective Association of America.....	St. Louis, Mo.....	June	1890
Woodmen Accident Company.....	Lincoln, Nebr.....	July	1890

TABLE NO. 33—ASSESSMENT ACCIDENT ASSNS.

Name of Association	Income			Losses
	Assessments and fees	All other	Total	
Benefit Assn. of Railway Employees..	\$ 485,310.49	\$ 3,237.70	\$ 488,548.19	\$ 236,650.41
Business Men's Accident Assn. of Amer	807,399.27	15,180.77	822,580.04	407,725.08
Inter State Business Men's Accd't Assn.	615,291.18	9,194.70	624,485.88	405,975.51
Iowa State Traveling Men's Assn.....	563,379.99	6,509.22	569,970.21	400,417.36
National Travelers' Benefit Assn.....	204,524.90	7,381.71	211,906.61	119,786.11
Order of United Commercial Trav. of A.	965,288.50	70,171.14	1,035,459.64	776,980.49
Railway Mail Association.....	123,147.75	6,234.23	129,381.98	138,290.98
Travelers' Protective Assn. of America	557,359.37	14,362.97	571,722.34	454,268.48
Woodmen Accident Company.....	350,109.18	17,803.80	377,912.98	167,439.37
Total	\$4,617,810.63	\$150,157.24	\$4,767,967.87	\$3,107,496.11

ASSOCIATION TABLES.

—NAME, LOCATION, OFFICERS, ETC.

Commenced Business	Date of Admission to Iowa	Name of President	Name of Secretary	Years in Business
January 1913	July 17, 1913	R. A. Lertz.....	G. M. Culver.....	6
July 1909	July 19, 1918	C. S. Jobes.....	W. G. Grant.....	9
April 1908	May 11, 1908	L. E. Harbach.....	Ernest W. Brown.....	10
	1882 April 5, 1918	J. W. Hill.....	H. E. Rex.....	36
	1907 Sept. 21, 1909	Elmer Loucks.....	G. A. Fairly.....	11
January 1888	May 13, 1907	W. E. Ford.....	W. D. Murphy.....	30
December 1898	November 19, 1913	E. J. Ryan.....	R. E. Ross.....	20
June 1890	April 24, 1907	Alex Lawrence, Jr.....	T. S. Logan.....	28
August 1890	April 30, 1892	A. O. Faulkner.....	C. E. Spangler.....	28

—PRINCIPAL ITEMS OF BUSINESS, 1918.

Disbursements	Certificates in force Dec. 31, 1918		Financial condition Dec. 31, 1918			
	Expense and other	Total	Number	Amount	Admitted assets	Liabilities	Surplus
\$ 218,643.44	\$ 455,293.87	36,315	\$ 901,000	\$ 157,131.07	\$ 42,745.43	\$ 114,385.64
295,411.82	703,137.50	74,296	140,155,000	485,286.44	249,791.80	235,494.64
197,818.27	603,794.78	53,070	-----	306,313.94	181,709.18	124,606.76
90,181.11	499,598.47	56,033	-----	147,019.80	135,706.41	11,313.39
86,875.60	266,661.81	27,213	-----	53,331.36	36,013.73	17,317.63
188,180.31	965,169.80	9,676	48,380,000	975,251.44	272,191.44	703,150.00
20,085.47	138,346.45	13,103	52,412,000	144,771.68	18,733.00	126,038.68
40,076.12	548,244.60	66,242	331,210,000	327,964.53	98,268.62	229,700.91
144,270.58	311,691.55	43,437	36,048,100	473,435.90	114,158.11	359,277.79
\$1,335,442.72	\$4,442,938.83	279,385	\$ 609,106,100	\$3,070,508.16	\$1,140,162.72	\$1,921,345.44

TABLE NO. 34—ASSESSMENT ACCIDENT ASSNS.

Name of Association	Real estate	Mortgage, loans, bonds and stocks	Cash in office and banks
Benefit Association of Railway Employees.....	\$.....	\$ 71,000.00	\$ 46,300.86
Business Men's Accident Association of America.....	.....	249,350.00	129,202.42
Inter State Business Men's Accident Association.....	.....	125,500.00	103,568.74
Iowa State Traveling Men's Association.....	.....	136,597.00	8,208.16
National Travelers' Benefit Association.....	.....	.....	15,515.18
Order of United Commercial Travelers of America....	39,166.00	474,500.00	281,280.21
Railway Mail Association.....	.....	136,151.01	10,570.73
Travelers' Protective Association of America.....	.....	213,623.35	117,342.40
Woodmen Accident Company.....	1,200.00	379,826.00	86,065.01
Total	\$40,366.00	\$1,786,547.36	\$789,062.71

TABLE NO. 35—ASSESSMENT ACCIDENT ASSNS.

Name of Association	Unpaid claims	Advanced or unearned assessments	All other
Benefit Association of Railway Employees.....	\$ 38,759.98	\$.....	\$ 3,985.45
Business Men's Accident Association of America.....	157,301.57	68,069.50	24,420.73
Inter State Business Men's Accident Association.....	144,492.00	30,449.50	6,767.08
Iowa State Traveling Men's Association.....	126,311.41	9,395.00	.....
National Travelers' Benefit Association.....	30,888.73	3,375.00	1,750.00
Order of United Commercial Travelers of America....	270,346.85	.....	1,754.59
Railway Mail Association.....	18,658.00	.....	75.00
Travelers' Protective Association of America.....	86,125.00	8,616.00	3,462.62
Woodmen Accident Company.....	28,961.00	83,682.83	1,514.28
Total	\$801,844.54	\$203,587.83	\$ 43,730.35

—ADMITTED ASSETS REPORTED DEC. 31, 1918.

Interest due and accrued	Unpaid assessments	All other assets	Gross assets	Assets not admitted	Total admitted assets
\$.....	\$ 42,820.79	\$ 2,319.49	\$ 162,441.14	\$ 5,310.07	\$ 157,131.07
5,024.57	50,168.00	83,507.56	598,252.55	22,966.11	485,286.44
4,216.23	63,343.87	9,687.10	306,315.94	.....	306,315.94
1,378.64	.....	836.00	147,019.80	.....	147,019.80
240.00	31,276.00	8,248.34	55,279.52	1,948.16	53,331.36
6,512.21	160,736.00	76,220.46	1,038,433.88	63,182.44	975,251.44
1,129.95	.....	.....	147,842.69	3,071.01	144,771.68
4,217.13	.....	3,011.50	338,194.38	10,229.85	327,964.53
8,344.89	.....	.....	475,435.90	2,000.00	473,435.90
\$ 31,064.62	\$ 348,344.66	\$ 183,840.45	\$ 3,179,215.80	\$ 108,707.64	\$ 3,070,508.16

—LIABILITIES DEC. 31, 1918 AND RATIOS DEC. 31, 1918.

Total liabilities	Comparison of assessments and losses			Comparison of income and management expenses		
	Assessment and dues	Losses and claims	Ratio	Income	Management expenses	Ratio
\$ 42,745.43	\$ 485,310.49	\$ 236,650.43	.4876	\$ 488,548.19	\$ 218,643.44	.4475
249,791.80	807,399.27	407,725.68	.5049	822,580.94	295,411.82	.3591
181,709.18	615,291.18	405,976.51	.6598	624,485.88	197,818.27	.3167
135,706.41	563,379.99	400,417.36	.7954	569,979.21	99,181.11	.1768
36,913.73	294,524.90	119,786.21	.5866	211,906.61	86,875.60	.4099
272,101.44	966,288.50	776,989.49	.8049	1,035,459.64	188,177.58	.1817
18,733.00	123,147.75	138,260.96	1.1227	129,381.98	20,065.47	.1552
98,293.62	554,359.37	454,268.48	.8194	568,722.34	93,976.12	.1652
114,158.11	359,109.18	167,420.97	.4662	376,912.98	144,270.58	.3827
\$1,140,162.72	\$4,617,810.63	\$3,107,406.11		\$4,767,967.87	\$1,335,439.99	

CASUALTY RECIPROCAL

TABLE NO. 36—CASUALTY RECIPROCAL EXCHANGE

Official Title of Exchange	Home Office	Commenced Business	
Subscribers at Casualty Reciprocal Exchange	Kansas City, Mo.	June 1, 1912	1912
Consolidated Underwriters	Kansas City, Mo.	June 1, 1907	1907
Employers Indemnity Exchange	Kansas City, Mo.	February 1909	1909
Total			

TABLE NO. 37—CASUALTY RECIPROCAL EXCHANGE

Official Title of Exchange	Ledger assets Dec. 31, 1917
Subscribers at Casualty Reciprocal Exchange	\$ 886,297.11
Consolidated Underwriters	1,221,440.32
Employers' Indemnity Exchange	232,358.34
Total	\$2,339,995.77

EXCHANGE TABLES

—LOCATION AND GENERAL FINANCIAL CONDITION.

Name of Attorney	Net Premium Deposits in force	Financial Condition Dec. 31, 1918			Assets Available for payment of losses
		Admitted Assets	Liabilities	Surplus	
Beare Dodson	\$ 201,552.42	\$ 676,736.40	\$ 266,039.72	\$ 410,696.68	\$ 577,859.68
F. E. Mason & Co. K. C., Mo.	1,826,963.14	1,668,154.94	922,387.58	745,767.36	1,013,818.55
Trumble, Neal & Co.	25,673.44	77,518.56	73,001.02	4,517.54	87,993.56
Total	\$2,054,089.00	\$2,422,409.90	\$1,261,428.32	\$1,160,981.58	\$1,649,671.79

—INCOME DURING THE YEAR 1918.

Net premium deposits written	Gross interest and rents	Guarantee fund	All other income	Total income	Total income and assets of previous year
\$ 606,060.30	16,111.52	\$ 201,080.57	\$	\$ 823,241.39	\$ 1,739,538.50
1,306,154.37	28,750.87	36,676.35	236,234.42	2,471,292.66	5,692,643.18
10,829.42	6,321.89	..	379.89	140,007.66	303,396.22
Total	\$ 51,217.28	\$ 237,756.92	\$ 236,614.22	\$ 3,464,451.71	\$ 5,795,547.90

TABLE NO. 38—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Net losses paid
Subscribers at Casualty Reciprocal Exchange.....	\$ 226,404.47
Consolidated Underwriters	1,192,729.89
Employers' Indemnity Exchange.....	122,545.06
Total	\$ 1,541,680.22

TABLE NO. 39—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Mortgage loans	Bonds and stocks	Cash in office and banks
Subscribers at Casualty Reciprocal Exchange.....	\$144,200.00	\$240,282.30	\$ 249,572.24
Consolidated Underwriters	144,800.00	144,800.00	1,156,299.03
Employers' Indemnity Exchange.....	-----	55,000.00	2,946.02
Total	\$144,200.00	\$440,082.30	\$1,408,817.29

—DISBURSEMENTS DURING THE YEAR 1918.

Dividends to subscribers	Administration expenses	Taxes, licenses and fees	All other disbursements	Total disbursements	Balance
\$ 81,971.08	\$ 96,718.59	\$ 5,426.96	\$ 6,271.45	\$ 436,792.75	\$ 1,312,745.75
185,565.06	448,249.48	23,929.79	165,075.15	1,095,579.39	1,097,063.79
55,671.34	49,063.06	3,218.80	17,030.79	247,559.65	115,806.57
\$ 313,207.50	\$ 594,061.13	\$ 32,575.55	\$ 188,377.39	\$ 2,669,931.79	\$ 3,125,616.11

—ASSETS REPORTED DECEMBER 31, 1918.

Deposit in course of collection	Bills receivable	Guarantee fund	Total ledger assets	Non-ledger assets	Deduct assets not admitted	Total admitted assets
\$ 32,743.33	-----	\$ 639,947.88	\$1,312,745.75	\$ 5,696.18	\$ 641,705.53	\$ 676,736.40
395,364.76	-----	-----	1,697,063.79	2,474.35	31,383.20	1,698,154.94
18,484.96	2,699.24	36,676.35	115,806.57	-----	38,288.01	77,518.56
\$ 451,198.05	\$ 2,699.24	\$ 676,624.23	\$3,125,616.11	\$ 8,170.53	\$ 711,376.74	\$2,422,409.90

TABLE NO. 40.—CASUALTY RECIPROCAL EXCHANGES
—LIABILITIES REPORTED DECEMBER 31, 1918.

Official Title of Exchange	Net unpaid claims	Unearned premium deposits	Admin- istration expense	Unpaid dividends to sub- scribers	Total liabilities	Surplus
Subscrib'rs at Cas. R. Ex. Consolidated Underwriters	\$167,163.00	\$ 94,800.88	\$ 66,078.90	\$ 4,075.84	\$ 266,139.72	\$ 410,696.68
Employers' Ind. Exch.	588,257.49	268,051.19	12,836.72	40,639.30	922,387.58	745,767.36
	19,525.00				73,001.02	4,517.54
Total	\$774,945.49	\$375,688.79	\$66,078.90	\$44,715.14	\$1,261,428.32	\$1,160,981.58

TABLE NO. 41—CASUALTY RECIPROCAL EXCHANGES
—BUSINESS DONE IN IOWA IN 1918.

Official Title of Exchange	Workmen's compen- sation—Net premium deposits received	Liability		Auto and teams prop'y damage		Total	
		Net premium de- posits received	Net losses paid	Net premium de- posits received	Net losses paid	Net premium de- posits received	Net losses paid
Subscrib'rs at Cas. R. Ex. Consolidated Underwriters	\$1,292.04	\$1,672.71	\$ 135.00	\$1,230.69	\$821.55	\$4,196.34	\$ 956.55
Employers' Ind. Exch.	2,640.97	20,619.36		2,640.97		20,619.36	
				121.35		121.35	
Total	\$1,292.04	\$4,313.68	\$20,154.36	\$1,352.04	\$821.55	\$6,058.66	\$20,975.91

IOWA CASUALTY COMPANIES

BUSINESS REPORTED 1918

AMERICAN BONDING AND CASUALTY COMPANY

Located at Seventh and Pierce Streets, Sioux City, Iowa.
Incorporated June 1, 1916. Commenced Business January 10, 1917.
Gus A. Elbow, President. W. E. Tucker, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 719,100.00
Amount of ledger assets December 31, of previous year	698,988.59
Increase of paid-up capital during year	219,109.00
Surplus paid in by stockholders	136,575.12

Extended at \$ 1,054,613.71

INCOME

	Gross Prem. Written and Renewed Dur- ing the year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Accident	\$ 91,422.56	\$ 2,543.14	\$ 11,416.75
Health	54,847.05	692.83	8,819.95
Liability	344,794.81	447.19	56,863.29
Fidelity	21,881.37	1,613.18	2,495.07
Surety	53,308.70	4,322.81	7,358.13
Plate glass	34,957.48		
Burglary and theft	22,385.06	327.68	4,202.16
Automobile property damage	150,292.13		28,911.56
Totals	\$ 773,890.06	\$ 9,946.83	\$ 125,638.69

	Total Deductions	Net Premiums
Accident	\$ 13,959.89	\$ 77,462.67
Health	9,512.78	45,335.17
Liability	57,310.48	287,484.33
Fidelity	4,108.25	17,773.12
Surety	11,680.91	41,637.76
Plate glass	5,571.78	29,386.70
Burglary and theft	4,329.84	17,865.22
Automobile property damage	28,911.56	121,380.57
Totals	\$ 136,585.52	\$ 638,304.54

Total net premiums \$ 638,304.54

Interest:
On mortgage loans, \$24,538.07 \$ 24,538.07
On bonds and dividends on stock, \$4,127.60; from other sources, \$1,310.46 5,438.06

Total interest and rents 29,976.13
From all other sources, total: Additional payments stock, \$267.27; notes, \$4,199.88; stock subscriptions not fully paid, \$26,693.15; resale stock, \$501.78 31,662.08

Total income \$ 699,942.75

Sum \$ 1,754,566.46

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage
Accident	\$ 20,277.33	\$ 131.28	
Health	22,684.71	42.02	
Liability	22,324.52		15.00
Fidelity	2,070.52		1,807.02
Surety	2,864.56		
Plate glass	6,877.18		2.00
Burglary and theft	1,350.08		
Automobile property damage	34,257.52		116.65
Totals	\$ 112,655.42	\$ 173.30	\$ 1,940.67

	Total Deductions	Net Amount Paid Policyholders for Losses
Accident	\$ 131.28	\$ 20,146.05
Health	42.02	22,642.69
Liability	15.00	22,379.52
Fidelity	1,807.02	263.50
Surety		2,861.56
Plate glass	2.00	6,875.18
Burglary and theft		1,299.08
Automobile property damage	116.65	34,149.87
Totals	\$ 2,113.97	\$ 110,541.45

Investigation and adjustment of claims	\$ 15,648.73
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	152,283.45
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes	48,289.11
Salaries, traveling and all other expenses of agents not paid by commissions	6,462.01
Medical examiners' fees and salaries	4.00
Inspections (other than medical and claim)	164.26
Rents	3,708.75
State taxes on premiums	2,405.52
Insurance department license and fees	3,526.90
Legal expenses	2,739.70
Advertising	2,239.94
Printing and stationery	14,975.40
Postage, telegraph, telephone and express	5,546.59
Furniture and fixtures	7,494.07
Other disbursements, total	39,004.17
Total disbursements	\$ 406,006.08
Balance	\$ 1,348,550.38

LEDGER ASSETS

Mortgage loans on real estate, first liens, \$771,966.53; other than first	\$ 771,966.53
Book value of bonds and stocks (Schedule "A")	233,217.28
Cash in office	13,073.85
Deposits in trust companies and banks not on interest	143,869.09
Deposits in trust companies and banks on interest	39,511.10
Gross premiums in course of collection, viz.:	

	On Policies or renewals Issued on or after Oct. 1, 1918	On Policies or renewals issued prior to Oct. 1, 1918	
Accident	\$ 12,003.94	\$ 175.33	
Health	9,584.62	151.00	
Liability	58,732.34	1,345.09	
Fidelity	5,827.18	223.57	
Surety	10,184.57	675.93	
Plate glass	10,166.76	271.87	
Burglary and theft	5,979.64	229.49	
Automobile property damage	39,358.47	618.87	
Totals	\$ 141,936.02	\$ 3,691.15	145,627.17
Other ledger assets, total			1,285.96
Ledger assets as per balance			\$ 1,348,550.38

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	\$ 17,071.97	
Bonds	3,321.45	
Other assets	353.70	
Total		21,347.12
Gross assets		\$ 1,369,897.50

DEDUCT ASSETS NOT ADMITTED

Agents' differences	\$ 885.36
Premiums in course of collection written prior to October 1, 1918	3,091.15
Overdue interest on hand	45.76
Total	\$ 4,622.27
Total admitted assets	\$ 1,365,275.23

LIABILITIES

Losses and Claims	Adjusted	Reported or in Process of Adjustment	Resisted
Accident	\$ 181.53	\$ 1,568.38	\$ 488.00
Health	2,642.97	3,061.73	374.99
Fidelity		443.70	
Surety		3,237.29	
Plate glass	148.99	1,754.97	
Burglary and theft		1,869.00	1,590.00
Automobile property damage	1,000.36	13,043.44	3,160.00
Totals	\$ 4,573.85	\$ 25,569.51	\$ 5,522.99

	Net Unpaid Claims Except Liability Claims	Estimated Expense of Investigation and Adjustment of Unpaid Claims	Total
Accident	\$ 2,237.91	\$ 170.41	\$ 2,408.32
Health	6,619.69	165.24	6,784.93
Fidelity	443.70		443.70
Surety	3,237.29	500.00	3,737.29
Plate glass	1,903.96	57.90	1,961.86
Burglary and theft	3,300.00	5.73	3,305.73
Automobile property damage	17,803.80	1,374.02	19,177.82
Totals	\$ 35,606.35	\$ 2,273.30	\$ 37,879.65

Total unpaid claims except liability claims	\$ 35,606.35
Total unpaid claims and expenses of settlement	\$ 37,879.65
Unearned premiums at P R per cent on risks running one year or less	\$ 253,969.91
Unearned premiums pro rata on risks running more than one year	19,486.93
Total unearned premiums	\$ 273,456.84
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1917, viz.:	
Accident	\$ 1,870.79
Fidelity	1,457.80
Automobile property damage	6,092.29
Health	2,373.55
Surety	2,437.14
Burglary and theft	1,577.60
Liability	11,819.07
Plate glass	3,228.11
Total commissions, brokerage, etc., as above	39,847.44
Salaries, rents, expenses, bills, fees, etc., due or accrued	5,500.00
State, county and municipal taxes due or accrued	39,900.00
Initial payments on stock subscription not fully paid	26,993.15
Return premiums	31,345.55
Reinsurance	2,758.00
Advance premiums (100 per cent)	297.27
All other liabilities, total: Liability loss reserve	69,734.06
Total amount of all liabilities except capital	\$ 508,473.56
Capital actually paid up in cash	\$ 719,100.00
Surplus over all liabilities	137,701.67
Surplus as regards policyholders	856,801.67
Total	\$ 1,365,275.23

EXHIBIT OF PREMIUMS

	Accident	Health	Liability	Plate Glass
In force December 31, 1917.....	\$ 17,912.53	\$ 9,363.90	\$ 31,191.32	\$ 6,640.63
Written or renewed during the year	91,422.56	54,847.95	344,794.81	34,957.45
Totals	\$ 109,335.09	\$ 64,211.85	\$ 375,986.13	\$ 41,598.11
Deduct expirations and cancellations	48,992.94	35,700.34	154,100.50	13,684.76
Balance	\$ 60,342.15	\$ 28,511.51	\$ 221,885.63	\$ 27,913.35
Deduct reinsured policies	596.48	535.61	180.62	
Net in force December 31, 1918	\$ 59,745.67	\$ 27,975.90	\$ 221,705.01	\$ 27,913.35
				Automobile Property Damage
In force December 31, 1917.....	\$ 5,672.81	\$ 2,113.32	\$ 2,426.92	\$ 9,159.28
Written or renewed during the year	53,308.70	21,881.37	22,385.06	150,292.13
Totals	\$ 58,981.51	\$ 23,994.69	\$ 24,811.98	\$ 159,451.41
Deduct expirations and cancellations	20,293.58	5,297.01	7,317.50	60,790.31
Balance	\$ 38,687.93	\$ 18,697.68	\$ 17,494.48	\$ 98,661.10
Deduct reinsured policies	5,492.21	1,619.43	303.42	
Net in force December 31, 1918	\$ 33,206.72	\$ 17,078.25	\$ 17,191.06	\$ 98,661.10
Total losses incurred during the year (less reinsurance) See Schedule O, Liability				\$ 205,119.20

BUSINESS IN THE STATE OF IOWA DURING 1918

	Net Prem. Received on Risks Written or Renewed During the Year	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Accident	\$ 13,653.11	\$ 2,678.55	
Health	1,719.60	1,337.93	
Liability	17,899.68	1,785.61	
Fidelity	5,932.61		
Surety	7,639.91		
Plate glass	5,733.22	2,273.41	
Burglary and theft	1,370.89	593.25	
Automobile property damage	5,914.37	1,317.86	
Totals	\$ 58,842.79	\$ 9,826.61	

BANKERS' ACCIDENT INSURANCE COMPANY

Located at Fourth and Walnut Streets, Des Moines, Iowa.

Incorporated March 30, 1893.
P. L. Miner, President.

Commenced Business May 8, 1893.
J. A. Kizer, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 100,000.00
Amount of ledger assets December 31, of previous year	310,680.71
Extended at	\$ 310,680.71

INCOME

	Gross Prem. Written and Renewed During the year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Accident and health	\$ 525,009.29	\$ 3,091.69	\$ 112,828.11
Totals	\$ 525,009.29	\$ 3,091.69	\$ 112,828.11

	Deduct Premiums on Policies not Taken	Total Deductions	Net Premiums
Accident and health	\$ 4,641.65	\$ 120,560.85	\$ 404,448.44
Totals	\$ 4,641.65	\$ 120,560.85	\$ 404,448.44
Total net premiums			\$ 404,448.44
Policy fees required or represented by applications			7,732.00
Interest:			
On mortgage loans		7,997.53	
On bonds and dividends on stock, \$1,639.15; from other sources, \$210.33		1,249.48	
Rents		227.50	
Total interest and rents			9,444.48
From all other sources, total			180.79
Agents' balances previously charged off			31.75
Total income			\$ 421,837.46
Sum			\$ 732,518.17

DISBURSEMENTS

	Gross Amount Paid for Losses	Deduct Reinsurance	Total Deductions	Net Amount Paid Policyholders for Losses
Accident	\$ 83,688.32	\$ 500.00	\$ 500.00	\$ 83,188.32
Health	100,930.85			100,930.85
Totals	\$ 184,619.17	\$ 500.00	\$ 500.00	\$ 184,119.17

Investigation and adjustment of claims	\$ 4,653.05
Policy fees retained by agents	7,730.00
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	130,548.79
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	45,145.77
Salaries, traveling and all other expenses of agents not paid by commissions	7,857.81
Medical examiners' fees and salaries	777.00
Inspections (other than medical and claim)	506.76
Rents	4,147.86
Taxes on real estate	83.96
State taxes on premiums	4,550.79
Insurance department license and fees	692.50
All other licenses, fees and taxes	6,318.40
Legal expenses	876.00
Advertising	2,412.46
Printing and stationery	5,418.75
Postage, telegraph, telephone and express	5,315.05
Furniture and fixtures	393.98
Stockholders for interest or dividends	12,000.00
Other disbursements, total	3,530.47
Bank balances charged off	25.83
Total disbursements	\$ 433,134.40
Balance	\$ 399,383.77

LEDGER ASSETS

Book value of real estate	\$ 5,986.61
Mortgage loans on real estate, first liens, \$175,100.00; other than first	175,100.00
Book value of bonds and stocks (Schedule "A")	34,023.39
Cash in office	1,829.39
Deposits in trust companies and banks not on interest	13,178.12
Deposits in trust companies and banks on interest	4,697.15
Gross premiums in course of collection, viz.:	

	On Policies or renewals Issued on or after Oct. 1, 1918	On Policies or renewals Issued prior to Oct. 1, 1918	
Accident	\$ 55,746.36	\$ 2,875.30	
Totals	\$ 55,746.36	\$ 2,875.30	58,621.66
Bills receivable			50.00
Other ledger assets, total			5,906.45
Ledger assets as per balance			\$ 299,383.77

NON-LEDGER ASSETS

Interest due and accrued on			
Mortgages	\$	2,751.32	
Bonds		295.31	
Other assets		54.17	
Total			3,100.80
Other non-ledger assets, total			6,616.57
Gross assets			\$ 309,101.14

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$50.00; furniture and fixtures, \$7,000.00	\$ 7,050.00	
Supplies, printed matter and stationery, \$1,500.00; personal property, \$1,300.00	2,800.00	
Premiums in course of collection written prior to October 1, 1918	2,875.30	
Agents' balances	2,417.47	
Hands of agents	63.08	
Total		15,206.75
Total admitted assets		\$ 293,894.39

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Incurred but not Reported	Net Unpaid Claims Except Li- ability Claims	Total
Accident	\$ 5,460.00	\$ 975.00	\$ 6,435.00	
Health	14,539.80	1,872.55	16,412.35	
Totals	\$ 19,999.80	\$ 2,847.55	\$ 22,847.35	
		Estimated Expense Investigation and Adjust- ment of Un- paid Claims		Total
Accident		50.00	6,485.00	
Health		100.00	16,512.35	
Totals		\$ 150.00	\$ 22,997.35	
Total unpaid claims except liability claims			\$ 22,997.35	
Total unpaid claims and expenses of settlement				22,997.35
Unearned premiums at 50 per cent on risks running one year or less	142,728.51			\$ 142,728.51
Total unearned premiums				4,500.00
Total commissions, brokerage, etc., as above				5,457.21
State, county and municipal taxes due or accrued				950.00
Advance premiums (100 per cent)				
Total				\$ 176,633.07
Total amount of all liabilities except capital				\$ 176,633.07
Capital actually paid up in cash	\$ 100,000.00			
Surplus over all liabilities				17,261.32
Surplus as regards policyholders				117,261.32
Total				\$ 293,894.39

EXHIBIT OF PREMIUMS

		Health and Accident
In force December 31, 1917		236,365.72
Written or renewed during the year		525,009.29
Totals		761,375.01
Deduct expirations and cancellations		471,876.90
Balance		280,498.11
Deduct reinsured policies		3,091.09
Net in force December 31, 1918		286,407.02
Total dividends declared from organization. Cash		37,500.00
Total losses incurred during the year (less reinsurance)		\$ 192,325.06

BUSINESS IN THE STATE OF IOWA DURING 1917

	Net Prem. Received on Risks Written or Renewed Dur- ing the Year	Net Losses Paid
Accident and health	\$ 309,546.11	\$ 135,481.81
Totals	\$ 309,546.11	\$ 135,481.81

EMPLOYERS' MUTUAL CASUALTY ASSOCIATION OF IOWA

Located at No. 706 Crocker Building, Des Moines, Iowa.

Incorporated March, 1911.
John A. Sunn, President.Commenced Business June, 1913.
John A. Eddy, Secretary.

CAPITAL

Amount of ledger assets December 31, of previous year	\$ 64,169.29
Extended at	\$ 64,169.29

INCOME

Liability	Gross Prem. Written and Renewed Dur- ing the year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Workmen's compensation	\$ 12,926.94	\$ 10,937.77	403.78
	132,367.51	8,969.14	2,478.06
Totals	\$ 145,294.45	\$ 19,906.91	2,881.84
	Deduct Premiums on Policies not Taken	Total Deductions	Net Premiums
Liability	\$ 1,585.39	\$ 12,926.94	
Workmen's compensation	10,615.37	22,062.57	110,304.94
Totals	\$ 12,200.76	\$ 34,989.51	110,304.94
Total net premiums			\$ 110,304.94
Interest:			
On bonds and bills receivable, \$181.59; from other sources, \$2,377.59			\$ 2,579.18
Total interest and rents			2,579.18
From all other sources, total			3,202.74
Total income			\$ 116,086.86
Sum			\$ 180,250.15

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policyholders for Losses
Liability	\$ 254.45	\$ 254.45
Workmen's compensation	47,110.19	47,110.19
Totals	\$ 47,364.64	\$ 47,364.64

Commissions or brokerage to agents (less amount received on return premiums and reinsurance)	\$ 811.05
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes	13,927.95
Salaries, traveling and all other expenses of agents not paid by commissions	3,221.47
Inspections (other than medical and claim)	326.79
Rents	784.50
State taxes on premiums	409.11
Insurance department license and fees	23.00
All other licenses, fees and taxes	912.50
Legal expenses	391.54
Advertising	314.35
Printing and stationery	1,077.14
Postage, telegraph, telephone and express	1,121.74
Furniture and fixtures and general office expense	1,015.02
Dividends	143.97
Other disbursements, total	4,126.51
Total disbursements	\$ 75,071.28
Balance	\$ 105,184.87

LEDGER ASSETS

Book value of bonds and stocks (Schedule "A")	\$ 60,000.00
Cash in office	107.50
Deposits in trust companies and banks not on interest	16,506.72
Deposits in trust companies and banks on interest	13,747.29
Gross premiums in course of collection, viz.:	
On policies or renewals issued on or after Oct. 1, 1918	
Liability	\$ 1,630.30
Workmen's compensation	12,905.52
Totals	\$ 14,625.82
Bills receivable	197.63
Ledger assets as per balance	\$ 105,184.87

NON-LEDGER ASSETS

Interest due and accrued on	
Certificates of deposit	\$ 197.94
Bonds	403.21
Total	658.15
Gross assets	\$ 105,843.02
Total admitted assets	\$ 105,843.02
Total reserve on workmen's compensation	21,465.80
Total unearned premiums	\$ 19,715.96
Salaries, rents, expenses, bills, fees, etc., due or accrued	\$ 94.23
State, county and municipal taxes due or accrued	1,200.00
Return premiums	205.06
Reinsurance	969.15
Advance premiums (100 per cent)	3,960.63
Total	\$ 47,610.82
Total amount of all liabilities except capital	\$ 47,610.82
Surplus over all liabilities	58,232.20
Surplus as regards policyholders	58,232.20
Total	\$ 105,843.02

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation
In force December 31, 1917		\$ 46,694.43
Written or renewed during the year	\$ 12,926.94	132,367.51
Totals	\$ 12,926.94	\$ 179,061.94
Deduct expirations and cancellations	5,537.51	120,829.40
Balance	\$ 7,389.43	\$ 58,232.54
Deduct reinsured policies	7,389.43	8,945.14
Net in force December 31, 1918		\$ 49,287.40
Total losses incurred during the year (less reinsurance)		\$ 50,350.37

BUSINESS IN THE STATE OF IOWA DURING 1917

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Liability		\$ 254.45
Workmen's compensation	\$ 110,304.94	47,110.19
Totals	\$ 110,304.94	\$ 47,364.64

FARMERS' LIVE STOCK INSURANCE COMPANY

Located at Des Moines, Iowa.

Incorporated November 28, 1917.

Commenced Business August 29, 1918.

C. A. Robbins, President.

I. J. Ketman, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 166,700.00
Extended at	\$ 166,700.00

INCOME

	Gross Premiums Written and Renewed During the Year	Deduct Return Premiums on Policies Cancelled	Deduct Premiums on Policies not Taken	Net Premiums
Live stock	\$ 20,709.52	\$ 1,378.81	1,449.49	\$ 17,981.22
Totals	\$ 20,709.52	\$ 1,378.81	1,449.49	\$ 17,981.22
Total net premiums				\$ 17,981.22
Interest:				
On bonds and dividends on stock, \$1,245.28; from other sources, \$545.76			1,791.04	
Total interest and rents				1,791.04
From all other sources, total: Surplus and sale of stock				200,665.00
Total income				\$ 387,137.36

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policyholders for Losses
Live stock	\$ 1,230.86	
Totals	\$ 1,230.86	1,230.86

Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	\$ 2,933.70
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes	3,548.24
Salaries, traveling and all other expenses of agents not paid by commissions	1,722.25
Medical examiners' fees and salaries	2,626.05
Rents	694.17
State taxes on premiums	131.28
Insurance department license and fees	105.90

All other licenses, fees and taxes	1,846.00
Advertising	807.73
Printing and stationery	1,353.41
Postage, telegraph, telephone and express	234.68
Other disbursements, total: Organization expense	123,435.90
Total disbursements	\$ 130,662.33
Balance	\$ 247,483.36

LEDGER ASSETS

Mortgage loans on real estate, first liens, \$49,000.00; other than first	\$ 49,000.00
Book value of bonds and stocks (Schedule "A")	150,350.00
Deposits in trust companies and banks not on interest	27,075.00
Deposits in trust companies and banks on interest	54,923.87
Gross premiums in course of collection, viz.: On policies or renewals issued on or after Oct. 1, 1918	1,263.60
Live stock	\$ 1,263.60
Totals	\$ 1,263.60
Other ledger assets, total	\$ 247,483.36
Ledger assets as per balance	\$ 247,483.36

NON-LEDGER ASSETS

Interest due and accrued on Mortgages	\$ 931.36
Bonds	973.72
Total	1,905.08
Rents due and accrued	169.00
Other non-ledger assets, total: Bills receivable, stock notes	129,425.00
Gross assets	\$ 378,973.36

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$129,425.00; furniture and fixtures, \$664.30	\$ 130,089.30
Total	\$ 130,089.30
Total admitted assets	\$ 248,884.06

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Incurred but not Reported	Resisted
Live stock	\$ 226.12	\$ 151.54	
Totals	\$ 226.12	\$ 151.54	\$ 377.66

Special reserve for accrued losses on credit policies in force December 31, 1918, being 40 per cent of \$16,715.98, earned premiums on said policies	\$ 6,686.39
Total unpaid claims and expenses of settlement	\$ 6,686.39
State, county and municipal taxes due or accrued	122.80
Capital actually paid up in cash	148,300.00
Surplus over all liabilities	26,325.01
Surplus as regards policyholders	241,688.61
Total	\$ 248,884.06

EXHIBIT OF PREMIUMS

Written or renewed during the year	\$ 20,709.53
Deduct expirations and cancellations	3,968.54
Net in force December 31, 1918	\$ 16,741.99
Total losses incurred during the year (less reinsurance)	\$ 1,488.38

BUSINESS IN THE STATE OF IOWA DURING 1917

Live stock	\$ 17,981.22	Net Prem. Received on Risks Written or Renewed During the Year	\$ 1,230.86
Totals	\$ 17,981.22	Net Losses Paid	\$ 1,230.86

GREAT WESTERN ACCIDENT INSURANCE COMPANY

Located at Ninth and Walnut Streets, Des Moines, Iowa.

Incorporated as stock company June 18, 1914. Commenced Business as stock company.

E. B. Hawley, President.

R. D. Emery, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 100,000.00
Amount of ledger assets December 31, of previous year	431,333.79
Extended at	\$ 431,333.79

INCOME

Accident and health	\$ 608,722.10	Gross Prem. Written and Renewed During the year	\$ 2,758.26	Deduct Reinsurance	\$ 69,307.44	Deduct Return Prem. on Pol. Cancelled	
Totals	\$ 608,722.10	\$ 2,758.26	\$ 69,307.44				

SEVENTY-SIX STATE 9851

Accident and health	\$ 5.00	Deduct Premiums on Policies not Taken	\$ 71,970.70	Total Deductions	\$ 536,751.40	Premiums Net	
Totals	\$ 5.00	\$ 71,970.70	\$ 536,751.40				
Total net premiums			\$ 536,751.40				
Policy fees required or represented by applications			20,341.90				
Interest:							
On mortgage loans		\$ 14,060.57					
On bonds and dividends on stock, \$4,947.56; from other sources, \$1,290.18		6,237.73					
Total interest and rents			20,297.30				
Agents' balances previously charged off			6.59				
Increase in book value of ledger assets			1,526.81				
Total income			\$ 578,924.00				
Sum			\$ 1,010,257.79				

DISBURSEMENTS

Accident and health	\$ 202,450.72	Gross Amount Paid for Losses	\$ 202,450.72	Net Amount Paid Policyholders for Losses	\$ 202,450.72
Totals	\$ 202,450.72	\$ 202,450.72	\$ 202,450.72		

Investigation and adjustment of claims	\$ 4,309.85
Policy fees retained by agents: See commissions and brokerage. Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	132,375.40
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	62,064.61
Salaries, traveling and all other expenses of agents not paid by commissions	47,888.48
Medical examiners' fees and salaries	1,941.96
Rents	9,302.63

State taxes on premiums	8,330.26
Insurance department license and fees	1,330.29
All other licenses, fees and taxes	13,769.45
Legal expenses	3,135.27
Advertising	2,357.96
Printing and stationery	4,422.50
Postage, telegraph, telephone and express	8,649.26
Furniture and fixtures	2,237.06
Stockholders for interest or dividends	29,000.00
Other disbursements, total	6,585.36
Persistent policyholders' surplus dividend	4,088.61
Interest on borrowed money	167.67
Total disbursements	\$ 535,377.06
Balance	\$ 474,879.82

LEDGER ASSETS

Mortgage loans on real estate, first liens; other than first	\$ 360,100.00
Book value of bonds and stocks (Schedule "D")	125,062.06
Cash in office	185.00
Deposits in trust companies and banks not on interest	5,380.00
Deposits in trust companies and banks on interest	4,372.84
Gross premiums in course of collection, viz.:	
On Policies or renewals Issued on or after Oct. 1, 1918	26,854.72
On Policies or renewals Issued prior to Oct. 1, 1918	34,880.53
Accident and health	\$ 26,854.72
Totals	\$ 34,880.53
Bills receivable	5,323.11
Other ledger assets, total	6,720.98
Ledger assets as per balance	\$ 474,879.82

NON-LEDGER ASSETS

Interest due and accrued on	
Mortgages	\$ 5,047.69
Bonds	2,211.39
Other assets	101.98
Total	7,361.06
Gross assets	\$ 482,240.88

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$ 5,323.11
Premiums in course of collection written prior to October 1, 1918	34,880.53
Other amounts	6,720.98
Total	46,924.62
Total admitted assets	\$ 435,316.27

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Incurred but not Reported	Resisted
Accident and health	\$ 40,728.80	\$ 14,000.00	\$ 5,460.00
Totals	\$ 40,728.80	\$ 14,000.00	\$ 5,460.00

	Net Unpaid Claims Except Liability Claims	Estimated Expense of Investigation and Adjustment of Unpaid Claims	Total
Accident and health	\$ 60,188.80	\$ 1,811.20	\$ 62,000.00
Totals	\$ 60,188.80	\$ 1,811.20	\$ 62,000.00

Total unpaid claims and expenses of settlement	\$ 62,000.00
Total unearned premiums	\$ 159,615.23
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1918, viz.:	
Accident and health	\$ 1,100.00
Total commissions, brokerage, etc., as above	1,100.00
Salaries, rents, expenses, bills, fees, etc., due or accrued	544.67
State, county and municipal taxes due or accrued	18,500.00
Reinsurance premiums less commissions	149.58
All other liabilities, total	1,550.75
Total amount of all liabilities except capital	\$ 243,460.23
Capital actually paid up in cash	\$ 100,000.00
Surplus over all liabilities	91,856.04
Surplus as regards policyholders	191,856.04
Total	\$ 435,316.27

EXHIBIT OF PREMIUMS

	Accident and Health
In force December 31, 1917	\$ 279,388.23
Written or renewed during the year	608,722.10
Totals	\$ 888,120.32
Deduct expirations and cancellations	508,878.58
Balance	\$ 289,241.74
Net in force December 31, 1918	\$ 289,241.74
Total dividends declared from organization, Cash	\$ 80,000.00
Total losses incurred during the year (less reinsurance)	\$ 229,579.78

BUSINESS IN THE STATE OF IOWA DURING 1917

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Accident and health	\$ 305,116.25	\$ 102,351.40
Totals	\$ 305,116.25	\$ 102,351.40

IOWA BONDING AND CASUALTY COMPANY

Located at No. 715 Locust Street, Des Moines, Iowa.

Incorporated May 4, 1917.

Commenced Business March 7, 1918.

Emory H. English, President.

Joel Tuttle, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 1,000,000.00
Amount of ledger assets February 28, 1918	854,160.27
Increase of paid-up capital during 1918	287,922.52
Surplus paid in by stockholders during 1918	253,489.18
Extended at	\$ 1,394,571.97

INCOME

	Gross Prem. Written and Renewed During the year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Liability	\$ 12,969.66		\$ 1,908.93
Workmen's compensation	20,132.88		29.85
Fidelity	17,427.70	1,121.25	232.87
Surety	44,397.41	1,494.78	157.60
Burglary and theft	8,611.19	1,136.69	91.57
Collision	1,926.66		
Automobile property damage	2,667.89		704.13
Totals	\$ 106,632.78	\$ 3,752.72	\$ 3,124.95

	Deduct Premiums on Policies not Taken	Total Deductions	Net Premiums
Liability	\$ 1,401.49	\$ 3,310.42	\$ 9,059.24
Workmen's compensation	2,049.02	2,078.87	18,054.01
Fidelity	565.57	1,919.69	15,568.01
Surety	1,806.70	2,859.08	41,438.22
Burglary and theft	483.28	1,711.54	6,889.85
Collision	4.03	4.03	1,022.02
Automobile property damage	322.53	1,026.65	1,641.34
Totals	\$ 6,182.61	\$ 13,010.28	\$ 93,622.29
Total net premiums			\$ 93,622.29
Interest:			
On mortgage loans		\$ 22,492.63	
On bonds, \$4,715.19; from other sources: Notes and certificates of deposit, \$9,451.57		14,166.76	
Total interest and rents			36,659.39
From all other sources, total			70.32
Total income			\$ 130,332.11
Sum			\$ 1,524,924.18

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policy- holders for Losses
Liability	\$ 60.00	\$ 60.00
Workmen's compensation	593.20	593.20
Automobile property damage	184.52	184.32
Totals	\$ 837.72	\$ 837.71
Investigation and adjustment of claims		\$ 109.29
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		11,130.56
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees		16,691.98
Salaries, traveling and all other expenses of agents not paid by commissions		7,225.07
Rents		2,028.82
War taxes on premiums		282.25
Insurance department license and fees		653.28
Legal expenses		1,010.00
Advertising		1,585.26
Printing and stationery		6,126.24
Postage, telegraph, telephone and express		1,226.80
Furniture and fixtures		3,271.00
Other disbursements, total: Dues to association, \$96.94; information reports, \$242.50; rating service and manuals, \$1,327.14		1,666.58
Insurance premiums, \$91.76; office supplies, \$1,153.43; agents' kits, \$458.43		1,703.62
Audits, \$28.15; exchange, \$5.62; renewal stamps, \$573.90; incorporation expense, \$191.00; subscriptions to insurance publications, \$42.75; sundry, \$557.07		1,358.49
Total disbursements		\$ 58,329.22
Balance		\$ 1,466,594.96

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 1,229,800.00
Book value of bonds and stocks (Schedule "A")	141,790.00
Cash in office	1,897.00
Deposits in trust companies and banks not on interest	25,000.00
Deposits in trust companies and banks on interest: Certificates of deposit	48,077.00

Gross premiums in course of collection, viz.:

	On Policies or renewals issued on or after Oct. 1, 1918	On Policies or renewals issued prior to Oct. 1, 1918
Liability	\$ 5,109.19	\$ 55.00
Workmen's compensation	6,429.40	468.30
Fidelity	9,800.23	5.00
Surety	8,028.08	2,264.14
Burglary and theft	3,797.95	101.44
Collision	712.30	
Automobile property damage	640.56	
Totals	\$ 34,607.71	\$ 2,893.90
Petty cash home office, \$50.00; cash Minneapolis office, \$300.00		350.00
Other ledger assets, total		1,200.00
Ledger assets as per balance		\$ 1,466,594.86

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	\$ 26,468.93	
Bonds	1,022.34	
Certificates of deposit	800.64	
Total		28,291.91
Furniture and fixtures		3,271.48
Supplies: Printed matter and stationery		3,063.47
Gross assets		\$ 1,501,221.72

DEDUCT ASSETS NOT ADMITTED

Furniture and fixtures	\$ 3,271.48
Supplies, printed matter and stationery	3,063.47
Premiums in course of collection written prior to October 1, 1918	2,893.90
Book value of war saving stamps over market value	152.00
Total	9,380.85
Total admitted assets	\$ 1,491,840.87

LIABILITIES

Losses and Claims	Adjusted	Reported or in Process of Adjustment	Net Unpaid Claims Except Lia- bility Claims	Total
Automobile property damage	\$ 213.06	\$ 84.05		
Totals	\$ 213.06	\$ 84.05	\$ 297.11	\$ 297.11
Special reserve for unpaid liability and workmen's compensation claims			\$ 4,371.43	
Total unpaid claims and expenses of settlement				4,668.54
Unearned premiums at pro rata on risks running one year or less			\$ 44,862.64	
Unearned premiums pro rata on risks running more than one year			25,181.60	
Total unearned premiums				70,044.24
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1917, viz.:				
Fidelity		\$ 2,245.35		
Automobile property damage		146.90		
Surety		2,078.97		
Burglary and theft		1,251.00		
Collision		133.16		
Workmen's compensation		904.56		
Liability		1,143.55		
Total commissions, brokerage, etc., as above			\$ 7,903.49	
Salaries, rents, expenses, bills, fees, etc., due or accrued			457.34	
State, county and municipal taxes due or accrued			7,500.00	
Total			\$ 90,573.61	
Total amount of all liabilities except capital			\$ 90,573.61	

Capital actually paid up in cash	\$ 1,000,000.00
Surplus over all liabilities	401,267.26
Surplus as regards policyholders	1,401,267.26
Total	\$ 1,401,267.26

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation	Surety
Written or renewed during the year	\$ 12,369.66	\$ 20,132.88	\$ 44,397.41
Totals	\$ 12,369.66	\$ 20,132.88	\$ 44,397.41
Deduct expirations and cancellations	3,966.88	3,340.29	2,275.51
Balance	8,382.78	16,792.59	42,121.89
Deduct reinsured policies			1,494.78
Net in force December 31, 1918	\$ 8,382.78	\$ 16,792.59	\$ 40,627.11
	Fidelity	Burglary and Theft	Property Damage
Written or renewed during the year	\$ 17,427.70	\$ 8,611.19	\$ 3,693.94
Totals	\$ 17,427.70	\$ 8,611.19	\$ 3,693.94
Deduct expirations and cancellations	914.81	600.74	1,230.54
Balance	16,512.89	8,010.45	2,473.40
Deduct reinsured policies	1,121.25	1,136.60	
Net in force December 31, 1918	\$ 15,391.64	\$ 6,873.76	\$ 2,473.40

BUSINESS IN THE STATE OF IOWA DURING 1917

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Liability	\$ 3,360.71	\$ 60.00
Workmen's compensation	9,351.78	508.44
Fidelity	11,992.43	
Surety	22,710.63	
Burglary and theft	2,578.28	64.65
Automobile property damage	1,073.28	
Totals	\$ 51,067.16	\$ 632.40

IOWA MUTUAL LIABILITY INSURANCE COMPANY

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

Incorporated September 3, 1909. Commenced Business December 27, 1909.
R. Lord, President. H. L. Nehls, Secretary.

CAPITAL

Amount of ledger assets December 31, of previous year	\$ 133,930.32
Extended at	\$ 133,930.32

INCOME

	Gross Premiums Written and Renewed During the Year	Deduct Return Premiums on Policies Cancelled	Net Premiums
Liability	\$ 16,719.65	\$ 8,532.17	\$ 8,187.48
Workmen's compensation	245,773.81	54,331.79	191,442.02
Automobile property damage	83,791.67	16,019.90	67,771.77
Totals	\$ 346,285.13	\$ 78,903.86	\$ 267,381.27
Total net premiums			\$ 267,381.27
Interest:			
On mortgage loans		590.12	
On bonds and dividends on stock, \$557.67; from other sources, \$3,199.53		3,757.20	
Total interest and rents			4,347.32
Increase in book value of ledger assets			214.10
Total income			\$ 271,942.69
Sum			\$ 406,873.01

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policyholders for Losses
Liability	\$ 173.21	\$ 173.21
Workmen's compensation	43,688.06	43,688.06
Automobile property damage	8,086.60	8,086.60
Totals	\$ 51,948.77	\$ 51,948.77
Investigation and adjustment of claims		\$ 8,937.33
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		38,166.32
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees		21,855.92
Salaries, traveling and all other expenses of agents not paid by commissions		4,869.71
Inspections (other than medical and claim)		6,396.61
Rents		1,544.88
State taxes on premiums		1,305.48
Insurance department license and fees		767.49
All other licenses, fees and taxes		2,475.38
Legal expenses		1,213.85
Advertising and subscriptions		1,534.06
Printing and stationery		3,481.66
Postage, telegraph, telephone and express		2,726.55
Furniture and fixtures		1,456.91
Agents' balances charged off		648.46
Total disbursements		\$ 149,329.37
Balance		\$ 256,543.64

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 30,963.56
Book value of bonds and stocks (Schedule "A")	47,199.38
Cash in office	2,771.43
Deposits in trust companies and banks not on interest	10,928.25
Deposits in trust companies and banks on interest	105,294.65
Gross premiums in course of collection, viz.:	
On Policies or renewals Issued on or after Oct. 1, 1918	\$ 2,759.60
On Policies or renewals Issued prior to Oct. 1, 1918	239.68
Liability	\$ 2,759.60
Workmen's compensation	38,476.25
Automobile property damage	12,566.06
Totals	\$ 54,191.92
Other ledger assets, total	4,793.68
Ledger assets as per balance	\$ 58,985.60
	460.77
	\$ 256,543.64

NON-LEDGER ASSETS

Interest due and accrued on:	
Mortgages	\$ 481.18
Bonds	559.80
Stock loans	130.00
Other assets: Bank balance	1,206.65
Rents due and accrued	\$ 2,377.63
Gross assets	\$ 258,921.27

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to October 1, 1918	\$ 4,793.68
Total	4,793.68
Total admitted assets	\$ 254,127.59

LIABILITIES

	Net Unpaid Claims Except Liabil- ity Claims	Total
Automobile property damage	\$ 681.24	\$ 681.24
Totals	\$ 681.24	\$ 681.24
Total unpaid claims and expenses of settlement		\$ 34,298.25
Special reserve for expenses of settlement	1,532.50	
Unearned premiums at 40 per cent on risks running one year or less	\$ 85,286.25	
Total unearned premiums		\$ 85,286.25
Salaries, rents, expenses, bills, fees, etc., due or accrued		140.49
State, county and municipal taxes due or accrued		2,654.33
Total amount of all liabilities except capital		\$ 122,379.32
Permanent Surplus over all liabilities	\$ 100,000.00	\$ 31,748.27
Surplus as regards policyholders		131,748.27
Total		\$ 254,127.59

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation	Automobile Property Damage
In force December 31, 1917	\$ 5,735.54	\$ 98,698.85	\$ 46,907.67
Written or renewed during the year	16,719.65	245,773.81	83,791.67
Totals	\$ 22,455.19	\$ 344,472.66	\$ 130,699.34
Deduct expirations and cancellations	13,391.71	209,763.60	71,256.25
Balance	\$ 9,063.48	\$ 134,709.06	\$ 59,443.09
Net in force December 31, 1918	\$ 9,063.48	\$ 134,709.06	\$ 59,443.09
Total losses incurred during the year (less reinsurance)			\$ 44,081.05

BUSINESS IN THE STATE OF IOWA DURING 1917

	Net Prem. Received on Risks Written or Renewed Dur- ing the Year	Net Losses Paid
Liability	\$ 8,167.48	\$ 173.21
Workmen's compensation	191,442.02	43,688.96
Automobile property damage	67,771.77	8,086.60
Totals	\$ 267,381.27	\$ 51,948.77

IOWA STATE LIVE STOCK INSURANCE COMPANY

Located at No. 604 Hubbell Building, Des Moines, Iowa.

Incorporated November 21, 1913.
Wm. Crownover, President.

Commenced Business February 8, 1915.
Geo. W. Guth, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 100,000.00
Amount of ledger assets December 31, of previous year	276,863.38
Extended at	\$ 276,863.38

INCOME

	Gross Prem. Written and Renewed Dur- ing the year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Live stock	\$ 326,953.10	\$ 27,186.94	\$ 38,715.99
Totals	\$ 326,953.10	\$ 27,186.94	\$ 38,715.99
	Deduct Premiums on Policies not Taken	Total Deductions	Premiums Net
Live stock	\$ 25,826.06	\$ 91,728.99	\$ 235,224.11
Totals	\$ 25,826.06	\$ 91,728.99	\$ 235,224.11
Total net premiums			\$ 235,224.11
Interest:			
On mortgage loans, \$9,032.26; on collateral loans, \$162.50		9,194.76	
On bonds and dividends on stock, \$942.12; from other sources, \$575.50		1,517.62	
Total interest and rents			10,712.38
From all other sources, total			1,132.00
Agents' balances previously charged off			1,631.98
Total income			\$ 248,700.47
Sum			\$ 525,563.85

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage
Live stock	\$ 191,643.95	\$ 55,724.19	\$ 267.15
Totals	\$ 191,643.95	\$ 55,724.19	\$ 267.15

	Total Deductions	Net Amount Paid Policy- holders for Losses
Live stock	\$ 55,991.34	\$ 135,652.61
Totals	\$ 55,991.34	\$ 135,652.61

Investigation and adjustment of claims	\$ 2,910.50
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	70,112.60
Salaries, fees and all other compensation of officers, direc- tors, trustees, and home office employes	18,916.55
Salaries, traveling and all other expenses of agents not paid by commissions	6,384.46
Veterinary service	142.20
Traveling expenses, officers and directors	1,931.16
Rents	3,141.20
Government tax on premiums	3,487.68
State taxes on premiums	9,116.71
Insurance department license and fees	3,133.70
All other licenses, fees and taxes	136.22
Legal expenses	1,975.81
Advertising	1,334.05
Printing and stationery	2,162.10
Postage, telegraph, telephone and express	2,274.71
Other disbursements, total	1,462.42
Agents' balances charged off	5,219.39
Total disbursements	\$ 209,494.10
Balance	\$ 256,069.75

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 156,750.00
Loans secured by pledge of bonds, stocks or other collaterals	22,617.34
Cash in office	80.00
Deposits in trust companies and banks on interest	23,963.04

Gross premiums in course of collection, viz.:

	On Policies or renewals Issued on or after Oct. 1, 1918	On Policies or renewals Issued prior to Oct. 1, 1918	
Live stock	\$ 16,378.14	\$ 2,401.61	
Totals	\$ 16,378.14	\$ 2,401.61	18,779.75
Bills receivable			13,298.79
Other ledger assets, total			20,640.83
Ledger assets as per balance			\$ 256,069.75

NON-LEDGER ASSETS

Interest due and accrued on			
Mortgages	\$ 4,877.48		
Bonds	260.09		
Certificates of deposit	81.20		
Other assets	3,721.10		
Total			19,173.42
Gross assets			\$ 280,461.94

DEDUCT ASSETS NOT ADMITTED

Bills receivable, \$405.13; furniture and fixtures, \$10,126.74	\$ 10,531.87	
Premiums in course of collection written prior to October 1, 1918	2,401.61	
Total		12,933.48
Total admitted assets		\$ 267,528.46

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Incurred but not Reported	Resisted
Live stock	\$ 13,729.15	\$ 11,239.60	\$ 8,836.00
Totals	\$ 13,729.15	\$ 11,239.60	\$ 8,836.00

	Deduct Reinsurance	Net Unpaid Claims Except Liabil- ity Claims	Total
Live stock	\$ 4,969.70	\$ 13,382.73	\$ 28,835.05
Totals	\$ 4,969.70	\$ 13,382.73	\$ 28,835.05

Total unpaid claims and expenses of settlement		\$ 28,835.05
Unearned premiums at 50 per cent on risks running one year or less	\$ 100,165.46	
Total unearned premiums	\$ 100,165.46	
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1917, viz.:		
Live stock	\$ 315.82	
Total commissions, brokerage, etc., as above		315.82
Salaries, rents, expenses, bills, fees, etc., due or accrued		846.74
State, county and municipal taxes due or accrued		1,420.00
Reinsurance		528.67
Total amount of all liabilities except capital		\$ 132,109.74
Capital actually paid up in cash	\$ 100,000.00	
Surplus over all liabilities	\$ 35,418.72	
Surplus as regards policyholders		135,418.72
Total		\$ 267,528.46

EXHIBIT OF PREMIUMS

	Live Stock
In force December 31, 1917	\$ 371,951.33
Written or renewed during the year	326,953.10
Total	\$ 698,904.43
Deduct expirations and cancellations	461,837.89
Balance	\$ 237,066.54
Deduct reinsured policies	36,735.62
Net in force December 31, 1918	\$ 200,330.92
Total losses incurred during the year (less reinsurance)	\$ 135,632.61

BUSINESS IN THE STATE OF IOWA DURING 1917

	Net Prem. Received on Bills Written or Renewed Dur- ing the Year	Net Losses Paid
Live stock	\$ 85,636.38	\$ 39,212.12
Totals	\$ 85,636.38	\$ 39,212.12

NATIONAL LIVE STOCK INSURANCE COMPANY

Located at No. 610 Flynn Building, Des Moines, Iowa.
Incorporated December 28, 1916. Commenced Business January 15, 1918.
F. F. Parker, President. H. H. Rosebrook, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 100,000.00
Surplus paid in by stockholders	100,000.00
Extended at	\$ 200,000.00

INCOME

	Gross Premiums Written and Renewed Dur- ing the Year	Deduct Return Policies Cancelled	Deduct Premiums on Policies Not Taken
Live stock	\$ 91,375.46	\$ 2,520.38	\$ 2,981.75
Totals	\$ 91,375.46	\$ 2,520.38	\$ 2,981.75
Live stock		Total Deductions \$ 5,502.13	Net Premiums \$ 85,873.33
Totals		\$ 5,502.13	\$ 85,873.33
Total net premiums			\$ 85,873.33
Interest:			
On mortgage loans		\$ 734.68	
On bonds and dividends on stock, \$1,686.92; from other sources, \$250.10		1,937.02	
Total interest and rents			2,671.70
From all other sources, total: Premiums in suspense			1,957.06
Total income			\$ 90,502.09
Sum			\$ 290,502.09

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Salvage	Net Amount Paid Policy- holders for Losses
Live stock	\$ 15,557.79	\$ 1.35	\$ 15,556.44
Totals	\$ 15,557.79	\$ 1.35	\$ 15,556.44

Investigation and adjustment of claims	\$ 97.88
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	17,065.46
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	17,000.54
Salaries, traveling and all other expenses of agents not paid by commissions	6,670.91

Medical examiners' fees and salaries: Veterinary	7,600.65
Inspections (other than medical and claim)	574.11
Rents	2,397.88
Insurance department license and fees	967.30
All other licenses, fees and taxes	968.18
Legal expenses	35.50
Advertising	547.37
Printing and stationery	4,873.94
Postage, telegraph, telephone and express	1,280.09
Furniture and fixtures	2,706.92
Other disbursements, total	63,797.65
Loss on sale or maturity of ledger assets: Discount	14.34

Total disbursements \$ 141,596.87

Balance \$ 148,936.22

LEDGER ASSETS

Mortgage loans on real estate, first liens	\$ 83,100.00
Book value of bonds and stocks (Schedule "A")	44,550.00
Deposits in trust companies and banks not on interest	3,502.58
Deposits in trust companies and banks on interest	12,569.91
Gross premiums in course of collection, viz.:	

	On Policies or renewals issued on or after Oct. 1, 1918	On Policies or renewals issued prior to Oct. 1, 1918	
Live stock	\$ 13.51	\$ 62.30	
Totals	\$ 13.51	\$ 62.30	75.81

Bills receivable: Premium notes	4,145.60
Other ledger assets, total	901.57
Ledger assets as per balance	\$ 148,936.22

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	\$ 3,013.31	
Bonds	166.40	
Total	4,079.71	
Other non-ledger assets, total	11,205.73	
Gross assets	\$ 164,191.71	

DEDUCT ASSETS NOT ADMITTED

Premium notes past due	\$ 772.65
Furniture and fixtures	2,796.93
Drugs and medicine	8,428.85
Premiums in course of collection written prior to October 1, 1918	62.36
Premiums in suspense	1,957.06
Total	13,997.85
Total admitted assets	\$ 150,193.86

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Resisted	Net Unpaid Claims Except Liability Claims	Total
Live stock	\$ 3,547.58	\$ 1,167.72	\$ 4,715.30	\$ 4,715.30
Totals	\$ 3,547.58	\$ 1,167.72	\$ 4,715.30	\$ 4,715.30
Total unpaid claims and expenses of settlement				\$ 4,715.30
Total unearned premiums				\$ 30,367.57
State, county and municipal taxes due or accrued				\$ 703.17
Total				\$ 35,986.04
Capital actually paid up in cash			\$ 100,000.00	
Surplus over all liabilities			14,207.82	
Surplus as regards policyholders				114,307.82
Total				\$ 150,193.86

EXHIBIT OF PREMIUMS

Written or renewed during the year	\$ 91,375.46	Live Stock	91,375.46
Total	\$ 91,375.46		
Deduct expirations and cancellations	14,966.52		
Balance	\$ 76,418.94		
Net in force December 31, 1918	\$ 76,418.94		
Total losses incurred during the year (less reinsurance)	\$ 15,556.44		

BUSINESS IN THE STATE OF IOWA DURING 1917

Live stock	\$ 85,873.33	Net Prem. Received on Risks Written or Renewed During the Year	\$ 85,873.33	Net Losses Paid	\$ 15,556.44
Totals	\$ 85,873.33		\$ 85,873.33		\$ 15,556.44

SOUTHERN SURETY COMPANY

Located at No. 715 Locust Street, Des Moines, Iowa.

Incorporated February 20, 1918.

Commenced Business February 27, 1918.

C. S. Cobb, President.

E. G. Davis, Secretary.

CAPITAL

Capital stock paid up in cash	\$ 1,000,000.00
Surplus paid in by stockholders	432,675.00
Extended at	\$ 1,432,675.00

INCOME

	Gross Prem. Written and Renewed During the year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled	
Accident and health	\$ 380,559.72	\$ 9,922.29	\$ 5,079.34	
Auto liability	484,085.31	31,463.12	51,396.55	
Liability	193,513.67	1,453.69	37,352.67	
Workmen's compensation	797,292.47		197,028.93	
Fidelity	63,101.59	3,899.67	2,475.19	
Surety	327,332.64	20,881.16	10,125.11	
Plate glass	108,676.61	1,772.84	2,604.76	
Burglary and theft	44,154.75	5,546.33	2,072.18	
Automobile property damage	196,426.31	8,583.48	23,424.30	
Workmen's collective	10,058.99		464.00	
Totals	\$ 2,605,202.06	\$ 83,582.49	\$ 333,023.03	
		Deduct Premiums on Policies not Taken	Total Deductions	Net Premiums
Accident and health	\$ 25,209.74	\$ 40,271.37	\$ 340,288.35	
Auto liability	76,549.58	159,409.25	324,676.06	
Liability	21,478.95	60,285.22	133,228.45	
Workmen's compensation	93,268.45	290,297.38	506,995.09	
Fidelity	3,302.46	9,677.32	53,424.27	
Surety	10,372.86	41,379.13	285,963.51	
Plate glass	21,315.09	29,692.69	81,983.92	
Burglary and theft	8,315.16	15,953.67	28,321.98	
Automobile property damage	28,908.92	60,911.70	135,514.61	
Workmen's collective	502.50	966.50	9,092.49	
Totals	\$ 280,218.71	\$ 705,824.23	\$ 1,809,377.83	
Total net premiums			\$ 1,809,377.83	
Policy fees required or represented by applications				13,404.77

Interest:		
On mortgage loans, \$23,500.18; on collateral loans, \$234.00.	\$	23,734.18
On bonds and dividends on stock, \$21,305.76; from other sources \$6,299.97		27,605.73
Rents		11,496.83
Total interest and rents		62,836.74
From all other sources, total		702,758.75
Profit on sale or maturity of ledger assets		3.20
Total income	\$	4,111,656.32

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage
Accident and health	\$ 121,439.24	\$ 3,286.53	
Auto liability	54,082.14		
Liability	43,916.57		
Workmen's compensation	169,350.23		
Fidelity	2,407.47		310.24
Surety	130,673.83		92,381.88
Plate glass	33,261.99	91.00	158.31
Burglary and theft	12,081.08	2.33	69.15
Automobile property damage	53,854.63		
Workmen's collective	6,634.75		
Totals	\$ 627,701.90	\$ 3,379.86	\$ 92,919.58

	Total Deductions	Net Amount Paid Policyholders for Losses
Accident and health	\$ 3,286.53	\$ 118,081.29
Auto liability		54,082.14
Liability		43,916.57
Workmen's compensation		169,350.23
Fidelity	310.24	2,097.23
Surety	92,381.88	38,251.95
Plate glass	249.31	33,124.07
Burglary and theft	71.48	12,009.60
Automobile property damage		53,854.63
Workmen's collective		6,634.75
Totals	\$ 96,299.44	\$ 531,402.46

Investigation and adjustment of claims	\$	123,572.98
Policy fees retained by agents		13,404.77
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		399,764.33
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		142,473.74
Salaries, traveling and all other expenses of agents not paid by commissions		74,189.78
Medical examiners' fees and salaries		25.00
Inspections (other than medical and claim)		16,692.88
Rents		12,990.90
Repairs and expenses (other than taxes) on real estate		4,910.20
Taxes on real estate		1,182.91
State taxes on premiums		3,488.69
Insurance department license and fees		7,977.33
All other licenses, fees and taxes		16,251.13
Legal expenses		2,815.63
Advertising		2,532.07
Printing and stationery		21,448.13
Postage, telegraph, telephone and express		22,698.00
Furniture and fixtures		7,365.47
Other disbursements, total		50,208.52
Agents' balances charged off		1,014.49
Loss on sale or maturity of ledger assets		1,538.50
Total disbursements	\$	1,457,947.91
Balance	\$	2,653,108.41

LEDGER ASSETS

Book value of real estate		\$	516,650.71
Mortgage loans on real estate, first liens			652,760.58
Loans secured by pledge of bonds, stocks or other collaterals			19,100.00
Book value of bonds and stocks (Schedule "D")			718,242.45
Cash in office			10,635.25
Deposits in trust companies and banks not on interest, and on interest			228,271.70

Gross premiums in course of collection, viz.:

	On Policies or renewals issued on or after Oct. 1, 1918	On Policies or renewals issued prior to Oct. 1, 1918	
Accident and health	\$ 27,705.80	\$ 770.54	
Liability	23,204.37	1,232.24	
Workmen's compensation	173,688.81	4,003.60	
Fidelity and surety	74,899.35	16,627.05	
Plate glass	20,550.61	2,939.29	
Burglary and theft	8,310.22	556.55	
Automobile property damage	46,387.63	10,050.90	
Workmen's collective	878.76		
Totals	\$ 375,625.55	\$ 36,180.26	411,805.81
Bills receivable			157.24
Other ledger assets, total			100,484.67
Ledger assets as per balance			\$ 2,653,108.41

NON-LEDGER ASSETS

Interest due and accrued on			
Mortgages		\$	20,411.20
Bonds			21,872.91
Collateral loans			229.52
Total		\$	42,513.63
Rents due and accrued			3,065.00
Market value of bonds and stocks over book value			3,804.28
Other non-ledger assets, total			103,900.00
Gross assets		\$	2,806,421.32

DEDUCT ASSETS NOT ADMITTED

Bills receivable; furniture and fixtures	\$	157.24
Premiums in course of collection written prior to October 1, 1918	\$	36,180.26
Total		36,337.50
Total admitted assets	\$	2,770,083.82

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Net Unpaid Claims Except Liability Claims
Accident and health	\$ 26,290.61	\$ 26,290.61
Fidelity	1,396.32	1,396.32
Surety	7,176.68	7,176.68
Plate glass	9,756.19	9,756.19
Burglary and theft	4,460.38	4,460.38
Automobile property damage	15,476.50	15,476.50
Totals	\$ 64,556.68	\$ 64,556.68
Total unpaid claims except liability claims	\$ 64,556.68	\$ 164,864.12
Special liability and compensation claim reserve		
Total unpaid claims and expenses of settlement		\$ 229,420.80
Unearned premiums at 50 per cent on risks running one year or less	\$ 689,175.92	
Unearned premiums pro rata on risks running more than one year	127,121.13	
Total unearned premiums	\$ 816,297.05	
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1917, viz.:		
Accident	\$ 6,926.45	
Fidelity and surety	18,724.84	
Automobile property damage	11,596.91	
Burglary and theft	2,077.55	
Workmen's collective	219.70	

Workmen's compensation	43,422.20	
Liability	5,861.09	
Plate glass	5,137.05	
Total commissions, brokerage, etc., as above	\$ 93,906.29	
State, county and municipal taxes due or accrued	34,120.84	
Reinsurance	4,385.45	
All other liabilities, total	109,886.83	
Total	\$ 1,288,016.46	
Total amount of all liabilities except capital	\$ 1,288,016.46	
Capital actually paid up in cash	1,000,000.00	
Surplus over all liabilities	482,067.36	
Surplus as regards policyholders	1,482,067.36	
Total	\$ 2,770,083.82	

EXHIBIT OF PREMIUMS

	Accident and Health	Liability	Workmen's Compensation
In force February 20, 1918	\$ 56,956.56	\$ 167,728.73	\$ 108,388.42
Written or renewed during the year	380,559.72	677,506.98	797,292.47
Totals	\$ 437,516.28	\$ 845,237.71	\$ 905,680.89
Deduct expirations and cancellations	263,954.92	407,005.63	588,724.50
Balance	\$ 173,561.36	\$ 438,232.08	\$ 316,956.39
Deduct reinsured policies	240.65	1,053.88	
Net in force December 31, 1918	\$ 173,320.71	\$ 437,270.20	\$ 316,956.39
In force February 20, 1918	\$ 26,624.31	\$ 184,897.00	\$ 23,232.00
Written or renewed during the year	63,101.59	327,332.64	108,676.61
Totals	\$ 89,725.90	\$ 512,229.64	\$ 131,908.61
Deduct expirations and cancellations	47,183.21	147,081.84	41,235.24
Balance	\$ 42,542.69	\$ 364,547.80	\$ 90,673.37
Deduct reinsured policies	1,294.40	13,809.02	
Net in force December 31, 1918	\$ 41,248.29	\$ 350,738.78	\$ 90,673.37
In force February 20, 1918	\$ 14,730.17	\$ 49,477.32	\$ 337.44
Written or renewed during the year	44,154.75	196,426.31	10,058.99
Totals	\$ 58,884.92	\$ 245,903.63	\$ 10,396.43
Deduct expirations and cancellations	13,582.16	97,651.53	9,721.43
Balance	\$ 45,302.76	\$ 148,252.10	\$ 675.00
Deduct reinsured policies	3,038.90	171.20	
Net in force December 31, 1918	\$ 42,263.86	\$ 148,080.90	\$ 675.00
Total losses incurred during the year (less reinsurance)	\$ 760,825.26		

BUSINESS IN THE STATE OF IOWA DURING 1917

	Received on Risks Written or Renewed Dur- ing the Year	Net Losses Paid
Accident and health	\$ 58,299.81	\$ 3,305.93
Auto liability	12,203.26	2,806.30
Liability	2,465.45	
Workmen's compensation	11,379.81	2,084.21
Fidelity	3,485.78	212.50
Surety	13,132.26	16,619.85
Plate glass	3,929.44	1,515.24
Burglary and theft	6,473.62	688.07
Automobile property damage	3,533.79	1,167.32
Totals	\$ 114,900.22	\$ 28,899.42

IOWA ASSESSMENT LIFE AND ACCIDENT
ASSOCIATIONS

BUSINESS REPORTED 1918

IOWA STATE TRAVELING MEN'S ASSOCIATION

Located at Des Moines, Iowa.

President, J. W. Hill.
Incorporated 1882.Secretary, H. E. Rex.
Commenced Business 1880.

Balance from previous year

\$ 126,369.42

INCOME

Membership fees actually received	\$ 13,318.00
Annual dues	53,519.00
First year's assessments or premiums; subsequent year's assessments or premiums	437,456.00
Reinstatements	1,704.00
Exchange on checks	416.84
Total received from applicants and members	\$ 506,473.84
Deduct payments returned to applicants and members	3,063.85
Net amount received from applicants and members	\$ 503,379.99
Interest on bonds and dividends on stocks	5,037.58
Interest on bank deposits	1,492.79
From all other sources, total	69.85
Total income	\$ 509,970.21
Sum	\$ 636,239.63

DISBURSEMENTS

Death claims	\$ 161,066.67
Permanent disability claims	8,500.00
Sick and accident claims	230,256.69
Total payments to members	\$ 400,417.36
Salaries of officers and trustees	10,075.00
Salaries of office employes	23,296.28
Salaries and fees paid to medical examiners	6,605.31
Traveling and other expenses of officers, trustees and committees	60.50
Badges and buttons	1,952.85
Bonds, officers and clerks	74.00
Insurance department fees and licenses	10.50
Auditing book and accounts	298.40
Other taxes, total	61.95
Rent, light and power	4,061.74
Advertising, printing and stationery	15,289.39
Postage, express, telegraph and telephone	20,255.63
Legal expenses in litigating claims	2,224.46
Investigating and settling claims	1,292.61
Office supplies	611.30
Furniture and fixtures	1,474.86
Annual meeting expenses	347.85
Freight and drayage	74.81
Insurance and traveling men's federations	1,699.54
Information bureau	400.00
Miscellaneous	466.13
Total disbursements	\$ 490,598.47
Balance	\$ 146,641.16

LEDGER ASSETS

Book value of bonds and stocks	\$ 136,597.00
Deposited in trust companies and banks on interest	540.00
Deposited in banks (not in interest)	7,068.16
Other ledger assets, total: War savings stamps	836.00

Total ledger assets

\$ 146,641.16

NON-LEDGER ASSETS	
Interest and rents due and accrued	\$ 1,378.64
Gross assets	\$ 147,019.80
DEDUCT ASSETS NOT ADMITTED	
Total admitted assets	\$ 147,019.80
LIABILITIES	
Death claims resisted	\$ 35,000.00
Death claims reported but not yet adjusted	39,500.00
Total death claims	\$ 74,500.00
Sick and accident claims resisted	\$ 4,001.79
Sick and accident claims reported but not yet adjusted	47,809.62
Total sick and accident claims	\$ 51,811.41
Total unpaid claims	\$ 126,311.41
Advance premiums or assessments	9,395.00
Total	\$ 135,706.41

EXHIBIT OF POLICIES OR CERTIFICATES

	Number	Amount
Total Business of the Year		
Policies or certificates in force December 31, 1917, as per last statement	57,181	
Policies or certificates written during the year	5,619	
Policies or certificates revived during the year	960	
Totals	63,760	
Deduct terminated or decreased during the year	7,727	
Total policies or certificates in force December 31, 1918	56,033	

EXHIBIT OF DEATH CLAIMS

	Number	Amount
Total Claims		
Claims unpaid February 28, 1918, as per last statement	20	\$ 102,000.00
Claims paid during the year	33	137,416.67
Saved by compromising or scaling down claims during the year		37,588.33
Claims rejected during the year	4	20,000.00
Claims unpaid December 31, 1918	9	39,500.00
Iowa Claims		
Claims unpaid February 28, 1918, as per last statement, estimated liability	4	\$ 25,000.00
Claims paid during the year	4	17,000.00
Saved by compromising or scaling down claims during the year		7,000.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

	Number	Amount
Total Claims		
Claims unpaid February 28, 1918, as per last statement	2	\$ 2,500.00
Claims paid during the year	4	4,750.00
Saved by compromising or scaling down claims during the year		250.00
Iowa Claims		
Claims paid during the year	1	\$ 1,250.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS

	Number	Amount
Total Claims		
Claims unpaid February 28, 1918, as per last statement	421	\$ 46,410.93
Claims paid during the year	2341	182,988.60
Iowa Claims		
Claims unpaid February 28, 1918, as per last statement	41	\$ 5,321.75
Claims paid during the year	308	21,949.85

INTER-STATE BUSINESS MEN'S ACCIDENT ASSOCIATION

Located at Fourth and Chestnut Streets, Des Moines, Iowa.

President, L. E. Harbach.

Secretary, Ernest W. Brown.

Incorporated April 18, 1908.

Commenced Business April 18, 1908.

Balance from previous year

\$ 217,137.84

INCOME	
Membership fees actually received	\$ 75,853.75
First year's assessments or premiums	397,727.04
Medical examiners' fees actually received	150,226.80
Total received from applicants and members	\$ 623,807.68
Deduct payments returned to applicants and members	8,516.50
Net amount received from applicants and members	\$ 615,291.18
Interest on mortgage loans	4,475.22
Interest on liberty bonds and dividends on stocks	913.52
Interest on bank deposits	3,805.96
Total income	\$ 624,485.88
Sum	\$ 841,623.72

DISBURSEMENTS

Death claims	\$ 81,106.85
Sick and accident claims	324,869.66
Total payments to members	\$ 405,976.51
Commissions and fees paid to agents	77,075.49
Salaries of managers or agents	2,900.00
Salaries of officers	13,780.00
Other compensation of trustees	5,170.00
Salaries of office employes	34,237.57
Salaries and fees paid to medical examiners	2,257.60
Traveling and other expenses of officers, trustees and committees	3,968.78
Collection and remittance of assessments, etc.	2,183.91
Insurance department fees and licenses	1,770.20
Taxes on assessments or premiums	6,492.85
Rent, including \$..... for association's occupancy of its own buildings	6,150.46
Advertising, printing and stationery	12,794.63
Postage, express, telegraph and telephone	11,650.96
Legal expenses in litigating claims	9,459.73
Other legal expense	2,255.73
Furniture and fixtures	847.16
Office expense	319.89
Invoice of claims	4,494.31
Total disbursements	\$ 608,794.78
Balance	\$ 237,828.94

LEDGER ASSETS

Mortgage loans on real estate	\$ 101,000.00
Book value of liberty bonds and stocks	24,500.00
Deposited in trust companies and banks on interest	75,985.44
Deposited in banks (not on interest)	12,248.97
Cash in association's office	15,334.33
War saving stamps	505.20
Liberty bonds financed for employes	1,755.00
Special deposit with California department	6,500.00
Total ledger assets	\$ 237,828.94

NON-LEDGER ASSETS

Interest and rents due and accrued	\$ 4,216.23
Earned portion of assessments collectible and unpaid January 1, 1919	51,448.40
Premiums or assessments actually collected by agents not yet turned over to the association	626.90
All other assets, total	11,895.47
Gross assets	\$ 306,315.94

DEDUCT ASSETS NOT ADMITTED

Total admitted assets

\$ 306,315.94

LIABILITIES

Death claims resisted, 8	\$ 35,000.00
Death claims reported but not yet adjusted, 2	6,000.00
Total death claims	\$ 41,000.00

Sick and accident claims resisted, 1	\$ 1,250.00
Sick and accident claims reported but not yet adjusted, 1,621	102,242.00
Total sick and accident claims	\$ 103,492.00
Total unpaid claims	\$ 144,492.00
Salaries, rents, expenses, etc., due or accrued	767.68
Taxes due or accrued	6,000.00
Advance premiums or assessments	30,449.50
Total	\$ 181,709.18

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1917, as per last statement	61,743	
Policies or certificates written during the year	20,289	
Policies or certificates increased during the year	6,563	
Totals	88,595	
Deduct terminated or decreased during the year	35,525	
Total policies or certificates in force December 31, 1918	53,070	
Business in Iowa During Year	Number	Amount
Policies or certificates in force December 31, 1917, as per last statement	12,403	
Policies or certificates written during the year	4,738	
Policies or certificates increased during the year	1,064	
Totals	18,805	
Deduct terminated or decreased during the year	7,060	
Total policies or certificates in force December 31, 1918	11,745	

Received during the year from members in Iowa:
 Accident, \$86,530.20; expense, \$48,833.86; total \$135,354.06.

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	13	\$ 57,500.00
Claims incurred during the year including commuted value of installment certificates	30	125,525.00
Totals	43	\$ 183,025.00
Claims paid during the year	23	\$ 51,106.85
Balance	20	\$ 101,918.15
Saved by compromising or scaling down claims during the year		13,918.15
Claims rejected during the year	10	47,000.00
Claims unpaid December 31, 1918	10	41,000.00
Iowa Claims	Number	Amount
Increase in such estimated liability during the year	11	\$ 50,000.00
Totals	11	\$ 50,000.00
Claims paid during the year	5	21,030.96
Balance	6	\$ 28,969.05
Saved by compromising or scaling down claims during the year		3,969.05
Claims rejected during the year		15,000.00
Claims unpaid December 31, 1918, estimated liability		10,000.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	637	\$ 46,223.01
Increase in estimated liability		13,056.24
Claims incurred during the year	7,605	369,081.51
Totals	8,242	\$ 428,361.66
Claims paid during the year	5,693	324,869.66
Claims rejected	927	
Claims unpaid December 31, 1918	1,622	103,492.00
Iowa Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	126	\$ 8,249.05
Increase in liability		153.48
Claims incurred during the year	1,376	62,861.88
Totals	1,502	\$ 71,264.42
Claims paid during the year	1,002	52,151.56
Claims rejected	161	
Claims unpaid December 31, 1918	339	19,112.86

NATIONAL TRAVELERS' BENEFIT ASSOCIATION

Located at 315 Central Life Building, Des Moines, Iowa.

President, Elmer Loucks. Secretary, G. A. Fairly.
 Incorporated 1907. Commenced Business 1907.

Balance from previous year \$ 13,018.72

INCOME

Membership fees actually received	\$ 39,990.28
Subsequent year's assessments or premiums	119,201.39
Other payments by applicants and members, total	46,457.85
Total received from applicants and members	\$ 205,649.52
Deduct payments returned to applicants and members	1,124.62
Net amount received from applicants and members	\$ 204,524.90
From all other sources, total	7,381.71
Total income	\$ 211,906.61
Sum	\$ 228,925.33

DISBURSEMENTS

Sick and accident claims	\$ 119,786.21
Total payments to members	\$ 119,786.21
Commissions and fees paid to agents	35,549.50
Salaries of managers or agents	1,750.00
Salaries of officers and trustees	6,566.75
Salaries and other compensation of committees	325.00
Salaries of office employees	10,354.56
Traveling and other expenses of officers, trustees and committees	1,516.13
Traveling and other expenses of managers and agents	1,160.21
Collection and remittance of assessments, etc.	20.06
Insurance department fees and licenses	397.85
Other licenses and fees, total	1,887.94
Taxes on assessments or premiums	2,009.45
Other taxes, total	63.14
Rent, including association's occupancy of its own buildings	1,999.92
Advertising, printing and stationery	6,215.58
Postage, express, telegraph and telephone	4,376.40
Legal expenses in litigating claims	4,450.98
Furniture and fixtures	102.59
Borrowed money	25,000.00
Other disbursements, total	4,633.41
Agents' balances charged off	996.13
Total disbursements	\$ 206,661.81
Balance	\$ 18,263.52

LEDGER ASSETS

Deposited in trust companies and banks on interest	\$ 15,515.18
Agents' balances	1,535.59
Bills receivable	560.89
Other ledger assets, total	651.80
Total ledger assets	\$ 18,263.52

NON-LEDGER ASSETS

Interest and rents due and accrued	\$ 240.00
Premiums or assessments actually collected by agencies not yet turned over to the association	4,500.00
Mortuary assessments due or unpaid on last call	31,276.00
All other assets, total	1,000.00

DEDUCT ASSETS NOT ADMITTED

Bills receivable	\$ 560.89
Excess of mortuary assessments due or unpaid on last call over corresponding liability for unpaid claims	387.27
Other items: Lusitania's claim	1,000.00
Total	1,948.16
Total admitted assets	\$ 53,331.36

LIABILITIES

Total death claims	\$ 4,500.00
Sick and accident claims due and unpaid, 358	\$ 14,908.07
Sick and accident claims reported but not yet adjusted, 398	11,480.66
Total sick and accident claims	\$ 26,388.73
Total unpaid claims	\$ 30,888.73
Commissions to agents due or accrued	1,750.00
Advance premiums or assessments	3,375.00
Total	\$ 36,013.73

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1917, as per last statement	27,908	
Policies or certificates written during the year	8,424	
Totals	36,332	
Deduct terminated or decreased during the year	9,149	
Total policies or certificates in force December 31, 1918	27,213	
Business in Iowa During the Year	Number	Amount
Policies or certificates in force December 31, 1917, as per last statement	9,908	
Policies or certificates written during the year	3,817	
Totals	13,725	
Deduct terminated or decreased during the year	5,025	
Total policies or certificates in force December 31, 1918	10,169	
Received during the year from members in Iowa:		
Accident, \$85,219.55; expense, \$17,400.00; total, \$102,619.55.		

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	6	\$ 18,650.00
Claims incurred during the year including commuted value of installment certificates	7	24,450.00
Totals	13	43,100.00
Claims paid during the year	11	35,015.00
Saved by compromising or scaling down claims during the year	2	3,585.00
Claims unpaid December 31, 1918	2	4,800.00
Iowa Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	1	\$ 5,000.00
Claims (face value) incurred during the year	1	3,500.00
Totals	2	\$ 8,500.00
Claims paid during the year	1	5,000.00
Claims unpaid December 31, 1918, estimated liability	1	3,500.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	1	\$ 1,250.00
Claims paid during the year	1	1,250.00
Iowa Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	1	\$ 5,000.00
Claims incurred during the year	1	3,500.00
Totals	2	\$ 8,500.00
Claims paid during the year	1	5,000.00
Balance	1	\$ 3,500.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	353	\$ 17,669.58
Claims incurred during the year	2,553	93,469.36
Totals	2,906	111,139.94
Claims paid during the year	2,352	84,771.21
Claims unpaid December 31, 1918	554	26,388.73
Iowa Claims	Number	Amount
Claims unpaid December 31, 1917, as per last statement	211	\$ 9,194.99
Claims incurred during the year	1,227	50,382.38
Totals	1,438	\$ 59,577.37
Claims paid during the year	1,156	49,162.98
Claims unpaid December 31, 1918	282	10,414.39

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