State of Iowa
1919

REPORT OF THE

Insurance Department
OF IOWA

VOL. II—LIFE INSURANCE

A. C. SAVAGE
Commissioner of Insurance

Business of 1918, from Reports of December 31, 1918

Published by
THE STATE OF IOWA
Des Moines

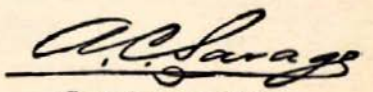
INSURANCE DEPARTMENT OF IOWA

Des Moines

HON. WILLIAM L. HARDING, *Governor.*

SIR: It gives me pleasure to submit to you, Volume II of the 50th Annual Report of the Insurance Department of Iowa, covering the business of Life Insurance Companies and Associations and Fraternal Beneficiary Associations transacted in the state for the year ending December 31, 1918.

Yours very truly,



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. Dalley	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. Mizener	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	Iowa	1,080

AUDITORS OF STATE—EX-OFFICIO COMMISSIONERS OF INSURANCE.

Name	County From Which Chosen	Date of First Election or Appointment	Years Served
John Pattee	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 Beardsley	Des Moines	April 13, 1886	1886-
John L. Brown	Lucas	July 14, 1886	1886-1887
Frank F. Merriam	Guthrie	November 2, 1886	1887-1893
James A. Lyons	Story	November 8, 1892	1893-1899
Cornelius G. McCarthy	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-

LIFE INSURANCE

COMMISSIONER'S REPORT

This volume is compiled in compliance with the provisions of the Code requiring an annual report of the general condition and affairs of the Life Insurance companies, Assessment Associations, and Fraternal Beneficiary Societies transacting business under the jurisdiction of the office of the Insurance Commissioner of the State of Iowa.

A separate abstract is made of all statements and returns made by the individual companies. In addition, a number of statistical schedules have been compiled for the greater convenience of securing information relative to the different organizations embodied in these reports.

The reports of 1918 show a noteworthy gain in the volume of business transacted by the various organizations with practically no exceptions. During the last quarter of the year all companies suffered severe losses from the epidemic of Spanish Influenza, and therefore, although reporting an increase in volume of insurance in force, show a decrease in surplus. This will be better explained by the following table of percentage of Actual mortality to Expected:

Name of Company	Location	Percent
IOWA COMPANIES		
American Life Insurance Co.	Des Moines	92
Bankers Life Company	Des Moines	78
Cedar Rapids Life Ins. Co.	Cedar Rapids	73
Central Life Assurance Society of U. S.	Des Moines	126
Des Moines Life and Annuity Co.	Des Moines	22
Equitable Life Insurance Co.	Des Moines	97
Guaranty Life Insurance Co.	Davenport	97
Iowa Life Insurance Co.	Waterloo	27
Merchants Life Insurance Co.	Des Moines	87
National American Life Insurance Company	Burlington	48
National Fidelity Life Insurance Co.	Sioux City	124
Provident Life Insurance Co.	Des Moines	97
Register Life Insurance Co.	Davenport	76
Royal Union Mutual Life Insurance Co.	Des Moines	127
Western Life Insurance Co.	Des Moines	85

Name of Company	Location	Percent
NON-IOWA COMPANIES		
Aetna Life Insurance Co.	Hartford, Conn.	99
American Bankers Insurance Co.	Chicago, Ill.	139
American Central Life Insurance Co.	Indianapolis, Ind.	104
American National Assurance Co.	St. Louis, Mo.	78
Bankers Life Insurance Co.	Lincoln, Nebr.	94
Bankers Reserve Life Co.	Omaha, Nebr.	89
Berkshire Life Insurance Co.	Pittsfield, Mass.	93
Central Life Insurance Co.	Ottawa, Ill.	89
Columbian National Life Insurance Co.	Boston, Mass.	100
Commonwealth Life Insurance Co.	Omaha, Nebr.	72
Connecticut Mutual Life Insurance Co.	Hartford, Conn.	87
Continental Assurance Co.	Chicago, Ill.	147
Equitable Life Assurance Society of U. S.	New York City	102
Federal Life Insurance Co.	Chicago, Ill.	96
Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.	117
Girard Life Insurance Co.	Philadelphia, Pa.	112
Home Life Insurance Co.	New York City	106
International Life Insurance Co.	St. Louis, Mo.	101
John Hancock Mutual Life Insurance Co.	Boston, Mass.	126
Kansas City Life Insurance Co.	Kansas City, Mo.	102
Lincoln National Life Insurance Co.	Ft. Wayne, Ind.	98
Lutheran International Life Insurance Co.	Ottawa, Ill.	30
Massachusetts Mutual Life Insurance Co.	Springfield, Mass.	91
Metropolitan Life Insurance Co.	New York City	106
Michigan Mutual Life Insurance Co.	Detroit, Mich.	88
Midland Insurance Co.	St. Paul, Minn.	111
Midwest Insurance Co.	Lincoln, Nebr.	112
Missouri State Life Insurance Co.	St. Louis, Mo.	115
Mutual Benefit Life Insurance Co.	Newark, N. J.	97
Mutual Life Insurance Co.	New York City	96
Mutual Trust Life Insurance Co.	Chicago, Ill.	114
National Life Insurance Co. of U. S. A.	Chicago, Ill.	116
National Life Insurance Co.	Montpelier, Vt.	84
New England Mutual Life Insurance Co.	Boston, Mass.	100
New World Life Insurance Co.	Spokane, Wash.	141
New York Life Insurance Co.	New York City	95
North American Life Insurance Co.	Chicago, Ill.	101
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.	78
Northwestern National Life Insurance Co.	Minneapolis, Minn.	119
Old Colony Life Insurance Co.	Chicago, Ill.	136
Pacific Mutual Life Insurance Co.	Los Angeles, Calif.	105
Penn Mutual Life Insurance Co.	Philadelphia, Pa.	105
Peoria Life Ins. Co.	Peoria, Ill.	82
Phoenix Mutual Life Insurance Co.	Hartford, Conn.	97
Prairie Life Insurance Co.	Omaha, Nebr.	68
Provident Life and Trust Co.	Philadelphia, Pa.	88
Prudential Insurance Co. of America	Newark, N. J.	130
Reliance Life Insurance Co.	Pittsburgh, Pa.	102
Reserve Loan Life Insurance Co.	Indianapolis, Ind.	90
St. Joseph Life Insurance Co.	St. Joseph, Mo.	101
Security Mutual Life Insurance Co.	Lincoln, Nebr.	150
Standard Life Insurance Co.	Decatur, Ill.	99
State Life Insurance Co.	Indianapolis, Ind.	91
Travelers Insurance Co.	Hartford, Conn.	98
Union Central Life Insurance Co.	Cincinnati, Ohio	89
Union Mutual Life Insurance Co.	Portland, Me.	81
United States Life Insurance Co.	New York City	93

For convenience, the statistics and statements of the accident departments of Life Companies will be found in Volume I of the 1919 report which covers fire, casualty and miscellaneous business.

The control of the Department during 1918 was in the hands of the Hon. J. F. Taake, who was appointed by Governor W. L. Harding to fill the vacancy caused by the resignation of the Hon. Emory H. English. Mr. Taake served until the appointment of the present Commissioner on February 3, 1919.

The following classification shows the total of one hundred and twenty-five Life Companies, Assessment Life Associations, and Fraternal Beneficiary Societies doing business within the state, and who have made proper reports to this Department.

LIFE COMPANIES

Iowa companies	17
Non-Iowa companies	58

ASSESSMENT LIFE ASSOCIATIONS

Iowa associations	2
Non-Iowa associations	2

FRATERNAL SOCIETIES.

Iowa Societies	11
Non-Iowa Societies	35
Total	125

IOWA BUSINESS TRANSACTED.

The aggregate of all business transacted in Iowa by these companies, associations, and societies during the year 1918, as shown in detail in the statistical section of this report is as follows:

	Life	Assessment	Fraternal	Total
Policies or certificates issued	$111,210,543.04	$ 3,539,500.00	$ 24,000,617.41	$ 138,750,660.45
Premiums or assessments received	17,239,970.57	263,772.52	4,619,147.78	22,122,890.87
Losses paid	6,629,785.27	181,883.33	3,990,290.10	10,801,958.70
Insurance in force December 31, 1918	634,960,734.21	20,800,900.00	358,792,898.16	1,014,554,532.37

ADMITTED DURING YEAR.

The companies, associations, and societies listed below complied with the statutory requirements of the State of Iowa, and on the dates indicated were authorized to transact the business of Life Insurance in the State for the remaining portion of the year:

August 17, 1918, Reinsurance Life Company of America, Des Moines, Iowa.

November 18, 1918, American Teachers Life Insurance Company, Des Moines, Iowa.

February 18, 1918, Midwest Life Insurance Co., Lincoln, Nebraska.

March 7, 1918, Mercury Reinsurance Company, United States Branch, New York City.

April 6, 1918, Midland Insurance Company, St. Paul, Minn.

April 6, 1918, Columbian National Life Insurance Company, Boston, Mass.

May 11, 1918, Lutheran International Insurance Company, Ottawa, Ill.

May 21, 1918, United Danish Societies of America, Racine, Wis.

COMPANIES DISCONTINUED OR REINSURED DURING THE YEAR.

November 18, 1918, Mercury Reinsurance Company, United States Branch, license revoked by Custodian of Alien Property.

September 28, 1918, Standard Life Insurance Company, of Des Moines, reinsured in the Protective League Life Company, of Decatur, Ill.

CHANGE IN NAME.

On March 1st, 1918, the Germania Life Insurance Company, of New York City, changed its name to the Guardian Life Insurance Company.

On October 1st, 1918, the Protective League Life Insurance Company of Decatur, Illinois, changed its name to the Standard Life Insurance Company.

INCREASE IN CAPITAL.

During the year, the Capital Stock of companies authorized to transact life insurance business in the state was increased or decreased as shown by the following table:

Company	Location	Increased	Decreased
American Teachers Life Insurance Co.	Des Moines, Iowa	$149,002.86	
Des Moines Life and Annuity Co.	Des Moines, Iowa	92,392.49	
Reinsurance Life Company of America	Des Moines, Iowa	78,850.00	
Western Life Insurance Co.	Des Moines, Iowa		$6,475.00
Kansas City Life Insurance Co.	Kansas City, Mo.	100,000.00	
Lutheran International Life Insurance Co.	Ottawa, Ill.	586.63	
Midland Insurance Co.	St. Paul, Minn.	45.00	
Old Colony Life Insurance Co.	Chicago, Ill.	100.00	

EXPENSES OF THE DEPARTMENT.

The expenses of the Department incident to the supervision of insurance interests by the State of Iowa for the twelve months ending December 31, 1918, was as follows:

Salaries and clerk hire	$ 20,670.61
Printing and binding	3,237.65
Telephone, telegraph and express	198.30
Postage	1,401.94
Stationery and supplies	200.69
Contingent expense	646.72
Total	$ 26,355.91

TABLE SHOWING NAME OF COMPANIES, ASSOCIATIONS AND FRATERNAL SOCIETIES, CAPITAL STOCK PAID IN, DEPOSITS OF SECURITIES, RESERVE AND EMERGENCY ACCUMULATIONS AS OF DECEMBER 31, 1918.

	Capital stock paid in	Securities on deposit	Reserve valuation	Reserve and emergency accumulations	Net due and deferred premiums
American Life Ins. Co.	$ 200,875.00	$ 1,807,437.83	$ 1,942,658.00		$ 37,519.66
American Teachers Life Ins. Co.	100,000.00	105,000.00			
Bankers Life Company		32,174,583.70	16,854,368.31	$17,085,399.77	710,816.58
Cedar Rapids Life Ins. Co.	50,000.00	656,836.96	646,502.00		15,232.97
Central Life Assurance Society	200,000.00	5,730,832.94	5,729,667.40		137,530.94
Des Moines Life & Annuity Co.	462,934.16	534,550.00	23,305.30		1,293.94
Equitable Life Ins. Co. of Iowa	300,000.00	22,029,979.28	21,870,137.37		373,696.82
Guaranty Life Ins. Co.	100,000.00	728,792.00	768,449.00		24,713.34
Iowa Life Ins. Co.	100,000.00	344,654.53	286,678.30		3,040.00
Merchants Life Ins. Co.	400,000.00	2,365,035.37	1,812,521.00	668,812.81	91,303.62
National American Life Ins. Co.		330,973.86	391,183.00		19,610.00
Nat'l Fidelity Life Ins. Co. of Ia.	200,000.00	280,605.00	250,464.44		11,862.12
Provident Life Ins. Co.	100,000.00	305,574.67	213,740.00		6,829.36
Reinsurance Life Co. of America	180,925.00	134,903.43	2,782.00		
Register Life Ins. Co.		1,990,007.09	2,075,866.28		24,218.94
Royal Union Mutual Life Ins. Co.		7,215,598.00	7,309,220.94		93,733.68
Western Life Ins. Co.	193,525.00	333,359.72	326,088.84		12,178.37
Total		$77,068,724.38			
Assessment Life Associations—				$ *103,673.88	
Mutual Life Association of Iowa		$ 213,200.00		190,275.22	
				*169,284.28	
National Life Association		793,336.00		713,504.04	
Total		$ 1,006,536.00			
Other Than Iowa Companies—					
Metropolitan Life Ins. Co.		$ 12,000.00			
Nat'l Life Ins. Co. of U. S. of A.	$ 500,000.00	4,091,308.00	$ 4,121,056.00		$ 82,898.80
Northwestern Nat'l Life Ins. Co.		36,500.00			
Pacific Mutual Life Ins. Co.		100,000.00			
Standard Life Ins. Co.	100,000.00	441,976.35	454,963.57		
Fraternal Aid Union		57,000.00			
Total		$ 4,738,784.35			
Fraternal Societies—					
Brotherhood of American Yeomen		$ 3,986,196.50		$ 4,228,825.44	
Grand Lodge of Ia., A. O. U. W.		684,825.57	$ †834,340.92	‡114,569.18	
Gd. Lodge of Ia. Degree of Honor		171,300.00		173,398.47	
The Homesteaders		399,000.00		400,470.62	
Lutheran Mutual Aid Society		277,130.00		286,505.07	
Modern Brotherhood of America		3,767,399.99		3,806,118.67	
Mystic Toilers		179,370.00		208,619.67	
Roman Catholic Mut. Pro. Society		411,800.00		425,631.22	
Western Bohemian Catholic Union		85,950.00		91,520.45	
Western Bohemian Frat'l Assn.		628,300.00		719,985.33	
Total		$10,591,272.06			
Total all life deposit		$93,405,316.79			
Total other than life deposit		6,049,573.22			
Grand total deposit		$99,454,890.01			

*Surplus to protect contracts. †Level rate. ‡Classified.

Referring to the above table showing Securities on Deposit and reserve valuations, in all due fairness to the Companies involved, an explanation is necessary with reference to the discrepancy between the securities on deposit and the reserve valuation. In all cases, this Department has receipts or certificates on file covering investments made on Government Bonds, where the Bonds have not been delivered, which more than makes up for any discrepancy that appears in the schedule.

SECURITIES ON DEPOSIT.

A gratifying growth of Iowa Insurance organizations is evidenced by the enormous deposit of securities in the custody of the Commissioner of Insurance as required by law. On January 15, 1918, the retiring Commissioner Emory H. English turned over to his successor the Hon. J. F. Taake, $86,784,395.06 in securities. During Mr. Taake's tenure of office, there was deposited in approved securities $28,140,919.08. The withdrawal during the same period was $17,038,037.65. The amount of deposit of approved securities January 31, 1919, and turned over to the present commissioner, was $97,887,278.49.

In comparing the growth of the securities division, it is interesting to note that on January 1, 1909, there was on deposit $32,881,310.33, while on January 31, 1919, the total deposits have very nearly reached the hundred million dollar mark. The average increase over a ten year period is $650,059.68.

The Insurance organizations of the state have shown a praiseworthy and patriotic spirit in their subscriptions to the various issues of the Liberty Loans. On December 31, 1918, this Department had on deposit approximately $3,500,000.00 of these securities. This, of course, does not represent the total amount invested in the Liberty Loans by the insurance companies of the state.

The services of two security clerks are required in the care of the securities on deposit.

The report of State Accountant F. H. Paul, to the Executive Council, dated March 21, 1919, on the examination of the Department of Insurance, includes this comment with reference to the Security Division:

INSURANCE DEPARTMENT

In making the examination and check of the securities on deposit with the Insurance Department of Iowa Insurance companies authorized to transact business in this state, * * * * we found the securities on deposit in the department, the records of the department showing the deposits and withdrawals and the lists of securities furnished by the companies in harmony and in perfect balance. * * * *

A complete record of each security from the time it is deposited until withdrawn is shown by the books and records of the department.

Daily and monthly balances are made and kept by the department with each company. This enables the department at any time to show the exact amount of securities that each company has on deposit. This division of the department is under the supervision of John W. Dailey, the security clerk, a very competent and efficient bookkeeper, who is very careful and painstaking in the examination of each security presented for deposit—that none should be deposited that does not fully comply with the requirements of the laws of this state.

All companies are required to keep their deposits up to the amount required by law, the legal reserve or surrender value. No company is permitted to withdraw securities on deposit in an amount that will bring the total amount below the legal reserve required by law to be kept on deposit.

All securities deposited by companies to this date have been examined, approved and entered of record. I know of no company that has been admitted to this state whose plan and policies do not comply with the insurance laws of Iowa.

The policy of the department has ever been to protect the interests of the citizens of the state and to see that their rights are preserved. * * *

EXAMINATION OF COMPANIES.

During the year 1918, this Department made examinations of eight legal reserve life companies, two assessment life associations, and seven fraternal societies. Besides these, examinations were started for four other legal reserve companies, and were completed in 1919. The following table shows the companies examined, and the fees received for the same:

Date	Company	Location	Fees
4-30-18	American Life Insurance Co.	Des Moines, Iowa	$ 391.65
11-13-18	American Teachers Life Insurance Co.	Des Moines, Iowa	31.75
9-30-18	Central Life Assurance Society	Des Moines, Iowa	398.35
12-31-18	Equitable Life Insurance Co. of Iowa	Des Moines, Iowa	518.49
6-30-18	Guaranty Life Insurance Co.	Davenport, Iowa	554.16
8-31-18	Iowa Life Insurance Co.	Waterloo, Iowa	324.39
12-31-18	Merchants Life Insurance Co.	Des Moines, Iowa	335.00
6-30-18	Register Life Insurance Co.	Davenport, Iowa	446.51
7-31-18	Reinsurance Life Co.	Des Moines, Iowa	28.10
12-31-18	Royal Union Mutual Life Insurance Co.	Des Moines, Iowa	327.50
12-31-18	Western Life Insurance Co.	Des Moines, Iowa	479.60
8-17-18	Standard Life Insurance Co.	Des Moines, Iowa	165.70
	ASSESSMENT LIFE ASSOCIATIONS		
8-31-18	Mutual Life Association of Iowa	Red Oak, Iowa	86.56
5-31-18	National Life Association	Des Moines, Iowa	166.15

Date	Company	Location	Fees
	FRATERNAL BENEFICIARY SOCIETIES		
12-31-17	Brotherhood of American Yeomen	Des Moines, Iowa	868.68
5-31-18	Ancient Order of United Workmen	Des Moines, Iowa	405.00
9-31-18	Homesteaders	Des Moines, Iowa	249.90
8-31-18	Lutheran Mutual Aid Society	Waverly, Iowa	214.44
9-30-18	Mystic Toilers	Des Moines, Iowa	68.45
7-31-18	Roman Catholic Mutual Protective Society	Ft. Madison, Iowa	167.67
7-31-18	Zapadni Ceska Katolicka Jednoto	Spillville, Iowa	175.18

EXTRACTS FROM EXAMINATION REPORTS.

AMERICAN LIFE INSURANCE COMPANY

The last examination of the company was made by the Iowa Department in 1915, in the report of which the financial condition of the company was shown as of December 31, of that year. The examination just completed was brought down to April 30, 1918, and therefore dealt with the transactions of the company covering a period of twenty-eight months.

RATES AND SURRENDER VALUES

These are based upon the American Experience Table of mortality, and 3½% interest, modified preliminary term (Illinois Standard).

The office premiums adopted by the Company compare favorably with similar premiums of other companies operating on the same standard. Liberal non-forfeiture values are allowed, after three or more annual premiums are paid. Under policies issued prior to 1909, the insured was required to apply for the surrender value within six months of default in payment of premium and any indebtedness must be paid before the extended insurance becomes automatic. In our report we hold up a liability of $1,788.60 on account of lapsed policies on which a surrender value may be claimed.

The growth of the company is consistent and satisfactory. The extension of the business in new territory has necessarily increased the cost of production, but the volume of business secured justifies the outlay. A substantial improvement in mortality conditions is observed and a small but consistent growth in surplus.

BROTHERHOOD OF AMERICAN YEOMEN

The Society was incorporated on December 27, 1897, under the provisions of chapter 9, Title IX, of the Code of Iowa, for the purpose of uniting "in a fraternal association all acceptable white persons between the ages of 16 and 60 years"; "to provide for the moral, intellectual and social improvement and enjoyment of its members"; and to "provide and pay to its members or their beneficiaries, death and disability benefits."

Article Three, of the Articles of Incorporation provides for a lodge system with a ritualistic form of work, while Article Four states that the Society shall have a representative form of government.

This examination covered the period between April 30th, 1915, the date as of which the last departmental examination was made, and January 1, 1918, and comprised a verification of the balances in banks and in the funds, an inspection of the claims and disbursements, and a careful review of the methods of administration and accounting in the various departments, detailed discussions of which appear later in this report.

SUPREME CONCLAVE

The governing body of the Society is the Supreme Conclave, composed of delegates elected by the State Conclaves, the officers and the members of the standing committees. The officers have no vote whatever, but the committee members have the right of suffrage when duly elected as delegates. The Supreme Conclave meets every four years, the last regular convention having been held in June, 1917. At that meeting 247 delegates were in attendance.

It will be noted that the balance in the Reserve Fund on December 31, 1917, was $3,756,165.02, while the amount of the securities deposited with the Commissioner of Insurance was $3,504,445.98. Section 1839-L of the Code requires that "any fraternal beneficiary society, order or association organized under the laws of this state, accumulating money to be held in trust for the purpose of fulfillment of its certificates or contracts, shall invest such accumulations in the following securities * *" and that "all such securities shall be deposited with the Commissioner of Insurance * * *."

The By-laws of the Society provide that the reserve fund shall not be drawn upon for any purpose other than paying death losses in excess of six members per thousand per year. This By-law, therefore, makes the reserve fund a trust fund for the purpose of the fulfillment of the certificates or contracts issued by the Society, and under the law is required to be invested in certain designated securities which securities are required to be deposited with the Commissioner of Insurance. From the foregoing figures it will be seen that on December 31, 1917, the Society was short in its deposit to the extent of $251,719.04.

The books and records of the Society were found in good shape and undoubtedly are handled in an intelligent and careful manner.

During the first three months of 1918, a considerable volume of business was written on the new statutory rates. Perhaps one-third of the total business written in March was on these rates, indicating that this department will develop rapidly.

IOWA LIFE INSURANCE COMPANY

We began our investigation as of the 31st day of May, 1916, to which date the affairs of the Company were checked in the last departmental examination. In the present examination the annual statements filed with your Department for the years 1916 and 1917 were checked with the Company's books and a financial statement was made showing the condition of the Company on August 31st, 1918.

The Company had, on August 31st, 1918, $3,154,637.00 of insurance in force. The amount in force May 31, 1916, the date of the last departmental

examination, was $2,754,788.00. While this increase is not large, it has been steady during the period under investigation, and seems to indicate a conservative and constant growth.

LUTHERAN MUTUAL AID SOCIETY

This investigation began as of October 31, 1916, being the date of the last departmental examination. Hence, the present examination involves transactions of the Society covering a period of 33 months.

The Society was incorporated in 1879 and operated under the provisions of the laws of the 21st General Assembly of Iowa until July, 1911, when the Articles of Incorporation were amended and the name changed to Lutheran Mutual Aid Society. In May, 1916, the Society reincorporated as a Fraternal Beneficiary Society, and is operating under the specific provisions of Chapter 9, Title IX of the Code of Iowa.

The prerequisites of membership in the Society require the applicant to be a member of the Evangelical Lutheran Church, and not a member of any secret organization of any kind. The age limit of either sex is 18 to 50 years. The maximum protection on any one life is $2,000.00. Certificates for $500 or multiples thereof are issued to members.

You will observe that the Society adopted adequate rates for new entrants May 22, 1916. Although it was found through experience the Society was furnishing protection upon a basis of rates inconsistent with the amount of liability incurred, the members admitted prior to May 22, 1916, continue to pay the former inadequate rates. In the light of the Society's experience, and considering the fact that the average attained age of Class B members is practically 47 years, it would appear that members of this class will eventually become a burden to the Society.

As a result of our examination, we are of the opinion that the Society is to be commended in its efforts to place its membership on a proper contributing basis, and that the present management is worthy of the confidence of the members.

MERCHANTS LIFE INSURANCE COMPANY

The company was last examined by a representative of the Department as of March 31, 1917. The present examination covers the period beginning with that date up to and including December 31, 1918.

During the course of this examination extensive test checks were made of income items, it being impractical to make an audit of premium income which is, of course, the company's largest source of income. In auditing the disbursements, six months of the period under investigation were chosen at random. All items of disbursement for these months were checked with the original vouchers, and checks and their posting verified. It was found that great care had been exercised in making these entries properly. The assets and liabilities of the Company on December 31, 1918, were verified.

The history of the Company from the date of its organization up to and including March 31, 1917, was fully recited in the report of the previous examination.

About June 1, 1917, this Company made a contract to reinsure the business of the Preferred Life Insurance Company, of Grand Rapids, Michigan. A copy of this reinsurance agreement was submitted to the Iowa Insurance Commissioner and Attorney General and approved. Shortly after this the entire assets of the Preferred Life were transferred to the Merchants Life Insurance Company, the Merchants Life assuming all of the outstanding liabilities of the reinsuring company with the exception of the capital stock, as per contract. At the time of this transfer, the Executive Office of the Merchants Life was moved to Grand Rapids. The total assets of the Preferred Life at this time amounted to $651,869.81. According to the terms of the reinsurance agreement, the Merchants Life agreed to pay to the Preferred Life $150,000 immediately, and on each quarter year, commencing July 1, 1917, to appropriate and pay to the Preferred Life, all surplus money realized by the said Merchants Life during the quarter year next preceding, over and above expenses and such amounts as are necessary to maintain all reserves on iutstanding policies originally issued or assumed by either party thereto, and over and above a reasonable working surplus, until an additional $150,000 was paid. The Company, however, found that they were able to meet this payment more promptly than they had contemplated, and so upon completion of this agreement, they did pay the Preferred Life $250,000 down; $150,000 of this was paid by a check issued by the Merchants Life, and the remaining $100,000 was paid by allowing the stockholders of the Preferred Life to retain $100,000 of Certificates of Deposit, which were part of the assets of the Preferred Life.

On the books of the Merchants Life, this was treated as an income of $651,869.81, and a disbursement of $250,000, which your Examiner considers proper. The Company, however, in their annual statement for December 31, 1917, showed an income from the assets of the Preferred Life of $551,869.81, and a disbursement of $150,000. In the opinion of your examiner, this method of treating this item in the annual statement is not correct—the result obtained, however, is the same. The Company's contention in this matter is that the real purchase price of the Preferred Life should be divided $200,000 for the business of the said company, and $100,000 to purchase the assets representing their Capital Stock and that this $100,000 was not therefore a disbursement as contemplated by the Convention Blank, but merely a transfer of assets. This contention, however, is not substantiated by the reinsurance agreement which is on file in your Department.

Immediately following the merger of these two companies, the Capital Stock of the Merchants Life was increased to $400,000. This increase was sold at par and paid for immediately by Certificates of Deposit. In March, of 1918, the company again moved its home office to Des Moines.

The books and records of this Company are in excellent condition. All accounting is accurately and carefully done. The system of accounting used is especially well adapted to the Company's needs. Its Actuarial methods are sound. All policies issued by the Company have been filed with your Department. In a review of the Minutes of the Directors which are kept in a permanent bound book, nothing irregular was discovered. The Minutes of the Meetings of the Executive and Financial Committees

have been kept in a loose-leaf book. This is to be changed to a permanently bound book immediately. The management of the Company is in the hands of competent insurance men. During the course of this examination, all books, records, and information desired was promptly furnished.

MUTUAL LIFE ASSOCIATION OF IOWA

The association was incorporated July 15, 1895. Amended and substituted Articles were filed for record in the office of the Secretary of State, September 20, 1915. The association is operating under the provisions of Chapters 6, 7, and 8, Title IX of the Code of Iowa.

As a result of our investigation, we became convinced that the Association is carefully managed. The management should have the confidence of the policy holdiers and the public. It will be observed that the Association has $167.30 of assets for each $1,000 of insurance in force. This is the result of 52% of the net premium income having been saved since organization and placed in reserve for the policy holders.

MYSTIC TOILERS

The plan upon which benefit certificates are issued is what is known as the "expectancy deduction" plan. The full face amount of the certificate is payable only in event of the death of a member *after* the expiration of the time of expectancy of life, based on the age at the time of admission. In the event of a member dying before the expiratiin of the period of expectancy, there is a deduction from the face amount of the certificate in a sum equal to the amount of eight monthly payments per year for the unexpired portion of the member's expectancy. The sum so deducted is placed in what the society calls an Equalization Fund (usually known as a Reserve Fund).

In the work of examining the claims paid, the deductions made for this purpose were carefully checked and practically no differences were found between our figures and those of the Society.

At the present time the Society is licensed to do business in the following states in addition to Iowa: Montana, Nebraska, Utah, Texas, Wyoming, California, Missouri, Kansas, South Dakota, Colorado, Idaho, Oklahoma, Washington.

AMERICAN TEACHERS LIFE INSURANCE OOMPANY

This company was organized under the provisions of Chapters 1, 6, 8, 8-a, and 8-b, Title IX of the Code of Iowa, and its Articles of Incorporation were approved by the Secretary of State September 25th, 1917.

The authorized capital stock of the company, which is $100,000, has been fully subscribed and paid for either by cash or stock notes. These notes are in the office of the company and have been verified by count by your examiner.

The company is under the management of a Board of Directors, consisting of ten members, the personnel of which is as follows:

E. T. Meredith	F. E. Foulk
H. H. Stipp	George Cosson
C. R. Scroggie	B. F. Williams
A. E. Bennett	P. B. Sherriff
J. M. Emery	David E. Cloyd

These directors are elected by the stockholders at their annual meeting in February of each year, and the directors in turn elect the officers of the company. At the present time the officers of the company are as follows:

David E. Cloyd, President
P. B. Sherriff, Vice President
B. F. Williams, Secretary
George Cosson, Treasurer

REINSURANCE LIFE COMPANY OF AMERICA

The Company was chartered June 14, 1917, under Chapters 1, 6, 8, 8-a, and 8-b, of Title IX of the Code of Iowa, with an authorized capital of $500,000, in 10,000 shares of $50.00 each.

In a recent letter from the President, J. M. Emery, as of the date June 7, 1918, he stated: "The Articles of Incorporation of the Company will be amended at the next stockholders' meeting, third Tuesday in February, 1919, so as to specify Section 1769."

The Company is incorporated to " * * * * reinsure the lives of individuals and the health of persons and against personal injuries, disablement, or death resulting from general accidents or when traveling by land or sea and to do all and any business legally done or permitted to be done by Life insurance companies under Chapter 6 of Title IX of the Code of Iowa."

The officers of the company are:

President, J. M. Emery
Vice President, H. B. Hawley
Secretary, F. D. Harsh
Treasurer, J. S. Rawson

The stock of the company was placed on sale through a contract for one year dated June 29, 1917, with J. J. MacLellan for a consideration of twenty per cent of the sale price. The sale price was $100 per share; $50 for capital and $50 for surplus.

Up to the date of this examination, there had been sold 2,827½ shares representing $141,374 of the capital stock, of which $114,675 is fully paid in cash, $16,575 paid in partial payments and notes for the balance ($36,-825) which are in the possession of the company. The entire sale price of the stock as $282,750, for which $55,970 in commissions was paid under the contract with Mr. MacLellan and $580.00 is yet due, or twenty per cent of the sale price.

The notes taken in partial payment of purchase of stock up to May 24, 1918, were by action of the Executive Committee, endorsed without recourse and exchanged with the Central Trust Company of Des Moines, Iowa, for Municipal Bonds bearing 6% interest; netting the company 5% and a Certificate of Deposit for the balance.

At the date of May 25, 1918, there had been sold 2,041½ shares at $100.00 each, aggregating $204,150 and some items of interest amounting to $188.52, or a total of $204,338.52. The cost to the company in the sale of

the above stock was $42,995.45 so that the company began business with a capital of $102,075.00 and surplus of $59,268.07, or a total of $161,343.07. The stock certificate book was checked in detail, and found to agree with the records.

WESTERN BOHEMIAN CATHOLIC UNION (ZAPADNI CESKA KATOLICKA JEDNOTA)

In the report of the Union to the Department under date of December 31, 1917, the Home office of the corporation is given as Spillville, Iowa. This statement is not supported by facts, as there is no legal representative located at Spillville and none of the records of the Society are kept at that place. When the Union was organized, the Secretary, J. J. Kovarik, lived at Spillville, Iowa, and that was designated as the home of the corporation. Some years ago he moved to New Prague, Minnesota, and took with him all the records of the Union.

This Union claims the right to exist and operate under Chapter 9, Title IX, of the Code of Iowa. Its securities are placed in your Department and all of its funds are handled by the Treasurer, F. J. Davorak, of Cedar Rapids, Iowa. Considerable criticism of this situation was expressed in the report of September 1, 1916, and the Secretary obtained the consent of Mr. English to keep the records at New Prague, but your examiners respectfully recommend that some action be taken to establish the home of the corporation at some point where there is an official representative who will have some knowledge of its affairs.

The books of this Society are adequate for furnishing a complete record of its transactions, and the accuracy with which the records are kept is remarkable. They were formerly kept entirely in the Bohemian language, and while some of the entries are still made in that language, sufficient English translations are furnished to make a satisfactory examination possible.

ANCIENT ORDER OF UNITED WORKMEN OF IOWA

The A. O. U. W. of Iowa is a branch of the A. O. U. W. which was organized by John Upchurch in Pennsylvania in 1868. A part of the plan of that society was to have so-called grand lodges in the several states, and while the grand lodges were mere branches of the same fraternity, they were independent insurance societies incorporated under the laws of their respective states and having legislative conventions made up of Grand Lodge officers and delegates representing the local lodges in their respective jurisdictions. Owing to the fact that they were all members of the same fraternity the practice was followed for some years of levying "relief calls" to help the state jurisdictions or branches that were in distress on account of excessive losses.

With the advancing age of the membership, the "relief calls" became more and more frequent, and it simply furnished additional proof that no amount of juggling can make up for inadequate rates. The original plan was crude in the extreme. An assessment of $1.00 was levied for each death. No further comment on that plan is necessary, except to state that

a large number of the state jurisdictions failed and went into receivers' hands. Some of the jurisdictions were saved from the hands of the receiver only by vigorous and radical readjustment. The A. O. U. W. of Iowa is one of the jurisdictions that readjusted before it was too late, altho it was on the very brink of absolute ruin before the delegates could be persuaded to make the necessary change.

Briefly stated, the Supreme Lodge assumed authority to legislate on the rate question for the grand lodges (or state jurisdictions) until 1906, but in that year the grand lodges were given authority to legislate as they saw fit on that subject.

Up to 1901, the A. O. U. W. of Iowa collected monthly assessments of $1.00 on a $2,000 certificate, supposedly for whole life, which was the only form of certificate issued up to that time. In 1901, a so-called "step-rate" was adopted and levied upon all members at their attained ages. This plan was in force until 1911, when it was superseded by a level rate based upon the society's own experience and applied at the attained age. The new entrants, or Class "B" members were required to pay the new level rates, while the old members, Class "A", were allowed to continue to pay the old rates with the option of transferring at any time to Class "B" without medical examination. The funds of the two classes were kept entirely separate and the losses occurring in the two classes were paid from their respective funds only.

Prior to July, 1911, the society collected from eight to eleven assessments per year, averaging eight and one-half. Beginning with July, 1911, twelve assessments were collected from those paying on the "step-rate" plan. This proved to be sufficient to create a so-called "Emergency Fund" which rose to the amount of $140,000 in 1916. The losses incurred in 1915 in that class, however, exceeded the income to such an extent that approximately $70,000, or one-half of the "Emergency Fund" was used to pay losses. Consequently the special session of the Grand Lodge in February, 1916, adopted some far-reaching amendments, to wit:

1. The repeal of the provision that the funds should be kept separate.

2. The repeal of the classified or "Step-rate" assessments.

3. The repeal of the separation of the members into classes, thus putting all members into one class.

4. On and after April, 1916, all Class "A" members who had not transferred voluntarily to the level rate plan were required to pay the level rates or to reduce their insurance to such amount as the premiums paid would purchase.

5. Members aged 71 and over were given the option of paying the rate for age 70, the deficit between the rate at age 70 and the actual age was to be drawn from the Emergency Fund.

The requirement (No. 4) that beginning with April, 1916, all of the old or step-rate members should thenceforth pay the level rates met with immediate and determined opposition. Four members (Tusant et al, vs. Grand Lodge A. O. U. W. 163 NW Reporter page 690) started suit in the

District Court, which issued a temporary restraining order covering the following points, to-wit:

1. It prohibited the collection of the level rates from the "step-rate" members.

2. It tied up the Emergency Fund until further orders from the court.

3. It required the Grand Lodge officers to levy a sufficient number of assessments on the "step-rate" or classified plan to meet the losses actually incurred in that class.

This lawsuit accomplished in an indirect way what the officers and convention had been unable to accomplish directly. The society had at the time of the special convention (February, 1916) about 6,000 members on the old or classified plan. But before the case was finally decided by the Supreme Court there were only 172 left in that class. A few had died, some had lapsed, but by far the greater majority of them had transferred voluntarily to the level rate class. In section 1741 of the Code of Iowa, a society is forbidden to introduce the application for membership in evidence unless a copy of the application is attached to the certificate. There were 54 of the 172 that had the application attached to their policies and these were compelled to transfer under the decision of the Supreme Court, while others transferred voluntarily, so that at the date of this examination there were only 88 left in the old class.

The District Court undertook to apportion the Emergency Fund among the old members, but in the trial before the Supreme Court this was objected to by both parties, and that part of the decree of the lower court was set aside by the Supreme Court. It is true that the method of apportionment adopted by the District Court was crude and arbitrary, but there can be no doubt but that the District Court aimed in the right direction. Nor can there be any doubt but that if a more equitable apportionment had been made and if the old members had been given the option of applying their credit or share of the old fund toward paying for the new policy, and further if the mortality had been merged so as to give the old class their proper share of the gains resulting from the infusion of new blood, the whole readjustment could have been accomplished with much less friction and very little expense. But be that as it may, the matter of readjustment of this society is practically an accomplished fact except in some things that are more fully discussed in the report. All but 88 members, carrying $174,000 of insurance, are now paying rates that should be adequate for normally selected risks.

I wish to record my hearty approval of the society's action in seeking and employing competent expert advice on technical questions. While there are a few points that may yet be corrected and improved upon, as pointed out in the report, the basic principles of the insurance now issued are correct, and with a vigorous field force there is no reason why the society should not prosper and be permanently sound.

ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY

A Special Convention was held in Des Moines, Iowa, July 11, 1917, for the purpose of adopting new proposed rates recommended by W. F. Barnard, Actuary. * * * *

In order for the Society to carry out the new rates and transformation naturally involved in matters of this kind, it was necessary to change and amend the Articles. A copy of the amended and substituted Articles as adopted by the Society and approved by the Insurance Department and filed on record in the office of the Secretary of State, appear in the following:

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, pursuant to authority granted by the State Convention of said Society held at Des Moines, Iowa, on the 10th and 11th days of October, 1916, do by these presents hereby amend the original Articles of Incorporation of the Roman Catholic Mutual Protective Society of Iowa, filed in the office of the Secretary of State on the 11th day of February, 1907, and said Articles of Incorporation be and the same are hereby amended in the following particulars:

That paragraph 2 of Section Two (2) of Article Five (5) of the original Articles of Incorporation of said Society read after amended as follows:

"The regular meetings of the State Convention shall be held biennially on the 3d Wednesday in October."

That Paragraph 2 of Section Three of Article Five of the original Articles of Incorporation of said society read after amended as follows:

"Immediately after the adjournment of the State Convention, the Board of Directors shall convene for the transaction of such business as may come before them, and the said board shall hold a regular annual meeting on the third Wednesday in May of each year, at the hour of 2 p. m. The annual meeting of the Board of Directors may be held in any place in the State of Iowa to be fixed by the Chairman and of which ten days' notice shall be given the members comprising the said Board."

KNOW ALL MEN BY THESE PRESENTS:

That we, the undersigned, pursuant to authority granted by the Special Convention of said society held at Des Moines, Iowa, on the 11th of July, 1917, do by these presents hereby amend the original Articles of Incorporation of the Roman Catholic Mutual Protective Society of Iowa, filed in the office of the Secretary of State on the 11th day of February, 1907, and said Articles of Incorporation be and the same are hereby amended in the following particulars:

That Paragraph Two of Section One of Article Eight of the original Articles of Incorporation of said Society read after amended as follows:

"The value of the beneficiary certificates shall be ascertained as herein set forth: Upon the death of a full rate member of the society, there shall be paid to the person or persons legally entitled thereto, a sum equal to one general assessment; upon the death of a half rate member, one-half of one general assessment; and upon the death of a quarter rate member, one-fourth of one general assessment, but in no case shall the amount so paid ex-

ceed Two Thousand Dollars ($2,000) for full rate members, One Thousand Dollars ($1,000) for half rate members, and Five Hundred Dollars ($500) for quarter rate members."

That Section Three of Article Eight of the original Articles of Incorporation of said Society read after amended as follows:

"Beginning with the assessment payable in November, 1917, members of the Society shall be liable to and shall pay monthly assessments according to the amount of their certificates, and as of their age attained at nearest birthday on November 1, 1917, on the basis of the American Experience Table of Mortality, with an interest assumption of 4%, plus 5% for expenses, as set out in the following table 1. The respective rates of assessment so determined shall be reduced by every member's equitable share, if any, in the reserve fund as calculated by the society's actuary, such equitable share being commuted into its equivalent monthly payment annuity, and applied in reduction of future monthly assessments as they severally become due. All assessments shall be due on the first day of the month and shall be paid to the local secretary before the 10th day of each month, and by him forwarded to the General Secretary of the Society before the 15th day of each month."

In lieu of paying the full assessment according to attained age as provided in the preceding paragraph and set out in Table 1, any member in good standing on November 1, 1917, may continue to pay assessments of the same amount as before that date, and shall be insured for such proportion of the face value of his certificate as the net premium actually paid bears to the net premium required on the basis of the new rates.

The assets and libilities of the society shall be valued annually as soon as practicable after the 31st of December, and interim valuations may be made if deemed necessary by the Executive Committee.

The term "assets" shall include the contributions payable by its members to the society, and the term "liabilities" shall include the benefits payable by the society to its members, both such assets and liabilities being discounted to the basis of the present value.

If any annual or interm valuation, as above provided for, shall show such a surplus beyond reserve requirements as to make safe the passing or ommission of a regular assessment, the Board of Directors, with the concurrence of the society's actuary and the approval of the Insurance Department of Iowa, may order such regular assessment to be passed or ommitted.

Beginning November 1, 1917, there shall be constituted "Class B" of the Roman Catholic Mutual Protective Society of Iowa, to be composed: (1) of members admitted before that date who shall transfer to such class by applying for and accepting one of the new forms of policy contract thereafter to be issued; and (2) of members newly admitted to the society after November 1, 1917. Three new policy forms shall be issued in Class B: namely, a policy providing for term insurance tc age 70 and expiring by limitation upon attainment of that age; another providing for insurance during the whole period of life; and another providing for a settlement of one-half in cash upon attainment of age 70, the other half to remain in force as paid-up insurance without further payment of premiums. The monthly rates for the above described policies shall be computed upon the American Experience Table of Mortality, on the Preliminary Term Plan, plus 5% for the expenses of the society.

In the event of lapse or surrender by any members of Class B after three years' continuous membership in that class the reserve accumulated upon his policy (less 1% of the face value thereof) shall be applied to the continuance of his insurance for as long a period as it will pay for when applied at his attained age as a single premium for term insurance.

The monthly rates for the three respective forms of policy, computed as above provided, are as shown in the following Table II, in Parts 1, 2, and 3 thereof.

Tables showing the respective periods of extended insurance for the several ages of entry and durations of membership shall be computed by the Society's actuary and made acceptable to members.

Any member of the Society who became such before November 1, 1917, may transfer to Class B without medical examination; provided, that such members are within the age limits for admission prescribed for the respective forms, and provided further that if the amount of insurance applied for in Class B shall be greater than that previously carried, the member applying for transfer shall pass a satisfactory medical examination for the amount of increase.

The Board of Directors shall appoint from among its members a Committee on Fraternal Relief, for the purpose, with due regard to the interests of the society, of extending financial relief to members over seventy years of age upon surrender of their certificates. Such relief shall be extended only to members in necessitous circumstances, with no person or persons dependent upon them, and without need or motive for further insurance protection.

The certificates, the Society's charter or Articles of Incorporation, the constitution and laws of the Society, the application for membership and medical examination, signed by the applicant, and all amendments to each thereof, shall constitute the agreement between the Roman Catholic Mutual Protective Society of Iowa and each of its members, and any changes, additions or amendments to said charter or Articles of Incorporation, constitution or laws duly made or enacted subsequent to the issuance of the benefit certificate shall bind the member and his beneficiaries, and shall govern and control the agreement in all respects the same as though such changes, additions, or amendments had been made prior to and were in force at the time of the application for membership."

In the course of the examination, and as a result of our investigation, we became convinced that in the conduct of the business of the Society, the present management is working conscientiously for the best interest of the Society. The period under examination has been one of readjust-

ment of rates and one in which many vexatious troubles had to be dealt with by the present management. I am pleased to say the matters have been disposed of and the management is now engaged in establishing the new rates becoming effective November 1st. Summing up, it appears that the prospects are good and the management merits the confidence of the members, and is entitled to credit for the manner in which the affairs of the Society have been conducted during the past two and one-half years.

WESTERN LIFE INSURANCE COMPANY

Your examiners made a group valuation of all policies in force on December 31st, 1918, based upon the Actuaries Table at 4% on participating policies issued from 1907 to 1917, full preliminary Term, and upon the American Experience Table and 3½% on non-participating policies issued from 1914 to 1918, modified on the Illinois Standard. The Company's calculation of this reserve was substantially verified. Since 1917 the Company has issued only non-participating policies.

In the course of the investigation numerous errors were discovered in the various records and accounts. In one case $22,255.47 was charged direct to the surplus account when it was in reality an income from premium on sale of stock. It was necessary therefore in order to verify the 1917 statement to split up this surplus account. All of the errors found were clerical and proper corrections were made while your examiners were present. A great improvement was noted in the books and records during 1918, and on December 31, 1918, they were found to be correct and in balance.

The Company's insurance account as of December 31, 1918, shows insurance in force of $8,504,593—a gain over December 31, 1917, of $1,485,573.

NATIONAL LIFE ASSOCIATION

The Association was incorporated on October 24, 1899, as the World Mutual Life Association. The Articles of Incorporation were filed for record in the office of the Secretary of State March 1, 1900. The Association commenced business March 19, 1900. Amendments to the Articles changing the name of the Association to the National Life Association, were filed for record in the office of the Secretary of State March 15, 1905.

The Association is licensed to transact business in the following states: Arkansas, Arizona, California, Colorado, Georgia, Illinois, Indiana, Iowa, Kansas, Kentucky, Michigan, Missouri, District of Columbia, Pennsylvania, Nebraska, New Mexico, Oklahoma, South Dakota, Washington, Wyoming.

During the period covered by this examination, the articles were amended and substituted. The principal change effected by these amendments is the establishment of a health and accident department and a form of installment insurance.

The Association, since the last examination, has enjoyed a very substantial increase. The gain in assets during 1917 over the previous year was 27.9%. The gain in business in force for 1917 shows a gain of 14.73% over 1916.

GUARANTY LIFE INSURANCE COMPANY

The management of the Company is placed in a Board of Directors, who are elected at the annual meeting of the stockholders and hold office for a period of three years. Each members of the Board receives $5.00 for attendance at Board meetings, and the attendance is good, there being a yearly average of nine present at each monthly meeting.

The Company is licensed at the present time to transact business in the following states: Iowa, Missouri, Nebraska, North Dakota, and South Dakota.

The policy forms in use at the present time by the Company are all on file in the Insurance Department. They conform in substance to the statutory provisions required by the state in which the Company is authorized to do business. All contracts are non-participating, but limited payment policies provide that when they become fully paid, a new paid-up policy will be issued with annual participation. Surrender values are liberal, being equal in most cases to the entire reserve at the end of the fifth policy year. Business issued prior to January 1, 1909, is valued on the basis of the Actuaries' Table of Mortality and 4% interest, full preliminary term method. Most of such policies contained cash surrender values based on reserves according to the American Experience Table of Mortality and 3% interest.

An extra pure endowment reserve sufficient to perpetuate the policy on the latter basis is held as a liability and is included in the "net reserve." Business issued since January 1, 1909, is on the basis of the American Experience Table and 3½% interest, full preliminary term, except that since October 1, 1910, limited payment life policies with less than twenty premiums, and ordinary endowment policies (10, 15 and 20 prmiums) are valued by the said standard but on the modified preliminary term basis (Illinois Standard).

THE HOMESTEADERS

The Homesteaders is a fraternal beneficial society, incorporated February 25, 1906, and is operating under the provisions of Chapters 1 and 9, Title IX of the Code of Iowa. The management of the Society is vested in a Board of five directors, who are elected at the Supreme Convention which meets quadrennially the second Tuesday in July. The officers are elected at this same meeting. The personnel of the officers and directors is as follows:

Office	Name	Residence
Supreme President	H. J. Green,	Des Moines, Ia.
Supreme Secretary	A. H. Corey,	Des Moines, Ia.
Supreme Medical Dirc.	C. M. Whicher,	Des Moines, Ia.
General Attorney	G. H. Dewey,	Des Moines, Ia.
Supreme Treasurer	Carrie G. Copeland,	Chariton, Ia.
Editor	T. G. Gilson,	Knoxville, Ia.
Ass't. Field Mgr.	H. W. Dale,	Coffeyville, Kas.

Office	Name	Residence
Director	W. L. Snyder,	Des Moines, Ia.
Director	L. S. Hill,	Des Moines, Ia.
Director	J. R. Howard,	Des Moines, Ia.
Director	H. W. Dale,	Coffeyville, Kas.
Director	H. J. Green,	Des Moines, Ia.

The Supreme Convention is composed of delegates elected by the Homesteads, each Homestead having one vote for the first fifteen members, and an additional vote for each forty-one members in excess of the original fifteen, providing each Homestead shall have at least one vote. No Supreme officer, Field Manager, or Deputy of any other fraternal insurance Society or life insurance company, shall be eligible as a delegate to the Supreme Convention.

The Board of Directors meets on the third Tuesday of each month in Des Moines and reviews the transactions of the Society, one of their duties being to review the death claims. In order to facilitate the payment of these claims, they have nominated a committee of one who acts in their stead. The lists of the death claims paid during the current month are then brought before the Board and their payment sanctioned. This Board also passes on all other disbursements and all investments of the Society's funds. Each member, except the Supreme President, receives $1,000 as compensation for his services.

The President appoints an Auditing Committee which meets quarterly in Des Moines and examines the financial reports of the Society, making a thorough audit and check of the transactions of the preceding quarter. As a result of their investigation, they submit a detailed report of their findings to the Board of Directors. The members of this committee receive $10.00 per diem and traveling expenses.

The Society is licensed to transact business in the following states:
Arkansas, California, Colorado, Illinois, Iowa, Idaho, Kansas, Missouri, New Mexico, Montana, North Dakota, Oregon, Oklahoma, Pennsylvania, South Dakota, Texas, Utah, West Virginia, Wyoming, Washington, Nevada.

Until January 5, 1918, all of the insurance written by this Society was on the so-called "Expectancy Deduction Plan." Under this plan, the expectancy of the insured was calculated as of entry age, and in case of his death prior to the expiration of his expectancy, the following deduction is made from the face of the policy: an amount equal to eight assessments for each year of his expectancy which he has not completed. This is in case the insured is engaged in an occupation which is considered by the Society as first-class. If the insured is engaged in an occupation which the Society considers hazardous, twelve assessments for this same period are deducted. If the death of the insured occurs while engaged in an occupation classified by the Society as extra hazardous, settlement is made on the following basis: one-tenth of the value of the certificate if within twelve months; two-tenths of the value of the certificate if over twelve months and under twenty-four months; three-tenths of the certificate if over twenty-four months and under thirty-six months; one-half of the certificate if over thirty-six months and under forty-eight; if over forty-eight months, sixteen assessments are deducted for the unexpired period of expectancy. The table under which this expectancy deduction is calculated is given below. Your examiners have been unable to ascertain what experience this table is based upon, as it differs considerably from the American Experience or the Combined Experience:

Expectancy Table

Age	Expectancy of Life
16 to 20	47
21 to 25	43
26 to 30	39
31 to 35	35
36 to 40	31
41 to 45	27
46 to 48	24
49 to 51	22
52 — 53	20
54 — 55	19

At the Supreme Convention in 1915, the Board of Directors was authorized to prescribe the standard of admitting new members. This was done with the intention of forming a new class of members who would be paying so-called adequate rates. On January 5th, 1918, the Directors authorized the issuance of the following forms of certificates:

(a) Whole Life Certificate
(b) ——— Payment Life Certificate
(c) Joint Whole Life Certificate
(d) Term Certificate

These forms were to be issued to new members, and members on the old form had the privilege of changing to the new form. All of the values on these certificates are based upon the American Experience Table and 4% interest, with the exception of the Joint Life Certificate, which is on the Makehamized American Experience Table. The premiums, your examiner was informed, are loaded 20%, and although they were not checked out in detail, they seem ample.

It is worthy of note that on October 31st, 1918, the Society had $199,500 of insurance in force on the new plan, in comparison with $39,216,000 on the old Expectancy Deduction Plan.

The books and records of the Society were found to be neatly kept, and in balance. The accounting department which is in charge of the Auditor, has a very complete and comprehensive set of records and they were very easily verified.

The Minutes of the Directors' meetings are kept in a permanently bound book, and in reviewing them nothing irregular was noted.

All disbursements are made by voucher checks signed by the President and Secretary. In the absence of either of these officers, the auditor has

the authority to sign in the place of the Secretary, and the Medical Director in the place of the President. All of these men are under separate bond except the Auditor, who is included in the Home Office Employees Schedule Bond.

CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES

This Society was last examined by the Insurance Department as of December 31st, 1915. This examination covers the history of the Society from that date to September 30th, 1918.

Every item of disbursement for the period involved was checked from the original voucher. Extensive test checks were made of income items. The examiners were satisfied that all receipts were properly recorded. All assets and liabilities have been verified. The annual statements of the Society for the years 1916 and 1917 have been verified so far as ledger items are concerned. A statement is also included which shows the condition of the Society on September 30, 1918. A careful check was made of the Society's account from the daily and monthly reports of the branch offices, and the premium income passing through these branch offices was carefully verified. The income from interest was checked and the amount reported in the annual statement as interest on bonds and mortgages was verified. The interest on bank deposits was checked from the bank statements. A check was also made of the interest on premium notes, policy loans or liens.

The Society carries its principal checking account in the Iowa National Bank, of Des Moines. It also has certificates of deposit from other banks in the amount of $11,282.48. All cash collected is deposited in banks and disbursed only on voucher check signed by the President or Vice President and the Secretary or Assistant Secretary. Disbursements are authorized by the officers and afterwards reviewed by the Executive Committee. All investments are authorized by the Loan Committee consisting of:

G. N. Ayres — George B. Peak
Homer A. Miller — George A. Peak
O. C. Miller

J. A. Wilson, Cashier, and F. G. Wolfinger, Assistant Secretary, are bonded in the sum of $5,000 and $2,000 respectively. Other officers who have the authority to sign checks own a large block of stock and the Society has thought it unnecessary expense to have them under bond. However, your examiner is of the opinion that a surety bond on these officers should be secured. The salaries paid the officers and employees are reasonable in consideration of the services rendered. The Society's officers are capable and efficient. It is apparent that the aim of the Society is to comply with the provisions of the Insurance Law and the rules and regulations of the Insurance Department.

REGISTER LIFE INSURANCE COMPANY

The Company was organized on the 7th day of March, 1889, as the Register Life & Annuity Insurance Company. I was organized as a mutual life insurance company on the level premium plan under the provisions of

Chapter 1, 6, and 8, Title IX of the Code of Iowa and subsequent acts thereto. Amended and substituted articles of incorporation were filed with the Secretary of State, January 29th, 1914. By virtue of the amended and substituted articles, the name of the Company was changed to the Register Life Insurance Company.

The Company had on deposit with your Department June 30th, securities as herein set forth:

Trust Deed to Real Estate	$	48,812.23
Loans to policy holders		220,822.90
U. S. Liberty Bonds		24,100.00
First Mortgage Loans		1,670,646.00
		1,964,381.13

A very complete system of accounting and bookkeeping is in use by the Company. The books are in exact balance and accurately kept. The auxiliary records are adequate and comprehensive. We wish to thank the officers of the company for the courtesy shown your examiners, and for their personal interest manifested. The employees were of assistance in facilitating the work of our investigation.

STANDARD LIFE INSURANCE COMPANY.

This examination was made in connection with a contract of merger or consolidation with the Protective League Life Insurance Company, of Decatur, Illinois, which is a legal reserve life insurance company incorporated under the laws of the State of Illinois. The contracts, agreements, and all papers in connection therewith are on file in your Department.

It was necessary in this case that the financial statements of income and disbursement, assets and liabilities, bring the business to a complete close as of a given date. The date chosen by the Department was August 17th, 1918.

The examination dealt with transactions of the Company covering the period from September 30, 1917, date of the last Departmental examination, to and including August 17th, 1918, and comprised an audit of the balances in banks, an inspection of death claims and cash surrender settlements, and a complete check of all disbursement items. A financial statement was prepared showing the status of the Company on the date last mentioned.

The surplus appearing in the statement of Assets and Liabilities as of the date August 17th, 1918, is $26,638.95. This amount is to be held for the exclusive benefit of the policy holders of the Standard Life Insurance Company in the proposed merger which has been filed in the Insurance Department Within six months after the day when the present war is concluded, a computation is to be made of the excess losses due to the hazard of war experienced among these policies policy holders and such excess is to be paid from the above surplus (with its accretions) and the balance is to be distributed pro rata among the surviving policy holders in the manner provided in the contract referred to above.

The Surplus is to be kept on deposit with the Commissioner of Insurance of this state, together with the reserves accumulated upon the policies in force.

The net reserve on life policies as of August 17, 1918 is	$411,602.29
Reserve for total and permanent disability benefits	1,672.00
Trust Fund for assessment certificates	1,014.76
Refund at age 60 on $501,000 of assessment insurance	2,505.00
Surplus	26,638.95
Total to be deposited	$443,433.00

Deposits in Insurance Department August 17, 1918

Mortgage Loans	$261,800.00
Bonds	77,435.95
Policy Loans	32,901.05
Total August 17, 1918	$372,137.00

This shows that on completion of the merger, if accomplished, there must be on deposit $443,433.00, and as there was on deposit as of the date August 17, 1918, the amount of $372,137, an additional amount of $71,296 would be required. However between the date stated and today (September 19th, 1918) there has been withdrawn from deposit the following:

Policy Loan 197	$545.65
Policy Loan 208	70.00
Policy Loan 110	60.00
Policy Loan 144	420.00
Policy Loan 198	46.00
Policy Loan 215	282.00
Drainage Warrant Buena Vista County, No. 1, Dist. 119	2,175.68
Total	$3,599.33

The additional deposit will be the sum of $71,296.00 stated above and $3,599.33, or $74,895.33. No further withdrawals of securities deposited in your Department should be permitted pending the proposed transaction. In case the merger is accomplished, I would suggest that a definite and appropriate order be required of the Standard Life Insurance Company for the transfer of the securities now held to its credit in your Department to the credit of the Protective League Life Insurance Company of Decatur, Illinois. The deposits now and hereafter made on account of the present policy holders of the Standard Life Insurance Company should be maintained in a manner that will permit of their identificaton as such.

LEGISLATION AFFECTING LIFE COMPANIES

The legislature not having been in session during the period covered by this report, it will probably be of interest to all life companies to call attention to laws enacted by the Assembly that has just closed, as most of which become effective July 4th of this year.

Chapter 197, Acts of the Thirty-eighth General Assembly, defines Group Insurance and authorizes Chapter 6 Life Insurance Companies, to write that class of insurance and prescribes certain provisions and conditions that shall be embodied in such contracts and waives medical examinations.

Chapter 348, Section 7, amends Section 1783-a of the Code and provides that all policy forms are to be approved by the Commissioner instead of the Governor or attorney general and the Commissioner.

Section eight provides that life companies issuing or writing a separate accident and health policy, or maintaining a separate accident and health department, shall be subject to the provisions applicable to companies authorized to write such insurance under provision of Chapter 4.

Sections nine and twelve provide that examiners shall receive not to exceed ten dollars per day in making examinations.

Section eleven repeals section 1813 of the Code concerning the understating of age, and provides a law in harmony with other states with reference to this matter.

Section thirteen provides that no domestic insurance company shall invest its capital, surplus funds or other assets in, or loan same on property owned by any officer or director of such company, or by any immediate member of the family of such officer or director, nor shall any such officer or director gain through the investment of funds of any such company.

Section fourteen makes provision for the employment of special examiners by the Commissioner at not to exceed twenty-five dollars per day when an extraordinary or special case arises.

Chapter 343 permits fraternal societies to issue certificates upon the term, whole life or limited payment plan if based upon rates not lower than the N. F. C. table set forth in Section 1839-j, Supplement to the Code, 1913, and shall maintain the required legal reserve.

Chapter 227 is practically a companion act to Chapter 343, and sets out in Section 1839-j provision for issuing certificates on term, whole life and limited payment plans.

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

Chapter 304 provides that life companies authorized to transact business under Chapter 6 shall be permitted to hold in trust the proceeds of a policy upon terms agreed upon by the company and policy holder.

Chapter 240 defines who may be named as beneficiaries in certificates issued by fraternal societies, and practically conforms with the New York Conference Bill in this respect.

Chapter 302 makes provision as to how a fraternal society may be transformed to a level premium stock or mutual company.

TAXES AND FEE'S RECEIVED

	Taxes	Fees
LIFE INSURANCE COMPANIES		
Iowa Companies—		
American Life Insurance Co	$ 2,196.99	$ 27.00
American Teachers Life Insurance Co		35.00
Bankers Life Company	5,361.65	182.00
Cedar Rapids Life Insurance Co	801.82	33.00
Central Life Assurance Society of U. S	4,498.40	137.00
Des Moines Life & Annuity Co	164.76	104.00
Equitable Life Insurance Co. of Iowa	3,170.90	318.50
Guaranty Life Insurance Co	975.94	49.00
Iowa Life Insurance Co	181.45	15.00
Merchants Life Insurance Co	1,625.73	54.50
National American Life Insurance Co. of Iowa	726.71	53.00
National Fidelity Life Ins. Co. of Iowa	1,165.16	82.00
Provident Life Insurance Company	482.26	54.00
Register Life Insurance Co	249.45	70.00
Reinsurance Life Company		10.00
Royal Union Mutual Life Insurance Company	2,579.09	143.00
Standard Life Ins. Co. of Iowa	642.24	32.00
Western Life Insurance Company	1,202.99	69.00
Total	$ 26,025.54	$ 1,468.00
Other Than Iowa Companies—		
Aetna Life Insurance Company	$ 6,993.76	$ 287.00
American Bankers Insurance Co	538.10	133.00
American Central Life Insurance Company	14.92	30.00
American National Assurance Company	207.53	32.00
Bankers Life Insurance Company	4,123.55	284.00
Bankers Reserve Life Company	2,666.59	122.00
Berkshire Life Insurance Co	542.64	60.00
Central Life Insurance Company of Illinois	675.16	149.00
Columbian National Life Insurance Co		78.00
Commonwealth Life Insurance Co	1,021.23	114.00
Connecticut Mutual Life Insurance Co	8,973.81	222.00
Continental Assurance Company	84.96	131.00
Equitable Life Assurance Society of U. S	12,624.97	280.00
Federal Life Insurance Co	297.95	277.00
Fidelity Mutual Life Insurance Co	1,276.44	32.00
Girard Life Insurance Co	27.82	34.00
Guardian Life Insurance Co	2,940.33	182.00
Home Life Insurance Co	356.75	26.00
International Life Insurance Co	270.12	72.00
John Hancock Mutual Life Insurance Co	1,458.81	220.00
Kansas City Life Insurance Co	2,305.99	64.00
Lincoln National Life Insurance Co		36.00
Lutheran International Life Insurance Co		187.00
Massachusetts Mutual Life Insurance Co	5,358.13	150.00
Metropolitan Life Insurance Co	23,002.19	432.00

Name of Company	Taxes	Fees
Mercury Reinsurance Co. (U. S. B.)		47.00
Michigan Mutual Life Insurance Co	4,661.47	122.00
Midland Insurance Co.		54.00
Midwest Life Insurance Co.		76.00
*Missouri State Life Insurance Co	2,744.66	76.00
Mutual Benefit Life Insurance Co	14,421.15	222.00
Mutual Life Insurance Company of N. Y	23,311.18	314.00
National Life Insurance Co. U. S. of A	7,505.32	227.00
National Life Insurance Company	3,296.35	72.00
New England Mutual Life Ins. Co	3,454.98	142.00
New World Life Insurance Co	1,232.74	172.00
New York Life Insurance Co	26,842.29	258.00
North American Life Insurance Co	2,376.92	163.00
Northwestern Mutual Life Insurance Co	53,833.28	727.00
Northwestern National Life Insurance Co	1,517.55	108.00
Old Colony Life Insurance Co	4.52	157.00
Pacific Mutual Life Insurance Co	2,527.23	134.00
Penn Mutual Life Insurance Co	23,037.90	250.00
Peoria Life Insurance Co	2,154.45	177.00
Phoenix Mutual Life Insurance Co	5,739.07	96.00
Prairie Life Insurance Co	1,545.31	122.00
Protective League Life Insurance Co	398.20	133.00
Provident Life & Trust Co	1,815.51	56.00
Prudential Insurance Company of America	25,581.22	532.00
Reliance Life Insurance Co	1,952.33	66.00
Reserve Loan Life Insurance Co	235.98	157.00
Saint Joseph Life Insurance Company	485.13	48.00
Security Mutual Life Insurance Co	76.91	24.00
Scandia Life Insurance Company	2,671.75	191.00
Standard Life Insurance Company		96.00
State Life Insurance Company	297.55	81.00
Travelers Insurance Company	3,355.37	840.00
Union Central Life Insurance Co	6,039.34	104.00
Union Mutual Life Insurance Co	141.98	22.00
United States Life Insurance Co	189.95	24.00
Total	$ 299,209.34	$ 9,724.00
Assessment Life Associations—		
Guarantee Fund Life Association		92.00
Illinois Bankers Life Association		56.00
Mutual Life Association of Iowa	26.64	25.00
National Life Association	3,321.82	38.00
Total	3,348.46	211.00

*$1,372.33 paid in error, credit given in 1918.

Name of Society	Fees
FRATERNAL BENEFICIARY SOCIETIES	
Aid Association of Lutherans	$ 25.00
Ancient Order of Gleaners	25.00
Ancient Order of United Workmen	27.50
Ben Hur, Supreme Tribe of	25.00
Bohemian-Slavonian Benevolent Society of U. S	25.00
Brotherhood of American Yeomen	30.25
Catholic Knights of America, Supreme Council	25.00
Catholic Order of Foresters	25.00
Columbian Circle (The)	25.00
Court of Honor	25.00
Degree of Honor	25.00
Fraternal Aid Union	25.00
Homesteaders	27.50
Independent Order of Foresters	25.00
Katalicky Delnik (Catholic Workmen)	25.00

Name of Society	Fees
Knights and Ladies of Security	25.00
Knights of Columbus	25.00
Knights of Pythias, Supreme Lodge	25.00
Ladies of the Modern Maccabees	25.00
Loyal American Life Association	25.00
Loyal Mystic Legion of America	25.00
Lutheran Mutual Aid Society	25.00
Maccabees, The	25.00
Masonic Mutual Life Assn. of the D. of C.	25.00
Modern Brotherhood of America	27.00
Modern Woodmen of America	25.00
Mystic Toilers	26.50
Mystic Workers of the World	25.00
National Slovak Society of U. S. of A.	25.00
National Fraternal Society of the Deaf	25.00
National Union Assurance Society	25.00
North Star Benefit Association	25.00
Order of Ry. Conductors of America	25.00
Roman Catholic Mut. Protective Society of Iowa	27.00
Royal Arcanum, Supreme Council of the	25.00
Royal Highlanders	25.00
Royal Neighbors of America	25.00
Sons of Norway	25.00
United Danish Societies of America	25.00
Western Bohemian Fraternal Association	26.00
Western Catholic Union, Supreme Council	25.00
Woman's Benefit Assn. of the Maccabees	25.00
Women's Catholic Order of Foresters	25.00
Woodmen Circle	25.00
Woodmen of the World	25.00
Zapadni Ceska Katolicka Jednoto (Western Bohemian Catholic Union)	25.00
Total	$ 1,166.75

RECAPITULATION.

	Taxes	Fees
Life Companies	$ 325,234.88	$ 11,192.00
Assessment Associations	3,348.46	211.00
Fraternals		1,166.75
Total	$ 328,583.34	$ 12,569.75

LIFE INSURANCE BUSINESS 1918

Summary of Reports to the Commissioner on the Business of the Year 1918

TABLE 1—LIFE INSURANCE COMPANIES

Part I—Income

IOWA COMPANIES	Location of Company	Premiums
American Life Insurance Co.	Des Moines	$ 708,305.41
*American Teachers Life Insurance Company	Des Moines	
†Bankers Life Company	Des Moines	9,492,294.13
Cedar Rapids Life Insurance Company	Cedar Rapids	227,716.13
Central Life Assurance Society of the U. S.	Des Moines	2,036,568.09
Des Moines Life and Annuity Company	Des Moines	86,410.40
Equitable Life Insurance Company of Iowa	Des Moines	5,175,312.93
Guaranty Life Insurance Company	Davenport	318,456.76
Iowa Life Insurance Company	Waterloo	92,737.50
Merchants Life Insurance Company	Des Moines	1,231,895.76
National American Life Insurance Co. of Iowa	Burlington	187,510.38
National Fidelity Life Insurance Co. of Iowa	Sioux City	305,338.77
Provident Life Insurance Company	Des Moines	135,546.45
Register Life Insurance Company	Davenport	450,905.88
*Reinsurance Life Company of America	Des Moines	8,264.52
Royal Union Mutual Life Insurance Company	Des Moines	1,927,019.60
Western Life Insurance Company	Des Moines	278,655.89
Total Iowa Companies		22,662,938.60

*Organized in 1918.
†Financial Statement not approved.

NON-IOWA COMPANIES

Aetna Life Insurance Company	Hartford, Conn.	6,883,324.56
American Bankers Insurance Company	Chicago, Ill.	230,453.70
American Central Life Insurance Company	Indianapolis, Ind.	379,798.52
American National Assurance Company	St. Louis, Mo.	40,035.45
Bankers Life Insurance Company	Lincoln, Neb.	703,973.00
Bankers Reserve Life Company	Omaha, Nebr.	435,229.35
Berkshire Life Insurance Company	Pittsfield, Mass.	1,972,670.78
Central Life Insurance Company of Illinois	Ottawa, Ill.	299,549.80
Columbian National Life Insurance Company	Boston, Mass.	1,124,525.13
Commonwealth Life Insurance Company	Omaha, Nebr.	72,093.55
Connecticut Mutual Life Insurance Company	Hartford, Conn.	4,542,607.46
Continental Assurance Company	Chicago, Ill.	58,009.84
Equitable Life Assurance Company of United States	New York, N. Y.	52,347,198.78
Federal Life Insurance Company	Chicago, Ill.	645,808.00
Fidelity Mutual Life Insurance Company	Philadelphia, Pa.	2,940,443.50
Girard Life Insurance Company	Philadelphia, Pa.	147,449.82
Guardian Life Insurance Company	New York, N. Y.	3,091,360.96
Home Life Insurance Company	New York, N. Y.	1,891,696.59
International Life Insurance Company	St. Louis, Mo.	1,395,516.94
John Hancock Mutual Life Insurance Company	Boston, Mass.	11,580,165.43
Kansas City Life Insurance Company	Kansas City, Mo.	4,572,539.31
Lincoln National Life Insurance Company	Ft. Wayne, Ind.	2,225,799.31
Lutheran International Life Insurance Company	Ottawa, Ill.	45,066.07
Massachusetts Mutual Life Insurance Company	Springfield, Mass.	16,076,852.14
Metropolitan Life Insurance Company	New York, N. Y.	154,881,315.48
Michigan Mutual Life Insurance Company	Detroit, Mich.	1,760,495.95
Midland Insurance Company	St. Paul, Minn.	143,934.52
Midwest Life Insurance Company	Lincoln, Nebr.	320,316.09
Missouri State Life Insurance Company	St. Louis, Mo.	5,756,791.83
Mutual Benefit Life Insurance Company	Newark, N. J.	34,671,225.16
Mutual Life Insurance Company of New York	New York, N. Y.	67,137,998.75
National Life Insurance Company U. S. A.	Chicago, Ill.	4,606,761.16
National Life Insurance Company	Montpelier, Vt.	8,244,802.07
New England Mutual Life Insurance Company	Boston, Mass.	13,384,615.08
New World Life Insurance Company	Spokane, Wash.	585,910.08

CONSOLIDATED STATEMENT

and Disbursements

Interest and Other	Total	To Policyholders	All Other Disbursements	Total
$ 123,949.65	$ 832,255.06	$ 260,410.65	$ 286,681.43	$ 547,092.08
294.28	294.28		6,003.42	6,003.42
2,536,219.48	12,028,513.61	6,679,037.26	2,245,661.65	8,924,698.91
38,231.95	265,948.08	58,539.92	83,739.09	142,279.01
394,975.55	2,431,543.64	657,772.75	866,077.46	1,523,850.21
90,615.68	177,026.08	2,685.00	119,297.58	121,982.58
1,345,140.35	6,520,453.28	2,594,528.12	1,488,433.88	4,082,962.00
68,470.59	386,927.35	107,708.25	136,898.95	244,607.20
18,655.04	111,392.54	20,564.51	38,106.78	58,671.29
203,678.58	1,435,574.34	654,998.26	410,972.99	1,065,971.25
14,656.09	202,166.47	61,366.94	73,667.29	135,034.23
43,052.96	348,391.73	82,290.03	151,275.66	233,565.69
16,230.06	151,776.51	27,935.88	64,003.57	91,939.45
126,876.19	577,782.07	270,367.36	113,700.67	384,068.03
83,708.95	91,973.47		43,435.06	43,435.06
618,168.42	2,545,188.02	1,128,574.59	633,799.25	1,762,373.84
61,532.14	340,188.03	59,813.83	190,089.87	249,903.70
$ 5,784,455.96	$ 28,447,394.56	$ 12,666,593.35	$ 6,951,844.60	$ 19,618,437.95
19,107,681.89	$ 25,991,006.45	$ 15,658,085.40	$ 5,455,118.44	$ 21,113,203.84
425,630.06	656,083.76	173,670.92	195,922.99	369,593.91
1,331,121.03	1,710,919.55	954,366.63	526,194.13	1,480,560.76
230,409.58	270,445.03	66,601.90	125,173.72	191,775.62
2,219,534.36	2,923,507.36	869,916.75	479,049.25	1,348,966.00
1,554,426.38	1,989,655.73	657,970.89	507,798.01	1,165,768.90
3,217,492.15	5,190,162.93	2,639,354.53	834,264.36	3,473,618.89
702,158.75	1,001,708.55	267,956.95	390,168.21	658,125.16
2,792,446.87	3,916,972.00	1,264,795.11	1,385,301.35	2,650,096.46
694,357.23	766,450.78	156,418.90	349,352.44	505,771.34
9,119,213.85	13,661,821.31	8,650,178.00	2,488,661.48	11,138,839.48
163,328.66	221,338.50	51,963.77	89,009.55	140,973.32
67,465,336.64	119,812,535.42	65,412,490.18	20,083,889.61	85,496,379.79
800,810.81	1,446,618.81	531,961.82	744,728.85	1,276,690.67
5,566,168.24	8,506,611.74	4,274,005.73	1,624,741.59	5,898,747.32
348,062.48	495,512.30	178,080.39	159,859.23	337,939.62
6,945,009.00	10,036,369.96	6,436,870.62	2,443,612.22	8,880,482.84
5,223,567.08	7,115,263.67	4,108,322.37	1,389,898.86	5,498,221.23
2,654,775.08	4,050,292.02	963,149.95	1,007,766.89	1,970,916.84
36,963,686.62	48,543,852.05	23,378,732.70	11,009,886.07	34,388,618.77
796,057.51	5,368,596.82	1,623,162.19	1,923,628.62	3,546,790.81
658,381.87	2,884,181.18	845,922.20	844,296.93	1,690,219.13
8,315.18	53,381.25	4,881.18	42,971.64	47,852.82
10,383,549.44	26,460,401.58	11,016,421.29	3,971,238.94	14,987,660.23
45,337,448.00	200,218,763.48	82,655,221.85	49,221,463.33	131,876,685.17
685,954.58	2,446,450.53	1,460,362.40	585,870.99	2,046,233.39
32,501.49	176,436.01	37,954.12	82,928.06	120,882.18
78,695.20	399,011.29	134,965.88	119,655.63	254,621.51
1,851,149.72	7,607,941.55	2,465,044.34	2,778,783.45	5,243,827.79
26,840,248.98	61,511,474.14	24,677,453.12	6,677,881.65	31,355,334.77
56,759,695.95	123,897,694.70	69,651,429.81	15,664,428.18	85,315,857.99
1,402,089.37	6,008,850.53	2,584,630.51	2,146,123.19	4,730,753.70
3,559,846.80	11,804,648.87	7,812,331.45	1,905,205.06	9,717,536.51
4 276 373.45	17,660,988.53	9,875,523.52	2,813,655.94	12,689,179.46
175,200.52	761,110.60	224,441.74	259,735.12	484,176.86

TABLE No. 1—PART I—INCOME

NON-IOWA COMPANIES	Location of Company	Premiums
New York Life Insurance Company	New York, N. Y.	110,138,795.14
North American Life Insurance Company	Chicago, Ill.	1,085,025.61
Northwestern Mutual Life Insurance Company	Milwaukee, Wis.	57,255,265.86
Northwestern National Life Insurance Company	Minneapolis, Minn.	2,256,671.31
Old Colony Life Insurance Company	Chicago, Ill.	366,439.01
Pacific Mutual Life Insurance Company	Los Angeles, Calif.	7,469,920.39
Penn Mutual Life Insurance Company	Philadelphia, Pa.	29,081,241.51
Peoria Life Insurance Company	Peoria, Ill.	833,411.27
Phoenix Mutual Life Insurance Company	Hartford, Conn.	7,787,489.50
Prairie Life Insurance Company	Omaha, Nebr.	115,088.94
Provident Life and Trust Company	Philadelphia, Pa.	14,860,728.35
Prudential Insurance Company of America	Newark, N. J.	124,452,430.21
Reliance Life Insurance Company	Pittsburgh, Pa.	3,315,229.55
Reserve Loan Life Insurance Company	Indianapolis, Ind.	1,146,841.39
Saint Joseph Life Insurance Company	St. Joseph, Mo.	203,397.25
*Scandia Life Insurance Company	Chicago, Ill.	1,307,911.82
Security Mutual Life Insurance Company	Lincoln, Nebr.	305,901.73
Standard Life Insurance Company	Decatur, Ill.	891,475.05
State Life Insurance Company	Indianapolis, Ind.	3,254,587.75
Travelers Insurance Company	Hartford, Conn.	19,666,973.21
Union Central Life Insurance Company	Cincinnati, Ohio	19,399,896.55
Union Mutual Life Insurance Company	Portland, Me.	2,335,772.51
United States Life Insurance Company	New York, N. Y.	698,223.38
Total Non-Iowa Companies		$890,168,357.05
Total all Companies		912,831,295.65

*Name changed to Mutual Trust Life, January 1, 1919.

TABLE 1—LIFE INSURANCE COMPANIES

Part II—Financial

NAME OF COMPANY	Location of Company	Admitted Assets
IOWA COMPANIES		
American Life Insurance Company	Des Moines	2,267,922.03
*American Teachers Life Insurance Co.	Des Moines	121,624.26
†Bankers Life Company	Des Moines	36,594,320.95
Cedar Rapids Life Insurance Co.	Cedar Rapids	782,799.07
Central Life Assurance Soc. of the U. S.	Des Moines	6,821,049.56
Des Moines Life and Annuity Co.	Des Moines	705,708.60
Equitable Life Insurance Company	Des Moines	25,022,114.32
Guaranty Life Insurance Company	Davenport	920,300.71
Iowa Life Insurance Company	Waterloo	404,802.12
Merchants Life Insurance Co.	Des Moines	3,099,591.64
National American Life Insurance Co.	Burlington	417,492.28
National Fidelity Life Insurance Co.	Sioux City	520,494.60
Provident Life Insurance Company	Des Moines	350,355.37
Register Life Insurance Company	Davenport	2,322,150.86
*Reinsurance Life Company of America	Des Moines	291,029.03
Royal Union Mutual Life Insurance Co.	Des Moines	8,244,868.41
Western Life Insurance Company	Des Moines	581,738.56
Total Iowa Companies		$89,468,362.37

*Organized in 1918.
†Financial statement not approved.

AND DISBURSEMENTS—Continued.

Interest and Other	Total	To Policyholders	All Other Disbursements	Total
68,747,584.26	178,886,379.40	97,699,656.20	25,000,350.80	122,700,207.00
238,438.88	1,323,464.49	399,082.83	501,646.36	900,729.19
20,773,250.19	78,028,516.05	46,996,354.24	10,792,914.00	57,789,268.24
382,870.37	2,639,541.68	926,698.28	790,371.60	1,717,069.88
191,462.02	557,901.03	162,011.63	211,401.10	373,412.73
2,480,609.30	9,950,529.69	4,288,845.62	2,483,590.53	6,772,436.15
22,712,868.74	51,794,110.25	22,056,716.02	8,962,013.47	31,018,729.49
193,588.47	1,026,999.74	221,440.30	371,803.26	593,243.56
3,034,814.65	10,822,304.15	5,800,346.85	2,099,197.89	7,899,544.74
14,199.07	129,288.01	26,325.89	45,086.80	71,412.69
4,977,469.38	19,838,197.73	11,559,266.14	3,294,237.81	14,853,503.95
66,544,693.70	190,997,123.91	71,032,622.41	40,689,630.89	111,722,253.30
414,543.60	3,729,773.15	1,185,092.11	1,395,548.65	2,580,640.76
223,526.36	1,370,367.75	982,805.80	379,022.31	1,361,828.11
22,580.97	225,978.22	34,044.02	75,437.53	109,481.55
224,434.46	1,532,346.28	615,493.33	408,202.67	1,023,696.00
113,185.84	419,087.57	132,608.10	141,236.75	273,844.85
491,882.40	1,383,357.45	475,139.15	532,877.19	1,008,016.34
1,151,544.83	4,406,132.58	1,960,579.87	1,019,998.03	2,980,577.90
5,678,896.21	25,345,869.42	10,245,607.77	6,598,905.38	16,844,513.15
8,662,898.46	28,062,795.01	15,838,119.31	5,719,359.34	21,557,478.65
898,927.59	3,234,700.10	2,420,763.14	552,337.90	2,973,101.04
576,810.35	1,275,033.73	961,236.50	379,932.04	1,341,168.54
$ 452,378,499.32	$ 342,546,856.37	$ 647,785,694.62	$ 252,773,366.27	$ 900,559,060.89
458,162,955.28	370,994,250.93	660,452,287.97	259,725,210.87	920,177,498.84

CONSOLIDATED STATEMENT

Condition and Business

Liabilities	Capital and Surplus	Written during 1918		In force Dec. 31, 1918	
		Number of Policies	Amount	Number of Policies	Amount
$ 2,051,073.13	$ 216,848.90	2,649	$ 5,333,159.00	13,780	$ 23,247,354.45
419.84	121,204.42				
36,212,005.18	382,315.77	16,043	40,192,869.00	208,086	446,933,871.00
678,738.63	104,060.44	771	1,578,600.00	4,659	7,700,619.00
6,587,707.53	233,342.03	9,280	17,727,162.00	38,130	63,867,715.00
30,709.25	674,999.35	857	1,707,900.00	1,084	2,164,750.00
23,527,718.33	1,494,395.99	13,274	29,996,822.32	91,251	159,618,090.66
807,906.82	112,393.89	1,230	2,666,286.00	5,862	10,273,966.00
296,391.39	108,410.73	222	498,883.00	1,959	3,141,020.00
2,622,082.24	477,509.40	2,071	4,165,341.80	29,274	55,088,201.13
399,362.08	18,130.20	714	1,321,908.00	3,510	6,030,976.00
316,407.12	204,087.48	1,132	2,893,342.00	3,706	9,003,288.00
224,461.31	125,894.06	640	1,318,583.00	2,650	4,750,597.00
2,241,991.41	80,159.45	827	1,985,073.00	8,581	14,845,910.00
7,110.03	283,919.00	152	815,105.00	152	815,105.00
8,053,276.32	191,592.09	3,656	7,686,151.00	32,401	52,432,109.00
369,590.65	212,147.91	1,706	3,298,668.00	4,825	8,504,593.00
$ 84,426,951.26	$ 5,041,411.11	55,224	$ 123,185,853.12	449,910	$ 868,418,165.24

TABLE No. 1—PART II—FINANCIAL

NON-IOWA COMPANIES	Location of Company	Admitted Assets
Aetna Life Insurance Company	Hartford, Conn.	$ 149,788,100.29
American Bankers Insurance Company	Chicago, Ill.	1,315,180.41
American Central Life Insurance Co.	Indianapolis, Ind.	6,472,351.25
American National Assurance Company	St. Louis, Mo.	638,387.54
Bankers Life Insurance Company	Lincoln, Nebr.	14,370,309.02
Bankers Reserve Life Company	Omaha, Nebr.	8,205,029.30
Berkshire Life Insurance Company	Pittsfield, Mass.	26,533,017.06
Central Life Insurance Co. of Illinois	Ottawa, Ills.	2,327,448.95
Columbian National Life Insurance Co.	Boston, Mass.	15,194,862.32
Commonwealth Life Insurance Company	Omaha, Nebr.	1,286,730.73
Connecticut Mutual Life Insurance Co.	Hartford, Conn.	82,381,483.03
Continental Assurance Company	Chicago, Ills.	528,835.05
Equitable Life Assurance Company of U. S.	New York, N. Y.	611,813,919.83
Federal Life Insurance Company	Chicago, Ills.	4,362,501.63
Fidelity Mutual Life Insurance Co.	Philadelphia, Pa.	37,246,448.33
Girard Life Insurance Company	Philadelphia, Pa.	1,697,064.25
†Guardian Life Insurance Company	New York, N. Y.	56,111,806.00
Home Life Insurance Company	New York, N. Y.	36,097,016.81
International Life Insurance Co.	St. Louis, Mo.	11,594,350.00
John Hancock Mutual Life Insurance Co.	Boston, Mass.	171,313,630.84
Kansas City Life Insurance Co.	Kansas City, Mo.	10,922,099.20
Lincoln National Life Insurance Co.	Ft. Wayne, Ind.	6,196,448.82
Lutheran International Life Insurance Co.	Ottawa, Ill.	154,184.81
Massachusetts Mutual Life Insurance Co.	Springfield, Mass.	112,661,852.34
Metropolitan Life Insurance Co.	New York, N. Y.	775,454,698.28
Mercury Reinsurance Co. (U. S. Branch)	New York, N. Y.	
Michigan Mutual Life Insurance Co.	Detroit, Mich.	13,632,925.99
Midland Insurance Co.	St. Paul, Minn.	645,853.08
Midwest Life Insurance Co.	Lincoln, Nebr.	1,194,837.72
Missouri State Life Insurance Co.	St. Louis, Mo.	19,895,653.58
Mutual Benefit Life Insurance Co.	Newark, N. J.	249,046,917.73
Mutual Life Insurance Co. of N. Y.	New York, N. Y.	673,714,293.83
*Mutual Trust Life Insurance Co.	Chicago, Ill.	3,694,317.62
National Life Insurance Co. (U. S. A.)	Chicago, Ill.	16,635,957.31
National Life Insurance Co.	Montpelier, Vt.	71,033,766.19
New England Mutual Life Insurance Co.	Boston, Mass.	89,166,637.66
New World Life Insurance Co.	Spokane, Wash.	2,877,992.45
New York Life Insurance Co.	New York, N. Y.	995,087,284.86
North American Life Insurance Co.	Chicago, Ill.	4,363,732.32
Northwestern Mutual Life Insurance Co.	Milwaukee, Wis.	414,837,471.74
Northwestern National Life Insurance Co.	Minneapolis, Minn.	7,109,269.22
Old Colony Life Insurance Company	Chicago, Ill.	1,300,154.38
Pacific Mutual Life Insurance Co.	Los Angeles, Calif.	45,413,222.61
Penn Mutual Life Insurance Company	Philadelphia, Pa.	202,862,994.57
Peoria Life Insurance Company	Peoria, Ill.	2,140,226.31
Phoenix Mutual Life Insurance Co.	Hartford, Conn.	48,881,385.13
Prairie Life Insurance Company	Omaha, Nebr.	312,376.32
Provident Life and Trust Company	Philadelphia, Pa.	102,116,387.99
Prudential Insurance Co. of America	Newark, N. J.	571,462,309.44
Reliance Life Insurance Company	Pittsburgh, Pa.	8,783,974.65
Reserve Loan Life Insurance Co.	Indianapolis, Ind.	4,258,822.75
Saint Joseph Life Insurance Co.	St. Joseph, Mo.	537,431.74
Security Mutual Life Insurance Co.	Lincoln, Nebr.	1,882,845.13
Standard Life Insurance Co.	Decatur, Ill.	1,232,199.61
State Life Insurance Company	Indianapolis, Ind.	20,364,663.57
Travelers Insurance Company	Hartford, Conn.	148,568,440.19
Union Central Life Insurance Company	Cincinnati, Ohio	128,164,484.45
Union Mutual Life Insurance Company	Portland, Me.	18,579,390.31
United States Life Insurance Company	New York, N. Y.	7,209,969.49
Total Non-Iowa Companies		$6,021,676,038.67
Total all Companies		6,111,144,401.08

*Changed name from Scandia Life, Dec. 31, 1918.

CONDITION AND BUSINESS—Continued.

Liabilities	Capital and Surplus	Written during 1918		In force Dec. 31, 1918	
		Number of Policies	Amount	Number of Policies	Amount
132,623,446.46	17,164,653.93	23,463	218,251,456.34	219,814	673,171,467.54
1,100,843.40	214,337.01	13,401	7,955,876.00	25,303	19,160,048.00
6,123,469.84	348,881.41	5,211	15,134,046.00	23,819	54,031,580.00
360,272.58	278,114.96	1,653	3,058,007.00	4,229	8,002,752.00
14,089,158.76	281,150.26	4,908	8,983,844.16	44,167	70,146,219.42
6,867,068.64	1,337,960.66	3,566	8,075,063.46	22,525	43,556,627.24
25,455,768.35	1,077,248.71	2,792	10,258,748.00	37,452	94,131,523.00
1,978,835.81	348,613.14	2,504	5,315,466.00	12,694	21,448,984.00
13,962,392.13	1,232,470.19	5,733	17,907,312.00	35,403	92,195,825.25
1,129,805.48	156,925.25	4,261	8,077,185.00	12,044	21,846,705.00
79,035,981.07	3,355,503.96	11,033	32,003,096.34	118,077	285,121,433.69
295,952.03	232,883.02	2,473	2,498,612.00	4,369	5,606,449.00
598,787,107.25	13,026,812.58	75,826	350,460,925.00	695,483	1,924,538,578.00
4,042,509.50	320,082.13	2,310	5,710,011.00	13,383	26,008,265.00
36,163,287.71	1,083,160.62	6,339	19,566,470.00	68,379	149,295,550.00
1,271,863.30	425,200.95	788	2,151,143.00	3,893	10,058,866.00
54,633,214.18	1,478,591.82	9,481	24,657,919.00	88,837	179,121,354.00
35,173,395.74	923,621.07	8,445	24,510,677.00	72,656	158,710,292.00
10,941,043.81	653,206.19	9,750	21,764,807.00	41,216	77,042,499.00
166,309,730.52	5,003,910.32	74,927	93,386,493.00	349,726	511,592,109.00
10,592,866.54	329,232.66	20,058	41,695,627.00	79,753	143,499,667.00
5,796,448.82	400,000.00	9,055	22,773,912.61	38,020	76,082,462.59
26,431.69	127,753.12	518	858,500.00	847	1,382,500.00
107,343,797.52	5,318,054.82	18,843	64,588,303.00	205,368	490,793,291.00
748,405,784.24	27,048,914.04	3,240,004	882,340,609.00	19,784,261	4,429,511,816.00
12,775,650.20	857,275.70	4,319	9,457,438.57	39,354	63,470,446.76
457,756.74	188,096.34	694	1,275,891.00	2,612	4,576,439.00
1,033,476.44	161,361.28	1,139	2,109,600.50	6,869	11,439,929.25
17,809,777.77	2,085,875.81	18,418	41,380,082.15	93,670	176,746,636.00
249,046,917.73		33,127	113,197,286.00	381,507	987,481,787.00
673,714,293.83		66,655	208,920,389.00	802,366	1,861,881,953.00
3,286,810.49	407,507.13	5,077	9,722,290.00	26,004	37,139,541.00
15,971,640.43	664,316.88	7,315	16,042,186.00	57,578	100,580,434.00
67,152,087.63	3,881,678.56	9,330	26,104,481.00	112,329	233,424,376.00
85,559,225.30	3,607,412.36	13,971	47,352,794.00	160,089	403,609,868.00
1,404,230.81	1,473,761.64	2,293	4,569,063.53	9,536	17,932,604.32
995,087,284.86		147,741	356,993,266.00	1,360,433	2,838,829,802.00
3,629,498.68	734,233.64	3,104	8,214,148.00	18,373	38,222,686.00
395,338,694.91	19,498,776.83	40,131	151,346,127.00	616,224	1,680,936,546.00
6,607,965.93	501,303.29	11,327	22,540,012.00	37,246	68,179,848.00
1,131,976.44	168,177.94	3,133	3,646,202.38	9,214	11,542,298.55
43,606,943.90	1,806,278.71	14,716	36,957,884.00	103,104	208,647,520.00
202,862,994.57		23,861	95,478,047.00	276,598	802,225,787.00
2,022,980.23	117,246.28	3,273	7,171,839.00	13,463	26,115,956.00
48,881,385.13		10,291	29,167,773.00	103,073	213,479,965.00
178,492.35	133,883.98	474	1,055,893.00	1,900	3,554,527.00
97,519,047.46	4,597,340.53	16,735	52,564,622.00	158,643	412,833,701.00
558,038,024.98	13,424,284.46	2,632,797	747,987,810.00	2,536,576	3,891,758,334.00
7,712,967.48	1,071,007.17	12,490	27,344,027.00	52,510	102,841,263.00
3,998,341.49	260,481.26	3,296	7,155,879.00	17,561	31,465,121.00
330,037.88	207,393.86	627	1,445,750.00	2,139	5,017,155.00
1,553,094.52	329,750.61	674	1,672,812.00	6,901	10,173,302.00
1,108,343.05	123,956.56	15,704	19,007,647.00	27,774	33,531,006.00
17,750,542.80	2,614,120.77	6,474	13,674,614.00	44,472	93,319,457.00
133,948,891.86	14,619,548.33	38,132	214,079,457.00	227,220	754,291,082.00
122,221,842.36	5,942,642.10	21,759	76,602,156.00	231,544	563,428,654.00
18,410,190.05	169,200.28	2,427	5,490,927.00	40,896	65,551,297.00
6,898,811.32	311,158.17	1,511	2,664,863.00	13,995	23,840,796.00
$ 5,359,550,585.38	$ 162,125,453.29	6,730,357	$3,254,377,366.04	29,593,491	$16,344,256,981.61
5,943,977,536.64	167,166,864.40	6,785,581	3,377,563,219.16	30,043,401	17,212,675,146.85

TABLE

LIFE INSURANCE COMPANIES

Name of Company	Ledger Assets December 31 of Previous Year	Increase or Decrease in Capital	Contribution to Surplus	Total New Premiums
IOWA COMPANIES				
American Life Insurance Co.	$ 1,914,794.18			$ 161,483.14
*American Teachers Life Ins. Co.		$ 100,000.00	$ 49,002.86	
†Bankers Life Company	32,119,443.56			1,202,691.53
Cedar Rapids Life Insurance Co.	631,158.55			44,106.22
Central Life Assur. Soc. of the U. S.	5,751,736.47			558,672.24
Des Moines Life and Annuity Co.	551,206.32	92,392.49	46,133.74	65,099.29
Equitable Life Insurance Co.	21,695,442.79			1,082,877.88
Guaranty Life Insurance Co.	734,977.37			84,117.01
Iowa Life Insurance Co.	340,464.56			11,806.42
†Merchants Life Insurance Co.	2,581,592.25		51,000.00	141,255.69
Nat'l American Life Insurance Co.	326,169.95			45,740.24
Nat'l Fidelity Life Insurance Co.	388,405.14			96,447.91
Provident Life Insurance Co.	294,157.62			35,029.36
Register Life Insurance Co.	2,076,582.19			61,381.66
*Reinsurance Life Co. of America	161,343.07	78,850.00	78,850.00	7,307.95
Royal Union Mutual Life Ins. Co.	7,199,307.88			312,080.66
Western Life Insurance Co.	427,567.09	—6,475.00	19,685.94	97,493.51
Total Iowa Companies	$ 77,194,348.99	+$277,717.49	$244,672.54	$ 4,068,491.81

*Organized in 1918.

Name of Company	Ledger Assets December 31 of Previous Year	Increase or Decrease in Capital	Contribution to Surplus	Total New Premiums
NON-IOWA COMPANIES				
Aetna Life Insurance Co.	$ 117,419,529.90			$ 3,904,844.17
†American Bankers Insurance Co.	1,129,752.90	+$161,810.00	$163,550.00	85,184.46
American Central Life Insurance Co.	5,703,756.60			304,899.48
American National Assurance Co.	544,141.36			75,321.22
Bankers Life Insurance Co.	12,466,981.15			334,784.89
Bankers Reserve Life Company	7,409,957.57			296,565.31
Berkshire Life Insurance Co.	24,169,567.81			615,141.50
Central Life Insurance Co.	1,958,206.92			167,776.00
Columbian Nat'l Life Insurance Co.	13,709,447.38			489,256.74
Commonwealth Life Insurance Co.	953,716.50			219,603.83
Connecticut Mutual Life Ins. Co.	77,086,006.32			1,157,194.59
Continental Assurance Co.	413,741.61			63,982.77
Equitable Life Assurance Co.	567,212,766.10			11,283,080.59
Federal Life Insurance Co.	4,090,385.85			148,060.62
Fidelity Mutual Life Ins. Co.	34,257,176.69			776,118.57
Girard Life Insurance Co.	1,578,028.06			64,284.45
Guardian Life Insurance Co.	54,386,552.29			983,134.98
Home Life Insurance Co.	34,306,486.27			976,545.82
International Life Insurance Co.	9,124,336.92			427,416.70
John Hancock Mutual Life Ins. Co.	151,063,683.57			3,267,038.79
Kansas City Life Insurance Co.	8,469,726.63	100,000.00		1,269,191.38
Lincoln National Life Insurance Co.	4,761,806.90		300,000.00	588,893.29
Lutheran International Life Ins. Co.	206,000.00	586.63		27,799.69
Massachusetts Mutual Life Ins. Co.	97,621,213.25			2,462,876.72
Metropolitan Life Insurance Co.	681,791,989.82			12,336,035.93
†Mereury Reinsurance Co. (U. S. B.)				
Michigan Mutual Life Insurance Co.	12,877,681.12			223,367.72

NO. 2.

INCOME FOR THE YEAR 1918.

Total Renewal Premiums	Total Premium Income	Total Interest and Rents	From All Other Sources	Total Income	Total
$ 546,822.27	$ 708,305.41	$ 110,960.77	$ 12,988.88	$ 832,255.06	$ 2,747,049.24
		294.28		49,297.14	149,797.14
8,229,602.60	9,492,294.13	1,764,917.95	771,301.53	12,028,513.61	44,147,957.17
183,610.91	227,716.13	35,245.22	2,986.73	265,948.08	897,106.63
1,477,895.85	2,036,568.09	363,118.94	31,856.61	2,431,543.64	8,183,280.11
21,311.01	86,410.40	33,315.24	1,166.70	167,026.08	810,624.89
4,092,435.05	5,175,312.93	1,264,890.61	80,249.74	6,520,453.28	28,215,896.07
234,339.75	318,456.76	43,977.52	24,493.07	386,927.35	1,121,904.72
80,929.08	92,737.50	17,000.08	1,654.96	111,392.54	451,857.10
1,090,640.07	1,231,895.76	145,431.84	7,246.74	1,435,574.34	4,017,166.50
141,770.14	187,510.38	12,903.99	1,752.10	202,166.47	528,336.42
208,890.86	305,338.77	18,436.15	24,616.81	348,391.73	736,796.87
100,517.09	135,546.45	15,941.82	288.24	151,776.51	445,934.13
389,524.22	450,905.88	119,230.79	7,045.40	577,782.07	2,654,364.26
966.57	8,264.52	4,858.95		91,973.47	332,166.54
1,614,038.94	1,927,019.60	415,244.04	202,924.38	2,545,188.02	9,744,495.90
181,162.38	278,655.89	35,088.59	6,757.61	340,188.03	774,230.12
$ 18,594,446.79	$ 22,662,938.60	$ 4,401,456.78	$ 1,177,329.50	$ 28,486,397.42	$ 105,958,463.90

Total Renewal Premiums	Total Premium Income	Total Interest and Rents	From All Other Sources	Total Income	Total
$ 15,202,837.72	$ 19,107,681.89	$ 6,158,118.44	$ 725,306.12	$ 25,991,006.45	$ 143,410,536.35
340,445.69	425,639.06	62,837.36	4,066.34	656,083.76	1,624,026.66
1,026,221.55	1,331,121.03	359,883.56	19,914.96	1,710,919.55	7,414,676.15
155,088.36	230,409.58	32,100.65	7,934.80	270,445.03	814,586.39
1,884,749.47	2,219,534.36	647,155.44	56,817.56	2,923,507.36	15,390,488.51
1,257,861.07	1,554,426.38	386,237.56	48,991.79	1,989,655.73	9,399,613.30
2,602,350.65	3,217,492.15	1,181,939.05	790,731.73	5,190,162.93	29,359,730.74
534,382.75	702,158.75	126,934.70	172,615.10	1,001,708.55	2,959,917.47
2,392,750.13	2,792,046.87	713,173.06	411,352.07	3,916,572.00	17,626,019.38
474,753.40	694,357.23	58,718.95	13,374.60	766,450.78	1,720,167.28
7,992,019.35	9,119,213.85	5,891,925.05	650,682.41	13,661,821.31	90,747,827.63
99,345.89	163,328.66	25,107.19	32,902.65	221,338.50	635,080.11
26,182,256.65	67,465,336.64	26,261,834.24	26,985,364.54	119,812,535.42	687,025,301.52
692,750.19	800,810.81	248,597.74	297,210.26	1,446,618.81	5,537,004.66
4,790,049.67	5,566,168.24	1,867,488.28	1,072,955.22	8,506,611.74	42,763,788.43
283,678.00	348,062.48	88,892.29	58,647.53	495,512.30	2,073,540.36
5,961,874.02	6,945,009.00	2,746,197.40	345,253.56	10,036,369.96	64,422,922.25
4,247,021.26	5,223,567.08	1,699,589.21	192,107.38	7,115,263.67	41,481,749.94
3,227,358.28	2,654,775.08	626,806.79	768,710.15	4,050,292.02	13,174,628.94
32,096,647.83	36,963,686.62	7,744,409.28	3,835,756.15	48,543,852.05	199,607,535.62
3,303,347.96	4,572,539.31	584,068.93	211,988.58	5,368,596.82	13,938,323.45
1,636,906.02	2,225,799.31	322,220.37	36,161.50	2,884,181.18	7,645,988.06
17,206.38	45,066.07	6,698.93	1,616.25	53,381.25	259,967.88
13,613,975.42	16,076,852.14	4,938,749.65	5,444,799.79	26,460,401.58	124,081,614.83
149,219,775.98	154,555,811.91	35,204,486.35	10,458,465.22	200,218,763.48	882,010,753.39
1,537,128.23	1,760,496.96	666,067.43	19,887.15	2,446,450.53	15,324,131.65

TABLE NO. 2—LIFE INSURANCE COMPANIES

Name of Company	Ledger Assets December 31 of Previous Year	Increase or Decrease in Capital	Contribution to Surplus	Total New Premiums
Midland Insurance Company	568,856.54	45.00	7.50	35,216.68
Midwest Life Insurance Company	1,025,735.71			48,711.96
Missouri State Life Insurance Co	16,282,000.71			1,274,446.93
Mutual Benefit Life Insurance Co	214,808,506.65			4,835,521.89
Mutual Life Insurance Co. of N.Y	630,117,091.67			11,945,646.92
‡Mutual Trust Life Insurance Co	3,047,293.28			287,306.62
Nat'l Life Insurance Co., U. S. A	14,792,780.33			490,272.00
Nat'l Life InsuranceCompany	66,709,654.09			1,338,611.82
New England Mutual Life Ins. Co	82,323,954.45			2,090,612.85
New World Life Insurance Co	2,534,409.29			145,070.39
New York Life Insurance Co	911,698,026.02			17,891,015.99
North American Life Insurance Co	3,802,937.24			209,648.28
Northwestern Mutual Life Ins. Co	382,461,559.44			6,828,469.75
Northwestern Nat'l Life Ins. Co	5,828,939.26			600,374.07
Old Colony Life Insurance Co	962,483.72	100.00		118,425.52
Pacific Mutual Life Insurance Co	38,367,810.27			1,537,767.31
Penn Mutual Life Insurance Co	179,180,264.48			4,202,500.39
Peoria Life Insurance Company	1,726,170.04			231,496.76
Phoenix Mutual Life Insurance Co	44,486,105.26			1,636,423.25
Prairie Life Insurance Co	252,353.81			25,609.07
Provident Life and Trust Co	92,621,156.30			2,378,819.23
Prudential Insurance Co. of America	477,665,894.86			8,670,421.81
Reliance Life Insurance Company	7,180,895.10			893,710.13
Reserve Loan Life Insurance Co	4,087,041.00			410,791.75
Saint Joseph Life Insurance Co	407,383.18			55,799.39
Security Mutual Life Ins. Co	1,701,109.70			43,251.37
Standard Life Insurance Co	745,732.14			390,326.90
State Life Insurance Co	18,475,133.49			516,710.40
Travelers Insurance Company	95,549,673.40			4,594,565.18
Union Central Life Insurance Co	116,548,517.83			3,170,967.88
Union Mutual Life Insurance Co	19,360,812.71			300,438.45
United States Life Insurance Co	7,103,542.34			93,512.44
Total Non-Iowa Companies	$4,367,204,055.80	— $61,078.37	$463,557.50	$119,841,594.02
Total All Companies	$4,444,398,404.79	+$216,639.12	$708,230.04	$123,910,085.83

‡Changed name from Scandia Life December 31, 1918.

TABLE

LIFE INSURANCE COMPANIES

Name of Company	Losses and Matured Endowments	Surrender Values	Dividends to Policyholders	All Other Payments to Policyhold'rs
IOWA COMPANIES				
American Life Insurance Co	$ 172,967.65	$ 62,299.07	$ 18,849.38	$ 7,294.55
*American Teachers Life Ins. Co				
Bankers Life Company	5,732,103.32	70,904.36	857,020.64	19,008.94
Cedar Rapids Life Insurance Co	43,000.00	9,051.62	5,855.47	632.82
Central Life Assur. Soc. of the U. S	473,868.88	139,114.08	43,113.93	1,675.91
Des Moines Life and Annuity Co	2,000.00		685.00	
Equitable Life Insurance Co	1,414,919.92	345,883.36	821,929.17	11,795.67
Guaranty Life Insurance Co	76,529.94	25,193.09	3,170.78	2,814.44
Iowa Life Insurance Co	13,197.90	6,477.51	597.37	291.73
Merchants Life Insurance Co	602,886.98	40,900.36	8,376.69	2,744.23
*Organized in 1918.				

INCOME FOR THE YEAR 1918—Continued.

Total Renewal Premiums	Total Premium Income	Total Interest and Rents	From All Other Sources	Total Income	Total
108,717.84	143,934.52	30,699.57	1,794.42	176,436.01	745,337.55
271,604.13	320,316.09	57,695.20	21,000.00	399,011.29	1,424,747.00
4,482,344.90	5,756,791.83	1,076,182.45	774,967.27	7,607,941.55	23,889,942.26
29,835,703.27	34,671,225.16	10,813,384.97	16,026,864.91	61,511,474.14	276,330,070.79
55,201,345.25	67,146,992.18	29,935,965.92	26,814,736.60	123,897,694.70	754,014,786.37
1,020,879.79	1,308,186.41	161,654.68	62,505.19	1,532,346.28*	4,579,639.56
2,642,514.55	3,133,386.55	765,987.68	2,109,476.30	6,008,850.53	20,801,630.86
6,906,655.17	8,245,266.99	3,421,605.30	137,776.58	11,804,648.87	78,514,302.96
11,296,692.49	13,387,305.34	3,886,735.60	386,947.59	17,660,988.53	99,984,942.98
440,839.78	585,910.08	164,980.05	10,220.47	761,110.60	3,295,519.89
22,263,123.17	110,154,139.16	41,500,876.98	27,231,363.26	178,886,379.40	1,090,584,405.42
875,466.55	1,085,114.83	192,927.96	45,421.70	1,323,464.49	5,126,401.73
50,433,081.63	57,261,501.38	19,344,961.06	1,422,053.61	78,028,516.05	460,490,075.49
1,656,297.24	2,256,671.31	355,723.58	27,146.79	2,639,541.68	8,468,480.94
246,013.49	366,439.01	50,488.32	140,973.70	557,901.03	1,520,484.75
5,932,153.08	7,469,920.39	2,308,985.76	171,623.54	9,950,529.69	48,318,339.96
24,881,397.12	29,963,897.32	9,099,507.34	13,610,705.59	51,794,110.25	230,974,374.73
601,914.51	833,411.27	92,421.12	101,167.35	1,026,999.74	2,753,169.78
6,152,083.24	7,788,506.49	2,435,137.47	598,600.19	10,822,304.15	55,307,409.41
89,479.87	115,088.94	13,518.10	680.97	129,288.01	381,641.82
12,485,440.74	14,864,259.97	4,650,082.14	323,255.62	19,838,197.73	112,459,354.03
118,789,234.77	124,459,656.58	23,390,148.28	43,147,319.05	190,997,123.91	668,662,518.77
2,422,971.03	3,315,781.16	368,367.62	45,624.37	3,729,773.15	10,910,668.25
736,125.06	1,146,916.81	190,402.72	33,048.22	1,370,367.75	5,457,408.75
147,607.05	203,397.25	22,120.20	460.77	225,978.22	633,361.40
262,650.36	305,901.73	111,385.12	1,800.72	419,087.57	2,120,197.27
301,148.15	891,475.05	33,019.67	458,862.73	1,383,357.45	2,129,089.59
2,738,410.56	3,255,120.96	1,098,642.47	52,369.15	4,406,132.58	22,881,266.07
15,072,408.03	19,666,973.21	4,848,210.95	830,685.26	25,345,869.42	120,895,542.82
16,231,850.08	19,402,817.96	7,584,861.88	1,075,115.17	28,062,795.01	144,611,312.84
2,035,334.06	2,335,772.51	880,362.61	18,564.98	3,234,700.10	22,604,512.81
604,760.47	698,272.91	380,922.86	196,837.96	1,275,033.73	8,378,576.07
$ 768,545,240.40	$ 888,386,834.42	$ 265,918,623.53	$187,777,440.92	$1,342,546,456.37	$6,709,689,433.80
$ 787,139,687.19	$ 911,049,773.02	$ 270,320,080.31	$188,954,770.42	$1,371,032,853.79	$6,815,647,897.50

NO. 3.

DISBURSEMENTS FOR THE YEAR 1918.

Total Paid Policyholders	Agents' Commissions and Salaries	Agency Supervision and Branch Office Exp'se	All Other Disbursements	Total Disbursements	Balance
$ 260,410.65	$ 136,935.80	$ 19,628.37	$ 130,117.26	$ 547,092.08	$ 2,199,957.16
	755.10		5,248.32	6,003.42	143,293.72
6,679,087.26	903,365.79	229,430.28	1,112,865.58	8,924,698.91	35,223,258.26
58,539.92	44,012.71	4,028.82	35,697.56	142,279.01	754,827.62
657,772.75	455,908.07	41,038.03	369,071.36	1,523,850.21	6,659,429.90
2,685.00	57,972.79	11,816.38	49,508.41	121,982.58	688,642.31
2,594,528.12	707,659.80	117,121.71	663,652.37	4,082,962.00	24,132,934.07
107,708.25	77,474.90	7,590.26	51,833.79	244,607.20	877,297.52
20,564.51	10,808.58	5,481.61	21,816.59	58,671.29	393,185.81
654,998.26	132,272.18	25,813.65	252,887.16	1,065,971.25	2,951,195.34

TABLE NO. 3—LIFE INSURANCE COMPANIES

Name of Company	Losses and Matured Endowments	Surrender Values	Dividends to Policyholders	All Other Payments to Policyhold'rs
Nat'l American Life Insurance Co	32,340.00	3,805.00	15,150.62	10,071.22
Nat'l Fidelity Life Insurance Co	82,065.68			224.35
Provident Life Insurance Co	23,371.41	2,773.94	114.06	1,676.47
Register Life Insurance Co	128,463.84	60,347.88	81,413.82	141.82
*Reinsurance Life Co. of America				
Royal Union Mutual Life Ins. Co	621,197.41	176,079.13	314,901.13	16,396.92
Western Life Insurance Co	43,122.21	6,400.12	7,303.60	2,987.90
Total Iowa Companies	$ 9,462,035.14	$ 948,319.48	$ 2,178,481.66	$ 77,757.07
NON-IOWA COMPANIES				
Aetna Life Insurance Co	$ 11,602,707.56	$ 2,370,020.31	$ 1,494,044.85	$ 191,312.68
†American Bankers Insurance Co	154,904.74	18,143.50		622.68
American Central Life Insurance Co	618,092.89	292,872.43	43,401.31	
American National Assurance Co	62,769.53	3,832.37		
Bankers Life Insurance Co	569,409.02	115,657.67	193,280.16	569.90
Bankers Reserve Life Company	312,281.75	167,482.03	173,818.87	4,388.24
Berkshire Life Insurance Co	1,719,479.00	446,342.45	473,533.08	
Central Life Insurance Co	170,756.31	31,975.71	51,562.50	13,692.43
Columbian Nat'l Life Insurance Co	925,544.12	263,623.96	53,177.23	22,449.80
Commonwealth Life Insurance Co	131,240.03	13,933.24	6,414.60	4,831.03
Connecticut Mutual Life Ins. Co	5,816,910.94	1,036,805.69	1,753,548.22	42,913.15
Continental Assurance Co	47,055.95	4,684.02		223.80
Equitable Life Assurance Co	38,652,522.46	10,249,532.06	15,050,388.19	1,460,047.47
Federal Life Insurance Co	308,808.58	193,569.50	23,798.49	5,785.25
Fidelity Mutual Life Ins. Co	2,515,617.02	1,049,114.42	692,246.95	17,027.34
Girard Life Insurance Co	118,549.83	28,551.96	30,978.60	
Guardian Life Insurance Co	4,174,214.64	971,458.77	1,254,507.93	37,689.28
Home Life Insurance Co	2,473,316.54	788,867.30	795,699.97	50,438.56
International Life Insurance Co	542,194.11	203,953.53	216,629.11	373.20
John Hancock Mutual Life Ins. Co	16,490,912.74	3,288,748.30	3,508,678.26	393.40
Kansas City Life Insurance Co	1,197,541.85	101,025.11	292,535.09	32,000.14
Lincoln National Life Insurance Co	645,491.93	102,891.05	95,952.30	1,586.93
Lutheran International Life Ins. Co	3,000.00		408.67	1,472.51
Massachusetts Mutual Life Ins. Co	6,263,911.02	1,503,923.07	3,245,420.77	3,166.43
Metropolitan Life Insurance Co	66,464,661.74	5,827,086.85	9,107,279.24	992,125.49
Mercury Reinsurance Co. (U. S. B.)				
Michigan Mutual Life Insurance Co	1,070,549.25	319,876.25	66,449.84	3,487.06
Midland Insurance Company	25,584.45	7,445.57	2,040.53	2,883.57
Midwest Life Insurance Company	111,108.02	15,690.51	5,362.11	2,866.24
Missouri State Life Insurance Co	1,811,100.95	362,174.91	288,941.39	2,827.09
Mutual Benefit Life Insurance Co	14,275,332.68	3,365,350.47	6,966,755.14	130,014.83
Mutual Life Insurance Co. of N.Y.	34,323,233.52	13,528,545.73	19,222,738.75	2,576,911.81
‡Mutual Trust Life Insurance Co	467,365.60	47,040.88	101,080.62	6.23
Nat'l Life Insurance Co., U. S. A.	1,449,910.25	446,736.26	138,523.90	28,975.91
Nat'l Life InsuranceCompany	4,227,850.66	1,132,269.51	1,761,819.65	690,391.63
New England Mutual Life Ins. Co	6,148,803.36	1,228,616.32	2,495,788.72	2,315.12
New World Life Insurance Co	130,571.07	67,210.58	22,973.89	3,686.20
New York Life Insurance Co	50,975,450.59	19,236,048.16	26,093,656.33	1,394,701.12
North American Life Insurance Co	306,295.00	92,667.83		120.00
Northwestern Mutual Life Ins. Co	26,175,389.50	6,827,525.60	13,737,772.59	255,666.55
Northwestern Nat'l Life Ins. Co	619,206.06	63,217.93	244,274.29	
Old Colony Life Insurance Co	118,442.06	41,290.29	625.58	1,653.70
Pacific Mutual Life Insurance Co	2,626,000.15	873,458.48	762,563.05	26,795.94
Penn Mutual Life Insurance Co	12,953,424.73	3,122,399.59	5,256,422.18	724,469.52
Peoria Life Insurance Company	171,571.24	27,316.91	14,125.81	8,426.24
Phoenix Mutual Life Insurance Co	3,677,451.96	708,581.35	1,312,936.39	101,377.15
Prairie Life Insurance Co	19,055.40	5,972.18		1,298.31
Provident Life and Trust Co	7,697,975.56	1,373,510.49	2,328,174.11	159,606.98
Prudential Insurance Co	53,931,421.53	4,174,662.05	13,264,117.05	282,421.78
Reliance Life Insurance Company	933,320.64	101,765.78	127,379.68	22,626.01

*Organized in 1918.
‡Changed name from Scandia Life December 31, 1918.

DISBURSEMENTS FOR THE YEAR 1918—Continued.

Total Paid Policyholders	Agents' Commissions and Salaries	Agency Supervision and Branch Office Exp'se	All Other Disbursements	Total Disbursements	Balance
61,366.94	42,561.13	2,942.36	28,163.80	135,034.23	393,302.19
82,290.06	78,120.04	6,385.80	66,769.82	233,565.69	563,231.18
27,935.88	30,163.86	2,980.58	30,859.13	91,939.45	353,994.68
270,367.36	48,910.94	4,881.52	59,908.21	384,068.03	2,270,296.23
	33,333.07		10,101.99	43,435.06	288,731.48
1,128,574.59	348,579.59	17,288.84	267,930.82	1,762,373.84	7,982,122.06
59,813.83	95,520.86	4,950.07	89,618.94	249,903.70	524,326.42
$ 12,666,592.35	$ 3,204,415.21	$ 501,378.28	$ 3,246,051.11	$ 19,618,437.95	$ 86,340,025.95
$ 15,658,085.40	$ 2,045,327.63	$ 449,957.64	$ 2,959,823.17	$ 21,113,203.84	$ 122,297,332.51
173,670.92	92,428.50	7,544.94	95,949.55	369,593.91	1,254,432.75
954,366.63	217,944.01	27,113.10	281,137.02	1,480,560.76	5,934,115.39
66,001.90	80,494.40		44,679.32	191,775.62	622,810.77
869,916.75	243,252.86	10,344.57	225,451.82	1,348,966.00	14,041,522.51
657,979.89	218,868.92	71,501.32	217,427.77	1,165,778.90	8,233,844.40
2,629,354.53	314,752.95	80,064.60	439,446.81	3,473,618.89	25,886,111.85
207,356.95	117,019.57	25,672.18	247,476.46	658,125.16	2,301,792.31
1,264,796.11	309,414.35	198,552.03	877,034.97	2,650,666.46	14,975,922.92
156,418.90	237,624.48	5,870.88	105,857.08	505,771.34	1,214,395.94
8,650,178.00	877,766.67	116,381.43	1,494,513.38	11,138,829.48	79,608,988.15
51,963.77	52,003.18		36,916.37	140,973.32	494,106.79
65,412,490.18	6,308,165.74	1,180,177.34	12,526,546.53	85,496,379.79	601,528,921.73
531,961.82	149,324.11	28,722.80	566,681.94	1,276,690.67	4,260,313.99
4,274,006.73	626,146.04	147,110.47	851,485.08	5,898,747.32	36,865,041.11
178,080.39	51,569.87	12,722.36	95,567.00	337,939.62	1,735,609.74
6,437,570.62	658,873.44	384,240.52	1,400,498.16	8,881,482.74	55,541,439.51
4,108,322.37	611,120.17	149,441.88	629,336.81	5,498,221.23	35,983,528.71
963,149.95	450,065.49	34,789.03	522,912.37	1,970,916.84	11,203,712.10
23,378,732.70	6,259,965.95	905,422.78	3,844,497.34	34,388,618.77	165,218,916.85
1,623,162.19	1,250,950.81	55,778.81	616,899.00	3,546,790.81	10,391,532.64
845,922.20	377,390.25	72,259.60	394,647.08	1,690,219.13	5,955,768.95
4,881.18	21,458.95	4,422.13	17,090.56	47,852.82	212,115.06
11,016,421.29	1,776,721.80	209,300.19	1,985,216.95	14,987,660.23	109,093,954.60
82,391,144.32	25,067,334.05	3,000,691.39	21,417,515.41	131,876,685.17	750,134,068.13
1,460,362.40	229,243.71	82,206.83	274,420.45	2,046,233.39	13,277,898.26
27,954.12	33,339.11	4,035.14	45,553.81	120,882.18	624,455.37
134,965.88	47,865.93	5,995.28	65,794.42	254,621.51	1,170,125.49
2,495,044.34	1,172,317.58	61,261.37	1,545,204.50	5,243,827.79	18,646,114.47
24,677,453.12	3,445,351.65	104,215.09	3,128,314.91	31,355,334.77	244,964,736.02
69,651,429.81	6,041,135.18	1,698,234.90	7,925,058.10	85,315,857.99	668,698,928.38
615,493.32	202,290.73	21,178.29	184,733.65	1,023,696.00	3,555,943.56
2,064,146.41	611,520.95	38,626.04	2,816,460.30	4,730,753.70	16,070,877.16
7,812,331.45	877,462.88	141,763.69	885,978.49	9,717,536.51	68,796,766.45
9,875,523.52	1,412,398.65	201,664.91	1,199,592.38	12,689,179.46	87,295,763.52
224,441.74	107,259.55	35,860.15	116,615.42	484,176.86	2,811,343.03
97,699,856.20	8,944,324.19	2,423,057.21	13,632,969.40	122,700,207.00	967,884,198.42
299,082.83	164,894.62	35,013.37	301,738.37	900,729.19	4,225,672.54
46,996,354.24	5,667,954.22	3,046.66	5,121,913.12	57,789,268.24	402,700,807.25
926,606.28	441,464.07	36,232.84	312,674.69	1,717,069.88	6,751,411.06
162,911.63	95,243.98	3,708.75	112,448.37	373,412.73	1,147,072.02
4,288,845.62	1,252,347.49	10,801.17	1,220,441.87	6,772,436.15	41,545,903.81
22,066,716.02	3,210,475.80	225,741.79	5,525,795.88	31,018,729.49	199,955,645.24
221,440.30	169,129.49	31,028.10	171,645.67	593,243.56	2,159,926.22
5,809,346.85	866,722.46	200,154.33	1,032,321.10	7,899,544.74	47,407,864.67
29,325.89	19,165.12	2,616.66	23,305.02	71,412.69	310,229.13
11,559,396.14	1,437,014.84	125,778.78	1,731,444.19	14,853,503.95	97,005,850.08
71,032,622.41	19,453,939.70	5,966,072.80	15,240,518.39	111,722,253.30	556,940,265.47
1,185,092.11	741,798.71	180,091.88	473,658.06	2,580,640.76	8,330,027.49

TABLE NO. 3—LIFE INSURANCE COMPANIES

Name of Company	Losses and Matured Endowments	Surrender Values	Dividends to Policyholders	All Other Payments to Policyhold'rs
Reserve Loan Life Insurance Co.	286,189.54	663,510.69	28,015.66	5,099.91
Saint Joseph Life Insurance Co.	33,000.00	549.00	259.47	235.55
Security Mutual Life Ins. Co.	96,796.27	9,405.24	18,931.78	7,474.81
Standard Life Insurance Co.	438,498.67	9,877.92	12,728.36	14,034.20
State Life Insurance Co.	1,065,256.84	279,547.53	598,360.88	17,414.62
Travelers Insurance Company	8,651,370.07	1,289,305.45	67,491.62	237,440.63
Union Central Life Insurance Co.	9,529,074.35	2,743,769.23	3,477,424.31	87,860.42
Union Mutual Life Ins. Co.	1,201,788.01	647,188.12	440,971.69	130,815.32
United States Life Insurance Co.	568,965.29	332,807.16	43,064.79	16,399.26
Total Non-Iowa Companies	$ 407,490,247.56	$92,219,420.27	$ 137,489,095.64	$ 9,803,369.52
Total All Companies	$ 416,952,282.70	$93,167,739.75	$ 139,667,577.30	$ 9,881,126.59

DISBURSEMENTS FOR THE YEAR 1918—Continued.

Total Paid Policyholders	Agents' Commissions and Salaries	Agency Supervision and Branch Office Exp'se	All Other Disbursements	Total Disbursements	Balance
982,805.80	180,622.19	14,291.43	184,108.69	1,361,828.11	4,095,580.64
34,044.02	46,340.39		29,097.14	109,481.55	523,879.85
132,608.10	38,837.94	3,436.16	98,962.65	273,844.85	1,846,352.42
475,189.15	188,974.46	14,606.12	329,297.61	1,008,016.34	1,121,078.25
1,960,579.87	552,706.17	38,043.57	429,248.29	2,980,577.90	19,900,688.17
10,245,607.77	2,364,211.26	760,619.11	3,474,075.01	16,844,513.15	104,051,029.67
15,838,119.31	2,235,818.64	138,326.37	3,345,214.33	21,557,478.65	123,053,834.19
2,420,263.14	188,449.45	80,980.37	282,908.08	2,973,101.04	19,631,411.77
961,236.50	48,065.00	49,883.58	281,983.46	1,341,168.54	7,037,407.53
$ 647,902,132.99	$ 110,963,860.30	$19,955,953.73	$ 122,638,113.77	$ 900,560,060.79	$ 5,809,129,373.01
$ 699,668,726.34	$ 114,168,275.51	$20,457,332.01	$ 125,884,164.88	$ 920,178,498.74	$ 5,895,469,398.76

TABLE NO. 4.

LIFE INSURANCE COMPANIES

ASSETS DECEMBER 31, 1918

Name of Company	Book Value of Real Estate	Mortgage Loans on Real Estate	Policy and Collateral Loans and Prem'm Notes	Admitted Assets Health and Accident Department
IOWA COMPANIES				
American Life Insurance Co.	$ 45,000.00	$ 1,515,082.50	$ 339,614.58	
*American Teachers Life Ins. Co.		71,900.00		
Bankers Life Company	60,000.00	30,731,472.52	881,982.37	
Cedar Rapids Life Insurance Co.		598,336.25	47,733.69	
Central Life Assur. Soc. of the U. S.	247,766.84	4,821,027.50	821,737.55	
Des Moines Life and Annuity Co.		579,500.00	254.08	
Equitable Life Insurance Co.	485,000.00	19,912,406.97	2,206,860.73	
Guaranty Life Insurance Co.		664,144.94	86,664.13	
Iowa Life Insurance Co.		253,800.00	50,366.88	
*Merchants Life Insurance Co.		2,416,610.37	110,114.24	
Nat'l American Life Insurance Co.		152,000.00	170,404.57	
Nat'l Fidelity Life Insurance Co.		355,455.00	6,153.38	
Provident Life Insurance Co.		290,600.00	10,918.79	
Register Life Insurance Co.	56,278.47	1,737,886.00	244,435.19	
*Reinsurance Life Co. of America		127,800.00		
Royal Union Mutual Life Ins. Co.	174,068.89	5,585,505.00	1,707,113.82	
Western Life Insurance Co.	98,540.20	328,984.61	21,818.45	
Total Iowa Companies	$ 1,166,654.40	$ 70,142,411.66	$ 6,706,122.45	
NON-IOWA COMPANIES				
Aetna Life Insurance Co.	$ 1,113,876.63	$ 58,041,501.59	$ 12,845,242.54	$21,255,680.61
American Bankers Insurance Co.	98,796.30	742,456.20	103,615.25	
American Central Life Insurance Co.	426,601.67	3,784,331.32	1,180,270.84	
American National Assurance Co.		474,935.00	10,422.82	
Bankers Life Insurance Co.	179,777.17	11,040,000.85	667,775.77	
Bankers Reserve Life Company		1,034,800.00	1,289,005.46	
Berkshire Life Insurance Co.	384,500.00	7,241,230.91	4,256,502.31	
Central Life Insurance Co.	175,000.00	1,682,400.00	275,654.57	
Columbian Nat'l Life Insurance Co.	1,030,122.75	2,293,902.09	2,405,488.51	90,083.89
Commonwealth Life Insurance Co.	4,334.00	925,810.00	60,502.28	
Connecticut Mutual Life Ins. Co.	2,277,669.93	38,059,418.19	9,088,135.02	
Continental Assurance Co.		385,500.00	16,429.45	
Equitable Life Assurance Co.	19,554,367.20	110,596,766.00	90,422,075.59	
Federal Life Insurance Co.	540,414.03	1,654,269.50	1,266,556.06	Included
Fidelity Mutual Life Ins. Co.	1,472,187.31	15,066,106.27	7,140,238.81	

Book Value of Bonds and Stocks	Cash in Office and Banks	Interest and Rents Due and Accrued	Net Uncollected and Deferred Premiums	All Other Assets Total	Assets Not Admitted	Total Admitted Assets
$ 176,550.00	$ 113,563.32	$ 43,723.04	$ 37,519.66	$ 17,009.76	$ 20,140.88	$ 2,267,922.03
41,608.34	6,062.13	1,963.79		23,633.25	23,633.25	121,624.26
2,832,910.00	642,022.13	973,570.89	710,816.58	74,921.24	313,324.78	36,594,320.95
85,946.71	16,035.65	20,830.31	15,232.97	6,775.32	8,091.83	782,799.07
497,868.21	137,859.22	132,546.23	137,530.94	199,130.56	174,447.49	6,821,049.56
57,400.00	52,495.80	16,841.24	1,293.94	8,992.43	11,068.89	705,708.60
1,257,691.47	122,869.74	686,099.58	373,696.82	148,105.16	170,616.15	25,022,114.32
52,673.78	60,410.46	22,452.13	24,713.34	12,404.21	4,162.28	920,300.71
53,436.59	35,073.73	9,349.82	3,040.61	508.61	774.12	404,802.12
299,658.75	118,166.11	76,811.92	91,303.62	42,085.59	45,158.96	3,099,591.64
25,400.00	45,013.19	6,811.52	19,610.00	484.43	2,231.43	617,492.28
37,300.24	100,813.13	9,313.71	11,862.12	4,155.99	4,568.97	520,494.60
21,934.55	11,768.03	8,662.90	6,829.36	18,773.31	19,131.57	350,355.37
146,711.80	53,470.49	60,629.66	24,218.94	31,502.48	33,032.17	2,322,150.86
73,215.98	82,815.11	2,457.55		4,900.39	160.00	291,029.03
324,000.00	175,505.90	202,444.54	93,733.68	15,838.45	33,431.87	8,244,868.41
44,928.80	10,510.28	16,620.70	12,178.37	55,503.88	8,296.73	581,788.56
$ 6,020,445.22	$ 1,784,454.42	$ 2,291,129.53	$ 1,563,580.05	$ 665,825.06	$ 872,261.32	$ 89,468,362.37
$ 46,277,299.95	$ 4,012,168.77	$ 2,642,142.70	$ 1,682,529.62	$ 1,989,095.84	$ 71,437.86	$ 149,788,100.39
122,388.00	173,225.74	19,065.82	44,189.03	30,315.13	18,849.07	1,315,180.41
396,400.00	139,485.28	105,305.52	105,670.26	371,937.41	37,651.05	6,472,351.25
64,398.95	41,626.59	16,292.37	28,839.89	31,426.41	29,555.49	638,387.54
1,856,298.70	331,098.43	216,814.07	73,544.03	5,000.00		14,370,309.02
5,560,951.22	348,941.97	55,390.60	21,467.69	145.64	105,673.39	8,205,029.30
13,594,012.59	364,397.41	377,212.64	379,791.54	59,660.42	124,290.76	26,533,017.06
105,619.00	28,678.29	55,478.07	28,082.79	34,440.45	57,904.22	2,327,448.95
8,827,769.95	237,047.33	251,888.17	244,762.83	100,056.35	286,258.55	15,194,862.32
147,209.80	33,050.10	25,685.05	45,033.00	46,510.50	1,464.00	1,286,730.73
29,349,080.25	560,361.75	1,700,566.81	987,621.16	541,880.76	83,245.84	82,381,455.03
60,800.00	28,939.59	12,042.25	22,380.37	8,005.82	5,262.43	528,835.05
375,044,706.98	4,827,840.10	7,848,654.08	7,351,867.37	1,083,165.86	4,925,523.85	611,813,919.83
737,352.00	18,459.53	62,043.71	70,449.14	59,522.25	46,479.59	4,362,591.63
12,451,308.71	484,631.50	478,256.53	466,042.61	385,506.75	697,830.16	37,246,448.33

TABLE NO. 4—LIFE INSURANCE COMPANIES

Name of Company	Book Value of Real Estate	Mortgage Loans on Real Estate	Policy and Collateral Loans and Prem'm Notes	Admitted Assets Health and Accident Department
Girard Life Insurance Co.	126,548.08	454,900.00	149,987.06	
Guardian Life Insurance Co.	4,777,279.08	25,578,795.90	7,138,422.87	
Home Life Insurance Co.	1,500,000.00	7,003,177.00	6,195,578.12	
International Life Insurance Co.	1,179,472.82	6,149,948.47	2,278,062.62	
John Hancock Mutual Life Ins. Co.	2,763,170.72	85,547,380.19	12,883,317.23	
Kansas City Life Insurance Co.	162,656.98	6,908,165.90	1,426,887.91	
Lincoln National Life Insurance Co.	261,477.41	4,270,048.93	566,605.34	
Lutheran International Life Ins. Co.		127,152.10	6,764.90	
Massachusetts Mutual Life Ins. Co.	1,162,512.57	39,103,083.95	16,420,323.15	
Metropolitan Life Insurance Co.	27,108,516.02	277,937,310.29	56,195,883.99	
‡Mercury Reinsurance Co. (U. S. B.).				
Michigan Mutual Life Insurance Co.	86,747.75	10,497,016.15	1,859,179.26	
Midland Insurance Company	29,873.32	279,897.34	49,736.31	
Midwest Life Insurance Company		948,390.38	95,121.36	
Missouri State Life Insurance Co.	408,674.37	12,352,000.13	3,090,380.78	
Mutual Benefit Life Insurance Co.	2,863,842.98	103,089,721.05	43,901,854.11	
Mutual Life Insurance Co. of N.Y.	17,486,999.93	106,410,090.17	87,735,658.48	
‡Mutual Trust Life Insurance Co.	82,000.00	2,534,533.85	305,822.80	
Nat'l Life Insurance Co., U. S. A.	64,130.92	6,669,319.24	2,923,654.70	28,386.16
Nat'l Life InsuranceCompany	251,000.00	31,774,807.45	10,437,988.36	
New England Mutual Life Ins. Co.	1,994,917.00	16,280,385.61	14,683,722.56	
New World Life Insurance Co.	79,526.89	1,912,969.08	162,107.68	
New York Life Insurance Co.	13,449,600.00	166,053,804.71	155,833,352.36	
North American Life Insurance Co.	198,100.22	2,699,410.17	493,113.63	
Northwestern Mutual Life Ins. Co.	4,474,084.09	210,450,715.93	59,842,696.11	
Northwestern Nat'l Life Ins. Co.	546,540.44	4,375,606.00	837,867.22	
Old Colony Life Insurance Co.	470,243.32	358,900.00	159,576.26	
Pacific Mutual Life Insurance Co.	2,078,758.50	21,768,393.68	10,842,201.67	2,458,061.61
Penn Mutual Life Insurance Co.	2,251,795.92	76,141,319.52	33,593,367.05	
Peoria Life Insurance Company	380,232.55	1,446,080.00	220,917.59	
Phoenix Mutual Life Insurance Co.	710,000.00	27,565,033.34	6,472,828.07	
Prairie Life Insurance Co.	8,925.76	199,475.00	11,489.07	
Provident Life and Trust Co.	909,690.85	26,695,145.73	13,549,391.81	
Prudential Insurance Co. of America.	19,548,923.17	131,916,627.20	42,942,753.91	
Reliance Life Insurance Company	163,596.40	1,007,469.98	1,392,646.61	103,084.55
Reserve Loan Life Insurance Co.	97,250.00	2,591,505.90	1,050,705.13	
Saint Joseph Life Insurance Co.		491,100.00	9,758.54	
Security Mutual Life Ins. Co.	618,833.88	845,350.00	178,991.72	
Standard Life Insurance Co.	35,567.44	805,658.51	63,506.34	
State Life Insurance Co.	1,081,391.13	11,193,006.38	4,674,080.54	
Travelers Insurance Company	4,896,693.15	41,771,634.48	13,906,959.42	39,791,196.37
Union Central Life Insurance Co.	2,670,185.09	93,744,042.28	20,426,464.79	
Union Mutual Life Insurance Co.	731,595.25	787,135.29	3,147,263.08	
United States Life Insurance Co.	740,435.82	2,243,000.00	1,124,627.24	
Total Non-Iowa Companies	$ 145,619,436.81	$ 1,824,002,845.20	$ 770,300,568.04	963,726,443.2
Total All Companies	$ 146,786,091.21	$ 1,894,145,256.86	$ 777,006,690.49	963,726,443.2

*Organized in 1918.
‡Changed name from Scandia Life December 31, 1918.

ASSETS DECEMBER 31, 1918—Continued.

Book Value of Bonds and Stocks	Cash in Office and Banks	Interest and Rents Due and Accrued	Net Uncollected and Deferred Premiums	All Other Assets Total	Assets Not Admitted	Total Admitted Assets
918,753.81	52,467.70	14,051.60	40,905.22	32,944.09	93,493.31	1,697,064.25
17,317,903.59	654,213.33	823,397.11	1,580,829.08	527,085.40	2,286,120.36	56,111,806.00
21,138,512.08	143,300.45	320,571.72	567,536.96	2,961.06	774,420.58	36,097,016.81
958,571.69	409,829.70	224,656.80	179,819.72	544,280.84	339,315.66	11,594,359.00
62,625,335.18	1,390,360.00	3,641,007.03	3,002,638.30	46,436.87	586,014.68	171,313,630.84
1,241,311.35	625,884.37	214,229.76	394,856.78	31,109.93	82,994.78	10,922,099.20
172,651.57	607,019.44	99,006.22	166,426.22	64,142.47	71,928.78	6,196,448.82
4,350.00	12,495.02	2,003.67	2,880.06	61,353.04	62,813.98	154,184.81
51,149,016.35	1,257,414.71	1,935,670.16	2,046,503.74	14,530.96	427,203.25	112,661,852.34
282,378,175.90	1,757,863.42	11,852,432.77	15,218,925.58	4,896,724.52	1,891,134.21	775,454,698.28
290,834.00	580,028.20	192,804.43	155,165.66	22,118.93	11,968.39	13,632,925.99
161,752.44	93,963.09	14,489.50	11,216.04	18,154.71	13,229.67	645,853.08
73,750.00	23,643.80	36,025.83	29,486.17	29,219.95	40,799.77	1,194,837.72
1,660,487.00	970,024.19	570,538.01	488,074.50	579,606.13	224,431.53	19,895,653.58
92,934,522.73	2,167,202.71	4,543,727.64	3,298,683.44	7,592.44	3,760,229.37	240,046,017.73
453,286,718.59	2,252,542.46	8,702,744.11	5,704,087.39	1,486,918.75	9,391,466.05	673,714,293.83
494,654.29	106,584.69	63,744.72	119,598.51	32,346.93	44,969.17	3,694,317.62
6,010,902.32	261,116.50	205,388.94	283,716.74	337,296.20	148,044.41	16,635,957.31
25,811,429.86	517,438.52	1,635,402.53	957,916.57	4,102.26	356,319.36	71,033,766.19
53,804,207.00	619,841.09	1,155,829.36	817,300.78	6,189.26	105,845.00	89,166,637.66
326,541.10	310,742.44	70,306.60	50,818.28	20,261.03	55,280.05	2,877,992.45
610,896,025.92	20,290,834.88	15,105,402.62	13,647,771.41	1,553,240.55	1,744,747.59	995,087,284.86
509,021.15	282,030.07	98,058.48	101,721.13	43,988.30	61,719.83	4,363,732.32
125,793,895.26	2,112,867.53	6,612,921.18	5,029,810.61	737,467.78	216,926.75	414,837,471.74
555,416.90	393,034.73	103,119.34	187,970.09	184,700.54	74,986.04	7,109,269.22
97,361.92	45,436.12	8,496.97	42,184.71	140,379.35	22,424.27	1,300,154.38
5,649,042.89	1,196,420.09	738,614.15	706,316.86	16,081.98	40,578.82	45,413,222.61
86,984,724.77	848,616.63	2,845,653.63	3,877,290.73	135,821.35	3,815,594.73	202,862,994.87
18,796.00	27,502.74	33,202.60	37,681.99	83,144.95	107,331.91	2,140,226.51
11,763,781.95	868,114.35	920,812.48	698,757.02	62,648.21	90,590.29	48,881,385.13
31,850.00	56,481.78	5,471.53	5,219.31	2,007.52	8,543.64	312,376.33
56,420,281.62	31,340.07	1,383,487.01	1,808,555.59	1,228,495.31		102,116,387.99
253,374,940.01	7,253,067.19	7,089,195.38	9,811,074.49	3,707,023.63	4,172,295.54	571,462,309.44
5,097,302.15	515,770.79	115,024.26	364,712.76	255,698.26	231,281.11	8,783,974.65
200,853.96	146,779.05	98,524.40	89,149.44	8,585.63	24,530.76	4,258,822.75
12,669.80	9,065.16	13,780.30	5,876.52	1,266.35	6,104.93	537,431.74
135,999.00	59,972.95	24,472.45	15,093.51	14,996.43	10,774.81	1,882,845.13
158,671.35	48,989.01	29,610.68	89,712.52	52,250.60	42,706.84	1,232,199.61
2,427,391.85	499,451.43	228,014.13	191,283.82	182,537.18	112,442.89	20,364,063.57
42,184,459.79	1,126,466.11	1,687,014.47	2,681,145.26	635,606.52	112,735.38	148,568,440.19
4,630,496.00	1,582,646.03	4,265,554.04	852,758.78		7,662.55	128,164,484.46
14,662,662.58	302,595.07	279,164.43	231,730.00	160.50	1,562,915.87	18,579,390.33
2,876,883.16	51,568.53	89,381.47	37,744.34	69,206.96	22,878.03	7,209,969.49
92,991,751,573.09	964,253,007.52	891,951,138.90	887,184,168.46	822,627,202.26	$39,740,284.80	96,021,676,038.67
92,997,772,018.31	966,037,461.94	894,242,268.43	888,747,689.41	823,293,027.32	$40,612,546.12	96,111,144,401.04

TABLE

LIFE INSURANCE COMPANIES

Name of Company	Net Reserve	Claims Unpaid
IOWA COMPANIES		
American Life Insurance Co.	$ 1,919,865.00	$ 40,318.53
American Teachers Life Ins. Co.	16,779,384.31	873,287.80
*Bankers Life Company	646,502.00	7,392.27
Cedar Rapids Life Insurance Co.	5,679,937.00	275,122.89
Central Life Assur. Soc. of the U. S.	21,975.00	1,000.00
Des Moines Life and Annuity Co.	21,784,986.00	288,292.65
Equitable Life Insurance Co.	767,373.00	28,500.00
Guaranty Life Insurance Co.	286,678.00	7,180.17
Iowa Life Insurance Co.	1,803,986.00	93,676.78
†Merchants Life Insurance Co.	391,183.00	4,183.47
Nat'l American Life Insurance Co.	247,838.00	10,810.76
Nat'l Fidelity Life Insurance Co.	213,740.00	7,439.41
Provident Life Insurance Co.	2,059,775.43	32,431.26
Register Life Insurance Co.	2,759.00	
Reinsurance Life Co. of America	7,172,600.00	99,205.00
Royal Union Mutual Life Ins. Co.	28,739.47	20,497.36
Western Life Insurance Co.		
Total Iowa Companies	$ 60,099,025.58	$ 1,789,298.45
NON-IOWA COMPANIES		
Aetna Life Insurance Co.	$ 106,760,277.00	$ 1,360,471.45
†American Bankers Insurance Co.	942,020.00	55,975.00
American Central Life Insurance Co.	5,581,021.78	83,800.21
American National Assurance Co.	332,656.00	8,016.52
Bankers Life Insurance Co.	9,635,758.34	234,284.94
Bankers Reserve Life Company	6,379,281.00	105,257.75
Berkshire Life Insurance Co.	23,647,714.00	120,970.00
Central Life Insurance Co.	1,793,562.00	13,074.72
Columbian Nat'l Life Insurance Co.	12,929,318.00	263,862.14
Commonwealth Life Insurance Co.	1,087,560.00	9,419.07
Connecticut Mutual Life Ins. Co.	72,930,157.14	587,123.83
Continental Assurance Co.	255,977.00	25,470.26
Equitable Life Assurance Co.	478,484,060.00	8,365,193.07
Federal Life Insurance Co.	3,603,589.00	68,209.87
Fidelity Mutual Life Ins. Co.	30,967,251.00	512,448.95
Girard Life Insurance Co.	1,182,995.00	5,750.00
Guardian Life Insurance Co.	48,592,896.00	1,065,905.04
Home Life Insurance Co.	33,868,403.00	417,068.72
International Life Insurance Co.	9,401,772.29	298,155.49
John Hancock Mutual Life Ins. Co.	152,588,991.00	1,345,570.98
Kansas City Life Insurance Co.	9,083,175.00	436,263.54
Lincoln National Life Insurance Co.	5,210,592.51	162,128.22
Lutheran International Life Ins. Co.	23,218.00	
Massachusetts Mutual Life Ins. Co.	95,161,662.00	919,995.78
Metropolitan Life Insurance Co.	720,376,455.00	4,162,645.71
†Mercury Reinsurance Co. (U. S. B.)		
Michigan Mutual Life Insurance Co.	12,305,363.46	78,219.53
Midland Insurance Company	410,692.47	23,873.37
Midwest Life Insurance Company	968,537.70	24,500.00
Missouri State Life Insurance Co.	15,876,852.00	490,055.64
Mutual Benefit Life Insurance Co.	211,066,452.00	1,479,962.71
Mutual Life Insurance Co. of N. Y.	536,113,077.00	10,827,980.39
‡Mutual Trust Life Insurance Co.	2,982,462.00	94,736.68

*Includes $17,085,399.27 emergency reserve fund and exchange addition.
†Includes assessment funds, $668,812.81.

NO. 5.

LIABILITIES DECEMBER 31, 1918

Liabilities Health and Accident Department	All Other Liabilities Including Special Surplus	Total Liabilities Except Capital Stock and Unassigned Funds and Surplus	Capital Stock	Unassigned Funds (Surplus)	Total Liabilities
	$ 90,889.60	$ 2,051,073.13	$ 200,875.00	$ 15,973.90	$ 2,267,922.03
	419.84	419.84	100,000.00	21,204.42	121,624.26
	18,559,333.07	36,212,005.18		382,315.77	36,594,320.95
	24,854.26	678,738.63	50,000.00	54,060.44	782,799.07
	632,647.64	6,587,707.53	200,000.00	33,342.03	6,821,049.56
	7,734.25	30,709.25	462,934.16	212,065.19	705,708.60
	1,454,469.68	23,527,718.33	300,000.00	1,194,395.99	25,022,114.32
	12,083.82	807,906.82	100,000.00	12,393.89	920,300.71
	2,533.22	296,391.39	100,000.00	8,410.73	404,802.12
	724,419.46	2,622,082.24	400,000.00	77,509.40	3,099,591.64
	3,995.61	399,362.08		18,130.20	417,492.28
	57,758.36	316,407.12	200,000.00	4,087.48	520,494.60
	3,281.90	224,461.31	100,000.00	25,894.06	350,355.37
	149,784.72	2,241,991.41		80,159.45	2,322,150.86
	4,351.03	7,110.03	180,925.00	102,994.00	291,029.03
	781,381.32	8,053,276.32		191,592.09	8,244,868.41
	28,739.47	369,590.65	193,525.00	18,622.91	581,738.56
	$ 22,538,627.22	$ 84,426,951.26	$ 2,588,259.16	$ 2,453,151.95	$ 89,468,362.37
$16,709,904.74	$ 7,801,793.27	$ 132,633,446.46	$ 5,000,000.00	$ 12,164,653.93	$ 149,798,100.39
	102,848.40	1,100,843.40	163,190.00	51,147.01	1,315,180.41
	458,647.85	6,123,469.84	137,000.00	211,881.41	6,472,351.25
	19,600.06	350,272.58	200,000.00	78,114.96	628,387.54
	4,219,115.48	14,089,158.76	100,000.00	181,150.26	14,370,309.02
	382,529.89	6,867,068.64	100,000.00	1,237,960.66	8,205,029.30
	1,687,084.35	25,455,768.35		1,077,248.71	26,533,017.06
	172,199.09	1,978,835.81	200,000.00	148,613.14	2,327,448.95
236,422.11	532,789.88	13,962,392.13	1,000,000.00	232,470.19	15,194,862.32
	32,826.41	1,129,805.48	100,000.00	56,925.25	1,286,730.73
	5,508,700.10	79,025,981.07		3,355,503.96	82,381,485.03
	14,504.67	295,952.03	200,000.00	32,883.02	528,835.05
	111,987,864.18	598,787,107.25	100,000.00	12,926,812.58	611,813,919.83
105,137.02	265,573.61	4,042,509.50	300,000.00	20,082.13	4,362,591.63
	4,688,587.76	36,163,287.71		1,083,160.62	37,246,448.33
	83,118.30	1,271,863.30	419,040.00	6,160.95	1,697,064.25
	4,974,413.14	54,633,214.18	200,000.00	1,278,591.82	56,111,806.00
	1,187,324.01	35,173,395.74		923,621.07	36,097,016.81
	1,241,115.93	10,941,043.81	525,000.00	128,306.19	11,594,350.00
	12,375,158.59	166,309,720.52		5,003,910.32	171,313,630.84
	1,073,426.00	10,592,966.54	200,000.00	129,232.66	10,922,099.20
	423,718.09	5,796,448.82	300,000.00	100,000.00	6,196,448.82
	3,213.69	26,431.69	100,000.00	27,753.12	154,184.81
	11,262,139.74	107,343,797.52		5,318,064.82	112,661,862.34
211,703.01	23,654,980.52	748,405,784.24		27,048,914.04	775,454,698.28
	392,067.30	12,775,650.29	250,000.00	607,275.70	13,632,925.99
	23,190.90	457,756.74	167,459.75	20,636.59	645,853.08
	40,438.74	1,033,476.44	150,000.00	11,361.28	1,194,837.72
	1,442,870.13	17,809,777.77	1,000,000.00	1,085,875.81	19,895,653.58
	36,500,513.02	249,046,917.73			249,046,917.73
	126,773,236.44	673,714,293.83			673,714,293.83
	209,611.81	3,286,810.49		407,507.13	3,694,317.62

TABLE NO. 5—LIFE INSURANCE COMPANIES

Name of Company	Net Reserve	Claims Unpaid
Nat'l Life Insurance Co., U. S. A.	14,149,123.67	344,146.89
Nat'l Life Insurance Company	59,492,522.50	370,315.20
New England Mutual Life Ins. Co.	79,802,229.68	844,518.13
New World Life Insurance Co.	1,258,179.22	80,500.48
New York Life Insurance Co.	755,699,522.00	17,447,200.60
North American Life Insurance Co.	3,434,413.00	70,391.32
Northwestern Mutual Life Ins. Co.	366,258,457.00	3,490,783.41
Northwestern Nat'l Life Ins. Co.	5,996,800.00	300,911.58
Old Colony Life Insurance Co.	1,061,232.00	30,107.63
Pacific Mutual Life Insurance Co.	37,319,594.00	516,218.14
Penn Mutual Life Insurance Co.	161,710,461.00	2,215,285.38
Peoria Life Insurance Company	1,831,553.00	23,983.64
Phoenix Mutual Life Insurance Co.	43,310,152.60	405,848.26
Prairie Life Insurance Co.	168,008.19	5,201.12
Provident Life and Trust Co.	91,701,527.00	628,557.32
Prudential Insurance Co. of America	468,042,561.00	6,006,190.65
Reliance Life Insurance Company	7,231,352.00	92,310.47
Reserve Loan Life Insurance Co.	3,642,737.25	71,570.41
Saint Joseph Life Insurance Co.	310,183.64	9,673.98
Security Mutual Life Ins. Co.	1,486,639.36	22,624.70
Standard Life Insurance Co.	958,562.13	49,570.92
State Life Insurance Co.	16,541,724.66	194,086.20
Travelers Insurance Company	95,783,743.00	1,630,601.72
Union Central Life Insurance Co.	105,693,983.00	1,033,587.97
Union Mutual Life Insurance Co.	17,924,876.00	212,121.75
United States Life Insurance Co.	6,522,998.00	85,739.08
Total Non-Iowa Companies	$ 4,957,526,923.69	$69,829,038.60
Total All Companies	$ 5,017,625,949.27	$71,618,337.05

‡Changed name from Scandia Life December 31, 1918.

LIABILITIES DECEMBER 31, 1918—Continued.

Liabilities Health and Accident Department	All Other Liabilities Including Special Surplus	Total Liabilities Except Capital Stock and Unassigned Funds and Surplus	Capital Stock	Unassigned Funds (Surplus)	Total Liabilities
----------	1,478,369.87	15,971,640.43	500,000.00	164,316.88	16,635,957.31
----------	7,289,249.93	67,152,087.63	----------	3,881,678.56	71,033,766.19
----------	4,912,477.49	85,559,225.30	----------	3,607,412.36	89,166,637.66
----------	65,551.11	1,404,230.81	1,133,050.00	340,711.64	2,877,992.45
----------	221,940,562.26	995,087,284.86	----------	----------	995,087,284.86
----------	124,694.35	3,629,498.68	700,000.00	34,233.64	4,363,732.32
----------	25,589,454.50	395,338,694.91	----------	19,498,776.83	414,837,471.74
----------	310,254.35	6,607,965.93	----------	501,303.29	7,109,269.22
----------	40,636.81	1,131,976.44	126,551.87	41,626.07	1,300,154.38
1,383,061.61	4,388,070.15	43,606,943.90	1,000,000.00	806,278.71	45,413,222.61
----------	38,937,248.49	202,862,994.87	----------	----------	202,862,994.87
----------	167,443.59	2,022,980.23	100,000.00	17,246.28	2,140,226.51
----------	5,165,384.27	48,881,385.13	----------	----------	48,881,385.13
----------	5,283.04	178,492.35	100,000.00	33,883.98	312,376.33
----------	5,188,963.14	97,519,047.46	2,000,000.00	2,597,340.53	102,116,387.99
----------	83,989,273.33	558,038,024.98	2,000,000.00	11,424,284.46	571,462,309.44
82,241.20	307,063.81	7,712,967.48	1,000,000.00	71,007.17	8,783,974.65
----------	284,033.83	3,998,341.49	100,000.00	160,481.26	4,258,822.75
----------	10,180.26	330,037.88	100,000.00	107,393.86	537,431.74
----------	43,830.46	1,553,094.52	----------	329,750.61	1,882,845.13
----------	100,110.00	1,108,243.05	100,000.00	23,956.56	1,232,199.61
----------	1,014,731.94	17,750,542.80	----------	2,614,120.77	20,364,663.57
28,962,646.05	7,581,901.09	133,948,891.86	6,000,000.00	8,619,548.33	148,568,440.19
----------	15,494,271.39	122,221,842.36	2,000,000.00	3,942,642.10	128,164,484.46
----------	273,192.30	18,410,190.05	----------	169,200.28	18,579,390.33
----------	290,074.24	6,898,811.32	264,000.00	47,158.17	7,209,969.49
$47,672,115.74	$ 784,522,507.35	$ 5,859,550,585.38	$28,135,291.62	$ 133,990,161.67	$ 6,021,676,038.67
$47,672,115.74	$ 807,061,134.58	$ 5,943,977,536.64	$30,723,550.78	$ 136,443,313.62	$ 6,111,144,401.04

TABLE NO. 6.

LIFE INSURANCE COMPANIES

INSURANCE EXHIBIT FOR YEAR 1918

Name of Company	Policies in Force December 31, 1917		Policies Issued During 1918		Policies Terminated During 1918		Policies in Force December 31, 1918		Increase or Decrease	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
IOWA COMPANIES										
American Life Insurance Co.	13,576	$ 21,775,765.05	2,649	$ 5,333,159.00	2,445	$ 3,861,569.60	13,780	$ 23,247,354.45	+ 204	+ $1,471,589.40
*American Teachers Life Ins. Co.	----------	----------	----------	----------	----------	----------	----------	----------		
Bankers Life Company	206,509	437,582,188.00	16,043	40,192,869.00	14,466	30,841,186.00	208,086	446,933,871.00	+ 1,577	+ 9,351,683.00
Cedar Rapids Life Insurance Co.	4,524	7,081,879.00	771	1,578,600.00	636	959,860.00	4,659	7,700,619.00	+ 135	+ 618,740.00
Central Life Assur. Soc. of the U. S.	33,172	53,228,616.00	9,280	17,727,162.00	4,322	7,088,063.00	38,130	63,867,715.00	+ 4,958	+ 10,639,099.00
Des Moines Life and Annuity Co.	307	630,500.00	857	1,707,900.00	80	173,650.00	1,084	2,164,750.00	+ 777	+ 1,534,250.00
Equitable Life Insurance Co.	83,561	140,976,552.66	13,274	29,996,822.32	5,584	11,355,284.32	91,251	159,618,090.66	+ 7,690	+ 18,641,538.00
Guaranty Life Insurance Co.	5,504	9,105,529.00	1,230	2,666,256.00	872	1,497,849.00	5,862	10,273,966.00	+ 358	+ 1,168,437.00
Iowa Life Insurance Co.	1,966	3,050,442.00	222	498,883.00	229	408,306.00	1,959	3,141,020.00	+ 7	+ 90,578.00
Merchants Life Insurance Co.	30,281	56,521,232.13	2,071	4,165,341.80	3,078	5,598,372.80	29,274	55,088,201.13	— 1,007	— 1,433,031.00
Nat'l American Life Insurance Co.	3,477	6,176,618.00	714	1,321,908.00	681	1,467,550.00	3,510	6,030,976.00	+ 33	— 145,642.00

*Organized in 1918.

TABLE NO. 6—LIFE INSURANCE COMPANIES

Name of Company	Policies in Force December 31, 1917		Policies Issued During 1918	
	Number	Amount	Number	Amount
Nat'l Fidelity Life Insurance Co.	3,238	7,585,638.00	1,132	2,893,342.00
Provident Life Insurance Co.	2,472	4,127,449.00	640	1,318,583.00
Register Life Insurance Co.	8,380	13,936,882.00	827	1,986,073.00
*Reinsurance Life Co. of America			152	815,105.00
Royal Union Mutual Life Ins. Co.	31,706	59,110,406.00	3,656	7,686,151.00
Western Life Insurance Co.	4,125	7,019,020.00	1,706	3,298,668.00
Total Iowa Companies	432,948	$ 818,908,716.84	55,224	$ 123,185,853.12
NON-IOWA COMPANIES				
Aetna Life Insurance Co.	214,814	$ 572,916,282.45	23,463	$ 218,251,456.34
*American Bankers Insurance Co.	15,252	13,817,414.00	13,401	7,955,876.00
American Central Life Insurance Co.	21,635	46,855,818.00	5,211	15,134,046.00
American National Assurance Co.	3,646	6,847,257.00	1,653	3,058,007.00
Bankers Life Insurance Co.	42,511	66,184,033.66	4,908	8,983,844.16
Bankers Reserve Life Company	21,438	40,281,157.03	3,566	8,075,063.46
Berkshire Life Insurance Co.	36,233	88,497,032.00	2,792	10,258,748.00
Central Life Insurance Co.	11,656	18,372,247.00	2,504	5,315,466.00
Columbian Nat'l Life Insurance Co.	34,012	82,303,655.25	5,735	17,907,655.00
Commonwealth Life Insurance Co.	10,279	18,254,940.00	4,261	8,077,185.00
Connecticut Mutual Life Ins. Co.	113,935	270,243,227.37	11,033	32,003,096.34
Continental Assurance Co.	3,097	4,270,262.00	2,473	2,498,612.00
Equitable Life Assurance Co.	665,414	1,754,868,908.00	75,826	350,480,925.00
Federal Life Insurance Co.	13,269	25,101,635.00	2,310	5,710,011.00
Fidelity Mutual Life Ins. Co.	67,017	142,022,569.00	6,339	19,566,470.00
Girard Life Insurance Co.	3,498	8,756,150.00	788	2,151,143.00
Guardian Life Insurance Co.	86,379	169,109,550.00	9,481	24,657,919.00
Home Life Insurance Co.	69,526	146,050,145.00	8,445	24,510,677.00
International Life Insurance Co.	38,950	70,227,486.00	9,750	21,764,807.00
*John Hancock Mutual Life Ins. Co.	3,192,426	975,296,293.00	545,062	181,082,560.00
Kansas City Life Insurance Co.	71,806	122,070,058.00	20,058	41,695,627.00
Lincoln National Life Insurance Co.	33,637	63,113,676.05	9,055	22,773,912.61
Lutheran International Life Ins. Co.	456	704,500.00	518	858,500.00
Massachusetts Mutual Life Ins. Co.	195,679	450,212,181.00	18,843	64,588,303.00
*Metropolitan Life Insurance Co.	18,262,933	3,936,181,898.00	3,240,004	882,340,609.00
Mercury Reinsurance Co. (U. S. B.)				
Michigan Mutual Life Insurance Co.	39,015	61,039,489.32	4,319	9,457,438.57
Midland Insurance Company	2,404	4,026,220.50	694	1,275,891.00
Midwest Life Insurance Company	6,548	10,578,327.75	1,139	2,109,600.50
Missouri State Life Insurance Co.	86,702	156,948,542.11	18,418	41,380,092.15
Mutual Benefit Life Insurance Co.	365,249	915,297,422.00	33,127	113,197,286.00
Mutual Life Insurance Co. of N. Y.	783,899	1,773,411,526.00	66,655	208,930,389.00
Mutual Trust Life Insurance Co.	23,060	30,913,706.00	5,077	9,722,290.00
Nat'l Life Insurance Co., U. S. A.	56,990	97,179,897.00	7,315	16,042,186.00
Nat'l Life InsuranceCompany	110,447	223,593,866.00	9,330	26,104,481.00
New England Mutual Life Ins. Co.	153,538	375,494,658.00	13,971	47,353,794.00
New World Life Insurance Co.	9,199	17,142,036.25	2,293	4,569,063.25
New York Life Insurance Co.	1,301,999	2,673,334,336.00	147,741	356,993,206.75
North American Life Insurance Co.	18,107	35,861,863.00	3,104	8,214,148.00
Northwestern Mutual Life Ins. Co.	604,580	1,604,426,324.00	40,131	151,345,127.00
Northwestern Nat'l Life Ins. Co.	30,928	54,193,728.00	11,327	22,540,012.00
Old Colony Life Insurance Co.	7,489	9,534,241.85	3,133	3,646,302.25
Pacific Mutual Life Insurance Co.	95,192	185,958,459.00	14,716	36,957,886.00
Penn Mutual Life Insurance Co.	270,012	757,732,514.00	23,861	95,478,047.00
Peoria Life Insurance Company	11,215	21,027,563.00	3,273	7,171,839.00
Phoenix Mutual Life Insurance Co.	98,777	197,097,509.00	10,291	29,167,773.00
Prairie Life Insurance Co.	1,867	3,438,882.00	474	1,055,923.00
Provident Life and Trust Co.	151,411	389,073,549.00	16,735	52,504,622.00
*Prudential Insurance Co. of Amer.	16,110,632	3,458,437,735.00	2,632,797	747,987,810.00
Reliance Life Insurance Company	46,285	86,563,717.00	12,490	27,344,027.00

INSURANCE EXHIBIT FOR THE YEAR 1918—Continued.

Policies Terminated During 1918		Policies in Force December 31, 1918		Increase or Decrease	
Number	Amount	Number	Amount	Number	Amount
724	1,475,692.00	3,706	9,003,288.00	+ 408	+ 1,417,650.00
462	695,435.00	2,650	4,750,597.00	+ 128	+ 623,148.00
636	1,076,045.00	8,581	14,845,910.00	+ 201	+ 909,028.00
		152	815,105.00	+ 152	+ 815,105.00
3,051	5,364,448.00	32,401	52,432,109.00	+ 695	+ 2,321,703.00
1,006	1,813,095.00	4,825	8,504,593.00	+ 700	+ 1,485,573.00
38,262	$ 73,676,404.72	449,910	$ 868,418,165.24	+ $16,962	+ $49,509,448.40
18,463	$ 117,996,271.25	219,814	$ 573,171,467.54	+ 5,000	+ $100,255,185.09
3,350	2,613,242.00	25,303	19,150,048.00	+ 10,051	+ 5,342,634.00
3,027	7,958,284.00	23,819	54,031,580.00	+ 2,184	+ 7,175,792.00
1,070	1,902,512.00	4,229	8,002,752.00	+ 583	+ 1,155,495.00
3,252	5,021,658.40	44,167	70,146,219.42	+ 1,656	+ 3,992,185.76
2,479	4,799,593.25	22,525	43,556,627.24	+ 1,087	+ 3,275,470.21
1,573	4,624,257.00	37,452	94,131,523.00	+ 1,219	+ 5,634,491.00
1,466	2,238,729.00	12,694	21,448,984.00	+ 1,038	+ 3,076,737.00
2,955	7,785,720.00	36,792	92,425,590.25	+ 2,780	+ 10,121,935.00
2,496	4,485,427.95	12,944	21,846,697.05	+ 1,765	+ 3,591,757.05
6,891	17,124,890.02	118,077	285,121,433.69	+ 4,142	+ 14,878,206.32
1,301	1,162,425.00	4,369	5,606,449.00	+ 1,272	+ 1,336,187.00
45,757	180,791,255.00	695,483	1,924,538,578.00	+ 30,069	+ 169,669,670.00
2,196	4,803,381.00	13,383	26,008,265.00	+ 114	+ 906,630.00
4,977	12,293,489.00	68,379	149,295,550.00	+ 1,362	+ 7,272,981.00
393	848,427.00	3,893	10,058,866.00	+ 395	+ 1,302,716.00
7,023	14,646,115.00	88,837	179,121,354.00	+ 2,458	+ 10,011,804.00
5,315	11,850,530.00	72,656	158,710,292.00	+ 3,130	+ 12,660,147.00
7,484	14,949,794.00	41,216	77,042,499.00	+ 2,266	+ 6,815,013.00
352,976	95,261,604.00	3,384,512	1,061,117,249.00	+ 192,096	+ 85,820,956.00
12,111	20,266,018.00	79,753	143,499,667.00	+ 7,947	+ 21,429,609.00
4,672	9,805,126.07	38,029	76,082,402.59	+ 4,383	+ 12,968,786.54
127	180,500.00	847	1,382,500.00	+ 391	+ 678,000.00
9,154	24,007,193.00	205,368	490,798,291.00	+ 9,689	+ 40,581,110.00
1,718,676	389,010,691.00	19,784,261	4,429,511,816.00	+ 1,521,328	+ 493,329,918.00
3,980	7,026,481.13	39,354	63,470,446.76	+ 339	+ 2,420,957.44
486	725,672.50	2,612	4,576,439.00	+ 208	+ 550,218.50
818	1,247,999.00	6,869	11,439,929.25	+ 321	+ 861,601.50
11,510	21,581,988.25	93,670	176,746,636.00	+ 6,908	+ 19,798,093.89
16,959	41,012,921.00	381,507	987,481,787.00	+ 16,258	+ 72,184,365.00
46,188	120,449,962.00	802,366	1,861,881,953.00	+ 18,467	+ 88,470,427.00
2,133	3,496,455.00	26,004	37,139,541.00	+ 2,944	+ 6,225,835.00
6,727	12,641,649.00	57,578	100,580,434.00	+ 588	+ 3,400,587.00
7,448	16,273,971.00	112,329	233,424,376.00	+ 1,882	+ 9,830,510.00
7,420	19,237,584.00	160,089	403,609,868.00	+ 6,551	+ 28,115,210.00
1,956	3,778,495.46	9,536	17,982,604.32	+ 337	+ 700,569.07
89,277	191,497,800.00	1,360,433	2,838,829,802.00	+ 58,464	+ 165,495,465.00
2,838	5,853,325.00	18,373	38,222,686.00	+ 266	+ 2,360,823.00
28,487	74,835,905.00	616,224	1,680,936,546.00	+ 11,644	+ 76,510,222.00
5,009	8,553,892.00	37,246	68,179,848.00	+ 6,318	+ 13,985,120.00
1,408	1,638,145.68	9,214	11,542,298.55	+ 1,725	+ 2,008,056.70
9,804	14,258,323.00	103,104	208,647,520.00	+ 7,912	+ 22,689,061.00
17,275	50,984,774.00	276,598	892,225,787.00	+ 6,586	+ 44,493,273.00
1,025	2,083,446.00	13,463	26,115,956.00	+ 2,248	+ 5,068,393.00
5,996	12,785,317.00	108,073	213,479,995.00	+ 4,296	+ 16,382,456.00
441	810,248.00	1,900	3,684,527.00	+ 33	+ 245,645.00
9,508	28,804,470.00	158,643	412,883,701.00	+ 7,232	+ 23,760,152.00
1,296,152	314,667,211.00	17,447,277	3,891,758,334.00	+ 1,336,645	+ 423,320,599.00
6,265	11,066,481.00	52,510	102,841,253.00	+ 6,225	+ 16,277,546.00

TABLE NO. 6—LIFE INSURANCE COMPANIES

Name of Company	Policies in Force December 31, 1917		Policies Issued During 1918	
	Number	Amount	Number	Amount
Reserve Loan Life Insurance Co.	17,521	30,807,097.00	3,296	7,155,879.00
Saint Joseph Life Insurance Co.	1,727	4,015,405.00	627	1,445,750.00
Security Mutual Life Ins. Co.	6,824	9,532,990.00	674	1,672,812.00
Standard Life Insurance Co.	17,991	20,885,060.00	15,704	19,007,647.00
State Life Insurance Co.	41,481	86,536,246.00	6,474	13,674,614.00
Travelers Insurance Company	202,756	617,239,004.00	38,132	214,079,457.00
Union Central Life Insurance Co.	225,086	522,340,427.00	21,759	76,602,156.00
Union Mutual Life Insurance Co.	41,786	65,354,431.00	2,427	5,490,927.00
United States Life Insurance Co.	14,196	24,140,644.00	1,511	2,664,863.00
Total Non-Iowa Companies	44,184,441	$23,615,715,790.59	7,290,494	$ 4,342,073,776.04
Total All Companies	44,617,389	$24,434,624,507.43	7,255,718	$ 4,465,259,629.16

‡Changed name from Scandia Life December 31, 1918.
*Includes Industrial Business.

TABLE

LIFE INSURANCE COMPANIES

Name of Company	By Death		By Maturity		By Disability		
	No.	Amount	No.	Amount	No.	Amount	No.
IOWA COMPANIES							
American Life Insurance Co.	157	$ 215,633.58	3	$ 3,000.00	----	$ 250.00	52
*American Teachers Life Ins. Co.							
Bankers Life Company	2,851	6,034,401.00	----	----	----	----	49
Cedar Rapids Life Insurance Co.	30	43,000.00	----	----	----	----	37
Central Life Assur. Soc. of the U. S.	241	411,266.00	3	2,500.00	----	----	294
Des Moines Life and Annuity Co.	3	3,000.00	----	----	----	----	
Equitable Life Insurance Co.	852	1,495,683.15	96	153,507.97	----	----	21
Guaranty Life Insurance Co.	66	93,250.00	3	7,611.00	----	----	31
Iowa Life Insurance Co.	13	18,000.00	----	----	----	----	6
Merchants Life Insurance Co.	379	677,924.14	----	----	----	----	27
Nat'l American Life Insurance Co.	26	32,340.00	----	----	----	----	
Nat'l Fidelity Life Insurance Co.	45	104,700.00	----	----	----	----	
Provident Life Insurance Co.	15	25,000.00	----	----	1	3,685.00	2
Register Life Insurance Co.	81	130,084.00	28	34,387.00	----	----	36
*Reinsurance Life Co. of America							
Royal Union Mutual Life Ins. Co.	364	629,206.00	38	66,078.00	2	1,664.00	54
Western Life Insurance Co.	40	69,930.00	1	1,000.00	----	----	4
Total Iowa Companies	5,163	$ 9,983,417.87	172	$ 268,083.97	3	$ 5,599.00	613
*Organized in 1918.							
NON-IOWA COMPANIES							
Aetna Life Insurance Co.	3,318	$ 9,095,766.87	2,022	$ 2,963,711.83	----	----	2,246
†American Bankers Insurance Co.	192	198,195.00	----	----	18	250.00	236
American Central Life Insurance Co	263	616,476.00	3	69,241.00	----	----	191
American National Assurance Co.	40	80,762.00	----	----	----	----	3
Bankers Life Insurance Co.	389	619,975.00	270	487,000.00	----	----	35
Bankers Reserve Life Company	144	329,781.75	----	----	----	----	46
Berkshire Life Insurance Co.	575	1,593,004.00	96	197,503.00	----	----	62
Central Life Insurance Co.	122	231,954.00	1	1,100.00	----	----	102

INSURANCE EXHIBIT FOR THE YEAR 1918—Continued.

Policies Terminated During 1918		Policies in Force December 31, 1918		Increase or Decrease	
Number	Amount	Number	Amount	Number	Amount
3,256	6,497,855.00	17,561	31,465,121.00	+ 40	+ 658,024.00
215	444,000.00	2,139	5,017,155.00	+ 412	+ 1,001,750.00
597	1,032,500.00	6,901	10,173,302.00	+ 77	+ 640,312.00
5,921	6,361,701.00	27,774	33,531,906.00	+ 9,783	+ 12,645,946.00
3,483	6,891,403.00	44,472	93,319,457.00	+ 2,991	+ 6,783,211.00
13,668	77,027,379.00	227,220	754,291,082.00	+ 24,464	+ 137,052,078.00
15,301	35,513,929.00	231,544	563,428,654.00	+ 6,458	+ 41,088,227.00
3,317	5,294,061.00	40,896	65,551,297.00	— 890	+ 196,896.00
1,712	2,964,711.00	13,966	23,840,796.00	— 201	— 299,848.00
3,844,508	$ 2,063,777,697.97	47,540,367	$ 25,894,011,878.66	+ 3,355,926	+ $2,278,296,088.07
3,882,830	$ 2,137,454,092.69	47,990,277	$ 26,762,430,043.90	+ 3,372,888	+ $2,327,805,536.47

NO. 7.

CEASED POLICIES, MODE OF TERMINATION, 1918

By Expiry		By Surrender		By Lapse		By Decrease		Not Taken	
Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
$ 64,970.00	221	$ 322,162.00	1,982	$ 3,128,315.00	30	$ 127,239.02	----	----
109,475.00	2,419	4,958,580.00	9,147	19,323,998.00	----	----	----	----
64,500.00	34	38,500.00	500	736,860.00	----	414,732.00	----	----
382,216.00	435	640,782.00	3,349	5,619,225.00	----	2,000.00	35	$ 75,000.00
----	----	----	----	----	----	32,074.00	----	----
----	----	----	46	94,500.00	----	----	----	----
43,000.00	810	1,155,119.25	3,805	7,422,966.00	----	----	31	76,150.00
19,966.00	104	206,217.00	587	996,474.00	----	1,085,007.95	----	----
15,000.00	53	68,000.00	140	257,500.00	----	15,000.00	81	160,331.00
52,940.00	229	383,160.00	2,290	4,260,971.00	153	223,377.66	17	46,000.00
----	----	----	----	----	----	3,805.00	----	----
----	30	44,682.00	625	1,390,528.00	----	----	----	----
----	1	1,000.00	678	1,359,242.00	----	----	----	----
3,000.00	28	36,500.00	414	623,250.00	----	10,750.00	----	----
44,500.00	244	406,335.00	235	460,739.00	2	4,000.00	----	----
----	----	----	----	----	----	3,000.00	2	3,000.00
89,500.00	247	383,254.00	2,346	3,827,788.00	----	----	----	----
5,000.00	36	45,970.00	925	1,636,133.00	----	366,968.00	----	----
----	----	----	----	----	----	55,062.00	----	----
$ 894,067.00	4,891	$ 8,682,261.25	27,009	$ 51,138,489.00	185	$ 2,343,005.63	166	$ 360,481.00
$ 1,811,361.00	4,948	$ 11,688,534.66	5,929	$ 30,189,159.00	----	$ 72,256,194.89	----	----
102,318.00	190	173,023.00	2,631	1,988,996.00	----	89,460.00	----	----
489,378.00	369	767,009.00	2,207	5,439,784.00	3	576,396.00	----	----
2,500.00	19	35,000.00	1,008	1,773,500.00	----	9,750.00	----	----
54,000.00	463	733,250.00	2,077	3,076,433.40	18	51,000.00	----	----
126,500.00	556	1,353,159.50	1,733	2,967,750.00	----	22,402.00	----	----
188,432.00	429	1,176,513.00	411	871,791.00	----	602,014.00	----	----
240,875.00	144	239,765.00	1,037	1,525,035.00	----	----	----	----

TABLE NO. 7—LIFE INSURANCE COMPANIES

Name of Company	By Death		By Maturity		By Disability		
	No.	Amount	No.	Amount	No.	Amount	No.
Columbian Nat'l Life Insurance Co.	483	1,099,784.00	8	21,600.00			19
Commonwealth Life Insurance Co.	88	129,148.66	2	575.00	9	2,100.00	31
Connecticut Mutual Life Ins. Co.	2,082	5,510,240.17	186	421,617.16			154
Continental Assurance Co.	58	72,526.00					15
Equitable Life Assurance Co.	9,912	30,495,095.00	4,407	11,322,179.00			4,775
Federal Life Insurance Co.	154	313,308.00	40	35,400.00			36
Fidelity Mutual Life Ins. Co.	1,001	2,492,284.00	203	361,866.00			390
Girard Life Insurance Co.	49	136,594.00					
Guardian Life Insurance Co.	1,205	2,709,322.00	1,435	2,087,722.00			5
Home Life Insurance Co.	863	1,793,735.00	289	710,675.00			304
International Life Insurance Co.	435	792,546.00	1	2,000.00			167
John Hancock Mutual Life Ins. Co.	60,254	16,809,489.00	316	422,263.00		800.00	270
							5,317
Kansas City Life Insurance Co.	880	1,549,243.00	6	6,500.00			
Lincoln National Life Insurance Co	414	789,544.65	13	16,737.23			195
Lutheran International Life Ins. Co	3	3,000.00					455
Massachusetts Mutual Life Ins. Co.	2,564	6,557,126.00	182	392,716.00			2
Metropolitan Life Insurance Co.	298,824	59,779,112.00	38,915	8,096,516.00		192.00	361
							28,255
†Mercury Reinsurance Co. (U. S. B.							
Michigan Mutual Life Insurance Co	565	829,334.40	171	324,032.35			86
Midland Insurance Company	31	58,434.50					16
Midwest Life Insurance Company	69	123,000.00					30
Missouri State Life Insurance Co.	1,166	2,300,851.40	24	38,918.00			725
Mutual Benefit Life Insurance Co.	4,545	12,550,243.00	969	2,118,016.00			4,687
Mutual Life Insurance Co. of N. Y.	11,742	30,508,011.00	3,401	6,473,421.00			4,261
‡Mutual Trust Life Insurance Co.	435	541,345.00	11	12,500.00			101
Nat'l Life Insurance Co., U. S. A.	830	1,472,677.00	227	220,777.00	2	11,000.00	3,500
Nat'l Life InsuranceCompany	1,397	2,956,623.00	763	1,375,248.00			741
New England Mutual Life Ins. Co.	2,148	5,869,154.00	395	760,563.00			396
New World Life Insurance Co.	113	212,151.27	3	2,050.00			14
New York Life Insurance Co.	18,394	40,348,878.00	10,513	17,536,338.00		31,136.00	10,005
North American Life Insurance Co.	173	359,800.00	1	292.00			82
Northwestern Mutual Life Ins. Co.	7,196	19,854,962.00	3,508	8,244,555.00			4,165
Northwestern Nat'l Life Ins. Co.	547	820,313.00	23	25,385.00	1	500.00	98
Old Colony Life Insurance Co.	121	156,880.99	1	1,000.00			51
Pacific Mutual Life Insurance Co.	1,227	2,599,305.00	236	342,549.00	6	19,786.00	1,766
Penn Mutual Life Insurance Co.	3,880	11,879,674.00	1,202	2,548,287.00			2,356
Peoria Life Insurance Company	126	205,952.00	3	3,000.00	1	500.00	63
Phoenix Mutual Life Insurance Co.	1,408	2,827,994.00	675	1,147,592.00			1,103
Prairie Life Insurance Co.	18	33,500.00			1	1,000.00	
Provident Life and Trust Co.	1,764	4,679,056.00	1,311	3,192,122.00			15
Prudential Insurance Co. of Am.	256,288	56,617,642.00	2,564	2,587,704.00	146	261,422.00	78,558
Reliance Life Insurance Company	470	950,670.00	1	5,000.00			341
Reserve Loan Life Insurance Co.	210	325,751.00	2	2,000.00			151
Saint Joseph Life Insurance Co.	12	42,000.00					
Security Mutual Life Ins. Co.	91	168,927.00	1	180.00			24
Standard Life Insurance Co.	439	480,454.00					91
State Life Insurance Co.	534	1,113,136.00	7	16,102.00			246
Travelers Insurance Company	2,706	8,593,829.00	582	1,285,290.00	9	25,300.00	950
Union Central Life Insurance Co.	2,784	6,483,464.00	1,640	2,581,905.00			1,823
Union Mutual Life Insurance Co.	548	837,277.00	384	447,280.00			555
United States Life Insurance Co.	276	458,212.00	81	124,745.00			158
Total Non-Iowa Companies	706,562	$355,029,461.03	77,074	$78,917,813.57	176	$372,994.00	169,944
Total All Companies	711,725	$365,012,978.90	77,246	$79,185,897.54	179	$378,598.00	181,557

†Information not furnished.
‡Changed name from Scandia Life December 31, 1918.

CEASED POLICIES, MODE OF TERMINATION, DECEMBER 31, 1918—Continued.

By Expiry	By Surrender		By Lapse		By Decrease		Not Taken	
Amount	No.	Amount	No.	Amount	No.	Amount	No.	Amount
85,670.00	419	1,007,743.00	2,026	4,961,723.00		609,200.00		
50,500.00	138	216,000.00	2,023	3,555,410.00		18,934.92	206	$ 512,760.00
327,209.11	1,852	5,095,923.58	2,617	5,185,219.00		584,681.00		
22,998.00	52	73,750.00	1,076	978,895.00		14,256.00		
19,201,227.00	9,621	26,799,419.00	17,042	36,912,895.00		56,059,440.00		
165,260.00	96	213,110.00	1,788	3,905,113.00	80	169,192.00		
1,117,880.00	1,220	2,739,197.00	2,154	5,210,324.00	9	431,908.00		
11,000.00	58	160,781.00	281	531,052.00				
1,020,882.00	1,504	2,788,214.00	2,515	5,273,467.00		757,328.00		
380,465.00	1,583	2,365,718.00	2,433	5,249,717.00		350,220.00		
505,732.00	905	1,827,260.00	4,606	7,381,713.00		553,561.00	1,377	3,916,982.00
2,086,302.00	65,819	18,952,123.00	221,023	52,513,661.00	247	4,505,906.00		
413,089.00	462	713,843.00	10,568	17,428,690.00		154,702.00		
1,871,641.55	747	1,623,029.22	3,043	5,231,169.28		273,013.14		
8,000.00			121	169,500.00				
885,776.00	2,534	7,800,728.00	3,213	6,604,397.00		1,676,450.00		
6,503,955.00	101,562	40,465,774.00	1,251,110	251,696,318.00		22,447,816.00		
132,260.03	797	1,023,584.37	1,989	3,732,764.56		160,689.49	372	823,885.93
25,236.00	19	38,500.00	420	603,500.00				
38,500.00	83	121,749.00	636	964,750.00				
1,213,312.36	1,149	2,496,683.34	8,446	15,291,644.59		241,578.57		
5,976,986.00	3,346	9,040,891.00	3,316	7,260,314.00	6	1,066,450.00		
12,694,793.00	14,051	40,486,987.00	14,630	29,193,212.00	103	1,695,456.00		
139,775.00	253	476,332.00	1,323	2,122,584.00		143,919.00		
6,187,409.00	655	1,068,380.00	1,512	3,306,164.00	1	375,242.00		
1,314,575.00	1,264	3,418,496.00	1,737	3,370,073.00	1,446	3,838,956.00		
977,133.00	1,428	3,205,233.00	3,053	6,686,930.00		1,738,571.00		
36,000.00	259	599,532.80	1,508	2,611,476.00	3	112,306.39	56	214,980.00
26,797,584.00	18,041	39,562,149.00	32,324	60,264,400.00		6,957,805.00		
139,585.00	246	743,141.00	2,335	4,618,486.00		11,071.00		
11,288,672.00	6,029	14,739,237.00	7,649	19,147,356.00		1,561,123.00		
156,518.00	1,079	1,416,945.00	3,261	5,994,592.00		139,339.00		
39,474.62	115	146,031.74	1,120	1,274,808.32				
3,268,867.00	1,405	3,352,437.00	2,162	4,245,237.00		439,642.00		
6,317,231.00	3,090	10,014,372.00	5,060	12,001,857.00	1,737	8,023,253.00		
92,547.00	76	126,601.00	756	1,612,862.00		41,984.00		
1,807,202.00	1,095	2,898,332.00	1,714	3,073,191.00		430,946.00		
	29	66,248.00	368	639,500.00			25	70,000.00
46,284.00	2,710	8,832,213.00	2,706	9,579,748.00		2,474,946.00		
45,844,929.00	53,438	14,249,514.00	905,158	194,781,931.00		6,384,059.00		
775,739.00	190	323,862.00	5,256	8,792,021.00	7	218,589.00		
284,000.00	598	1,463,616.00	2,140	3,911,525.00		87,625.00	155	443,338.00
	4	9,000.00	180	336,000.00		8,000.00	19	48,000.00
26,500.00	38	45,882.00	443	733,912.00		57,099.00		
109,358.00	53	50,226.00	5,338	5,650,568.00		62,095.00		
394,080.00	638	1,594,217.00	2,045	3,425,465.00	13	348,403.00		
2,811,715.00	2,386	6,547,867.00	6,979	18,245,240.00	56	39,518,129.00		
3,699,409.00	4,045	10,175,334.00	5,009	11,636,062.00		997,755.00		
1,001,220.00	1,024	1,418,161.00	739	1,474,686.00	67	114,897.00		
258,040.00	617	1,063,553.00	580	924,905.00		135,256.00		
$174,887,482.67	216,243	$310,929,195.21	2,577,564	$808,722,076.16	3,796	$238,938,719.40	2,209	$ 6,029,945.93
$175,731,549.67	321,134	$319,612,456.46	2,604,633	$849,860,565.16	3,981	$241,281,725.02	2,375	$ 6,390,426.93

TABLE

LIFE INSURANCE COMPANIES—POLICY

Name of Company	Policies in Force December 31, 1917	
	No.	Amount
IOWA COMPANIES		
American Life Insurance Co.	6,939	$ 11,181,537.00
*American Teachers Life Ins. Co.		
Bankers Life Company	31,715	66,983,228.00
Cedar Rapids Life Insurance Co.	4,524	7,081,879.00
Central Life Assur. Soc. of the U. S.	9,532	15,044,455.00
Des Moines Life and Annuity Co.	307	630,500.00
Equitable Life Insurance Co.	24,488	40,705,515.00
Guaranty Life Insurance Co.	4,961	7,933,235.00
Iowa Life Insurance Co.	1,926	2,990,442.00
Merchants Life Insurance Co.	8,087	16,064,350.00
Nat'l American Life Insurance Co.	3,347	5,949,867.00
Nat'l Fidelity Life Insurance Co.	2,731	6,269,786.00
Provident Life Insurance Co.	2,431	4,064,949.00
Register Life Insurance Co.	8,380	13,936,882.00
*Reinsurance Life Co. of America		
Royal Union Mutual Life Ins. Co.	12,071	18,799,442.00
Western Life Insurance Co.	4,087	6,833,224.00
Total Iowa Companies	125,526	$ 224,469,281.00
*Organized in 1918.		
NON-IOWA COMPANIES		
Aetna Life Insurance Co.	5,247	$ 9,238,683.24
American Bankers Insurance Co.	657	716,335.00
American Central Life Insurance Co.	29	97,812.00
American National Assurance Co.	110	219,000.00
Bankers Life Insurance Co.	3,320	5,201,012.00
Bankers Reserve Life Company	1,872	3,141,562.28
Berkshire Life Insurance Co.	562	1,058,773.00
Central Life Insurance Co.	560	952,500.00
Columbian Nat'l Life Insurance Co.	62	128,827.00
Commonwealth Life Insurance Co.	1,690	2,885,970.09
Connecticut Mutual Life Ins. Co.	6,775	11,866,112.00
Continental Assurance Co.	65	95,000.00
Equitable Life Assurance Co.	9,332	16,326,180.00
Federal Life Insurance Co.	257	675,425.00
Fidelity Mutual Life Ins. Co.	951	1,549,339.00
Girard Life Insurance Co.	12	28,108.00
Guardian Life Insurance Co.	1,999	3,782,358.00
Home Life Insurance Co.	250	443,921.00
International Life Insurance Co.	233	373,258.00
John Hancock Mutual Life Ins. Co.	681	1,693,631.00
Kansas City Life Insurance Co.	1,704	2,868,562.00
Lincoln National Life Insurance Co.		
Lutheran International Life Ins. Co.		
Massachusetts Mutual Life Ins. Co.	2,910	7,036,793.00
Metropolitan Life Insurance Co.	135,887	28,301,775.00
Mercury Reinsurance Co. (U. S. B.)		
Michigan Mutual Life Insurance Co.	2,957	5,693,844.05
Midland Insurance Company	3	4,000.00
Midwest Life Insurance Company	70	109,500.00
Missouri State Life Insurance Co.	1,211	1,702,400.00
Mutual Benefit Life Insurance Co.	8,010	17,525,063.00
Mutual Life Insurance Co. of N. Y.	16,045	29,016,732.00
Mutual Trust Life Insurance Co.	2,315	3,544,342.00

NO. 8.

TRANSACTIONS—BUSINESS IN IOWA FOR 1918

Policies Issued During 1918		Policies Terminated During 1918		Policies in Force December 31, 1918		Increase or Decrease	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
204	$ 1,688,852.00	1,112	$ 1,757,951.00	6,731	$ 11,113,338.00	— 208	—$ 68,199.00
2,282	5,709,800.00	1,883	3,940,377.00	32,114	68,752,741.00	+ 399	+ 1,769,513.00
771	1,578,600.00	636	959,860.00	4,659	7,700,619.00	+ 135	+ 618,740.00
2,584	5,415,612.00	1,249	2,028,640.00	10,867	18,431,427.00	+ 1,335	+ 3,386,972.00
822	1,588,875.00	80	173,650.00	1,049	2,045,725.00	+ 742	+ 1,415,225.00
2,880	6,363,503.00	1,314	2,589,535.00	26,054	44,488,483.00	+ 1,566	+ 3,782,968.00
978	2,089,251.00	778	1,336,099.00	5,161	8,686,387.00	+ 200	+ 753,152.00
222	498,883.00	229	408,305.00	1,919	3,081,020.00	— 7	+ 90,578.00
238	600,580.00	358	689,352.00	7,967	15,976,578.00	— 120	— 87,772.00
714	1,321,908.00	680	1,348,550.00	3,381	5,923,215.00	+ 34	— 26,642.00
1,019	2,561,662.00	617	1,266,892.00	3,133	7,564,556.00	+ 402	+ 1,294,770.00
638	1,312,583.00	445	669,935.00	2,624	4,707,597.00	+ 193	+ 642,648.00
827	1,985,073.00	626	1,076,045.00	8,581	14,845,910.00	+ 201	+ 909,028.00
36	164,430.00			36	164,430.00	+ 36	+ 164,430.00
1,499	3,137,698.00	1,182	2,012,627.00	12,388	19,924,513.00	+ 317	+ 1,125,071.00
1,677	3,208,580.00	995	1,737,533.00	4,769	8,304,271.00	+ 682	+ 1,471,047.00
18,091	$ 39,225,980.00	12,184	$ 21,984,451.00	131,433	$ 241,710,810.00	+ 5,907	+$17,241,529.00
619	$ 2,733,378.63	550	$ 1,470,449.90	5,316	$ 10,501,611.97	+ 69	+ $1,262,928.73
258	107,950.00	212	131,950.00	703	692,335.00	+ 46	— 24,000.00
1	2,437.00	5	8,768.00	25	91,481.00	— 4	— 6,331.00
25	46,500.00	34	68,000.00	101	197,500.00	— 9	— 21,500.00
625	1,131,500.00	283	456,000.00	3,662	5,876,512.00	+ 342	+ 675,500.00
386	890,586.54	299	571,090.25	1,959	3,461,058.57	+ 87	+ 319,496.29
247	645,064.00	99	223,963.00	710	1,480,234.00	+ 148	+ 421,461.00
298	509,095.00	167	291,000.00	691	1,170,595.00	+ 131	+ 218,095.00
40	97,942.00	19	36,000.00	83	190,769.00	+ 21	+ 61,942.00
705	1,510,360.00	538	913,400.00	1,857	3,482,930.00	+ 167	+ 596,960.00
1,011	2,352,734.00	710	1,245,119.00	7,076	12,973,727.00	+ 301	+ 1,107,615.00
13	15,000.00	22	32,000.00	56	78,000.00	— 9	— 17,000.00
1,268	3,067,516.00	740	1,416,343.00	9,860	17,977,353.00	+ 528	+ 1,651,173.00
94	233,112.00	275	591,915.00	76	316,622.00	— 181	— 358,808.00
60	97,502.00	99	161,651.00	912	1,485,190.00	— 39	— 64,149.00
7	10,074.00	3	7,473.00	16	30,709.00	+ 4	+ 2,601.00
434	1,059,100.00	231	498,394.00	2,202	4,343,064.00	+ 203	+ 560,706.00
10	46,576.00	22	40,647.00	238	449,850.00	— 12	+ 5,929.00
44	173,933.00	35	87,534.00	242	459,657.00	+ 9	+ 86,399.00
294	809,557.00	55	95,064.00	920	2,408,124.00	+ 239	+ 714,493.00
77	170,825.00	184	281,006.00	1,597	2,758,387.00	— 107	— 110,175.00
5	17,000.00	1	1,000.00	4	16,000.00	+ 4	+ 16,000.00
118	198,000.00			118	198,000.00	+ 118	+ 198,000.00
738	2,171,772.00	363	865,168.00	3,285	8,342,397.00	+ 375	+ 1,305,604.00
23,506	5,501,976.00	15,292	3,471,746.00	144,191	30,332,005.00	+ 8,304	+ 2,030,239.00
293	829,299.23	240	485,389.79	3,010	6,637,753.49	+ 53	+ 343,909.44
1	2,000.00			4	6,000.00	+ 1	+ 2,000.00
37	42,500.00	4	4,000.00	103	148,000.00	+ 33	+ 38,500.00
227	471,654.00	183	247,753.00	1,255	1,926,301.00	+ 44	+ 223,901.00
1,098	3,220,932.00	438	869,969.00	8,665	19,885,926.00	+ 655	+ 2,359,963.00
1,691	4,502,681.36	1,271	2,303,654.56	16,465	31,215,759.80	+ 420	+ 2,199,026.80
545	1,286,166.00	253	407,295.00	2,607	4,423,243.00	+ 292	+ 878,901.00

TABLE NO. 8—LIFE INSURANCE COMPANIES

Name of Company	Policies in Force December 31, 1917	
	No.	Amount
Nat'l Life Insurance Co., U. S. A.	6,832	11,083,389.52
Nat'l Life Insurance Company	2,562	4,340,748.89
New England Mutual Life Ins. Co.	2,500	4,914,919.00
New World Life Insurance Co.	927	1,447,250.00
New York Life Insurance Co.	23,028	36,528,502.00
North American Life Insurance Co.	1,731	3,249,858.00
Northwestern Mutual Life Ins. Co.	35,184	70,464,658.00
Northwestern Nat'l Life Ins. Co.	1,369	1,777,598.00
Old Colony Life Insurance Co.	5	5,000.00
Pacific Mutual Life Insurance Co.	2,019	3,086,751.00
Penn Mutual Life Insurance Co.	12,386	26,977,181.00
Peoria Life Insurance Company	1,283	2,772,924.00
Phoenix Mutual Life Insurance Co.	4,978	8,389,400.40
Prairie Life Insurance Co.	1,008	1,854,864.00
Provident Life and Trust Co.	1,504	2,883,850.00
Prudential Insurance Co. of America	162,163	34,615,367.00
Reliance Life Insurance Company	1,428	2,376,216.00
Reserve Loan Life Insurance Co.	94	223,500.00
Saint Joseph Life Insurance Co.	191	447,500.00
Security Mutual Life Ins. Co.	36	70,000.00
Standard Life Insurance Co.	594	619,450.00
State Life Insurance Co.	97	383,577.00
Travelers Insurance Company	2,159	5,248,419.00
Union Central Life Insurance Co.	4,597	8,624,381.00
Union Mutual Life Insurance Co.	130	182,237.80
United States Life Insurance Co.	132	245,682.00
Total Non-Iowa Companies	474,783	$ 388,490,593.18
Total All Companies	600,309	$ 612,959,874.18

‡Changed name from Scandia Life December 31, 1918.

TABLE

LIFE INSURANCE COMPANIES—LOSSES

Name of Company	Premiums Received
IOWA COMPANIES.	
American Life Insurance Company	$ 342,177.58
*American Teachers Life Insurance Co.	
Bankers Life Company	1,269,436.11
Cedar Rapids Life Insurance Company	227,716.13
Central Life Assurance Society of the U. S.	596,564.15
Des Moines Life and Annuity Company	82,449.03
Equitable Life Insurance Company	1,229,396.53
Guaranty Life Insurance Company	285,852.32
Iowa Life Insurance Company	95,289.26
Merchants Life Insurance Company	241,672.87
National American Life Insurance Company	185,098.08
National Fidelity Life Insurance Company	285,484.09

TRANSACTIONS—BUSINESS FOR YEAR 1918—Continued.

Policies Issued During 1918		Policies Terminated During 1918		Policies in Force December 31, 1918		Increase or Decrease	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
815	1,702,188.80	819	1,240,783.76	6,828	11,544,794.65	— 4	+ 461,405.13
280	501,808.12	197	356,088.84	2,645	4,576,468.17	+ 83	+ 235,719.28
667	1,707,540.00	419	741,345.61	2,748	5,881,114.00	+ 248	+ 966,195.00
312	552,750.56	178	267,500.00	1,061	1,732,500.56	+ 134	+ 285,250.56
2,382	4,808,169.00	1,576	2,569,098.00	28,834	38,767,580.00	+ 806	+ 2,239,071.00
410	883,790.00	263	350,854.00	1,938	3,773,794.00	+ 207	+ 523,936.00
2,402	7,495,200.00	1,881	3,463,632.00	35,705	74,496,176.00	+ 521	+ 4,031,568.00
502	1,035,159.00	153	229,671.00	1,718	2,583,686.00	+ 349	+ 805,488.00
33	26,700.00	6	7,530.87	32	24,769.13	+ 27	+ 19,169.13
198	405,619.00	134	242,514.00	2,083	3,249,856.00	+ 64	+ 163,105.00
799	2,550,001.00	762	1,782,885.00	12,423	27,743,297.00	+ 37	+ 766,116.00
437	1,006,193.00	132	327,875.00	1,588	3,511,242.00	+ 305	+ 738,318.00
370	1,009,448.39	342	575,755.00	5,006	8,823,693.79	+ 28	+ 433,693.39
300	412,000.00	214	363,332.00	994	1,903,532.00	— 14	+ 48,698.00
250	508,523.00	258	504,619.00	1,496	2,887,754.00	— 8	+ 3,904.00
34,071	8,332,424.00	17,622	3,732,630.00	178,612	39,215,161.00	+16,449	+ 4,599,794.00
166	570,000.00	152	219,041.00	1,512	2,727,169.00	+ 14	+ 350,959.00
72	196,500.00	43	109,000.00	123	311,000.00	+ 29	+ 87,500.00
27	90,500.00	33	75,000.00	185	463,000.00	— 6	+ 15,500.00
5	7,000.00	7	15,000.00	34	62,000.00	— 2	— 8,000.00
4,934	8,304,545.00	344	557,646.00	5,184	8,306,349.00	+ 4,590	+ 7,746,899.00
6	18,085.00	11	41,000.00	92	360,602.00	— 5	— 22,915.00
487	2,112,622.00	221	587,959.00	2,425	6,775,082.00	+ 266	+ 1,526,663.00
536	1,316,915.00	605	1,151,943.66	4,518	8,189,353.00	— 79	+ 164,972.00
14	29,635.32	17	28,155.04	127	183,718.08	— 3	+ 1,480.28
10	16,000.00	21	37,200.00	121	224,482.00	— 11	— 21,200.00
85,235	$ 79,704,039.04	48,977	$ 36,861,404.01	511,041	$ 431,333,228.21	+36,258	+$42,842,635.03
163,326	$ 118,933,019.04	61,161	$ 58,845,855.01	642,474	$ 673,044,038.21	+42,165	+$60,684,164.03

NO. 9.

AND CLAIMS—BUSINESS IN IOWA FOR 1918

Losses and Claims Unpaid Dec. 31, 1917		Losses and Claims Incurred During 1918		Losses and Claims Settled During 1918		Losses and Claims Unpaid Dec. 31, 1918	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
4	$ 9,629.90	70	$ 99,728.08	60	$ 93,941.95	14	$ 15,416.03
19	36,600.00	417	848,667.00	385	782,743.20	51	102,523.80
		39	50,382.37	30	43,000.00	9	7,382.37
1	1,000.00	96	167,955.00	73	117,674.69	24	51,280.31
		3	3,000.00	2	2,000.00	1	1,000.00
7	5,529.15	276	480,002.52	234	412,585.26	49	72,946.41
		56	72,000.00	45	51,500.00	11	20,500.00
1	10,000.00	13	18,000.00	8	21,000.00	6	7,000.00
9	18,000.00	71	136,209.00	73	141,200.00	7	13,009.00
		33	36,523.47	26	32,340.00	7	4,183.47
		33	75,060.36	25	64,249.60	8	10,810.76

TABLE NO. 9—LIFE INSURANCE COMPANIES

Name of Company	Premiums Received
Provident Life Insurance Company	140,803.45
Register Life Insurance Company	450,905.88
*Reinsurance Life Company of America	2,350.24
Royal Union Mutual Life Insurance Company	634,008.66
Western Life Insurance Company	278,655.89
Total Iowa Companies	$ 6,346,860.27
*Organized in 1918.	
NON-IOWA COMPANIES.	
Aetna Life Insurance Company	$ 312,357.04
American Bankers Insurance Company	21,091.22
American Central Life Insurance Company	2,487.74
American National Assurance Company	6,833.83
Bankers Life Insurance Company	185,169.80
Bankers Reserve Life Company	116,440.32
Berkshire Life Insurance Company	30,694.78
Central Life Insurance Company	36,935.02
Columbian National Life Insurance Company	5,071.38
Commonwealth Life Insurance Company	11,023.00
Connecticut Mutual Life Insurance Company	396,344.33
Continental Assurance Company	2,830.18
Equitable Life Assurance Company	554,899.89
Federal Life Insurance Company	9,113.95
Fidelity Mutual Life Insurance Company	51,469.12
Girard Life Insurance Company	1,528.27
Guardian Life Insurance Company	146,002.39
Home Life Insurance Company	13,245.57
International Life Insurance Company	13,470.50
John Hancock Mutual Life Insurance Company	75,420.08
Kansas City Life Insurance Company	90,907.83
Lincoln National Life Insurance Company	462.18
Lutheran International Life Insurance Company	6,818.74
Massachusetts Mutual Life Insurance Company	273,223.67
Metropolitan Life Insurance Company	1,031,576.97
†Mercury Reinsurance Company	
Michigan Mutual Life Insurance Company	200,006.89
Midland Insurance Company	178.70
Midwest Life Insurance Company	3,179.90
Missouri State Life Insurance Company	62,454.57
Mutual Benefit Life Insurance Company	602,908.54
Mutual Life Insurance of N. Y.	1,013,286.81
†Mutual Trust Life Insurance Company	145,098.12
National Life Insurance Company, U. S. A.	356,969.21
National Life Insurance Company	142,527.64
New England Mutual Life Insurance Company	174,412.90
New World Life Insurance Company	58,212.11
New York Life Insurance Company	1,143,505.86
North American Life Insurance Company	109,152.52
Northwestern Mutual Life Insurance Company	2,254,857.93
Northwestern National Life Insurance Company	90,594.98
Old Colony Life Insurance Company	1,838.22
Pacific Mutual Life Insurance Company	103,699.90
Penn Mutual Life Insurance Company	939,105.38
Peoria Life Insurance Company	110,577.71
Phoenix Mutual Life Insurance Company	256,337.88
Prairie Life Insurance Company	63,403.57
Provident Life and Trust Company	80,532.38
Prudential Insurance Company	1,182,273.01
Reliance Life Insurance Company	82,299.91

AND CLAIMS—BUSINESS IN IOWA FOR 1918—Continued.

Losses and Claims Unpaid Dec. 31, 1917		Losses and Claims Incurred During 1918		Losses and Claims Settled During 1918		Losses and Claims Unpaid Dec. 31, 1918	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
1	800.00	18	26,510.82	14	20,871.41	5	6,439.41
		81	126,508.00	56	94,077.00	25	32,431.00
1	5,000.00	105	220,828.00	77	186,924.00	29	38,904.00
		42	65,238.74	29	44,741.38	13	20,497.36
43	$ 86,559.05	1,353	$ 2,426,613.36	1,137	$ 2,108,848.49	259	$ 404,323.92
8	$ 3,181.00	108	$ 148,244.37	101	$ 144,167.37	15	$ 7,258.00
1	500.00	8	6,800.00	4	5,500.00	5	1,800.00
		34	61,500.00	26	35,829.85	8	25,670.15
1	2,000.00	11	23,573.50	10	22,030.50	2	3,543.00
		1	1,000.00	1	1,000.00		
		6	7,500.00	4	4,500.00	2	3,000.00
		17	28,500.00	17	28,500.00		
6	8,618.00	87	166,870.00	89	169,982.00	4	5,506.00
		2	3,500.00	2	3,500.00		
2	5,500.00	152	276,968.09	132	234,218.66	23	48,249.43
		1	2,000.00			1	2,000.00
		15	22,806.70	15	20,914.18		1,892.52
1	263.58	35	54,325.16	36	43,574.74	6	11,014.00
	500.00	6	11,616.17	6	11,116.17	1	1,000.00
		4	7,385.00	1	1,225.00	3	6,160.00
		8	21,500.00	7	20,500.00	1	1,000.00
		15	22,500.00	9	16,500.00	6	6,000.00
		1	1,000.00	1	1,000.00		
1	7,021.00	31	71,817.00	31	76,338.00	1	2,000.00
17	10,279.50	2,043	394,584.85	2,011	385,866.52	49	18,997.83
4	296.94	32	78,313.60	32	78,313.60	4	296.94
		27	35,297.45	22	30,297.45	5	5,000.00
7	2,844.00	127	272,801.00	121	261,201.00	13	14,444.00
4	3,285.00	229	495,416.76	218	482,656.76	15	16,045.00
3	1,274.00	33	45,555.00	29	38,070.00	7	8,759.00
		82	129,885.00	73	111,885.00	9	18,000.00
		26	81,021.54	24	75,021.54	2	6,000.00
1	3,000.00	27	54,183.00	24	53,012.00	4	4,171.00
		11	11,000.00	5	5,000.00	6	6,000.00
11	7,669.00	312	521,777.75	275	470,562.19	48	58,884.56
1	1,500.00	17	29,142.32	8	14,842.32	10	15,800.00
22	37,097.54	484	928,587.81	444	881,999.81	62	83,685.54
4	4,269.73	38	44,730.61	35	39,466.36	7	9,533.98
3	6,000.00	26	35,956.00	25	38,819.00	4	3,137.00
2	2,000.00	163	358,870.00	133	285,743.00	32	75,127.00
		17	30,992.73	14	23,927.06	3	7,065.68
5	5,206.05	75	147,391.20	68	137,271.26	12	15,325.99
		5	7,500.00	5	7,500.00		
		14	29,067.00	11	25,565.00	3	3,502.00
42	6,033.55	2,057	422,517.49	1,944	369,544.66	156	59,006.38
		13	18,521.59	11	16,521.59	2	2,000.00

TABLE NO. 9—LIFE INSURANCE COMPANIES

Name of Company	Premiums Received
Reserve Loan Life Insurance Company	8,566.21
Saint Joseph Life Insurance Company	21,926.79
Security Mutual Life Insurance Company	2,774.67
Standard Life Insurance Company	60,185.13
State Life Insurance Company	11,233.32
Travelers Insurance Company	162,114.75
Union Central Life Insurance Company	248,358.63
Union Mutual Life Insurance Company	5,630.54
United States Life Insurance Company	7,027.46
Total Non-Iowa Companies	$ 13,101,399.25
Total All Companies	$ 19,448,259.22

†Information not furnished.
‡Changed name from Scandia Life December 31, 1918.

AND CLAIMS—BUSINESS IN IOWA FOR 1918—Continued.

Losses and Claims Unpaid Dec. 31, 1917		Losses and Claims Incurred During 1918		Losses and Claims Settled During 1918		Losses and Claims Unpaid Dec. 31, 1918	
No.	Amount	No.	Amount	No.	Amount	No.	Amount
		1	1,000.00	1	1,000.00		
		2	7,000.00	2	7,000.00		
		1	1,000.00	1	1,000.00		
1	1,000.00	36	54,000.00	25	38,000.00	12	17,000.00
		3	7,000.00	3	7,000.00		
1	5,000.00	33	72,775.35	27	65,639.35	7	12,136.00
1	2,000.00	75	224,855.05	66	194,711.05	10	32,144.00
		6	11,638.23	4	9,103.90	2	2,534.33
2	3,000.00	3	4,700.00	3	4,700.00	2	3,000.00
154	$ 129,338.89	6,560	$ 5,495,987.32	6,150	$ 5,002,636.88	564	$ 622,689.33
197	$ 215,897.94	7,913	$ 7,922,600.68	7,287	$ 7,111,485.37	823	$ 1,027,013.25

TABLE NO. 10.

LIFE INSURANCE COMPANIES—GAIN AND LOSS EXHIBIT FOR 1918.

Name of Company	Loading				Interest			Mortality (On Net Amount at Risk)		
	Loading on Gross Premiums	Per Cent of Gross Prem.	Insurance Expense Incurred	Gain or Loss	Net Income From Investments	Interest Required to Maintain Reserve	Gain or Loss	Expected Mortality	Actual Mortality	Gain or Loss
IOWA COMPANIES										
American Life Insurance Co.	$ 162,839.73	63.6	$ 269,900.55	— $107,060.82	$ 115,851.22	$ 65,226.00	+ $50,625.22	$ 199,896.00	$ 183,079.28	+ $16,816.72
American Teachers Life Ins. Co.			6,423.26	— 6,423.26	2,258.07		+ 2,258.07			
Bankers Life Company	1,841,878.51	19.3	2,133,265.31	— 291,386.80	1,721,531.63	460,082.15	+ 1,261,448.88	7,548,113.93	5,900,661.01	+ 1,647,452.92
Cedar Rapids Life Insurance Co.	46,131.31	25.05	73,223.74	— 27,092.43	35,108.02	23,143.00	+ 11,965.02	63,231.00	45,851.37	+ 17,379.63
Central Life Assur. Soc. of the U. S.	510,799.35	24.9	809,411.39	— 298,612.04	329,130.95	198,519.99	+ 130,610.96	555,616.42	700,883.10	— 145,266.68
Des Moines Life and Annuity Co.	50,659.13	61.3	108,960.94	— 58,301.81	40,537.66	672.55	+ 39,865.11	13,777.17	2,988.00	+ 10,789.17
Equitable Life Insurance Co.	1,123,076.81	21.7	1,337,043.88	— 213,967.07	1,215,088.12	783,008.27	+ 432,079.85	1,305,449.68	1,302,365.64	+ 43,084.04
Guaranty Life Insurance Co.	64,040.60	20.5	129,688.68	— 65,648.08	44,890.00	22,020.00	+ 22,870.00	83,000.00	80,283.23	+ 2,716.77
Iowa Life Insurance Co.	10,972.14	14.7	38,589.85	— 27,617.71	18,969.66	9,557.45	+ 9,412.21	25,228.80	6,852.07	+ 18,376.73
Merchants Life Insurance Co.	226,256.73	18.4	328,675.67	— 102,418.94	148,004.45	114,206.40	+ 33,798.05	792,938.00	646,447.76	+ 146,490.24
Nat'l American Life Insurance Co.	51,232.66	28.5	72,802.20	— 21,569.63	14,620.08	12,708.00	+ 1,912.08	61,112.00	29,218.47	+ 31,893.53
Nat'l Fidelity Life Insurance Co.	80,641.51	40.	141,736.97	— 61,095.49	20,198.64	8,483.18	+ 11,915.46	72,693.00	89,897.64	— 17,204.64
Provident Life Insurance Co.	30,207.26	22.9	59,919.70	— 29,712.44	17,302.93	6,695.30	+ 10,607.63	28,129.92	27,254.82	+ 875.10
Register Life Insurance Co.	90,003.90	20.	103,281.62	— 13,277.72	121,934.93	72,415.54	+ 49,519.39	137,440.55	104,099.23	+ 33,341.32
*Reinsurance Life Co. of America	413.00	4.9	41,657.06	— 41,244.06	7,316.50	47.00	+ 7,269.50	782.00		+ 782.00
Royal Union Mutual Life Ins. Co.	660,196.65	34.27	604,699.82	+ 55,496.83	437,989.55	276,477.00	+ 161,512.55	412,287.00	525,543.79	— 113,256.79
Western Life Insurance Co.	85,244.49	31.8	166,918.70	— 81,674.21	28,463.02	9,654.88	+ 18,808.14	70,255.93	59,573.10	+ 10,682.83
Total Iowa Companies	$ 5,034,593.78		$ 6,426,199.37	— $1,391,605.59	$ 4,319,194.83	$ 2,062,916.71	+ $2,256,278.12	$ 11,369,951.40	$ 9,664,998.51	+ $1,704,952.89
*Organized in 1918.										
NON-IOWA COMPANIES										
Aetna Life Insurance Co.	$ 2,665,285.30	14.06	$ 4,385,031.02	— $1,719,745.72	5,949,140.43	3,563,034.28	+ 2,386,106.15	$ 6,879,021.00	$ 6,852,212.67	+ $26,808.33
American Bankers Insurance Co.	85,312.43	20.32	195,953.67	— 110,641.24	61,380.86	32,189.64	+ 29,191.22	131,850.63	183,161.88	— 51,311.25
American Central Life Insurance Co.	215,729.12	16.3	484,872.75	— 269,143.63	325,485.58	209,624.97	+ 115,860.61	504,257.82	523,559.33	— 19,301.51
American National Assurance Co.	54,735.34	22.2	123,128.71	— 68,393.37	30,873.61	10,901.01	+ 19,972.60	65,215.00	50,943.87	+ 14,271.13
Bankers Life Insurance Co.	521,276.27	23.07	435,571.06	+ 85,705.21	655,089.95	370,277.33	+ 284,812.62	576,700.98	540,164.38	+ 36,536.60

TABLE NO. 10—LIFE INSURANCE COMPANIES

Name of Company	Loading			
	Loading on Gross Premiums	Per Cent of Gross Prem.	Insurance Expense Incurred	Gain or Loss
Bankers Reserve Life Company	448,408.72	28.99	492,568.08 —	44,159.36
Berkshire Life Insurance Co	649,622.09	20.12	705,406.81 —	55,784.72
Central Life Insurance Co	182,611.63	96.6	209,420.83 —	26,809.20
Columbian Nat'l Life Insurance Co	361,176.29	13.	802,922.76 —	441,746.47
Commonwealth Life Insurance Co	236,828.70	33.1	351,315.44 —	114,486.74
Connecticut Mutual Life Ins. Co	1,645,321.00	17.93	1,818,849.01 —	173,528.01
Continental Assurance Co	44,649.38	26.9	74,969.87 —	30,320.49
Equitable Life Assurance Co	14,025,465.38	21.42	12,733,806.84 +	1,289,658.54
Federal Life Insurance Co	178,988.37	22.	344,415.12 —	165,426.75
Fidelity Mutual Life Ins. Co	1,312,297.90	23.90	1,287,850.17 +	24,447.73
Girard Life Insurance Co	102,004.14	28.9	121,549.19 —	19,545.05
Guardian Life Insurance Co	1,407,703.61	20.45	1,620,110.54 —	212,406.93
Home Life Insurance Co	1,050,115.01	20.05	1,216,117.14 —	166,002.13
International Life Insurance Co	696,485.64	38.6	781,975.54 —	85,489.90
John Hancock Mutual Life Ins. Co	10,749,099.71	28.9	10,740,672.14 +	8,427.59
Kansas City Life Insurance Co	1,472,733.47	32.	1,822,436.17 —	349,702.70
Lincoln National Life Insurance Co	486,403.74	21.9	742,883.09 —	256,479.35
Lutheran International Life Ins. Co	21,716.80	47.6	41,733.71 —	20,016.91
Massachusetts Mutual Life Ins. Co	3,262,229.00	20.13	3,214,144.66 +	48,084.34
Metropolitan Life Insurance Co	39,509,610.94	25.36	42,548,272.48 —	3,038,661.54
Mercury Reinsurance Co. (U. S. B.)				
Michigan Mutual Life Insurance Co	237,302.53	13.43	520,802.16 —	283,499.63
Midland Insurance Company	45,306.70	29.75	74,010.79 —	28,704.09
Midwest Life Insurance Company	37,633.60	11.75	98,520.47 —	60,886.87
Missouri State Life Insurance Co	1,467,715.56	25.	1,870,997.61 —	403,281.85
Mutual Benefit Life Insurance Co	6,303,500.00	18.07	5,335,263.94 +	968,236.06
Mutual Life Insurance Co. of N.Y	14,540,093.24	21.45	12,198,518.77 +	2,341,574.47
‡Mutual Trust Life Insurance Co	243,025.99	18.5	374,408.46 —	131,382.47
Nat'l Life Insurance Co., U. S. A	593,447.96	19.07	1,026,007.40 —	432,559.42
Nat'l Life InsuranceCompany	1,716,450.27	20.6	1,812,045.48 —	95,595.21
New England Mutual Life Ins. Co	2,764,323.37	20.67	2,470,168.02 +	294,155.35
New World Life Insurance Co	124,190.11	21.2	216,633.29 —	92,443.18
New York Life Insurance Co	23,915,800.49	21.65	18,611,748.79 +	5,304,051.70
North American Life Insurance Co	206,156.40	19.	344,941.37 —	138,784.97
Northwestern Mutual Life Ins. Co	11,653,119.23	20.21	8,678,851.45 +	2,974,267.78
Northwestern Nat'l Life Ins. Co	677,630.60	29.6	762,473.56 —	84,842.96
Old Colony Life Insurance Co	95,812.74	27.94	176,178.57 —	80,365.83
Pacific Mutual Life Insurance Co	1,736,867.34	23.3	2,194,524.86 —	457,657.52
Penn Mutual Life Insurance Co	5,661,910.73	19.4	5,030,133.27 +	631,777.46
Peoria Life Insurance Company	218,826.89	26.3	334,557.01 —	116,330.12
Phoenix Mutual Life Insurance Co	1,507,302.61	19.4	1,772,147.38 —	264,844.77
Prairie Life Insurance Co	22,617.52	19.8	44,728.98 —	22,111.46
Provident Life and Trust Co	2,610,380.70	17.36	3,005,112.28 —	394,731.58
Prudential Insurance Co. of America	33,506,011.23	26.65	35,819,765.14 —	2,313,753.91
Reliance Life Insurance Company	1,112,340.16	33.53	1,300,023.20 —	187,683.04
Reserve Loan Life Insurance Co	201,072.41	17.3	380,922.51 —	179,850.10
Saint Joseph Life Insurance Co	69,149.96	33.78	72,659.48 —	3,509.52
Security Mutual Life Ins. Co	70,515.04	22.8	96,243.40 —	25,728.36
Standard Life Insurance Co	274,428.62	30.01	336,541.90 —	62,113.28
State Life Insurance Co	824,402.02	25.21	914,083.81 —	89,681.79
Travelers Insurance Company	1,518,128.13	7.64	5,266,002.63 —	3,747,874.50
Union Central Life Insurance Co	3,845,030.65	19.78	3,990,163.39 —	145,132.74
Union Mutual Life Insurance Co	467,196.15	20.06	453,154.91 +	14,041.24
United States Life Insurance Co	102,604.09	14.92	222,360.75 —	119,756.66
Total Non-Iowa Companies	$ 200,353,903.24		$ 203,100,671.83 —	92,746,768.59
Total All Companies	$ 204,388,497.02		$ 209,526,871.20 —	84,138,374.18

‡Changed name from Scandia Life December 31, 1918.

GAIN AND LOSS EXHIBIT FOR 1918—Continued.

Interest			Mortality (On Net Amount at Risk)		
Net Income From Investments	Interest Required to Maintain Reserve	Gain or Loss	Expected Mortality	Actual Mortality	Gain or Loss
380,039.98	233,085.00 +	146,954.98	374,998.00	334,223.99 +	40,774.01
1,140,832.92	851,805.00 +	289,027.92	1,041,708.00	966,328.00 +	75,380.00
116,774.70	61,850.00 +	54,924.70	183,135.00	162,803.17 +	20,331.83
674,488.96	443,519.40 +	230,969.56	866,735.00	869,030.65 —	2,295.65
65,022.21	32,873.00 +	32,149.21	178,830.00	128,837.10 +	49,992.90
3,633,278.67	2,423,480.00 +	1,209,798.67	3,192,533.00	2,785,416.83 +	407,116.17
25,906.67	7,554.66 +	18,352.01	42,124.32	61,856.53 —	19,732.21
25,408,150.07	15,905,002.15 +	9,498,147.92	19,749,389.62	20,101,597.56 —	352,207.94
203,524.80	133,007.27 +	70,517.53	279,567.64	269,781.40 +	9,786.24
1,729,604.58	1,081,740.00 +	647,864.58	1,556,539.00	1,828,806.55 —	272,267.55
77,890.34	39,617.00 +	38,273.34	82,035.86	91,934.64 —	9,898.78
2,423,233.87	1,582,223.50 +	841,010.37	1,494,215.12	1,632,673.20 —	138,458.08
1,589,588.89	1,162,816.00 +	426,772.89	1,373,115.39	1,455,065.69 —	81,950.30
522,217.19	321,593.24 +	200,623.95	684,770.92	690,041.51 —	5,270.59
7,921,035.59	5,567,378.92 +	2,353,656.67	11,020,478.00	13,915,983.98 —	2,895,505.98
502,873.03	299,022.00 +	203,851.03	1,388,030.42	1,411,369.18 —	23,338.76
302,611.19	182,061.07 +	120,550.12	721,596.84	710,082.49 +	11,514.35
7,435.28	710.21 +	6,725.07	9,839.00	2,943.70 +	6,895.30
4,951,350.81	3,445,077.00 +	1,506,273.81	5,027,442.33	4,589,495.81 +	437,946.52
34,849,579.00	25,016,778.21 +	9,832,800.79	37,936,520.55	47,828,322.42 —	9,891,801.87
664,577.05	459,882.51 +	204,694.54	620,596.60	548,888.73 +	71,707.87
30,172.50	13,622.88 +	16,549.62	39,962.01	44,500.66 —	4,538.65
60,953.67	31,667.87 +	29,285.80	97,002.14	108,504.69 —	11,502.55
1,092,830.34	528,516.00 +	564,314.34	1,641,029.00	1,891,203.97 —	250,174.97
10,630,654.17	6,576,232.89 +	4,054,421.28	9,820,993.00	8,511,401.22 +	1,309,591.78
28,388,654.62	17,636,390.09 +	10,752,264.53	19,491,505.18	18,658,271.13 +	833,234.05
181,033.92	96,765.25 +	84,268.67	428,310.04	489,463.55 —	61,153.51
776,673.21	504,974.60 +	271,698.61	1,070,274.34	1,246,793.16 —	176,518.82
3,345,584.23	2,028,824.60 +	1,316,759.63	2,442,683.99	2,052,965.86 +	389,718.13
3,713,670.39	2,788,815.05 +	924,855.34	4,088,342.18	4,099,995.80 —	11,653.62
138,602.53	42,806.73 +	95,795.80	135,691.18	190,746.05 —	55,054.87
40,441,335.88	23,000,000.00 +	17,441,335.88	28,291,400.00	26,777,804.94 +	1,513,595.06
209,901.68	116,578.39 +	93,323.29	327,411.00	330,943.97 —	3,532.97
18,793,837.79	11,991,452.00 +	6,802,385.79	17,506,124.84	13,675,896.12 +	3,830,228.72
336,422.20	210,247.00 +	126,175.20	625,522.00	745,629.22 —	120,107.22
34,531.14	35,712.76 —	1,181.62	89,188.18	121,208.89 —	32,020.71
2,225,285.54	1,258,057.80 +	967,227.74	1,845,349.00	1,929,420.15 —	84,071.15
8,801,716.31	4,921,508.00 +	3,880,208.31	8,403,894.00	8,844,971.54 —	441,077.54
93,304.18	61,002.58 +	32,301.60	211,565.55	174,269.40 +	37,297.15
2,371,841.62	1,491,729.35 +	880,112.27	2,008,903.00	2,008,044.53 +	60,858.47
13,820.60	4,649.23 +	9,171.37	32,898.16	22,371.23 +	10,526.93
4,478,267.29	3,197,381.00 +	1,280,886.29	3,774,239.00	3,327,069.30 +	447,169.70
22,198,047.31	16,659,016.49 +	5,539,030.82	34,838,843.00	45,121,805.80 —	10,282,962.80
397,320.78	223,856.26 +	173,464.52	850,324.00	866,078.80 —	15,754.80
221,090.58	132,624.42 +	88,466.16	305,302.75	273,503.49 +	31,799.26
25,518.96	9,358.00 +	16,160.96	41,000.00	41,573.98 —	573.98
70,102.07	54,321.85 +	15,780.22	95,737.51	143,685.08 —	47,947.57
48,323.91	29,204.42 +	28,119.49	456,495.34	454,391.93 +	2,103.41
1,024,509.28	515,389.56 +	509,119.72	1,020,594.47	926,571.30 +	94,023.17
4,380,872.61	3,374,114.00 +	1,206,758.61	6,988,302.00	6,860,247.52 +	128,054.48
6,856,121.33	3,791,209.88 +	3,064,911.45	5,647,507.00	5,040,124.24 +	607,382.76
815,901.41	691,967.00 +	213,934.41	645,316.00	521,802.26 +	123,453.74
309,301.59	246,601.00 +	62,700.59	286,873.00	267,819.29 +	19,053.71
$ 257,003,129.87	$ 165,602,700.32	+$91,400,429.55	$ 249,589,818.90	$ 264,304,693.33	—$14,714,874.43
$ 261,322,324.70	$ 167,665,617.03	+$93,656,707.67	$ 260,959,770.30	$ 273,969,691.84	—$13,009,921.54

IOWA LIFE INSURANCE COMPANIES

Business Reported 1918

AMERICAN LIFE INSURANCE COMPANY.

Located at Ninth and Walnut Streets, Hubbell Building, Des Moines, Iowa.

Incorporated February 12, 1899. Commenced Business May 1, 1899.

H. J. Klemme, President. J. C. Griffith, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 200,875.00	
Amount of ledger assets December 31, of previous year	1,914,794.18	
Extended at		$ 1,914,794.18

INCOME

First year's premium on original policies less reinsurance	$ 146,987.24	
Dividends applied to purchase paid-up additions and annuities	1,139.87	
Surrender values applied to purchase paid-up insurance and annuities	13,356.03	
Total new premiums		161,483.14
Renewal premiums less reinsurance	$ 521,221.23	
Dividends applied to pay renewal premiums	12,371.73	
Total renewal premiums		$ 533,592.96
Extra premiums for total and permanent disability and accidental death benefits included in life policies		13,229.31
Total premium income		$ 708,305.41
Consideration for supplementary contracts not involving life contingencies		4,412.00
Dividends left with company to accumulate interest	*1,516.08*	
Interest on mortgage loans	$ 80,771.82	
Interest on collateral loans	64.75	
Interest on bonds and dividends on stocks	2,885.40	
Interest on premium notes, policy loans or liens	17,062.72	
Interest on deposits	398.37	
Interest on other debts due the company	777.71	
Total interest and rent		110,960.77
From all other sources, total		5,372.88
Agents' balances previously charged off		1,687.92
Total income		$ 832,255.06
Total		$ 2,747,049.24

DISBURSEMENTS

Death claims and additions	$ 169,687.65	
Matured endowments and additions	3,000.00	
Total death claims and endowments		$ 172,687.65
Payments made to policyholders		280.00
Premium notes and liens voided by lapse, less $1,925.73 restorations		7,294.55
Surrender values paid in cash, or applied in liquidation of loans or notes		47,943.04
Surrender values applied to purchase paid-up insurance and annuities		13,356.03
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		3,821.70

Dividends applied to pay renewal premiums		12,371.73
Dividends applied to purchase paid-up additions and annuities		1,139.87
Left with the company to accumulate at interest		1,516.08
Total paid policyholders		$ 260,410.65
Expense of investigation and settlement of policy claims, including legal expenses		705.84
Supplementary contracts not involving life contingencies		3,235.00
Dividends with interest, held on deposit surrendered during the year		619.54
Interest on dividends to stockholders		8,035.00
Commissions to agent		130,932.26
Compensation of managers and agents not paid by commission on new business		6,003.54
Agency supervision and traveling expenses of supervisors		15,404.27
Branch office expenses		4,224.10
Medical examiners' fees and inspection of risks		14,724.50
Salaries and all other compensation of officers and home office employes		45,599.60
Rent—including company's occupancy of its own buildings		3,901.59
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		16,015.02
Legal expense		22.30
Furniture, fixtures and safes		1,012.81
Repairs and expenses (other than taxes) on real estate		1,070.25
Taxes on real estate		661.52
State taxes on premiums		9,505.26
Insurance department licenses and fees		1,154.00
All other licenses, fees and taxes		7,488.21
All other disbursements, total		10,539.87
Agents' balances charged off		5,826.95
Total disbursements		$ 547,092.08
Balance		$ 2,199,957.16

LEDGER ASSETS

Book value of real estate	$ 45,000.00	
Mortgage loans on real estate	1,515,082.50	
Loans secured by collaterals (Schedule C)	3,442.00	
Loans on company's policies assigned as collateral	290,328.83	
Premium notes on policies in force	45,843.75	
Book value of bonds and stocks (Schedule D)	176,550.00	
Cash in office	15,242.50	
Deposits in trust companies and banks not on interest	82,015.99	
Deposits in trust companies and banks on interest	16,304.83	
Agents' balances	7,249.64	
Tax sales certificates	2,073.12	
War Savings stamps	824.00	
Total ledger assets		$ 2,199,957.16

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 40,117.63	
Interest due and accrued on bonds	1,475.89	
Interest due and accrued on premium notes, loans or liens	1,962.99	
Interest due and accrued on other assets	166.53	
Total		$ 43,723.04
Market value of real estate over book value		5,000.00
Due from companies for losses or claims on policies reinsured		1,863.00
Net uncollected and deferred premiums, renewals		37,519.66
Gross assets		$ 2,288,062.86

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 12,971.31	
Premium notes or loans on policies and net premiums in excess of value of their policies	7,169.52	
Total		$ 20,140.83
Admitted assets		$ 2,267,922.03

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; computed by the company's actuary	$ 1,914,031.00	
Same for revisionary addition	8,766.00	
Total	$ 1,922,797.00	
Deduct net value of risks reinsured	2,932.00	
Net reserve		$ 1,919,865.00
Reserve to provide for health and accident benefits contained in life policies		5,352.00
Present value of supplementary contracts not involving life contingencies		17,441.00
Surrender policies claimable on policies cancelled		363.27
Death losses in process of adjustment	$ 6,886.00	
Death losses reported, not proofs received	28,432.53	
Matured endowments due and unpaid	5,000.00	
Total policy claims		40,318.53
Dividends left with the company to accumulate at interest		11,716.60
Premiums paid in advance including surrender values so applied		3,373.86
Unearned interest and rent in advance		6,729.04
Commissions due agents on premium notes, when paid		2,153.00
Salaries, office expenses, bills and accounts due or accrued		1,338.04
Medical examiners' and legal fees due or accrued		1,391.15
State, county and municipal taxes due or accrued		12,400.00
Dividends or other profits due policyholders		3,538.48
Amounts set apart, apportioned, provisionally ascertained, calculated or held awaiting apportionment upon deferred dividend policies		21,732.00
Reserve on extra premiums for military permits		2,262.88
All other liabilities, total		1,098.18
Capital stock		200,875.00
Unassigned funds (surplus)		15,973.90
Total liabilities		$ 2,207,922.08

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 42,502.61	
Received during the year on old policies	77,630.06	
Restored by revival of policies	1,013.33	
Total		$ 121,206.00
Deductions during the year as follows:		
Used in payment of losses and claims	$ 367.51	
Used in purchase of surrendered policies	728.40	
Voided by lapse	9,220.28	
Used in payment of dividends to policyholders	511.75	
Redeemed by maker in cash	64,534.31	
Total reduction of premium note account		75,362.25
Balance note assets at end of year 1918		$ 45,843.75

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	13,576	$21,775,765.05
Policies issued, revived and increased during the year	2,649	5,333,159.00
Totals	16,225	$27,108,924.05
Deduct policies which have ceased to be in force during the year:		
By death	157	$ 215,633.58
By maturity	3	3,000.00
By disability	.....	250.00
By expiry	52	64,970.00
By surrender	221	322,162.00
By lapse	1,982	3,128,315.00
By decrease	30	127,239.02
Totals	2,445	$ 3,861,569.60
Total policies in force at end of year 1918	13,780	$23,247,354.45
Reinsured	357	864,445.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	6,939	$11,181,537.00
Policies issued during the year	904	1,688,852.00
Totals	7,843	$12,870,389.00
Deduct policies ceased to be in force	1,112	1,757,051.00
Policies in force December 31, 1918	6,731	$11,113,338.00
Losses and claims unpaid December 31, 1917	4	9,629.90
Losses and claims incurred during the year	70	99,728.08
Totals	74	$ 109,357.98
Losses and claims settled during the year	60	93,941.95
Losses and claims unpaid December 31, 1918	14	$ 15,416.03
Premiums received	.....	342,177.58

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 63.6 per cent on the gross premiums-first year and 12.36 renewals	$ 162,839.73		
Insurance expenses incurred during the year	269,900.55		
Loss from loading			$ 107,060.82
Interest earned during the year	$ 116,987.86		
Investment expenses incurred during the year	1,136.64		
Net income from investments	$ 115,851.22		
Interest required to maintain reserve	65,226.00		
Gain from interest		$ 50,625.22	
Expected mortality on net amount at risk	$ 199,896.00		
Actual mortality on net amount at risk	183,079.28		
Gain from mortality		16,816.72	
Total gain during the year from surrender and lapsed policies		17,913.51	
Dividends paid stockholders			8,035.00
Decrease in surplus on dividend account			17,405.43
Net to profit account		2,147.92	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from real estate		$ 5,000.00	
Gain from assets not admitted		15,617.88	
Gain from all other sources (give items and amounts): Accidental death benefits; permanent disability benefits		7,597.31	
Extra premiums for military permits		2,650.00	
Balance unaccounted for			$ 1,235.24
Total gains and losses in surplus during the year		$ 118,368.56	$ 133,736.49
Surplus December 31, 1917	$ 31,341.83		
Surplus December 31, 1918	15,973.90		
Decrease in surplus (enter to column to balance)		15,367.93	
Totals		$ 133,736.49	$ 133,736.49

AMERICAN TEACHERS LIFE INSURANCE COMPANY.

Located at Nos. 1103-4-5 Register and Tribune Building, Des Moines, Iowa.

Incorporated September 25, 1917. Commenced Business January 1, 1919.

David E. Cloyd, President. Chas. N. Kinney, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 100,000.00	
Amount of ledger assets November 12th of previous year	149,002.86	
Extended at		$ 149,002.86

INCOME

Total interest on stock notes	$ 294.28	
Total income		$ 294.28
Total		$ 149,297.14

DISBURSEMENTS

Compensation of managers and agents not paid by commission on new business	$ 755.10
Salaries and all other compensation of officers and home office employes	1,419.95
Rent—including company's occupancy of its own buildings	535.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange	1,629.43
Furniture, fixtures and safes	1,342.60
Insurance department licenses and fees	147.75
All other disbursements, total	173.59
Total disbursements	$ 6,003.42
Balance	$ 143,293.72

LEDGER ASSETS

Mortgage loans on real estate	$ 71,900.00	
Book value of Liberty bonds (Schedule D)	41,500.00	
Cash in office	200.78	
Deposits in trust companies and banks not on interest	5,861.35	
Bills receivable	23,633.25	
War Savings stamps	198.34	
Total ledger assets		$ 143,293.72

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 1,334.77	
Interest due and accrued on bonds	384.79	
Interest due and accrued on other assets	244.23	
Total		$ 1,963.79
Gross assets		$ 145,257.51

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 23,633.25	
Total		$ 23,633.25
Admitted assets		$ 121,624.26

LIABILITIES

Salaries, office expenses, bills and accounts due or accrued	$ 419.84
Capital stock	100,000.00
Unassigned funds (surplus)	21,204.42
Total liabilities	$ 121,624.26

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Insurance expenses incurred during the year	$ 6,423.26		
Loss from loading			$ 6,423.26
Interest earned during the year	$ 2,258.07		
Gain from interest		$ 2,258.07	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Gain from assets not admitted, stock notes		$ 8,590.50	
Balance unaccounted for		52.57	
Total gains and losses in surplus during the year		$ 10,901.14	$ 6,423.26
Surplus November 11, 1918	$ 16,726.50		
Surplus December 31, 1918	21,204.42		
Increase in surplus (enter to column to balance)			$ 4,477.88
Totals		$ 10,901.14	$ 10,901.14

BANKERS LIFE COMPANY.

Located at Fourth and Walnut Streets, Des Moines, Iowa.

Incorporated June 30, 1879. Commenced Business September 2, 1879.

George Kuhns, President. G. S. Nollen, Secretary.

CAPITAL STOCK

Amount of ledger assets December 31, of previous year	$ 32,119,443.56	
Extended at		$ 32,119,443.56

INCOME

First year's premium on original policies less reinsurance	$ 1,157,824.57	
Surrender values to pay first year's premiums	59.26	
Dividends applied to purchase paid-up additions and annuities	104,807.70	
Total new premiums		$ 1,262,691.53
Renewal premiums less reinsurance	$ 7,543,441.71	
Dividends applied to pay renewal premiums	676,347.65	
Surrender values applied to pay renewal premiums	63.69	
Total renewal premiums		8,219,853.05
Extra premiums for total and permanent disability and accidental death benefits included in life policies		9,749.55
Total premium income		$ 9,492,294.13
Consideration for supplementary contracts not involving life contingencies		47,861.34
Dividends left with the company to accumulate at interest		56,154.89
Interest on mortgage loans	$ 1,646,477.00	
Interest on bonds and dividends on stocks	51,811.49	
Interest on premium notes, policy loans or liens	32,761.22	
Interest on deposits	30,984.01	
Rents—including company's occupancy of its own buildings	2,884.23	
Total interest and rents		1,764,917.95
From all other sources, total		667,285.30
Total income		$ 12,028,513.61
Total		$ 44,147,957.17

DISBURSEMENTS

Death claims and additions	$ 5,732,103.32	
Total death claims and endowments		$ 5,732,103.32
Premium notes and liens voided by lapse		19,008.94
Surrender values paid in cash, or applied in liquidation of loans or notes		70,781.41
Surrender values applied to pay new and renewal premiums		122.95
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		19,710.40
Dividends applied to pay renewal premiums		676,347.65
Dividends applied to purchase paid-up additions and annuities		104,807.70
Left with the company to accumulate at interest		56,154.89
Total paid policyholders		$ 6,679,037.26
Expense of investigation and settlement of policy claims, including legal expenses		7,024.40
Supplementary contracts not involving life contingencies		7,146.06
Dividends with interest, held on deposit surrendered during the year		6,888.21
Commissions to agent		855,168.10
Commuted renewal commissions		48,197.69
Agency supervision and traveling expenses of supervisors		205,820.27
Branch office expenses		23,610.01
Medical examiners' fees and inspection of risks		76,257.91
Salaries and all other compensation of officers and home office employes		340,403.90
Rent—including company's occupancy of its own buildings		76,026.83
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		206,512.92
Legal expense		3,922.93
Furniture, fixtures and safes		24,493.88
Repairs and expenses (other than taxes) on real estate		1,286.91
Taxes on real estate		886.63
State taxes on premiums		141,459.77

Insurance department licenses and fees		4,278.29
All other licenses, fees and taxes		41,496.89
All other disbursements, total		118,926.73
Agents' balances charged off		55,854.22
Total disbursements		$ 8,924,698.91
Balance		$ 35,223,258.26

LEDGER ASSETS

Book value of real estate	$ 60,000.00	
Mortgage loans on real estate	30,731,472.52	
Loans on company's policies assigned as collateral	700,928.87	
Premium notes on policies in force	181,003.50	
Book value of bonds and stocks (Schedule D)	2,832,910.00	
Deposits in trust companies and banks not on interest	17,516.40	
Deposits in trust companies and banks on interest	624,505.73	
Bills receivable	7,309.98	
Agents' balances	66,459.03	
Premiums U. S. war risks	1,152.23	
Total ledger assets		$ 35,223,258.26

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 913,562.50	
Interest due and accrued on bonds	25,017.75	
Interest due and accrued on premium notes, loans or liens	33,503.14	
Interest paid in advance on borrowed money	1,487.50	
Total		$ 973,570.89
Net uncollected and deferred premiums, new business		44,879.92
Net uncollected and deferred premiums, renewals		665,936.66
Gross assets		$ 36,907,645.73

DEDUCT ASSETS NOT ADMITTED

Agents's debit balances	$ 159,017.91	
Bills receivable	7,309.98	
Premium notes or loans on policies and net premiums in excess of value of their policies, including first year premium notes	139,691.29	
Book value of ledger assets over market value, bonds	7,305.60	
Total		$ 313,324.78
Admitted assets		$ 36,594,320.95

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 16,509,665.31	
Same for reversionary addition	277,416.00	
Total	$ 16,787,081.31	
Deduct net value of risks reinsured	7,697.00	
Net reserve		$ 16,779,384.31
Reserve to provide for health and accident benefits contained in life policies		16,865.00
Present value of supplementary contracts not involving life contingencies		58,119.00
Death losses incurred but unreported	$ 164,500.00	
Death losses in process of adjustment	96,506.80	
Death losses reported, no proofs received	612,281.00	
Total policy claims		$ 873,287.80
Dividends left with the company to accumulate at interest		140,204.00
Premiums paid in advance including surrender values so applied		20,961.23
Unearned interest and rent in advance		24,711.45
Commissions due agents on premium notes, when paid		3,241.85
Salaries, office expenses, bills and accounts due or accrued		19,500.00
Medical examiners' and legal fees due or accrued		7,697.00
State, county and municipal taxes due or accrued		210,000.00
Borrowed money and interest thereon		660,000.00
Dividends or other profits due policyholders		56,997.89
Dividends declared on or apportioned to annual dividend policies payable to policyholders to and including 1918		240,000.00

Emergency reserve fund excess items		10,974,225.71
Guarantee and exchange addition fund		6,111,174.06
All other liabilities, total		24,645.88
Unassigned funds (surplus)		382,315.77
Total liabilities		$ 36,594,320.95

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 301,424.26	
Received during the year on new policies	567,767.86	
Received during the year on old policies	4,843.88	
Total		$ 874,036.00
Deductions during the year as follows:		
Voided by lapse	$ 23,852.82	
Redeemed by maker in cash	669,179.68	
Total reduction of premium note account		693,032.50
Balance note assets at end of year 1918		$ 181,003.50

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	206,509	$437,582,188.00
Policies issued, revived and increased during the year	16,043	40,192,869.00
Totals	222,552	$477,775,057.00

Deduct policies which have ceased to be in force during the year:

	No.	Amount
By death	2,851	$ 6,034,401.00
By expiry	49	109,475.00
By surrender	2,419	4,958,580.00
By lapse	9,147	19,323,998.00
By decrease	------	414,732.00
Totals	14,466	$ 30,841,186.00
Total policies in force at end of year 1918	208,086	$446,933,871.00
Reinsured	175	1,392,415.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	31,715	$ 66,983,228.00
Policies issued during the year	2,282	5,709,890.00
Totals	33,997	$ 72,693,118.00
Deduct policies ceased to be in force	1,883	3,940,377.00
Policies in force December 31, 1918	32,114	$ 68,752,741.00
Losses and claims unpaid December 31, 1917	19	36,000.00
Losses and claims incurred during the year	417	848,667.00
Totals	436	$ 885,267.00
Losses and claims settled during the year	385	782,743.20
Losses and claims unpaid December 31, 1918	51	$ 102,523.80
Premiums received	------	1,369,433.11

GAIN AND LOSS EXHIBIT—INSURANCE

	Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year	$ 1,841,878.51	
Insurance expenses incurred during the year	2,133,265.31	
Loss from loading		$ 291,386.80
Interest earned during the year	$ 1,805,297.42	
Investment expenses incurred during the year	83,766.39	
Net income from investments	$ 1,721,531.03	
Interest required to maintain reserve	460,082.15	
Gain from interest	$ 1,261,448.88	
Expected mortality on net amount at risk	$ 7,548,113.93	
Actual mortality on net amount at risk	5,900,661.01	
Gain from mortality	1,647,452.92	
Total gain during the year from surrender and lapsed policies	63,593.27	
Decrease in surplus on dividend account		674,931.44
Decrease in special funds, and special reserve during the year		1,313,580.19
Net to loss account		79,058.86

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from stocks and bonds	$ 5,668.30	
Total losses from stocks and bonds		$ 10,818.69
Gain from assets not admitted	104,204.39	
Loss from all other sources (give items and amounts):		
Interest paid on borrowed money		4,675.00
Paid to beneficiaries from special funds		1,764,486.41
Total gains and losses in surplus during the year	$ 3,802,937.40	$ 4,138,937.30
Surplus December 31, 1917 $ 718,315.67		
Surplus December 31, 1918 382,315.77		
Decrease in surplus (enter to column to balance)	335,999.90	
Totals	$ 4,138,937.30	$ 4,138,937.30

CEDAR RAPIDS LIFE INSURANCE COMPANY.

Located at American Trust Building, Cedar Rapids, Iowa.

Incorporated April 26, 1906. Commenced Business June 1, 1906.

C. B. Robbins, President. C. B. Svoboda, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 50,000.00	
Amount of ledger assets December 31, of previous year	631,158.55	
Extended at		$ 631,158.55

INCOME

First year's premium on original policies less reinsurance	$ 44,105.22	
Total new premiums		$ 44,105.22
Renewal premiums less reinsurance	$ 179,848.55	
Dividends applied to pay renewal premiums	3,762.36	
Total renewal premiums		183,610.91
Total premium income		$ 227,716.13
Dividends left with the company to accumulate at interest		2,054.55
Interest on mortgage loans	$ 28,997.59	
Interest on bonds and dividends on stocks	3,311.05	
Interest on premium notes, policy loans or liens	2,936.58	
Total interest and rent		35,245.22
From war risk premiums		400.00
Increase in book value of ledger assets		532.18
Total income		$ 265,948.08
Total		$ 897,106.63

DISBURSEMENTS

Death claims and additions	$ 43,000.00	
Total death claims and endowments		$ 43,000.00
Premium notes and liens voided by lapse, less $56.84 restorations		$ 632.82
Surrender value paid in cash, or applied in liquidation of loans or notes		9,051.63
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		38.56
Dividends applied to pay renewal premiums		3,762.36
Left with the company to accumulate at interest		2,054.55
Total paid policyholders		$ 58,539.92
Supplementary contracts not involving life contingencies		500.00
Dividends with interest, held on deposit surrendered during the year		361.02
Interest or dividends to stockholders		4,000.00
Commissions to agent		43,222.16
Compensation of managers and agents not paid by commission on new business		780.55
Agency supervision and traveling expenses of supervisors		3,897.82
Branch office expenses		131.00

Medical examiners' fees and inspection of risks		4,137.84
Salaries and all other compensation of officers and home office employes		13,736.14
Rent—including company's occupancy of its own buildings		1,353.22
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		3,579.09
Furniture, fixtures and safes		305.15
State taxes on premiums		801.82
Insurance department licenses and fees		33.00
All other licenses, fees and taxes		3,058.70
All other disbursements, total		1,959.71
Agents' balances charged off		1,871.87
Total disbursements		$ 142,279.01
Balance		$ 754,827.62

LEDGER ASSETS

Mortgage loans on real estate	$ 598,336.25	
Loans on company's policies assigned as collateral	39,879.49	
Premium notes on policies in force	7,854.20	
Book value of bonds and stocks (Schedule D)	85,946.71	
Cash in office	892.17	
Deposits in trust companies and banks not on interest	15,143.48	
Agents' balances	6,775.32	
Total ledger assets		$ 754,827.62

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 18,335.36	
Interest due and accrued on bonds	2,278.79	
Interest due and accrued on premium notes, loans or liens	216.16	
Total		$ 20,830.31
Net uncollected and deferred premiums, renewals		15,232.97
Gross assets		$ 790,890.90

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 7,234.67	
Premium notes or loans on policies and net premiums in excess of value of their policies	857.16	
Total		$ 8,091.83
Admitted assets		$ 782,799.07

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the secretary and actuary Insurance Department	$ 651,873.00	
Total	$ 651,873.00	
Deduct net value of risks reinsured	5,371.00	
Net reserve		$ 646,502.00
Present value of supplementary contracts not involving life contingencies		6,290.26
Death losses reported, no proofs received	$ 7,382.37	
Total policy claims		7,382.37
Dividends left with the company to accumulate at interest		10,551.98
Premiums paid in advance including surrender values so applied		1,292.73
Unearned interest and rent in advance		1,236.86
Commissions due agents on premium notes, when paid		392.70
Commissions to agents due or calculated		250.00
Salaries, office expenses, bills and accounts due or accrued		228.49
Medical examiners' and legal fees due or accrued		511.00
State, county and municipal taxes due or accrued, estimated		3,000.00
Dividends or other profits due policyholders		221.10
All other liabilities, total		879.14
Capital stock		50,000.00
Unassigned funds (surplus)		54,060.44
Total liabilities		$ 782,799.07

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 8,021.02	
Received during the year on old policies	14,712.25	
Restored by revival of policies	56.84	
Total		$ 22,790.11
Deductions during the year as follows:		
Used in purchase of surrendered policies	$ 548.35	
Voided by lapse	632.82	
Redeemed by maker in cash	13,754.74	
Total reduction of premium note account		$ 14,935.91
Balance note assets at end of year 1918		$ 7,854.20

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	4,524	$ 7,081,879.00
Policies issued, revived and increased during the year	771	1,578,600.00
Totals	5,295	$ 8,660,479.00
Deduct policies which have ceased to be in force during the year:		
By death	30	$ 43,000.00
By expiry	37	64,500.00
By surrender	34	38,500.00
By lapse	500	736,860.00
By decrease	------	2,000.00
Not taken	35	75,000.00
Totals	636	$ 959,860.00
Total policies in force at end of year 1918	4,659	$ 7,700,619.00
Reinsured	136	472,082.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	4,524	$ 7,081,879.00
Policies issued during the year	771	1,578,600.00
Totals	5,295	$ 8,660,479.00
Deduct policies ceased to be in force	636	959,860.00
Policies in force December 31, 1918	4,659	$ 7,700,619.00
Losses and claims incurred during the year	39	50,382.37
Totals	39	$ 50,382.37
Losses and claims settled during the year	30	43,000.00
Losses and claims unpaid December 31, 1918	9	$ 7,382.37
Premiums received	------	227,716.13

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 25.05 per cent on the gross premiums)	$ 46,131.31		
Insurance expenses incurred during the year	73,223.74		
Loss from loading			$ 27,092.43
Interest earned during the year	$ 40,746.52		
Investment expenses incurred during the year	5,638.50		
Net income from investments	$ 35,108.02		
Interest required to maintain reserve	23,143.00		
Gain from interest		$ 11,965.02	
Expected mortality on net amount at risk	$ 63,231.00		
Actual mortality on net amount at risk	45,851.37		
Gain from mortality		17,379.63	
Total gain during the year from surrender and lapsed policies		2,649.00	
Dividends paid stockholders			4,000.00
Decrease in surplus on dividend account			6,023.03
Decrease in special funds, and special reserve during the year		10,754.64	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from stocks and bonds		$ 532.18	
Gain from assets not admitted		1,454.69	
Balance unaccounted for		166.18	
Total gains and losses in surplus during the year		$ 44,901.34	$ 37,115.46
Surplus December 31, 1917	$ 46,274.56		
Surplus December 31, 1918	54,060.44		
Increase in surplus (enter to column to balance)			7,785.88
Totals		$ 44,901.34	$ 44,901.34

CENTRAL LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

Located at Seventh and Grand, Des Moines, Iowa.

Incorporated February 18, 1896. Commenced Business February 20, 1896.

Geo. B. Peak, President. T. C Denny, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 200,000.00	
Amount of ledger assets December 31, of previous year	5,751,736.47	
Extended at		$ 5,751,736.47

INCOME

First year's premium on original policies less reinsurance		$ 523,982.72	
First year's premium on war riders Nos. 2 and 4		973.04	
Dividends applied to purchase paid-up additions and annuities		539.74	
Surrender values applied to purchase paid-up insurance and annuities		33,176.74	
Total new premiums			$ 558,672.24
Renewal premiums less reinsurance		$ 1,420,370.51	
Renewal premiums on war riders Nos. 2 and 5		6,576.59	
Dividends applied to pay renewal premiums		8,666.53	
Allotments applied to pay renewal premiums		1,806.48	
Total renewal premiums			1,437,420.11
Extra premiums for total and permanent disability and accidental death benefits included in life policies			39,612.80
Premiums on Y. M. C. A. war rider			337.50
Total premium income			$ 2,036,042.65
Premiums reported on U. S. diff. list—S. and S. Civil Relief Act—Ins. Bu.			525.44
Consideration for supplementary contracts not involving life contingencies			11,826.38
Dividends left with the company to accumulate at interest			1,993.48
Allotments left with the company to accumulate at interest			960.48
Interest on mortgage loans		$ 260,502.20	
Interest on bonds and dividends on stocks		11,835.20	
Interest on premium notes, policy loans or liens		51,406.38	
Interest on deposits		2,840.42	
Rents—including $6,975.32 for company's occupancy of its own buildings		36,534.74	
Total interest and rent			$ 363,118.94
From all other sources, total			11,038.74
Agents' balances previously charged off			43.60
Increase in book value of ledger assets			5,993.93
Total income			$ 2,431,543.64
Total			$ 8,183,280.11

DISBURSEMENTS

Death claims and additions		$ 468,072.21	
Matured endowments and additions		2,500.00	
Total death claims and endowments			$ 470,572.21
For total and permanent disability:			
Premiums waived during year		$ 96.67	
Payments made to policyholders		200.00	
For additional accidental death benefits		3,000.00	
			3,296.67

Premium notes and liens voided by lapse, less $699.00 restorations		1,675.91
Surrender values paid in cash, or applied in liquidation of loans or notes		105,937.29
Surrender values applied to purchase paid-up insurance and annuities		33,176.74
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		29,096.62
Allotments paid policyholders in cash, or applied in liquidation of loans or notes		50.60
Dividends applied to pay renewal premiums		8,606.53
Allotments applied to pay renewal premiums		1,806.48
Dividends applied to purchase paid-up additions and annuities		539.74
Left with the company to accumulate at interest		1,993.48
Allotments with the company to accumulate at interest		960.48
Total paid policyholders		$ 657,772.75
Expense of investigation and settlement of policy claims, including legal expenses		655.53
Supplementary contracts not involving life contingencies		3,746.46
Dividends with interest, held on deposit surrendered during the year		171.26
Allotments with interest, held on deposit surrendered during the year		361.18
Interest or dividends to stockholders		24,000.00
Commissions to agent		430,327.72
Compensation of managers and agents not paid by commission on new business		24,592.69
Agency conventions, banquets, etc.		1,047.66
Agency supervision and traveling expenses of supervisors		11,917.41
Other agents' traveling expenses		712.29
Branch office expenses		28,408.33
Traveling expenses to managers		1,473.54
Medical examiners' fees and inspection of risks		52,363.15
Salaries and all other compensation of officers and home office employes		129,208.25
Rent—including company's occupancy of its own buildings		6,975.32
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		37,108.15
Legal expense		7.80
Furniture, fixtures and safes		2,640.53
Repairs and expenses (other than taxes) on real estate $24,012.19 less insurance loss paid $153.57		23,858.62
Taxes on real estate		7,780.07
State taxes on premiums		30,515.01
War tax on insurance policies		9,764.48
Insurance department licenses and fees		2,844.15
All other licenses, fees and taxes		16,635.85
All other disbursements, total		18,137.21
Agents' balances charged off		924.80
Total disbursements		$ 1,523,850.21
Balance		$ 6,659,429.90

LEDGER ASSETS

Book value of real estate	$ 247,766.84	
Mortgage loans on real estate	4,821,027.50	
Premiums reported on U. S. monthly diff. lists to War Risk insurance—S. S. Civil Relief Act	525.44	
Loans on company's policies assigned as collateral	815,035.15	
Premium notes on policies in force	6,652.40	
Notes taken from policyholders in payment of premiums on war riders	50.00	
Book value of bonds and stocks (Schedule D)	497,898.21	
Cash in office	3,464.97	
Deposits in trust companies and banks not on interest	1,332.21	
Deposits in trust companies and banks on interest	133,062.04	
Bills receivable	35,132.45	
Agents' balances	96,654.69	
War Savings stamps	828.00	
Total ledger assets		$ 6,659,429.90

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 125,294.82	
Interest due and accrued on bonds	6,405.15	
Interest due and accrued on premium notes, loans or liens	396.26	
Rents due and accrued on company's property	450.00	
Total		132,546.23

Market value of real estate over book value		55,989.98
Net uncollected and deferred premiums, new business		448.21
Net uncollected and deferred premiums, renewals		137,082.63
All other assets, total		10,000.00
Gross assets		$ 6,995,497.05

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery	$ 4,000.00	
Furniture, fixtures and safes	6,000.00	
Agents' debit balances	122,080.87	
Bills receivable	35,132.45	
Premium notes or loans on policies and net premiums in excess of value of theirpolicies	7,184.17	
Notes taken from policyholders in payment of premiums on war riders	50.00	
Total		174,447.49
Admitted assets		$ 6,821,049.56

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 5,699,309.00	
Total actuaries, 4 per cent; Amer. Ex., 3½ per cent.	$ 5,699,309.00	
Deduct net value of risks reinsured	19,372.00	
Net reserve		$ 5,679,937.00
Reserve to provide for health and accident benefits contained in life policies		19,806.40
Present value of supplementary contracts not involving life contingencies		27,271.00
Present value of amounts not yet due on total disability claims		2,653.00
Death losses reported, no proofs received	$ 250,122.89	
Reserve for net death losses incurred but unreported	25,000.00	
Total policy claims		$ 275,122.89
Due and unpaid on supplementary contracts not involving life contingencies		100.00
Dividends left with the company to accumulate at interest and interest thereon		4,434.66
Allotments left with the company to accumulate at interest and interest thereon		6,606.28
Premiums paid in advance including surrender values so applied		8,822.47
Unearned interest and rent in advance		22,544.22
Commissions due agents on premium notes, when paid		232.62
Commissions to agents due or calculated		10,725.02
Salaries, office expenses, bills and accounts due or accrued		5,000.00
Medical examiners' fees due or accrued		6,720.00
State, county and municipal taxes due or accrued		71,726.98
Dividends or other profits due policyholders		6,218.49
Dividends declared on or apportioned to annual dividend policies payable to policyholders to and including December 31, 1919		50,069.33
Dividends declared on or apportioned to deferred dividend policies payable to policyholders to and including December 31, 1919		43,611.23
Amounts set apart, apportioned, provisionally ascertained, calculated or held awaiting apportionment upon deferred dividend policies		326,554.05
Liability on account of war rider premiums paid to company		4,370.62
Miscellaneous		4,527.50
Reserve on reinsurance policies in Mercury Life deposited with company		8,229.54
Liens against reserves on reinsurance policies in Metropolitan Life, $2,180.33; and interest, $143.90		2,324.23
Capital stock		200,000.00
Unassigned funds (surplus)		33,342.03
Total liabilities		$ 6,821,049.56

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 6,064.66	
Received during the year on old policies	27,656.63	
Restored by revival of policies	699.00	
Total		$ 34,420.29
Deductions during the year as follows:		
Voided by lapse	$ 2,374.91	
Redeemed by maker in cash	25,392.98	
Total reduction of premium note account		27,767.89
Balance note assets at end of year 1918		$ 6,652.40

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	33,172	$53,228,616.00
Policies issued, revived and increased during the year	9,280	17,727,162.00
Totals	42,452	$70,955,778.00
Deduct policies which have ceased to be in force during the year:		
	No.	Amount
By death	241	$ 411,266.00
By maturity	3	2,500.00
By expiry	294	382,216.00
By surrender	435	640,782.00
By lapse	3,349	5,619,225.00
By decrease	------	32,074.00
Totals	4,322	$ 7,088,063.00
Total policies in force at end of year 1918	38,130	$63,867,715.00
Reinsured	65	387,925.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	9,532	$15,044,455.00
Policies issued during the year including 112—166,750 migrations to	2,584	5,415,612.00
Totals	12,116	$20,460,067.00
Deduct policies ceased to be in force including 263—419,612 migrations from	1,249	2,028,640.00
Policies in force December 31, 1918	10,867	$18,431,427.00
Losses and claims unpaid December 31, 1917	1	1,000.00
Losses and claim incurred during the year	96	167,955.00
Totals	97	$ 168,955.00
Losses and claims settled during the year	73	117,674.69
Losses and claims unpaid December 31, 1918	24	$ 51,280.31
Premiums received	------	595,564.15

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 24.9 per cent on the gross premiums)	$ 510,799.35		
Insurance expenses incurred during the year	809,411.39		
Loss from loading			$ 298,612.04
Interest earned during the year	$ 381,950.90		
Investment expenses incurred during the year	52,819.06		
Net income from investments	$ 329,130.96		
Interest required to maintain reserve	198,519.99		
Gain from interest		$ 130,610.96	
Expected mortality on net amount at risk	$ 555,616.42		
Actual mortality on net amount at risk	700,883.10		
Loss from mortality			145,266.68
Total gain during the year from surrender and lapsed policies		25,567.20	
Dividends paid stockholders			24,000.00
Decrease in surplus on dividend account			205,941.22

GAIN AND LOSS EXHIBIT—INVESTMENTS

Gain on other investments, viz: Discount on Liberty Bonds, $597.65; on mortgages, $5,396.28; bonus on mortgage No. 36, p. 2, $858.88; item No. 22, p. 4, $55,989.98	$ 62,842.79	
Loss from assets not admitted		$ 24,098.26
Gain—No. 37, p. 2, $1,285.84; 37a, $86.35; 39, p. 2, $3,154.67; 40, p. 2, $43.60	4,570.46	
Loss—No. 6, p. 3, $1,675.91; Nos. 10a, 11a, 14a, $2,817.56		4,493.47
Balance unaccounted for	615.82	
Total gains and losses in surplus during the year	$ 245,988.13	$ 702,411.67
Surplus December 31, 1917	$ 489,765.57	
Surplus December 31, 1918	33,342.03	
Decrease in surplus (enter to column to balance)	456,423.54	
Totals	$ 702,411.67	$ 702,411.67

DES MOINES LIFE AND ANNUITY COMPANY.

Located at Des Moines, Iowa.

Incorporated June 7, 1917. Commenced Business August 14, 1917.

A. I. Bennett, President. S. J. Don Carlos, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 462,934.16	
Amount of ledger assets December 31, of previous year	551,206.32	
Increase of paid up capital during year	92,392.49	
Extended at		$ 643,598.81

INCOME

First year's premium on original policies less reinsurance	$ 65,099.39	
Total new premiums		$ 65,099.39
Renewal premiums less reinsurance	$ 17,246.44	
Dividends applied to pay renewal premiums	15.89	
Total renewal premiums		17,262.33
Extra premiums for total and permanent disability and accidental death benefits included in life policies and war risk		4,048.68
Total premium income		$ 86,410.40
Dividends left with the company to accumulate at interest		669.11
Interest on mortgage loans	$ 23,605.32	
Interest on bonds and dividends on stocks	632.78	
Interest on deposits	1,014.41	
Interest on other debts due the company	8,062.73	
Total interest and rent		33,315.24
From all other sources, total		56,631.33
Total income		$ 177,026.08
Total		$ 820,624.89

DISBURSEMENTS

Death claims and additions	$ 2,000.00	
Total death claims and endowments		$ 2,000.00
Dividends applied to pay renewal premiums		15.89
Left with the company to accumulate at interest		669.11
Total paid policyholders		$ 2,685.00
Commissions to agent		50,039.84
Compensation of managers and agents not paid by commission on new business		7,932.95
Agency supervision and traveling expenses of supervisors		11,082.76
Branch office expenses		733.62
Medical examiners' fees and inspection of risks		5,074.40

Salaries and all other compensation of officers and home office employes		14,516.31
Rent—including company's occupancy of its own buildings		3,132.50
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		5,683.22
Legal expense		277.55
Furniture, fixtures and safes		1,972.60
State taxes on premiums		164.76
Insurance department licenses and fees		171.80
All other licenses, fees and taxes		1,555.84
All other disbursements, total		13,865.67
Agents' balances charged off		3,093.76
Total disbursements		$ 121,982.58
Balance		$ 698,642.31

LEDGER ASSETS

Mortgage loans on real estate	$ 579,500.00	
Premium notes on policies in force	254.08	
Book value of bonds and stocks (Schedule D)	57,400.00	
Cash in office	2,158.43	
Deposits in trust companies and banks not on interest	8,000.00	
Deposits in trust companies and banks on interest	42,337.37	
Agents' balances	8,992.43	
Total ledger assets		$ 698,642.31

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 16,298.05	
Interest due and accrued on bonds	465.24	
Interest due and accrued on other assets	77.95	
Total		16,841.24
Net uncollected and deferred premiums, renewals		1,293.94
Gross assets		716,777.49

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 10,914.80	
Book value of ledger assets over market value, bonds	154.00	
Total		11,068.80
Admitted assets		$ 705,708.69

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 22,737.00	
Total	$ 22,737.00	
Deduct net value of risks reinsured	762.00	
Net reserve		$ 21,975.00
Reserve to provide for health and accident benefits contained in life policies		1,330.30
Death losses in process of adjustment	$ 1,000.00	
Total policy claims		1,000.00
Dividends left with the company to accumulate at interest		680.82
Premiums paid in advance including surrender values so applied		303.48
Salaries, office expenses, bills and accounts due or accrued		1,957.06
Medical examiners' and legal fees due or accrued		465.00
State, county and municipal taxes due or accrued		2,500.00
All other liabilities, total		497.59
Capital stock		462,934.16
Unassigned funds (surplus)		212,095.19
Total liabilities		$ 705,708.69

PREMIUM NOTE ACCOUNT

Received during the year on old policies	$ 339.50	
Total		$ 339.50
Deductions during the year as follows:		
Redeemed by maker in cash	$ 85.42	
Total reduction of premium note account		85.42
Balance note assets at end of year 1918		$ 254.08

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	307	$ 630,500.00
Policies issued, revived and increased during the year	857	1,707,900.00
Totals	1,164	$ 2,338,400.00
Deduct policies which have ceased to be in force during the year:		
By death	3	$ 3,000.00
By lapse	46	94,500.00
Not taken	31	76,150.00
Totals	80	$ 173,650.00
Total policies in force at end of year 1918	1,084	$ 2,164,750.00
Reinsured	33	118,750.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	307	$ 630,500.00
Policies issued during the year	822	1,588,875.00
Totals	1,129	$ 2,219,375.00
Deduct policies ceased to be in force	80	173,650.00
Policies in force December 31, 1918	1,049	$ 2,045,725.00
Losses and claims incurred during the year	3	3,000.00
Totals	3	$ 3,000.00
Losses and claims settled during the year	2	2,000.00
Losses and claims unpaid December 31, 1918	1	1,000.00
Premiums received	------	82,449.03

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 76.9 per cent first year on the gross premiums) and 7.1 per cent renewals	$ 50,659.13		
Insurance expenses incurred during the year	108,960.94		
Loss from loading			$ 58,301.81
Interest earned during the year	$ 40,896.46		
Investment expenses incurred during the year	358.80		
Net income from investments	40,537.66		
Interest required to maintain reserve	672.55		
Gain from interest		$ 39,865.11	
Expected mortality on net amount at risk	$ 13,777.17		
Actual mortality on net amount at risk	2,988.00		
Gain from mortality		10,789.17	
Total gain during the year from surrender and lapsed policies		437.00	
Decrease in surplus on dividend account			696.71
Increase in special funds, and special reserve during the year			1,017.36
Net to loss account			3,093.76

GAIN AND LOSS EXHIBIT—INVESTMENTS

Loss from assets not admitted			$ 10,182.76
Gain from all other sources (give items and amounts):			
Disability benefits		$ 3,923.68	
Surplus contribution		46,631.33	
Gains unaccounted for		63.98	
Total gains and losses in surplus during the year		$ 101,710.27	$ 73,292.40
Surplus December 31, 1917	$ 183,647.32		
Surplus December 31, 1918	212,065.19		
Increase in surplus (enter to column to balance)			28,417.87
Totals		$ 101,710.27	$ 101,710.27

EQUITABLE LIFE INSURANCE COMPANY OF IOWA.

Located at Sixth and Locusts Streets, Des Moines, Iowa.

Incorporated January, 1867. Commenced Business March, 1867.

J. C. Cummins, President. B. F. Hadley, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 300,000.00	
Amount of ledger assets December 31, of previous year	21,695,442.79	
Extended at		$ 21,695,442.79

INCOME

First year's premium on original policies less reinsurance	$ 874,408.84	
Surrender values to pay first year's premiums	345.89	
Dividends applied to purchase paid-up additions and annuities	193,003.64	
Premiums for war permits	10,992.51	
Consideration for original annuities involving life contingencies	2,756.00	
Consideration for supplementary contracts involving life contingencies	1,377.00	
Total new premiums		$ 1,082,877.88
Renewal premiums less reinsurance	$ 3,549,410.58	
Dividends applied to pay renewal premiums	516,927.87	
Surrender values applied to pay renewal premiums	12,865.65	
Renewal premiums for deferred annuities	387.96	
Total renewal premiums		$ 4,079,592.06
Extra premiums for total and permanent disability and accidental death benefits included in life policies		12,052.45
*(See foot note)		790.54
Total premium income		$ 5,175,312.93
Consideration for supplementary contracts not involving life contingencies		17,167.75
Dividends left with the company to accumulate at interest		62,517.80
Interest on mortgage loans	$ 1,019,905.19	
Interest on bonds and dividends on stocks	33,073.88	
Interest on premium notes, policy loans or liens	126,042.31	
Interest on deposits	6,274.36	
Interest on other debts due the company	2,759.35	
Discount on claims paid in advance	454.10	
Rents—including $16,000.00 for company's occupancy of its own buildings	76,381.42	
Total interest and rent		$ 1,264,890.61
Increase in book value of ledger assets		564.19
Total income		$ 6,520,453.28
Total		$ 28,215,896.07

*Premiums reported during the year, on U. S. monthly difference lists, to War Risk Insurance Bureau in accordance with the Soldiers' and Sailors' Civil Relief Act.

DISBURSEMENTS

Death claims and additions	$ 1,259,558.16	
Matured endowments and additions	155,361.76	
Total death claims and endowments		$ 1,414,919.92
Annuities involving life contingencies		2,266.90
Premium notes and liens voided by lapse, less $5,110.52 restorations		9,528.77
Surrender values paid in cash, or applied in liquidation of loans or notes		332,671.82
Surrender values applied to pay new and renewal premiums		13,211.54
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		49,479.86
Dividends applied to pay renewal premiums		516,927.87
Dividends applied to purchase paid-up additions and annuities		193,003.64
Left with the company to accumulate at interest		62,517.80
Total paid policyholders		$ 2,594,528.12
Supplementary contracts not involving life contingencies		24,785.97
Dividends with interest, held on deposit surrendered during the year		9,108.80
Interest or dividends to stockholders		21,000.00

Commissions to agent		695,429.27
Compensation of managers and agents not paid by commission on new business		12,230.53
Agency supervision and traveling expenses of supervision		28,367.16
Branch office expenses		88,754.55
Medical examiners' fees and inspection of risks		69,657.67
Salaries and all other compensation of officers and home office employes		210,779.13
Rent—including company's occupancy of its own buildings		52,323.21
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		67,322.09
Legal expense		275.33
Furniture, fixtures and safes		19,864.16
Repairs and expenses (other than taxes) on real estate		34,079.34
Taxes on real estate		12,939.36
State taxes on premiums		78,626.11
Insurance department licenses and fees		3,953.57
All other licenses, fees and taxes		32,746.33
All other disbursements, total		25,334.09
Agents' balances charged off		855.81
Total disbursements		$ 4,082,962.00
Balance		$ 24,132,934.07

LEDGER ASSETS

Book value of real estate	$ 485,000.00	
Mortgage loans on real estate	19,912,406.97	
Loans on company's policies assigned as collateral	2,123,547.47	
Premium notes on policies in force	83,313.26	
Book value of bonds and stocks (SSchedule D)	1,257,691.47	
Cash in office	350.00	
Deposits in trust companies and banks on interest	122,869.74	
Bills receivable	41,933.41	
Agents' balances	105,381.21	
Premiums reported on U. S., monthly difference lists, to War Risk Insurance Bureau in accordance with the Soldiers' and Sailors' Civil Relief Act	790.54	
Total ledger assets		$ 24,132,934.07

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 601,138.43	
Interest due and accrued on bonds	24,878.99	
Interest due and accrued on premium notes, loans or liens	59,640.49	
Rents due and accrued on company's property	441.67	
Total		686,099.58
Net uncollected and deferred premiums, renewals		373,696.82
Gross assets		$ 25,192,730.47

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 128,682.74	
Bills receivable	41,933.41	
Total		170,616.15
Admitted assets		$ 25,022,114.32

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 20,545,407.00	
Same for revisionary addition	1,196,876.00	
Same for annuities	50,394.00	
Total	$ 21,784,986.00	
Deduct net value of risks reinsured	7,691.00	
Net reserve		$ 21,784,986.00
Reserve to provide for health and accident benefits contained in life policies		7,089.37
Present value of supplementary contracts not involving life contingencies		78,062.00
Death losses reported, no proofs received	$ 233,851.58	
Matured endowments due and unpaid	3,411.07	
Death losses and other policy claims resisted	1,000.00	
Reserve for net death losses incurred but unreported	50,000.00	
Total policy claims		288,262.65

Dividends left with the company to accumulate at interest		187,336.91
Premiums paid in advance including surrender values so applied		43,428.10
Unearned interest and rent in advance		2,926.33
Commissions due agents on premium notes, when paid		6,163.95
Salaries, office expenses, bills and accounts due or accrued		1,285.59
Medical examiners' and legal fees due or accrued		1,800.00
State, county and municipal taxes due or accrued		144,000.00
Dividends or other profits due policyholders		64,597.00
Dividends declared on or apportioned to annual dividend policies payable to policyholders to and including December 31, 1919		915,000.00
All other liabilities, total		2,780.43
Capital stock		300,000.00
Unassigned funds (surplus)		1,194,395.99
Total liabilities		$ 25,022,114.32

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 86,699.35	
Received during the year on old policies	294,132.97	
Restored by revival of policies	5,110.52	
Total		$ 385,942.84
Deductions during the year as follows:		
Voided by lapse	$ 14,638.69	
Redeemed by maker in cash	287,990.89	
Total reduction of premium note account		302,629.58
Balance note assets at end of year 1918		$ 83,313.26

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	83,561	$140,076,552.66
Policies issued, revived and increased during life year	13,274	29,996,822.32
Totals	96,835	$170,973,374.98
Deduct policies which have ceased to be in force during the year:		
By death	852	$ 1,495,682.15
By maturity	96	153,507.97
By expiry	21	43,000.00
By surrender	810	1,155,119.25
By lapse	3,805	7,422,966.00
By decrease	------	1,085,007.95
Totals	5,584	$ 11,355,284.32
Total policies in force at end of year 1918	91,251	$159,618,090.66
Reinsured	98	1,375,731.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force, December 31, 1917	24,488	$ 40,705,515.00
Policies issued during the year	2,880	6,363,503.00
Totals	27,368	$ 47,069,018.00
Deduct policies ceased to be in force	1,314	2,580,535.00
Policies in force December 31, 1918	26,054	$ 44,488,483.00
Losses and claims unpaid December 31, 1917	7	5,529.15
Losses and claims incurred during the year	276	480,002.52
Totals	283	$ 485,531.67
Losses and claims settled during the year	234	412,585.26
Losses and claims unpaid December 31, 1918	49	$ 72,946.41
Premiums received	------	1,229,396.53

GAIN AND LOSS EXHIBIT—INSURANCE

	Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 21.7 per cent on the gross premiums)	$ 1,123,076.81	
Insurance expenses incurred during the year	1,337,043.88	
Loss from loading		$ 213,967.07

Interest earned during the year	$ 1,321,576.01		
Investment expenses incurred during the year	106,487.89		
Net income from investments	$ 1,215,088.12		
Interest required to maintain reserve	783,008.27		
Gain from interest		$ 432,079.85	
Expected mortality on net amount at risk	$ 1,305,449.68		
Actual mortality on net amount at risk	1,262,365.64		
Gain from mortality		43,084.04	
Expected disbursements to annuitants	$ 1,135.68		
Net actual annuity claims incurred	2,266.90		
From annuities			1,131.22
Total gain during the year from surrender and lapsed policies			21,000.00
Dividends to stockholders		94,219.72	
Decrease in surplus on dividend account			969,310.23
Decrease in special funds, and special reserve during the year		500,000.00	
Net to loss account			10,855.81

GAIN AND LOSS EXHIBIT—INVESTMENTS

Loss from assets not admitted			$ 52,929.73
Net gain on account of total and permanent disability benefits included in life policies		$ 4,900.26	
Total gains and losses in surplus during the year		$ 1,074,283.87	$ 1,269,194.06
Surplus December 31, 1917	$ 1,389,306.18		
Surplus December 31, 1918	1,194,395.99		
Decrease in surplus (enter to column to balance)		194,910.19	
Totals		$ 1,269,194.06	$ 1,269,194.06

GUARANTY LIFE INSURANCE COMPANY.

Located at Lane Building, Davenport, Iowa.

Incorporated January 3, 1903. Commenced Business February 3, 1903.

Aug. E. Steffen, President. L. J. Daugherty, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 100,000.00	
Amount of ledger assets December 31, of previous year	734,977.37	
Extended at		$ 734,977.37

INCOME

First year's premiums on original policies less reinsurance	$ 82,111.01		
Surrender values applied to purchase paid-up insurance and annuities	2,006.00		
Total new premiums			$ 84,117.01
Renewal premiums less reinsurance	$ 232,098.68		
Dividends applied to pay renewal premium	1,217.88		
Total renewal premiums	$ 233,316.56		
Extra premiums for total and permanent disability and accidental death benefits included in life policies			1,023.19
Total premium income			$ 318,456.76
Interest on mortgage loans	$ 36,309.87		
Interest on bonds and dividends on stocks	664.76		
Interest on premium notes, policy loans or liens	5,106.90		
Interest on deposits	773.34		
Rents—including company's occupancy of its own buildings	1,062.65		
Total interest and rents			43,977.52
From all other sources, total			20,490.89
Profit on sale or maturity of ledger assets			4,000.00
Increase in book value of ledger assets			2.18
Total income			$ 386,927.35
Total			$ 1,121,904.72

DISBURSEMENTS

Death claims and additions	$ 68,918.94	
Matured endowments and additions	7,611.00	
Total death claims and endowments		$ 76,529.94
Annuities involving life contingencies		2.52
Premium notes and liens voided by lapse, less $548.02 restorations		2,811.92
Surrender values paid in cash, or applied in liquidation of loans or notes		23,187.09
Surrender values applied to purchase paid-up insurance and annuities		2,006.00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		1,952.90
Dividends applied to pay renewal premiums		1,217.88
Total paid policyholders		$ 107,708.25
Supplementary contracts not involving life contingencies		200.00
Interest or dividends to stockholders		7,000.00
Commissions to agent		75,474.90
Commuted renewal commissions		2,000.00
Agency supervision and traveling expenses of supervisors		3,029.81
Branch office expenses		4,560.45
Medical examiners' fees and inspection of risks		6,215.44
Salaries and all other compensation of officers and home office employes		18,075.50
Rent—including company's occupancy of its own buildings		1,440.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		6,984.38
Legal expense		34.14
Furniture, fixtures and safes		372.49
Repairs and expenses (other than taxes) on real estate		827.51
State taxes on premiums		1,861.26
Insurance department licenses and fees		741.16
All other licenses, fees and taxes		4,774.45
All other disbursements, total		735.21
Agents' balances charged off		2,416.27
Loss on maturity of ledger assets		155.98
Total disbursements		$ 244,607.29
Balance		$ 877,297.53

LEDGER ASSETS

Mortgage loans on real estate	$ 664,144.94	
Loans on company's policies assigned as collateral	70,397.55	
Premium notes on policies in force	16,266.58	
Book value of bonds and stocks (Schedule D)	53,673.78	
Cash in office	2,773.78	
Deposits in trust companies and banks not on interest	23,854.55	
Deposits in trust companies and banks on interest	33,782.10	
Agents' balances	7,295.69	
American Security Co.	4,142.80	
War Savings stamps	965.72	
Total ledger assets		$ 877,297.53

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 21,658.80	
Interest due and accrued on bonds	474.90	
Interest due and accrued on premium notes, loans or liens	318.43	
Total		22,452.13
Net uncollected and deferred premiums, new business		1,745.57
Net uncollected and deferred premiums, renewals		22,967.77
Gross assets		$ 924,462.99

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 3,375.41	
Premium notes or loans on policies and net premiums in excess of value of their policies	786.87	
Total		4,162.28
Admitted assets		$ 920,300.71

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 772,334.00	
Same for revisionary addition	689.00	
Same for annuities	34.00	
Total	$ 773,057.00	
Deduct net value of risks reinsured	5,684.00	
Net reserve		$ 767,373.00
Reserve to provide for health and accident benefits contained in life policies		511.00
Present value of supplementary contracts not involving life contingencies		565.00
Death losses in process of adjustment	$ 11,000.00	
Death losses reported, no proofs received	17,500.00	
Total policy claims		28,500.00
Premiums paid in advance including surrender values so applied		1,007.51
Unearned interest and rent in advance		1,766.31
Commissions due agents on premium notes, when paid		398.00
Salaries, office expenses, bills and accounts due or accrued		2,837.50
Medical examiners' and legal fees due or accrued		841.50
State, county and municipal taxes due or accrued		4,107.00
Capital stock		100,000.00
Unassigned funds (surplus)		12,393.89
Total liabilities		$ 920,300.71

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 16,195.86	
Received during the year on new policies	289.05	
Received during the year on old policies	32,847.81	
Restored by revival of policies	548.02	
Total		$ 49,880.74
Deductions during the year as follows:		
Voided by lapse	$ 3,359.94	
Redeemed by maker in cash	30,254.22	
Total reduction of premium note account		33,614.16
Balance note assets at end of year 1917		$ 16,266.58

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	5,504	$ 9,105,529.00
Policies issued, revived and increased during the year	1,230	2,666,286.00
Totals	6,734	$11,771,815.00
Deduct policies which have ceased to be in force during the year:		
By death	66	$ 93,250.00
By maturity	3	7,611.00
By expiry	31	19,999.00
By surrender	104	205,217.00
By lapse	587	996,474.00
By decrease	.....	15,000.00
Not taken	81	160,331.00
Totals	872	$ 1,497,849.00
Total policies in force at end of year 1918	5,862	$10,273,966.00
Reinsured	243	1,245,388.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	4,961	$ 7,933,235.00
Policies issued during the year	978	2,089,251.00
Totals	5,939	$10,022,486.00
Deduct policies ceased to be in force	778	1,336,099.00
Policies in force December 31, 1917	5,161	$ 8,686,387.00

Losses and claims incurred during the year	56		72,000.00
Totals	56	$	72,000.00
Losses and claims settled during the year	45		51,500.00
Losses and claims unpaid December 31, 1917	11	$	20,500.00
Premiums received			285,852.32

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 20½ per cent on the gross premiums)	$ 64,040.60		
Insurance expenses incurred during the year	129,688.68		
Loss from loading			$ 65,648.08
Interest earned during the year	$ 45,839.01		
Investment expenses incurred during the year	949.01		
Net income from investments	$ 44,890.00		
Interest required to maintain reserve	22,020.00		
Gain from interest		$ 22,870.00	
Expected mortality on net amount at risk	$ 83,000.00		
Actual mortality on net amount at risk	80,283.23		
Gain from mortality		2,716.77	
Expected disbursements to annuitants	$ 2.52		
Loss from annuities			2.52
Total gain during the year from surrender and lapsed policies		5,410.62	
Dividends paid stockholders			7,000.00
Decrease in surplus on dividend account			3,170.78
Decrease in special funds, and special reserve during the year		501.81	
Net to account		20,000.00	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from real estate		$ 4,000.00	
Total gains from stocks and bonds		2.18	
Total losses from stocks and bonds			$ 155.98
Gain from assets not admitted		7,022.88	
War Risk premiums		493.41	
Income Disb. and D. Ind.		1,023.19	
Increase estimation of taxes			1,547.00
Unaccounted for			773.06
Total gains and losses in surplus during the year		$ 64,130.86	$ 78,297.42
Surplus December 31, 1917	$ 26,560.45		
Surplus December 31, 1918	12,393.89		
Decreased in surplus (enter to column to balance)		14,166.56	
Totals		$ 78,297.42	$ 78,297.42

IOWA LIFE INSURANCE COMPANY.

Located at Tenth Floor Leavitt & Johnson Bank Building, Waterloo, Iowa.

Incorporated February 18, 1908. Commenced Business February 18, 1908.

F. A. Ferguson, President. E. A. Resor, Secretary.

CAPITAL STOCK

Capital stock paid up in cash		$ 100,000.00	
Amount of ledger assets December 31, of previous year		340,464.56	
Extended at			$ 340,464.56

INCOME

First year's premium on original policies less reinsurance		$ 11,669.40	
Dividends applied to purchase paid-up additions and annuities		53.42	
Surrender values applied to purchase paid-up insurance and annuities		85.60	
Total new premiums			$ 11,808.42

Renewal premiums less reinsurance	$ 80,013.42		
Dividends applied to pay renewal premiums	543.95		
Total renewal premiums			80,557.37
Extra premiums for total and permanent disability and accidental death benefits included in life policies			371.71
Total premium income			$ 92,737.50
Interest on mortgage loans	$ 10,294.11		
Interest on bonds and dividends on stocks	1,894.77		
Interest on premium notes, policy loans or liens	4,036.20		
Interest on deposits	775.00		
Total interest and rent			$ 17,000.08
From all other sources, total			1,654.96
Total income			$ 111,392.54
Total			$ 451,857.10

DISBURSEMENTS

Death claims and additions	$ 13,197.90		
Total death claims and endowments			$ 13,197.90
Premium notes and liens voided by lapse, less $30.00 restorations			291.73
Surrender values paid in cash, or applied in liquidation of loans or notes			6,391.91
Surrender values applied to purchase paid-up insurance and annuities			85.60
Dividends applied to pay renewal premiums			543.95
Dividends applied to purchase paid-up additions and annuities			53.42
Total paid policyholders			$ 20,564.51
Commissions to agent			8,636.27
Compensation of managers and agents not paid by commission on new business			2,172.31
Agency supervision and traveling expenses of supervisors			5,358.67
Branch office expenses			122.94
Medical examiners' fees and inspection of risks			660.00
Salaries and all other compensation of officers and home office employes			10,444.74
Rent—including company's occupancy of its own buildings			2,340.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange			2,319.25
Legal expense			77.30
Furniture, fixtures and safes			174.10
Taxes on real estate			181.45
Insurance department licenses and fees			339.39
All other licenses, fees and taxes			3,026.21
All other disbursements, total			1,583.12
Agents' balances charged off			671.03
Total disbursements			$ 58,671.29
Balance			$ 393,185.81

LEDGER ASSETS

Mortgage loans on real estate	$ 253,800.00	
Loans on company's policies assigned as collateral	49,861.58	
Premium notes on policies in force	505.30	
Book value of bonds and stocks (Schedule D)	53,436.59	
Cash in office	1,841.52	
Deposits in trust companies and banks not on interest	11,232.21	
Deposits in trust companies and banks on interest	22,000.00	
Bills receivable	508.61	
Total ledger assets		$ 393,185.81

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 7,370.82	
Interest due and accrued on bonds	1,635.53	
Interest due and accrued on premium notes, loans or liens	131.58	
Interest due and accrued on other assets	211.89	
Total		9,349.82
Net uncollected and deferred premiums, new business		37.68
Net uncollected and deferred premiums, renewals		3,002.98
Gross assets		$ 405,576.29

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 508.61	
Premium notes or loans on policies and net premiums in excess of value of their policies	265.51	
Total		774.12
Admitted assets		$ 404,802.17

LIABILITIES

Net present value of outstanding policies: American, 3½ per cent; computed by the Ill. Standard	$ 287,565.00	
Same for revisionary addition	333.00	
Total	$ 287,898.00	
Deduct net value of risks reinsured	1,220.00	
Net reserve		$ 286,678.00
Reserve to provide for health and accident benefits contained in life policies		216.83
Death losses in process of adjustment	$ 5,180.17	
Death losses and other policy claims resisted	2,000.00	
Total policy claims		7,180.17
Premiums paid in advance including surrender values so applied		297.92
Unearned interest and rent in advance		1,072.83
Commissions to agents due or calculated		69.01
Salaries, office expenses, bills and accounts due or accrued		94.13
Medical examiners' and legal fees due or accrued		82.50
State, county and municipal taxes due or accrued		700.00
Capital stock		100,000.00
Unassigned funds (surplus)		8,410.78
Total liabilities		$ 404,802.17

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 1,028.39	
Received during the year on new policies	3,317.90	
Received during the year on old policies	30.00	
Total		$ 4,376.29
Deductions during the year as follows:		
Voided by lapse	$ 321.73	
Redeemed by maker in cash	3,549.26	
Total reduction of premium note account		3,870.99
Balance note assets at end of year 1918		$ 505.30

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	1,966	$ 3,050,442.00
Policies issued, revived and increased during the year	223	498,883.00
Totals	2,188	$ 3,549,325.00
Deduct policies which have ceased to be in force during the year:		
By death	13	$ 18,000.00
By expiry	6	15,000.00
By surrender	53	68,000.00
By lapse	140	257,500.00
By decrease	----	3,805.00
Not taken	17	46,000.00
Totals	229	$ 408,305.00
Total policies in force at end of year 1918	1,959	$ 3,141,020.00
Reinsured	55	198,000.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	1,926	$ 2,990,442.00
Policies issued during the year	222	498,883.00
Totals	2,148	$ 3,489,325.00
Deduct policies ceased to be in force	229	408,305.00
Policies in force December 31, 1918	1,919	$ 3,081,020.00

Losses and claims unpaid December 31, 1917	1	10,000.00
Losses and claims incurred during the year	13	18,000.00
Totals	14	$ 28,000.00
Losses and claims settled during the year	8	21,000.00
Losses and claims unpaid December 31, 1918	6	$ 7,000.00
Premiums received	------	95,289.26

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 14.7 per cent on the gross premiums	$ 10,972.14		
Insurance expenses incurred during the year	38,589.85		
Loss from loading			$ 27,617.71
Interest earned during the year	$ 19,065.36		
Investment expenses incurred during the year	95.70		
Net income from investments	$ 18,969.66		
Interest required to maintain reserve	9,557.45		
Gain from interest		$ 9,412.21	
Expected mortality on net amount at risk	$ 25,228.80		
Actual mortality on net amount at risk	6,852.07		
Gain from mortality		18,376.73	
Total gain during the year from surrender and lapsed policies		3,399.49	
Decrease in surplus on dividend account			597.37

GAIN AND LOSS EXHIBIT—INVESTMENTS

Gain from assets not admitted		$ 1,298.03	
Gain from all other sources (give items and amounts)		1,654.96	
Change in reserve basis			631.50
Balance unaccounted for			149.20
Total gains and lossses in surplus during the year		$ 34,141.42	$ 28,995.78
Surplus December 31, 1917	$ 3,265.00		
Surplus December 31, 1918	8,410.78		
Increase in surplus (enter to column to balance)			5,145.64
Totals		$ 34,141.42	$ 34,141.42

MERCHANTS LIFE INSURANCE COMPANY.

Located at 715 Locust Street, Des Moines, Iowa.

Incorporated April 4, 1894. Commenced Business June 14, 1894.

Wm. A. Watts, President. Rell S. Wilson, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 400,000.00	
Amount of ledger assets December 31, of previous year	2,581,592.25	
Extended at		$ 2,581,592.25

INCOME

First year's premium on original policies less reinsurance	$ 138,106.07		
Dividends applied to purchase paid-up additions and annuities	3,149.62		
Total new premiums			141,255.69
Renewal premiums less reinsurance	$ 1,084,866.03		
Total renewal premiums			1,084,866.03
Extra premiums for total and permanent disability and accidental death benefits included in life policies			5,774.04
Total premium income			$ 1,231,895.76
Interest on mortgage loans		$ 130,399.64	
Interest on bonds and dividends on stocks		4,329.16	
Interest on premium notes, policy loans or liens		5,555.74	

Interest on deposits	4,954.74	
Interest on other debts due the company, agents' accounts	192.56	
Total interest and rent		145,431.84
From all other sources, total		58,246.74
Total income		$ 1,435,574.34
Total		$ 4,017,166.59

DISBURSEMENTS

Death claims and additions	$ 602,686.98	
Total death claims and endowments		$ 602,686.98
For total and permanent disability:		
Payments made to policyholders	$ 200.00	
For additional accidental death benefits		200.00
Premium notes and liens voided by lapse, less $948.79 restorations		2,744.23
Surrender values paid in cash, or applied in liquidation of loans or notes		40,990.36
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		5,227.07
Dividends applied to purchase paid-up additions and annuities		3,149.62
Left with the company to accumulate at interest		654,998.26
Expense of investigation and settlement of policy claims, including legal expenses		363.00
Supplementary contracts not involving life contingencies		400.00
Interest or dividends to stockholders		32,000.00
Commissions to agent		127,354.11
Commuted renewal commissions		2,600.44
Compensation of managers and agents not paid by commission on new business		2,317.63
Agency supervision and traveling expenses of supervisors		22,886.65
Branch office expenses		2,927.00
Medical examiners' fees and inspection of risks		10,508.26
Salaries and all other compensation of officers and home office employes		71,429.33
Rent—including company's occupancy of its own buildings		10,331.66
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		22,278.24
Legal expense		1,961.28
Furniture, fixtures and safes		2,614.62
State taxes on premiums		18,958.88
Insurance department licenses and fees		1,932.94
All other licenses, fees and taxes		5,109.47
All other disbursements, total		73,891.67
Agents' balances charged off		1,087.81
Total disbursements		$ 1,065,971.25
Balance		$ 2,951,195.34

LEDGER ASSETS

Mortgage loans on real estate	$ 2,416,610.37	
Loans on company's policies assigned as collateral	105,533.09	
Premium notes on policies in force	4,581.15	
Book value of bonds and stocks (Schedule D)	289,658.75	
Cash in office	3,703.82	
Deposits in trust companies and banks on interest	114,462.29	
Bills receivable	993.52	
Agents' balances	14,806.35	
War Savings stamps	846.00	
Total ledger assets		$ 2,951,195.34

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 74,163.37	
Interest due and accrued on bonds	2,413.66	
Interest due and accrued on premium notes, loans or liens	76.92	
Interest due and accrued on other assets	157.97	
Total		76,811.92
Net uncollected and deferred premiums, new business		1,244.91
Net uncollected and deferred premiums, renewals		90,058.71
All other assets, total		25,439.72
Gross assets		$ 3,144,750.60

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	$ 25,439.72	
Agents' debit balances	16,766.98	
Bills receivable	993.52	
Premium notes or loans on policies and net premiums in excess of value of their policies	1,664.99	
Book value of ledger assets over market value, bonds	293.75	
Total		45,158.96
Admitted assets		$ 3,099,591.64

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 1,796,173.00	
Same for revisionary addition	15,358.00	
Total	$ 1,811,531.00	
Deduct net value of risks reinsured	7,545.00	
Net reserve		$ 1,803,986.00
Reserve to provide for health and accident benefits contained in life policies		3,435.00
Present value of supplementary contracts not involving life contingencies		5,100.00
Death losses reported, no proofs received	$ 93,676.78	
Total policy claims		93,676.78
Premiums paid in advance including surrender values so applied		22,210.00
Unearned interest and rent in advance		1,940.94
Commissions to agents due or calculated		1,095.78
Salaries, office expenses, bills and accounts due or accrued		1,350.83
Medical examiners' and legal fees due or accrued		823.00
State, county and municipal taxes due or accrued		17,570.41
Dividends or other profits due policyholders		453.20
Reserve or surplus funds not otherwise included in liabilities		668,812.81
Assessment funds		1,627.49
All other liabilities, total		400,000.00
Capital stock		77,509.40
Unassigned funds (surplus)		
Total liabilities		$ 3,099,591.64

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 6,846.72	
Received during the year on old policies	19,301.07	
Restored by revival of policies	948.79	
Total		$ 27,096.58
Deductions during the year as follows:		
Used in payment of losses and claims	$ 57.20	
Used in purchase of surrendered policies	6.83	
Voided by lapse	3,693.02	
Redeemed by maker in cash	18,758.38	
Total reduction of premium note account		22,515.43
Balance note assets at end of year 1918		4,581.15

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	30,281	$ 56,521,232.13
Policies issued, revived and increased during the year	2,071	4,165,341.80
Totals	32,352	$ 60,686,573.93
Deduct policies which have ceased to be in force during the year:		
By death	379	$ 677,924.14
By expiry	27	52,940.00
By surrender	229	383,160.00
By lapse	2,442	4,410,529.00
By decrease	1	73,819.66
Totals	3,078	$ 5,598,372.80
Total policies in force at end of year 1918	29,274	$ 55,088,201.13
Reinsured	53	217,520.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	8,087	$ 16,064,350.00
Policies issued during the year	238	600,580.00
Totals	8,325	$ 16,664,930.00
Deduct policies ceased to be in force	358	688,352.00
Policies in force December 31, 1918	7,967	$ 15,976,578.00
Losses and claims unpaid December 31, 1917	9	18,000.00
Losses and claims incurred during the year	71	136,209.00
Totals	80	$ 154,209.00
Losses and claims settled during the year	73	141,200.00
Losses and claims unpaid December 31, 1918	7	$ 13,009.00
Premiums received	------	241,672.87

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 10.3 per cent on the gross premiums)	$ 226,256.73		
Insurance expenses incurred during the year	328,675.67		
Loss from loading			$ 102,418.94
Interest earned during the year	$ 152,405.03		
Investment expenses incurred during the year	4,400.58		
Net income from investments	$ 148,004.45		
Interest required to maintain reserve	114,206.40		
Gain from interest		$ 33,798.05	
Expected mortality on net amount at risk	$ 792,038.00		
Actual mortality on net amount at risk	646,447.76		
Gain from mortality		146,490.24	
Loss from annuities			400.00
Total gain during the year from surrender and lapsed policies		14,909.52	
Dividends paid stockholders			32,000.00
Decrease in surplus on dividend account			5,748.89

GAIN AND LOSS EXHIBIT—INVESTMENTS

Stockholders' contribution		$ 51,000.00	
Loss from assets not admitted			$ 7,102.02
Gain from all other sources (give items and amounts)		4,085.04	
Excess of one year term rate over amount from Mortuary Fund Assmt. Bur.			78,633.12
Paid on reinsurance contract—Preferred Life			25,000.00
Loss unaccounted for			529.09
Total gains and losses in surplus during the year		$ 250,282.85	$ 251,832.06
Surplus December 31, 1917	$ 79,058.61		
Surplus December 31, 1918	77,509.40		
Decrease in surplus (enter to column to balance)		1,549.21	
Totals		251,832.06	$ 251,832.06

NATIONAL AMERICAN LIFE INSURANCE COMPANY.

Located at Odd Fellows Building, Burlington, Iowa.

Incorporated March 5, 1887. Commenced Business July 1, 1887.

Changed to Legal Reserve June 1, 1912.

Louis H. Koch, President. Chas. Blanke, Secretary.

CAPITAL STOCK

Amount of ledger assets December 31, of previous year	$ 326,169.95	
Extended at		$ 326,169.95

INCOME

First year's premium on original policies less reinsurance	$ 43,271.90	
Dividends applied to purchase paid-up additions and annuities	2,468.34	
Total new premiums		$ 45,740.24
Renewal premiums, less reinsurance	$ 135,980.49	
Dividends applied to pay renewal premiums	5,789.65	
Total renewal premiums		141,770.14
Total premium income		$ 187,510.38
Dividends left with the company to accumulate at interest		101.65
Interest on mortgage loans	$ 5,496.02	
Interest on bonds and dividends on stocks	534.95	
Interest on premium notes, policy loans or liens	6,308.44	
Interest on deposits	569.58	
Total interest and rent		12,903.99
From all other sources, total		1,650.45
Total income		$ 202,166.47
Total		$ 528,366.42

DISBURSEMENTS

Death claims and additions	$ 32,340.00	
Total death claims and endowments		$ 32,340.00
Premium notes and liens voided by lapse, less restorations		10,071.32
Surrender values paid in cash, or applied in liquidation of loans or notes		3,805.00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes		6,700.98
Dividends applied to pay renewal premiums		5,789.65
Dividends applied to purchase paid-up additions and annuities		2,468.34
Left with the company to accumulate at interest		101.65
Total paid policyholders		$ 61,366.94
Expense of investigation and settlement of policy claims, including legal expenses		49.25
Dividends with interest, held on deposit surrendered during the year		280.04
Commissions to agent		42,626.13
Compensation of managers and agents not paid by commission on new business		525.00
Agency supervision and traveling expenses of supervisors		2,822.36
Branch office expenses		120.00
Medical examiners' fees and inspection of risks		5,356.37
Salaries and all other compensation of officers and home office employes		12,009.42
Rent—including company's occupancy of its own buildings		770.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		5,654.78
Legal expense		1,204.62
Furniture, fixtures and safes		199.87
State taxes on premiums		726.71
Insurance department licenses and fees		53.00
All other licenses, fees and taxes		1,034.60
All other disbursements, total		2,845.14
Total disbursements		$ 135,034.23
Balance		$ 393,302.19

LEDGER ASSETS

Mortgage loans on real estate	$ 152,000.00	
Loans on company's policies assigned as collateral	148,540.54	
Premium notes on policies in force	21,864.03	
Book value of bonds and stocks (Schedule D)	25,400.00	
Cash in office	346.00	
Deposits in trust companies and banks on interest	44,713.19	
Agents' balances	484.43	
Total ledger assets		$ 393,302.19

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 3,663.21	
Interest due and accrued on bonds	196.00	
Interest due and accrued on premium notes, loans or liens	2,918.85	
Interest due and accrued on other assets	33.46	
Total		6,811.52
Net uncollected and deferred premiums, renewals		19,610.00
Gross assets		$ 419,723.71

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 484.43	
Premium notes or loans on policies and net premiums in excess of value of their policies	1,747.00	
Total		2,231.43
Admitted assets		$ 417,492.28

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 392,723.00	
Total	$ 392,723.00	
Deduct net value of risks reinsured	1,540.00	
Net reserve		$ 391,183.00
Death losses reported, no proofs received	$ 3,183.47	
Death losses and other policy claims resisted	1,000.00	
Total policy claims		4,183.47
Dividends left with the company to accumulate at interest		101.65
Premiums paid in advance including surrender values so applied		730.00
Medical examiners' and legal fees due or accrued		439.00
State, county and municipal taxes due or accrued		700.00
Dividends or other profits due policyholders		2,000.00
All other liabilities, total		24.96
Unassigned funds (surplus)		18,130.20
Total liabilities		$ 417,492.28

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 12,074.45	
Received during the year on old policies	26,136.97	
Total		$ 38,211.42
Deductions during the year as follows:		
Redeemed by maker in cash	$ 16,347.39	
Total reduction of premium note account		16,347.39
Balance note assets at end of year 1918		$ 21,864.03

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	3,477	$ 6,176,618.00
Policies issued, revived and increased during the year	714	1,321,908.00
Totals	4,191	$ 7,498,526.00
Deduct policies which have ceased to be in force during the year:		
By death	26	$ 32,340.00
By surrender	30	44,682.00
By lapse	625	1,390,528.00
Totals	681	$ 1,467,550.00
Total policies in force at end of year 1918	3,510	$ 6,030,976.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	3,347	$ 5,949,857.00
Policies issued during the year	714	1,321,908.00
Totals	4,061	$ 7,271,765.00
Deduct policies ceased to be in force	630	1,348,550.00
Policies in force December 31, 1918	3,381	$ 5,923,215.00
Losses and claims incurred during the year	33	32,340.00
Totals	33	$ 32,340.00
Losses and claims settled during the year	26	32,340.00
Losses and claims unpaid December 31, 1918	7	$ 4,187.47
Premiums received	.....	185,098.08

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year	$ 51,232.66		
Insurance expenses incurred during the year	72,802.29		
Loss from loading			$ 21,569.63
Interest earned during the year	$ 14,620.08		
Net income from investments	$ 14,620.08		
Interest required to maintain reserve	12,708.00		
Gain from interest		$ 1,912.08	
Expected mortality on net amount at risk	$ 61,112.00		
Actual mortality on net amount at risk	29,218.47		
Gain from mortality		31,893.58	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Loss from assets not admitted			$ 196.85
Gains unaccounted for		$ 704.85	
Total gains and losses in surplus during the year		$ 38,579.46	$ 36,652.06
Surplus December 31, 1917	$ 16,202.80		
Surplus December 31, 1918	18,130.20		
Increase in surplus (enter to column to balance)			1,927.40
Totals		$ 38,579.46	$ 38,579.46

NATIONAL FIDELITY LIFE INSURANCE COMPANY.

Located at Sixth and Pierce Streets, Sioux City, Iowa.

Incorporated September 21, 1914. Commenced Business January 18, 1916.

Ralph H. Rice, President. Carl T. Prime, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 200,000.00	
Amount of ledger assets December 31, of previous year	388,405.14	
Extended at		$ 388,405.14

INCOME

First year's premium on original policies less reinsurance	$ 96,447.91	
Total new premiums		$ 96,447.91
Renewal premiums less reinsurance	$ 191,987.23	
Total renewal premiums		191,987.23
Extra premiums for total and permanent disability and accidental death benefits included in life policies		16,503.63
Total premium income		$ 304,938.77
Extra premium for military service		400.00
Interest on mortgage loans	$ 14,040.36	
Interest on bonds and dividends on stocks	2,228.83	

Interest on premium notes, policy loans or liens	615.97	
Interest on deposits	1,472.95	
Interest on other debts due the company	78.04	
Total interest and rent		18,436.15
From all other sources, total		24,616.81
Total income		$ 348,391.73
Total		$ 736,706.87

DISBURSEMENTS

Death claims and additions	$ 81,750.60	
Total death claims and endowments		$ 81,750.60
For total and permanent disability:		
Premiums waived during year	$ 115.08	
Payments made to policyholders	200.00	315.08
For additional accidental death benefits, less reinsurance	25.00	
Premium notes and liens voided by lapse, less restorations		224.35
Total paid policyholders		$ 82,290.03
Coupons with interest, held on deposit surrendered during the year		748.93
Commissions to agents		72,366.40
Compensation of managers and agents not paid by commission on new business and expense of agents		5,753.64
Agency supervision and traveling expenses of supervisors		770.55
Branch office expenses and renewal supervision		5,614.85
Medical examiners' fees and inspection of risks		6,934.34
Salaries and all other compensation of officers and home office employes		19,644.35
Rent—including company's occupancy of its own buildings		2,682.60
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		9,135.46
Legal expense		96.95
Furniture, fixtures and safes		888.27
State taxes on premiums		2,109.18
Insurance department licenses and fees		432.00
All other licenses, fees and taxes		9,854.57
All other disbursements, total		14,565.79
Agents' balances charged off		258.28
Total disbursements		$ 233,565.69
Balance		$ 503,231.18

LEDGER ASSETS

Mortgage loans on real estate	$ 355,455.00	
Loans on company's policies assigned as collateral	720.00	
Premium notes on policies in force	5,433.38	
Book value of bonds and stocks (Schedule D)	37,300.24	
Cash in office	245.71	
Deposits in trust companies and banks not on interest	73,579.35	
Deposits in trust companies and banks on interest	26,988.07	
Agents' balances: Debit, $3,861.00; credit, $351.57; net	3,509.43	
Total ledger assets		$ 503,231.18

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 6,487.35	
Interest due and accrued on bonds	2,208.83	
Interest due and accrued on premium notes, loans or liens	255.92	
Interest due and accrued on other assets	361.61	
Total		9,313.71
Net uncollected and deferred premiums, renewals		11,862.12
All other assets, total		646.56
Gross assets		$ 525,053.57

DEDUCT ASSETS NOT ADMITTED

Commuted commissions, agents' debit balances	$ 3,861.00	
Premium notes or loans on policies and net premiums in excess of value of their policies	697.97	
Total		4,558.97
Admitted assets		$ 520,494.60

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 252,239.00	
Total	$ 252,239.00	
Deduct net value of risks reinsured	4,401.00	
Net reserve		$ 247,838.00
Reserve to provide for health and accident benefits contained in life policies		2,626.44
Present value of supplementary contracts not involving life contingencies		464.28
Death losses reported, no proofs received	$ 10,810.76	
Total policy claims		10,810.76
Coupons left with the company to accumulate at interest and accrued interest thereon coupons		37,568.27
Premiums paid in advance including surrender values so applied		782.90
Unearned interest and rent in advance		24.17
Commissions due agents on premium notes, when paid		110.32
Cost of collection or uncollected and deferred premiums in excess of loading		245.01
Salaries, office expenses, bills and accounts due or accrued		684.75
Medical examiners' and legal fees due or accrued		1,254.80
State, county and municipal taxes due or accrued		10,887.26
All other liabilities, total		3,110.16
Capital stock		200,000.00
Unassigned funds (surplus)		4,087.48
Total liabilities		$ 520,494.60

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 541.20	
Received during the year on old policies	11,388.56	
Total		$ 11,929.76
Deductions during the year as follows:		
Voided by lapse	$ 224.35	
Redeemed by maker in cash	$ 5,552.03	
Total reduction of premium note account		5,776.38
Balance note assets at end of year 1918		$ 6,153.38

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	3,298	$ 7,585,638.00
Policies issued, revived and increased during the year	1,132	2,893,342.00
Totals	4,473	$10,478,980.00
Deduct policies which have ceased to be in force during the year:		
By death	45	$ 104,700.00
By surrender	1	1,000.00
By lapse	678	1,359,242.00
By decrease	.....	10,750.00
Totals	724	$ 1,475,692.00
Total policies in force at end of year 1918	3,706	$ 9,003,288.00
Reinsured	491	1,102,948.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	2,731	$ 6,269,786.00
Policies issued during the year	1,019	2,561,662.00
Totals	3,750	$ 8,831,448.00
Deduct policies ceased to be in force	617	1,266,892.00
Policies in force December 31, 1918	3,133	$ 7,564,556.00
Losses and claims incurred during the year	33	75,060.36
Totals	33	$ 75,060.36
Losses and claims settled during the year	25	64,249.60
Losses and claims unpaid December 31, 1918	8	$ 10,810.76
Premiums received	.....	285,484.09

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 40 per cent on the gross premiums)	$ 80,641.51		
Insurance expenses incurred during the year	141,736.91		
Loss from loading			$ 61,095.40
Interest earned during the year	$ 20,241.14		
Investment expenses incurred during the year	42.50		
Net income from investments	$ 20,198.64		
Interest required to maintain reserve	8,483.18		
Gain from interest		$ 11,715.46	
Expected mortality on net amount at risk	$ 72,693.00		
Actual mortality on net amount at risk	89,897.64		
Loss from mortality			17,204.64
Total gain during the year from surrender and lapsed policies		5,256.78	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Gain account T. D. and D. I. benefits included in life policies		$ 2,776.50	
Gain from assets not admitted		9,297.41	
Premium notes voided by lapse			$ 224.35
Total gains and losses in surplus during the year		$ 29,046.15	$ 78,524.39
Surplus December 31, 1917	$ 53,565.72		
Surplus December 31, 1918	4,087.48		
Decrease in surplus (enter to column to balance)		49,478.24	
Totals		$ 78,524.39	$ 78,524.39

PROVIDENT LIFE INSURANCE COMPANY.

Located at Hippee Building, Des Moines, Iowa.

Incorporated July 7, 1913. Commenced Business August 6, 1913.

B. F. Carroll, President. Wm. Buxton, Jr., Secretary.

CAPITAL STOCK

Capital stock paid up in cash		$ 100,000.00	
Amount of ledger assets December 31, of previous year		294,157.62	
Extended at			$ 294,157.62

INCOME

First year's premium on original policies less reinsurance		$ 34,694.49	
Coupon reduction applied to purchase paid-up additions and annuities		334.87	
Total new premiums			$ 35,029.36
Renewal premiums less reinsurance		$ 98,725.19	
Coupon reductions applied to pay renewal premiums		114.06	
Total renewal premiums			98,839.25
Extra premiums for total and permanent disability and accidental death benefits included in life policies			1,677.84
Total premium income			$ 135,546.45
Interest on mortgage loans		$ 13,643.65	
Interest on bonds and dividends on stocks		1,341.02	
Interest on premium notes, policy loans or liens		455.70	
Interest on deposits		383.79	
Interest on other debts due the company		117.66	
Total interest and rent			15,941.82
From all other sources, total			266.28
Profit on sale or maturity of ledger assets			.54
Increase in book value of ledger assets			21.42
Total income			$ 151,776.51
Total			$ 445,934.13

DISBURSEMENTS

Death claims and additions	$ 21,871.41	
Total death claims and endowments		$ 21,871.41
For total and permanent disability:		
Payments made to policyholders	$ 1,500.00	$ 1,500.00
Premium notes and liens voided by lapse, less restorations		1,676.47
Surrender values paid in cash, or applied in liquidation of loans or notes		2,773.94
Coupon reductions applied to pay renewal premiums		114.06
Total paid policyholders		$ 27,935.88
Expense of investigation and settlement of policy claims, including legal expenses		9.00
Commissions to agent		26,916.26
Compensation of managers and agents not paid by commission on new business		3,247.60
Agency supervision and traveling expenses of supervisors		2,980.58
Medical examiners' fees and inspection of risks		2,977.12
Salaries and all other compensation of officers and home office employes		13,779.25
Rent—including company's occupany of its own buildings		1,818.87
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		3,772.57
Legal expense		564.15
Furniture, fixtures and safes		259.00
State taxes on premiums		516.72
Insurance department licenses and fees		222.00
All other licenses, fees and taxes		1,085.80
All other disbursements, total		740.36
Agents' balances charged off		4,990.52
Loss on sale of ledger assets		123.77
Total disbursements		$ 91,939.45
Balance		$ 353,994.68

LEDGER ASSETS

Mortgage loans on real estate	$ 290,600.00	
Loans on company's policies assigned as collateral	6,519.77	
Premium notes on policies in force	4,399.02	
Book value of bonds and stocks (Schedule D)	21,934.55	
Cash in office	580.30	
Deposits in trust companies and banks not on interest	11,187.73	
Agents' balances	18,773.31	
Total ledger assets		$ 353,994.68

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 7,920.55	
Interest due and accrued on bonds	655.96	
Interest due and accrued on premium notes, loans or liens	86.39	
Total		8,662.90
Net uncollected and deferred premiums, renewals		6,829.36
Gross assets		$ 369,486.94

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 19,115.22	
Premium notes or loans on policies and net premiums in excess of value of their policies	16.35	
Total		19,131.57
Admitted assets		$ 350,355.37

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Insurance Department	$ 217,515.00	
Same for reversionary addition	718.00	
Total	$ 218,233.00	
Deduct net value of risks reinsured	4,493.00	
Net reserve		$ 213,740.00

Reserve to provide for health and accident benefits contained in life policies		286.00
Death losses reported, no proofs received	$ 7,439.41	
Total policy claims		$ 7,439.41
Premiums paid in advance including surrender values so applied		1,005.66
Medical examiners' and legal fees due or accrued		245.00
State, county and municipal taxes due or accrued		1,745.24
Capital stock		100,000.00
Unassigned funds (surplus)		25,894.06
Total liabilities		$ 350,355.37

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 3,544.53	
Received during the year on old policies	8,231.90	
Total		$ 11,776.43
Deductions during the year as follows:		
Voided by lapse	$ 1,676.47	
Redeemed by maker in cash	5,700.94	
Total reduction of premium note account		7,377.41
Balance note assets at end of year 1918		$ 4,399.02

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	2,472	$ 4,127,449.00
Policies issued, revived and increased during the year	640	1,318,583.00
Totals	3,112	$ 5,446,032.00
Deduct policies which have ceased to be in force during the year:		
By death	15	$ 25,000.00
By disability	1	3,685.00
By expiry	2	3,000.00
By surrender	28	36,500.00
By lapse	414	623,250.00
By decrease	------	1,000.00
Cancellation	2	3,000.00
Totals	462	$ 695,435.00
Total policies in force at end of year 1918	2,650	$ 4,750,597.00
Reinsured	95	323,375.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	2,431	$ 4,064,949.00
Policies issued during the year	638	1,312,583.00
Totals	3,069	$ 5,377,532.00
Deduct policies ceased to be in force	445	669,935.00
Policies in force December 31, 1918	2,624	$ 4,707,597.00
Losses and claims unpaid December 31, 1917	1	800.00
Losses and claims incurred during the year	18	26,510.82
Totals	19	$ 27,310.82
Losses and claims settled during the year	14	20,871.41
Losses and claims unpaid December 31, 1918	5	$ 6,439.41
Premiums received	------	$ 140,803.45

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 67.8 per cent first year and 5.8 per cent renewal on the gross premiums)	$ 30,207.26		
Insurance expenses incurred during the year	59,919.70		
Loss from loading			$ 29,712.44
Interest earned during the year	$ 17,302.93		
Net income from investments	$ 17,302.93		
Interest required to maintain reserve	6,695.30		
Gain from interest		$ 10,607.63	

Expected mortality on net amount at risk	$ 28,129.92		
Actual mortality on net amount at risk	27,254.82		
Gain from mortality		875.10	
Total gain during the year from surrender and lapsed policies		8,308.06	
Decrease in surplus on coupon premium reductions account			448.93
Increase in special funds, and special reserve during the year		54.00	
Net to loss account			5,156.24

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from stocks and bonds		$ .54	
Gain from assets not admitted		324.52	
Gain from all other sources		377.84	
Balance unaccounted for			$ 61.60
Total gains and losses in surplus during the year		$ 20,547.69	$ 35,379.21
Surplus December 31, 1917	$ 40,725.58		
Surplus December 31, 1918	25,894.06		
Decrease in surplus (enter to column to balance)		14,831.52	
Totals		$ 35,379.21	$ 35,379.21

REGISTER LIFE INSURANCE COMPANY.

Located at 617 Brady Street, Davenport, Iowa.

Incorporated April 17, 1889. Commenced Business April 22, 1889.

Dr. G. E. Decker, President. Louis E. Knocke, Secretary.

CAPITAL STOCK

Amount of ledger assets December 31, of previous year	$ 2,076,582.19	
Extended at		$ 2,076,582.19

INCOME

First year's premium on original policies less reinsurance		$ 56,786.86	
Dividends applied to purchase paid-up additions and annuities		4,594.80	
Total new premiums			$ 61,381.66
Renewal premiums less reinsurance		$ 321,588.29	
Dividends applied to pay renewal premiums		67,687.33	
Total renewal premiums			389,275.62
Extra premiums for total and permanent disability and accidental death benefits included in life policies			248.60
Total premium income			$ 450,905.88
Dividends left with the company to accumulate at interest			5,045.40
Interest on mortgage loans		$ 101,007.35	
Interest on bonds and dividends on stocks		623.86	
Interest on premium notes, policy loans or liens		15,145.58	
Rents—including $2,500.00 for company's occupancy of its own buildings		3,054.00	
Total interest and rent			119,830.79
Total income			$ 575,782.07
Total			$ 2,652,364.26

DISBURSEMENTS

Death claims and additions		$ 94,077.41	
Matured endowments and additions		34,386.43	
Total death claims and endowments			$ 128,463.84
Premium notes and liens voided by lapse, less $159.76 restorations			141.82
Surrender values paid in cash, or applied in liquidation of loans or notes			60,347.88
Dividends paid policyholders in cash, or applied in liquidation of loans or notes			4,086.29

Dividends applied to pay renewal premiums		67,687.33
Dividends applied to purchase paid-up additions and annuities		4,594.80
Left with the company to accumulate at interest		5,045.40
Total paid policyholders		$ 270,367.96
Supplementary contracts not involving life contingencies		725.22
Dividends with interest, held on deposit surrendered during the year		5,098.51
Commissions to agent		48,910.94
Agency supervision and traveling expenses of supervisors		4,881.52
Medical examiners' fees and inspection of risks		4,550.70
Salaries and all other compensation of officers and home office employes		24,751.39
Rent—including company's occupancy of its own buildings		2,500.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		8,241.50
Legal expense		26.99
Furniture, fixtures and safes		2,073.65
Repairs and expenses (other than taxes) on real estate		695.55
Taxes on real estate		737.68
State taxes on premiums		249.45
Insurance department licenses and fees		516.51
All other licenses, fees and taxes		4,106.98
All other disbursements, total		3,635.96
Total disbursements		$ 382,068.03
Balance		$ 2,270,296.22

LEDGER ASSETS

Book value of real estate	$ 56,278.47	
Mortgage loans on real estate	1,737,836.00	
Loans on company's policies assigned as collateral	234,494.83	
Premium notes on policies in force	9,940.36	
Book value of bonds and stocks (Schedule D)	146,711.80	
Cash in office	150.00	
Deposits in trust companies and banks not on interest	53,320.49	
Bills receivable	500.68	
Agents' balances	31,063.60	
Total ledger assets		$ 2,270,296.23

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 57,720.16	
Interest due and accrued on bonds	1,742.47	
Interest due and accrued on premium notes, loans or liens	1,167.03	
Total		60,629.66
Market value of bonds and stocks over book value		38.20
Net uncollected and deferred premiums, new business		317.46
Net uncollected and deferred premiums, renewals		23,901.48
Gross assets		$ 2,355,183.03

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 31,063.60	
Bills receivable	500.68	
Premium notes or loans on policies and net premiums in excess of value of their policies	1,467.89	
Total		33,032.17
Admitted assets		$ 2,322,150.86

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Actuary Insurance Department	$ 2,030,135.89	
Same for reversionary addition	29,639.54	
Total	$ 2,059,775.43	
Net reserve		$ 2,059,775.43
Reserve to provide for health and accident benefits contained in life policies		137.28
Present value of supplementary contracts not involving life contingencies		10,307.39
Death losses reported, no proofs received	$ 32,431.26	
Total policy claims		32,431.26

Dividends left with the company to accumulate at interest		25,725.93
Premiums paid in advance including surrender values so applied		4,859.86
Unearned interest and rent in advance		5,881.68
Commissions due agents on premium notes, when paid		236.41
Commissions to agents due or calculated		775.65
Salaries, office expenses, bills and accounts due or accrued		114.96
Medical examiners' and legal fees due or accrued		390.00
State, county and municipal taxes due or accrued		5,000.00
Dividends or other profits due policyholders		5,076.18
Dividends declared on or apportioned to annual dividend policies payable to policyholders to and including December, 1918		85,544.41
Amounts set apart, apportioned, provisionally ascertained, calculated or held awaiting apportionment upon deferred dividend policies		89.80
Reserve or surplus funds not otherwise included in liabilities		5,645.18
Unassigned funds (surplus)		80,159.45
Total liabilities		$ 2,322,150.86

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 11,286.12	
Received during the year on new policies	1,060.93	
Received during the year on old policies	19,811.69	
Total		$ 32,158.74
Deductions during the year as follows:		
Voided by lapse	$ 301.58	
Redeemed by maker in cash	21,916.80	
Total reduction of premium note account		22,218.38
Balance note assets at end of year 1918		$ 9,940.36

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	8,380	$13,936,882.00
Policies issued, revived and increased during the year	827	1,985,073.00
Totals	9,207	$15,921,955.00
Deduct policies which have ceased to be in force during the year:		
By death	81	$ 130,084.00
By maturity	28	34,387.00
By expiry	36	44,500.00
By surrender	244	400,335.00
By lapse	235	460,739.00
By decrease	------	3,000.00
Not taken	2	3,000.00
Totals	626	$ 1,076,045.00
Total policies in force at end of year 1918	8,581	$14,845,910.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	8,380	$13,936,882.00
Policies issued during the year	827	1,985,073.00
Totals	9,207	$15,921,955.00
Deduct policies ceased to be in force	626	1,076,045.00
Policies in force December 31, 1918	8,581	$14,845,910.00
Losses and claims incurred during the year	81	126,508.00
Totals	81	$ 126,508.00
Losses and claims settled during the year	56	94,077.00
Losses and claims unpaid December 31, 1918	25	$ 32,431.00
Premiums received	------	$ 450,905.88

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 20 per cent on the gross premiums)	$ 90,003.90		
Insurance expenses incurred during the year	103,281.62		
Loss from loading			$ 13,277.72
Interest earned during the year	$ 126,868.81		
Investment expenses incurred during the year	4,933.88		
Net income from investments	$ 121,934.93		
Interest required to maintain reserve	72,415.54		
Gain from interest		$ 49,519.39	
Expected mortality on net amount at risk	$ 137,440.55		
Actual mortality on net amount at risk	104,099.23		
Gain from mortality		33,341.32	
Total gain during the year from surrender and lapsed policies		1,468.40	
Decrease in surplus on dividend account			85,822.72

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from stocks and bonds		$ 38.20	
Loss from assets not admitted			$ 5,066.53
Balance unaccounted for			387.03
Total gains and losses in surplus during the year		$ 84,367.31	$ 104,564.00
Surplus December 31, 1917	$ 100,356.14		
Surplus December 31, 1918	80,159.45		
Decrease in surplus (enter to column to balance)		20,196.69	
Totals		$ 104,564.00	$ 104,564.00

THE REINSURANCE LIFE COMPANY OF AMERICA.

Located at 911 Hubbell Building, Des Moines, Iowa.

Incorporated June, 1917. Commenced Business August 19, 1918.

J. M. Emery, President. F. D. Harsh, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 180,925.00	
Amount of ledger assets June 1, of previous year	161,343.07	
Increase of paid up capital during year	78,850.00	
Extended at		$ 240,193.07

INCOME

First year's premium on original policies less reinsurance	$ 7,060.45	
Double Ind. premiums	226.65	
Disability premiums	20.85	
Total new premiums		$ 7,307.95
Renewal premiums	$ 956.57	
Total renewal premiums		956.57
Total premium income		$ 8,264.52
Interest, gross	$ 4,858.95	
Total interest		4,858.95
From all other sources, contributed surplus		78,850.00
Total income		$ 91,973.47
Total		$ 332,166.54

DISBURSEMENTS

First year premiums	$ 1,561.62
Commissions, stock sales	31,700.00
Renewal commission	71.65
Salaries and all other compensation of officers and home office employes	4,814.32

Rent—including company's occupancy of its own buildings		455.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		954.22
Furniture, fixtures and safes		1,072.67
Insurance department licenses and fees		1.00
All other licenses, fees and taxes		761.23
All other disbursements, total		2,043.55
Total disbursements		$ 43,435.06
Balance		$ 288,731.48

LEDGER ASSETS

Mortgage loans on real estate	$ 127,800.00	
War Savings stamps	337.60	
Book value of bonds and stocks (Schedule D)	72,878.38	
Cash in office	1,057.19	
Deposits in trust companies and banks on interest	81,757.92	
Bills receivable	160.00	
Due from company's agents' balances	4,740.39	
Total ledger assets		$ 288,731.48

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 1,152.12	
Interest due and accrued on bonds	451.08	
Interest due and accrued on certificates of deposit	854.35	
Total		2,457.55
Gross assets		$ 291,189.03

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 160.00	
Total		160.00
Admitted assets		$ 291,029.03

LIABILITIES

Net present value of outstanding policies: American, 3½ per cent; computed by the Insurance Department	$ 4,636.00	
Total	$ 4,636.00	
Deduct net value of risks reinsured	1,877.00	
Net reserve		$ 2,759.00
Reserve to provide for health and accident benefits contained in life policies		23.00
Total policy claims		2,782.00
Due other companies		694.85
Accounts payable		3,633.18
Capital stock		180,925.00
Unassigned funds (surplus)		102,994.00
Total liabilities		$ 291,029.03

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies issued, revived and increased during the year	152	$ 815,105.00
Totals	152	$ 815,105.00
Deduct policies which have ceased to be in force during the year: Reinsured	37	291,360.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies issued during the year	36	164,430.00
Totals	36	164,430.00
Policies in force December 31, 1918	36	$ 164,430.00

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year	$ 413.00		
Insurance expenses incurred during the year	41,657.06		
Loss from loading			$ 41,244.06
Interest earned during the year	$ 7,316.50		
Net income from investments	$ 7,316.50		
Interest required to maintain reserve	47.00		
Gain from interest		$ 7,269.50	
Expected mortality on net amount at risk	$ 782.00		
Gain from mortality		782.00	
Net surplus account		77,072.00	

GAIN AND LOSS EXHIBIT—INVESTMENTS

Loss from assets not admitted			$ 160.00
Balance unaccounted for		$ 6.49	
Total gains and losses in surplus during the year			$ 41,404.06
Surplus December 31, 1917	$ 59,268.07		
Surplus December 31, 1918	102,994.00		
Increase in surplus (enter to column to balance)			43,725.93
Totals		$ 85,129.99	$ 85,129.99

ROYAL UNION MUTUAL LIFE INSURANCE COMPANY.

Located at Des Moines, Iowa.

Incorporated March 15, 1886. Commenced Business March 18, 1886.

Frank D. Jackson, President. Sidney A. Foster, Secretary.

CAPITAL STOCK

Amount of ledger assets December 31, of previous year	$ 7,199,307.88	
Extended at		$ 7,199,307.88

INCOME

First year's premium on original policies less reinsurance	$ 269,660.14		
Dividends applied to purchase paid-up additions and annuities	17,579.52		
Surrender values applied to purchase paid-up insurance and annuities	17,161.00		
Consideration for original annuities involving life contingencies	8,580.00		
Total new premiums			$ 312,980.66
Renewal premiums less reinsurance	$ 1,486,128.00		
Dividends applied to pay renewal premiums	121,909.96		
Total renewal premiums			1,608,037.96
Extra war premiums			2,730.09
Extra premiums for total and permanent disability and accidental death benefits included in life policies			3,270.89
Total premium income			$ 1,927,019.60
Consideration for supplementary contracts not involving life contingencies			26,928.00
Dividends left with the company to accumulate at interest			54,591.01
Interest on mortgage loans	$ 314,958.20		
Interest on collateral loans	62.95		
Interest on bonds and dividends on stocks	4,424.45		
Interest on premium notes, policy loans or liens	90,508.08		
Interest on deposits	467.89		
Interest on other debts due the company	1,922.55		
Rents—including company's occupancy of its own buildings	2,904.92		
Total interest and rent			$ 415,244.04

From all other sources, borrowed money, unpaid instalments on Liberty bonds		120,000.00
Profit on sale or maturity of ledger assets		1,405.37
Total income		$ 2,545,188.02
Total		$ 9,744,495.90

DISBURSEMENTS

Death claims and additions	$ 552,404.79		
Matured endowments and additions	67,078.00		
Total death claims and endowments			$ 619,482.79
Annuities involving life contingencies			600.00
For total and permanent disability:			
Premiums waived during year	$ 50.62		
Payments made to policyholders	1,664.00		
Total of total and permanent disability			1,714.62
Premium notes and liens voided by lapse, less $3,181.80 restorations			15,796.92
Surrender values paid in cash, or applied in liquidation of loans or notes			158,918.13
Surrender values applied to purchase paid-up insurance and annuities			17,161.00
Dividends paid policyholders in cash, or applied in liquidation of loans or notes			120,820.64
Dividends applied to pay renewal premiums			121,909.96
Dividends applied to purchase paid-up additions and annuities			17,579.52
Left with the company to accumulate at interest			54,591.01
Total paid policyholders			$ 1,128,574.59
Expense of investigation and settlement of policy claims, including legal expenses			1,957.14
Supplementary contracts not involving life contingencies			11,472.00
Dividends with interest, held on deposit surrendered during the year			8,977.06
Interest or dividends to guarantee fund shareholders			7,000.00
Commissions to agent			289,026.61
Compensation of managers and agents not paid by commission on new business			59,552.98
Agency supervision and traveling expenses of supervisors			6,882.17
Branch office expenses			10,406.67
Medical examiners' fees and inspection of risks			26,187.17
Salaries and all other compensation of officers and home office employes			121,255.41
Rent—including company's occupancy of its own buildings			14,365.71
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange			20,093.86
Legal expense			1,301.85
Furniture, fixtures and safes			4,640.17
Taxes on real estate			2,005.50
State taxes on premiums			26,048.99
Insurance department licenses and fees			848.94
All other licenses, fees and taxes			14,289.39
All other disbursements, total			7,487.63
Total disbursements			$ 1,762,373.84
Balance			$ 7,982,122.06

LEDGER ASSETS

Book value of real estate	$ 174,068.89	
Mortgage loans on real estate	5,585,505.00	
Loans secured by collaterals (Schedule C)	2,500.00	
Loans on company's policies assigned as collateral	1,642,948.35	
Premium notes on policies in force	61,665.47	
Book value of bonds and stocks (Schedule D)	324,090.00	
Cash in office	1,776.25	
Deposits in trust companies and banks not on interest	173,729.65	
Bills receivable	15,008.45	
War Savings stamps	830.00	
Total ledger assets		$ 7,982,122.06

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 153,754.96	
Interest due and accrued on bonds	2,156.84	
Interest due and accrued on collateral loans	12.50	
Interest due and accrued on premium notes, loans or liens	46,520.24	
Total		202,444.54
Net uncollected and deferred premiums, new business		306.53
Net uncollected and deferred premiums, renewals		93,439.15
Gross assets		$ 8,278,300.28

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 15,008.45	
Premium notes or loans on policies and net premiums in excess of value of their policies	18,423.42	
Total		33,431.87
Admitted assets		$ 8,244,868.41

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the company	$ 7,070,658.00	
Same for reversionary addition	72,471.00	
Same for annuities	48,321.00	
Total	$ 7,190,850.00	
Deduct net value of risks reinsured	18,160.00	
Net reserve		$ 7,172,690.00
Reserve to provide for health and accident benefits contained in life policies		5,446.00
Present value of supplementary contracts not involving life contingencies		125,047.00
Present value of amounts incurred but not due for total and permanent disability benefits		1,020.00
Death losses in process of adjustment	$ 20,311.00	
Death losses reported, no proofs received	77,202.00	
Matured endowments due and unpaid	450.00	
Reserve for net death losses incurred but unreported	1,242.00	
Total policy claims		$ 99,205.00
Due and unpaid on supplementary contracts not involving life contingencies		500.00
Dividends left with the company to accumulate at interest		251,886.61
Premiums paid in advance including surrender values so applied		17,671.57
Unearned interest and rent in advance		3,263.84
Commissions to agents due or calculated		743.45
Salaries, office expenses, bills and accounts due or accrued		200.78
Medical examiners' and legal fees due or accrued		284.00
State, county and municipal taxes due or accrued		35,000.00
Borrowed money and interest thereon, unpaid installments on Liberty bonds		120,240.00
Dividends or other profits due policyholders		29,049.67
Dividends declared on or apportioned to deferred dividend policies payable to policyholders to and including December 31, 1919		186,010.46
All other liabilities, total		4,417.94
Unassigned funds (surplus)		191,592.09
Total		$ 8,244,868.41

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 62,064.46	
Received during the year on old policies	154,702.91	
Restored by revival of policies	3,181.80	
Total		$ 219,949.17
Deductions during the year as follows:		
Used in payment of losses and claims	$ 428.12	
Used in purchase of surrendered policies	457.58	
Voided by lapse	18,978.72	
Used in payment of dividends to policyholders	308.17	
Redeemed by maker in cash	138,111.11	
Total reduction of premium note account		158,283.70
Balance note assets at end of year 1918		$ 61,665.47

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	31,796	$50,110,406.00
Policies issued, revived and increased during the year	3,656	7,686,151.00
Totals	35,452	$57,796,557.00
Deduct policies which have ceased to be in force during the year:		
By death	364	$ 629,206.00
By maturity	38	66,078.00
By expiry	54	80,500.00
By surrender	247	383,254.00
By lapse	2,346	3,827,788.00
By decrease	------	396,958.00
Disability	– 2	1,664.00
Totals	3,051	$ 5,364,448.00
Total policies in force at end of year 1918	32,401	$52,432,109.00
Reinsured	151	935,643.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

Policies in force December 31, 1917	12,071	$18,799,442.00
Policies issued during the year	1,499	3,137,698.00
Totals	13,570	$21,937,140.00
Deduct policies ceased to be in force	1,182	2,012,627.00
Policies in force December 31, 1918	12,388	$19,924,513.00
Losses and claims unpaid December 31, 1917	1	$ 5,000.00
Losses and claims incurred during the year	105	220,828.00
Totals	106	$ 225,828.00
Losses and claims settled during the year	77	186,924.00
Losses and claims unpaid December 31, 1918	29	$ 38,904.00
Premiums received	------	634,008.66

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 34.27 per cent on the gross premiums)	$ 660,196.65		
Insurance expenses incurred during the year	604,699.82		
Gain from loading		$ 55,496.83	
Interest earned during the year	$ 443,790.15		
Investment expenses incurred during the year	5,800.60		
Net income from investments	$ 437,989.55		
Interest required to maintain reserve	276,477.00		
Gain from interest		161,512.55	
Expected mortality on net amount at risk	$ 412,287.00		
Actual mortality on net amount at risk	525,543.79		
Loss from mortality			$ 113,256.79
Expected disbursements to annuitants	$ 147.01		
Net actual annuity claims incurred	600.00		
From annuities			452.99
Total gain during the year from surrender and lapsed policies		13,840.95	
Dividends paid guarantee fund shareholders			7,000.00
Decrease in surplus on dividend account			305,841.48
Increase in special funds, and special reserve during the year			1,796.00

GAIN AND LOSS EXHIBIT—INVESTMENTS

Total gains from real estate		$ 1,405.37	
Loss from assets not admitted			$ 1,240.60
Loss from all other sources			1,714.02
Balance unaccounted for			3,055.52
Total gains and losses in surplus during the year		$ 232,255.70	$ 434,368.00
Surplus December 31, 1917	$ 393,704.39		
Surplus December 31, 1918	191,592.09		
Decrease in surplus (enter to column to balance)		202,112.30	
Totals		$ 434,368.00	$ 434,368.00

WESTERN LIFE INSURANCE COMPANY.

Located at No. 720 Sixth Avenue, Des Moines, Iowa.

Incorporated April 30, 1907. Commenced Business, August 27, 1907.

Jas. H. Jamison, President. Harry D. St. John, Secretary.

CAPITAL STOCK

Capital stock paid up in cash	$ 193,525.00	
Amount of ledger assets December 31, of previous year	427,567.09	
Decrease of paid up capital during year	6,475.00	
Extended at		$ 421,092.09

INCOME

First year's premium on original policies less reinsurance	$ 94,764.51	
Surrender values applied to purchase paid-up insurance and annuities	2,729.00	
Total new premiums		$ 97,493.51
Renewal premiums less reinsurance	$ 170,928.14	
Coupons applied to pay renewal premiums	420.92	
Total renewal premiums		171,349.06
Extra premiums for total and permanent disability and accidental death benefits included in life policies		9,813.32
Total premium income		$ 278,655.89
Coupons with the company to accumulate at interest		6,757.61
Interest on mortgage loans	$ 20,817.19	
Interest on bonds and dividends on stocks	1,042.33	
Interest on premium notes, policy loans or liens	1,132.27	
Interest on deposits	1,422.55	
Interest on other debts due the company	999.25	
Rents—including company's occupancy of its own buildings	9,675.00	
Total interest and rent		35,088.59
Surplus paid in on stock account		19,685.94
Total income		$ 340,188.03
Total		$ 761,280.12

DISBURSEMENTS

Death claims and additions	$ 40,971.76	
Matured endowments and additions	1,150.45	
Total death claims and endowments		$ 42,122.21
For additional accidental death benefits		1,000.00
Premium notes and liens voided by lapse, less $429.21 restorations		2,987.90
Surrender values paid in cash, or applied in liquidation of loans or notes		3,671.12
Surrender values applied to purchase paid-up insurance and annuities		2,729.00
Coupons paid policyholders in cash, or applied in liquidation of loans or notes		125.07
Coupons applied to pay renewal premiums		420.92
Left with the company to accumulate at interest		6,757.61
Total paid policyholders		$ 59,813.83
Coupons with interest, held on deposit surrendered during the year		1.06
Interest or dividends to stockholders		11,380.50
Commissions to agent		85,193.36
Compensation of managers and agents not paid by commission on new business		10,337.50
Agency supervision and traveling expenses of supervisors		2,654.50
Branch office expenses		2,295.57
Medical examiners' fees and inspection of risks		8,725.87
Salaries and all other compensation of officers and home office employes		27,681.21
Rent—including company's occupancy of its own buildings		5,000.00
Advertising, printing, stationery, postage, telegraph, telephone, express and exchange		12,565.23
Furniture, fixtures and safes		4,074.31
Repairs and expenses (other than taxes) on real estate		3,552.35
Taxes on real estate		672.22
State taxes on premiums		1,328.69

Insurance department licenses and fees		115.10
All other licenses, fees and taxes		2,601.08
All other disbursements, total		6,077.14
Agents' balances charged off		5,844.18
Total disbursements		$ 249,903.70
Balance		$ 511,376.42

LEDGER ASSETS

Book value of real estate	$ 98,540.20	
Mortgage loans on real estate	328,934.61	
Loans on company's policies assigned as collateral	9,359.72	
Premium notes on policies in force	12,458.73	
Book value of bonds and stocks (Schedule D)	44,928.80	
Cash in office	28.52	
Deposits in trust companies and banks not on interest	9,883.76	
Deposits in trust companies and banks on interest	648.00	
Bills receivable	4,134.62	
Agents' balances	2,509.46	
Total ledger assets		$ 511,376.42

NON-LEDGER ASSETS

Interest due and accrued on mortgages	$ 15,824.57	
Interest due and accrued on bonds	356.13	
Interest due and accrued on premium notes, loans or liens	433.19	
Interest due and accrued on other assets	6.81	
Total		16,620.70
Market value of real estate over book value		47,859.80
Due from companies for losses or claims on policies reinsured		2,000.00
Net uncollected and deferred premiums, renewals		12,178.37
Gross assets		$ 590,035.29

DEDUCT ASSETS NOT ADMITTED

Commuted commissions	2,509.46	
Bills receivable	4,134.62	
Premium notes or loans on policies and net premiums in excess of value of their policies	1,652.65	
Total		8,296.73
Admitted assets		$ 581,738.56

LIABILITIES

Net present value of outstanding policies: Actuaries, 4 per cent and American, 3½ per cent; American, 3 per cent; computed by the Iowa Insurance Department	$ 329,236.49	
Total	$ 329,236.49	
Deduct net value of risks reinsured	8,882.65	
Net reserve		$ 320,353.84
Reserve to provide for health and accident benefits contained in life policies		4,907.00
Present value of supplementary contracts not involving life contingencies		1,828.00
Death losses in process of adjustment	$ 5,000.00	
Death losses reported, no proofs received	15,497.36	
Total policy claims		20,497.36
Coupons left with the company to accumulate at interest		10,783.63
Premiums paid in advance including surrender values so applied		2,420.82
Medical examiners' and legal fees due or accrued		800.00
State, county and municipal taxes due or accrued		1,500.00
Amounts set apart, apportioned, provisionally ascertained, calculated or held awaiting apportionment upon deferred dividend policies		6,500.00
Capital stock		193,525.00
Unassigned funds (surplus)		18,622.91
Total liabilities		$ 581,738.56

PREMIUM NOTE ACCOUNT

On hand December 31, 1917	$ 8,787.00	
Received during the year on old policies	21,431.97	
Total		$ 30,218.97
Deductions during the year as follows:		
Voided by lapse	$ 2,987.90	
Redeemed by maker in cash	14,772.34	
Total reduction of premium note account		17,760.24
Balance note assets at end of year 1918		$ 12,458.73

EXHIBIT OF POLICIES—ORDINARY

All Business Written	No.	Amount
Policies in force, December 31, 1917	4,125	$ 7,019,020.00
Policies issued, revived and increased during the year	1,706	3,298,668.00
Totals	5,831	$10,317,688.00
Deduct policies which have ceased to be in force during the year:		
By death	40	$ 69,930.00
By maturity	1	1,000.00
By expiry	4	5,000.00
By surrender	36	45,970.00
By lapse	925	1,636,133.00
By decrease	------	55,062.00
Totals	1,006	$ 1,813,095.00
Total policies in force at end of year 1918	4,825	$ 8,504,593.00
Reinsured	382	637,297.00

BUSINESS IN THE STATE OF IOWA DURING 1918—ORDINARY

	No.	Amount
Policies in force December 31, 1917	4,087	$ 6,833,224.00
Policies issued during the year	1,677	3,208,580.00
Totals	5,764	$10,041,804.00
Deduct policies ceased to be in force	995	1,737,533.00
Policies in force December 31, 1918	4,769	$ 8,304,271.00
Losses and claims incurred during the year	42	65,238.74
Totals	42	$ 65,238.74
Losses and claims settled during the year	29	44,741.38
Losses and claims unpaid December 31, 1918	13	$ 20,497.36
Premiums received	------	278,655.89

GAIN AND LOSS EXHIBIT—INSURANCE

		Gain in Surplus	Loss in Surplus
Loading on actual premiums of the year (averaging 31.8 per cent on the gross premiums)	$ 85,244.49		
Insurance expenses incurred during the year	166,918.70		
Loss from loading			$ 81,674.21
Interest earned during the year	$ 32,687.59		
Investment expenses incurred during the year	4,224.57		
Net income from investments	$ 28,463.02		
Interest required to maintain reserve	9,654.88		
Gain from interest		$ 18,808.14	
Expected mortality on net amount at risk	$ 70,255.93		
Actual mortality on net amount at risk	59,573.10		
Gain from mortality		10,682.83	
Total gain during the year from surrender and lapsed policies		3,838.15	
Dividends paid stockholders			11,380.50
Increase in surplus on dividend account		5,050.00	
Decrease in special funds, and special reserve during the year			2,517.76

GAIN AND LOSS EXHIBIT—INVESTMENTS

Premiums paid on stock		$ 19,685.94	
Gain from assets not admitted		4,380.19	
Disability and accident premiums		6,006.32	
Loss from premium notes voided			$ 2,987.90
Balance unaccounted for			13.02
Total gains and losses in surplus during the year		$ 68,451.57	$ 98,573.39
Surplus December 31, 1917	$ 48,784.73		
Surplus December 31, 1918	18,662.91		
Decrease in surplus (enter to column to balance)		30,121.82	
Totals		$ 98,573.39	$ 98,573.39

ASSESSMENT LIFE ASSOCIATIONS 1918

Summary of Reports to the Commissioner on the Business of the Year 1918

TABLE NO. 11.

ASSESSMENT LIFE ASSOCIATIONS—INCOME 1918

Name of Association	Name of Location	Total Paid by Members	From All Other Sources	Total
Guarantee Fund Life Association	Omaha, Nebraska	$ 1,366,750.02	$ 143,301.71	$ 1,510,051.73
Illinois Bankers Life Association	Monmouth, Illinois	963,502.99	74,719.88	1,038,222.87
Mutual Life Association	Red Oak, Iowa	32,035.04	11,390.62	43,425.66
National Life Association	Des Moines, Iowa	681,615.60	57,719.14	739,334.74
Total		$ 3,043,903.65	$ 287,131.35	$ 3,331,035.00

TABLE NO. 12.

ASSESSMENT LIFE ASSOCIATIONS—DISBURSEMENTS 1918

Name of Association	Paid to Members for Losses and Claims	Expense of Management	Total	Excess or Deficiency of Income
Guarantee Fund Life Association	$ 667,158.32	$ 452,060.40	$ 1,119,218.72	+$ 390,833.01
Illinois Bankers Life Association	690,700.87	290,673.64	981,374.51	+ 56,848.36
Mutual Life Association	15,363.99	5,878.60	21,242.59	+ 22,183.07
National Life Association	434,600.00	771,487.56	1,206,087.56	— 466,752.82
Total	$ 1,807,823.18	$ 1,520,100.20	$ 3,327,923.38	+$ 13,111.62

TABLE NO. 13.

ASSESSMENT LIFE ASSOCIATIONS—ASSETS AND LIABILITIES DECEMBER 31, 1918

Name of Association	Real Estate	Mortgage Loans	Bonds and Stocks	Cash in Office and Banks	All Other	Deduct Assets Not Admitted	Total Admitted Assets Dec. 31, 1918	Claims Unpaid	Total All Other	Liabilities
Guarantee Fund Life Assn.	$ 60,000.00	$ 2,177,788.85	$ 599,000.00	$ 29,482.99	$ 83,352.15	$34,302.73	$ 2,915,321.26	$ 431,137.54	$ 553,495.23	$ 984,632.77
Illinois Bankers Life Assn.	5,447.00	1,041,095.56	222,193.45	19,311.62	32,836.58	3,118.67	1,317,765.54	248,500.00	470,564.99	719,064.99
Mutual Life Assn.	14,012.09	213,200.00	10,000.00	28,920.32	28,307.11	----------	294,439.52	490.42	293,949.10	294,439.52
National Life Assn.	58,135.03	768,610.00	101,626.00	25,240.42	153,584.41	52,342.76	1,054,853.10	64,000.00	318,157.82	382,157.82
Total	$ 137,594.12	$ 4,200,694.41	$ 932,819.45	$ 102,955.35	$ 298,080.25	$80,764.16	$ 5,582,379.42	$ 744,127.96	$ 1,636,167.14	$ 2,380,295.10

TABLE NO. 14.

ASSESSMENT LIFE ASSOCIATIONS—EXHIBIT OF DEATH CLAIMS, DEC. 31, 1918

Name of Association	No. claims unpaid Dec. 31, 1917	Amount claims unpaid Dec. 31, 1917	No. claims incurred during 1918	Amount claims incurred during 1918	No. claims paid during 1918	Amount claims paid during 1918	No. saved by compromising and scaling down	Amount saved by compromising and scaling down	No. rejected	Amount rejected	No. claims unpaid Dec. 31, 1918	Amount claims unpaid Dec. 31, 1918	In process of settlement due and unpaid
Guarantee Fund Life Assn.	13	$ 171,172.14	300	$ 928,632.18	257	$ 667,158.32	------	$ 1,508.46	------	---------	56	$ 431,137.54	$ 431,137.54
Illinois Bankers Life Assn.	31	46,500.00	583	882,500.00	448	674,600.87	------	6,899.13	------	---------	166	247,500.00	247,500.00
Mutual Life Ins. Assn.	1	111.11	10	13,012.64	9	12,633.33	------	----------	------	---------	2	490.42	490.42
National Life Assn.	13	34,000.00	251	467,000.00	232	432,350.00	------	4,650.00	------	---------	32	64,000.00	64,000.00
Total	58	$ 251,783.25	1,144	$ 2,291,144.82	946	$ 1,786,742.52	------	$13,057.59	------	---------	256	$ 743,127.96	$ 743,127.96

TABLE NO. 15.

ASSESSMENT LIFE ASSOCIATIONS—EXHIBIT OF CLAIMS IN IOWA DURING YEAR 1918

Name of Association	Premiums received	No. claims unpaid Dec. 31, 1917	Amount claims unpaid Dec. 31, 1917	No. claims incurred during 1918	Amount claims incurred during 1918	No. claims paid during 1918	Amount claims paid during 1918	No. saved by compromising or scaling down	Amount saved by compromising or scaling down	No. claims unpaid Dec. 31, 1918	Amount claims unpaid Dec. 31, 1918
Guarantee Fund Life Association	$ 83,920.25	------	----------	17	$ 58,000.00	15	$ 54,000.00	------	----------	2	$ 4,000.00
Illinois Bankers Life Association	64,546.33	3	6,000.00	41	78,000.00	31	58,000.00	------	----------	13	26,000.00
Mutual Life Association	32,035.04	1	111.11	10	13,012.64	9	12,633.33	------	----------	2	490.42
National Life Association	83,270.90	2	11,000.00	38	61,500.00	33	57,250.00	------	$ 250.00	7	15,000.00
Total	$ 263,772.52	6	$ 17,111.11	106	$ 210,512.64	88	$ 181,883.33	------	$ 250.00	24	$ 45,490.42

TABLE NO. 16.

ASSESSMENT LIFE ASSOCIATIONS—EXHIBIT OF CERTIFICATES DECEMBER 31, 1918

Name of Association	No. certificates in force Dec. 31, 1917	Amount of certificates in force Dec. 31, 1917	No. certificates written, restored or increased during 1918	Amount certificates written, restored or increased during 1918	No. certificates terminated or decreased during 1918	Amount certificates terminated or decreased during 1918	No. certificates in force Dec. 31, 1918	Amount certificates in force Dec. 31, 1918
Guarantee Fund Life Association	45,811	$ 91,623,000.00	6,843	$13,686,500.00	5,421	$10,842,000.00	47,233	$ 94,467,500.00
Illinois Bankers Life Association	49,102	75,880,000.00	7,124	11,102,000.00	5,538	8,544,750.00	50,688	78,737,250.00
Mutual Life Association	1,131	1,622,000.00	18	40,000.00	31	43,600.00	1,118	1,618,400.00
National Life Association	19,610	39,028,000.00	8,161	17,007,500.00	6,323	13,103,000.00	21,448	43,022,500.00
Total	115,654	$ 208,153,000.00	22,146	$41,926,000.00	17,313	$32,533,350.00	120,487	$ 217,845,650.00

TABLE NO. 16—Continued.

ASSESSMENT LIFE ASSOCIATIONS—EXHIBIT OF CERTIFICATES DECEMBER 31, 1918

Name of Association	No. ceased by lapse	Amount ceased by lapse	No. ceased by death	Amount ceased by death	No. decreased, changed and not taken	Amount decreased, changed and not taken
Guarantee Fund Life Association	4,606	$ 9,212,000.00	479	$ 959,500.00	336	$ 670,500.00
Illinois Bankers Life Association	4,929	7,285,750.00	583	882,500.00	35	76,500.00
Mutual Life Association	19	28,600.00	10	13,000.00	2	2,000.00
National Life Association	5,044	10,509,000.00	251	467,000.00	1,028	2,127,000.00
Total	14,589	$27,035,350.00	1,323	$ 2,322,000.00	1,401	$ 2,876,000.00

TABLE NO. 17.

ASSESSMENT LIFE ASSOCIATIONS—BUSINESS IN IOWA DURING YEAR 1918

Name of Association	No. certificates in force Dec. 31, 1917	Amount certificates in force Dec. 31, 1917	No. certificates issued during 1918	Amount certificates issued during 1918	No. certificates terminated during 1918	Amount certificates terminated during 1918	No. certificates in force Dec. 31, 1918	Amount certificates in force Dec. 31, 1918	No. Increase or decrease	Amount increase or decrease
Guarantee Fund Life Association	2,665	$ 5,329,000.00	627	$ 1,255,500.00	375	$ 750,000.00	2,917	$ 5,834,500.00	+ 252	+$ 505,500.00
Illinois Bankers Life Association	3,567	6,624,000.00	340	723,500.00	229	455,000.00	3,678	6,892,500.00	+ 111	+ 268,500.00
Mutual Life Association	1,131	1,622,000.00	18	40,000.00	31	43,600.00	1,118	1,618,400.00	— 13	— 3,600.00
National Life Association	3,234	6,438,000.00	666	1,520,500.00	660	1,503,000.00	3,240	6,455,500.00	+ 6	+ 17,500.00
Total	10,597	$20,013,000.00	1,651	$ 3,539,500.00	1,295	$ 2,751,600.00	10,953	$20,800,900.00	+ 356	+$ 787,900.00

IOWA LIFE ASSESSMENT ASSOCIATIONS
Business Reported 1918

NATIONAL LIFE ASSOCIATION.

Located at Des Moines, Iowa.

Incorporated October 24, 1899. Commenced Business March 19, 1900.

James P. Hewitt, President. A. W. Layman, Secretary.

Balance from previous year		$ 1,442,863.58

INCOME

Membership fees actually received	$ 155,622.78	
First year's assessments or premiums	3,006.57	
Subsequent year's assessments or premiums	537,762.70	
Other payments by applicants and members, total	615.16	
Total received from applicants and members	$ 697,007.21	
Deduct payments returned to applicants and members	15,391.61	
Net amount received from applicants and members	$ 681,615.60	
Interest on mortgage loans	46,913.27	
Interest on bonds and dividends on stocks	2,786.75	
Interest on collateral loans	60.37	
Interest on bank deposits	2,215.12	
Interest from all other sources	4,514.13	
Gross rents from association's property, including none for association's occupancy of its own buildings	353.50	
From all other sources, total	839.59	
Profit on sale or maturity of ledger assets	36.41	
Total income		$ 739,334.74
Sum		2,182,198.32

DISBURSEMENTS

Death claims	$ 432,350.00	
Permanent disability claims	300.00	
Old age benefits	1,950.00	
Total payments to members		$ 434,600.00
Commissions and fees paid to agents		123,971.20
Salaries of managers or agents		6,589.51
Salaries of officers and trustees		20,500.00
Salaries of office employes		23,476.95
Salaries and fees paid to medical examiners		13,566.00
Traveling and other expenses of managers and agents		5,058.81
Collection and remittance of assessments, etc		2,884.39
Insurance department fees and licenses		1,693.15
Other licenses and fees, total branch office expenses		2,246.21
Taxes on assessments or premiums		7,426.67
Other taxes, total		8,152.55
Rent, including none for association's occupancy of its own buildings		3,772.60
Advertising, printing and stationery		10,367.20
Postage, express, telegraph and telephone		7,770.68
Legal expenses in litigating claims		1,627.57
Sundries		1,953.50
Repairs and expenses on real estate other than taxes		2,746.19
Reserve obligations not yet due, deducted		516,923.12
Other disbursements, total inspection service		5,362.09
Advanced mortgage interest applied		3,863.22
Decrease in book value of ledger assets		1,535.96
Total disbursements		$ 1,206,087.58
Balance		$ 976,110.76

LEDGER ASSETS

Book value of real estate	58,135.03	
Mortgage loans on real estate	768,610.00	
Book value of bonds and stocks	101,626.00	
Deposited in trust companies and banks on interest	21,365.98	
Cash in association's office	3,874.44	
Agent's balances	17,851.97	
Bills receivable	1,600.00	
Other ledger assets, total surety company liability bond	3,047.34	
Total ledger assets		$ 976,110.76

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 21,679.53
Market value of real estate over book value		15,764.97
Premiums or assessments actually collected by agencies not yet turned over to the association		93,640.60
Gross assets		$ 1,107,195.86

DEDUCT ASSETS NOT ADMITTED

Agents' debit balances	$ 18,054.82	
Bills receivable	1,600.00	
Excess of mortuary assessments due or unpaid on last call over corresponding liability for unpaid claims	29,640.60	
Other items	3,047.34	
Total	$ 52,342.76	
Total admitted assets		$ 1,054,853.10

LIABILITIES

Death claims reported but not yet adjusted	$ 64,000.00	
Total death claims		$ 64,000.00
Total unpaid claims		$ 64,000.00
Salaries, rents, expenses, etc., due or accrued		$ 6,507.91
Taxes due or accrued, estimated		8,000.00
Advance premiums or assessments		593.48
Value of outstanding benefit certificates or policies ascertained as provided by Chapter 83, Act 32d General Assembly		303,056.43
Total		$ 382,157.82

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	No.	Amount
Policies or certificates in force December 31, 1917, as per last statement	19,610	$39,028,000.00
Policies or certificates written during the year	4,286	9,336,000.00
Policies or certificates increased during the year	3,875	7,761,500.00
Totals	27,771	$56,125,500.00
Deduct terminated or decreased during the year	6,323	13,103,000.00
Total policies or certificates in force December 31, 1918	21,448	$43,022,500.00

Business in Iowa During Year	No.	Amount
Policies or certificates in force December 31, 1917, as per last statement	3,234	$ 6,438,000.00
Policies or certificates written during the year	484	1,147,500.00
Policies or certificates increased during the year	182	373,000.00
Totals	3,900	$ 7,958,500.00
Deduct terminated or decreased during the year	660	1,503,000.00
Total policies or certificates in force December 31, 1918	3,240	$ 6,455,500.00

Received during the year from members in Iowa:
Mortuary, $57,475.43; reserve, $5,135.73; expense, $20,659.74; total, $83,270.90.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	13	$ 34,000.00
Claims incurred during the year including commuted value of installment certificates	251	467,000.00
Totals	264	$ 501,000.00

Claims paid during year	232	$ 432,350.00
Balance	32	$ 68,650.00
Saved by compromising or scaling down claims during the year	------	4,650.00
Claims unpaid December 31, 1918	32	$ 64,000.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	2	$ 11,000.00
Claims (face value) incurred during the year	38	61,500.00
Totals	40	$ 72,500.00
Claims paid during the year	33	57,250.00
Balance	7	$ 15,250.00
Saved by compromising or scaling down claims during the year	------	250.00
Claims unpaid December 31, 1918, estimated liability	7	$ 15,000.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	No.	Amount
Claims incurred during the year	1	$ 200.00
Totals	1	200.00
Claims paid during the year	1	200.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Total Claims	No.	Amount
Claims incurred during the year (including commuted value only of installment certificates)	15	$ 1,950.00
Totals	15	$ 1,950.00
Claims paid during the year	15	1,950.00

Iowa Claims	No.	Amount
Claims incurred during the year	12	$ 1,550.00
Totals	12	$ 1,550.00
Claims paid during the year	12	1,550.00

MUTUAL LIFE ASSOCIATION OF IOWA.

Located at Red Oak, Iowa.

Incorporated July 15, 1895. Commenced Business February 1, 1896.

B. B. Clark, President. O. P. Worsley, Secretary.

Balance from previous year		$ 244,097.54

INCOME

Membership fees actually received	$ 400.00	
First year's assessments or premiums	490.80	
Subsequent year's assessments or premiums	31,128.00	
Re-writing policies, exchange, etc	16.24	
Total received from applicants and members	$ 32,035.04	
Net amount received from applicants and members	$ 32,035.04	
Interest on mortgage loans, less $501.95 accrued interest on loans purchased	9,111.84	
Interest on Liberty bonds	206.25	
Interest on bank deposits	784.87	
Interest from all other sources	6.46	
Gross rents from association's property, including $600 for association's occupancy of its own buildings	930.00	
Commissions on farm loans	351.20	
Total income		$ 43,425.66
Sum		$ 287,523.20

DISBURSEMENTS

Death claims	$ 12,633.33	
Overpayments to beneficiaries	1,226.80	
Surrender values	503.86	
Total payments to members		$ 15,363.99

Commissions and fees paid to agents		250.00
Salaries of managers or agents		466.61
Salaries of officers and trustees		3,250.04
Salaries and other compensation of committees		50.00
Other compensation of office employes		48.98
Salaries and fees paid to medical examiners		106.00
Tax on real estate		65.08
Tax on insurance written		15.34
Insurance department fees and licenses		25.00
Examination of company		86.56
Taxes, premiums		26.64
Government tax		32.63
Rent, including $600 for association's occupancy of its own buildings		862.39
Advertising, printing and stationery		172.09
Postage, express, telegraph and telephone		296.99
Furniture and fixtures		20.25
Bond of treasurer		105.00
Total disbursements		$ 21,242.59
Balance		$ 266,280.61

LEDGER ASSETS

Book value of real estate	$ 14,012.09	
Mortgage loans on real estate	213,300.00	
Loans secured by pledge of bonds, stocks or other collateral	64.60	
Bonds, Liberty loans	10,000.00	
Deposited in trust companies and banks on interest	20,962.64	
Deposited in banks (not on interest) $6,785.74—$57.50 orders outstanding	6,728.24	
Cash in association's office	1,229.44	
War Savings stamps	83.60	
Total ledger assets		$ 266,280.61

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 7,332.37
Interest accrued on bonds		65.31
Interest accrued loans on policies		11.52
Renewal premiums due or unpaid on last call		20,749.71
Gross assets		$ 294,439.52
Total admitted assets		$ 294,439.52

LIABILITIES

Death claims due and unpaid, 1-9, 1-6 and 1-5	$ 477.78	
Interest accrued on same	12.64	
Total death claims		$ 490.42
Reserve actuaries table, 4%		$ 190,275.22
Balance to protect contracts		103,673.88
Total		$ 294,439.52

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	No.	Amount
Policies or certificates in force December 31, 1917, as per last statement	1,131	$ 1,622,000.00
Policies or certificates written during the year	18	40,000.00
Totals	1,149	$ 1,662,000.00
Deduct terminated or decreased during the year	31	43,600.00
Total benefit certificates in force December 31, 1918	1,118	$ 1,618,400.00

Business in Iowa During Year	No.	Amount
Policies or certificates in force December 31, 1917, as per last statement	1,131	$ 1,622,000.00
Policies or certificates written during the year	18	40,000.00
Totals	1,149	$ 1,662,000.00
Deduct terminated or decreased during the year	31	43,600.00
Total policies or certificates in force December 31, 1918	1,118	$ 1,618,400.00

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	1-9	$ 111.11
Claims incurred during the year including commuted value of installment certificates	10	13,000.00
Interest addition on account of installment claims	------	12.64
Totals	10 1-9	$ 13,123.75
Claims paid during the year	9⅝†	12,633.33
Balance	1-6, 1-5, 1-9	$ 490.42
Claims unpaid December 31, 1918	1-6, 1-5, 1-9	490.42

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	1-9	$ 111.11
Claims (face value) incurred during the year	10	13,000.00
Interest	------	12.64
Totals	10 1-9	$ 13,123.75
Claims paid during the year	9⅝†	12,633.33
Balance	1-6, 1-5, 1-9	$ 490.42
Claims unpaid December 31, 1918, estimated liability	1-6, 1-5, 1-9	490.42

IOWA FRATERNAL BENEFICIARY SOCIETIES 1918

Summary of Reports to the Commissioner on the Business of the Year 1918

TABLE NO. 1.

IOWA FRATERNAL BENEFICIARY SOCIETIES—INCOME 1918.

Name of Society	Location of Society	Total Paid by Members	From All Other Sources	Total
A. O. U. W.	Des Moines	$ 475,610.19	$ 48,527.77	$ 524,137.96
Brotherhood of American Yeomen	Des Moines	3,250,250.35	267,546.23	3,517,796.58
Degree of Honor	Cedar Rapids	44,893.80	8,330.54	53,224.34
Homesteaders	Des Moines	444,987.02	28,730.81	473,717.83
Lutheran Mutual Aid Society	Waverly	167,631.98	13,658.44	181,290.42
Modern Brotherhood of America	Mason City	1,345,092.58	200,966.59	1,545,959.17
Mystic Toilers	Des Moines	43,743.85	12,406.41	56,150.26
Order of Railway Conductors	Cedar Rapids	1,564,983.05	126,740.48	1,691,723.53
Roman Cath. Mut. Protective Soc.	Fort Madison	105,837.14	23,183.65	129,020.79
Western Bohemian Fraternal Assn.	Cedar Rapids	282,924.31	33,694.47	316,618.78
Western Bohemian Catholic Union	Spillville	54,092.93	4,493.91	59,186.84
Total		$ 7,780,557.20	$ 768,269.30	$ 8,548,826.50

TABLE NO. 2.

FRATERNAL BENEFICIARY SOCIETIES—DISBURSEMENTS 1918.

Name of Society	Paid Members For Losses and Claims	All Other Disbursements	Total	Excess or Deficiency of Income
A. O. U. W.	$ 316,485.35	$ 97,462.36	$ 413,947.71	+$ 110,190.25
Brotherhood of American Yeomen	2,277,470.03	803,068.03	3,080,538.06	+ 437,258.52
Degree of Honor	21,000.00	9,058.53	30,058.53	+ 23,165.81
Homesteaders	358,447.18	138,429.28	496,876.46	— 23,158.63
Lutheran Mutual Aid Society	142,000.00	10,945.54	152,945.54	+ 28,344.88
Modern Brotherhood of America	868,294.53	204,560.45	1,072,854.98	+ 473,104.19
Mystic Toilers	37,801.65	8,553.11	46,354.76	+ 9,795.50
Order of Railway Conductors	1,607,300.00	88,407.69	1,695,707.69	— 3,984.16
Roman Cath. Mut. Protective Soc.	95,000.00	16,744.65	111,744.65	+ 17,276.14
Western Bohemian Fraternal Assn.	146,622.45	20,092.42	166,714.87	+ 149,903.91
Western Bohemian Catholic Union	42,028.28	2,614.06	44,642.34	+ 14,544.50
Total	$5,912,449.47	$1,399,936.12	$7,312,385.59	+$1,236,440.91

TABLE NO. 3.

IOWA FRATERNAL BENEFICIARY SOCIETIES—ASSETS AND LIABILITIES DECEMBER 31, 1918.

Name of Society	Assets							Liabilities		
	Real Estate	Mortgage Loans	Bonds and Stocks	Cash in Office and Banks	All Other	Deduct assets Not Admitted	Total Admitted Assets	Total Claims Unpaid	All Other	Total Liabilities
A. O. U. W.	$	$ 667,901.57	$ 73,324.00	$ 31,011.67	$ 282,518.25	$ 4,760.66	$ 1,050,024.83	$ 19,663.12	$ 1,572.19	$ 21,235.31
Brotherhood of American Yeomen	$111,654.72	3,966,196.50	356,117.30	145,065.57	803,256.97	83,475.14	5,331,556.12	1,875,573.20	31,797.01	1,907,370.21
Degree of Honor		158,300.00	13,000.00	11,105.78	7,788.21		190,293.99		5,000.00	53,731.31
Homesteaders		306,750.00	92,078.00	16,259.24	65,293.63	18,191.80	462,189.48	140,962.38	9,900.28	150,162.66
Lutheran Mutual Aid Society	13,500.00	299,030.00	4,000.00	19,953.44	16,113.93		313,197.37	48,566.00	3,073.05	51,573.05
Modern Brotherhood of America	289,106.21	2,233,800.00	1,304,599.99	50,861.68	208,461.19		4,086,829.07	278,173.90	17,088.80	295,262.70
Mystic Toilers		166,370.00	13,000.00	32,142.68	8,063.05		220,176.33	1,666.00		1,666.00
Order of Railway Conductors			2,438,214.11	316,300.90	20,495.35	50,242.03	2,724,699.33	304,500.00	31,700.50	336,200.50
Roman Cath. Mut. Protective Soc.		401,800.00	10,000.00	16,028.90	21,808.71	6,710.50	442,967.11	38,000.00		38,000.00
West'n Bohemian Fraternal Assn.		145,700.00	571,858.08	83,701.09	15,351.36	10,587.98	806,003.45	31,300.00		31,300.00
Western Bohemian Cath. Union		78,060.00	9,500.00	15,307.36	2,654.61	364.80	106,047.17	15,624.43	25.35	15,649.78
Total	$414,260.93	$8,417,308.07	$4,885,672.18	$737,858.31	$1,482,438.86	$173,332.50	$15,714,296.25	$2,758,063.03	$143,788.49	$2,902,451.52

TABLE NO. 4.

FRATERNAL BENEFICIARY SOCIETIES—EXHIBIT OF CERTIFICATES DECEMBER 31, 1918.

Name of Society	No. certificates in force Dec. 31, 1917	Amount certificates in force Dec. 31, 1917	No. certificates written or restored during 1918	Amount certificates written, restored or increased during 1918	No. certificates terminated or decreased during 1918	Amount certificates terminated or decreased during 1918	No. certificates in force Dec. 31, 1918	Amount certificates in force Dec. 31, 1918
A. O. U. W.	11,726	$ 15,688,469.00	1,765	$ 2,287,350.00	2,213	$ 2,822,411.00	11,278	$ 15,153,408.00
Brotherhood of American Yeomen	238,528	313,777,000.00	36,699	41,685,500.00	28,556	33,285,500.00	246,661	322,177,000.00
Degree of Honor	2,399	2,204,000.00	74	66,500.00	142	138,000.00	2,331	2,132,500.00
Homesteaders	27,565	38,528,500.00	3,526	5,257,000.00	2,909	4,209,500.00	28,182	39,576,000.00
Lutheran Mutual Aid Society	8,681	8,902,500.00	293	284,500.00	306	312,500.00	8,668	8,874,500.00
Modern Brotherhood of America	58,428	69,209,750.00	4,506	5,124,250.00	12,718	16,149,654.75	50,216	58,184,345.25
Mystic Toilers	2,455	2,726,050.00	22	24,000.00	97	104,950.00	2,380	2,645,100.00
Order of Railway Conductors	45,410	85,239,000.00	3,046	5,161,000.00	1,808	3,168,000.00	46,648	87,232,000.00
Roman Catholic Mutual Protective Society	5,618	7,289,500.00	21	29,500.00	455	530,500.00	5,184	6,788,500.00
Western Bohemian Fraternal Association	20,868	18,595,750.00	310	228,000.00	1,312	1,352,500.00	19,866	17,471,250.00
Western Bohemian Catholic Union	3,821	2,868,000.00	50	47,250.00	197	144,800.00	3,677	2,770,450.00
Total	425,499	$ 565,028,519.00	50,315	$ 60,194,850.00	50,723	$ 62,218,315.75	425,091	$ 563,005,053.25

TABLE NO. 5.

FRATERNAL BENEFICIARY SOCIETIES—BUSINESS IN IOWA DURING YEAR 1918.

Name of Society	No. certificates in force Dec. 31, 1917	Amount certificates in force Dec. 31, 1917	No. certificates issued during 1918	Amount certificates issued during 1918	No. certificates terminated during 1918	Amount certificates terminated during 1918	No. certificates in force Dec. 31, 1918	Amount certificates in force Dec. 31, 1918	No. increase or decrease	Amount increase or decrease
A. O. U. W.	11,010	$ 14,877,015.00	1,524	$ 2,023,850.00	2,103	$ 2,709,711.00	10,431	$ 14,191,154.00	— 579	—$ 685,861.00
Brotherhood of American Yeomen	43,212	59,070,500.00	2,299	3,982,500.00	2,761	3,361,000.00	42,750	59,692,000.00	— 462	+ 621,500.00
Degree of Honor	2,399	2,204,000.00	74	66,500.00	142	138,000.00	2,331	2,132,500.00	— 68	— 71,500.00
Homesteaders	9,552	12,472,000.00	969	1,299,000.00	625	826,500.00	9,896	12,944,500.00	+ 344	+ 472,500.00
Lutheran Mutual Aid Society	1,144	1,183,000.00	56	54,500.00	106	88,000.00	1,094	1,149,500.00	— 50	— 33,500.00
Modern Brotherhood of America	13,454	17,065,250.00	1,099	1,366,497.41	3,563	4,781,956.01	10,990	13,649,791.40	— 2,464	— 3,415,458.60
Mystic Toilers	2,048	2,247,550.00	19	19,000.00	80	78,950.00	1,987	2,187,600.00	— 61	— 59,950.00
Order of Railway Conductors	1,269	2,418,500.00	73	114,000.00	66	101,500.00	1,276	2,431,000.00	+ 7	+ 12,500.00
Roman Catholic Mutual Protective Society	4,921	6,508,000.00	33	45,500.00	408	482,500.00	4,546	6,071,000.00	— 375	— 437,000.00
Western Bohemian Fraternal Association	2,767	2,431,500.00	54	44,750.00	124	76,250.00	2,697	2,400,000.00	— 70	— 31,500.00
Western Bohemian Catholic Union	554	417,550.00	19	16,650.00	19	15,100.00	554	419,100.00	+ 0	+ 1,550.00
Total	92,330	$ 120,894,865.00	6,219	$ 9,032,747.41	9,997	$12,659,467.01	88,552	$ 117,268,145.40	— 3,778	—$ 3,626,719.60

TABLE NO. 6.

FRATERNAL BENEFICIARY SOCIETIES—EXHIBIT OF CLAIMS IN IOWA DURING YEAR 1918.

Name of Society	Premiums received	Death claims unpaid Dec. 31, 1917	Amount death claims unpaid Dec. 31, 1917	Death claims incurred in 1918	Amount death claims incurred in 1918	No. death claims paid during 1918	Amount death claims paid during 1918	No. saved by compromising or scaling down	Amount saved by compromising or scaling down	No. death claims unpaid Dec. 31, 1918	Amount death claims unpaid Dec. 31, 1918
A. O. U. W.	Not reported	17	19,162.64	188	287,564.00	191	276,766.79	.....	$15,121.34	14	$ 15,028.51
Brotherhood of American Yeomen	578,352.27	37	51,802.48	496	653,803.62	387	511,355.11	2	5,818.41	144	180,432.58
Degree of Honor	38,805.83	.....	.....	27	26,000.00	22	21,000.00	.....	.....	5	5,000.00
Homesteaders	144,634.71	11	10,666.31	117	125,341.41	94	100,573.10	.....	201.96	34	35,172.66
Lutheran Mutual Aid Society	21,357.83	1	1,000.00	21	23,500.00	18	20,500.00	.....	.....	4	4,000.00
Modern Brotherhood of America	338,673.87	4	5,499.00	447	180,163.34	113	139,672.11	.....	850.00	38	45,671.23
Mystic Toilers	36,246.05	3	3,000.00	98	36,850.00	39	32,029.40	.....	5,829.60	1	2,000.00
Order of Railway Conductors	Not reported	.....	.....	22	44,000.00	22	44,000.00	.....	.....	.....	.....
Roman Catholic Mutual Protective Society	89,811.25	7	10,000.00	77	115,500.00	63	89,500.00	.....	.....	21	36,000.00
Western Bohemian Fraternal Association	37,307.19	1	500.00	34	33,250.00	31	29,750.00	.....	.....	4	4,000.00
Western Bohemian Catholic Union	7,908.34	.....	.....	11	8,500.00	8	5,500.00	.....	.....	3	3,000.00
Total	$ 1,293,127.34	81	$ 101,471.43	1,168	$ 1,536,892.37	979	$ 1,270,237.51	2	$ 27,821.31	268	$ 340,304.98

TABLE NO. 7.

COMPARISON MORTUARY INCOME AND LOSSES INCURRED.

Name of Society	Mortuary assessments received	No. membership and protection	Amount membership and protection	Number claims incurred during 1918	Amount claims incurred during 1918
A. O. U. W.	$ 438,199.06	11,278	$ 15,153,408.00	219	$ 321,156.00
Brotherhood of American Yeomen	2,446,481.42	246,661	322,177,000.00	2,855	3,671,724.69
Degree of Honor	38,805.83	2,331	2,132,500.00	27	26,000.00
Homesteaders	309,837.11	28,182	39,576,000.00	405	454,660.50
Lutheran Mutual Aid Society	148,568.98	8,668	8,874,500.00	167	177,500.00
Modern Brotherhood of America	1,336,334.32	50,216	58,184,345.25	767	783,044.15
Mystic Toilers	31,101.65	2,380	2,645,100.00	32	41,850.00
Order of Railway Conductors	1,452,165.00	46,648	87,232,000.00	852	1,609,000.00
Roman Catholic Mut. Protective Soc.	100,304.14	5,184	6,788,500.00	82	122,500.00
Western Bohemian Fraternal Soc.	262,189.01	19,866	17,471,250.00	187	160,872.00
Western Bohemian Catholic Union	46,053.87	3,677	2,770,450.00	75	52,000.00
Total	$6,610,040.39	425,091	$563,005,053.25	5,668	$7,510,307.34

TABLE NO. 8.

FRATERNAL BENEFICIARY SOCIETIES—INCOME 1918.

Name of Society	Location of Society	Total Paid by Members	From All Other Sources	Total
Aid Association for Lutherans	Appleton, Wis.	$ 256,454.76	$ 58,558.19	$ 315,012.95
Ancient Order of Gleaners	Detroit, Mich.	683,165.84	95,625.80	778,791.64
Ben Hur, Supreme Tribe of	Crawfordsville, Ind.	1,564,440.26	99,278.85	1,663,719.11
Bohemian Slovanian Ben. Soc.	Chicago, Ill.	383,192.64	19,134.91	402,327.55
Catholic Knights of America	St. Louis, Mo.	482,006.46	55,564.27	537,570.73
Catholic Order of Foresters	Chicago, Ill.	2,546,081.76	702,818.15	3,248,899.91
Columbian Circle	Chicago, Ill.	396,325.71	40,119.89	436,445.60
Court of Honor	Springfield, Ill.	1,225,768.13	148,399.55	1,374,167.68
Fraternal Aid Union	Lawrence, Kan.	3,234,430.00	248,576.16	3,483,006.16
Independent Order of Foresters	Toronto, Ont.	3,801,647.67	2,706,819.33	6,508,467.00
Katalieky Del. (Cath. Workmen)	New Prague, Minn.	82,215.67	17,569.63	99,785.30
Knights and Ladies of Security	Topeka, Kan.	2,737,493.61	283,054.65	3,020,548.26
Knights of Columbus	New Haven, Conn.	2,209,546.33	380,388.86	2,589,935.19
Knights of Pythias	Indianapolis, Ind.	2,486,212.96	505,638.41	2,991,851.36
Ladies of Modern Maccabees	Port Huron, Mich.	583,880.45	92,185.31	676,065.76
Loyal American Life Assn.	Chicago, Ill.	414,433.44	63,264.62	477,698.06
Loyal Mystic Legion of Amer.	Hastings, Nebr.	72,470.56	4,390.13	76,860.69
Maccabees	Detroit, Mich.	6,540,058.17	897,706.53	7,437,764.70
Masonic Mutual L. A. of D. C.	Washington, D. C.	666,114.67	67,688.69	673,803.36
Modern Woodmen of America	Rock Island, Ill.	19,967,056.24	762,138.95	20,729,195.19
Mystic Workers of the World	Fulton, Ill.	1,088,280.62	64,133.67	1,152,414.29
National Slovak Soc. of U. S. A.	Pittsburgh, Pa.	619,444.98	52,779.05	672,224.03
National Fraternal Soc. of Deaf	Chicago, Ill.	60,235.85	9,174.02	69,409.87
National Union Assurance Soc.	Toledo, Ohio	2,479,987.81	84,838.33	2,564,826.14
North Star Benefit Association	Moline, Ill.	88,352.20	15,439.98	103,792.18
Royal Arcanum	Boston, Mass.	7,175,627.06	212,481.51	7,388,108.57
Royal Highlanders	Lincoln, Nebr.	413,464.50	112,399.34	525,863.84
Royal Neighbors of America	Rock Island, Ill.	2,922,948.42	183,920.85	3,106,869.27
Sons of Norway	Minneapolis, Minn.	70,145.02	24,247.03	94,392.05
United Danish Societies of Amer.	Racine, Wis.	14,755.93	3,189.50	17,945.43
Western Catholic Union	Quincy, Ill.	182,814.36	27,741.07	210,555.43
Women's Benefit A. Maccabees	Port Huron, Mich.	2,415,646.75	580,026.46	2,995,673.21
Women's Catholic Order of F.	Chicago, Ill.	1,543,640.09	138,607.27	1,682,247.36
Woodmen Circle	Omaha, Nebr.	2,455,761.25	320,308.06	2,776,069.31
Woodmen of the World	Omaha, Nebr.	14,687,601.72	2,026,446.32	16,714,048.04
Total		$86,491,701.88	$11,104,653.34	$97,596,355.22

TABLE NO. 9.

FRATERNAL BENEFICIARY SOCIETIES—DISBURSEMENTS 1918.

Name of Society	Paid to Members For Losses and Claims	All Other Disbursements	Total	Excess or Deficiency Income
Aid Association for Lutherans	$ 145,239.00	$ 62,484.45	$ 207,723.51	+$ 107,289.44
Ancient Order of Gleaners	466,620.85	145,557.09	612,177.94	+ 166,613.70
Ben Hur, Supreme Tribe of	1,269,232.87	351,295.81	1,620,528.68	+ 43,190.43
Bohemian-Slavonian Ben. Society	368,900.00	23,354.24	392,254.24	+ 10,073.31
Catholic Knights of America	521,308.38	29,368.44	550,676.82	— 13,166.09
Catholic Order of Foresters	2,057,045.38	174,556.17	2,231,601.55	+ 1,017,298.36
Columbian Circle	378,653.89	106,793.82	485,447.71	— 49,002.11
Court of Honor	1,109,346.07	290,438.89	1,399,784.96	— 25,617.28
Fraternal Aid Union	2,991,228.02	644,670.08	3,635,898.10	— 152,891.94
Independent Order of Foresters	4,568,863.67	3,539,769.57	8,108,633.24	— 1,600,166.24
Katalicky Del. (Catholic Workmen)	53,221.23	3,540.14	56,761.37	+ 43,023.93
Knights and Ladies of Security	2,772,575.25	460,545.78	3,233,121.03	— 212,572.77
Knights of Columbus	1,543,559.44	380,202.15	1,923,761.59	+ 666,173.60
Knights of Pythias	1,835,018.00	378,748.21	2,213,766.21	+ 778,085.15
Ladies of Modern Maccabees	476,328.73	106,215.92	582,544.65	+ 93,521.11
Loyal American Life Association	267,722.51	164,260.90	431,983.41	+ 45,714.65
Loyal Mystic Legion of America	53,036.18	18,756.54	71,792.72	+ 5,067.97
Maccabees	6,396,264.77	996,826.48	7,393,091.25	+ 44,673.45
Masonic Mutual L. A. of D. C.	203,807.36	198,770.20	402,577.56	+ 271,225.80
Modern Woodmen of America	18,383,422.85	1,761,447.97	20,144,870.82	+ 584,324.37
Mystic Workers of the World	1,197,079.21	141,323.58	1,338,402.79	— 185,988.59
National Slovak Soc. of U. S. A.	601,111.01	73,703.92	674,814.93	— 2,590.90
National Fraternal Soc. of Deaf	32,561.04	9,906.61	42,467.65	+ 26,942.22
National Union Assurance Soc.	2,797,706.68	208,855.81	3,006,562.49	— 441,736.35
North Star Benefit Association	63,423.45	25,397.75	88,821.20	+ 14,970.98
Royal Arcanum	6,008,348.74	434,538.24	6,442,886.98	+ 945,221.59
Royal Highlanders	648,550.05	83,813.48	732,363.53	— 206,499.69
Royal Neighbors of America	2,499,699.09	452,187.34	2,951,886.43	+ 154,982.84
Sons of Norway	28,766.67	19,299.58	48,066.25	+ 46,325.80
United Danish Societies of America	11,202.79	2,017.47	13,220.26	+ 4,725.17
Western Catholic Union	202,795.62	13,735.09	216,530.71	— 5,975.28
Women's Benefit Association Maccabees	1,669,023.49	437,529.99	2,106,553.48	+ 889,119.73
Women's Catholic Order of Foresters	1,202,931.87	84,112.50	1,287,044.37	+ 395,202.99
Woodmen Circle	1,591,844.46	537,818.01	2,129,662.47	+ 646,406.84
Woodmen of the World	10,997,668.82	1,876,941.51	12,874,610.33	+ 3,839,437.71
Total	$75,414,107.50	$14,238,783.73	$89,652,891.23	+$ 7,943,463.99

TABLE NO. 10.

FRATERNAL BENEFICIARY SOCIETIES—ASSETS DECEMBER 31, 1918.

Name of Society	Real Estate	Mortgage Loans	Bonds and Stocks	Cash in Office and Banks	All Other	Deduct Assets Not Admitted	Total Admitted Assets Dec. 31, 1918
Aid Association for Lutherans		$ 439,294.53	$ 429,750.96	$ 7,183.59	$ 223,113.26	$	$ 1,099,342.39
Ancient Order of Gleaners		776,520.62	100,100.00	204,551.25	93,352.34	18,656.52	1,255,867.69
Ben Hur, Supreme Tribe of	$ 100,000.00	101,950.00	1,134,594.22	246,390.41	74,130.33	4,959.00	1,778,886.54
Bohemian Slavonian Ben. Society	226,790.58		419,424.74	1,850.23	8,057.00	4,138.00	425,193.97
Catholic Knights of America		5,500.00	1,126,874.53	21,980.65	46,484.91	22,415.23	1,178,424.86
Catholic Order of Foresters			8,148,617.14	27,619.18	154,476.62	224,642.13	8,106,070.81
Columbian Circle		142,269.82	379,653.00	21,284.96	49,952.65	190.00	669,432.54
Court of Honor		40,662.99	1,541,912.70	35,283.34	167,404.50		2,971,413.53
Fraternal Aid Union		234,370.39	173,092.75	229,328.85	592,161.66		1,712,276.00
Independent Order of Foresters		1,005,695.62	13,806,956.98	146,204.99	29,969,258.11	2,492,949.87	46,704,213.55
Katalicky Del. (Catholic Workmen)			50,836.00	49,169.36	12,999.26	4,667.79	384,958.67
Knights and Ladies of Security		17,062.11	873,934.98	135,408.51	414,729.75		2,981,294.65
Knights of Columbus		1,250,284.62	615,750.00	228,399.98	228,568.45	83,816.45	8,889,204.29
Knights of Pythias		200,000.00	9,421,919.17	159,135.04	680,973.60	11,569.34	10,459,458.47
Ladies of Modern Maccabees			1,415,569.03	61,438.24	22,245.71	11,116.03	1,488,136.95
Loyal American Life Association		120,500.00	223,000.00	78,050.80	59,806.58	5,400.00	457,128.52
Loyal Mystic Legion of America		32,900.00		14,914.03	12,295.36	6,000.00	80,109.29
Maccabees		175,000.00	13,685,174.98	469,486.08	10,733,892.07	9,935,569.92	15,127,983.16
Masonic Mutual L. A. of D. C.		108,069.67		96,187.77	599,961.42	40,283.36	1,681,475.54
Modern Woodmen of America		1,250,774.55	1,896,325.00	7,272,705.73	4,232,865.82	414,309.17	15,892,673.36
Mystic Workers of the World		15,901.66	300,747.97	558,072.29	20,040.04	145,604.04	18,517.17
National Slovak Soc. of U. S. A.		91,830.32	82,255.84	1,080,283.06	11,499.83	233,347.88	30,986.26
National Fraternal Soc. of Deaf			125,300.00	11,561,700.09	2,966.45		181,961.04
National Union Assurance Soc.				2,006.25	260,900.44	9,514.92	1,696,622.24
North Star Benefit Association		49,453.65	1,223,457.92	162,416.25	39,870.28	1,800.00	307,719.52
Royal Arcanum		273,100.00	2,000.00	29,870.28	14,549.24	1,413,206.31	
Royal Highlanders		71,806.55	4,997,868.70	630,071.47	1,809,052.12		6,395,650.53
Royal Neighbors of America		45,257.87	10,000.00	23,538.30	96,744.50		1,761,440.67
Sons of Norway		13,500.00	2,892,201.03	1,131,622.42	229,684.48	30,047.03	3,607,060.90
United Danish Societies of America			38,600.00	19,423.40	1,670.62	1,630.00	253,294.02
			30,524.88	9,519.65	16,667.43	2,903.25	76,109.01
Western Catholic Union			10,000.00	18,794.52	30,955.79	3,742.46	440,927.25
		384,919.40					

TABLE NO. 10.—Continued.

FRATERNAL BENEFICIARY SOCIETIES—ASSETS DECEMBER 31, 1918.

Name of Society	Real Estate	Mortgage Loans	Bonds and Stocks	Cash in Office and Banks	All Other	Deduct Assets Not Admitted	Total Admitted Assets Dec. 31, 1918
Women's Benefit Association Maccabees	341,001.35		11,550,200.28	297,346.81	356,215.76	44,886.49	12,410,777.71
Women's Catholic Order of Foresters			2,921,213.32	182,001.70	159,970.21	33,452.72	3,229,732.51
Woodmen Circle		50,000.00	6,974,489.36	211,414.35	400,104.71	142,201.48	7,493,806.94
Woodmen of the World	1,354,302.24	128,000.00	34,392,642.68	1,825,952.26	6,888,007.87	5,257,596.53	39,329,309.52
Total	$ 5,671,665.19	$15,319,734.56	$ 134,609,240.89	$ 11,152,779.21	$ 56,514,575.43	$ 20,270,870.43	$ 202,997,124.88

TABLE NO. 11.

FRATERNAL BENEFICIARY SOCIETIES—LIABILITIES DEC. 31, 1918.

Name of Society	*Total Claims Unpaid	All Other	Total Liabilities
Aid Association for Lutherans	$ 20,806.86	$ 11,345.62	$ 32,152.48
Ancient Order of Gleaners	166,274.34	2,361.54	168,635.88
Ben Hur, Supreme Tribe of	171,630.67	11,581.85	183,212.52
Bohemian Slovanian Ben. Society	27,000.00		27,000.00
Catholic Knights of America	125,944.75	2,446.96	128,391.71
Catholic Order of Foresters	742,591.66	328,979.19	1,071,570.85
Columbian Circle	91,265.24	9,264.08	100,529.32
Court of Honor	288,445.46	6,142.24	294,587.70
Fraternal Aid Union	437,187.07	598,870.42	1,036,057.49
Independent Order of Foresters	271,911.39	45,757,116.05	46,029,027.44
Katalicky Del. (Catholic Workmen)	17,330.75	460.00	17,790.75
Knights and Ladies of Security	1,131,087.93	34,250.00	1,165,337.93
Knights of Columbus	603,492.86	15,000.00	618,492.86
Knights of Pythias	315,708.45	9,158,475.77	9,474,184.22
Ladies of Modern Maccabees	106,981.98	6,081.88	113,063.86
Loyal American Life Association	68,078.44	50,763.33	118,841.77
Loyal Mystic Legion of America	7,887.18		7,887.18
Maccabees	2,309,550.52	135,661.46	2,445,211.98
Masonic Mutual L. A. of D. C.	64,481.17	1,600,881.48	1,665,362.65
Modern Woodmen of America	5,385,151.65	980,962.07	6,366,113.72
Mystic Workers of the World	244,098.40	11,608.07	255,706.47
National Slovak Soc. of U. S. A.	183,430.67	124,032.88	307,463.55
National Fraternal Society of Deaf	17,340.00	127,815.07	145,155.07
National Union Assurance Society	478,000.00	119,463.39	597,463.39
North Star Benefit Association	20,350.67	1,384.58	21,735.25
Royal Arcanum	1,033,817.32	787.68	1,034,605.00
Royal Highlanders	103,600.01		103,600.01
Royal Neighbors of America	1,526,992.03	30,633.08	1,557,625.11
Sons of Norway	1,600.00		1,600.00
United Danish Societies of America		325.67	325.67
Western Catholic Union	51,466.66	508.93	51,975.59
Women's Benefit Association of Maccabees	346,835.61	31,506.43	378,342.04
Women's Catholic Order of Foresters	221,518.50		221,518.50
Woodmen Circle	699,723.65	100,741.38	800,465.03
Woodmen of the World	8,918,977.05	126,576.45	9,045,553.50
Total	$ 26,200,558.94	$ 59,386,027.55	$ 85,586,586.49

*Claims referred to in this table include, "Death," "Permanent Disability," "Sick and Accident," "Old Age and Other Claims."

TABLE

FRATERNAL BENEFICIARY SOCIETIES—

Name of Society	Exhibit of Certificates: No. certificates in force Dec. 31, 1917	Amount certificates in force Dec. 31, 1917	No. certificates written, restored or increased during 1918	Amount certificates written, restored or increased during 1918	No. certificates terminated or decreased during 1918
Aid Association for Lutherans	11,295	$ 10,599,250.00	3,653	$ 3,095,500.00	2,797
Ancient Order of Gleaners	65,937	56,468,876.00	4,652	3,831,050.00	6,642
Ben Hur, Supreme Tribe of	85,224	83,431,095.00	12,393	12,503,855.00	21,097
Bohemian Slovanian Ben. Society	24,148	16,484,250.00	504	289,500.00	1,018
Catholic Knights of America	18,546	19,867,258.12	808	640,971.20	895
Catholic Order of Foresters	150,797	150,942,500.00	5,920	5,393,000.00	6,297
Columbian Circle	21,848	23,818,250.00	684	526,750.00	2,261
Court of Honor	73,893	86,787,500.00	6,341	6,256,000.00	6,299
Fraternal Aid Union	111,875	121,555,713.02	17,411	23,144,510.00	25,021
Independent Order of Foresters	179,713	175,786,918.00	10,456	9,613,389.00	15,060
Katalicky Del. (Catholic Workmen)	3,943	4,417,000.00	58	51,000.00	281
Knights and Ladies of Security	195,732	235,153,000.00	32,368	38,549,500.00	23,305
Knights of Columbus	123,979	131,679,400.33	12,554	13,597,000.00	7,598
Knights of Pythias	72,461	96,508,135.00	5,013	6,626,974.00	4,927
Ladies of Modern Maccabees	42,698	31,251,750.00	3,527	2,269,500.00	3,469
Loyal American Life Association	16,816	17,852,481.00	1,081	1,123,650.00	1,599
Loyal Mystic Legion of America	2,279	2,254,948.00	12	9,500.00	317
Maccabees	300,061	359,824,687.82	17,970	18,141,000.00	23,231
Masonic Mutual L. A. of D. C.	13,246	19,809,512.00	3,913	7,283,250.00	1,787
Modern Woodmen of America	1,047,011	1,638,899,500.00	76,427	81,084,500.00	56,277
Mystic Workers of the World	94,984	115,744,300.00	8,603	9,734,375.00	8,291
National Slovak Soc. of U. S. A.	42,328	31,231,000.00	1,667	1,382,250.00	1,998
National Fraternal Soc. of Deaf	3,137	2,297,750.00	604	504,500.00	101
National Union Assurance Soc.	54,869	98,434,210.00	1,604	1,902,500.00	5,261
North Star Benefit Association	7,222	7,010,155.00	1,721	679,206.00	921
Royal Arcanum	145,568	246,382,161.88	2,946	5,611,356.63	12,761
Royal Highlanders	28,948	40,227,050.00	978	1,108,000.00	1,056
Royal Neighbors of America	346,845	352,911,250.00	34,904	33,602,000.00	10,059
Sons of Norway	5,910	2,876,900.00	380	280,200.00	536
United Danish Soc. of America	1,496	938,000.00	42	28,000.00	172
Western Catholic Union	11,560	11,040,500.00	423	244,750.00	498
Women's Benefit Assn. Maccabees	178,228	134,439,965.46	17,081	12,169,650.00	11,749
Women's Catholic Order of Foresters	71,897	70,990,750.00	3,689	2,823,250.00	2,473
Woodmen Circle	183,424	183,307,900.00	37,880	39,621,000.00	13,653
Woodmen of the World	842,546	1,122,930,200.00	125,216	157,426,658.00	74,147
Total	4,580,464	$ 5,704,144,086.63	453,483	$ 501,778,094.83	353,199

*"Claims" in this table include "Death," "Permanent Disability," "Sick and Accident," and "Old Age and Other Claims."

NO. 12.

CERTIFICATES AND COMPARISON INCOME AND LOSSES, NON-IOWA.

Exhibit of Certificates: Amount certificates terminated or decreased during 1918	No. certificates in force Dec. 31, 1918	Amount certificates in force Dec. 31, 1918	Mortuary assessments received	No. protection in force	Amount protection in force	*No. claims incurred during 1918	*Amount claims incurred during 1918
$ 2,913,996.00	12,151	$ 10,780,754.00	$ 151,140.79	12,151	$ 10,780,754.00	668	$ 124,974.65
5,374,921.00	63,947	54,925,005.00	519,175.74	63,947	54,925,005.00	1,342	535,904.00
19,971,211.00	76,520	75,963,709.00	1,216,293.52	76,520	75,963,709.00	1,308	1,273,300.99
680,250.00	23,634	16,093,500.00	338,684.06	23,634	16,093,500.00	595	384,150.00
987,390.22	18,459	19,510,839.10	448,137.41	18,459	19,510,839.10	477	639,184.70
5,938,750.00	150,450	150,396,750.00	2,238,555.78	150,450	150,396,750.00	2,574	2,606,058.33
2,344,000.00	20,271	22,101,000.00	291,435.50	20,271	22,101,000.00	397	447,310.50
6,371,875.00	73,935	86,671,625.00	1,073,115.34	73,935	86,671,625.00	1,405	1,337,395.88
21,036,256.02	104,255	123,683,967.00	2,377,672.44	104,255	123,683,967.00	3,344	2,950,936.77
14,400,290.00	175,109	170,999,917.00	2,718,705.61	175,109	170,999,917.00	15,938	4,409,789.45
289,000.00	3,720	4,199,000.00	65,613.72	3,720	4,199,000.00	59	62,850.00
25,994,400.00	204,795	247,708,500.00	2,217,080.92	204,795	247,708,500.00	4,534	3,816,059.44
8,061,966.00	128,935	137,214,434.33	1,872,101.03	128,935	137,214,434.33	1,903	2,011,609.16
6,789,664.00	72,547	96,365,445.00	2,182,928.65	72,547	96,365,445.00	1,323	1,956,929.81
2,294,500.00	42,765	31,256,750.00	497,213.49	42,765	31,256,750.00	814	504,790.69
1,705,370.00	16,298	17,270,761.00	294,386.91	16,298	17,270,761.00	306	296,238.49
402,186.24	1,974	1,802,261.76	65,118.08	1,974	1,802,261.76	86	54,349.79
23,711,528.19	294,800	354,254,159.63	5,331,425.59	294,800	354,254,159.63	8,982	7,419,495.68
3,068,150.00	15,372	24,044,612.00	229,211.49	15,372	24,044,612.00	151	195,646.82
75,922,000.00	1,067,161	1,644,662,000.00	13,910,839.40	1,067,161	1,644,662,000.00	13,961	22,375,000.00
9,341,600.00	95,294	116,137,075.00	947,459.53	95,294	116,137,075.00	1,565	1,443,475.00
1,497,500.00	41,997	31,115,750.00	525,683.21	41,997	31,115,750.00	1,173	740,226.78
82,300.00	3,640	2,719,750.00	41,144.05	3,640	2,719,750.00	456	42,700.00
9,044,657.00	51,212	91,292,653.00	2,213,486.88	51,212	91,292,653.00	1,515	2,809,807.00
521,617.00	8,022	7,167,744.00	62,530.70	8,022	7,167,744.00	96	78,965.27
22,983,987.50	135,751	228,009,531.01	6,835,458.10	135,751	228,009,531.01	3,457	6,288,345.93
1,460,000.00	28,870	39,875,050.00	344,077.05	28,870	39,875,050.00	1,515	721,633.38
7,662,250.00	371,690	378,851,000.00	2,450,473.47	371,690	378,851,000.00	3,698	3,789,750.00
276,600.00	5,754	2,880,500.00	62,962.58	5,754	2,880,500.00	64	30,500.00
84,000.00	1,366	882,000.00	14,806.48	1,366	882,000.00	16	11,202.79
456,250.00	11,495	10,829,000.00	168,043.22	11,495	10,829,000.00	197	243,750.00
8,117,094.80	183,560	138,492,529.66	1,868,240.06	183,560	138,492,529.66	2,406	1,803,022.43
2,306,750.00	73,113	71,507,250.00	1,450,841.32	73,113	71,507,250.00	1,257	1,280,350.00
13,682,300.00	208,271	210,876,600.00	1,771,432.78	208,271	210,876,600.00	2,460	2,460,655.67
92,638,104.00	803,615	1,187,718,754.00	11,332,296.01	803,615	1,187,718,754.00	13,651	18,521,817.00
$97,662,913.97	4,680,748	$5,808,260,167.49	$68,127,770.91	4,680,748	$ 5,808,260,167.49	93,679	$63,871,156.40

TABLE

FRATERNAL BENEFICIARY SOCIETIES—

Name of Society	No. certificates in force Dec. 31, 1917	Amount certificates in force Dec. 31, 1917
Aid Association for Lutherans	107	$ 108,250.00
Ancient Order of Gleaners	215	197,750.00
Ben Hur, Supreme Tribe of	3,218	3,225,450.00
Bohemian Slavonian Ben. Society	1,161	686,750.00
Catholic Knights of America	234	184,500.00
Catholic Order of Foresters	6,308	6,365,500.00
Columbian Circle	42	42,000.00
Court of Honor	5,961	7,078,750.00
Fraternal Aid Union	6,457	7,112,744.46
Independent Order of Foresters	499	601,416.00
Katalicky Del. (Catholic Workmen)	275	317,500.00
Knights and Ladies of Security	6,698	7,445,500.00
Knights of Columbus	3,450	3,697,400.00
Knights of Pythias	353	449,366.00
Ladies of Modern Maccabees	566	424,000.00
Loyal American Life Association	88	114,500.00
Loyal Mystic Legion of America	86	88,702.00
Maccabees	4,043	4,575,000.00
Masonic Mutual L. A. of D. C.	83	163,500.00
Modern Woodmen of America	80,058	134,738,000.00
Mystic Workers of the World	9,992	12,365,000.00
National Slovak Society of U. S. A.	155	117,850.00
National Fraternal Society of Deaf	73	59,250.00
National Union Assurance Society	526	719,384.00
North Star Benefit Association	674	623,200.00
Royal Arcanum	1,248	1,963,047.00
Royal Highlanders	1,615	2,110,700.00
Royal Neighbors of America	23,408	24,113,250.00
Sons of Norway	80	46,200.00
United Danish Societies of America	371	253,250.00
Western Catholic Union	284	204,750.00
Women's Benefit Association Maccabees	2,844	2,250,900.38
Women's Catholic Order of Foresters	2,257	2,175,000.00
Woodmen Circle	5,454	4,816,900.00
Woodmen of the World	17,332	23,766,600.00
Total	186,215	$ 253,201,859.84

NO. 13.

BUSINESS IN IOWA DURING YEAR 1918.

No. certificates issued during 1918	Amount certificates issued during 1918	No. certificates terminated during 1918	Amount certificates terminated during 1918	No. certificates in force Dec. 31, 1918	Amount certificates in force Dec. 31, 1918	No. Increase or decrease	Amount increase or decrease
50	$ 71,750.00	14	$ 16,250.00	143	$ 163,750.00	+ 36	+$ 55,500.00
33	32,000.00	28	23,700.00	220	206,050.00	+ 5	+ 8,300.00
416	390,119.00	780	724,625.00	2,854	2,880,944.00	— 364	— 334,506.00
19	9,750.00	44	27,250.00	1,136	669,250.00	— 25	— 17,500.00
9	6,500.00	16	12,000.00	227	179,000.00	— 7	— 5,500.00
198	197,500.00	232	229,000.00	6,274	6,334,000.00	— 34	— 31,500.00
		42	42,000.00			— 42	— 42,000.00
601	566,500.00	544	542,000.00	6,018	7,103,250.00	+ 57	+ 24,500.00
359	352,500.00	839	732,837.46	5,977	6,732,407.00	— 480	— 380,337.46
2	1,500.00	18	22,000.00	483	580,916.00	— 16	— 20,500.00
163	297,500.00	26	25,500.00	249	292,000.00	— 26	— 25,500.00
838	891,000.00	994	919,000.00	5,867	6,824,000.00	— 831	— 621,500.00
159	196,000.00	303	325,150.00	3,985	4,263,250.00	+ 535	+ 565,850.00
56	41,750.00	64	76,292.00	448	569,074.00	+ 95	+ 119,708.00
		60	44,750.00	562	421,000.00	— 4	— 3,000.00
		13	17,500.00	75	97,000.00	— 13	— 17,500.00
		7	6,216.62	79	82,485.38	— 7	— 6,216.62
174	191,500.00	270	316,500.00	3,947	4,450,000.00	— 96	— 125,000.00
113	237,500.00	14	42,500.00	182	358,500.00	+ 99	+ 195,000.00
3,999	5,062,500.00	4,027	6,326,000.00	80,030	133,474,500.00	— 28	— 1,263,500.00
1,015	1,121,800.00	1,042	1,183,375.00	9,965	12,303,425.00	— 27	— 61,575.00
1	1,000.00	3	2,500.00	153	116,350.00	— 2	— 1,500.00
13	13,000.00	8	6,000.00	78	66,250.00	+ 5	+ 7,000.00
100	121,000.00	85	127,020.00	541	713,364.00	+ 15	+ 6,020.00
57	19,838.00	31	24,540.00	700	618,498.00	+ 26	— 4,702.00
6	11,000.00	146	202,692.00	1,108	1,771,355.00	— 140	— 191,692.00
5	5,000.00	62	75,900.00	1,558	2,039,800.00	— 57	— 70,900.00
2,080	1,662,250.00	1,234	1,283,250.00	24,254	24,492,250.00	+ 846	+ 379,000.00
16	10,900.00	7	1,500.00	89	55,600.00	+ 9	+ 9,400.00
2	2,000.00	26	16,500.00	347	238,750.00	— 24	— 14,500.00
16	11,500.00	19	14,750.00	281	201,500.00	— 3	— 3,250.00
211	180,100.00	148	126,550.00	2,907	2,304,450.38	+ 63	+ 53,550.00
136	105,500.00	71	60,500.00	2,322	2,220,000.00	+ 65	+ 45,000.00
1,315	1,166,500.00	495	418,500.00	6,274	5,564,900.00	+ 820	+ 748,000.00
1,557	1,990,613.00	2,061	2,630,329.00	16,828	23,126,884.00	— 504	— 639,716.00
13,719	$ 14,967,870.00	13,773	$ 16,644,977.08	186,161	$ 251,524,752.76	— 54	—$ 1,677,107.08

TABLE

FRATERNAL BENEFICIARY SOCIETIES—

Name of Society	Premiums received	No. of claims unpaid Dec. 31, 1917	Amount claims unpaid Dec. 31, 1917
Aid Association for Lutherans	$ 3,148.06		
Ancient Order of Gleaners	113,977.99		
Ben Hur, Supreme Tribe of	57,347.82	3	$ 3,500.00
Bohemian-Slavonian Ben. Society	16,460.76		
Catholic Knights of America	3,602.23		
Catholic Order of Foresters	103,892.81	11	14,500.00
Columbian Circle			
Court of Honor	100,033.80	2	2,500.00
Fraternal Aid Union	188,736.34	21	20,186.00
Independent Order of Foresters	12,190.30	2	2,000.00
Katalicky Del. (Catholic Workmen)	5,582.54		
Knights and Ladies of Security	75,131.57	6	4,600.00
Knights of Columbus	61,848.37	3	3,000.00
Knights of Pythias	15,108.20		
Ladies of Modern Maccabees	6,753.61	2	1,044.07
Loyal American Life Association	2,952.48		
Loyal Mystic Legion of America	3,001.57		
Maccabees	80,147.36	35	40,470.72
Masonic Mutual L. A. of D. C.	8,625.51		
Modern Woodmen of America	1,619,283.73	91	158,625.00
Mystic Workers of the World	105,823.29	9	6,650.00
National Slovak Society of U. S. A.	2,340.54		
National Fraternal Society of Deaf	1,492.28		
National Union Assurance Society			
North Star Benefit Association	6,918.45		
Royal Arcanum	48,150.83	3	3,000.00
Royal Highlanders	20,157.85	3	3,000.00
Royal Neighbors of America	198,694.33	15	14,750.00
Sons of Norway	1,594.99		
United Danish Societies of America	4,168.30		
Western Catholic Union	3,384.99		
Women's Benefit Association Maccabees	36,828.60	2	1,500.00
Women's Catholic Order of Foresters	48,515.84	1	1,000.00
Woodmen Circle	66,406.19	8	6,170.01
Woodmen of the World	303,718.93	158	185,681.53
Total	$ 3,326,020.46	375	$ 472,177.33

NO. 14.

EXHIBIT OF CLAIMS IN IOWA DURING YEAR 1918.

No. claims incurred during 1918	Amount claims incurred during 1918	No. claims paid during 1918	Amount claims paid during 1918	No. saved by compromising or scaling down	Amount saved by compromising or scaling down	*No. claims unpaid December 31, 1918	*Amount claims unpaid Dec. 31, 1918
103	$ 5,118.30	102	$ 3,118.30			1	$ 2,000.00
2	1,500.00	1	500.00			1	1,000.00
55	56,145.47	52	52,945.47			6	6,700.00
20	14,050.00	20	13,800.00		$ 250.00		
2	2,000.00	2	1,791.07		208.93		
84	87,000.00	57	60,300.00		700.00	38	40,500.00
75	81,553.00	53	60,053.00			24	24,000.00
176	108,520.35	164	102,555.72	1	2,802.66	32	23,347.97
15	15,483.29	14	12,483.29			3	5,000.00
5	4,500.00	4	4,100.00			1	400.00
107	96,186.10	85	68,547.25		1,538.85	28	30,700.00
55	56,000.00	32	33,000.00			26	26,000.00
3	3,500.00	3	3,500.00				
3	208.32	5	300.00			2	952.39
3	4,550.00	3	4,550.00				
1	716.62	1	716.62				
85	92,350.66	72	76,858.78		2,612.08	46	53,350.52
1,025	1,780,500.00	840	1,449,751.05		43,982.35	276	445,391.60
187	178,625.00	162	138,408.32	6	14,566.67	28	32,300.01
1	1,000.00					1	1,000.00
8	1,115.00	6	85.00			2	1,030.00
10	20,020.00	7	14,020.00			3	6,000.00
6	5,068.66	5	4,059.12			1	1,009.54
24	35,000.00	22	30,750.00		250.00	5	7,000.00
50	53,100.00	46	47,100.00			7	9,000.00
234	248,000.00	157	166,750.00		500.00	92	95,500.00
3	2,725.10	3	2,725.10				
4	5,000.00	3	4,500.00			1	500.00
49	39,265.00	44	34,165.00		500.00	7	6,100.00
21	21,500.00	18	15,500.00			4	4,000.00
56	47,221.68	42	26,681.31		7,252.04	22	19,458.34
300	439,351.03	202	283,438.19	12	44,785.30	244	296,809.07
1,772	$ 3,506,873.58	2,227	$ 2,720,052.59	19	$ 119,948.88	901	$ 1,139,049.44

*"Claims" in this table include "Death Claims," "Permanent Disability Claims," "Sick and Accident Claims," and "Old Age and Other Claims."

IOWA FRATERNAL BENEFICIARY SOCIETIES

Business Reported 1918

GRAND LODGE ANCIENT ORDER UNITED WORKMEN OF IOWA.

Located at Des Moines, Iowa.

Incorporated June 22, 1911. Commenced Business November 27, 1873

E. B. Evans, President. W. H. Stowell, Secretary.

Balance from previous year		$ 842,968.75
INCOME		
Membership fees actually received	$ 444.50	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense		7,236.01
All other assessments or premiums		441,146.13
Dues and per capita tax		26,480.20
Other payments by members		303.35
Total received from members	$ 475,610.19	
Net amount received from members	$ 475,610.19	
Interest on mortgage loans	31,730.81	
Interest on bonds and dividends on stock	808.62	
Interest from all other sources	4,027.08	
Sale of lodge supplies	131.54	
From all other sources, total	11,829.72	
Total income		$ 524,137.96
DISBURSEMENTS		
Death claims	$ 303,438.76	
Other benefits (specify purpose), interest paid on classified beneficiary claims	15.75	
Refund Nebraska members	13,030.84	
Total benefits paid		$ 316,485.35
Commissions, salaries and fees paid to deputies and organizers		16,972.54
Salaries of officers and trustees		4,800.00
Salaries and other compensation of committees		7,343.09
Other compensation of office employes and auditor		1,779.69
Traveling and other expenses of officers, trustees and committees		2,517.08
Insurance department fees		472.50
Rent, including association's occupancy of its own buildings		1,811.67
Advertising, printing and stationery		3,880.78
Postage, express, telegraph and telephone		3,281.54
Lodge supplies		415.96
Official publication		4,946.57
Legal expense in litigating claims		1,917.06
Furniture and fixtures		1,030.37
Loss on sale or maturity of ledger assets		24,913.33
All other disbursements		21,400.21
Total disbursements		$ 413,947.71
Balance		$ 953,159.00
LEDGER ASSETS		
Book value of real estate	$ 667,901.57	
Book value of bonds and War Savings stamps	73,324.00	
Deposited in trust companies and banks on interest	31,041.67	
Bills receivable and organizers' balances	4,760.66	
Certificate loans	39,737.30	
S. L. B. J. liens	71,468.00	
Kentucky liens	3,349.00	
Illinois liens	60,680.80	
Nebraska liens	896.00	
Total ledger assets		$ 953,159.00

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 37,626.49
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		44,000.00
Gross assets		$ 1,034,785.49

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 4,760.66	
		$ 4,760.66
Total admitted assets		$ 1,030,024.83

LIABILITIES

Death claims due unpaid	$ 19,663.12	
Total death claims		$ 19,663.12
Total unpaid claims		$ 19,663.12
Salaries, rents, expenses, commissions, etc., due or accrued		1,502.49
All other liabilities, viz: Deputies' expense bills		69.70
Total		$ 21,235.31

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	11,726	$15,688,469.00
Benefit certificates written and revived during the year	1,765	2,287,350.00
Totals	13,491	$17,975,819.00
Deduct terminated or decreased during the year	2,213	2,822,411.00
Total benefit certificates in force December 31, 1918	11,278	$15,153,408.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	11,010	$14,877,015.00
Benefit certificates written and revived during the year	1,524	2,023,850.00
Totals	12,534	$16,900,865.00
Deduct terminated or decreased during the year	2,103	2,709,711.00
Total benefit certificates in force December 31, 1918	10,431	$14,191,154.00

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	21	$ 20,273.73
Claims incurred during the year including commuted value of installment certificates	219	321,156.00
Totals	240	$ 341,429.73
Claims paid during the year	221	303,398.76
Balance	19	$ 38,030.97
Saved by compromising or scaling down claims during the year	.....	18,367.84
Claims unpaid December 31, 1918	19	$ 19,663.13

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	17	$ 19,162.64
Claims (face value) incurred during the year	188	287,954.00
Totals	205	$ 307,116.64
Claims paid during the year	191	276,966.79
Balance	14	$ 30,149.85
Saved by compromising or scaling down claims during the year	.....	15,121.34
Claims unpaid December 31, 1918, estimated liability	14	15,028.51

BROTHERHOOD OF AMERICAN YEOMEN.

Located at Fifth and Park Sts., Des Moines, Iowa.

Incorporated December 27, 1897. Commenced Business February 25, 1897.

Geo. N. Frink, President. W. E. Davy, Secretary.

Balance from previous year		$ 4,180,427.16

INCOME

Membership fees actually received	$ 3,575.25	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	418,585.55	
All other assessments or premiums	2,353,199.80	
Dues and per capita tax	455,308.78	
Medical examiners' fees actually received	20,108.60	
Total received from members	$ 3,250,777.98	
Deduct payments returned to applicants and members	527.63	
Net amount received from members	$ 3,250,280.35	
Interest on mortgage loans	200,384.66	
Interest on bonds and dividends on stocks	9,188.66	
Interest from all other sources	12,431.14	
Gross rents from association's property, including $9,000 for association's occupancy of its own building	9,253.81	
Sale of lodge supplies	15,294.41	
From all other sources, total	20,993.55	
Total income		$ 3,517,796.58

DISBURSEMENTS

Death claims	$ 2,028,524.08	
Permanent disability claims	101,260.25	
Sick and accident claims	51,827.45	
Old age benefits	91,565.75	
Other benefits (specify purpose), surgical benefit	4,292.50	
Total benefits paid		$ 2,277,470.03
Commissions and fees paid to deputies and organizers		430,528.69
Salaries of officers and trustees		22,749.94
Other compensation of officers and trustees		19,485.00
Salaries and other compensation of committees		2,025.00
Salaries of office employes		97,334.84
Other compensation of office employes		5,063.12
Salaries and fees paid to supreme medical examiners		5,882.00
Salaries and fees paid to subordinate medical examiners		6,301.00
Traveling and other expenses of officers, trustees and committees		9,569.55
Insurance department fees		1,894.43
Rent, including $9,000 for association's occupancy of its own buildings		9,000.00
Advertising, printing and stationery		27,782.73
Postage, express, telegraph and telephone		21,906.91
Lodge supplies		12,941.62
Official publication		44,521.86
Legal expense in litigating claims		9,697.76
Other legal expenses		1,897.35
Furniture and fixtures		3,142.04
Taxes, repairs and other expenses on real estate		1,106.09
Loss on sale or maturity of ledger assets		233.20
All other disbursements		69,424.00
Total disbursements		$ 2,080,538.06
Balance		$ 4,617,685.68

LEDGER ASSETS

Book value of real estate	$ 111,654.72	
Mortgage loans on real estate	3,998,196.50	
Loans secured by pledge of bonds, stocks or other collateral	4,933.50	
Book value of bonds and stocks	356,117.50	
Deposited in trust companies and banks on interest	143,565.57	
Cash in association's office, $1,500; deposited in banks (not on interest)	1,500.00	
War Savings Stamps	826.00	
Tax sale certificates	820.58	
Loan foreclosure	71.31	
Total ledger assets		$ 4,617,685.68

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 86,269.67
Market value of real estate over book value		10,000.00
Market value of bonds and stocks over book value		1,385.00
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		267,947.73
Cash in auditing account not credited		8,150.34
Office furniture and filing		39,157.64
Lodge supplies, inventory		20,821.00
Supplies, invoices unpaid		1,565.03
Postage		1,588.72
Expectancy deduction, unpaid claims		319,762.46
Gross assets		$ 5,414,233.26

DEDUCT ASSETS NOT ADMITTED

Market value of real estate over book value		$ 10,000.00
Overdue and accrued interest on bonds in default	$ 854.78	
Office furniture and filing	39,157.64	
Lodge supplies, inventory	20,821.00	
Supplies, invoices, unpaid	1,565.03	
		62,298.46
Total admitted assets		$ 5,341,934.80

LIABILITIES

Death claims due and unpaid	$ 8,054.96	
Death claims resisted	16,000.00	
Death claims reported but not adjusted	1,377,370.00	
Total death claims		$ 1,401,424.96
Auxiliary death claims		850.00
Permanent disability claims resisted	$ 500.00	
Permanent disability claims reported but not yet adjusted	32,925.00	
Total permanent disability claims		33,425.00
Surgical benefit and accident claims reported but not yet adjusted	$ 7,980.00	
Total sick and accident claims		7,980.00
Old age and other benefits due and unpaid, including $432,193.24 present value of such benefits payable in installments		432,193.24
Total unpaid claims		$ 1,875,873.20
Salaries, rents, expenses, commissions, etc., due or accrued		23,235.32
Advance assessments		8,561.69
Total		$ 1,907,670.21

EXHIBIT OF CERTIFICATES

Total Business of the Year

	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	238,528	$313,777,000.00
Benefit certificates written and revived during the year	36,699	41,173,000.00
Benefit certificates increased during the year	------	512,500.00
Totals	275,227	$355,462,500.00
Deduct terminated or decreased during the year	28,566	33,285,500.00
Total benefit certificates in force December 31, 1918	246,661	$322,177,000.00

Business in Iowa During Year

	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	43,212	$ 59,070,500.00
Benefit certificates written and revived during the year	2,299	3,936,500.00
Benefit certificates increased duing the year	------	46,000.00
Totals	46,511	$ 63,053,000.00
Deduct terminated or decreased during the year	2,761	3,361,000.00
Total benefit certificates in force December 31, 1918	43,750	$ 59,692,000.00

Received during the year from members in Iowa:
Mortuary, $465,556.37; expense, $112,795.90; total, $578,352.27.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	263	$ 331,171.81
Claims incurred during the year including commuted value of installment certificates	2,855	3,671,724.69
Interest addition on account of installment claims, reinstated claims	2	10,464.86
Totals	3,120	$ 4,013,361.36
Claims paid during the year	2,039	2,026,240.08
Balance	1,081	$ 1,987,121.28
Saved by compromising or scaling down claims during the year		573,196.32
Claims rejected during the year	11	12,500.00
Claims unpaid December 31, 1918	1,070	$ 1,401,424.96

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	37	$ 51,802.48
Reinstated claims		2,500.00
Claims (face value) incurred during the year	496	653,303.62
Totals	533	$ 707,606.10
Claims paid during the year	387	511,355.11
Balance	146	$ 196,250.99
Saved by compromising or scaling down claims during the year		3,818.41
Claims rejected during the year	2	2,000.00
Claims unpaid December 31, 1918, estimated liability	144	$ 190,432.58

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	98	$ 61,232.30
Claims incurred during the year	196	142,375.31
Totals	294	$ 203,597.61
Claim paid during the year	174	101,260.25
Balance	120	$ 102,337.36
Saved by compromising or scaling down claims during the year and dropped	71	68,912.36
Claims unpaid December 31, 1918	49	$ 33,425.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	13	$ 7,797.30
Claims incurred during the year	47	36,195.10
Totals	60	$ 43,992.40
Claims paid during the year	39	27,807.24
Balance	21	$ 16,185.16
Saved by compromising or scaling down claims during the year and dropped	12	9,685.16
Claims unpaid December 31, 1918	9	$ 6,500.00

EXHIBIT OF SURGICAL BENEFIT AND ACCIDENT CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	70	$ 6,300.00
Claims incurred during the year	669	76,521.13
Reinstated claims	2	650.00
Totals	741	$ 83,471.13
Claims paid during the year	668	71,386.13
Rejected and dropped	18	4,105.00
Claims unpaid December 31, 1918	55	$ 7,980.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	16	$ 1,495.00
Claims incurred during the year	117	13,924.37
Reinstated	1	250.00
Totals	134	$ 15,669.37
Claims paid during the year	122	13,714.37
Rejected and dropped	3	1,150.00
Claims unpaid December 31, 1918	9	$ 850.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Total Claims	No.	Amount
Claims incurred during the year, including commuted value only of installment certificates	200	$ 91,565.75
Totals	200	$ 91,565.75
Claims paid during the year	200	91,565.75

Iowa Claims	No.	Amount
Claims incurred during the year	113	$ 58,000.25
Totals	113	$ 58,000.25
Claims paid during the year	113	58,000.25

GRAND LODGE DEGREE OF HONOR OF THE STATE OF IOWA.

Located at 1126 First Ave., Cedar Rapids, Iowa.

Etta A. Branson, President. Emma Burmeister, Secretary.

Balance from previous year		$ 159,329.97
INCOME		
All other assessments or premiums	$ 38,805.83	
Dues and per capita tax	3,028.07	
Other payments by members	3,059.90	
Total received from members	$ 44,893.80	
Net amount received from members	$ 44,893.80	
Interest on mortgage loans	6,728.08	
Interest on monthly loans	17.70	
Interest on bonds and dividends on stocks	265.00	
Interest from all other sources	445.41	
Sale of lodge supplies	155.91	
From all other sources, total	718.44	
Total income		$ 53,224.34
DISBURSEMENTS		
Death claims	$ 21,000.00	
Refund	4.73	
Total benefits paid		$ 21,004.73
Salaries of deputies and organizers		99.75
Salaries of officers and trustees		2,220.00
Salaries and other compensation of committees		106.50
Salaries of office employes		510.30
Traveling and other expenses of officers, trustees and committees		960.96
Insurance department fees		38.12
Rent, including association's occupancy of its own buildings		480.00
Advertising, printing and stationery		248.65
Postage, express, telegraph and telephone		354.27
Lodge supplies		287.55
Official publication		511.51
Legal expense in litigating claims		34.34
Other legal expenses		267.05
All other disbursements		2,930.07
Balance		$ 182,495.78
LEDGER ASSETS		
Mortgage loans on real estate	$ 158,300.00	
Book value of bonds and stocks	13,000.00	
Deposited in trust companies and banks on interest	10,000.00	
Cash in association's office, deposited in banks (not on interest)	1,195.78	
Total ledger assets		$ 182,495.78
NON-LEDGER ASSETS		
Interest and rents due and accrued		$ 5,134.43
Accrued interest on bonds		93.24
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		2,557.54
Gross assets		$ 190,283.99

LIABILITIES

Death claims due and unpaid	$ 5,000.00	
Total death claims		$ 5,000.00
Reserve on N. F. C. business		48,731.31
Total		$ 53,731.31

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	2,399	$ 2,204,000.00
Benefit certificates written and revived during the year	74	66,500.00
Deduct terminated or decreased during the year	142	138,000.00
Total benefit certificates in force December 31, 1918	2,331	$ 2,132,500.00

Received during the year from members in Iowa:
Mortuary, $38,805.83.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims incurred during the year including commuted value of installment certificates	27	$ 26,000.00
Claims paid during the year	22	21,000.00
Claims unpaid December 31, 1918	5	5,000.00

THE HOMESTEADERS.

Located at Des Moines, Iowa.

Incorporated January 25, 1906. Commenced Business February 13, 1906.

H. J. Green, President. A. H. Corey, Secretary.

Balance from previous year		$ 438,245.87

INCOME

Membership fees actually received	$ 2,076.00	
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	44,919.68	
All other assessments or premiums	375,007.28	
Dues and per capita tax	1,834.85	
Medical examiners' fees actually received	1,501.00	
Expense, benefit fee	19,963.00	
Total received from members	$ 445,301.77	
Deduct payments returned to applicants and members	314.75	
Net amount received from members	$ 444,987.02	
Interest on mortgage loans	17,752.43	
Interest on bonds and dividends on stocks	1,277.04	
Interest from all other sources	4,941.01	
Sale of lodge supplies	1,197.30	
Bond premiums	1,238.18	
Change of certificates	324.70	
Miscellaneous collections	2,000.15	
Total income		$ 473,717.83

DISBURSEMENTS

Death claims	$ 348,170.62	
Permanent disability claims	2,599.87	
Sick and accident claims	7,676.69	
Total benefits paid		$ 358,447.18
Commissions and fees paid to deputies and organizers		37,900.69
Salaries of deputies and organizers		9,985.00
Salaries of managers or agents not deputies or organizers		3,250.00
Salaries of officers and trustees		14,140.00
Salaries and other compensation of committees		1,305.00
Salaries of office employes		18,980.55
Salaries and fees paid to supreme medical examiners		5,000.00
Salaries and fees paid to subordinate medical examiners		418.00
Traveling and other expenses of officers, trustees and committees		3,762.13
Insurance department fees		419.50

Rent, including association's occupancy of its own buildings		3,000.00
Advertising, printing and stationery		6,503.64
Postage, express, telegraph and telephone		4,373.23
Lodge supplies		913.08
Official publication		7,535.02
Legal expense in litigating claims		674.11
Other legal expenses		1,500.00
Furniture and fixtures		1,075.88
Expense, deputies, managers, agents		7,747.09
Field auditing expense		3,575.94
Bond and fire insurance premium		1,129.91
Impairment service		882.38
Miscellaneous expense		2,202.58
Actuary expense		1,720.68
Lecture to ritual		404.87
Total disbursements		$ 496,876.46
Balance		$ 415,087.24

LEDGER ASSETS

Mortgage loans on real estate	$ 306,750.00	
Book value of bonds, $91,250.00; War Savings stamps, $828.00	92,078.00	
Cash in association's office, $4,355.36; deposited in banks (not on interest), $11,903.88	16,259.24	
Total ledger assets		$ 415,087.24

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 8,102.24
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		39,000.00
Organizers' balance		9,426.41
Furniture and fixtures		4,950.00
Stationery and supplies		3,525.31
Due from Homesteads on account		289.67
Gross assets		$ 480,380.87

DEDUCT ASSETS NOT ADMITTED

Balance due from organizers not secured by bonds	$ 9,426.41	
Furniture and fixtures	4,950.00	
Stationery and supplies	3,525.31	
Due from Homesteads on account	289.67	
Total admitted assets		$ 462,189.48

LIABILITIES

Death claims resisted, 3	$ 2,501.32	
Death claims reported but not adjusted, 127	136,421.33	
Total death claims		$ 138,922.65
Permanent disability claims reported but not yet adjusted, 1	$ 786.40	
Total permanent disability claims		786.40
Sick and accident claims reported but not yet adjusted, 8	$ 654.33	
Total sick and accident claims		654.33
Total unpaid claims		$ 140,363.38
Salaries, rents, expenses, commissions, etc., due or accrued		5,806.33
Advance assessments		3,993.95
Total		$ 150,163.66

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	27,565	$38,528,500.00
Benefit certificates written and revived during the year	3,526	5,194,000.00
Benefit certificates increased during the year	.....	63,000.00
Totals	31,091	$43,785,500.00
Deduct terminated or decreased during the year	2,909	4,209,500.00
Total benefit certificates in force December 31, 1918	28,182	$39,576,000.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	9,552	$12,472,000.00
Benefit certificates written and revived during the year	852	1,106,500.00
Benefit certificates received by transfer during the year	117	186,500.00
Benefit certificates increased during the year	-----	7,000.00
Totals	10,521	$13,771,000.00
Deduct terminated or decreased during the year	625	826,500.00
Total benefit certificates in force December 31, 1918	9,896	$12,944,500.00

Received during the year from members in Iowa:
Mortuary, $103,480.57; expense, $41,154.14; total, $144,634.71.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	34	$ 36,860.41
Claims incurred during the year including commuted value of installment certificates	405	454,660.50
Totals	439	$ 491,520.91
Claims paid during the year	309	348,170.62
Balance	130	$ 143,350.29
Saved by compromising or scaling down claims during the year	-----	4,427.64
Claims unpaid December 31, 1918	130	$ 138,922.65

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	11	$ 10,606.31
Claims (face value) incurred during the year	117	125,341.41
Totals	128	$ 135,947.72
Claims paid during the year	94	100,573.10
Balance	34	$ 35,374.62
Saved by compromising or scaling down claims during the year	1	201.96
Claims unpaid December 31, 1918, estimated liability	34	$ 35,172.66

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	No.	Amount
Claims incurred during the year	5	$ 3,386.27
Totals	5	$ 3,386.27
Claims paid during the year	3	2,599.87
Balance	2	$ 786.40
Rejected	1	
Claims unpaid December 31, 1918	1	$ 786.40

EXHIBIT OF ACCIDENT CLAIMS

Total Claims	No.	Amount
Claims incurred during the year	133	$ 8,331.02
Totals	133	$ 8,331.02
Claims paid during the year	116	7,676.69
Rejected	9	
Claims unpaid December 31, 1918	8	$ 654.33

Iowa Claims	No.	Amount
Claims incurred during the year	50	$ 2,357.94
Totals	50	$ 2,357.94
Claims paid during the year	41	2,063.89
Rejected	5	
Claims unpaid December 31, 1918	4	$ 294.05

LUTHERAN MUTUAL AID SOCIETY.

Located at Waverly, Iowa.

Re-incorporated May, 1916. Commenced Business, September 27, 1879.

O. Hardwig, President. G. A. Graumann, Secretary.

Balance from previous year		$ 268,738.56
INCOME		
Membership fees actually received	$ 939.00	
All other assessments or premiums	156,837.23	
Dues and per capita tax	9,643.75	
Other payments by members, duplicate certificates	212.00	
Total received from members	$ 167,631.98	
Net amount received from members	$ 167,631.98	
Interest on mortgage loans	12,993.01	
Interest from all other sources	275.43	
Gross rents from association's poperty, including $150.00 for association's occupancy of its own building	390.00	
Total income		$ 181,290.42
DISBURSEMENTS		
Death claims	$ 142,000.00	
Total benefits paid		$ 142,000.00
Commissions and fees paid to deputies and organizers		5.00
Salaries of managers or agents not deputies or organizers		2,245.93
Salaries of officers and trustees, 10		2,457.50
Other compensation of officers and trustees		330.15
Salaries of office employes, 2		1,745.50
Salaries and fees paid to supreme medical examiners		149.50
Traveling and other expenses of officers, trustees and committees		571.33
Insurance department fees		280.44
Rent, including $150.00 for association's occupancy of its own buildings		150.00
Advertising, printing and stationery		1,274.48
Postage, express, telegraph and telephone		405.68
Other legal expenses		737.76
Furniture and fixtures		84.74
Taxes, repairs and other expenses on real estate		507.53
Total disbursements		$ 152,945.54
Balance		$ 297,083.44
LEDGER ASSETS		
Book value of real estate	$ 13,500.00	
Mortgage loans on real estate	259,630.00	
Book value of bonds and stocks	4,000.00	
Deposited in trust companies and banks on interest	19,953.44	
Total ledger assets		$ 297,083.44
NON-LEDGER ASSETS		
Interest and rents due and accrued		$ 11,855.98
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge		4,257.95
Gross assets		$ 313,197.37
Total admitted assets		$ 313,197.37
LIABILITIES		
Death claims adjusted not yet due	$ 26,500.00	
Death claims reported but not adjusted	22,000.00	
Total death claims		$ 48,500.00
Total unpaid claims		$ 48,500.00
Salaries, rents, expenses, commissions, etc., due or accrued		294.97
Advance assessments		2,778.09
Total		$ 51,573.06

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	8,681	$ 8,902,500.00
Benefit certificates written and revived during the year	293	284,500.00
Totals	8,974	$ 9,187,000.00
Deduct terminated or decreased during the year	306	312,500.00
Total benefit certificates in force December 31, 1918	8,668	$ 8,874,500.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	1,144	$ 1,183,000.00
Benefit certificates written and revived during the year	56	54,500.00
Totals	1,200	$ 1,237,500.00
Deduct terminated or decreased during the year	106	88,000.00
Total benefit certificates in force December 31, 1918	1,094	$ 1,149,500.00

Received during the year from members in Iowa:
Mortuary, $18,925.33; reserve, $1,028.50; expense, $1,434.00; total, $21,387.83.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	13	$ 13,000.00
Claims incurred during the year including commuted value of installment certificates	167	177,500.00
Totals	180	$ 190,500.00
Claims paid during the year	137	142,000.00
Balance	43	$ 48,500.00
Claims unpaid December 31, 1918	43	$ 48,500.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	1	$ 1,000.00
Claims (face value) incurred during the year	21	23,500.00
Totals	22	$ 24,500.00
Claims paid during the year	18	20,500.00
Balance	4	$ 4,000.00
Claims unpaid December 31, 1918, estimated liability	4	$ 4,000.00

MODERN BROTHERHOOD OF AMERICA.

Located at Mason City, Iowa.

Incorporated March 20, 1897. Commenced Business April 5, 1897.

T. B. Hanley, President. E. L. Balz, Secretary.

Balance from previous year		$ 3,423,704.05
Less suspense account being money received in 1917 deposited in bank but not distributed to the different funds		18,440.36
Total		$ 3,405,263.69

INCOME

Membership fees actually received	$ 52,573.97	
All other assessments or premiums	1,162,182.81	
Dues and per capita tax	115,328.79	
Other payments by members	5,786.60	
Suspense account	17,170.39	
Total received from members	$ 1,353,042.56	
Deduct payments returned to applicants and members	8,039.98	
Net amount received from members	$ 1,345,002.58	
Interest on mortgage loans	110,251.13	
Interest on bonds and dividends on stocks	58,995.63	
Interest from all other sources	2,334.28	
Gross rents from association's property, including $4,999.92 for association's occupancy of its own building	24,739.26	
Sale of lodge supplies	1,276.57	
Premiums surety bonds	1,874.86	
Advertising official paper	1,067.74	
License fees South Dakota lodges	37.00	
Office fixtures sold	75.00	
Refunds, expenses and investigating loans	516.50	
Local funds disbanded lodges	36.27	
Miscellaneous	82.35	
Total income		$ 1,545,959.17

DISBURSEMENTS

Death claims	$ 714,378.48	
Permanent disability claims	22,210.01	
Sick and accident claims	9,425.00	
Old age benefits	122,281.04	
Total benefits paid		$ 868,294.53
Commissions and fees paid to deputies and organizers		56,163.27
Salaries of officers and trustees		13,200.00
Other compensation of officers and trustees, board of directors		13,110.74
Salaries and other compensation of committees, auditing committee		602.62
Salaries of office employes		36,850.58
Traveling and other expenses of officers, trustees and committees		943.63
Insurance department fees		1,993.85
Rent and light, including $4,999.92 for association's occupancy of its own buildings		5,750.62
Advertising, printing and stationery		10,068.69
Postage, express, telegraph and telephone		11,036.82
Lodge supplies		1,354.81
Official publication		14,390.23
Legal expense in litigating claims		7,349.75
Other legal expenses		2,734.97
Furniture and fixtures		2,390.44
Taxes, repairs and other expenses on real estate		19,600.49
Clerk hire, supreme president's office		2,121.29
Reports impaired risks		660.67
Investigating claims		903.18
Investigating loans		865.00
Bonds, local officers		1,005.75
Actuarial work		767.75
Insurance, bonds officers N. F. C. of A.		492.10
Dedication expense, subscription and clock service		83.55
Miscelaneous		119.65
Total disbursements		$ 1,072,854.98
Balance		$ 3,878,367.88

LEDGER ASSETS

Book value of real estate (less $893.79 incumbrance)	$ 289,106.21	
Mortgage loans on real estate	2,233,800.00	
Book value of bonds and stocks	1,304,509.99	
Deposited in trust companies and banks on interest 2% daily balances	50,861.68	
Total ledger assets		$ 3,878,367.88

NON-LEDGER ASSETS

Interest and rents due and accrued	$ 97,694.96
Market value of bonds and stocks over book value	4,192.66
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	106,450.00
Deputy bond fund bank balance	123.57
Gross assets	$ 4,086,829.07
Total admitted assets	$ 4,086,829.07

LIABILITIES

Death claims resisted, 4	$ 4,000.00	
Death claims reported but not adjusted, 176	202,819.35	
Total death claims		$ 206,819.35
Permanent disability claims resisted, 1	$ 500.00	
Permanent disability claims reported but not yet adjusted, 6	2,750.00	

Total permanent disability claims		3,250.00
Sick and accident claims resisted, 1	$ 200.00	
Sick and accident claims reported but not yet adjusted, 18	2,437.50	
Total sick and accident claims		2,637.50
Old age benefits reported but not yet due or adjusted (present worth), including No. 18 present value of such benefits payable in installments		65,467.05
Total unpaid claims		$ 278,173.90
Salaries, rents, expenses, commissions, etc., due or accrued		5,557.31
Advance assessments		11,531.49
Total		$ 295,262.70

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	58,428	$69,209,750.00
Benefit certificates written and revived during the year	4,506	5,031,250.00
Benefit certificates increased during the year	------	93,000.00
Totals	62,934	$74,334,000.00
Deduct terminated or decreased during the year	12,718	16,149,654.75
Total benefit certificates in force December 31, 1918	50,216	$58,184,345.25

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	13,454	$17,065,250.00
Benefit certificates written and revived during the year	694	846,500.00
Benefit certificates received by transfer during the year	405	494,997.41
Benefit certificates increased during the year	------	25,000.00
Totals	14,553	$18,431,747.41
Deduct terminated or decreased during the year	3,563	4,781,956.01
Total benefit certificates in force December 31, 1918	10,990	$13,649,791.40

Received during the year from members in Iowa:
Mortuary, $294,334.04; reserve, $1,019.97; expense, $43,319.86; total, $338,673.87.

EXHIBIT OF DEATH CLAIMS

Total claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	44	$ 52,426.79
Claims incurred during the year including commuted value of installment certificates	767	873,044.15
Totals	811	$ 925,470.94
Claims paid during the year	631	714,378.48
Balance	180	$ 211,092.46
Saved by compromising or scaling down claims during the year	------	4,273.11
Claims unpaid December 31, 1918	180	$ 206,819.35

Iowa Claims	No.	Amount
Claim unpaid December 31, 1917, as per last statement, estimated liability	4	$ 5,400.00
Claims (face value) incurred during the year	147	180,193.34
Totals	151	$ 185,593.34
Claims paid during the year	113	139,072.11
Balance	38	$ 46,521.23
Saved by compromising or scaling down claims during the year	------	850.00
Claims unpaid December 31, 1918, estimated liability	38	$ 45,671.23

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	49	$ 33,250.00
Claims incurred during the year	19	11,444.78
Totals	68	$ 44,694.78
Claims paid during the year	40	22,210.01
Balance	28	$ 22,484.77
Saved by compromising or scaling down claims during the year	------	5,984.77
Claims rejected during the year	8	5,750.00
Claims withdrawn during the year	13	7,500.00
Claims unpaid December 31, 1918	7	$ 3,250.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	19	$ 14,500.00
Claims incurred during the year	4	3,033.51
Totals	23	$ 17,533.51
Claims paid during the year	13	7,286.93
Balance	10	$ 10,246.58
Saved by compromising or scaling down claims during the year	------	3,246.58
Claims rejected during the year	3	2,500.00
Claims withdrawn during the year	6	4,000.00
Claims unpaid December 31, 1918	1	$ 500.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	16	$ 3,000.00
Claims incurred during the year	92	10,562.50
Totals	108	$ 13,562.50
Claims paid during the year	81	9,425.00
Saved by compromise during the year	------	425.00
Claims rejected during the year	8	1,075.00
Claims unpaid December 31, 1918	19	$ 2,637.50

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	4	$ 600.00
Claims incurred during the year	23	2,710.00
Totals	27	$ 3,310.00
Claims paid during the year	17	1,435.00
Saved by compromise during the year	------	200.00
Claims rejected during the year	3	400.00
Claims unpaid December 31, 1918	7	$ 1,275.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	92	$ 48,677.07
Claims incurred during the year, including commuted value only of installment certificates	242	143,483.67
Totals	334	$ 192,160.74
Claims paid during the year	220	122,281.04
Balance	114	$ 69,879.70
Saved by compromising or scaling down claims during the year	------	1,593.97
Claims withdrawn during the year	6	2,818.68
Claims unpaid December 31, 1918	108	$ 65,467.05

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	60	$ 29,228.77
Claims incurred during the year	146	89,561.22
Totals	206	$ 118,789.99
Claims paid during the year	131	75,204.66
Balance	75	$ 43,585.33
Saved by compromising or scaling down claims during the year	------	628.35
Claims withdrawn during the year	5	2,208.04
Claims unpaid December 31, 1918	70	$ 40,748.94

MYSTIC TOILERS.

Located at Fourth and Locust Streets, Des Moines, Iowa.

Incorporated February 3, 1899. Commenced Business March 15, 1899.

W. L. Harding, President. P. O. Montgomery, Secretary.

Balance from previous year $ 201,717.18

INCOME

Membership fees actually received	$ 53.00
Assessments or premiums during first 12 months of membership of which all or an extra percentage is used for expense	254.25

All other assessments or premiums	39,831.45	
Dues and per capita tax	3,005.15	
Total received from members	$ 43,743.85	
Net amount received from members	$ 43,743.85	
Interest on mortgage loans	11,674.29	
Interest on bonds and dividends on stocks	280.74	
Interest from all other sources	383.74	
Sale of lodge supplies	25.73	
From all other sources, total	42.00	
Total income		$ 56,150.26

DISBURSEMENTS

Death claims	$ 36,401.65	
Sick and accident claims	300.00	
Old age benefits	1,100.00	
Total benefits paid		$ 37,801.65
Commissions and fees paid to deputies and organizers		167.00
Salaries of officers and trustees		2,735.00
Salaries and other compensation of committees		48.72
Salaries of office employes		1,754.00
Salaries and fees paid to supreme medical examiners		10.00
Traveling and other expenses of officers, trustees and committees		315.00
Insurance department fees		371.95
Rent, including association's occupancy of its own buildings		734.50
Advertising, printing and stationery		159.78
Postage, express, telegraph and telephone		697.12
Official publication		782.10
Expense of supreme lodge meeting		295.90
All other disbursements		489.04
Balance		$ 46,354.76

LEDGER ASSETS

Mortgage loans on real estate	$ 166,370.00	
Book value of bonds and stocks	13,000.00	
Deposited in trust companies and banks on interest	32,142.68	
Total ledger assets		$ 211,512.68

NON-LEDGER ASSETS

Interest and rents due and accrued	$ 5,063.65
Assessments actually collected by subordinate lodges not yet turned over to supreme lodge	3,600.00
Gross assets	$ 220,176.33
Total admitted assets	$ 220,176.33

LIABILITIES

Death claims reported but not adjusted	$ 1,540.00	
Total death claims		$ 1,540.00
Total sick and accident claims		125.00
Total unpaid claims		$ 1,665.00
Total		$ 1,665.00

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	2,455	$ 2,726,050.00
Benefit certificates written and revived during the year	22	24,000.00
Totals	2,477	$ 2,750,050.00
Deduct terminated or decreased during the year	97	104,950.00
Total benefit certificates in force December 31, 1918	2,380	$ 2,645,100.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	2,048	$ 2,247,550.00
Benefit certificates written and revived during the year	19	19,000.00
Totals	2,067	$ 2,266,550.00

Deduct terminated or decreased during the year	80	78,950.00
Total benefit certificates in force December 31, 1918	1,987	$ 2,187,600.00

Received during the year from members in Iowa:
Mortuary, $25,742.75; expense, $10,503.30; total, $36,246.05.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	4	$ 4,000.00
Claims incurred during the year including commuted value of installment certificates	32	41,850.00
Totals	36	$ 45,850.00
Claims paid during the year	35	36,401.65
Balance	1	$ 9,448.35
Saved by compromising or scaling down claims during the year	.....	7,448.35
Claims unpaid December 31, 1918	1	$ 2,000.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	3	$ 3,000.00
Increase in such estimated liability during the year	28	36,850.00
Totals	31	$ 39,850.00
Claims paid during the year	30	32,020.40
Balance	1	$ 7,829.60
Saved by compromising or scaling down claims during the year	.....	5,829.60
Claims unpaid December 31, 1918, estimated liability	1	$ 2,000.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Total Claims	No.	Amount
Claims incurred during the year	8	$ 425.00
Totals	8	$ 425.00
Claims paid during the year	6	300.00
Claims unpaid December 31, 1918	2	$ 125.00

Iowa Claims	No.	Amount
Claims incurred during the year	8	$ 425.00
Totals	8	$ 425.00
Claims paid during the year	6	300.00
Claims unpaid December 31, 1918	2	$ 125.00

EXHIBIT OF OLD AGE AND OTHER CLAIMS

Total Claims	No.	Amount
Claims incurred during the year, including commuted value only of installment certificates	12	$ 1,100.00
Totals	12	$ 1,100.00
Claims paid during the year	12	1,100.00

Iowa Claims	No.	Amount
Claims incurred during the year	12	$ 1,100.00
Totals	12	$ 1,100.00
Claims paid during the year	12	1,100.00

ORDER OF RAILWAY CONDUCTORS OF AMERICA.

(Mutual Benefit Department)

Located at Cedar Rapids, Iowa.

A. B. Garretson, President. C. E. Whitney, Secretary.

Commenced Business December 15, 1868.

Balance from previous year $ 2,758,499.17

INCOME

Membership fees actually received	$ 10,293.00	
All other assessments or premiums	1,537,983.75	
Other payments by members	18,107.00	
Total received from members	$ 1,566,383.75	

Deduct payments returned to applicants and members	1,400.70	
Net amount received from members	$ 1,564,983.05	
Interest on bonds and dividends on stocks	104,795.20	
Interest from all other sources	13,897.77	
From all other sources, total	8,047.51	
Total income		$ 1,691,723.53

DISBURSEMENTS

Death claims	$ 1,496,500.00	
Permanent disability claims	78,500.00	
Benevolence claims	32,000.00	
Disappearance claim Fk. Downey, 4-30-18	300.00	
Total benefits paid		$ 1,607,300.00
Salaries of officers and trustees		22,750.00
Salaries and other compensation of committees, insurance committee		1,428.52
Salaries of office employes		15,238.38
Salaries and fees paid to supreme medical examiners		1,000.00
Salaries and fees paid to subordinate medical examiners		60.00
For collection and remittance of assessments and dues		45.08
Insurance department fees		25.00
Rent, including association's occupancy of its own buildings		1,500.00
Advertising, printing and stationery		3,626.77
Postage, express, telegraph and telephone		9,240.58
Legal expense in litigating claims		2,523.56
Other legal expenses		300.00
All other disbursements		30,660.80
Total disbursements		$ 1,695,707.69
Balance		$ 2,754,515.01

LEDGER ASSETS

Book value of bonds and stocks	$ 2,438,214.11	
Deposited in trust companies and banks on interest	316,300.90	
Total ledger assets		$ 2,754,515.01

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 20,426.35
Gross assets		$ 2,774,941.36

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value	$ 50,242.03	
		50,242.03
Total admitted assets		$ 2,724,699.33

LIABILITIES

Death claims due and unpaid	$ 16,000.00	
Death claims adjusted not yet due	114,000.00	
Death claims reported but not adjusted	151,500.00	
Total death claims		$ 281,500.00
Permanent disability claims adjusted not yet due	$ 5,000.00	
Permanent disability claims reported but not yet adjusted	18,000.00	
Total permanent disability claims		23,000.00
Total unpaid claims		$ 304,500.00
Advance assessments		31,700.50
Total		$ 336,200.50

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	45,410	$85,239,000.00
Benefit certificates written and revived during the year	3,046	5,161,000.00
Totals	48,456	$90,400,000.00
Deduct terminated or decreased during the year	1,808	3,168,000.00
Total benefit certificates in force December 31, 1918	46,648	$87,232,000.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	1,269	$ 2,418,500.00
Benefit certificates written and revived during the year	73	114,000.00
Totals	1,342	$ 2,532,500.00
Deduct terminated or decreased during the year	66	101,500.00
Total benefit certificates in force December 31, 1918	1,276	$ 2,431,000.00

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	92	$ 169,000.00
Claims incurred during the year including commuted value of installment certificates	852	1,609,000.00
Totals	944	$ 1,778,000.00
Claims paid during the year	797	1,496,500.00
Balance	147	$ 281,500.00
Claims unpaid December 31, 1918	147	$ 281,500.00

Iowa Claims	No.	Amount
Claims (face value) incurred during the year	22	$ 44,000.00
Totals	22	$ 44,000.00
Claims paid during the year	22	44,000.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	14	$ 28,000.00
Claims incurred during the year	36	79,500.00
Totals	50	$ 107,500.00
Claims paid during the year	35	78,500.00
Balance	15	$ 29,000.00
Saved by compromising or scaling down claims during the year; rejected	3	6,000.00
Claims unpaid December 31, 1918	12	$ 23,000.00

ROMAN CATHOLIC MUTUAL PROTECTIVE SOCIETY OF IOWA.

Located at corner Fourth and Vine Streets, Fort Madison, Iowa.

Incorporated November 20, 1879. Commenced Business May 21, 1879.

B. H. Forkenbrock, President. Peter Kern, Secretary.

Balance from previous year		$ 416,263.26

INCOME

Membership fees actually received	$ 12.00	
All other assessments or premiums	100,304.14	
Dues and per capita tax	5,519.00	
Medical examiners' fees actually received	2.00	
Total received from members	$ 105,837.14	
Net amount received from members	$ 105,837.14	
Interest on mortgage loans	22,345.77	
Interest from all other sources	803.86	
Sale of lodge supplies	1.50	
From all other sources, total	32.52	
Total income		$ 129,020.79

DISBURSEMENTS

Death claims	$ 95,000.00	
Total benefits paid		$ 95,000.00
Commissions and fees paid to deputies and organizers		10.50
Salaries of deputies and organizers		1,500.00
Salaries of officers and trustees		3,100.00
Salaries of office employes		645.00
Traveling and other expenses of officers, trustees and com-		

mittees		2,073.58
Insurance department fees		79.50
Rent, including association's occupancy of its own buildings		240.00
Advertising, printing and stationery		436.60
Postage, express, telegraph and telephone		106.10
Official publication		2,467.49
Other legal expenses		3,756.89
Furniture and fixtures		100.00
All other disbursements		2,238.90
Total disbursements	$	111,744.65
Balance	$	433,539.40

LEDGER ASSETS

Mortgage loans on real estate	$ 401,800.00	
Book value of bonds and stocks	16,000.00	
Deposited in banks (not on interest)	16,028.90	
Reserve fund assessments or assets paid from reserve fund loaned to old members at interest	5,710.50	
Total ledger assets		$ 433,539.40

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 15,069.66
Market value of real estate over book value		88.55
Office furniture		1,000.00
Gross assets		$ 449,697.61

DEDUCT ASSETS NOT ADMITTED

Reserve fund assessments	$ 5,710.50	
Office furniture	1,000.00	
		$ 6,710.50
Total admitted assets		$ 442,987.11

LIABILITIES

Death claims reported but not adjusted, 22	$ 38,000.00	
Total death claims		$ 38,000.00
Total unpaid claims		38,000.00
Total		$ 38,000.00

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	5,618	$ 7,289,500.00
Benefit certificates written and revived during the year	3	6,000.00
Benefit certificates received by transfer during the year	18	22,500.00
Benefit certificates increased during the year	------	1,000.00
Totals	5,639	$ 7,319,000.00
Deduct terminated or decreased during the year	455	530,500.00
Total benefit certificates in force December 31, 1918	5,184	$ 6,788,500.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	4,921	$ 6,508,000.00
Benefit certificates written and revived during the year	21	28,500.00
Benefit certificates received by transfer during the year	12	16,000.00
Benefit certificates increased during the year	------	1,000.00
Totals	4,954	$ 6,553,500.00
Deduct terminated or decreased during the year	408	482,500.00
Total benefit certificates in force December 31, 1918	4,546	$ 6,071,000.00

Received during the year from members in Iowa:
Mortuary, $76,339.56; reserve, $8,981.11; expense, $4,490.58; total, $89,811.25.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	8	$ 10,500.00
Claims incurred during the year including commuted value of installment certificates	82	122,500.00
Totals	90	$ 133,000.00

Claims paid during the year	68	95,000.00
Balance	22	$ 38,000.00
Claims unpaid December 31, 1918	22	$ 38,000.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	7	$ 10,000.00
Claims (face value) incurred during the year	77	115,500.00
Totals	84	$ 125,500.00
Claims paid during the year	63	89,500.00
Balance	21	$ 36,000.00
Claims unpaid December 31, 1918, estimated liability	21	$ 36,000.00

WESTERN BOHEMIAN FRATERNAL ASSOCIATION.

Located at 307 12th Ave., Cedar Rapids, Iowa.

Incorporated June 9, 1897. Commenced Business July 4, 1897.

Frank M. Barta, President. L. J Kaspar, Secretary.

Balance from previous year $ 651,517.44

INCOME

Membership fees actually received	$ 262,189.01	
Dues and per capita tax	20,325.50	
Received for certificates	423.30	
Total received from members	$ 282,937.81	
Deduct payments returned to applicants and members	13.50	
Net amount received from members	$ 282,924.31	
Interest on mortgage loans	9,095.98	
Interest on bonds and dividends on stocks	21,066.55	
Interest from all other sources	1,886.55	
Sale of lodge supplies	802.40	
From all other sources, total	842.99	
Total income		$ 316,618.78

DISBURSEMENTS

Death claims	$ 146,622.45	
Total benefits paid		$ 146,622.45
Salaries of deputies and organizers		1,743.97
Salaries of officers and trustees		4,868.46
Traveling and other expenses of officers, trustees and committees		95.17
Insurance department fees		110.00
Rent, including light and fuel for association's occupancy of its own buildings		483.52
Advertising, printing and stationery		2,161.31
Postage, express, telegraph and telephone		501.01
Official publication		4,885.39
Legal expense in litigating claims		125.00
Other legal expenses		69.83
Furniture and fixtures		35.00
All other disbursements		4,629.00
Total disbursements		$ 166,714.87
Balance		$ 801,421.35

LEDGER ASSETS

Mortgage loans on real estate	$ 145,881.28	
Book value of bonds and stocks	571,838.98	
Deposited in trust companies and banks on interest	83,701.09	
Total ledger assets		$ 801,421.35

NON-LEDGER ASSETS

Interest and rents due and accrued	$ 15,170.08
Gross assets	$ 816,591.43

DEDUCT ASSETS NOT ADMITTED

Book value of bonds and stocks over market value		$ 11,587.98
Total admitted assets		$ 805,003.45

LIABILITIES

Death claims due and unpaid	$ 31,300.00	
Total death claims		$ 31,300.00
Total unpaid claims		31,300.00
Total		$ 31,300.00

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	20,868	$18,595,750.00
Benefit certificates written and revived during the year	310	216,750.00
Benefit certificates increased during the year	------	11,250.00
Totals	21,178	$18,823,750.00
Deduct terminated or deceased during the year	1,312	1,352,500.00
Total benefit certificates in force December 31, 1918	19,866	$17,471,250.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	2,767	$ 2,431,500.00
Benefit certificates written and revived during the year	48	36,250.00
Benefit certificates received by transfer during the year	6	6,000.00
Totals	2,821	$ 2,476,250.00
Deduct terminated or deceased during the year	124	76,250.00
Total benefit certificates in force December 31, 1918	2,697	$ 2,400,000.00

Received during the year from members in Iowa:
Mortuary, $20,231.80; reserve, $14,162.69; expense, $2,912.70; total, $37,307.19.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	18	$ 17,050.00
Claims incurred during the year including commuted value of installment certificates	187	160,872.00
Totals	205	$ 177,922.00
Claims paid during the year	175	146,622.00
Balance	30	$ 31,300.00
Claims unpaid December 31, 1918	30	$ 31,300.00

Iowa Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement, estimated liability	1	$ 500.00
Increase in such estimated liability during the year	34	32,250.00
Totals	35	$ 33,750.00
Claims paid during the year	31	29,750.00
Balance	4	$ 4,000.00

ZAPADNI CESKA KATOLICKA JEDNOTA—THE WESTERN BOHEMIAN CATHOLIC UNION.

Located at Spillville, Iowa.

Incorporated February 2, 1899. Commenced Business January 1, 1899.

L. J. Kudrna, President. J. J. Kovarik, Secretary.

Balance from previous year: Mortuary fund, $5,490.64; reserve fund, $83,094.91; expense fund, $627.31		$ 89,212.86

INCOME

Membership fees actually received	$ 34.20	
All other assessments or premiums	50,363.83	
Dues and per capita tax	3,041.10	
Medical examiners' fees actually received	16.25	
Other payments by members, war fund	1,237.55	
Total received from members	$ 54,692.93	
Net amount received from members	$ 54,692.93	
Interest on mortgage loans	3,399.56	
Interest on U. S. Treas. Cost of Indebtedness	74.59	
Interest on bonds and dividends on stocks	192.81	
Interest from all depositories	635.94	
Sale of lodge supplies	116.01	
Refunded	75.00	
Total income		$ 59,186.84

DISBURSEMENTS

Death claims	$ 42,028.28	
Total benefits paid		$ 42,028.28
Salaries of managers or agents not deputies or organizers		30.00
Salaries of officers and trustees		1,700.00
Salaries and fees paid to supreme medical examiners		16.75
Traveling and other expenses of officers, trustees and committees		152.88
Insurance department fees		250.18
Advertising, printing and stationery		111.59
Postage, express, telegraph and telephone		118.44
All other disbursements		234.22
Total disbursements		$ 44,642.34
Balance		$ 103,757.36

LEDGER ASSETS

Mortgage loans on real estate	$ 78,950.00	
Book value of bonds and stocks	9,500.00	
Deposited in trust companies and banks on interest	15,307.36	
Total ledger assets		$ 103,757.36

NON-LEDGER ASSETS

Interest and rents due and accrued on mortgages		$ 2,205.68
Interest accrued on bonds		84.73
All other assets		364.80
Gross assets		$ 106,411.97

DEDUCT ASSETS NOT ADMITTED

Other items	$ 364.80	
Total admitted assets		$ 106,047.17

LIABILITIES

Death claims due and unpaid, 9	$ 3,324.43	
Death claims adjusted not yet due, 9	6,400.00	
Death claims reported but not adjusted, 8	5,900.00	
Total death claims		$ 15,624.43
Total unpaid claims		$ 15,624.43
Salaries, rents, expenses, commissions, etc., due or accrued		25.35
Total		$ 15,649.78

EXHIBIT OF CERTIFICATES

Total Business of the Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	3,821	$ 2,868,000.00
Benefit certificates written and revived during the year	33	28,050.00
Benefit certificates received by transfer during the year	20	17,600.00
Benefit certificate incomes during the year	------	1,000.00
Totals	3,874	$ 2,915,250.00
Deduct terminated or decreased during the year	197	144,800.00
Total benefit certificates in force December 31, 1918	3,677	$ 2,770,450.00

Business in Iowa During Year	No.	Amount
Benefit certificates in force December 31, 1917, as per last statement	554	$ 417,550.00
Benefit certificates written and revived during the year	19	16,650.00
Totals	573	$ 434,200.00
Deduct terminated or decreased during the year	19	15,100.00
Total benefit certificates in force December 31 ,1918	554	$ 419,100.00

Received during the year from members in Iowa:
Mortuary, $6,595.17; reserve, $643.87; war fund, $202.80; expense, $466.50; total, $7,908.34.

EXHIBIT OF DEATH CLAIMS

Total Claims	No.	Amount
Claims unpaid December 31, 1917, as per last statement	10	$ 6,199.43
Claims incurred during the year including commuted value of installment certificates	75	52,200.00
Interest addition on account of installment claims, returned	------	75.00
Totals	85	$ 58,474.43
Claims paid during the year	59	42,928.28
Balance	26	$ 16,446.15
Saved by compromising or scaling down claims during the year	------	821.72
Claims unpaid December 31, 1918	26	$ 15,624.43

Iowa Claims	No.	Amount
Claims (face value) incurred during the year	11	$ 8,500.00
Totals	11	$ 8,500.00
Claims paid during the year	8	5,500.00
Balance	3	$ 3,000.00
Claims unpaid December 31, 1918, estimated liability	3	$ 3,000.00

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State of Iowa

1920

REPORT OF THE

INSURANCE DEPARTMENT
OF IOWA

VOL. I—FIRE AND CASUALTY

A. C. SAVAGE
Commissioner of Insurance

Business of 1919, from Reports of December 31, 1919

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 51st 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, 1919.

Yours very truly,

A. C. Savage

Commissioner of Insurance.

Des Moines, May 1, 1920.

IOWA STATE DEPARTMENT OF INSURANCE

Office	Name	Residence at Time of Appointment	Birthplace	Compensation
Deputy	Thomas Watters, Jr.	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	1,800
General Clerk	E. W. Sweany	Des Moines	Missouri	1,400
Certificate Clerk	Phyllis McLaughlin	Des Moines	Nebraska	1,500
Policy Examiner	Ralph N. Lynch	Adair	Iowa	1,800
Examiner	Karl P. Blaise	Des Moines	Iowa	Per diem
Examiner	Leslie L. Bleakly	Des Moines	Iowa	Per diem
Examiner	Roy E. Curray	Des Moines	Iowa	Per diem
Examiner	C. E. Dailey	Des Moines	Iowa	Per diem
Examiner	E. R. Holmes	Des Moines	England	Per diem
Examiner	Bert Jones	Des Moines	Iowa	Per diem
Examiner	R. F. Lee	Des Moines	Iowa	Per diem
Examiner	H. E. Mizener	Des Moines	Nebraska	Per diem
Examiner	E. L. Shinniek	St. Paul, Minn.	Wisconsin	Per diem
Examiner	Ray C. Stiles	Des Moines	Iowa	Per diem
Examiner	H. J. Van Aken	Des Moines	Iowa	Per diem
Examiner	B. D. Van Meter	Des Moines	Iowa	Per diem
Examiner	Arnold Westburg	Des Moines	Iowa	Per diem
Stenographer	Louise Stehm	Des Moines	Iowa	$ 1,200
Stenographer	Louise Umpleby	Des Moines	Ohio	1,200
Stenographer	Opal Adamson	Centerville	Iowa	1,140
Stenographer	Ina Shaw	Des Moines	Iowa	1,020
Stenographer	Mildred Colgan	Valley Junction	Iowa	1,080
File Clerk	Nan Emmons	Des Moines	Illinois	1,080
Messenger and Janitor	Albert J. Gay	Des Moines	W. Virgina	1,080

AUDITORS OF STATE—EX-OFFICIO COMMISSIONERS OF INSURANCE

Name	County From Which Chosen	Date of First Election or Appointment	Years Served
John Pattee	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 Beardsley	Des Moines	April 13, 1886	1886-
John L. Brown	Lucas	July 14, 1886	1886-1887
James A. Lyons	Guthrie	November 2, 1886	1887-1893
Cornelius G. McCarthy	Story	November 8, 1892	1893-1899
Frank F. Merriam	Delaware	November 8, 1898	1899-1903
Beryl F. Carroll	Davis	November 3, 1902	1903-1909
John L. Bleakly	Ida	November 3, 1908	1909-1914

COMMISSIONERS OF INSURANCE

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

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

FIRE, CASUALTY AND MISCELLANEOUS

REPORT OF INSURANCE COMMISSIONER
FIRE AND CASUALTY

This volume is a statistical compilation and review of the reports on 1919 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 1919, has been under the supervision of Hon. A. C. Savage.

For the first time, since the annual reports of this Department have been issued, the business of the different fire and casualty companies authorized to transact business in Iowa, has been classified to show the business of Iowa, Non-Iowa, and Foreign, or other than United States companies, for total and for Iowa business.

In order that the reader of this volume may more readily have information as to all companies authorized to transact an insurance business in Iowa, the following alphabetical list of authorized Life Companies, Life Associations, and Fraternal Societies has been included herein, and a list of the authorized Fire and Casualty companies has been included in the Life or Volume II section of this annual report:

On December 31, 1919, there was a total of 408 fire, hail and tornado insurance companies and associations reporting to this department, classified as follows:

Iowa Companies	18
Non-Iowa Companies	179
State Mutuals	31
County Mutuals	160
Iowa Fire Reciprocal Exchange	1
Non-Iowa Fire Reciprocal Exchanges	19
	408

On the same date reports were filed by 92 other companies and associations transacting a casualty and miscellaneous insurance business in this state, classified as follows:

Iowa Casualty Companies	11
Non-Iowa Casualty Companies	70
Iowa Assessment Accident Associations	4
Non-Iowa Assessment Accident Associations	4
Non-Iowa Casualty Reciprocal Exchanges	3
	92

INSURANCE COMPANIES ADMITTED DURING 1919

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 1919	Name Fire Insurance Companies	Location	Capital Stock
January 10	Retail Hardware Mutual Fire Ins. Co.	Minneapolis, Minn.	Mutual
January 20	South Carolina Fire Ins. Co.	Columbia, S. C.	$ 200,000.00
February 26	Hudson Insurance Co.	New York, N. Y.	500,000.00
May 5	State Farmers Mutual Hail Ins. Co.	Waseca, Minn.	Mutual
	Rossia Insurance Co. of America	Hartford, Conn.	250,000.00
	Spanish American Union Ins. Co. U. S. Branch	New York, N. Y.	*200,000.00
	Liberty Fire Ins. Co.	St. Louis, Mo.	300,000.00
	Union Ins. Society of Canton, Ltd. U. S. Branch	Chicago, Ill.	*200,000.00
May 16	Fitchburg Mutual Fire Ins. Co.	Fitchburg, Mass.	Mutual
	Norwegian Atlas Ins. Co., Ltd. U. S. Branch	New York, N. Y.	*200,000.00
	Prudentia Re & Coinsurance Co., Ltd. U. S. Branch	New York, N. Y.	*200,000.00
May 27	Millers National Ins. Co.	Chicago, Ill.	500,000.00
June 2	Northwestern Mutual Fire Assn.	Seattle, Wash.	Mutual
July 11	American Fire Ins. Corp. of N. Y.	New York, N. Y.	200,000.00
July 16	United British Ins. Co., Ltd. U. S. B.	Newark, N. J.	*200,000.00
August 4	Western Alliance Ins. Co.	Chicago, Ill.	300,000.00
August 6	Century Ins. Co., Ltd. U. S. Branch	New York, N. Y.	200,000.00
August 19	Republic Insurance Co.	Dallas, Texas	850,000.00
August 25	American Merchant Marine Ins. Co.	New York, N. Y.	300,000.00
September 12	Ohio Hardware Dealers Mut. Fire Ins. Co.	Coshocton, Ohio	Mutual
September 13	Reinsurance Company "Salamandra" U. S. Branch	New York, N. Y.	*200,000.00
September 20	Bankers & Shippers Ins. Co.	New York, N. Y.	1,000,000.00
September 30	Pacific Fire Ins. Co.	New York, N. Y.	400,000.00
October 13	Nippon Fire Ins. Co., Ltd., U. S. B.	New York, N. Y.	*200,000.00
November 11	Nordisk Reinsurance Co., Ltd., U. S. Branch	New York, N. Y.	*200,000.00
November 19	National Reserve Ins. Co.	East Dubuque, Ill.	300,000.00
December 29	Victory Ins. Co. of Philadelphia	Philadelphia, Pa.	500,000.00

* Statutory deposit.

Date 1919	Name Casualty Companies	Location	Stock Capital
March 25	American Mutual Liability Ins. Co.	Boston, Mass.	Mutual
April 1	Equitable Life Assurance Society of the U. S.	New York, N. Y.	$ 100,000.00
June 5	Builders & Manufacturers Mutual Casualty Co.	Chicago, Ill.	Mutual
June 10	General Accdt. Fire & Life Assur. Corp. U. S. Branch	Philadelphia, Pa.	*200,000.00
June 13	Equitable Accident Company	Boston, Mass.	100,000.00
June 18	American Reinsurance Company	Huntington, Pa.	500,000.00
July 1	Medical Protective Company	Fort Wayne, Ind.	200,000.00
July 8	Nebraska Live Stock Ins. Co.	Omaha, Neb.	164,825.00
October 29	Physicians Indemnity Association	Fort Scott, Kan.	Mutual
November 11	Bankers Automobile Ins. Co.	Lincoln, Neb.	250,000.00
	Assessment Accident Associations		
February 8	Central Business Mens Assn.	Chicago, Ill.	
May 20	Mutual Benefit Health & Accdt. Assn.	Omaha, Neb.	
	Inter Insurance Exchanges—Fire		
June 9	United State Automobile Ins. Exchange.	Kansas City, Mo.	
June 10	United Retail Merchants Underwriting Assn.	Minneapolis, Minn.	
October 1	Illinois Automobile Exchange	Bloomington, Ill.	
	Casualty		
June 7	Bituminous Casualty Exchange	Rock Island, Ill.	

* Statutory Deposit.

NEW ORGANIZATIONS

The following companies were incorporated under the laws of Iowa and authorized to transact business during 1919:

Date 1919	Name Fire Insurance Companies	Location	Stock Capital
January 11	Hawkeye Securities Fire Ins. Co.	Des Moines	344,200.00
April 12	Farmers Automobile Ins. Co.	Sioux City	100,000.00
September 9	North American Fire Ins. Co.	Des Moines	500,000.00
December 27	Automotive Ins. Co.	Mason City	100,000.00
	Casualty Companies		
October 27	Inter State Liability Ins. Co.	Rock Rapids	200,000.00
	Assessment Accident Associations		
February 10	Hawkeye Commercial Men's Assn.	Marshalltown	
	Fire Inter Insurance Exchange		
May 19	State Automobile Ins. Assn.	Des Moines	
	State Mutual Associations		
April 22	Reliance Mutual Ins. Assn.	Des Moines	
April 28	Hawkeye Mutual Hail Ins. Assn.	Ft. Dodge	

CHANGE IN NAMES

Since January 1, 1919, the following companies have changed their names or locations.

Mutual Fire & Tornado Assn. of Newton, Iowa, changed the location of their principal place of business to Cedar Rapids, Iowa, January 30, 1919.

Western Grain Dealers Mut. Fire Ins. Assn. changed name to Western Grain Dealers Mut. Fire Ins. Co. of Des Moines and became a mutual company operating under Chapter 4, Title IX of the Code, April 3, 1919.

Mutual Hailstorm Ins. Assn. of Des Moines changed name to Standard Mut. Hail Ins. Assn. January 24, 1919.

German Mut. Fire Ins. Assn. of Grand Mound, Iowa, changed name to American Mut. Ins. Assn. of Clinton County, January 7, 1919.

German Mut. Ins. Assn. of Clinton and adoining counties at Wheatland, Iowa, changed name to American Mut. Ins. Assn. of Clinton and adjoining counties, January 23, 1919.

Skandinavia Reinsurance Co., (U. S. Branch), New York, N. Y., changed name to Skandinavia Ins. Co., January 4, 1919.

Fire and Casualty Companies which have ceased doing business or withdrawn from the state in 1919:

Alliance Assurance Co., U. S. Branch, New York, N. Y., not an applicant for renewal of license, March 1, 1919.

Rossia Insurance Co. U. S. Branch, Hartford, Conn., reinsured by Rossia Ins. Co. of America, April 1, 1919.

Maryland Motor Car Ins. Co. not an applicant for renewal of license March 1, 1919.

Kansas City Casualty Co. reinsured and merged with the Employers Indemnity Corporation of Kansas City, Mo., June 28, 1919.

Western Live Stock Ins. Co., Peoria, Ill., reinsured by the Kaskaskia Live Stock Ins. Co. of Shelbyville, Ill., November 20, 1919.

Protected Mutual Fire Ins. Assn. of Des Moines, Iowa, reinsured in the Home Mutual Ins. Assn., January 10, 1919.

Chicago Bonding & Ins. Co. of Chicago, Ill., consolidated with the American Bonding & Casualty Co., December 31, 1919.

Employers Indemnity Exchange (Trimble, Neal & Co., Attorneys-in-Fact) not an applicant for renewal of license March 1, 1919.

New York Nat'l Ins. Co. not an applicant for renewal of license, March 1, 1919. In liquidation by New York Insurance Department.

SECURITIES ON DEPOSIT

The following exhibit shows the securities representing invested assets of fire and casualty companies that have been placed on deposit with the Insurance Department of Iowa as by statute provided.

Fire Companies

Central National Fire Insurance Company	$ 507,000.00
Globe National Fire Insurance Company	1,012,510.00
Hawkeye Securities Fire Insurance Company	1,201,725.00
Iowa National Fire Insurance Company	503,585.00
Mill Owners Mutual Fire Insurance Company	203,800.00
North American Fire Insurance Company	501,347.35
Security Fire Insurance Company	202,500.00
State Insurance Company	99,600.00
Western Grain Dealers Mutual Fire Ins. Co.	134,860.00
	$4,366,927.35

Casualty and Miscellaneous

American Bonding and Casualty Company	$1,026,150.00
Automotive Insurance Company	100,000.00
Bankers Accident Insurance Company	121,735.00
Farmers Automobile Insurance Company	100,000.00
Farmers Live Stock Insurance Company	224,259.98
Great Western Accident Insurance Company	255,285.11
Horticultural Insurance Company	100,650.00
Inter-State Automob le Insurance Co. of Iowa	200,000.00
Inter-State Business Mens Accident Ins. Co.	101,200.00
Inter-State Liability Insurance Company	200,000.00
Iowa Bonding and Casualty Company	1,028,400.00
Iowa State Live Stock Insurance Company	149,197.08
National Live Stock Insurance Company	100,750.00
Southern Surety Company	605,408.30
	$4,313,035.47

Reciprocal

Illinois Automobile Insurance Exchange, Bloomington, Illinois.	$ 30,000.00
Deposited by firms or corporat ons carrying their own workmen's compensation risks	10,000.00
TOTAL DEPOSITS	$8,719,962.82

TAXES AND FEES COLLECTED

Class of Business	Taxes	Fees
Iowa Fire Insurance Companies	$ 16,433.90	$ 4,504.75
Non-Iowa, United States Fire Insurance Companies	228,993.45	44,135.50
U. S. B. Foreign Fire Insurance Companies	56,766.80	9,469.00
Fire Inter Insurance Exchanges	2,607.50	1,439.50
State Mutual Associations	16,019.11	2,945.25
County Mutual Associations	----------	478.50
Total Fire	$ 320,820.76	$ 62,972.50
Iowa Casualty and Miscellaneous Insurance Companies	$ 20,406.05	$ 2,174.85
Non-Iowa Casualty and Miscellaneous Insurance Companies	77,115.35	14,929.00
U. S. B. Foreign Casualty and Miscellaneous Insurance Companies	17,688.38	1,195.00
Casualty Inter Insurance Exchanges	173.97	212.00
Assessment Accident Associations (Iowa)	2,940.54	144.00
Total Casualty	$ 118,324.29	$ 81,627.35
Grand total	$ 439,145.05	$ 81,627.35
Assessment Accident Associations (Non-Iowa)	----------	$ 572.00
	$ 439,145.05	$ 82,199.35

TAXES AND FEES COLLECTED.

Name of Company	Fees Paid to Treasurer of State	Publication Fee	Total Fees	Examination	Taxes
FIRE INSURANCE COMPANIES.					
Iowa Companies—					
Automotive Insurance Company	$ 50.00		$ 50.00		
Central National Fire Insurance Company	295.00	$ 12.00	307.00		$ 1,001.06
Dubuque Fire and Marine Insurance Company	213.00	12.00	225.00		800.72
Farmers' Automobile Insurance Company	271.90		271.90	$ 106.12	
Farmers' Insurance Company	476.10	12.00	488.10	1,121.06	3,375.93
Globe National Fire Insurance Company	48.00	12.00	60.00		6.83
Hawkeye Securities Fire Insurance Company	357.40	12.00	369.40	142.85	
Horticultural Insurance Company	189.00	12.00	201.00		1,817.55
Inter-State Mutual Auto Insurance Company					737.11
Inter-State Auto Insurance Company	416.65	12.00	428.65		787.12
Iowa Automobile Mutual Insurance Company	380.00	12.00	392.00		541.06
Iowa Manufacturers' Insurance Company	254.00	12.00	266.00		1,059.84
Iowa Mutual Insurance Company					
Iowa National Fire Insurance Company	408.00	12.00	420.00		1,271.85
Iowa State Insurance Company (Mutual)	353.00	12.00	365.00	833.37	2,075.90
Mill Owners' Mutual Fire Insurance Company	19.50	12.00	31.50	* 82.20	238.12
North American Fire Insurance Company	44.60	12.00	56.60	34.00	
Security Fire Insurance Company	453.00	12.00	465.00		2,328.20
State Insurance Company	92.00	12.00	104.00	* 28.75	392.60
Western Grain Dealers' Mutual Fire Insurance Company	3.60		3.60		
Total	$ 4,324.75	$ 180.00	$ 4,504.75	$ 2,348.35	$ 16,433.90
* 1918 Examination.					
Other than Iowa Companies—					
Aetna Insurance Company	$ 968.00	$ 12.00	$ 980.00		$ 6,879.65
Agricultural Insurance Company	236.00	12.00	248.00		1,587.79
Alliance Insurance Company	66.00	12.00	78.00		433.70
American Central Insurance Company	372.00	12.00	384.00		1,316.98
American Alliance Insurance Company	736.00	12.00	748.00		1,787.69

American Druggists' Fire Insurance Company	30.00	12.00	42.00		113.27
American Eagle Fire Insurance Company	426.00	12.00	438.00		893.73
American Fire Insurance Corporation of New York	51.00	12.00	63.00		
American Insurance Company	1,128.00	12.00	1,140.00		7,505.09
American Merchant Marine Insurance Company	81.00	12.00	93.00		
American National Fire Insurance Company	64.00	12.00	76.00		195.75
Automobile Insurance Company	254.00	12.00	266.00		1,296.20
Bankers' & Shippers' Insurance Company	69.00	12.00	81.00		
Boston Insurance Company	196.00	12.00	208.00		1,790.83
British America Assurance Company	122.00	12.00	134.00		480.14
Buffalo Insurance Company	26.00	12.00	38.00		780.14
Camden Fire Insurance Association	74.00	12.00	86.00		752.44
Central Manufacturers' Mutual Insurance Company	88.00	12.00	100.00		157.46
Citizens' Insurance Company	36.00	12.00	48.00		540.86
City of New York Insurance Company	162.00	12.00	174.00		651.04
Cleveland National Fire Insurance Company	26.00	12.00	38.00		24.33
Columbia Insurance Company of Jersey City, N. J.	102.00	12.00	114.00		164.84
Columbian National Fire Insurance Company	229.00	12.00	241.00		597.58
Commercial Union Fire Insurance Company	120.00	12.00	132.00		446.36
Commonwealth Insurance Company of New York	346.00	12.00	358.00		1,479.85
Concordia Fire Insurance Company	321.00	12.00	333.00		2,529.58
Connecticut Fire Insurance Company	766.00	12.00	778.00		3,361.79
Continental Insurance Company	1,276.00	12.00	1,288.00		9,637.42
County Fire Insurance Company	68.00	12.00	80.00		177.30
Detroit Fire & Marine Insurance Company	188.00	12.00	200.00		446.28
Detroit National Fire Insurance Company	73.00	12.00	85.00		207.23
Equitable Fire & Marine Insurance Company	166.00	12.00	178.00		780.43
Farmers' Fire Insurance Company	134.00	12.00	146.00		619.96
Federal Insurance Company of Jersey City, N. J.	42.00	12.00	54.00		204.65
Federal Union Insurance Company	90.00	12.00	102.00		35.06
Fidelity-Phoenix Fire Insurance Co.	1,226.00	12.00	1,238.00		4,469.35
Fire Association of Philadelphia	492.00	12.00	504.00		2,292.16
Fireman's Fund Insurance Company	1,857.50	12.00	1,869.50		20,348.45
Firemen's Insurance Company	398.00	12.00	410.00		1,781.41
Fitchburg Mutual Fire Insurance Company	58.00	12.00	70.00		
Franklin Fire Insurance Company	556.00	12.00	568.00		1,674.85
Girard Fire and Marine Insurance Company	140.00	12.00	152.00		607.40
Glens Falls Insurance Company	426.00	12.00	438.00		1,229.40
Globe and Rutgers Fire Insurance Company	510.00	12.00	522.00		2,286.75
Grain Dealers' National Mutual Fire Insurance Company	70.00	12.00	82.00		118.43

TAXES AND FEES COLLECTED—Continued.

Name of Company	Fees Paid to Treasurer of State	Publication Fee	Total Fees	Examination	Taxes
Granite State Fire Insurance Company	31.00	12.00	43.00		73.88
Great American Insurance Company	2,650.00	12.00	2,662.00		11,958.85
Hanover Fire Insurance Company	1,016.00	12.00	1,028.00		3,702.24
Hardware Dealers' Mutual Insurance Company	33.00	12.00	45.00		62.06
Hartford Fire Insurance Company	804.00	12.00	816.00		14,310.76
Henry Clay Fire Insurance Company	37.00	12.00	49.00		38.65
Home Fire & Marine Insurance Company of California	94.00	12.00	106.00		76.38
Home Insurance Company	1,508.00	12.00	1,520.00		11,618.58
Hudson Insurance Company	151.00	12.00	163.00		
Imperial Assurance Company	106.00	12.00	118.00		651.88
Indiana Lumbermen's Mutual Insurance Company	61.00	12.00	73.00		9.34
Insurance Company of North America	926.00	12.00	938.00		8,218.40
Insurance Company of State of Pennsylvania	202.00	12.00	214.00		1,428.97
International Insurance Company	26.00	12.00	38.00		1,237.33
Liberty Fire Insurance Company	146.00	12.00	158.00		
Lumber Mutual Fire Insurance Company	30.00	12.00	42.00		12.21
Lumbermen's Mutual Insurance Company	34.00	12.00	46.00		21.53
Maryland Motor Car Insurance Company	20.00		20.00		
Marquette National Fire Insurance Company	220.00	12.00	232.00		278.83
Massachusetts Fire & Marine Insurance Company	26.00	12.00	38.00		45.35
Mechanics' Insurance Company	110.00	12.00	122.00		455.83
Mechanics' and Traders' Insurance Company	134.00	12.00	146.00		354.16
Mercantile Insurance Company of America	166.00	12.00	178.00		1,257.52
Merchants' Fire Assurance Corporation of New York	30.00	12.00	42.00		320.31
Merchants' National Fire Insurance Company	20.00		20.00		149.87
Michigan Millers' Mutual Fire Insurance Company	33.00	12.00	45.00		275.72
Miller's National Insurance Company	130.00	12.00	142.00		
Milwaukee Mechanics' Insurance Company	1,377.00	12.00	1,389.00		3,065.51
Minneapolis Fire & Marine Insurance Company	370.00	12.00	382.00		1,269.63
Minnesota Implement Mutual Fire Insurance Company	38.00	12.00	50.00		611.00
National-Ben Franklin Fire Insurance Company	156.00	12.00	168.00		1,203.83
National Fire Insurance Company	1,954.00	12.00	1,966.00		11,668.83
National Liberty Fire Insurance Company	406.00	12.00	418.00		1,778.76
National Reserve Insurance Company	120.00	12.00	132.00		
National Security Fire Insurance Company	270.00	12.00	282.00		6.62

National Union Fire Insurance Company	508.00	12.00	520.00		2,130.05
Newark Fire Insurance Company	110.00	12.00	122.00		431.09
New Brunswick Fire Insurance Company	72.00	12.00	84.00		281.71
New Hampshire Fire Insurance Company	311.00	12.00	323.00		1,942.44
New Jersey Insurance Company	64.00	12.00	76.00		487.12
New York National Insurance Company	26.00	12.00	38.00		5.40
Niagara Fire Insurance Company	354.00	12.00	366.00		1,288.09
North River Insurance Company	234.00	12.00	246.00		2,682.50
Northwestern Fire and Marine Insurance Company	1,012.00	12.00	1,024.00		3,887.48
Northwestern Mutual Fire Association	62.00	12.00	74.00		
Northwestern National Insurance Company	1,355.00	12.00	1,367.00		2,469.84
Ohio Farmers' Insurance Company	116.00	12.00	128.00		731.20
Ohio Hardware Dealers' Mutual Fire Insurance Company	51.00	12.00	63.00		
Old Colony Insurance Company	126.00	12.00	138.00		484.23
Orient Insurance Company	270.00	12.00	282.00		1,451.94
Pacific Fire Insurance Company	77.00	12.00	89.00		
Pennsylvania Fire Insurance Company	440.00	12.00	452.00		2,431.25
Pennsylvania Lumbermen's Mutual Fire Insurance Company	30.00	12.00	42.00		10.93
Phoenix Insurance Company	1,784.00	12.00	1,796.00		12,818.15
Providence Washington Insurance Company	286.00	12.00	298.00		967.14
Queen Insurance Company of America	562.00	12.00	574.00		2,949.68
Reliance Insurance Company	176.00	12.00	188.00		705.12
Republic Insurance Company	51.00	12.00	63.00		
Retail Hardware Mutual Fire Insurance Company	104.00	12.00	128.00		
Rhode Island Insurance Company	184.00	12.00	196.00		1,098.49
Richmond Insurance Company of New York	38.00	12.00	50.00		248.73
Rocky Mountain Fire Insurance Company	31.00	12.00	43.00		464.76
Rossia Insurance of America	59.00	12.00	71.00		
St. Paul Fire & Marine Insurance Co	1,252.00	12.00	1,264.00		9,275.09
St. Paul Mutual Hail & Cyclone Insurance Company	32.00	12.00	44.00		7.82
Safeguard Insurance Company of New York	98.00	12.00	110.00		132.93
Security Insurance Company	524.00	12.00	536.00		* 3,078.49
South Carolina Insurance Company	181.00	12.00	205.00		
Springfield Fire & Marine Insurance Company	1,226.00	12.00	1,238.00		6,840.62
Standard Fire Insurance Company	142.00	12.00	154.00		342.19
Star Insurance Company of America	210.00	12.00	222.00		725.95
State Farmers' Mutual Hail Insurance Company	62.00	12.00	74.00		
Sterling Fire Insurance Company	121.00	12.00	133.00		
Tri-State Mutual Grain Dealers' Insurance Company	32.00	12.00	44.00		126.85
Twin City Fire Insurance Company	182.00	12.00	194.00		388.32

TAXES AND FEES COLLECTED—Continued.

Name of Company	Fees Paid to Treasurer of State	Publication Fee	Total Fees	Examination	Taxes
United Mutual Fire Insurance Company	28.00	12.00	40.00		61.20
United States Fire Insurance Company	836.00	12.00	848.00		7,917.81
Utah Home Fire Insurance Company	59.00	12.00	71.00		94.97
Victory Insurance Company	69.00	12.00	81.00		
Westchester Fire Insurance Company	464.00	12.00	476.00		2,089.41
Western Alliance Insurance Company	178.00	12.00	190.00		
Western Assurance Company	122.00	12.00	134.00		770.65
Unauthorized Insurance					383.26
Total	$ 42,611.50	$ 1,524.00	$ 44,135.50		$ 228,903.45

*Credit allowed for overpayment in 1918 of $73.30.

FIRE INSURANCE COMPANIES (U. S. B.)

Alliance Assurance Company	$ 20.00		$ 20.00		
Atlas Assurance Company	226.00	$ 12.00	238.00		$ 1,103.60
Caledonian Insurance Company	120.00	12.00	132.00		278.87
Century Insurance Company, Ltd.	51.00	12.00	63.00		
Christiana General Insurance Company	26.00	12.00	38.00		1,019.82
Commercial Union Assurance Company	454.00	12.00	466.00		3,171.34
Eagle Star & British Dominions Insurance Company	70.00	12.00	82.00		101.38
Fire Reassurance Company	34.00	12.00	46.00		815.68
First Bulgarian Insurance Company					298.63
First Russian Insurance Company	26.00	12.00	38.00		397.87
General Fire Assurance Company	60.00	12.00	72.00		221.15
Indemnity Mutual Marine Assurance Company	74.00	12.00	86.00		49.06
Jakor Insurance Company	26.00	12.00	38.00		2,014.44
Liverpool & London & Globe Insurance Company	1,096.00	12.00	1,108.00		6,007.51
London Assurance Corporation	334.00	12.00	346.00		964.09
London & Lancashire Fire Insurance Company	226.00	12.00	238.00		1,232.53
Moscow Fire Insurance Company	26.00	12.00	38.00		504.95
Nationale Fire Insurance Company	68.00	12.00	80.00		335.23
National Insurance Company (Copenhagen)	26.00	12.00	38.00		624.84
Netherlands Fire and Life Insurance Company	338.00	12.00	350.00		715.70

Nippon Fire Insurance Co. (Ltd.)					
Nordisk Reinsurance Company (Ltd.)	51.00	12.00	63.00		
Norske Lloyd Insurance Company (Ltd.)	51.00	12.00	63.00		
Northern Assurance Company	26.00	12.00	38.00		397.75
Northern Insurance Company of Moscow	326.00	12.00	338.00		1,501.34
North British & Mercantile Insurance Company	26.00	12.00	38.00		412.74
Norwegian Atlas Insurance Company, Ltd.					
Norwegian Assurance Union	926.00	12.00	938.00		4,372.06
Norwich Union Fire Insurance Society	51.00	12.00	63.00		
Palatine Insurance Company	26.00	12.00	38.00		531.30
	396.00	12.00	408.00		1,015.18
Paternelle Fire Insurance Company, Ltd.	216.00	12.00	228.00		1,297.16
Phenix Insurance Company					
Phoenix Assurance Company	26.00	12.00	38.00		634.89
Prudentia Re & Coinsurance Company, Ltd.	76.00	12.00	88.00		233.45
Reinsurance Company "Salamandra"	276.00	12.00	288.00		2,028.52
	51.00	12.00	63.00		
Rossia Insurance Company	51.00	12.00	63.00		
Royal Insurance Company					
Royal Exchange Assurance	34.00	12.00	46.00		4,689.70
Russian Reinsurance Company	1,190.00	12.00	1,202.00		7,538.25
Salamandra Insurance Company	326.00	12.00	338.00		1,088.46
	26.00	12.00	38.00		346.70
Skandinavia Insurance Company	26.00	12.00	38.00		2,102.05
Scandinavian-American Assurance Corporation					
Scottish Union & National Insurance Company	26.00	12.00	38.00		1,691.39
Second Russian Insurance Company	26.00	12.00	38.00		5.71
Skandia Insurance Company	266.00	12.00	278.00		1,325.13
	26.00	12.00	38.00		382.18
Spanish American Union Insurance Company	28.00	12.00	40.00		619.55
Sun Insurance Office					
Svea Fire & Life Insurance Company	51.00	12.00	63.00		
Swiss Reinsurance Company	266.00	12.00	278.00		1,368.41
Tokio Marine & Fire Insurance Company	154.00	12.00	166.00		438.38
	26.00	12.00	38.00		995.98
Union Assurance Society, Ltd.	34.00	12.00	46.00		5.75
Union Fire Insurance Company					
Union Insurance Society of Canton, Ltd.	60.00	12.00	72.00		475.34
Union Marine Insurance Company, Ltd.	76.00	12.00	88.00		217.51
Union & Phenix Espanol Insurance Company	83.00	12.00	95.00		20.66
	52.00	12.00	64.00		61.12
	26.00	12.00	38.00		907.68
United British Insurance Company, Ltd.					
Urbaine Fire Insurance Company	53.00	12.00	65.00		
Warsaw Fire Insurance Company	40.00	12.00	52.00		124.74
	26.00	12.00	38.00		321.03
Total	$ 8,697.00	$ 672.00	$ 9,469.00		$ 56,766.80

TAXES AND FEES COLLECTED—Continued.

Name of Company	Fees Paid to Treasurer of State	Publication Fee	Total Fees	Examination	Taxes
CASUALTY AND MISCELLANEOUS COMPANIES.					
Iowa Companies—					
American Bonding & Casualty Company	$ 281.00	12.00	$ 293.00		$ 5,355.96
Bankers' Accident Company	175.00	12.00	187.00	$ *248.95	2,230.62
Employers' Mutual Casualty Association	26.00	12.00	38.00		827.06
Farmers' Live Stock Insurance Company	171.90	12.00	183.90		167.50
Great Western Accident Insurance Company	78.95	12.00	90.95	*27.50	3,329.75
Inter-State Liability Company	68.60	12.00	80.60	21.74	
Iowa Bonding & Casualty Company	349.00	12.00	361.00		965.37
Iowa Mutual Liability Insurance Company	383.00	12.00	395.00		2,154.33
Iowa State Live Stock Insurance Company	155.60	12.00	167.60	299.50	707.67
National Live Stock Insurance Company	238.60	12.00	250.60		703.17
Southern Surety Company	115.20	12.00	127.20		3,974.62
Total	$ 2,042.85	132.00	$ 2,174.85	$ 597.69	$ 20,406.05
Other than Iowa Companies—					
Aetna Casualty & Surety Company	$ 179.00	12.00	$ 191.00		$ 1,829.74
Aetna Life Insurance Company (Accident Department)	4.00	12.00	16.00		3,931.07
American Credit Indemnity Company	32.00	12.00	44.00		281.92
American Indemnity Company	44.00	12.00	56.00		27.87
American Mutual Liability Insurance Company	68.00	12.00	80.00		
American Old Line Insurance Company	26.00	12.00	38.00		257.83
American Surety Company of New York	1,045.00	12.00	1,057.00		2,963.13
American Reinsurance Company	51.60	12.00	63.00		
Bankers' Automobile Insurance Company	130.00	12.00	14.20	98.47	
Bankers' Casualty Company	264.00	12.00	276.00		1,111.46
Builders' & Manufacturers' Mutual Casualty Company	122.00	12.00	134.00		
Capital Live Stock Insurance Company	223.00	12.00	235.00		2,157.53
Chicago Bonding & Insurance Company	266.00	12.00	278.00		932.13
Columbian National Life Insurance Company, Accident Department	4.00	12.00	16.00		9.44
Continental Casualty Company	470.00	12.00	482.00		1,739.08
Employers' Indemnity Corporation	246.00	12.00	258.00		371.56
Equitable Accident Company	86.00	12.00	98.00		
Equitable Life Assurance Society of the U. S. (Accident Department)					
Federal Casualty Company	40.00	12.00	52.00		534.20
Federal Life Insurance Company (Accident Department)	4.00	12.00	16.00		1,117.01

Fidelity & Casualty Company of New York	1,141.00	12.00	1,153.00		9,958.36
Fidelity & Deposit Company of Maryland	411.00	12.00	423.00		1,270.08
Georgia Casualty Company	73.00	12.00	85.00		261.03
Globe Indemnity Company	305.00	12.00	317.00		4,367.89
Great Eastern Casualty Company	116.00	12.00	128.00		189.99
Guarantee Company of North America	27.00	12.00	39.00		3.21
Hartford Accident & Indemnity Company	186.00	12.00	198.00		854.35
Hartford Live Stock Insurance Company	256.00	12.00	268.00		1,828.65
Hartford Steam Boiler Inspection & Insurance Company	278.00	12.00	290.00		787.92
Integrity Mutual Casualty Company	96.00	12.00	108.00		177.56
Inter-State Casualty Company	132.00	12.00	144.00		6,282.58
Kansas City Casualty Company	80.00	12.00	92.00		361.20
Lion Bonding & Surety Company	576.00	12.00	588.00	182.81	1,202.27
Lloyds' Plate Glass Insurance Company	218.00	12.00	230.00		283.90
London & Lancashire Indemnity Company of America	91.00	12.00	103.00		626.60
Loyal Protective Insurance Company	80.00	12.00	92.00		146.31
Maryland Assurance Corporation	125.00	12.00	137.00		206.65
Maryland Casualty Company	289.00	12.00	301.00		1,976.22
Masonic Protective Association	90.00	12.00	102.00		823.79
Massachusetts Bonding & Insurance Company	392.00	12.00	404.00		1,423.11
Medical Protective Company	97.00	12.00	109.00		438.38
Merchants Life & Casualty Company	84.00	12.00	96.00		140.73
Metropolitan Life Insurance Company, Accident Department	4.00	12.00	16.00		42.22
Metropolitan Casualty Insurance Company	116.00	12.00	128.00		262.13
National Life of U. S. of A., Accident Department	4.00	12.00	16.00		99.59
National Protective Insurance Company	26.00	12.00	38.00		540.79
National Surety Company	2,525.00	12.00	2,537.00		2,220.42
Nebraska Live Stock Insurance Company	83.00	12.00	95.00		
New Amsterdam Casualty Company	417.00	12.00	429.00		1,174.18
New York Plate Glass Insurance Company	130.00	12.00	142.00		136.83
North American Accident Insurance Company	310.00	12.00	322.00		1,052.86
Pacific Mutual Life Insurance Company, Accident Department	4.00	12.00	16.00		1,023.61
Physicians' Indemnity Association	51.00	12.00	63.00		
Preferred Accident Insurance Company	60.00	12.00	72.00		1,810.43
Reliance Life Insurance Company, Accident Department	4.00	12.00	16.00		97.03
Ridgely Protective Association	52.00	12.00	76.00		683.81
Royal Indemnity Company	139.00	12.00	151.00		917.99
Security Mutual Casualty Company	90.00	12.00	102.00		718.20
Standard Accident Insurance Company	333.00	12.00	345.00		1,176.60
Standard Live Stock Insurance Company	61.00	12.00	73.00		250.58

TAXES AND FEES COLLECTED—Continued.

Name of Company	Fees Paid to Treasurer of State	Publication Fee	Total Fees	Examination	Taxes
Travelers' Indemnity Company	36.00	12.00	48.00		1,395.73
Travelers' Insurance Company (Accident Department)	4.00	12.00	16.00		6,558.15
United States Casualty Company	106.00	12.00	118.00		797.95
United States Fidelity & Guaranty Company	653.00	12.00	665.00		3,144.60
Western Automobile Indemnity Association	230.00	12.00	242.00		1,057.83
Western Casualty Company	90.00	12.00	102.00		608.65
Western Live Stock Insurance Company	150.00	12.00	162.00		391.22
Unauthorized Insurance					
Aetna Indemnity Company (Paid by Receiver)					88.20
Total	$ 14,125.60	$ 84.00	$ 14,801.20	$ 281.28	$ 77,115.35

* 1918 Examination.

CASUALTY AND MISCELLANEOUS COMPANIES (U. S. B.)

Employers' Liability Assurance Corporation	$ 306.00	$ 12.00	$ 318.00		$ 2,841.82
European Accident Insurance Company	26.00	12.00	38.00		589.90
General Accident, Fire & Life Assurance Corporation	63.00	12.00	75.00		34.14
London Guarantee & Accident Company	490.00	12.00	502.00		8,834.30
Norwegian Globe Insurance Company	26.00	12.00	38.00		2,187.54
Ocean Accident & Guarantee Corporation	110.00	12.00	122.00		2,930.51
Zurich General Accident & Liability Insurance Company, Ltd.	90.00	12.00	102.00		270.17
Total	$ 1,111.00	$ 84.00	$ 1,195.00		$ 17,688.38

ASSESSMENT ACCIDENT ASSOCIATIONS.

Iowa Associations—					
Hawkeye Commercial Men's Association	$ 21.40		$ 21.40	$ 281.83	
Inter-State Business Men's Accident Association	47.30		47.30		$ 2,093.15
Iowa State Traveling Men's Association	18.00		18.00		
National Travelers' Benefit Association	57.30		57.30	186.90	847.39
Total	$ 144.00		$ 144.00	$ 468.73	$ 2,940.54
Other than Iowa Associations—					
Business Men's Accident Association of America	$ 44.00		$ 44.00		
Central Business Men's Association	187.00		187.00		
Mutual Benefit Health & Accident Assn.	229.00		229.00	$ 280.77	
Order of United Commercial Travelers of America	22.00		22.00		
Railway Mail Association	22.00		22.00		
Travelers' Protective Association	32.00		32.00		
Woodmen Accident Company	36.00		36.00		
Total	$ 572.00		$ 572.00		

INTER-INSURANCE EXCHANGES—FIRE.

Iowa Exchanges—					
State Automobile Ins. Assn., Auto. Underwriters, Atty. in Fact	$ 135.50		$ 135.50		
Other than Iowa Exchanges—					
American Exchange Underwriters, Weed & Kennedy, Attys. in Fact	$ 26.00	$ 12.00	$ 38.00		$ 34.57
Belt Auto Ind. Assn., C. J. Alyea & F. C. Nichols, Attys. in Fact	200.00	12.00	212.00		52.23
Canner's Exchange, Lansing B. Warner, Inc., Atty. in Fact	26.00	12.00	38.00		738.24
Druggists' Ind. Exc., H. W. Eddy, Atty. in Fact	36.00	12.00	48.00		32.68
Hardware Underwriters, Leon D. Nish, Atty. in Fact	26.00	12.00	38.00		14.95
Illinois Auto. Ins. Exchange, F. S. Larison, Atty. in Fact	146.00	12.00	158.00		
Individual Underwriters, Ernest W. Brown, Atty. in Fact	26.00	12.00	38.00		151.34
Inter-insurers' Exchange, H. J. Straight Co., Attys. in Fact	36.00	12.00	48.00		17.15
Lumbermen's Exchange, J. W. Garvey, Atty. in Fact	36.00	12.00	48.00		65.80
Motor Car Indemnity Exchange	152.00	12.00	164.00		3.69
New York Reciprocal Underwriters, Ernest W. Brown, Atty. in Fact	26.00	12.00	38.00		95.15
Reciprocal Exchange, Bruce Dodson, Atty. in Fact	36.00	12.00	48.00		152.89
Reciprocal Underwriters, J. W. Garvey & Co., Attys. in Fact	36.00	12.00	48.00		43.03
Retail Lumbermen's Inter-Insurance Exc., O. D. Hauschild, Atty. in Fact	26.00	12.00	38.00		838.53
Underwriters' Exchange, H. J. Straight Co., Attys. in Fact	36.00	12.00	48.00		238.31
United Retail Merchants' Underwriting Assn., United Retail Merchants' Underwriting Co., Attys. in Fact	56.00	12.00	68.00		
United States Auto. Ins. Exchange, American Insurers, Attys. in Fact	88.00	12.00	100.00	$ 37.84	
Western Reciprocal Underwriters, Campbell-Harvey Underwriting Co., Attys. in Fact	36.00	12.00	48.00		90.62
Wholesale Grocery Subscribers, Lansing B. Warner, Inc., Atty. in Fact	26.00	12.00	38.00		38.32
Total	$ 1,211.50	$ 228.00	$ 1,439.50	$ 37.84	$ 2,607.50

CASUALTY.

Other than Iowa Exchanges—					
Bituminous Casualty Exchange, Harry W. Cleveland and Harry W. Coxad, Attys. in Fact	$ 56.00	$ 12.00	$ 68.00		
Casualty Reciprocal Exchange, Bruce Dodson, Atty. in Fact	36.00	12.00	48.00		$ 104.91
Consolidated Underwriters, T. H. Mastin & Co., Attys. in Fact	36.00	12.00	48.00		66.03
Employers' Indemnity Exchange	36.00	12.00	48.00	$ 18.56	3.03
Total	$ 164.00	$ 48.00	$ 212.00	$ 18.56	$ 173.97

STATE MUTUAL ASSOCIATIONS OF IOWA.

Automobile Dealers' Mutual Insurance Association of Iowa	$ 140.75		$ 140.75	$ 53.50	$ 84.56
Automobile Trade Mutual Insurance Association	56.00		56.00	* 45.95	107.26
Clinton Mutual Plate Glass Association	3.00		3.00		9.38

TAXES AND FEES COLLECTED—Continued.

Name of Company	Fees Paid to Treasurer of State	Publication Fee	Total Fees	Examination	Taxes
Druggists' Mutual Insurance Association of Iowa	12.00		12.00	29.13	197.52
Equitable Mutual Insurance Association				† 170.26	
Farm Property Mutual Insurance Association of Iowa	124.50		124.50	* 77.05	206.68
Farmers' National Co-operative Elevator Mutual Insurance Association of Iowa	14.00		14.00	46.82	
Farmers' Mutual Insurance Association of M. E. Church	15.00		15.00		18.98
Le Mars Mutual Insurance Association	14.30		14.30	71.42	128.29
Home Mutual Insurance Association of Iowa	130.50		130.50		259.94
Iowa Auto Owners' Mutual Insurance Association	83.20		83.20	103.49	126.31
Iowa Citizens' Fund Mutual Insurance Association	31.90		31.90	539.30	383.98
Iowa Farmers' Mutual Reinsurance Association	3.00		3.00	117.22	11.21
Iowa Hardware Mutual Insurance Association	11.00		11.00	179.17	588.90
Iowa Implement Mutual Insurance Association	163.00		163.00		431.83
Iowa Mercantile Mutual Insurance Association	100.50		100.50		246.44
Iowa Mutual Insurance Association	156.00		156.00	* 265.60	590.98
Lutheran Mutual Fire Insurance Association	3.00		3.00		
Mutual Fire & Tornado Association	140.55		140.55	154.31	157.75
Mut. Fire Ins. Soc. of the Iowa Conference of the Evangelical Assn	3.00		3.00		2.99
National Mutual Reinsurance Association	13.40		13.40	* 91.00 † 222.71	161.37
Northwest Mutual Insurance Association	86.20		86.27	235.77	368.09
Protected Mutual Fire Insurance Association	3.00		3.00	28.50	74.29
Reliance Mutual Insurance Association	65.25		65.25	35.00	
Retail Merchants' Mutual Fire Insurance Association	128.50		128.50	* 40.60	400.22
Town Mutual Dwelling House Insurance Association	238.00		238.00	* 79.20	1,305.12
Union Mutual Fire Insurance Association	93.00		93.00		321.05
Western Grain Dealers' Mutual Fire Insurance Association	13.60		13.60		951.27
EXCLUSIVE TORNADO.					
Iowa Mutual Tornado Insurance Association	553.00		553.00	* 102.75	3,394.98
EXCLUSIVE HAIL.					
Des Moines Mutual Insurance Association	28.50		28.50		147.35
Eastern Iowa Mutual Hail Association	10.00		10.00	* 23.55	62.14
Farmers' Mutual Hail Insurance Association of Iowa	276.20		276.20	706.50	4,660.34
Farmers' State Mutual Hail Association	28.00		28.00		528.09
Hawkeye Mutual Hail Insurance Association	35.40		35.40	66.97	
Mutual Hailstorm Insurance Association of Iowa	3.00		3.00		
Standard Mutual Hail Insurance Association	65.00		65.00	47.75	82.50
Total	$ 2,783.88		$ 2,783.88	$ 3,543.52	$ 16,019.11

* Examination made in 1918.
† Payments by receiver C. C. Hamilton covering examinations in 1916 and 1917.

RESULTS OF EXAMINATIONS

The following examinations were made by the Department during the year of 1919 and the financial condition and the comments of the examiners with reference to the condition and affairs of the companies are set forth in the abstracts.

FIRE INSURANCE COMPANIES.

Automotive Insurance Company, Mason City, Iowa.

This Company was organized under the provisions of Chapters I and IV, Title IX of the Code of Iowa and the Articles were approved August 1, 1919.

The general nature of the business to be transacted by this Corporation shall be to insure houses, buildings, automobiles, auto trucks, gas engines, steam engines and any and all kinds of machines and vehicles propelled or run by their own power, whether stationary or operating; to insure all kinds of property against loss or damage by fire, lightning, sprinkler leakage or other casualty incident to or connected with fire, lightning, cyclone, tornado or windstorm hazards and to insure same against loss or damage by explosion, transportation, collision, loss by legal liability for damage to property resulting from the maintenance and use of automobiles and loss by burglary or theft, or both; and also insure glass against breakage.

The Articles of Incorporation provide for the sale and issue of one thousand shares of stock of a par value of one hundred dollars each, making the authorized and paid in capital stock of the Company $100,000.00. The stock sold at one and one-half times par or $150.00 per share. No commissions were paid on stock sales.

At the period of examination, December 16, 1919, the surplus over all liabilities amounted to $41,375.64.

Farmers Automobile Insurance Company, Sioux City, Iowa.

Two examinations were made of this Company during 1919, one as of March 31st, and the other at June 30th.

The Company was organized under the provisions of Chapter I, Title IX, of the Code of Iowa and operates under the provisions of sub-division IX of Section 1709, of Chapter IV, Title IX of the Code of Iowa. The Articles were approved March 10, 1919.

The coverage includes the insuring of automobiles, whether stationary or being operated under their own power, against all or

any of the hazards of fire, explosion, transportation, collision, loss by legal liability, and damage to property resulting from maintenance and use, and loss by burglary or by theft, or both.

The authorized capital is $200,000.00, divided into two thousand (2000) shares of $100.00 par, each. At the period of the last examination $100,000.00 had been sold, all payments being made in cash or Liberty Bonds. The stock was sold at par with no contribution to surplus until April 4, 1919, at which time the stockholders contributed $10,000.00.

On June 30th the Company was operating in both Iowa and South Dakota and the surplus at that time amounted to $13,497.64.

Farmers Insurance Company, Cedar Rapids, Iowa.

The first examination of this Company was made as of May 31st and the second report shows the financial condition at October 31st.

The organization of this Company dates back to 1860, it being one of the oldest of the Iowa insurance corporations.

The Company writes business under the provisions of sub-section I and IX, Section 1709, of the Code of Iowa, insuring policyholders against loss or damage to property occasioned by fire, lightning, windstorms and tornadoes; and against loss or damage to buildings by hail, no crop insurance being written. Fire, theft and transportation coverage on automobiles is also written.

Iowa, Nebraska and South Dakota compose the territory in which the Company now operates.

A large number of loss claims were inspected and where liability is apparent the adjustment and settlement is promptly made.

The examination of October 31st places the unearned premium reserve of this Company upon the pro rata basis and shows the surplus to be $61,114.78.

Hawkeye Securities Fire Insurance Company, Des Moines, Iowa.

This Company was incorporated January 4, 1918, under the provisions of Chapter 1, Title IX of the Code of Iowa, and operates as provided by Chapter IV, Title IX of the Code of Iowa. It transacts a general insurance business, insuring houses, buildings and all other kinds of property against loss or damage by fire, sprinkler leakage, or other casualty incident to or connected with fire, cyclone, tornado, or windstorm hazard; and to insure growing crops against

destruction by hail; and to insure against loss or rents for use of buildings when such loss or use is caused by fire, lightning, windstorm, cyclone or tornado.

The authorized capital stock of the Company is $1,000,000.00 divided into 10,000 shares. The stock sold in three series: $200.00, $250.00 and $300.00. At the close of the second examination on June 30th 7,097 shares were fully paid up, giving a capital of $709,700.00. Contributions to surplus amounted to $801,610.28.

The Company writes in Iowa, Kansas, South Dakota, Texas, Minnesota, Tennessee and Pennsylvania. The report shows a surplus of $202,476.49.

Horticultural Insurance Company, Des Moines, Iowa.

The report shows this Company to have been incorporated in March, 1916, and commenced writing on March 9, 1916, transacting a business of hail insurance under the provisions of Chapter 4, Title IX of the Code of Iowa.

The Company has a paid up capital of $100,000 with no contribution to surplus.

Heretofore the Company's statement has been presented on an annual basis but practically all policies are issued for five years and the application incorporates a note which provides for the payment of annual installments during the life of the policy. The full amount of the note was therefore charged into the premium rather than one installment.

The mortgage loans did not meet the statutory requirements and have since been adjusted.

It was shown in the examination that the dividends paid from time to time were not justified.

On November 30th the Company shows a deficit of $32,276.21.

Iowa Automobile Mutual Insurance Company, Cedar Rapids, Iowa.

This Company was originally incorporated October 14, 1910, as the Automobile Mutual Fire Association with its principal place of business in Des Moines, Iowa. The Company moved to Cedar Rapids in 1914 and the name was changed in 1915.

All business is transacted on the mutual plan as is provided in sub-division 1 and 9 of Section 1709 of Chapter 4, Title IX of the Code of Iowa and acts amendatory thereto.

The Company offices with and is managed jointly with the Iowa Mutual Liability Insurance Company.

The Company's claim department is well organized and its treatment of policyholders and claimants appeared to be equitable and fair.

The former management resorted to certain irregular practices which ceased upon the filing of this report.

The surplus shown at this time amounted to $34,848.40.

Iowa State Insurance Company (Mutual), Keokuk, Iowa.

This Company was incorporated as a mutual Company January 26, 1855, under Chapters 43 and 44 of the Code of 1851 and began business July 25, 1855, and now operates under the provisions of Chapter 4, Title IX, of the Code as amended previous to 1917.

The territory is confined to Iowa and Missouri and the members are insured against loss or damage by fire, lightning, tornado and hail, the latter coverage being on buildings and not on growing crops.

The Company settles with its claimants on a fair basis. In case of small differences between the claimant and the Company the claims are frequently allowed and paid in order to avoid litigation or to avoid undue dissatisfaction with the Company.

The surplus at this time was $160,633.17.

North American Fire Insurance Company, Des Moines, Iowa.

The Company first incorporated on October 30th, 1918, as the Farmers Crop Insurnce Company and on March 5, 1919, the name was changed to the North American Fire Insurance Company. The capital is $500,000.00, divided into 5,000 shares, value of $100.00 each, which were sold at $200.00 per share. During the course of the examination another $250,000.00 was authorized.

This examination shows the Company's surplus to be $243,233.11.

Security Fire Insurance Company, Davenport, Iowa.

This Company was incorporated September 24, 1883, and re-incorporated August 8, 1903, and operates under and by virtue of Chapters 1 and 4 of Title IX of the Code of Iowa.

The object of the corporation is to insure houses, buildings and all kinds of property against loss or damage by fire or other casualty and to make all kinds of insurance on goods and merchandise

or other property in course of transportation whether on land or on water, and to insure vessels, and boats of every kind and nature.

The Company has an authorized capital of $200,000.00 and is licensed to write in Iowa, Illinois, Indiana, Ohio and Wisconsin.

At the present time a semi-annual dividend of 6% is paid.

From the claims inspected it appears that the policy of the Company is to pay claims promptly and compromise rather than contest. The examiners found no instances where the claims had been improperly resisted.

The Company had a surplus of $82,441.91 at September 30th.

State Insurance Company, Des Moines, Iowa.

This Company was organized under the provisions of Chapter IV, Title IX of the Code of Iowa and commenced writing business February 7, 1917. It is authorized to transact a general insurance business but was organized primarily to write hail insurance upon growing crops. They, however, do assume fire and tornado risks and insure automobiles against loss by fire, tornado and theft. All fire, tornado and theft risks were found to be fully re-insured.

The Company has an authorized capital of $100,000.00 and is authorized to write in Iowa, Illinois and Indiana. At the period of this examination, December 31, 1919, the Company was seeking admission to Ohio.

The adjustment of all losses occuring during the season of 1919 were reviewed by the examiners and settlements appear to have been made to the satisfaction of the claimants. No losses were found unsettled at this time.

The statement shows a surplus of $32,270.73.

American Bonding & Casualty Company, Sioux City, Iowa.

The Company was incorporated June 2, 1916, to operate under Chapter IV, Title IX of the Code of Iowa with an authorized capital of $500,000.00. The authorized capital was increased to a million in 1918 but the full amount has never been sold.

The Company writes the accident, health, liability, fidelity, surety, plate glass, burglary and theft and property damage lines and at the period of this examination was authorized to operate in sixteen states.

The examination deals extensively with the stock transactions which were found to be in a deplorable condition. The sales and

resales of the first and second issues were intermingled and recorded in such a manner as to make an intelligent audit impossible. As a result the examiners were compelled to charge out $37,133.58 as "unaccounted for."

All loss papers were inspected and the Company's treatment of the policyholders appears to be fair and equitable.

The surplus at the date of this examination, December 31, 1919, was $60,506.15.

The consolidation of the Chicago Bonding and Insurance Company with the American became effective on the date of the examination.

A statement drawn up by the appraisers of the two constituent companies shows the consolidated company to have admitted assets of $3,116,325.77 and liabilities of $2,117,604.15 plus the capital stock liability of $750,000.00.

The total premiums in force as shown by the consolidated statement amount to $2,150,312.66. The surplus over all liabilities amounted to $242,721.62. The stockholders of the American contributed $137,550.00 of this surplus.

Employers Mutual Casualty Association of Des Moines, Iowa.

This Association was organized under and by virute of Chapter 4 of Title IX of the Code of Iowa, on April 25th, 1911, with its principal office in the city of Des Moines, Iowa.

The Association was licensed to write Employers Liability Insurance on June 12th, 1912. On July 1st, 1914 it began writing Workmen's Compensation.

A re-insurance contract, effective as of June 15th, 1919, was made with the American Reinsurance Company under which it reinsures all of the liability business. All business in excess of $25,000.00 up to $175,000.00 as the result of one accident on Workmen's Compensation is also reinsured in the same Company.

The Association appears to be prompt in the settlement of claims and its treatment of policyholders and claimants appears to be equitable and fair.

At September 30th the Association had a surplus of $96,844.20.

Great Western Accident Insurance Company, Des Moines, Iowa.

This Company was incorporated under Chapters I and IV of Title IX of the Code of Iowa, with a capitalization of $100,000.00.

The Company is licensed to do a health and accident business in seventeen states.

An inspection of the loss files shows an attitude on the part of the Company to pay claims with reasonable promptness.

At the date of this examination, September 30th, the Company shows a surplus of $87,162.89.

Inter-State Liability Insurance Company, Rock Rapids, Iowa.

This Company was incorporated September 23, 1919, under the provisions of Chapter I, Title IX of the Code of Iowa, and operates under Chapter IV, Title IX of the Code of Iowa and writes such business as is classified in paragraphs (a), (b), (c), (d), (e), (f) and (g) of Section 1709.

The Company sold 2000 shares of stock at one and one-half giving a capital of $200,000.00 and a surplus of $100,000.00.

At the date of this examination, October 21, the net surplus amounted to $99,778.20.

Iowa Mutual Liability Insurance Company, Cedar Rapids, Iowa.

This Company was originally incorporated September 3rd, 1909, under the name of the Automobile Owner's Mutual Protective Association with its principal place of business at Des Moines, Iowa. In 1914 the name was changed to the present one and the home office moved to Cedar Rapids, Iowa.

The Company has availed itself of the conditions of Chapter 429, Acts of the 37th General Assembly of Iowa and policies are issued on the level premium basis.

The Company writes Workmen's Compensation and Liability Insurance and is authorized in Iowa and Illinois.

The claim department is well organized, and its treatment of policyholders appears to be equitable and fair.

The former management resorted to certain irregular practices which ceased upon the filing of this report.

At September 30, the surplus over all liabilities including the permanent fund amounted to $50,712.27.

Iowa State Live Stock Insurance Company, Des Moines, Iowa.

This Company was incorporated November 21, 1913, and commenced business February 8, 1915. The object of the corporation

is to insure horses, cattle and other live stock against loss or damage by accident, theft or any unknown or contingent event which may be the subject of legal insurance; and to insure horses and registered cattle against loss by death from disease or accident.

At the period of examination the Company was authorized to write in Illinois, Iowa, Minnesota, Montana, Nebraska, North Dakota and South Dakota.

Test checks were made of rejected and paid claims and the company was found to have complied with all of the provisions of the policy contract. Each reported loss is withheld until the insured has met all requirements and the company then either rejects or makes immediate payment.

This examination was made as of June 30th and shows the Company to have a surplus of $27,620.86.

Southern Surety Company, Des Moines, Iowa.

This Company was incorporated February 14, 1918, under the provisions of Chapter 1, Title IX, of the Code of Iowa, with a capital stock of $800,000.00 divided into shares of $100.00 each. On February 16, 1918, the Articles were amended increasing the capital stock to $1,000,000.00, divided into shares of $100.00 each, and the increase was sold at a net to the Company of $150.00 per share.

A merge of the Southern Surety Company of Iowa and the Southern Surety Company of Oklahoma became effective February 16, 1919.

At the time of this examination the Company was operating in twenty-five states.

Both open and paid claims were examined and it was the opinion of the examiners that the Company is liberal and fair in its treatment of policyholders and claimants.

A complete abstract of the financial statement of the Company at the time of examination, December 31, is found elsewhere in this volume.

Hawkeye Commercial Men's Association, Marshalltown, Iowa.

The Association was incorporated May 31, 1906, and writes accident insurance upon the assessment plan under the provisions of Chapter 7, Title IX and amendments thereto of the Code of Iowa.

The examination shows the Association to be possessed of $1,251.15 and liabilities of $53,543.25 or a deficit of $52,292.10.

Inter-State Business Men's Accident Association, Des Moines, Iowa.

This Association was incorporated April 18, 1908, and transacts a general health and accident business on the mutual assessment plan in accordance with Chapter 7, Title IX of the Code.

At the time of this examination the Association was authorized to write in twenty states.

Over one thousand paid claims, selected at random from the files, were inspected and compared with reference to the terms of the contracts and with the evidence submitted. The examiners found that as a rule all claims were settled with promptness as soon as such proofs were filed as would clearly establish liability.

The surplus at August 31, 1919, was found to be $108,794.56.

Iowa State Traveling Men's Association, Des Moines, Iowa.

This Association was originally organized November 27, 1880, and came under the jurisdiction of the Insurance Department in 1917. The coverage is a general accident insurance and is written upon the mutual assessment plan in accordance with Chapter 7, Title IX of the Code.

An examination of paid death claims revealed an inclination on part of the Association to pay claims promptly upon receipt of the proper proofs. Some compromises were made which in the opinion of the examiners appeared unjust in view of the evidence submitted and the papers on file.

Disability claims are paid promptly, no disposition being evidenced by the Association to evade payment.

The financial statement of the Association at the period of examination, December 31, is found elsewhere in this report.

National Travelers' Benefit Association, Des Moines, Iowa.

This Association was originally organized in 1907, reorganized in 1909, again reorganized in 1918 with amended and substituted Articles of Incorporation and now operates under the provisions of Chapters 7 and 8, Title IX of the Code of Iowa, which chapters permit the writing of policies of insurance covering health, accident and life.

Since the last examination the calls have been changed from the post mortem to the advance basis.

An inspection of the paid loss files discloses the fact that the claims are now paid with a commendable degree of promptness after final proofs of loss have been received; and at the time of writing this examination it can be said that drafts have gone forward to all claimants who have filed final and proper proofs.

The Association has a surplus of $12,610.40 not taking into consideration the $5,000.00 advanced by the directors.

STATE MUTUALS.

Automobile Dealers' Mutual Insurance Association, Des Moines, Iowa.

This Association was incorporated March 29, 1916, to insure its members against loss by fire, lightning and theft, under the provisions of Chapter 5, Title IX of the Code of Iowa.

Two classes of business are being written, Class A and Class C. Class A is on garages, automobile and accessory stocks. Class C is fire and theft coverage on privately owned automobiles.

All loss papers were inspected and found to have been settled equitably so far as could be ascertained.

On August 31, 1919, the liabilities exceeded the admitted assets by $113.69.

Automobile Trade Mutual Insurance Association, Des Moines, Iowa.

This Association was organized April 23, 1917, to do business under Chapter 5, Title IX of the Code of Iowa. It was practically reorganized in 1918 as respects management and methods.

One, three and five-year fire policies are written on mercantile buildings and contents, including garages. Mercantile theft policies are written. Also fire, lightning and theft coverage is written on privately owned automobiles.

The mercantile theft business has not proven profitable to this Association.

All records of losses paid since the last examination were inspected. All claims appear to have been promptly and equitably settled.

On December 31, 1919, the surplus amounted to $4,116.80.

Druggists' Mutual Insurance Association, Algona, Iowa.

This Association, which was organized October 16, 1909, is composed of members of the Iowa Pharmaceutical Association. It insures the drug stores and stocks of its members against loss from fire, lightning and windstorm.

A 25 per cent dividend is allowed policyholders at the end of each year. An additional 10 per cent is allowed upon renewal if the premium is paid within thirty days. As a result collections have been close and cancellations few.

An inspection of loss papers for the period since the last report showed that the same have been adjusted and paid promptly. There is no evidence of dissatisfaction.

January 31, 1919, the assets amounted to $22,725.04; the liabilities, $17,847.35.

Farmers' Mutual Hail Insurance Association, Des Moines, Iowa.

This Association was organized in March, 1893, under the provisions of Chapter 5, Title IX of the Code. It insures its members against loss to certain growing crops from hail. Most of the policies are written for a term of five years.

As a result of the examination the Association has been required to make certain changes in its policy contract, the most important of which relates to the provision with reference to the filing of notice of loss.

Criticism was also made of the treatment accorded the financial transactions with the Canadian department.

It was also pointed out that the Association has been negligent in the past in securing licenses for its agents.

Many instances were found where the Association denied liability because the loss was not reported within ten days. It was further noted that the Association denied liability on certain policies, contending that they had lapsed, although the required statutory notice had not been given the assured.

With these exceptions the policyholder has been accorded fair and equitable treatment in the settlement of losses.

The average assessment has been approximately 2 per cent for the past five years. Forty-two per cent of the total assessments has been used in the payment of losses; 43 per cent has been disbursed to expense; the balance, 15 per cent, has been contributed to surplus.

The surplus was found to be at its lowest figure in the month of September, and the average surplus for that month since 1915 was found to be $65,633.14.

Farmers' National Co-operative Elevator Mutual Insurance Association, Aurelia, Iowa.

This Association was organized February 5, 1909, to do business under Chapter 5, Title IX of the Code.

Economy and efficiency are evidenced throughout the conduct of the business. No assessments had been levied since April, 1917.

All losses are settled promptly and on an equitable basis.

On July 31, 1919, the assets were $16,558.59 and the liabilities $11,631.66.

Hawkeye Mutual Hail Insurance Association, Fort Dodge, Iowa.

This Association was incorporated January 25, 1919. Certificate of authority to insure its members against loss by hail was issued by the department on April 28th following.

Most of the policies are issued for five years. An inspection of all loss papers showed that losses were equitably and satisfactorily adjusted.

The loss ratio has been heavy. On November 15, 1919, assets including unpaid assessments, amounted to $8,463.59; liabilities, $5,395.32.

Iowa Automobile Owners' Mutual Insurance Association, Iowa Falls, Iowa.

This Association, organized March 1, 1916, insures its members against loss or damage to automobiles by fire, theft, tornado, lightning, hailstorm cyclones or windstorm.

Policies are issued for five years on a yearly decreasing valuation and the assessment charge is proportionately made.

Losses appear to have been fairly and promptly adjusted and paid.

August 31, 1919, there were assets of $5,240.42 and liabilities of $4,470.14.

Iowa Citizens' Mutual Insurance Association, Mason City, Iowa.

This Association was incorporated December 5, 1915, under the provisions of Chapter 1, Title IX of the Code, and operates under Chapter 5 of the Code of Iowa.

The Association has been subjected to numerous examinations by the department and considerable difficulty has been encountered in the examinations on account of the condition of the books and records. In addition to this the Association had insisted upon a continuation of certain contracts with the Property Owners' Federation of Red Wing, Minn., in spite of the fact that the department had repeatedly ordered the contracts canceled. At the period of the last examination the contracts appeared to be finally terminated.

The Association accepted a cash deposit guaranteeing the payment of assessments for a period of five years. These deposits are to be returned when all assessments have been paid and the policy expires. In some instances the entire deposit has been deducted from the loss before payment is made. This eliminates any possibility of a return of the deposit at the expiration of the policy contract and the action so taken was not approved by the department.

The Association has been fortunate in its loss experience.

On December 11, 1919, the surplus amounted to $1,740.02. This surplus does not take into consideration $15,565.36 of contingent liability which can only be repaid out of such surplus as is in excess of $10,000.00.

Iowa Farmers' Reinsurance Association, Greenfield, Iowa.

This Association was organized April 19, 1909, and operates under the provisions of Chapter 5, Title IX of the Code of Iowa.

The Association does a reinsurance business, carrying the excess lines of the several state and county mutuals on farm and personal property, with the exception of live stock, and such other lines as are carried by the several Associations mentioned, all such business being done on a strictly mutual basis.

No advance assessments are made, and but one assessment is levied each year. Those levied in 1917 and 1918 were on the basis of one mill on each dollar of insurance in force.

At July 31, 1919, the period of this examination, the assessment for the year had not been collected and the report shows a deficit of $1,695.42.

Iowa Hardware Mutual Insurance Association, Mason City, Iowa.

The Association was organized on August 20, 1903, and insures its members against loss or damage by fire or lightning occurring to buildings, stocks of hardware and such merchandise as is usually carried in stock in hardware stores, including tools, fixtures and furniture, dwellings owned and occupied by members. They also insure plate glass against breakage by accident.

The report directs attention to the fact that the Association operates on a paid basis and the recommendation is made that hereafter all reports be submitted on the written basis in order that all dividends and return premiums may be properly shown.

An inspection of the loss papers reveals prompt and equitable settlements.

The Association pays dividends of 40 per cent and at July 31st shows a surplus of $116,290.90.

Le Mars Mutual Insurance Association, Le Mars, Iowa.

This Association was organized as the German Mutual Insurance Association in April, 1901, and the name was changed to the present one in 1918.

The Association operates on the post-mortem basis of assessment and the coverage is as provided in Section 1759-a, Chapter 5, Title IX of the Code.

Practically all the unpaid losses at the time of examination were hail claims which are payable after the yearly assessment. The losses in other classes of business were found to be promptly and satisfactorily settled.

The surplus on July 31st amounted to $14,162.07.

Mutual Fire and Tornado Association, Cedar Rapids, Iowa.

This Association was organized in May, 1900, to do business under Chapter 5, Title IX of the Code.

Town dwellings, farm property, churches and school houses are insured against loss by fire, lightning and windstorm in amounts not in excess of three-fourths of their value.

In April, 1919, the home office was moved from Newton to Cedar Rapids, Iowa. As a result new agency connections have been established and the volume of business increased.

An inspection of a number of paid losses revealed the fact that the same were promptly settled and, so far as your examiners could discover, to the satisfaction of the claimants.

July 30, 1919, the Association had assets of $5,429.73 as compared with liabilities of $1,211.05.

National Mutual Reinsurance Association, Mason City, Iowa.

This Association was organized in July, 1917. It operates under Chapter 5, Title IX of the Code, confining its business strictly to reinsurance.

The commission paid on reinsurance varies from 20 to 30 per cent, depending on the company reinsured.

In addition to this direct commission an additional commission of 15 per cent is paid the Property Owners' Federation on the gross income from assessments not including receipts for membership fees, less returned premiums on cancellation, to be ascertained and paid at the end of each month. The department directed the immediate discontinuance of such payments.

This Association offices with the Iowa Citizens' Fund, but has made no payments on office furniture recently purchased. Nor is it sharing any of the miscellaneous office expense. All salaries with the exception of the secretary's have been paid by the Iowa Citizens' Fund since May 1, 1919. These facts have been brought to the attention of the directors of the Iowa Citizens' Fund.

On July 31, 1919, the Association showed assets of $19,392.52 and liabilities of $5,581.76.

North-West Mutual Insurance Association, Ida Grove, Iowa.

This Association, formerly the "Grain Shippers' Mutual Fire Insurance Association," was first incorporated in 1896. The present name was adopted in 1917.

Policies are issued for a term of one to five years covering real and personal property against fire, lightning and windstorm.

The examination required more time than is usually given to associations of this character because of the fact that the books and records are not susceptible of ready audit and because the personal financial transactions of certain officers also appear of record in the Association's books.

The Association holds $500 of Baxter Hotel stock, which is not so listed in their assets nor has it been reported as such to the Insurance Department.

Dividends of 10 per cent have been declared for the past five years and same were ordered continued by the directors at the annual meeting in January, 1919.

The unearned premium reserve was computed upon a 40 per cent basis as is customary with all associations that collect advance premiums on one, three and five-year policies.

At the period of this examination, June 30, 1919, the Association had a deficit of $10,819.85.

Reliance Mutual Insurance Association, Des Moines, Iowa.

This Association was incorporated February 25, 1919, to do business under Chapter 5, Title IX of the Code. It insures its members against loss by fire, lightning, theft, tornado, cyclone, windstorm, hail, and also insures glass against breakage. At the date of examination, July 31, 1919, the business written was as follows: Risks, $265,350.50; premiums, $3,977.29.

No losses had occurred up to date of examination. At that time there were assets of $2,108.20 and liabilities of $927.67.

FIRE INSURANCE BUSINESS
1919

SUMMARY OF REPORTS TO THE INSURANCE COMMISSIONER
ON THE BUSINESS OF THE YEAR 1919

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

No.	Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary
	IOWA COMPANIES						
1	Automotive Insurance Co.	Mason City, Iowa	July 1919	Dec. 1919	$ 100,000.00	A. M. Schanke	E. H. Warner
2	Central National Fire Ins. Co.	Des Moines, Iowa	Nov. 1916	May 1917	500,000.00	Geo. J. Delmege	Theo. F. Grefe
3	Dubuque Fire and Marine Ins. Co.	Dubuque, Iowa	July 18, 1883	July 18, 1883	200,000.00	N. J. Schrup	S. F. Weiser
4	Farmers' Automobile Ins. Co.	Sioux City, Iowa	Mar. 1919	Mar. 1919	100,000.00	C. S. Renshaw	N. J. Hoistendahl
5	Farmers' Insurance Co.	Cedar Rapids, Iowa	Oct. 1, 1886	Oct. 1886	200,000.00	Ed H. Smith	C. N. Jenkins
6	Globe National Fire Ins. Co.	Sioux City, Iowa	May 21, 1917	Oct. 1, 1918	1,000,000.00	H. D. Brown	Edd G. Doerfler
7	Hawkeye Securities Fire Ins. Co.	Des Moines, Iowa	Jan. 3, 1918	Jan. 11, 1919	850,650.00	H. R. Howell	R. S. Howell
8	Horticultural Ins. Co.	Des Moines, Iowa	Mar. 8, 1916	April 19, 1916	100,000.00	W. S. Tidrick	W. F. Ghormley
9	Inter-State Auto Ins. Co.	Rock Rapids, Iowa	Feb. 21, 1916	May 5, 1916	200,000.00	N. Hampke	E. A. Tonne
10	Iowa Automobile Mutual Ins. Co.	Cedar Rapids, Iowa	Oct. 13, 1910	Nov. 4, 1910	None	R. Lord	H. L. Nehls
11	Iowa Manufacturers' Ins. Co.	Waterloo, Iowa	July 6, 1905	Jan. 15, 1906	100,000.00	W. W. Marsh	Hermann Miller
12	Iowa National Fire Ins. Co.	Des Moines, Iowa	Dec. 9, 1915	Jan. 2, 1917	500,000.00	John L. Bleakly	C. M. Spencer
13	Iowa State Ins. Co. (Mutual)	Keokuk, Iowa	Jan. 1855	July 1855	None	Wm. Logan	G. C. Tucker
14	Mill Owners' Mutual Fire Ins. Co.	Des Moines, Iowa	1875	1875	None	H. J. Benson	J. I. Sharp
15	North American Fire Ins. Co.	Des Moines, Iowa	Nov. 1918	Aug. 1919	554,850.00	O. G. Chesley	A. E. Read
16	Security Fire Ins. Co.	Davenport, Iowa	1883	1883	200,000.00	J. W. Bollinger	E. E. Soenke
17	State Insurance Co.	Des Moines, Iowa	Nov. 10, 1916	Feb. 12, 1917	100,000.00	G. F. Tincknell	T. C. Bassett
18	Western Grain Deal. Mut. Fire Ins. Co.	Des Moines, Iowa	Aug. 1907	1907	None	Jay A. King	Geo. A. Wells
	Total Iowa Companies				$ 4,714,500.00		
	OTHER THAN IOWA COMPANIES						
19	Aetna Insurance Co.	Hartford, Conn.	June 1819	Aug. 17, 1819	$ 5,000,000.00	Wm. B. Clark	Guy E. Beardsley
20	Agricultural Insurance Co.	Watertown, N. Y.	1853	1853	500,000.00	W. H. Stevens	P. H. Willmott
21	Alliance Insurance Co.	Philadelphia, Pa.	Dec. 5, 1904	Jan. 1, 1905	750,000.00	Benjamin Rush	John Kremer
22	American Alliance Ins. Co.	New York, N. Y.	Feb. 1897	Feb. 1897	1,000,000.00	Chas. G. Smith	Ed M. Cragin
23	American Central Ins. Co.	St. Louis, Mo.	Feb. 1853	Feb. 1853	1,000,000.00	B. G. Chapman, Jr.	Harold M. Hess
24	American Druggists' Fire Ins. Co.	Cincinnati, Ohio	Feb. 1906	Jan. 15, 1907	200,000.00	Chas. H. Avery	Frank H. Freericks
25	American Eagle Fire Ins. Co.	New York, N. Y.	Aug. 1915	Aug. 1915	1,000,000.00	Henry Evans	F. R. Millard
26	American Fire Ins. Corp. of N. Y.	New York, N. Y.	1919	1919	200,000.00	C. F. Sturhahn	T. B. Ross
27	American Insurance Co.	Newark, N. J.	Feb. 20, 1846	April 1, 1846	2,000,000.00	C. W. Bailey	F. Headley
28	American Merchant Marine Ins. Co.	New York, N. Y.	Dec. 1915	Mar. 1916	600,000.00	C. F. Stewart	Chas. H. Gardner

29	American National Fire Ins. Co.	Columbus, Ohio	Sept. 15, 1914	Nov. 28, 1916	500,000.00	John W. Zuber	John A. Dodd
30	Automobile Insurance Co.	Hartford, Conn.	June 13, 1907	April 1913	2,000,000.00	Morgan G. Bulkeley	J. C. Barden
31	Bankers' and Shippers' Ins. Co.	New York, N. Y.	Dec. 1918	Jan. 1919	1,000,000.00	Wm. G. Willcox	Robert Van Iderstine
32	Boston Insurance Co.	Boston, Mass.	Dec. 23, 1873	Jan. 20, 1874	1,000,000.00	Wm. R. Hedge	Freeman Nickerson
33	Buffalo Insurance Co.	Buffalo, N. Y.	Feb. 15, 1867	Feb. 16, 1867	400,000.00	John G. Wickser	Chas. A. Georger
34	Camden Fire Ins. Assn.	Camden, N. J.	Mar. 1841	April 1841	1,000,000.00	Edmund E. Read, Jr.	Joseph K. Sharp
35	Central Manufacturers' Mut. Ins. Co.	Van Wert, Ohio	April 7, 1876	Oct. 2, 1876	None	H. V. Olney	C. A. L. Purmort
36	Citizens' Insurance Co.	St. Louis, Mo.	1837	1837	200,000.00	Chas. E. Chase	P. E. Crocker
37	City of New York Ins. Co.	New York, N. Y.	April 1905	April 12, 1905	600,000.00	Major A. White	J. Carroll Fredk
38	Cleveland National Fire Ins. Co.	Cleveland, Ohio	Oct. 1911	April 1, 1914	839,580.00	E. Kimball	Archibald Kemp
39	Columbia Insurance Co.	Jersey City, N. J.	Mar. 20, 1901	1901	400,000.00	Geo. F. Crane	H. W. Spencer
40	Columbian Nat'l Fire Ins. Co.	Detroit, Mich.	July 26, 1911	Feb. 7, 1913	976,675.00	T. A. Lawler	J. E. Murphy
41	Commercial Union Fire Ins. Co.	New York, N. Y.	Oct. 30, 1890	April 1, 1891	200,000.00	A. H. Wray	Wm. M. Ballard
42	Commonwealth Ins. Co. of New York	New York, N. Y.	July 1886	Sept. 15, 1886	500,000.00	Cecil F. Shalleross	R. P. Barbour
43	Concordia Fire Ins. Co.	Milwaukee, Wis.	Mar. 7, 1870	Mar. 22, 1870	750,000.00	Gustav Wollaeger, Jr.	Frank Damkoehler
44	Connecticut Fire Ins. Co.	Hartford, Conn.	June 1850	July 1850	1,000,000.00	Edward Milligan	John A. Cosmus
45	Continental Ins. Co.	New York, N. Y.	Jan. 1853	Jan. 1853	10,000,000.00	Henry Evans	J. A. Swinnerton
46	County Fire Ins. Co.	Philadelphia, Pa.	May 31, 1832	April 19, 1833	400,000.00	Chas. R. Peck	Frank E. Martin
47	Detroit Fire and Marine Ins. Co.	Detroit, Mich.	Feb. 1, 1866	Mar. 14, 1866	500,000.00	E. H. Butler	Chas. A. Reekie
48	Detroit National Fire Ins. Co.	Detroit, Mich.	Feb. 1911	Nov. 1911	200,000.00	Philip Brutmeyer	Geo. K. March
49	Equitable Fire and Marine Ins. Co.	Providence, R. I.	May 1859	Sept. 1860	*750,000.00	Fred W. Arnold	Geo. C. Long, Jr.
50	Farmers' Fire Insurance Co.	York, Pa.	April 6, 1853	May 16, 1853	None	C. M. Kerr	A. S. McConkey
51	Federal Insurance Co.	Jersey City, N. J.	Feb. 1, 1901	Mar. 1901	1,000,000.00	Percy Chubb	Samuel W. King
52	Federal Union Ins. Co.	Chicago, Ill.	1908	Aug. 4, 1908	200,000.00	V. F. Mashek	T. L. Osborn
53	Fidelity-Phoenix Fire Ins. Co.	New York, N. Y.	Mar 1910	Mar. 1, 1910	2,500,000.00	Henry Evans	F. R. Millard
54	Fire Association of Philadelphia	Philadelphia, Pa.	Mar. 27, 1820	Sept. 1, 1817	1,000,000.00	E. C. Irvin	M. G. Garrignes
55	Fireman's Fund Ins. Co.	San Francisco, Cal.	May 6, 1863	June 18, 1863	1,500,000.00	J. B. Levison	Herbert P. Blanchard
56	Firemen's Insurance Co.	Newark, N. J.	Dec. 3, 1855	Dec. 3, 1855	1,250,000.00	D. H. Dunham	A. H. Hassinger
57	Fitchburg Mutual Fire Ins. Co.	Fitchburg, Mass.	Mar. 1847	Sept. 1847	None	Lincoln R. Welch	Frederick W. Porter
58	Franklin Fire Ins. Co.	Philadelphia, Pa.	April 22, 1829	June 1829	1,000,000.00	Elbridge G. Snow	Chas. L. Tyner
59	Girard Fire and Marine Ins. Co.	Philadelphia, Pa.	Mar. 1853	May 1853	500,000.00	Henry M. Gratz	Davis G. Vaughan
60	Glens Falls Ins. Co.	Glens Falls, N. Y.	May 1849	May 1850	*1,000,000.00	E. W. West	F. M. Smalley
61	Globe and Rutgers Fire Ins. Co.	New York, N. Y.	Feb. 1899	Feb. 1899	700,000.00	E. C. Jameson	J. H. Mulvehill
62	Grain Dealers' Nat'l Mut. Fire Ins. Co.	Indianapolis, Ind.	Dec. 24, 1902	Dec. 24, 1902	None	J. W. M. Cord	C. A. McCotter
63	Granite State Fire Ins. Co.	Portsmouth, N. H.	July 17, 1885	Nov. 12, 1885	200,000.00	John H. Bartlett	John W. Emery
64	Great American Ins. Co.	New York, N. Y.	Mar. 1872	Mar. 1872	5,000,000.00	Chas. G. Smith	Edwin M. Craigin
65	Hanover Fire Ins. Co.	New York, N. Y.	April 1852	April 1852	1,000,000.00	R. Emery Warfield	E. S. Jarvis
66	Hardware Dealers' Mut. Ins. Co.	Stevens Point, Wis.	June 10, 1903	April 8, 1904	None	O. P. Schlafer	P. J. Jacobs
67	Hartford Fire Ins. Co.	Hartford, Conn.	May 1810	Aug. 1810	4,000,000.00	R. M. Bissell	Frederick W. Samson
68	Henry Clay Fire Ins. Co.	Lexington, Ky.	Mar. 1910	July 14, 1910	450,000.00	H. M. Froman	F. G. Stilz

TABLE NO. 1—Continued.

No.	Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary
69	Home Fire and Marine Ins. Co. of Cal.	San Francisco, Cal.	Sept. 6, 1864	1864	500,000.00	J. B. Levison	Herbert P. Blanchard
70	Home Insurance Co.	New York, N. Y.	April 1853	April 13, 1853	6,000,000.00	Elbridge G. Snow	Chas. L. Tyner
71	Hudson Insurance Co.	New York, N. Y.	Jan. 1918	Dec. 1918	500,000.00	J. M. Winnstrom	H. N. Morgan
72	Imperial Assurance Co.	New York, N. Y.	Mar. 7, 1899	May 1, 1899	200,000.00	Percival Beresford	Howard Terhune
73	Indiana Lumbermen's Mut. Ins. Assn.	Indianapolis, Ind.	April 1, 1897	April 1, 1897	None	J. W. Pinnell	F. B. Fowler
74	Insurance Co. of North America	Philadelphia, Pa.	April 1794	1792	4,000,000.00	Benjamin Rush	John Kremer
75	Insurance Co. of State of Penna.	Philadelphia, Pa.	April 18, 1794	Dec. 19, 1913	1,000,000.00	Gustavis Remak, Jr.	John J. P. Rodgers
76	International Insurance Co.	New York, N. Y.	Mar. 9, 1909	July 1, 1909	1,000,000.00	Sumner Ballard	Fritz Kortenbentel
77	Liberty Fire Ins. Co.	St. Louis, Mo.	Feb. 1919	Mar. 1919	200,000.00	John C. Bardwell	C. L. Hicox
78	Lumber Mutual Fire Ins. Co.	Boston, Mass.	Feb. 13, 1895	Mar. 28, 1895	None	Geo. H. Davenport	Harry E. Stone
79	Lumbermen's Mutual Ins. Co.	Mansfield, Ohio	Sept. 11, 1895	Oct. 10, 1895	None	E. I. Nail	W. H. G. Kegg
80	Marquette National Fire Ins. Co.	Chicago, Ill.	Jan. 28, 1915	Jan. 29, 1915	300,000.00	Anthony Matre	Napoleon Picard
81	Mass. Fire and Marine Ins. Co.	Boston, Mass.	Mar. 3, 1910	June 18, 1910	500,000.00	Everett C. Benton	Walter Adlard
82	Mechanics' Insurance Co.	Philadelphia, Pa.	April 13, 1854	May 4, 1854	250,000.00	Daniel H. Dunham	John A. Snyder
83	Mechanics' and Traders' Ins. Co.	New Orleans, La.	Oct. 15, 1869	Nov. 1, 1869	300,000.00	H. A. Smith	Oscar Griebling
84	Mercantile Ins. Co. of America	New York, N. Y.	July 22, 1897	Aug. 4, 1897	1,000,000.00	Cecil F. Shallcross	R. P. Barbour
85	Merchants' Fire Assn. Corp. of N. Y.	New York, N. Y.	Feb. 9, 1910	Mar. 1, 1910	400,000.00	Edward L. Ballard	Wm. B. Carter
86	Michigan Millers' Mut. Fire Ins. Co.	Lansing, Mich.	Nov. 1881	Nov. 1881	None	Robt. Hinkel	A. D. Baker
87	Millers' National Ins. Co.	Chicago, Ill.	Feb. 1865	Sept. 1869	500,000.00	C. B. Cole	M. A. Reynolds
88	Milwaukee Mechanics' Ins. Co.	Milwaukee, Wis.	Feb. 15, 1852	April 1, 1852	1,250,000.00	Chas. H. Yunker	Oscar Griebling
89	Minneapolis Fire and Marine Ins. Co.	Minneapolis, Minn.	July 1, 1902	July 2, 1902	200,000.00	Fred C. Van Dusen	Walter C. Leach
90	Minnesota Imp. Mut. Fire Ins. Co.	Owatonna, Minn.	Sept. 1, 1904	Sept. 1, 1904	None	F. J. Lake	C. J. Buxton
91	National Ben Franklin Fire Ins. Co.	Pittsburgh, Pa.	Dec. 28, 1910	Jan. 1, 1911	1,000,000.00	H. M. Schmitt	Thos. A. Hathaway
92	National Fire Ins. Co.	Hartford, Conn.	June 4, 1869	Dec. 1, 1871	2,000,000.00	H. A. Smith	S. T. Maxwell
93	National Liberty Ins. Co.	New York, N. Y.	Feb. 1859	Mar. 1859	1,000,000.00	Geo. B. Edwards	G. H. Kehr
94	National Reserve Ins. Co.	E. Dubuque, Ill.		July 1919	300,000.00	N. J. Schrup	S. F. Weiser
95	National Security Fire Ins. Co.	Omaha, Neb.	Sept. 12, 1914	June 14, 1915	250,000.00	Ellis E. Good	O. A. Danielson
96	National Union Fire Ins. Co.	Pittsburgh, Pa.	Feb. 14, 1901	Mar. 1, 1901	1,000,000.00	E. E. Cole	Wm. G. Armstrong
97	Newark Fire Ins. Co.	Newark, N. J.	Nov. 1811	May 1810	498,415.00	W. Mackintosh	T. L. Farquhar
98	New Brunswick Fire Ins. Co.	New Brunswick, N. J.	Dec. 26, 1826	May 1, 1832	500,000.00	Chas. D. Ross	E. B. Wycoff
99	New Hampshire Fire Ins. Co.	Manchester, N. H.	July 1869	April 1870	1,500,000.00	Frank W. Sargeant	Frank E. Martin
100	New Jersey Insurance Co.	Newark, N. J.	Dec. 21, 1910	April 11, 1911	1,000,000.00	C. P. Stewart	J. B. Guthrie
101	Niagara Fire Ins. Co.	New York, N. Y.	July 1850	Aug. 1850	1,000,000.00	Otho E. Lane	Thos. A. Lung
102	North River Ins. Co.	New York, N. Y.	Feb. 6, 1822	Mar. 6, 1822	*1,000,000.00	John A. Forster	David G. Wakeman
103	Northwestern Fire and Marine Ins. Co.	Minneapolis, Minn.	May 2, 1899	Mar. 6, 1900	400,000.00	C. T. Jaffray	John H. Griffin

104	Northwestern Mutual Fire Assn.	Seattle, Wash.	April 4, 1901	April 25, 1901	None	F. J. Martin	M. De L. Rhodes
105	Northwestern National Ins. Co.	Milwaukee, Wis.	Feb. 20, 1869	July 1, 1869	1,000,000.00	Alfred F. James	Lubin M. Stuart
106	Ohio Farmers' Ins. Co.	LeRoy, Ohio	Feb. 8, 1848	July 8, 1848	None	F. H. Hawley	W. E. Haines
107	Ohio Hdwe. Deal. Mut. Fire Ins. Co.	Coshocton, Ohio	Oct. 2, 1902	Oct. 21, 1902	None	J. P. Duffey	George M. Gray
108	Old Colony Ins. Co.	Boston, Mass.	June 2, 1906	June 7, 1906	1,000,000.00	Wm. R. Hedge	John P. Morgan
109	Orient Insurance Co.	Hartford, Conn.	June 28, 1867	Jan. 1872	1,000,000.00	A. G. Mellwaine, Jr.	Henry W. Gray, Jr.
110	Pacific Fire Ins. Co.	New York, N. Y.	April 16, 1851	April 28, 1851	400,000.00	C. V. Meserole	H. G. Stephens
111	Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	Jan. 26, 1825	Feb. 4, 1825	750,000.00	Cecil F. Shallcross	W. Gardner Crowell
112	Penn. Lumbermen's Mut. Fire Ins. Co.	Philadelphia, Pa.	Feb. 2, 1895	Mar. 1, 1895	None	Edw. F. Hinson	Harry Humphreys
113	Phoenix Insurance Co.	Hartford, Conn.	May 17, 1854	June 1854	3,000,000.00	Edw. Milligan	Thos. C. Temple
114	Providence Washington Ins. Co.	Providence, R. I.	1799	1799	1,000,000.00	J. B. Branch	A. G. Beals
115	Queen Ins. Co. of America	New York, N. Y.	Sept. 11, 1891	Sept. 11, 1891	2,000,000.00	Geo. W. Burchell	Frederick P. Hamilton
116	Reliance Ins. Co.	Philadelphia, Pa.	April 1841	Aug. 1844	400,000.00	Wm. Chubb	Wm. W. Haig
117	Republic Ins. Co.	Dallas, Texas	April 1919	May 1919	*1,000,000.00	Geo. W. Jalonick	A. F. Pillet
118	Retail Hardware Mut. Fire Ins. Co.	Minneapolis, Minn.	July 1899	Jan. 1900	None	Chas. F. Ladner	T. G. McCracken
119	Rhode Island Ins. Co.	Providence, R. I.	April 1906	Jan. 1907	*600,000.00	Geo. L. Shipley	Emil G. Pieper
120	Richmond Ins. Co. of New York	W. New Brighton, N. Y.	Jan. 10, 1907	Feb. 1907	200,000.00	J. F. Smith	David G. Wakeman
121	Rocky Mountain Fire Ins. Co.	Great Falls, Mont.	Aug. 30, 1911	Jan. 6, 1913	279,885.45	Sam Stephenson	Leo P. McMeel
122	Rossia Ins. Co. of America	Hartford, Conn.	1915	April 1919	400,000.00	C. F. Sturhahn	T. B. Boss
123	St. Paul Fire and Marine Ins. Co.	St. Paul, Minn.	May 1865	May 1865	1,000,000.00	F. R. Bigelow	A. W. Perry
124	St. Paul Mut. Hail and Cyc. Ins. Co.	St. Paul, Minn.	1897	1897	None	L. C. Stebbins	G. R. Walding
125	Safeguard Ins. Co. of New York	New York, N. Y.	Mar. 31, 1915	May 1, 1915	200,000.00	A. G. Mellwaine, Jr.	Henry W. Gray, Jr.
126	Security Insurance Co.	New Haven, Conn.	May 1841	May 1841	1,000,000.00	John W. Alling	Willis Parker
127	South Carolina Ins. Co.	Columbia, S. C.	June 10, 1910	June 10, 1910	200,000.00	Edwin G. Seibels	John J. Seibels
128	Springfield Fire and Marine Ins. Co.	Springfield, Mass.	1849	1851	2,500,000.00	A. Willard Damon	Edwin H. Hildreth
129	Standard Fire Insurance Co.	Hartford, Conn.	July 6, 1905	Mar. 26, 1910	500,000.00	M. L. Hewes	H. B. Anthony
130	Star Insurance Co. of America	New York, N. Y.	1896	1897	400,000.00	Hugh R. Loudon	Robt. H. Williams
131	State Farmers' Mut. Hail Ins. Co.	Waseca, Minn.	Mar. 1896	May 1919	None	F. T. Day	C. H. Watson
132	Sterling Fire Ins. Co.	Indianapolis, Ind.	Jan. 28, 1911	Jan. 1, 1912	850,000.00	Edward D. Evans	Oscar L. Ross
133	Tri-State Mut. Grain Deal. Ins. Co.	Luverne, Minn.	1908	1908	None	E. A. Brown	E. H. Moreland
134	Twin City Fire Insurance Co.	Minneapolis, Minn.	July 10, 1910	April 8, 1913	500,000.00	George A. Mowry	Wm. A. Gordon
135	United Mutual Fire Ins. Co.	Boston, Mass.	Oct. 31, 1908	Nov. 5, 1908	100,000.00	Louis K. Liggett	Ardue W. Campbell
136	United States Fire Ins. Co.	New York, N. Y.	April 1, 1824	April 9, 1824	1,400,000.00	Geo. R. Branson	David G. Wakeman
137	Utah Home Fire Ins. Co.	Salt Lake City, Utah	Sept. 1886	Oct. 1886	400,000.00	Heber J. Grant	Geo. J. Cannon
138	Victory Ins. Co. of Philadelphia	Philadelphia, Pa.	Aug. 1919	Dec. 1919	500,000.00	E. C. Irvin	M. G. Garrigues
139	Westchester Fire Ins. Co.	New York, N. Y.	Mar. 1, 1837	Stock Co. 1870	1,000,000.00	Otto E. Schaefer	C. B. G. Gaillard
140	Western Alliance Ins. Co.	Chicago, Ill.	April 1919	April 1919	250,000.00	Archibald A. McKinley	Jas. G. Swan
	Total other than Iowa companies				$110,244,555.45		

TABLE NO. 1—Continued.

No.	Name of Company	Office U. S. Branch	Incorporated	Commenced Business in U. S.	Statutory Deposit	United States Manager
	OTHER THAN U. S. COMPANIES					
141	Atlas Assurance Co. U. S. B.	New York, N. Y.	1808	1886	$ 400,000.00	Frank Lock
142	British American Assur. Co.	New York, N. Y.	Feb. 1833	June 1835	200,000.00	U. S. Mortgage & Trust Co.
143	Caledonian Ins. Co. U. S. B.	New York, N. Y.	1805	1890	200,000.00	Chas. H. Post
144	Century Ins. Co. Ltd. U. S. B.	New York, N. Y.	1885	Oct. 31, 1911	200,000.00	Henry W. Brown Co.
145	Christiania Genl. Ins. Co. U. S. B.	New York, N. Y.	1847	Jan. 1918	200,000.00	J. M. Winnstrom
146	Commercial Union Assur. Co. U. S. B.	New York, N. Y.	1861	1871	200,000.00	A. H. Wray
147	Eagle Star and British Dominion Insurance Co. U. S. B.	New York, N. Y.	1904	1916	510,000.00	Fred S. James & Co.
148	Fire Reinsurance Co. U. S. B.	Hartford, Conn.	1884	1911	200,000.00	B. N. Carvalho
149	First Russian Ins. Co. U. S. B.	New York, N. Y.	June 22, 1827	Feb. 1907	200,000.00	Paul E. Rasor
150	Genl. Fire Assur. Co. U. S. B.	New York, N. Y.	1819	1910	316,000.00	Fred S. James & Co.
151	Indemnity Mut. Mar. Assur. Co. U. S. B.	New York, N. Y.	1826	Sept. 1889	300,000.00	Appleton & Cox
152	Jakor Ins. Co. U. S. B.	New York, N. Y.	June 23, 1872	June 1908	200,000.00	Sumnar Ballard & Co.
153	Liverpool London & Globe Ins. Co. U. S. B.	New York, N. Y.	1836	1848	200,000.00	Hugh R. Laudon
154	London Assurance Corp. U. S. B.	New York, N. Y.	1720	1872	665,000.00	Chas. L. Case
155	London & Lancashire Fire Ins. Co. U. S. B.	New York, N. Y.	Dec. 10, 1861	1879	200,000.00	A. G. McIlwaine, Jr.
156	Moscow Fire Ins. Co. U. S. B.	New York, N. Y.	May 5, 1858	Jan. 1900	200,000.00	Paul E. Rasor
157	Nationale Fire Ins. Co. U. S. B.	Providence, R. I.	1820	1910	200,000.00	Starkweather & Shepley
158	Nat'l Ins. Co. (Copenhagen) U. S. B.	New York, N. Y.	1905	July 1917	400,000.00	Sumner Ballard
159	Netherlands F. & L. Ins. Co. U. S. B.	Chicago, Ill.	1845	1913	200,000.00	Harold W. Letton
160	Nippon Fire Ins. Co. Ltd. U. S. B.	New York, N. Y.	April 1892	Aug. 1919	200,000.00	Fester, Fothergill & Hartung
161	Nordisk Reinsurance Co. U. S. B.	New York, N. Y.	June 1894	Oct. 1919	200,000.00	Paul E. Rasor
162	Norske Lloyd Ins. Co. Ltd. U. S. B.	New York, N. Y.	1906	1916	400,000.00	Wrist & Co., Inc.
163	Northern Assurance Co. U. S. B.	New York, N. Y.	1836	1854	400,000.00	A. G. Martin
164	Northern Ins. Co. of Moscow U. S. B.	New York, N. Y.	1872	Feb. 1911	300,000.00	Fester, Fothergill & Hartung
165	No. Brit. & Merc. Ins. Co. U. S. B.	New York, N. Y.	1809	1866	400,000.00	Cecil F. Shallcross
166	Norwegian Atlas Ins. Co. Ltd. U. S. B.	New York, N. Y.	1915	1915	400,000.00	C. Stundal
167	Norwegian Assur. Union U. S. B.	New York, N. Y.	Aug. 1916	May 23, 1917	400,000.00	Robt. Van Iderstine
168	Norwich Union Fire Ins. Soc. U. S. B.	New York, N. Y.	1797	1877	200,000.00	J. M. Hare
169	Palatine Ins. Co. U. S. B.	New York, N. Y.	Apg. 22, 1900	1901	200,000.00	A. H. Wray
170	Paternelle Fire Ins. Co. Ltd. U. S. B.	New York, N. Y.	1843	1913	200,000.00	E. G. Snow, Jr.

171	Phenix Ins. Co. U. S. B.	Providence, R. I.	Sept. 1, 1819		1911	200,000.00	Starkweather & Shepley
172	Phoenix Assurance Co. U. S. B.	New York, N. Y.	Jan. 17, 1782	Oct. 1879		200,000.00	Percival Beresford
173	Prudentia Re & Colns. Co. Ltd. U. S. B.	New York, N. Y.	April 1875	Aug. 1918		200,000.00	D. H. Robertson
174	Reinsurance Co. Salamandra U. S. B.	New York, N. Y.	1918		1919	335,000.00	Meinel & Wemple
175	Royal Ins. Co. U. S. B.	New York, N. Y.	May 1845		1851	400,000.00	Walter Carter
176	Royal Exchange Assurance U. S. B.	New York, N. Y.	1720		1801	400,000.00	Everard C. Stokes
177	Russian Reinsurance Co. U. S. B.	New York, N. Y.	June 9, 1895	Mar. 1907		200,000.00	Paul E. Rasor
178	Salamandra Ins. Co. U. S. B.	New York, N. Y.	1846		1899	200,000.00	Meinel & Wemple
179	Scandinavia Ins. Co. U. S. B.	New York, N. Y.	1899		1917	400,000.00	Sumner Ballard
180	Scandinavian Amer. Assur. Corp. U. S. B.	New York, N. Y.	June 1916	Oct. 1916		200,000.00	F. H. & C. R. Osborn
181	Scottish Union & Natl. Ins. Co. U. S. B.	Hartford, Conn.	1824		1880	200,000.00	Jas. H. Brewster
182	Second Russian Ins. Co. U. S. B.	New York, N. Y.	1835		1913	442,000.00	Meinel & Wemple
183	Skandia Ins. Co. U. S. B.	New York, N. Y.	1855		1900	200,000.00	Wm. Mackintosh
184	Spanish Amer. Union Ins. Co. U. S. B.	New York, N. Y.	1916		1917	500,000.00	W. D. Despard
185	Sun Insurance Office U. S. B.	New York, N. Y.	1710	Aug. 1882		200,000.00	P. T. Kelsey
186	Svea Fire & Life Ins. Co. U. S. B.	New York, N. Y.	May 1866	Aug. 1884		200,000.00	J. M. Winnstrom
187	Swiss Reinsurance Co. U. S. B.	New York, N. Y.	Dec. 9, 1863	Oct. 1910		300,000.00	Percival Beresford
188	Tokio Marine & Fire Ins. Co. U. S. B.	New York, N. Y.	1879		1912	530,000.00	Herbert Appleton
189	Union Assur. Soc. Ltd. U. S. B.	New York, N. Y.	July 9, 1907		1909	387,000.00	A. H. Wray
190	Union Fire Ins. Co. U. S. B.	Providence, R. I.	1828		1910	200,000.00	Starkweather & Shepley
191	Union Ins. Soc. of Canton U. S. B.	Chicago, Ill.	1835	Oct. 1917		400,000.00	Marsh & McLennan
192	Union Marine Ins. Co. U. S. B.	New York, N. Y.	1863	Oct. 1880		200,000.00	F. H. Canty
193	Union & Phenix Espanol Ins. Co.	New York, N. Y.	June 1864	Oct. 1910		300,000.00	Fester, Fothergill & Hartung
194	United British Ins. Co. Ltd. U. S. B.	New York, N. Y.	1915		1918	400,000.00	C. P. Stewart & Co., Inc.
195	Urbaine Fire Ins Co. U. S. B.	New York, N. Y.	1838		1913	300,000.00	Fred S. James & Co.
196	Warsaw Fire Ins. Co. U. S. B.	New York, N. Y.	May 1, 1870	Sept. 1911		200,000.00	Fester, Fothergill & Hartung
197	Western Assurance Co.	New York, N. Y.	Aug. 1851	Aug. 1851		400,000.00	U. S. Mortgage & Trust Co.
	Total other than U. S. companies.					$ 16,585,000.00	
	Total all fire companies.					$131,544,055.45	

* Increase in Capital.

TABLE 2—FIRE INSURANCE COMPANIES.

Name of Company	Income			
	Premiums	All Other	Total	To Policyholders (Losses and Dividends)
IOWA COMPANIES				
Automotive Insurance Co.	$ 613.76	$ 150,469.17	$ 151,082.93	
Central National Fire Ins. Co.	282,938.06	46,433.20	329,371.26	$ 66,081.32
Dubuque Fire and Marine Ins. Co.	1,533,655.48	127,134.44	1,660,789.92	666,883.91
Farmers' Automobile Insurance Co.	27,279.18	133,513.26	160,792.44	1,278.42
Farmers' Insurance Co.	559,556.72	50,477.39	610,034.11	175,612.39
Globe National Fire Insurance Co.	928,901.90	67,481.18	996,383.08	233,887.61
Hawkeye Securities Fire Ins. Co.	608,041.30	411,017.48	1,019,058.78	163,292.62
Horticultural Insurance Co.	1,703,237.15	182,701.43	1,885,938.58	222,712.97
Inter-State Auto Insurance Co.	630,446.98	37,012.52	667,459.50	108,802.68
Iowa Automobile Mutual Ins. Co.	159,886.58	3,736.94	163,623.52	44,374.19
Iowa Manufacturers' Insurance Co.	163,481.89	12,174.13	175,656.02	65,440.73
Iowa National Fire Insurance Co.	306,993.29	48,322.70	355,315.99	89,251.25
Iowa State Ins. Co. (Mutual)	733,231.93	20,213.00	753,444.93	246,522.12
Mill Owners' Mutual Fire Ins. Co.	725,845.72	69,496.28	795,342.00	364,709.19
North American Fire Ins. Co.	901.69	1,473,309.95	1,474,211.64	
Security Fire Insurance Co.	447,458.70	41,408.61	488,867.31	122,155.61
State Insurance Co.	169,539.19	8,066.18	177,605.37	21,113.84
Western Grain Deal. Mut. Fire Ins. Co.	195,985.85	29,668.00	225,653.85	91,215.34
Total Iowa Companies	$ 9,177,995.37	$ 2,912,635.86	$ 12,090,631.23	$ 2,633,332.69
OTHER THAN IOWA COMPANIES				
Aetna Insurance Co.	$ 22,032,989.17	$ 1,420,313.33	$ 23,453,302.50	$ 10,126,115.86
Agricultural Insurance Co.	3,803,375.69	341,413.20	4,144,788.89	2,005,686.66
Alliance Insurance Co.	2,490,580.72	178,041.20	2,668,621.92	1,013,244.62
American Alliance Insurance Co.	1,314,942.84	151,987.96	1,466,930.80	588,922.05
American Central Insurance Co.	2,177,453.43	180,502.04	2,357,955.47	950,682.83
American Druggists' Fire Insurance Co.	220,610.82	25,321.54	245,932.36	63,859.97
American Eagle Fire Insurance Co.	2,369,511.47	248,186.80	2,557,698.27	987,223.49
American Fire Ins. Corp. of New York	467,726.23	511,414.87	979,141.10	23,511.73
American Insurance Co.	7,543,174.05	618,254.89	8,161,428.94	3,166,675.22
American Merchant Marine Ins. Co.	1,753,505.86	2,122,894.46	3,876,400.32	1,302,747.59
American National Fire Ins. Co.	393,600.59	181,437.96	575,038.55	87,423.55
Automobile Insurance Co.	8,753,993.51	353,643.49	9,107,637.00	3,934,767.19
Bankers' and Shippers' Insurance Co.	1,156,887.32	2,579,632.76	3,736,520.08	93,179.98
Boston Insurance Co.	7,444,525.89	534,366.05	7,978,891.94	3,625,535.46
Buffalo Insurance Co.	911,275.45	168,455.03	1,079,730.48	421,732.76
Camden Fire Insurance Assn.	4,032,761.68	256,720.89	4,289,482.57	1,822,932.84
Central Manufacturers' Mut. Ins. Co.	1,401,067.30	62,624.23	1,463,691.53	642,213.96
Citizens' Insurance Co.	348,355.95	31,490.54	379,846.49	218,694.69
City of New York Insurance Co.	1,363,567.28	83,767.62	1,447,334.90	530,760.67
Cleveland National Fire Ins. Co.	683,754.59	88,005.53	771,760.12	287,716.55
Columbia Insurance Co.	960,285.03	64,476.09	1,024,761.12	331,671.10
Columbian National Fire Ins. Co.	832,902.42	96,417.52	929,319.94	403,984.37
Commercial Union Fire Insurance Co.	1,245,270.33	59,912.67	1,305,183.00	518,008.70
Commonwealth Insurance Co. of New York	2,030,901.73	152,700.90	2,183,602.63	914,814.67
Concordia Fire Insurance Co.	2,483,698.79	158,059.08	2,641,757.87	907,565.43
Connecticut Fire Ins. Co.	6,634,684.99	411,231.31	7,045,916.30	2,779,094.07
Continental Insurance Co.	15,591,354.15	3,362,227.14	18,953,581.29	7,564,277.98
County Fire and Marine Insurance Co.	213,134.10	48,261.63	261,395.73	154,218.50
Detroit Fire and Marine Ins. Co.	1,214,649.52	126,734.54	1,341,384.06	579,705.98
Detroit National Fire Ins. Co.	* 38,640.55	293,018.94	254,378.39	136,093.09
Equitable Fire and Marine Ins. Co.	871,630.68	470,902.73	1,342,533.41	366,087.65
Farmers' Fire Insurance Co.	639,793.20	59,289.12	699,082.32	278,521.77
Federal Insurance Co.	4,317,563.83	304,637.58	4,622,201.41	2,306,519.35
Federal Union Insurance Co.	527,390.87	29,084.57	556,475.44	231,349.60
Fidelity-Phoenix Fire Insurance Co.	13,852,265.41	1,994,481.94	15,846,747.35	5,860,269.04

PRINCIPAL ITEMS OF BUSINESS IN 1919.

Disbursements		Insurance in Force Dec. 31		Financial Condition Dec. 31		
Expenses and all Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
$ 12,597.22	$ 12,597.22	$ 40,050.00	$ 613.76	$ 141,360.94	$ 411.22	$ 140,949.72
160,019.99	226,101.52	34,578,198.00	392,520.37	1,091,435.05	285,500.98	805,934.07
708,563.57	1,315,446.58	301,980,459.00	3,115,448.35	2,727,156.87	1,868,887.79	858,269.08
19,595.91	20,874.33	967,916.00	27,046.48	136,732.75	13,923.24	122,809.51
326,437.68	502,050.37	79,619,729.00	1,562,756.20	1,168,969.40	863,670.15	305,299.25
342,501.10	576,388.76	75,159,548.00	715,414.01	1,880,881.87	641,581.27	1,239,300.60
306,560.82	469,853.44	12,930,825.00	173,501.51	1,502,817.22	155,175.96	1,347,641.26
342,561.75	565,273.82	11,429,428.00	1,267,976.01	1,438,821.88	1,337,075.49	101,746.39
230,475.51	329,278.19	28,068,125.00	743,284.23	705,950.37	484,037.95	221,912.42
67,947.54	112,321.73	9,026,805.00	161,736.98	104,116.56	70,534.77	33,581.79
82,269.99	147,710.72	20,614,920.00	327,717.16	284,116.46	133,911.47	150,204.99
145,571.22	234,822.47	42,432,754.00	442,566.06	1,068,920.25	289,406.24	779,514.01
281,727.32	528,249.44	86,450,175.00	2,431,093.40	1,269,113.40	1,013,213.94	255,899.46
164,316.16	529,025.35	58,038,363.00	523,324.21	1,302,611.51	511,409.45	791,202.06
383,247.61	383,247.61	47,225.00	901.69	778,391.44	77,888.39	700,503.05
220,808.87	352,964.28	77,053,987.00	1,120,524.12	955,247.71	664,497.24	290,750.47
40,393.04	61,506.88	1,282,275.00	110,186.73	246,806.41	114,936.73	131,869.68
52,016.00	143,231.34	13,430,364.00	187,822.64	233,282.08	96,671.08	136,611.00
$ 3,887,611.30	$ 6,520,943.99	$ 862,151,146.00	$ 13,304,343.91	$ 17,036,792.17	$ 8,622,793.36	$ 8,413,998.81
$ 8,249,659.14	$ 18,375,775.00	$ 2,964,056,405.00	$ 32,497,577.47	$ 37,114,626.40	$ 21,408,630.93	$ 15,705,995.47
1,712,489.43	3,718,176.09	619,717,900.00	6,007,005.00	6,711,669.90	4,201,329.92	2,510,339.98
958,539.27	1,971,783.89	312,171,715.00	2,893,922.65	4,497,809.49	2,233,215.86	2,264,593.63
553,285.97	1,142,208.00	251,830,517.00	1,895,510.16	3,297,554.20	1,249,208.39	2,048,345.81
955,736.52	1,906,420.35	375,457,602.00	3,868,854.88	4,938,849.00	2,456,977.30	2,481,871.70
109,100.20	172,960.17	21,758,195.00	230,363.00	628,180.25	150,471.79	477,708.46
834,642.50	1,821,865.99	264,621,558.00	2,507,152.48	3,878,089.18	1,817,366.65	2,060,722.53
161,635.55	185,147.28	47,565,885.00	447,478.32	795,408.63	299,623.80	495,784.83
3,621,700.73	6,788,375.95	1,414,673,801.00	14,866,403.68	14,845,137.73	9,655,604.93	5,189,532.80
671,884.18	1,974,631.77	163,551,797.00	3,900,050.78	5,607,790.99	5,133,759.95	474,031.04
183,890.40	271,314.35	40,165,885.00	429,893.90	1,091,422.00	292,073.09	799,348.91
3,342,852.30	7,277,619.40	896,083,743.00	8,066,086.63	11,022,207.23	6,966,656.56	4,055,550.67
297,573.90	390,753.88	94,442,808.00	745,360.43	3,507,586.29	1,125,744.70	2,381,841.59
3,302,345.30	6,827,880.76	837,792,646.00	9,464,651.23	12,574,603.75	7,447,927.24	5,126,676.51
478,659.42	900,392.18	187,041,319.00	1,840,076.63	3,614,444.86	1,141,594.35	2,472,850.51
1,727,964.26	3,550,897.10	567,399,861.00	5,783,364.50	6,075,176.35	3,975,176.35	2,100,000.00
969,430.83	1,951,644.79	103,532,243.00	1,441,192.61	1,615,853.55	859,071.63	756,781.92
270,926.43	489,530.92	42,230,035.00	433,516.19	1,061,616.29	529,568.96	532,047.33
581,322.55	1,112,083.22	197,509,819.00	1,970,428.40	2,376,270.71	1,323,674.67	1,052,596.04
307,444.15	595,160.30	160,913,539.00	883,565.56	1,827,041.87	580,968.70	1,246,073.17
371,905.61	702,676.71	50,000,600.00	753,485.67	1,796,955.08	583,561.20	1,213,393.88
411,424.01	815,408.38	101,805,441.00	1,141,729.87	1,850,693.98	722,131.67	1,128,562.31
662,923.16	1,210,931.86	191,656,743.00	1,899,267.25	1,817,682.68	1,177,164.07	640,518.61
1,047,019.69	1,961,834.36	350,441,591.00	3,110,644.72	3,712,575.27	1,985,260.75	1,727,314.52
1,091,094.40	1,998,659.83	408,607,129.00	4,213,231.57	4,055,050.19	2,602,977.30	1,451,072.89
2,936,346.66	5,715,440.73	1,097,279,858.00	11,144,706.63	10,977,535.09	6,925,635.72	4,051,899.37
8,322,555.93	15,886,833.91	2,814,213,239.00	27,514,547.76	39,624,376.24	18,259,551.95	21,364,824.29
114,282.21	268,450.71	43,084,257.00	389,949.16	1,053,550.81	407,644.62	645,906.19
540,127.52	1,119,833.50	201,715,495.00	2,145,300.39	3,036,005.58	1,285,186.78	1,750,818.80
118,619.21	254,712.30	8,254,703.00	76,801.77	491,196.53	85,053.18	406,143.35
415,145.68	781,232.73	105,973,545.00	1,019,273.54	2,380,454.29	760,546.06	1,619,908.23
270,599.19	549,120.96	110,196,754.00	1,151,919.62	1,404,310.52	712,500.76	691,809.76
2,191,449.76	4,497,968.85	446,322,059.00	3,141,754.77	5,696,084.25	3,705,893.43	1,990,190.82
200,983.20	432,332.80	54,567,117.00	663,399.13	734,813.02	440,652.59	294,161.03
6,563,610.71	12,423,879.75	2,391,623,527.00	24,759,832.10	25,816,261.92	16,045,427.90	9,770,834.02

TABLE NO. 2

Name of Company	Income			To Policyholders (Losses and Dividends)
	Premiums	All Other	Total	
Fire Association of Philadelphia	$ 8,428,892.26	$ 655,061.69	$ 9,083,953.95	$ 3,963,251.30
Fireman's Fund Insurance Co	15,128,039.88	714,603.72	15,842,643.60	7,600,160.38
Firemen's Insurance Co	5,083,941.07	498,796.71	5,582,737.78	2,277,006.58
Fitchburg Mutual Fire Insurance Co	409,699.94	34,442.37	444,142.31	228,418.75
Franklin Fire Insurance Co	2,149,058.30	756,785.40	2,905,843.70	817,962.97
Gerard Fire and Marine Ins. Co	1,580,893.41	159,093.66	1,739,987.07	548,989.89
Glens Falls Insurance Co	5,407,281.78	477,611.45	5,884,893.23	2,571,373.43
Globe and Rutgers Fire Insurance Co	17,526,451.10	1,724,579.65	19,251,030.75	10,252,919.24
Grain Dealers' Nat'l Mutual Fire Ins. Co	704,117.91	57,804.84	761,922.75	270,607.58
Granite State Fire Ins. Co	983,648.48	75,418.43	1,059,066.91	487,398.23
Great American Insurance Co	18,175,862.75	1,689,576.72	19,865,439.47	8,209,864.59
Hanover Fire Insurance Co	4,050,630.98	293,751.37	4,344,382.35	1,852,035.26
Hardware Dealers' Mutual Insurance Co	679,592.30	37,992.12	717,404.42	376,859.36
Hartford Fire Ins. Co	35,103,081.43	2,590,571.32	37,693,652.75	14,374,744.65
Henry Clay Fire Insurance Co	474,449.81	51,389.68	525,938.49	168,986.12
Home Fire and Marine Ins. Co. of California	2,254,702.55	76,653.31	2,331,355.86	753,653.50
Home Insurance Co	35,036,287.32	2,392,923.81	37,429,211.13	14,979,011.26
Hudson Insurance Co	707,172.48	191,737.75	898,910.23	65,144.46
Imperial Assurance Co	710,964.82	218,982.69	929,947.51	277,916.14
Indiana Lumbermen's Mutual Ins. Assn	754,989.90	66,332.19	821,322.09	458,639.15
Insurance Company of North America	20,999,579.81	1,425,778.70	22,425,358.51	9,453,592.03
Insurance Co. of State of Pennsylvania	2,542,922.87	331,208.07	2,874,130.94	1,369,877.11
International Insurance Co	2,235,411.56	233,086.91	2,468,498.47	2,162,784.13
Liberty Fire Insurance Co	221,343.62	457,258.12	678,601.74	19,073.16
Lumber Mutual Fire Insurance Co	795,995.46	104,930.02	900,925.48	504,959.57
Lumbermen's Mutual Insurance Co	1,246,436.11	91,853.05	1,338,289.16	660,859.57
Marquette National Fire Insurance Co	905,108.89	58,625.31	963,734.20	358,506.49
Massachusetts Fire and Marine Insurance Co	1,276,107.16	71,447.77	1,347,554.93	762,006.63
Mechanics' Insurance Co	907,672.56	101,512.20	1,009,184.76	348,552.96
Mechanics' and Traders' Insurance Co	1,041,132.64	84,291.19	1,125,423.83	384,435.84
Mercantile Ins. Co. of America	1,763,135.54	140,961.13	1,904,096.67	786,630.40
Merchants' Fire Assur. Corp. of New York	1,811,804.44	220,150.87	2,031,955.31	1,017,503.51
Michigan Millers' Mutual Fire Ins. Co	1,371,101.21	400,430.04	1,771,531.25	696,111.05
Millers' National Insurance Co	1,763,982.55	620,943.84	2,384,926.39	836,983.27
Milwaukee Mechanics' Insurance Co	3,764,013.12	278,166.35	4,042,179.47	1,587,789.05
Minneapolis Fire and Marine Ins. Co	1,316,000.31	31,467.93	1,347,468.24	648,993.96
Minnesota Implement Mutual Fire Ins. Co	906,648.80	30,046.64	936,695.53	393,256.00
National Ben Franklin Fire Insurance Co	2,782,650.28	212,903.41	2,995,643.69	1,212,746.18
National Fire Ins. Co	15,147,347.05	822,739.86	15,970,086.91	6,903,904.31
National Liberty Insurance Co	5,972,960.55	599,029.16	6,571,989.71	2,562,332.64
National Reserve Insurance Co	230,855.46	645,982.31	876,837.77	12,239.11
National Security Fire Ins. Co	134,201.16	41,430.61	175,631.77	42,824.51
National Union Fire Insurance Co	4,159,820.17	521,638.36	4,681,458.53	1,625,145.27
Newark Fire Insurance Co	2,265,573.93	127,566.06	2,393,139.99	874,496.03
New Brunswick Fire Insurance Co	1,874,217.44	109,560.17	1,983,777.61	1,015,363.46
New Hampshire Fire Insurance Co	4,690,116.76	352,956.59	5,043,073.35	2,051,753.21
New Jersey Insurance Co	1,562,642.82	232,977.72	1,795,620.54	876,421.74
Niagara Fire Insurance Co	7,376,912.42	496,342.25	7,873,254.67	3,040,084.60
North River Insurance Co	4,401,886.06	257,012.85	4,658,898.91	1,651,442.12
Northwestern Fire and Marine Ins. Co	311,356.49	992,852.87	1,304,209.36	319,214.98
Northewestern Mutual Fire Assn	1,643,874.37	65,022.04	1,708,896.41	827,734.98
Northwestern National Insurance Co	5,085,250.98	400,146.80	5,485,397.78	1,979,535.55
Ohio Farmers' Insurance Co	2,508,523.36	208,079.21	2,716,602.57	1,158,094.32
Ohio Hardware Dealers' Mut. Fire Ins. Co	118,333.89	5,487.82	123,821.71	60,548.27
Old Colony Insurance Co	1,598,260.58	518,471.52	2,116,732.10	788,776.31
Orient Insurance Co	2,618,036.26	192,293.55	2,810,329.81	1,024,798.79
Pacific Fire Ins. Co	1,846,817.10	95,875.38	1,942,692.48	989,403.98
Pennsylvania Fire Insurance Co	4,777,364.28	406,847.43	5,184,211.71	2,088,866.04
Penn. Lumbermen's Mut. Fire Ins. Co	754,396.16	83,501.92	837,898.08	473,917.57
Phoenix Insurance Co	9,601,252.94	1,026,115.85	10,627,368.79	4,443,112.49

—Continued.

Disbursements		Insurance in Force Dec. 31		Financial Condition Dec. 31		
Expenses and all Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
$ 3,677,826.05	$ 7,641,077.35	$ 1,256,218,999.00	$ 13,463,451.18	$ 14,938,834.93	$ 9,753,341.92	$ 5,185,493.01
5,767,707.39	13,367,867.77	1,517,647,373.00	18,599,599.94	20,010,852.95	13,211,084.49	6,799,768.46
2,294,368.58	4,481,375.16	853,416,319.00	8,832,092.70	9,242,501.62	5,692,108.84	3,550,392.78
147,132.57	375,551.32	31,625,743.00	467,710.94	367,856.88	266,567.70	101,289.18
840,617.87	1,658,580.84	261,442,491.00	2,422,737.00	5,300,191.85	3,002,172.40	2,298,019.45
765,171.61	1,314,161.50	310,300,418.00	2,845,684.94	3,057,671.14	2,279,763.98	777,907.16
2,372,943.02	4,944,316.45	826,585,409.00	7,905,844.45	9,328,298.85	5,633,154.52	3,695,144.33
6,968,508.52	17,221,427.76	2,181,715,612.00	24,611,247.15	33,687,274.25	22,841,243.25	10,846,031.00
202,566.89	473,174.47	72,972,257.00	772,867.54	1,354,714.84	537,362.03	817,352.81
411,506.05	898,904.30	162,360,379.00	1,931,774.88	1,771,831.22	1,168,097.82	603,733.40
8,913,103.89	17,122,968.48	2,818,299,024.00	27,489,658.14	33,201,678.88	17,191,302.37	16,010,376.51
2,101,340.30	3,953,375.50	690,163,511.00	6,997,920.36	6,373,119.99	4,443,751.84	1,929,368.15
117,625.75	494,476.70	35,419,577.00	683,670.71	710,962.22	365,784.43	345,177.79
14,863,561.30	29,238,305.95	4,705,566,595.00	49,180,110.92	50,590,485.33	32,461,677.93	18,128,807.40
220,169.97	389,156.09	47,148,272.00	600,740.53	1,023,964.89	382,619.69	641,345.20
882,411.74	1,636,065.24	148,304,341.00	1,975,162.46	2,741,847.22	1,537,407.37	1,204,439.85
15,476,085.84	31,455,097.10	5,058,878,941.00	47,957,043.00	54,595,060.31	32,760,093.99	21,825,966.32
279,396.14	344,540.63	70,000,603.00	751,101.97	2,043,769.90	710,394.31	1,333,375.59
318,397.61	596,313.75	134,803,617.00	1,082,737.21	1,920,207.60	657,593.87	1,262,613.73
129,619.91	588,259.00	38,036,132.00	731,556.75	1,174,603.34	410,806.12	763,797.22
8,825,881.08	18,279,473.11	2,706,459,638.00	25,283,654.19	35,018,152.77	20,166,269.67	14,851,883.10
1,555,814.97	2,925,692.08	397,660,026.00	4,287,755.98	4,744,820.88	3,093,703.14	1,651,117.74
946,535.75	3,109,219.88	432,962,541.00	4,250,018.65	5,038,558.47	2,886,238.37	2,152,320.10
91,992.62	111,065.78	22,822,972.00	240,395.15	573,744.20	163,255.92	410,488.28
165,088.52	670,048.39	37,121,466.00	759,185.80	1,510,917.02	416,732.38	1,094,184.64
393,613.46	1,053,873.03	83,666,198.00	1,207,783.02	1,439,791.06	754,899.68	684,891.38
424,236.60	782,743.09	122,156,876.00	1,249,982.79	1,410,202.78	808,758.04	601,444.74
530,040.12	1,292,046.75	119,368,242.00	1,566,824.42	1,876,269.08	1,149,497.33	726,771.15
432,181.99	780,734.95	171,024,573.00	1,615,494.90	1,894,643.75	1,363,589.68	531,054.07
429,682.07	814,117.91	161,575,953.00	1,586,905.51	2,250,813.73	987,468.02	1,263,345.71
989,864.43	1,776,484.83	312,946,357.00	2,585,109.07	3,656,050.37	1,642,593.50	2,013,456.87
883,815.11	1,901,318.42	191,216,476.00	2,036,792.02	3,105,713.81	1,627,892.97	1,477,910.84
645,014.47	1,341,125.52	178,608,121.00	1,960,093.63	2,536,466.77	1,801,692.00	734,864.77
842,901.90	1,679,885.17	234,150,648.00	2,669,597.76	4,020,645.31	1,872,103.87	2,148,541.44
1,618,176.57	3,205,965.62	645,972,471.00	6,657,736.22	6,796,893.77	4,105,354.81	2,691,538.96
502,657.01	1,151,560.97	97,116,556.00	1,007,185.10	1,010,847.70	687,072.81	323,774.89
219,799.22	613,092.22	52,946,462.00	922,125.99	838,914.12	510,392.02	328,522.10
1,352,136.13	2,564,882.31	457,630,561.00	4,917,029.80	4,836,899.26	3,050,779.18	1,786,120.08
5,103,768.47	12,167,672.78	2,428,471,688.00	25,538,992.22	24,723,963.60	16,666,385.37	8,057,578.23
3,552,528.78	6,115,061.42	1,048,303,520.00	10,695,183.42	10,750,511.69	6,638,598.39	4,111,913.30
81,567.26	93,806.37	21,012,882.00	234,163.44	767,430.05	158,942.90	608,487.15
100,342.67	143,167.58	18,210,035.00	185,012.00	519,764.80	130,821.99	388,942.81
2,057,219.65	3,682,364.92	631,050,139.00	6,790,012.53	6,176,156.33	4,221,406.67	1,954,749.66
923,548.59	1,798,045.22	320,825,534.00	3,254,647.97	3,114,329.75	2,069,785.01	1,244,544.74
780,253.15	1,795,616.61	218,603,343.00	2,671,820.91	2,549,999.05	1,707,852.12	842,146.93
1,989,539.38	4,041,292.39	769,828,244.00	7,945,294.99	9,054,147.84	5,040,766.92	4,013,380.92
784,050.01	1,660,471.05	170,162,785.00	1,871,013.55	2,782,985.15	1,400,240.34	1,382,744.81
3,522,455.09	6,563,539.69	1,101,859,578.00	11,155,403.51	11,817,340.03	7,421,432.45	4,395,907.58
1,998,942.75	3,650,385.67	559,841,190.00	5,996,140.08	7,463,760.32	3,987,861.70	3,475,898.62
366,010.62	685,225.60	41,319,564.00	409,992.87	2,080,010.55	1,378,812.31	701,198.24
492,828.89	1,320,563.77	90,737,142.00	1,316,357.72	1,240,637.57	765,822.43	474,815.14
2,254,436.17	4,233,971.42	958,322,478.00	9,495,561.98	9,851,920.42	6,841,009.09	3,010,911.33
1,253,306.03	2,411,399.36	622,669,877.00	5,579,052.09	4,871,681.49	3,424,528.05	1,447,153.44
28,178.33	88,726.66	7,632,536.85	116,490.97	142,553.89	61,471.33	81,082.56
651,484.85	1,440,261.36	199,773,814.00	2,102,543.22	2,804,970.05	1,553,784.78	2,251,185.27
1,117,979.72	2,142,778.51	486,096,554.00	4,482,755.56	5,207,263.08	2,731,305.07	2,475,958.01
692,571.06	1,681,974.74	152,641,560.00	2,008,592.09	2,439,225.44	1,455,725.86	983,499.58
2,357,488.07	4,446,293.11	916,715,791.00	8,581,934.01	9,280,906.88	6,305,380.29	2,975,526.59
269,192.60	743,110.17	35,928,779.00	728,568.34	1,300,412.06	402,860.50	897,551.56
4,533,139.56	8,976,252.05	1,559,070,306.00	15,547,602.90	21,738,580.74	9,998,060.14	11,740,470.60

TABLE NO. 2

Name of Company	Income			
	Premiums	All Other	Total	To Policyholders (Losses and Dividends)
Providence Washington Insurance Co.	$ 6,507,705.27	$ 396,482.49	$ 6,903,187.76	$ 2,763,471.34
Queen Insurance Co. of America	8,634,735.62	586,840.78	9,221,576.40	3,909,538.48
Reliance Insurance Co.	1,013,183.93	68,799.53	1,081,983.46	456,736.04
Republic Insurance Co.	1,600,985.88	187,922.82	1,788,908.70	466,624.04
Retail Hardware Mut. Fire Ins. Co.	971,143.97	56,399.54	1,027,543.51	577,122.49
Rhode Island Ins. Co.	1,643,796.48	95,172.66	1,738,969.14	694,413.93
Richmond Ins. Co. of New York	842,548.00	59,553.61	902,101.61	307,406.19
Rocky Mountain Fire Ins. Co.	406,368.43	52,130.67	458,499.10	214,343.77
Rossia Ins. Co. of America	7,190,798.48	1,076,653.86	8,267,452.34	4,800,622.06
St. Paul Fire and Marine Ins. Co.	17,620,459.12	646,183.70	18,266,642.82	5,466,771.02
St. Paul Mut. Hail and Cyclone Ins. Co.	271,713.50	10,342.59	282,056.09	109,629.10
Safeguard Ins. Co. of New York	315,171.51	31,127.15	346,298.66	78,501.27
Security Insurance Co.	4,992,120.06	563,753.99	5,555,874.05	1,931,236.54
South Carolina Ins. Co.	487,774.54	28,145.49	515,870.03	117,340.91
Springfield Fire and Marine Ins. Co.	10,220,491.68	658,198.31	10,878,689.99	4,399,383.15
Standard Fire Insurance Co.	751,641.10	69,070.70	820,711.80	414,266.35
Star Insurance Co. of America	1,205,112.29	56,948.42	1,262,060.71	449,152.93
State Farmers' Mut. Hail Ins. Co.	526,465.48	1,407.90	527,873.38	191,141.65
Sterling Fire Insurance Co.	753,220.47	117,763.48	870,983.95	467,784.55
Tri-State Mut. Grain Dealers' Ins. Co.	69,633.15	5,843.47	75,476.62	49,072.36
Twin City Fire Insurance Co.	143,998.48	56,459.33	200,457.81	75,866.29
United Mutual Fire Ins. Co.	312,803.04	32,327.01	345,220.05	179,304.19
United States Fire Ins. Co.	6,511,121.91	418,977.61	6,930,099.52	2,564,263.94
Utah Home Fire Insurance Co.	559,947.33	370,661.04	930,608.37	296,805.29
Victory Ins. of Philadelphia		1,009,114.86	1,009,114.86	
Westchester Fire Insurance Co.	7,018,343.32	396,059.16	7,414,402.48	3,566,189.25
Western Alliance Ins. Co.	54,946.71	215,038.22	269,984.93	79,957.45
Total Other than Iowa Companies	$ 479,287,529.81	350,897,389.30	$ 530,184,919.11	$ 217,251,620.62
OTHER THAN U. S. COMPANIES				
Atlas Assurance Co.	$ 3,448,258.29	$ 166,577.22	$ 3,614,835.51	$ 1,409,783.94
British American Assur. Co.	1,468,057.78	307,245.13	1,775,302.91	738,539.22
Caledonian Insurance Co.	2,134,087.12	136,061.67	2,270,148.79	1,022,571.46
Century Insurance Co.	405,513.70	351,096.98	756,550.68	168,229.24
Christiana Genl. Ins. Co.	3,663,112.08	177,802.99	3,840,915.07	1,253,377.56
Commercial Union Assur. Co.	10,294,696.43	1,485,244.22	11,879,940.65	4,106,331.61
Eagle Star & British Dom. Ins. Co.	2,159,411.75	288,531.68	2,447,945.43	579,445.98
Fire Reinsurance Co.	2,247,209.14	111,196.72	2,358,405.86	1,218,238.41
First Russian Ins. Co.	2,433,608.16	112,597.67	2,546,225.83	1,230,326.07
General Fire Assurance Co.	1,100,221.73	74,121.30	1,174,343.03	446,140.96
Indemnity Mut. Marine Assur. Co.	842,318.89	64,294.50	906,593.39	506,680.31
Jakor Ins. Co.	2,377,266.88	163,645.35	2,540,912.23	1,677,820.02
Liverpool London & Globe Ins. Co.	12,887,014.13	745,582.17	13,602,596.30	5,162,348.17
London Assurance Corp.	4,435,708.33	392,368.94	4,828,077.27	1,864,044.32
London & Lancashire Fire Ins. Co.	3,864,683.72	386,762.52	4,251,446.24	1,368,077.69
Moscow Fire Ins. Co.	2,458,608.91	130,929.60	2,589,538.51	1,414,868.74
Nationale Fire Ins. Co.	953,418.00	42,628.82	996,046.82	317,744.99
National Ins. Co. (Copenhagen)	3,005,957.59	102,719.32	3,128,676.91	1,739,082.66
Netherlands Fire and Life Ins. Co.	732,191.88	48,493.23	780,685.11	286,627.15
Nippon Fire Ins. Co. Ltd.	155,402.49	609,259.23	764,661.72	25,067.49
Nordish Reinsurance Co.	246,069.72	771,105.26	1,017,134.98	1,054.98
Norske Lloyd Ins. Co. Ltd.	4,051,501.73	239,223.08	4,290,724.81	3,576,660.92
Northern Assurance Co.	5,333,117.78	520,023.80	5,843,141.58	2,111,686.90
Northern Ins. Co. of Moscow	554,963.06	59,567.23	614,530.89	563,269.19
Northern British & Mercantile Ins. Co.	7,373,260.22	404,262.06	7,779,462.30	3,169,527.99
Norwegian Atlas Ins. Co. Ltd.	1,613,846.63	44,785.55	1,658,632.18	469,124.47
Norwegian Assurance Union	1,921,435.56	157,278.12	2,078,713.68	2,325,374.83
Norwich Union Fire Ins. Soc.	3,800,753.88	607,532.34	4,408,286.22	1,706,186.62
Palatine Ins. Co.	2,958,988.42	251,510.08	3,210,498.50	1,089,081.21
Paternelle Fire Ins. Co. Ltd.	1,576,009.86	68,296.27	1,644,306.13	748,823.69

—Continued.

Disbursements		Insurance in Force Dec. 31		Financial Condition Dec. 31		
Expenses and all Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
$ 2,473,414.66	$ 5,236,886.00	$ 605,372,729.00	$ 6,712,999.80	$ 9,166,585.92	$ 5,055,049.64	$ 4,111,536.28
3,640,666.09	7,550,204.54	1,255,533,313.00	12,921,979.34	15,871,765.03	8,394,164.19	7,477,600.84
497,054.15	953,790.79	179,173,013.00	1,857,343.03	1,781,310.92	1,211,280.48	570,030.44
713,329.00	1,178,953.64	136,245,769.00	2,258,181.15	3,384,781.11	1,630,829.51	1,753,951.60
124,114.93	701,237.42	54,293,533.00	982,533.44	1,391,025.99	549,529.58	841,496.41
747,850.16	1,442,264.09	265,288,688.00	2,333,156.90	2,766,175.25	1,644,361.79	1,121,813.46
348,888.70	656,294.89	99,814,227.00	1,067,103.51	1,383,108.26	749,153.79	633,954.47
167,666.99	281,910.76	41,099,408.00	560,809.96	864,660.14	376,734.88	487,925.26
2,262,222.70	7,282,845.26	1,029,083,891.00	11,177,013.80	12,102,928.06	8,554,857.88	3,548,070.18
5,262,466.61	10,729,237.63	1,350,914,665.00	14,435,549.28	16,648,601.60	10,204,269.61	6,444,331.99
128,081.25	237,710.45	33,251,046.00		339,679.15	15,984.67	323,694.48
115,606.41	194,107.68	59,818,934.00	513,719.43	940,326.83	340,160.89	600,166.94
2,308,647.77	4,229,984.01	672,566,174.00	7,150,679.83	7,634,970.77	4,652,528.74	2,982,442.03
209,522.83	326,872.34	37,028,218.00	475,838.02	611,060.64	325,162.90	284,906.74
4,180,314.25	8,389,907.40	1,080,717,186.00	17,261,530.06	17,303,136.64	10,824,225.59	6,478,911.05
422,773.47	837,065.80	141,020,666.00	1,247,850.41	1,545,590.39	720,738.56	824,851.83
452,452.08	901,604.61	161,675,628.00	1,694,040.99	1,907,431.24	1,109,340.45	798,090.79
182,202.92	373,343.97	2,896,120.00		349,083.54	450.50	348,633.04
287,752.32	755,536.87	92,594,625.00	952,711.39	2,140,495.45	748,092.97	1,392,402.48
19,651.71	68,723.97	3,658,379.00	66,250.49	92,167.44	26,980.04	65,187.40
74,687.77	150,584.16	20,191,022.00	239,273.90	816,745.83	147,010.78	669,735.05
71,581.07	250,885.17	19,619,564.00	237,337.53	496,129.63	186,898.01	309,231.62
3,088,969.09	5,643,233.03	945,125,531.00	9,807,999.58	10,689,004.04	6,376,189.86	4,312,904.18
250,552.21	547,357.49	65,036,435.00	663,733.30	2,274,600.04	591,075.79	1,683,524.25
12,230.82	12,230.82			1,003,490.29		1,003,490.29
3,742,644.76	7,108,834.61	1,043,933,622.00	10,732,686.71	9,408,912.21	6,689,575.63	2,719,336.58
163,614.65	243,572.19	23,400,761.00	294,134.22	852,544.99	262,890.34	590,654.65
$ 210,417,903.07	$ 427,669,523.70	$ 67,903,065,517.80	$ 699,966,412.92	$ 832,570,878.96	$ 486,703,616.39	$ 345,867,262.57
$ 1,583,812.20	$ 2,993,595.34	$ 541,053,622.00	$ 5,262,585.05	$ 4,489,758.79	$ 3,136,421.07	$ 1,353,337.72
1,213,495.40	1,952,634.62	244,199,607.00	2,499,656.99	2,297,350.46	1,517,850.59	779,499.87
1,211,876.23	2,234,447.63	334,126,847.00	3,671,574.15	3,045,923.04	2,145,110.90	900,812.14
315,934.93	484,164.17	98,812,810.00	542,912.60	1,004,468.33	357,053.68	647,414.65
1,206,884.98	2,469,262.01	412,558,492.00	3,863,469.08	3,902,475.24	2,819,602.90	1,082,872.34
5,447,748.60	9,556,100.09	1,496,663,213.00	15,276,116.77	14,851,521.70	10,414,827.40	4,466,694.30
900,912.08	1,480,358.06	270,165,948.00	2,638,654.31	2,672,252.26	1,768,710.60	903,541.66
897,142.07	2,115,380.48	259,331,959.00	2,796,339.18	2,909,589.81	1,845,289.47	1,064,300.34
822,603.40	2,091,929.47	257,423,720.00	3,429,705.82	3,115,056.87	2,163,356.34	951,700.53
458,767.48	940,907.50	164,982,620.00	1,587,322.94	1,616,091.13	1,062,747.45	553,343.68
388,658.24	895,338.34	27,901,186.00	392,857.24	1,233,258.98	595,155.95	638,103.03
1,037,174.53	2,714,995.21	408,320,781.00	3,824,482.69	3,783,127.17	2,530,976.16	1,252,151.01
6,429,645.04	11,591,903.21	1,920,658,572.00	20,193,059.46	18,710,036.65	12,959,434.62	5,750,602.03
2,267,100.86	4,131,145.18	542,441,265.00	5,692,515.19	6,702,211.80	4,329,968.87	2,372,842.93
2,415,759.87	3,783,837.56	716,723,088.00	6,753,944.47	6,836,751.80	4,088,309.90	2,748,441.90
864,288.78	2,279,157.52	382,445,450.00	3,737,544.81	3,423,682.79	2,305,173.09	1,118,509.70
328,716.40	646,469.49	118,373,108.00	1,157,480.53	1,408,207.48	850,352.74	557,854.74
1,292,674.63	3,024,757.29	243,778,600.00	2,602,372.46	2,929,252.92	2,206,128.09	723,124.83
319,911.87	606,539.80	121,338,080.00	1,289,115.88	1,494,642.62	814,816.76	679,825.86
56,527.78	81,535.27	13,519,873.00	145,346.23	693,443.93	104,747.65	588,696.28
87,212.82	88,246.91	26,111,775.00	250,795.16	870,788.77	165,225.46	705,563.31
1,262,996.71	4,839,656.73	216,516,492.00	2,457,522.39	5,059,596.46	4,008,116.40	1,051,480.06
2,602,919.15	4,715,405.15	822,270,265.00	8,718,085.15	8,906,640.33	5,504,387.26	2,562,253.07
306,107.81	869,377.00	68,349,235.00	713,634.58	1,129,992.57	518,736.53	611,186.04
4,013,820.42	7,183,358.32	1,370,332,124.00	12,094,054.56	11,082,577.44	7,589,679.49	3,492,897.95
501,204.65	970,359.12	82,471,294.00	999,537.14	1,782,629.07	820,406.54	962,222.53
586,827.50	2,912,202.31	131,048,864.00	1,082,326.14	2,487,165.38	1,783,796.63	703,368.75
2,147,315.19	3,853,501.82	506,125,207.00	5,127,210.88	4,696,740.94	3,340,557.02	1,356,183.42
1,454,793.65	2,543,874.86	480,122,128.00	4,928,331.20	4,672,713.66	3,050,788.30	1,621,925.36
707,950.16	1,456,802.85	200,436,152.00	2,208,706.79	1,832,132.83	1,418,697.51	413,435.32

TABLE NO. 2

Name of Company	Income			To Policyholders (Losses and Dividends)
	Premiums	All Other	Total	
Phenix Ins. Co.	$ 953,418.00	$ 35,626.84	$ 989,044.84	$ 317,744.00
Phoenix Assurance Co.	3,921,848.94	224,751.45	4,146,600.39	1,641,554.91
Prudentia Re & Coinsurance Co. Ltd.	2,354,921.59	440,303.17	2,795,224.76	842,295.35
Reinsurance Co. Salamandra	1,256,777.45	532,912.69	1,789,690.14	270,476.01
Royal Insurance Co.	13,584,707.70	1,313,985.52	14,898,693.22	5,411,618.85
Royal Exchange Assurance	3,626,536.92	167,168.51	3,793,705.43	1,738,272.84
Russian Reinsurance Co.	1,526,928.90	111,846.59	1,638,775.49	940,494.38
Salamandra Insurance Co.	4,678,667.48	903,123.74	5,581,191.22	2,261,255.96
Scandinavia Insurance Co.	7,358,070.30	946,504.13	8,298,574.43	2,848,965.24
Scandinavian American Assur. Corp.	3,490,268.03	237,543.78	3,727,811.81	2,065,308.81
Scottish Union & Natl. Ins. Co.	4,580,327.35	450,289.15	5,030,616.50	1,671,329.86
Second Russian Ins. Co.	1,421,245.82	110,084.42	1,531,330.24	1,270,144.69
Skandia Ins. Co.	1,555,736.74	237,198.92	1,792,935.66	744,861.96
Spanish American Union Ins. Co.	2,481,050.60	230,167.73	2,711,218.33	712,091.27
Sun Insurance Office	4,519,164.81	434,923.35	4,954,088.16	2,156,160.54
Svea Fire and Life Ins. Co.	1,751,474.15	102,173.88	1,853,648.03	672,471.69
Swiss Reinsurance Co.	2,336,226.30	141,924.71	2,478,151.01	1,186,869.98
Tokio Marine & Fire Ins. Co.	2,086,402.36	1,531,781.94	3,618,184.30	745,270.94
Union Assurance Society Ltd.	1,398,730.56	177,902.17	1,576,632.73	564,976.71
Union Fire Ins. Co.	1,038,718.60	51,147.15	1,089,865.75	402,265.72
Union Ins. Soc. of Canton	4,078,579.40	1,760,059.49	5,838,638.89	1,076,379.28
Union Marine Ins. Co.	787,203.13	670,389.99	1,457,593.12	656,704.78
Union & Phoenix Espanol Ins. Co.	3,701,831.21	112,665.74	3,814,496.95	1,488,014.00
United British Ins. Co. Ltd.	902,968.76	295,316.26	1,198,285.02	709,121.37
Urbaine Fire Ins. Co.	4,191,255.78	545,814.55	4,737,070.33	1,678,397.52
Warsaw Fire Ins. Co.	594,200.09	40,752.28	634,952.37	405,364.44
Western Assurance Co.	2,817,379.63	192,093.60	3,009,473.23	1,574,149.49
Total other than U. S. Companies	$ 173,572,935.06	$21,012,914.82	$ 194,585,849.88	$ 78,328,856.09
Total all fire companies	$ 662,038,460.24	$74,822,939.98	$ 736,861,400.22	$ 226,212,809.54

* Denotes red figures.

—Continued.

Disbursements		Insurance in Force Dec. 31		Financial Condition Dec. 31		
Expenses and all Other	Total	Amount	Premiums	Admitted Assets	Liabilities	Capital and Surplus
$ 228,938.29	$ 646,442.38	$ 118,373,108.00	$ 1,157,480.53	$ 1,322,657.05	$ 850,352.74	$ 472,304.31
2,080,683.95	3,722,238.88	677,187,133.00	5,888,335.65	5,794,433.24	3,507,623.27	2,286,809.97
806,620.88	1,648,916.03	268,278,713.00	2,495,111.50	2,817,226.82	1,634,344.07	1,182,882.75
823,130.10	1,093,606.11	117,644,175.00	1,096,943.69	1,106,316.71	676,402.29	429,914.42
8,067,424.20	13,479,043.05	2,087,742,503.00	21,761,869.96	19,489,739.79	14,212,108.08	5,277,631.71
1,834,987.81	3,573,360.65	460,215,450.00	4,641,884.39	4,318,796.31	3,194,322.77	1,124,473.54
565,963.64	1,506,488.02	249,372,022.00	2,442,985.39	2,554,486.60	1,488,092.73	1,066,393.87
2,579,793.83	4,841,049.70	623,839,720.00	5,872,124.97	4,874,916.38	3,564,410.89	1,310,505.49
2,391,408.17	5,240,403.41	746,139,788.00	7,959,984.37	7,482,821.18	5,702,045.86	1,780,775.32
1,489,211.05	3,524,519.86	134,341,483.00	1,784,613.04	3,701,043.92	2,661,111.46	1,039,932.46
3,139,044.38	4,801,374.24	829,702,245.00	7,521,808.82	7,074,869.80	4,766,528.57	3,308,341.23
864,413.93	2,134,558.62	148,121,676.00	1,642,533.61	2,176,911.18	1,353,139.85	823,771.33
967,341.20	1,712,142.86	260,166,713.00	2,177,952.47	2,247,118.21	1,528,339.26	718,778.84
984,214.59	1,696,306.16	184,654,735.00	1,881,184.43	2,327,517.64	1,433,593.10	893,924.50
2,248,736.81	4,404,837.65	754,532,243.00	7,901,552.90	6,287,137.91	4,896,815.24	1,390,322.67
786,618.37	1,459,092.06	242,092,512.00	2,850,779.46	2,852,433.62	1,749,968.20	1,102,765.42
924,567.71	2,111,436.79	341,949,751.00	3,177,411.53	2,837,407.50	1,940,998.50	896,409.00
1,930,196.65	2,681,467.59	239,960,720.00	1,909,140.68	4,121,013.60	1,581,275.74	2,539,737.86
778,303.46	1,343,274.19	233,371,631.00	2,213,978.33	2,536,022.22	1,418,916.07	1,117,106.15
432,765.31	835,160.54	140,207,729.00	1,359,425.18	1,542,245.29	974,697.61	567,547.68
1,865,066.79	2,941,066.07	287,751,090.00	3,266,612.19	4,428,388.18	3,203,377.17	1,225,011.01
951,478.58	1,608,183.66	25,372,270.00	244,149.69	1,131,141.31	712,626.22	418,515.09
1,546,360.93	3,029,374.93	474,261,204.00	4,587,779.51	3,508,698.17	2,978,954.93	619,743.24
491,220.53	1,101,391.76	59,507,952.00	775,946.52	1,555,619.59	848,679.73	706,939.86
1,685,081.76	3,363,449.29	522,678,672.00	5,032,590.46	5,083,511.22	3,495,702.31	1,587,808.91
218,191.05	623,555.49	85,760,232.00	913,993.89	1,103,229.83	595,122.02	508,107.81
1,130,483.98	2,704,633.47	349,104,081.00	3,455,103.38	4,973,932.20	3,073,032.45	1,900,899.75
$ 84,960,841.78	$ 163,289,097.80	$23,150,942,268.00	$ 231,941,497.60	$ 239,069,746.64	$ 160,318,107.10	$ 78,751,639.54
$ 299,299,356.15	$ 597,480,165.49	891,916,158,931.85	$ 945,241,254.43	$ 1,088,677,417.77	$ 655,644,516.85	$ 433,032,900.92

TABLE 3—FIRE INSURANCE COMPANIES.

Name of Company	Location	Ledger Assets Dec. 31, 1918 and Increase in Capital Stock	Total Net Premiums Received
IOWA COMPANIES			
Automotive Insurance Co.	Mason City, Iowa		$ 613.76
Central National Fire Ins. Co.	Des Moines, Iowa	$ 970,721.75	282,938.06
Dubuque Fire and Marine Ins. Co.	Dubuque, Iowa	2,417,832.29	1,533,655.48
Farmers' Automobile Ins. Co.	Sioux City, Iowa		27,279.18
Farmers' Ins. Co.	Cedar Rapids, Iowa	1,096,196.49	559,556.72
Globe National Fire Ins. Co.	Sioux City, Iowa	1,431,306.50	928,991.00
Hawkeye Securities Fire Ins. Co.	Des Moines, Iowa	929,329.94	608,041.30
Horticultural Ins. Co.	Des Moines, Iowa	114,403.21	1,703,237.15
Inter-State Auto Ins. Co.	Rock Rapids, Iowa	370,600.96	630,446.98
Iowa Automobile Mutual Ins. Co.	Cedar Rapids, Iowa	53,025.64	159,886.58
Iowa Manufacturers' Ins. Co.	Waterloo, Iowa	253,866.78	163,481.89
Iowa National Fire Ins. Co.	Des Moines, Iowa	926,167.08	306,993.29
Iowa State Ins. Co. (Mutual)	Keokuk, Iowa	1,056,332.48	733,237.93
Mill Owners' Mutual Fire Ins. Co.	Des Moines, Iowa	961,472.43	725,845.72
North American Fire Ins. Co.	Des Moines, Iowa		901.69
Security Fire Ins. Co.	Davenport, Iowa	809,268.29	447,458.70
State Insurance Co.	Des Moines, Iowa	131,530.34	169,539.19
Western Grain Dealers' Mut. Fire Ins. Co.	Des Moines, Iowa	148,634.66	195,986.85
Total Iowa Companies		$ 11,906,778.84	$ 9,177,995.37
OTHER THAN IOWA COMPANIES			
Aetna Insurance Co.	Hartford, Conn.	$ 32,797,601.63	$ 22,022,989.17
Agricultural Insurance Co.	Watertown, N. Y.	6,296,336.12	3,803,375.60
Alliance Insurance Co.	Philadelphia, Pa.	3,979,170.29	2,490,580.72
American Alliance Ins. Co.	New York, N. Y.	3,365,836.31	1,314,942.84
American Central Ins. Co.	St. Louis, Mo.	5,048,888.90	2,177,453.43
American Druggists' Fire Ins. Co.	Cincinnati, Ohio	559,496.63	220,616.82
American Eagle Fire Ins. Co.	New York, N. Y.	3,115,646.48	2,309,511.47
American Fire Ins. Corp. of New York	New York, N. Y.		467,726.23
American Insurance Co.	Newark, N. J.	14,286,868.65	7,543,174.05
American Merchant Marine Ins. Co.	New York, N. Y.	3,234,147.35	1,753,505.96
American National Fire Ins. Co.	Columbus, Ohio	709,235.92	393,609.59
Automobile Insurance Co.	Hartford, Conn.	9,126,621.64	8,753,993.51
Bankers' and Shippers' Ins. Co.	New York, N. Y.		1,156,887.32
Boston Insurance Co.	Boston, Mass.	11,007,623.99	7,444,525.89
Buffalo Insurance Co.	Buffalo, N. Y.	3,410,405.90	911,275.45
Camden Fire Ins. Assn.	Camden, N. J.	5,416,536.02	4,022,761.68
Central Manufacturers' Mutual Ins. Co.	Van Wert, Ohio	1,223,881.67	1,401,067.30
Citizens' Insurance Co.	St. Louis, Mo.	1,207,684.86	348,355.95
City of New York Ins. Co.	New York, N. Y.	2,142,125.48	1,963,567.38
Cleveland National Fire Ins. Co.	Cleveland, Ohio	1,652,233.00	683,754.59
Columbia Insurance Co.	Jersey City, N. J.	1,601,858.48	960,285.03
Columbian National Fire Ins. Co.	Detroit, Mich.	1,713,478.88	832,902.42
Commercial Union Fire Ins. Co.	New York, N. Y.	1,713,542.03	1,245,270.53
Commonwealth Ins. Co. of New York	New York, N. Y.	3,746,756.54	2,099,901.73
Concordia Fire Ins. Co.	Milwaukee, Wis.	3,354,826.24	2,483,698.79
Connecticut Fire Ins. Co.	Hartford, Conn.	9,996,531.71	6,634,684.99
Continental Insurance Co.	New York, N. Y.	36,325,938.40	15,591,354.15
County Fire and Marine Ins. Co.	Philadelphia, Pa.	972,211.56	213,124.10
Detroit Fire and Marine Ins. Co.	Detroit, Mich.	2,807,673.10	1,214,649.53
Detroit National Fire Ins. Co.	Detroit, Mich.	* 494,572.39	† 38,640.55
Equitable Fire and Marine Ins. Co.	Providence, R. I.	1,874,149.96	871,639.68
Farmers' Fire Insurance Co.	York, Pa.	1,248,285.77	639,793.20
Federal Insurance Co.	Jersey City, N. J.	6,751,898.72	4,317,563.83
Federal Union Ins. Co.	Chicago, Ill.	608,706.28	527,390.97
Fidelity-Phoenix Fire Ins. Co.	New York, N. Y.	22,416,036.77	13,852,265.41

INCOME ACCOUNT FOR YEAR 1919.

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, 1918 and Income 1919
	$ 85.22		$ 383.95	$ 150,000.00	$ 151,082.93	$ 151,082.93
	46,433.20				329,371.26	1,300,093.01
	127,134.44				1,660,789.92	4,078,622.21
	4,083.69		4,529.57	124,900.00	160,792.44	160,792.44
	37,785.53			12,693.86	610,034.11	1,646,220.60
	67,457.18		24.00		996,383.08	2,437,689.58
	44,668.12			366,414.36	1,019,058.78	1,948,388.72
	6,560.78			176,131.65	1,885,938.58	2,000,431.79
	17,012.52			20,000.00	667,459.50	1,038,060.46
	1,547.70	$ .20		2,189.04	163,623.52	215,649.16
	11,882.13	292.00			175,656.02	429,522.80
	48,322.70				355,315.99	1,281,483.07
	18,953.41	1,259.59			753,444.93	1,809,777.41
	44,739.12	37.63	1,406.25	23,313.28	795,342.00	1,756,814.43
	5,709.95			1,467,000.00	1,474,211.64	1,474,211.64
	40,957.70			450.91	488,867.31	1,280,135.60
	5,802.13			2,264.05	177,605.37	309,135.71
	6,376.37			23,291.63	225,653.85	374,388.51
	$ 535,453.89	$ 1,589.42	$ 6,343.77	$ 2,369,248.78	$ 12,090,631.23	$ 23,691,410.67
$ 2,003.05	$ 1,324,526.40	$ 406.00	$ 92,907.88	$ 479.00	$ 23,453,302.50	$ 56,250,904.13
	309,385.58	834.33	27,157.28	4,036.01	4,144,788.89	10,441,125.01
2,374.94	172,997.35		2,668.91		2,668,621.92	6,677,792.21
	151,033.75		354.21		1,406,939.80	4,832,767.11
	177,049.63	218.01	3,015.00	230.00	2,357,955.47	7,406,844.37
	24,457.38		858.13	6.03	245,932.36	805,428.99
	149,319.03		98,683.00	184.77	2,557,698.27	5,673,344.75
	11,414.87			500,000.00	979,141.10	979,141.10
	617,256.83	435.56	562.50		8,161,428.94	22,448,287.59
	177,223.45		122,463.85	1,823,207.16	3,876,400.32	7,110,547.67
	31,437.96			150,000.00	575,038.55	1,374,974.47
	201,639.31	46.98	2,237.50	49,719.70	9,107,637.00	18,224,258.64
	78,882.76		750.00	2,500,000.00	3,736,520.08	3,736,520.08
	476,325.57	3,879.48	37,580.37	16,580.63	7,978,891.94	18,986,515.93
	165,871.00	294.48	1,211.87	1,077.68	1,079,730.48	4,490,136.28
1,462.18	253,161.91		2,069.80	27.00	4,289,482.57	9,766,018.60
	48,624.23		14,000.00		1,463,691.53	2,687,573.20
	31,490.54				379,846.49	1,587,531.35
	83,061.14	121.48	585.00		1,447,334.90	3,589,469.38
	84,571.78		3,433.75		771,769.12	2,423,993.12
	63,646.02	25.70		804.37	1,024,761.12	2,626,619.60
	86,710.16	2,075.11	4,668.62	2,023.63	929,319.94	2,642,798.82
	59,912.67				1,305,183.00	3,018,725.02
	152,369.71	97.14		234.05	2,183,602.63	5,939,359.17
	151,114.71	485.62	6,458.75		2,641,757.87	5,996,584.11
	409,026.36	693.05	1,511.90		7,045,916.30	16,982,448.01
	1,987,131.22	61.25	1,373,877.00	1,157.67	18,953,581.29	55,279,519.60
389.00	46,802.19		75.00	995.44	261,395.73	1,233,607.29
	126,563.83	38.21	132.50		1,341,384.06	4,149,057.16
	30,259.85		3,296.86	259,462.23	254,378.39	748,950.78
	80,753.60		140,149.04	250,000.00	1,342,533.41	3,216,683.37
	50,976.87		2,228.25	84.00	699,682.32	1,947,368.09
	227,686.92	1,087.61	3,761.50	72,101.55	4,622,201.41	11,374,070.13
	29,084.57				556,475.44	1,165,181.72
	1,155,868.02	6,518.45	831,947.89	147.58	15,846,747.35	38,262,784.12

TABLE NO. 3

Name of Company	Location	Ledger Assets Dec. 31, 1918 and Increase in Capital Stock	Total Net Premiums Received
Fire Association of Philadelphia	Philadelphia, Pa.	$ 13,842,067.83	$ 8,428,892.26
Fireman's Fund Ins. Co.	San Francisco, Calif.	18,465,984.69	15,128,039.86
Firemen's Insurance Co.	Newark, N. J.	6,790,837.00	5,083,941.07
Fitchburg Mutual Fire Ins. Co.	Fitchburg, Mass.	306,511.22	409,696.94
Franklin Fire Ins. Co.	Philadelphia, Pa.	4,287,815.02	2,149,058.30
Girard Fire and Marine Ins. Co.	Philadelphia, Pa.	2,831,621.30	1,580,893.41
Glens Falls Ins. Co.	Glens Falls, N. Y.	8,306,883.06	5,407,281.78
Globe and Rutgers Fire Ins. Co.	New York, N. Y.	30,566,545.72	17,526,451.19
Grain Dealers' Natl. Mut. Fire Ins. Co.	Indianapolis, Ind.	1,038,953.26	704,117.91
Granite State Fire Ins. Co.	Portsmouth, N. H.	1,686,865.21	983,648.48
Great American Ins. Co.	New York, N. Y.	54,645,969.67	18,175,802.75
Hanover Fire Ins. Co.	New York, N. Y.	5,987,274.28	4,050,630.96
Hardware Dealers' Mutual Ins. Co.	Stevens Point, Wis.	498,116.45	679,502.39
Hartford Fire Ins. Co.	Hartford, Conn.	43,571,088.07	35,102,081.43
Henry Clay Fire Ins. Co.	Lexington, Ky.	919,855.90	474,449.81
Home Fire and Marine Ins. Co. of Calif.	San Francisco, Calif.	2,043,045.70	2,254,706.51
Home Insurance Co.	New York, N. Y.	51,698,730.97	35,036,287.22
Hudson Insurance Co.	New York, N. Y.	1,470,350.11	707,172.48
Imperial Assurance Co.	New York, N. Y.	1,570,287.46	710,964.82
Indiana Lumbermen's Mutual Ins. Assn.	Indianapolis, Ind.	950,245.38	754,989.90
Insurance Company of North America	Philadelphia, Pa.	31,928,768.63	20,999,579.81
Insurance Co. of State of Pennsylvania	Philadelphia, Pa.	5,096,471.86	2,542,922.87
International Insurance Co.	New York, N. Y.	5,691,370.88	2,235,411.56
Liberty Fire Ins. Co.	St. Louis, Mo.		221,343.62
Lumber Mutual Fire Ins. Co.	Boston, Mass.	1,366,556.13	795,966.46
Lumbermen's Mutual Ins. Co.	Mansfield, Ohio	1,160,940.17	1,246,436.11
Marquette National Fire Ins. Co.	Chicago, Ill.	1,326,777.81	905,106.80
Massachusetts Fire and Marine Ins. Co.	Boston, Mass.	1,861,949.88	1,276,107.16
Mechanics' Insurance Co.	Philadelphia, Pa.	1,753,751.97	907,672.56
Mechanics' and Traders Ins. Co.	New Orleans, La.	1,985,933.32	1,041,122.64
Mercantile Ins. Co. of America	New York, N. Y.	3,740,202.70	1,763,135.54
Merchants' Fire Assur. Corp. of New York	New York, N. Y.	2,816,337.90	1,811,804.44
Michigan Miller's Mutual Fire Ins. Co.	Lansing, Mich.	2,123,514.51	1,371,101.21
Millers' National Ins. Co.	Chicago, Ill.	3,320,811.93	1,763,982.55
Milwaukee Mechanics' Ins. Co.	Milwaukee, Wis.	6,066,172.87	3,764,013.12
Minneapolis Fire and Marine Ins. Co.	Minneapolis, Minn.	892,000.03	1,316,000.21
Minnesota Implement Mutual Fire Ins. Co.	Owatonna, Minn.	500,692.53	906,648.80
National Ben Franklin Fire Ins. Co.	Pittsburgh, Pa.	4,355,191.02	2,782,650.28
National Fire Ins. Co.	Hartford, Conn.	21,388,166.18	15,147,347.05
National Liberty Ins. Co.	New York, N. Y.	9,531,373.43	5,972,960.55
National Reserve Ins. Co.	East Dubuque, Ill.		230,852.46
National Security Fire Ins. Co.	Omaha, Neb.	478,457.18	134,201.16
National Union Fire Ins. Co.	Pittsburgh, Pa.	5,455,344.31	4,159,820.17
Newark Fire Ins. Co.	Newark, N. J.	* 2,778,084.85	2,265,573.53
New Brunswick Fire Ins. Co.	New Brunswick, N. J.	2,321,233.60	1,874,217.44
New Hampshire Fire Ins. Co.	Manchester, N. H.	7,506,254.50	4,690,116.76
New Jersey Insurance Co.	Newark, N. J.	2,682,747.60	1,562,642.82
Niagara Fire Ins. Co.	New York, N. Y.	10,480,528.23	7,376,912.42
North River Ins. Co.	New York, N. Y.	5,626,904.74	4,401,886.06
Northwestern Fire and Marine Ins. Co.	Minneapolis, Minn.	1,368,492.76	311,356.49
Northwestern Mutual Fire Assn.	Seattle, Wash.	966,287.80	1,643,874.37
Northwestern National Ins. Co.	Milwaukee, Wis.	9,345,112.22	5,085,250.98
Ohio Farmers' Ins. Co.	Le Roy, Ohio	4,630,712.55	2,508,522.36
Ohio Hardware Dealers' Mut. Fire Ins. Co.	Coshocton, Ohio	105,060.75	118,322.99
Old Colony Ins. Co.	Boston, Mass.	3,100,982.51	1,568,260.58
Orient Insurance Co.	Hartford, Conn.	5,014,897.44	2,618,096.26
Pacific Fire Ins. Co.	New York, N. Y.	2,164,845.06	1,846,617.10
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	9,290,756.85	4,777,264.23
Penn. Lumbermen's Mut. Fire Ins. Co.	Philadelphia, Pa.	1,144,847.06	754,396.15
Phoenix Insurance Co.	Hartford, Conn.	18,049,018.33	9,601,252.94

—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, 1918 and Income 1919
$ 28,020.89	$ 592,609.28	$ 1,543.15	$ 23,854.50	$ 9,033.87	$ 9,083,953.95	$ 22,926,021.78
----------	701,808.22	1,533.61	11,261.89	----------	15,842,643.60	34,248,628.29
----------	426,237.76	23.60	64,945.35	7,590.00	5,587,737.78	12,373,574.78
----------	15,754.19	----------	5,165.27	13,522.91	444,142.31	750,653.53
21,348.92	172,551.59	----------	281.25	562,603.64	2,905,843.70	7,193,698.72
----------	125,839.53	----------	20,214.56	1,273.50	1,739,987.07	4,571,608.37
11,766.27	381,281.88	122.22	95,907.35	300.00	5,884,893.23	14,191,776.29
----------	1,468,300.40	----------	8,751.25	247,528.00	19,251,030.75	49,817,576.47
----------	50,051.03	----------	7,758.81	----------	761,922.75	1,809,876.01
----------	65,083.33	161.63	10,173.47	----------	1,059,066.91	2,745,932.12
----------	1,609,923.48	3,221.77	64,060.06	12,371.41	19,865,439.47	54,511,409.14
----------	289,915.61	267.01	3,568.75	----------	4,344,382.35	10,331,656.63
----------	22,703.55	----------	14,962.00	206.57	717,404.42	1,215,520.87
----------	1,487,201.20	2,964.82	100,224.56	1,000,180.86	37,693,652.75	81,264,740.82
----------	43,430.62	4,339.94	1,528.12	2,100.00	525,839.49	1,445,695.39
----------	76,591.23	----------	----------	62.08	2,331,355.86	4,374,401.56
----------	2,346,136.01	99.03	45,106.77	1,582.00	37,429,211.13	89,127,942.10
----------	54,980.99	----------	----------	136,756.76	898,910.23	2,369,260.34
----------	66,393.98	29.96	2,558.75	150,000.00	929,947.51	2,500,234.97
----------	52,534.94	----------	13,797.25	----------	821,322.09	1,771,567.47
45,994.26	1,346,986.40	10,136.33	22,106.46	555.25	22,425,358.51	54,354,127.14
5,044.31	223,335.75	802.26	11,640.25	90,385.50	2,874,130.94	7,940,602.80
----------	223,767.67	----------	9,319.24	----------	2,468,498.47	8,159,869.35
----------	9,669.15	----------	567.50	447,021.47	678,601.74	678,601.74
----------	60,460.02	24.61	1,445.39	34,000.00	900,925.48	2,267,481.61
----------	53,075.74	66.07	509.50	38,201.74	1,338,289.16	2,499,229.33
----------	49,174.31	----------	10.00	9,441.00	963,734.20	2,290,512.01
----------	70,079.75	----------	1,368.02	----------	1,847,554.93	3,209,504.81
21,906.02	79,008.16	75.52	138.00	294.50	1,009,184.76	2,762,936.73
----------	83,836.22	364.97	----------	90.00	1,125,423.83	3,111,357.15
----------	138,961.13	----------	2,000.00	----------	1,904,096.67	5,644,299.37
----------	151,565.87	----------	43,585.00	25,000.00	2,031,955.31	4,848,293.21
----------	110,715.47	----------	19,358.28	270,356.29	1,771,531.25	3,805,045.76
86,099.85	153,651.45	----------	11,777.00	369,415.54	2,384,926.39	5,705,738.52
----------	271,560.26	36.22	4,297.25	2,272.62	4,042,179.47	10,108,352.34
----------	31,137.23	----------	330.00	----------	1,347,468.24	2,149,468.27
----------	24,934.56	----------	----------	5,112.08	936,695.53	1,437,288.06
----------	210,086.08	297.55	2,609.78	----------	2,995,643.69	7,350,834.71
----------	815,535.33	1,256.23	5,948.30	----------	15,970,086.91	37,358,253.09
----------	439,220.48	57.60	159,409.74	341.34	6,571,989.71	16,108,363.14
----------	13,932.31	----------	----------	632,050.00	876,837.77	876,837.77
----------	22,264.33	----------	----------	19,166.28	175,631.77	654,088.95
----------	220,554.40	53.89	1,030.07	300,000.00	4,661,458.53	10,136,802.84
----------	123,184.27	234.62	4,147.17	----------	2,393,139.99	5,171,224.84
----------	108,683.17	----------	877.00	----------	1,983,777.61	4,306,011.21
----------	347,792.72	----------	5,163.87	----------	5,043,073.35	12,549,327.85
----------	143,912.63	316.47	38,748.62	50,000.00	1,795,620.54	4,478,398.14
----------	481,926.52	1,937.38	4,203.59	8,274.76	7,873,254.67	18,353,792.00
----------	251,347.48	----------	5,665.37	----------	4,658,898.91	10,285,803.65
----------	52,887.75	41.87	2.00	939,921.25	1,304,209.36	2,672,702.06
----------	32,947.69	25.19	3,287.01	28,762.15	1,708,956.41	2,675,164.21
----------	397,250.79	77.76	2,806.25	12.00	5,485,397.78	14,830,510.00
----------	207,885.99	88.22	----------	105.00	2,716,602.57	7,347,315.12
----------	4,234.37	----------	1,253.45	----------	123,821.71	228,882.46
----------	118,069.00	----------	402.43	400,000.00	2,116,732.10	5,217,714.61
----------	192,206.55	----------	----------	----------	2,810,329.81	7,825,227.25
----------	83,902.03	----------	11,947.73	25.62	1,942,602.48	4,107,587.54
26,174.57	375,619.89	1,533.87	3,133.10	386.00	5,184,211.71	14,474,998.99
----------	52,209.42	----------	5,446.50	25,846.00	837,808.08	1,981,745.14
----------	1,021,589.84	789.04	3,648.97	88.00	10,627,368.79	28,676,397.12

TABLE NO. 3

Name of Company	Location	Ledger Assets Dec. 31, 1918 and Increase in Capital Stock	Total Net Premiums Received
Providence Washington Ins. Co.	Providence, R. I.	$ 6,375,556.64	$ 6,507,705.27
Queen Ins. Co. of America	New York, N. Y.	15,509,611.07	8,634,735.62
Reliance Ins. Co.	Philadelphia, Pa.	1,783,226.56	1,013,182.93
Republic Ins. Co.	Dallas, Texas	2,719,876.80	1,000,985.84
Retail Hardware Mut. Fire Ins. Co.	Minneapolis, Minn.	1,014,900.78	971,143.97
Rhode Island Ins. Co.	Providence, R. I.	2,547,348.11	1,643,796.48
Richmond Ins. Co. of New York	W.New Brighton,N.Y.	1,064,350.88	542,548.00
Rocky Mountain Fire Ins. Co.	Great Falls, Mont.	* 774,464.93	406,366.43
Rossia Ins. Co. of America	Hartford, Conn.	11,670,495.40	7,190,798.48
St. Paul Fire and Marine Ins. Co.	St. Paul, Minn.	14,640,427.74	12,620,459.12
St. Paul Mut. Hail and Cyclone Ins. Co.	St. Paul, Minn.	308,470.09	271,713.50
Safeguard Ins. Co. of New York	New York, N. Y.	783,447.28	315,171.51
Security Insurance Co.	New Haven, Conn.	5,887,570.87	4,992,120.06
South Carolina Ins. Co.	Columbia, S. C.	419,362.95	487,734.54
Springfield Fire and Marine Ins. Co.	Springfield, Mass.	14,924,331.50	10,220,491.66
Standard Fire Insurance Co.	Hartford, Conn.	1,652,429.52	751,641.10
Star Insurance Co. of America	New York, N. Y.	1,686,376.46	1,395,112.29
State Farmers' Mutual Hail Ins. Co.	Waseca, Minn.	119,745.44	526,465.48
Sterling Fire Ins. Co.	Indianapolis, Ind.	1,993,819.29	755,220.47
Tri-State Mut. Grain Deal. Ins. Co.	Luverne, Minn.	84,304.59	69,632.13
Twin City Fire Insurance Co.	Minneapolis, Minn.	773,463.21	143,966.48
United Mutual Fire Ins. Co.	Boston, Mass.	407,461.60	312,893.04
United States Fire Ins. Co.	New York, N. Y.	8,372,617.50	6,511,121.91
Utah Home Fire Ins. Co.	Salt Lake City, Utah.	1,511,655.40	559,947.33
Victory Ins. Co. of Philadelphia.	Philadelphia, Pa.		
Westchester Fire Ins. Co.	New York, N. Y.	9,476,328.91	7,018,343.22
Western Alliance Ins. Co.	Chicago, Ill.	833,061.59	54,946.71
Total other than Iowa Companies		$742,287,773.14	$479,287,529.81
OTHER THAN U. S. COMPANIES			
Atlas Assurance Co.	New York, N. Y.	$ 4,283,788.78	$ 3,448,258.29
British American Assur. Co.	New York, N. Y.	2,508,364.15	1,468,057.73
Caledonian Ins. Co.	New York, N. Y.	3,135,577.34	2,134,087.12
Century Ins. Co. Ltd.	New York, N. Y.	766,453.40	405,513.79
Christiana General Ins. Co.	New York, N. Y.	2,511,496.49	3,993,112.68
Commercial Union Assur. Co.	New York, N. Y.	12,612,602.64	10,394,696.43
Eagle Star & British Dominions Ins. Co.	New York, N. Y.	1,731,151.72	2,159,411.75
Fire Reinsurance Co.	Hartford, Conn.	2,638,804.55	2,247,269.14
First Russian Ins. Co.	New York, N. Y.	2,731,542.38	2,433,698.16
General Fire Assur. Co.	New York, N. Y.	1,412,579.51	1,100,221.73
Indemnity Mut. Marine Assur. Co.	New York, N. Y.	1,247,427.49	842,318.39
Jakor Ins. Co.	New York, N. Y.	4,019,502.64	2,377,266.68
Liverpool London & Globe Ins. Co.	New York, N. Y.	17,907,739.81	12,857,014.13
London Assurance Corp.	New York, N. Y.	6,524,927.67	4,435,708.33
London and Lancashire Fire Ins. Co.	New York, N. Y.	6,660,756.03	3,894,683.72
Moscow Fire Ins. Co.	New York, N. Y.	3,265,852.37	2,458,698.91
Nationale Fire Ins. Co.	New York, N. Y.	1,124,721.19	953,418.00
National Ins. Co. (Copenhagen)	New York, N. Y.	2,765,980.69	3,025,957.39
Netherlands Fire and Life Ins. Co.	Chicago, Ill.	1,370,737.67	732,191.88
Nippon Fire Ins. Co. Ltd.	New York, N. Y.		155,402.6
Nordisk Reinsurance Co.	New York, N. Y.		246,029.72
Norske Lloyd Ins. Co. Ltd.	New York, N. Y.	5,686,869.17	4,051,501.73
Northern Assurance Co.	New York, N. Y.	7,475,058.78	5,323,117.73
Northern Ins. Co. of Moscow	New York, N. Y.	1,431,896.81	854,963.66
North British & Merchantile Ins. Co.	New York, N. Y.	11,386,091.83	7,375,290.22
Norwegian Atlas Ins. Co. Ltd.	New York, N. Y.	1,042,290.53	1,613,846.62
Norwegian Assurance Union	New York, N. Y.	3,268,575.82	1,921,435.56
Norwich Union Fire Ins. Society	New York, N. Y.	4,454,516.23	3,800,753.88
Palatine Ins. Co.	New York, N. Y.	4,229,821.44	2,956,988.45
Paternelle Fire Ins. Co. Ltd.	New York, N. Y.	1,736,883.52	1,576,009.96

—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, 1918 and Income 1919
	$ 319,360.88		$ 24,319.96	$ 51,801.65	$ 6,903,187.76	$ 13,278,744.40
	586,124.20			716.58	9,221,576.40	24,731,187.47
	66,107.03	222.30		579.42	1,081,983.46	2,865,210.04
1,866.78	180,153.57		1,848.00	5,921.25	1,788,908.70	4,508,785.50
	56,047.54		352.00		1,027,543.51	2,042,444.29
	94,610.16		562.50		1,738,969.14	4,286,317.25
	48,787.78		10,765.83		902,101.61	1,996,452.49
	51,455.77		51.15	623.75	458,499.10	1,232,964.03
	391,419.36			685,234.50	8,267,452.34	19,937,947.74
	634,359.61	106.82	9,013.77	2,703.50	13,266,642.82	27,907,070.56
	10,342.59				282,056.09	590,526.18
	31,127.15				346,298.66	1,129,745.94
	288,586.24	937.42	4,230.33	270,000.00	5,555,874.05	11,443,444.92
	26,799.99		442.50	903.00	515,870.03	935,232.98
	653,455.84	1,648.30	3,094.17		10,878,689.99	25,803,021.49
	65,159.81	2,960.69		950.20	820,711.80	2,473,151.32
	56,948.42				1,292,060.71	2,948,437.17
	1,407.90				527,873.38	647,618.82
	114,459.87		17.23	3,286.38	870,983.95	2,864,803.24
	4,148.08			1,695.39	75,476.62	159,781.21
	35,397.76	7.81		21,053.76	200,457.81	973,921.02
	18,376.74		133.76	13,816.51	345,220.05	752,681.65
	404,107.45		14,870.16		6,930,099.52	15,302,717.02
	110,661.04			260,000.00	930,608.37	2,442,263.77
	9,114.86			1,000,000.00	1,009,114.86	1,009,114.86
	393,648.11		2,121.94	289.11	7,414,402.45	16,890,731.39
	23,044.20	43.90	4,645.31	187,304.81	269,984.93	1,103,046.52
$ 254,475.04	$32,867,117.20	$ 55,759.11	$3,737,382.71	$13,982,655.24	$530,184,919.11	$1,272,472,602.25
	$ 155,978.06			$ 10,509.17	$ 3,614,835.51	$ 7,808,624.29
	88,496.19	$ 120.00	$ 4,154.65	214,474.29	1,775,302.91	4,283,667.06
	136,041.67		30.00		2,270,148.79	5,405,726.13
	29,319.19		982.90	320,734.89	756,550.68	1,523,004.08
	117,625.67		412.50	59,764.84	3,840,915.07	6,352,411.56
$ 5,433.86	484,888.79	225.97	1,899.35	902,796.25	11,879,940.65	24,492,543.29
	72,477.96		9,223.62	206,830.10	2,447,943.43	4,179,075.15
	106,019.22		5,177.59		2,358,465.86	4,997,360.41
	112,527.67				2,546,225.83	5,277,768.21
	59,430.68		14,600.62		1,174,343.03	2,586,922.54
	43,172.87		1,000.00	20,031.63	906,523.39	2,153,950.88
	162,830.80		814.55		2,540,912.23	6,560,414.87
6,854.02	629,980.71		52,440.00	56,298.44	13,602,596.30	31,600,336.11
	240,807.59	1,261.92	1,000.00	149,259.43	4,828,077.27	11,353,004.94
	247,928.72			138,833.80	4,251,446.24	10,912,202.27
	130,929.60				2,589,628.51	5,855,480.88
	42,628.82				996,046.82	2,120,708.01
	96,491.52		439.50	5,788.30	3,128,676.91	5,894,657.60
	47,807.88	685.35			780,685.11	2,151,422.78
	14,327.96			594,931.25	764,661.72	764,661.72
	4,028.12			767,077.14	1,017,134.98	1,017,134.98
	216,252.71		5,984.07	16,986.30	4,290,724.81	9,977,593.98
	281,431.94	68.27		238,523.59	5,843,141.58	13,318,200.36
	59,567.23				614,530.89	2,046,427.70
3,013.91	397,256.48	1,531.69	2,400.00		7,779,462.30	19,165,554.13
	43,149.30		1,636.25		1,658,932.18	2,707,922.71
	147,881.87		5,537.65	3,858.60	2,078,713.68	5,377,289.50
	151,369.01	13.58	218.75	455,931.00	4,408,286.22	8,862,802.50
	155,600.54		3,349.20	92,560.34	3,210,498.50	7,440,319.94
	68,296.27				1,644,306.13	3,381,189.65

TABLE NO. 3

Name of Company	Location	Ledger Assets Dec. 31, 1918 and Increase in Capital Stock	Total Net Premiums Received
Phenix Ins. Co.	Providence, R. I.	$ 1,021,481.29	$ 953,418.00
Phoenix Assurance Co.	New York, N. Y.	5,340,546.56	3,921,848.54
Prudentia Re & Coinsurance Co. Ltd.	New York, N. Y.	1,609,696.11	2,354,921.39
Reinsurance Co. Salamandra	New York, N. Y.	406,222.14	1,256,777.45
Royal Ins. Co.	New York, N. Y.	19,088,940.22	13,584,707.70
Royal Exchange Assurance	New York, N. Y.	4,331,534.51	3,626,536.92
Russian Reinsurance Co.	New York, N. Y.	2,498,782.32	1,526,958.99
Salamandra Ins. Co.	New York, N. Y.	4,181,600.06	4,078,067.48
Scandinavia Ins. Co.	New York, N. Y.	4,459,918.80	7,358,070.30
Scandinavian American Assur. Corp.	New York, N. Y.	3,522,370.39	3,490,258.02
Scottish Union & Natl Ins. Co.	Hartford, Conn.	8,159,735.10	4,580,327.25
Second Russian Ins. Co.	New York, N. Y.	2,820,533.61	1,421,245.82
Skandia Ins. Co.	New York, N. Y.	2,311,724.75	1,355,736.74
Spanish American Union Ins. Co.	New York, N. Y.	1,278,504.78	2,481,050.60
Sun Insurance Office	New York, N. Y.	6,190,709.87	4,519,164.81
Svea Fire and Life Ins. Co.	New York, N. Y.	2,583,822.10	1,751,474.15
Swiss Reinsurance Co.	New York, N. Y.	2,425,464.64	2,336,226.30
Tokio Marine and Fire Ins. Co.	New York, N. Y.	3,095,733.64	2,066,402.36
Union Assurance Society Ltd.	New York, N. Y.	2,336,348.09	1,398,730.56
Union Fire Ins. Co.	Providence, R. I.	1,446,048.99	1,068,718.60
Union Ins. Soc. of Canton	Chicago, Ill.	1,556,473.10	4,078,579.40
Union Marine Ins. Co.	New York, N. Y.	1,455,954.45	787,208.18
Union & Phenix Espanol Ins. Co.	New York, N. Y.	2,830,515.50	3,701,851.21
United British Ins. Co. Ltd.	New York, N. Y.	1,444,756.77	902,965.76
Urbaine Fire Ins. Co.	New York, N. Y.	3,749,055.34	4,191,255.78
Warsaw Fire Ins. Co.	New York, N. Y.	1,089,976.64	594,209.09
Western Assurance Co.	New York, N. Y.	4,822,627.25	2,817,379.68
Total other than U. S. Companies		$216,118,157.72	$173,572,035.06
Total all Fire Companies		$970,006,709.70	$662,038,460.24

* Decrease in capital stock.
† Red figures.

—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, 1918 and Income 1919
				$	$ 980,044.84	$ 2,010,526.13
	$ 35,626.84					
	179,911.71	$ 314.80	$ 23,251.50	$ 21,273.44	4,146,600.39	9,487,146.95
	73,723.32		33,517.35	333,062.50	2,795,224.76	4,404,920.87
	7,912.69			522,000.00	1,789,690.14	2,195,912.28
	857,998.14		170,057.48	285,929.90	14,898,693.22	33,987,633.44
	162,315.07		2,091.90	2,762.44	3,793,705.43	8,125,229.94
	99,539.61			12,315.98	1,638,775.49	4,137,557.81
	206,245.06		3,682.80	693,195.88	5,581,191.22	9,762,791.28
	210,970.66		6,820.97	722,712.50	8,298,574.43	12,758,493.23
	126,003.78		9,650.00	101,890.00	3,727,811.81	7,250,182.20
	331,908.34		9,345.24	109,035.57	5,090,616.50	13,190,351.60
	108,799.43		1,284.99		1,531,330.24	4,351,863.85
	88,750.97			148,447.96	1,792,935.66	4,104,990.41
	52,771.01			177,396.72	2,711,218.33	3,989,723.11
	228,113.88	8.25	45.62	206,755.60	4,954,088.16	11,144,798.03
	92,342.87			9,831.01	1,853,648.03	4,437,470.13
	121,226.96		20,697.75		2,478,151.01	4,903,615.65
	124,452.47		1,373.23	1,405,956.24	3,618,184.30	6,713,917.94
	85,071.91			92,830.26	1,576,632.73	3,912,980.82
	51,147.15				1,089,865.75	2,535,914.74
	70,059.49			1,690,000.00	5,838,638.89	7,395,111.99
	43,161.44	1,542.98	3,006.25	622,679.32	1,457,593.12	2,913,547.57
	112,665.74				3,814,496.96	6,645,012.45
	69,105.68		24,967.58	201,243.00	1,198,285.02	2,643,041.79
	190,406.03		55,325.03	300,085.49	4,737,070.33	8,486,125.07
	40,752.28				634,952.37	1,724,929.01
	172,430.61		13,738.97	5,924.02	3,009,473.23	7,832,100.48
$ 15,301.79	$ 8,487,949.17	$ 5,772.61	$ 409,243.87	$12,013,647.18	$124,585,849.88	$ 419,704,007.06
$ 269,776.83	$41,890,520.26	$ 63,121.34	$4,233,970.55	$28,365,551.20	$736,861,400.22	$1,706,868,109.92

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					
Automotive Insurance Co.			$ 1,696.22	$ 2,343.21	
Central National Fire Ins. Co.	$ 66,081.53	$ 1,800.58	92,879.02	31,583.12	$ 3,238.61
Dubuque Fire and Marine Ins. Co.	546,883.01	18,137.57	467,189.00	68,861.97	20,568.79
Farmers' Automobile Ins. Co.	1,278.42	39.57	10,831.31	2,364.86	
Farmers' Insurance Co.	155,012.09	17,712.80	196,528.77	56,249.66	3,512.45
Globe National Fire Ins. Co.	233,887.60	1,185.39	294,432.35	22,617.92	39.00
Hawkeye Securities Fire Ins. Co.	163,292.62	77.57	245,002.56	31,173.33	791.96
Horticultural Ins. Co.	197,712.07	11,565.30	125,672.29	26,310.88	
Inter-State Auto Ins. Co.	88,802.68	1,900.00	168,709.81	27,319.67	
Iowa Automobile Mut. Ins. Co.	44,374.19	4,568.53	42,843.54	11,522.78	
Iowa Manufacturers' Ins. Co.	59,440.73	272.04	50,009.01	17,334.15	745.75
Iowa National Fire Ins. Co.	89,251.25	2,943.78	91,544.85	22,293.66	1,773.50
Iowa State Ins. Co. (Mutual)	246,522.12	8,054.52	176,273.43	51,006.69	3,992.44
Mill Owners' Mut. Fire Ins. Co.	311,156.20	3,032.21	95,696.72	25,685.65	10,621.32
North American Fire Ins. Co.			315.59	4,217.96	
Security Fire Ins. Co.	108,155.41	2,149.31	132,737.16	20,756.21	7,568.20
State Insurance Co.	21,113.84	1,476.08	18,906.81	10,125.78	
West. Gr. Deal. M. F. Ins. Co.	37,215.16	865.00	25,650.90	12,983.01	482.51
Total Iowa Companies	$ 2,370,779.52	$ 75,780.25	$ 2,236,919.34	$ 444,750.51	$ 59,335.13
OTHER THAN IOWA CO.S.					
Aetna Insurance Co.	$ 8,876,115.86	$ 124,486.02	$ 5,075,548.50	$ 948,329.28	$ 366,068.04
Agricultural Insurance Co.	1,805,686.66	49,373.97	993,531.53	143,892.19	110,021.22
Alliance Insurance Co.	923,244.62	17,568.38	547,874.99	97,389.13	36,381.39
American Alliance Ins. Co.	393,922.09	7,204.64	408,928.82	13,073.07	
American Central Ins. Co.	950,683.83	27,268.91	640,496.22	67,615.54	47,699.13
American Druggists' F. Ins. Co.	43,859.97	1,537.47	30,929.91	22,673.30	1,597.16
American Eagle Fire Ins. Co.	847,223.49	10,502.17	470,418.08	86,069.74	17,395.34
Amer. Fire Ins. Corp. of N. Y.	23,511.73	226.58	138,659.07	2,899.23	
American Insurance Co.	2,766,675.22	80,504.49	1,928,940.09	397,740.10	125,856.19
American Mer. Marine Ins. Co.	1,152,747.59	1,774.71	319,925.76	66,690.18	2,715.86
American Natl. Fire Ins. Co.	87,423.95	1,366.61	125,176.46	20,520.23	4,101.92
Automobile Insurance Co.	3,734,767.10	59,471.36	2,068,418.05	401,252.33	104,993.77
Bankers' and Shippers' Ins. Co.	93,179.98	460.88	196,719.14	42,194.12	943.59
Boston Insurance Co.	3,385,535.46	60,341.67	1,554,794.37	527,100.97	121,677.35
Buffalo Insurance Co.	321,732.76	11,790.17	263,449.26	63,264.87	16,917.43
Camden Fire Ins. Assn.	1,704,955.64	35,642.05	1,108,838.44	169,730.77	66,659.49
Central Mnfrs.' Mut. Ins. Co.	464,213.10	10,588.28	273,317.35	43,648.87	27,241.85
Citizens Insurance Co.	202,604.49	2,041.10	116,217.93	249.42	
City of New York Ins. Co.	494,760.67	16,142.68	347,401.36	84,406.14	25,736.75
Cleveland Natl. Fire Ins. Co.	287,716.15	4,409.73	200,251.32	39,762.26	6,914.12
Columbia Insurance Co.	331,671.10	14,597.95	244,100.32	35,385.56	2,926.81
Columbian Natl. Fire Ins. Co.	403,984.37	9,908.89	250,090.14	48,198.08	18,866.54
Com. Union Fire Ins. Co.	498,008.70	19,828.64	326,254.02	56,855.69	25,196.23
Commonwealth I. Co. of N. Y.	914,814.67	55,621.63	479,115.79	130,085.20	36,450.77
Concordia Fire Ins. Co.	817,565.43	16,083.04	719,519.04	96,834.83	33,612.04
Connecticut Fire Ins. Co.	2,529,094.07	70,640.11	1,732,172.59	389,026.65	110,022.06
Continental Ins. Co.	5,564,277.98	151,605.27	3,714,868.86	1,046,250.06	251,486.24
County Fire & Marine Ins. Co.	134,218.50	1,396.54	59,624.23	3,350.62	9,919.00
Detroit Fire and Marine Ins. Co.	509,705.98	10,496.03	343,261.07	64,009.92	24,782.43
Detroit Natl. Fire Ins. Co.	136,093.09	5,743.39	*7,273.21	21,907.91	4,082.27
Equitable Fire & Mar. Ins. Co.	303,587.05	4,215.85	282,569.77	11,744.71	250.00
Farmers' Fire Ins. Co.	278,521.77	9,680.55	182,880.35	21,882.63	17,879.53
Federal Insurance Co.	2,116,519.15	60,449.48	1,729,070.53	4,020.00	15,227.46
Federal Union Ins. Co.	215,349.60	3,969.10	149,818.96	23,258.03	4,512.59
Fidelity-Phoenix Fire Ins. Co.	5,110,269.04	127,850.72	3,450,099.52	844,232.78	211,111.85

DISBURSEMENTS FOR YEAR 1919.

Rents, Repairs and Taxes on Real Estate	Taxes on Premiums and all other Licenses and Fees	Dividends to stockholders and Policyholders	Loss on Investments by Sale or Adjustment	Advertising Printing and All Other Disbursements	Total Disbursements	Balance
$ 225.00	$ 169.00			$ 8,063.79	$ 12,597.22	$ 138,485.71
1,365.00	16,197.97			12,426.29	226,101.52	1,973,991.49
5,075.64	85,906.63	$ 60,000.00	$ 17,068.75	27,825.22	1,315,446.58	2,763,175.63
417.25	1,082.89			4,860.03	20,874.33	139,918.11
6,543.68	33,373.84	20,000.00		12,516.48	502,050.37	1,144,180.23
2,738.85	11,006.67		249.20	10,145.72	576,388.70	1,851,300.88
3,051.05	7,786.63			18,677.72	469,853.44	1,478,535.28
1,914.00	19,063.65	25,000.00		157,405.63	565,273.82	1,435,157.97
665.00	8,528.55	20,000.00		23,352.48	330,278.19	698,782.27
617.28	2,838.41			5,557.00	112,321.73	103,327.43
1,367.96	4,627.55	6,000.00		7,913.53	147,710.72	281,812.08
4,050.65	12,292.77		2,500.00	8,172.01	234,822.47	1,046,660.60
2,087.66	21,247.34			19,065.24	528,249.44	1,281,527.97
1,942.27	20,076.69	53,552.99		7,261.10	529,025.35	1,227,789.08
200.00	1,110.67			377,403.39	383,247.61	1,000,964.03
5,177.16	37,240.51	24,000.00		14,150.32	352,964.28	936,171.32
1,273.40	4,011.71			4,599.26	61,506.88	247,628.83
946.10	2,678.99	54,000.18		8,409.49	143,231.34	231,057.17
$ 40,702.95	$ 288,560.47	$ 262,553.17	$ 19,757.95	$ 727,804.70	$ 6,520,943.99	$ 17,170,466.08
$ 109,299.75	$ 1,233,928.27	$ 1,250,000.00	$ 44,008.61	$ 347,150.67	$ 18,375,775.00	$ 37,875,129.13
21,922.90	157,666.45	200,000.00	168,161.65	67,009.52	3,718,176.09	6,722,948.92
7,563.51	149,764.34	90,000.00	65,336.25	36,661.28	1,971,783.89	4,676,008.32
	56,471.20	195,000.00	59,668.96	7,989.38	1,142,208.06	3,690,559.05
6,112.28	101,760.90		32,073.00	32,740.54	1,906,420.35	5,500,424.02
2,528.52	22,870.79	20,000.00	16,403.49	10,559.56	172,960.17	632,468.82
7,419.51	71,237.55	140,000.00	138,647.00	33,082.91	1,821,865.99	3,851,478.76
	6,849.17			15,001.10	185,147.28	793,993.82
73,761.40	302,541.47	400,000.00	67,387.19	584,675.80	6,788,375.95	15,659,921.64
7,344.55	120,523.10	150,000.00	14,930.59	136,949.43	1,974,631.77	5,135,915.90
2,167.80	11,807.38		3,400.80	15,349.60	271,314.35	1,103,660.12
62,236.73	341,972.65	200,000.00		304,567.41	7,277,619.40	10,956,639.24
5,786.78	8,997.90			42,469.49	390,753.88	3,345,766.20
72,354.64	303,859.91	240,000.00	422,183.63	140,032.96	6,827,880.76	12,158,635.17
35,612.69	46,324.10	100,000.00	24,894.27	16,406.63	900,292.18	3,589,744.20
15,725.88	148,567.71	117,977.20	119,406.90	63,392.87	3,550,897.10	6,155,121.50
6,607.57	29,039.98	178,000.86		18,966.93	1,051,644.79	1,635,928.41
116.96	8,548.81	16,000.00		143,752.22	489,530.92	1,098,000.43
9,491.47	53,264.77	36,000.00	22,499.59	22,389.39	1,112,083.22	2,477,377.16
5,722.51	21,053.08		1,249.75	18,061.37	595,160.30	1,838,832.82
2,330.71	53,575.61		1,649 77	17,638.88	702,676.71	1,923,942.89
5,778.00	43,463.94		4,875.59	21,287.92	815,408.38	1,827,390.44
3,216.31	61,665.14	30,000.00	191,060.91	8,846.22	1,210,931.86	1,807,793.17
16,174.47	107,559.26		192,035.43	38,977.14	1,961,834.36	3,968,524.81
19,763.79	118,904.48	90,000.00	53,814.50	41,802.68	1,998,659.83	3,997,924.28
21,812.71	254,769.90	250,000.00	210,340.73	137,561.95	5,715,440.73	11,267,097.28
196,664.06	820,823.56	2,000,000.00	1,766,840.00	434,057.88	15,886,833.91	39,392,685.78
2,949.88	20,818.91	20,000.00	2,353.79	13,819.24	268,450.71	965,156.58
13,641.86	54,653.33	70,000.00	13,261.01	16,021.87	1,119,833.50	3,029,223.66
3,173.33	11,662.32		6,158.33	58,548.45	254,712.30	494,238.48
6,759.62	16,201.93	62,500.00	90,966.95	2,437.54	781,232.73	2,435,450.64
5,287.58	26,397.06		60.67	6,530.52	549,120.96	1,398,247.13
145.00	109,213.42	190,000.00	172,279.19	40,444.02	4,497,968.85	6,876,101.28
2,044.30	13,773.50	16,000.00	7.50	3,599.31	432,332.80	732,848.92
98,790.58	548,215.88	750,000.00	936,424.00	346,885.38	12,423,879.75	25,338,904.37

TABLE NO. 4—Continued.

Name of Company	Net Amount Paid Policy-holders for Losses	Legal Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses Officers and Clerks	Inspection and Protection of Risks
Fire Association of Philadelphia	$ 3,563,251.30	$ 58,433.45	$ 1,940,665.16	$ 517,609.80	$ 177,896.07
Fireman's Fund Ins. Co	7,255,160.38	144,242.84	3,434,411.56	671,651.59	185,509.68
Firemen's Insurance Co	1,977,006.58	48,929.09	1,322,337.75	253,116.68	97,209.56
Fitchburg Mut. Fire Ins. Co	164,106.43	2,505.38	63,284.92	25,723.49	7,710.61
Franklin Fire Ins. Co	747,962.97	19,741.75	596,890.21	64,130.48	63.00
Girard Fire and Marine Ins. Co	488,989.89	11,453.91	425,936.60	89,649.25	31,866.25
Glens Falls Ins. Co	2,386,373.43	68,852.76	1,434,787.00	162,274.14	113,801.43
Globe and Rutgers Fire Ins. Co	9,832,919.24	125,706.09	2,943,328.30	536,580.77	136,159.08
Gr. Deal. Natl. Mut. F. I. Co	270,607.58	2,563.47	81,809.82	59,566.87	5,302.57
Granite State Fire Ins. Co	461,398.25	3,895.15	202,805.64	56,915.97	21,679.22
Great American Ins. Co	6,959,864.59	176,434.47	4,506,319.84	1,037,970.92	397,528.15
Hanover Fire Ins. Co	1,752,035.20	123,012.44	1,024,375.28	203,075.47	89,060.80
Hardware Deal. Mut. Ins Co	132,151.21	1,829.82	41,596.08	37,270.84	4,421.54
Hartford Fire Ins. Co	13,574,744.65	433,857.49	8,199,299.06	1,636,924.31	558,919.87
Henry Clay Fire Ins. Co	168,986.12	5,065.82	104,403.55	27,507.39	6,507.19
Home F. and M. I. Co. of Cal	753,653.50	15,552.78	622,548.93	99,439.68	15,605.08
Home Insurance Co	13,479,011.26	478,896.14	8,944,467.17	1,385,251.79	434,261.62
Hudson Insurance Co	65,144.49	1,074.11	106,297.10	30,497.29	3,147.12
Imperial Assurance Co	257,916.14	4,921.16	158,354.55	56,316.43	11,910.62
Ind. Lumbermen's M. I. Assn	194,428.04	1,838.03	28,665.10	56,485.71	1,120.19
Ins. Co. of North America	8,596,592.03	192,198.87	4,490,486.59	1,413,271.19	334,939.22
Ins. Co. of State of Penn	1,369,877.11	46,279.54	688,995.04	136,706.91	48,983.34
International Insurance Co	1,862,784.13	20,718.52	671,357.84	35,621.56	3,701.77
Liberty Fire Ins. Co	19,073.16	244.10	69,870.21	8,481.45	692.01
Lumber Mutual Fire Ins. Co	218,037.22	1,589.37	78,749.36	42,512.54	----
Lumbermen's Mut. Ins. Co	394,605.11	5,514.49	255,696.38	78,502.43	1,944.74
Marquette Natl. Fire Ins. Co	328,506.49	5,774.66	299,170.57	47,774.29	9,486.61
Mass. Fire and Marine Ins. Co	732,006.63	28,507.07	352,282.29	56,632.53	15,302.29
Mechanics' Insurance Co	323,552.96	8,250.21	232,043.63	52,825.88	19,278.08
Mechanics' and Traders' Ins. Co	384,435.84	12,519.96	258,901.41	35,423.70	31,661.38
Mercantile Ins. Co. of America	786,620.40	46,025.74	438,847.74	113,310.02	28,367.50
Mer. Fire Assur. Corp. of N.Y.	938,503.31	16,543.26	382,361.77	159,834.45	12,114.91
Mich. Millers' Mut. F. Ins. Co	696,111.05	7,746.43	324,596.65	79,186.62	7,760.81
Millers' National Ins. Co	836,983.27	20,883.17	462,291.06	113,959.02	22,365.57
Milwaukee Mechanics' Ins. Co	1,400,289.05	35,750.72	994,285.47	160,230.91	62,119.49
Minneapolis F. and M. Ins. Co	628,906.96	19,142.42	319,236.50	63,665.85	10,065.82
Minn. Implement M. F. Ins. Co	192,073.37	2,830.34	128,351.06	34,942.07	7,497.38
Natl. Ben Franklin Fire I. Co	1,052,746.18	38,600.88	897,040.96	109,618.19	33,475.65
National Fire Ins. Co	5,663,904.31	210,532.29	3,133,518.31	1,177,837.46	281,163.67
National Liberty Ins. Co	2,362,532.64	160,569.64	1,612,692.20	301,577.80	108,018.61
National Reserve Ins. Co	12,239.11	151.46	68,151.75	857.91	100.00
National Security Fire Ins. Co	27,824.91	813.72	59,480.30	18,042.29	2,737.15
National Union Fire Ins. Co	1,525,145.27	44,457.96	1,088,382.37	210,748.39	77,215.14
Newark Fire Ins. Co	865,908.76	27,643.78	538,291.64	122,348.45	39,390.97
New Brunswick Fire Ins. Co	945,323.97	17,377.05	528,547.31	79,028.00	19,418.19
New Hampshire Fire Ins. Co	1,841,768.01	38,045.85	1,312,159.35	165,413.62	81,270.78
New Jersey Insurance Co	836,421.04	11,507.17	475,561.34	59,434.65	15,300.22
Niagara Fire Ins. Co	2,790,084.60	72,526.88	1,688,425.77	490,299.29	171,578.46
North River Ins. Co	1,517,237.92	46,068.22	1,262,004.99	287,272.92	64,496.75
Northwestern F. & M. Ins. Co	279,214.98	36,903.37	141,645.66	61,233.80	11,694.99
Northwestern Mut. Fire Assn	412,542.20	5,502.80	194,885.50	144,349.78	4,177.27
Northwestern Natl. Ins. Co	1,789,535.25	69,351.05	1,572,065.34	215,476.91	22,222.05
Ohio Farmers' Ins. Co	1,158,094.33	45,286.60	608,227.83	139,832.20	43,671.12
Ohio Hdwe. Deal. M. F. I. Co	32,676.97	312.68	12,784.84	9,301.89	651.12
Old Colony Ins. Co	746,776.51	12,645.04	390,464.68	60,222.57	20,833.75
Orient Insurance Co	924,798.79	35,609.91	587,683.12	153,397.57	67,242.75
Pacific Fire Ins. Co	929,316.88	29,655.42	306,602.63	104,404.49	17,381.61
Pennsylvania Fire Ins. Co	2,088,805.04	107,856.80	1,122,061.78	359,840.94	94,045.47
Pa. Lumbermen's Mut. F.I. Co	205,396.63	1,824.14	48,822.98	49,369.15	17,240.00
Phoenix Insurance Co	3,636,695.49	94,610.41	2,288,112.52	586,963.43	209,002.38
Providence Washington Ins. Co	2,603,471.34	43,852.25	1,472,139.33	355,253.89	99,884.78
Queen Ins. Co. of America	3,409,538.48	105,356.92	1,882,452.10	682,225.08	164,778.78
Reliance Ins. Co	428,736.64	11,209.44	282,613.25	80,200.99	26,950.05

Name of Company	Rents, Repairs and Taxes on real Estate	Taxes on Premiums and all other Licenses and Fees	Dividends to stockholders and Policyholders	Loss on Investments by Sale or Adjustment	Advertising Printing and All Other Disbursements	Total Disbursements	Balance
Fire Association of Philadelphia	$ 120,658.11	$ 420,931.96	$ 400,000.00	$ 226,790.32	$ 214,811.18	$ 7,641,077.35	$ 15,284,944.43
Fireman's Fund Ins. Co	100,922.40	484,529.92	345,000.00	77,650.19	668,789.81	13,367,867.77	20,880,760.52
Firemen's Insurance Co	112,803.70	249,141.85	300,000.00	51,462.50	69,367.05	4,481,375.16	7,802,199.62
Fitchburg Mut. Fire Ins. Co	7,736.53	11,586.68	64,312.32	1,275.31	27,309.65	375,551.32	375,102.21
Franklin Fire Ins. Co	5,082.88	48,041.16	70,000.00	49,899.96	56,768.43	1,658,580.84	5,535,077.88
Girard Fire and Marine Ins. Co	14,094.46	72,989.38	60,000.00	29,331.75	79,822.92	1,314,161.50	3,257,446.87
Glens Falls Ins. Co	66,505.30	203,213.95	185,000.00	122,965.29	200,543.15	4,944,316.45	9,247,459.84
Globe and Rutgers Fire Ins. Co	28,606.92	1,228,649.58	420,000.00	1,736,026.53	203,453.65	17,221 427.76	32,596,148.71
Gr. Deal. Natl. Mut. F. I. Co	5,506.36	25,075.52	----	2,644.50	19,097.78	473,174.47	1,327,701.54
Granite State Fire Ins. Co	9,082.14	41,195.60	26,000.00	499.78	15,432.55	898,904.30	1,847,027.82
Great American Ins. Co	293,319.19	654,534.89	1,250,000.00	1,489,984.34	357,012.09	17,122,968.48	37,388,440.66
Hanover Fire Ins. Co	85,100.49	189,600.66	100,000.00	283,454.11	103,661.05	3,953,375.50	6,378,281.13
Hardware Deal. Mut. Ins Co	1,172.67	11,910.62	244,699.74	373.00	19,051.18	494,476.70	721,044.17
Hartford Fire Ins. Co	201,605.70	1,936,470.42	800,000.00	1,104,888.15	791,596.30	29,238,305.95	52,026,434.87
Henry Clay Fire Ins. Co	5,645.48	18,662.70	----	35,870.00	16,507.84	389,156.09	1,056,539.30
Home F. and M. I. Co. of Cal	12,909.71	61,212.60	----	----	54,962.96	1,636,065.24	2,738,336.32
Home Insurance Co	162,950.35	1,685,813.97	1,500,000.00	2,626,594.85	757,909.94	31,455,097.10	57,672,845.00
Hudson Insurance Co	2,278.74	19,916.88	----	5,164.57	21,020.33	344,540.63	2,024,719.71
Imperial Assurance Co	4,462.45	46,058.08	20,000.00	22,613.25	13,761.32	596,313.75	1,903,921.22
Ind. Lumbermen's M. I. Assn	4,815.41	18,709.90	264,211.14	1,215.75	16,769.82	588,259.09	1,183,308.58
Ins. Co. of North America	108,755.72	1,197,800.20	860,000.00	480,206.91	608,222.38	18,279,473.11	36,074,654.03
Ins. Co. of State of Penn	41,807.77	119,220.60	----	100,804.42	373,017.35	2,925,692.08	5,014,910.72
International Insurance Co	1,600.00	64,154.71	300,000.00	143,937.15	5,444.20	3,109,319.88	5,050,549.47
Liberty Fire Ins. Co	----	5,200.77	----	25.00	7,479.08	111,065.78	567,535.96
Lumber Mutual Fire Ins. Co	5,776.83	22,092.75	286,922.65	748.97	13,618.70	670,048.39	1,597,433.22
Lumbermen's Mut. Ins. Co	5,899.37	31,463.00	296,254.46	----	13,993.56	1,053,873.03	1,445,356.30
Marquette Natl. Fire Ins. Co	4,861.58	24,266.26	30,000.00	8,404.78	24,497.85	782,743.09	1,507,768.92
Mass. Fire and Marine Ins. Co	5,305.13	47,276.60	30,000.00	1,414.02	23,320.19	1,292,046.75	1,917,458.06
Mechanics' Insurance Co	12,200.12	39,109.38	25,000.00	26,198.00	42,276.73	780,734.95	1,982,201.78
Mechanics' and Traders' Ins. Co	5,392.91	73,069.61	----	----	12,113.18	814,117.91	2,297,239.24
Mercantile Ins. Co. of America	9,039.51	87,639.40	----	236,848.63	29,785.79	1,776,484.82	3,867,814.54
Mer. Fire Assur. Corp. of N.Y.	7,633.38	96,258.41	79,000.00	154,035.89	55,033.04	1,901,318.42	2,946,974.79
Mich. Millers' Mut. F. Ins. Co	5,311.13	37,570.10	----	----	182,842.73	1,341,125.52	2,553,920.24
Millers' National Ins. Co	8,123.75	68,191.67	----	29,576.65	117,611.04	1,679,885.17	4,025,853.15
Milwaukee Mechanics' Ins. Co	17,349.94	232,306.11	187,500.00	22,467.00	93,666.93	3,205,965.62	6,902,386.72
Minneapolis F. and M. Ins. Co	6,002.12	50,848.05	30,000.00	6,828.35	26,877.89	1,151,560.97	997,907.30
Minn. Implement M. F. Ins. Co	3,864.87	18,216.37	201,219.63	600.00	23,497.13	613,092.22	824,295.84
Natl. Ben Franklin Fire I. Co	25,028.86	217,661.89	160,000.00	970.38	29,679.32	2,564,882.31	4,785,952.40
National Fire Ins. Co	107,173.23	852,446.78	400,000.00	106,221.30	234,875.43	12,167,672.78	25,190,580.31
National Liberty Ins. Co	82,563.55	273,236.94	200,000.00	355,596.76	658,273.28	6,115,061.42	9,988,301.72
National Reserve Ins. Co	70.00	2,867.95	----	1,485.25	7,882.94	93,806.37	757,467.70
National Security Fire Ins. Co	420.00	4,808.64	15,000.00	----	14,040.60	143,167.58	510,921.37
National Union Fire Ins. Co	13,628.44	231,318.45	100,000.00	2.10	391,466.80	3,682,364.92	6,454,437.02
Newark Fire Ins. Co	30,129.21	99,811.76	8,587.87	12,308.27	53,024.51	1,798,045.22	3,373,179.62
New Brunswick Fire Ins. Co	5,633.26	84,169.90	70,089.49	20,144.60	25,934.93	1,795,616.61	2,509,394.60
New Hampshire Fire Ins. Co	25,303.06	202,755.80	200,985.00	111,372.01	53,218.83	4,041,292.39	8,508,035.46
New Jersey Insurance Co	37,860.43	74,045.04	40,000.00	23,676.71	86,764.45	1,660,471.06	2,817,897.09
Niagara Fire Ins. Co	44,757.13	292,508.67	250,000.00	487,854.67	274,414.22	6,563,539.60	11,790,243.21
North River Ins. Co	23,460.19	151,243.36	80,205.00	155,647.31	8,749.01	3,650,385.67	6,635,417.98
Northwestern F. & M. Ins. Co	5,496.18	82,089.21	40,000.00	----	25,947.41	685,225.60	1,987,476.46
Northwestern Mut. Fire Assn	13,093.48	28,561.85	415,192.66	275.64	101,082.57	1,320,563.77	1,354,600.44
Northwestern Natl. Ins. Co	30,835.36	219,680.11	190,000.00	8,067.64	106,736.71	4,233,971.42	10,596,538.58
Ohio Farmers' Ins. Co	101,005.72	147,843.99	----	215.33	77,222.23	2,411,399.36	4,935,915.76
Ohio Hdwe. Deal. M. F. I. Co	300.00	2,003.39	27,871.30	----	2,824.51	88,726.60	140,155.86
Old Colony Ins. Co	1,778.45	56,187.97	42,000.00	89,999.15	19,353.24	1,440,261.36	3,777,458.25
Orient Insurance Co	25,945.94	193,106.84	100,000.00	1,860.60	53,134.59	2,142,778.51	5,682,448.74
Pacific Fire Ins. Co	7,033.60	73,103.72	60,086.80	133,447.11	21,042.48	1,681,974.74	2,425,562.80
Pennsylvania Fire Ins. Co	38,926.19	236,303.82	----	227,010.50	171,442.57	4,446,293.11	10,028,675.45
Pa. Lumbermen's Mut. F.I. Co	3,653.75	17,221.46	268,520.94	31,614.25	99,437.92	743,110.17	1,238,634.97
Phoenix Insurance Co	89,598.00	599,513.44	806,417.00	490,984.35	174,334.96	8,976,252.06	19,700,135.07
Providence Washington Ins. Co	29,432.40	322,151.77	160,000.00	60,512.28	90,187.89	5,236,886.00	8,041,858.40
Queen Ins. Co. of America	61,826.45	560,448.29	500,000.00	3,306.00	180,272.41	7,550,204.54	17,180,982.93
Reliance Ins. Co	12,505.86	52,685.72	28,000.00	----	30,848.81	953,790.79	1,911,419.25

TABLE NO. 4—Continued.

Name of Company	Net Amount Paid Policyholders for Losses	Legal Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses Officers and Clerks	Inspection and Protection of Risks
Republic Ins. Co.	$ 380,624.64	$ 4,028.55	$ 409,707.09	$ 70,549.31	$ 7,979.21
Retail Hdwe. M. Fire Ins. Co.	173,068.69	2,727.38	39,786.47	34,966.44	5,721.18
Rhode Island Ins. Co.	631,913.93	15,437.01	523,503.14	409.54	33,754.02
Richmond Ins. Co. of N. Y.	291,406.19	5,937.92	273,574.75	10,999.24	8,430.76
Rocky Mountain Fire Ins. Co.	191,907.77	3,482.07	120,263.22	12,078.10	1,349.61
Rossia Ins. Co. of America	4,890,622.66	57,853.36	1,981,877.28	92,656.56	8,071.35
St. Paul Fire and Marine Ins. Co.	5,166,771.02	131,889.57	3,134,221.47	403,118.87	174,043.38
St. Paul Mut. H. & C. Ins. Co.	109,629.10	4,758.54	70,043.06	22,212.60	-------
Safeguard Ins. Co. of New York	78,501.27	4,348.67	69,721.00	13,807.02	4,295.37
Security Insurance Co.	1,851,336.24	51,570.44	1,287,469.35	253,454.76	83,709.97
South Carolina Ins. Co.	105,349.51	1,900.00	146,032.85	32,347.75	3,283.09
Springfield Fire and M. Ins. Co.	3,884,503.15	67,400.13	2,505,753.68	577,072.41	308,148.82
Standard Fire Ins. Co.	374,292.33	9,069.85	216,098.22	54,081.35	18,781.73
Star Insurance Co. of America	419,152.53	10,564.67	249,403.16	49,369.65	24,911.50
State Farmers' M. Hail I. Co.	191,141.05	13,266.67	118,206.88	23,161.91	-------
Sterling Fire Ins. Co.	416,784.55	4,644.65	225,615.44	13,534.45	-------
Tri-State Mut. Gr. D. Ins. Co.	16,095.01	-------	1,294.23	4,510.57	58.34
Twin City Fire Ins. Co.	75,806.39	5,228.00	42,613.99	8,237.81	663.08
United Mut. Fire Ins. Co.	104,777.48	3,687.62	9,802.06	30,345.49	965.92
United States Fire Ins. Co.	2,413,987.84	55,823.85	2,269,995.25	45,087.37	87,004.40
Utah Home Fire Ins. Co.	216,805.28	2,618.81	180,528.58	19,758.56	2,501.37
Victory Ins. Co. of Philadelphia	-------	-------	64.87	-------	-------
Westchester Fire Ins. Co.	3,116,189.25	71,003.91	1,815,028.96	416,925.84	147,500.57
Western Alliance Ins. Co.	79,957.45	2,304.00	34,889.33	43,883.97	1,212.31
Total other than Iowa Co.s	$195,937,446.78	$5,061,995.10	$116,651,574.46	$23,933,606.93	$7,288,859.94
OTHER THAN U. S. CO.S					
Atlas Assur. Co. U. S. B.	$ 1,409,783.04	$ 35,308.89	$ 764,003.23	$ 9,336.38	$ 73,798.39
British-American Assur. Co.	738,539.22	11,561.28	412,014.89	79,585.08	33,088.81
Caledonian Ins. Co. U. S. B.	1,022,571.40	63,698.21	526,859.92	145,677.59	37,118.28
Century Ins. Co. Ltd. U. S. B.	168,229.24	2,231.19	132,103.67	1,215.00	5,664.21
Christiana Gen. I. Co. U. S. B.	1,253,377.03	14,099.36	1,109,806.93	14,918.47	58.67
Com. Union Assur. Co. U.S.B.	4,108,351.49	126,162.82	2,412,953.17	453,551.38	204,885.05
Eagle Star & B. D. I. Co.U.S.B.	579,445.98	7,620.65	630,843.33	60,507.13	28,486.40
Fire Reinsurance Co. U. S. B.	1,218,238.41	18,356.23	621,526.80	55,374.85	2,305.14
First Russian Ins. Co. U. S. B.	1,259,326.07	16,850.33	732,458.47	500.00	-------
Genl. Fire Assur. Co. U. S. B.	446,140.02	8,043.41	263,019.99	63,135.99	25,492.73
Indemnity M. M. A. Co.U.S.B.	506,680.10	23,870.18	214,575.42	6,851.56	824.47
Jakor Ins. Co. U. S. B.	1,677,820.68	18,661.30	792,446.97	43,465.87	1,463.43
Liverpool L. & G. I. Co. U.S.B.	5,162,348.17	157,718.89	2,960,391.04	576,472.87	231,507.98
London Assur. Corp. U. S. B.	1,864,044.32	36,093.91	949,976.69	299,083.36	73,822.54
London & L. F. I. Co. U.S.B.	1,398,077.69	54,828.39	772,322.43	298,853.08	102,915.75
Moscow Fire Ins. Co.U. S. B.	1,414,968.74	19,838.83	723,124.47	500.00	-------
National Fire Ins. Co. U. S. B.	317,744.09	6,156.56	278,029.45	424.75	9,404.63
Natl. I. Co.(Copenhagen)U.S.B.	1,722,082.66	12,002.53	818,501.91	18,038.65	1,062.11
Netherland F. & L.I.Co.U.S.B.	286,027.93	8,060.84	181,878.47	50,716.62	13,228.86
Nippon F. I. Co. Ltd.U. S. B.	25,007.49	468.45	52,093.42	-------	-------
Nordisk Reins. Co. U. S. B.	1,034.09	27.88	79,959.61	-------	-------
Norske Lloyd I. Co.Ltd.U.S.B.	3,576,660.02	23,907.80	785,827.30	272,859.55	3,590.19
Northern Assur. Co. U. S. B.	2,111,486.00	54,934.09	1,273,738.61	297,557.13	81,716.75
North'n I. Co. of Moscow U.S.B.	563,299.19	8,737.54	205,597.69	-------	-------
N. British & Mer. I. Co. U.S.B.	3,169,537.90	189,644.61	1,762,402.36	474,934.57	145,712.96
Norwegian A.I.Co. Ltd. U.S.B.	469,154.47	5,325.95	431,468.21	168.63	44.91
Norwegian Assur. Union U.S.B.	2,325,374.81	2,212.90	425,609.76	111,455.54	157.40
Norwich Union F. I. Soc.U.S.B.	1,706,186.63	59,161.10	795,382.73	281,930.52	85,098.55
Palatine Ins. Co. U. S. B.	1,089,081.21	40,707.88	726,983.91	144,357.75	70,143.11
Paternelle F. I. Co. Ltd.U.S.B.	748,852.69	15,482.78	536,803.07	500.00	1,422.19
Phenix Ins. Co. U. S. B.	317,744.09	6,156.56	278,029.45	423.59	9,404.63
Phoenix Assur. Co. U. S. B.	1,641,554.93	54,171.77	797,950.29	325,694.29	85,073.38
Prudentia Re & C.Co.Ltd.U.S.B.	842,295.15	8,984.63	748,715.69	9,283.93	-------

Name of Company	Rents, Repairs and Taxes on real Estate	Taxes on Premiums and all other Licenses and Fees	Dividends to stockholders and Policyholders	Loss on Investments by Sale or Adjustment	Advertising Printing and All Other Disbursements	Total Disbursements	Balance
Republic Ins. Co.	$ 2,025.17	$ 174,607.05	$ 85,000.00	-------	$ 44,432.62	$ 1,178,953.64	$ 3,329,831.86
Retail Hdwe. M. Fire Ins. Co.	2,899.72	14,661.67	404,053.80	$ 6,957.94	16,374.16	701,237.42	1,341,206.87
Rhode Island Ins. Co.	-------	121,978.06	62,500.00	51,556.50	1,211.89	1,442,264.09	2,844,053.16
Richmond Ins. Co. of N. Y.	533.50	21,492.38	16,000.00	25,526.23	2,403.92	656,294.89	1,310,157.60
Rocky Mountain Fire Ins. Co.	11,262.15	5,838.63	22,336.00	3,622.06	9,871.15	381,910.76	851,053.27
Rossia Ins. Co. of America	22,831.05	206,251.15	-------	-------	23,681.95	7,282,845.36	12,655,102.38
St. Paul Fire and Marine Ins. Co.	34,127.44	552,032.49	300,000.00	615,058.91	217,974.48	10,729,237.63	17,177,832.98
St. Paul Mut. H. & C. Ins. Co.	1,301.52	11,665.32	-------	-------	18,100.32	237,710.45	352,815.73
Safeguard Ins. Co. of New York	1,114.39	15,817.91	-------	-------	6,311.85	194,107.68	935,638.26
Security Insurance Co.	33,593.86	245,041.86	80,000.00	38,003.55	315,804.28	4,239,984.01	7,203,460.91
South Carolina Ins. Co.	1,572.40	13,392.36	12,000.00	1,688.14	9,306.43	326,872.34	608,360.64
Springfield Fire and M. Ins. Co.	71,241.25	566,446.39	225,000.00	2,406.67	186,844.80	8,389,307.40	17,413,114.09
Standard Fire Ins. Co.	4,462.58	41,415.79	40,000.00	58,929.76	19,924.19	837,065.80	1,636,085.52
Star Insurance Co. of America	6,152.37	70,161.46	30,000.00	12,022.06	29,866.81	901,604.61	2,046,832.56
State Farmers' M. Hail I. Co.	600.00	23,466.03	-------	-------	3,501.43	373,343.97	274,274.85
Sterling Fire Ins. Co.	2,439.41	35,439.56	51,000.00	350.77	5,728.04	755,536.87	2,109,266.37
Tri-State Mut. Gr. D. Ins. Co.	334.76	588.26	32,977.25	-------	12,570.65	68,723.97	91,057.24
Twin City Fire Ins. Co.	763.54	8,447.35	-------	-------	8,724.00	150,584.16	823,336.86
United Mut. Fire Ins. Co.	2,867.85	7,076.43	74,326.62	1,938.63	14,897.07	250,885.17	501,796.48
United States Fire Ins. Co.	9,990.97	214,106.42	140,276.10	375,873.87	31,136.87	5,643,233.03	9,659,483.99
Utah Home Fire Ins. Co.	5,654.16	15,418.10	80,000.00	5,352.00	18,720.63	547,357.49	1,894,906.28
Victory Ins. Co. of Philadelphia	-------	2,949.66	-------	-------	9,216.29	12,230.82	996,884.04
Westchester Fire Ins. Co.	37,114.11	311,855.11	250,000.00	832,815.63	110,310.61	7,108,834.01	9,781,897.38
Western Alliance Ins. Co.	4,376.37	5,893.86	-------	1,210.00	69,784.21	243,572.10	859,474.42
Total other than Iowa Co.s	$ 3,421,290.26	$ 23,007,137.17	$ 21,314,173.85	$18,249,793.51	$12,783,646.70	$427,669,523.70	$ 844,777,604.85
OTHER THAN U. S. CO.S							
Atlas Assur. Co. U. S. B.	$ 30,324.67	$ 163,775.18	-------	-------	$ 507,270.56	$ 2,993,595.34	$ 4,906,028.96
British-American Assur. Co.	8,504.06	63,173.30	-------	$ 14,714.40	590,903.58	1,062,034.62	2,331,632.44
Caledonian Ins. Co. U. S. B.	40,341.08	96,596.05	-------	91,095.47	210,491.63	2,234,447.63	3,171,278.50
Century Ins. Co. Ltd. U. S. B.	-------	12,296.13	-------	38,894.48	123,531.15	484,164.17	1,038,839.90
Christiana Gen. I. Co. U. S. B.	2,109.96	42,333.69	-------	-------	23,568.90	2,460,262.01	3,892,149.55
Com. Union Assur. Co. U.S.B.	106,280.96	697,984.85	-------	249,824.49	1,196,105.88	9,556,100.09	14,336,443.20
Eagle Star & B. D. I. Co.U.S.B.	4,669.73	53,429.34	-------	-------	115,364.50	1,480,358.06	2,698,717.09
Fire Reinsurance Co. U. S. B.	3,523.27	70,175.44	-------	116,736.23	9,244.11	2,115,380.48	2,881,979.93
First Russian Ins. Co. U. S. B.	-------	82,171.80	-------	-------	622.80	2,091,929.47	3,185,838.74
Genl. Fire Assur. Co. U. S. B.	4,938.43	43,641.01	-------	-------	50,495.92	904,907.50	1,682,015.04
Indemnity M. M. A. Co.U.S.B.	312.12	91,263.05	-------	-------	50,961.49	895,338.34	1,258,612.54
Jakor Ins. Co. U. S. B.	1,750.00	163,591.46	-------	6,748.19	9,047.11	2,714,995.21	3,845,419.66
Liverpool L. & G. I. Co. U.S.B.	108,794.65	637,121.52	-------	115,509.76	1,642,128.38	11,591,903.21	20,008,342.90
London Assur. Corp. U. S. B.	29,430.32	200,527.36	-------	47.03	677,519.65	4,131,145.18	7,221,850.76
London & L. F. I. Co. U.S.B.	65,414.54	322,144.67	-------	-------	799,281.01	3,783,837.56	7,128,364.71
Moscow Fire Ins. Co.U. S. B.	-------	120,138.98	-------	-------	686.50	2,279,157.52	3,576,322.36
National Fire Ins. Co. U. S. B.	-------	34,027.78	-------	-------	673.23	646,460.49	1,474,307.52
Natl. I. Co.(Copenhagen)U.S.B.	817.50	78,112.66	-------	610.65	363,528.62	3,024,757.29	2,869,900.31
Netherland F. & L.I.Co.U.S.B.	4,740.02	43,379.03	-------	-------	17,908.03	606,539.80	1,544,892.98
Nippon F. I. Co. Ltd.U. S. B.	-------	3,583.67	-------	-------	382.24	81,535.27	683,126.45
Nordisk Reins. Co. U. S. B.	-------	4,124.44	-------	-------	3,100.89	88,246.91	928,885.07
Norske Lloyd I. Co.Ltd.U.S.B.	16,492.20	143,904.99	-------	2,186.28	14,228.49	4,839,656.73	5,137,937.55
Northern Assur. Co. U. S. B.	32,915.80	273,604.68	-------	98,965.00	495,497.09	4,715,405.15	8,602,795.21
North'n I. Co. of Moscow U.S.B.	-------	25,773.90	-------	16,153.56	49,845.12	869,377.00	1,177,050.70
N. British & Mer. I. Co. U.S.B.	38,265.42	398,956.17	-------	423,411.38	580,492.95	7,183,358.32	11,982,195.81
Norwegian A.I.Co. Ltd. U.S.B.	-------	14,736.10	-------	44,095.43	5,365.47	970,359.12	1,737,563.59
Norwegian Assur. Union U.S.B.	-------	44,097.99	-------	289.80	3,004.11	2,912,302.31	2,465,087.19
Norwich Union F. I. Soc.U.S.B.	24,382.99	302,749.61	-------	1,173.83	697,451.06	3,853,501.82	5,009,300.68
Palatine Ins. Co. U. S. B.	8,314.64	166,438.19	-------	88,381.50	209,466.87	2,543,874.86	4,896,445.08
Paternelle F. I. Co. Ltd.U.S.B.	-------	28,335.39	-------	-------	125,396.73	1,456,802.65	1,924,386.80
Phenix Ins. Co. U. S. B.	-------	34,027.78	-------	-------	656.28	646,442.38	1,364,083.75
Phoenix Assur. Co. U. S. B.	23,806.32	251,449.48	-------	98,002.50	444,416.92	3,722,238.88	5,764,908.07
Prudentia Re & C.Co.Ltd.U.S.B.	1,399.92	27,234.14	-------	4,324.45	6,678.12	1,648,916.03	2,756,004.64

TABLE NO. 4

—Continued.

Name of Company	Net Amount Paid Policyholders for Losses	Legal Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses Officers and Clerks	Inspection and Protection of Risks	Rents, Repairs and Taxes on real Estate	Taxes on Premiums and all other Licenses and Fees	Dividends to stockholders and Policyholders	Loss on Investments by Sale or Adjustment	Advertising Printing and All Other Disbursements	Total Disbursements	Balance
Reins. Co. Salamandra U.S.B.	$ 270,476.01	$ 2,441.97	$ 285,675.08	$ 6,252.99	$ 622.49	$ 2,411.02	$ 20,702.42			$ 405,016.99	$ 1,003,606.11	$ 1,102,306.17
Royal Ins. Co. U. S. B.	5,411,618.85	161,611.84	2,683,170.89	1,204,880.12	282,664.26	276,226.36	698,060.04		$ 750.00	2,760,050.08	13,479,043.05	20,508,560.39
Royal Exchange Assur. U. S. B.	1,738,372.84	40,237.16	1,018,964.19	123,585.61	64,218.54	11,650.47	189,992.85			386,398.99	3,573,360.65	4,551,879.29
Russian Reinsurance Co. U. S. B.	940,494.38	14,238.33	459,774.46	500.00			90,751.46			729.39	1,506,488.02	2,631,069.79
Salamandra Ins. Co. U. S. B.	2,261,255.96	25,823.52	1,433,662.33	26,425.44	2,518.77	11,644.10	262,277.14		59,308.73	728,133.80	4,841,049.79	4,921,741.49
Scandinavia Ins. Co. U. S. B.	2,848,995.24	30,422.16	2,213,307.29	31,667.44	4,051.81	1,150.00	98,961.39		5,498.31	6,349.75	5,240,403.41	7,518,089.82
Sean.-Amer. Assur. Corp. U. S. B.	2,035,308.81	41,573.48	846,670.65	3,360.16	1,452.91		145,332.73		34,702.00	416,059.10	3,524,519.80	3,725,662.34
Scottish U. & N. I. Co. U. S. B.	1,671,329.86	43,939.01	1,209,197.76	243,500.99	90,671.91	18,915.59	200,242.29		15,354.31	1,208,312.50	4,801,374.24	8,388,977.36
Second Russian Ins. Co. U. S. B.	1,270,144.69	1,389.14	336,676.90	40,078.13	2,438.61	3,199.05	168,691.20		76,132.48	235,809.01	2,134,558.62	2,217,305.23
Skandia Ins. Co. U. S. B.	744,891.66	11,274.00	490,563.84	7,478.32	1,820.88		22,599.11		26,392.05	407,213.00	1,712,142.86	2,392,517.55
Span.-Amer. U. Ins. Co. U. S. B.	712,091.57	3,621.85	872,734.15	702.00	926.01		41,711.36			64,519.21	1,696,306.16	2,293,416.95
Sun Ins. Office U. S. B.	2,156,100.84	105,869.83	1,159,729.64	270,273.65	104,569.39	40,240.54	208,452.10		8,970.00	350,631.06	4,404,837.65	6,739,960.38
Svea Fire & Life I. Co. U. S. B.	672,473.69	16,154.08	468,958.34	80,446.03	40,132.56	7,113.90	88,765.36		1,117.50	83,910.60	1,459,092.06	2,978,378.07
Swiss Reinsurance Co. U. S. B.	1,188,869.08	14,725.42	777,226.06	10,868.37	2,776.22	430.00	36,925.94		86,236.87	1,348.82	2,111,436.79	2,792,178.86
Tokio Mar. & F. I. Co. U. S. B.	745,270.94	18,463.30	672,956.89	6,656.29	820.93	263.22	67,264.45		375.00	1,169,416.56	2,681,467.59	4,032,456.35
Union Assur. Soc. Ltd. U. S. B.	564,970.73	17,437.69	344,612.77	84,470.81	23,922.59	6,292.99	66,668.07		82,609.66	152,349.08	1,343,274.19	2,569,706.63
Union Fire Ins. Co. U. S. B.	402,295.23	6,848.41	316,985.24	606.44	12,779.73		52,635.04			42,913.39	835,160.54	1,700,754.20
Union I. Soc. of Canton. U. S. B.	1,076,579.28	11,306.10	896,947.32	177,594.86	24,861.78	15,926.42	97,010.45		13,344.86	628,245.33	2,941,666.07	4,453,445.92
Union Marine I. Co. U. S. B.	656,704.78	17,821.09	198,218.55	69,562.25	3,682.41	3,873.66	29,002.87		200.00	619,118.05	1,608,183.66	1,305,393.91
Union & Ph. E. I. Co. U. S. B.	1,483,014.00	21,291.13	1,338,683.91	600.00			74,836.82			110,949.07	3,029,374.93	3,615,637.52
United Brit. I. Co. Ltd. U. S. B.	700,171.17	1,877.28	205,355.09	47,237.43	3,643.19	3,755.54	39,220.29		125.98	100,055.82	1,101,391.70	1,541,650.09
Urbaine Fire Ins. Co. U. S. B.	1,678,367.53	22,328.23	1,436,407.82	55,384.91	21,762.85	4,440.32	59,459.23			85,296.40	3,363,449.29	5,122,676.38
Warsaw Fire Ins. Co. U. S. B.	405,364.44	5,321.15	182,288.31	500.00			29,539.89			541.70	623,555.49	1,101,373.52
Western Assur. Co.	1,574,140.49	12,691.91	729,677.43	104,562.39	37,962.06	9,574.13	121,774.64		12,928.75	101,412.67	2,704,933.47	5,127,467.61
Total other than U. S. Co.'s	$ 78,338,856.02	$1,759,745.82	$ 44,875,693.47	$ 6,695,065.69	$2,055,906.47	$ 974,775.92	$ 7,679,636.97		$ 1,830,250.73	$19,090,097.71	$163,289,697.80	$ 247,414,309.79
Total all fire companies	$276,637,082.32	$6,917,521.17	$163,764,187.27	$31,673,452.13	$9,397,706.54	$ 4,436,709.13	$ 30,975,334.61	$ 21,576,727.62	$30,099,842.19	$37,601,549.11	$567,480,165.49	$1,109,362,380.72

TABLE 5—FIRE INSURANCE COMPANIES ASSETS FOR YEAR 1919.

Name of Company	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	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
IOWA COMPANIES												
Automotive Ins. Co.	----------	$ 82,100.00	----------	$ 18,950.00	$ 36,646.82	$ 613.76	$ 175.13	$ 138,485.71	$ 7,128.24	$ 145,613.96	$ 4,253.01	$ 141,360.94
Central Natl. Fire Ins. Co.	----------	909,700.00	----------	61,830.00	44,200.53	46,733.62	11,527.34	1,073,991.49	27,161.85	1,101,153.34	9,658.29	1,091,495.05
Dubuque Fire and Mar. Ins. Co.	$ 12,877.75	995,600.00	$ 10,000.00	1,160,811.11	196,409.49	387,477.28	----------	2,763,175.63	26,001.27	2,789,176.90	62,020.03	2,727,156.87
Farmers' Automobile Ins. Co.	----------	----------	----------	100,000.00	39,918.11	----------	----------	139,918.11	1,344.21	141,262.32	4,529.57	136,732.75
Farmers' Insurance Co.	49,500.00	874,705.00	----------	50,742.00	39,350.78	25,541.89	104,340.56	1,144,180.23	42,669.44	1,186,849.67	17,880.27	1,168,969.40
Globe Natl. Fire Ins. Co.	----------	1,021,810.00	----------	500,000.00	288,108.77	40,512.11	870.00	1,851,300.88	29,580.99	1,880,881.87	----------	1,880,881.87
Hawkeye Securities Fire Ins. Co.	----------	979,925.00	----------	249,050.00	205,160.17	31,966.04	12,434.07	1,478,535.28	26,872.02	1,505,407.30	2,590.08	1,502,817.22
Horticultural Ins. Co.	----------	96,650.00	----------	4,940.00	65,591.96	----------	1,267,976.01	1,435,157.97	3,663.91	1,438,821.88	----------	1,438,821.88
Inter-State Auto Ins. Co.	----------	----------	----------	202,089.12	389,707.52	106,985.63	----------	698,782.27	27,393.10	726,175.37	20,225.00	705,950.37
Iowa Automobile Mutual Ins. Co.	----------	----------	2,520.00	23,593.83	60,460.69	14,574.43	2,178.48	103,327.43	1,022.02	104,349.45	232.89	104,116.56
Iowa Manufacturers' Ins. Co.	20,000.00	121,500.00	----------	45,370.00	67,586.70	17,167.71	10,187.67	281,812.08	2,304.38	284,116.46	----------	284,116.46
Iowa National Fire Ins. Co.	----------	828,285.00	1,845.00	129,858.80	41,184.75	18,993.00	26,494.05	1,046,660.60	30,110.74	1,076,771.34	7,851.09	1,068,920.25
Iowa State Ins. Co. (Mutual)	8,000.00	102,600.00	----------	187,795.00	248,211.82	16,377.28	718,543.87	1,281,527.97	5,077.45	1,286,605.42	17,492.02	1,269,113.40
Mill Owners Mut. Fire Ins. Co.	----------	937,000.00	----------	150,000.00	67,867.30	71,689.78	1,232.00	1,227,789.08	78,367.21	1,306,156.29	3,544.78	1,302,611.51
North American Fire Ins. Co.	----------	59,907.35	----------	441,100.00	308,481.68	----------	281,475.00	1,090,964.03	2.75	1,090,966.78	312,575.34	778,391.44
Security Fire Ins. Co.	54,641.30	658,638.00	----------	47,932.00	74,092.49	57,855.93	43,011.60	936,171.32	19,093.89	955,265.21	17.50	955,247.71
State Insurance Co.	----------	93,900.00	----------	5,700.00	26,714.41	338.12	120,976.30	247,628.83	1,689.50	249,318.33	2,511.92	246,806.41
Western Gr. Deal. M. F. I. Co.	----------	32,181.14	3,200.00	118,654.02	68,467.29	7,775.89	778.83	231,057.17	2,440.96	233,498.13	216.05	233,282.08
Total of Iowa Companies	$ 145,019.05	$ 7,794,501.49	$ 17,565.00	$ 3,498,415.88	$ 2,268,211.29	$ 844,502.47	$ 2,602,200.91	$ 17,170,466.08	$ 331,923.93	$ 17,502,390.01	$ 465,597.84	$ 17,036,792.17
OTHER THAN IOWA CO.S.												
Aetna Insurance Co.	$ 627,207.93	----------	$ 5,650.00	$ 30,112,794.67	$ 3,109,768.52	$ 3,903,762.88	$ 85,945.12	$ 37,875,129.13	$ 419,459.17	$ 38,294,588.30	$ 1,179,961.90	$ 37,114,626.40
Agricultural Ins. Co.	51,207.88	$ 463,212.00	134,250.00	4,909,425.81	705,637.21	459,216.02	----------	6,722,948.92	231,588.31	6,954,537.22	242,867.33	6,711,669.90
Alliance Insurance Co.	----------	----------	----------	3,865,867.23	381,063.66	425,633.13	3,444.30	4,676,008.32	49,353.39	4,725,361.71	227,552.22	4,497,809.49
American Alliance Ins. Co.	----------	----------	----------	3,320,237.85	147,859.81	222,461.39	----------	3,690,559.05	27,202.00	3,717,761.05	420,206.85	3,297,554.20
American Central Ins. Co.	----------	15,000.00	4,500.00	4,205,902.10	657,806.21	603,524.49	13,691.22	5,500,424.02	51,090.41	5,551,514.43	612,665.43	4,938,849.00
American Druggists' Fire Ins. Co.	46,785.46	----------	----------	489,411.02	6,342.49	24,667.98	65,261.87	632,468.82	5,042.45	637,511.27	9,331.02	628,180.25
American Eagle Fire Ins. Co.	----------	----------	----------	2,710,168.00	470,719.24	668,016.60	2,574.92	3,851,478.76	30,174.34	3,881,653.10	3,563.92	3,878,089.18
American Fire Ins. Corp. of N. Y.	----------	----------	----------	250,579.00	431,379.02	112,035.80	----------	793,993.82	1,414.81	795,408.63	----------	795,408.63
American Insurance Co.	470,360.00	1,507,605.00	----------	11,451,744.67	789,672.15	1,042,748.98	397,790.84	15,659,921.64	128,337.79	15,788,259.43	943,121.70	14,845,137.73
American Mer. Marine Ins. Co.	----------	----------	----------	3,762,733.86	263,229.61	1,038,103.03	71,849.40	5,135,915.90	2,583,344.67	7,719,260.57	2,111,469.58	5,607,790.99
American Natl. Fire Ins. Co.	----------	97,433.00	----------	884,706.50	35,834.72	85,585.90	100.00	1,103,660.12	8,547.65	1,112,207.77	20,785.77	1,091,422.00
Automobile Insurance Co.	----------	443,000.00	620,175.00	5,386,609.44	2,464,868.22	1,991,502.17	50,484.41	10,956,639.24	153,739.13	11,110,378.37	88,171.14	11,022,207.23
Bankers' & Shippers' Ins. Co.	----------	----------	----------	2,488,271.57	382,390.90	422,019.36	53,084.37	3,345,766.20	207,561.92	3,553,328.12	45,741.83	3,507,586.29
Boston Insurance Co.	483,600.00	229,500.00	4,757.22	8,740,977.76	1,073,582.01	1,397,242.50	228,975.68	12,158,635.17	466,424.42	12,625,059.59	50,455.84	12,574,603.75
Buffalo Insurance Co.	525,000.00	542,550.00	5,000.00	2,008,306.70	351,974.34	156,913.16	----------	3,589,744.20	25,279.69	3,615,023.89	579.03	3,614,444.86
Camden Fire Ins. Assn.	132,068.75	566,825.00	42,900.00	4,542,505.34	318,469.29	549,681.41	2,671.71	6,155,121.50	69,514.18	6,224,635.68	149,459.33	6,075,176.35
Central Mnfrs. Mut. Ins. Co.	40,000.00	187,300.00	----------	1,053,964.00	159,518.86	195,145.55	----------	1,635,928.41	11,290.14	1,647,218.55	31,365.00	1,615,853.55
Citizens' Insurance Co.	----------	41,100.00	----------	527,444.51	390,966.17	138,498.75	----------	1,098,009.43	9,150.37	1,107,159.80	45,534.51	1,061,616.29
City of New York Ins. Co.	----------	218,500.00	----------	1,742,148.09	200,595.60	316,133.47	----------	2,477,377.16	42,631.96	2,520,009.12	143,738.41	2,376,270.71
Cleveland Natl. Fire Ins. Co.	8,775.00	341,599.63	----------	1,296,372.80	53,353.85	128,326.81	404.73	1,828,832.82	28,346.63	1,857,179.45	30,137.58	1,827,041.87
Columbia Ins. Co.	----------	----------	----------	1,469,336.95	175,145.54	262,115.06	17,345.25	1,923,942.80	16,515.99	1,940,458.88	143,503.80	1,796,955.08
Columbian Natl. Fire Ins. Co.	----------	621,924.00	3,500.00	962,541.69	64,801.88	169,322.87	5,300.00	1,827,390.44	33,244.70	1,860,635.14	9,941.16	1,850,693.98
Commercial Union Fire Ins. Co.	----------	----------	----------	1,175,780.48	322,132.87	290,871.41	19,013.41	1,807,798.17	19,531.52	1,827,324.69	9,642.01	1,817,682.68
Commonwealth Ins. Co. of N. Y.	9,758.39	235,550.00	----------	3,104,902.20	180,404.15	431,297.05	6,613.02	3,968,524.81	32,506.59	4,001,031.40	288,456.13	3,712,575.27
Concordia Fire Ins. Co.	----------	1,192,075.00	----------	2,154,840.00	209,806.54	441,202.74	----------	3,997,924.28	59,177.46	4,057,101.74	2,051.55	4,055,050.19
Connecticut Fire Ins. Co.	----------	487,200.00	15,000.00	8,604,547.06	1,324,099.65	733,771.61	102,388.96	11,267,007.28	124,005.83	11,391,013.11	413,478.02	10,977,535.09
Continental Insurance Co.	695,000.00	123,200.00	----------	33,458,545.00	2,493,954.63	2,426,918.64	195,067.51	39,392,685.78	337,563.20	39,730,248.98	105,872.74	39,624,376.24
County Fire Ins. Co.	43,937.66	13,400.00	----------	806,713.93	53,968.44	45,732.80	1,403.75	965,156.58	89,496.68	1,054,653.26	1,102.45	1,053,550.81
Detroit Fire & Marine Ins. Co.	149,363.25	822,896.00	8,300.00	1,678,518.27	123,364.86	246,781.28	----------	3,029,223.66	29,831.88	3,059,055.54	23,049.96	3,036,005.58
Detroit Natl. Fire Ins. Co.	7,221.05	284,058.90	----------	136,450.45	56,119.54	10,388.54	----------	494,238.48	17,130.05	511,368.53	20,172.00	491,196.53
Equitable Fire & Marine Ins. Co.	81,680.00	76,100.00	----------	2,054,185.87	181,926.54	41,558.23	----------	2,435,450.64	27,343.52	2,462,794.16	82,339.87	2,380,454.29
Farmers' Fire Ins. Co.	51,112.92	99,016.00	7,527.38	993,185.84	149,387.36	98,017.63	----------	1,398,247.13	15,586.71	1,413,833.84	9,523.32	1,404,310.52
Federal Ins. Co.	----------	26,000.00	----------	4,213,392.56	599,692.09	1,377,772.88	659,243.75	6,876,101.28	50,737.02	6,926,838.30	1,230,754.05	5,696,084.25
Federal Union Ins. Co.	----------	203,100.00	----------	333,064.00	106,184.31	74,900.51	15,600.10	732,848.92	6,338.20	739,187.02	4,374.00	734,813.02
Fidelity-Phoenix Fire Ins. Co.	412,500.00	130,500.00	----------	20,602,777.00	2,402,809.88	1,704,775.67	585,541.82	25,838,904.37	202,928.86	26,041,833.23	225,571.31	25,816,261.92
Fire Assn. of Philadelphia	638,528.14	3,107,961.66	80,225.00	8,697,399.37	1,297,963.41	1,462,866.85	----------	15,284,944.43	200,850.12	15,485,794.55	546,959.62	14,938,834.93
Fireman's Fund Ins. Co.	420,169.70	1,872,814.35	92,175.00	11,635,853.08	2,736,705.01	3,934,781.85	188,261.53	20,880,760.52	202,262.09	21,083,022.61	1,072,169.66	20,010,852.95
Fireman's Insurance Co.	1,074,129.63	2,061,700.00	----------	3,406,746.66	471,753.77	877,869.56	----------	7,892,199.62	1,359,980.95	9,252,180.57	9,678.95	9,242,501.62
Fitchburg Mut. Fire Ins. Co.	55,000.00	----------	----------	265,425.85	8,276.56	46,399.80	----------	375,102.21	8,459.24	383,561.45	15,704.57	367,856.88
Franklin Fire Ins. Co.	131,446.81	3,500.00	----------	4,411,398.74	289,899.30	698,833.01	----------	5,535,077.86	61,066.22	5,596,144.10	295,952.25	5,300,191.85

TABLE NO. 5

Name of Company	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
Girard Fire & Marine Ins. Co.		$ 68,500.00	$ 2,000.00	$ 2,704,550.00	$ 223,197.71
Glen Falls Ins. Co.	$ 226,406.55	1,592,382.63	218,280.75	5,353,320.41	882,967.21
Globe & Rutgers Fire Ins. Co.	72,945.00	262,600.00		26,527,472.43	1,591,091.39
Grain Deal. Nat. Mut. F. Ins. Co.		552,350.00		507,348.00	87,625.36
Granite State Fire Ins. Co.		53,600.00		1,483,815.75	141,908.49
Great American Ins. Co.	2,682,385.69	23,100.00		29,322,142.77	2,543,706.32
Hanover Fire Ins. Co.	907,956.06		155,661.00	4,167,763.00	405,106.07
Hardware Deal. Mut. Ins. Co.				653,336.00	37,908.65
Hartford Fire Ins. Co.	606,506.23	483,000.00	84,500.00	38,757,143.36	4,332,722.16
Henry Clay Fire Ins. Co.		144,972.33	11,760.00	442,655.54	103,155.43
Home Fire & M. I. Co. of Cal.		3,500.00	100,000.00	1,674,621.52	606,210.74
Home Ins. Co.		5,500.00		46,423,479.57	5,738,909.48
Hudson Insurance Co.		85,500.00		1,427,844.83	229,377.38
Imperial Assurance Co.				1,651,485.75	70,841.18
Ind. Lumbermen's M. Ins. Assn.	36,500.00	335,800.00		736,300.00	38,694.62
Ins. Co. of North America	244,296.01	171,024.25		27,496,609.06	3,781,337.11
Ins. Co. of State of Pennsylvania.	394,678.49			3,766,505.07	350,964.16
International Insurance Co.				3,582,964.86	1,166,806.66
Liberty Fire Ins. Co.		30,100.00		438,204.03	40,495.56
Lumber Mutual Fire Ins. Co.				1,403,645.68	153,670.42
Lumbermen's Mut. Ins. Co.	65,495.81	147,150.00		838,790.50	201,554.97
Marquette Natl. Fire Ins. Co.		452,850.00	4,900.00	718,679.13	110,327.66
Mass. Fire and Marine Ins. Co.			40,000.00	1,447,592.33	246,421.27
Mechanics' Insurance Co.	83,193.77	82,200.00		1,568,025.00	151,842.25
Mechanics' & Traders' Ins. Co.	22,000.00			1,864,280.15	144,256.85
Mercantile Ins. Co. of America				3,314,375.66	133,255.39
Mer. Fire Assur. Corp. of N. Y.		383,500.00		2,235,682.00	80,222.07
Mich. Millers' Mut. Fire Ins. Co.	10,000.00	1,288,009.96	9,000.00	928,013.95	151,665.50
Millers' Natl. Ins. Co.		606,986.25	1,282.00	2,953,540.00	228,674.38
Milwaukee Mechanics Ins. Co.	15,300.00	1,329,260.00		4,737,781.38	155,468.45
Minneapolis F. & M. Ins. Co.		209,600.00		501,890.00	183,131.18
Minn. Implement Mut. F. I. Co.	12,000.00	541,950.00		70,521.60	106,641.68
Natl. Ben Franklin Fire Ins. Co.	171,880.86	2,114,786.21	144,265.00	1,433,803.95	461,079.58
National Fire Ins. Co.	599,316.78	1,499,650.00		17,049,196.37	3,057,711.26
National Liberty Ins. Co.	700,000.00	785,100.00		6,504,127.00	714,139.09
National Reserve Ins. Co.		174,500.00		468,564.50	90,620.67
National Security Fire Ins. Co.		191,269.00	66,009.71	83,850.00	139,490.33
National Union Fire Ins. Co.	1,672.14	258,750.00		4,805,883.46	513,115.81
Newark Fire Ins. Co.	186,226.47	312,275.18		2,144,993.61	315,197.60
New Brunswick Fire Ins. Co.	79,954.01	413,025.00		1,464,146.65	202,619.12
New Hampshire Fire Ins. Co.	231,268.90	6,397.50		7,037,720.92	466,085.45
New Jersey Insurance Co.	306,328.46	260,200.00		1,817,015.60	127,968.78
Niagara Fire Ins. Co. Ltd.		186,000.00		8,862,139.49	1,318,051.72
North River Ins. Co.		136,946.68		5,016,194.21	688,993.58
Northwestern Fire & M. Ins. Co.		757,350.00		185,643.19	991,991.39
Northwestern Mutual Fire Assn.	8,317.83	38,550.00		691,368.96	213,460.97
Northwestern National Ins. Co.	227,960.96	1,678,528.00		7,371,373.61	317,441.37
Ohio Farmers' Ins. Co.	166,455.00	2,001,200.00	94,975.00	1,289,184.60	923,056.83
Ohio Hardware Deal. M. F. I. Co.				94,338.10	37,528.27
Old Colony Insurance Co.		16,000.00		3,254,039.23	237,159.25
Orient Ins. Co.	203,335.54			4,067,747.39	880,834.67
Pacific Fire Ins. Co.		59,500.00		1,749,287.95	253,970.48
Pennsylvania Fire Ins. Co.	162,738.86	28,000.00	2,863.08	8,301,836.15	331,790.44
Penn. Lumbermen's M. F. I. Co.		198,100.00		921,150.00	78,417.46
Phoenix Insurance Co.	616,356.68	106,000.00	100,000.00	15,237,737.02	1,809,895.16
Providence Washington Ins. Co.	100,000.00			5,832,429.19	909,083.73
Queen Insurance Co. of America.		60,000.00		14,644,531.31	743,792.21
Reliance Insurance Co.	127,327.04	25,500.00		1,394,587.75	108,999.68
Republic Insurance Co.	24,000.00	2,651,352.43	25,700.00	141,416.15	128,193.78
Retail Hardware Mut. F. Ins. Co.				1,246,677.36	32,792.39
Rhode Island Ins. Co.				2,167,028.34	266,268.26
Richmond Ins. Co. of New York.		230,580.00		828,782.53	142,170.06
Rocky Mountain Fire Ins. Co.	179,066.75	265,425.00		88,312.64	290,815.92
Rossia Ins. Co. of America.	290,000.00			10,658,835.05	1,611,622.34
St. Paul Fire & M. Ins. Co.	229,712.26	1,962,911.03		12,026,513.52	1,255,789.02

—Continued.

Agents' Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets not Admitted	Total Admitted Assets
$ 258,904.41	$ 294.75	$ 3,257,446.87	$ 31,829.58	$ 3,289,286.45	$ 231,615.31	$ 3,057,671.14
876,102.29	98,000.00	9,247,459.84	102,268.18	9,349,668.02	21,369.17	9,328,298.85
4,142,029.89		32,596,148.71	1,395,476.34	33,991,625.05	304,350.80	33,687,274.25
40,378.24	50,000.00	1,327,701.54	28,389.40	1,356,090.94	1,376.10	1,354,714.84
168,008.58		1,847,027.82	27,622.03	1,874,649.85	102,818.63	1,771,831.22
2,753,629.43	63,386.45	37,388,440.66	266,571.06	37,655,011.72	4,453,332.84	33,201,678.88
741,601.74	193.26	6,378,281.13	188,124.87	6,566,406.00	193,286.01	6,373,119.99
30,609.52		721,044.17	9,207.56	730,251.73	19,289.51	710,962.22
7,324,206.16	28,266.96	52,026,434.87	683,249.98	52,709,684.85	2,119,199.52	50,590,485.33
81,125.08	272,870.97	1,056,539.30	16,369.32	1,072,908.62	48,943.73	1,023,964.89
354,004.06		2,738,336.32	18,505.14	2,756,841.46	14,994.24	2,741,847.22
5,330,485.25	114,479.66	57,672,845.00	644,597.00	58,317,442.00	3,722,381.69	54,595,060.31
281,897.56	100.00	2,024,719.71	24,431.70	2,049,151.41	5,381.51	2,043,769.90
181,394.29	200.00	1,903,921.22	17,295.44	1,921,216.66	1,009.06	1,920,207.60
35,013.76		1,183,308.38	11,626.96	1,194,935.34	20,332.00	1,174,603.34
4,153,172.41	228,105.20	36,074,654.03	337,657.56	36,412,311.59	1,394,158.82	35,018,152.77
501,231.75	1,541.25	5,014,910.72	52,582.97	5,067,493.69	322,672.81	4,744,820.88
300,777.93		5,050,549.47	53,324.97	5,103,874.44	65,315.97	5,038,558.47
58,736.37		567,535.96	6,427.06	573,963.02	218.82	573,744.20
40,717.12		1,597,433.22	42,964.48	1,640,397.70	129,480.68	1,510,917.02
91,865.02	500.00	1,445,356.30	9,555.84	1,454,912.14	15,121.08	1,439,791.06
114,778.60	106,233.53	1,507,768.92	12,711.68	1,520,480.60	110,277.82	1,410,202.78
183,444.46		1,917,458.06	18,515.52	1,935,973.58	59,704.50	1,876,269.08
156,840.76	100.00	1,982,201.78	34,845.19	2,017,046.97	122,403.22	1,894,643.75
266,602.24		2,297,239.24	35,441.08	2,332,680.32	81,866.59	2,250,813.73
405,151.06	15,032.43	3,867,814.54	41,353.75	3,909,168.29	253,117.92	3,656,050.37
247,560.72		2,946,974.79	158,846.73	3,105,821.52	107.71	3,105,713.81
161,765.83	5,465.00	2,553,920.24	37,650.30	2,591,570.54	55,103.77	2,536,466.77
221,933.88	13,436.64	4,025,853.15	74,923.94	4,100,777.09	80,131.78	4,020,645.31
663,102.67	1,534.22	6,902,386.72	67,342.57	6,969,729.29	172,835.52	6,796,893.77
101,208.50	2,077.62	997,907.30	13,253.00	1,011,160.30	312.60	1,010,847.70
64,488.48	28,694.08	824,295.84	15,073.53	839,369.37	455.25	838,914.12
459,946.80	100.00	4,785,952.40	68,849.26	4,854,801.66	17,902.40	4,836,899.26
2,725,307.00	259,398.90	25,190,580.31	397,313.99	25,587,894.30	863,930.70	24,723,963.60
1,284,935.72		9,988,301.72	820,783.26	10,809,084.98	58,573.29	10,750,511.69
23,772.73		757,467.70	9,962.35	767,430.05		767,430.05
24,984.67	5,317.69	510,921.37	18,938.66	529,860.03	10,095.23	519,764.80
786,091.70	88,924.81	6,454,437.92	64,460.31	6,518,898.23	342,741.90	6,176,156.33
414,186.76	300.00	3,373,179.62	60,811.09	3,433,990.71	119,660.96	3,314,329.75
349,549.82	100.00	2,509,394.60	41,345.07	2,550,739.67	740.62	2,549,999.05
765,632.69		8,508,035.46	547,851.00	9,055,886.46	1,738.62	9,054,147.84
306,284.25	100.00	2,817,897.09	45,883.67	2,863,780.76	80,795.61	2,782,985.15
1,353,490.57	70,561.43	11,790,243.21	111,310.99	11,901,554.20	84,214.17	11,817,340.03
799,283.51		6,635,417.98	828,342.34	7,463,760.32		7,463,760.32
101,564.28	* 49,073.00	1,987,476.46	94,195.77	2,081,672.23	1,661.68	2,080,010.55
356,689.02	46,183.66	1,354,600.44	11,126.87	1,365,727.31	125,689.74	1,240,037.57
1,001,234.64		10,596,538.58	101,121.93	10,697,660.51	845,740.09	9,851,920.42
373,631.96	87,222.37	4,935,915.76	55,426.63	4,991,342.39	119,660.90	4,871,681.49
8,294.49		140,155.86	2,398.03	142,553.89		142,553.89
251,774.05	18,480.72	3,777,453.25	30,495.41	3,807,948.66	2,978.61	3,804,970.05
558,495.40	2,035.74	5,682,448.74	75,377.18	5,757,825.92	550,562.84	5,207,263.08
362,804.37		2,425,562.80	38,715.67	2,464,278.47	25,053.03	2,439,225.44
1,186,735.85	14,711.07	10,028,675.45	107,396.40	10,136,071.85	855,164.97	9,280,906.88
40,967.57		1,238,634.97	103,298.54	1,341,933.51	41,521.45	1,300,412.06
1,830,146.27		19,700,135.07	2,120,286.80	21,820,421.87	81,891.13	21,738,530.74
1,171,159.40	29,192.06	8,041,858.40	1,332,736.86	9,374,595.26	208,009.34	9,166,585.92
1,506,201.13	226,488.26	17,180,982.93	146,482.50	17,327,465.43	1,455,700.40	15,871,765.03
254,255.09	818.69	1,911,419.25	19,264.46	1,930,683.71	149,372.79	1,781,310.92
294,370.58	64,798.94	3,329,831.86	57,035.79	3,386,867.65	2,686.54	3,384,781.11
60,827.12		1,341,206.87	59,819.12	1,401,025.99	10,000.00	1,391,025.99
410,625.83	100.00	2,844,053.16	35,057.43	2,879,110.59	112,935.34	2,766,175.25
108,625.07		1,310,157.60	72,950.66	1,383,108.26		1,383,108.26
26,859.80	573.16	851,053.27	14,629.94	865,683.21	1,023.07	864,660.14
90,127.99	4,497.00	12,655,102.38	119,084.73	12,774,187.11	671,259.05	12,102,928.06
1,600,868.78	102,047.32	17,177,832.93	134,355.83	17,312,188.76	663,587.16	16,648,601.60

TABLE NO. 5

Name of Company	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
St. Paul Mut. H. & C. Ins. Co.		$ 2,500.00		$ 63,763.64	$ 286,552.09
Safeguard Ins. Co. of N. Y.				676,706.37	182,403.87
Security Ins. Co.	$ 306,116.25	689,600.00		5,254,822.74	180,704.00
South Carolina Ins. Co.		271,530.01	$ 5,000.00	216,067.50	62,599.30
Springfield Fire & Marine Ins. Co.	335,000.00	2,584,970.00		10,627,654.92	2,186,308.12
Standard Fire Ins. Co.				1,377,474.98	110,249.47
Star Ins. Co. of America				1,345,437.41	408,670.23
State Farmers' Mut. Hail Ins. Co.			80,000.00	34,046.00	100,228.85
Sterling Fire Ins. Co.	25,803.47	1,837,389.67		178,302.53	4,881.06
Tri-State Mut. Gr. Deal. Ins. Co.				7,500.00	82,537.80
Twin City Fire Ins. Co.		274,775.00		269,925.00	166,501.84
United Mutual Fire Ins. Co.		4,500.00		7,500.00	408,715.82
United States Fire Ins. Co.	44,400.00	523,266.67	3,000.00	7,061,293.53	693,862.56
Utah Home Fire Ins. Co.	109,000.00	669,351.13		948,543.90	75,982.76
Victory Ins. Co. of Philadelphia				826,852.90	170,031.14
Westchester Fire Ins. Co.	5,876.00	98,660.00		7,798,756.50	1,036,348.20
Western Alliance Ins. Co.	30,102.52	347,388.60		295,668.85	39,806.83
Total other than Iowa Co.s	$17,392,822.96	$48,700,083.07	$ 2,173,156.14	$ 609,486,104.88	$ 76,004,143.56
OTHER THAN U. S. CO.S					
Atlas Assurance Co.	$ 50,000.00		$ 1,125.45	$ 3,409,515.57	$ 383,586.71
British American Assur. Co.				1,929,830.60	236,774.01
Caledonian Insurance Co.	443,780.58			2,100,778.38	171,396.71
Century Insurance Co.				918,354.64	58,319.29
Christiana Genl. Ins. Co.				3,369,646.75	385,505.68
Commercial Union Assur. Co.	1,039,000.00	$ 36,600.00	2,179.00	8,838,889.72	2,795,729.87
Eagle Star & B. D. Ins. Co.				2,221,276.46	164,907.85
Fire Reinsurance Co.				2,287,288.85	515,237.28
First Russian Ins. Co.				2,425,660.09	661,177.74
General Fire Assur. Co.				1,355,558.09	89,341.74
Indemnity Mut. Marine Assur. Co.				1,074,149.05	38,159.69
Jakor Insurance Co.				3,289,812.96	55,037.24
Liverpool & L. & G. Ins. Co.	542,643.73	1,960,750.00	11,981.17	11,341,307.28	2,772,864.93
London Assurance Corp.				5,692,757.45	457,950.26
London & Lancashire F. Ins. Co.	300,000.00			4,736,076.30	1,093,906.23
Moscow Fire Ins. Co.				3,013,897.63	490,708.20
Nationale Fire Ins. Co.				1,070,033.22	144,456.41
National Insurance Co.				2,132,192.38	215,281.22
Netherlands F. & L. Ins. Co.				1,116,776.60	126,753.63
Nippon Fire Ins. Co.				593,498.08	57,987.95
Nordisk Reinsurance Co.				760,345.47	12,614.48
Norske Lloyd Ins. Co.				4,236,622.38	23,812.90
Northern Assurance Co.		135,000.00		6,292,204.90	914,877.23
Northern Ins. Co. of Moscow				1,145,347.08	33,780.26
North British & Mer. Ins. Co.				9,187,294.94	1,229,423.54
Norwegian Atlas Ins. Co.				984,205.00	539,546.47
Norwegian Assur. Union				2,430,878.04	23,382.53
Norwich Union Fire Ins. Soc.				3,711,756.26	514,704.27
Palatine Insurance Co.				3,209,034.51	982,232.50
Paternelle Fire Ins. Co.				1,501,888.16	377,119.28
Phenix Insurance Co.				962,202.14	128,903.19
Phoenix Assurance Co.				3,933,566.00	436,679.64
Prudentia Re & Coins. Co.				2,533,290.04	118,853.35
Reinsurance Co. (Salamandra)				322,350.40	723,824.63
Royal Insurance Co.	2,408,500.00	375,800.00		12,999,485.43	1,506,794.17
Royal Exchange Assurance				3,804,606.89	206,815.57
Russian Reinsurance Co.				2,251,444.85	334,799.48
Salamandra Insurance Co.		120,000.00		3,636,682.92	893,632.05
Scandinavia Insurance Co.				5,833,656.58	438,552.69
Scandinavian Amer. Assur. Corp.		25,000.00		2,143,441.31	776,334.20
Scottish Union & Natl. Ins. Co.	205,709.30	53,850.00		6,472,113.42	546,921.41
Second Russian Ins. Co.				1,890,764.90	160,367.84
Skandia Insurance Co.				2,098,015.62	159,294.99

—Continued.

Agents' Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets not Admitted	Total Admitted Assets
		$ 352,815.73	$ 197,273.88	$ 550,089.61	$ 210,410.46	$ 339,679.15
$ 76,494.63	$ 33.39	935,638.26	9,072.26	944,710.52	4,373.69	940,336.83
688,221.38	83,996.54	7,203,460.91	103,232.15	7,306,693.06	271,722.29	7,034,970.77
46,968.75	6,285.08	608,360.64	2,709.00	611,069.64		611,069.64
1,679,181.05		17,413,114.09	246,281.31	17,659,395.40	356,258.76	17,303,136.64
148,361.07		1,636,085.52	26,022.54	1,662,108.06	116,517.67	1,545,590.39
292,332.36	392.56	2,046,832.56	14,724.48	2,061,557.04	154,125.80	1,907,431.24
		274,274.85	141,990.94	416,265.79	67,182.25	349,083.54
62,889.64		2,109,266.37	34,233.57	2,143,499.94	3,004.49	2,140,495.45
1,019.44		91,057.24	1,710.20	92,767.44	600.00	92,167.44
105,459.69	6,675.33	823,336.86	6,662.75	829,999.61	13,253.78	816,745.83
56,985.57	24,095.09	501,796.48	6,192.22	507,988.70	11,859.07	496,129.63
1,255,006.63	78,655.60	9,659,483.99	1,042,237.46	10,701,721.45	12,627.41	10,689,094.04
89,966.18	2,062.31	1,894,906.28	379,093.76	2,274,000.04		2,274,000.04
		996,884.04	6,606.25	1,003,490.29		1,003,490.29
754,702.27	87,554.41	9,781,897.38	57,197.31	9,839,094.69	430,182.48	9,408,912.21
58,585.43	87,922.19	859,474.42	15,826.16	875,300.58	21,755.59	853,544.99
$ 85,768,183.23	$ 5,253,111.01	$ 844,777,604.85	$21,960,810.27	$ 866,738,415.12	$34,167,536.16	$ 832,570,878.96
$ 959,721.92	$ 20,079.30	$ 4,905,028.95	$ 38,624.71	$ 4,943,653.66	$ 453,894.87	$ 4,489,758.79
165,027.83		2,331,632.44	31,457.81	2,363,090.25	65,739.79	2,297,350.46
447,944.97	7,377.86	3,171,278.50	20,203.37	3,191,481.87	145,558.83	3,045,923.04
62,065.97	100.00	1,038,839.90	12,518.58	1,051,358.48	46,890.15	1,004,468.33
136,997.12		3,892,149.55	55,158.84	3,947,308.39	44,833.15	3,902,475.24
1,947,412.23	276,632.38	14,936,443.20	525,258.70	15,461,701.90	580,180.20	14,881,521.70
312,532.78		2,698,717.09	33,289.48	2,732,006.57	59,654.31	2,672,352.26
79,453.80		2,881,979.93	29,132.73	2,911,112.66	1,522.85	2,909,589.81
99,000.91		3,185,838.74	21,328.22	3,207,166.96	92,110.09	3,115,056.87
237,115.21		1,682,015.04	15,731.00	1,697,746.04	81,654.91	1,616,091.13
142,897.14	3,406.66	1,258,612.54	50,082.86	1,308,695.40	75,436.42	1,233,258.98
120,282.64	380,286.82	3,845,419.66	44,523.36	3,889,943.02	106,815.85	3,783,127.17
3,258,717.14	120,078.65	20,008,342.90	150,698.40	20,159,041.30	1,449,004.65	18,710,036.65
938,955.54	132,196.51	7,221,859.76	62,504.89	7,284,364.65	582,152.85	6,702,211.80
992,314.00	6,068.18	7,128,364.71	78,783.05	7,207,147.76	370,395.96	6,836,751.80
71,717.53		3,576,323.36	25,677.06	3,602,000.42	178,317.62	3,423,682.79
259,617.89	200.00	1,474,307.52	15,068.18	1,489,375.70	81,168.22	1,408,207.48
311,208.56	211,218.1	2,869,900.31	63,707.90	2,933,608.21	4,355.29	2,929,252.92
291,170.82	10,181.9	1,544,882.98	14,061.24	1,558,944.22	64,301.60	1,949,642.62
31,640.42		683,126.45	10,317.48	693,443.93		693,443.93
155,928.12		928,888.07	8,472.07	937,360.14	66,571.37	870,788.77
150,180.50	727,321.4	5,137,937.25	54,010.86	5,191,948.11	132,351.65	5,059,596.46
1,260,713.08		8,602,795.21	149,654.71	8,752,449.92	685,809.59	8,066,640.33
* 2,076.64		1,177,050.70	15,818.95	1,192,869.65	62,947.08	1,129,922.57
1,529,649.48	35,827.85	11,982,195.81	115,397.52	12,097,593.33	1,015,015.89	11,082,577.44
212,932.61	879.51	1,727,563.59	48,274.83	1,785,838.42	3,209.35	1,782,629.07
* 169,281.86	180,108.48	2,465,087.19	33,106.23	2,498,193.42	11,028.04	2,487,165.38
780,594.66	2,245.49	5,009,300.68	42,616.80	5,051,917.48	355,176.54	4,696,740.94
640,473.39	64,704.68	4,896,445.08	35,047.00	4,931,492.08	258,778.42	4,672,713.66
45,379.36		1,924,386.80	15,905.53	1,940,292.33	108,159.50	1,832,132.83
272,678.42	300.00	1,364,083.75	12,372.09	1,376,455.84	53,798.79	1,322,657.05
1,359,213.16	35,449.27	5,764,908.07	75,742.05	5,840,650.12	46,216.88	5,794,433.24
103,861.45		2,756,004.84	62,471.98	2,818,476.82	1,250.00	2,817,226.82
56,131.14		1,102,306.17	4,010.54	1,106,316.71		1,106,316.71
2,734,494.24	483,516.55	20,508,590.39	158,886.51	20,667,476.90	1,177,737.11	19,489,739.79
542,484.76	972.07	4,551,879.29	86,126.30	4,638,005.59	319,209.28	4,318,796.31
44,825.46		2,631,069.79	18,761.66	2,649,831.45	95,344.85	2,554,486.60
271,426.52		4,921,741.49	55,229.29	4,976,970.78	102,054.40	4,874,916.38
416,246.81	829,633.74	7,518,089.82	85,130.44	7,603,220.26	120,399.08	7,482,821.18
760,864.81	20,022.02	3,725,622.34	46,238.62	3,771,900.96	70,857.04	3,701,043.92
1,110,383.23		8,388,977.36	99,324.97	8,488,302.33	513,432.53	7,974,869.80
160,102.75	6,069.74	2,217,305.23	21,527.91	2,238,833.14	61,921.96	2,176,911.18
135,206.94		2,392,517.55	19,934.89	2,412,452.44	165,334.24	2,247,118.20

TABLE NO. 5

Name of Company	Real Estate	Mortgage Loans on Real Estate	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
Spanish-American Union Ins. Co.				$ 1,771,786.74	$ 276,029.58
Sun Insurance Office	$ 171,925.04			5,260,318.61	311,159.02
Svea F. & L. Ins. Co.				2,080,252.45	376,461.61
Swiss Reinsurance Co.				2,652,790.00	90,990.15
Tokio Marine & Fire Ins. Co.				2,973,380.28	616,677.19
Union Assurance Society				1,770,552.92	444,978.31
Union Fire Ins. Co.				1,253,581.20	127,613.49
Union Ins. Society of Canton				3,146,470.85	580,103.05
Union Marine Ins. Co.				928,004.37	34,128.88
Union & Phenix Espan. Ins. Co.				3,351,802.40	146,434.77
United British Ins. Co.				1,329,884.69	59,788.43
Urbaine Fire Ins. Co.				4,552,299.81	305,355.09
Warsaw Fire Ins. Co.				999,937.09	49,116.44
Western Assurance Co.				3,015,565.03	822,448.90
Total other than U. S. Co.s	$ 5,161,558.63	$ 2,707,000.00	$ 15,285.62	$ 180,444,123.78	$ 26,236,634.22
Total all fire companies	$22,699,400.66	$59,201,584.56	$ 2,206,006.76	$ 793,428,644.54	$ 104,508,989.06

* Ledger liability.

—Continued.

Agents' Balances	All Other Ledger Assets	Total Ledger Assets	Non-Ledger Assets	Gross Assets	Deduct Assets not Admitted	Total Admitted Assets
$ 245,600.63		$ 2,293,416.95	$ 34,100.65	$ 2,327,517.60		$ 2,327,517.60
940,106.53	$ 47,451.18	6,739,960.38	92,334.22	6,832,294.60	$ 545,156.69	6,287,137.91
427,821.85	93,842.16	2,978,378.07	26,557.83	3,004,935.90	152,502.28	2,852,433.62
48,398.71		2,792,178.86	45,228.64	2,837,407.50		2,837,407.50
440,287.28	2,105.60	4,032,450.35	127,116.08	4,159,566.43	38,552.83	4,121,013.60
306,895.47	47,279.93	2,569,706.63	13,823.00	2,583,529.63	47,507.41	2,536,022.22
319,459.51	100.00	1,700,754.20	16,096.28	1,716,850.48	174,605.19	1,542,245.29
687,450.74	39,421.28	4,453,445.92	34,291.56	4,487,737.48	59,349.30	4,428,388.18
185,150.52	158,080.14	1,305,363.91	9,237.80	1,314,601.71	183,460.40	1,131,141.31
117,400.35		3,615,637.52	49,705.05	3,665,342.57	66,644.40	3,598,698.17
146,630.56	5,346.41	1,541,650.09	23,369.52	1,565,019.61	9,400.02	1,555,619.59
265,021.48		5,122,676.38	67,629.49	5,190,305.87	106,794.65	5,083,511.22
52,319.99		1,101,373.52	13,533.40	1,114,906.92	11,677.09	1,103,229.83
1,289,453.08		5,127,467.01	40,543.41	5,168,010.42	194,078.22	4,973,932.20
$ 28,901,203.51	$ 3,948,504.01	$ 247,414,309.79	$ 3,155,756.54	$ 250,570,066.33	$11,500,319.69	$ 239,069,746.64
$ 115,513,939.21	$11,803,815.93	$ 1,109,362,380.72	$25,448,490.74	$ 1,134,810,871.46	$46,133,453.69	$ 1,088,677,417.77

TABLE 6—FIRE INSURANCE COMPANIES

Name of Company	Net Unpaid Claims	Unearned Premiums (Reserve)	Unpaid Commissions and Expenses
IOWA COMPANIES			
Automotive Ins. Co.		$ 245.50	
Central National Fire Ins. Co.	$ 16,453.11	256,663.47	$ 1,373.28
Dubuque Fire and Marine Insurance Co.	80,067.93	1,673,819.86	40,000.00
Farmers' Automobile Ins. Co.		13,523.24	
Farmers' Insurance Co.	15,177.65	832,774.93	3,027.59
Globe Natl. Fire Insurance Co.	215,987.81	419,093.46	3,000.00
Hawkeye Securities Fire Ins. Co.	10,260.67	116,567.37	
Horticultural Insurance Co.		1,267,976.01	1,163.32
Inter-State Auto Ins. Co.	3,235.00	473,802.80	520.75
Iowa Automobile Mutual Ins. Co.	3,876.20	64,731.29	104.97
Iowa Manufacturers' Ins. Co.	1,325.00	131,086.86	
Iowa National Fire Ins. Co.	16,866.75	265,313.81	195.68
Iowa State Ins. Co. (Mutual)	10,019.46	972,401.36	7,616.52
Mill Owners' Mutual Fire Ins. Co.	58,578.70	212,393.36	8,501.55
North American Fire Ins. Co.		774.33	682.11
Security Fire Ins. Co.	16,917.18	627,147.56	2,165.08
State Ins. Co.		110,186.73	250.00
Western Grain Dealers' Mut. Fire Ins. Co.	750.00	94,521.29	199.79
Total Iowa Companies	$ 449,545.46	$ 7,533,023.23	$ 68,800.64
OTHER THAN IOWA COMPANIES			
Aetna Insurance Co.	$ 2,451,129.50	$ 17,302,615.65	$ 35,000.00
Agricultural Insurance Co.	531,285.92	3,207,044.00	28,000.00
Alliance Insurance Co.	535,200.00	1,552,184.07	15,263.46
American Alliance Ins. Co.	123,328.00	1,080,880.39	
American Central Ins. Co.	309,540.00	1,977,874.24	59,307.08
American Druggists' Fire Ins. Co.	3,650.37	115,694.00	1,981.99
American Eagle Fire Ins. Co.	309,386.12	1,436,972.97	13,132.79
American Fire Ins. Corp. of New York.	32,751.00	266,146.80	26.00
American Insurance Co.	875,952.98	8,036,881.96	42,770.00
American Merchant Marine Ins. Co.	3,386,808.03	1,667,951.92	4,000.00
American National Fire Ins. Co.	33,367.81	249,455.28	1,750.00
Automobile Insurance Co.	2,004,050.98	4,235,798.84	45,517.82
Bankers' and Shippers' Ins. Co.	542,394.72	560,321.75	5,000.00
Boston Insurance Co.	1,998,154.62	4,992,696.62	30,322.00
Buffalo Insurance Co.	55,650.40	959,866.27	10,000.00
Camden Fire Ins. Assn.	604,396.00	3,103,948.19	27,924.69
Central Manufacturers' Mut. Ins. Co.	82,331.11	723,687.14	38,553.38
Citizens' Insurance Co.	37,078.83	236,332.47	
City of New York Ins. Co.	225,023.00	1,048,651.67	5,000.00
Cleveland National Fire Ins. Co.	85,861.81	476,420.97	888.43
Columbia Ins. Co.	105,426.82	390,134.38	23,000.00
Columbian Natl. Fire Ins. Co.	86,250.64	614,881.03	4,000.00
Commercial Union Fire Ins. Co.	114,371.00	1,025,011.07	6,000.00
Commonwealth Ins. Co. of New York.	221,617.37	1,675,658.00	19,500.00
Concordia Fire Ins. Co.	232,712.26	2,271,265.04	10,000.00
Connecticut Fire Ins. Co.	721,795.26	5,853,840.46	44,925.00
Continental Ins. Co.	1,514,909.21	14,854,827.66	283,039.91
County Fire Ins. Co.	28,397.82	199,811.72	2,000.00
Detroit Fire and Marine Ins. Co.	109,824.50	1,129,362.28	11,000.00
Detroit National Fire Ins. Co.	30,713.17	44,144.40	4,831.13
Equitable Fire and Marine Ins. Co.	186,159.62	543,190.50	250.00
Farmers' Fire Ins. Co.	74,020.42	594,636.30	11,734.29
Federal Ins. Co.	1,478,768.63	1,866,482.53	6,767.85
Federal Union Ins. Co.	72,687.24	355,965.35	2,700.00
Fidelity Phoenix Fire Ins. Co.	1,430,326.67	13,620,335.06	166,285.59

LIABILITIES FOR YEAR 1919.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities and Surplus
	$ 12.28	$ 153.44	$ 100,000.00	$ 40,949.72	$ 141,360.94
	9,381.69	1,689.43	500,000.00	305,934.07	1,091,495.05
	75,000.00		200,000.00	658,269.08	2,727,156.87
	400.00		100,000.00	22,809.51	136,732.75
	12,200.00	489.98	200,000.00	105,299.25	1,168,969.40
	3,500.00		1,000,000.00	239,300.60	1,880,881.87
	28,347.92		900,545.13	447,096.13	1,502,817.32
	20,665.65	47,270.51	100,000.00	1,746.39	1,438,821.88
	6,479.40		200,000.00	21,912.42	705,950.37
	1,648.25	174.06		33,581.79	104,116.56
	1,499.61		100,000.00	50,204.99	284,116.46
	7,000.00		500,000.00	279,514.01	1,068,920.25
	14,285.96	8,890.64		255,809.46	1,269,113.40
	10,855.27	221,080.57	100,000.00	691,202.06	1,302,611.51
	6.95	76,425.00	554,850.00	145,653.05	778,391.44
	18,267.42		200,000.00	90,750.47	955,247.71
	2,500.00	2,000.00	100,000.00	31,869.68	246,806.41
	1,200.00			136,611.00	233,282.08
	$ 213,250.40	$ 358,173.63	$ 4,855,395.13	$ 3,556,603.68	$ 17,036,792.17
	$ 1,465,000.00	$ 94,885.69	$ 5,000,000.00	$ 10,705,995.47	$ 37,114,626.40
	135,000.00	300,000.00	500,000.00	2,010,339.98	6,711,669.90
	110,000.00	20,568.33	750,000.00	1,514,503.63	4,497,809.49
	45,000.00		1,000,000.00	1,048,345.81	3,297,554.30
$ 255.98	110,000.00		1,000,000.00	1,481,871.70	4,938,849.00
	17,669.20	11,476.23	200,000.00	277,708.46	628,180.25
	57,690.00	184.77	1,000,000.00	1,060,722.53	3,878,089.18
	700.00		200,000.00	295,784.83	795,408.63
100,000.00	300,000.00	300,000.00	2,000,000.00	3,189,532.80	14,845,137.73
	75,000.00		* 474,031.04	None	5,907,790.99
	7,500.00		500,000.00	299,348.91	1,091,422.00
50,000.00	384,912.54	246,076.38	2,000,000.00	2,055,550.67	11,022,307.23
	18,028.23		1,000,000.00	1,381,841.59	3,507,586.29
140,000.00	236,754.00	50,000.00	1,000,000.00	4,126,676.51	12,574,603.75
	50,000.00	66,077.68	400,000.00	2,072,850.51	3,614,444.86
482.80	150,000.00	88,425.67	1,000,000.00	1,100,000.00	6,075,176.35
	14,500.00			756,781.92	1,615,853.55
	7,000.00	249,157.66	200,000.00	332,047.33	1,061,616.29
	45,000.00		600,000.00	452,596.04	2,376,370.71
	17,797.49		839,580.00	406,493.17	1,827,041.87
	65,000.00		400,000.00	813,393.88	1,796,955.06
	17,000.00		976,675.00	151,887.31	1,850,693.98
	31,782.00		200,000.00	440,518.61	1,817,682.66
	68,485.00	38	500,000.00	1,227,314.52	3,712,575.37
	90,000.00		750,000.00	701,072.89	4,055,050.19
	300,000.00	5,075.00	1,000,000.00	3,051,899.37	10,977,535.09
1,000,000.00	473,305.00	133,470.17	10,000,000.00	11,364,824.39	39,624,376.24
	25,000.00	152,435.08	400,000.00	245,906.19	1,053,550.81
	25,000.00	10,000.00	500,000.00	1,250,818.80	3,036,005.58
	5,364.48		200,000.00	286,143.35	491,196.53
	30,000.00	945.94	750,000.00	869,908.23	2,380,454.29
	30,000.00	2,109.75		691,809.76	1,404,310.52
130,280.00	158,000.00	65,594.42	1,000,000.00	990,190.82	5,096,664.25
	9,300.00		200,000.00	94,161.03	734,813.62
375,000.00	403,305.00	50,175.58	2,500,000.00	7,270,834.02	25,816,391.92

TABLE NO. 6

Name of Company	Net Unpaid Claims	Unearned Premiums (Beserve)	Unpaid Commissions and Expenses
Fire Association of Philadelphia	$ 907,151.48	$ 7,149,614.54	$ 67,340.21
Fireman's Fund Ins. Co.	2,307,185.96	9,895,543.90	235,500.00
Firemen's Insurance Co.	924,686.68	4,593,871.49	40,000.00
Fitchburg Mut. Fire Ins. Co.	20,296.27	295,045.11	694.80
Franklin Fire Ins. Co.	275,027.00	1,378,682.00	2,000.00
Girard Fire & Marine Insurance Co.	131,516.83	1,606,721.76	16,000.00
Glens Falls Ins. Co.	961,699.27	4,175,429.74	10,000.00
Globe & Rutgers Fire Ins. Co.	3,388,761.00	13,447,880.00	222,074.25
Grain Dealers' Natl. Mut. Fire Ins. Co.	23,098.06	386,433.77	4,407.61
Granite State Fire Ins. Co.	77,435.33	1,012,359.33	18,303.16
Great American Insurance Co.	2,145,295.98	14,428,726.29	154,196.31
Hanover Fire Insurance Co.	621,314.75	3,636,597.99	55,787.66
Hardware Dealers' Mut. Ins. Co.	11,910.23	344,737.42	1,063.69
Hartford Fire Ins. Co.	2,912,762.64	25,548,915.29	334,660.79
Henry Clay Fire Ins. Co.	47,335.25	311,784.44	3,000.00
Home Fire and Marine Ins. Co.	319,890.49	1,172,516.89	5,000.00
Home Insurance Co.	3,677,019.00	27,092,838.00	200,000.00
Hudson Insurance Co.	87,807.49	456,170.70	24,174.77
Imperial Assurance Co.	46,455.00	568,638.87	12,500.00
Indiana Lumbermen's Mut. Ins. Assn.	25,988.00	365,778.37	4,039.75
Insurance Co. of North America	4,749,903.10	13,440,522.27	115,266.89
Insurance Co. of State of Pennsylvania	378,702.30	2,214,204.81	10,547.44
International Insurance Co.	496,935.08	2,189,303.29	75,000.00
Liberty Fire Ins. Co.	23,460.99	131,406.62	1,589.29
Lumber Mutual Fire Ins. Co.	26,090.01	379,592.90	603.98
Lumbermen's Mutual Insurance Co.	87,371.00	628,281.80	19,246.88
Marquette Natl. Fire Ins. Co.	78,895.03	710,363.01	2,000.00
Massachusetts Fire and Marine Ins. Co.	320,327.47	800,121.90	2,563.40
Mechanics' Insurance Co.	110,053.14	908,561.65	8,000.00
Mechanics' and Traders' Ins. Co.	86,770.25	841,197.77	7,500.00
Mercantile Ins. Co. of America	179,918.34	1,389,798.16	22,200.00
Merchants' Fire Assur. Corp. of New York	294,430.00	1,033,372.97	
Michigan Millers' Mutual Fire Ins. Co.	202,393.22	737,365.54	40,325.08
Millers' National Insurance Co.	181,477.61	1,292,029.62	33,777.34
Milwaukee Mechanics' Insurance Co.	349,564.11	3,523,147.35	30,000.00
Minneapolis Fire and Marine Ins. Co.	54,246.25	571,896.56	11,000.00
Minnesota Implement Mut. Fire Ins. Co.	28,808.86	467,639.05	3,200.00
National Ben Franklin Fire Ins. Co.	269,746.43	2,522,436.31	33,261.44
National Fire Ins. Co.	1,720,245.48	13,440,443.33	100,000.00
National Liberty Insurance Co.	756,051.01	5,553,547.38	54,000.00
National Reserve Insurance Co.	9,518.50	147,924.40	1,000.00
National Security Fire Ins. Co.	7,740.55	116,523.66	1,557.78
National Union Fire Ins. Co.	399,131.96	3,822,274.71	15,000.00
Newark Fire Insurance Co.	244,592.57	1,714,689.46	16,727.53
New Brunswick Fire Insurance Co.	287,059.96	1,375,792.17	8,000.00
New Hampshire Fire Insurance Co.	486,105.92	4,209,637.00	50,000.00
New Jersey Insurance Co.	380,723.68	964,516.66	5,000.00
Niagara Fire Ins. Co.	944,301.60	5,956,409.09	125,000.00
North River Insurance Co.	674,458.10	3,158,362.35	5,000.00
Northwestern Fire and Marine Ins. Co.	38,521.73	219,589.29	6,961.48
Northwestern Mutual Fire Assn.	50,152.35	664,813.05	22,622.57
Northwestern National Ins. Co.	886,297.14	5,017,704.09	62,007.86
Ohio Farmers' Insurance Co.	217,286.33	2,971,374.38	67,194.01
Ohio Hardware Dealers' Mutual Fire Ins. Co.	2,216.32	58,244.32	696.05
Old Colony Insurance Co.	386,436.81	1,119,182.00	10,798.27
Orient Insurance Co.	222,110.99	2,366,529.08	7,665.00
Pacific Fire Insurance Co.	266,521.56	1,159,204.30	
Pennsylvania Fire Insurance Co.	556,754.52	4,443,015.70	31,000.00
Pennsylvania Lumberman's Mut. Fire Ins. Co.	23,967.56	364,284.17	4,963.54
Phoenix Insurance Co.	1,171,280.70	8,213,006.94	100,000.00

—Continued.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities and Surplus
	$ 281,652.34	$ 1,347,583.35	$ 1,000,000.00	$ 4,185,468.01	$ 14,938,834.93
	675,000.00	97,854.64	1,500,000.00	5,299,768.46	20,010,852.95
	125,000.00	9,150.67	1,250,000.00	2,300,392.78	9,242,501.62
	7,000.00			101,289.18	367,856.88
$ 2,531.32	50,000.00	1,296,463.40	1,000,000.00	1,298,019.45	5,300,191.85
	40,000.00	485,525.39	500,000.00	277,907.16	3,057,671.14
120,000.00	110,000.00	256,045.51	1,000,000.00	2,695,144.33	9,328,298.85
	1,160,000.00	4,621,528.00	700,000.00	10,146,031.00	33,687,274.25
	19,640.00	103,782.59		817,352.81	1,354,714.84
	60,000.00		200,000.00	403,733.40	1,771,831.22
	450,000.00	13,083.79	5,000,000.00	11,010,376.51	33,201,678.88
25,000.00	100,000.00	5,051.44	1,000,000.00	929,368.15	6,373,119.99
3,073.09	5,000.00			345,177.79	710,912.22
	2,400,000.00	1,265,339.21	4,000,000.00	14,128,807.40	50,560,485.33
	20,500.00		450,000.00	191,345.20	1,023,964.89
	40,000.00		500,000.00	704,439.85	2,741,847.22
	1,000,000.00	799,236.99	6,000,000.00	15,825,966.32	54,595,060.31
	38,812.80	103,428.55	500,000.00	833,375.59	2,043,769.90
	30,000.00		200,000.00	1,062,613.73	1,920,307.80
	15,000.00			763,797.22	1,174,603.34
	1,135,000.00	725,577.41	4,000,000.00	10,851,883.10	35,018,152.77
2,094.12	35,000.00	453,154.47	1,000,000.00	651,117.74	4,744,820.88
	125,000.00		1,000,000.00	1,152,320.10	5,038,558.47
	6,797.02		200,000.00	210,488.28	573,744.20
	10,445.49			1,094,184.64	1,510,917.02
	20,000.00		200,000.00	484,891.38	1,439,791.06
	17,500.00		300,000.00	301,444.74	1,410,202.78
	26,485.16		500,000.00	226,771.15	1,876,269.08
	22,500.00	314,474.89	250,000.00	281,054.07	1,894,643.75
	52,000.00		300,000.00	963,345.71	2,250,813.73
	50,677.00		1,000,000.00	1,013,456.87	3,656,050.37
		300,000.00	400,000.00	1,077,910.84	3,105,713.81
	41,671.97	779,943.24		734,864.77	2,536,466.77
	31,969.05	332,850.25	500,000.00	1,648,541.44	4,020,645.31
	120,000.00	82,643.35	1,250,000.00	1,441,538.96	6,796,893.77
	50,000.00		200,000.00	123,774.89	1,010,847.70
744.11	10,000.00			228,522.10	838,914.12
335.00	125,000.00		1,000,000.00	786,120.08	4,836,899.26
	900,000.00	505,696.56	2,000,000.00	6,057,578.28	24,723,963.00
	175,000.00		1,000,000.00	3,111,913.30	10,750,511.09
	500.00		300,000.00	308,487.15	767,430.05
	5,000.00		250,000.00	138,942.81	519,764.80
	170,000.00	15,000.00	1,000,000.00	954,749.66	6,176,156.33
805.45	93,000.00		498,415.00	746,129.74	3,314,329.75
	37,000.00		500,000.00	342,146.93	2,549,999.05
60,024.00	235,000.00		1,500,000.00	2,513,380.92	9,054,147.84
	50,000.00		1,000,000.00	382,744.81	2,782,985.15
	394,227.00	1,394.76	1,000,000.00	3,396,907.58	11,817,340.03
41.25	150,000.00		1,000,000.00	2,475,808.63	7,463,780.32
	65,858.04	1,047,851.77	400,000.00	301,198.24	2,080,010.56
	20,000.00	8,234.46		474,815.14	1,240,637.87
50,000.00	225,000.00	600,000.00	1,000,000.00	2,010,911.33	9,851,920.42
	43,673.33	125,000.00		1,447,153.44	4,871,681.40
	315.64			81,082.56	142,553.89
	37,367.70		1,000,000.00	1,251,185.27	3,804,970.05
	135,000.00		1,000,000.00	1,475,968.01	5,307,263.08
	30,000.00		400,000.00	583,499.58	2,439,225.44
	221,885.00	1,052,725.07	750,000.00	2,225,526.59	9,280,906.88
	9,655.23			807,551.56	1,300,412.06
	500,000.00	13,772.50	3,000,000.00	8,740,470.60	21,738,530.74

TABLE NO. 6

Name of Company	Net Unpaid Claims	Unearned Premiums (Reserve)	Unpaid Commissions and Expenses
Providence Washington Insurance Co.	$ 1,146,639.76	$ 3,531,608.23	$ 30,000.00
Queen Insurance Co. of America	983,960.90	6,803,786.19	96,075.40
Reliance Insurance Co.	103,088.19	961,109.06	25,145.26
Republic Insurance Co.	193,711.88	1,271,736.55	
Retail Hardware Mut. Fire Ins. Co.	33,856.67	500,301.53	5,371.38
Rhode Island Insurance Co.	165,834.67	1,278,020.60	135,506.52
Richmond Insurance Co. of New York	138,594.31	555,559.78	200.00
Rocky Mountain Fire Ins. Co.	50,597.69	316,804.18	4,250.00
Rossia Insurance Co. of America	2,448,877.00	5,852,580.88	
St. Paul Fire & Marine Ins. Co.	1,416,295.34	7,565,432.23	72,500.00
St. Paul Mutual Hail and Cyclone Ins. Co.	1,000.00		6,875.00
Safeguard Ins. Co. of New York	32,834.68	279,335.21	12,000.00
Security Insurance Co.	495,848.71	3,806,226.42	1,398.84
South Carolina Insurance Co.	54,353.14	264,309.76	
Springfield Fire and Marine Ins. Co.	909,948.94	9,149,279.65	150,000.00
Standard Fire Ins. Co.	70,231.94	633,678.32	1,828.30
Star Insurance Co. of America	116,021.00	920,997.97	26,172.96
State Farmers' Mutual Hail Insurance Co.	456.50		
Sterling Fire Insurance Co.	147,349.62	513,883.35	15,300.00
Tri-State Mutual Grain Dealers' Ins. Co.		26,516.19	
Twin City Fire Insurance Co.	13,282.88	115,532.94	11,084.00
United Mutual Fire Insurance Co.	8,202.66	172,818.38	1,876.97
United States Fire Insurance Co.	945,001.00	5,248,491.12	5,000.00
Utah Home Fire Insurance Co.	82,280.86	483,794.93	5,000.00
Victory Insurance Co. of Philadelphia			
Westchester Fire Ins. Co.	855,731.04	5,551,055.48	40,000.00
Western Alliance Insurance Co.	41,493.13	161,631.77	375.00
Total other than Iowa Companies	$67,683,342.34	$ 372,942,396.70	$ 4,130,381.82
OTHER THAN U. S. COMPANIES			
Atlas Assurance Co.	$ 223,901.73	$ 2,797,803.60	$ 39,041.97
British American Assurance Co.	193,373.35	1,272,453.86	4,500.00
Caledonian Insurance Co.	174,355.65	1,908,755.25	2,000.00
Century Insurance Co.	51,640.52	280,413.16	25,000.00
Christiana General Insurance Co.	350,131.00	2,287,471.90	52,000.00
Commercial Union Assurance Co.	1,448,974.20	7,951,926.79	35,220.00
Eagle Star & British Dominion Ins. Co.	230,169.76	1,463,883.68	34,657.16
Fire Reinsurance Co.	289,292.00	1,467,415.22	857.25
First Russian Insurance Co.	314,327.00	1,771,377.82	13,913.01
General Fire Assurance Co.	179,104.43	843,265.80	17,877.22
Indemnity Mutual Marine Assur. Co.	342,747.72	214,529.46	
Jakor Insurance Co.	396,203.68	1,864,772.48	70,000.00
Liverpool & London & Globe Ins. Co.	1,494,688.48	10,600,562.28	130,045.96
London Assurance Co.	1,028,490.49	3,034,581.28	72,118.97
London & Lancashire Fire Insurance Co.	312,289.75	3,545,342.51	10,650.00
Moscow Fire Insurance Co.	316,036.00	1,889,438.86	12,716.61
Nationale Fire Insurance Co.	112,734.48	627,977.36	84,640.90
National Insurance Co.	636,491.52	1,519,635.57	25,000.00
Netherlands Fire and Life Insurance Co.	71,569.50	697,247.26	16,000.00
Nippon Fire Insurance Co.	11,126.29	88,823.42	2,297.94
Nordisk Reinsurance Co.	15,819.00	144,525.21	2,381.25
Norske Lloyd Insurance Co.	2,639,192.30	1,293,147.65	10,000.00
Northern Assurance Co.	613,844.34	4,570,469.23	37,582.69
Northern Insurance Co. of Moscow	127,595.46	361,141.07	10,000.00
North British & Mercantile Insurance Co.	742,336.99	6,307,408.47	68,500.00
Norwegian Atlas Insurance Co.	213,699.53	542,153.15	
Norwegian Assurance Union	1,169,587.08	592,709.55	15,000.00
Norwich Union Fire Insurance Society	456,117.40	2,734,367.97	27,004.16
Palatine Insurance Company	314,057.00	2,604,491.30	16,510.00
Paternelle Fire Insurance Company	186,716.00	1,191,961.51	15,000.00

—Continued.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities and Surplus
	$ 295,000.00	$ 51,801.65	$ 1,000,000.00	$ 3,111,536.28	$ 9,166,585.92
	487,625.12	22,716.58	2,000,000.00	5,477,600.84	15,871,765.03
	16,114.46	105,823.51	400,000.00	170,030.44	1,781,310.92
		165,381.08	1,000,000.00	753,951.60	3,384,781.11
	10,000.00			841,496.41	1,391,025.99
$ 15,000.00	50,000.00		600,000.00	521,813.46	2,766,175.25
	54,800.00		200,000.00	433,954.47	1,383,108.35
	4,000.00	1,083.01	279,885.45	208,039.81	864,660.14
	140,000.00	113,300.00	400,000.00	3,148,070.18	12,102,928.06
	1,140,000.00	10,042.04	1,000,000.00	5,444,331.99	16,648,601.60
	5,500.00	2,609.67		323,694.48	339,679.15
	16,000.00		200,000.00	400,166.94	940,336.83
	299,054.77	50,000.00	1,000,000.00	1,382,442.03	7,034,970.77
	7,500.00		200,000.00	84,906.74	611,069.64
200,000.00	415,000.00		2,500,000.00	3,978,911.05	17,303,136.64
	15,000.00		500,000.00	324,851.83	1,545,590.39
	46,148.52		400,000.00	398,090.79	1,907,431.24
				348,633.04	349,083.54
	71,500.00		850,000.00	542,462.48	2,140,495.45
	400.00	63.85		55,187.40	92,167.44
	6,510.96		500,000.00	169,735.05	816,745.83
	4,000.00		100,000.00	209,231.62	496,129.63
7,697.74	170,000.00		1,400,000.00	2,912,904.18	10,689,094.04
	20,000.00		400,000.00	1,283,524.25	2,274,600.04
			500,000.00	503,490.29	1,003,490.29
	212,500.00	289.11	1,000,000.00	1,719,336.58	9,408,912.21
25.40	1,475.00	58,489.04	350,000.00	240,654.65	853,544.99
$ 2,233,391.46	$ 20,473,454.54	$ 19,190,650.53	$ 110,318,586.49	$ 235,548,676.08	$ 832,570,878.96
	$ 75,000.00	$ 673.77	$ 400,000.00	$ 953,337.72	$ 4,489,758.79
	47,523.38		200,000.00	579,499.87	2,297,350.46
	50,000.00	10,000.00	200,000.00	700,812.14	3,045,923.04
			200,000.00	447,414.65	1,004,468.33
	130,000.00		200,000.00	882,872.34	3,902,475.24
	592,800.00	385,906.41	200,000.00	4,266,694.30	14,881,521.70
	40,000.00		510,000.00	393,641.66	2,672,352.26
	27,725.00	60,000.00	200,000.00	864,300.34	2,900,589.81
	63,738.51		200,000.00	751,700.53	3,115,056.87
	22,500.00		316,000.00	237,343.68	1,616,091.13
	37,878.77		300,000.00	338,103.03	1,233,258.98
	200,000.00		200,000.00	1,052,151.01	3,783,127.17
	541,245.77	192,892.13	200,000.00	5,550,602.03	18,710,036.65
	194,151.45	26.68	665,000.00	1,707,842.93	6,702,211.80
	220,000.00	27.64	200,000.00	2,548,441.90	6,836,751.80
	86,961.62		200,000.00	918,509.70	3,423,682.79
	25,000.00		200,000.00	357,854.74	1,408,207.48
	25,000.00		400,000.00	323,124.83	2,929,252.92
	30,000.00		200,000.00	479,825.86	1,404,642.62
	2,500.00		200,000.00	388,696.28	603,443.93
	2,500.00		200,000.00	505,563.31	870,788.77
	65,776.45		400,000.00	651,480.06	5,069,596.46
	282,500.00		400,000.00	2,162,253.07	8,066,640.33
	20,000.00		300,000.00	311,186.04	1,129,922.57
	473,551.00	47,885.03	400,000.00	3,092,897.95	11,082,577.44
	64,553.86		400,000.00	562,222.53	1,782,629.07
	6,500.00		400,000.00	303,368.75	2,487,165.38
	123,067.99		200,000.00	1,156,183.42	4,696,740.94
	115,730.00		200,000.00	1,421,925.36	4,672,713.66
	25,000.00		200,000.00	213,435.32	1,832,132.83

TABLE NO. 6

Name of Company	Net Unpaid Claims	Unearned Premiums (Reserve)	Unpaid Commissions and Expenses
Phenix Insurance Company	112,734.48	627,977.36	84,640.90
Phoenix Assurance Company	309,647.96	3,061,975.31	21,000.00
Prudentia Re & Coinsurance Co	233,237.92	1,367,424.78	3,000.00
Reinsurance Company (Salamandra)	49,247.00	627,155.29	
Royal Insurance Company	1,539,385.36	11,428,619.12	134,260.77
Royal Exchange Assurance	603,250.18	2,438,551.17	36,267.75
Russian Reinsurance Company	205,756.00	1,210,552.67	8,045.55
Salamandra Insurance Company	353,596.78	3,025,980.56	84,833.56
Scandinavia Insurance Co	1,041,974.55	4,339,206.62	180,000.00
Scandinavian American Assurance Corp	1,515,454.01	1,058,657.45	
Scottish Union and National Insurance Co	470,471.00	3,951,483.75	13,000.00
Second Russian Insurance Company	462,138.83	807,142.52	16,218.34
Skandia Insurance Company	269,666.42	1,171,072.94	19,600.00
Spanish American Union Insurance Co	253,762.52	1,159,830.58	
Sun Insurance Office	659,705.00	4,097,475.58	25,708.14
Svea Fire and Life Insurance Company	189,475.24	1,482,692.96	6,000.00
Swiss Reinsurance Company	221,390.43	1,679,308.07	15,300.00
Tokio Marine and Fire Insurance Company	466,648.23	1,020,758.26	
Union Assurance Society	177,421.00	1,204,710.07	8,770.00
Union Fire Insurance Company	106,545.35	732,730.62	105,421.54
Union Insurance Society of Canton	1,072,215.85	2,055,514.68	7,500.00
Union Marine Insurance Company	490,852.05	146,774.17	35,000.00
Union and Phenix Espanol Insurance Co	446,302.78	2,472,652.15	35,000.00
United British Insurance Company	378,354.41	436,825.32	3,500.00
Urbaine Fire Insurance Company	558,137.19	2,797,595.04	38,470.08
Warsaw Fire Insurance Co	111,340.06	458,781.96	5,000.00
Western Assurance Company	1,147,622.74	1,808,108.02	13,390.37
Total other than U. S. Companies	$28,102,945.99	$ 123,139,619.68	$ 1,751,531.69
Total all fire companies	$96,235,833.79	$ 503,615,038.61	$ 5,960,714.15

* Capital Impaired.

—Continued.

Dividends Unpaid	Estimated Taxes	All Other Liabilities Except Capital and Surplus	Capital Actually Paid Up in Cash	Surplus Over All Liabilities	Total Liabilities and Surplus
	25,000.00		200,000.00	272,304.31	1,322,657.05
	115,000.00		200,000.00	2,086,809.97	5,794,433.24
	30,681.37		200,000.00	982,882.75	2,817,226.82
			335,000.00	94,914.42	1,106,316.71
	1,019,615.84	90,226.99	400,000.00	4,877,631.71	19,489,739.79
	111,898.72	4,355.45	400,000.00	724,473.54	4,318,796.31
	63,738.51		200,000.00	866,393.87	2,554,486.60
	100,000.00		200,000.00	1,110,506.49	4,874,916.38
	200,000.00	864.69	400,000.00	1,320,775.32	7,482,821.18
	87,000.00		200,000.00	839,932.46	3,701,043.92
	200,000.00	131,573.82	200,000.00	3,008,341.23	7,974,869.80
	67,640.16		442,000.00	381,771.33	2,176,911.18
	68,000.00		200,000.00	518,778.84	2,247,118.20
	20,000.00		500,000.00	393,924.50	2,327,517.60
	112,000.00	836.52	200,000.00	1,190,322.67	6,287,137.91
	71,500.00		200,000.00	902,765.42	2,852,433.62
	25,000.00		300,000.00	506,409.00	2,837,407.50
	93,869.25		530,000.00	2,009,737.86	4,121,013.60
	28,015.00		387,000.00	730,106.15	2,536,023.32
	30,000.00		200,000.00	367,547.68	1,542,245.29
	68,146.64		400,000.00	825,011.01	4,428,388.18
	40,000.00		200,000.00	218,515.09	1,131,141.31
	25,000.00		300,000.00	319,743.24	3,508,606.17
	30,000.00		400,000.00	306,089.86	1,555,619.59
	101,500.00		300,000.00	1,287,808.91	5,083,511.22
	20,000.00		200,000.00	308,107.81	1,103,229.83
	103,911.32		400,000.00	1,500,899.75	4,973,932.20
	$ 6,398,740.61	$ 925,269.13	$ 16,585,000.00	$ 62,166,639.54	$ 239,099,746.64
$ 2,283,391.46	$ 27,085,445.55	$ 20,474,093.29	$ 131,758,981.62	$ 301,273,919.30	$1,088,677,417.77

TABLE 7—FIRE INSURANCE COMPANIES.

Name of Company	Gross Risks Written
IOWA COMPANIES	
Automotive Insurance Company	$ 40,050.00
Central National Fire Insurance Company	15,303,307.00
Dubuque Fire & Marine Insurance Company	16,203,950.00
Farmers' Automobile Insurance Company	820,374.00
Farmers' Insurance Company	61,581,371.00
Globe National Fire Insurance Company	1,214,809.00
Hawkeye Securities Fire Insurance Company	9,127,995.00
Horticultural Insurance Company	10,183,375.00
Inter State Auto Insurance Company	12,575,878.00
Iowa Automobile Mutual Insurance Company	12,365,983.00
Iowa Manufacturers' Insurance Company	18,508,691.00
Iowa National Fire Insurance Company	21,706,784.00
Iowa State Insurance Company (Mutual)	36,065,905.00
Mill Owners' Mutual Fire Insurance Company	4,963,779.00
North American Fire Insurance Company	29,150.00
Security Fire Insurance Company	28,993,629.00
State Insurance Company	2,214,392.00
Western Grain Dealers' Mutual Fire Insurance Company	10,002,823.00
Total Iowa Companies	$ 261,901,914.00
OTHER THAN IOWA COMPANIES	
Aetna Insurance Company	$ 47,633,392.00
Agricultural Insurance Company	7,940,332.00
Alliance Insurance Company	3,872,664.00
American Alliance Insurance Company	8,655,458.00
American Central Insurance Company	5,660,745.00
American Druggists' Fire Insurance Company	456,887.00
American Eagle Fire Insurance Company	8,625,721.00
American Fire Insurance Corporation of New York	392,955.00
American Insurance Company	32,536,380.00
American Merchant Marine Insurance Company	212,700.00
American National Fire Insurance Company	1,251,787.00
Automobile Insurance Company	10,105,179.00
Bankers' & Shippers' Insurance Company	718,107.00
Boston Insurance Company	9,739,217.00
Buffalo Insurance Company	2,868,183.00
Camden Fire Insurance Association	4,069,985.00
Central Manufacturers' Mutual Insurance Company	683,705.00
Citizens' Insurance Company	3,191,825.00
City of New York Insurance Company	3,707,440.00
Cleveland National Fire Insurance Company	785,287.00
Columbia Insurance Company	538,851.00
Columbian National Fire Insurance Company	3,350,647.00
Commercial Union Fire Insurance Company	2,434,116.00
Commonwealth Insurance Company of New York	7,236,974.00
Concordia Fire Insurance Company	14,633,566.00
Connecticut Fire Insurance Company	16,614,064.00
Continental Insurance Company	46,716,861.00
County Fire Insurance Company	1,066,650.00
Detroit Fire & Marine Insurance Company	2,886,013.00
Detroit National Fire Insurance Company	517,131.00
Equitable Fire & Marine Insurance Company	5,030,847.00
Farmers' Fire Insurance Company	2,120,011.00
Federal Insurance Company	2,068,122.00
Federal Union Insurance Company	123,924.00
Fidelity Phoenix Fire Insurance Company	25,119,954.00

GENERAL IOWA BUSINESS, 1919.

Net Risks Written	Gross Premiums	Net Premiums	Gross Losses Paid	Gross Losses Incurred	Date of Admission into Iowa
	$ 613.76	$ 613.76			Dec. 29, 1919
$ 10,305,774.00	175,608.02	105,416.94	$ 22,494.51	$ 29,435.47	May, 1917
12,261,367.00	171,520.15	128,450.09	55,094.57	52,371.33	July 18, 1883
787,563.00	23,071.47	22,431.87	1,254.74	1,254.74	April 12, 1919
35,679,064.00	746,419.27	402,852.39	197,991.48	198,414.20	Oct., 1860
1,013,566.00	8,338.40	7,384.51	19,063.05	19,175.05	Oct., 1918
6,436,603.00	119,966.51	82,949.32	17,030.25	20,255.25	Jan., 1919
4,453,384.00	1,834,040.37	1,703,237.15	197,712.07	197,712.07	April 19, 1916
10,253,237.00	377,101.14	313,335.68	66,252.45	66,252.45	Feb. 21, 1916
9,192,353.00	199,821.23	152,316.35	42,094.35	39,624.17	Nov. 4, 1910
12,743,102.00	226,616.90	163,481.89	70,218.43	69,793.43	July 6, 1906
14,225,377.00	262,933.74	167,585.06	48,591.39	54,388.29	Jan. 2, 1917
463,111.60	351,385.98	126,523.28	118,638.66	July, 1855	
2,804,946.00	27,700.83	20,910.65	10,252.29	10,252.29	April, 1875
29,150.00	694.95	694.95			Aug. 25, 1919
16,292,949.00	491,878.21	321,240.19	102,359.53	97,889.82	Nov. 1, 1883
1,089,388.00	184,792.59	131,278.73	22,950.04	22,950.04	Feb. 12, 1917
1,239,100.00	194,822.96	100,490.73	47,844.06	47,844.06	Aug., 1907
$ 161,451,541.00	$ 5,509,051.10	$ 4,176,056.23	$1,057,726.40	$ 1,046,251.32	
$ 34,598,938.00	$ 394,712.38	$ 312,965.26	$ 342,772.18	$ 353,668.66	Jan. 20, 1874
5,187,211.00	82,993.99	54,651.47	62,810.00	62,530.00	Mar. 14, 1881
2,458,871.00	32,751.40	21,703.18	179,643.27	178,758.50	Oct. 5, 1915
6,642,794.00	98,655.73	80,471.87	63,926.79	65,545.79	Mar. 2, 1918
2,088,407.00	59,109.59	24,908.02	47,183.23	50,284.23	May 20, 1870
334,825.00	5,209.94	3,793.55	2,488.95	2,488.95	Mar. 10, 1911
2,590,904.00	65,761.52	25,997.88	30,073.47	31,718.47	May 31, 1917
348,480.00	3,678.52	3,105.30	1,738.76	2,300.76	July 11, 1919
21,657,431.00	361,348.51	270,330.33	144,642.38	146,699.45	Feb. 13, 1880
92,925.00	1,469.59	367.40			Aug. 25, 1919
882,179.00	11,701.29	8,781.19	2,336.20	3,321.66	Sept. 23, 1907
6,796,279.00	88,809.79	58,960.08	57,582.19	61,747.90	June 9, 1913
616,957.00	9,470.14	8,257.23		5,518.97	Sept. 20, 1919
5,821,604.00	99,377.41	70,918.52	81,410.65	88,558.75	July 17, 1909
1,941,718.00	38,203.80	28,466.59	9,605.35	12,857.63	Mar. 15, 1906
2,695,291.00	43,041.37	31,546.95	60,710.68	59,851.68	May 27, 1910
547,455.00	12,720.30	10,176.23	3,706.90	4,724.56	June 30, 1916
2,457,560.00	28,916.25	24,412.25	32,193.46	32,044.46	April 2, 1901
2,304,496.00	37,072.62	24,289.91	32,132.60	30,896.60	Sept. 5, 1905
316,470.00	4,074.88	2,001.96	12,493.41	12,530.91	June 28, 1918
470,038.00	11,081.18	9,277.11	2,328.95	2,050.09	Nov. 30, 1909
2,027,499.00	39,299.47	24,988.96	38,393.43	38,185.02	Feb. 7, 1913
1,249,594.00	24,176.68	14,605.73	16,239.22	16,976.92	Sept. 25, 1913
3,835,381.00	75,358.16	43,229.40	35,481.89	35,896.62	June 17, 1908
12,953,357.00	140,637.71	127,063.84	45,840.42	44,709.42	Jan. 18, 1886
12,152,781.00	182,339.56	141,280.55	56,004.91	61,977.01	Feb. 7, 1880
32,511,710.00	502,705.27	372,767.77	177,460.29	172,617.19	Feb. 22, 1879
965,975.00	12,212.88	10,741.09	14,549.96	14,523.29	Oct., 1912
1,870,698.00	31,046.27	20,004.06	14,013.28	15,822.79	Nov. 24, 1917
294,087.00	4,971.16	3,374.54	6,242.87	6,242.87	Sept. 7, 1917
1,827,421.00	54,150.56	24,027.00	19,463.90	21,977.10	April 27, 1875
1,519,081.00	26,646.10	20,202.19	9,152.95	10,001.11	Aug. 4, 1883
1,992,454.00	17,087.63	14,435.05	10,651.40	10,531.21	June 14, 1904
87,430.00	1,467.53	1,197.40	487.35	1,610.78	Mar. 22, 1918
15,684,011.00	260,497.14	182,098.57	65,753.91	76,143.24	July 19, 1906

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 Association of Philadelphia	12,883,071.00	7,802,370.00	121,778.61	83,900.13	56,272.60	51,218.32	Feb. 6, 1879
Fireman's Fund Insurance Company	87,794,039.00	61,135,702.00	932,969.54	697,926.74	327,925.26	372,911.85	July 14, 1906
Fireman's Insurance Company	10,197,283.00	6,537,504.00	96,221.70	62,342.72	38,416.88	44,593.50	July 16, 1891
Fitchburg Mutual Fire Insurance Company	252,795.00	201,257.00	979.33	428.67	4,526.80	4,526.80	May 16, 1919
Franklin Fire Insurance Company	7,225,216.00	6,345,551.00	87,596.35	77,104.68	43,215.23	41,169.35	Feb. 6, 1879
Girard Fire & Marine Insurance Company	2,965,420.00	1,579,019.00	32,154.83	17,800.39	23,241.58	23,444.06	Dec. 11, 1871
Glens Falls Insurance Company	7,868,350.00	5,093,039.00	72,745.11	51,542.08	96,601.58	98,346.88	Dec. 22, 1874
Globe & Rutgers Fire Insurance Company	11,518,277.00	8,378,212.00	150,862.44	112,881.97	134,556.77	131,811.63	Nov. 13, 1920
Grain Dealers' National Mutual Fire Insurance Company	1,406,095.00	985,123.00	9,818.29	8,346.42	2,762.09	2,762.09	July 31, 1917
Granite State Fire Insurance Company	376,887.00	232,795.00	3,609.79	2,586.77	4,358.84	4,358.84	Oct. 10, 1912
Great American Insurance Company	63,970,402.00	46,318,549.00	601,095.35	462,959.11	251,480.87	279,003.87	Mar. 26, 1872
Hanover Fire Insurance Company	18,530,185.00	13,150,892.00	197,661.49	145,811.14	80,628.09	57,805.07	Feb. 8, 1884
Hardware Dealers' Mutual Insurance Company	268,425.00	268,715.00	5,422.99	3,257.89	4,153.49	4,321.07	Sept. 20, 1918
Hartford Fire Insurance Company	68,254,451.00	54,459,014.00	696,703.96	602,078.46	316,260.35	342,290.96	Jan. 29, 1879
Henry Clay Fire Insurance Company	466,393.00	251,065.00	2,323.89	1,483.98	3,454.54	3,530.52	May 17, 1916
Home Fire & Marine Insurance Company	2,660,156.00	2,071,434.00	25,142.46	20,786.68	10,282.57	11,276.74	April 5, 1918
Home Insurance Company	72,272,360.00	64,448,131.00	598,429.16	519,817.11	167,797.23	181,157.85	Feb. 2, 1865
Hudson Insurance Company	969,774.00	452,880.00	9,458.98	4,434.70	626.31	1,154.07	Feb. 26, 1919
Imperial Assurance Company	3,064,171.00	1,123,120.00	30,417.95	12,565.60	24,340.95	25,303.95	May 29, 1899
Indiana Lumbermen's Mutual Insurance Association	54,750.00	50,750.00	763.05	464.76	638.06	639.06	Dec. 26, 1916
Insurance Company of North America	69,086,713.00	56,195,792.00	307,096.28	218,098.05	251,359.04	283,214.11	Jan. 31, 1865
Insurance Company of State of Pennsylvania	7,395,357.00	4,979,482.00	69,510.97	43,784.49	30,936.23	23,148.01	June 1, 1872
International Insurance Company	4,018,572.00	2,469,165.00	37,924.66	24,651.15	49,202.19	44,783.52	Nov. 25, 1913
Liberty Fire Insurance Company	1,168,725.00	835,133.00	9,798.18	6,555.64	2,183.94	4,350.66	May 5, 1919
Lumber Mutual Fire Insurance Company	47,373.00	34,873.00	751.22	353.70	637.76	373.75	Oct. 13, 1916
Lumbermen's Mutual Insurance Company	87,959.00	58,579.00	1,264.36	642.93	761.25	761.25	April 10, 1899
Marquette National Fire Insurance Company	1,824,853.00	917,646.00	17,907.12	9,074.58	9,869.10	14,390.86	Mar. 10, 1917
Massachusetts Fire & Marine Insurance Company	235,852.00	145,971.00	2,223.38	1,625.46	2,892.99	2,824.94	Mar. 12, 1917
Mechanics' Insurance Company	1,954,077.00	1,040,514.00	22,514.18	12,444.76	20,996.68	23,130.21	May 5, 1899
Mechanics' & Traders' Insurance Company	2,156,602.00	545,286.00	19,835.15	8,901.32	24,550.59	21,345.74	April 1, 1909
Mercantile Insurance Company of America	7,066,667.00	4,071,398.00	61,786.14	38,376.37	30,496.80	30,099.40	May 22, 1911
Merchants' Fire Assurance Corporation of New York	1,243,764.00	690,890.00	13,584.52	9,105.59	13,460.78	12,506.78	July 26, 1913
Michigan Millers' Mutual Fire Insurance Company	924,137.00	589,487.00	11,794.18	9,687.47	10,280.47	10,211.04	Jan. 21, 1918
Millers' National Insurance Company	664,211.00	544,104.00	13,842.59	12,021.18	7,822.56	8,247.56	May 27, 1919
Milwaukee Mechanics' Insurance Company	14,359,960.00	10,901,618.00	165,879.85	129,918.46	45,830.44	47,331.03	April 8, 1876
Minneapolis Fire & Marine Insurance Company	6,180,794.00	3,050,449.00	69,658.49	36,367.87	26,011.23	30,051.57	July 2, 1902
Minnesota Implement Mutual Fire Insurance Company	3,133,340.00	2,901,840.00	62,846.67	8,837.06	8,849.56	8,849.56	July 16, 1917
National Ben Franklin Fire Insurance Company	5,597,594.00	3,756,449.00	58,125.49	41,368.37	37,386.29	52,210.74	May 12, 1905
National Fire Insurance Company	61,731,457.00	34,946,352.00	597,634.11	520,397.83	405,687.27	403,745.95	Jan. 9, 1872
National Liberty Insurance Company	8,697,986.00	6,037,439.00	88,863.27	65,402.55	32,483.80	31,326.91	Jan. 31, 1879
National Reserve Insurance Company	1,726,154.00	1,595,661.00	20,261.26	18,749.55	78.79	81.29	Nov. 19, 1919
National Security Fire Insurance Company	1,438,200.00	936,170.00	17,221.22	10,405.01	544.50	544.50	Sept. 18, 1918
National Union Fire Insurance Company	13,166,088.00	9,407,750.00	126,807.24	87,886.75	45,762.32	48,935.55	April 22, 1902
Newark Fire Insurance Company	2,411,996.00	1,393,406.00	24,514.07	14,579.66	16,756.27	17,230.77	Feb. 16, 1878
New Brunswick Fire Insurance Company	1,910,084.00	808,901.00	16,724.35	9,117.48	27,667.74	28,247.29	Mar. 2, 1914
New Hampshire Fire Insurance Company	10,714,258.00	7,510,492.00	110,022.72	82,623.56	45,750.73	44,626.33	Feb. 17, 1879
New Jersey Insurance Company	2,469,076.00	1,484,162.00	25,852.42	19,911.43	31,356.47	31,443.47	May 11, 1912
Niagara Fire Insurance Company	6,600,200.00	3,737,296.00	66,948.31	44,115.68	64,413.27	65,250.27	Feb. 4, 1879
North River Insurance Company	12,973,694.00	9,909,093.00	137,692.04	112,635.67	35,032.85	36,353.85	April 22, 1911
Northwestern Fire & Marine Insurance Co	21,479,768.00	14,053,254.00	254,820.88	173,346.46	83,363.61	78,586.19	Sept. 7, 1904
Northwestern Mutual Fire Association	501,214.00	281,709.00	10,169.23	7,576.74	1,397.44	1,397.44	June 2, 1919
Northwestern National Insurance Company	12,126,638.00	9,797,560.00	125,579.69	105,961.41	45,907.08	48,256.50	Sept. 7, 1904
Ohio Farmers Insurance Company	2,925,600.00	1,445,316.00	28,662.82	17,946.00	31,657.11	32,076.98	June 26, 1916
Ohio Hardware Dealers' Mutual Fire Insurance Company	1,000.00	1,000.00	11.30	11.30			Sept. 13, 1919
Old Colony Insurance Company	3,153,239.00	1,654,537.00	35,789.96	19,204.03	38,177.63	39,109.21	June 20, 1912
Orient Insurance Company	9,174,227.00	6,535,084.00	80,935.98	58,764.96	23,924.41	25,969.61	Jan. 8, 1872
Pacific Fire Insurance Company	1,800,868.00	1,102,023.00	20,831.96	14,544.28	48,458.92	47,528.72	Sept. 30, 1919
Pennsylvania Fire Insurance Company	11,63,586.00	8,070,181.00	122,782.36	91,004.80	28,283.38	28,229.60	June 1, 1872
Pennsylvania Lumbermen's Mutual Fire Insurance Company	35,500.00	35,500.00	552.32	232.74	518.84	384.29	Dec. 9, 1916
Phoenix Insurance Company	59,269,411.00	42,697,595.00	648,320.17	497,588.00	185,809.40	224,709.25	Feb. 24, 1879

TABLE NO. 7

Name of Company	Gross Risks Written
Providence Washington Insurance Company	5,338,667.00
Queen Insurance Company of America	38,965,568.00
Reliance Insurance Company	3,790,606.00
Republic Insurance Company	1,281,361.00
Retail Hardware Mutual Fire Insurance Company	1,273,241.00
Rhode Island Insurance Company	5,147,249.00
Richmond Insurance Company of New York	1,445,794.00
Rocky Mountain Fire Insurance Company	1,660,094.00
Rossia Insurance Company of America	16,210,487.00
St. Paul Fire & Marine Insurance Company	73,073,843.00
St. Paul Mutual Hail & Cyclone Insurance Compnay	8,490.00
Safeguard Insurance Company of New York	1,468,678.00
Security Insurance Company	15,008,408.00
South Carolina Insurance Company	455,216.00
Springfield Fire & Marine Insurance Company	38,493,758.00
Standard Fire Insurance Company	1,232,846.00
Star Insurance Company of America	5,964,015.00
State Farmers' Mutual Hail Insurance Company	12,810.00
Sterling Fire Insurance Company	279,799.00
Tri State Mutual Grain Dealers' Insurance Company	848,925.00
Twin City Fire Insurance Company	2,993,707.00
United Mutual Fire Insurance Company	337,350.00
United States Fire Insurance Company	37,886,111.00
Utah Home Fire Insurance Company	
Victory Insurance Company of Philadelphia	
Westchester Fire Insurance Company	8,437,572.00
Western Alliance Insurance Company	381,967.00
Total other than Iowa Companies	$ 1,290,780,951.00
OTHER THAN UNITED STATES COMPANIES	
Atlas Assurance Company	$ 7,909,933.00
British American Assurance Company	2,406,726.00
Caledonian Insurance Company	1,596,961.00
Century Insurance Company	24,750.00
Christiana General Insurance Company	5,580,685.00
Commercial Union Assurance Company	33,535,713.00
Eagle Star & British Dominion Insurance Company	1,606,356.00
Fire Reinsurance Company	3,617,408.00
First Russian Insurance Company	2,206,238.00
General Fire Assurance Company	1,570,040.00
Indemnity Mutual Marine Assurance Company	108,041.00
Jakor Insurance Company	5,829,773.00
Liverpool & London & Globe Insurance Company	26,396,639.00
London Assurance Corporation	5,721,370.00
London & Lancashire Fire Insurance Company	8,061,688.00
Moscow Fire Insurance Company	2,332,356.00
Nationale Fire Insurance Company	1,711,607.00
National Insurance Company	2,455,743.00
Netherlands Fire and Life Insurance Company	3,302,205.00
Nippon Fire Insurance Company	137,730.00
Nordisk Reinsurance Company	172,849.00
Norske Lloyd Insurance Company	2,527,238.00
Northern Assurance Company	7,731,147.00
Northern Insurance Company of Moscow	1,707,602.00
North British & Mercantile Insurance Company	27,761,046.00
Norwegian Atlas Insurance Company	406,820.00
Norwegian Assurance Union	984,122.00
Norwich Union Fire Insurance Society	6,405,962.00
Palatine Insurance Company	6,569,383.00
Paternelle Fire Insurance Company	3,487,470.00

—Continued.

Net Risks Written	Gross Premiums	Net Premiums	Gross Losses Paid	Gross Losses Incurred	Date of Admission into Iowa
3,394,078.00	51,149.62	35,239.39	49,027.66	46,020.82	Feb. 12, 1876
34,207,005.00	148,457.30	107,258.38	74,886.55	82,857.47	Oct. 10, 1891
2,553,659.00	43,280.34	29,422.88	12,659.60	14,949.73	Feb. 21, 1893
1,138,500.00	18,500.88	16,502.38	3,485.45	3,750.93	Aug. 19, 1919
1,223,041.00	24,969.63	16,014.59	6,194.92	6,194.92	Jan. 10, 1919
1,006,270.00	47,853.37	20,209.61	36,710.28	39,648.13	July 14, 1914
1,089,345.00	15,107.14	11,047.29	18,099.64	16,486.30	Sept. 7, 1915
1,281,681.00	20,328.92	16,319.82	17,618.24	17,600.93	Nov. 19, 1917
12,477,630.00	110,468.69	85,281.46	236,884.55	228,187.55	July 16, 1913
54,610,173.00	428,005.41	343,351.22	185,960.68	192,495.97	Jan. 22, 1872
8,490.00	152.75	152.75			April 11, 1918
956,085.00	12,566.86	8,548.13	1,321.83	1,343.83	July 13, 1916
9,207,621.00	164,649.11	112,369.53	88,668.97	89,912.03	Jan. 12, 1889
367,452.00	3,499.97	3,499.97	4,096.15	4,217.15	Jan. 20, 1919
26,012,217.00	364,110.23	268,972.82	190,244.26	178,584.90	Feb. 8, 1879
800,234.00	14,502.49	9,709.39	12,729.23	7,776.38	Dec. 12, 1911
2,488,656.00	45,683.06	22,449.16	35,669.62	31,938.06	Dec. 26, 1897
12,810.00	384.30	384.30			May 5, 1919
259,776.00	1,920.32	1,653.91			Nov. 6, 1917
319,262.00	11,864.30	1,410.35	7,161.88	7,161.88	Nov. 21, 1918
199,461.00	30,730.18	2,112.14	11,625.37	13,874.96	April 24, 1913
302,850.00	3,256.37	2,537.70	1,853.71	1,853.71	May 1, 1917
26,829,995.00	392,516.11	296,037.52	35,130.03	163,674.03	April 8, 1912
					April 16, 1918
					Dec. 20, 1919
5,141,023.00	88,893.62	54,647.49	76,902.20	72,974.62	Sept. 10, 1872
131,731.00	4,219.43	2,774.24	73.56	90.64	Aug. 4, 1919
$ 913,650,707.00	$ 12,093,433.01	$ 9,015,509.29	$6,144,728.35	$ 6,492,147.73	
3,390,570.00	63,054.73	34,767.90	112,501.19	110,074.60	July 27, 1892
1,633,645.00	20,701.16	16,901.22	46,819.29	45,923.78	Aug. 25, 1878
846,654.00	16,803.44	9,819.45	27,571.99	25,529.39	Oct. 7, 1912
11,250.00	243.28	136.79	326.15	1,089.28	Aug. 6, 1919
4,154,859.00	41,018.37	30,688.06	50,933.33	56,947.00	Nov. 18, 1918
27,205,206.00	156,692.14	105,059.56	63,433.87	61,162.59	Nov. 16, 1891
820,520.00	17,962.18	8,819.81	6,977.46	12,168.78	May 8, 1918
1,544,763.00	37,753.97	18,980.13	64,535.18	61,788.18	July 16, 1913
1,742,759.00	22,702.29	15,488.87	34,416.03	35,854.03	July 8, 1912
706,599.00	13,828.63	7,505.89	24,016.61	24,960.81	June 7, 1911
97,965.00	1,908.50	1,519.77	1,805.78	2,453.41	Nov. 25, 1913
3,721,574.00	53,890.12	40,959.74	109,606.26	97,900.66	Nov. 25, 1913
12,959,602.00	239,096.83	146,431.74	220,749.35	214,479.35	Dec. 26, 1897
4,051,392.00	53,916.97	36,987.31	24,000.79	29,579.79	Sept. 17, 1872
5,250,792.00	70,362.76	47,907.57	14,140.61	12,355.85	July 5, 1879
1,853,723.00	25,501.05	16,522.20	55,709.34	54,409.34	July 8, 1912
647,766.00	17,830.33	7,074.05	10,995.28	13,218.66	June 19, 1916
1,568,177.00	24,731.52	18,846.09	61,852.25	64,680.39	Nov. 17, 1917
1,322,908.00	38,188.49	16,357.24	90,214.79	94,340.23	April 17, 1913
135,005.00	1,622.00	1,592.00	4.15	4.15	Oct. 13, 1919
169,849.00	1,758.92	1,654.91			Nov. 11, 1919
1,021,438.00	20,993.33	12,290.36	53,665.43	48,238.17	June 9, 1916
4,656,784.00	73,056.03	53,358.07	23,915.17	33,151.46	Dec. 20, 1911
427,171.00	14,915.55	7,701.85	16,555.86	14,085.70	Dec. 20, 1911
18,808,279.00	218,561.59	150,848.19	45,447.77	62,981.17	Oct. 5, 1868
405,668.00	3,310.73	2,802.29	87.49	87.49	May 16, 1919
433,575.00	9,163.26	5,802.55	23,656.82	24,882.65	June 21, 1917
3,500,886.00	57,235.20	34,555.39	94,941.50	106,921.52	Aug. 9, 1879
3,438,096.00	73,586.92	45,947.98	37,730.94	37,329.64	Jan. 9, 1893
2,086,365.00	42,999.07	31,242.28	15,060.97	18,318.97	Jan. 2, 1914

TABLE NO. 7

Name of Company	Gross Risks Written
Phenix Insurance Company	1,419,506.00
Phoenix Assurance Company	11,237,871.00
Prudentia Re & Coinsurance Company	4,296,358.00
Reinsurance Company (Salamandra)	2,235,172.00
Royal Insurance Company	51,200,530.00
Royal Exchange Assurance	5,260,447.00
Russian Reinsurance Company	1,463,855.00
Salamandra Insurance Company	11,175,800.00
Scandinavia Insurance Company	13,306,472.00
Scandinavian American Assurance Corporation	1,059,211.00
Scottish Union & National Insurance Company	13,797,999.00
Second Russian Insurance Company	1,444,167.00
Skandia Insurance Company	3,394,343.00
Spanish American Union Insurance Company	2,762,354.00
Sun Insurance Office	7,758,466.00
Svea Fire & Life Insurance Company	2,985,666.00
Swiss Reinsurance Company	4,233,184.00
Tokio Marine & Fire Insurance Company	1,125,976.00
Union Assurance Society	2,663,642.00
Union Fire Insurance Company	1,200,148.00
Union Insurance Society of Canton	2,250,073.00
Union Marine Insurance Company	113,605.00
Union & Phoenix Espanol Insurance Company	5,675,630.00
United British Insurance Company	317,134.00
Urbaine Fire Insurance Company	1,129,950.00
Warsaw Fire Insurance Company	1,151,178.00
Western Assurance Company	3,833,805.00
Total other than United States Companies	$ 332,496,306.00
Total all fire companies	$ 1,885,179,171.00

—Continued.

Net Risks Written	Gross Premiums	Net Premiums	Gross Losses Paid	Gross Losses Incurred	Date of Admission into Iowa
647,768.00	15,027.86	7,074.05	9,076.02	10,385.26	June 19, 1916
3,722,505.00	89,630.51	41,547.75	110,445.84	109,853.84	Feb. 19, 1880
3,294,420.00	33,989.30	28,747.35	56,495.71	58,315.30	May 16, 1919
1,751,611.00	20,421.86	17,342.07	14,783.00	15,518.40	Sept. 13, 1919
37,810,729.00	419,120.35	267,942.82	135,559.23	148,619.63	Jan. 21, 1876
3,515,057.00	60,393.17	41,962.64	41,808.48	42,277.88	Sept. 4, 1908
1,157,950.00	15,938.15	10,326.38	35,925.49	38,311.49	July 8, 1912
6,296,455.00	102,109.32	64,846.35	146,028.04	140,314.30	April 8, 1912
9,794,447.00	129,400.62	105,729.89	154,748.68	154,967.61	Dec. 20, 1916
1,042,615.00	10,734.83	10,609.68	----------	4.00	July 19, 1918
7,454,064.00	141,469.92	88,690.30	93,001.66	89,201.74	Dec. 30, 1880
808,857.00	14,284.83	9,681.09	24,782.17	23,438.52	Dec. 31, 1913
2,027,087.00	42,366.12	30,755.31	15,059.53	16,843.78	Mar. 6, 1912
2,037,112.00	27,672.42	22,892.71	14,257.45	14,284.45	May 5, 1919
4,102,917.00	84,879.06	46,108.72	34,636.65	34,739.76	Sept. 29, 1882
1,725,933.00	28,257.35	17,897.34	34,295.36	39,302.60	Oct. 23, 1912
2,673,799.00	43,047.15	31,492.04	56,728.47	57,551.74	Aug. 11, 1913
596,839.00	9,599.03	5,587.54	5,481.13	6,820.13	Oct. 22, 1915
1,343,762.00	27,622.51	16,285.59	10,996.84	9,847.04	Mar. 24, 1914
802,848.00	12,313.63	7,969.11	6,012.01	7,520.40	Aug. 10, 1915
2,124,495.00	18,865.87	17,633.62	855.62	2,066.47	May 5, 1919
20,107.00	2,674.28	476.70	660.40	660.40	Sept. 13, 1909
4,084,007.00	56,050.84	46,076.76	48,234.97	51,637.68	Dec. 20, 1911
242,260.00	3,293.10	2,389.59	----------	375.00	July 16, 1919
583,419.00	11,053.84	5,664.94	20,173.99	21,017.11	Mar. 16, 1914
808,957.00	9,443.01	7,087.42	21,321.73	21,387.11	Dec. 20, 1911
2,781,456.00	34,557.49	29,202.16	30,120.49	32,309.92	Dec. 7, 1874
$ 211,894,320.00	$ 2,896,975.78	$ 1,910,679.13	$2,454,170.61	$ 2,512,547.60	
$1,286,996,568.00	$ 20,499,459.89	$ 15,102,244.65	$9,656,625.36	$ 10,050,946.65	

TABLE 8—FIRE INSURANCE COMPANIES.

Name of Company	Fire		Marine and Inland	
	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
IOWA COMPANIES				
Automotive Insurance Company				
Central Natl. Fire Ins. Co.	$ 133,688.36	$ 27,801.13		
Dubuque Fire & Marine Ins. Co.	171,520.15	52,371.33		
Farmers' Automobile Ins. Co.				
Farmers' Insurance Co.	533,689.78	182,176.34		
Globe Natl. Fire Ins. Co.	8,120.77	19,173.61		
Hawkeye Securities Fire Ins. Co.	77,893.91	13,841.56		
Horticultural Insurance Co.				
Inter-State Auto Ins. Co.				
Iowa Automobile Mut. Ins. Co.	975.17		$ 2,400.40	$ 470.45
Iowa Manufacturers' Ins. Co.	183,472.46	68,540.30		
Iowa Natl. Fire Ins. Co.	212,024.58	50,348.84		
Iowa State Ins. Co. (Mutual)	358,702.36	107,266.18		
Mill Owners' Mut. Fire Ins. Co.	27,700.83	10,252.29		
North American Fire Ins. Co.	694.95			
Security Fire Insurance Company	380,607.11	90,694.39		
State Insurance Company	6,514.16	2,575.50		
Western Grain Dealers' Mut. Fire Ins. Co.	194,822.96	47,844.06		
Total Iowa Companies	$ 2,290,427.55	$ 672,885.53	$ 2,400.40	$ 470.45
OTHER THAN IOWA COMPANIES				
Aetna Insurace Company	$ 330,284.74	$ 344,642.46	$ 525.46	
Agricultural Insurance Company	78,626.60	63,237.20		
Alliance Insurance Company	30,959.31	178,605.23	788.07	$ 121.35
American Alliance Insurance Company	75,732.57	48,201.49	245.00	57.96
American Central Insurance Company	52,726.31	47,258.53		
American Druggists' Fire Insurance Company	5,209.94	2,488.95		
American Eagle Fire Insurance Co.	61,958.51	31,565.85		
American Fire Ins. Corp. of New York	3,623.43	2,300.76		
American Insurance Company	269,961.82	136,356.46		
American Merchant Marine Ins. Co.	1,469.59			
American National Fire Ins. Co.	10,631.20	3,192.68		
Automobile Insurance Company	53,540.02	42,164.41	11,919.35	5,543.59
Bankers' & Shippers' Insurance Company	9,144.54	5,518.97		
Boston Insurance Company	78,816.16	78,905.49	18.50	
Buffalo Insurance Company	38,152.10	12,857.63		
Camden Fire Ins. Assn.	42,332.25	59,841.73		
Central Manufacturers' Mut. Insurance Co.	3,505.42	1,702.52		
Citizens' Insurance Company	25,983.60	31,975.41		
City of New York Insurance Company	35,606.75	30,893.60		
Cleveland Natl. Fire Insurance Co.	4,049.88	12,530.91		
Columbia Insurance Company	552.50			
Columbian Natl. Fire Ins. Co.	37,670.11	38,185.02		
Commercial Union Fire Ins. Co.	20,411.00	16,035.57		
Commonwealth Ins. Co. of New York	63,408.16	33,705.43		
Concordia Fire Ins. Co.	118,834.39	42,229.55		
Connecticut Fire Insurance Co.	161,695.63	61,088.28		.62
Continental Insurance Co.	382,041.23	159,468.71		
County Fire Insurance Co.	11,414.11	14,445.92		
Detroit Fire & Marine Insurance Company	28,969.06	15,822.79		
Detroit Natl. Fire Insurance Co.	4,971.16	6,242.87		
Equitable Fire & Marine Insurance Co.	49,440.15	21,744.66		.31
Farmers' Fire Insurance Company	26,646.10	10,001.11		
Federal Insurance Company			$ 168.80	
Federal Union Insurance Company	1,467.53	1,610.78		
Fidelity-Phenix Fire Insurance Company	230,268.29	72,001.33		

GENERAL IOWA BUSINESS, 1919.

Tornado		Automobile		Hail		Aggregate	
Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
		$ 613.76				$ 613.76	
$ 39,236.69	$ 1,134.34	2,678.97	$ 500.00	$ 4.00		175,608.02	$ 29,435.47
		23,071.47	1,254.74			171,520.15	52,371.33
196,009.70	12,502.58	16,421.22	3,735.28	298.57		23,071.47	1,254.74
						746,419.27	198,414.20
217.63	1.44					8,338.40	19,175.05
19,505.14	6.61	22,566.46	6,407.08			119,965.51	29,255.25
				1,834,040.37	$ 197,712.07	1,834,040.37	197,712.07
		377,101.14	66,252.45			377,101.14	66,252.45
127.05		196,318.61	39,153.72			196,821.23	39,624.17
26,730.37	1,173.76	6,414.07	79.37			226,616.90	69,798.43
29,948.88	1,062.61	10,960.28	2,976.84			262,993.74	54,388.29
104,273.51	11,372.48			135.73		463,111.60	118,638.66
						27,700.83	10,252.29
						694.95	
109,760.96	7,005.43	1,447.44		62.70	100.00	491,878.21	97,889.82
				178,278.43	20,374.54	184,792.59	22,950.04
						194,822.96	47,844.06
$ 545,809.93	$ 34,349.25	$ 657,593.42	$ 120,359.48	$2,012,819.80	$ 218,186.61	$ 5,509,051.10	$ 1,046,251.32
$ 42,177.70	$ 2,055.23	$ 21,724.48	$ 6,970.97			$ 394,712.38	$ 353,668.66
4,277.30	292.80					82,903.90	63,530.00
1,004.02	31.92					32,751.40	178,758.50
8,563.66	283.59	14,114.50	17,002.75			98,655.73	65,545.79
3,716.16	207.23	2,667.12	2,818.47			59,109.59	50,284.23
						5,209.94	2,488.95
3,373.63	152.82	429.38	.20			65,761.52	31,718.47
55.09						3,678.52	2,300.76
67,048.80	5,272.15	24,337.89	5,070.84			361,348.51	146,699.45
						1,469.59	
694.06	2.00	376.03	126.98			11,701.29	3,321.66
3,405.53	161.35	19,944.89	13,878.85			88,809.79	61,747.90
		325.00				9,470.14	5,518.97
4,490.02	143.17	16,052.73	9,510.09			99,377.41	88,558.75
51.70						38,203.80	12,857.63
709.12	9.95					43,041.37	59,851.68
		9,214.88	3,022.04			12,720.30	4,724.56
1,786.77	69.05	771.20		$ 374.68		28,916.25	32,044.46
1,465.87	3.00					37,072.62	30,896.60
25.00						4,074.88	12,530.91
		10,528.68	2,050.09			11,081.18	2,050.09
1,629.36						39,299.47	38,185.02
640.63	4.00	3,125.05	937.35			24,176.68	16,976.92
4,308.31	301.19	7,646.69	1,890.00			75,358.16	35,896.62
21,803.32	2,479.87					140,637.71	44,709.42
18,089.38	820.53	1,954.55	67.58			182,339.56	61,977.01
106,688.59	8,846.24	13,975.45	4,302.24			502,705.27	172,617.19
798.77	77.37					12,212.88	14,523.29
2,077.31						31,046.27	15,822.79
						4,971.16	6,242.87
2,188.45	198.78	2,521.96	33.35			54,150.56	21,977.10
						26,646.10	10,001.11
		16,918.83	10,531.21			17,087.63	10,531.21
						1,467.53	1,610.78
39,249.04	1,318.17	9,988.81	2,823.74			280,497.14	76,143.24

TABLE 8—FIRE INSURANCE COMPANIES.

Name of Company	Fire		Marine and Inland	
	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
IOWA COMPANIES				
Automotive Insurance Company				
Central Natl. Fire Ins. Co	$ 133,688.36	$ 27,801.13		
Dubuque Fire & Marine Ins. Co	171,520.15	52,371.33		
Farmers' Automobile Ins. Co				
Farmers' Insurance Co	533,689.78	182,176.34		
Globe Natl. Fire Ins. Co	8,120.77	19,173.61		
Hawkeye Securities Fire Ins. Co	77,893.91	13,841.56		
Horticultural Insurance Co				
Inter-State Auto Ins. Co				
Iowa Automobile Mut. Ins. Co	975.17		$ 2,400.40	$ *470.45
Iowa Manufacturers' Ins. Co	183,472.46	68,540.30		
Iowa Natl. Fire Ins. Co	212,024.58	50,348.84		
Iowa State Ins. Co. (Mutual)	358,702.36	107,266.18		
Mill Owners' Mut. Fire Ins. Co	27,700.83	10,252.29		
North American Fire Ins. Co	694.95			
Security Fire Insurance Company	380,607.11	90,694.39		
State Insurance Company	6,514.16	2,575.50		
Western Grain Dealers' Mut. Fire Ins. Co	194,822.96	47,844.06		
Total Iowa Companies	$ 2,290,427.55	$ 672,885.53	$ 2,400.40	$ 470.45
OTHER THAN IOWA COMPANIES				
Aetna Insurance Company	$ 330,284.74	$ 344,642.46	$ 525.46	
Agricultural Insurance Company	78,626.60	63,237.20		
Alliance Insurance Company	30,959.31	178,605.23	788.07	$ 121.35
American Alliance Insurance Company	75,732.57	48,201.49	245.00	57.96
American Central Insurance Company	52,726.31	47,258.53		
American Druggists' Fire Insurance Company	5,209.94	2,488.95		
American Eagle Fire Insurance Co	61,958.51	31,565.85		
American Fire Ins. Corp. of New York	3,623.43	2,300.76		
American Insurance Company	269,961.82	136,356.46		
American Merchant Marine Ins. Co	1,469.59			
American National Fire Ins. Co	10,631.20	3,192.68		
Automobile Insurance Company	53,540.02	42,164.41	11,919.35	5,549.39
Bankers' & Shippers' Insurance Company	9,144.54	5,518.97		
Boston Insurance Company	78,816.16	78,905.49	18.50	
Buffalo Insurance Company	38,152.10	12,857.63		
Camden Fire Ins. Assn	42,332.25	59,841.73		
Central Manufacturers' Mut. Insurance Co	3,505.42	1,702.52		
Citizens' Insurance Company	25,983.60	31,975.41		
City of New York Insurance Company	35,606.75	30,893.60		
Cleveland Natl. Fire Insurance Co	4,049.88	12,530.91		
Columbia Insurance Company	552.50			
Columbian Natl. Fire Ins. Co	37,670.11	38,185.02		
Commercial Union Fire Ins. Co	20,411.00	16,035.57		
Commonwealth Ins. Co. of New York	63,403.16	33,705.43		
Concordia Fire Ins. Co	118,834.39	42,229.55		
Connecticut Fire Insurance Co	161,695.63	61,068.28		.62
Continental Insurance Co	382,041.23	159,468.71		
County Fire Insurance Co	11,414.11	14,445.92		
Detroit Fire & Marine Insurance Company	28,969.06	15,822.79		
Detroit Natl. Fire Insurance Co	4,971.16	6,242.87		
Equitable Fire & Marine Insurance Co	49,440.15	21,744.66		.31
Farmers' Fire Insurance Company	26,646.10	10,001.11		
Federal Insurance Company			$ 168.80	
Federal Union Insurance Company	1,467.53	1,610.78		
Fidelity-Phenix Fire Insurance Company	230,268.29	72,001.33		

GENERAL IOWA BUSINESS. 1919.

Tornado		Automobile		Hail		Aggregate	
Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
		$ 613.76				$ 613.76	
$ 39,236.69	$ 1,184.34	2,678.97	$ 500.00	$ 4.00		175,608.06	$ 29,435.47
						171,520.15	52,371.33
		23,071.47	1,254.74			23,071.47	1,254.74
196,009.70	12,502.58	16,421.22	3,735.28	298.57		746,419.27	198,414.20
						8,338.40	19,175.05
217.63	1.44					119,965.51	20,255.25
19,505.14	6.61	22,566.46	6,407.08				
				1,834,040.37	$ 197,712.07	1,834,040.37	197,712.07
		377,101.14	66,252.45			377,101.14	66,252.45
127.05		196,318.61	39,153.72			199,821.23	39,624.17
						226,616.90	69,793.43
36,730.37	1,173.76	6,414.07	79.37			262,933.74	54,388.29
29,948.88	1,062.61	10,960.28	2,976.84			463,111.60	118,638.66
104,273.51	11,372.48			135.73		27,700.83	10,252.29
						694.95	
						491,878.21	97,889.82
109,760.96	7,095.43	1,447.44		62.70	100.00	184,792.59	22,950.04
				178,278.43	20,374.54	194,822.96	47,844.06
$ 545,809.93	$ 34,349.25	$ 657,593.42	$ 120,359.48	$2,012,819.80	$ 218,186.61	$ 5,509,051.10	$ 1,046,251.32
$ 42,177.70	$ 2,055.23	$ 21,724.48	$ 6,970.97			$ 394,712.38	$ 353,668.66
4,277.20	292.80					82,903.90	63,530.00
1,004.02	31.92					32,751.40	178,758.50
8,563.66	283.59	14,114.50	17,002.75			98,655.73	65,545.79
3,716.16	207.23	2,667.12	2,818.47			59,109.59	50,284.23
						5,209.94	2,488.95
3,373.63	152.82	429.38	.20			65,761.52	31,718.47
55.09						3,678.52	2,300.76
67,048.80	5,272.15	24,337.89	5,070.84			361,348.51	146,699.45
						1,469.59	
694.06	2.00	376.03	126.98			11,701.29	3,321.66
3,405.53	161.35	19,944.89	13,878.85			88,809.79	61,747.90
		325.60				9,470.14	5,518.97
4,490.02	143.17	16,052.73	9,510.09			99,377.41	88,558.75
51.70						38,203.80	12,857.63
709.12	9.95					43,041.37	59,851.68
		9,214.88	3,022.04			12,720.30	4,724.56
1,786.77	69.05	771.20		$ 374.68		28,916.25	32,044.46
1,465.87	3.00					37,072.62	30,896.60
25.00						4,074.88	12,530.91
		10,528.68	2,050.09			11,081.18	2,050.09
1,629.36						39,299.47	38,185.02
640.63	4.00	3,125.05	937.35			24,176.68	16,976.92
4,308.31	301.19	7,646.69	1,890.00			75,358.16	35,896.62
21,803.32	2,479.87					140,637.71	44,709.42
18,289.38	820.53	1,954.55	67.56			182,339.56	61,977.01
106,688.59	8,846.24	13,975.45	4,302.24			502,705.27	172,617.19
708.77	77.37					12,212.88	14,523.29
2,077.21						31,046.27	15,822.79
						4,971.16	6,242.87
2,188.45	198.78	2,521.96	33.35			54,150.56	21,977.10
						26,646.10	10,001.11
		16,918.83	10,531.21			17,087.63	10,531.21
						1,467.53	1,610.78
20,240.04	1,318.17	9,988.81	2,823.74			260,497.14	76,143.24

TABLE NO. 8

Name of Company	Fire		Marine and Inland	
	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
Fire Assn. of Philadelphia	116,074.56	49,418.01		
Fireman's Fund Insurance Company	633,526.98	321,250.23	1,238.08	
Firemen's Insurance Company	88,874.44	44,290.95	112.10	
Fitchburg Mutual Fire Insurance Company	979.33	4,526.80		
Franklin Fire Insurance Company	79,877.80	39,046.64		
Girard Fire & Marine Insurance Co.	30,410.11	21,375.76		
Glens Falls Ins. Co.	65,458.10	94,204.53		
Globe & Rutgers Fire Insurance Co.	132,368.75	129,121.39		
Grain Dealers' Natl. Mut. Fire Ins. Co.	9,368.35	2,762.09		
Granite State Fire Insurance Company	3,609.79	4,358.84		
Great American Insurance Company	486,661.98	268,303.17	2,883.05	4,061.22
Hanover Fire Insurance Company	165,284.74	56,065.31		
Hardware Dealers' Mutual Insurance Co.	5,422.99	4,321.07		
Hartford Fire Insurance Company	595,791.11	332,712.42		
Henry Clay Fire Insurance Company	2,323.89	3,520.52		
Home Fire & Marine Ins. Co. of California	20,679.82	7,414.14	105.92	
Home Insurance Company	484,003.37	160,025.26	8,089.21	3,286.80
Hudson Insurance Co.	9,237.65	1,154.07		
Imperial Assurance Co.	30,417.96	25,303.95		
Indiana Lumbermen's Mut. Ins. Assn.	763.05	638.06		
Insurance Co. of North America	280,773.13	280,554.19	8,112.20	2,242.65
Insurance Co. of State of Pennsylvania	66,195.83	23,091.58		
International Insurance Co.	37,924.66	44,783.52		
Liberty Fire Insurance Company	9,065.88	4,350.66		
Lumber Mutual Fire Insurance Company	751.22	373.75		
Lumbermen's Mutual Insurance Company	1,264.36	761.25		
Marquette Natl. Fire Insurance Company	16,782.80	14,390.86		
Massachusetts Fire & Marine Ins. Co.	2,223.38	2,824.94		
Mechanics' Insurance Co.	22,000.79	23,130.21		
Mechanics' & Traders' Insurance Co.	17,959.87	20,981.99		
Mercantile Insurance Co. of America	54,042.13	30,579.53		
Merchants' Fire Assur. Corp. of N. Y.	13,584.52	12,496.60		
Michigan Millers' Mut. Fire Ins. Co.	11,510.15	10,125.86		
Millers' National Insurance Co.	13,389.03	8,217.06		
Milwaukee Mechanics' Insurance Co.	152,400.05	46,859.87	77.43	
Minneapolis Fire & Marine Ins. Co.	56,627.34	27,532.43		
Minnesota Impl. Mut. Fire Ins. Co.	62,101.74	8,839.06		
Natl. Ben Franklin Fire Ins. Co.	55,474.21	50,848.30		
National Fire Insurance Co.	436,180.99	378,111.97		
Natl. Liberty Insurance Company	82,096.05	30,234.90		
Natl. Reserve Insurance Company	20,261.26	81.29		
Natl. Security Fire Ins. Co.	13,779.94	544.50		
Natl. Union Fire Insurance Co.	111,957.28	49,895.50		
Newark Fire Insurance Company	20,545.68	16,226.93		
New Brunswick Fire Insurance Company	15,103.45	27,712.43		
New Hampshire Fire Insurance Co.	104,347.27	44,405.75		
New Jersey Insurance Company	22,254.94	31,213.95		
Niagara Fire Insurance Company	61,727.01	65,149.87		
North River Insurance Company	114,614.91	34,116.93		
Northwestern F. & M. Ins. Co.	196,164.37	66,139.27		
Northwestern Mut. Fire Assn.	10,169.23	1,397.44		
Northwestern Natl. Insurance Co.	101,804.31	43,168.21		
Ohio Farmers' Insurance Company	27,945.85	32,076.98		
Ohio Hdwe. Dealers' Mut. Fire Ins. Co.	11.30			
Old Colony Insurance Co.	25,084.39	35,878.44		
Orient Insurance Company	66,730.35	20,522.82	5,599.24	5,228.13
Pacific Fire Insurance Co.	20,831.96	47,528.72		
Pennsylvania Fire Insurance Company	111,346.48	27,771.50		
Pa. Lumbermen's Mut. Fire Ins. Co.	552.32	384.29		2.21
Phoenix Insurance Company	502,936.83	207,022.56		

—Continued.

Tornado		Automobile		Hail		Aggregate	
Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
5,704.05	1,800.31					121,778.61	51,218.32
245,260.84	39,521.37	52,943.64	12,140.25			932,969.54	372,911.85
5,931.23	157.55	1,303.93	145.00			96,221.70	44,593.50
						979.33	4,526.80
5,330.00	245.70	1,884.16	1,877.01	504.39		87,596.35	41,169.35
1,719.97	2,068.32	24.75				32,154.83	23,444.08
2,897.24	330.37	4,389.77	3,811.98			72,745.11	98,346.88
14,147.11	571.49	4,346.58	2,118.75			150,862.44	131,811.63
375.98		73.96				9,818.29	2,762.09
						3,609.79	4,358.84
102,504.93	5,755.70	9,045.39	1,483.78			601,095.35	279,603.87
22,226.31	1,163.57	10,150.44	576.19			197,661.49	57,805.07
						5,422.99	4,321.07
70,364.47	4,896.26	30,476.99	4,782.28	71.39		696,703.96	342,390.96
						2,323.89	3,520.52
1,699.02		2,657.70	3,862.60			25,142.46	11,276.74
72,448.00	6,448.74	31,489.72	11,207.05	2,308.86	$ 100.00	598,429.16	181,157.85
221.33						9,458.98	1,154.07
						30,417.95	25,303.95
						763.05	638.06
11,257.50	417.27	6,963.45				307,066.28	283,214.11
3,315.14	56.43					69,510.97	23,148.01
						37,924.66	44,783.52
453.49		278.81				9,798.18	4,350.66
						751.22	373.75
						1,264.36	761.25
1,174.32						17,907.12	14,390.86
						2,223.38	2,824.94
513.39						22,514.18	23,130.21
1,875.28	393.75					19,835.15	21,345.74
1,879.26	109.55	5,864.75	589.68			61,786.14	30,099.40
			10.18			13,584.52	12,506.78
284.03	85.18					11,794.18	10,211.04
206.38	30.50	247.18				13,842.59	8,247.56
11,633.88	454.16	1,768.49	17.00			165,879.85	47,331.03
11,701.14	386.00			1,330.01	2,133.14	69,658.49	30,061.57
744.93	10.50					62,846.67	8,849.56
2,651.28	59.57		1,392.87			58,125.49	52,210.74
103,504.18	9,255.71	52,654.27	15,766.45	5,804.67	611.82	597,634.11	403,745.95
4,838.61	68.70	1,928.61	1,023.31			88,863.27	31,326.91
						20,261.26	81.29
1,957.86		1,483.42				17,221.22	544.50
11,510.01	*999.95	3,339.95				126,807.24	48,935.55
659.29	10.75	3,309.10	993.09			24,514.07	17,230.77
550.36	1.23	1,070.54	533.63			16,724.35	28,247.29
5,675.45	220.58					110,022.72	44,626.33
1,604.27	229.52	1,993.21				25,852.42	31,443.47
3,723.99	79.80	1,497.31	20.60			66,948.31	65,250.27
19,032.06	1,395.85	4,045.07	841.07			137,692.04	36,353.85
38,669.25	2,720.23	15,655.38	8,742.09	4,331.88	984.60	254,820.88	78,586.19
						10,169.23	1,397.44
15,236.92	1,217.47	8,538.46	3,870.82			125,579.69	48,256.50
572.26		144.71				28,662.82	32,076.98
						11.30	
1,388.26	66.99	9,315.81	3,163.78	1.50		35,789.96	39,109.21
8,606.39	218.61					80,935.98	25,969.61
						20,831.96	47,528.72
6,333.03	243.50	5,102.25	214.60			122,782.36	28,229.60
						552.32	384.29
117,827.00	5,518.23	27,556.34	12,166.15			648,320.17	224,709.25

TABLE NO. 8

Name of Company	Fire		Marine and Inland	
	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
Providence Washington Insurance Co.	38,595.95	39,934.24	899.05	30.25
Queen Insurance Co. of America	118,755.00	74,823.63	1,732.49	
Reliance Insurance Company	40,826.79	14,903.89	63.00	
Republic Insurance Company	18,500.88	3,750.93		
Retail Hdwe. Mut. Fire Ins. Co.	24,969.63	6,194.92		
Rhode Island Insurance Company	46,488.62	29,610.94		
Richmond Insurance Co. of New York	14,952.08	16,486.30		
Rocky Mountain Fire Insurance Co.	20,528.92	17,660.93		
Rossia Insurance Co. of America	105,081.21	227,925.54	792.65	
St. Paul Fire & Marine Ins. Co.	300,406.60	170,542.62	7,284.49	2,297.09
St. Paul Mut. Hail & Cyclone Ins. Co.				
Safeguard Ins. Co. of New York	11,166.03	1,333.73	226.96	
Security Insurance Company	134,453.59	80,244.42	4,633.18	
South Carolina Insurance Commpany	3,499.97	4,217.15		
Springfield Fire & Marine Insurance Company	307,992.53	175,710.70	9,157.22	55.00
Standard Fire Insurance Company	13,931.92	7,574.31		
Star Insurance Company of America	38,722.32	29,287.50		
State Farmers' Mutual Hail Insurance Co.				
Sterling Fire Insurance Company	1,806.32			
Tri-State Mut. Grain Dealers' Ins. Co.	11,864.30	7,161.88		
Twin City Fire Insurance Co.	25,501.12	13,775.46		
United Mutual Fire Insurance Company	3,247.28	1,853.71		
United States Fire Insurance Company	274,439.15	141,803.16	881.47	
Utah Home Fire Insurance Company				
Victory Ins. Co. of Philadelphia				
Westchester Fire Insurance Company	84,072.28	68,815.70		
Western Alliance Insurance Company	4,137.43	90.64		
Total other than Iowa Companies	$ 9,895,733.21	$6,110,663.72	$ 65,052.92	$ 22,917.02
OTHER THAN U. S. COMPANIES				
Atlas Assurance Company	$ 58,928.54	$ 110,015.69		
British American Assur. Co.	20,701.16	45,923.78		
Caledonian Insurance Company	16,196.26	25,529.39		
Century Insurance Company	243.28	1,089.28		
Christiana General Insurance Company	39,346.32	56,947.00		
Commercial Union Assur. Co.	143,688.96	58,074.78	$ 1,285.09	$ 20.00
Eagle Star & British Dominion Insurance Co.	16,960.67	12,168.78		
Fire Reassurance Company	37,009.22	61,782.62		
First Russian Insurance Company	22,301.75	35,808.39		
General Fire Assurance Company	13,828.63	24,960.81		
Indemnity Mut. Marine Assur. Company			31.09	
Jakor Insurance Company	53,890.12	97,960.66		
Liverpool & London & Globe Ins. Co.	199,235.85	204,096.45	528.70	61.25
London Assurance Corp.	51,033.53	29,565.14	76.94	
London & Lancashire Fire Ins. Co.	57,712.29	10,842.18	6,334.30	1,178.76
Moscow Fire Insurance Co.	24,932.77	54,408.27		
Nationale Fire Ins. Company	17,830.33	13,218.66		
National Insurance Company	24,731.52	64,680.39		
Netherlands Fire & Life Ins. Co.	36,627.49	94,305.58		
Nippon Fire Insurance Company	1,622.00	4.15		
Nordisk Reinsurance Company	1,758.92			
Norske Lloyd Insurance Company	20,993.33	48,238.17		
Northern Assurance Company	69,159.51	32,318.96		
Northern Insurance Company of Moscow	14,915.55	14,085.70		
North British & Mercantile Insurance Company	198,795.59	60,299.03		
Norwegian Atlas Insurance Company	3,310.73	87.49		
Norwegian Assurance Union	9,163.26	24,882.65		
Norwich Union Fire Insurance Society	52,805.96	106,467.42	.75	
Palatine Insurance Company	63,993.08	35,127.07		
Paternelle Fire Insurance Company	42,366.12	18,282.92		

—Continued.

Tornado		Automobile		Hail		Aggregate	
Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
2,223.09	944.00	9,331.53	5,122.33			51,149.62	46,020.82
10,697.27	443.88	17,272.54	7,589.96			148,457.30	82,857.47
1,775.07	45.84	615.48				43,280.34	14,949.73
						18,500.88	3,750.93
						24,969.63	6,194.92
1,364.74	37.19					47,853.37	29,648.13
155.00						15,107.14	16,486.30
						20,528.92	17,660.93
4,504.83	262.01					110,468.69	228,187.55
81,078.39	6,472.07	39,235.93	13,184.19			428,005.41	192,495.97
				152.75		152.75	
1,173.87	10.10					12,566.86	1,343.83
18,640.57	1,297.67	5,482.60	6,246.80	1,439.17	2,123.14	164,649.11	89,912.08
						3,499.97	4,217.15
42,778.62	728.95	4,181.76	2,060.25			364,110.23	178,584.90
570.57	202.07					14,502.49	7,776.38
2,612.79	82.46	4,347.95	2,568.10			45,683.06	31,938.06
				384.30		384.30	
22.00						1,920.32	
						11,864.30	7,161.88
2,689.16	22.00	2,589.90	77.50			30,730.18	13,874.96
		9.09				3,256.37	1,853.71
66,883.03	1,572.51	50,812.46	20,298.36			392,516.11	163,674.03
4,080.93	144.06	790.41	4,014.86			88,893.62	72,974.62
8.00		74.00				4,219.43	90.64
$1,903,466.77	$ 120,214.73	$ 612,206.51	$ 232,309.55	$ 16,883.60	$ 6,042.70	$12,093,433.01	$ 6,492,147.73
$ 3,768.33		$ 357.86	$ 58.91			$ 63,054.73	$ 110,074.60
						20,701.16	45,923.78
594.68		12.50				16,803.44	25,529.39
						243.28	1,089.28
1,672.05						41,018.37	56,947.00
5,001.78	$ 352.64	6,716.31	2,715.17			156,692.14	61,162.59
1,001.51						17,962.18	12,168.78
744.75	5.56					37,753.97	61,788.18
400.54	45.64					22,702.29	35,854.03
						13,828.63	24,960.81
		1,877.41	2,453.41			1,908.50	2,453.41
22,681.07	*673.60	11,410.20	2,521.70	$ 5,211.01	$ 8,492.55	53,890.12	97,960.66
2,806.50	14.65					239,066.83	214,479.35
6,316.17	334.91					53,916.97	29,579.79
						70,362.76	12,355.85
568.28	1.07					25,501.05	54,409.34
						17,830.33	13,218.66
						24,731.52	64,680.39
1,561.00	43.65					38,188.49	94,349.23
						1,622.00	4.15
						1,758.92	
						20,993.33	48,238.17
3,415.30	762.60	481.22	69.90			73,056.03	33,151.46
11,492.76	495.88	8,273.24	2,186.26			14,915.55	14,085.70
						218,561.59	62,981.17
						3,310.73	87.49
1,773.70	31.36	1,654.79	422.74			9,163.26	24,882.65
1,954.22	34.76	7,639.61	2,167.81			57,235.20	106,921.52
632.95	36.05					73,586.92	37,329.64
						42,999.07	18,318.97

TABLE NO. 8

Name of Company	Fire		Marine and Inland	
	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
Phenix Insurance Company	15,027.86	10,385.26		
Phoenix Assurance Company	82,145.15	108,992.74	1,396.66	118.00
Prudentia Re & Coinsurance Company	33,989.30	58,315.30		
Reinsurance Co. (Salamandra)	19,519.72	15,518.40		
Royal Insurance Company	299,725.69	120,068.61	1,070.96	25.00
Royal Exchange Assurance	45,498.75	37,186.22	205.00	9.95
Russian Reinsurance Company	15,582.98	38,310.82		
Salamandra Insurance Company	97,598.62	140,314.30		
Scandinavia Insurance Company	129,400.62	154,957.61		
Scandinavian American Assur. Corp	10,443.27	4.00	291.56	
Scottish Union & Natl. Insurance Co	120,049.03	86,971.52		
Second Russian Insurance Company	14,210.29	23,438.52		
Skandia Insurance Company	42,366.12	16,843.78		
Spanish American Union Insurance Co	27,672.42	14,284.45		
Sun Insurance Office	77,155.00	33,634.23		
Svea Fire & Life Insurance Company	28,257.35	39,302.60		
Swiss Reinsurance Company	42,101.42	57,548.24		
Tokio Marine & Fire Insurance Company	5,538.00	5,397.36		
Union Assurance Society	23,388.11	8,629.22		
Union Fire Insurance Company	12,313.63	7,520.40		
Union Insurance Society of Canton	18,850.27	2,066.47		
Union Marine Insurance Company			$ 2,674.28	$ 660.40
Union & Phenix Espanol Insurance Company	56,050.84	51,637.68		
United British Insurance Company	3,293.10	375.00		
Urbaine Fire Insurance Company	11,053.84	21,017.11		
Warsaw Fire Insurance Company	9,443.01	21,387.11		
Western Assurance Company	33,883.08	32,292.52		
Total other than U. S. Companies	$ 2,588,640.21	$2,447,540.89	$ 13,895.33	$ 2,664.35
Total all Fire Companies	$14,774,800.97	$9,231,090.14	$ 81,348.65	$ 25,461.85

* Plate glass insurance.
† Denotes red figures.

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Tornado		Automobile		Hail		Aggregate	
Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred	Gross Premiums	Gross Losses Incurred
						15,027.86	10,385.26
4,622.04	655.10	1,396.66	118.00			89,630.51	109,853.84
795.67		106.47				33,989.30	58,315.30
61,720.15	2,787.34	56,603.55	25,738.68			20,421.86	15,518.40
						419,120.35	148,619.63
1,501.70	7.00	13,187.72	5,074.71				
550.17	.67					60,393.17	42,277.88
3,978.37		532.33				15,008.15	38,311.49
						102,109.32	140,314.30
						129,400.62	154,957.61
						10,734.83	4.00
5,965.06	210.70	15,452.91	2,019.51	2.92		141,469.92	89,201.74
74.54						14,284.83	23,438.52
						42,366.12	16,843.78
3,980.56	87.53	3,745.48	1,018.00			27,672.42	14,284.45
						84,879.06	34,739.76
945.73	3.50					28,257.35	39,302.60
						43,047.15	57,551.74
1,228.87	52.00	4,061.03	1,422.77			9,509.03	6,820.13
		2,405.53	1,165.82			27,022.51	9,847.04
						12,313.63	7,520.40
		15.60				18,865.87	2,066.47
						2,674.28	660.40
						56,050.84	51,637.68
						3,293.10	375.00
						11,053.84	21,017.11
674.41	17.40					9,443.01	21,387.11
						34,557.49	32,309.92
$ 153,297.89	$ 5,306.41	$ 135,928.42	$ 49,153.39	$ 5,218.93	$ 8,492.55	$ 2,896,975.78	$ 2,512,547.60
$2,206,674.59	$ 159,870.39	$1,405,818.35	$ 401,822.42	$2,034,917.33	$ 232,721.86	$20,499,459.89	$10,050,946.65

TABLE 9—FIRE INSURANCE COMPANIES

Name of Company	All Business		
	Gross Premiums Received	Gross Losses Paid	Ratio
IOWA COMPANIES			
Automotive Insurance Company	$ 613.76		
Central National Fire Insurance Company	469,039.96	$ 77,653.32	.166
Dubuque Fire & Marine Insurance Company	2,376,168.17	786,932.65	.331
Farmers' Automobile Insurance Company	28,075.09	1,278.42	.046
Farmers' Insurance Company	825,317.09	227,041.96	.275
Globe National Fire Insurance Company	1,104,371.26	235,772.56	.213
Hawkeye Securities Fire Ins. Co.	751,698.64	190,279.25	.253
Horticultural Insurance Company	1,834,040.37	197,712.07	.108
Inter-State Auto Insurance Company	765,989.55	94,691.76	.124
Iowa Automobile Mutual Ins. Co.	208,780.78	45,211.19	.217
Iowa Manufacturers' Insurance Co.	226,616.90	70,218.43	.310
Iowa National Fire Insurance Company	456,498.41	104,665.85	.229
Iowa State Insurance Company (Mutual)	931,631.45	269,323.46	.289
Mill Owners' Mut. Fire Ins. Co.	838,761.07	322,509.23	.385
North American Fire Insurance Company	901.69		
Security Fire Insurance Company	663,066.27	152,239.63	.230
State Insurance Company	225,564.06	23,689.34	.105
Western Grain Dealers' Mut. Fire Ins. Co.	273,766.83	54,612.06	.199
Total Iowa Companies	$ 11,980,901.26	$ 2,853,822.18	.238
OTHER THAN IOWA COMPANIES			
Aetna Insurance Company	$ 34,239,952.09	$ 13,908,238.64	.406
Agricultural Insurance Company	6,712,020.49	2,740,008.00	.408
Alliance Insurance Company	3,997,877.55	1,422,960.55	.356
American Alliance Insurance Company	6,381,925.11	1,978,739.49	.310
American Central Insurance Company	7,215,124.10	2,700,270.75	.374
American Druggists' Fire Ins. Co.	298,767.40	60,745.47	.203
American Eagle Fire Insurance Co.	7,464,437.52	2,251,305.93	.302
American Fire Ins. Corp. of New York	540,322.55	23,529.08	.044
American Insurance Company	11,588,356.11	3,742,416.89	.323
American Merchant Marine Ins. Co.	10,094,534.89	6,670,450.95	.624
American National Fire Insurance Co.	808,073.64	225,477.65	.279
Automobile Insurance Company	16,617,364.66	6,851,675.18	.412
Bankers' and Shippers Insurance Co.	2,224,870.31	189,961.24	.854
Boston Insurance Company	13,371,015.47	5,772,394.16	.432
Buffalo Insurance Company	1,281,000.69	381,284.38	.298
Camden Fire Insurance Association	6,615,679.45	2,267,765.63	.343
Central Manufacturers' Mut. Ins. Co.	1,699,672.55	485,234.97	.286
Citizens' Insurance Company	3,947,165.70	1,424,718.82	.361
City of New York Insurance Co.	2,856,376.98	878,754.02	.308
Cleveland Natl. Fire Insurance Co.	1,531,919.90	441,708.32	.288
Columbia Insurance Company	1,535,513.80	437,748.42	.285
Columbia Natl. Fire Ins. Co.	1,422,126.71	598,636.42	.421
Commercial Union Fire Ins. Co.	2,249,836.49	743,035.10	.330
Commonwealth Ins. Co. of New York	3,998,643.83	1,429,977.00	.358
Concordia Fire Insurance Co.	3,559,480.17	1,045,227.64	.294
Connecticut Fire Insurance Company	9,923,598.83	3,231,822.32	.326
Continental Insurance Company	23,860,901.18	8,053,342.41	.337
County Fire Insurance Company	1,084,433.84	354,246.17	.327
Detroit Fire and Marine Ins. Co.	1,895,853.33	659,289.27	.348
Detroit National Fire Insurance Co.	298,732.79	155,805.71	.522
Equitable Fire and Marine Ins. Co.	3,191,531.45	944,386.11	.296
Farmers Fire Insurance Company	916,155.81	324,804.66	.355
Federal Insurance Company	13,358,046.21	6,470,966.51	.484
Federal Union Insurance Company	976,093.00	385,326.25	.395
Fidelity-Phenix Fire Insurance Company	20,674,673.96	6,760,209.12	.327

RATIO OF PREMIUMS TO LOSSES, 1919.

Business			Iowa Business		
Net Premiums Earned	Net Losses Incurred	Ratio	Gross Premiums Received	Gross Losses Paid	Ratio
$ 398.26			$ 613.76		
166,867.09	$ 73,462.33	.440	175,608.02	$ 32,494.51	.185
1,316,005.06	541,005.28	.411	171,520.15	55,094.57	.321
13,755.94	1,278.42	.093	23,071.47	1,254.74	.054
389,426.47	154,481.27	.397	746,419.27	197,991.48	.265
544,978.53	447,466.41	.821	8,338.40	19,063.66	2.286
491,473.93	173,553.29	.353	119,965.51	17,030.25	.142
435,261.14	195,612.07	.449	1,834,040.37	197,712.07	.108
269,627.50	91,312.68	.339	377,101.14	66,232.45	.176
132,135.45	42,754.01	.324	199,821.23	42,094.35	.210
148,872.82	59,015.73	.396	226,616.90	70,218.43	.310
219,965.37	90,656.28	.412	262,933.74	48,591.30	.185
641,472.49	235,886.76	.368	463,111.60	126,523.28	.273
667,476.53	323,621.57	.485	27,700.83	10,252.29	.370
127.36			694.95		
349,648.19	113,130.52	.324	491,878.21	102,359.53	.208
59,352.46	21,113.84	.356	184,792.59	22,950.04	.124
154,980.09	36,115.16	.233	194,822.96	47,844.06	.246
$ 6,001,794.68	$ 2,600,465.62	.433	$ 5,509,051.10	$ 1,067,726.40	.192
$ 19,421,789.53	$ 8,945,525.79	.461	$ 394,712.38	$ 342,772.18	.868
3,469,022.96	1,847,090.08	.532	82,903.90	62,810.00	.758
2,155,323.35	1,006,583.06	.467	32,751.40	179,643.27	5.484
1,078,269.06	420,018.09	.389	98,655.73	63,926.79	.648
2,175,004.73	979,506.83	.450	59,109.59	47,183.23	.798
205,842.12	42,670.02	.207	5,209.94	2,488.95	.478
1,842,304.23	942,138.23	.511	65,761.52	30,073.47	.457
201,579.43	56,262.73	.279	3,678.52	1,738.76	.473
6,617,776.59	2,901,925.96	.439	361,348.51	144,642.38	.400
1,190,279.94	2,244,198.23	1.885	1,469.59		
207,742.79	102,061.79	.496	11,701.29	2,336.20	.200
7,782,097.03	4,154,438.71	.534	88,809.79	57,582.19	.648
596,565.57	635,574.70	1.065	9,470.14		
7,119,690.17	3,501,742.22	.504	99,377.41	81,410.65	.819
831,794.69	324,463.42	.390	38,203.80	9,605.35	.251
3,646,200.62	1,797,428.42	.493	43,041.37	60,710.68	1.411
1,224,936.85	500,863.96	.409	12,720.30	3,705.90	.291
364,361.31	191,970.25	.527	28,916.25	32,193.46	1.113
1,192,137.26	619,803.87	.520	37,072.62	32,132.60	.867
571,843.28	297,021.46	.519	4,074.88	12,493.41	3.066
815,311.59	404,160.95	.496	11,081.18	2,328.95	.210
766,286.26	412,943.56	.539	39,299.47	38,303.43	.977
1,089,736.64	511,510.70	.469	24,176.68	16,239.22	.672
1,893,482.95	850,732.83	.449	75,358.16	35,481.89	.471
2,117,347.64	871,018.85	.411	140,637.71	45,840.42	.326
6,250,948.18	2,601,001.78	.416	182,339.56	56,004.91	.307
13,848,967.68	5,885,684.61	.421	502,705.27	177,460.29	.353
255,390.03	114,031.74	.447	12,212.88	14,649.96	1.199
1,090,746.73	514,408.93	.472	31,046.27	14,013.28	.451
130,109.09	118,627.96	.912	4,971.16	6,242.87	1.256
773,132.72	330,398.78	.427	54,150.56	19,463.90	.359
628,251.72	270,368.76	.430	26,646.10	9,152.95	.344
4,068,588.46	2,331,799.73	.573	17,087.63	10,651.40	.623
443,976.93	236,286.08	.532	1,467.53	487.35	.332
11,957,237.12	5,398,454.14	.451	260,497.14	65,753.91	.252

TABLE NO. 9

Name of Company	All Business			Iowa Business		
	Gross Premiums Received	Gross Losses Paid	Ratio	Net Premiums Earned	Net Losses Incurred	Ratio
Fire Association of Philadelphia	13,383,655.66	4,869,787.69	.364	7,609,606.43	3,546,316.36	.466
Fireman's Fund Insurance Company	29,290,857.20	13,941,369.17	.476	13,867,915.82	7,096,285.13	.511
Firemen's Insurance Company	8,207,489.12	2,923,946.47	.356	4,622,213.25	2,195,722.46	.474
Fitchburg Mut. Fire Ins. Co.	533,707.46	186,560.52	.350	366,228.30	158,794.24	.435
Franklin Fire Insurance Co.	9,304,644.51	3,414,966.86	.367	1,782,338.96	745,108.97	.418
Girard Fire and Marine Ins. Co.	2,685,570.51	782,726.15	.291	1,303,718.94	511,447.44	.392
Glens Falls Insurance Company	8,898,339.43	3,333,991.33	.375	4,801,375.39	2,450,905.42	.510
Globe & Rutgers Fire Insurance Co.	28,528,541.37	12,097,242.95	.424	15,579,604.34	9,284,573.05	.596
Grain Dealers' Natl. Mut. Fire Ins. Co.	651,309.92	295,791.47	.454	633,666.77	281,831.15	.445
Granite State Fire Insurance Co.	1,762,241.54	680,632.44	.386	948,557.54	453,389.39	.478
Great American Insurance Company	28,985,471.02	9,971,756.76	.344	16,773,378.29	7,766,774.02	.463
Hanover Fire Insurance Company	6,564,895.77	2,528,638.70	.385	3,704,185.21	1,644,574.71	.437
Hardware Dealers' Mutual Insurance Co.	783,771.69	140,211.44	.179	581,071.46	128,061.44	.220
Hartford Fire Insurance Company	50,639,549.19	18,842,588.08	.372	32,724,582.74	13,817,859.03	.422
Henry Clay Fire Insurance Co.	747,985.33	208,982.59	.279	411,411.69	179,107.87	.435
Home Fire & Marine Ins. Co. of California	4,551,557.18	1,409,967.04	.310	1,568,089.89	908,787.45	.580
Home Insurance Company	50,914,664.60	18,493,148.05	.363	31,503,398.32	14,004,836.53	.445
Hudson Insurance Company	1,553,429.89	148,856.80	.958	251,001.78	131,832.98	.525
Imperial Assurance Company	1,661,049.71	437,191.20	.263	640,281.37	254,902.69	.398
Indiana Lumbermen's Mut. Ins. Assn.	841,265.76	203,641.21	.242	707,467.32	199,958.04	.283
Insurance Company of North America	32,437,793.74	12,871,381.42	.397	19,049,291.32	8,752,426.80	.459
Insurance Co. of State of Pennsylvania	4,476,148.98	1,964,048.17	.439	2,579,958.08	1,273,265.93	.496
International Insurance Company	3,635,512.06	2,124,111.88	.584	3,077,804.16	1,506,797.36	.489
Liberty Fire Insurance Company	291,271.12	19,911.64	.068	89,935.00	42,304.07	.470
Lumber Mutual Fire Insurance Company	873,031.44	218,087.22	.250	756,545.73	224,892.48	.297
Lumbermen's Mutual Insurance Company	1,595,779.19	404,896.11	.254	1,125,826.87	437,287.11	.388
Marquette National Fire Insurance Co.	1,507,460.59	426,161.49	.283	627,789.35	344,615.77	.540
Massachusetts Fire & Marine Ins. Co.	2,451,090.71	1,215,979.19	.496	1,249,187.63	745,169.36	.597
Mechanics' Insurance Company	1,482,745.63	513,670.96	.346	776,362.21	350,424.74	.451
Mechanics' & Traders' Insurance Co.	2,359,186.38	528,411.14	.224	956,244.22	405,738.57	.424
Mercantile Insurance Co. of America	3,393,738.29	1,233,632.34	.364	1,661,074.45	760,992.93	.458
Merchants' Fire Assur. Corp. of New York	3,107,027.30	1,174,835.44	.378	1,821,690.30	930,219.31	.511
Michigan Millers' Mut. Fire Ins. Co.	1,749,645.78	726,089.87	.415	1,418,654.42	775,100.23	.546
Millers' National Insurance Company	3,019,497.30	1,048,834.35	.347	1,820,036.72	881,251.58	.484
Milwaukee Mechanics' Insurance Co.	4,919,808.28	1,610,018.46	.327	3,279,204.54	1,473,489.19	.449
Minneapolis Fire & Marine Ins. Co.	2,572,223.95	1,147,198.38	.446	1,166,355.35	581,515.16	.499
Minnesota Implement Mut. Fire Ins. Co.	1,261,946.86	239,665.80	.190	688,112.62	202,309.68	.294
National Ben Franklin Fire Ins. Co.	4,256,966.86	1,359,750.85	.319	2,461,746.42	1,036,170.78	.421
National Fire Insurance Company	26,556,914.41	10,145,734.44	.382	13,745,315.32	6,118,199.65	.445
National Liberty Insurance Company	9,542,173.85	3,350,908.17	.351	5,261,000.47	2,344,957.77	.446
National Reserve Insurance Compani	259,446.48	12,263.83	.047	82,931.06	21,757.61	.262
National Security Fire Insurance Co.	228,342.96	70,580.88	.309	78,210.68	34,494.09	.441
National Union Fire Insurance Company	7,401,367.14	2,640,638.96	.357	3,468,200.00	1,605,345.31	.463
Newark Fire Insurance Company	4,350,852.00	1,443,588.98	.332	1,975,796.71	903,409.72	.457
New Brunswick Fire Insurance Co.	3,247,499.13	1,292,506.06	.398	1,722,373.61	985,317.89	.572
New Hampshire Fire Insurance Company	7,018,587.03	2,421,975.29	.345	4,127,525.75	1,862,624.04	.451
New Jersey Insurance Company	2,938,001.39	1,452,875.01	.495	1,536,486.34	929,366.09	.605
Niagara Fire Insurance Company	12,964,489.74	4,286,767.58	.331	6,588,973.77	3,053,119.20	.463
North River Insurance Company	7,308,052.48	2,334,832.68	.319	3,891,848.54	1,699,377.72	.437
Northwestern Fire & Marine Ins. Co.	3,072,022.54	1,338,290.79	.436	471,484.50	223,916.85	.475
Northwestern Mut. Fire Association	2,566,189.41	503,687.01	.196	1,429,267.99	443,246.40	.310
Northwestern National Insurance Company	7,295,682.14	3,110,353.58	.421	4,226,679.00	1,810,317.09	.418
Ohio Farmers' Insurance Company	3,779,023.00	1,427,638.14	.378	2,382,529.53	1,192,177.56	.500
Ohio Hdwe. Dealers' Mut. Fire Ins. Co.	150,819.46	37,012.87	.245	101,867.87	32,696.70	.321
Old Colony Insurance Co.	2,919,501.79	1,160,978.06	.398	1,412,856.08	791,553.59	.560
Orient Insurance Co.	4,573,432.35	1,489,573.16	.326	2,392,769.57	962,283.22	.402
Pacific Fire Insurance Company	3,805,474.72	1,383,686.21	.364	1,757,509.93	1,023,460.13	.582
Pennsylvania Fire Insurance Company	7,345,423.48	2,721,105.32	.370	4,397,479.56	2,005,296.64	.456
Pa. Lumbermen's Mut. Fire Ins. Co.	809,786.16	205,396.63	.254	713,140.38	216,326.50	.303
Phoenix Insurance Company	16,435,467.03	5,608,963.19	.341	8,989,260.04	3,752,650.62	.417

—Continued.

Business			Iowa Business		
Net Premiums Earned	Net Losses Incurred	Ratio	Gross Premiums Received	Gross Losses Paid	Ratio
7,609,606.43	3,546,316.36	.466	121,778.61	56,272.60	.462
13,867,915.82	7,096,285.13	.511	932,969.54	327,925.26	.351
4,622,213.25	2,195,722.46	.474	96,221.70	38,416.88	.399
366,228.30	158,794.24	.435	979.33	4,526.80	4.622
1,782,338.96	745,108.97	.418	87,506.35	43,215.23	.493
1,303,718.94	511,447.44	.392	32,154.83	23,241.58	.723
4,801,375.39	2,450,905.42	.510	72,745.11	96,601.58	1.328
15,579,604.34	9,284,573.05	.596	150,862.44	134,556.77	.892
633,666.77	281,831.15	.445	9,818.29	2,762.09	.281
948,557.54	453,389.39	.478	3,069.79	4,358.84	1.208
16,773,378.29	7,766,774.02	.463	601,095.35	251,480.87	.418
3,704,185.21	1,644,574.71	.437	197,661.49	80,628.09	.408
581,071.46	128,061.44	.220	5,422.99	4,153.49	.766
32,724,582.74	13,817,859.03	.422	696,703.96	316,260.35	.454
411,411.69	179,107.87	.435	2,323.89	3,454.54	1.487
1,568,089.89	908,787.45	.580	25,142.46	10,282.57	.409
31,503,398.32	14,004,836.53	.445	508,429.16	167,797.23	.330
251,001.78	131,832.98	.525	9,458.98	626.31	.066
640,281.37	254,902.69	.398	30,417.95	24,340.95	.800
707,467.32	199,958.04	.283	763.05	638.06	.836
19,049,291.32	8,752,426.80	.459	307,006.28	251,359.04	.819
2,579,958.08	1,273,265.93	.496	69,510.97	30,936.23	.445
3,077,804.16	1,506,797.36	.489	37,924.66	49,202.19	1.297
89,935.00	42,304.07	.470	9,708.18	2,183.94	.223
756,545.73	224,892.48	.297	751.22	637.76	.849
1,125,826.87	437,287.11	.388	1,264.36	761.25	.602
627,789.35	344,615.77	.540	17,907.12	9,869.10	.551
1,249,187.63	745,169.36	.597	2,223.38	2,892.99	1.301
776,362.21	350,424.74	.451	22,514.18	20,996.68	.932
956,244.22	405,738.57	.424	19,835.15	24,550.59	1.238
1,661,074.45	760,992.93	.458	61,786.14	30,495.80	.494
1,821,690.30	930,219.31	.511	13,584.52	13,460.78	.991
1,418,654.42	775,100.23	.546	11,794.18	10,280.47	.872
1,820,036.72	881,251.58	.484	13,842.59	7,832.56	.566
3,279,204.54	1,473,489.19	.449	165,879.85	45,830.44	.276
1,166,355.35	581,515.16	.499	69,658.49	26,011.23	.373
688,112.62	202,309.68	.294	62,846.67	8,849.56	.141
2,461,746.42	1,036,170.78	.421	58,125.49	37,386.29	.643
13,745,315.32	6,118,199.65	.445	597,634.11	405,687.27	.679
5,261,000.47	2,344,957.77	.446	88,863.27	32,483.80	.366
82,931.06	21,757.61	.262	20,261.26	78.79	.004
78,210.68	34,494.09	.441	17,221.22	544.50	.032
3,468,200.00	1,605,345.31	.463	126,807.24	45,702.32	.361
1,975,796.71	903,409.72	.457	24,514.07	16,756.27	.683
1,722,373.61	985,317.89	.572	16,724.35	27,607.74	1.654
4,127,525.75	1,862,624.04	.451	110,022.72	45,750.73	.416
1,536,486.34	929,366.09	.605	25,852.42	31,356.47	1.213
6,588,973.77	3,053,119.20	.463	66,948.31	64,413.27	.962
3,891,848.54	1,699,377.72	.437	137,602.04	35,032.85	.254
471,484.50	223,916.85	.475	254,820.88	83,363.61	.327
1,429,267.99	443,246.40	.310	10,169.23	1,397.44	.137
4,226,679.00	1,810,317.09	.418	125,579.69	45,907.08	.366
2,382,529.53	1,192,177.56	.500	28,602.82	31,657.11	1.104
101,867.87	32,696.70	.321	11.30		
1,412,856.08	791,553.59	.560	35,789.96	38,177.63	1.067
2,392,769.57	962,283.22	.402	80,265.98	23,924.41	.298
1,757,509.93	1,023,460.13	.582	20,831.96	48,458.92	2.327
4,397,479.56	2,005,296.64	.456	122,782.36	28,283.38	.230
713,140.38	216,326.50	.303	582.32	518.84	.939
8,989,260.04	3,752,650.62	.417	648,320.17	185,809.40	.287

TABLE NO. 9

Name of Company	All Business			Iowa Business		
	Gross Premiums Received	Gross Losses Paid	Ratio	Gross Premiums Received	Gross Losses Paid	Ratio
Providence Washington Insurance Co.	11,805,150.63	5,020,561.02	.425	51,149.62	49,027.66	.959
Queen Ins. Co. of America	13,238,866.27	4,972,151.52	.376	148,457.30	74,886.55	.504
Reliance Insurance Company	1,874,696.17	702,802.64	.375	43,280.34	12,659.60	.292
Republic Insurance Company	2,220,281.96	445,708.96	.201	18,500.88	3,485.45	.188
Retail Hdwe. Mut. Fire Ins. Co.	1,050,430.22	173,098.69	.165	24,969.63	6,194.92	.248
Rhode Island Insurance Company	4,104,784.95	1,295,693.13	.316	47,853.37	36,710.28	.767
Richmond Insurance Co. of New York	1,988,991.09	658,355.71	.331	15,107.14	18,099.64	1.197
Rocky Mountain Fire Ins. Co.	620,848.59	266,911.52	.423	20,528.92	17,618.24	.858
Rossia Insurance Co. of America	9,788,972.69	5,060,334.87	.520	110,468.69	236,884.55	2.144
St. Paul Fire & Marine Ins. Co.	18,878,156.12	8,127,377.16	.431	428,005.41	185,960.63	.434
St. Paul Mut. Hail & Cyclone Ins. Co.	271,713.50	107,965.75	.397	152.75		
Safeguard Insurance Co. of New York	624,583.71	119,366.00	.191	12,566.86	1,321.83	.105
Security Insurance Company	8,342,601.03	2,915,727.23	.349	164,649.11	88,668.97	.538
South Carolina Insurance Company	753,495.21	154,013.21	.204	3,499.97	4,096.15	1.170
Springfield Fire and Marine Ins. Co.	15,654,338.26	5,347,887.02	.342	364,110.23	190,244.26	.522
Standard Fire Insurance Co.	1,215,829.43	543,063.89	.447	14,562.49	12,729.23	.887
Star Ins. Co. of America	3,026,127.13	915,214.10	.302	45,683.06	35,669.62	.781
State Farmers' Mut. Hail Ins. Co.	526,465.48	191,141.05	.363	384.30		
Sterling Fire Insurance Company	2,097,504.69	720,923.09	.344	1,920.32		
Tri-State Mut. Grain Dealers' Ins. Co.	109,399.66	19,864.47	.182	11,864.30	7,161.88	.603
Twin City Fire Insurance Company	1,435,238.87	579,544.66	.404	30,730.18	11,625.37	.378
United Mutual Fire Ins. Co.	399,543.2	124,224.23	.311	3,256.37	1,853.71	.569
United States Fire Insurance Company	10,900,280.7	3,976,712.11	.365	392,516.11	35,130.03	.090
Utah Home Fire Insurance Co.	1,168,054.01	272,274.47	.233			
Victory Ins. Co. of Philadelphia						
Westchester Fire Insurance Co.	11,868,609.78	4,751,855.51	.400	86,803.62	76,902.20	.865
Western Alliance Ins. Co.	320,134.85	121,014.93	.378	4,219.43	73.56	.017
Total other than Iowa Companies	$ 813,886,717.83	$305,792,033.63	.376	$ 12,093,433.01	$ 6,144,728.35	.508
OTHER THAN U. S. COMPANIES						
Atlas Assurance Company	$ 6,655,119.62	$ 2,461,999.66	.370	$ 63,054.73	$ 112,591.19	1.786
British American Assurance Co.	2,964,842.39	1,243,581.04	.419	20,701.16	46,819.29	2.262
Caledonian Insurance Co.	3,876,662.45	1,455,625.19	.375	16,803.44	27,571.99	1.641
Century Insurance Company	1,026,803.23	327,659.61	.319	243.28	326.15	1.341
Christiana General Insurance Co.	4,829,852.30	1,284,975.05	.266	41,018.37	50,933.33	1.242
Commercial Union Assur. Company	18,030,950.10	6,552,623.41	.363	156,692.14	63,433.87	.405
Eagle Star & British Dominions Ins. Co.	3,326,946.36	740,561.03	.222	17,962.18	6,977.46	.388
Fire Reinsurance Company	4,346,467.71	1,760,733.44	.405	37,753.97	64,535.18	1.709
First Russian Insurance Company	3,377,907.11	1,284,204.30	.380	22,702.29	34,416.08	1.516
General Fire Assurance Company	2,153,243.01	797,034.45	.370	13,828.63	24,016.61	1.737
Indemnity Mut. Marine Assur. Co.	1,999,605.24	1,139,191.96	.570	1,908.50	1,805.78	.946
Jakor Insurance Company	3,431,716.84	2,710,896.54	.790	53,890.12	109,606.26	2.034
Liverpool & London & Globe Ins. Co.	26,068,892.04	10,232,945.60	.392	239,096.83	220,749.35	.923
London Assurance Corporation	9,002,980.06	3,511,852.64	.390	53,916.97	24,900.79	.462
London & Lancashire Fire Ins. Co.	7,135,775.70	2,182,004.57	.306	70,362.76	14,140.61	.201
Moscow Fire Insurance Company	3,463,066.18	1,442,393.85	.416	25,501.05	55,709.34	2.185
Nationale Fire Ins. Company	2,264,349.33	717,873.60	.317	17,830.33	10,995.28	.617
National Insurance Company	3,825,914.14	1,756,201.28	.459	24,731.52	61,852.25	2.501
Netherlands Fire & Life Ins. Co.	2,103,479.23	755,865.28	.359	38,188.49	90,214.79	2.362
Nippon Fire Insurance Company	174,082.44	25,009.74	.144	1,622.00	4.15	.003
Nordisk Reinsurance Company	260,641.58	1,034.09	.004	1,758.92		
Norske Lloyd Insurance Company	7,606,389.78	3,875,484.67	.510	20,993.33	53,665.43	2.556
Northern Assurance Company	9,220,566.88	3,351,665.82	.363	73,056.03	23,915.17	.327
Northern Insurance Company of Moscow	1,334,486.21	576,060.44	.432	14,915.55	16,555.86	1.110
North British & Mercantile Insurance Co.	12,503,014.95	4,212,054.05	.337	218,561.59	45,447.77	.208
Norwegian Atlas Insurance Company	1,814,201.02	502,153.59	.277	3,310.73	87.49	.026
Norwegian Assurance Union	2,491,896.18	2,333,849.19	.937	9,163.26	23,656.82	2.582
Norwegian Union Fire Insurance Society	7,059,300.22	2,914,308.79	.413	57,235.20	94,941.50	1.659
Palatine Insurance Company	5,626,400.93	1,642,607.71	.292	73,586.92	37,730.94	.513
Paternelle Fire Insurance Company	2,133,364.44	748,852.69	.351	42,989.07	15,060.97	.350

—Continued.

Business			Iowa Business		
Net Premiums Earned	Net Losses Incurred	Ratio	Gross Premiums Received	Gross Losses Paid	Ratio
6,141,464.29	3,073,575.83	.500	51,149.62	49,027.66	.959
7,993,311.15	3,375,103.39	.422	148,457.30	74,886.55	.504
954,599.45	424,811.34	.445	43,280.34	12,659.60	.292
1,181,985.84	475,970.37	.403	18,500.88	3,485.45	.188
871,260.11	190,925.36	.219	24,969.63	6,194.92	.248
1,514,844.07	650,283.02	.429	47,853.37	36,710.28	.767
800,661.32	333,514.31	.417	15,107.14	18,099.64	1.197
334,854.02	194,444.79	.581	20,528.92	17,618.24	.858
7,688,184.14	4,882,289.66	.635	110,468.69	236,884.55	2.144
11,810,044.35	5,259,508.20	.445	428,005.41	185,960.63	.434
271,713.50	109,879.10	.404	152.75		
257,105.73	99,381.75	.386	12,566.86	1,321.83	.105
4,529,980.84	1,961,990.94	.433	164,649.11	88,668.97	.538
304,637.49	142,357.74	.467	3,499.97	4,096.15	1.170
9,128,091.06	3,909,653.06	.428	364,110.23	190,244.26	.522
736,485.04	355,780.57	.483	14,562.49	12,729.23	.887
826,970.37	460,686.74	.557	45,683.06	35,669.62	.781
526,465.48	190,633.50	.362	384.30		
752,184.55	419,271.38	.557	1,920.32		
62,911.81	10,095.01	.160	11,864.30	7,161.88	.603
132,467.21	75,264.33	.568	30,730.18	11,625.37	.378
266,269.81	94,514.18	.355	3,256.37	1,853.71	.569
5,564,370.08	2,633,013.02	.473	392,516.11	35,130.03	.090
453,651.53	208,824.56	.460			
6,672,771.37	3,173,829.73	.476	86,803.62	76,902.20	.865
87,392.77	81,506.89	.933	4,219.43	73.56	.017
$ 423,737,752.15	$ 203,646,849.85	.470	$ 12,093,433.01	$ 6,144,728.35	.508
$ 3,070,051.88	$ 1,401,783.60	.457	$ 63,054.73	$ 112,591.19	1.786
1,496,434.52	660,521.40	.441	20,701.16	46,819.29	2.262
2,062,956.79	955,917.97	.463	16,803.44	27,571.99	1.641
359,073.21	170,557.32	.475	243.28	326.15	1.341
2,843,711.34	1,409,822.03	.496	41,018.37	50,933.33	1.242
9,758,208.06	4,226,986.58	.433	156,692.14	63,433.87	.405
1,419,270.54	658,673.62	.464	17,962.18	6,977.46	.388
2,281,227.01	1,176,224.41	.516	37,753.97	64,535.18	1.709
2,325,138.44	1,211,986.07	.521	22,702.29	34,416.08	1.516
941,682.15	446,343.90	.474	13,828.63	24,016.61	1.737
805,357.92	622,008.59	.772	1,908.50	1,805.78	.946
2,895,992.12	1,428,143.67	.493	53,890.12	109,606.26	2.034
12,088,252.33	4,941,401.84	.410	239,096.83	220,749.35	.923
4,193,520.65	1,893,702.37	.452	53,916.97	24,900.79	.462
3,593,559.47	1,458,364.92	.406	70,362.76	14,140.61	.201
2,555,882.17	1,336,568.74	.523	25,501.05	55,709.34	2.185
777,704.61	354,529.70	.456	17,830.33	10,995.28	.617
2,789,223.15	2,044,574.73	.733	24,731.52	61,852.25	2.501
660,871.59	282,128.42	.427	38,188.49	90,214.79	2.362
66,579.07	36,133.78	.543	1,622.00	4.15	.003
101,504.51	16,853.09	.166	1,758.92		
5,375,341.40	4,069,381.88	.757	20,993.33	53,665.43	2.556
4,881,875.26	2,153,993.33	.441	73,056.03	23,915.17	.327
935,966.90	474,338.50	.507	14,915.55	16,555.86	1.110
6,878,779.09	2,974,131.04	.432	218,561.59	45,447.77	.208
1,128,935.14	665,998.00	.590	3,310.73	87.49	.026
2,600,792.84	2,377,163.86	.914	9,163.26	23,656.82	2.582
3,489,193.21	1,703,487.12	.488	57,235.20	94,941.50	1.659
2,687,326.67	1,137,357.21	.423	73,586.92	37,730.94	.513
1,463,569.44	739,480.89	.505	42,989.07	15,060.97	.350

TABLE NO. 9

Name of Company	All		
	Gross Premiums Received	Gross Losses Paid	Ratio
Phenix Insurance Company	2,209,682.13	673,060.28	.305
Phoenix Assurance Company	8,991,607.03	3,284,076.37	.365
Prudentia Re & Coinsurance Company	2,963,233.87	862,665.57	.291
Reinsurance Company (Salamandra)	1,515,691.55	270,476.01	.179
Royal Insurance Company	23,051,478.13	8,516,698.27	.369
Royal Exchange Assurance	7,084,419.87	2,909,503.29	.411
Russian Insurance Company	2,165,841.66	968,395.77	.448
Salamandra Insurance Company	7,802,867.94	3,921,622.27	.503
Scandinavia Insurance Company	9,515,254.86	2,918,806.22	.307
Scandinavian American Assur. Corp	4,343,655.76	2,282,119.73	.525
Scottish Union & National Ins. Co	8,891,193.13	3,006,515.06	.338
Second Russion Insurance Company	1,924,965.93	595,405.97	.309
Skandia Insurance Company	2,107,337.73	764,189.34	.363
Spanish American Union Insurance Co	3,110,109.70	744,860.42	.239
Sun Insurance Office	8,325,754.65	3,253,845.75	.391
Svea Fire & Life Insurance Co	3,346,797.94	1,136,636.44	.340
Swiss Reinsurance Company	3,357,461.63	1,208,319.06	.360
Tokio Marine & Fire Insurance Company	4,652,905.15	1,886,229.49	.405
Union Assurance Society	2,821,468.50	899,816.40	.319
Union Fire Insurance Company	1,852,857.48	651,042.17	.351
Union Insurance Society of Canton	5,248,962.10	1,340,477.62	.255
Union Marine Insurance Company	3,012,363.55	1,814,528.64	.602
Union & Phenix Espanol Insurance Co	4,681,443.96	1,511,167.14	.323
United British Insurance Company	2,067,636.88	894,519.17	.433
Urbaine Fire Insurance Company	5,967,598.61	1,907,387.02	.320
Warsaw Fire Insurance Company	830,381.89	416,210.52	.501
Western Assurance Company	6,591,862.65	3,140,855.74	.476
Total other than U. S. Companies	$ 298,533,751.95	$114,310,883.01	.383
Total all Fire Companies	$1,124,401,371.04	$422,957,338.82	.376

—Continued.

Business			Iowa Business		
Net Premiums Earned	Net Losses Incurred	Ratio	Gross Premiums Received	Gross Losses Paid	Ratio
777,704.61	351,200.43	.452	15,027.86	9,076.02	.604
3,713,032.67	1,593,094.06	.429	89,630.51	110,445.84	1.232
1,641,279.92	954,258.52	.581	33,989.30	56,495.71	1.662
629,622.16	319,723.01	.508	20,421.86	14,793.00	.724
12,445,228.36	5,309,354.43	.427	419,120.35	135,559.23	.323
3,328,205.56	1,865,863.45	.561	60,393.17	41,808.48	.692
1,613,369.15	870,714.38	.539	15,938.15	35,925.49	2.254
4,114,860.87	1,952,842.07	.475	102,109.32	146,038.04	1.430
6,084,951.34	3,349,234.32	.550	129,400.62	154,748.68	1.196
3,019,034.71	2,619,170.65	.868	10,734.83		
3,986,845.57	1,735,012.86	.435	141,469.92	93,001.66	.657
1,894,900.61	1,224,792.26	.646	14,284.83	24,782.17	1.734
1,453,288.06	734,730.64	.505	42,366.12	15,069.53	.355
1,664,981.02	857,807.06	.515	27,672.42	14,257.45	.515
4,233,383.99	2,268,784.60	.536	84,879.06	34,636.65	.408
1,590,483.39	711,331.77	.447	28,257.35	34,295.36	1.214
2,166,575.94	1,168,312.11	.539	43,047.15	56,728.47	1.318
1,710,711.18	1,016,704.98	.594	9,599.03	5,481.13	.571
1,166,196.24	610,858.73	.524	27,022.51	10,996.84	.407
926,286.25	409,337.76	.442	12,313.63	6,012.01	.488
2,533,051.74	1,783,801.88	.704	18,865.87	855.62	.045
831,210.82	612,764.45	.737	2,674.28	660.40	.247
3,094,132.25	1,566,369.65	.506	56,050.84	48,234.97	.861
822,214.13	794,220.86	.966	3,293.10		
3,744,520.98	1,795,520.32	.480	11,053.84	20,173.99	1.824
678,453.53	389,999.94	.575	9,443.01	21,321.73	2.258
2,794,687.82	1,671,339.51	.598	34,557.49	30,120.49	.872
$ 159,197,339.35	$ 81,565,878.28	.512	$ 2,896,975.78	$ 2,454,170.61	.847
$ 398,936,886.18	$ 287,813,193.75	.481	$ 20,499,459.89	$ 9,656,625.36	.471

TABLE 10—FIRE RECIPROCAL EXCHANGES—LOCATION, ATTORNEYS AND GENERAL BUSINESS.

Official Title of Exchange	Home Office	Name of Attorney	Commenced Business	Insurance in Force: Amount	Insurance in Force: Premium Deposits	Financial Condition December 31: Admitted Assets	Liabilities	Surplus	Assets Available for Payment of Losses
IOWA EXCHANGE									
State Automobile Ins. Assn.	Des Moines, Iowa	Automobile Underwriters	May, 1919	$ 7,699,841.00	$ 12,961.30	$ 54,561.87	$ 8,007.70	$ 46,454.17	$ 52,944.39
OTHER THAN IOWA EXCHANGES									
American Exchange Underwriters	New York, N. Y.	Weed & Kennedy	1892	60,710,405.00	213,257.44	962,570.44	112,914.92	789,655.52	897,013.64
Belt Auto Indemnity Assn.	El Paso, N. Y.	C. J. Alyea & F. C. Nichols	Nov., 1915	19,427,045.00	414,805.92	322,594.05	288,332.40	34,261.65	241,664.61
Canners' Exchange	Chicago, Ill.	Lansing B. Warner	Dec., 1907	46,530,964.18	562,204.06	1,123,488.36	361,263.90	762,224.46	1,043,326.49
Druggists' Indemnity Exchange	St. Louis, Mo.	H. W. Eddy	1908	None	129,487.83	164,469.55	66,921.40	97,548.15	162,292.06
Hardware Underwriters	Elgin, Ill.	Leon D. Nish, Inc.	June, 1912	7,719,181.00	109,898.39	172,873.62	56,836.06	116,037.56	170,986.76
Illinois Automobile Ins. Exchange	Bloomington, Ill.	F. S. Larison	Nov., 1914	12,541,122.00	73,600.00	235,601.05	57,353.82	178,247.23	215,092.23
Individual Underwriters	New York, N. Y.	E. W. Brown	1881	106,294,718.00	591,736.14	1,229,086.09	669,066.16	560,019.93	849,844.14
Inter Insurers' Exchange	Kansas City, Mo.	H. J. Straight Co.	Jan., 1905	16,092,921.00	90,448.28	161,163.87	45,101.25	116,062.62	160,659.27
Lumberman's Exchange	Kansas City, Mo.	J. W. Garvey	1894	8,799,952.00	85,315.10	141,229.32	94,463.58	46,765.74	89,423.29
Motor Car Indemnity Exchange	Chicago, Ill.	Bell & Rice	1917	----------	87,710.12	110,206.27	28,430.03	81,776.24	81,776.24
New York Reciprocal Underwriters	New York, N. Y.	E. W. Brown	1891	251,525,618.00	828,499.34	2,544,849.82	946,247.10	1,598,602.72	1,998,298.84
Reciprocal Exchange	Kansas City, Mo.	Bruce Dodson	Dec., 1900	53,953,655.00	514,353.45	882,543.22	308,133.35	574,409.87	831,649.42
Reciprocal Underwriters	Kansas City, Mo.	J. W. Garvey & Co.	1897	8,143,040.00	83,094.46	182,913.40	90,685.98	92,227.42	134,074.65
Retail Lumberman's Inter Ins. Exchange	Minneapolis, Minn.	O. D. Hauschild	Jan., 1917	39,278,380.50	432,575.32	746,436.91	223,584.19	522,852.72	739,140.38
Underwriters' Exchange	Kansas City, Mo.	H. J. Straight Co.	Feb., 1902	127,066,915.00	425,313.18	1,341,671.63	229,140.93	1,112,530.70	1,333,450.59
United Retail Mer. Underwriting Assn.	Minneapolis, Minn.	United Retail Merchants Underwriting Co.		2,002,298.00	16,342.50	73,008.33	9,534.41	63,468.92	71,639.67
United States Auto Ins. Exchange	Kansas City, Mo.	American Insurers	March, 1917	----------	96,273.26	115,260.11	67,098.04	48,162.07	106,246.93
Western Reciprocal Underwriters	Kansas City, Mo.	Campbell Harvey Co.	March, 1908	20,051,751.00	248,140.32	187,257.37	157,043.04	30,214.33	154,284.49
Wholesale Grocery Subscribers	Chicago, Ill.	Lansing B. Warner, Inc.	1913	37,884,154.01	353,251.30	643,389.77	230,778.89	412,610.88	589,236.53
Total of all Fire Reciprocal Exchanges	----------	----------	----------	$825,721,960.69	$5,369,977.71	$ 11,335,070.05	$4,050,937.15	$7,284,132.90	$ 9,923,044.62

TABLE 11—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Home Office
IOWA EXCHANGE	
State Automobile Insurance Association	Des Moines, Iowa
OTHER THAN IOWA EXCHANGES	
American Exchange Underwriters	New York, N. Y.
Belt Auto Indemnity Association	El Pass, Ill.
Canners' Exchange	Chicago, Ill.
Druggists' Indemnity Exchange	St. Louis, Mo.
Hardware Underwriters	Elgin, Ill.
Illinois Automobile Insurance Exchange	Bloomington, Ill.
Individual Underwriters	New York, N. Y.
Inter Insurers Exchange	Kansas City, Mo.
Lumberman's Exchange	Kansas City, Mo.
Motor Car Indemnity Exchange	Chicago, Ill.
New York Reciprocal Underwriters	New York, N. Y.
Reciprocal Exchange	Kansas City, Mo.
Reciprocal Underwriters	Kansas City, Mo.
Retail Lumberman's Inter Insurance Exchange	Minneapolis, Minn.
Underwriters' Exchange	Kansas City, Mo.
United Retail Merchants' Underwriting Association	Minneapolis, Minn.
United State Auto Insurance Exchange	Kansas City, Mo.
Western Reciprocal Underwriters	Kansas City, Mo.
Wholesale Grocery Subscribers	Chicago, Ill.
Total of all Fire Reciprocal Exchanges	

TABLE 12—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Net Losses Paid	Dividends to Subscribers
IOWA EXCHANGE		
State Automobile Insurance Association	$ 8,153.17	$ 53.73
OTHER THAN IOWA EXCHANGES		
American Exchange Underwriters	7,240.40	22,371.28
Belt Auto Indemnity Association	463,231.41	
Canners Exchange	71,544.60	192,724.91
Druggists' Indemnity Exchange	22,853.12	59,232.96
Hardware Underwriters	15,305.10	55,371.86
Illinois Automobile Insurance Exchange	201,802.63	241.59
Individual Underwriters	4,075.00	257,395.34
Inter Insurers' Exchange	6,219.69	10,632.59
Lumberman's Exchange	18,668.92	35,319.29
Motor Car Indemnity Exchange	56,751.53	
New York Reciprocal Underwriters	26,310.76	537,928.41
Reciprocal Exchange	182,713.65	180,350.68
Reciprocal Underwriters	13,773.27	28,069.99
Retail Lumberman's Inter Insurance Exchange	76,448.19	483,647.24
Underwriters' Exchange	36,910.68	90,337.08
United Retail Merchants' Underwriting Association	4,044.99	167.47
United State Auto Insurance Exchange	54,964.34	6,751.33
Western Reciprocal Underwriters	132,179.22	58,909.68
Wholesale Grocery Subscribers	51,199.45	45,585.98
Total of all Fire Reciprocal Exchanges	$1,464,390.42	$ 2,104,520.58

—INCOME ACCOUNT FOR YEAR 1919.

Ledger Assets Dec. 31, 1918	Net Premiums Deposits Written	Gross Interest Rents	All Other Income	Total Income	Total Income and Assets of Previous Year
----------	$ 29,511.64	----------	$ 50,880.03	$ 80,391.67	$ 80,391.67
$ 713,259.58	217,676.50	$ 30,033.20	----------	247,709.70	960,969.28
215,818.90	629,238.86	6,268.58	306,354.83	941,862.27	1,157,681.17
761,162.22	738,824.82	25,584.92	89,179.91	853,589.65	1,614,751.87
132,231.42	172,629.62	4,289.10	2.42	177,069.14	309,293.56
104,065.31	137,334.93	4,701.76	27,560.52	169,597.21	273,662.52
68,086.46	351,501.02	1,828.18	30,000.00	383,329.20	451,415.66
943,824.03	607,328.95	31,087.19	69,781.00	708,197.14	1,652,021.17
126,236.56	62,904.24	5,692.70	----------	68,596.94	194,923.50
103,078.28	107,353.50	4,326.96	6,062.50	117,742.96	220,821.24
73,137.05	51,569.28	----------	96,059.13	147,628.41	220,765.46
2,262,668.18	842,145.24	85,185.30	975.00	928,305.54	3,290,973.72
1,113,060.35	707,527.25	26,501.87	88,393.50	822,512.62	1,935,572.98
139,576.08	105,318.78	5,205.30	8,575.00	119,099.08	258,675.16
569,027.77	511,811.19	28,464.11	277,604.62	817,379.92	1,386,407.69
1,119,991.08	402,645.79	51,013.13	1,503.33	455,162.25	1,575,153.33
----------	28,717.96	777.98	62,312.15	91,808.09	91,808.09
126,334.90	135,457.92	398.13	108,492.45	244,348.50	370,683.40
145,544.72	354,486.18	3,816.04	63.48	358,365.70	503,910.42
295,872.93	439,067.05	14,442.03	238,362.31	691,871.39	987,744.32
$ 9,113,065.83	$ 6,632,550.72	$ 329,806.48	$ 1,462,163.18	$ 8,424,520.38	$ 17,537,586.21

—DISBURSEMENTS DURING YEAR 1919.

Administration Expenses	Taxes Licenses and Fees	Guarantee Fund	All Other Disbursements	Total Disbursements	Balance
$ 15,185.00	$ 423.00	----------	$ 1,909.90	$ 25,724.79	$ 54,666.88
32,818.35	3,843.66	----------	23,932.79	100,206.58	880,762.70
306,304.83	14,202.71	$ 16,875.00	81,319.69	881,933.64	275,747.53
102,336.71	5,286.22	28,890.00	34,654.27	495,436.71	1,119,315.16
43,245.50	3,985.56	----------	5,245.31	144,562.45	164,671.11
21,442.87	2,982.16	----------	6,000.81	101,102.80	172,559.72
91,563.32	1,494.47	----------	41,640.27	336,743.28	114,672.38
98,938.91	13,211.38	----------	31,370.28	429,990.91	1,222,040.26
10,212.64	1,063.60	----------	2,621.48	30,251.40	164,672.10
22,411.89	978.01	----------	2,213.81	79,591.92	141,229.32
52,325.79	433.29	----------	28,418.32	138,928.93	81,836.53
107,375.15	19,454.77	----------	83,652.51	774,719.60	2,516,254.12
193,857.68	10,186.82	----------	8,181.01	575,289.79	1,300,273.19
22,198.25	1,230.39	----------	10,470.01	75,761.76	182,913.40
86,252.37	6,878.25	----------	571.75	653,707.80	732,609.89
64,452.33	8,518.97	----------	9,671.68	209,910.04	1,305,248.29
12,281.94	691.28	----------	1,607.96	18,793.64	73,014.45
32,792.59	2,391.10	----------	6,756.48	103,655.84	267,027.56
112,539.86	3,466.70	----------	5,560.41	316,655.81	554,667.69
89,616.31	5,214.62	150,170.93	4,266.98	346,024.21	641,720.11
$ 1,574,252.29	$ 105,936.96	$ 195,935.93	$ 394,065.72	$ 5,839,101.90	$ 12,065,897.29

TABLE 13—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Mortgage Loans	Collateral Loans	Bonds and Stocks	Cash in Office and Banks
IOWA EXCHANGE				
State Automobile Insurance Association				
OTHER THAN IOWA EXCHANGES				
American Exchange Underwriters			$ 697,150.00	$ 146,787.60
Belt Auto Indemnity Association	$ 42,500.00		39,375.00	123,038.53
Canners' Exchange			310,000.00	579,924.09
Druggists' Indemnity Exchange			56,838.00	96,811.77
Hardware Underwriters			138,910.62	22,784.12
Illinois Automobile Ins. Exchange			40,000.00	74,672.38
Individual Underwriters			775,545.00	415,817.00
Inter Insurers' Exchange			84,799.70	76,144.91
Lumberman's Exchange	32,100.00	$ 25,000.00	13,895.33	61,167.86
Motor Car Indemnity Exchange	3,150.00	2,157.00	11,634.50	2,448.52
New York Reciprocal Underwriters			1,758,270.00	730,760.05
Reciprocal Exchange	12,000.00		403,824.53	350,832.01
Reciprocal Underwriters	55,700.00	25,000.00	18,541.34	73,751.59
Retail Lumberman's Inter Ins. Exchange	179,400.00		510,469.50	33,172.53
Underwriters Exchange			802,987.66	447,914.54
United Retail Mer. Underwriting Assn.			25,000.00	43,339.16
United State Auto Ins. Exchange			2,500.00	97,306.69
Western Reciprocal Underwriters	5,000.00		75,308.40	83,259.02
Wholesale Grocery Subscribers			174,385.00	289,838.53
Total for all Fire Reciprocal Exchanges	$329,850.00	$ 52,157.00	$6,029,434.57	$3,791,710.91

TABLE 14—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Net Unpaid Claims
IOWA EXCHANGES	
State Automobile Insurance Association	$ 687.45
OTHER THAN IOWA EXCHANGES	
American Exchange Underwriters	
Belt Auto Indemnity Association	70,729.44
Canners' Exchange	76,354.63
Druggists' Indemnity Exchange	1,296.35
Hardware Underwriters	135.00
Illinois Automobile Insurance Exchange	20,506.82
Individual Underwriters	500.00
Inter Insurers' Exchange	454.00
Lumberman's Exchange	
Motor Car Indemnity Exchange	16,252.56
New York Reciprocal Underwriters	525.00
Reciprocal Exchange	8,000.00
Reciprocal Underwriters	
Retail Lumberman's Inter Insurance Exchange	3,293.00
Underwriters' Exchange	2,803.46
United Retail Merchants' Underwriting Association	25.58
United State Auto Insurance Exchange	5,841.00
Western Reciprocal Underwriters	26,475.87
Wholesale Grocery Subscribers	50,873.37
Total of all Fire Reciprocal Exchanges	$ 284,692.51

—ASSETS DECEMBER 31, 1919.

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
$ 4,662.08	$ 4.80	$ 50,000.00		$ 54,666.88		$ 205.01	$ 54,461.87
14,825.10				860,762.70	$ 41,807.74		902,570.44
			$ 70,834.00	275,747.53	47,921.52	1,075.00	322,594.05
29,791.07			200,000.00	1,119,315.16	4,395.07	221.87	1,123,488.36
11,021.34				164,671.11	1,185.98	1,387.54	164,469.55
10,864.98				172,359.72	72,323.75	72,009.85	172,673.62
				114,672.38	120,928.67		235,601.05
30,678.26				1,222,040.26	7,045.83		1,229,086.09
3,727.49				164,672.10	885.06	4,396.89	161,163.87
9,066.13				141,229.32			141,229.32
10,948.92	21,414.90	30,000.00	82.68	81,836.53	34,438.29	6,068.55	110,206.27
			27,224.07	2,516,254.12	28,595.70		2,544,849.82
75,191.65		478,405.00		1,360,273.19	2,970.49	480,700.46	882,543.22
9,920.47				182,913.40			182,913.40
9,567.86				732,609.89	13,991.82	164.80	746,436.91
24,341.10				1,365,243.29	15,924.66	39,496.32	1,341,671.63
4,485.29				73,014.45	22.20	33.32	73,003.33
22,516.35		144,704.52		267,027.56	108.39	151,875.84	115,260.11
71,749.86	1,797.33	367,413.08		554,667.69	735.16	368,145.48	187,257.37
52,506.58			125,000.00	641,720.11	1,669.66		643,389.77
$345,864.58	$23,217.03	$1,070,522.60	$423,140.75	$12,065,897.39	$394,960.59	$1,125,777.98	$11,335,070.05

—LIABILITIES DECEMBER 31, 1919.

Unearned Premium Deposits	Administration Expense	Unpaid Dividends to Subscribers	All Other Liabilities	Total Liabilities	Surplus
$ 6,490.22			$ 880.03	$ 8,007.70	$ 46,454.17
107,358.12	$ 4,056.80		1,500.00	112,914.92	789,655.52
207,402.96		$ 5,200.00	5,000.00	288,332.40	34,261.65
281,102.03			3,807.24	361,203.90	762,224.46
64,743.91	614.63		270.51	66,921.40	97,548.15
54,949.20	1,738.40		13.46	56,836.06	110,037.56
36,845.00				57,353.82	178,247.23
289,824.21		332,924.69	45,817.26	669,066.16	560,019.93
44,646.65				45,101.25	116,092.62
42,657.55		51,806.03		94,463.58	46,765.74
			12,177.48	28,430.06	81,776.24
399,696.12		449,246.64	96,779.34	946,247.10	1,598,602.72
257,239.55	11,928.33	30,965.47		308,133.35	574,469.87
41,847.23		48,838.75		90,685.98	92,227.42
216,287.66			4,032.84	223,584.19	522,892.72
220,919.89			5,417.58	229,140.93	1,112,530.70
8,170.75	237.56		1,090.52	9,534.41	63,468.92
58,084.86	2,733.51		438.67	67,098.04	48,162.07
124,070.16	4,096.56		2,401.45	157,043.04	30,214.33
178,625.65			3,279.87	230,778.89	412,610.88
$ 2,638,961.72	$ 25,404.79	$ 918,981.58	$ 182,906.25	$ 4,060,987.15	$ 7,284,132.90

TABLE 15—FIRE RECIPROCAL EXCHANGES.

Official Title of Exchange	Gross Risks Written	Net Risks Written
IOWA EXCHANGES		
State Automobile Insurance Association	$ 8,841,073.00	$ 7,699,841.00
OTHER THAN IOWA EXCHANGES		
American Exchange Underwriters	1,245,000.00	1,245,000.00
Belt Auto Indemnity Association	211,755.00	211,755.00
Canners' Exchange	4,066,950.00	2,618,106.45
Druggists' Indemnity Exchange	115,700.00	107,200.00
Hardware Underwriters	130,685.00	128,000.00
Illinois Automobile Insurance Exchange	18,172.00	18,172.00
Individual Underwriters	2,230,325.00	1,830,325.00
Inter Insurers' Exchange	886,000.00	804,500.00
Lumberman's Exchange	1,052,250.00	973,750.00
Motor Car Indemnity Exchange	9,224.20	8,406.13
New York Reciprocal Underwriters	8,345,700.00	8,227,200.00
Reciprocal Exchange	921,050.00	661,550.00
Reciprocal Underwriters	776,475.00	722,475.00
Retail Lumberman's Inter Insurance Exchange	14,325,250.00	10,333,250.00
Underwriters' Exchange	6,055,700.00	5,706,700.00
United Retail Merchants' Underwriting Association	727,250.00	438,000.00
United State Auto Insurance Exchange	593,100.00	414,300.00
Western Reciprocal Underwriters	1,021,800.00	980,300.00
Wholesale Grocery Subscribers		
Total of all Fire Reciprocal Exchanges	$51,573,459.20	$ 43,128,730.58

—BUSINESS IN IOWA DURING 1919.

Gross Premium Deposits Received	Net Premium Deposits Received	Gross Losses Paid	Net Losses Paid	Net Losses Incurred	Date of Admission to Iowa
$ 28,166.30	$ 12,927.58	$ 8,153.73	$ 8,153.73	$ 8,790.62	May 21, 1919
3,064.98	862.79	None	None	None	Oct. 2, 1917
8,493.67	8,434.57	192.42	192.42	559.30	Mar. 14, 1918
61,068.39	16,931.32	11,958.18	11,958.18	11,958.18	Oct. 3, 1917
1,534.03	868.84	29.88	29.88	29.88	Oct. 2, 1917
2,465.81	1,920.98	138.80	138.80	138.80	Sept. 6, 1918
None	379.08	63.07	63.07	63.07	Oct. 1, 1919
12,015.87	None	None	None	None	Oct. 3, 1917
4,071.42	537.01	311.54	311.54	311.54	Oct. 6, 1917
11,477.28	4,719.56	4,074.29	4,074.29	4,074.29	
2,325.34	2,325.34	None	None	2,381.34	Dec. 14, 1918
24,497.14	585.69	588.17	588.17	588.17	Oct. 2, 1917
12,300.20	5,530.95	13,977.45	13,977.45	13,977.45	Oct. 3, 1917
8,531.54	3,748.63	1,077.54	1,077.54	1,077.54	Oct. 2, 1917
166,971.49	47,125.90	35,707.86	27,606.25	27,606.25	Oct. 2, 1917
17,332.11	2,024.91	11,952.66	11,952.66	11,952.66	Oct. 6, 1917
9,345.07	1,971.28	5,000.00	1,500.00	1,500.00	June 10, 1919
3,600.19	1,788.44			200.00	June 9, 1919
761.55	450.41	549.49	549.49	549.49	Mar. 21, 1918
8,770.64	5,532.21	125.38	125.38	125.38	Oct. 3, 1917
$ 386,763.02	$ 118,665.49	$ 93,900.46	$ 82,300.85	$ 85,885.96	

IOWA FIRE INSURANCE COMPANIES

AUTOMOTIVE INSURANCE COMPANY

Located at 210 M. B. A. Bldg., Mason City, Iowa.

Incorporated July 23, 1919. Commenced Business December 29, 1919.

A. M. Schanke, President. E. H. Warner, Secretary.

CAPITAL

Capital stock paid up	$ 100,000.00	
Surplus paid in by stockholders	50,000.00	
Extended at		$ 150,000.00

INCOME

	Marine and Inland	
Gross premiums	$ 613.76	
Total premiums (other than perpetuals)		$ 613.76
Gross interest on bonds and dividends on stocks	$ 85.22	
Total gross interest and rents		$ 85.22
Gross increase in book value of ledger assets by adjustment		383.95
Total income		$ 151,082.53

DISBURSEMENTS

	Marine and Inland	
Field supervisory expenses:		
Salaries of field men	$ 1,412.50	
Expenses of field men	283.72	
Executive—Traveling expenses of other than field men	144.55	
Total field supervisory expenses		$ 1,840.77
Salaries and fees—directors, officers and clerks		2,198.56
Rents, including company's occupancy of buildings owned		325.00
Furniture and fixtures, including rent of and repairs to same		2,117.53
Taxes, licences and fees:		
State, county and municipal	$ 129.00	
Insurance department	40.00	
		$ 169.00
Postage, telegraph, telephone, exchange and express	$ 63.31	
Legal expenses, excluding legal expenses on losses	19.48	
Advertising and subscriptions, printing and stationery	1,270.82	$ 1,353.61
Miscellaneous, itemized:		
Premium on bonds	$ 332.15	
Miscellaneous	216.72	
Automobiles	1,266.77	
Revenue stamp	79.04	
Discount	166.86	
Accrued interest paid	2,531.11	4,592.65
Total disbursements		$ 12,597.22
Balance		$ 138,485.71

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B		$ 82,100.00	
Book value of bonds, $17,950.00, and stocks, $1,000.00, per Schedule D		18,950.00	
Cash in company's office	$ 57.51		
Deposits in trust companies and banks not in interest, per Schedule N	19,249.31		
Deposits in trust companies and banks on interest, per Schedule N	17,340.00	36,646.82	
Agents' balances representing business written subsequent to October 1, 1919		613.76	
Other ledger assets, viz.; War Savings Stamps		175.13	
Total ledger assets			$ 138,485.71

NON-LEDGER ASSETS

Interest due and accrued on mortgages, per Schedule B		$ 2,433.23	
Interest due and accrued on bonds, per Schedule D, part 1		442.00	
Total			$ 2,875.23
Other non-ledger assets, viz., printing and stationery, furniture and fixtures			$ 3,236.85
Automobiles			1,016.16
Gross assets			$ 145,613.95

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery		$ 1,119.32	
Furniture, fixtures and safes	$2,117.53		
Automobiles	1,016.16	3,133.69	
			$ 4,253.01
Total admitted assets			$ 141,360.94

LIABILITIES

Gross premiums (less re-insurance) (cash and bills) received and receivable upon all unexpired marine risks, $613.76; unearned premiums (40 per cent)		$ 245.50	
Total unearned premiums as computed above			$ 245.50
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement			$ 12.28
All other liabilities, viz., commission to agents			153.44
Total amount of all liabilities except capital			$ 411.22
Capital paid up		$ 100,000.00	
Surplus over all liabilities		40,949.72	
Surplus as regards policyholders			$ 140,949.72
Total			$ 141,360.94

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
Written during the year	$ 40,050.00	$ 613.76

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 40,050.00	$ 613.76
Net amount in force December 31, 1919	$ 40,050.00	$ 613.76

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 613.76	None

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Automobile
Gross risks written	$ 40,050.00
Gross premiums on risks written	613.76
Net losses paid	None
Net losses incurred	None

CENTRAL NATIONAL FIRE INSURANCE COMPANY

Located at No. 402-417 Clapp Block, Des Moines, Iowa.

Incorporated November, 1916. Commenced Business May, 1917.

Geo. J. Delmege, President. Theo. F. Grefe, Secretary.

CAPITAL

Capital stock paid up	$ 500,000.00		
Amount of ledger assets, December 31, of previous year		$ 970,721.75	
Extended at			$ 970,721.75

INCOME

	Fire		
Gross premiums	$ 469,039.96		
Deduct gross amount paid for: Reinsurance, fire $77,262.83; return premiums, fire, $108,839.07	186,101.90		
Total premiums (other than perpetuals)			$ 282,938.06
Gross interest on mortgage loans	$ 42,360.35		
Gross interest on bonds and dividends on stocks	2,397.36		
Gross interest on deposits, trust companies or banks	1,208.44		
Gross interest from other sources	466.85		
Total gross interest and rents			$ 46,433.20
Total income			$ 329,371.26
Total			$ 1,300,093.01

DISBURSEMENTS

	Fire		
Losses—Actual amounts paid policy holders (including $9,072.31 occurring in previous years)	$ 77,653.32		
Deduct: Salvage, $531.24; re-insurance received, $11,040.55	11,571.79		
Net losses paid			$ 66,081.53
Loss adjustment expenses			$ 1,800.58
Agents' compensation, including brokerage			68,312.93
Field supervisory expenses:			
Salaries of field men	$ 11,418.08		
Expenses of field men	13,148.01		
Executive—Traveling expenses of others than field men	912.99		
Total field supervisory expenses			$ 25,479.08
Salaries and fees—directors, officers and clerks			$ 30,670.13
Rents, including company's occupancy of buildings owned			1,295.00
Furniture and fixtures, including rent of and repairs to same			562.08
Maps, including corrections			874.77
Inspections and surveys, including underwriters' boards and tariff associations			3,238.01
Federal taxes			4,547.14

Taxes, licenses and fees:		
State, county and municipal	$ 8,579.74	
Insurance department	2,719.00	
Fire patrol and salvage corps	952.09	
		$ 12,250.83
Postage, telegraph and telephone, exchange and express		2,807.35
Legal expenses, excluding legal expenses on losses		178.00
Office supplies	$ 814.74	
Advertising and subscriptions	1,191.83	
Printing and stationery	4,560.30	
		6,566.87
Agents' balances charged off		$ 243.98
Miscellaneous, itemized:		
Lights	$ 75.98	
Loan expense	177.62	
Sundry office expense	939.64	
		1,193.24
Total disbursements		$ 226,101.52
Balance		$ 1,073,991.49

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B	$ 909,700.00	
Book value of bonds, per Schedule D	61,830.00	
Deposits in trust companies and banks not on interest, per Schedule N	44,200.53	
Agents' balances representing business written subsequent to October 1, 1919	44,488.08	
Agents' balances representing business written prior to October 1, 1919	2,245.54	
Bills receivable, taken for fire risks	10,801.35	
Other ledger assets, viz:		
Re-insurance due on paid losses	254.02	
Contingent deposit	250.00	
Due from re-insuring companies	221.97	
Total ledger assets		$ 1,073,991.49

NON-LEDGER ASSETS

Interest due and accrued on mortgages, per Schedule B	$ 19,287.43	
Interest due and accrued on bonds, per Schedule D, part 1	461.67	
Total		$ 19,749.10
Other non-ledger assets, viz:		
Furniture and fixtures		$ 3,326.42
Maps		1,586.33
Printed matter and stationery		2,500.00
Gross assets		$ 1,101,153.34

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery	$ 2,500.00	
Furniture, fixtures, safes and maps	4,912.75	
Agents' balances, representing business written prior to October 1, 1919	2,245.54	
		$ 9,658.29
Total admitted assets		$ 1,091,495.05

LIABILITIES

	Fire	
Gross losses adjusted and unpaid, not yet due	$ 483.56	
Gross claims for losses in process of adjustment or in suspense	21,643.80	
Gross claims for losses resisted	1,500.00	
Total	$ 23,627.36	
Deduct re-insurance as per Schedule E	$ 7,174.25	
Net amount of unpaid losses and claims		$ 16,453.11

Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, $392,520.37 unearned premiums per recapitulation	$ 256,663.47	
Total unearned premiums as computed above		$ 256,663.47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		$ 942.47
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		9,381.69
Contingent commissions or other charges due or accrued, deferred commission		430.81
All other liabilities, viz: Due re-insuring companies		1,689.43
Total amount of all liabilities except capital		$ 285,560.98
Capital paid up	$ 500,000.00	
Surplus over all liabilities	305,934.07	
Surplus as regards policyholders		$ 805,934.07
Total		$ 1,091,495.05

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 20,737,308.00	$ 248,074.48
Written during the year	40,103,366.00	469,039.96
Excess of original premiums	None	411.23
Totals	$ 60,840,674.00	$ 717,525.67
Expired and terminated	19,133,884.00	225,657.42
In force at end of the year	$ 41,706,790.00	$ 491,868.25
Deduct amount reinsured	7,128,592.00	99,347.88
Net amount in force	$ 34,578,198.00	$ 392,520.37

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force having from date of policy not more than one year to run	$ 11,052,024.00	$ 134,302.59
Two years	241,056.00	2,741.31
Three years	13,757,155.00	130,698.04
Four years	89,796.00	1,246.50
Five years	9,438,167.00	123,531.93
Net amount in force Dec. 31, 1919	$ 34,578,198.00	$ 392,520.37

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 7,727.13	$ 2,156.30
Windstorms and tornadoes	29,936.32	1,053.29
Hail	21.38	None
Largest amount written on any one risk not deducting re-insurance		$ 30,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile
Gross risks written	$ 9,369,392.00	$ 5,807,359.00	$ 126,456.00
Net risks written	6,037,444.00	4,075,186.00	93,144.00
Gross premiums on risks written	133,688.36	39,236.69	2,678.97
Net premiums on risks written	76,306.07	27,083.56	2,023.31
Net losses paid	23,764.80	986.66	1,200.00
Net losses incurred	21,579.78	971.16	500.00
	Hail		Aggregate
Gross risks written	None		$ 15,303,207.00
Net risks written	None		10,205,774.00
Gross premiums on risks written	$ 400.00		175,608.02
Net premiums on risks written	400.00		105,416.94
Net losses paid	None		25,951.46
Net losses incurred	None		23,050.94

DUBUQUE FIRE AND MARINE INSURANCE COMPANY

Located at Bank and Insurance Building, Dubuque, Iowa.
Incorporated July 18, 1882. Commenced Business July 18, 1882.
N. J. Schrup, President. S. F. Weiser, Secretary.

CAPITAL

Capital stock paid up	$ 200,000.00	
Amount of ledger assets, December 31 of previous year	$ 2,417,832.29	
Extended at		$ 2,417,832.29

INCOME

	Fire	
Gross premiums	$ 2,376,168.17	
Deduct gross amount paid for: Re-insurance, fire, $496,350.25; return premiums, fire, $346,162.44	842,512.69	
Total premiums (other than perpetuals)		$ 1,533,655.48
Gross interest on mortgage loans	$ 68,423.52	
Gross interest on collateral loans	600.00	
Gross interest on bonds and dividends on stocks	51,683.26	
Gross interest on deposits, trust companies or banks	4,592.16	
Gross rents, including company's occupancy of its own buildings	1,825.50	
Total gross interest and rents		$ 127,134.44
Total income		$ 1,660,789.92
Total		$ 4,078,622.21

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, including $68,230.96 occurring in previous years	$ 786,932.65	
Deduct: Salvage, $2,975.95; re-insurance received, $237,073.69	240,049.64	
Net losses paid		$ 546,883.01
Loss adjustment expense		$ 18,137.57
Agents' compensation, including brokerage	$ 392,387.87	
Agents' allowances	6,313.09	
Total		$ 398,700.96
Field supervisory expenses:		
Salaries of field men	$ 35,260.75	
Expenses of field men	33,227.29	
Executive—Traveling expenses of others than field men	595.77	
Total field supervisory expenses		$ 69,083.81
Salaries and fees—directors, officers and clerks		$ 68,266.30
Rents, including company's occupancy of buildings owned		4,019.71
Furniture and fixtures, including rent of and repairs to same		7,157.41 6,741.66
Maps, including corrections		
Inspections and surveys, including underwriters' boards and tariff associations		20,558.79 26,389.97
Federal taxes		
Taxes, licenses and fees:		
State, county and municipal	$ 35,890.06	
Insurance department	5,015.25	
Fire department	7,570.37	
Fire patrol and salvage corps	8,263.71	
All other taxes, licenses and fees (except on real estate)	776.27	
		$ 57,516.66

Postage, telegraph and telephone, exchange and express		$ 4,541.33
Legal expenses, excluding legal expenses on losses		2,024.85
Advertising and subscriptions	$ 392.09	
Printing and stationery	6,967.88	7,359.97
Real estate expenses:		
Repairs and expenses	$ 259.21	
Taxes	796.72	1,055.93
Paid stockholders for dividends (amount declared during the year, cash		60,000.00
Gross loss on sale or maturity of ledger assets, viz:		
Real estate, per schedule A	$ 1,100.00	
Bonds, per schedule D	13,561.25	
Stocks, per schedule D	2,347.50	17,008.75
Total disbursements		$ 1,315,446.58
Balance	c.	$ 2,763,175.63

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens	$ 995,600.00	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	10,000.00	
Book value of bonds, $783,142.00, and stocks, $377,669.11, per Schedule D	1,160,811.11	
Cash in companys' office	$ 2,592.96	
Deposits in trust companies and banks not on interest, per Schedule N	4,409.31	
Deposits in trust companies and banks on interest, per Schedule N	189,407.22	196,409.49
Agents' balances representing business written subsequent to October 1, 1919		344,858.36
Agents' balances representing business written prior to October 1, 1919		42,618.92
Total ledger assets		$ 2,763,175.63

NON-LEDGER ASSETS

Interest due, $282.00 and accrued, $15,202.53, on mortgages, per Schedule B	$ 15,484.53	
Interest due and accrued on bonds, per Schedule D, part 1	10,395.07	
Interest due and accrued on collateral loans, per Schedule C, part 1	121.67	
Total		$ 26,001.27
Gross assets		$ 2,789,176.90

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1, 1919	$ 42,618.92	
Book value of bonds and stocks over market value	19,401.11	62,020.03
Total admitted assets		$ 2,727,156.87

LIABILITIES

	Fire	
Gross claims for losses in process of adjustment or in suspense (plus reserve, $10,000.00 fire, for losses incurred prior to end of year of statement, of which no notice had then been received)	$ 100,361.85	
Gross claims for losses resisted	8,232.50	
Total	$ 108,594.35	
Deduct re-insurance as per Schedule E	28,526.42	
Net amount of unpaid losses and claims		$ 80,067.93

Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, $3,115,448.35 unearned premiums per re-capitulation	$ 1,673,819.86	
Total unearned premiums as computed above		$ 1,673,819.86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		$ 15,000.00
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		75,000.00
Contingent commissions or other charges due or accrued		25,000.00
Total amount of all liabilities except capital		$ 1,868,887.79
Capital paid up	$ 200,000.00	
Surplus over all liabilities	658,269.08	858,269.08
Total		$ 2,727,156.87

RISKS AND PREMIUMS

	Fire Risks	Gross Premiums Thereon
In force on the 31st day of December, as per line 6 under this heading in last year's statement	$320,051,356.00	$ 3,327,678.65
Written or renewed during the year, per income No. 5	218,911,923.00	2,376,168.17
Total	$538,963,319.00	$ 5,703,846.82
Deduct those expired and marked off as terminated	176,515,363.00	1,873,728.01
In force at the end of the year	$362,447,956.00	$ 3,830,118.81
Deduct amount re-insured (schedule required)	60,467,497.00	714,670.46
Net amount in force	$301,980,459.00	$ 3,115,448.35

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting re-insurance	$ 20,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	$ 16,203,959.00
Net risks written	12,261,367.00
Gross premiums on risks written	171,520.15
Net premiums on risks written	128,450.09
Net losses paid	43,121.44
Net losses incurred	43,331.74

FARMERS AUTOMOBILE INSURANCE COMPANY

Located at 813-14 Frances Building, Sioux City, Iowa.

Incorporated March 17, 1919. Commenced Business May 9, 1919.

C. S. Renshaw, President. N. J. Hvistendahl, Secretary.

CAPITAL

Capital stock paid up	$ 100,000.00	
Surplus paid in by stockholders	22,809.51	
Extended at		$ 122,809.51

INCOME

	Marine and Inland	
Gross premiums	$ 28,075.09	
Return premiums	795.91	
Total premiums (other than perpetuals)		$ 27,279.18

Gross interest on bonds and dividends on stocks	$ 4,083.69	
Total gross interest and rents		$ 4,083.69
From other sources: Proceeds sale of stock		$ 100,000.00
Gross increase in book value of ledger assets		24,900.00
		4,529.57
Total Income		$ 160,792.44

DISBURSEMENTS

	Marine and Inland	
Losses—Actual amounts paid policyholders	$ 1,278.42	
Net losses paid		$ 1,278.42
Less adjustment expenses		39.57
Agents' compensation, including brokerage		6,215.04
Field supervisory expenses:		
Salaries of field men	$ 2,255.01	
Expenses of field men	2,361.26	
Executive—Traveling expenses of others than field men	84.51	
Total field supervisory expenses		$ 4,700.78
Salaries and fees—directors, officers and clerks		$ 2,280.35
Rents, including company's occupancy of buildings owned		417.25
Furniture and fixtures, including rent of and repairs to same		1,725.17
Federal taxes		95.00
Taxes, licenses and fees:		
State, county and municipal	$ 703.02	
All other taxes, licenses and fees (except on real estate), revenue	284.87	
Postage, telegraph, telephone, exchange and express		$ 987.89
Legal expense, excluding legal expenses on losses		448.51
Advertising and subscriptions		130.00
Printing and stationery	$ 259.56	
	1,632.38	1,891.94
Miscellaneous, itemized:		
Auditor's fees		180.61
Organization expense		483.80
Total disbursements		$ 20,874.33
Balance		$ 139,918.11

LEDGER ASSETS

Book value of bonds, per Schedule D	$ 100,000.00	
Deposits in trust companies and banks not on interest, per Schedule N	3,918.11	
Other ledger assets: Certificates of deposit	36,000.00	
Total ledger assets		$ 139,918.11

NON-LEDGER ASSETS

Interest due and accrued on bonds, per Schedule D, part 1	$ 912.96	
Interest due and accrued on collateral loans, per Schedule C, part 1: Certificates of deposit	431.25	
		1,344.21
Gross assets		$ 141,262.32

DEDUCT ASSETS NOT ADMITTTED

Book value of bonds and stocks over market value	4,529.57
Total admitted assets	$ 136,732.75

LIABILITIES

Gross premiums (less re-insurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, $27,046.48; unearned premiums (50 per cent)	$ 13,523.24	
Total unearned premiums as computed above		$ 13,523.24
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		$ 400.00
Total amount of all liabilities except capital		$ 13,923.24
Capital paid up	$ 100,000.00	
Surplus over all liabilities	22,809.51	
Surplus as regards policyholders		$ 122,809.51
Total		$ 136,732.75

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
Written during the year	$ 1,010,115.00	$ 28,075.09
Expired and terminated	42,199.00	1,028.61
In force at end of the year	$ 967,916.00	$ 27,046.48
Net amount in force	$ 967,916.00	$ 27,046.48

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 27,279.18	$ 1,278.42

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Automobile	Aggregate
Gross risks written	$ 820,374.00	$ 820,374.00
Net risks written	787,563.00	787,563.00
Gross premiums on risks written	23,071.47	23,071.47
Net premiums on risks written	22,431.87	22,431.87
Net losses paid	1,254.74	1,254.74
Net losses incurred	1,254.74	1,254.74

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 up	$ 200,000.00	
Amount of ledger assets, December 31, of previous year	$ 1,036,196.49	
Extended at		$ 1,036,196.49

INCOME

	Fire	
Gross premiums	$ 825,317.00	
Deduct gross amount paid for: Re-insurance, fire, $196,923.04; return premiums, fire, $68,837.24	265,760.28	
Total premiums (other than perpetuals)		$ 559,556.72
Gross interest on mortgage loans	$ 30,876.67	
Gross interest on bonds	1,906.47	
Gross interest from bills receivable	5,000.39	
Total gross interest		$ 37,783.53
From other sources, total		$ 12,693.86
Total income		$ 610,034.11
Total		$ 1,646,230.60

DISBURSEMENTS

	Fire		
Losses—Actual amounts paid policyholders (including fire $10,387.45 occurring in previous years)	$ 227,041.96		
Deduct amount received for: Salvage, $162.85; re-insurance received, $71,266.42	71,429.27		
Net losses paid		$	155,612.69
Loss adjustment expenses		$	17,712.80
Agents' compensation, including brokerage			180,888.96
Field supervisory expenses:			
Salaries of field men	$ 9,683.89		
Expenses of field men	5,955.92		
Executive—Traveling expenses of others than field men	2,056.87		
Total field supervisory expenses		$	17,696.68
Salaries and fees—directors, officers and clerks	$ 54,192.79		
Rents, including company's occupancy of buildings owned	6,179.68		
Office supplies	1,750.30		
Furniture and fixtures, including rent of and repairs to same	64.05		
Maps, including corrections	325.75		
Inspections and surveys, including underwriter's boards and tariff associations	3,512.45		
Federal taxes	21,048.41		
Taxes, licenses and fees:			
Local tax on capital stock and surplus	4,667.00		
State tax on premiums	5,180.27		
Insurance department license and fees	2,473.16		
		$	99,398.86
Postage, telegraph and telephone, exchange and express		$	3,957.87
Legal expenses, excluding legal expenses on losses			200.00
Advertising and subscriptions	$ 2,178.15		
Printing and stationery	2,291.51		4,469.66
Miscellaneous, itemized:			
Other investment expenses	$ 27.50		
Other underwriting expenses	1,721.35		1,748.85
Real estate expenses: Taxes			364.00
Paid stockholders for dividends (amount declared during the year, cash			20,000.00
Total disbursements		$	502,050.37
Balance		$	1,144,180.23

LEDGER ASSETS

Book value of real estate, per Schedule A	$ 49,500.00	
Mortgage loans on real estate, per Schedule B, first liens	874,705.00	
Book value of bonds, per Schedule D	50,742.00	
Deposits in trust companies and banks not on interest, per Schedule N	39,350.78	
Agents' balances representing business written subsequent to October 1, 1919	22,634.15	
Agents' balances representing business written prior to October 1, 1919	2,907.74	
Bills receivable, taken for fire risks	102,709.10	
Other ledger assets, viz:		
War Savings stamps	838.00	
Due from re-insurance companies for losses paid	793.46	
Total ledger assets		$ 1,144,180.23

NON-LEDGER ASSETS

Interest due, $6,775.83, and accrued, $25,678.07, on mortgages, per Schedule B	$ 32,453.90	
Interest accrued on bonds, per Schedule D, part 1	310.91	
Interest accrued on war savings stamps	32.00	
Interest accrued on bills receivable	1,649.74	
Total		$ 34,446.55

Due from re-insurance companies under re-insurance treaties		2,250.27
Due from U. S. treasury		5,972.62
Gross assets		$ 1,186,849.67

DEDUCT ASSETS NOT ADMITTTED

Agents' balances, representing business written prior to October 1, 1919	$ 2,907.74	
Bills receivable, past due, taken for marine, inland and fire risks	8,196.70	
Interest due on mortgage loans	6,775.83	17,880.27
Total admitted assets		$ 1,168,969.40

LIABILITIES

	Fire	
Gross claims for losses in process of adjustment or in suspense (plus reserve, $2,000.00 fire, for losses incurred prior to end of year of statement, of which no notice had then been received)	$ 16,145.00	
Gross claims for losses resisted	4,025.00	
Total	$ 20,170.00	
Deduct re-insurance as per Schedule E	4,992.35	
Net amount of unpaid losses and claims		$ 15,177.65
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, $1,562,756.20, unearned premiums per re-capitulation	$ 832,774.93	
Total unearned premiums as computed above		$ 832,774.93
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		$ 12,200.00
Contingent commissions or other charges due or accrued		3,027.59
Due re-insurance companies under re-insurance treaties		489.98
Total amount of all liabilities except capital		$ 863,670.15
Capital paid up	$ 200,000.00	
Surplus over all liabilities	105,299.25	
Surplus as regards policyholders		$ 305,299.25
Total		$ 1,168,969.40

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 99,545,026.00	$ 1,890,337.15
Written during the year	42,196,393.00	825,317.00
Totals	$141,741,419.00	$ 2,715,654.15
Expired and terminated	36,957,013.00	631,612.47
In force at end of the year	$104,784,406.00	$ 2,084,041.68
Deduct amount re-insured	25,164,677.00	521,285.48
Net amount in force	$ 79,619,729.00	$ 1,562,756.20

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 6,641,757.00	$ 95,155.71
Two years	205,812.00	2,210.74
Three years	30,200,912.00	482,132.89
Four years	160,152.00	3,014.78
Five years	42,300,492.00	976,811.32
Advance premiums	110,604.00	3,430.76
Net amount in force December 31, 1919	$ 79,619,729.00	$ 1,562,756.20

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 8,905.37	$ 3,294.52
Windstorms and tornadoes	112,381.95	13,082.94
Hail	259.82	37.50
Largest amount written on any one risk not deducting re-insurance		10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile
Gross risks written	$ 35,409,288.00	$ 25,186,781.00	$ 892,930.00
Net risks written	21,312,562.00	13,838,188.00	459,193.00
Gross premiums on risks written	533,689.78	196,009.70	16,421.22
Net premiums on risks written	295,181.40	101,248.32	6,201.52
Net losses paid	125,125.60	11,151.92	3,320.65
Net losses incurred	125,194.08	11,001.31	2,560.65

	Hail	Aggregate
Gross risks written	$ 92,372.00	$ 61,581,371.00
Net risks written	69,121.00	35,679,064.00
Gross premiums on risks written	298.57	746,419.27
Net premiums on risks written	221.15	402,852.39
Net losses paid	None	139,598.17
Net losses incurred	None	138,756.04

GLOBE NATIONAL FIRE INSURANCE COMPANY

Located at No. 821-8 Frances Building, Sioux City, Iowa.
Incorporated May 21, 1917. Commenced Business October 1, 1918.
H. D. Brown, President. Edd. G. Doerfler, Secretary.

CAPITAL

Capital stock paid up	$ 1,000,000.00	
Amount of ledger assets, December 31, of previous year	$ 1,431,306.50	
Extended at		$ 1,431,306.50

INCOME

	Fire	Marine and Inland	
Gross premiums	$ 713,130.90	$ 391,240.36	
Deduct gross amount paid for: Return premiums, fire, $127,226.88; marine and inland, $48,242.48	127,226.88	48,242.48	
Total premiums (other than perpetuals)			$ 928,901.90
Gross interest on mortgage loans		$ 43,624.70	
Gross interest on bonds and dividends on stocks		19,451.18	
Gross interest on deposits, trust companies or banks		4,381.15	
Gross interest from other sources: War savings certificates		.15	
Total gross interest and rents			$ 67,457.18
Gross increase in book value of ledger assets: War savings certificates			24.00
Total income			$ 996,383.08
Total			$ 2,427,689.58

DISBURSEMENTS

	Fire	Marine and Inland	
Losses — Actual amounts paid policyholders, less discounts, if any (including, fire, $4,881.83; marine and inland, $2,435.24, occurring in previous years)	$ 117,480.01	$ 118,292.55	
Deduct: Salvage, fire, $1,799.63; salvage, marine and inland, $85.33	1,799.63	85.33	
Net losses paid	$ 115,680.38	$ 118,207.22	$ 233,887.60
Loss adjustment expense			$ 1,155.39
Agents' compensation, including brokerage	200,064.49	92,763.44	
Total			$ 292,827.93
Field supervisory expenses:			
Salaries of field men	$ 1,000.00		
Expenses of field men	604.42		
Executive — Traveling expenses of others than field men	4,150.31		
Total field supervisory expenses			$ 5,754.73
Salaries and fees—directors, officers and clerks			$ 18,467.61
Rents, including company's occupancy of buildings owned			2,753.85
Furniture and fixtures, including rent of and repairs to same			1,408.19
Inspections and surveys, including underwriters' boards and tariff associations			20.00
Federal taxes			7,209.21
Taxes, licenses and fees:			
State, county and municipal		$ 1,175.00	
Insurance department		1,287.96	
All other taxes, licenses and fees (except on real estate)		1,424.50	3,887.46
Postage, telegraph and telephone, exchange and express			1,925.46
Legal expenses, excluding legal expenses on losses			1,263.18
Advertising and subscriptions, $1,700.28; printing and stationery, $1,336.12			3,036.40
Miscellaneous, itemized: Office expense, $240.06; auditor's fees, $770.21; investment expense, $1,502.22			2,512.49
Gross loss on sale or maturity of ledger assets, viz: Bonds, per schedule D			249.20
Total disbursements			$ 576,388.70
Balance			$ 1,851,300.88

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens		$ 1,021,810.00	
Book value of bonds, per Schedule D	500,000.00		
Cash in company's office	$ 250.00		
Deposits in trust companies and banks on interest, per Schedule N	287,858.77	288,108.77	
Agents' balances representing business written subsequent to October 1, 1919		40,512.11	
Other ledger assets, viz: War savings certificates		870.00	
Total ledger assets			$ 1,851,300.88

NON-LEDGER ASSETS

Interest accrued on mortgages, per Schedule B	$ 24,932.55	
Interest accrued on bonds, per Schedule D, part 1	4,143.97	
Interest accrued on bank balances	504.47	
Total		$ 29,580.99
Gross assets		$ 1,880,881.87

DEDUCT ASSETS NOT ADMITTTED
(No Deductions)

Total admitted assets	$ 1,880,881.87

LIABILITIES

	Fire	Marine and Inland	
Gross claims for losses in process of adjustment or in suspense (plus reserve, $126.78 fire, and $34,000 marine and inland, for losses incurred prior to end of year of statement, of which no notice had been received)	$ 62,691.00	$ 153,296.81	
Total	$ 62,691.00	$ 153,296.81	
Net amount of unpaid and claims	$ 62,691.00	$ 153,296.81	$ 215,987.81
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks $570,554.89 unearned premiums per recapitulation		$ 310,449.12	
Gross premiums (less re-insurance) (cash and bills) received and receivable upon all unexpired marine risks, $144,859.12; unearned premiums (75 per cent)		108,644.34	
Total unearned premiums as computed above			$ 419,093.46
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued			$ 500.00
Estimated amount hereafter payable for federal, state and and other taxes based upon the business of the year of this statement			3,500.00
Contingent commissions or other charges due or accrued			2,500.00
Total amount of all liabilities except capital			$ 641,581.27
Capital paid up		$ 1,000,000.00	
Surplus over all liabilities		239,300.60	
Surplus as regards policyholders			1,239,300.60
Total			$ 1,880,881.87

RISKS AND PREMIUMS

In force December 31, 1918	Fire Risks	Premiums	Marine and Inland Risks	Premiums
	$ 6,624,299.00	$ 59,850.00	$ 137,799.00	$ 2,506.88
Written during the year	95,053,065.00	713,130.90	21,629,962.00	391,240.36
Excess of original premiums		67,678.54		
Totals	$101,677,364.00	$ 840,659.44	$ 21,767,761.00	$ 393,747.24

Expired and terminated	34,183,958.00	270,104.55	14,101,619.00	248,888.12
In force at end of the year....	$ 67,493,406.00	$ 570,554.89	$ 7,666,142.00	$ 144,859.12
Net amount in force ...	$ 67,493,406.00	$ 570,554.89	$ 7,666,142.00	$ 144,859.12

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....	$ 47,989,269.00	$ 390,259.86
Two years	718,861.00	5,068.75
Three years	14,902,761.00	124,939.12
Four years	138,630.00	994.53
Five years	3,731,385.00	49,154.94
Over five years.....	12,500.00	137.64
Net amount in force Dec. 31, 1919.....	$ 67,493,406.00	$ 570,554.89

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 386.46	None
Tourist's baggage	1.30	4.00
Windstorms and tornadoes.....	6,794.63	132.98
Sprinkler leakage	3,752.95	3,459.75
Explosion	1,260.20	25.83
War risks (other than marine).....	675.73	None
Largest amount written on any one risk not deducting re-insurance		125,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Aggregate
Gross risks written.....	$ 1,136,370.00	$ 77,499.00	$ 1,214,869.00
Net risks written.....	936,900.00	75,666.00	1,013,566.00
Gross premiums on risks written	8,120.77	217.63	8,338.40
Net premiums on risks written.	7,176.65	207.86	7,384.51
Net losses paid.....	19,061.61	1.44	19,063.05
Net losses incurred.....	19,173.61	1.44	19,175.05

HAWKEYE SECURITIES FIRE INSURANCE COMPANY

Located at 10th and Locust Sts., Des Moines, Iowa.
Incorporated January 3, 1918. Commenced Business January 11, 1919.
H. R .Howell, President. R. S. Howell, Secretary.

CAPITAL

Capital stock paid up.....	$ 859,650.00	
Amount of ledger assets, December 31, of previous year	$ 550,828.11	
Increase of paid capital during year.....	378,501.83	
Surplus paid in by stockholders.....	366,414.36	
Extended at		$ 1,295,744.30

INCOME

	Fire	
Gross premiums	$ 751,698.64	
Deduct gross amount paid for: Re-insurance, fire, $115,701.96; return premiums, fire, $27,955.38	143,657.34	
Total premiums (other than perpetuals)		$ 608,041.30
Gross interest on mortgage loans.....	$ 9,053.99	
Gross interest on bonds and dividends on stocks	8,617.00	
Gross interest on deposits, trust companies or banks	3,072.93	
Gross interest from other sources.....	23,859.20	
Total gross interest and rents.....		$ 44,603.12
Total income		652,644.42
Total		$ 1,948,388.72

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, less discounts, if any.....	$ 190,270.25	
Deduct: Re-insurance received, fire.....	26,977.63	
Net losses paid.....		$ 163,292.62
Loss adjustment expenses.....		$ 77.57
Agents' compensation, including brokerage....	$ 232,659.93	
Agents' allowances	241.57	
Total		$ 232,901.50
Field supervisory expenses:		
Salaries of field men.....	$ 7,087.50	
Expenses of field men.....	5,013.56	
Executive—Traveling expenses of others than field men.....	2,749.85	
Total field supervisory expenses.....		$ 14,850.91
Salaries and fees—directors, officers and clerks		$ 28,423.48
Rents, including company's occupancy of buildings owned		3,051.05
Furniture and fixtures, including rent of and repairs to same.....		5,446.02
Maps, including corrections.....		972.00
Inspections and surveys, including underwriters' boards and tariff associations.....		791.96
Federal taxes		6,349.68
Taxes, licenses and fees:		
State, county and municipal.....	$ 84.70	
Insurance department	1,352.25	
		$ 1,436.95
Postage, telegraph and telephone, exchange and express		$ 1,623.59
Legal expenses ,excluding legal expenses on losses		1,370.75
Advertising and subscriptions.....	$ 1,430.62	
Printing and stationery.....	4,590.84	6,021.46
Miscellaneous, itemized:		
Investments	$ 80.60	
Commission sale notes.....	2,866.55	
Miscellaneous	296.75	3,243.90
Total disbursements		$ 469,853.44
Balance		$ 1,478,535.28

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens		$ 979,925.00
Book value of bonds, per Schedule D.....		249,050.00
Cash in company's office.....	$ 10,214.05	
Deposits in trust companies and banks not on interest, per Schedule N	1,700.00	
Deposits in trust companies and banks on interest, per Schedule N	193,246.12	205,167.17
Agents' balances representing business written subsequent to October 1, 1919.....		30,217.94
Agents' balances representing business written prior to October 1, 1919.....		1,748.10
Bills receivable, taken for fire risks.....		11,949.72
Due from re-insuring company on losses paid		484.35
Total ledger assets.....		$ 1,478,535.28

NON-LEDGER ASSETS

Interest due and accrued on mortgages, per Schedule B		$ 24,317.63
Interest due and accrued on bonds, per Schedule D, part 1.....		2,137.38
Interest due and accrued on other assets.....		417.01
Total		$ 26,872.02
Gross assets		$ 1,505,407.30

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, 1919	$ 1,748.10	
Bills receivable, past due, taken for marine, inland and fire risks	841.98	
Total admitted assets		$ 1,502,817.22

LIABILITIES

Gross claims for losses in process of adjustment or in suspense	$ 10,310.67	
Total	$ 10,310.67	
Deduct re-insurance as per Schedule E	50.00	
Net amount of unpaid losses and claims		$ 10,260.67
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks	$ 116,567.37	
Total unearned premiums as computed above		$ 116,567.37
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		$ 28,347.92
Total amount of all liabilities except capital		$ 155,175.96
Capital paid up	$ 859,650.00	
Capital partly paid	40,895.13	
Surplus over all liabilities	447,096.13	
Surplus as regards policyholders		$ 1,347,641.26
Total		$ 1,502,817.22

RISKS AND PREMIUMS

	Fire Risks	Premiums
Written during the year	$ 24,583,516.00	$ 751,698.64
Totals	$ 24,583,516.00	$ 751,698.64
Expired and terminated	8,917,014.00	543,600.18
In force at end of the year	$ 15,666,502.00	$ 208,098.46
Deduct amount re-insured	2,735,677.00	34,596.95
Net amount in force	$ 12,930,825.00	$ 173,501.51

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 7,888,093.00	$ 89,526.59
Two years	290,376.00	2,589.79
Three years	4,474,126.00	47,762.66
Four years	27,928.00	325.27
Five years	2,985,979.00	32,003.20
Net amount in force Dec. 31, 1919	$ 15,666,502.00	$ 173,501.51

GENERAL INTERROGATORIES

Additional classes written:	Net Premiums	Losses Incurred
Motor vehicles	$ 18,788.96	$ 6,602.19
Windstorms and tornadoes	21,756.12	6.61
Hail	426,167.74	142,560.69
Largest amount written on any one risk not deducting re-insurance		20,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile	Aggregate
Gross risks written	$ 5,553,012.00	$ 2,731,640.00	$ 843,343.00	$ 9,127,995.00
Net risks written	3,650,005.00	2,208,165.00	578,433.00	6,436,603.00
Gross premiums on risks written	77,893.91	19,505.14	22,566.46	119,965.51
Net premiums on risks written	51,088.09	15,891.49	15,969.74	82,949.32
Net losses paid	8,520.49	6.61	6,407.08	14,934.18
Net losses incurred	11,695.49	6.61	6,407.08	18,109.18

HORTICULTURAL INSURANCE COMPANY

Located at No. 600 S. & L. Building, Des Moines, Iowa.

Incorporated March 8, 1916. Commenced Business April 19, 1916.

W. S. Tidrick, President. W. F. Ghormley, Secretary.

CAPITAL

Capital stock paid up	$ 100,000.00	
Amount of ledger assets, December 31, of previous year	$ 114,493.21	
Extended at		$ 114,493.21

INCOME

	Hail	
Gross premiums	$ 1,834,040.37	
Deduct	130,803.22	
Total premiums (other than perpetuals)		$ 1,703,237.15
Gross interest on mortgage loans	$ 6,217.23	
Gross interest on bonds and dividends on stocks	152.55	
Gross interest on deposits, trust companies or banks	200.00	
Total gross interest and rents		$ 6,569.78
From other sources, total		1,131.65
Borrowed money (gross)		175,000.00
Total income		$ 1,885,938.58
Total		$ 2,000,431.79

DISBURSEMENTS

	Hail	
Losses—Actual amounts paid policyholders, less discounts, if any (including marine and inland, $2,100 occurring in previous years)	$ 197,712.07	
Net losses paid		$ 197,712.07
Loss adjustment expenses		11,565.30
Agents' compensation, including brokerage		116,262.30
Field supervisory expenses:		
Salaries of field men	$ 8,521.09	
Expenses of field men	888.90	
Total field supervisory expenses		$ 9,409.99
Salaries and fees—directors, officers and clerks		26,310.88
Rents, including company's occupancy of buildings owned		1,914.00
Furniture and fixtures, including rent of and repairs to same		694.46
Federal taxes		17,047.11
Taxes, licenses and fees:		
State, county and municipal	$ 2,445.54	
Insurance department	201.00	
Postage, telegraph and telephone, exchange and express		$ 2,646.54
Legal expenses, excluding legal expenses on losses		1,566.08
Advertising and subscriptions	$ 655.01	1,367.93
Printing and stationery	2,944.30	3,599.31
Miscellaneous		1,999.96
Paid stockholders for dividends (amount declared during the year, cash)		25,000.00
Borrowed money repaid (gross)		145,000.00
Interest on borrowed money		3,177.89
Total disbursements		$ 565,273.82
Balance		$ 1,435,157.97

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens		$ 96,650.00	
Book value of bonds, per Schedule D		4,940.00	
Cash in company's office	$ 57,426.58		
Deposits in trust companies and banks not on interest, per Schedule N	8,165.38	65,591.96	
Bills receivable, taken for hail risks		$ 1,267,976.01	
Total ledger assets			$ 1,435,157.97

NON-LEDGER ASSETS

Interest accrued on mortgages, $3,608.75, per Schedule B		$ 3,608.75	
Interest accrued on bonds, per Schedule D, part 1		55.16	
Total			$ 3,663.91
Gross assets			$ 1,438,821.88

DEDUCT ASSETS NOT ADMITTED
(No Deductions)

Total admitted assets	$ 1,438,821.88

LIABILITIES

Gross premiums (less re-insurance) received and receivable upon all unexpired hail risks per recapitulation		$ 1,267,976.01	
Total unearned premiums as computed above			$ 1,267,976.01
Interest due or accrued, on borrowed money			80.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued			1,083.32
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement			20,665.65
Due and to become due for borrowed money			30,000.00
Guaranteed credit certificates, good for insurance only			17,270.51
Total amount of all liabilities except capital			$ 1,337,075.49
Capital paid up		$ 100,000.00	
Surplus over all liabilities		1,746.39	
Surplus as regards policyholders			$ 101,746.39
Total			$ 1,438,821.88

RISKS AND PREMIUMS

	Hail Risks	Premiums
In force December 31, 1918	$ 7,976,044.00	$ 267,889.97
Written during the year	10,183,375.00	1,566,150.40
Totals	$ 18,159,419.00	$ 1,834,040.37
Expired and terminated	6,729,991.00	566,064.36
In force at end of the year	$ 11,429,428.00	$ 1,267,976.01
Net amount in force	$ 11,429,428.00	$ 1,267,976.01

RECAPITULATION OF HAIL RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
Advanced premiums	$ 11,429,428.00	$ 1,267,976.01
Net amount in force Dec. 31, 1919	$ 11,429,428.00	$ 1,267,976.01

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Aggregate
Gross risks written	$ 10,183,375.00
Net risks written	4,453,384.00
Gross premiums on risks written	1,834,040.37
Net premiums on risks written	1,703,237.15
Net losses paid	197,712.07
Net losses incurred	197,712.07

INTERSTATE 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

Capital stock paid up	$ 200,000.00		
Amount of ledger assets, December 31, of previous year		$ 370,600.96	
Extended at			$ 370,600.96

INCOME

	Marine and Inland	
Gross premiums	$ 765,989.55	
Return premiums	135,542.57	
Total premiums (other than perpetuals)		$ 630,446.98
Gross interest on bonds and dividends on stocks	$ 9,853.67	
Gross interest on deposits, trust companies or banks	7,158.85	
Total gross interest and rents		$ 17,012.52
From other sources, total		20,000.00
Total		$ 1,038,060.46

DISBURSEMENTS

	Marine and Inland	
Losses—Actual amounts paid policyholders, less discounts, if any	$ 94,691.76	
Deduct: Salvage, marine and inland	5,889.08	
Net losses paid		$ 88,802.68
Loss adjustment expense		1,900.00
Agents' compensation, including brokerage		135,425.10
Field supervisory expenses:		
Salaries of field men	$ 19,589.17	
Expenses of field men	13,695.54	
Executive—Traveling expenses of others than field men	1,878.46	
Total field supervisory expenses		$ 35,163.17
Salaries and fees—directors, officers and clerks		25,441.21
Rents, including company's occupancy of buildings owned		665.00
Furniture and fixtures, including rent of and repairs to same		3,088.32
Federal taxes		1,449.46
Taxes, licenses and fees:		
State, county and municipal	$ 4,153.20	
Insurance department	2,925.89	7,079.09
Postage, telegraph and telephone, exchange and express		2,776.53
Legal expenses, excluding legal expenses on losses		513.21
Advertising and subscriptions, printing and stationery		9,625.76
Agents' balances charged off		1,183.83

Miscellaneous, itemized:		
Auto account and office expense		5,811.68
Liability insurance		238.15
Fidelity bond		115.00
Paid stockholders for dividends (amount declared during the year, cash		20,000.00
Total disbursements		$ 339,278.19
Balance		$ 698,782.27

LEDGER ASSETS

Book value of bonds, per Schedule D	$ 202,089.12	
Deposits in trust companies and banks not on interest, per Schedule N	$ 24,707.52	
Deposits in trust companies and banks on interest, per Schedule N	365,000	389,707.52
Agents' balances representing business written subsequent to October 1, 1919		106,330.63
Agents' balances representing business written prior to October 1, 1919		655.00
Total ledger assets		$ 698,782.27

NON-LEDGER ASSETS

Interest accrued on bonds, per Schedule D, part 1	$ 1,063.00	
Interest due on deposit banks various dates	6,760.10	
Total		$ 7,823.10
Other non-ledger assets, viz: Furniture and fixtures, $10,770.00; supplies, $4,550		15,320.00
Automobiles		4,250.00
Gross assets		$ 726,175.37

DEDUCT ASSETS NOT ADMITTED

Supplies, printed matter and stationery	$ 4,250.00	
Furniture, fixtures, safes and autos	15,320.00	
Agents' balances, representing business written prior to October 1, 1919	655.00	20,225.00
Total admitted assets		$ 705,950.37

LIABILITIES

	Marine and Inland	
Gross claims for losses in process of adjustment or in suspense	$ 3,235.00	
Total	$ 3,235.00	$ 3,235.00
Net amount of unpaid losses and claims		
Total unearned premiums as computed above		473,802.80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		520.75
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		6,479.40
Total amount of all liabilities except capital		$ 484,037.95
Capital paid up	$ 200,000.00	
Surplus over all liabilities	21,912.42	
Surplus as regards policyholders		$ 221,912.42
Total		$ 705,950.37

RISKS AND PREMIUMS

	Marine and Inland Risks	Premiums
In force December 31, 1918	$ 10,663,703.00	$ 282,458.31
Written during the year	26,447,415.00	765,989.55
Totals	$ 37,111,118.00	$ 1,048,447.86
Expired and terminated	9,042,993.00	305,163.63
In force at end of the year	$ 28,068,125.00	$ 743,284.23
Net amount in force	$ 28,068,125.00	$ 743,284.23

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 9,914,357.00	$ 208,551.66
Two years	2,553,778.00	66,849.67
Three years	4,468,020.00	118,938.05
Four years	11,131,970.00	348,944.85
Net amount in force December 31, 1919	$ 28,068,125.00	$ 743,284.23

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 630,446.98	$ 91,312.68
Largest amount written on any one risk not deducting re-insurance		9,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Automobile	Aggregate
Gross risks written	$ 12,575,878.00	$ 12,575,878.00
Net risks written	10,253,237.00	10,253,237.00
Gross premiums on risks written	377,101.14	377,101.14
Net premiums on risks written	313,335.68	313,335.68
Net losses paid	61,038.24	61,038.24
Net losses incurred	61,038.24	61,038.24

IOWA AUTOMOBILE MUTUAL INSURANCE COMPANY

Located at 512 Second Ave., Cedar Rapids, Iowa.
Incorporated October 13, 1910. Commenced Business November 4, 1910.
R. Lord, President. H. L. Nehls, Secretary.
C. J. Duncan, Vice President and General Manager.

CAPITAL

Amount of ledger assets, December 31, of previous year	$ 52,025.64	
Extended at		$ 52,025.64

INCOME

	Fire	Marine and inland	
Gross premiums	$ 1,102.22	$ 207,678.56	
Deduct amount paid for re-insurance		1,620.88	
Return premiums	145.87	47,127.45	
Total premiums other than perpetuals	$ 956.35	$ 158,930.23	$ 159,886.58
Gross interest on bonds and dividends on stocks		$ 229.38	
Gross interest on deposits, trust companies or banks		1,318.32	
Total gross interest and rents			$ 1,547.70
From other sources, total			2,014.98
From agents' balances previously charged off			.20
Total income			$ 163,449.46
Total			$ 215,475.10

DISBURSEMENTS

	Marine and Inland	
Losses—Actual amounts paid policyholders, less discounts, if any	$ 45,211.19	
Deduct: Salvage, marine and inland	837.00	
Net losses paid		$ 44,374.19
Loss adjustment expenses		4,568.53

	Fire	Marine and Inland	
Agents' compensation, including brokerage	$ 226.05	$ 37,259.73	
Agents' allowances		618.58	
Totals	$ 226.05	$ 37,878.31	$ 38,104.36
Field supervisory expenses:			
(a) Salaries of field men		$ 2,505.94	
(b) Expenses of field men		2,233.24	
(c) Executive—Traveling expenses of others than field men		649.89	
Total field supervisory expenses		$ 5,389.07	$ 5,389.07
Salaries and fees—directors, officers and clerks			10,872.89
Rents, including company's occupancy of buildings owned			617.28
Furniture and fixtures, including rent of and repairs to same			448.59
Federal taxes			1,635.35
Taxes, licenses and fees:			
State, county and municipal		$ 541.06	
Insurance department		662.00	
			$ 1,203.06
Postage, telegraph and telephone, exchange express			1,114.92
Legal expenses, excluding legal expenses on losses			715.60
Advertising and subscriptions, $571.31; printing and stationery, $2,609.90			3,181.21
Agents' balances charged off			96.68
Total disbursements			$ 112,321.73
Balance			$ 103,153.37

LEDGER ASSETS

Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	$	2,520.00
Book value of bonds, per Schedule D		25,593.83
Cash in company's office	$ 269.27	
Deposits in trust companies and banks, not on interest, per Schedule N	$ 637.94	
Deposits in trust companies and banks on interest, per Schedule N	59,553.48	60,460.69
Agents' balances representing business written subsequent to October 1, 1919	$	14,341.54
Agents' balances representing business written prior to October 1, 1919		148.67
Other ledger assets, viz: Deposit with Mill Owners Mutual Fire Insurance Co.	$ 200.00	
Deduct: Expenses advanced by Iowa Mutual Liability Insurance Co.	89.84	110.16
Accrued premiums on auto dealers' open policies		1,978.48
Total ledger assets		$ 103,153.37

NON-LEDGER ASSETS

Interest accrued on bonds, per Schedule D, part 1	$ 430.85	
Interest accrued on collateral loans, per Schedule C, part 1	20.70	
Interest on deposits in banks	570.47	
Total		$ 1,022.02
Gross assets		$ 104,175.39

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, 1919	$ 148.67	$ 148.67
Total admitted assets		$ 104,026.72

LIABILITIES

	Marine and Inland	
Gross claims for losses in process of adjustment or in suspense	$ 3,876.20	
Total	$ 3,876.20	
Net amount of unpaid losses and claims		$ 3,876.20
Total unearned premiums as computed above, Iowa Standard		64,731.29
Salaries, rents, expenses, bills, accounts, fees, due or accrued		104.97
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		1,648.25
Total amount of all liabilities except capital		$ 70,360.71
Surplus as regards policyholders		33,666.01
Total		$ 104,026.72

RISKS AND PREMIUMS

	Fire	Premiums	Marine and Inland	Premiums
In force December 31, 1918	$	$	$ 4,775,599.00	$ 87,412.94
Written during the year	115,850.00	1,102.22	12,452,158.00	207,678.56
Totals	$ 115,850.00	$ 1,102.22	$ 17,227,757.00	$ 295,091.50
Expired and terminated	8,750.00	169.21	8,265,052.00	132,660.09
In force at end of year	$ 107,100.00	$ 933.01	$ 8,962,705.00	$ 162,431.41
Deduct amount re-insured	15,000.00	98.14	28,000.00	1,529.30
Net amount in force	$ 92,100.00	$ 834.87	$ 8,934,705.00	$ 160,902.11

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 9,026,805.00	$ 161,736.98
Over five years		36.50
Net amount in force December 31, 1919	$ 9,026,805.00	$ 161,773.48

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Plate Glass	Tornado
Gross risks written	$ 115,850.00	$	
Net risks written	87,850.00		
Gross premiums on risks written	975.17	2,400.40	127.05
Net premiums on risks written	646.33	1,803.66	92.37
Net losses paid		258.25	
Net losses incurred		212.20	

	Automobile	Aggregate
Gross risks written	$ 12,249,833.00	$ 12,365,683.00
Net risks written	9,104,300.00	9,192,353.00
Gross premiums on risks written	196,318.61	199,821.23
Net premiums on risks written	149,773.99	152,316.35
Net losses paid	41,836.10	42,094.35
Net losses incurred	2,682.38	2,470.18

IOWA MANUFACTURERS' INSURANCE COMPANY

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

CAPITAL

Capital stock paid up	$ 100,000.00	
Amount of ledger assets, December 31, of previous year	$ 253,866.78	$ 253,866.78

INCOME

	Fire	
Gross premiums	$ 226,616.90	
Deduct gross amount paid for: Re-insurance, fire, $41,144.52; return premiums, fire, $21,957.47	63,135.01	
Total premiums (other than perpetuals)		$ 163,481.89
Gross interest on mortgage loans	$ 6,897.39	
Gross interest on collateral loans	103.10	
Gross interest on bonds and dividends on stock	1,062.78	
Gross interest on deposits, trust companies or banks	2,880.13	
Gross interest from other sources	533.73	
Gross rents, including company's occupancy of its own buildings	405.00	
Total gross interest and rents		$ 11,882.13
From agents' balances previously charged off		292.00
Total income		$ 175,656.02
Total		$ 429,522.80

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, less discounts, if any (including fire, $1,750.00 occurring in previous years)	$ 70,218.43	
Deduct: Re-insurance received	10,777.70	
Net losses paid		$ 59,440.73
Loss adjustment expense		272.04
Agents' compensation, including brokerage	$ 43,052.43	
Agents' allowances	212.88	
Total		$ 43,265.31
Field supervisory expenses:		
Salaries of field men	$ 4,047.92	
Expenses of field men	2,695.78	
Executive—Traveling expenses of others than field men	934.31	
Total field supervisory expenses		$ 7,678.01

Salaries and fees—directors, officers and clerks		16,399.84
Rents, including company's occupancy of buildings owned		1,292.51
Furniture and fixtures, including rent of and repairs to same		1,182.05
Maps, including corrections		111.56
Inspections and surveys, including underwriters' boards and tariff associations		745.75
Federal taxes		2,486.27
Taxes, licenses and fees:		
State, county and municipal	$ 1,872.48	
Insurance department	250.00	
All other taxes, licenses and fees (except on real estate	18.80	
		$ 2,141.28
Postage, telegraph and telephone, exchange and express		984.54
Legal expenses, excluding legal expenses on losses		495.50
Advertising and subscriptions, $2,053.81; printing and stationery, $1,921.85		3,975.66
Miscellaneous, itemized:		
Gas and electricity	$ 668.22	
Donations	496.00	1,164.22
Real estate expenses:		
Repairs and expenses	$ 8.95	
Taxes	66.50	75.45
Paid stockholders for dividends (amount declared during the year, cash)		6,000.00
Total disbursements		$ 147,710.42
Balance		$ 281,812.08

LEDGER ASSETS

Book value of real estate, per Schedule A		$ 20,000.00
Mortgage loans on real estate, per Schedule B, first liens		121,500.00
Book value of bonds, $45,350.00 and stocks, $20, per Schedule D		45,370.00
Cash in company's office	$ 87.73	
Deposits in trust companies and banks on interest, per Schedule N	67,498.97	67,586.70
Agents' balances representing business written subsequent to October 1, 1919		17,167.71
Bills receivable, taken for fire risks		8,679.37
Other ledger assets, viz: Due from re-insurance company for losses		1,508.30
Total ledger assets		$ 281,812.08

NON-LEDGER ASSETS

Interest accrued on mortgages, per Schedule B	$ 1,969.74	
Interest accrued on bonds, per Schedule D, part 1	334.64	
Total		$ 2,304.38

DEDUCT ASSETS NOT ADMITTED
(No Deductions.)

Total admitted assets	$ 284,116.46

LIABILITIES

	Fire	
Gross losses adjusted and unpaid: Not yet due	$ 1,325.00	
Net amount of unpaid losses and claims		$ 1,325.00
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks $327,717.16 unearned premium per recapitulation	$ 131,086.86	
Total unearned premiums as computed above		$ 131,086.86

Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement.....		1,499.61
Total amount of all liabilities except capital		$ 133,911.47
Capital paid up.....$	100,000.00	
Surplus over all liabilities.....	50,204.99	
Surplus as regards policyholders.....		$ 150,204.99
Total		$ 284,116.46

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918.....$	31,245,053.29	$ 345,628.71
Written during the year.....	18,508,691.03	226,616.90
Totals .....$	49,753,744.32	$ 572,245.61
Expired and terminated.....	14,377,116.80	176,011.72
In force at end of the year.....$	35,376,627.52	$ 396,233.89
Deduct amount re-insured.....	5,761,686.69	68,516.73
Net amount in force.....$	29,614,940.83	$ 327,717.16

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run.....$	48,471,122.16	$ 66,216.02
Two years	212,789.51	1,280.20
Three years	12,477,775.53	$ 99,812.39
Four years	95,840.70	854.54
Five years	11,981,412.93	159,554.01
Net amount in force December 31, 1919.$	29,614,940.83	$ 327,717.16

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles .....$	51,119.92	$ 79.37
Windstorms and tornadoes.....	23,982.68	1,094.68
Largest amount written on any one risk not deducting re-insurance		10,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile	Aggregate
Gross risks written .....$	12,945,904.98	$ 5,048,411.31	$ 514,374.74	$ 18,508,691.03
Net risks written	9,159,296.73	3,199,284.26	384,521.34	12,743,102.33
Gross premiums on risks written	183,472.46	36,730.37	6,414.07	226,616.90
Net premiums on risks written..	134,379.29	23,982.68	5,119.92	163,481.89
Net losses paid..	58,266.68	1,094.68	79.37	59,440.73
Net losses incurred	57,841.68	1,094.68	79.37	59,015.73

IOWA NATIONAL FIRE INSURANCE COMPANY

Located at No. 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 up.....$	500,000.00	
Amount of ledger assets, December 31, of previous year .....$	926,167.08	
Extended at		$ 926,167.08

INCOME

	Fire	
Gross premiums .....$	456,498.41	
Deduct gross amount paid for: Re-insurance, fire, $71,666.50; return premiums, fire, $77,-$38.62	149,505.12	
Total premiums (other than perpetuals)		$ 306,993.29
Gross interest on mortgage loans.....$	42,259.97	
Gross interest on collateral loans.....	92.25	
Gross interest on bonds and dividends on stocks	4,917.54	
Gross interest on deposits, trust companies or banks	831.45	
Gross interest from other sources: Bills receivable	221.49	
Total gross interest and rents.....		$ 48,322.70
Total income		$ 355,315.99
Total		$ 1,281,483.07

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, less discounts, if any (including fire, $16,479.42 occurring in previous years).....$	104,665.85	
Deduct: Salvage, $35.13; re-insurance received, $15,379.47	15,414.60	
Net losses paid.....		$ 89,251.25
Loss adjustment expense		2,943.78
Agents' compensation, including brokerage...$	80,839.38	
Agents' allowances	385.76	
Total		$ 81,225.14
Field supervisory expenses:		
Salaries of field men.....$	7,212.98	
Expenses of field men.....	3,106.73	
Total field supervisory expenses.....		$ 10,319.71
Salaries and fees—directors, officers and clerks		22,293.66
Rents, including company's occupancy of buildings owned		4,050.65
Furniture and fixtures, including rent of and repairs to same.....		817.37
Maps, including corrections.....		175.00
Inspections and surveys, including underwriters' boards and tariff associations.....		1,773.50
Federal taxes		4,744.53
Taxes, licenses and fees:		
State, county and municipal.....$	5,865.74	
Insurance department	1,682.50	
		$ 7,548.24
Postage, telegraph and telephone, exchange and express		977.41
Legal expenses, excluding legal expenses on losses		249.28
Advertising and subscriptions, $3,285.25; printing and stationery, $1,537.62.....		4,822.87
Miscellaneous, itemized:		
Supplies .....$	194.68	
Contributions	903.00	
Sundry expense	32.40	1,130.08
Gross decrease, by adjustment in book value of ledger assets, viz: Stocks, per Schedule D..		2,500.00
Total disbursements		$ 234,822.47
Balance		$ 1,046,660.60

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens .....$	828,285.00	
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C.....	1,845.00	
Book value of bonds, $127,858.80, and stocks, $2,000.00, per Schedule D.....	129,858.80	
Cash in company's office.....$	5,154.86	

Deposits in trust companies and banks on interest, per Schedule N	36,029.89	41,184.75	
Agents' balances representing business written subsequent to October 1, 1919		18,047.84	
Agents' balances representing business written prior to October 1, 1919		945.16	
Bills receivable, taken for fire risks		2,615.07	
Other ledger assets, viz:			
Furniture and fixtures		3,002.83	
Due on re-insurance treaties		20,876.15	
Total ledger assets			$ 1,046,660.60

NON-LEDGER ASSETS

Interest accrued, $23,446.36 on mortgages, per Schedule B	$ 23,446.36		
Interest accrued, $2,834.32 on bonds, per Schedule D, part 1		2,834.32	
Interest accrued, $76.88, on collateral loans, per Schedule C, part 1		76.88	
Total			$ 26,357.56
Market value of bonds and stocks over book value, per Schedule D			3,753.18
Gross assets			$ 1,076,771.34

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures and safes	$ 3,002.83		
Agents' balances, representing business written ten prior to October 1, 1919		945.16	
Excess of bills receivable, not past due, taken for fire risks over the unearned premiums thereon		149.92	
Book value of bonds and stocks over market value		3,753.18	7,851.09
Total admitted assets			$ 1,068,920.25

LIABILITIES

	Fire		
Gross losses adjusted and unpaid: Not yet due	$ 4,870.30		
Gross claims for losses in process of adjustment or in suspense		13,039.78	
Total	$	17,910.08	
Deduct re-insurance as per Schedule E		1,013.33	
Net amount of unpaid losses and claims			$ 16,896.75
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, per recapitulation	$ 265,313.81		
Total unearned premiums as computed above			$ 265,313.81
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement			7,000.00
Contingent commissions or other charges due or accrued			195.68
Total amount of all liabilities except capital			$ 289,406.24
Capital paid up	$ 500,000.00		
Surplus over all liabilities		279,514.01	
Surplus as regards policyholders			779,514.01
Total			$ 1,068,920.25

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 30,707,043.00	$ 345,054.55
Written during the year	42,190,215.00	456,498.41
Excess of original premiums		16,099.26
Totals	$ 72,897,258.00	$ 817,652.22
Expired and terminated	23,999,285.00	271,342.59
In force at end of the year	$ 48,897,973.00	$ 546,309.63
Deduct amount reinsured	6,465,219.00	103,743.57
Net amount in force	$ 42,432,754.00	$ 442,566.06

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 14,478,654.00	$ 161,588.27
Two years	505,770.00	3,381.70
Three years	14,731,683.00	125,256.14
Four years	203,890.00	2,095.94
Five years	12,495,571.00	150,003.62
Over five years	171.86	240.39
Net amount in force December 31, 1919	$ 42,432,754.00	$ 442,566.06

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 10,960.28	$ 2,745.31
Windstorms and tornadoes	39,948.88	1,050.49
Largest amount written on any one risk not deducting re-insurance		30,000.00
Amount loaned to stockholders not officers		47,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Automobile	Aggregate
Gross risks written	$ 14,594,905.00	$ 6,546,530.00	$ 565,349.00	$ 21,706,784.00
Net risks written	8,856,727.00	5,070,178.00	298,472.00	14,225,377.00
Gross premiums on risks written	212,024.58	39,948.88	10,960.28	262,933.74
Net premiums on risks written	120,981.04	35,643.73	10,960.28	167,582.05
Net losses paid	30,371.39	952.82	882.96	32,207.17
Net losses incurred	31,283.55	1,050.49	2,745.31	35,079.35

IOWA STATE INSURANCE COMPANY (MUTUAL)

Located at No. 200 Main Street, Keokuk, Iowa.
Incorporated January, 1855. Commenced Business July, 1885.
William Logan, President. G. C. Tucker, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year	$ 1,056,332.48	
Extended at		$ 1,056,332.48

INCOME

	Fire	
Gross premiums	$ 931,631.45	
Deduct gross amount paid for: Re-insurance, fire, $72,818.01; return premiums, fire, $125,581.51	198,399.52	
Total premiums (other than perpetuals)		$ 733,231.93
Gross interest on mortgage loans	$ 5,464.23	
Gross interest on bonds and dividends on stocks	5,719.19	
Gross interest on deposits, trust companies or banks	6,625.34	
Gross interest from other sources	144.65	
Gross rents, including company's occupancy of its own buildings	1,000.00	
Total gross interest and rents		$ 18,953.41

From agents' balances previously charged off..		1,259.59
Total income		$ 753,444.93
Total		$ 1,809,777.41

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, less discounts, if any (including fire, $24,339.44 occurring in previous years)	$ 269,323.46	
Deduct: Salvage, fire, $41.70; re-insurance received, fire, $22,758.64	22,801.34	
Net losses paid		$ 246,522.12
Loss adjustment expenses		8,054.52
Agents' compensation, including brokerage		156,983.04
Field supervisory expenses:		
Salaries of field men	$ 11,196.25	
Expenses of field men	8,094.14	
Executive—Traveling expenses of others than field men	392.69	
Total field supervisory expenses		$ 19,683.08
Salaries and fees—directors, officers and clerks		50,614.00
Rents, including company's occupancy of buildings owned		1,000.00
Furniture and fixtures, including rent of and repairs to same		920.44
Maps, including corrections		386.22
Inspections and surveys, including underwriters' boards and tariff associations		3,992.44
Federal taxes		8,998.08
Taxes, licenses and fees:		
State, county and municipal	$ 11,268.26	
Insurance department	981.00	
		$ 12,249.26
Postage, telegrgaph and telephone, exchange and express		3,485.88
Legal expenses, excluding legal expenses on losses		2,622.97
Advertising and subscriptions, $2,823.86; printing and stationery, $3,151.22		5,975.08
Miscellaneous, itemized:		
Sundry	$ 1,127.40	
Automobiles	381.05	
Light and fuel	422.45	
Expense of examination	1,153.08	3,083.98
Real estate expenses:		
Repairs and expenses	$ 909.34	
Taxes	178.32	1,087.66
Decrease in liabilities during the year on account of re-insurance treaties		2,590.67
Total disbursements		$ 528,249.44
Balance		$ 1,281,527.97

LEDGER ASSETS

Book value of real estate, per Schedule A		$ 8,000.00
Mortgage loans on real estate, per Schedule B, first liens		102,600.00
Book value of bonds, per Schedule D		187,795.00
Cash in company's office	$ 91.66	
Deposits in trust companies and banks on interest, per Schedule N	248,120.16	248,211.82
Agents' balances representing business written subsequent to October 1, 1919		16,377.28
Bills receivable, taken for fire risks		686,454.80
Other ledger assets		32,089.07
Total ledger assets		$ 1,281,527.97

NON-LEDGER ASSETS

Interest due and accrued on mortgages, per Schedule B	$ 3,488.33	
Interest due and accrued on bonds, per Schedule D, part 1	1,589.12	
Total		$ 5,077.45
Gross assets		$ 1,286,605.42

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes, automobiles and maps	$ 14,524.70	
Premiums in course of collection, representing business written prior to October 1, 1919	$ 1,166.85	
Bills receivable, past due, taken for marine, inland and fire risks	1,800.47	
Total		$ 17,492.02
Total admitted assets		$ 1,269,113.40

LIABILITIES

	Fire	
Gross losses adjusted and unpaid: Not yet due	$ 861.70	
Gross claims for losses in process of adjustment and suspense (plus reserve $1,000 fire, for losses incurred prior to end of year of statement, of which no notice had then been received)	10,990.89	
Gross claims for losses resisted	925.00	
Total	$ 12,777.59	
Deduct re-insurance as per Schedule E	2,758.13	
Net amount of unpaid losses and claims		$ 10,019.46
Total unearned premiums as computed at 40% of premiums in force		972,401.36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		177.64
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		14,285.96
Other liabilities, total		16,329.52
Total amount of all liabilities except capital		$ 1,013,213.94
Surplus as regards policyholders		255,899.46
Total		$ 1,269,113.40

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 89,403,191.00	$ 2,262,117.14
Written during the year	39,852,746.00	931,631.45
Totals	$129,255,937.00	$ 3,193,748.59
Expired and terminated	32,930,256.00	690,076.63
In force at end of the year	$ 96,325,681.00	$ 2,503,671.96
Deduct amount re-insured	9,875,506.00	72,668.56
Net amount in force	$ 86,450,175.00	$ 2,431,003.40

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Windstorms and tornadoes	$ 153,051.94	$ 16,120.75
Hail	655.89	77.40
Largest amount written on any one risk not deducting re-insurance		22,500.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire	Tornado	Hail	Aggregate
Gross risks written	$ 21,656,309.00	$ 14,363,746.00	$ 45,850.00	$ 36,065,905.00
Net risks written	13,271,326.00	9,484,577.00	38,715.00	22,794,618.00
Gross premiums on risks written	358,702.36	104,273.51	135.73	463,111.60
Net premiums on risks written..	263,933.73	87,321.45	130.80	351,385.98
Net losses paid..	100,750.91	9,631.02		110,381.93
Net losses incurred	105,887.15	9,629.56		96,257.59

MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA

Located at No. 412-416 Seventh St., Des Moines, Iowa.

Incorporated 1875. Commenced Business 1875.
H. J. Benson, President. J. T. Sharp, Secretray.

CAPITAL

Amount of ledger assets, December 31, of previous year	$ 961,472.43	
Extended at		$ 961,472.43

INCOME

	Fire	
Premiums	$ 678,479.75	
Gross premium assessments	160,281.32	$ 838,761.07
Deduct gross amount paid for: Reinsurance, fire, $3,591.30; return premiums, fire, $109,334.05	112,915.35	
Total premiums (other than perpetuals)		$ 725,845.72
Gross interest on mortgage loans	$ 37,246.99	
Gross interest on bonds and dividends on stocks	5,611.10	
Gross interest on deposits, trust companies or banks	1,881.03	
Total gross interest and rents		$ 44,739.12
From other sources: Net deposits received		23,313.28
From agents' balances previously charged off		37.63
Gross increase in book value of ledger assets		1,406.25
Total income		$ 795,342.00
Total		$ 1,756,814.43

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, less discounts, if any (including fire, $43,738.07 occurring in previous years)	$ 322,509.23	
Deduct: Salvage, fire	11,353.03	
Net losses paid		$ 311,156.20
Loss adjustment expenses		3,032.21
Agents' compensation, including brokerage		79,492.61
Field supervisory expenses:		
Salaries of field men	$ 8,335.41	
Expenses of field men	7,868.70	
Executive—Traveling expenses of others than field men	544.48	
Total field supervisory expenses		$ 16,748.59
Salaries and fees—directors, officers and clerks		25,141.17
Rents, including company's occupancy of buildings owned		1,942.27
Furniture and fixtures, including rent of and repairs to same		963.65
Inspections and surveys, including underwriters' boards and tariff associations		10,621.52
Federal taxes		8,259.69

Taxes, licenses and fees:		
State, county and municipal	$ 9,389.16	
Insurance department	1,463.13	
Fire department	327.19	
Fire patrol and salvage corps	637.52	
		$ 11,817.00
Postage, telegraph and telephone, exchange and express		2,002.45
Legal expenses, excluding legal expenses on losses		295.00
Advertising and subscriptions, $2,067.41; printing and stationery, $1,822.85		3,890.26
Miscellaneous		109.71
Paid policyholders for dividends (amount declared during the year, cash)		53,552.99
Total disbursements		$ 529,026.35
Balance		$ 1,227,789.08

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens	$ 937,000.00	
Book value of bonds, per Schedule D	150,000.00	
Cash in company's office	$ 100.00	
Deposits in trust companies and banks on interest, per Schedule N	67,817.30	67,917.30
Agents' balances representing business written subsequent to October 1, 1919		71,277.00
Agents' balances representing business written prior to October 1, 1919		362.78
Other ledger assets: Deposit with Mutual Fire Prevention Bureau		1,232.00
Total ledger assets		$ 1,227,789.08

NON-LEDGER ASSETS

Interest accrued on mortgages, per Schedule B	$ 29,634.34	
Interest accrued on bonds, per Schedule D, part 1	1,170.20	
Interest accrued on collateral loans, per Schedule C, part 1, deposits in bank	190.49	
Total		$ 30,995.03
Other non-ledger assets, viz: Assessments accrued		47,372.18
Gross assets		$ 1,306,156.29

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, 1919	362.78	
Deposit with Mutual Fire Prevention Bureau	1,232.00	
Book value of bonds and stocks over market value	1,950.00	3,544.78
Total admitted assets		$ 1,302,611.51

LIABILITIES

	Fire	
Gross claims for losses in process of adjustment or in suspense (plus reserve $2,000.00 fire, for losses incurred prior to end of year of statement, of which no notice had then been received)	$ 56,078.70	
Gross claims for losses resisted	2,500.00	
Total	$ 58,578.70	
Net amount of unpaid losses and claims		$ 58,578.70

Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, $523,324.21 unearned premiums per recapitulation	$ 212,393.36	
Total unearned premiums as computed above		$ 212,393.36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		427.04
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		10,855.27
Contingent commissions or other charges due or accrued		8,074.51
All other liabilities, viz: Mutual deposits		221,080.57
Total amount of all liabilities except capital		$ 511,409.45
Permanent fund	$ 100,000.00	
Surplus over all liabilities and permanent fund	691,202.06	791,202.06
Total		$ 1,302,611.51

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 43,008,461.00	$ 384,385.28
Written during the year	64,906,626.00	838,761.07
Totals	$107,915,087.00	$ 1,223,146.35
Expired and terminated	49,494,024.00	696,574.92
In force at end of the year	$ 58,421,063.00	$ 526,571.43
Deduct amount re-insured	382,700.00	3,247.22
Net amount in force	$ 58,038,363.00	$ 523,324.21

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 57,203,908.00	$ 512,455.73
Two years	127,500	1,036.92
Three years	661,955.00	9,026.54
Five years	450.00	805.02
Net amount in force December 31, 1919	$ 58,038,363.00	$ 523,324.21

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting re-insurance	$ 50,000.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written and renewed	$ 4,963,779.00
Net risks written	2,804,946.00
Gross premiums on risks written	52,577.19
Net premiums on risks written	42,122.41
Net losses paid	10,252.29
Net losses incurred	10,252.29

NORTH AMERICAN FIRE INSURANCE COMPANY

Located at No. 404 Crocker Bldg., Des Moines, Iowa.
Incorporated November 18, 1918. Commenced Business August 25, 1919.
O. G. Chesley, President. A. E. Read, Secretary.

CAPITAL

Capital stock paid up	$ 554,850.00	
Surplus paid in by stockholders	554,850.00	
Extended at		$ 1,109,700.00

INCOME

	Fire	
Gross premiums	$ 901.69	
Total premiums (other than perpetuals)		$ 901.69
Gross interest on mortgage loans	$ 213.12	
Gross interest on bonds and dividends on stocks	3,351.21	
Gross interest on deposits, trust companies or banks	1,574.84	
Gross interest from other sources	570.78	
Gross interest and rents		$ 5,709.95
From other sources: Stock not fully paid for		76,425.00
Notes on stock not issued		281,475.00
Total		$ 1,474,211.64

DISBURSEMENTS

Agents' compensation, including brokerage		$ 315.59
Salaries and fees—directors, officers and clerks		4,217.96
Rents, including company's occupancy of buildings owned		200.00
Furniture and fixtures, including rent of and repairs to same		167.45
Federal taxes		9.02
Taxes, licenses and fees:		
State, county and municipal	$ 58.00	
Insurance department	150.67	
		$ 208.67
Postage, telegraph and telephone, Exchange and Express		$ 729.87
Legal expenses, excluding legal expenses on losses		1,028.66
Advertising and subscriptions, printing and stationery		2,166.99
Miscellaneous, itemized:		
Commission selling stock	$ 366,450.00	
Commission collecting notes	7,753.40	374,203.40
Total disbursements		$ 383,247.61
Balance		$ 1,090,964.03

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens		$ 59,907.35	
Book value of bonds, per Schedule D		441,100.00	
Cash in company's office	$ 63,711.68		
Deposits in trust companies and banks on interest, per Schedule N, C. D.'s	244,770.00	308,481.68	
Other ledger assets: Notes on stock		281,475.00	
Total ledger assets			$ 1,090,964.03

NON-LEDGER ASSETS

Interest due and accrued on bonds, per Schedule D, part 1	$ 2.75	
Total		$ 2.75
Gross assets		$ 1,090,966.78

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 281,475.00	
Book value of bonds and stocks over market value	31,100.34	312,575.34
Total admitted assets		$ 778,391.44

LIABILITIES

Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks	$ 774.33	
Total unearned premiums as computed above		$ 774.33
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		682.11
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		6.95
Stock not fully paid, no certificates issued		76,425.00
Total amount of all liabilities except capital		$ 77,888.39
Capital paid up	$ 554,850.00	
Surplus over all liabilities	145,653.05	
Surplus as regards policyholders		$ 700,503.05
Total		$ 778,391.44

RISKS AND PREMIUMS

	Premiums
Written during the year	$ 901.69
Totals	$ 901.69
In force at end of the year	$ 901.69

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 5,375.00	$ 34.94
Three years	22,400.00	348.25
Five years	19,450.00	518.50
Net amount in force December 31, 1919	$ 47,225.00	$ 901.69

GENERAL INTERROGATORIES

Largest amount written on any one risk not deducting re-insurance	$ 7,400.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	$ 29,150.00
Net risks written	29,150.00
Gross premiums on risks written	694.95
Net premiums on risks written	694.95

SECURITY FIRE INSURANCE COMPANY

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

Incorporated 1883. Commenced Business 1883.
J. W. Bollinger, President. E. E. Soenke, Secretary.

CAPITAL

Capital stock paid up	$ 200,000.00	
Amount of ledger assets, December 31, of previous year	$ 800,268.29	
Extended at		$ 800,268.29

INCOME

	Fire	
Gross premiums	$ 663,066.27	
Deduct gross amount paid for: Re-insurance, fire, $165,529.40; return premiums, fire, $50,078.17	215,607.57	
Total net premiums (other than perpetuals)		$ 447,458.70

Gross interest on mortgage loans	$ 30,453.17	
Gross interest on bonds and dividends on stock	1,621.61	
Gross interest on deposits, trust companies or banks	2,434.56	
Gross interest from other sources: On premium notes	1,738.36	
Gross rents, including company's occupancy of its own buildings	4,710.00	
Total gross interest and rents		$ 40,957.70
From other sources, total		450.91
Total		$ 1,289,135.60

DISBURSEMENTS

	Fire	
Losses—Actual amounts paid policyholders, less discounts, if any (including fire, $20,866.27, occurring in previous years	$ 152,239.63	
Deduct: Salvage, fire, $592.76; re-insurance received, fire, $43,491.46	44,084.22	
Net losses paid		$ 108,155.41
Loss adjustment expenses		2,149.31
Agents' compensation, including brokerage		107,951.38
Field supervisory expenses:		
Salaries of field men	$ 14,720.90	
Expenses of field men	10,064.88	
Executive—Traveling expenses of others than field men	230.00	
Total field supervisory expenses		$ 25,015.78
Salaries and fees—directors, officers and clerks		20,526.21
Rents, including $2,400 for rent only for company's occupancy of buildings owned		4,441.43
Furniture and fixtures, including rent of and repairs to same		380.16
Maps, including corrections		213.80
Inspections and surveys, including underwriters' boards and tariff associations		7,598.20
Federal taxes		23,305.01
Taxes, licenses and fees:		
State, county and municipal	$ 6,748.69	
Insurance department	6,692.68	
Fire department	95.90	
Fire patrol and salvage corps	398.23	
		$ 13,935.50
Postage, telegraph and telephone, exchange and express		3,297.78
Legal expenses, excluding legal expenses on losses		1,205.22
Advertising and subscriptions, $1,830.86; printing and stationery, $3,708.98		5,819.84
Agents' balances charged off		45.12
Miscellaneous, itemized: Incidentals		91.01
Premium notes to P. & L.		3,097.39
Real estate expenses:		
Repairs and expenses	$ 612.23	-
Taxes	1,123.50	1,735.73
Paid stockholders for dividends (amount declared during the year, cash)		$ 24,000.00
Total disbursements		$ 352,964.28
Balance		$ 936,171.32

LEDGER ASSETS

Book value of real estate, per Schedule A	$ 54,641.30	
Mortgage loans on real estate, per Schedule B, first liens	658,638.00	
Book value of bonds, $42,932.00, and stocks, $5,000.00, per Schedule D	47,932.00	
Deposits in trust companies and banks not on interest, per Schedule N	$ 20,903.32	

Deposits in trust companies and banks on interest, per Schedule N	53,189.17	74,092.49
Agents' balances representing business written subsequent to October 1, 1919		$ 57,838.43
Agents' balances representing business written prior to October 1, 1919		17.50
Bills receivable, taken for fire risks		43,011.60
Total ledger assets		$ 936,171.32

NON-LEDGER ASSETS

Interest accrued, $18,458.76, on mortgages, per Schedule B		$ 18,458.76
Interest accrued, $635.13 on bonds, per Schedule D, part 1		635.13
Total		$ 19,093.89
Gross assets		$ 955,265.21

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, 1919	$ 17.50
Total admitted assets	$ 955,247.71

LIABILITIES

	Fire	
Gross losses adjusted and unpaid: Not yet due	$ 1,302.49	
Gross claims for losses in process of adjustment or in suspense	15,138.23	
Gross claims for losses resisted	1,000.00	
Total	$ 17,440.72	
Deduct re-insurance as per Schedule E	523.54	
Net amount of unpaid losses and claims		$ 16,917.18
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, $1,120,524.13 unearned premiums per recapitulation	$ 627,147.56	
Total unearned premiums as computed above		$ 627,147.56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		209.67
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		18,267.42
Contingent commissions or other charges due or accrued		1,955.41
Total amount of all liabilities except capital		$ 664,497.24
Capital paid up	$ 200,000.00	
Surplus over all liabilities	90,750.47	
Surplus as regards policyholders		290,750.47
Total		$ 955,247.71

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 88,937,842.00	$ 1,288,542.32
Written during the year	44,010,815.00	663,066.27
Totals	$132,948,657.00	$ 1,951,908.59
Expired and terminated	33,559,354.00	447,216.92
In force at end of the year	$ 99,389,303.00	$ 1,504,691.67
Deduct amount re-insured	22,335,316.00	384,167.55
Net amount in force	$ 77,053,987.00	$ 1,120,524.12

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 9,093,643.00	$ 113,656.36
Two years	349,889.00	3,650.54
Three years	34,032,329.00	389,432.25
Four years	201,080.00	3,541.70
Five years	33,376,446.00	610,243.27
Net amount in force December 31, 1919	$ 77,053,987.00	$ 1,120,524.12

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 1,613.57	$ 67.46
Windstorms and tornadoes	105,960.00	9,039.22
Hail	62.70	100.00
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	$ 255,977.07	$ 32,786.00	$ 1,152.72
Net risks written	141,494.67	20,437.00	977.32
Gross premiums on risks written	380,607.11	109,760.96	1,447.44
Net premiums on risks written	250,822.50	69,098.64	1,256.35
Net losses paid	63,175.39	5,662.72	
Net losses incurred	58,688.86	5,545.58	

	Hail	Aggregate
Gross risks written	$ 2,050.00	$ 289,936.29
Net risks written	2,050.00	162,929.49
Gross premiums on risks written	62.70	491,878.21
Net premiums on risks written	62.70	321,240.19
Net losses paid	100.00	68,938.11
Net losses incurred	100.00	64,234.44

STATE INSURANCE COMPANY

Located at Third Floor Hippee Bldg., Des Moines, Iowa.
Incorporated November 10, 1916. Commenced Business February 12, 1917.
G. F. Tincknell, President. T. C. Bassett, Secretary.

CAPITAL

Capital stock paid up	$ 100,000.00	
Amount of ledger assets, December 31, of previous year	$ 131,530.34	
Extended at		$ 131,530.34

INCOME

	Fire	Hail	
Gross premiums	$ 6,514.16	$ 219.04	$ 6,733.20
Deduct gross amount paid for: reinsurance, fire, $4,352.50; return premiums, fire, $562.05; hail, $51,110.23	4,914.55	51,110.32	56,024.87
Total premiums (other than perpetuals)	$ 1,599.61	$ 167,939.58	$ 169,539.19
Gross interest on mortgage loans	$ 5,063.51		
Gross interest on bonds and dividends on stocks	85.03		
Gross interest from other sources: Interest on premiums	653.59		
Total gross interest			$ 5,802.13
From other sources, total			2,264.05
Total income			177,605.37
Total			309,135.71

DISBURSEMENTS

	Fire	Hail	
Losses—Actual amounts paid policyholders, less discounts, if any (including fire $2,575.50; hail $21,113.84, occurring in previous years)	$ 2,575.50	$ 21,113.84	
Deduct: Re-insurance received	2,575.50		
Net losses paid			$ 21,113.84
Loss adjustment expenses			$ 1,476.08
Agents' compensation, including brokerage	$ 1,171.86	$ 11,207.58	
Totals			$ 12,379.44
Field supervisory expenses:			
Salaries of field men		$ 4,000.00	
Expenses of field men		2,527.37	
Executive—Traveling expenses of others than field men		1,359.49	
Total field supervisory expenses			$ 7,886.86
Salaries and fees—directors, officers and clerks			8,766.29
Rents, including company's occupancy of buildings owned			1,273.40
Furniture and fixtures, including rent of and repairs to same			169.70
Federal taxes			2,572.11
Taxes, licenses and fees:			
State, county and municipal		$ 598.25	
Insurance department		841.35	
			$ 1,439.60
Postage, telegraph and telephone, exchange and express			827.39
Legal expenses, excluding legal expenses on losses			1,220.13
Advertising and subscriptions, printing and stationery			1,957.67
Miscellaneous			260.42
Office Supplies			163.93
Total disbursements			$ 61,506.86
Balance			$ 247,628.85

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens		$ 93,900.00	
Book value of bonds, per Schedule D		5,700.00	
Cash in company's office	$ 80.50		
Deposits in trust companies and banks not on interest, per Schedule N		26,633.91	26,714.41
Agents' balances representing business written subsequent to October 1, 1919		338.14	
Bills receivable for hail risks, $10,114.57		120,301.30	
Other ledger assets: Cash in hands of special		675.00	
Total ledger assets			$ 247,628.85

NON-LEDGER ASSETS

Interest accrued on mortgages, per Schedule B	$ 1,650.99	
Interest accrued on bonds, per Schedule D, part 1	38.51	
Total		$ 1,689.50
Gross assets		$ 249,318.35

DEDUCT ASSETS NOT ADMITTED

Bills receivable, past due, taken for marine, inland and hail risks	$ 2,511.92	
Total		$ 2,511.92
Total admitted assets		$ 246,806.43

LIABILITIES

Total unearned premiums, 100 per cent		$ 110,186.73
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement		2,500.00
Contingent commissions or other charges due or accrued		250.00
Due or to become due: Installment on mortgage		2,000.00
Total amount of all liabilities except capital		$ 114,936.73
Capital paid up	$ 100,000.00	
Surplus over all liabilities	31,869.70	
Surplus as regards policyholders		131,869.70
Total		$ 246,806.43

RISKS AND PREMIUMS

	Fire Risks	Premiums	Hail Risks	Premiums
In force December 31, 1918	$ 354,595.00	$ 4,214.55	$ 910,489.00	
Written during the year	340,852.95	6,514.16	1,484,588.00	
Totals	$ 695,447.95	$ 10,728.71	$ 2,395,077.00	$ 57,265.00
Expired and terminated	178,815.00	2,616.91	1,112,802.00	
In force at end of the year	$ 516,632.95	$ 8,111.80	$ 1,282,275.00	$ 110,186.73
Deduct amount re-insured	516,632.95	8,111.80		
Net amount in force			$ 1,282,275.00	$ 110,186.73

GENERAL INTERROGATORIES

Additional classes written:

	Net Premiums	Losses Incurred
Motor vehicles	$ 167,939.58	$ 21,113.84

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Hail
Gross risks written	$ 1,873,540.00
Net risks written	1,039,388.00
Gross premiums on risks written	219,049.90
Net premiums on risks written	167,939.58
Net losses paid	20,374.54
Net losses incurred	20,374.54

WESTERN GRAIN DEALERS' MUTUAL FIRE INSURANCE COMPANY

Located at No. 715-720 Hubbell Bldg., Des Moines, Iowa
Incorporated 1907. Commenced Business August, 1907.
Jay A. King, President. Geo. A .Wells, Secretary.

CAPITAL

Amount of ledger assets, December 31, of previous year	$ 148,634.66	
Extended at		$ 148,634.66

INCOME

	Fire		
Gross premiums	$ 273,766.83		
Deduct gross amount paid for: Re-insurance, fire, $61,764.95; return premiums, fire, $16,016.03	77,780.98		
Total premiums (other than perpetuals)			$ 195,985.85
Gross interest on mortgage loans	$ 2,280.93		
Gross interest on collateral loans	175.40		
Gross interest on bonds and dividends on stocks	839.75		
Gross interest on deposits, trust companies or banks	3,080.29		
Total gross interest and rents			$ 6,376.37
From other sources, total			23,291.63
Total income			$ 225,653.85
Total			$ 374,288.51

DISBURSEMENTS

	Fire		
Losses—Actual amounts paid policyholders, less discounts, if any (including fire, $2,000.00, occurring in previous years)	$ 54,612.06		
Deduct: Salvage, fire, $2,700.00; re-insurance received, fire, $14,696.90	17,396.90		
Net losses paid			$ 37,215.16
Loss adjustment expenses			865.00
Agents' compensation, including brokerage			17,859.38
Field supervisory expenses:			
Salaries of field men	$ 4,529.15		
Expenses of field men	3,262.37		
Executive—Traveling expenses of others than field men	336.29		
Total field supervisory expenses			$ 8,127.81
Salaries and fees—directors, officers and clerks	$ 12,646.72		
Rents, including company's occupancy of buildings owned	946.10		
Furniture and fixtures, including rent of and repairs to same	1,915.99		
Inspections and surveys, including underwriters' boards and tariff associations	482.51		
Federal taxes	1,260.09		
Taxes, licenses and fees:			
State, county and municipal	42.77		
Insurance department	1,376.13		
			$ 18,670.31
Postage, telegraph and telephone, exchange and express			$ 1,529.15
Legal expenses, excluding legal expenses on losses	348.32		
Advertising and subscriptions, $1,168.62; printing and stationery, $2,014.23	3,182.85		
Miscellaneous, itemized:			
Two automobiles	$ 1,205.15		
Auditing accounts	157.50		
Sundry items	35.53		
Bond for secretary	35.00		6,492.50
Paid dividends to policyholders			$ 54,000.15
Total disbursements			$ 143,231.34
Balance			$ 231,057.17

LEDGER ASSETS

Mortgage loans on real estate, per Schedule B, first liens	$ 32,181.14		
Loans secured by pledge of bonds, stocks or other collateral, per Schedule C	3,200.00		
Book value of bonds, per Schedule D	118,654.02		
Deposits in trust companies and banks not on interest, per Schedule N	$ 11,166.96		
Deposits in trust companies and banks on interest, per Schedule N	57,300.33	68,467.29	
Agents' balances representing business written subsequent to October 1, 1919		7,559.84	
Agents' balances representing business written prior to October 1, 1919		216.05	
Other ledger assets, viz:			
Due from re-insurance companies		528.83	
Advances to special agents		250.00	
Total ledger assets			$ 231,057.17

NON-LEDGER ASSETS

Interest accrued, $793.80, on mortgages, per Schedule B	$ 793.80		
Interest accrued, $1,382.22, on bonds, per Schedule D, part 1	1,328.22		
Interest due, $41.00, and accrued, $56.40, on collateral loans, per Schedule C, part 1	97.40		
Interest accrued, $221.54, on bank certificates of deposit	221.54		
Total			$ 2,440.96
Gross assets			$ 233,498.13

DEDUCT ASSETS NOT ADMITTED

Agents' balances, representing business written prior to October 1, 1919		$ 216.05
Total admitted assets		$ 233,282.08

LIABILITIES

	Fire		
Gross claims for losses in process of adjustment or in suspense	$ 750.00		
Total	$ 750.00		
Net amount of unpaid losses and claims			$ 750.00
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks	$ 94,521.29		
Total unearned premiums as computed above			$ 94,521.29
Estimated amount hereafter payable for federal, state and other taxes based upon the business of the year of this statement			1,200.00
All other liabilities, viz: Current accounts for December, 1919			199.79
Total amount of all liabilities except capital			$ 96,671.08
Surplus over all liabilities	$ 136,611.00		
Surplus as regards policyholders			$ 136,611.00
Total			$ 233,282.08

RISKS AND PREMIUMS

	Fire Risks	Premiums
In force December 31, 1918	$ 11,097,018.00	$ 168,242.17
Written during the year	16,415,991.00	188,449.16
Totals	$ 27,513,009.00	$ 356,791.33
Expired and terminated	10,543,402.00	110,961.20
In force at end of the year	$ 16,969,607.00	$ 245,830.13
Deduct amount reinsured	3,539,243.00	58,007.49
Net amount in force	$ 13,430,364.00	$ 187,822.64

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Premiums
In force, having from date of policy not more than one year to run	$ 16,607,947.00	$ 184,251.45
Three years	19,550.00	201.02
Five years	342,110.00	3,370.17
Net amount in force December 31, 1919	$ 16,969,607.00	$ 187,822.64

GENERAL INTERROGATORIES

Large amount written on any one risk not deducting re-insurance	$ 40,000.00
Amount loaned to officers and directors	2,200.00

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

	Fire
Gross risks written	$ 10,002,822.00
Net risks written	1,239,100.00
Gross premiums on risks written	194,822.96
Net premiums on risks written	100,490.72
Net losses paid	33,297.16
Net losses incurred	33,297.16

THE STATE AUTOMOBILE INSURANCE ASSOCIATION

Located at 306 Securities Bldg., Des Moines, Iowa.
Incorporated May 19, 1919. Commenced Business May 21, 1919.
Automobile Underwriters, Attorney-in-Fact. A. B. Loranz, Sec'y.

INCOME

Gross premium deposits	$ 29,565.36	
Return premium deposits	53.72	
Total net premium deposits written		$ 29,511.64
Guarantee fund		50,000.00
Borrowed money (gross)		880.03
Total income		$ 80,391.67
Total		$ 80,391.67

DISBURSEMENTS

Gross amount paid for losses	$ 8,188.42	
Deduct: Salvage	35.25	
Net amount paid for losses		$ 8,153.17
Expense of adjustment, settlement of losses		93.00
Expense of administration		15,185.00
Legal expenses		400.00
Insurance department licenses and fees		23.00
Unused premium deposits returned to subscribers		53.72
All other disbursements		417.84
Total disbursements		$ 24,325.73
Balance		$ 56,065.94

LEDGER ASSETS

Deposits in course of collection representing business written subsequent to October 1st, last	$ 4,779.42
Deposits in course of collection representing business written prior to October 1st, last	205.01
Bills receivable, taken for deposits	4.80
Guarantee fund	50,000.00
Total ledger assets	$ 54,989.23
Gross assets	$ 54,989.23

DEDUCT ASSETS NOT ADMITTED

Deposits in course of collection representing business written prior to October 1st, last	$ 205.01	
Total		$ 205.01
Total admitted assets		$ 54,784.22

LIABILITIES

Gross losses adjusted and unpaid, due and not due	$ 218.45	
Gross claims in process of adjustment, or in suspense	419.00	
Net amount of unpaid losses		$ 637.45
Unearned premium deposits		6,490.22
Due and to become due for borrowed money		880.03
Total of all liabilities		$ 8,007.70
Surplus over all liabilities		46,776.52
Total		$ 54,784.22

RISKS AND DEPOSITS

	Risks	Gross Premium Deposits
In force December 31st, last	$ 8,841,073.00	$ 29,565.36
Written during the year	8,841,073.00	29,565.36
Totals	$ 8,841,073.00	$ 29,565.36
Expired and terminated	1,141,232.00	1,399.06
In force at end of the year	$ 7,699,841.00	$ 28,166.30
Deduct application fees		15,185.00
Net amount in force	$ 7,699,841.00	$ 12,981.30

RECAPITULATION OF FIRE RISKS IN FORCE AND PREMIUMS THEREON

	Risks	Deposits
In force, having from date of policy not more than one year to run	$ 7,699,841.00	$ 12,981.30
Net amount in force December 31, 1919	$ 7,699,841.00	$ 12,981.30

GENERAL INTERROGATORIES

Largest gross and net aggregate amounts insured in any one hazard, gross $21,530.00; net	$ 14,510.00
Losses incurred during the year	8,790.62

Kinds of insurance written by the exchange: Automobile insurance including liability and property damage; fire, lightning and theft; collision; cyclone, tornado and windstorm.

BUSINESS IN THE STATE OF IOWA DURING THE YEAR

Gross risks written	$ 8,841,073.00
Gross premium deposits on risks written	29,565.36
Losses paid	8,188.42
Losses incurred	8,790.62

STATE AND COUNTY MUTUAL INSURANCE ASSOCIATIONS

SUMMARY OF REPORTS TO THE COMMISSIONER ON THE BUSINESS OF THE YEAR 1919

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 Mut. Ins. Assn.	S. L. Seeman	Des Moines
3	Druggists' Mut. Ins. Assn. of Iowa	Robert W. Harvey	Missouri Valley
4	Farm Property Mut. Ins. Assn. of Iowa	Forest Huttenlocher	Des Moines
5	Farmers' Natl. Co-op. Elev. Mut. Ins. Assn. of Iowa	Hans Moeller	Sioux Center
6	Farmers' Mut. Ins. Assn. of M. E. Church	H. J. Benz	Charles City
7	Le Mars Mut. Ins. Assn.	M. W. Richey	Le Mars
8	Home Mut. Ins. Assn. of Iowa	J. A. Benson	Sheldon
9	Iowa Auto Owners' Mut. Ins. Assn.	H. T. Brewer	Iowa Falls
10	Iowa Citizens' Fund Mut. Ins. Assn.	A. J. Killmer	Mason City
11	Iowa Farmers' Mut. Reinsurance Assn.	P. J. Shaw	Plover
12	Iowa Hardware Mut. Ins. Assn.	L. C. Abbott	Marshalltown
13	Iowa Implement Mut. Ins. Assn.	J. L. Farrington	Iowa Falls
14	Iowa Mercantile Mut. Ins. Assn.	W. S. Bemis	Spencer
15	Iowa Mutual Ins. Assn.	F. W. Large	De Witt
16	Lutheran Mut. Fire Ins. Assn.	Prof. C. J. Sodergren	Rock Island, Ill.
17	Mutual Fire & Tornado Assn.	L. M. Walker	Richland
18	Mut. Fire Ins. Soc. of the Ia. Conf. of Evang. Assn.	L. W. Bock	Waterloo
19	National Mutual Reinsurance Assn.	K. Neutson	Red Wing, Minn.
20	Northwest Mut. Ins. Assn.	W. L. Sanborn	Moville
21	Reliance Mut. Ins. Assn.	J. T. Mulvaney	Des Moines
22	Retail Merchants' Mut. Fire Ins. Assn.	I. J. Grove	Ames
23	Town Mutual Dwelling House Ins. Assn.	F. E. Gordon	Des Moines
24	Unloa Mutual Fire Ins. Assn.	P. J. Shaw	Plover
	Total Fire and Mixed Business		
	EXCLUSIVE TORNADO		
25	Iowa Mutual Tornado Ins. Assn.	J. B. Herriman	Des Moines
	EXCLUSIVE HAIL		
26	Des Moines Mutual Ins. Assn.	O. G. Chesley	Des Moines
27	Eastern Iowa Mut. Hail Assn.	L. J. Gilmour	Davenport
28	Farmers' Mut. Hail Ins. Assn. of Iowa	Scott Rutledge	Early
29	Farmers' State Mut. Hail Assn.	Mack J. Groves	Estherville
30	Hawkeye Mut. Hail Ins. Assn.	J. H. Dalley	Fort Dodge
31	Standard Mut. Hail Ins. Assn.	Forest Huttenlocher	Des Moines
	Total Exclusive Hail		
	Total Fire and Mixed, Tornado and Hail		

—OFFICERS AND REPORT ON RISKS 1919.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force Dec. 31, 1918	Risks Written During Year	Risks Expir and Cancell During Ye...	sks in Force ec. 31, 1919
P. E. Taylor	Des Moines	Mar. 29, 1916	$ 555,100.00	$ 1,009,925.00	$ 614,300.00	$ 950,725.00
F. S. Shankland	Des Moines	April 23, 1917	725,840.00	3,682,295.00	1,045,965.00	3,362,170.00
Al. Falkenhainer	Algona	Oct. 16, 1909	2,452,309.00	4,791,056.00	2,633,817.00	4,609,608.00
C. V. Stanley	Des Moines	Aug. 22, 1899	16,672,572.50	6,616,920.50	3,882,140.00	19,407,353.00
J. C. Lockin	Aurelia	Feb. 1909	2,646,278.00	1,573,265.00	978,518.00	3,241,053.00
Gustav Gelhaus	Rockford	Jan. 16, 1917	1,942,949.00	583,731.00	345,410.00	2,181,270.00
S. J. Koehler	Le Mars	April 1901	5,449,538.00	2,800,485.00	1,736,446.00	6,519,577.00
H. J. Rowe	Des Moines	Nov. 21, 1901	28,023,234.00	19,980,718.00	12,347,033.00	35,666,919.00
F. B. Patton	Iowa Falls	Mar. 1, 1916	759,479.00	1,005,511.00	449,258.00	1,315,732.00
Earl J. Neutson	Mason City	Mar. 22, 1916	3,174,792.00	2,980,934.00	1,900,860.00	4,253,906.00
J. E. Brooks	Greenfield	April 19, 1909	6,111,582.00	4,585,561.00	946,554.00	9,750,589.00
A. R. Sale	Mason City	Aug., 1903	8,008,711.92	8,306,510.00	8,121,368.90	8,253,853.02
D. M. Grove	Nevada	Feb., 1903	14,561,258.00	8,734,752.00	6,038,068.00	17,257,912.00
O. D. Jenkins	Spencer	Oct., 1895	7,482,268.00	4,365,239.00	3,035,819.00	8,761,718.00
G. M. Smith	De Witt	Mar. 12, 1900	52,209,827.00	32,971,652.00	18,683,154.00	66,588,325.00
Nils Anderson	Burlington	Jan. 17, 1889	2,265,104.00	435,439.00	333,580.00	2,366,963.00
J. Lindley Coon	Cedar Rapids	Sept. 5, 1900	21,780,689.00	9,630,193.00	5,037,392.00	26,323,490.00
W. C. Lang	Cedar Falls	June 11, 1894	226,317.00	35,845.00	21,200.00	240,962.00
Earl J. Neutson	Mason City	July, 1917	1,841,830.00	2,322,573.00	1,016,690.00	3,147,713.00
F. D. Babcock	Ida Grove	Dec., 1896	4,732,702.00	4,128,413.00	4,097,830.00	4,763,285.00
F. S. Shankland	Des Moines	April, 1919		884,240.50	95,000.00	789,240.50
Ira B. Thomas	Des Moines	Sept., 1900	4,073,509.70	5,478,980.25	3,418,433.58	6,134,056.37
B. Rees Jones	Des Moines	Nov., 1892	93,874,103.00	38,529,209.00	17,884,495.00	114,518,877.00
Geo. H. Baker	Emmetsburg	Mar. 4, 1897	7,069,889.00	3,230,813.00	2,146,966.00	8,153,736.00
			$286,689,972.12	$168,679,448.25	$ 96,810,327.48	$358,559,092.89
H. F. Gross	Des Moines	Jan. 1, 1884	$269,766,215.00	$ 83,254,232.00	$ 55,838,954.00	$297,211,493.00
A. E. Read	Des Moines	Jan., 1899	892,810.00	1,205,490.00	542,090.00	1,556,270.00
G. M. Smith	De Witt	May 15, 1903	935,469.00	579,610.00	323,283.00	1,191,796.00
W. A. Rutledge	Des Moines	Mar. 4, 1893	47,312,417.00	20,259,263.00	22,919,558.00	44,652,222.00
M. E. Groves	Estherville	June 4, 1898	2,580,852.00	921,250.00	1,252,075.00	2,250,027.00
E. K. McElroy	Fort Dodge	Jan. 25, 1919		788,910.00	220,255.00	568,655.00
C. V. Stanley	Des Moines	Nov. 10, 1898	1,254,350.00	797,118.50	660,835.00	1,390,633.50
			$ 52,975,898.00	$ 24,551,741.50	$ 25,918,096.00	$ 51,609,603.50
			$609,462,085.12	$276,485,421.75	$178,567,317.48	$707,380,189.39

TABLE 17—STATE MUTUAL INSURANCE ASSNS.

—PRINCIPAL ITEMS OF BUSINESS DURING 1919.

Name of Association	Income			Disbursements			Financial Condition			Cost Per 1,000 1919
	Assessment and Fees	All Other	Total	Losses	All Other	Total	Admitted Assets	Liabilities	Surplus	
FIRE AND MIXED BUSINESS										
Automobile Dealers' Mut. Ins. Assn. of Iowa	$ 14,414.66	$ 17.55	$ 14,432.21	$ 4,116.34	$ 9,017.63	$ 13,133.97	$ 4,181.65	$ 4,247.84	$ *66.19	$ 17.44
Automobile Trade Mut. Ins. Assn.	52,586.11	5,576.74	58,162.85	14,199.99	28,083.07	42,283.06	20,547.35	16,430.58	4,116.80	19.68
Druggists' Mutual Ins. Assn. of Iowa	37,756.39	1,089.16	38,845.55	12,101.14	11,082.80	23,183.94	35,511.08	19,815.97	15,695.11	6.56
Farm Property Mut. Ins. Assn. of Iowa	41,346.78	16,000.00	57,346.78	17,584.72	36,302.82	53,887.54	5,452.11	400.00	5,052.11	2.10
Farmers' Natl. Co-op. Elev. Mut. Ins. Assn. of Ia.	13,684.80	738.51	14,423.31	17,553.00	2,348.95	19,901.95	11,863.73	10,545.00	1,318.73	6.76
Farmers' Mut. Ins. Assn. of M. E. Church	5,292.95		5,292.95	1,872.84	947.39	2,820.23	6,905.16		6,905.16	1.39
Le Mars Mut. Ins. Assn.	16,493.27	341.40	16,834.67	9,493.20	5,453.72	14,946.92	24,472.89		24,472.89	2.50
Home Mut. Ins. Assn. of Iowa	74,602.70	1,602.81	76,205.51	28,025.43	36,363.67	64,389.10	30,195.49	1,000.00	29,195.49	2.02
Iowa Auto Owners' Mut. Ins. Assn.	19,476.13	1,796.25	21,272.38	3,582.62	14,945.61	18,528.23	5,313.82	4,983.53	330.29	16.15
Iowa Citizens' Fund Mut. Ins. Assn.	34,574.49	9,600.67	44,175.16	8,925.51	36,872.76	45,798.27	18,316.66	† 13,004.06	5,312.60	12.33
Iowa Farmers' Mut. Reinsurance Assn.	8,854.78	2,389.22	11,244.00	4,772.57	4,829.73	9,602.30	4,273.43		4,273.43	.81
Iowa Hardware Mut. Ins. Assn.	61,719.88	7,445.77	69,165.65	15,635.79	17,116.15	32,751.94	177,468.19	41,805.44	135,662.75	4.01
Iowa Implement Mut. Ins. Assn.	60,818.19	1,073.76	61,891.95	31,186.58	30,689.10	61,875.68	29,502.70	24,945.96	4,556.74	3.88
Iowa Mercantile Mut. Ins. Assn.	30,106.40	154.19	30,260.59	14,604.07	15,646.09	30,250.16	14,537.18	11,891.03	2,646.15	3.73
Iowa Mutual Ins. Assn.	242,415.18	8,224.18	250,639.36	94,711.83	94,429.54	189,141.37	195,274.50	132,762.00	62,512.50	3.10
Lutheran Mut. Fire Ins. Assn.	1,542.44	3,510.00	5,052.44	1,707.33	3,776.84	5,484.17	142.84	3,650.00	*3,507.16	1.72
Mutual Fire and Tornado Assn.	46,759.96	347.05	47,107.01	14,684.08	22,874.01	37,558.09	12,405.00	185.00	12,220.00	1.56
Mutual Fire Ins. Soc. of Iowa Conf. of Evan. Assn.	306.93	172.77	479.70		97.83	97.83	2,854.02		2,854.02	.41
National Mutual Reinsurance Assn.	20,640.54	446.48	21,087.02	3,611.07	10,822.54	14,433.61	25,551.08	5,341.88	20,209.20	5.78
Northwest Mutual Ins. Assn.	56,145.97	1,163.50	57,309.47	25,418.88	27,347.18	52,766.06	32,127.60	‡ 29,056.08	3,071.52	11.11
Reliance Mut. Ins. Assn.	13,592.49		13,592.49	1,000.00	5,012.79	6,012.79	7,427.51	1,637.47	5,790.04	15.23
Retail Merchants' Mut. Fire Ins. Assn.	39,714.63	12,788.92	52,503.55	16,300.27	24,804.81	41,105.08	33,037.89	23,757.70	9,280.19	8.053
Farm Mutual Dwelling House Ins. Assn.	120,744.56	3,241.42	123,985.98	53,100.42	87,637.33	140,737.76	75,888.55	1,711.44	74,177.11	1.35
Union Mutual Fire Ins. Assn.	36,938.45	600.82	37,539.27	17,998.48	17,602.78	35,646.26	16,637.33	14,233.37	2,403.96	4.68
Total Fire and Mixed Business	$1,050,528.59	$ 78,321.17	$ 1,128,849.76	$ 412,181.17	$ 544,135.14	$ 956,316.31	$ 789,827.79	$ 361,404.35	$ 428,423.44	
EXCLUSIVE TORNADO										
Iowa Mutual Tornado Ins. Assn.	$ 162,172.17	$ 9,986.85	$ 172,159.02	$ 93,487.35	$ 123,107.89	$ 216,595.24	$ 251,373.72	$ 377.91	$ 250,995.81	$ .763
EXCLUSIVE HAIL										
Des Moines Mutual Ins. Assn.	35,037.14	16,123.22	51,160.36	9,630.57	41,815.08	51,445.65	690.05		690.05	28.90
Eastern Iowa Mut. Hail Assn.	27,708.32		27,708.32	22,192.93	6,612.19	28,805.12	2,242.65		2,242.65	27.08
Farmers' Mut. Hail Ins. Assn. of Iowa	985,535.63	16,779.34	1,002,314.97	441,607.37	325,948.98	767,556.35	645,337.17	1,500.00	643,837.17	16.69
Farmers' State Mut. Hail Assn.	74,277.69	1,303.24	75,580.93	26,128.93	37,784.32	63,913.25	88,315.96		88,315.96	26.44
Hawkeye Mutual Hail Ins. Assn.	16,071.08	8,000.00	24,071.08	5,979.25	17,777.91	23,757.16	313.92	95.00	218.92	55.41
Standard Mut. Hail Ins. Assn.	40,110.85	12,522.40	52,633.25	23,529.00	29,106.88	52,635.88	320.46	2,300.00	*1,979.54	30.34
Total Exclusive Hail	$1,178,740.71	$ 54,728.20	$ 1,233,468.91	$ 529,068.05	$ 459,045.36	$ 988,113.41	$ 737,220.21	$ 3,895.00	$ 733,325.21	
Total Fire and Mixed Business, Tornado, Hail	$2,391,441.47	$143,036.22	$ 2,534,477.69	$1,034,736.57	$1,126,288.39	$2,161,024.96	$1,778,421.72	$ 365,677.26	$1,412,744.46	

* Deficit.

‡ The reserve figure included is incorrect. See explanation Table 18.

† Above liabilities do not include $15,565.36, representing unpaid balance of notes given to the Property Owners' Federation, of Red Wing, Minn., for cancellation of contract, book account, and furniture and fixtures, as of April 30, 1919, and which liability is contingent, due to the fact that the said notes, or remaining balances above mentioned, may be paid only out of such funds of the association, as represent surplus in excess of $10,000.00, and then only with the consent and permission of the Commissioner of Insurance of the State of Iowa; said surplus to be determined by examiners representing the Insurance Department of Iowa.

TABLE 18—STATE MUTUAL INSURANCE ASSNS.

—ASSETS AND LIABILITIES DECEMBER 31, 1919.

Name of Association	Assets				Liabilities				
	Real Estate and Mortgage Loans	Cash in Office and Banks	All Other Ledger Assets	Non-Ledger Assets	Deduct Assets Not Admitted	Total Admitted Assets	Net Unpaid Claims	Reinsurance Reserve	Borrowed Money and Unpaid Interest	All Other Liabilities	Total Liabilities
FIRE AND MIXED BUSINESS											
Automobile Dealers' Mut. Ins. Assn. of Iowa		$ 2,606.42	$ 1,573.22	$ 985.49	$ 985.49	$ 4,181.65		$ 4,247.84			$ 4,247.84
Automobile Trade Mut. Ins. Assn.		5,222.09	16,170.92	3,149.73	3,995.36	20,547.38	$ 4,355.00	6,878.38		$ 5,197.20	16,430.58
Druggists' Mutual Ins. Assn. of Iowa	$ 5,444.45	11,556.74	15,509.89	1,603.50	1,603.50	35,511.08		19,815.97			19,815.97
Farm Property Mut. Ins. Assn. of Iowa		5,452.11		2,069.89	2,069.89	5,452.11	400.00				400.00
Farmers' Natl. Co-op. Elev. Mut. Ins. Assn. of Iowa		11,364.58	499.15			11,863.73*		10,545.00			10,545.00
Farmers' Mut. Ins. Assn. of M. E. Church		6,905.16		100.00	100.00	6,905.16					
Le Mars Mut. Ins. Assn.	10,000.00	6,379.90	8,092.99	2,000.00	2,000.00	24,472.89					
Home Mut. Ins. Assn. of Iowa		26,516.36	2,523.22	3,000.00	1,844.19	30,195.49	1,000.00				1,000.00
Iowa Auto Owners' Mut. Ins. Assn.		4,858.91	248.51	3,262.89	3,056.49	5,313.82		4,983.53			4,983.53
Iowa Citizens' Fund Mut. Ins. Assn.		11,289.24	7,027.42	1,621.78	1,621.78	18,316.66	1,097.61	5,713.07		5,593.38	*13,004.06
Iowa Farmers' Mut. Reinsurance Assn.		3,649.35		624.08		4,273.43					
Iowa Hardware Mut. Ins. Assn.	70,887.47	50,099.42	45,825.00	37,322.96	35,727.66	177,408.19	3,469.65	36,963.08		1,372.71	41,805.44
Iowa Implement Mut. Ins. Assn.	13,500.00	9,270.81	6,122.86	2,507.38	1,898.35	29,502.70	1,100.00	23,845.96			24,945.96
Iowa Mercantile Mut. Ins. Assn.		11,260.44	3,476.02	1,138.75	1,338.03	14,537.18	18.00	11,873.03			11,891.03
Iowa Mutual Ins. Assn.	141,622.60	12,663.31	38,656.40	5,494.16	3,161.97	195,274.50	9,900.00	122,862.00			132,762.00
Lutheran Mut. Fire Ins. Assn.		142.84		300.00	300.00	142.84			$ 3,650.00		3,650.00
Mutual Fire & Tornado Assn.		10,788.15	1,205.22	3,516.97	3,105.34	12,405.00	185.00				185.00
Mutual Fire Ins. Soc. of Iowa Conf. of Evan. Assn.		2,854.02				2,854.02					
National Mutual Reinsurance Assn.		19,448.68	6,102.40			25,551.08		5,165.48		176.40	5,341.88
Northwest Mut. Ins. Assn.	11,953.29	8,925.99	8,867.67	5,402.93	3,022.28	32,127.60	5,791.28	†23,264.78			29,056.06
Reliance Mutual Ins. Assn.		2,656.76	4,922.94	67.00	219.19	7,427.51		1,244.90		392.57	1,637.47
Retail Merchants' Mut. Fire Ins. Assn.		5,837.02	20,873.71	1,626.66	1,300.00	33,037.39	200.00	22,380.97		1,187.73	23,757.70
Town Mutual Dwelling House Ins. Assn.		69,415.86	4,812.13	2,773.28	1,112.77	75,888.55	1,035.00			676.44	1,711.44
Union Mutual Fire Ins. Assn.		13,389.80	2,813.82	2,490.51	2,056.89	16,637.33		14,233.37			14,233.37
Total Fire and Mixed Business	$ 253,407.81	$ 321,556.05	$ 204,324.65	$ 81,057.96	$ 70,519.18	$ 789,827.29	$29,151.54	$314,006.36	$ 3,650.00	$ 14,596.43	$361,404.33
EXCLUSIVE TORNADO											
Iowa Mutual Tornado Ins. Assn.		$ 245,243.58	$ 3,492.62	$ 2,872.81	$ 235.29	$ 251,373.72	$ 377.91				$ 377.91
EXCLUSIVE HAIL											
Des Moines Mutual Ins. Assn.		690.05		450.00	450.00	690.05					
Eastern Iowa Mut. Hail Assn.		2,202.65	40.00	2,842.30	2,842.30	2,242.65					
Farmers' Mut. Hail Ins. Assn. of Iowa		621,148.23	24,188.94			645,337.17	1,500.00				1,500.00
Farmers' State Mut. Hail Assn.		88,315.96		5,369.50	5,369.50	88,315.96					
Hawkeye Mut. Hail Ins. Assn.		313.92		3,573.56	3,573.56	313.92				$ 95.00	95.00
Standard Mut. Hail Ins. Assn.		180.35	140.11	5,950.94	5,950.94	320.46	300.00		$ 2,000.00		2,300.00
Total Exclusive Hail		$ 712,851.16	$ 24,369.05	$ 18,186.30	$ 18,186.30	$ 737,220.21	$ 1,800.00		$ 2,000.00	$ 95.00	$ 3,895.00
Total Fire & Mixed Business, Tornado, Hail	$ 253,407.81	$1,279,650.79	$ 232,186.32	$102,117.07	$ 88,940.77	$1,778,421.22	$31,329.45	$314,006.36	$ 5,650.00	$ 14,691.43	$365,677.24

† This figure incorrect, in view of deficit existing at June 30, 1919, and June 30, 1920, as per examination reports. Figure not set up for December 31, 1919, in June 30, 1920, examination.

* Above liabilities do not include $15,565.36, representing unpaid balance of notes given to the Property Owners' Federation, of Red Wing, Minn., for cancellation of contract, book account, and furniture and fixtures, as of April 30, 1919, and which liability is contingent, due to the fact that the said notes, or remaining balances above mentioned, may be paid only out of such funds of the Association, as represent surplus in excess of $10,000.00, and then only with the consent and permission of the Commissioner of Insurance of the State of Iowa; said surplus to be determined by Examiners representing the Insurance Department of Iowa.

TABLE 19—STATE MUTUAL INSURANCE ASSOCIATIONS.

Name of Association	Druggists' Mutual	Farm Property Mutual	Home Mutual	Iowa Farmers' Mutual	Iowa Implement Mutual	Iowa Mercantile Mutual
FIRE AND MIXED BUSINESS						
Automobile Dealers' Mut. Ins. Assn. of Iowa						
Automobile Trade Mut. Ins. Assn.						
Druggists' Mutual Ins. Assn. of Iowa					$ 7,000	$ 1,00
Farm Property Mut. Ins. Assn. of Iowa						
Farmers' Natl. Co-op. Elev. Mut. Ins. Assn. of Iowa						
Farmers' Mut. Ins. Assn. of M. E. Church						
Le M rs Mutual Ins. Assn						
Home Mutu l Ins. Assn. of Iow		$ 9,100		$305,030		16,20
Iow Auto Owners' Mut. Ins Assn						
Iowa Citizens' Fund Mut. Ins. Assn						
Iowa Farmers' Mut. Reinsurance Assn						
Iowa Hardware Mutual Ins. Assn						
Iowa Implement Mutual Ins. Assn	$ 1,450					570,70
Iowa Mercantile Mutual Ins. Assn	15,300	2,000	2,960		481,867	
Iowa Mutual Ins. Assn	45,550			15,700	1,138,979	520,01
Lutheran Mutual Fire Ins. Assn						
Mutual Fire and Tornado Assn	53,750	354,557	232,422	93,040	887,526	59,25
Mut. Fire Ins. Soc. of Ia. Conf. of Evang. Assn						
National Mutual Reinsurance Assn						
Northwest Mutual Ins. Assn	1,000				88,290	62,20
Reliance Mutual Ins. Assn						
Retail Merchants Mut. Fire Ins. Assn	250,685				356,788	206,60
Town Mut. Dwelling House Ins. Assn						
Union Mutual Fire Ins. Assn	18,900		40,660	28,316	166,542	213,50
Total Fire and Mixed Business	$386,635	$365,657	$276,072	$442,086	$3,126,982	$1,628,62
EXCLUSIVE TORNADO						
Iowa Mutual Tornado Ins. Assn			$ 88,000		$ 109,500	$ 5,00
EXCLUSIVE HAIL						
Des Moines Mutual Ins. Assn						
Eastern Iowa Mutual Hail Assn						
Farmers' Mut. Hail Ins. Assn. of Iowa						
Farmers' State Mutual Hail Assn						
Hawkeye Mutual Hail Ins. Assn						
Standard Mutual Hail Ins. Assn						
Total Fire and Mixed, Tornado and Hail	$386,635	$365,657	$364,072	$442,086	$3,236,482	$1,796,62

—EXHIBITS OF RE-INSURANCE.

Iowa Mutual Insurance	Mutual Fire and Tornado	National Mutual Reinsurance	Northwest Mutual Insurance	Protected Mutual	Retail Merchants' Mutual	Town Mutual Dwelling	Union Mutual Fire	Western Grain Dealers	Iowa Mutual Tornado	Unauthorized Companies	All Other Unauthorized Companies
											$ 381,800
$ 28,000	$ 3,000				$ 165,000		$ 3,500				1,031,000
55,560	755,837										
									$ 447,938		
8,258	303,942					$296,367	21,000		149,706		
		$1,667									8,320
											10,364
908,100	554,657		$ 98,961		450,842		187,907	$ 360,568	30,188	$192,337	$2,566,916
472,075	25,093		79,225		354,048		357,938	59,750			215,951
	1,844,051		145,975		204,200		233,017	533,675	271,720		4,000
											408,815
2,000,467			88,225	$ 37,666	6,000		316,964		62,500		88,375
122,407	5,500	2,500			148,155		99,295			30,216	51,162
											73,080
											8,000
250,595			138,982				35,506	293,131			77,350
									112,600		
169,521	96,114		148,840		34,050			68,763			
$4,015,973	$3,588,194	$4,167	$700,217	$ 37,666	$1,362,295	$ 29,626	$1,255,136	$1,315,887	$1,074,742	$225,553	$4,925,135
$ 72,500											
											2,800
$4,088,473	$3,588,194	$4,167	$700,217	$ 37,666	$1,362,295	$ 29,626	$1,255,136	$1,315,887	$1,074,742	$225,553	$4,927,935

TABLE 20—COUNTY MUTUAL INSURANCE ASSOCIATIONS.

No.	Name of Association	Name of President	Address of President
1	Adair Co. Mut. Ins. Assn.	L. M. Kilburn	Greenfield
2	Greeley Mut. Fire Ins. Assn.	J. M. Tibben	Exira
3	Farmers' Mutual Insurance Assn.	J. P. Martin	Prescott
4	German Farmers' Mutual Ins. Assn.	A. I. Steffen	Waukon
5	Allamakee County Scandinavian Mut. Prot. Assn.	A. H. Birgh	Waukon, R. 4
6	Appanoose County Farmers' Mut. Ins. Assn.	D. T. Harris	Mystic
7	Eden Mutual Insurance Assn.	J. H. Fry	Vinton
8	Lenox Mut. Fire & Lightning Ins. Assn.	A. M. Schloemen	Norway
9	Iowa Twp. Mutual Fire Ins. Assn.	H. R. Struckenbruck	Belle Plaine
10	Vinton Mutual Ins. Assn.	C. C. Griffin	Vinton
11	Danish Mutual Insurance Assn.	Jens Nillsen	Cedar Falls
12	Farmers' Mutual F. I. A. of Blackhawk County	Wm. May	Waterloo
13	Farmers' Mut. Ins. Assn. of Boone County	Joseph A. Judge	Boone
14	Swedish Mut. Ins. Assn. of Boone Co. and Adj. Cos.	Ernest Carlson	Boone
15	Bremer Co. Mut. Fire Ins. Assn.	Wm. Luhring	Waverly
16	First Ger. M. F. L. & S. I. A. of Maxfield	Carl Bruns	Readlyn
17	Ger. M. F. L. & W. Assess. Assn. of Maxfield & Vic.	John Widdel	Readlyn
18	Farmers' Mutual Insurance Assn.	J. E. Brame	Independence
19	Farmers' Mut. F. & L. Ins. Assn.	E. M. Matzdorff	Storm Lake
20	Butler County Farmers' Mut. F. & L. Ins. Assn.	W. P. Miller	Allison
21	Farmers' Mutual Fire Insurance Assn.		
22	German Mutual Insurance Assn.	Geo. H. Doyen	Pomeroy
23	Farmers' Mutual Fire & L. Insurance Assn.	C. S. Noble	Glidden
24	Farmers' Mut. Hail Ins. Assn. of Carroll County	Theo. Meyer	Dedham
25	Farmers' Mutual Ins. Assn. of Roselle	Wm. Rupiper	Carroll
26	Home Mutual Ins. Assn. of Carroll County	H. P. Mundt	Manning
27	Mt. Carmel Mutual Protective Assn.	Chas. Oswalt	Carroll
28	Cass County Farmers' Mutual Fire Ins. Assn.	Chas. R. Hunt	Atlantic
29	Victoria Twp. Farmers' Mut. Ins. Assn.	H. C. Kirkman	Massina
30	Noble Twp. Protective Assn.	W. C. Mueller	Griswold
31	Springdale Mutual Fire Ins. Assn.	Chas. Schiele	West Liberty
32	Farmers' Mutual Insurance Assn.	J. L. Stevens	Plymouth
33	Maple Valley Mutual Insurance Association	T. H. Crepps	Aurelia
34	Western Cherokee Mutual Fire & L. Ins. Assn.	L. H. Sangwin	Meriden
35	Farmers' Mut. Fire and L. Insurance Assn.	J. C. Hewitt	New Hampton
36	Farmers' Mutual Fire and L. Ins. Assn. of Clay Co.	J. H. Graham	Spencer
37	Communia Farmers Mut. F. & L. Ins. Assn.	E. C. Ehrhardt	Elkader
38	Farmers' Mut. F. A. L. Ins. Assn.	E. C. Jennings	Garber
39	Farmers' Mut. Ins. Assn. of Garnavillo	Henry Schlake	Garnavillo
40	Farmers' Mut. F. & L. Ins. Assn. of Clinton, Scott and Jackson Counties	M. J. Sullivan	Welton
41	Farmers' Mut. Ins. Assn. of Clinton & Adj. Cos.	F. H. Schneider	Wheatland
42	German Mut. F. & L. Ins. Assn.	William Grau	Calamus
43	German Mut. F. & L. Ins. Assn. of Clinton & Jackson	A. H. Stuedemann	Clinton
44	American M. Ins. Assn. of Clinton and Adj. Counties	F. H. Schnieder	Wheatland
45	Kiron Farmers' Mutual Ins. Assn.	August Lundell	Kiron
46	Mutual F. L. F. & W. Insurance Assn. of German Farmers of Crawford and Ida Counties	August Schultz, Sr.	Schleswig
47	Farmers' M. F. & L. Insurance Assn.	John Kent	Waukee
48	Patrons' Mutual Fire Ins. Assn.	Ed. Shaw	Dexter
49	Farmers' Mutual F. & L. I. A. of Delaware Co.	M. E. Blair	Manchester
50	Des Moines County Farm. Mut. Fire Ins. Assn.	F. H. Smith	Burlington
51	German Catholic Mut. Fire Ins. Assn.	Geo. G. Rump	Burlington
52	German Mut. Fire Ins. Assn.	R. D. Siefken	Mediapolis
53	Mutual German Protestant Fire Ins. Assn.	Wm. Tremeur	Burlington
54	Swedish Mut. F. I. A. of Des Moines County	C. S. Lideen	Burlington
55	Dickinson County Farmers' Mutual Ins. Assn.	John Amundson	Milford
56	Cascade Farmers' Mut. F. & L. Assn.	J. L. Taber	Cascade
57	Dubuque County Farmers' Mut. Ins. Assn.	James Downey	Epworth
58	Lore Farmers, Mut. Fire Ins. Assn.	Chas. May	Dyersville
59	New Vienna Mut. Auto Ins. Assn.	Frank S. Willenberg	New Vienna
60	New Vienna Mut. Insurance Assn.	C. J. Vaske	New Vienna

—OFFICERS AND REPORT OF RISKS 1919.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force Dec. 31, 1918	Risks Written During Year	Risks Expired and Cancelled During Year	Risks in Force Dec. 31, 1919
J. E. Brooks	Greenfield	Mar. 1, 1888	$ 3,936,162.00	$ 922,200.00	$ 578,858.00	$ 4,279,504.00
F. J. Thielen	Exira	Feb. 1, 1917	529,913.00	205,847.00	118,999.00	616,761.00
Jerome Smith	Corning	1884	791,504.00	50,821.00	31,450.00	810,875.00
C. G. Helming	Waukon	April 3, 1870	4,238,309.00	210,024.00	18,235.00	4,430,098.00
A. Grangaard	Waukon, R. 4	Mar. 1, 1869	1,545,282.00	133,255.00	60,510.00	1,618,107.00
S. A. Stuckey	Centerville	Mar. 8, 1902	353,585.00	253,201.00	87,500.00	519,286.00
W. C. Fry	Vinton	Jan. 10, 1910	2,191,746.00	200,927.00	19,770.00	2,372,903.00
H. A. Haerther	Atkins	April 14, 1883	1,441,973.00	387,396.00	233,104.00	1,595,364.00
Geo. Studt	Luzerne	1879	3,972,320.00	1,517,460.00	905,055.00	4,584,725.00
J. F. Traer	Vinton	June 9, 1916	937,423.00	192,775.00	188,728.00	941,470.00
P. J. Falkenberg	Cedar Falls	Mar. 7, 1884	2,069,449.00	749,596.00	647,361.00	2,171,684.00
O. E. Kober	La Porte City	1876	6,901,047.00	2,361,961.00	1,536,619.00	7,726,389.00
F. E. Cutler	Boone	Jan. 2, 1877	4,451,376.00	1,003,370.00	837,215.00	4,617,531.00
B. F. Anderson	Madrid	Jan. 11, 1875	5,830,127.00	1,724,270.00	1,132,996.00	6,421,401.00
Otto Walther	Waverly	Mar., 1875	7,847,565.00	2,432,290.00	1,552,290.00	8,727,565.00
H. Graening	Denver	1878	7,505,680.00	2,321,635.00	1,576,010.00	8,251,305.00
Wm. Knief	Readlyn	Sept. 26, 1915	4,122,684.00	1,273,792.00	830,451.00	4,566,025.00
Geo. M. Vincent	Independence	June 9, 1914	4,949,600.00	2,027,229.00	1,344,563.00	5,632,266.00
Wm. Zellman	Alta	July 1, 1887	6,041,401.00	2,162,550.00	1,317,620.00	6,886,331.00
A. T. Perrin	New Hartford	Feb. 18, 1876	8,693,000.00	2,974,000.00	1,990,000.00	9,677,000.00
G. H. Mohr	Pomeroy	Dec. 24, 1892	1,735,840.00	299,406.00	30,065.00	1,975,181.00
J. G. Merritt	Glidden	May 3, 1890	861,615.00	191,295.00	134,629.00	918,281.00
Frank Schreck	Dedham	Feb., 1901	43,100.00	21,800.00	8,100.00	56,800.00
Adam M. Steffes	Carroll	April 11, 1917	2,149,387.00	512,882.00	431,266.00	2,231,003.00
Henry Sievers	Manning	Jan. 1, 1886	5,518,339.00	1,353,400.00	1,225,238.00	5,646,501.00
Aug. Wiemel	Carroll	Mar., 1882	938,864.00	198,940.00	88,900.00	1,048,904.00
H. O. Brecce	Atlantic	Feb., 1889	3,399,343.00	814,800.00	641,675.00	3,572,468.00
F. D. Kirkman	Massena	Sept., 1887	411,915.00	147,855.00	140,675.00	419,095.00
Henry Muller	Griswold	April 24, 1916	911,495.00	252,590.00	246,560.00	917,525.00
C. C. Hampton	West Branch	Jan., 1871	2,311,290.00	893,630.00	604,045.00	2,600,875.00
Frank Paul	Mason City	Mar., 1886	8,775,730.00	3,116,552.00	1,858,922.00	10,033,360.00
J. C. Lockin	Aurelia	April 29, 1883	1,480,285.00	574,165.00	376,015.00	1,678,435.00
J. W. Nield	Marcus	Jan. 6, 1885	7,159,835.00	2,308,910.00	1,478,525.00	7,990,220.00
O. A. McFarland	New Hampton	Jan., 1875	4,462,394.00	1,463,571.00	1,067,992.00	4,897,973.00
Wm. H. Mincer	Spencer	1889	6,178,799.00	1,971,670.00	1,385,960.00	6,764,509.00
J. F. Becker	Elkader	April, 1899	2,929,938.00	611,655.00	346,271.00	3,186,322.00
F. J. Uriell	Elkader	Feb., 1875	5,644,311.00	1,669,499.00	1,035,222.00	6,278,588.00
E. W. Kregel	Garnavillo	Sept. 5, 1896	4,846,505.00	1,560,020.00	1,150,800.00	5,255,725.00
J. Alex Smith	De Witt	Dec. 5, 1874	6,633,367.00	1,361,660.00	1,095,115.00	6,899,852.00
Fred Rowold	Wheatland	June 5, 1873	2,373,531.00	1,002,761.00	745,485.00	2,630,807.00
John Meints	Grand Mound	May 27, 1878	1,439,510.00	458,575.00	321,646.00	1,576,439.00
Chas. F. Schroeder	Goose Lake	Jan. 1, 1907	965,922.00	67,923.00	40,180.00	993,665.00
Fred Rowold	Wheatland	Feb. 25, 1899	1,429,115.00	715,700.00	414,255.00	1,730,560.00
P. G. Lundell	Kiron	1879	5,145,468.00	1,812,381.75	1,350,883.50	5,597,966.25
John F. Holtz	Dennison	Dec. 29, 1879	9,567,630.00	3,436,220.00	724,515.00	12,279,335.00
H. S. Fox	Dallas Center	Feb., 1895	4,479,428.00	1,144,647.00	896,872.00	4,727,203.00
W. H. S. Barnett	Dexter	April 12, 1875	2,047,104.00	510,446.00	140,220.00	2,217,330.00
O. A. Dunham	Manchester	1881	1,506,700.00	277,146.00	167,115.00	1,616,731.00
R. C. Waddle	Burlington	Feb. 18, 1874	1,819,040.00	495,739.00	318,773.00	1,996,006.00
Wm. J. Bruggs	Burlington	Mar., 1897	360,292.00	67,540.00	43,440.00	384,392.00
Chas. Kopp	Sperry	May 25, 1867	1,805,761.00	155,550.00	73,470.00	1,887,841.00
Wm. J. Volkmer	Burlington	Mar. 9, 1894	1,135,432.00	357,773.00	330,360.00	1,162,845.00
Niels Anderson	Burlington	Mar. 25, 1889	974,655.00	336,095.00	333,470.00	977,280.00
J. P. Brett	Spirit Lake	1890	4,062,283.00	1,431,191.00	742,535.00	4,690,939.00
John Maire	Cascade	Jan. 12, 1895	1,161,850.00	179,215.00	20,575.00	1,320,490.00
Jesse H. Hogan	Farley	June, 1891	3,021,882.00	1,130,120.00	785,286.00	3,366,716.00
J. B. Bahl	Dubuque	Jan., 1910	361,790.00	6,120.00	3,045.00	364,865.00
H. J. Mescher	New Vienna	Mar. 19, 1917	177,399.00	40,195.00	18,550.00	199,044.00
Ant. Boeckenstedt	Dyersville	Nov. 8, 1916	4,579,055.00	799,535.00	77,600.00	5,301,590.00

TABLE 20

—Continued.

No.	Name of Association	Name of President	Address of President	Name of Secretary	Address of Secretary	Date of Organization	Risks in Force Dec. 31, 1918	Risks Written During Year	Risks Expired and Cancelled During Year	Risks in Force Dec. 31, 1919
61	Farmers' Mutual F. & L. Insurance Company	S. B. Reed	Dolliver	P. A. Gaarde	Armstrong	Feb. 4, 1914	2,649,591.00	849,389.00	590,434.00	2,908,546.00
62	Farmers Mutual F. & L. Insurance Assn	James Conrad	Maynard	J. E. Holmes	Randalia	May 2, 1874	7,064,755.00	2,136,070.00	1,728,104.00	7,472,721.00
63	German Mutual Fire & L. Ins. Assn	Robert Marr	West Union	Henry Lauer	Eldorado	June 7, 1877	3,186,230.00	333,680.00	30,992.00	3,488,918.00
64	Floyd County Farmers' Mut. Fire Ins. Assn	F. L. Lambert	Charles City	E. B. Atherton	Charles City	1880	6,438,905.00	836,618.00	232,108.00	7,043,415.00
65	Franklin County Far. Mut. F. & L. Ins. Assn	Wm. Savidge	Hampton	Frank H. Dirst	Hampton	June, 1889	6,440,734.00	2,298,843.00	1,387,223.00	7,352,354.00
66	Farmers' Mut. F. & L. Ins. Assn	Anton Miller	Hamburg	Fred W. Hill	Hamburg	Sept., 1894	543,360.00	170,342.00	96,802.00	576,900.00
67	Farmers' Mut. F. & L. Ins. Assn. of Greene Co.	E. M. Garland	Scranton	W. E. Marchant	Scranton	Mar. 22, 1888	4,193,594.00	1,092,180.00	893,229.00	4,392,545.00
68	Farmers' Mut. F. & L. Ins. Assn. of Grundy Co.	John F. Lynn	Grundy Center	G. L. Eggleston	Grundy Center	Mar., 1888	3,174,988.00	915,652.00	678,414.00	3,412,226.00
69	Farmers' Mut. F. A. of Guthrie and Adair County	J. A. Cissine	Menlo	Jesse Kirlin	Stuart	Mar. 23, 1882	2,571,228.00	902,635.00	602,858.00	2,871,005.00
70	Farmers' Mut. F. & L. Ins. Assn	C. H. Nelson	Garner	O. K. Maben	Forest City	Mar. 6, 1889	3,564,265.00	885,076.00	579,098.00	3,870,243.00
71	Farmers' M. I. A. of Hardin & Franklin County	G. E. Stringer	Alden	Fayette Holmes	Iowa Falls	May 30, 1890	5,064,448.00	1,224,344.00	829,395.00	5,459,397.00
72	Hardin County Mut. Ins. Assn	W. H. Hoelscher	Hubbard	H. W. Andrews	New Providence	Jan. 13, 1917	1,487,360.00	564,095.00	285,190.00	1,766,265.00
73	Harrison Co. Farmers' Mut. F. & L. I. Assn	Thos. Chatburn	Logan	C. W. Hunt	Logan	June, 1887	6,421,051.00	2,038,345.00	1,440,740.00	7,018,656.00
74	Henry Co. Mut. Ins. Assn	Will Kitch	Mt. Pleasant	James R. Gillis	Mt. Pleasant	June, 1873	5,711,230.00	1,739,610.00	1,275,660.00	6,175,180.00
75	Svea Mut. Prot. Fire Ins. Assn. of Swedesburg, Henry County, Iowa	O. V. Abrahamson	Winfield	F. N. Olson	Winfield	Dec., 1875	1,035,020.50	609,385.00	449,101.25	1,195,304.25
76	Farmers' Mut. Ins. Assn. of Cresco	C. C. Brown	Cresco	L. E. Emmons	Cresco	Jan., 1917	4,571,444.00	1,338,348.00	1,252,683.00	4,657,109.00
77	Humboldt Mut. Ins. Assn	L. C. Tranger	Livermore	Oscar Grifstad	Humboldt	Sept., 1886	7,450,941.00	2,069,981.00	1,812,747.00	7,708,175.00
78	Blaine Center Mut. F. & L. Ins. Assn	A. Sykes	Ida Grove	Alex Hartley	Ida Grove	Mar., 1887	3,000,606.00	881,960.00	619,170.00	3,263,396.00
79	Patrons' Mutual Ins. Assn	Robt. H. Edwards	Williamsburg	U. S. Butler	Williamsburg	Mar. 15, 1873	4,052,734.00	1,826,064.00	310,239.00	5,568,559.00
80	Farmers' M. A. A. of Jackson & Clinton Co	Chas. F. Shaffer	Bellevue	P. E. Tripp	Preston	Feb. 12, 1917	8,068,171.00	2,480,721.00	1,748,472.00	8,800,420.00
81	Farmers' Mut. F. & L. I. Assn. of Jasper County	J. C. Haifleigh	Newton	H. S. Morrison	Newton	Jan., 1875	6,103,212.00	1,501,840.00	1,180,890.00	6,424,162.00
82	Jefferson Co. Farmers' Mut. Ins. Union	Thornton Fordyce	Libertyville	T. C. Ross	Fairfield	Aug., 1874	2,987,157.00	485,637.00	442,609.00	3,030,185.00
83	Farmers' Mut. Ins. Assn. of Sharon	R. W. Patterson	Kalona	R. B. Jones	Iowa City	July, 1866	1,301,149.00	223,125.00	106,980.00	1,417,294.00
84	Lincoln Mut. Ins. Assn	John McCallister	Iowa City	T. E. Fountain	West Liberty	Nov., 1873	1,711,869.00	504,220.00	412,514.00	1,803,575.00
85	Northwestern Mut. Fire Ins. Assn	L. L. Stoner	North Liberty	F. C. Greer	Iowa City	1867	3,394,020.00	717,240.00	521,555.00	3,589,705.00
86	Union Farmers' Mut. Ins. Assn	S. H. Cox	Iowa City	Edwin Hummer	Iowa City	1871	821,370.00	161,540.00	92,270.00	890,640.00
87	Bohemian Farmers' Mut. Ins. Assn	Frank Burda	Oxford Junction	F. H. Shimanek	Oxford Junction	Sept., 1917	535,280.00	155,375.00	112,550.00	578,105.00
88	Farmers' Mut. Ins. Assn. of Castle Grove	W. F. Hintz	Monticello	S. M. Hosford	Monticello	Mar., 1908	545,870.00	588,638.00	314,406.00	1,820,102.00
89	German Mut. Fire Ins. Assn	H. B. Bohlken	Monticello	Gerd Harms	Monticello	Dec., 1915	3,082,051.00	737,155.00	402,070.00	3,417,136.00
90	Farmers' Pioneer Mut. Ins. Assn	James Wilson	Hedrick	H. P. Newton	Keota	Aug., 1916	4,403,180.00	1,396,309.00	1,124,838.00	4,674,651.00
91	Prairie Farmers' Mut. Ins. Assn	Wirt Brown	Rose Hill	C. N. Brower	What Cheer	1880	6,500,000.00	1,000,000.00	750,000.00	6,750,000.00
92	Kossuth County Mut. Fire Ins. Assn	Ellis McWhorten	Algona	J. Waxson	Algona	Aug., 1909	7,011,249.00	1,269,230.00	464,393.00	7,816,086.00
93	Lee County Farmers' Home Mut. Fire. Ins. Assn	Otto Fritzjunker	West Point	Herman Lohman	West Point	Jan., 1917	1,261,620.00	611,570.00	431,720.00	1,441,470.00
94	Peoples' Mut. Ins. Assn	A. H. Bank	Donnellson	A. D. Krebill	Donnellson	Feb., 1892	1,721,154.00	301,223.00	218,427.00	1,803,950.00
95	Bohemian Mut. Ins. Assn	Joseph Kubicek	Cedar Rapids	Vadar Jauda	Cedar Rapids	Aug., 1897	2,247,415.00	643,105.00	555,765.00	2,334,755.00
96	Bohemian Farmers' Mut. Ins. Assn	Frank J. Pudil	Swisher	Vine Dvorak	Swisher	Feb., 1879	4,032,243.00	1,126,505.00	855,685.00	4,303,063.00
97	Brown Twp. Mut. Ins. Assn	F. W. Pollock	Springville	D. W. Hampton	Springville	Nov., 1867	2,390,830.00	916,305.00	538,260.00	2,768,875.00
98	Farmers' Mut. Ins. Assn. of Linn Twp	H. W. Dee	Mt. Vernon	W. G. Klemeck	Mt. Vernon	Jan., 1910	2,318,840.00	726,605.00	378,000.00	2,667,445.00
99	Marion Mut. Ins. Assn	W. H. Applegate	Marion	Geo. E. Lillie	Marion	Jan., 1898	92,925.00	22,100.00	20,275.00	94,750.00
100	West Side Mut. Fire Ins. Assn	P. F. Fuhrmeister	Ely	F. B. Yuill	Cedar Rapids	June, 1874	2,900,820.00	831,890.00	745,900.00	2,986,810.00
101	Farmers' Mut. F. I. A. of Louisa County	Daniel McKay	Wapello	D. W. Herrick	Wapello	Sept., 1874	2,897,101.00	250,600.00	50,720.00	3,096,981.00
102	Farmers' Mut. F. Ins. Assn. of Lucas County	J. W. Rosa	Derby	C. C. Burr	Chariton	Oct., 1886	1,281,805.00	338,460.00	193,735.00	1,426,530.00
103	Farmers Mut. F. I. A. of Madison County	Thomas Gillespie	Patterson	A. D. Gulberson	Winterset	1880	2,807,803.00	816,257.00	643,171.00	2,980,889.00
104	Iowa Valley Mut. Ins.Assn	Frank C. Davis	Albion	R. Harper	Marshalltown	1870	3,501,594.00	1,108,458.00	665,579.00	4,034,473.00
105	Marshall County Farmers' Mut. Fire Ins. Assn	F. M. Wheeler	Marshalltown	J. P. Cooper	Marshalltown	1872	4,709,274.00	1,627,551.60	1,111,556.00	5,285,269.00
106	Farmers' Mut. F. I. A. of Mitchell County	J. W. Annis	Osage	M. F. McGhan	Osage	April, 1874	6,600,608.00	1,896,960.00	1,172,000.00	7,325,568.00
107										
108	Ger. Farmers' M. F. I. A. of Rock Twp	R. C. Rosenberg	St. Ansgar	A. Brogmus	St. Ansgar	Dec., 1881	2,243,994.00	322,224.00	186,173.00	2,380,045.00
109	Farmers' Mut. F. I. A. of Monona County	J. M. Hathaway	Turin	Helen J. Murphy	Onawa	April, 1892	1,060,170.00	325,150.00	187,318.00	1,198,002.00
110	Villisca Mut. F. & L. I. Assn	E. D. Winter	Hepburn	Harry Dirrin	Stanton	May, 1911	2,200,030.00	585,496.00	492,872.00	2,292,654.00
111	Farmers' Mut. Assess. F. & L. Ins. Assn	Geo. Shield	Muscatine	D. B. Addleman	Muscatine	Nov., 1873	3,220,055.00	400,750.00	147,550.00	3,473,255.00
112	White Pigeon Mut. F.& L. Ins. Assn	R. W. Hinthouse	West Liberty	H. Wildasen	Wilton Junction	1872	3,781,121.00	402,820.00	233,515.00	3,950,426.00
113	Farmers' Mut. F. & L. Ins. Assn	O. B. Harding	Sibley	Will Thomas	Sibley	Oct., 1909	3,291,416.00	921,813.00	603,064.00	3,610,165.00
114	Farmers' Mut. F. & L. Ins. Assn	S. B. Crosser	Sutherland	Theo. Zimmerman	Sanborn	Mar., 1860	6,319,506.00	2,069,320.00	1,314,107.00	7,094,719.00
115	Morton Far. Mut. Ins. Assn	W. T. Goodman	Coin	C. H. Henderson	Coin	Feb., 1886	2,798,162.00	721,316.00	445,509.00	3,073,969.00
116	Swedish Mut. Ins. Assn. of S. W. Iowa	Albert G. Ossian	Stanton	J. A. Swanson	Stanton	1915	3,869,749.00	1,391,016.00	706,872.00	4,553,893.00
117	Farmers' Mut. Ins. Assn. of Palo Alto County	Ormo Cottington	Curlew	Geo. W. Downs	Emmetsburg	1886	4,027,062.00	1,310,244.00	682,632.00	4,654,674.00
118	Farmers' Mut. Ins. Assn. of Plymouth County	A. W. Crouch	Le Mars	Frank Hoese	Merrill	April, 1888	4,576,703.00	1,242,215.00	994,455.00	4,824,463.00
119	Pocahontas Co. Mut. F. & L. Ins. Assn	C. L. Gunderson	Rolfe	P. J. Shaw	Plover	Jan., 1891	7,270,681.00	2,033,277.00	1,340,036.00	7,963,922.00
120	Farmers' Mut. Fire Ins. Assn. of Polk County	G. H. Swartfager	Ankeny	C. E. Kopf	Des Moines	April, 1874	3,763,532.00	1,037,455.00	584,723.00	4,216,264.00

TABLE 20

No.	Name of Association	Name of President	Address of President
121	Swedish Mutual Ins. Assn. of Polk County	John Wilson	Des Moines
122	Pottawattamie County Farmers Mut. Ins. Assn.	W. C. Children	Council Bluffs
123	Poweshiek County Farmers' Mut. Ins. Assn	H. P. Baustian	Grinnell
124	Ringgold Mut. Fire Ins. Assn	R. M. Buck	Mt. Ayr
125	Sac County Farmers' Mut. Fire Ins. Assn	R. M. Long	Sac City
126	American Mut. Fire Ins. Assn. of Scott County	Fred Shaefer	Davenport
127	Farmers' Mut. Ins. Assn. of Scott County	Peter F. Soenke	Walcott
128	Mutual Ins. Assn. of Davenport	E. K. Putnam	Davenport
129	Scott County Farmers' Mutual Ins. Assn	M. Spilletick	Davenport
130	Walcott Mutual Fire Ins. Assn	Chas. Paustian	Walcott
131	Danish Mutual Fire Ins. Assn	Rasmus Hansen	Elk Horn
132	Farmers' Mut. Ins. Assn. of Shelby County	A. C. Hayward	Kirkman
133	Westphalia Farmers' Mut. Ins. Assn	Jacob Langenfeld	Westphalia
134	Farmers' M. I. A. of Sioux City & Lyon County	J. M. Wyk	Hull
135	German Farmers' Mut. Ins. Assn	Henry F. Becker	Le Mars
136	Farmers' Mut. F. & L. Ins. Assn	M. W. Templeton	Ames
137	Farmers' Mut. Ins. Assn. of Story, Hardin, Hamilton, Boone and Polk County	J. H. Jacobson	Story City
138	Fieldberg Mut. Ins. Assn	O. B. Olson	Huxley
139	Bohemian Mut. Ins. Assn. of Tama County	Joseph Konicek	Elveron
140	Farmers' Mut. Aid Assn. of Tama County	W. G. Malin	Toledo
141	Farmers' Mut. F. I. A. of Tama County	Henry Voege	Reinbeck
142	Farmers' M. F. & L. I. A. of Taylor County	Frank Dunning	Bedford
143	Farmers' M. P. A. of Southern Van Buren Co	H. A. Chipman	Bentonsport
144	Farmers' M. P. A. of Van Buren County	W. W. Bott	Douds
145	Kirkville Mut. F. & L. Ins. Assn	W. A. C. Brown	Ottumwa
146	Wapello County Mut. F. & L. Ins. Assn	A. M. Anderson	Fredric
147	Warren County Farmers' Mut. Ins. Assn	F. A. Walk	Lacona
148	Wayne County Mut. Ins. Assn	F. R. Fry	Corydon
149	Farmers' M. F. I. A. of Webster County	C. W. Maher	Ft. Dodge
150	Scandinavian Mut. F. & L. Ins. Assn	William Larson	Pilot Mound
151	Farmers' Mut. Ins. Assn, of Washington County	O. C. Patterson	Wellman
152			
153	Farmers' M. F. & L. I. A. of Winnebago County	F. W. Russell	Forest City
154	Bohemian Mut. Protective Ins. Assn	John Zbornick	Ft. Atkinson
155	Farmers' M. F. & L. I. A. of Winneshiek County	C. R. Williams	Decorah
156	German Mutual Fire Ins. Assn	William Funke	Calmar
157	Norwegian M. Prot. A. of Winneshiek County	John Hegg	Decorah
158	German Farmers' Mut. F. L. & T. Ins. Assn. of Monona & Woodbury Counties	John P. Babbe	Danbury
159	Woodbury & Plymouth Co. Farmers' Mut. F. I. A.	J. A. Molstad	Moville
160	Farmers' Mut. Ins. Assn. of Worth County	Wm. H. Keller	Northwood
161	Farmers' Mut. Ins. Assn. of Wright County	G. J. Mack	Clarion
162	Clinton Mutual Plate Glass Assn		
	Total		

—Continued.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force Dec. 31, 1918	Risks Written During Year	Risks Expired and Cancelled During Year	Risks in Force Dec. 31, 1919
A. Youngerling	Des Moines	1881	546,967.00	169,725.00	98,250.00	618,442.00
F. W. Van Druff	Council Bluffs	1878	20,583,342.00	5,622,299.00	4,129,980.00	22,075,661.00
Jno. Evans	Grinnell	Jan., 1875	5,858,745.00	1,756,806.00	965,481.00	6,650,070.00
J. Hall Liggett	Mt. Ayr	April, 1887	1,069,251.45	81,963.00	69,201.00	1,082,013.45
F. H. Colburn	Sac City	Aug., 1875	6,066,003.16	1,946,915.00	1,140,369.16	6,872,549.00
B. J. Messer	Bettendorf	Jan., 1869	3,950,290.00	162,660.00	81,755.00	4,031,195.00
Peter F. Soenke	Walcott	Aug., 1908	3,759,830.00	726,545.00	45,090.00	4,441,285.00
G. H. Ficke	Davenport	June, 1908	324,129.43	44,460.40	9,498.25	359,091.58
E. E. Parmelle	Davenport	July, 1873	677,563.00	223,890.00	164,180.00	737,273.00
A. L. Illian	Walcott	May, 1913	3,094,797.50	768,853.00	102,028.00	3,761,622.50
Hans Petersen	Elk Horn	Mar. 1, 1886	9,149,371.00	2,990,411.00	2,147,523.00	9,992,259.00
W. K. Colburn	Harlan	Feb., 1887	4,818,355.00	1,218,035.00	875,176.00	5,161,214.00
Tony J. Schmitz	Westphalia	Dec., 1902	1,831,551.00	324,040.00	186,506.00	1,969,085.00
Jno. De Koster	Hull	June, 1886	7,197,920.00	2,248,879.00	1,503,524.00	7,943,275.00
Wm. Oldenburg	Rock Rapids	Oct., 1891	8,194,066.00	2,506,875.00	1,621,940.00	9,078,941.00
E. H. Graves	Ames	June, 1887	2,305,612.00	485,800.00	483,700.00	2,307,712.00
M. O. Rod	Roland	Nov., 1885	3,907,945.00	1,035,915.00	867,460.00	4,076,391.00
J. F. Kalsem	Huxley	April, 1887	764,399.95	287,878.25	171,421.01	880,857.19
John Dvorak	Clutier	June, 1872	2,327,711.00	210,793.00	180,535.00	2,357,969.00
O. O. Owens	Traer	1914	4,216,110.00	1,391,971.00	867,179.00	4,740,902.00
A. J. Danker	Traer	Oct., 1916	5,197,113.00	497,685.00	144,165.00	5,550,633.00
M. A. Sawyer	Bedford	Mar., 1899	2,208,824.00	731,737.00	537,586.00	2,402,975.00
Geo. L. Lorton	Keosauqua	June, 1916	2,314,529.00	345,184.00	109,200.00	2,550,504.00
Will Hastings	Birmingham	Dec., 1871	2,137,853.00	374,772.00	111,620.00	2,400,985.00
Wm. Abegg	Kirkville	Jan., 1881	640,000.00	90,000.00	10,000.00	720,000.00
August Hultman	Blakesburg	Mar., 1916	536,926.00	120,990.00	104,824.00	553,092.00
Lon Puderbaugh	Lacona	June, 1888	619,519.00	32,000.00	24,000.00	627,519.00
F. J. Hancock	Corydon	April, 1872	3,016,780.00	965,992.00	761,732.00	3,221,040.00
G. H. Williams	Ft. Dodge	Aug., 1884	9,091,330.00	2,932,080.00	1,870,228.00	10,153,182.00
Wesley Johnson	Dayton	1884	5,509,792.00	1,623,009.00	1,105,438.00	6,027,363.00
Sidney Coon	Ainsworth	Feb., 1883	13,574,356.00	3,787,382.00	2,792,562.00	14,569,176.00
C. N. Flugum	Leland	Feb., 1886	4,871,890.00	1,486,371.00	990,198.00	5,398,063.00
F. J. Saucup	Spillville	Aug., 1916	2,319,763.00	280,390.00	149,566.00	2,450,587.00
E.W.Goodykoontz	Waukon	Mar., 1877	6,544,993.00	938,121.00	298,150.00	7,184,964.00
Peter F. Meyer	Ossian	Feb., 1897	325,700.00	43,100.00	13,155.00	355,645.00
Wm. Linnevold	Decorah	1871	4,784,057.00	411,338.00	255,846.00	4,939,549.00
Jens Christiansen	Correctionville	June, 1889	2,008,955.00	156,785.00	196,410.00	1,904,330.00
F. L. McDermott	Moville	Feb., 1889	3,092,330.00	799,779.00	715,038.00	3,177,071.00
C. O. Gunderson	Northwood	Mar., 1882	6,880,735.00	1,979,460.00	1,194,260.00	7,671,935.00
J. L. Sullivan	Clarion	June, 1890	3,895,906.00	1,003,985.00	889,717.00	4,109,174.00
			$576,356,040.99	$157,412,917.40	$102,151,968.17	$631,617,050.22

TABLE 21—COUNTY MUTUAL ASSOCIATIONS.

No.	County	Income		
		Assessments and Fee	All Other	Total
1	Adair	$ 11,171.58	$ 6,907.37	$ 18,078.95
2	Adair	2,176.99	59.41	2,236.40
3	Adams	3,230.98	2,633.78	5,864.76
4	Allamakee	8,844.45	1,500.00	10,344.45
5	Allamakee	3,168.86	270.00	3,438.86
6	Appanoose	1,339.44	225.00	1,564.44
7	Benton	4,318.75	80.00	4,398.75
8	Benton	4,610.91	200.00	4,810.91
9	Benton	8,363.30		8,363.30
10	Benton	1,274.51		1,274.51
11	Black Hawk	2,681.84	799.84	3,481.68
12	Black Hawk	14,727.43	9,270.00	23,997.43
13	Boone	10,039.71	3,100.00	13,139.71
14	Boone	6,389.80		6,389.80
15	Bremer	10,443.00	8,650.10	19,093.10
16	Bremer	8,089.57		8,089.57
17	Bremer	6,165.37		6,165.37
18	Buchanan	14,140.91	360.00	14,500.91
19	Buena Vista	13,709.08		13,709.08
20	Butler	16,989.45		16,989.45
21	Calhoun	3,467.61	74.00	3,541.61
22	Calhoun	5,663.35		5,663.35
23	Carroll	3,649.84	1.18	3,651.02
24	Carroll	83.45	125.00	208.45
25	Carroll	1,544.51	2,700.00	4,244.51
26	Carroll	4,809.71		4,809.71
27	Carroll	2,142.47		2,142.47
28	Cass	3,069.99	373.16	3,443.15
29	Cass	1,034.03	360.00	1,394.03
30	Cass	517.18		517.18
31	Cedar	6,177.92	5,115.00	11,292.92
32	Cerro Gordo	20,707.58	524.50	21,232.08
33	Cherokee	1,612.46	80.00	1,692.46
34	Cherokee	19,062.78		19,062.78
35	Chickasaw	9,830.50		9,830.50
36	Clay	14,861.49	176.84	15,038.33
37	Clayton	6,633.32	820.00	7,453.32
38	Clayton	1,603.98	5,606.70	7,210.68
39	Clayton	8,267.56	307.49	8,575.05
40	Clinton	19,136.12	6,537.50	25,673.62
41	Clinton	6,350.34	148.22	6,498.56
42	Clinton	2,091.57	21.33	2,112.90
43	Clinton	192.20		192.20
44	Clinton	6,817.72	1,027.68	7,845.40
45	Crawford	16,162.19	2,500.00	18,662.19
46	Crawford	6,872.44		6,872.44
47	Dallas	11,936.00	4,800.00	16,736.00
48	Dallas	4,649.74		4,649.74
49	Delaware	4,948.29		4,948.29
50	Des Moines	3,974.34	210.00	4,184.34
51	Des Moines	425.56	200.94	626.50
52	Des Moines	1,926.30		1,926.30
53	Des Moines	1,404.20	893.29	2,297.49
54	Des Moines	1,320.94	399.03	1,719.97
55	Dickinson	13,280.84	3,372.03	16,652.87
56	Dubuque	3,677.06		3,677.06
57	Dubuque	12,299.87	6,500.00	18,799.87
58	Dubuque	6.00	32.08	38.08
59	Dubuque	98.85		98.85
60	Dubuque	5,367.60	300.00	5,667.60

—PRINCIPAL ITEMS OF BUSINESS, 1919.

Disbursements			Financial Condition			Cost per 1,000, 1919
Losses	All Other	Total	Admitted Assets	Liabilities	Surplus	
$ 9,165.36	$ 8,448.11	$ 17,613.47	$ 2,520.71	$ 95.00	$ 2,425.71	$ 2.60
1,369.58	326.40	1,725.98	1,647.14		1,647.14	3.01
2,611.38	3,213.78	5,825.16	39.60	37.50	2.10	3.97
5,916.30	1,947.58	7,863.88	3,733.28		3,733.28	1.46
2,819.80	447.75	3,267.55	583.83		583.83	1.85
1,275.00	382.45	1,657.45	52.28		52.28	3.25
7,150.11	465.60	7,615.71	2,526.09		2,526.09	3.33
4,052.80	375.05	4,427.94	1,254.73		1,254.73	2.78
8,329.75	402.56	8,732.31	2,549.14		2,549.14	2.04
582.50	464.91	1,047.41	712.64		712.64	1.11
3,318.39	662.60	3,980.99	44.68	803.84	* 759.16	1.88
18,220.51	11,337.44	29,657.95	1,295.94		1,295.94	2.78
4,861.12	5,953.43	10,814.55	3,762.07		3,762.07	1.37
5,512.65	1,212.15	6,724.80	2,189.62	3,242.97	* 1,053.35	1.09
10,948.91	7,241.36	18,190.27	17,977.94	8,650.00	9,327.94	1.67
11,428.49	1,942.16	13,370.65	6,040.78	500.00	5,540.78	1.69
2,975.65	866.12	3,841.77	5,751.02		5,751.02	.88
14,951.34	2,284.23	17,235.57	10,387.85		10,387.85	3.25
8,571.71	1,821.43	10,393.14	16,721.49		16,721.49	1.61
14,900.88	2,667.70	17,568.58	6,421.50		6,421.50	1.91
2,225.76	1,365.13	3,590.89	3,079.55		3,079.55	2.00
2,109.94	861.55	2,971.49	2,736.97		2,736.97	1.50
2,335.00	428.12	2,763.12	3,680.62	112.60	3,568.02	3.10
	220.69	220.69	13.81	125.00	* 111.19	1.24
4,377.75	501.84	4,879.59	382.87	2,700.00	* 2,317.13	2.27
8,544.50	1,325.97	9,870.47	8,562.28		8,562.28	1.77
1,815.55	331.92	2,147.47				2.10
5,119.48	1,971.73	7,091.21	7,633.21	250.00	7,383.21	2.03
798.30	458.65	1,256.95	310.39		310.39	2.15
420.00	143.00	563.00	537.27		537.27	.62
4,274.17	8,258.10	12,532.27	1,032.23	40.00	992.23	3.02
9,346.45	4,924.97	14,271.42	20,246.02		20,246.02	1.52
662.40	589.31	1,251.71	3,233.88		3,233.88	.79
3,753.41	2,837.71	6,591.12	15,187.18		15,187.18	.87
6,128.96	1,156.50	7,285.46	5,040.90	378.00	4,662.90	1.55
6,292.45	2,496.02	8,748.47	16,560.48		16,560.48	1.35
3,012.15	1,656.05	4,668.20	4,870.29	60.00	4,810.29	1.26
10,066.61	3,125.71	13,192.32		5,948.93	* 5,948.93	2.21
5,233.79	1,112.08	6,345.87	3,806.54	2,279.25	1,527.29	1.18
11,397.68	9,983.21	21,380.89	8,522.73		8,522.73	2.19
5,739.15	610.46	6,349.61	4,329.88		4,329.88	2.54
1,205.53	96.38	1,301.91	1,637.38		1,637.38	.86
	161.30	161.30	258.04		258.04	.27
7,454.71	1,659.11	9,113.82	563.06		563.06	5.14
6,425.68	5,789.13	12,214.81	6,834.47		6,834.47	1.54
6,456.50	3,510.20	9,966.70	12,069.95		12,069.95	.92
8,258.16	7,150.50	15,408.66	2,662.72		2,662.72	2.30
3,197.26	697.96	3,895.22	3,143.07		3,143.07	1.66
3,514.37	869.25	4,383.62	3,859.51		3,859.51	2.80
2,706.45	955.39	3,661.84	2,214.10		2,214.10	1.81
74.50	217.75	292.25	5,487.66		5,487.66	.78
1,742.25	165.65	1,907.90	181.94		181.94	1.06
2,196.94	556.50	2,753.44	19,554.46	13.00	19,541.46	2.39
599.20	707.93	1,307.13	8,682.14		8,682.14	1.34
13,257.93	5,861.88	19,119.81	3,500.71		3,500.71	3.64
2,645.00	715.69	3,360.69	2,290.97		2,290.97	2.71
8,773.23	7,927.40	16,700.63	2,116.71		2,116.71	3.23
22.00	34.90	34.90	18.84		18.84	.96
4,583.55	68.50	90.50	191.99		191.99	.48
	2,150.93	6,734.48	1,012.61		1,012.61	1.36

TABLE 21

No.	County	Income			Disbursements			Financial Condition			Cost per 1,000, 1919
		Assessments and Fee	All Other	Total	Losses	All Other	Total	Admitted Assets	Liabilities	Surplus	
61	Emmett	6,872.44	53.55	6,925.99	3,178.70	1,812.57	4,991.27	3,283.55		3,283.55	1.79
62	Fayette	18,058.92	41.97	18,100.89	8,755.98	1,463.04	10,219.02	19,625.92		19,625.92	1.40
63	Fayette	480.82	1,100.00	1,580.82	1,788.55	2,000.95	3,789.50	347.10	1,087.50	* 740.40	.81
64	Floyd	16,756.96	4,000.00	20,756.96	11,854.71	5,569.58	17,424.29	11,794.81		11,794.81	2.00
65	Franklin	10,998.03	148.66	11,146.69	5,105.84	2,488.33	7,594.17	5,983.99		5,983.99	1.10
66	Fremont	250.04		250.04		328.20	328.20	482.25		482.25	.59
67	Greene	9,843.17	2,500.00	12,343.17	5,845.67	4,400.59	10,246.26	4,656.45		4,656.45	1.80
68	Grundy	9,660.58		9,660.58	6,045.63	689.41	7,635.04	6,609.86	272.00	6,337.86	2.24
69	Guthrie	10,392.92	5,500.00	15,892.92	7,817.88	8,158.96	15,976.84	3,006.15	1,800.00	1,206.15	3.85
70	Hancock	4,587.64	500.00	5,087.64	5,279.00	1,548.98	6,827.98		509.26	* 509.26	1.84
71	Hardin	11,606.25		11,606.25	2,134.52	2,752.00	4,886.52	7,583.06		7,583.06	.93
72	Hardin	1,981.74	1,720.00	3,701.74	2,166.67	1,532.85	3,699.52	11.80	1,597.21	* 1,585.41	1.92
73	Harrison	21,841.56	190.70	22,032.26	6,196.97	4,953.73	11,150.70	15,556.49		15,556.49	1.66
74	Henry	17,436.41	168.75	17,605.16	18,198.24	3,659.00	21,857.24	2,250.83		2,250.83	3.67
75	Henry	1,530.24	65.09	1,595.33	781.02	386.16	1,167.18	1,926.93	50.00	1,876.93	1.04
76	Howard	12,179.25	51.50	12,230.75	6,199.62	1,351.22	7,550.84	12,103.97		12,103.97	1.64
77	Humboldt	21,166.37	602.86	21,769.23	6,297.80	1,343.21	7,611.01	24,986.39	400.00	24,586.39	1.00
78	Ida	8,014.68	300.00	8,314.68	5,064.70	2,893.43	7,958.13	207.56	300.00	* 92.44	2.06
79	Iowa	9,834.54	2,500.00	12,334.54	8,176.33	4,390.92	12,567.25	125.47	2,995.16	* 2,869.69	2.41
80	Jackson	34,798.67	24,800.00	59,598.67	35,994.78	29,200.34	65,195.12	10,299.33		10,299.33	4.79
81	Jasper	23,398.52	7,060.00	30,458.52	19,446.77	9,035.84	28,482.61	13,564.68		13,564.68	3.43
82	Jefferson	10,045.06	7,700.00	17,745.06	9,525.67	8,345.83	17,871.50	2,408.81	331.28	2,077.53	3.38
83	Johnson	1,391.39	421.40	1,812.79	1,580.00	330.52	1,910.52	2,884.37		2,884.37	1.40
84	Johnson	9,051.62	7,000.00	16,051.62	7,310.19	7,917.10	15,227.29	2,884.19	3,000.00	* 115.81	4.68
85	Johnson	8,837.67		8,837.67	4,116.22	3,131.17	7,247.49	8,373.65	50.00	8,323.65	1.44
86	Johnson	1,404.00	1,200.00	2,604.00	1,200.00	1,505.00	2,705.00		175.57	* 175.57	1.75
87	Jones	1,546.64		1,546.64	985.00	208.19	1,193.19	751.86	1,500.00	* 748.14	2.14
88	Jones	8,000.35		8,000.35	6,699.35	946.58	7,555.93	475.50		475.50	4.50
89	Jones	4,050.45	8.60	4,059.05	2,250.06	1,361.69	3,611.75	3,202.06	50.00	3,152.06	1.11
90	Keokuk	9,846.89	240.00	10,086.89	4,149.88	1,122.11	5,271.99	13,531.89		13,531.89	2.37
91	Keokuk	7,478.21	9,716.79	17,195.00	6,028.08	11,166.92	17,195.00				1.12
92	Kossuth	13,555.53	600.00	14,155.53	7,309.45	1,847.61	9,217.06	17,945.04		17,945.04	1.24
93	Lee	865.78	1,800.00	2,665.78	1,817.70	761.69	2,579.39	114.42	1,800.00	* 1,685.58	1.89
94	Lee	4,455.24	1,000.00	5,455.24	2,867.50	1,700.99	4,568.49	1,262.80		1,262.80	2.03
95	Linn	2,865.35	2,127.83	4,993.18	1,609.30	2,477.18	4,086.48	15,700.72		15,700.72	1.78
96	Linn	1,443.00		1,443.00	3,747.06	851.91	4,598.97	935.89		935.89	1.10
97	Linn	1,945.98		1,945.98	1,186.50	827.86	2,014.36	2,872.58		2,872.58	.78
98	Linn	5,591.81	70.95	5,662.76	3,685.58	1,048.00	4,733.58	1,626.76		1,626.76	1.90
99	Linn	55.25		55.25	7.65	69.50	77.15	142.45		142.45	.82
100	Linn	8,860.63	450.89	9,311.52	6,395.58	725.85	7,121.43	11,656.38		11,656.38	2.41
101	Louisa	10,759.93	8,600.00	19,359.93	10,955.20	9,296.80	20,252.00	1,945.17	2,894.97	* 949.80	3.99
102	Lucas	4,107.79	427.50	4,535.29	2,468.00	297.12	2,785.12	2,751.83		2,751.83	2.23
103	Madison	9,416.90	1,242.96	10,659.86	5,941.22	2,906.21	8,937.43	6,386.92		6,386.92	2.74
104	Marshall	5,450.82	100.00	5,550.82	5,012.79	883.85	5,896.64	3,771.75	2,500.00	1,271.75	1.52
105	Marshall	7,427.49	1,500.00	8,927.49	5,950.96	2,678.74	8,629.70	1,609.64		1,609.64	1.42
106	Mitchell	10,707.85		10,707.85	7,341.33	505.25	7,846.58	7,765.46	497.29	7,268.17	1.13
107											
108	Mitchell	5,367.45	55.15	5,422.60	4,317.06	687.96	5,005.64	3,827.11		3,827.11	2.16
109	Monona	3,054.47		3,054.47	2,086.25	489.42	2,575.67	988.17		988.17	2.28
110	Montgomery	3,961.67	3,500.00	7,461.67	4,474.50	4,800.79	9,265.29	818.58	1,238.00	* 419.42	2.32
111	Muscatine	7,707.51	93.30	7,800.81	2,569.12	1,095.57	3,664.69	9,145.40		9,145.40	1.10
112	Muscatine	8,459.97	353.52	8,813.49	8,489.69	1,215.87	9,705.56	13,076.13	857.50	12,218.63	2.50
113	Osceola	2,378.69		2,378.69	3,542.56	1,256.77	4,799.33	1,594.80		1,594.80	1.39
114	O'Brien	16,507.24	273.59	16,780.83	7,050.55	2,710.97	9,761.52	29,471.69		29,471.69	1.45
115	Page	9,187.22	2,000.00	11,187.22	5,810.78	4,586.19	8,396.97	2,922.69		2,922.69	1.67
116	Page	1,180.60	169.87	1,350.47	3,639.40	1,647.97	5,287.37	515.18		515.18	1.25
117	Palo Alto	8,485.12	57.69	8,542.81	7,941.45	1,818.68	9,760.13	2,405.70		2,405.70	2.24
118	Plymouth	7,603.14	1,000.00	8,603.14	6,135.50	3,672.69	9,808.19		2,272.64	* 2,272.64	1.42
119	Pocahontas	14,843.01	1,700.00	16,543.01	10,666.30	4,466.56	15,132.86	8,483.24		8,483.24	1.76
120	Polk	11,948.54	3,014.40	14,962.94	8,102.84	5,369.85	13,533.69	7,466.69		7,466.69	2.64

—Continued.

TABLE 21

No.	County	Income			Disbursements			Financial Condition			Cost per 1,000, 1919
		Assessments and Fee	All Other	Total	Losses	All Other	Total	Admitted Assets	Liabilities	Surplus	
121	Polk	949.75	395.60	1,345.35	907.24	306.25	1,213.49	7,426.71		7,426.71	2.08
122	Pottowattamie	60,315.36	8,291.69	68,607.05	27,450.22	21,017.44	48,467.66	35,398.45		35,398.45	1.89
123	Poweshiek	25,319.68	5,124.55	30,444.23	15,249.60	10,869.98	26,119.58	13,552.75		13,552.75	3.38
124	Ringgold	2,890.96	1,145.00	4,035.96	785.20	2,092.50	2,877.70	1,198.00		1,198.00	1.51
125	Sac	15,228.41	213.53	15,441.94	6,919.75	2,421.28	9,341.03	14,604.62	2,780.00	11,824.62	1.44
126	Scott	4,893.50	1,208.27	6,011.77	1,345.00	804.40	2,149.40	42,452.99	40,408.00	2,044.99	.54
127	Scott	8,315.13	822.19	9,137.32	2,905.50	3,296.99	6,292.49	22,567.66	330.00	22,177.66	1.53
128	Scott	2,060.13	78.24	2,138.37	1,239.95	564.71	1,804.66	1,746.68		1,746.68	5.28
129	Scott	1,865.50	703.98	2,569.48	968.00	915.50	1,483.50	63.61		63.61	1.11
130	Scott	7,305.89	857.99	8,163.88	5,969.44	1,558.55	7,527.99	21,802.55		21,802.55	2.19
131	Shelby	10,461.75	286.53	10,748.28	6,117.35	1,728.81	7,846.16	3,622.23	100.00	3,522.23	.81
132	Shelby	10,588.28	385.67	10,973.95	5,416.84	1,721.37	7,138.21	16,291.08	1,800.00	14,591.08	1.43
133	Shelby	4,199.20	130.00	4,329.20	4,031.39	421.78	4,453.17	3,688.31		3,688.31	2.34
134	Sioux	17,681.95	6,067.50	23,749.45	12,360.92	10,140.00	22,539.92	5,114.56		5,114.56	2.18
135	Sioux	19,492.90	362.02	19,854.92	13,783.12	4,765.80	18,548.92	19,890.25		19,890.25	2.15
136	Story	4,199.52	2,300.00	6,499.52	3,021.69	3,816.67	6,838.36	205.37	599.81	* 394.44	1.78
137	Story	5,851.22		5,851.22	8,775.71	3,108.83	11,884.54	7,443.61		7,443.61	2.95
138	Story	2,692.67	430.00	3,122.67	556.50	1,065.40	1,621.90	1,532.99		1,532.99	1.38
139	Tama	1,956.40		1,956.40	3,125.80	364.64	3,490.44	165.68	55.00	110.68	1.49
140	Tama	14,309.39	2,000.00	16,309.39	8,967.64	5,161.66	14,119.30	7,805.52	245.39	7,560.13	2.70
141	Tama	6,126.76		6,126.76	4,324.55	1,740.18	6,064.73	2,523.34		2,523.34	1.12
142	Taylor	8,391.73	2,000.00	10,391.73	5,162.50	3,838.50	9,001.00	5,120.17		5,120.17	3.08
143	Van Buren	6,838.89		6,838.89	7,121.81	734.66	7,856.47	1,803.85		1,803.85	3.22
144	Van Buren	3,597.90	1,250.00	4,847.90	2,969.20	1,970.46	4,939.66	2,029.24		2,029.24	1.62
145	Wapello	619.28	150.00	769.28	648.33	117.48	765.81	170.77	150.00	20.77	1.13
146	Wapello	497.97		497.97	356.30	223.37	619.67	160.67		160.67	1.13
147	Warren	1,643.25		1,643.25	940.37	204.45	1,144.82	930.69		930.69	1.48
148	Wayne	11,625.67	11,400.00	23,025.67	9,006.46	13,406.43	22,412.89	1,406.27	3,733.33	* 2,327.06	3.90
149	Webster	26,415.86	1,500.00	27,915.86	18,450.37	8,054.76	26,505.13	9,468.03		9,468.03	2.60
150	Webster	7,412.59	435.00	7,847.59	1,527.65	1,903.10	3,140.75	16,979.21		16,979.21	.54
151	Washington	42,870.34	18,000.00	60,870.34	28,275.98	23,233.60	51,509.58	16,854.05	575.00	16,279.05	2.38
152		3,769.49		3,769.49	3,388.13	1,415.88	4,804.01	2,985.56		2,985.56	.94
153	Winnebago	6,405.70	12.88	6,418.58	2,186.64	886.99	3,073.63	4,554.50		4,554.50	1.29
154	Winneshiek	12,999.74	8,000.00	20,999.74	20,388.52	715.80	21,104.32		8,381.24	* 8,381.24	3.09
155	Winneshiek	31.45		31.45	120.00	101.00	221.00		1.04	* 1.04	.62
156	Winneshiek	3,606.06	3,000.00	6,606.06	5,935.87	3,381.73	9,317.60	2,791.23		2,791.23	1.29
157	Winneshiek	5,047.90		5,047.90	2,649.30	531.00	3,180.30	3,342.80		3,342.80	1.60
158	Woodbury	7,000.39		7,000.39	4,461.00	1,101.08	5,562.08	6,801.62		6,801.62	1.90
159	Woodbury	5,060.74	70.00	5,130.74	5,360.40	2,722.35	8,112.75	476.41	2,375.00	* 1,898.59	1.11
160	Worth	10,076.84		10,076.84	3,432.66	2,870.23	6,302.89	9,360.56		9,360.56	1.57
161	Wright	1,835.71	287.06	2,122.77	1,558.31	557.43	2,115.74	5,335.92		5,335.92	
162	Clinton										
	Total	$ 1,283,561.78	$ 261,896.69	$ 1,545,458.47	$ 913,896.66	$ 468,543.19	$ 1,382,439.85	$ 928,161.38	$ 112,948.27	$ 815,213.11	

* Red figures.

—Continued.

TABLE 22—COUNTY MUTUAL ASSOCIATIONS.

No.	County	Assets			Liabilities			
		Real Estate and Mortgage Loans	Cash in Office and Banks	All Other Ledger Assets	Non-Ledger Assets	Assets Not Admitted	Total Admitted Assets	Net Unpaid Claims
1	Adair		$ 959.10		$ 1,711.94	$ 150.33	$ 2,520.71	$ 95.00
2	Adair		1,620.71	$ 24.15	60.08	66.83	1,647.14	
3	Adams		39.60				39.60	37.50
4	Allamakee		3,733.28		183.93	183.93	3,733.28	
5	Allamakee		583.83				583.83	
6	Appanoose		52.28		160.00	160.00	52.28	
7	Benton		2,526.09				2,526.09	
8	Benton		1,254.73				1,254.73	
9	Benton		2,549.14				2,549.14	
10	Benton		712.64				712.64	
11	Black Hawk		44.68				44.68	
12	Black Hawk		1,295.94				1,295.94	$ 803.84
13	Boone		3,453.66		308.41		3,762.07	
14	Boone		2,189.62		789.18	789.18	2,189.62	3,000.00
15	Bremer		1,411.35		16,566.59		17,977.94	$ 242.97
16	Bremer		1,109.48		5,071.30	140.00	6,040.78	8,650.00
17	Bremer		5,751.02		100.00	100.00	5,751.02	500.00
18	Buchanan		10,101.20		561.65	275.00	10,387.85	
19	Buena Vista		16,721.49		450.00	450.00	16,721.49	
20	Butler		6,421.50				6,421.50	
21	Calhoun		2,775.86		303.69	90.00	3,079.55	
22	Calhoun		2,736.97				2,736.97	
23	Calhoun		3,680.62		178.36	178.36	3,680.62	112.60
24	Carroll		13.81		40.00	40.00	13.81	125.00
25	Carroll		382.87		330.00	330.00	382.87	2,700.00
26	Carroll		8,562.28				8,562.28	
27	Carroll							
28	Cass		7,633.21				7,633.21	250.00
29	Cass		310.39				310.39	
30	Cass		537.27				537.27	
31	Cedar		152.95		959.28	80.00	1,032.23	40.00
32	Cerro Gordo		20,246.02				20,246.02	
33	Cherokee		3,233.88				3,233.88	
34	Cherokee		15,187.18		490.00	490.00	15,187.18	
35	Chickasaw		5,040.90		255.00	255.00	5,040.90	378.00
36	Clay		16,560.48		538.61	538.61	16,560.48	
37	Clayton		4,442.05		428.24		4,870.29	60.00
38	Clayton		* 361.76				* 361.76	40.00
39	Clayton		3,806.54		236.00	236.00	3,806.54	5,547.17
40	Clinton		8,522.73				8,522.73	2,279.25
41	Clinton		4,329.88				4,329.88	
42	Clinton		1,637.38		91.96	91.96	1,637.38	
43	Clinton		258.04				258.04	
44	Clinton		563.06				563.06	
45	Crawford		6,834.47		613.00	613.00	6,834.47	
46	Crawford		12,069.95		180.00	180.00	12,069.95	
47	Dallas		2,692.72		1,346.23	1,346.23	2,692.72	
48	Dallas		3,143.07				3,143.07	
49	Delaware		3,859.51		140.77	140.77	3,859.51	
50	Des Moines		2,214.10		130.00	130.00	2,214.10	
51	Des Moines		5,487.66		70.00	70.00	5,487.66	
52	Des Moines		181.94				181.94	
53	Des Moines	$ 4,850.00	10,455.87	3,944.19	364.10	60.00	19,554.46	13.00
54	Des Moines		8,682.14		200.00	200.00	8,682.14	
55	Dickinson		3,500.71				3,500.71	
56	Dubuque		2,290.97		173.45	173.45	2,290.97	
57	Dubuque		2,116.71		282.82	282.82	2,116.71	
58	Dubuque		18.84				18.84	
59	Dubuque		191.99				191.99	
60	Dubuque		1,012.61				1,012.61	

—ASSETS AND LIABILITIES, DECEMBER 31, 1919.

No.	County	Liabilities			
		Borrowed Money and Interest	All Other Liabilities	Total Liabilities	
1	Adair			$ 95.00	
2	Adair				
3	Adams			37.50	
4	Allamakee				
5	Allamakee				
6	Appanoose				
7	Benton				
8	Benton				
9	Benton				
10	Benton				
11	Black Hawk				
12	Black Hawk	$ 803.84		803.84	
13	Boone				
14	Boone		$ 242.97	3,242.97	
15	Bremer	8,650.00		8,650.00	
16	Bremer			500.00	
17	Bremer				
18	Buchanan				
19	Buena Vista				
20	Butler				
21	Calhoun				
22	Calhoun				
23	Calhoun		112.60	112.60	
24	Carroll	125.00		125.00	
25	Carroll	2,700.00		2,700.00	
26	Carroll				
27	Carroll				
28	Cass			250.00	
29	Cass				
30	Cass				
31	Cedar			40.00	
32	Cerro Gordo				
33	Cherokee				
34	Cherokee				
35	Chickasaw			378.00	
36	Clay				
37	Clayton			60.00	
38	Clayton			5,948.93	
39	Clayton			2,279.25	
40	Clinton				
41	Clinton				
42	Clinton				
43	Clinton				
44	Clinton				
45	Crawford				
46	Crawford				
47	Dallas				
48	Dallas				
49	Delaware				
50	Des Moines				
51	Des Moines				
52	Des Moines				
53	Des Moines			13.00	
54	Des Moines				
55	Dickinson				
56	Dubuque				
57	Dubuque				
58	Dubuque				
59	Dubuque				
60	Dubuque				

TABLE 22

No.	County	Assets			Liabilities			
		Real Estate and Mortgage Loans	Cash in Office and Banks	All Other Ledger Assets	Non-Ledger Assets	Assets Not Admitted	Total Admitted Assets	Net Unpaid Claims
61	Emmett		3,283.85				3,283.85	
62	Fayette		19,335.66	290.26	100.00	100.00	19,625.92	
63	Fayette		347.10		75.00	75.00	347.10	1,087.50
64	Floyd		11,794.81		830.78	830.78	11,794.81	
65	Franklin		5,983.99		1,000.00	1,000.00	5,983.99	
66	Fremont		59.14		438.11	15.00	482.25	
67	Greene		4,656.45		998.00	998.00	4,656.45	
68	Grundy		6,609.86		70.91	70.91	6,609.86	272.00
69	Guthrie		2,599.33		507.61	101.79	3,005.15	1,800.00
70	Hancock		*6.37		247.50	247.50	*6.37	
71	Hardin		7,583.06		400.00	400.00	7,583.06	
72	Hardin		11.80		60.00	60.00	11.80	1,597.21
73	Harrison		15,556.49		1,484.93	1,484.93	15,556.49	
74	Henry		2,046.43		1,136.63	932.23	2,250.83	
75	Henry		1,926.93				1,926.93	50.00
76	Howard		11,103.97	1,000.00			12,103.97	
77	Humboldt		24,986.39		50.00	50.00	24,986.39	
78	Ida		207.56		640.00	640.00	207.56	300.00
79	Iowa		125.47				125.47	2,995.16
80	Jackson	4,000.00	4,150.34	250.00	2,248.99	350.00	10,299.33	
81	Jasper		13,564.68		1,200.04	1,200.04	13,564.68	
82	Jefferson		1,892.72		552.24	36.15	2,408.81	331.28
83	Johnson		2,864.37		165.70	165.70	2,864.37	
84	Johnson		1,339.66		1,544.53		2,884.19	3,000.00
85	Johnson		4,392.35		3,981.30		8,373.65	50.00
86	Johnson							
87	Jones		751.86				751.86	175.57
88	Jones		475.50		111.79	111.79	475.50	1,500.00
89	Jones		1,986.68		80.00	80.00	3,202.06	
90	Keokuk		13,531.89		1,390.38	175.00	13,531.89	50.00
91	Keokuk				386.88	386.88		
92	Kossuth		5,945.04	12,000.00	175.00	175.00	17,945.04	
93	Lee		114.42				114.42	
94	Lee		1,262.80		161.37	161.37	1,262.80	1,800.00
95	Linn		6,600.72	9,100.00	60.00	60.00	15,700.72	
96	Linn		935.89		165.00	165.00	935.89	
97	Linn		2,872.58		100.00	100.00	2,872.58	
98	Linn		1,626.76		125.00	125.00	1,626.76	
99	Linn		142.45		20.00	20.00	142.45	
100	Linn		11,656.38				11,656.38	
101	Louisa		82.11		1,883.06	20.00	1,945.17	100.00
102	Lucas			2,751.83			2,751.83	
103	Madison		6,386.92		638.60	638.60	6,386.92	
104	Marshall		3,771.75				3,771.75	2,500.00
105	Marshall		1,699.64				1,699.64	
106	Mitchell		7,765.46		323.38	323.38	7,765.46	250.00
107								
108	Mitchell		3,827.11		60.00	60.00	3,827.11	
109	Monona		988.17		943.54	229.95	988.17	738.00
110	Montgomery		104.99				818.58	
111	Muscatine		9,145.40		125.00	125.00	9,145.40	
112	Muscatine		13,076.13		29.92	29.92	13,076.13	700.00
113	Osceola		1,594.80				1,594.80	
114	O'Brien		29,471.69				29,471.69	
115	Page		2,922.69				2,922.69	
116	Page		515.18				515.18	
117	Palo Alto		2,405.70				2,405.70	
118	Plymouth							
119	Pocahontas		8,483.24		450.00	450.00	8,483.24	
120	Polk		7,468.69	79.05	528.34	607.39	7,468.69	

No.	County	Liabilities			
		Borrowed Money and Interest	All Other Liabilities	Total Liabilities
61	Emmett			
62	Fayette			
63	Fayette			1,087.50
64	Floyd			
65	Franklin			
66	Fremont			
67	Greene			
68	Grundy			272.00
69	Guthrie			1,800.00
70	Hancock	502.89	6.37	509.26
71	Hardin			
72	Hardin	1,597.21		1,597.21
73	Harrison			
74	Henry			
75	Henry			50.00
76	Howard			
77	Humboldt		400.00	400.00
78	Ida	300.00		300.00
79	Iowa	2,500.00		2,995.16
80	Jackson			
81	Jasper			
82	Jefferson			331.28
83	Johnson			
84	Johnson			3,000.00
85	Johnson			50.00
86	Johnson			
87	Jones		175.57	175.57
88	Jones			1,500.00
89	Jones			
90	Keokuk			50.00
91	Keokuk			
92	Kossuth			
93	Lee			
94	Lee	1,800.00		1,800.00
95	Linn			
96	Linn			
97	Linn			
98	Linn			
99	Linn			
100	Linn			
101	Louisa	2,794.97		2,894.97
102	Lucas			
103	Madison			
104	Marshall			2,500.00
105	Marshall			
106	Mitchell		247.29	497.29
107				
108	Mitchell			
109	Monona			
110	Montgomery	500.00		1,238.00
111	Muscatine			
112	Muscatine		157.50	857.50
113	Osceola			
114	O'Brien			
115	Page			
116	Page			
117	Palo Alto			
118	Plymouth			
119	Pocahontas	1,005.78	1,266.86	2,272.64
120	Polk			

—Continued.

TABLE 22

—Continued.

No.	County	Assets						Liabilities			
		Real Estate and Mortgage Loans	Cash in Office and Banks	All Other Ledger Assets	Non-Ledger Assets	Assets Not Admitted	Total Admitted Assets	Net Unpaid Claims	Borrowed Money and Interest	All Other Liabilities	Total Liabilities
121	Polk		7,426.71				7,426.71				
122	Pottawattamie		35,398.45		2,482.70	2,482.70	35,398.45				
123	Poweshiek		13,552.75				13,552.75				
124	Ringgold		1,198.00		373.64	373.64	1,198.00				
125	Sac		14,604.62		697.28	697.28	14,604.62	2,780.00			2,780.00
126	Scott	38,400.00	4,052.99		125.00	125.00	42,452.99			40,408.00	40,408.00
127	Scott	5,900.00	15,607.66	1,000.00	112.50	112.50	22,507.66	330.00			330.00
128	Scott		1,746.68				1,746.68				
129	Scott		1,180.86		63.61	63.61	1,180.86				
130	Scott		17,802.55	4,000.00			21,802.55				
131	Shelby		3,622.23		75.00	75.00	3,622.23	100.00			100.00
132	Shelby		15,591.08		1,336.15	536.15	16,391.08	1,800.00			1,800.00
133	Shelby		3,688.31				3,688.31				
134	Sioux		5,114.56				5,114.56				
135	Sioux		19,890.25				19,890.25				
136	Story		205.37		1,057.76	1,057.76	205.37		308.19	291.62	599.81
137	Story		7,322.31	121.30	1,261.35	1,261.35	7,443.61				
138	Story		1,532.99		211.51	211.51	1,532.99				
139	Tama		165.68				165.68	55.00			55.00
140	Tama		7,805.52		266.08	266.08	7,805.52	150.00		95.39	245.39
141	Tama		2,523.34		84.00	84.00	2,523.34				
142	Taylor		5,120.17		93.44	93.44	5,120.17				
143	Van Buren		1,803.85				1,803.85				
144	Van Buren		2,029.24				2,029.24				
145	Wapello		3.47		167.30		170.77		150.00		150.00
146	Wapello		160.67				160.67				
147	Warren		930.69				930.69				
148	Wayne		1,406.27		1,862.14	1,862.14	1,406.27	1,300.00	3,650.00	83.32	5,033.32
149	Webster		9,279.49	188.54	2,025.80	2,025.80	9,468.03				
150	Webster		16,979.21				16,979.21				
151	Washington		16,854.05		1,328.10	1,328.10	16,854.05	575.00			575.00
152											
153	Winnebago		2,985.56		85.00	85.00	2,985.56				
154	Winneshiek		4,554.50				4,554.50				
155	Winneshiek		*231.24				*231.24		8,150.00	231.24	8,381.24
156	Winneshiek		*1.04				*1.04		1.04		1.04
157	Winneshiek		135.56		2,655.67		2,791.23				
158	Woodbury		3,342.80		150.00	150.00	3,342.80				
159	Woodbury		6,801.62				6,801.62				
160	Worth		476.41		55.00	55.00	476.41	2,375.00			2,375.00
161	Wright		9,360.56		373.15	373.15	9,360.56				
162	Clinton	3,760.00	970.99	505.46	150.47		5,335.92				
	Total	$ 56,850.00	$ 794,531.63	$ 35,255.11	$ 76,034.77	$ 33,992.99	$ 928,678.52	$ 29,081.69	$ 41,086.00	$ 44,080.49	$ 114,248.27

* Ledger Liability.

STATE MUTUAL INSURANCE ASSOCIATIONS

AUTOMOBILE DEALERS' MUTUAL INSURANCE ASSOCIATION OF IOWA

Organized March 29, 1916.

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

Secretary, P. E. Taylor, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets, December 31st of previous year		$ 2,883.41
INCOME		
Gross receipts from assessments	$ 15,948.86	
Gross survey, membership and policy fees	3.00	
Total assessments and fees	$ 15,951.86	
Deduct returned on cancellations	1,537.20	
Net assessments and fees	$ 14,414.66	
Interest on invesements	14.13	
Collection and exchange	3.42	
Total income		14,432.21
Total assets and income		$ 17,315.62
DISBURSEMENTS		
Gross losses paid		$ 4,116.34
Net losses paid		$ 4,116.34
Adjusting expense	$ 95.57	
Legal expense on losses	150.00	
Commissions	1,296.58	
Salaries of agents	150.00	
Expenses of agents	104.12	
Salaries and expenses of directors, officers and committees	2,400.00	
Salaries of office employes	2,778.75	
Rent	381.58	
Insurance department licenses and fees	129.00	
All other taxes: Insurance department	84.26	
Advertising, printing and stationery	744.00	
Telegraph, telephone, express and postage	328.46	
Insurance Service Bureau	155.65	
Department examination expense	79.75	
Secretary's bond	42.78	
General and office expense	97.13	
Total expenses		9,017.63
Total disbursements		$ 13,133.97
Ledger assets		4,181.65
		$ 17,315.62
LEDGER ASSETS		
Cash deposited in banks		$ 2,608.42
Agents' balances representing business written subsequent to October 1st of current year		1,073.23
Other assets, viz (itemize): Liberty bonds		500.00
Total ledger assets		$ 4,181.65

NON-LEDGER ASSETS

Furniture, fixtures, safes and supplies		$ 700.49
Other items, viz. (itemize): Automobile		285.00
Gross assets		$ 5,167.14

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	$ 700.49	
Other items, viz. (itemize): Automobile	285.00	
		1,285.49
Total admitted assets		$ 4,181.65

LIABILITIES

Reinsurance reserve	$ 4,247.84
Deficit	66.19
Total liabilities	$ 4,247.84

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$17.44.

Average cost per thousand during the past four years?

Answer—$16.24.

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; 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-law?

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 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—No assessment.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1919?

Answer—$14,411.66.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

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—Automobile, mercantile, buildings and contents.
What kind of risks does your association insure (fire, hail, etc.)?
Answer—Fire and theft.
How many assessments did you make last year?
Answer—None.

AUTO TRADE MUTUAL INSURANCE ASSOCIATION OF DES MOINES, IOWA

Organized April 23, 1917.

S. L. Seeman, President, Des Moines, Iowa.

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

FINANCIAL STATEMENT

Amount of ledger assets, December 31st of previous year		$ 5,513.22
INCOME		
Gross receipts from assessments	$ 61,368.94	
Gross survey, membership and policy fees	3,096.00	
Total assessments and fees	$ 64,464.94	
Deduct: Paid for reinsurance, $11,096.31; returned on cancellations, $782.52		
Total deductions	11,878.83	
Net assessments and fees	$ 52,586.11	
Money borrowed	2,332.00	
From other sources, viz. (itemize):		
Judgment previously charged off	90.00	
Miscellaneous discount	59.59	
Increase of liability on account of reinsurance	3,095.15	
Total income		$ 58,162.85
Total assets and income		$ 63,676.07
DISBURSEMENTS		
Gross losses paid		$ 14,199.99
Net losses paid		$ 14,199.99
Adjusting expense	$ 194.07	
Legal expense on losses	43.50	
Commissions	2,054.79	
Salaries of agents	3,087.55	
Expenses of agents	4,568.53	
Salaries and expenses of directors, officers and committees	5,479.56	
Salaries of office employes	1,946.82	
Rent	706.50	
Judgment charged off	406.00	
Insurance department licenses and fees	116.00	
All other taxes	107.26	
Printing and stationery	782.82	
Telegraph, telephone, express and postage	796.09	
Interest on borrowed money	44.05	
Other expenses, viz. (itemize):		
Advertising	1,118.99	
Services and accountants	100.95	
Sundry office expense	535.46	
Office supplies	306.03	
Collection and exchange	86.05	
Total expenses		$ 22,481.03

Borrowed money repaid		1,637.00
Other disbursements, viz. (itemize):		
Automobiles purchased		1,900.00
Automobile expense		869.20
Furniture and fixtures		1,195.85
Total disbursements		$ 42,283.06
Ledger assets		21,393.01
		$ 63,676.07
LEDGER ASSETS		
Cash deposited in banks		$ 5,222.69
Agents' balances representing business written subsequent to October 1st of current year.	236.76	
Premiums in course of collection, representing business written prior to October 1st of current year		6,424.79
Bills receivable		7,909.37
Other assets, viz. (itemize): Liberty bonds		1,600.00
Total ledger assets		$ 21,393.01
NON-LEDGER ASSETS		
Furniture, fixtures, safes and supplies		$ 1,200.00
Other items, viz. (itemized):		
Automobiles		1,900.00
Interest on bonds		49.73
Gross assets		$ 24,542.74
DEDUCT ASSETS NOT ADMITTED		
Agents' balances representing business written prior to October 1st	$ 78.58	
Unpaid assessments levied prior to November 1st	510.97	
Furniture, fixtures, safes and supplies	1,200.00	
Other items, viz. (itemize):		
Automobiles	1,900.00	
Bills receivable past due	305.81	
		3,995.36
Total admitted assets		$ 20,547.38
LIABILITIES		
Amount of losses adjusted and due, since paid		$ 2,375.00
Amount of losses adjusted and not due		1,980.00
Total		$ 4,355.00
Due reinsurance company		3,095.15
Bills payable		695.00
Reinsurance reserve		6,878.38
Unpaid salaries and commissions		809.32
Other liabilities, including reserve for taxes		597.73
Total liabilities		$ 16,430.58

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$19.68.

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

Answer—President, $3,600.00; vice president, $300.00; secretary, $1,500.00; treasurer, none.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

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—$3,275,070.00.

What amount of your risks are written for five years?

Answer—$78,600.00.

What amount of your risks are written for three years?

Answer—$8,500.00.

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

Answer—$4,000.00.

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

Answer—No.

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, dwellings and automobiles.

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

Answer—Fire, lightning and theft.

How many assessments did you make last year?

Answer—None.

DRUGGISTS' MUTUAL INSURANCE ASSOCIATION OF ALGONA, IOWA

Organized October 16, 1909.

Robert W. Harvey, President, Missouri Valley, Iowa.
Al. Falkenhainer, Secretary, Algona, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets, December 31st of previous year		$ 19,829.47
INCOME		
Gross receipts from assessments	$ 70,219.56	
Deduct: Paid for reinsurance, $16,598.67; returned on cancellations, $4,080.97; returned in dividends, $11,783.53	32,463.17	
Net assessments and fees	$ 37,756.39	
Interest on investments	846.51	
Other interest	242.65	
Total income		$ 38,845.55
Total assets and income		$ 58,675.02
DISBURSEMENTS		
Gross losses paid		$ 13,103.64
Less recovered from reinsurance		1,002.50
Net losses paid		$ 12,101.14

Adjusting expense	$ 82.42		
Commissions	1,465.45		
Expenses of agents	45.50		
Salaries and expenses of directors, officers and committees	3,500.00		
Salaries of office employes	2,440.38		
Rent	175.00		
Insurance department licenses and fees	467.38		
Advertising, printing and stationery	562.49		
Telegraph, telephone, express and postage	621.12		
Other expenses, viz. (itemize):			
Collection fees	2.55		
Central Audit Co.	10.00		
Office supplies	192.84		
Rate book service	582.95		
Furniture and fixtures	974.72		
Total expenses			$ 11,062.80
Total disbursements			$ 23,163.94
Ledger assets			35,511.08
			$ 58,675.02

LEDGER ASSETS

Book value of real estate	$ 2,100.00
Mortgage loans on real estate, first liens	3,344.45
Cash deposited in banks	11,556.74
Agents' balances representing business written subsequent to October 1st of current year	10,540.31
Other assets, viz: (itemize): War Savings Stamps, $834.00; U. S. Bonds, $7,135.58	7,969.58
Total ledger assets	$ 35,511.08

NON-LEDGER ASSETS

Furniture, fixtures and safes	$ 1,603.50
Gross assets	$ 37,114.58
DEDUCT ASSETS NOT ADMITTED	
Furniture, fixtures, safes and supplies	$ 1,603.50
Total admitted assets	$ 35,511.08

LIABILITIES

Reinsurance reserve	$ 19,815.97
Total liabilities	$ 19,815.97

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$6.56.

Average cost per thousand during the past five years?

Answer—$5.95.

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

Answer—President, none ;vice president, none; secretary, $3,500.00; treasurer, none; adjuster, per diem and expensss.

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-law?

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—$4,222,808.00.

What amount of your risks are written for five years?

Answer—$386,700.00.

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

Answer—$25,000.00 ($22,000.00 reinsurance).

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

Answer—$4,609,608.00.

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, 1919?

Answer—$66,138.59.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$16,598.67.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile and dwelling.

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

Answer—Fire and tornado.

How many assessments did you make last year?

Answer—None.

FARM PROPERTY MUTUAL INSURANCE ASSOCIATION OF IOWA.

OF DES MOINES, IOWA.

Organized August 22, 1899.

Forest Huttenlocher, President, Des Moines, Iowa.

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

FINANCIAL STATEMENT

Amount of ledger assets, December 31st of previous year		$ 1,992.87

INCOME

Gross receipts from assessments	$ 32,705.93	
Gross survey, membership and policy fees	10,041.52	
Total assessments and fees	$ 42,747.45	
Deduct: Paid for reinsurance	1,400.67	
Net assessments and fees	$ 41,346.78	
Money borrowed	16,000.00	
Total income		$ 57,346.78
Total assets and income		$ 59,339.65

DISBURSEMENTS

Gross losses paid		$ 17,934.56
Less recovered from reinsurance		349.84
Net losses paid		$ 17,584.72
Adjusting expense	$ 296.57	
Legal expense on losses	101.10	
Commissions	1,085.00	
Fees retained by agents	9,884.07	
Salaries of agents	1,587.75	
Expenses of agents	1,152.30	
Salaries and expenses of directors, officers and committees	2,822.63	
Salaries of office employes	993.00	
Rent	300.00	
Insurance department licenses and fees	123.50	
All other taxes	206.68	
Advertising, printing and stationery	480.07	
Telegraph, telephone, express and postage	486.99	
Interest on borrowed money	300.99	
Other expenses, viz. (itemize):		
Typewriter, books and office supplies	199.36	
Collection	68.56	
Expense National Convention	25.00	
Examination by insurance department	77.05	
Bonds	55.50	
Reincorporation expense	56.70	
Total expenses		$ 20,302.82
Borrowed money repaid		16,000.00
Total disbursements		$ 53,887.54
Ledger asssets		5,452.11
		$ 59,339.65

LEDGER ASSETS

Cash deposited in banks	$ 5,452.11
Total ledger assets	$ 5,452.11

NON-LEDGER ASSETS

Unpaid assessments levied prior to Nov. 1st	$ 2,069.89
Gross assets	$ 7,522.00

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 2,069.89
Total admitted assets	$ 5,452.11

LIABILITIES

Amount of claims reported but not adjusted	$ 400.00
Total liabilities	$ 400.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$2.10.

Average cost per thousand during the past five years?

Answer—$2.65.

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

Answer—President, $1,200.00; vice president, $200.00; secretary, $1,200.00; treasurer, none; adjuster, salary as general agent.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—$8,000.00 on building and contents.

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

Answer—Fire, $8,200,000.00; wind, $10,000,000.00.

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, 1919?

Answer—No basis rate—purely mutual.

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, churches and school houses.

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

Answer—Fire, lightning, high winds, tornadoes and cyclones.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Fire, farm property, 3½ mills; city dwellings, 1.4 mills; town dwellings, 2.1 mills; churches and schools, 5¼ mills. Tornado, 1 mill.

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

Organized February 5, 1909.

Hans Moeller, President, Sioux Center, Iowa.
J. C. Lockin, Secretary, Aurelia, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets, December 31st of previous year		$ 17,342.37

INCOME

Gross survey, membership and policy fees	$ 13,684.80	
Total assessments and fees	$ 13,684.80	
Net assessments and fees	$ 13,684.80	
Internal revenue refund	51.12	
Interest	683.52	
Dividend from bank, Glidden, Iowa	3.87	
Total income		$ 14,423.31
Total assets and income		$ 31,765.68

DISBURSEMENTS

Gross losses paid		$ 17,553.00
Net losses paid		$ 17,553.00
Adjusting expense	$ 95.58	
Commissions	42.65	
Salaries and expenses of directors, officers and committees	1,555.23	
Insurance department licenses and fees and examination	65.07	
Advertising, printing and stationery	487.07	
Other expenses, viz. (itemize):		
Secretary's bond	35.00	
Other expenses	68.35	
Total expenses		$ 2,348.95
Total disbursements		$ 19,901.95
Ledger assets		11,863.73
		$ 31,765.68

LEDGER ASSETS

Cash deposited in banks	$ 11,364.58
Other assets, viz. (itemize): Uncollected cash fees	499.15
Total ledger assets	$ 11,863.73

NON-LEDGER ASSETS

(None)

Gross assets	$ 11,863.73

DEDUCT ASSETS NOT ADMITTED

(No deductions.)

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 last 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—$6.76.

Average cost per thousand during the past five years?

Answer—$4.79.

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

Answer—President, $100.00; vice president, $4.00 per day; secretary, $1,000.00; treasurer, $150.00; adjuster, $4.00 per day and expenses.

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

Answer—None.

Do you collect advance assessments?

Answer—No, but charge 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—$325,941.00.

What amount of your risks are written for five years?
Answer—$3,050,720.00.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—$15,000.00.
Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?
Answer—No.
Has the policy now used by the company been approved by the Commissioner of Insurance?
Answer—Yes.
Are the articles of organization and by-laws printed in full on the policy?
Answer—Yes.
What kinds of property does your association insure?
Answer—Elevator, lumber yards, creameries, stocks of grain and lumber and all property belonging to farmers' co-operative elevator associations.
What kind of risks does your association insure (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.

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 ledger assets December 31st of previous year		$ 4,432.44
INCOME.		
Gross receipts from assessments	$ 5,216.75	
Gross survey, membership and policy fees	135.22	
Total assessments and fees	$ 5,351.97	
Deduct: Paid for reinsurance	$ 59.02	
Net assessments and fees	$ 5,292.95	
Total income		$ 5,292.95
Total assets and income		$ 9,725.39
DISBURSEMENTS.		
Gross losses paid		$ 1,872.84
Net losses paid		$ 1,872.84
Adjusting expense	$ 59.00	
Salaries and expenses of directors, officers and committees	676.91	
Insurance department licenses and fees	15.00	
All other taxes	18.98	
Advertising, printing and stationery	9.40	
Telegraph, telephone, express and postage	29.60	
Other expenses, viz. (itemize):		
Secretary's and treasurer's bonds	60.00	
Iron safe	60.00	
Dues to national and state associations	15.00	
Insurance bulletins	3.50	
Total expenses		$ 947.39
Total disbursements		$ 2,820.23
Ledger assets		6,905.16
		$ 9,725.39

LEDGER ASSETS

Cash deposited in banks	$ 6,905.16
Total ledger assets	$ 6,905.16

NON-LEDGER ASSETS.

Furniture, fixtures, safes and supplies	$ 100.00
Gross assets	$ 7,005.16

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies	$ 100.00
Total admitted assets	$ 6,905.16

LIABILITIES

(None.)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$1.39.
Average cost per thousand during the past five years?
Answer—$1.41.
What salary was paid during the past year to each of the following officers?
Answer—President, none; vice president, none; secretary, $400.00; treasurer, two per cent; 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-law?
Answer—No.
For how long a period do you collect advance assessments?
Answer—To pay next losses.
What amount of your risks are written for one year?
Answer—None.
What amount of your risks are written for five years?
Answer—All of it.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—$4,000.00.
Give amount of risks in force on which this year's assessment was made.
Answer—$2,138,101.00.
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, 1919?
Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—No assessment.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property and town dwellings, also churches.

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

Answer—Fire and wind storm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—2½ mills.

LE MARS MUTUAL INSURANCE ASSOCIATION OF LE MARS, IOWA.

Organized April, 1901.

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

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

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 22,585.14

INCOME

Gross receipts from assessments	$ 17,132.02	
Total assessments and fees	$ 17,132.02	
Deduct: Paid for reinsurance	638.75	
Net assessments and fees	$ 16,493.27	
Interest	341.40	
Total income		$ 16,834.67
Total assets and income		$ 39,419.81

DISBURSEMENTS

Gross losses paid		$ 9,493.20
Net losses paid		$ 9,493.20
Adjusting expense	$ 195.47	
Legal expense on losses	79.10	
Commissions	1,127.54	
Salaries of office employes	3,100.00	
Taxes on real estate and government tax	354.90	
Insurance department licenses and fees	8.00	
Advertising, printing and stationery	75.20	
Telegraph, telephone, express and postage	513.51	
Total expenses		$ 5,453.72
Total disbursements		$ 14,946.92
Ledger assets		24,472.89
		$ 39,419.81

LEDGER ASSETS

Book value of real estate	$ 10,000.00
Cash in office	7.84
Cash deposited in banks	6,372.06
Other assets, viz. (itemize): Certificate of deposit, $6,092.99; Liberty loans, $2,000.00	8,092.99
Total ledger assets	$ 24,472.89

NON-LEDGER ASSETS

Furniture, fixtures and safes, $1,500.00; supplies, $500.00	2,000.00
Gross assets	$ 26,472.89

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	2,000.00
Total admitted assets	$ 24,472.89

LIABILITIES.

(None.)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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 hail policy.

Average cost per thousand during the past five years?

Answer—$2.50.

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, $2,000.00.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—One-fifth.

What amount of your risks are written for five years?

Answer—Most of risks—four-fifths.

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

Answer—$5,000.00.

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, 1919?

Answer—$18,000 fire; tornado, hail, $12,000.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Farm property, town dwellings, crops against hail.

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

Answer—Fire, tornado and hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Hail, $30.00 per $1,000.00; fire and tornado, $2.50 per $1,000.00.

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 ledger assets December 31st of previous year		$ 17,223.27
INCOME		
Gross receipts from assessments	$ 27,620.62	
Gross survey, membership and policy fees	48,501.55	
Total assessments and fees	$ 76,122.17	
Deduct: Paid for reinsurance, $1,140.20; returned on cancelations, $379.27	$ 1,159.47	
Net assessments and fees	$ 74,602.70	
Interest on checking account	1,602.81	
Total income		$ 76,205.51
Total assets and income		$ 93,428.78
DISBURSEMENTS		
Gross losses paid		$ 29,300.43
Less discount and salvage		1,275.00
Net losses paid		$ 28,025.43
Adjusting expense	$ 2,033.92	
Legal expenses on losses	200.00	
Fees retained by agents	21,418.90	
Salaries and expenses of directors, officers and committees	6,988.11	
Salaries of office employes	2,646.00	
Rent and electric light	489.00	
Insurance department licenses and fees	159.00	
All other taxes	353.47	
Advertising, printing and stationery	736.47	
Telegraph, telephone, express and postage	1,005.24	
Other expenses, viz. (itemize):		
Furniture and fixtures	62.65	
Dues and expense of state and national conventions	195.50	
Miscellaneous	71.46	
Exchange	3.95	
Total expenses		$ 36,363.67
Total disbursements		$ 64,389.10
Ledger assets		29,039.68
		$ 93,428.78
LEDGER ASSETS		
Cash in office		$ 34.26
Cash deposited in banks		26,482.10
Agents' balances representing business written subsequent to October 1st of current year		1,779.13
Agents' balances representing business written prior to October 1st of current year		744.19
Total ledger assets		$ 29,039.68
NON-LEDGER ASSETS		
Unpaid assessments levied on or after November 1st of current year, about		$ 1,000.00
Furniture, fixtures and safes, $900.00; supplies, $200.00		1,100.00
Other items, viz. (itemize):		
On stolen cars found and for resale, about		900.00
Gross assets		$ 32,039.68

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 744.19	
Furniture, fixtures, safes and supplies	1,100.00	
		$ 1,844.19
Total admitted assets		$ 30,195.49

LIABILITIES

Amount of claims resisted and in litigation, about	$ 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 last 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—$2.02.

Average cost per thousand during the past five years?

Answer—$1.82.

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

Answer—President, $200.00; vice president, none; secretary, $6,050.97; treasurer, $150.00; adjuster, per diem.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

What amount of your risks are written for one year?

Answer—$4,950,894.00.

What amount of your risks are written for five years?

Answer—$30,716,025.00.

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

Answer—Tornado, $14,000.00 and $12,000 fire, reinsured down to $5,000.00.

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

Answer—$19,472,963.00.

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, 1919?

Answer—Do not use basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—Do not use 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—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 1, 10c; Class 2, 12c; Class 3, 14c; Class 4, 16c; Class A, 20c; Class B, 25c; Class C, 30c. Tornado insurance, 10c per $100.00.

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

Organized March 1, 1916.

H. T. Brewer, President, Iowa Falls, Iowa.
F. R. Patton, Secretary, Iowa Falls, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 2,363.27

INCOME

Gross receipts from assessments	$ 14,071.45	
Gross survey, membership and policy fees	6,065.00	
Total assessments and fees	$ 20,136.45	
Deduct: Paid for reinsurance, $93.76; returned on cancelations, $566.56	660.32	
Net assessments and fees	$ 19,476.13	
From all other sources, viz. (itemize):		
Loan for reserve	1,770.25	
License fees	26.00	
Total income		$ 21,272.38
Total assets and income		$ 23,635.65

DISBURSEMENTS

Gross losses paid		$ 3,622.62
Less discount and salvage		40.00
Net losses paid		$ 3,582.62
Adjusting expense	$ 40.00	
Legal expense on losses	2.00	
Commissions	3,123.53	
Salaries of agents	1,756.63	
Expenses of agents	1,970.67	
Salaries and expenses of directors, officers and committees	2,335.12	
Salaries of office employes	1,113.75	
Rent	423.75	
Insurance department licenses and fees	193.81	
All other taxes	226.69	
Advertising, printing and stationery	563.82	
Telegraph, telephone, express and postage	369.60	
Other items, viz. (itemize):		
Office supplies	138.04	
Auditing expense	272.98	
Surety bond	60.00	
Heat and light	107.31	
Donations and account short	67.80	
Total expenses		$ 12,765.50
Borrowed money repaid		1,770.25
Other disbursements, viz. (itemize): Furniture and fixtures		409.86
Total disbursements		$ 18,528.23
Ledger assets		5,107.42
		$ 23,635.65

LEDGER ASSETS

Cash in office		$ 56.04
Cash deposited in banks		4,802.87
Agents' balances representing business written subsequent to October 1st of current year		169.93
Agents' balances representing business written prior to October 1st of current year		64.54
Notes receivable		14.04
Total ledger assets		$ 5,107.42

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year		$ 222.94
Unpaid assessments levied prior to November 1st		1,645.77
Furniture, fixtures and safes, $830.18; supplies, $200.00		1,030.18
Other items, viz. (itemize):		
Annual dues prior November 1st		316.00
Annual dues after November 1st		48.00
Gross assets		$ 8,370.31

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 64.54	
Unpaid assessments levied prior to November 1st	1,961.77	
Furniture, fixtures, safes and supplies	1,030.18	
		$ 3,056.49
Total admitted assets		$ 5,313.82

LIABILITIES

(None)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$16.15.

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

Answer—President, none; vice president, none; secretary, $400.00; treasurer, none; adjuster, none.

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

Answer—Agents' commission.

Do you collect advance assessments?

Answer—Yes.

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

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 policies to expire when car is five years old.

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

Answer—$2,000.00.

Give amount of risks in force on which this year's assessment was made.
Answer—$1,315,732.00.
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, 1919?
Answer—$13,157.32.
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?
Answer—$76.00.
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—Automobiles.
What kind of risks does your association insure (fire, hail, etc.)?
Answer—Fire, wind storm and theft.
How many assessments did you make last year?
Answer—One.
What was the rate levied for each assessment?
Answer—$1.00 per $100.00.

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

Organized March 22, 1916.
A. J. Killmer, President, Mason City.
Earl J. Neutson, Secretary, Mason City.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 19,939.77

INCOME

Gross receipts from assessments	$ 70,389.68	
Total assessments and fees	$ 70,389.68	
Deduct: Paid for reinsurance, $17,463.74; returned on cancellations, $18,351.45	35,815.19	
Net assessments and fees	$ 34,574.49	
Increase in liability because of reinsurance treaties and fiscal agents	$ 465.94	
Interest on investments	108.86	
Other interest	40.00	
From all other sources, viz. (itemize):		
From fiscal agents	4,565.36	
Commissions on reinsurance	4,373.91	
Other commissions	46.60	
Total income		$ 44,175.16
Total assets and income		$ 64,114.98

DISBURSEMENTS

Gross losses paid		$ 16,915.74
Less discount and salvage	$ 55.00	
Less recovered from reinsurance	7,935.23	7,990.23
Net losses paid		$ 8,925.51
Adjusting expense	$ 64.73	
Legal expense on losses	153.80	

Commissions	8,160.42	
Fees retained by fiscal agents	2,355.68	
Salaries of agents	2,615.72	
Expenses of agents	1,874.11	
Salaries and expenses of directors, officers and committees	3,083.47	
Salaries of office employes	2,422.00	
Rent	320.00	
Insurance department licenses and fees	394.48	
All other taxes	5.00	
Advertising, printing and stationery	819.87	
Telegraph, telephone, express and postage	523.87	
Interest on notes payable out of surplus	700.13	
Other expenses, viz. (itemize):		
Bonds	60.00	
Miscellaneous	194.21	
Examination expense	561.70	
Auditing expense	291.58	
Organizing expense	385.35	
Total expenses		$ 24,986.12
Notes payable out of surplus		10,000.00
Agents' balances charged off		27.03
Other disbursements, viz. (itemize):		
Insurance Service Bureau		190.05
Returned to policyholders (over-payment)		47.78
Furniture and fixtures charged off		1,621.78
Total disbursements		$ 45,798.27
Ledger assets		18,316.66
		$ 64,114.93

LEDGER ASSETS

Cash deposited in banks	$ 11,289.24
Assessments in course of collection	5,852.25
Certificate of deposit	112.56
Bills receivable	115.45
Due from reinsurance companies	947.16
Total ledger assets	$ 18,316.66

NON-LEDGER ASSETS.

Furniture, fixtures, safes and supplies	$ 1,621.78
Gross assets	$ 19,938.44

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	$ 1,621.78
Total admitted assets	$ 18,316.66

LIABILITIES.

Amount of losses adjusted and due	$ 1,740.35
Less reinsurance	42.74
Net unpaid losses	$ 1,697.61
Reinsurance reserve	5,713.07
Due fiscal agents	876.87
Due for reinsurance	4,716.51
Total liabilities	$ 13,004.06

Note.—Above liabilities do not include $15,565.36, representing unpaid balance of notes given to the Property Owners Federation, of Red Wing, Minnesota, for cancellation of contract, book account, and furniture and fixtures, as of April 30, 1919, and which liability is contingent, due to the fact that the said notes, or remaining balances above mentioned, may be paid only out of such funds of the Association as represent surplus in excess of $10,000.00, and then only with the consent and permission of the Commissioner of Insurance of the State of Iowa; said surplus to be determined by examiners representing the Insurance Department of Iowa.

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—$12.33.

Average cost per thousand during the past five years?

Answer—$9.65.

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

Answer—President, $200.00; vice president, none; scretary, $2,400.00; treasurer, none; adjuster, per diem.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—None.

What amount of your risks are written for five years?

Answer—All.

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

Answer—$4,000.00.

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

Answer—$4,253,966.00.

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, 1919?

Answer—$50,232.41.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$12,031.89.

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.

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

Answer—Fire, tornado.

How many assessments did you make last year?

Answer—None.

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 ledger assets December 31st of previous year		$ 2,007.65
INCOME		
Gross receipts from assessments	$ 8,854.78	
Total assessments and fees	$ 8,854.78	
Net assessments and fees	$ 8,854.78	
Money borrowed	2,389.22	
Total income		$ 11,244.00
Total assets and income		$ 13,251.65
DISBURSEMENTS		
Gross losses paid		$ 4,772.57
Net losses paid		$ 4,772.57
Salaries and expenses of directors, officers and committees	$ 743.00	
Salaries of office employes	360.00	
Rent	69.00	
Insurance department licenses and fees	121.22	
All other taxes	11.21	
Advertising, printing and stationery	129.24	
Telegraph, telephone, express and postage	57.59	
Interest on borrowed money	96.25	
Other expenses, viz. (itemize):		
Secretary-treasurer's bonds	60.00	
Fees to national convention	10.00	
Fees to state convention	5.00	
Total expenses		$ 1,662.51
Borrowed money repaid		3,167.22
Total disbursements		$ 9,602.30
Ledger assets		3,649.35
		$ 13,251.65
LEDGER ASSETS		
Cash deposited in banks		$ 3,649.35
Total ledger assets		$ 3,649.35
NON-LEDGER ASSETS		
Unpaid assessments levied on or after November 1st of current year		$ 624.08
Gross assets		$ 4,273.43

DEDUCT ASSETS NOT ADMITTED

(No deductions.)

LIABILITIES

(None.)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—81 cents.

Average cost per thousand during the past five years?

Answer—$1.08.

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

Answer—President, none; vice president, none; secretary-treasurer, $713; 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—$1,000.00 for each $1,000,000.00 at risk.

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

Answer—$9,298,216.00.

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, 1919?

Answer—No basis rate.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

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 property as is written by farmers' mutuals except live stock.

What kind of risks does your association insure (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 ledger assets December 31st of previous year		$ 139,399.18
INCOME		
Gross receipts from assessments	$ 100,539.42	
Total assessments and fees	$ 100,539.42	
Deduct: Paid for reinsurance, $31,884.02; returned on cancellations, $3,194.22; returned in dividends $3,741.30	38,819.54	
Net assessments and fees	$ 61,719.88	
Interest on investments	4,978.41	
Other interest	561.08	
Rents, including own occupancy	1,906.28	
Total income		$ 69,165.65
Total assets and income		$ 208,564.83
DISBURSEMENTS		
Gross losses paid		$ 28,257.30
Less recovered from reinsurance		12,621.51
Net losses paid		$ 15,635.79
Adjusting expense	$ 365.81	
Legal expense on losses	50.00	
Commissions	295.79	
Salaries and expenses of directors, officers and committees	6,087.54	
Salaries of office employes	4,044.96	
Rent	960.00	
Insurance department licenses and fees	779.07	
All other taxes	974.02	
Advertising, printing and stationery	778.59	
Telegraph, telephone, express and postage	599.10	
Other expenses, viz. (itemize):		
Dun & Co.	150.00	
Insurance Service Bureau	1,049.30	
Furniture and fixtures	394.39	
Light	34.78	
Petty cash	75.00	
Miscellaneous	477.80	
Total expenses		$ 17,116.15
Total disbursements		$ 32,751.94
Ledger assets		175,812.89
		$ 208,564.83
LEDGER ASSETS		
Book value of real estate		$ 22,387.47
Mortgage loans on real estate, first liens		48,500.00
Cash in office		8,099.42
Certificates of deposit		51,000.00
Liberty bonds		45,826.00
Total ledger assets		$ 175,812.89

NON-LEDGER ASSETS

Interest due or accrued		$ 1,595.30
Assessments due		2,939.97
Furniture, fixtures, safes and supplies		4,919.34
Other items, viz. (itemize):		
Reinsurance funds		27,868.35
Gross assets		$ 213,135.85

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	$ 2,939.97	
Furniture, fixtures, safes and supplies	4,919.34	
Other items, viz.:		
Reinsurance funds	27,868.35	35,727.66
Total admitted assets		$ 177,408.19

LIABILITIES

Amount of claims reported but not adjusted		$ 3,365.60
Amount of claims resisted and in litigation		2,877.34
Total		$ 6,242.94
Less reinsurance		2,773.29
Net unpaid losses		$ 3,469.65
Reinsurance reserve		36,963.08
Unpaid salaries and commissions		661.67
War tax on December premiums		54.57
State tax and fees		656.47
Total liabilities		$ 41,805.44

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$4.01.

Average cost per thousand during the past five years?

Answer—$5.77.

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

Answer—President, $1,125.00; vice president, none; secretary, $3,458.36; 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—$7,659,768.81.

What amount of your risks are written for five years?

Answer—$594,084.21.

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

Answer—$5,000.00.

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

Answer—$7,659,768.81.

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, 1919?

Answer—$148,144.40.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$55,736.69.

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, stores, warehouses and dwellings and contents of association members.

What kind of risks does your association insure (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, 1903.

J. L. Farrington, President, Iowa Falls, Iowa.
D. M. Grove, Secretary, Nevada, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year			$ 28,877.49
INCOME			
Gross receipts from assessments	$ 101,572.86		
Total assessments and fees	$ 101,572.86		
Deduct: Paid for reinsurance, $23,774.18; returned on cancellations, $8,401.88; returned in dividends, $8,578.70	40,754.76		
Net assessments and fees	$ 60,818.10		
Interest on investments	1,041.59		
Other interest	32.17		
Total income			$ 61,891.86
Total assets and income			$ 90,769.35
DISBURSEMENTS			
Gross losses paid			$ 43,501.16
Less recovered from reinsurance			12,314.58
Net losses paid		$ 478.94	$ 31,186.58
Adjusting expense		17,103.74	
Expenses of agents		3,000.00	
Salaries and expenses of directors, officers and committees		5,108.45	
Salaries of office employes		450.00	
Rent		594.83	
Insurance department licenses and fees			

All other taxes	662.14	
Advertising, printing and stationery	915.95	
Telegraph, telephone, express and postage	743.39	
Other expenses, viz. (itemize):		
Legal	33.06	
Policyholders' meeting	249.50	
Inspection	899.96	
Miscellaneous	303.36	
Furniture and fixtures	145.78	
Total expenses		$ 30,689.10
Total disbursements		$ 61,875.68
Ledger assets		28,893.67
		$ 90,769.35

LEDGER ASSETS

Mortgage loans on real estate, first liens	$ 13,500.00
Cash deposited in banks	9,270.81
Agents' balances representing business written subsequent to October 1st of current year	3,766.73
Agents' balances representing business written prior to October 1st of current year	356.13
Certificates of deposit	2,000.00
Total ledger assets	$ 28,893.67

NON-LEDGER ASSETS

Interest due or accrued	$ 439.37
Unpaid assessments levied on or after November 1st of current year	525.79
Unpaid assessments levied prior to November 1st	67.09
Furniture, fixtures and safes, $1,000; supplies, $475.13	1,475.13
Gross assets	$ 31,401.05

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 356.13	
Unpaid assessments levied prior to November 1st	67.09	
Furniture, fixtures, safes and supplies	1,475.13	
		$ 1,898.35
Total admtited assets		$ 29,502.70

LIABILITIES

Amount of claims reported but not adjusted	$ 1,100.00
Net unpaid losses	$ 1,100.00
Reinsurance reserve	23,845.96
Total liabilities	$ 24,945.96

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$3.88.

Average cost per thousand during the past five years:

Answer—$4.92.

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, $2,750.00; treasurer, $300.00; adjuster, per diem and expenses.

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

Answer—Agents' commission on risks 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.

What amount of your risks are written for one year?

Answer—$3,600,379.00.

What amount of your risks are written for five years?

Answer—$5,134,373.00.

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

Answer—$13,500.00.

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, 1919?

Answer—$93,110.98.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$23,744.18.

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 insure (fire, hail, etc.)?

Answer—Fire, lightning and tornado. Will write theft insurance on autos February 1, 1920.

How many assessments did you make last year?

Answer—None.

IOWA MERCANTILE MUTUAL FIRE INSURANCE ASSOCIATION OF SPENCER, IOWA.

Organized October, 1895.

W. S. Bemis, President, Spencer, Iowa.
O. D. Jenkins, Secretary, Spencer, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 14,726.03
INCOME		
Gross receipts from assessments	$ 47,357.33	
Total assessments and fees	$ 47,357.33	
Deduct: Paid for reinsurance, $11,094.85; returned on cancellations, $3,625.89; returned in dividends, $2,530.19	17,250.93	
Net assessments and fees	30,106.40	
Interest	150.00	
Penalties	4.19	
Total income		$ 30,260.59
Total assets and income		$ 44,986.62

DISBURSEMENTS

Gross losses paid		$ 23,576.51
Less discount and salvage	$ 8.19	
Less recovered from reinsurance	8,964.25	8,972.44
Net losses paid		$ 14,604.07
Adjusting expense	$ 290.17	
Legal expense on losses	34.61	
Commissions	7,705.74	
Salaries of special agent	575.00	
Expenses of special agent, traveling	599.05	
Salaries and expenses of directors, officers and committees	2,481.44	
Salaries of office employes	1,740.00	
Rent	300.00	
Insurance department licenses and fees	257.50	
All other taxes	246.44	
Advertising, $160.11; printing, $328.70	488.81	
Telegraph, telephone, express and postage	275.11	
Other expenses, viz. (itemize):		
Insurance office	7.59	
Light	18.86	
Janitor	56.15	
Office supplies	569.62	
Total expenses		$ 15,646.09
Total disbursements		$ 30,250.16
Ledger assets		14,736.46
		$ 44,986.62

LEDGER ASSETS

Cash in office	$ 15.72
Cash deposited in banks	11,244.72
Agents' balances representing business written subsequent to October 1st of current year.	3,060.41
Agents' balances representing business written prior to October 1st of current year	332.03
Other assets, viz. (itemize):	
Assessment uncollected	83.58
Total ledger assets	$ 14,736.46

NON-LEDGER ASSETS

Interest due or accrued	$ 138.75
Furniture, fixtures, safes and supplies	1,000.00
Gross assets	$ 15,875.21

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 332.03	
Unpaid assessments levied prior to November 1st	6.00	
Furniture, fixtures, safes and supplies	1,000.00	
		$ 1,338.03
Total admitted assets		$ 14,537.18

LIABILITIES

Amount of claims reported but not adjusted		48.00
Less reinsurance		30.00
Net unpaid losses		$ 18.00
Reinsurance reserve		11,873.03
Total liabilities		$ 11,891.03

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$3.73.

Average cost per thousand during the past five years:

Answer—$3.92.

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

Answer—President, $300.00; vice president, none; secretary, $1,500.00; treasurer, one-half of 1 per cent; adjuster, per diem.

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

Answer—Regular agent's commission.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—$2,006,687.00.

What amount of your risks are written for five years?

Answer—$6,755,031.00.

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

Answer—$4,000.00.

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

Answer—$406,358.00 dwelling; $305,406.00 tornado.

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, 1919?

Answer—$36,816.57.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$9,929.39.

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 insure (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—40 per cent basis rate.

IOWA MUTUAL INSURANCE ASSOCIATION OF DE WITT, IOWA.

Organized March 12, 1900.
T. W. Large, President, De Witt, Iowa.
G. M. Smith, Secretary, De Witt, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 131,444.32

INCOME

Gross receipts from assessments	$ 312,599.92	
Total assessments and fees	$ 312,599.92	
Deduct: Paid for reinsurance, $32,079.08; returned on cancellations, $22,616.02; returned in dividends, $15,489.64	70,184.74	
Net assessments and fees	$ 242,415.18	
Interest on investments	6,581.76	
Other interest (bank balance)	316.42	
Rents	1,326.00	
Total income		$ 250,639.36
Total assets and income		$ 382,083.68

DISBURSEMENTS

Gross losses paid		$ 106,471.71
Less discount and salvage	$ 291.69	
Less recovered from reinsurance	11,468.19	11,759.88
Net losses paid		$ 94,711.83
Adjusting expense	$ 537.01	
Commissions	52,493.10	
Salaries of agents	3,480.00	
Expenses of agents	2,279.94	
Salaries and expenses of directors, officers and committees	5,517.38	
Salaries of office employes	6,694.00	
Taxes on real estate	191.82	
Repairs on real estate	369.65	
Insurance department licenses and fees	156.00	
All other taxes	2,805.48	
Advertising, printing and stationery	3,082.98	
Telegraph, telephone, express and postage	1,737.22	
Other expenses, viz. (itemize): Auto expense, $5,460.54; Rating Bureau, $1,456.70; office furniture and supplies, $999.15; fuel, $448.00; janitor, $720.00; lights, $206.00; Bradstreet's, $100.00; examination fees, $265.00; association fees, $180.00; bonds, $48.00; blank books, $63.25; miscellaneous, $383.55	10,330.79	
Total expenses		$ 89,675.37
Borrowed money repaid		4,241.22
Other disbursements, viz. (itemize): Depreciation on office building		512.95
Total disbursements		$ 189,141.37
Ledger assets		192,942.31
		$ 382,083.68

LEDGER ASSETS

Book value of real estate	$ 15,046.60
Mortgage loans on real estate, first liens	126,576.00
Cash deposited in banks	12,663.31
Agents' balances representing business written subsequent to October 1st of current year	19,617.05
Agents' balances representing business written prior to October 1st of current year	2,975.01
Other assets, viz. (itemize): Bonds, $15,950.00; bills receivable, $114.34	16,064.34
Total ledger assets	$ 192,942.31

NON-LEDGER ASSETS

Interest due or accrued	$ 4,195.71
Unpaid assessments levied on or after November 1st of current year	1,111.49
Unpaid assessments levied prior to November 1st	186.96
Gross assets	$ 198,436.47

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 2,975.01	
Unpaid assessments levied prior to November 1st	186.96	
		$ 3,161.97
Total admitted assets		$ 195,274.50

LIABILITIES

Amount of claims reported but not adjusted	$ 12,000.00
Less reinsurance	2,100.00
Net unpaid losses	$ 9,900.00
Reinsurance reserve	122,862.00
Total liabilities	$ 132,762.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$3.65.

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

Answer—President, $350.00; vice president, none; secretary, $4,200.00; treasurer, $200.00; adjuster, per diem.

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

Answer—None.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—No 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. Amount reinsured, $22,000.00.

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

Answer—$54,898,931.00.

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, 1919?

Answer—$341,813.22.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$34,657.01.

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 insure (fire, hail, etc.)?

Answer—Fire, lightning, tornado and accidental breakage of plate glass.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Different rates on different classes.

LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION OF BURLINGTON, IOWA.

Organized January 17, 1889.

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

Nels Anderson, Secretary, Burlington, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 574.57

INCOME

Gross receipts from assessments	$ 30.80	
Gross survey, membership and policy fees	1,511.64	
Net assessments and fees	1,542.44	
Interest on bank deposits	10.00	
Money borrowed	3,500.00	
Total income		$ 5,052.44
Total assets and income		$ 5,627.01

DISBURSEMENTS

Gross losses paid		$ 1,707.33
Net losses paid		$ 1,707.33
Adjusting expense	$ 175.60	
Salaries and expenses of directors, officers and committees	1,475.30	
Insurance department licenses and fees	3.00	
Rent, office for secretary	100.00	

Advertising, printing, stationery, telegraph, telephone, express and postage	337.27	
Interest on borrowed money	30.00	
Other expenses, viz. (itemize):		
U. S. revenue stamps on notes, notary fees, etc.	2.85	
Surety bonds for secretary and treasurer	75.00	
Assessment for expenses of annual convention of National Insurance Association	15.00	
Annual dues to National Association of Mutual Insurance Associations	10.00	
Annual dues to State Association of Mutual Insurance Associations	5.00	
Total expenses		$ 2,229.02
Borrowed money repaid		1,500.00
Other disbursements, viz. (itemize):		
Secretary, trip to Des Moines for consultation with state insurance department		17.82
Delegate to convention of National and State Associations of Mutual Insurance		30.00
Total disbursements		$ 5,484.17
Ledger assets		142.84
		$ 5,627.01

LEDGER ASSETS

Cash deposited in banks	$ 142.84
Total ledger assets	$ 142.84

NON-LEDGER ASSETS

Furniture, fixtures and safes, $200.00; supplies, $100.00	$ 300.00
Gross assets	$ 442.84

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies	$ 300.00
Total admitted assets	$ 142.84

LIABILITIES

Borrowed money, $3,500.00 interest, $150.00 (not due, accrued)	$ 3,650.00
Total liabilities	$ 3,650.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$1.72.

Average cost per thousand during the past five years—$3.32.

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

Answer—President, $75.00; vice president, $50.00; secretary, $1,000.00; 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 attended paid board members living in Burlington; $5.00 per diem and traveling expenses for board 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-law?

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—We do not collect in advance.

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—$3,000.00.

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

Answer—We made no assessment.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1919?

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 paid.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—We do not reinsure.

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

Answer—Yes; March 2, 1916.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Church buildings and contents, parsonages, college buildings, hospitals, orphans' homes, etc., within the Augustana Synod of North America; also ministers' and professors' personal property within said Synod; none others.

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

Answer—Fire, lightning, wind storm, cyclone and tornado.

How many assessments did you make last year?

Answer—None.

MUTUAL FIRE AND TORNADO ASSOCIATION OF CEDAR RAPIDS, IOWA.

Organized September 5, 1900.

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

J. Lindley Coon, Secretary, Cedar Rapids, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 2,444.45

INCOME

Gross receipts from assessments	$ 30,861.29	
Gross survey, membership and policy fees	23,192.66	
Total assessments and fees	$ 54,053.95	
Deduct: Paid for reinsurance, $7,097.78; returned on cancelations, $196.21	7,293.99	
From all other sources, viz. (itemize):		
Penalties and exchange	174.39	
Sale of office furniture and fixtures	94.30	
Miscellaneous	78.36	
Total income		$ 47,107.01
Total assets and income		$ 49,551.46

DISBURSEMENTS

Gross losses paid		$ 15,862.68
Less discount and salvage	$ 15.00	
Less recovered from reinsurance	1,163.60	1,178.60
Net losses paid		$ 14,684.08
Adjusting expense	$ 500.79	
Fees retained by agents	11,351.28	
Salaries and expenses of directors, officers and committees	4,392.40	
Salaries of office employes	1,418.15	
Rent	659.00	
Insurance department licenses and fees	452.61	
Advertising, printing and stationery	1,119.02	
Telegraph, telephone, express and postage	950.44	
Other expenses, viz. (itemize):		
Office furniture and fixtures	1,581.95	
Annual dues to state and national associations	33.50	
Bonds for treasurer and secretary	51.00	
Insurance on office furniture and fixtures	26.16	
Miscellaneous expense	337.71	
Total expenses		$ 22,874.01
Total disbursements		$ 37,558.09
Ledger assets		11,993.37
		$ 49,551.46

LEDGER ASSETS

Cash deposited in Clark National Bank at Newton, Iowa	$ 10,788.15
Agents' balances representing business written subsequent to October 1st of current year.	1,015.21
Agents' balances representing business written prior to October 1st of current year	190.01
Total ledger assets	$ 11,993.37

NON-LEDGER ASSETS

Unpaid assessments levied on or after November 1st of current year	$ 601.64
Unpaid assessments levied prior to November 1st	415.33
Furniture, fixtures and safes, $2,000; supplies, $500.00	2,500.00
Gross assets	$ 15,510.34

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 190.01	
Unpaid assessments levied prior to November 1st	415.33	
Furniture, fixtures, safes and supplies	2,500.00	
		$ 3,105.34
Total admitted assets		$ 12,405.00

LIABILITIES

Amount of claims reported but not adjusted (estimated)	$	185.00
Net unpaid losses	$	185.00
Total liabilities	$	185.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$1.56 plus.

Average cost per thousand during the past five years?

Answer—$1.68 plus.

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

Answer—President, $600.00; vice president, none; secretary, $2,875.00; treasurer, $172.53; adjuster, $5.00 per day 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—$1,506,090.00.

What amount of your risks are written for five years?

Answer—$24,817,400.00.

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

Answer—$4,500.00, fire and lightning; $7,500.00, wind storm.

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

Answer—Estimated, $19,557,620.00.

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, church, school and town dwelling properties.

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

Answer—Fire, lightning, tornado, cyclone and wind storm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—See attached form.

MUTUAL FIRE INSURANCE SOCIETY OF THE IOWA CONFERENCE OF THE EVANGELICAL ASSOCIATION.

Organized June 11, 1894.

L. W. Bock, President, Waterloo, Iowa.

W. C. Lang, Secretary, Cedar Falls, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year			$ 2,472.15
INCOME			
Gross receipts from assessments	$ 231.59		
Gross survey, membership and policy fees	75.34		
Total assessments and fees	$ 306.93		
Interest	172.77		
Total income			$ 479.70
Total assets and income			$ 2,951.85
DISBURSEMENTS			
Salaries and expenses of directors, officers and committees	$ 45.00		
Insurance department licenses and fees	4.00		
All other taxes	2.99		
Advertising, printing and stationery	10.84		
Other expenses, viz. (itemize): Treasurer's bond	35.00		
Total expenses			$ 97.83
Total disbursements			$ 97.83
Ledger assets			2,854.02
			$ 2,951.85

LEDGER ASSETS

Total ledger assets	$	2,854.02

NON-LEDGER ASSETS

Gross assets	$	2,854.02
Total admitted assets	$	2,854.02

DEDUCT ASSETS NOT ADMITTED

(No deductions.)

LIABILITIES

(None.)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—41 cents.

Average cost per thousand during the past five years?

Answer—44 cents.

What salary was paid during the past year to each of the following officers?
Answer—President, none; vice president, none; secretary, $25.00; treasurer, $20.00.
What, if any, commission was paid said officers in addition to such salary?
Answer—None.
Do you collect advance assessments?
Answer—No.
What amount of your risks are written for one year?
Answer—None.
What amount of your risks are written for five years?
Answer—All.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—$4,000.00.
Give amount of risks in force on which this year's assessment was made.
Answer—$226,317.00.
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, 1919?
Answer—240.76.
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 insure (fire, hail, etc.)?
Answer—Fire, storm and lightning.
How many assessments did you make last year?
Answer—One mill for contingent fund.
What was the rate levied for each assessment?
Answer—One mill.

NATIONAL MUTUAL REINSURANCE ASSOCIATION OF MASON CITY, IOWA.

Organized July 3, 1917.

K. Neutson, President, Red Wing, Minn.
Earl J. Neutson, Secretary, Mason City, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 18,897.67

INCOME

Gross receipts from assessments	$ 34,273.06	
Total assessments and fees	$ 34,273.06	
Deduct: Paid for reinsurance, $813.78; returned on cancellations, $12,818.74	13,632.52	
Net assessments and fees	$ 20,640.54	
Interest on investments	446.48	
Total income		$ 21,087.02
Total assets and income		$ 39,984.69

DISBURSEMENTS

Gross losses paid		$ 3,671.96
Less recovered from reinsurance		60.89
Net losses paid		$ 3,611.07
Commissions	$ 5,334.01	
Salaries and expenses of directors, officers and committees	30.00	
Insurance department licenses and fees	489.48	
All other taxes	12.00	
Interest	102.50	
Other expenses, viz, (itemize):		
Legal services	143.75	
Payment to fiscal agents in lieu of expenses	3,616.62	
Auditing, $118.98; protest fees, $1.58; association dues, $5.00; postage, 12c	125.68	
Total expenses		$ 9,854.04
Decrease in liability because of reinsurance treaty		968.50
Total disbursements		$ 14,433.61
Ledger assets		25,551.08
		$ 39,984.69

LEDGER ASSETS

Cash deposited in banks	$ 19,448.68
Other assets, viz. (itemize): Due from reinsuring companies	6,102.40
Total ledger assets	$ 25,551.08

LIABILITIES

Reinsurance reserve	$ 5,165.48
Rent	40.00
Other liabilities	136.40
Total liabilities	$ 5,341.88

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$5.78.
Average cost per thousand during the past five years?
Answer—$7.97.
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; adjuster, per diem.
What, if any, commission was paid said officers in addition to such salary?
Answer—None.
Do you collect advance assessments?
Answer—Yes.
If so, are the same authorized in your articles of incorporation and by-laws?
Answer—Yes.
For how long a period do you collect advance assessments?
Answer—One year.

What amount of your risks are written for one year?
Answer—All.
What amount of your risks are written for five years?
Answer—None.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—$8,000.00.
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—Yes.
What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1919?
Answer—$20,6f0.54.
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?
Answer—$813.78.
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, etc.
What kind of risks does your association insure (fire, hail, etc.)?
Answer—Fire, tornado.
How many assessments did you make last year?
Answer—None.

NORTHWEST MUTUAL INSURANCE ASSOCIATION OF IDA GROVE, IOWA.

Organized December, 1896.
W. L. Sanborn, President, Moville, Iowa.
F. D. Babcock, Secretary, Ida Grove, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 25,203.54

INCOME

Gross receipts from assessments	$ 85,536.86	
Total assessments and fees	$ 85,536.86	
Deduct: Paid for reinsurance, $11,505.11; returned on cancellations, $13,249.62; returned in dividends, $4,636.16	29,390.89	
Net assessments and fees	$ 56,145.97	
Interest on investments	263.50	
Rents, including own occupancy	900.00	
Total income		$ 57,309.47
Total assets and income		$ 82,513.01

DISBURSEMENTS

Gross losses paid		$ 28,919.98
Less recovered from reinsurance		3,501.10
Net losses paid		$ 25,418.88
Adjusting expense	$ 729.43	
Commissions	9,967.08	
Salaries of agents	2,700.00	
Expenses of agents	2,539.74	
Salaries and expenses of directors, officers and committees	3,295.50	

Salaries of office employes	3,654.00	
Rent	600.00	
Taxes on real estate	164.25	
Insurance department licenses and fees	321.97	
All other taxes	440.35	
Advertising, printing and stationery	670.85	
Telegraph, telephone, express and postage	353.02	
Other expenses, viz. (itemize):		
Heat, light, officers' bonds	344.34	
Federation and associations	196.59	
Miscellaneous	214.31	
Insurance Service Bureau	420.75	
Ediphone	290.00	
Automobile	445.00	
Total expenses		$ 27,347.18
Total disbursements		$ 52,766.06
Ledger assets		$ 29,746.95

LEDGER ASSETS

Book value of real estate		$ 8,353.29
Mortgage loans on real estate, first liens		3,600.00
Cash in office		704.24
Cash deposited in banks		8,221.75
Agents' balances representing business written subsequent to October 1st of current year		8,435.26
Agents' balances representing business written prior to October 1st of current year		300.89
Collateral loans		131.52
Total ledger assets		$ 29,746.95

NON-LEDGER ASSETS

Interest due or accrued		$ 20.83
Unpaid assessments levied on or after November 1st of current year		14.00
Furniture, fixtures and safes, $1,348.89; supplies, $500.00		1,848.89
Other items, viz. (itemize):		
Real estate above book value		2,646.71
Three automobiles		872.50
Gross assets		$ 35,149.88

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 300.89	
Furniture, fixtures, safes and supplies	1,848.89	
Other items, viz. (itemize): Three automobiles	872.50	
Total admitted assets		$ 3,022.28
		$ 32,127.60

LIABILITIES

Amount of losses adjusted and not due		$ 1,303.28
Amount of claims reported but not adjusted		3,573.00
Amount of claims resisted and in litigation		1,000.00
Total		$ 5,876.28
Less reinsurance		85.00
Net unpaid losses		$ 5,791.28
*Reinsurance reserve		23,264.78
Total liabilities		$ 29,056.06

*This figure incorrect, in view of deficit existing at June 30, 1919, and June 30, 1920, as per examination reports. Figure not set up for December 31, 1919, in June 30, 1920, examination.

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$11.11.

Average cost per thousand during the past five years?

Answer—90 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, $3,000.00; treasurer, $74.05; adjuster, $729.43.

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

Answer—Agents' commission for agents' work only.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One to five years.

What amount of your risks are written for one year?

Answer—$2,818,949.00.

What amount of your risks are written for five years?

Answer—$1,397,766.00; three years, $546,570.00.

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

Answer—$20,000.00.

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

Answer—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, 1919?

Answer—$69,042.33.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$10,880.37.

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 insure (fire, hail, etc.)?

Answer—Fire, lightning and wind storm.

How many assessments did you make last year?

Answer—None.

RELIANCE MUTUAL INSURANCE ASSOCIATION OF DES MOINES, IOWA.

Organized April, 1919.

J. T. Mulvaney, President, Des Moines, Iowa.

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

INCOME

Gross receipts from assessments	$ 13,770.61	
Total assessments and fees	$ 13,770.61	
Deduct: Paid for reinsurance, $126.52; returned on cancellations, $51.60	178.12	
Net assessments and fees	$ 13,592.49	
Total assets and income		$ 13,592.49

DISBURSEMENTS

Gross losses paid		$ 1,000.00
Net losses paid		$ 1,000.00
Officers' bonds	$ 60.00	
Organizing expense	341.00	
Commissions	1,163.73	
Accountant expense	75.00	
Salaries of agents	399.99	
Expenses of agents	409.09	
Salaries and expenses of directors, officers and committees	830.00	
Salaries of office employes	415.25	
Rent	100.00	
Insurance department licenses and fees	90.25	
Printing and stationery	610.07	
Telegraph, telephone, express and postage	98.00	
Interest on borrowed money	5.78	
Other expenses, viz. (itemize):		
Advertising	214.71	
Office supplies	33.80	
Office expense	94.12	
Office furniture	67.00	
Collection and exchange	5.00	
Total expenses		$ 5,012.79
Total disbursements		$ 6,012.79
Ledger assets		7,579.70
		$ 13,592.49

LEDGER ASSETS

Cash deposited in banks	$ 2,656.76
Agents' balances representing business written subsequent to October 1st of current year.	835.59
Premiums in course of collection representing business written prior to October 1st of current year	120.88
Bills receivable	871.32
Other assets, viz. (itemize): Reinsurance	3,095.15
Total ledger assets	$ 7,579.70

NON-LEDGER ASSETS

Furniture, fixtures, safes and supplies	$ 67.00
Gross assets	$ 7,646.70

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 79.11	
Unpaid assessments levied prior to November 1st	49.15	
Furniture, fixtures, safes and supplies	67.00	
Other items, viz. (itemize): Bills receivable past due	23.93	
		$ 219.19
Total admitted assets		$ 7,427.51

LIABILITIES

Reinsurance reserve	$ 1,244.90
Unpaid salaries and commissions	300.01
Other liabilities	92.56
Total liabilities	$ 1,637.47

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—$15.23.

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

Answer—President, none; vice president, $50.00 per month; secretary, $50.00 per month; treasurer, none.

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

Answer—Five per cent of cash received for vice president and secretary.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One year.

What amount of your risks are written for one year?

Answer—$627,140.00.

What amount of your risks are written for five years?

Answer—$96,000.00. Risks for three years, $66,100.00.

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

Answer—$10,000.00.

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, 1919?

Answer—$13,592.49.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Mercantile, dwellings and automobiles.

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

Answer—Fire, lightning, theft and tornado.

How many assessments did you make last year?

Answer—Basis assessment only.

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

Organized September, 1900.

J. J. Grove, President, Ames, Iowa.

Ira B. Thomas, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 21,312.26

INCOME

Gross receipts from assessments	$ 82,378.12	
Total assessments and fees	$ 82,378.12	
Deduct: Paid for reinsurance, $27,189.17; returned on cancellations, $6,313.28; returned in dividends, $9,161.04	42,663.49	
Net assessments and fees	$ 39,714.63	
Interest on investments: Earned, $1,099.50; accrued, $326.66	772.84	
Increase in liability account of unpaid reinsurance premiums	1,187.73	
From all other sources, viz. (itemize):		
Reinsurance commissions	8,428.67	
Sundry income	345.57	
Refunds on reinsurance	2,054.11	
Total income		$ 52,503.55
Total assets and income		$ 73,815.81

DISBURSEMENTS

Gross losses paid		$ 22,376.87
Less recovered from reinsurance		6,076.60
Net losses paid		$ 16,300.27
Adjusting expense	$ 241.04	
Commissions, reinsurance	4,352.43	
Fees retained by agents	9,305.10	
Salaries and expenses of directors, officers and committees	4,245.78	
Salaries of office employes	2,422.50	
Rent and janitor	642.00	
Insurance department licenses and fees	164.60	
All other taxes	408.00	
Advertising, printing and stationery	749.88	
Telegraph, telephone, express and postage	485.70	
Other expenses, viz. (itemize):		
Office expense	929.22	
Sundry expense	704.06	
Collection and exchange	.35	
Total expenses		$ 24,650.66
Agents' balances charged off		154.15
Total disbursements		$ 41,105.08
Ledger assets		32,710.73
		$ 73,815.81

LEDGER ASSETS

Notes receivable		$ 225.76
Accounts receivable		35.71
Cash in office		4.52
Cash deposited in banks		5,832.50
Agents' balances representing business written subsequent to October 1st of current year.		4,164.73
Collateral loans		20,652.28
Reinsurance accounts due		1,795.23
Total ledger assets		$ 32,710.73

NON-LEDGER ASSETS

Interest due or accrued		$ 326.66
Furniture, fixtures, safes and supplies		1,300.00
Gross assets		$ 34,337.39

DEDUCT ASSETS NOT ADMITTED

Furniture, fixtures, safes and supplies		$ 1,300.00
Total admitted assets		$ 33,037.39

LIABILITIES

Amount of claims reported but not adjusted		$ 207.68
Less reinsurance		7.68
		$ 200.00
Net unpaid losses		22,369.97
Reinsurance reserve (50%)		1,187.73
Unpaid reinsurance premiums		
Total liabilities		$ 25,557.70

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—$8.053.

Average cost per thousand during the past five years?

Answer—$7.54.

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

Answer—President, $300.00; vice president, none; secretary, $3,600.00; treasurer, $40.00; adjuster, none.

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

Answer—None except for acting as agents.

Do you collect advance assessments?

Answer—Yes.

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

Answer—Yes.

For how long a period do you collect advance assessments?

Answer—One, three and five years.

What amount of your risks are written for one year?

Answer—$4,240,446.87.

What amount of your risks are written for five years?

Answer—$1,893,609.50 (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—$5,478,980.25.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1919?

Answer—$69,083.16.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—$24,343.22.

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 dwellings and their contents, automobiles.

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

Answer—Fire, lightning, tornado and high winds.

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 ledger assets December 31st of previous year		$ 90,979.82

INCOME

Gross survey, membership and policy fees	$ 122,967.64	
Total assessments and fees	$ 122,967.64	
Deduct: Returned on cancelations	2,223.08	
Net assessments and fees	$ 120,744.56	
Interest (certificates of deposit)	3,241.42	
Total income		$ 123,985.98
Total assets and income		$ 214,965.80

DISBURSEMENTS

Gross losses paid		$ 53,100.43
Net losses paid		$ 53,100.43
Adjusting expense	$ 1,095.14	
Legal expense on losses	57.00	
Fees retained by agents	60,372.28	
Salaries of special agents and expenses	635.62	
Expenses of agents	873.42	
Salaries and expenses of directors, officers and committees	10,600.00	

Salaries of office employes	5,754.99	
Rent	1,320.00	
Insurance department licenses and fees	316.20	
All other taxes	1,317.70	
Advertising, printing and stationery	2,426.65	
Telegraph, telephone, express and postage	1,313.88	
Other expenses, viz. (itemize):		
Inspection services	20.00	
Office expense and supplies	274.39	
Office furniture and fixtures	727.50	
Annual meeting expense	22.55	
Official and employes' bonds, $60.00; State Association dues, $50.00	110.00	
Expense National Association convention, $300.00; National Association dues, $97	397.00	
Total expenses		$ 87,637.33
Total disbursements		$ 140,737.76
Ledger assets		74,228.04
		$ 214,965.80

LEDGER ASSETS

Cash in office	$ 115.25
Cash deposited in banks	69,300.61
Agents' balances representing business written subsequent to October 1st of current year	4,699.41
Agents' balances representing business written prior to October 1st of current year	112.77
Total ledger assets	$ 74,228.04

NON-LEDGER ASSETS

Interest due or accrued	$ 1,773.28
Furniture, fixtures and safes, $800.00; supplies, $200.00	1,000.00
Gross assets	$ 77,001.32

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 112.77	
Furniture, fixtures, safes and supplies	1,000.00	
		$ 1,112.77
Total admitted asset		$ 75,888.55

LIABILITIES

Amount of claims reported but not adjusted	$ 1,035.00
Net unpaid losses	$ 1,035.00
Estimated state tax	676.44
Total liabilities	$ 1,711.44

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$1.35.

Average cost per thousand during the past five years?

Answer—$1.38.

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

Answer—President, $4,000.00; vice president, $400.00; secretary, $5,000.00; treasurer, none; adjuster, no regular adjuster employed.

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

Answer—None, except when acting as agent, then regular agent's commission.

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—$5,000.00 frame, $6,000.00 brick.

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

Answer—No assessment.

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

Answer—No.

What is the amount of one annual assessment, at the basis rate, on all risks in force December 31, 1919?

Answer—Do not make annual assessments.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Town and city dwelling property.

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

Answer—Fire, lightning and tornado.

How many assessments did you make last year?

Answer—None.

UNION MUTUAL FIRE INSURANCE ASSOCIATION OF EMMETSBURG, IOWA.

Organized March 4, 1897.

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

George H. Baker, Secretary, Emmetsburg, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year	$ 14,310.70

INCOME

Gross receipts from assessments	$ 45,840.33	
Deduct: Paid for reinsurance, $7,210.89; returned on cancellations, $370.32; returned in dividends, $1,320.67	8,901.88	
Net assessments and fees	$	36,938.45

Interest	500.00	
From all other sources, viz. (itemize: Orders outstanding over five years old, charged off	100.82	
Total income		$ 37,539.27
Total assets and income		$ 51,849.97

DISBURSEMENTS

Gross losses paid		$ 26,286.83
Less recovered from reinsurance		8,293.40
Net losses paid		$ 17,993.43
Adjusting expense	278.53	
Legal expense on losses	90.50	
Commissions	7,023.31	
Salaries of agents	510.00	
Expenses of agents	435.71	
Salaries and expenses of directors, officers and committees	2,859.47	
Salaries of office employes	1,700.00	
Rent	316.86	
Insurance department licenses and fees	648.35	
All other taxes	321.05	
Advertising, printing and stationery	559.90	
Telegraph, telephone, express and postage	239.45	
Other expenses, viz. (itemize):		
Furniture and fixtures	50.00	
Miscellaneous	43.99	
Total expenses		$ 15,077.12
Agents' balances charged off		2,575.66
Total disbursements		$ 35,646.26
Ledger assets		16,203.71
		$ 51,849.97

LEDGER ASSETS

Cash in office and bank	$ 1,756.25
Cash deposited in banks	11,633.64
Agents' balances representing business written subsequent to October 1st of current year.	2,195.99
Agents' balances representing business written prior to October 1st of current year	617.83
Total ledger assets	$ 16,203.71

NON-LEDGER ASSETS

Interest due or accrued	$ 325.00
Unpaid assessments levied on or after November 1st of current year	726.45
Unpaid assessments levied prior to November 1st	339.06
Furniture, fixtures, safes and supplies	1,100.00
Gross assets	$ 18,694.22

DEDUCT ASSETS NOT ADMITTED

Agents' balances representing business written prior to October 1st	$ 617.83	
Unpaid assessments levied prior to November 1st	339.06	
Furniture, fixtures, safes and supplies	1,100.00	
		$ 2,056.89
Total admitted assets		$ 16,637.33

LIABILITIES

Reinsurance reserve	$ 14,223.37
Total liabilities	$ 14,223.37

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$4.68.
Average cost per thousand during the past five years?
Answer—$5.31.
What salary was paid during the past year to each of the following officers?
Answer—President, $100.00; vice president, none; secretary, $2,400.00; treasurer, $256.50; 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—$3,302,126.00.
What amount of your risks are written for five years?
Answer—$3,687,295.00.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—$2,500.00.
Give amount of risks in force on which this year's assessment was made.
Answer—$7,030,315.00.
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, 1919?
Answer—$46,065.42.
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?
Answer—$10,482.00.
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—Mercantile, dwellings, farms, schools, churches and automobiles.
What kind of risks does your association insure (fire, hail, etc.)?
Answer—Fire, lightning, wind storm and tornado.
How many assessments did you make last year?
Answer—One on farm property.
What was the rate levied for each assessment?
Answer—$3.00 per $1,000.00 insurance.

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION OF DES MOINES, IOWA.

Organized January 1, 1884.
J. B. Herriman, President, Des Moines, Iowa.
H. F. Gross, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 293,172.42
INCOME		
Gross receipts from assessments	$ 12,411.90	
Gross survey, membership and policy fees	150,698.09	
Total assessments and fees	$ 163,109.99	
Deduct: Paid for reinsurance, $148.18; returned on fees, $230.58; returned by agents, $230.58; returned assessments, $328.48	937.82	
Total fees returned by agents, $75,035.27, $74,725.00, $12,411.90	$ 162,172.17	
Interest on investments	9,978.55	
From all other sources, viz. (itemize):		
Old accounts	8.30	
Total income		$ 172,159.02
Total assets and income		$ 465,331.44
DISBURSEMENTS		
Gross losses paid		$ 93,996.44
Less recovered from reinsurance		509.09
Net losses paid		$ 93,487.35
Adjusting expense	$ 5,146.01	
Fees retained by agents	75,035.27	
Salaries and expenses of directors, officers and committees	18,216.38	
Salaries of office employes	7,393.40	
Rent	2,100.00	
Insurance department licenses and fees	654.75	
All other taxes	3,413.55	
Advertising, printing and stationery	6,370.96	
Telegraph, telephone, express and postage	2,511.81	
Other expenses, viz. (itemize):		
Attorney fees	105.00	
National Association expense	34.52	
Office expenses	170.61	
Furniture and fixtures	327.25	
Office supplies	161.74	
Annual meeting expense	1,286.34	
National Asociation dues	100.00	
State Association dues	50.00	
Chamber of Commerce dues	20.00	
Miscellaneous	10.00	
Total expenses		$ 123,107.89
Total disbursements		$ 216,595.24
Ledger assets		248,736.20
		$ 465,331.44
LEDGER ASSETS		
Cash in office		$ 1,208.42
Cash deposited in banks: Certificates of deposit:		
Central State Bank, Des Moines	$ 11,031.60	
First National Bank, Alta	2,600.00	
First National Bank, Alta	5,200.00	
First National Bank, Alta	2,600.00	

Farmers National Bank, Oskaloosa	2,600.00	
Farmers & Merchants Sav. Bank, Creston	5,200.00	
Farmers & Merchants Sav. Bank, Creston	5,200.00	
Central State Bank, Des Moines	15,600.00	
Des Moines Savings Bank, Des Moines	5,600.00	
Des Moines Savings Bank, Des Moines	10,000.00	
Des Moines National Bank, Des Moines	7,900.00	
Drake Park Bank, Des Moines	2,500.00	
Farmers & Merchants Sav. Bank, Creston	5,200.00	
New Hartford State Bank, New Hartford	5,200.00	
New Hartford State Bank, New Hartford	5,200.00	
Farmers National Bank, Oskaloosa	7,800.00	
First National Bank, Cresco	5,200.00	
First National Bank, Cresco	5,200.00	
Merchants National Bank, Cedar Rapids	5,202.00	
Boone National Bank, Boone	10,400.00	
Peoples Savings Bank, Des Moines	15,000.00	
Central State Bank, Des Moines	10,000.00	
Boone National Bank, Boone, Iowa	5,200.00	
Boone National Bank, Boone, Iowa	5,200.00	
Iowa Trust & Savings Bank, Des Moines	5,200.00	
Des Moines National Bank, Des Moines	7,130.37	
Farmers & Merchants Sav. Bank, Creston	10,400.00	
Merchants National Bank, Cedar Rapids	5,200.00	
Merchants National Bank, Cedar Rapids	5,200.00	
American Trust & Sav. Bank, Cedar Rapids	5,200.00	
Tripoli State Bank, Tripoli	2,080.00	
Des Moines National Bank, Des Moines	7,130.37	
Slifer Savings Bank, Slifer	2,000.00	
Des Moines Trust Co., Des Moines	3,000.00	
Central Trust Co., Des Moines	6,000.00	
Boone National Bank, Boone	2,600.00	
Boone National Bank, Boone	2,600.00	
American Trust & Sav. Bank, Cedar Rapids	5,200.00	
Shelby County State Bank, Harlan	3,120.00	
		$ 232,894.34
War Savings Stamps		415.00
Central State Bank checking account	$ 6,426.54	
Mechanics Savings Bank checking account	4,299.28	
Cash and check in office	1,208.42	
		$ 11,934.24
Agents' balances representing business written subsequent to October 1st of current year		3,257.33
Agents' balances representing business written prior to October 1st of current year		235.29
Total ledger assets		$ 248,736.20
NON-LEDGER ASSETS		
Interest due or accrued		$ 2,872.81
Gross assets		$ 251,609.01
DEDUCT ASSETS NOT ADMITTED		
Agents' balances representing business written prior to October 1st		$ 235.29
Total admitted assets		$ 251,373.72
LIABILITIES		
Amount of claims reported but not adjusted		$ 377.91
Net unpaid losses		$ 377.91
Amount reserved for payment of losses		242,608.62
Total liabilities		$ 242,986.53

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$0.763.

Average cost per thousand during the past five years?

Answer—$1.067.

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

Answer—President, $3,300.00; vice president, $100.00; secretary, $7,585.00; treasurer, $500; assistant secretary, $5,500.00; adjusters $5,146.01.

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

Answer—None.

Do you collect advance assessments?

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—No assessment.

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

Answer—No.

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

Answer—Yes.

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

Answer—Yes.

What kinds of property does your association insure?

Answer—Buildings and contents, live stock and other personal property.

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

Answer—Cyclone, tornado, wind storms.

How many assessments did you make last year?

Answer—None.

What was the rate levied for each assessment?

Answer—None.

DES MOINES MUTUAL INSURANCE ASSOCIATION OF DES MOINES, IOWA.

Organized January, 1899.

O. G. Chesley, President, Des Moines, Iowa.

A. E. Read, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 975.34

INCOME

Gross receipts from assessments	$ 35,037.14	
Total assessments and fees	$ 35,037.14	
Money borrowed	16,000.00	
From all other sources, viz. (itemize): Checks issued and not returned	123.22	
Total income		$ 51,160.36
Total assets and income		$ 52,135.70

DISBURSEMENTS

Gross losses paid		$ 9,630.57
Net losses paid		$ 9,630.57
Adjusting expense	$ 186.65	
Legal expense on losses	238.56	
Commissions	12,418.66	
Salaries and expenses of directors, officers and committees	7,650.00	
Salaries of office employes	2,147.20	
Rent	750.00	
Insurance department licenses and fees	34.70	
All other taxes	147.35	
Advertising, printing and stationery	278.56	
Telegraph, telephone, express and postage	560.50	
Interest on borrowed money	449.92	
Other expenses, viz. (itemize):		
Collecting expense	202.44	
Traveling expense	344.70	
Supplies	84.31	
Sundry expense	321.53	
Total expenses		$ 25,815.08
Borrowed money repaid		16,000.00
Total disbursements		$ 51,445.65
Ledger assets		690.05
		$ 52,135.70

LEDGER ASSETS

Cash deposited in banks	$ 690.05
Total ledger assets	$ 690.05

NON-LEDGER ASSETS

Furniture, fixtures, safes and supplies	$ 450.00
Gross assets	$ 1,140.05

DEDUCT ASSETS NOT ADMITTED

Furnitures, fixtures, safes and supplies	$ 450.00
Total admitted assets	$ 690.05

LIABILITIES

(None.)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$28.90.
Average cost per thousand during the past five years?
Answer—$25.73.
What salary was paid during the past year to each of the following officers?
Answer—President and treasurer, $7,000.00; vice president, $150.00; secretary, $200.00.
What, if any, commission was paid said officers in addition to such salary?
Answer—None.
Do you collect advance assessments?
Answer—No.
What amount of your risks are written for one year?
Answer—$202,036.50.
What amount of your risks are written for five years?
Answer—$1,354,233.50.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
Answer—$12,800.00.
Give amount of risks in force on which this year's assessment was made.
Answer—$1,556,270.00.
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, 1919?
Answer—$38,906.75.
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?
Answer—No reinsurance.
Has the policy now used by the company been approved by the Commissioner of Insurance?
Answer—Yes.
Are the articles of organization and by-laws printed in full on the policy?
Answer—Yes.
What kinds of property does your association insure?
Answer—Farm property.
What kind of risks does your association insure (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 and one-half per cent.

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 ledger assets December 31st of previous year		$ 3,339.45
INCOME		
Gross receipts from assessments	$ 24,325.67	
Gross survey, membership and policy fees	3,382.65	
Total assessments and fees	$ 27,708.32	
Total income		$ 27,708.32
Total assets and income		$ 31,047.77

DISBURSEMENTS		
Gross losses paid		$ 22,192.93
Net losses paid		$ 22,192.93
Adjusting expense	$ 1,396.90	
Fees retained by agents	3,482.65	
Expenses of agents	10.55	
Salaries and expenses of directors, officers and committees	886.40	
Salaries of office employes	300.00	
Rent	120.00	
Insurance department licenses and fees	10.00	
All other taxes—state	60.14	
Advertising, printing and stationery	143.25	
Telegraph, telephone, express and postage	116.00	
Other expenses, viz. (itemize):		
Examination fees	33.55	
Official bonds	48.00	
Miscellaneous	4.75	
Total expenses		$ 6,612.19
Total disbursements		$ 28,805.12
Ledger assets		2,242.65
		$ 31,047.77

LEDGER ASSETS

Cash deposited in banks	$ 2,202.65
Agents' balances representing business written subsequent to October 1st of current year.	40.00
Total ledger assets	$ 2,242.65

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st	2,842.30
Gross assets	$ 5,084.95

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	$ 2,842.30
Total admitted assets	$ 2,242.65

LIABILITIES

(None.)

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last truthfully and accurately entered on its books for and during the year ending upon that date?
Answer—Yes.
Does the association provide in its by-laws and specify in the policies the maximum liability of its members to it?
Answer—Yes.
Cost per thousand during the year?
Answer—$27.08.
Average cost per thousand during the past five years?
Answer—$18.02.
What salary was paid during the past year to each of the following officers?
Answer—President, $75.00; vice president, none; secretary, $600.00; treasurer, none; adjuster, $6.00 per day and expenses.
What, if any, commission was paid said officers in addition to such salary?
Answer—None.
Do you collect advance assessments?
Answer—No.

What amount of your risks are written for one year?
Answer—None.
What amount of your risks are written for five years?
Answer—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—$1,294,306.00.
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, 1919?
Answer—No basis rate.
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?
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 insure (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.

FARMERS' MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA OF DES MOINES, IOWA.

Organized March 4, 1893.
Scott Rutledge, President, Des Moines, Iowa.
W. A. Rutledge, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 410,578.55

INCOME

Gross receipts from assessments	$ 977,597.42	
Gross survey, membership and policy fees	9,165.00	
Total assessments and fees	$ 986,762.42	
Deduct: Returned on assessments	1,226.79	
Net assessments and fees	$ 985,535.63	
Interest on investments	11,230.77	
From all other sources, viz. (itemize): Balance received Canadian department after closing business in Canada	5,548.57	
Total income		$ 1,002,314.97
Total assets and income		$ 1,412,893.52

DISBURSEMENTS

Gross losses paid		$ 441,607.37
Net losses paid		$ 441,607.37
Adjusting expense	$ 11,024.65	
Legal expense on losses	160.60	
Commissions	216,668.82	
Fees retained by agents	9,164.00	
Salaries and expenses of directors, officers and committees	14,682.89	
Salaries of office employes	28,959.81	
Rent	2,108.97	
Insurance department licenses and fees and examination	5,743.04	
All other taxes	1,711.26	
Advertising, printing and stationery	9,027.18	
Telegraph, telephone, express and postage	4,602.33	
Other expenses, viz. (itemize):		
Collecting and expense	18,413.64	
Office supplies	587.72	
Furniture	1,039.72	
Insurance	7.20	
Auditing committee	50.00	
Protested and returned checks	1,035.40	
Miscellaneous items	947.75	
Loss and gain	14.00	
Total expenses		$ 325,948.98
Total disbursements		$ 767,556.35
Ledger assets		645,337.17
		$ 1,412,893.52

LEDGER ASSETS

Cash in office		$ 17,686.56
Cash deposited in banks		603,461.67
Other assets, viz. (itemize): U. S. Liberty Bonds		24,188.94
Total ledger assets		$ 645,337.17

LIABILITIES

Amount of claims reported but not adjusted		$ 500.00
Amount of claims resisted and in litigation		1,000.00
Total		$ 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 last 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—$16.69.
Average cost per thousand during the past five years?
Answer—$17.09.
What salary was paid during the past year to each of the following officers?
Answer—President, $6,600; vice president, none; secretary, $8,000.00; treasurer, none; adjuster, $6.00 to $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-law?

Answer—No.

What amount of your risks are written for one year?

Answer—Very few.

What amount of your risks are written for five years?

Answer—Nearly all.

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

Answer—$15,000.00 on two or three farms.

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

Answer—$52,464,034.00.

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, 1919?

Answer—Does not apply to hail associations.

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 insure (fire, hail, etc.)?

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—South Division, $17.00 per $1,000.00; North Division, $20.00 per $1,000.00.

FARMERS' STATE MUTUAL HAIL ASSOCIATION OF ESTHERVILLE, IOWA.

Organized June 4, 1898.

Mack J. Groves, President, Estherville, Iowa.

M. E. Groves, Secretary, Estherville, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 76,648.28
INCOME		
Gross receipts from assessments	$ 74,277.69	
Total assessments and fees	$ 74,277.69	
Interest	1,303.24	
Total income		$ 75,580.93
Total assets and income		$ 152,229.21
DISBURSEMENTS		
Gross losses paid		$ 26,128.93
Net losses paid		$ 26,128.93
Adjusting expense	$ 2,029.21	
Commissions	19,210.30	
Salaries and expenses of directors, officers and committees	7,200.00	
Salaries of office employes	6,085.00	

Rent	720.00	
Insurance department licenses and fees	28.00	
All other taxes	560.87	
Advertising, printing and stationery	631.10	
Telegraph, telephone, express and postage	523.39	
Other expenses, viz. (itemize):		
Heating	264.80	
Typewriter	100.00	
National Insurance Association dues	100.00	
Other incidental expense	331.65	
Total expenses		$ 37,784.32
Total disbursements		$ 63,913.25
Ledger assets		88,315.96
		$ 152,229.21

LEDGER ASSETS

Cash deposited in banks	$ 88,315.96	
Total ledger assets		$ 88,315.96

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st		$ 4,369.50
Furniture, fixtures and safes, $500.00; supplies, $500.00		1,000.00
Gross assets		$ 93,685.46

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to Nov. 1st	$ 4,369.50	
Furniture, fixtures, safes and supplies	1,000.00	
		$ 5,369.50
Total admitted assets		$ 88,315.96

LIABILITIES

(None.)

GENERAL INTERROGATORIES

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

Answer—Yes.

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

Answer—Yes.

Cost per thousand during the year?

Answer—$26.44.

Average cost per thousand during the past five years?

Answer—$20.53.

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

Answer—President, $4,800.00; vice president, none; secretary and treasurer, $2,400.00, adjuster, $600.00, $500.00.

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

Answer—None.

Do you collect advance assessments?

Answer—No.

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

Answer—Yes.

What amount of your risks are written for one year?

Answer—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—$1,200.00 on quarter is our rule.
Give amount of risks in force on which this year's assessment was made.
Answer—$2,771,527.00.
Have your books been kept open after the close of business December 31st last for the purpose of making any entry affecting this statement?
Answer—No.
Has the policy now used by the company been approved by the Commissioner of Insurance?
Answer—Yes.
Are the articles of organization and by-laws printed in full on the policy?
Answer—Yes.
What kinds of property does your association insure?
Answer—Growing crops.
What kind of risks does your association insure (fire, hail, etc.)?
Answer—Hail.
How many assessments did you make last year?
Answer—One.
What was the rate levied for each assessment?
Answer—Three per cent.

HAWKEYE MUTUAL HAIL INSURANCE ASSOCIATION OF FORT DODGE, IOWA.

Organized January 25, 1919.
J. H. Dailey, President, Fort Dodge, Iowa.
E. K. McElroy, Secretary, Fort Dodge, Iowa.

INCOME

Gross receipts from assessments	$ 15,520.08	
Gross survey, membership and policy fees	551.00	
Total assessments and fees	$ 16,071.08	
Money borrowed	8,000.00	
Total income		$ 24,071.08
Total assets and income		$ 24,071.08

DISBURSEMENTS

Gross losses paid		$ 5,979.25
Net losses paid		$ 5,979.25
Adjusting expense	$ 352.26	
Commissions	5,426.60	
Fees retained by agents	551.00	
Salaries and expenses of directors, officers and committees	345.50	
Salaries of office employes	931.00	
Rent and lights	321.00	
Insurance department licenses and fees	136.37	
Advertising, printing and stationery	437.30	
Telegraph, telephone, express and postage	155.52	
Interest on borrowed money	358.20	
Other expenses, viz.(itemize):		
Office supplies, $57.80; miscellaneous, $4.95.	62.75	
Furniture and fixtures	262.91	
Legal expense	310.00	
Bonds for officers	60.00	
Organizing expense	67.50	
Total expenses		$ 9,777.91
Borrowed money repaid		8,000.00
Total disbursements		$ 23,757.16
Ledger assets		313.92
		$ 24,071.08

LEDGER ASSETS

Cash in office	$ 313.92
Total ledger assets	$ 313.92

NON-LEDGER ASSETS

Unpaid assessments levied prior to October 1st	$ 3,238.56
Furniture, fixtures and safes, $235.00; supplies, $100.00	335.00
Gross assets	$ 3,887.48

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	$ 3,238.56	
Furniture, fixtures, safes and supplies	335.00	
		$ 3,573.56
Total admitted assets		$ 313.92

LIABILITIES

Unpaid salaries and commissions	$ 95.00
Total liabilities	$ 95.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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—$55.41.
What salary was paid during the past year to each of the following officers?
Answer—President, none; vice president, none; secretary, $280.00—28 days' work in office at $10.00 per day; adjuster, $10.00 per diem and actual expenses.
What, if any, commission was paid said officers in addition to such salary?
Answer—Secretary, $506.66.
Do you collect advance assessments?
Answer—No.
What amount of your risks are written for one year?
Answer—$5,100.00.
What amount of your risks are written for five years?
Answer—$783,810.00.
What is the largest gross amount insured in any one risk without any deduction for reinsurance?
Answer—$6,050 on several farms.
Give amount of risks in force on which this year's assessment was made.
Answer—$781,610.00.
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, 1919?
Answer—$18,758.64.
What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?
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—No.

What kinds of property does your association insure?

Answer—Growing crops.

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

Answer—Hail storm.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—2.4 per cent.

STANDARD MUTUAL HAIL INSURANCE ASSOCIATION OF DES MOINES, IOWA.

Organized November 10, 1898.
Forest Huttenlocher, President, Des Moines, Iowa.
C. V. Stanley, Secretary, Des Moines, Iowa.

FINANCIAL STATEMENT

Amount of ledger assets December 31st of previous year		$ 323.09
INCOME		
Gross receipts from assessments	$ 40,194.85	
Total assessments and fees	$ 40,194.85	
Deduct: Paid for reinsurance	84.00	
Net assessments and fees	$ 40,110.85	
Money borrowed	12,500.00	
From all other sources, viz. (itemize): Commission on reinsurance	22.40	
Total income		$ 52,633.25
Total assets and income		$ 52,956.34
DISBURSEMENTS		
Gross losses paid		$ 23,529.00
Net losses paid		$ 23,529.00
Adjusting expense	$ 249.09	
Legal expense on losses	235.00	
Commissions	6,234.75	
Salaries of agents	1,587.75	
Expenses of agents	1,152.30	
Salaries and expenses of directors, officers and committees	3,498.69	
Salaries of office employes	993.00	
Rent	300.00	
Insurance department licenses and fees	68.00	
All other taxes	89.79	
Advertising, printing and stationery	381.08	
Telegraph, telephone, express and postage	316.99	
Interest on borrowed money	506.58	
Other expenses, viz. (itemize):		
Expense	151.40	
Collections	497.16	
Reincorporation examination by insurance department	47.70	
Bonds	55.50	
Typewriter, filing cabinet and office supplies	214.29	
National Convention expense	25.00	
Sing	2.00	
Total expenses		$ 16,606.88

Borrowed money repaid		$ 12,500.00
Total disbursements		$ 52,635.88
Ledger assets		320.46
		$ 52,956.34

LEDGER ASSETS

Cash in office	$ 19.28
Cash deposited in banks	161.07
Agents' balances representing business written prior to October 1st of current year	140.11
Total ledger assets	$ 320.46

NON-LEDGER ASSETS

Unpaid assessments levied prior to November 1st	$ 5,950.94
Gross assets	$ 6,271.40

DEDUCT ASSETS NOT ADMITTED

Unpaid assessments levied prior to November 1st	$ 5,950.94
Total admitted assets	$ 320.46

LIABILITIES

Amount of claims reported but not adjusted	$ 300.00
Borrowed money	2,000.00
Total liabilities	$ 2,300.00

GENERAL INTERROGATORIES

Were all the transactions of which notice had been received at the home office at the close of business December 31st last 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 in any one year.

Cost per thousand during the year?

Answer—$30.34.

Average cost per thousand during the past five years?

Answer—$32.00.

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.

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—$23,055.00.

What amount of your risks are written for five years?

Answer—Balance.

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

Answer—$5,600.00 on a section.

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

Answer—$1,449,000.00.

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, 1919?

Answer—Four per cent would net about $50,000.00.

What is the amount of one annual assessment, at the basis rate, on all reinsurance in force December 31, 1919?

Answer—None.

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 insure (fire, hail, etc.)?

Answer—Hail.

How many assessments did you make last year?

Answer—One.

What was the rate levied for each assessment?

Answer—Three per cent.

CASUALTY INSURANCE BUSINESS

AND

ASSESSMENT ACCIDENT ASSOCIATIONS

1919

SUMMARY OF REPORTS TO THE COMMISSIONER OF INSURANCE ON THE BUSINESS OF THE YEAR 1919

TABLE 23—CASUALTY INSURANCE COMPANIES.—NAME, CAPITAL STOCK, OFFICERS, ETC.

No.	Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in Business
	IOWA COMPANIES							
1	*American Bonding & Cas. Co..	Sioux City, Iowa.....	June, 1916	Jan., 1917	$ 750,000.00	Gus. A. Elbow.....	E. A. Westerfield....	3
2	Bankers' Accident Ins. Co.....	Des Moines, Iowa.....	March, 1893	May, 1893	100,000.00	F. L. Miner.....	J. A. Kizer.....	26
3	Employers' Mut. Cas. Assn.....	Des Moines, Iowa.....	March, 1911	June, 1913	None	John A. Gunn.....	John A. Eddy.....	6
4	Farmers' Live Stock Ins. Co....	Des Moines, Iowa.....	Nov., 1917	Aug., 1918	218,450.00	J. Vander Meide.....	I. J. Ketman.....	1
5	Great Western Accident Ins. Co..	Des Moines, Iowa.....	June, 1914	Aug., 1914	100,000.00	H. B. Hawley.....	R. G. Emery.....	5
6	Inter-State Liability Ins. Co.....	Rock Rapids, Iowa....	Sept., 1919	Oct., 1919	200,000.00	N. Hampe	E. A. Tonne.....	----
7	Iowa Bonding & Casualty Co....	Des Moines, Iowa.....	May, 1917	March, 1918	1,000,000.00	Emory H. English....	Joel Tuttle	1
8	Iowa Mutual Liability Ins. Co....	Cedar Rapids, Iowa...	Sept., 1909	Dec., 1909	None	R. Lord	H. L. Nehls.....	10
9	Iowa State Live Stock Ins. Co....	Des Moines, Iowa.....	Nov., 1913	Feb., 1915	101,450.00	Wm. Crownover	J. Louis Diss.....	4
10	National Live Stock Ins. Co.....	Des Moines, Iowa.....	Dec., 1916	Jan., 1918	100,000.00	F. F. Parker.....	H. H. Rosebrook.....	2
11	Southern Surety Company.....	Des Moines, Iowa.....	Feb., 1918	Feb., 1918	1,000,000.00	C. S. Cobb.....	E. G. Davis.....	1
	Total Iowa Companies.....	----------	----------	----------	$ 3,569,900.00			
	OTHER THAN IOWA COS.							
1	Aetna Casualty & Surety Co....	Hartford, Conn.	May, 1883	May, 1907	$ 2,000,000.00	Morgan G. Bulkeley..	D. N. Gage.....	12
2	Aetna Life Ins. Co. (Acc.Dept.).	Hartford, Conn.	June, 1820	Oct., 1850	†5,000,000.00	Morgan G. Bulkeley..	C. E. Gilbert.....	69
3	American Credit Indemnity Co..	St. Louis, Mo.....	April, 1893	May, 1893	350,000.00	E. M. Treat.....	Jos. J. Gross.....	26
4	American Indemnity Co.....	Galveston, Tex.	April, 1913	April, 1913	500,000.00	Sealy Hutchings	Geo. Sealy	6
5	American Old Line Ins. Co.....	Lincoln, Neb.	1903	1903	100,000.00	W. A. Rankins.....	M. D. Hatch.....	16
6	American Mut. Liability Ins. Co.	Boston, Mass.	March, 1887	Oct., 1887	None	Charles E. Hodges...	Donald B. Ward.....	32
7	American Reinsurance Co.....	Huntingdon, Pa.	March, 1917	April, 1917	500,000.00	C. H. Miller.....	R. M. Watson.....	2
8	American Surety Co. of N. Y....	New York, N. Y.....	April, 1884	April, 1884	5,000,000.00	F. W. Lafrentz.....	C. W. Goetchius.....	35
9	Bankers' Automobile Ins. Co....	Lincoln, Neb.	April, 1917	June, 1917	288,400.00	Chas. Maixner	F. P. Dwiggins.....	2
10	Bankers' Casualty Co.....	Minneapolis, Minn....	Oct., 1906	Dec., 1906	135,000.00	R. B. Beson.....	S. L. Beson.....	13
11	Builders' & Mnfrs. Mut. Cas.Co.	Chicago, Ill.	Dec., 1914	Jan., 1915	None	Andrew Lanquist	Otto C. Holtz.....	4
12	Capital Live Stock Ins. Co.....	Topeka, Kan.	July, 1914	July, 1914	239,700.00	J. C. Mohler.....	F. B. Elliott.....	5
13	Chicago Bonding & Ins. Co.....	Chicago, Ill.	Aug., 1912	Nov., 1912	See combined	report under American	Bonding and Casualty	Co.
14	Columb'n Nat'l L.I.Co.,Ac.Dept.	Boston, Mass.	June, 1902	Sept., 1902	†1,000,000.00	Arthur E. Childs.....	William H. Brown....	17
15	Continental Casualty Co.....	Chicago, Ill.	Nov., 1897	Dec., 1897	600,000.00	H. G. B. Alexander..	W. H. Betts.....	22

16	Employers' Indemnity Corp.....	Kansas City, Mo.....	Jan., 1914	July, 1914	700,000.00	E. G. Trimble.....	John Woodhead	5
17	Equitable Accident Co.....	Boston, Mass.	Dec., 1901	Jan., 1902	100,000.00	Charles M. Goodnow..	James W. Blunt.....	18
18	Equitable L.A.Soc.of U.S.,Ac.D.	New York, N. Y.....	July, 1859	July, 1859	† 100,000.00	W. A. Day.....	Wm. Alexander	60
19	Federal Casualty Co.....	Detroit, Mich.	March, 1906	May, 1906	200,000.00	V. D. Cliff.....	M. M. Cliff.....	14
20	Federal L. Ins. Co. (Acc. Dept.)	Chicago, Ill.	Sept., 1899	May, 1900	† 300,000.00	Isaac Miller Hamilton	Wm. E. Brimstin....	19
21	Fidelity & Casualty Co. of N.Y.	New York, N. Y.....	March, 1876	May, 1876	1,000,000.00	Robert J. Hillas.....	Theodore E. Gaty....	43
22	Fidelity & Deposit Co. of Md..	Baltimore, Md.	Feb., 1890	June, 1890	3,000,000.00	Edwin Warfield	Robert S. Hart.....	29
23	Georgia Casualty Co.....	Macon, Ga.	April, 1909	Aug., 1909	300,540.00	W. E. Small.....	E. P. Amerine.....	10
24	Globe Indemnity Co.....	New York, N. Y.....	June, 1911	Dec., 1911	750,000.00	A. Duncan Reid.....	F. H. Kinksbury....	8
25	Great Eastern Casualty Co.....	New York, N. Y.....	Dec., 1892	Jan., 1893	350,000.00	Louis J. Reckford....	Thomas H. Darling..	27
26	Hartford Acc. F. & Indem. Co.	Hartford, Conn.	Aug., 1913	Aug., 1913	1,000,000.00	R. M. Bissell.....	Jas. L. D. Kearney..	5
27	Hartford Live Stock Ins. Co....	New York, N. Y.....	Aug., 1916	Aug., 1916	500,000.00	R. M. Bissell.....	Jas. L. D. Kearney..	3
28	Hartford St. Boiler Insp.& I.Co.	Hartford, Conn.	June, 1866	Oct., 1866	2,000,000.00	Charles S. Blake.....	Wm. R. C. Corson...	52
29	Integrity Mutual Casualty Co....	Chicago, Ill.	Oct., 1911	Feb., 1912	None	J. C. Adderly.....	W. H. Adderly.....	7
30	Inter-State Casualty Co.....	Birmingham, Ala.	April, 1909	Feb., 1910	300,000.00	J. T. Stokely.....	D. B. Lightner.....	9
31	Lion Bonding & Surety Co.....	Omaha, Neb.	Nov., 1907	Nov., 1907	600,000.00	E. R. Turney.....	H. C. Leigh.....	12
32	Lloyds' Plate Glass Ins. Co.....	New York, N. Y.....	May, 1882	Sept., 1882	250,000.00	William F. Woods....	C. E. W. Chambers	36
33	London & Lan. Ind. Co. of A....	New York, N. Y.....	June, 1915	June, 1915	750,000.00	A. T. Mellwaine, Jr.	George C. Howie....	4
34	Loyal Protective Ins. Co.....	Boston, Mass.	July, 1909	Aug., 1909	100,000.00	S. Augustus Allen....	Francis R. Parks....	9
35	Maryland Assur. Corp.....	Baltimore, Md.	Sept., 1917	Jan., 1918	† 600,000.00	John F. Stone.....	Harry C. Michael....	2
36	Maryland Casualty Co.....	Baltimore, Md.	Feb., 1898	March, 1898	2,000,000.00	John F. Stone.....	John A. Hartman....	21
37	Masonic Prot. Assn.....	Worcester, Mass.	June, 1895	June, 1895	100,000.00	Francis A. Harrington	Lemuel G. Hodgkins	24
38	Mass. Bonding & Ins. Co.....	Boston, Mass.	July, 1907	Nov., 1907	1,500,000.00	T. J. Falvey.....	John F. Burnett.....	11
39	Medical Prot. Co.....	Ft. Wayne, Ind.....	Dec., 1909	Jan., 1910	200,000.00	Louis Fox	Byron H. Somers....	9
40	Merchant's Life & Cas. Co.....	Minneapolis, Minn. ..	June, 1908	July, 1908	100,000.00	John E. Burchard....	Gage Mose	10
41	Metropolitan Casualty Ins. Co..	New York, N. Y.....	April, 1874	April, 1874	200,000.00	Eugene H. Winslow..	S. Wm. Burton.....	45
42	Metropolitan L. I.Co.,Acc.Dept.	New York, N. Y.....	May, 1866	Jan., 1867	None	Haley Fiske	James S. Roberts....	53
43	National Life of U. S. A.....	Chicago, Ill.	July, 1868	Aug., 1868	† 500,000.00	A. M. Johnson.....	Robert D. Lay.....	50
44	National Surety Co.....	New York, N. Y.....	Feb., 1897	June, 1897	5,000,000.00	Wm. B. Joyce.....	Hubert J. Hewitt....	22
45	Nebraska Live Stock Ins. Co....	Omaha, Neb.	Feb., 1916	July, 1917	175,625.00	W. B. Howard.....	Carl F. Swanland....	2
46	New Amsterdam Casualty Co.....	New York, N. Y.....	Dec., 1898	Jan., 1899	1,250,000.00	J. Arthur Nelson.....	Sifford Pearre	21
47	New York Plate Glass Ins. Co....	New York, N. Y.....		1891	March, 1891	300,000.00	Major A. White.....	J. Carrell French....	29
48	North Amer. Acedt. Ins. Co.....	Chicago, Ill.	May, 1886	June, 1886	200,000.00	E. C. Waller.....	A. E. Forrest.....	33
49	Old Line L. I. Co. (Acc. Dept.)	Milwaukee, Wis.	Feb., 1910	April, 1910	† 672,635.00	R. F. Fry.....	Jno. E. Reilly.....	9
50	Pacific Mut. L. I.Co.(Acc.Dept.)	Los Angeles, Cal.....	Dec., 1867	May, 1885	†1,200,000.00	George I. Cochran....	C. I. D. Moore.....	34
51	Physicians' Indemnity Assn.....	Ft. Scott, Kan.		1917	Sept., 1917	None	O. P. Davis.....	Oscar Rice	2
52	Preferred Acc'dt Ins. Co.....	New York, N. Y.....	March, 1893	May, 1893	700,000.00	Kimball C. Atwood...	Wilfred C. Potter....	26
53	Reliance L. Ins. Co. (Acc.Dept.)	Pittsburgh, Pa.	March, 1903	May, 1903	†1,000,000.00	James H. Reed.....	H. G. Scott.....	16
54	Ridgely Protective Assn.....	Worcester, Mass.	Dec., 1907	Dec., 1907	100,000.00	Austin A. Heath.....	Harry L. Peabody..	12
55	Royal Indemnity Co.....	New York, N. Y.....	Sept., 1910	Feb., 1911	1,000,000.00	Charles H. Holland...	William Mackintosh..	9

TABLE NO. 23—Continued.

No.	Name of Company	Home Office	Incorporated	Commenced Business	Capital Stock	Name of President	Name of Secretary	Years in business
56	Security Mut. Casualty Co.	Chicago, Ill.	Sept., 1913	Sept., 1913	None	Edwin L. Ward	Henry Veeder	6
57	Standard Acedt. Ins. Co.	Detroit, Mich.	May, 1884	Aug., 1884	1,000,000.00	Lem W. Bowen	Charles C. Bowen	35
58	Standard Live Stock Ins. Co.	Indianapolis, Ind.	March, 1911	Jan., 1912	250,000.00	Warren F. McCray	Frank I. Grubbs	8
59	Travelers' Indemnity Co.	Hartford, Conn.	March, 1903	May, 1906	1,000,000.00	Louis F. Butler	James H. Coburn	13
60	Travelers' Ins. Co. (Acc. Dept.)	Hartford, Conn.	June, 1863	April, 1864	†6,000,000.00	Louis F. Butler	James L. Howard	55
61	United States Casualty Co.	New York, N. Y.	May, 1895	May, 1895	500,000.00	Edson S. Lott	D. G. Luckett	24
62	United States Fid. & Guar. Co.	Baltimore, Md.	March, 1896	Aug., 1896	4,500,000.00	John R. Bland	R. Howard Bland	23
63	Western Auto Indemnity Assn.	Fort Scott, Kan.	March, 1911	March, 1911	None	W. E. Brooks	Oscar Rice	2
64	Western Casualty Co.	Chicago, Ill.	Dec., 1914	Jan., 1915	250,000.00	A. Watson Armour	Geo. M. Willetts	5
65	Western Live Stock Ins. Co.	Peoria, Ill.	Dec., 1911	March, 1913	225,000.00	Clifford Ireland	Bert Buckly	7
	Total other than Iowa Co.s				$58,536,900.00			
	OTHER THAN U.S. COMPANIES	U. S. Office				United States Manager		
	Employers' Liab. A.Corp.U.S.B.	Boston, Mass.	Oct., 1880	April, 1881	200,000.00	Samuel Appleton		38
	European Acc. Ins. Co. U.S.B.	New York, N. Y.	May, 1911	Sept., 1911	200,000.00	Fester, Fothergill & Hartung		8
	Genl. Acc. F.& L.A.Corp.U.S.B.	Philadelphia, Pa.	Feb., 1891	March, 1899	400,000.00	Frederick Richardson		20
	Guarantee Co. of No. America	Montreal, Can.	1851	1872	304,600.00	Henry E. Rawlings (Pres.)		47
	London Guar. & Acc, Co.U.S.B.	Chicago, Ill.	1869	1892	250,000.00	F. W. Lawson		27
	Norwegian Globe Ins. Co.U.S.B.	New York, N. Y.	Aug., 1911	Aug., 1911	800,000.00	Robert Van Iderstine		7
	Ocean Acc. & Guar. Corp.U.S.B.	New York, N. Y.	Dec., 1871	Aug., 1895	800,000.00	Charles H. Neely		23
	Zurich Genl. Acc. & Liab. Ins. Co., Ltd., U. S. B.	Chicago, Ill.	1872	Jan., 1913	250,000.00	Harold W. Litton		7
	Total other than U. S. Co.s				$ 3,204,600.00			
	Total all Casualty Companies				$65,311,400.00			

* Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co.
† Combined capital of all departments.

TABLE NO. 24—CASUALTY INSURANCE COMPANIES.

—PRINCIPAL ITEMS OF BUSINESS.

Name of Company	Income			Disbursements		Net Premiums in Force December 31	Financial Condition Dec. 31, 1919			Date of Admission to Iowa
	Premiums	All Other	Total	To Policyholders for Losses	Expense and Other	Total		Admitted Assets	Liabilities	Surplus	
IOWA COMPANIES											
†American Bonding and Casualty Co.	$ 2,400,926.25	$ 179,864.70	$ 2,580,790.95	$ 1,036,525.73	$ 1,437,536.26	$ 2,474,061.99	$ 2,150,312.66	$ 3,116,325.77	$ 2,867,604.15	$ 248,721.62	Jan. 10, 1917
Bankers' Accident Company	531,577.17	16,107.69	547,684.86	214,965.67	264,144.58	479,110.25	401,962.20	362,243.49	331,939.28	30,304.21	July 1, 1914
Employers' Mut. Casualty Assn.	122,559.99	4,606.09	127,166.08	53,731.98	27,369.37	81,100.45	51,674.98	152,280.96	44,719.98	107,560.98	June 12, 1912
Farmers' Live Stock Ins. Co.	135,590.46	102,910.30	238,500.76	41,822.54	78,410.81	120,233.35	100,126.60	309,396.82	263,098.17	106,298.65	Aug. 29, 1918
Great Western Accident Ins. Co.	595,855.41	120,598.91	716,454.32	245,851.71	431,840.13	677,691.84	342,231.17	466,350.73	371,821.00	94,538.73	Aug. 1, 1914
Inter-State Liability Ins. Co.	6,884.60	100,000.00	106,884.00	None	22,518.32	22,518.32	6,884.00	286,315.68	204,055.10	82,260.58	Oct. 27, 1919
Iowa Bonding and Casualty Co.	634,192.79	72,070.37	706,263.16	113,059.19	235,595.79	348,654.98	623,091.43	1,850,571.48	1,479,409.38	371,162.10	Mar. 7, 1918
Iowa Mutual Liability Ins. Co.	393,666.03	9,319.60	402,985.63	113,498.37	167,494.11	280,992.48	299,366.14	360,207.13	213,158.27	147,048.86	Dec. 29, 1909
Iowa State Live Stock Ins. Co.	259,341.26	17,048.35	276,389.61	143,619.32	147,651.48	290,671.00	190,661.96	241,028.36	219,063.49	21,964.87	Feb. 8, 1915
National Live Stock Ins. Co.	164,326.97	54,963.64	219,380.61	49,726.24	152,017.48	201,743.72	122,887.15	166,964.20	161,304.88	5,659.32	Jan. 15, 1918
Southern Surety Co.	3,598,478.11	259,748.02	3,858,226.13	985,360.99	1,714,072.01	2,629,433.00	2,607,325.66	3,807,892.65	3,243,053.40	564,840.25	Feb. 27, 1918
Total of Iowa Companies	$ 8,843,468.44	$ 937,257.67	$ 9,780,726.11	$ 2,998,161.04	$ 4,678,050.34	$ 7,676,211.38	$ 6,986,223.95	$ 11,179,587.27	$ 9,389,227.10	$ 1,780,360.17	
OTHER THAN IOWA COMPANIES											
Aetna Casualty and Surety Co.	$ 8,963,745.28	$ 463,834.15	$ 9,427,579.43	$ 3,636,073.96	$ 4,557,794.25	$ 8,193,868.21	$ 8,242,655.04	$ 13,993,116.94	$ 10,527,913.07	$ 3,465,203.87	Oct. 29, 1907
Aetna Life Ins. Co. (Acedt. Dept.)	21,416,949.83	1,197,012.55	22,613,962.38	7,978,971.31	9,810,304.05	17,789,275.36	*13,296,559.16	163,097,712.46	150,642,439.85	12,455,272.61	July 11, 1870
American Credit Indemnity Co.	1,047,110.44	123,210.42	1,170,320.86	39,989.71	679,773.76	719,763.47	1,004,986.90	2,474,661.50	1,821,336.03	653,325.47	July 9, 1902
American Indemnity Co.	1,046,995.50	167,212.12	1,214,207.62	404,339.25	498,826.26	903,156.51	913,424.72	1,969,837.30	1,373,727.84	426,109.46	Oct. 28, 1916
American Old Line Ins. Co.	185,128.32	15,378.47	200,506.79	68,854.45	128,683.31	197,537.76	185,128.32	280,325.88	238,870.60	41,455.28	Dec. 8, 1915
American Mut. Liability Ins. Co.	7,543,380.33	361,145.36	7,904,525.69	2,246,450.34	3,403,275.01	5,649,725.35	5,495,157.19	8,653,769.11	7,629,559.90	1,024,209.21	Mar. 25, 1919
American Reinsurance Company	261,896.62	141,262.91	403,159.53	29,021.69	167,590.59	196,612.28	106,992.80	1,356,964.15	998,558.83	358,405.32	June 18, 1919
American Surety Co. of New York	6,007,544.09	961,738.64	6,969,282.73	1,038,146.04	4,635,464.19	5,673,610.23	7,382,343.64	12,783,395.59	11,501,311.77	1,282,083.82	Jan. 28, 1887
Bankers' Automobile Ins. Co.	193,709.84	79,455.06	273,164.90	40,399.96	118,871.12	159,271.08	239,780.68	546,987.55	425,533.25	121,454.30	Nov. 11, 1919
Bankers' Casualty Company	364,762.13	75,763.33	440,525.46	160,493.63	267,805.12	428,298.75	256,483.99	293,195.75	221,834.67	‡ 28,638.92	July 27, 1915
Builders' & Manufacturers' Mut. Casualty Co.	170,063.95	7,683.88	177,747.83	44,107.28	57,950.16	102,057.44	444,312.15	171,462.80	44,725.22	126,737.67	June 5, 1919
Capital Live Stock Ins. Co.	237,808.94	38,478.75	276,287.69	104,829.89	140,873.02	245,694.51	202,873.02	508,453.16	355,839.09	152,614.07	Dec. 13, 1917
Chicago Bonding and Insurance Co.	See combined report under		American Bonding and Casualty Co.								
Columbian Nat'l Life Ins. Co. (Acedt. Dept.)*	436,438.63	4,178,840.79	4,615,279.42	162,999.34	2,863,749.73	3,026,749.07	354,063.50	16,860,159.30	16,632,965.26	227,194.04	Apr. 19, 1918
Continental Casualty Co.	6,900,842.50	344,106.83	7,244,949.33	2,564,167.86	3,464,299.32	6,028,467.18	4,233,573.79	5,154,153.50	4,754,153.50	400,000.00	Feb. 1, 1900
Employers' Indemnity Corporation	1,145,646.20	333,760.49	1,479,406.69	408,382.78	743,592.16	1,151,984.94	606,090.01	1,605,627.20	1,299,498.92	306,128.28	July 3, 1916
Equitable Accident Company	6,957.92	59,060.42	66,018.34	3,862.80	50,645.59	54,508.39	10,341.00	165,315.59	112,094.59	53,221.00	June 13, 1919
Equitable Life Assur. Soc. of U. S. (Acc. Dept.)*	313,674.66	114,392,985.44	114,706,660.10	31,605.92	119,787,823.43	119,819,429.35	*295,781.38	569,423,919.39	582,300,511.13	17,123,408.26	Apr. 1, 1919
Federal Casualty Company	408,052.64	58,103.50	466,156.14	151,450.81	281,088.86	432,539.67	27,393.06	476,921.21	284,643.06	192,278.15	July 23, 1910
Federal Life Ins. Co., (Acedt. Dept.)*	465,763.42	1,332,769.31	1,798,532.73	198,070.54	1,321,711.02	1,519,781.56	234,127.32	4,641,049.25	4,603,419.03	37,630.22	Nov. 6, 1916
Fidelity and Casualty Co. of New York	15,775,608.42	1,015,805.74	16,791,414.16	5,866,094.87	7,873,064.31	13,739,159.18	15,538,912.14	19,874,289.31	17,807,696.37	2,066,592.94	Feb. 2, 1897
Fidelity and Deposit Co. of Maryland	5,308,379.35	1,432,753.63	6,741,132.98	1,249,984.90	4,850,477.69	6,100,462.59	5,626,749.21	11,878,918.03	9,604,536.78	2,274,381.25	Mar. 11, 1895
Georgia Casualty Co.	2,345,584.16	101,380.05	2,446,964.21	1,291,936.93	1,146,193.30	2,438,130.23	1,621,083.45	2,200,345.29	1,985,373.80	214,971.49	Oct. 2, 1917
Globe Indemnity Company	7,955,534.16	325,570.70	8,281,104.86	2,723,549.96	3,385,074.61	6,108,624.54	6,861,394.40	10,394,572.49	9,381,916.22	1,012,657.27	Feb. 5, 1912
Great Eastern Casualty Company	1,419,063.85	68,035.68	1,487,099.53	572,951.69	705,151.33	1,278,103.02	1,182,616.86	1,647,438.32	1,492,870.25	154,568.07	Aug. 13, 1906
Hartford Accident and Indemnity Co.	8,042,640.55	446,015.02	8,488,655.57	2,752,255.71	3,358,787.52	6,111,043.23	6,206,356.89	9,393,490.92	8,130,892.25	1,262,598.67	Dec. 20, 1913
Hartford Live Stock Ins. Co.	288,911.11	310,831.67	599,742.78	110,978.37	95,071.61	206,049.98	280,488.04	1,092,068.05	672,947.51	419,120.54	Dec. 15, 1916
Hartford Steam Boiler Insp. & Ins. Co.	2,594,024.87	432,441.03	3,026,465.90	209,380.60	2,251,856.20	2,461,236.80	6,972,046.12	8,314,216.48	6,292,863.14	2,021,353.34	Jan. 29, 1897
Integrity Mutual Casualty Company	1,268,718.49	177,720.14	1,436,438.63	411,709.42	715,635.51	1,127,344.93	672,992.76	1,077,861.71	791,966.58	285,895.13	Apr. 8, 1918
Inter-State Casualty Company	640,800.71	48,900.81	689,701.52	266,978.39	288,729.45	555,707.84	298,788.96	888,307.52	765,558.69	122,748.83	June 17, 1914
Lloyd's Plate Glass Insurace Company	731,403.63	187,246.27	918,649.90	82,044.06	665,023.34	747,067.34	720,429.48	1,279,782.60	1,099,600.36	180,182.24	Jan. 19, 1911
Lion Bonding and Surety Company	903,367.93	51,741.73	955,109.66	375,042.76	491,372.24	866,415.00	960,886.46	1,057,429.21	890,423.49	167,005.82	July 6, 1886
London & Lancashire Indem. Co. of America	1,404,770.81	101,055.40	1,505,826.21	476,818.05	686,737.18	1,163,555.23	1,680,618.45	2,925,662.12	2,623,244.47	302,417.65	Oct. 22, 1915
Loyal Protective Insurance Company	722,347.71	115,528.08	837,875.79	395,454.01	372,903.68	768,357.69	214,296.00	611,650.35	406,422.56	205,227.79	Aug. 7, 1916
Maryland Assurance Corporation*	1,719,168.10	562,695.67	2,281,863.77	903,110.65	1,025,211.84	1,928,322.49	*1,587,780.27	1,873,570.10	1,739,743.49	133,826.61	Jan. 1, 1918
Maryland Assurance Corporation*	19,134,199.34	923,919.00	20,058,118.94	7,097,925.31	8,526,355.64	15,624,280.95	12,926,757.24	21,690,046.56	19,535,442.07	2,154,604.49	June 30, 1906
Masonic Protective Association	1,583,170.91	319,269.43	1,902,500.34	809,440.70	805,337.52	1,614,778.22	714,250.82	1,015,423.15	866,835.47	151,587.68	Dec. 10, 1914
Massachusetts Bonding and Ins. Co.	5,827,990.80	424,115.84	6,252,106.64	2,368,809.23	3,133,694.95	5,502,504.18	4,290,162.11	6,238,919.86	5,606,006.11	632,913.75	Mar. 13, 1908
Medical Protective Company	374,432.55	30,738.34	405,170.89	104,636.74	186,532.38	291,169.12	309,594.09	729,338.85	567,644.65	161,694.20	July 1, 1919
Merchants' Life and Casualty Co.	202,002.86	71,668.26	273,671.12	72,027.53	203,558.56	275,586.11	82,725.87	240,318.34	155,045.64	85,272.70	Aug. 14, 1915

TABLE NO. 24

Name of Company	Income				Disbursements		Net Premiums in Force December 31	Financial Condition Dec. 31, 1919			Date of Admission to Iowa
	Premiums	All Other	Total	To Policyholders for Losses	Expense and Other	Total		Admitted Assets	Liabilities	Surplus	
Metropolitan Casualty Insurance Co	1,172,454.02	64,102.38	1,236,556.40	488,619.12	624,867.83	1,113,486.95	1,159,270.77	1,081,948.74	966,478.56	115,470.18	Feb. 20, 1880
Metropolitan Life Ins. Co. (Accdt. Dept.)*	419,245.60	254,309,697.29	254,728,942.89	206,513.34	168,881,025.51	169,177,538.85	*40,100.34	864,821,824.55	835,736,487.38	29,085,337.17	Apr. 11, 1895
National Life of U. S. of A. (Accdt. Dept.)*	1,855,225.41	4,466,050.67	6,321,276.08	612,710.77	4,887,150.42	5,499,861.19	*76,005.24	17,436,791.37	17,230,685.46	206,105.91	Feb. 12, 1900
National Surety Company	8,108,564.63	2,732,280.63	10,840,845.26	1,969,249.09	6,783,711.50	8,752,960.59	9,208,742.29	19,308,922.06	13,808,691.18	5,500,230.88	Mar. 25, 1893
Nebraska Live Stock Insurance Co	75,629.83	17,301.00	92,921.83	38,884.18	43,999.56	82,883.74	61,030.74	314,284.16	212,540.20	101,743.96	July 8, 1919
New Amsterdam Casualty Company	5,026,993.12	932,843.39	5,959,836.51	1,961,421.18	2,257,164.62	4,218,585.80	3,840,979.25	6,234,378.47	5,834,378.47	400,000.00	July 8, 1889
New York Plate Glass Ins. Co	1,190,998.72	188,074.60	1,379,073.32	617,561.67	646,432.26	1,263,934.03	1,217,265.55	1,236,471.85	1,093,253.50	143,218.35	Aug. 10, 1891
North American Accdt. Ins. Co	1,682,790.52	104,229.86	1,787,020.38	747,692.97	1,016,424.44	1,764,118.41	647,232.57	902,081.73	729,947.47	172,134.26	Mar. 1, 1904
Old Line Life Ins. Co. (Accdt. Dept.)	80,643.34	6,779.42	86,822.76	29,147.22	49,403.11	78,550.33	*30,553.21	2,341,455.16	2,139,001.90	202,453.26	
Pacific Mut. Life Ins. Co. (Accdt. Dept.)	2,492,843.62	172,186.89	2,665,030.51	772,216.55	1,586,294.87	2,358,511.42	*1,998,955.68	50,641,994.27	49,513,720.56	1,127,973.71	Apr. 30, 1887
Physicians' Indemnity Assn	5,966.00	7,786.41	11,752.41	None	2,305.55	2,305.55	3,112.00	12,194.26	1,657.00	10,537.26	Oct. 29, 1919
Preferred Accident Ins. Co	3,985,460.25	214,783.23	4,200,243.48	1,516,144.67	1,908,884.64	3,515,029.31	3,939,855.56	6,123,433.89	5,123,433.89	1,000,000.00	Oct. 14, 1897
Reliance Life Ins. Co. (Accdt. Dept.)	226,991.21	60,633.59	287,624.80	71,746.66	140,723.08	212,469.14	*224,991.92	10,947,924.96	10,673,168.67	274,756.29	Aug. 13, 1906
Sidgely Protective Assn	804,779.03	153,033.43	957,812.46	507,559.94	441,356.51	948,916.45	265,031.75	501,638.30	385,108.26	116,530.04	Dec. 15, 1913
Royal Indemnity Company	8,277,304.83	315,500.52	8,592,805.35	2,963,334.66	3,242,983.55	6,206,317.60	6,626,019.28	10,650,948.18	9,219,717.04	1,431,231.14	Apr. 17, 1911
Security Mutual Casualty Company	3,006,370.87	135,734.88	3,142,105.75	471,993.89	743,586.46	1,215,580.35	437,180.24	4,733,964.24	2,763,863.40	1,970,099.84	Sept. 19, 1916
Standard Accident Insurance Co	8,414,989.47	586,403.37	9,001,392.84	3,230,006.16	3,709,703.89	6,939,710.05	5,922,509.56	11,281,168.73	9,630,264.56	1,650,904.17	Jan. 28, 1897
Standard Live Stock Ins. Co	156,168.33	22,004.71	172,173.04	72,861.03	84,529.96	157,390.99	123,599.47	428,305.20	326,792.69	101,512.51	Apr. 16, 1913
Travelers' Indemnity Company	6,043,475.57	229,573.51	6,273,049.08	2,279,424.81	3,444,459.97	5,723,884.78	6,183,380.58	5,881,263.54	5,455,501.60	425,761.94	May 15, 1908
Travelers' Insurance Co. (Accdt. Dept.)	37,182,949.74	12,244,790.57	49,427,740.31	14,396,698.68	27,115,936.86	41,509,635.54	*22,872,362.72	170,579,918.49	161,382,066.04	9,197,852.45	Jan. 25, 1876
United States Casualty Company	4,461,587.37	294,096.73	4,755,684.10	1,962,300.28	2,282,267.25	4,244,567.53	3,842,696.82	5,294,430.07	4,769,430.07	525,000.00	Feb. 2, 1897
United States Fidelity & Guaranty Co	19,610,375.60	2,987,658.50	22,598,034.10	6,994,353.69	9,753,095.73	16,747,449.42	15,579,342.00	25,751,586.38	21,781,195.98	3,970,390.40	Jan. 21, 1897
Western Auto Indemnity Assn	435,172.05	10,585.33	445,757.38	99,947.10	231,966.06	331,913.16	255,764.51	334,784.67	199,448.17	135,336.50	Aug. 4, 1916
Western Casualty Company	2,014,703.34	62,024.00	2,076,727.34	370,558.56	1,159,352.75	1,529,911.71	988,795.20	2,278,894.45	2,148,374.76	130,519.72	July 19, 1918
Western Live Stock Insurance Co	92,869.63	19,054.31	111,923.94	89,868.48	91,726.20	181,534.68	None	355,873.60	257,505.38	98,368.22	Feb. 28, 1914
Total of other than Iowa Companies	$252,164,544.65	$411,866,504.73	$663,981,049.38	$ 90,011,084.26	$434,966,243.09	$524,977,277.35	$197,882,274.74	$2,158,389,849.43	$2,047,868,677.61	$ 110,521,171.82	
OTHER THAN U. S. COMPANIES											
Employers' Liab. Assur. Corp., U. S. B	$ 21,618,538.03	$ 800,368.07	$ 22,418,906.10	$ 8,218,338.65	$ 10,231,098.05	$ 18,449,436.70	$ 14,276,630.38	$ 25,295,311.26	$ 22,894,063.90	$ 2,401,247.36	Feb. 2, 1897
European Accdt. Ins. Co. U. S. B	3,243,879.02	149,714.94	3,393,593.96	1,001,346.77	1,336,040.12	2,337,386.89	3,365,825.46	4,372,862.98	3,522,862.98	850,000.00	May 29, 1912
Genl. Accdt. Fire & Life Assur. Corp. U. S. B	6,080,213.64	618,225.25	6,698,438.89	2,451,060.59	2,661,576.95	5,112,627.54	4,185,838.09	5,533,446.43	5,102,957.02	450,489.41	June 10, 1919
Guarantee Co. of North America	335,470.82	409,101.81	744,572.63	67,955.69	314,818.32	382,774.01	367,678.53	2,596,727.99	842,832.66	1,753,895.33	Feb. 26, 1883
London Guarantee & Accdt. Co. U. S. B	11,766,454.84	488,424.08	12,254,878.92	4,464,520.45	5,480,359.73	9,944,880.18	6,800,764.23	14,156,931.77	13,155,273.03	1,001,658.74	Jan. 22, 1897
Norwegian Globe Ins. Co. U. S. B	4,145,109.85	144,267.01	4,289,376.86	1,218,630.51	1,619,747.15	2,838,377.66	3,788,450.52	5,133,190.42	4,619,845.21	513,345.21	Oct. 11, 1917
Ocean Accdt. & Guarantee Corp. U. S. B	12,272,334.31	554,299.29	12,826,633.60	4,354,307.66	5,673,316.91	10,027,624.57	8,150,789.25	15,305,076.62	14,745,004.33	560,072.29	Sept. 17, 1903
Zurich Genl. Acc. & Liab. I. Co., Ltd. U. S. B	4,756,678.58	200,391.31	4,957,069.89	1,737,791.97	1,744,824.02	3,502,615.99	3,065,924.38	6,135,707.08	5,198,213.82	937,493.26	Apr. 20, 1915
Total other than U. S. Companies	$ 64,218,679.09	$ 3,364,791.76	$ 67,583,470.85	$ 23,533,942.29	$ 29,061,781.25	$ 52,595,723.54	$ 44,001,900.85	$ 78,549,254.55	$ 70,081,052.95	$ 8,468,201.60	
Total of all Casualty Companies	$325,226,692.18	$416,168,554.16	$741,345,246.34	$116,543,137.59	$468,706,074.68	$585,249,212.27	$248,870,399.54	$2,248,118,691.25	$2,127,348,957.66	$ 120,769,733.59	

* These figures are the combined Life and Accident and Health.
† Combined report of the American Bonding and Casualty Co. and Chicago Bonding and Insurance Company.
‡ Red figures.

—Continued.

TABLE NO. 25—CASUALTY INSURANCE COMPANIES.

—INCOME FOR THE YEAR 1919.

Name of Company	Location	Ledger Assets Dec. 31, 1918, and Increase in Capital Stock	Total Net Premiums Received	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, 1918, and Income During 1919
IOWA ACOMPANIES											
*American Bonding & Casualty Co.	Sioux City, Iowa	$ 3,293,218.29	$ 2,400,923.25	$ 894.62		$ 112,619.43		$ 138.25	$ 66,212.40	$ 2,580,790.96	$ 5,874,009.24
Bankers' Accident Company	Des Moines, Iowa	299,383.77	531,577.17	3,150.00		9,957.69			3,000.00	547,684.86	847,068.63
Employers' Mutual Casualty Assn.	Des Moines, Iowa	105,184.87	122,359.99			3,349.96			1,256.13	127,166.08	232,350.95
Farmers' Live Stock Ins. Co.	Des Moines, Iowa	299,233.88	135,590.46			15,400.36			87,509.94	238,500.76	537,734.64
Great Western Accdt. Insurance Co.	Des Moines, Iowa	474,879.83	595,855.41	58,995.07		21,601.34	$ 2.50		40,000.00	716,454.32	1,191,334.15
Inter-State Liability Insurance Co.	Rock Rapids, Iowa	200,000.00	6,884.01						100,000.00	106,884.00	306,884.00
Iowa Bonding & Casualty Co.	Des Moines, Iowa	1,466,594.86	634,192.79			71,586.72			483.65	706,263.16	2,172,858.02
Iowa Mutual Liability Ins. Co.	Cedar Rapids, Iowa	256,543.64	393,666.63			8,604.88	7.46	508.75	198.51	402,985.63	659,529.27
Iowa State Live Stock Insurance Co.	Des Moines, Iowa	257,519.75	259,341.29			11,598.24	400.11		5,050.00	276,389.61	533,909.36
National Live Stock Insurance Co.	Des Moines, Iowa	146,949.16	164,396.97			6,496.63			48,487.01	219,380.61	366,329.77
Southern Surety Co.	Des Moines, Iowa	2,653,108.41	3,598,478.11	5,579.52		107,767.28	1,816.05	75.00	144,510.17	3,858,226.13	6,511,334.54
Total Iowa Companies		$ 9,452,616.46	$ 8,843,468.44	$ 68,619.21		$ 368,982.53	$ 2,226.12	$ 722.00	$ 496,707.81	$ 9,780,726.11	$ 19,233,342.57
OTHER THAN IOWA COMPANIES											
Aetna Casualty & Surety Co.	Hartford, Conn.	$ 12,376,671.84	$ 8,963,745.28			$ 458,121.65		$ 712.50	$ 5,000.00	$ 9,427,579.43	$ 21,804,251.27
Aetna Life Ins. Co. (Accdt. Dept.)	Hartford, Conn.	20,261,190.90	21,416,949.83			744,403.58	$ 48.00	1,431.07	451,129.90	22,613,962.38	42,875,153.28
American Credit Indemnity Co.	St. Louis, Mo.	2,282,370.57	1,047,110.44			109,806.30	557.24	437.92	2,020.03	1,170,320.86	3,452,691.43
American Indemnity Co.	Galveston, Texas	1,723,534.75	1,046,995.50	$ 10,388.93		80,225.41			86,986.71	1,214,207.62	2,937,742.37
American Old Line Ins. Co.	Lincoln, Neb.	280,026.79	185,128.32			15,378.47				200,506.79	480,533.58
American Mutual Liability Ins. Co.	Boston, Mass.	6,745,480.57	7,543,390.33			349,373.99		11,771.37		7,904,535.69	14,650,016.26
American Reinsurance Company	Huntingdon, Pa.	1,161,822.18	261,896.62			51,135.21		1,449.70	88,678.00	403,159.53	1,564,981.71
American Surety Co. of New York	New York, N. Y.	12,083,691.41	6,007,544.09			765,581.15		116,005.96	80,151.53	6,969,282.73	19,052,974.14
Bankers' Automobile Insurance Company	Lincoln, Neb.	427,312.02	193,709.84			15,923.79		68.64	63,462.63	273,164.90	700,476.92
Bankers' Casualty Company	Minneapolis, Minn.	294,201.90	364,762.13	36,372.50		12,098.90			27,291.93	440,525.46	734,727.36
Builders' & Manufacturers' Mut. Casualty Co.	Chicago, Ill.	95,772.50	170,063.95			3,089.39			4,594.49	177,747.83	273,520.33
Capital Live Stock Ins. Company	Topeka, Kan.	470,728.79	237,808.94			23,952.32			14,526.43	276,287.69	747,016.48
Chicago Bonding and Insurance Company	See combined report	under American	Bonding and Casualty Co.								
†Columbian Natl. Life Ins. Co. (Accdt. Dept.)	Boston, Mass.	† 14,975,922.92	436,438.63			4,890.05			4,173,950.74	4,615,279.42	19,591,203.34
Continental Casualty Co.	Hammond, Ind.	4,096,269.51	6,900,812.50	41,671.50		113,454.68	98.28	1,669.83	187,212.54	7,244,949.33	11,341,218.84
Employers' Indemnity Corp.	Kansas City, Mo.	1,267,177.56	1,145,646.20			43,971.33			289,789.16	1,479,406.69	2,746,584.25
Equitable Accident Company	Boston, Mass.	146,445.55	6,957.92			7,179.22		376.20	40,000.00	66,018.34	212,463.89
†Equitable Life Assur. Soc. (Accdt. Dept.)	New York, N. Y.	† 592,420,972.35	313,674.66	11,514.00					114,392,985.44	114,706,660.10	707,127,632.45
Federal Casualty Company	Detroit, Mich.	442,107.02	408,052.64					476.00		466,156.14	908,263.16
†Federal Life Ins. Co. (Accdt. Dept.)	Chicago, Ill.	† 4,260,313.99	465,763.42	31,783.00		25,844.50			1,312,318.84	1,798,532.73	6,058,846.72
Fidelity & Casualty Co. of New York	New York, N. Y.	19,206,705.45	15,775,608.42	20,450.47							
Fidelity & Deposit Co. of Maryland	Baltimore, Md.	11,385,911.19	5,308,379.55			818,707.50	1,185.77	7,603.75	188,308.74	16,791,414.16	35,998,119.61
Georgia Casualty Company	Macon, Ga.	2,223,357.03	2,345,584.18			568,111.05	2,884.52	109,091.14	752,666.85	6,741,132.98	18,127,044.17
Globe Indemnity Co.	New York, N. Y.	8,654,177.11	7,955,534.74			101,380.05				2,446,964.21	4,670,321.24
Great Eastern Casualty Company	New York, N. Y.	1,509,544.75	1,419,063.51			324,438.19		1,132.51		8,281,104.86	16,935,281.97
				7,476.11		52,754.69	6,036.64	250.00	1,518.24	1,487,099.53	2,906,644.28
Hartford Accdt. & Indemnity Co.	Hartford, Conn.	7,205,156.38	8,042,640.52			246,015.02			200,000.00	8,488,655.57	15,603,811.95
Hartford Live Stock Ins. Co.	New York, N. Y.	713,196.76	288,911.11			10,667.17	164.56		300,000.00	599,742.78	1,312,939.54
Hartford Steam Boiler & Inspection Ins. Co.	Hartford, Conn.	7,991,021.01	2,594,024.87		$ 78,787.44	352,943.59		710.00		3,026,465.90	11,017,486.91
Integrity Mutual Casualty Co.	Chicago, Ill.	781,156.03	1,258,718.49			28,934.37	921.17	1,190.00	146,674.60	1,436,438.63	2,217,594.66
Inter-State Casualty Co.	Birmingham, Ala.	762,889.73	640,800.71			31,518.82	112.62	17,269.37		689,701.52	1,452,591.25
Lion Bonding & Surety Co.	Omaha, Neb.	1,103,105.05	731,403.63			37,439.21		290.05	149,517.01	918,649.90	2,021,754.95
Lloyd's Plate Glass Ins. Co.	New York, N. Y.	1,022,957.75	903,367.93			51,741.73				955,109.66	1,978,067.41
London & Lancashire Indem. Co. of America	New York, N. Y.	2,393,540.31	1,404,770.81			101,055.40				1,505,826.21	3,899,366.52
Loyal Protective Ins. Co.	Boston, Mass.	561,360.90	722,347.71			22,138.07	3,079.13	1,604.88		827,875.79	1,399,236.69
†Maryland Assurance Corp.	Baltimore, Md.	† 1,505,472.53	1,719,168.10	89,306.00		58,438.49		3,846.46	500,410.72	2,281,863.77	3,787,336.30
Maryland Casualty Company	Baltimore, Md.	17,475,424.22	19,134,199.34			810,870.45		113,049.15		20,058,118.94	37,533,543.16
Masonic Protective Assn.	Worcester, Mass.	750,417.15	1,583,170.91			28,795.77	102.16			1,902,500.34	2,652,917.49
Massachusetts Bonding & Insurance Co.	Boston, Mass.	5,728,860.43	5,827,990.80	200,371.50		190,393.69		1,745.02	107,652.84	6,252,106.64	11,980,967.07
Medical Protective Co.	Ft. Wayne, Ind.	607,530.93	374,432.55	124,324.29		30,706.83	16 67		14.84	405,170.89	1,012,701.82
Merchants Life & Casualty Co.	Minneapolis, Minn.	214,491.63	202,002.86			11,322.26			7,500.00	273,671.12	488,162.75
				52,845.00							
Metropolitan Casualty Ins. Co.	New York, N. Y.	1,007,597.21	1,172,454.02			33,505.67	565.21		30,031.50	1,236,556.40	2,244,153.61
†Metropolitan Life Ins. Co. (Accdt. Dept.)	New York, N. Y.	† 750,134,068.13	419,245.60			6,172.23			254,303,525.06	254,728,942.89	1,004,863,011.02
†Natl. Life of U. S. A. (Accdt. Dept.)	Chicago, Ill.	† 16,070,877.16	1,855,225.41			71.71			4,408,813.96	6,321,276.08	22,392,153.24
National Surety Company	New York, N. Y.	18,234,848.01	8,108,564.63	57,165.00		727,973.79	425.98	5,615.31	1,993,855.48	10,840,845.26	29,075,693.27
Nebraska Live Stock Ins. Co.	Omaha, Neb.	308,553.25	75,620.83		4,410.07	15,735.00			1,566.00	92,921.83	401,475.08

TABLE NO. 25

Name of Company	Location	Ledger Assets Dec. 31, 1918, and Increase in Capital Stock	Total Net Premiums Received
New Amsterdam Casualty Co.	New York, N. Y.	4,735,139.43	5,026,963.12
New York Plate Glass Ins. Co.	New York, N. Y.	1,322,589.47	1,190,998.72
North American Accdt. Insurance Co.	Chicago, Ill.	945,075.26	1,682,700.52
Old Line Life Ins. Co. (Accdt. Dept.)	Milwaukee, Wis.	676.39	80,043.34
Pacific Mut. Life Ins. Co. (Accdt. Dept.)	Los Angeles, Calif.	2,634,449.35	2,492,843.62
Physicians' Indemnity Assn.	Ft. Scott, Kan.	2,573.00	3,966.00
Preferred Accdt. Ins. Co.	New York, N. Y.	5,726,464.86	3,985,660.25
Reliance Life Ins. Co. (Accdt. Dept.)	Pittsburgh, Pa.	103,034.55	226,991.21
Ridgely Protective Assn.	Worcester, Mass.	531,516.30	804,779.00
Royal Indemnity Co.	New York, N. Y.	8,542,246.47	8,277,304.83
Security Mutual Casualty Co.	Chicago, Ill.	2,863,143.29	3,006,370.87
Standard Accident Insurance Company	Detroit, Mich.	9,123,741.28	8,414,989.47
Standard Live Stock Insurance Company	Indianapolis, Ind.	409,224.48	150,168.32
Travelers' Indemnity Company	Hartford, Conn.	5,336,431.62	6,043,475.57
Travelers' Insurance Co. (Accdt. Dept.)	Hartford, Conn.	40,959,284.57	37,182,949.74
United States Casualty Company	New York, N. Y.	5,321,368.01	4,461,587.37
United States Fidelity & Guarantee Co.	Baltimore, Md.	21,565,832.88	19,610,375.60
Western Auto Indemnity Co.	Ft. Scott, Kan.	213,286.45	435,172.05
Western Casualty Company	Chicago, Ill.	1,719,473.10	2,014,703.34
Western Live Stock Ins. Co.	Peoria, Ill.	425,913.46	92,860.63
Total other than Iowa Companies		$ 1,665,845,696.44	$ 252,164,544.65
OTHER THAN UNITED STATES COMPANIES			
Employers' Liab. Assur. Corp. U. S. B.	Boston, Mass.	20,984,304.85	21,618,538.03
European Accdt. Ins. Co. U. S. B.	New York, N. Y.	3,309,307.21	3,243,879.02
Genl. Accdt. Fire & Life Assur. Corp. U. S. B.	Philadelphia, Pa.	4,337,454.22	6,080,213.64
Guarantee Co. of North America	Montreal, Canada	2,297,882.36	335,470.82
London Guarantee & Accdt. Co. U. S. B.	Chicago, Ill.	12,883,098.30	11,766,454.84
Norwegian Globe Ins. Co. U. S. B.	New York, N. Y.	3,703,425.80	4,145,109.85
Ocean Accdt. & Guarantee Corp. U. S. B.	New York, N. Y.	13,347,229.59	12,272,334.31
Zurich Genl. Accdt. & Liab. Co., Ltd., U. S. B.	Chicago, Ill.	4,935,785.40	4,756,678.58
Total other than U. S. Companies		$ 65,798,487.73	$ 64,218,679.09
Total all Casualty Companies		$ 1,741,096,800.63	$ 325,226,602.18

* Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co.
†Income from life and accident departments.

—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, 1918, and Income During 1919
.....	.....	181,439.21	24,178.30	685.46	726,540.42	5,959,836.51	10,694,975.94
.....	.....	36,466.88	282.72	1,325.00	150,000.00	1,379,073.32	2,701,662.79
64,375.01	.....	37,677.71	.....	2,177.14	.....	1,787,020.38	2,732,095.64
6,723.00	.....	.....	56.42	.....	.....	86,822.76	87,499.15
33,592.00	.....	133,562.19	614.85	240.89	4,176.96	2,665,030.51	5,299,479.86
.....	.....	85.51	.....	200.90	7,500.00	11,752.41	14,325.41
.....	.....	207,514.48	.....	7,268.75	.....	4,200,243.48	9,926,708.34
.....	.....	.....	.....	.....	60,633.59	287,624.80	390,659.35
127,171.00	.....	25,851.03	11.40	.....	.....	957,812.46	1,489,328.76
.....	.....	312,636.07	.....	1,118.12	1,746.33	8,592,805.35	17,135,051.82
.....	.....	135,734.88	.....	.....	.....	3,142,105.75	6,005,249.04
30,435.24	.....	432,075.81	.....	23,892.32	100,000.00	9,008,392.84	18,125,134.12
.....	.....	21,579.20	.....	11.25	414.26	172,173.04	581,397.52
.....	9,276.94	216,323.97	8.25	3,942.59	21.76	6,273,049.08	11,600,480.70
.....	1.54	1,586,966.68	120.53	197,964.82	10,459,737.00	49,427,740.31	90,387,024.88
.....	.....	218,876.96	.....	1,399.75	73,820.02	4,755,684.10	10,077,052.11
.....	4,887.95	709,818.30	1,204.58	9,897.09	2,261,790.58	22,508,034.10	44,163,866.98
.....	.....	7,789.59	.....	2,371.86	423.88	445,757.38	659,042.83
.....	.....	36,894.00	.....	100.00	25,030.00	2,076,727.34	3,796,200.44
.....	.....	18,513.57	.....	.....	540.74	111,923.94	537,837.40
$ 1,035,964.55	$ 97,363.94	$11,806,058.73	$ 42,794.99	$ 649,792.77	$398,184,529.75	$663,981,049.38	$2,329,826,745.82
.....	.....	$ 744,990.11	$ 1,584.72	$ 37,455.86	$ 16,337.38	$ 22,418,906.10	$ 43,403,210.95
.....	.....	140,104.60	.....	9,610.94	.....	3,393,593.96	6,702,901.17
$ 63,522.00	.....	121,405.85	.....	73,642.66	359,654.74	6,608,438.89	11,035,893.11
.....	.....	143,433.22	.....	55,640.00	210,028.59	744,572.63	3,042,454.99
.....	.....	469,710.62	.....	18,714.06	.....	12,254,878.92	25,137,977.22
.....	.....	142,880.41	.....	1,386.60	.....	4,289,376.86	7,992,802.66
.....	.....	531,124.10	7,369.90	15,805.29	.....	12,826,633.60	26,173,863.19
.....	$ 1,181.14	182,267.93	1,639.33	4,441.25	10,861.66	4,957,069.89	9,892,855.29
$ 63,522.00	$ 1,181.14	$ 2,475,915.64	$ 10,593.95	$ 216,696.66	$ 596,882.37	$ 67,583,470.85	$ 133,381,958.58
$ 1,168,105.76	$ 98,545.08	$14,650,956.90	$ 55,615.06	$ 867,211.43	$399,278,119.93	$741,345,246.34	$2,482,442,046.97

TABLE NO. 26—CASUALTY INSURANCE COMPANIES.

—DISBURSEMENTS FOR THE YEAR 1919.

Name of Company	Net Amount Paid Policyholders for Losses	Legal Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses of Officers and Clerks	Medical and Other Inspection of Risks	Rent, 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
IOWA COMPANIES												
*American Bonding and Casualty Company	$ 1,036,525.73	$ 170,400.26	$ 734,796.55	$ 211,964.95	$ 5,461.80	$ 16,075.38	$ 66,752.84			$ 232,084.48	$ 2,474,061.99	$ 3,399,947.25
Bankers' Accident Company	214,965.67	5,028.94	167,443.94	48,502.31	1,344.98	4,287.75	10,566.81			26,909.85	479,110.25	367,958.38
Employers' Mutual Casualty Assn.	53,731.06		3,677.24	11,466.87	31.00	840.31	2,281.72	$ 41.71		9,030.52	81,100.45	151,250.50
Farmers' Live Stock Insurance Company	41,822.54		31,371.83	16,780.54	12,163.70	1,506.79	1,960.60			14,630.35	120,233.35	417,501.29
Great Western Accident Insurance Company	245,851.71	12,370.42	202,303.43	80,924.40	1,606.00	10,579.25	25,242.79	20,000.00		78,816.84	677,091.84	513,642.31
Inter-State Liability Insurance Company			1,451.87				592.14			20,474.31	22,518.32	284,365.68
Iowa Bonding and Casualty Company	113,059.19	6,640.19	157,909.99	31,406.08	4,089.48	7,621.98	9,576.46			18,261.61	348,654.98	1,824,203.04
Iowa Mutual Liability Insurance Company	113,498.37	25,182.19	80,888.02	23,548.81	11,287.51	1,301.10	6,743.02			18,543.46	280,992.48	378,536.79
Iowa State Live Stock Insurance Company	143,619.52	3,950.81	81,770.62	21,595.82	342.82	2,882.00	9,336.19	4,787.50		22,385.72	290,671.00	243,238.36
National Live Stock Insurance Company	49,726.24	2,567.19	52,898.23	18,660.68	24,505.02	2,366.50	2,988.70			48,031.16	201,743.72	164,586.05
Southern Surety Company	985,360.99	199,425.31	937,099.87	148,215.07	27,283.37	34,292.48	83,361.06	119,067.00		165,327.85	2,690,433.00	3,81,1991.54
Total Iowa Companies	$ 2,908,161.04	$ 425,565.31	$ 2,451,611.59	$ 613,215.53	$ 88,112.68	$ 81,750.54	$ 219,402.33	$ 143,896.21		$ 654,496.15	$ 7,676,211.38	$ 11,557,131.19
OTHER THAN IOWA COMPANIES												
Aetna Casualty and Surety Company	$ 3,636,073.96	$ 385,374.42	$ 2,604,321.66	$ 406,584.00	$ 100,629.82	$ 63,708.37	$ 366,841.34	$ 240,000.00	$ 129.26	$ 390,205.14	$ 8,193,868.21	$ 13,610,383.06
Aetna Life Insurance Co. (Acedt. Dept.)	7,978,971.31	1,245,232.37	5,021,352.54	801,350.72	719,403.63	177,472.22	612,835.11	250,000.00	3,260.00	979,397.46	17,789,275.36	25,085,877.92
American Credit Indemnity Company	39,989.71	19,133.58	303,056.63	70,562.20		8,359.69	65,758.83	87,500.00	13,046.75	112,356.02	719,763.47	2,732,927.96
American Indemnity Company	404,330.25	32,289.31	274,224.80	63,517.23	4,440.17	5,358.14	27,349.41	33,000.00	1,620.25	57,026.97	903,156.51	2,034,585.86
American Old Line Insurance Company	68,854.45	632.00	75,116.53	20,241.10		1,494.45	6,511.43			24,687.80	197,537.76	282,995.82
American Mutual Liability Insurance Co.	2,246,450.34	529,212.46	212,642.28	224,354.85	136,906.08	11,557.65	142,922.49	1,956,081.95	788.75	188,806.50	5,649,725.35	9,000,290.91
American Reinsurance Company	29,021.69	8,574.39	65,274.96	35,143.60	5.78	1,950.01	3,130.37	25,000.00		28,511.49	196,612.28	1,368,369.43
American Surety Co. of New York	1,038,146.04	169,413.43	1,891,630.55	706,809.07		484,092.18	252,661.45	500,000.00	383,815.46	246,982.03	5,673,610.23	13,379,363.91
Bankers' Automobile Insurance Company	40,399.96	2,881.80	58,629.73	19,155.34		1,563.92	6,756.15	10,000.00		19,884.15	159,271.08	541,205.84
Bankers' Casualty Company	160,493.63	518.79	153,930.78	43,691.46	54.80	5,450.50	12,752.25	6,034.72	31,244.29	14,127.66	428,298.75	306,428.61
Builders' and Manufacturers' Mut. Cas. Co.	44,107.28	4,187.22	10,112.81	14,701.65	13,721.15	2,266.80	2,137.68			10,823.44	102,057.44	171,462.89
Capital Live Stock Insurance Company	104,820.85	137.07	108,789.21	5,527.57		510.00	7,929.3	9,200.00		8,780.47	245,694.51	501,321.97
Chicago Bonding and Insurance Company	See combine	report under	American Bonding and		Casualty Co.							
Columbian Nat'l Life Insurance Co. (Acedt. Dept.)	† 162,999.3	2,000.23	123,480.25	39,821.96	2,561.64	5,871.64	12,554.0			2,677,459.99	3,026,749.07	16,564,453.27
Continental Casualty Company	2,564,167.8	263,122.25	1,501,448.55	418,547.60	99,237.49	36,369.68	196,534.9	72,000.00	20,360.38	856,678.39	6,028,467.18	5,312,751.66
Employers' Indemnity Corporation	408,392.78	101,520.80	373,768.56	58,566.88	3,256.47	2,767.04	24,849.2	42,000.00		136,863.15	1,151,984.94	1,594,599.31
Equitable Accident Company	3,862.80	1.86	23,977.29	5,135.76	18.02	3,082.34	2,531.4	6,000.00	114.00	9,784.87	54,508.30	157,955.50
Equitable Life Assr. Soc. of U. S. (Acedt. Dept.)	31,605.92	5,220.28	121,926.54	44,401.23	6,142.65	7,787.72	3,084.7			†119,599,260.26	119,819,429.35	587,308,203.10
Federal Casualty Company	151,450.81	559.85	164,281.01	32,164.12	658.30	8,906.69	12,518.2	20,000.00	18,071.81	23,928.84	432,539.67	475,723.49
Federal Life Insurance Company (Acedt. Dept.)	198,070.54	3,210.34	151,871.33	23,875.85	450.00		6,765.0			1,135,538.42	† 1,519,781.56	4,539,065.16
Fidelity and Casualty Company of New York	5,866,094.87	938,188.90	4,194,406.00	737,964.48	497,095.56	188,803.15	441,903.0	335,000.00	99,549.08	440,154.05	13,739,159.18	22,258,960.43
Fidelity and Deposit Company of Maryland	1,249,984.90	180,432.94	1,761,720.85	459,324.31	54,448.23	214,780.58	185,215.8	480,000.00	346,410.86	1,168,144.08	6,100,462.59	12,026,581.58
Georgia Casualty Company	1,291,936.93	241,499.75	593,195.11	85,279.17	16,005.94	40,721.10	73,872.8	24,043.20	57.80	71,518.38	2,438,130.23	2,232,191.01
Globe Indemnity Company	2,723,549.93	411,668.01	1,769,621.43	459,989.68	114,939.23	34,977.46	187,404.2	150,000.00	67,946.16	188,528.36	6,108,624.54	10,826,657.43
Great Eastern Casualty Company	572,951.69	50,403.53	416,206.84	119,060.88	7,629.45	8,070.59	40,505.34	28,000.00		35,182.70	1,278,103.02	1,718,541.26
Hartford Accident and Indemnity Company	2,752,255.71	472,290.96	1,925,501.85	344,712.09	121,116.23	50,796.64	195,421.08		1,826.25	247,022.42	6,111,043.23	9,582,768.72
Hartford Live Stock Insurance Company	110,978.37	2,338.50	59,666.39	13,229.39	195.62	1,176.61	12,004.01			6,461.09	206,049.98	1,106,889.56
Hartford Steam Boiler Insp. and Ins. Co.	209,380.60	1,271.03	774,191.46	98,638.27	716,920.46	33,795.78	240,615.18	200,000.00	6,732.91	179,691.11	2,461,236.80	8,556,250.11
Integrity Mutual Casualty Company	411,709.42	66,558.60	3,714.69	123,733.80	85,165.18	14,382.58	22,445.62	197,424.42	2,801.05	199,469.57	1,127,344.93	1,090,249.73
Inter-State Casualty Company	266,978.39	54,068.83	150,112.33	21,399.07	1,618.69	3,063.11	23,885.45	18,000.00	1,210.00	15,371.97	555,707.84	896,883.41
Lion Bonding and Surety Co.	82,044.00	14,442.22	270,682.97	94,385.88	87.50	7,450.07	16,122.43	60,000.00	50,242.90	134,209.37	747,067.34	1,274,687.61
Lloyd's Plate Glas Insurance Company	375,042.76		286,440.06	74,649.28		32,023.39	28,973.34	40,000.00		29,286.07	896,415.00	1,111,652.41
London and Lancashire Indemnity Co. of America	476,818.05	108,586.34	378,934.58	101,389.09	709.47	2,716.35	36,313.38			58,188.04	1,163,555.23	2,735,811.29
Loyal Protective Insurance Company	395,454.01	8,036.36	130,747.39	104,599.23	447.36	9,115.00	23,322.02	10,000.00		86,966.27	768,357.69	630,879.00
Maryland Assurance Corporation	903,110.65	25,897.83	578,307.24	71,559.49	3,226.25	5,051.76	58,988.74			282,080.62	† 1,928,322.49	1,859,013.81
Maryland Casualty Company	7,097,925.31	1,090,103.33	4,159,339.32	802,872.59	417,746.38	173,891.27	563,458.90	399,950.00	248,497.54	670,496.22	15,624,280.95	21,909,262.21
Masonic Protective Association	809,440.70	8,080.13	502,246.38	156,798.21		6,658.90	42,464.04			89,129.86	1,614,778.22	1,098,139.27
Massachusetts Bonding and Insurance Company	2,368,809.23	274,000.24	2,116,237.09	241,774.64	33,767.73	30,270.69	163,393.59		12,248.51	262,902.46	5,502,504.18	6,478,462.89
Medical Protective Company	104,636.74		82,809.99	28,796.52		2,591.11	6,433.43	20,000.00	607.56	45,207.77	291,169.12	721,532.70
Merchants' Life and Casualty Company	72,027.55	422.09	99,798.27	39,941.35		6,844.00	8,977.01			47,580.84	275,586.11	212,576.64
Metropolitan Casualty Insurance Company	488,619.12	4,076.50	385,950.91	112,486.49	1,674.02	9,244.92	35,331.08	20,000.00		56,103.91	1,113,486.95	1,130,666.66
Metropolitan Life Insurance Co. (Acedt. Dept.)	296,513.34		1,215.24	49,755.30	455.01	6,949.59	9,094.03			†68,813,556.34	169,177,538.85	835,685,472.17
National Life of U. S. of A. (Acedt. Dept.)	612,710.77	1,534.79	1,018,146.00	104,501.21	2,846.88	27,643.55	45,833.11			† 3,686,844.88	5,499,861.19	16,892,292.05
National Surety Company	1,969,249.09	151,467.24	2,539,404.71	874,843.19	8,149.96	61,161.17	446,640.76	479,964.00	688,888.27	1,533,102.20	8,752,960.59	29,322,732.68
Nebraska Live Stock Insurance Company	38,884.18	48.79	25,654.06	8,887.99	110.78	720.00	3,332.48			5,245.47	82,883.74	318,591.34

TABLE NO. 26

Name of Company	Net Amount Paid Policyholders for Losses	Legal Investigating and Adjustment Expenses	Salaries, Expenses and Commissions of Agents	Salaries and Expenses of Officers and Clerks
New Amsterdam Casualty Company	1,961,421.18	360,084.51	1,171,455.65	172,822.56
New York Plate Glass Insurance Company	617,501.67		420,958.21	90,814.71
North American Acedt. Insurance Company	747,693.97	4,391.19	694,791.79	136,951.68
Old Line Life Insurance Co. (Acedt. Dept.)	29,147.22	163.40	29,675.51	11,631.53
Pacific Mut. Life Insurance Co. (Acedt. Dept.)	772,216.55	31,188.58	808,581.05	197,956.88
Physicians' Indemnity Assn			775.58	710.00
Preferred Accident Insurance Company	1,516,144.67	205,025.50	1,090,036.98	268,687.78
Reliance Life Insurance Company (Acedt. Dept.)	71,746.06	249.50	101,979.86	26,358.11
Ridgley Protective Association	507,559.94	6,766.54	208,003.22	139,550.39
Royal Indemnity Company	2,963,334.05	422,679.07	1,874,834.48	426,006.04
Security Mutual Casualty Company	471,993.89	49,668.73		36,492.41
Standard Accident Insurance Company	3,230,006.16	395,412.26	2,170,233.48	325,977.68
Standard Live Stock Insurance Company	72,861.03	396.55	40,385.11	11,538.56
Travelers' Indemnity Company	2,279,424.81	330,175.73	1,621,577.53	214,536.14
Travelers' Insurance Company (Acedt. Dept.)	14,393,698.68	2,075,552.92	8,224,542.47	2,099,949.08
United States Casualty Company	1,962,390.28	310,475.31	1,084,689.50	223,113.73
United States Fidelity and Guaranty Co.	6,994,353.69	584,957.84	5,388,643.00	910,193.85
Western Auto Indemnity Association	99,947.10	44,686.55	115,413.36	40,057.70
Western Casualty Company	370,558.96	20,137.43	80.90	19,940.55
Western Live Stock Insurance Company	89,808.48	24.25	44,322.39	15,421.94
Total other than Iowa Companies	$ 90,611,034.26	$11,710,225.22	$62,644,554.23	$13,733,369.55
OTHER THAN UNITED STATES COMPANIES				
Employers' Liab. Assur. Corp. U. S. B.	$ 8,218,338.65	$ 1,382,167.64	$ 4,941,509.60	$ 579,768.08
European Acedt. Ins. Co. U. S. B.	1,001,346.77	32,536.63	1,048,572.61	23,729.44
Genl. Acedt. Fire & Life Assur. Corp. U. S. B.	2,451,050.59	446,379.62	1,500,571.28	204,674.55
Guarantee Co. of North America	67,955.69	6,057.26	97,253.99	44,452.76
London Guarantee & Acedt. U. S. B.	4,464,520.45	699,933.97	2,863,332.75	297,582.31
Norwegian Globe Insurance Co., U. S. B.	1,218,630.51	103,366.30	952,585.30	
Ocean Acedt. & Guarantee Corp. U. S. B.	4,354,307.66	661,240.42	2,675,039.31	603,280.80
Zurich Genl. Acedt. & Liab. Co., Ltd. U. S. B.	1,757,791.97	341,229.71	906,477.76	150,514.34
Total other than U. S. Companies	$ 23,533,942.29	$ 3,672,911.55	$14,985,342.60	$ 1,913,002.28
Total all Casualty Insurance Companies	$116,543,137.59	$15,808,702.06	$80,081,508.42	$16,259,578.36

* Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co.

† Combined accident and life.

—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 Stockholders, Policyholders	Loss on Investments By Sale or Adjustment	Advertising, Printing and All Other Disbursements	Total Disbursements	Balance
22,061.69	30,287.50	114,396.65	150,000.00	4,372.56	231,683.50	4,218,585.80	6,476,390.14
	8,000.54	35,747.87	20,000.00		70,911.03	1,263,934.03	1,437,728.76
7,412.34	18,234.41	56,377.76	15,500.00	2,287.50	80,477.77	1,764,118.41	967,977.23
	1,420.00	2,141.87			4,370.80	78,550.33	† 2,304,118.69
16,793.67	30,480.80	105,155.43	206,915.21		99,223.25	2,358,511.42	2,940,968.44
		264.85		63.20	491.92	2,305.55	12,019.86
8,272.66	18,599.58	188,160.54	175,000.00	8.00	45,093.60	3,515,029.31	6,411,679.03
1,998.15	840.00	4,567.64			4,729.82	212,469.14	178,190.21
	4,100.04	29,647.39	10,000.00	4,086.50	39,202.43	948,916.45	540,412.31
147,289.83	48,520.46	219,214.92		3,785.61	100,653.14	6,206,317.60	10,928,734.22
					610,410.93	1,215,580.35	4,789,668.60
3,423.82	2,990.00	40,600.57					
100,740.16	24,964.50	242,876.57	120,000.00	64,897.91	264,601.33	6,939,710.05	11,185,424.07
	983.00	7,984.39	15,000.00		8,332.35	157,390.99	424,006.53
316,379.05	57,146.44	180,719.25	80,000.00	23,284.25	630,641.58	5,723,884.78	5,885,595.92
852,820.95	438,236.20	1,066,839.81	960,000.00	78,183.63	11,319,811.80	41,509,635.54	48,877,389.34
56,164.62	17,037.44	128,327.31	49,960.00		412,499.34	4,244,567.53	5,832,484.58
83,198.39	249,106.60	622,522.41	450,000.00	736.93	1,463,736.71	16,747,449.42	27,416,417.56
	780.00	4,516.46		474.00	26,037.99	331,913.16	332,323.97
	2,400.00	95,263.94	1,000,000.00	6,910.60	14,619.93	1,529,911.71	2,266,288.73
12.50	1,559.68	6,179.95	11,250.00		12,955.49	181,534.68	356,302.72
$4,788,269.76	$2,757,155.60	$ 7,829,880.35	$8,991,823.50	$2,197,649.78	$320,313,384.10	$524,977,277.35	$1,807,149,832.64
$ 251,193.80	$ 86,629.41	$ 1,283,891.19		$ 461,721.88	$ 1,244,216.45	$ 18,449,436.70	$ 24,953,774.25
	1,616.35	16,966.65		31,752.87	180,865.57	2,337,386.89	4,365,514.28
41,084.04	48,100.23	162,165.91		207.00	258,454.32	5,112,627.54	5,923,265.57
4,682.41	44,532.20	14,993.94	$ 71,581.00	1,443.66	39,811.16	382,774.01	2,659,680.98
118,847.90	32,834.79	600,504.37		26,652.81	840,670.83	9,944,880.18	15,193,097.04
		55,646.81		483.73	508,265.01	2,838,377.66	5,154,425.00
217,479.48	36,809.45	450,719.45		6,908.43	1,021,839.57	10,027,624.57	16,146,238.62
86,574.59	11,782.33	121,702.83		890.82	116,651.64	3,502,615.99	6,390,239.30
$ 719,862.22	$ 262,304.76	$ 2,704,941.15	$ 71,581.00	$ 530,061.14	$ 4,201,774.55	$ 52,595,723.54	$ 80,786,235.04
$5,596,184.66	$3,101,210.90	$10,754,223.83	$9,207,360.71	$2,727,710.92	$325,169,654.80	$585,249,212.27	$1,899,493,198.87

TABLE NO. 27—CASUALTY INSURANCE COMPANIES.

—ASSETS DECEMBER 31, 1919.

Name of Company	Real Estate	Mortgage Loans on Real Estate	Collateral Loans and Bonds and Stocks	Cash in Office and Banks	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
IOWA COMPANIES											
*American Bonding & Casualty Co	$ 7,228.00	$ 1,073,124.72	$ 852,730.24	$ 594,914.48	$ 457,246.70	$ 414,703.11	$ 3,399,947.25	$ 43,820.41	$ 327,441.89		$ 3,116,325.77
Bankers' Accident Company	4,236.61	207,435.00	37,921.28	26,571.47	84,465.21	7,628.81	367,958.38	10,996.14	16,681.03		362,243.49
Employers' Mutual Casualty Assn			91,231.20	51,429.89	6,568.41	2,000.00	151,250.50	1,078.96	48.50		152,280.96
Farmers' Live Stock Ins. Co		115,550.00	123,600.00	99,395.99	2,543.94	76,411.36	417,501.29	5,680.99	52,785.46		369,396.82
Great Western Accident Ins. Co		239,300.00	201,049.01	6,083.41	47,358.32	19,851.57	513,642.31	7,779.26	55,061.84		466,359.73
Inter-State Liability Ins. Co			200,000.00	80,784.61	3,581.04		284,365.68	1,950.00			286,315.68
Iowa Bonding & Casualty Co		1,339,500.00	156,900.00	123,440.10	200,738.63	3,624.31	1,824,203.04	33,264.85	6,896.41		1,850,571.48
Iowa Mutual Liability Ins. Co		91,693.95	121,216.71	115,099.35	50,210.98	354.99	378,536.79	5,707.68	24,037.34		360,207.13
Iowa State Live Stock Ins. Co		145,750.00	30,634.97	12,312.67	24,738.29	29,802.43	243,238.36	18,334.77	20,544.77		241,028.36
National Live Stock Ins. Co		81,400.00	36,550.00	40,847.18	607.07	5,181.80	164,586.05	7,717.91	5,339.76		166,964.20
Southern Surety Co	410,054.70	698,635.67	965,964.53	906,953.28	725,161.18	105,192.18	3,811,901.54	78,722.71	82,730.60		3,807,893.65
Total Iowa Companies..*	$ 421,519.31	$ 3,992,389.34	$ 2,817,497.94	$ 2,057,784.28	$ 1,603,189.77	$ 664,750.47	$ 11,557,131.19	$ 215,023.66	$ 592,567.60		$ 11,179,587.27
OTHER IOWA COMPANIES											
Aetna Casualty & Surety Co		$ 1,647,975.00	$ 8,328,884.30	$ 2,087,158.21	$ 1,450,201.71	$ 96,163.81	$ 13,610,383.06	$ 404,305.18	$ 21,571.30		$ 13,993,116.94
Aetna Life Ins. Co. (Acedt. Dept.)		3,159,900.00	15,330,681.60	3,174,806.73	3,329,984.03	90,502.56	25,085,877.92	1,270,743.49	97,017.49	$ 136,838,108.54	† 163,097,712.46
American Credit Indemnity Co			2,508,398.52	165,502.96		58,966.48	2,732,927.96	15,742.35	274,008.81		2,474,661.50
American Indemnity Company	$ 30,464.98	396,680.00	1,204,436.37	192,225.96	203,933.85	7,844.70	2,034,585.86	27,440.56	62,189.12		1,999,837.30
American Old Line Insurance Co		197,750.00	31,550.00	46,775.54	5,072.76	1,847.42	282,965.82	4,250.24	6,920.18		280,325.88
American Mut. Liability Ins. Co	105,000.00		7,493,749.81	598,880.14	781,431.55	21,229.41	9,000,290.91	102,247.83	448,709.63		8,653,769.11
American Reinsurance Company			1,239,365.81	76,302.41	50,099.50	2,631.71	1,368,389.43	10,248.60	21,653.88		1,356,984.15
American Surety Co. of New York	4,500,000.00		6,156,689.69	1,222,898.44	1,352,215.74	147,560.04	13,379,363.91	38,413.85	634,382.17		12,783,395.59
Bankers' Automobile Ins. Co		389,900.00	46,200.00	58,382.55	46,062.93	670.36	541,205.84	17,258.90	11,477.19		546,987.55
Bankers' Casualty Company		58,800.00	126,499.15	98,716.60	20,705.08	1,707.78	306,428.61	8,774.17	22,007.03		293,195.75
Builders' & Mfrs. Mut. Casualty Co			99,810.00	42,037.07	29,515.82	100.00	171,462.89	4,944.33	4,944.33		171,462.89
Capital Live Stock Ins. Co		318,150.00	115,836.00	25,394.37	39,861.88	2,079.72	501,321.97	9,292.18	2,160.99		508,453.16
Chicago Bonding & Ins. Co	See combined	report under A	merican Bonding	and Casualty Co.							
Columbian Natl. Life Ins. Co. (Acedt. Dept.)	†1,029,383.45	2,043,694.03	12,903,225.73	296,082.94		202,068.02	16,564,458.27	564,636.10	208,930.07		16,890,159.30
Continental Casualty Co	75,000.00	1,220,275.00	1,823,436.56	243,985.07	1,616,220.96	333,834.07	5,312,751.66	68,525.25	227,123.41		5,154,153.50
Employers' Indemnity Corp	600.00	514,725.00	349,606.46	356,509.88	157,482.97	215,585.00	1,504,509.31	15,813.85	4,785.96		1,005,627.20
Equitable Accident Company		3,510.00	149,244.50	5,201.00			157,955.50	7,360.00			165,315.50
Equitable L. Assur. Soc. of U. S.(Acc.Dept.)	†18,515,857.11	102,928,160.28	458,328,572.61	6,968,535.84	53,594.21	513,483.01	587,308,208.10	14,688,162.15	2,572,445.86		599,423,919.39
Federal Casualty Company	79,109.98	51,000.00	338,656.79	6,956.77			475,723.49	5,104.51	3,906.79		476,921.21
Federal Life Ins. Co. (Acedt. Dept.)	† 543,161.08	1,921,031.98	1,878,834.80	145,641.33	35,300.57	15,097.40	4,539,065.16	151,973.59	49,989.50		4,641,049.25
Fidelity & Casualty Co. of New York	1,218,833.45		16,216,351.65	641,255.21	3,561,772.95	620,747.17	22,258,990.43	194,575.32	2,579,246.44		19,874,289.31
Fidelity & Deposit Co. of Maryland	2,480,538.56	9,500.00	6,782,965.90	1,346,921.10	1,305,216.55	92,439.47	12,026,581.58	177,497.75	325,161.30		11,878,918.03
Georgia Casualty Company	375,000.00	769,874.54	339,610.94	181,365.31	541,567.66	24,872.56	2,232,191.01	16,421.22	48,266.94		2,200,345.29
Globe Indemnity Company	203,834.08		7,164,542.78	1,387,790.58	1,719,952.48	288,537.51	10,826,657.43	92,145.11	524,229.05		10,394,573.49
Great Eastern Casualty Company		94,000.00	1,164,384.57	153,941.34	295,686.00	10,529.35	1,718,541.26	17,712.22	88,815.16		1,647,438.32
Hartford Acedt. & Indemnity Company		190,000.00	6,224,906.71	1,170,105.08	1,788,444.28	209,312.65	9,582,768.72	77,000.17	266,277.97		9,393,490.92
Hartford Live Stock Ins. Co			697,818.75	330,130.34	73,822.85	5,107.62	1,106,889.56	8,667.54	23,489.05		1,092,068.05
Hartford Steam Boiler Insp. & Ins. Co	90,000.00	1,414,250.00	5,992,903.88	390,221.07	668,875.16		8,556,250.11	107,590.44	349,624.07		8,314,216.48
Integrity Mutual Casualty Co	4,064.79	43,050.00	651,337.05	170,971.56	209,289.31	11,537.02	1,060,249.73	58,299.60	70,657.71		1,047,891.71
Inter-State Casualty Co	165,225.00	34,500.00	448,004.68	108,074.62	135,208.62	5,820.49	896,883.41	4,101.26	12,677.15		888,307.52
Lion Bonding & Surety Company	25,375.00	411,464.00	267,985.95	116,801.99	214,902.74	238,097.93	1,274,687.61	35,052.23	29,957.24		1,279,782.60
Lloyd's Plate Glass Ins. Co	255,763.18	19,500.00	600,240.16	56,304.21	179,844.86		1,111,652.41	27,882.77	82,105.87		1,057,429.31
London & Lancashire Ind. Co. of America			2,222,861.45	222,961.51	271,544.67	8,453.66	2,735,811.29	250,947.36	61,096.53		2,925,662.12
Loyal Protective Ins. Co			483,479.74	147,399.26			630,879.00	6,463.59	25,922.24		611,660.35
Maryland Assurance Corp	†		1,419,184.73	132,618.94	209,743.97	1,466.17	1,859,013.81	22,395.08	7,888.79		1,873,570.10
Maryland Casualty Co	1,693,356.06		15,363,224.03	1,166,097.37	3,389,216.45	327,368.40	21,909,292.21	190,781.83	409,997.48		21,690,046.56
Masonic Protective Assoc			775,189.60	258,693.00	4,256.67		1,088,139.27	24,340.15	44,056.27		1,018,423.15
Massachusetts Bonding & Ins. Co	335,304.40	4,166.66	4,435,144.49	550,158.52	1,042,482.93	111,205.88	6,478,462.89	48,664.97	288,208.60		6,238,919.26
Medical Protective Company	111,203.67	301,768.00	252,801.38	33,487.84	21,858.81	413.00	721,532.70	27,499.15	19,602.00		729,338.85
Merchants' Life & Casualty Co		105,850.00	82,993.95	23,533.19		209.50	212,576.64	43,903.20	16,161.50		240,318.34
Metropolitan Casualty Ins. Co			776,807.37	87,986.51	263,807.59	2,065.18	1,130,666.66	7,687.06	56,404.98		1,081,948.74
Metropolitan Life Ins. Co. (Acedt. Dept.)	†22,283,209.12	289,501,254.23	509,847,839.39	10,164,677.81		3,888,491.61	835,685,472.17	31,595,077.87	2,428,725.49		864,821,824.55
National Life of U. S. A. (Acedt. Dept.)	† 48,610.92	6,759,118.67	9,461,460.22	401,982.97	8,819.75	122,290.52	16,892,292.05	705,145.52	160,646.20		17,436,791.37
National Surety Co	81,065.22	61,881.00	14,121,585.68	2,840,556.68	2,412,276.85	805,367.85	20,322,732.68	222,870.56	1,246,681.18		19,308,922.06
Nebraska Live Stock Ins. Co		244,400.00	26,174.00	25,526.82	12,310.52	10,180.00	318,591.34	5,872.82	10,180.00		314,284.16

TABLE NO. 27

Name of Company	Real Estate	Mortgage Loans on Real Estate	Collateral Loans and Bonds and Stocks	Cash in Office and Banks
New Amsterdam Casualty Co.	142,300.96		4,007,697.03	835,588.35
New York Plate Glass Ins. Co.		41,000.00	830,192.94	247,660.54
North American Accident Ins. Co.		285,925.00	507,987.57	86,839.82
Old Line Life Ins. Co. (Acedt. Dept.)	†	1,530,654.75	687,092.47	66,831.31
Pacific Mutual Life Ins. Co. (Acedt. Dept.)		1,284,134.04	1,158,238.17	88,887.06
Physicians' Indemnity Assn.			8,000.00	3,809.61
Preferred Accident Ins. Co.		82,000.00	5,111,358.97	229,263.05
Reliance Life Ins. Co. (Acedt. Dept.)				116,430.77
Ridgely Protective Assn.			446,006.50	94,405.81
Royal Indemnity Company			8,054,122.10	1,009,302.54
Security Mut. Casualty Company			3,272,584.99	1,449,882.23
Standard Accident Ins. Co.	60,000.00	337,750.00	9,059,436.50	287,417.64
Standard Live Stock Ins. Co.		533,875.00	62,802.67	16,220.39
Travelers' Indemnity Company		375,999.97	4,222,360.62	345,738.22
Travelers' Insurance Co. (Acedt. Dept.)			† 39,047,583.25	3,347,402.88
United States Casualty Co.	250.00	241,500.00	4,752,602.07	194,063.52
United States Fidelity & Guaranty Co.	678,315.98	48,800.00	18,452,753.22	2,869,365.65
Western Auto Indemnity Assn.			232,762.27	34,049.73
Western Casualty Co.		250,000.00	1,182,200.00	10,092.73
Western Live Stock Ins. Co.		70,250.00	200,148.20	72,422.88
Total other than Iowa Companies	$55,171,826.99	$ 419,697,017.15	$ 1,225,639,434.09	$49,315,255.61
OTHER THAN U. S. COMPANIES				
Employers' Liab. Assur. Corp. U. S. B.		$ 350,000.00	$ 18,761,848.30	$ 587,326.20
European Acedt. Ins. Co. U. S. B.			3,542,001.43	52,739.67
Genl. Acedt. Fire & Life Assur. Corp. U.S.B.	$ 324,718.34		3,950,935.95	215,408.36
Guarantee Co. of North America	342,650.00		1,999,653.58	228,363.46
London Guarantee & Acedt. Co. U. S. B.		17,500.00	11,200,371.87	473,413.09
Norwegian Globe Ins. Co. U. S. B.			4,031,585.48	23,264.96
Ocean Acedt. & Guarantee Corp. U. S. B.		87,000.00	12,794,365.53	542,887.16
Zurich Genl. Acc. & Liab. Ins.Co.Ltd.U.S.B.			4,177,044.51	859,468.22
Total other than U. S. Companies	$ 567,368.34	$ 454,500.00	$ 60,457,806.65	$ 2,982,881.12
Total all Casualty Companies	$56,160,714.64	$ 424,143,906.49	$ 1,288,914,739.28	$54,355,921.09

* Combined report of American Bonding & Casualty and Chicago Bonding & Insurance Company.
† Combined accident and life assets.

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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
1,354,803.68	136,000.12	6,476,390.14	45,292.33	287,304.00		6,234,378.47
298,480.11	20,395.17	1,437,728.76	2,772.67	204,029.58		1,236,471.85
72,370.38	14,854.46	967,977.23	13,472.35	79,367.85		902,081.73
1,676.25	17,893.91	2,304,118.69	76,069.97	38,753.50		2,341,455.16
393,711.68	15,997.50	2,940,968.44	36,936.61	31,379.00	47,695,168.22	† 50,641,694.27
	219.25	12,019.86	174.40			12,194.26
964,683.52	33,373.49	6,411,679.03	61,277.22	349,522.36		6,123,433.89
61,759.44		178,190.21			10,769,734.75	† 10,947,924.96
		540,412.31	8,881.52	47,655.53		501,638.30
1,646,554.53	208,755.05	10,928,734.22	103,903.17	381,689.21		10,650,948.18
66,328.31	9,873.16	4,789,668.69	46,920.54	102,634.90		4,733,954.24
1,297,308.16	143,611.77	11,185,424.07	290,701.67	194,957.01		11,281,168.73
11,108.47		424,006.53	5,951.43	1,622.76		428,305.20
1,041,497.01		5,885,565.92	55,278.83	59,611.21		5,881,263.54
6,415,500.13	66,813.08	48,877,389.34	122,420,815.49	718,286.34		170,579,918.49
563,444.83	80,564.16	5,832,484.58	48,255.37	586,309.88		5,294,430.07
4,775,833.00	501,349.71	27,416,417.56	301,308.65	1,966,139.83		25,751,586.38
55,344.67	10,167.30	332,323.97	8,460.70	6,000.00		334,784.67
823,996.00		2,266,288.73	12,606.75			2,278,804.48
13,480.64		356,302.72	5,172.84	5,601.96		355,873.60
$47,480,536.04	$ 9,845,762.16	$ 1,807,149,832.64	$ 174,908,073.61	$ 18,971,068.33	$ 195,303,011.51	$ 2,158,389,849.43
$ 5,148,144.25	$ 106,445.50	$ 24,953,774.25	$ 844,067.19	$ 502,530.18		$ 25,295,311.26
770,773.18		4,395,514.28	48,116.75	40,768.05		4,372,862.98
1,456,575.35	75,627.57	5,923,265.57	39,251.11	409,070.25		5,553,446.43
34,797.87	54,216.07	2,659,680.98	11,806.12	74,849.11		2,596,737.99
2,895,892.56	605,919.52	15,193,097.04	180,031.25	1,216,196.52		14,156,931.77
1,099,574.56		5,154,425.00	34,000.90	55,235.48		5,133,190.42
2,226,225.17	495,760.76	16,146,238.62	160,058.40	1,010,220.49		15,305,076.02
1,167,168.77	186,557.80	6,390,239.30	70,443.80	324,976.02		6,135,707.08
$14,799,151.71	$ 1,524,527.22	$ 80,786,235.04	$ 1,396,865.61	$ 3,633,846.10		$ 78,549,254.55
$62,882,877.52	$12,035,039.85	$ 1,899,493,198.87	$ 176,519,962.90	$ 23,197,482.03	$ 195,303,011.51	$ 2,248,118,691.25

TABLE NO. 28—CASUALTY INSURANCE COMPANIES —LIABILITIES DECEMBER 31, 1919.

Name of Company	Net Unpaid Claims and Estimated Expenses of Adjustment	Special Reserve for Liability and Credit Losses	Unearned Premiums	Unpaid Commissions and Expenses	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
IOWA COMPANIES											
*American Bonding & Casualty Co.	$ 424,809.96	$ 349,449.23	$ 1,104,675.17	$ 123,813.19	$ 45,000.00		$ 69,856.69	$ 750,000.00	$ 248,721.62		$ 3,116,325.77
Bankers' Accident Co.	18,375.00		200,831.10	5,833.18	6,275.00	$ 625.00		100,000.00	30,304.21		362,343.49
Employers' Mutual Casualty Assoc.	18,236.56		20,669.96		1,042.00	1,769.65	3,001.78		107,560.98		152,280.96
Farmers' Live Stock Ins. Co.	1,597.53		40,060.64		3,000.00			218,450.00	106,298.65		369,396.82
Great Western Accident Ins. Co.	54,280.00		189,358.85	4,685.54	23,320.00	226.51		100,000.00	94,538.73		466,359.73
Inter-State Liability Ins. Co.			3,942.70		112.40			200,000.00	82,290.58		286,315.68
Iowa Bonding & Casualty Co.	36,292.09	14,145.35	345,256.85	75,731.44	7,500.00	483.65		1,000,000.00	371,162.10		1,850,571.48
Iowa Mutual Liability Ins. Co.	8,778.85	79,526.56	119,886.03	669.27	4,238.62		58.94		147,048.86		360,207.13
Iowa State Live Stock Ins. Co.	13,708.50		95,330.98	1,122.02	4,000.00	3,139.49	212.50	101,450.00	21,964.87		241,028.36
National Live Stock Ins. Co.	9,846.18		49,154.86		2,303.84			100,000.00	5,650.32		166,964.20
Southern Surety Co.	78,736.63	406,746.98	1,389,327.80	169,331.69	99,052.70	9,078.72	90,778.88	1,000,000.00	564,840.25		3,807,893.65
Total Iowa Companies	$ 664,751.30	$ 849,868.12	$ 3,558,484.97	$ 381,146.34	$ 195,844.56	$ 15,323.02	$ 163,908.79	$ 3,569,900.00	$ 1,780,300.17		$ 11,179,587.27
OTHER THAN IOWA COMPANIES											
Aetna Casualty & Surety Co.	$ 1,904,649.80	$ 1,401,457.47	$ 4,322,865.94	$ 404,045.23	$ 428,193.10		$ 66,701.53	$ 2,000,000.00	$ 3,465,203.87		$ 13,993,116.94
Aetna Life Ins. Co. (Accdt. Dept.)	375,927.85	12,648,365.61	6,304,465.34	912,504.85	793,567.20	$ 14,853.19	379,928.89	‡ 5,000,000.00	12,455,272.61	$ 124,212,826.92	163,097,712.46
American Credit Indemnity Co.		767,888.24	561,873.75	4,662.45	51,911.59		85,000.00	350,000.00	653,325.47		2,474,661.50
American Indemnity Co.	157,445.28	261,479.19	464,431.00	43,882.66	15,000.00	21.22	31,408.50	600,000.00	426,109.46		1,999,837.30
American Old Line Ins. Co.	12,897.35		92,564.16	2,753.75	4,000.00		26,655.34	100,000.00	41,455.28		280,325.88
American Mut. Liability Ins. Co.	46,194.00	4,881,781.00	2,062,447.01	8,362.67	103,846.20		526,929.02		1,024,209.21		8,653,709.11
American Reinsurance Co.	973.62	339,726.88	53,469.32	5,711.01	10,000.00		88,678.00	500,000.00	358,405.32		1,356,964.15
American Surety Co. of New York	1,453,699.06		3,967,078.88	247,708.06	132,876.22	198,401.14	501,553.41	5,000,000.00	1,282,063.82		12,783,395.50
Bankers' Automobile Ins. Co.	7,066.00	20,500.00	100,387.25	6,680.00	2,500.00			288,400.00	121,454.30		546,987.55
Bankers' Casualty Co.	15,348.58		163,827.82	202.15	7,295.00		161.12	135,000.00	† 28,038.92		293,195.75
Builders' & Man. Mut. Casualty Co.		6,677.93	30,703.10				7,844.19		126,737.67		171,462.89
Capital Live Stock Ins. Co.	14,447.00		101,436.51				255.58	239,700.00	152,614.07		508,453.16
Chicago Bonding & Ins. Co.	See combined	report under	American Bon	ding and Cas	ualty Co.						
Columbian Nat. Life Ins. Co. (Accdt. Dept.)	46,423.61		177,222.87	31,668.41	9,565.53	19,167.70		‡ 1,000,000.00	227,194.04	15,348,887.14	16,860,159.30
Continental Casualty Co.	375,067.36	979,323.69	2,144,351.25	389,894.64	145,016.85		120,499.71	600,000.00	400,000.00		5,154,158.50
Employers' Indemnity Corp.	24,607.79	222,824.79	303,045.01	22,604.95	150,000.00	1,356.38		700,000.00	306,128.28		1,605,627.20
Equitable Accident Co.	2,855.42		8,197.50	400.00	641.58			100,000.00	53,221.09		165,315.59
Equitable Life Assur. Soc. of U.S.(Acc.Dept.)	16,873.75		147,908.07	25,167.77	7,425.22		7,606.60	‡ 100,000.00	17,123,408.26	581,995,439.72	599,423,919.39
Federal Casualty Co.	33,000.00		27,393.06	4,250.00	17,500.00		2,500.00	200,000.00	192,278.15		476,921.21
Federal Life Ins. Co. (Accdt. Dept.)	33,887.58		118,765.02	9,462.34	6,469.58	84.19	226.01	‡ 300,000.00	37,630.22	4,134,524.31	4,641,049.25
Fidelity & Casualty Co. of New York	2,401,880.43	5,296,436.12	7,943,877.32	683,548.18	316,566.54	30,770.45	134,617.33	1,000,000.00	2,066,562.94		19,874,289.31
Fidelity & Deposit Co. of Maryland	1,856,970.96	272,721.23	2,948,454.22	214,430.33	286,884.24	301,554.65	723,529.55	3,000,000.00	2,274,381.25		11,878,918.03
Georgia Casualty Co.	73,853.00	631,722.06	812,238.72	126,669.92	39,874.00	476.10		300,540.00	214,971.49		2,200,345.29
Globe Indemnity Co.	1,148,039.00	2,923,941.98	3,596,544.19	368,391.06	195,000.00		400,000.00	750,000.00	1,012,637.37		10,394,573.49
Great Eastern Casualty Co.	194,676.47	205,736.26	596,609.94	90,555.75	26,366.76	23,983.88	4,941.19	350,000.00	154,598.07		1,647,438.32
Hartford Accdt. & Indemnity Co.	498,165.00	2,878,863.77	3,177,455.58	386,760.65	173,878.00	15,769.25		1,000,000.00	1,392,568.67		9,393,490.92
Hartford Live Stock Ins. Co.	17,224.00		140,244.02	10,479.49	5,000.00			500,000.00	419,120.54		1,092,068.05
Hartford Steam Boiler Insp. & Ins. Co.	175,539.16		3,715,903.46	123,434.27	240,000.00		37,986.23	2,000,000.00	2,021,358.34		8,314,216.48
Integrity Mutual Casualty Co.	24,984.13	295,528.00	365,118.88	2,500.00	20,000.00	8,835.57	75,000.00		283,856.13		1,077,861.71
Inter-State Casualty Co.	15,795.37	247,356.00	149,394.48	39,206.87	13,808.97			300,000.00	122,748.83		888,307.52
Lion Bonding & Surety Co.	50,840.80		379,670.81	28,500.00	18,000.00	12,125.30	10,463.45	600,000.00	180,183.24		1,279,782.60
Lloyds' Plate Glass Ins. Co.	87,110.58		471,488.64	56,195.32	25,000.00	628.75		250,000.00	167,006.82		1,057,429.31
London and Lancashire Indemnity Co. of Amer.	440,802.00	374,085.00	834,305.11	55,967.26	28,095.00		140,000.00	750,000.00	302,417.65		2,925,662.12
Loyal Protective Ins. Co.	118,156.20		161,864.00	3,722.41	22,679.95			100,000.00	206,227.79		611,650.35
Maryland Assurance Corp.	154,062.14		793,890.13	92,908.34	35,151.87	4,224.06		‡ 600,000.00	133,826.61	50,321.45	1,873,570.10
Maryland Casualty Co.	765,290.14	8,198,131.00	6,696,146.17	684,553.90	391,864.32	91,483.52	712,973.02	2,000,000.00	2,154,604.49		21,690,046.56
Masonic Protective Assoc.	185,389.03		541,188.90	9,899.01	30,558.53			100,000.00	151,987.68		1,018,423.15
Massachusetts Bonding & Ins. Co.	724,256.07	688,726.67	2,252,777.63	264,474.94	124,110.84	51,650.96		1,500,000.00	632,913.75		6,238,919.86
Medical Protective Co.	163,975.84		184,797.05	5,371.78	13,500.00			200,000.00	161,694.20		729,338.85
Merchant's Life & Casualty Co.	7,211.00		41,000.00	305.48	6,529.16			100,000.00	85,272.70		240,318.34
Metropolitan Casualty Ins. Co.	66,380.85		581,399.25	93,074.94	17,170.42	8,453.10		200,000.00	115,470.18		1,081,948.74
Metropolitan Life Ins. Co. (Accdt. Dept.)	5,000.00	211,005.00	20,050.17	512.56	6,000.00		978.30		‡ 29,085,337.17	835,492,941.35	864,821,824.55
National Life of U. S. A. (Accdt. Dept.)	35,169.79		48,996.87	2,355.57	32,544.34	1,805.74		‡ 500,000.00	209,105.91	16,909,813.15	17,436,791.37
National Surety Co.	2,092,153.10		5,067,777.82	513,177.15	254,914.08	260,544.26	620,124.77	5,000,000.00	5,500,230.88		19,308,922.06
Nebraska Live Stock Ins. Co.	2,856.00		30,515.37	3,544.83				175,625.00	101,743.96		314,284.16

TABLE NO. 28

—Continued.

Name of Company	Net Unpaid Claims and Estimated Expenses of Adjustment	Special Reserve for Liability and Credit Losses	Unearned Premiums	Unpaid Commissions and Expenses	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
New Amsterdam Casualty Co.	526,413.96	1,561,058.33	1,919,890.77	212,608.71	$ 80,000.00	$ 153,557.64	$ 130,759.06	$ 1,250,000.00	$ 400,000.00		$ 6,234,378.47
New York Plate Glass Ins. Co.	75,096.91		602,607.10	96,549.49	19,000.00			300,000.00	143,218.35		1,236,471.85
North American Accident Ins. Co.	126,125.25		340,577.61	28,415.58	25,113.74	2,322.76	7,392.53	200,000.00	172,134.26		902,081.73
Old Line Life Ins. Co. (Acedt. Dept.)	2,986.23		15,338.55	338.22	1,767.63			† 672,635.00	202,453.26	$ 1,445,936.27	2,341,455.16
Pacific Mutual Life ins. Co. (Acedt. Dept.)	368,215.00		1,002,101.52	122,430.83	100,000.00	20,808.22	107,970.48	‡ 1,200,000.00	1,127,973.71	46,592,194.51	50,641,694.27
Physicians' Indemnity Assoc.	100.00		1,557.00						10,537.26		12,194.26
Preferred Accident Ins. Co.	471,569.55	812,522.75	1,960,110.40	225,405.18	136,127.19	18,051.02	799,656.80	700,000.00	1,000,000.00		6,122,433.89
Reliance Life Ins. Co. (Acedt. Dept.)	9,653.12		112,496.97	8,526.44				‡ 1,000,000.00	274,756.29	9,542,493.14	10,947,924.96
Ridgely Protective Assoc.	103,467.92		158,023.60	3,467.28	20,119.45			100,000.00	116,530.04		501,638.30
Royal Indemnity Co.	836,525.00	3,257,964.85	3,430,287.11	381,864.58	312,352.15		723.35	1,000,000.00	1,431,231.14		10,650,948.18
Security Mut. Casualty Co.		2,530,195.07	218,590.17	599.57	14,478.59				1,970,090.84		4,733,954.24
Standard Accident Ins. Co.	648,559.33	4,408,776.28	2,972,411.41	328,635.20	210,000.00	51,888.32	9,994.02	1,000,000.00	1,650,904.17		11,281,168.73
Standard Live Stock Ins. Co.	3,475.00		61,799.73	414.61	11,000.00		103.35	250,000.00	101,512.51		428,306.20
Travelers' Indemnity Co.	631,725.01	72,400.00	3,300,325.22	248,167.66	93,045.57	1,859.60	107,978.45	1,000,000.00	425,761.94		5,881,263.54
Travelers' Insurance Co. (Acedt. Dept.)	853,479.13	21,395,388.00	11,413,324.09	1,349,717.79	623,188.86	49,080.40	1,500,000.00	‡ 6,000,000.00	9,197,852.45	118,197,881.77	170,579,918.49
United States Casualty Co.	352,238.78	1,654,320.00	1,928,189.28	150,964.51	150,000.00	14,633.63	19,063.87	500,000.00	525,000.00		5,294,430.07
United States Fidelity & Guaranty Co.	2,535,496.01	5,515,934.83	7,870,310.13	766,339.44	490,207.51	68,266.28	34,642.78	4,500,000.00	3,970,390.40		25,751,586.38
Western Auto Indemnity Assoc.	1,385.00	55,575.00	127,882.25		5,000.00	9,255.92	350.00		135,336.50		334,784.67
Western Casualty Co.		1,009,054.69	823,996.00		40,294.07		25,080.00	250,000.00	130,519.72		2,278,894.48
Western Live Stock Ins. Co.	27,966.25			539.13	4,000.00			225,000.00	98,368.22		355,873.60
Total other than Iowa Companies	$ 23,401,611.57	$ 86,022,467.69	$100,963,959.52	$ 9,915,553.53	$ 6,410,029.85	$ 1,436,028.29	$ 7,449,867.43	$ 58,636,900.00	$ 110,521,171.82	$1,753,632,259.73	$2,158,389,849.43
OTHER THAN U. S. COMPANIES											
Employers' Liab. Assur. Corp. U. S. B.	$ 543,571.00	$ 12,567,984.00	$ 7,173,787.97	$ 1,333,720.93	$ 575,000.00		$ 500,000.00	$ 200,000.00	$ 2,401,247.36		$ 25,295,311.26
European Acedt. Ins. Co. U. S. B.	757,007.62	311,448.45	1,760,546.23	289,256.54	40,250.00		164,354.14	200,000.00	850,000.00		4,372,862.98
Genl. Acedt. Fire & Life Assur. Corp. U. S. B.	331,052.95	1,728,398.54	2,136,239.81	313,903.16	139,010.02	49,001.13	5,381.41	400,000.00	450,489.41		5,563,446.43
Guarantee Co. of North America	82,751.00		168,300.66	6,801.00	15,000.00		265,380.00	304,600.00	1,753,895.33		2,506,727.99
London Guarantee & Acedt. Co. U. S. B.	394,671.96	7,133,928.15	3,419,659.44	535,279.93	255,994.60	7,330.41	1,158,408.54	250,000.00	1,001,658.74		14,156,981.77
Norwegian Globe Ins. Co. U. S. B.	734,604.42	689,084.26	1,957,825.15	287,743.78	15,000.00		135,637.60	800,000.00	513,345.21		5,133,190.42
Ocean Acedt. & Guarantee Corp. U. S. B.	519,767.00	6,775,077.99	4,152,944.47	399,567.82	270,089.00		1,827,558.05	800,000.00	560,072.29		15,305,076.62
Zurich Gen. Acc. & Liab. Ins. Co. Ltd. U. S. B.	213,840.00	2,352,448.16	1,564,232.45	246,244.43	150,000.00	21,448.78	400,000.00	250,000.00	937,493.26		6,135,707.08
Total other than U. S. Companies	$ 3,577,265.95	$ 31,558,289.55	$ 22,333,536.18	$ 3,412,517.59	$ 1,460,343.62	$ 77,780.32	$ 4,456,719.74	$ 3,204,600.00	$ 8,468,201.60		$ 78,549,254.55
Total all Casualty Companies	$ 27,643,628.82	$118,430,625.36	$126,856,960.67	$ 13,709,217.46	$ 8,066,218.03	$ 1,529,131.63	$ 12,070,495.96	$ 65,411,400.00	$ 120,769,733.59	$1,753,632,259.73	$2,248,118,691.25

* Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co
† Red figures.
‡ Combined figures life and accident.

TABLE NO. 29—CASUALTY INSURANCE COMPANIES.

Name of Company	Accident and health	Liability	Workmen's compensation	Fidelity and surety
IOWA COMPANIES				
American Bonding & Casualty Co.	$ 4,830.93	$ 3,997.54	$ 1,197.94	$ 12,547.17
Bankers Accident Co.	397,760.65			
Employers Mutual Casualty Assn.		828.00	122,731.00	
Farmers Live Stock Ins. Co.				
Great Western Accident Ins. Co.	305,506.58			
Inter State Liability Ins. Co.				
Iowa Bonding & Casualty Co.		11,421.80	25,927.38	70,083.13
Iowa Mutual Liability Ins. Co.		10,392.62	260,944.41	
Iowa State Live Stock Ins. Co.				
National Live Stock Ins. Co.				
Southern Surety Co.	125,543.99	19,910.27	35,291.34	182,429.56
Totals All Iowa Companies	$ 833,642.15	$ 46,550.23	$ 446,092.07	$ 265,059.86
OTHER THAN IOWA COMPANIES.				
Aetna Casualty & Surety Co.	$ 128.40	$ 27,640.49	$ 1,646.53	$ 38,574.72
Aetna Life Ins. Co. (Accid. Dept.)	84,923.59	11,291.64	62,487.20	
American Credit Indemnity Co.				
American Indemnity Co.		69.39		1,173.71
American Old Line Ins. Co.	8,944.00			
American Mut. Liability Ins. Co.		396.43	6,829.40	
American Reinsurance Co.		5,830.69	2,858.01	
American Surety Co. of N. Y.				102,167.83
Bankers Automobile Ins. Co.	7,516.49			
Bankers Casualty Co.	44,541.32			
Builders & Manuf. Mut. Casualty Co.			202.10	
Capital Live Stock Ins. Co.				
Chicago Bonding & Ins. Co.				
Columbian Nat'l L. Ins. Co. (Ac. Dept.)	329.80			
Continental Casualty Co.	84,182.18	11,683.14	22,813.90	
Employers Indemnity Corporation	45,804.21	6,563.97	7,991.76	
Equitable Accident Co.	822.75			
Equitable Life Assur. Soc. (Ac. Dept.)	1,839.64			
Federal Casualty Co.	22,826.49			
Federal Life Ins. Co. (Accid. Dept.)	57,461.18			
Fidelity & Casualty Co. of N. Y.	26,412.65	67,157.24	223,836.51	22,100.17
Fidelity and Deposit Co. of Maryland		50.94		66,855.70
Georgia Casualty Co.		6,884.69	3,549.25	
Globe Indemnity Co.	2,562.70	41,463.90	74,629.25	31,570.45
Great Eastern Casualty Co.	2,702.07	103.45		
Hartford Accid. & Indemnity Co.	345.17	10,256.80	23,169.15	3,761.27
Hartford Live Stock Ins. Co.				
Hartford Steam Boiler Insp. & Ins. Co.				
Integrity Mut. Casualty Co.		592.86	19,812.57	
Inter State Casualty Co.		14,153.56	119,604.03	3,311.74
Lion Bonding & Surety Co.	13,816.32			62,284.27
Lloyds' Plate Glass Ins. Co.				
Lond. & Lancashire Ind. Co. of Amer.		4,850.39	* 59.51	27,007.38
Loyal Protective Ins. Co.	12,153.30			
Maryland Assurance Corp.	7,727.28			
Maryland Casualty Co.	* 38.25	14,887.24	31,058.66	18,544.91
Masonic Protective Assn.	42,159.38			
Massachusetts Bonding & Ins. Co.	31,738.97	4,262.07	553.34	23,326.82
Medical Protective Co.				
Merchants Life & Casualty Co.	14,063.69			

—PREMIUMS RECEIVED IOWA BUSINESS, 1919.

Plate glass	Fly wheel and steam boiler	Burglary and theft	Credit, sprinkler, title, work man's collective	Auto and teams, property damage	Live stock	Total net premiums
$ 1,897.28		$ 847.79		$ 1,860.48		$ 27,179.13
						397,760.65
						123,559.00
					$ 135,590.46	135,590.46
						305,506.58
				4,584.21		4,584.21
		6,331.53		3,375.02		117,138.86
		57.64		20,918.55		302,313.22
					142,038.33	142,038.33
					164,396.97	164,396.97
6,404.21		16,648.43		6,545.80		302,773.60
$ 8,301.49		$ 23,885.39		$ 107,284.06	$ 442,025.76	$ 2,172,841.01
$ 4,880.21		$ 13,256.93	$ 3,840.03	$ 13,557.71		$ 79,525.02
						158,702.43
			9,518.75			9,518.75
191.37						1,434.47
						8,944.00
				50.27		7,276.10
						8,688.70
		32,148.62				164,316.45
						7,516.49
						44,541.32
						202.10
					$ 38,218.82	38,218.82
						329.80
		51.92		4,162.31		122,893.45
467.16				2,749.85		63,666.96
						822.75
						1,839.64
						22,826.49
						57,461.18
19,811.25	$ 30,001.57	48,820.79		14,010.37		452,150.35
		3,794.44				70,701.08
2,648.99		46.60		3,618.00		16,747.53
9,300.39	3,049.86	3,359.26		9,002.59		174,869.29
5,188.21		1,518.84		25.45		9,539.02
2,630.56		3,610.36		2,648.48		46,421.79
					100,732.23	100,732.23
	46,820.10					46,820.10
						20,375.43
				4,524.83		141,594.16
1,930.95		1,317.27		4,119.62		83,468.43
13,707.80						13,707.80
114.73		364.63		1,024.69		33,902.31
						12,153.30
						7,727.28
3,509.42	3,224.86	11,026.76	1,108.23	2,613.61		85,935.44
						42,159.38
4,841.06		2,499.03		807.19		68,028.45
					†14,034.30	14,034.30
						14,063.69

TABLE NO. 29

—Continued.

Name of Company	Accident and health	Liability	Workmen's compensation	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
Metropolitan Casualty Ins. Co.					$ 11,579.70						$ 11,579.70
Metropolitan Life Ins. Co. (Ac. Dept.)											
National Life of U. S. A. (Ac. Dept.)	$ 3,807.56										3,807.56
National Surety Co.				$ 66,744.90			$ 31,067.96				97,812.86
Nebraska Live Stock Ins. Co.										$ 3,940.89	3,940.89
New Amsterdam Casualty Co.	2,114.68	$ 7,709.16	$ 16,322.87	13,334.15	6,656.81		5,037.36		$ 2,697.50		53,872.53
New York Plate Glass Ins. Co.					7,236.00						7,236.00
North American Accident Ins. Co.	51,099.51										51,099.51
Old Line Life Ins. Co. (Accid. Dept.)	60.00										60.00
Pacific Mut. Life Ins. Co. (Ac. Dept.)	43,055.19										43,055.19
Physicians Indemnity Assn.											
Preferred Accident Ins. Co.	85,720.59	4,897.26		188.76			1,409.12		1,342.40		93,558.13
Reliance Life Ins. Co. (Accid. Dept.)	2,397.86										2,397.86
Ridgely Protective Assn.	34,946.32										34,946.32
Royal Indemnity Co.	3,750.31	11,299.66	16,195.73	5,744.94	3,661.82	$ 1,383.94	4,132.90		3,065.83		49,235.13
Security Mut. Casualty Co.		6,345.21	35,652.97								41,998.18
Standard Accident Ins. Co.	20,271.66	12,144.30	15,477.71						6,025.72		53,919.39
Standard Live Stock Ins. Co.										12,301.41	12,301.41
Travelers Indemnity Co.	3,976.74	30,284.24	1,645.50		6,823.35	2,467.10	3,898.54		14,808.72		63,904.19
Travelers Ins. Co. (Accid. Dept.)	193,842.02	23,391.50	113,007.28								330,240.80
United States Casualty Co.	6,836.54	4,011.71	12,504.09		1,305.44		905.91		1,019.18		26,582.87
United States Fid. & Guar. Co.	416.63	16,013.89	57,269.73	54,854.44	5,221.63		20,218.69		3,334.39	‡ 10.00	157,339.40
Western Auto Indemnity Assn.									70,014.49		70,014.49
Western Casualty Co.		2,848.88	70,380.32								73,229.20
Western Live Stock Ins. Co.										8,659.28	8,659.28
Totals Other than Iowa Companies	$ 965,319.94	$ 347,024.50	$ 939,429.35	$ 547,546.16	$ 111,706.85	$ 86,947.43	$ 188,485.93	$ 14,467.01	$ 165,823.00	$ 177,896.93	$ 3,544,647.10
OTHER THAN U. S. COMPANIES.											
Employers Liab. Assur. Corp.—U. S. B.	$ 4,930.83	$ 23,617.28	$ 110,824.89	$ 530.00	$ 5,638.46	$ 759.91	$ 3,684.12		$ 4,864.29		$ 154,849.78
European Acedt. Ins. Co.—U. S. B.	9,916.33	361.74	459.59	6,404.06		709.50	19,707.68				37,558.90
Gen'l Accdt. Fire Life As. Corp.—U.S.B.	179.94	698.83	1,005.53				29.47		24.86		1,938.63
Guarantee Co. of North America				188.30							188.30
London Guar. & Accid. Co.—U. S. B.	10,573.25	72,461.67	235,285.76			2,553.56	2,935.60		12,120.74		335,930.58
Norwegian Globe Ins. Co.—U. S. B.	2,717.31	214.34	36,820.90	12,746.16		7,982.53	11,306.33				71,787.57
Ocean Accid. & Guar. Corp.—U. S. B.	1,655.87	13,149.39	47,689.35		3,692.06	4,160.83	8,354.15		2,210.68		80,912.33
Zurich Genl. Ac. & Liab. Ins. Co. Ltd.—U. S. B.		2,184.24	3,893.23						219.50		6,296.97
Totals Other than U. S. Companies	$ 29,973.53	$ 112,687.49	$ 435,979.25	$ 19,868.52	$ 9,330.52	$ 16,166.33	$ 46,017.35		$ 19,440.07		$ 689,463.06
Totals All Casualty Companies	$ 1,828,935.62	$ 506,262.22	$ 1,821,500.67	$ 832,474.54	$ 129,338.86	$ 103,113.76	$ 258,388.67	$ 14,467.01	$ 292,547.13	$ 619,922.69	$ 6,406,951.17

*Red figures. †Physicians. ‡Check draft. §Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co.
¶See combined report under American Bonding and Casualty Co.

TABLE NO. 30—CASUALTY INSURANCE COMPANIES.

—LOSSES PAID IOWA BUSINESS, 1919.

Name of Company	Accident and health	Liability	Workmen's compensation	Fidelity and surety	Plate glass	Fly wheel and steam boiler	Burglary and theft	Credit, sprinkler, title, workmen's collective	Live stock	Auto and teams, property damage	Total
IOWA COMPANIES											
*American Bonding & Casualty Co.	$ 10,299.31	$ 2,488.05		$ 27,864.04	$ 11,796.86		$ 225.65			$ 5,501.50	$ 58,175.41
Bankers Accident Co.	157,208.61										157,208.61
Employers Mutual Casualty Assn.		22.00	$ 53,709.00								53,731.00
Farmers Live Stock Ins. Co.									$ 41,822.54		41,822.54
Great Western Accident Ins. Co.	113,736.44										113,736.44
Inter State Liability Ins. Co.							227.70			320.95	17,105.52
Iowa Bonding & Casualty Co.		508.50	9,233.43	6,814.94						19,192.16	109,465.66
Iowa Mutual Liability Ins. Co.		1,168.94	89,104.56						52,588.92		52,588.92
Iowa State Live Stock Ins. Co.									49,726.24		49,726.24
National Live Stock Ins. Co.											
Southern Surety Co.	10,651.93	1,650.00	9,926.84	37,083.38	2,718.53		2,790.21			1,814.96	66,635.85
Total Iowa Companies	$291,896.29	$ 5,837.49	$161,973.83	$ 71,762.36	$ 14,515.39		$ 3,243.56		$ 144,137.70	$ 26,829.57	$ 720,196.19
OTHER THAN IOWA COMPANIES											
Aetna Casualty & Surety Co.		$ 9,109.98	$ 514.58	$ 588.63	$ 4,675.75		$ 1,649.17	$ 836.37		$ 211.65	$ 17,586.13
Aetna Life Ins. Co. (Accid. Dept.)	$ 26,831.77	6,936.80	27,892.16								61,660.73
American Credit Indemnity Co.								392.04			392.04
American Indemnity Co.					1,798.55						1,798.55
American Old Line Ins. Co.	2,796.61										2,796.61
American Mut. Liability Ins. Co.			778.74								778.74
American Reinsurance Co.		25.93									25.93
American Surety Co. of N. Y.				6,822.14			72.00				6,894.14
Bankers Automobile Ins. Co.											
Bankers Casualty Co.	24,034.43										24,034.43
Builders & Manuf. Mut. Casualty Co.			547.70								547.70
Capital Live Stock Ins. Co.									$ 29,053.53		29,053.53
*Chicago Bonding & Ins. Co.											
Columbian Nat'l Life Ins. Co. (Ac. Dept.)	105.35										105.35
Continental Casualty Co.	34,502.95	1,874.22	7,507.72							1,779.24	45,664.13
Employers Indemnity Corporation	16,010.84	4,831.75	584.10		41.53					820.64	22,288.86
Equitable Accident Co.	208.96										208.96
Equitable L. As. Soc. of U. S. (Ac. Dept.)	113.14										113.14
Federal Casualty Co.	9,692.63										9,692.63
Federal Life Ins. Co. (Accid. Dept.)	22,359.82										22,359.82
Fidelity & Casualty Co. of N. Y.	8,240.28	11,298.01	76,629.10	$ 84.30	6,742.99	$ 2,925.50	5,709.85			6,264.09	117,725.52
Fidelity & Deposit Co. of Maryland			1,403.20	2,249.93	7.00		388.54				4,034.67
Georgia Casualty Co.		175.18	1,521.93		493.35					638.27	2,808.73
Globe Indemnity Co.	658.64	5,876.45	32,797.20	$ 1,437.35	3,136.47	700.00	1,008.99			3,351.76	46,002.16
Great Eastern Casualty Co.	1,020.33				11,736.79		302.90			11.35	13,071.37
Hartford Accident & Indemnity Co.	8.03	5,439.55	5,274.70	$ 382.47	1,052.86		589.90			907.95	12,950.52
Hartford Live Stock Ins. Co.									43,550.93		43,550.93
Hartford Steam Boiler Insp. & Ins. Co.						940.55					940.55
Integrity Mutual Casualty Co.			7,268.42								7,268.42
Interstate Casualty Co.		4,321.37	104,174.04							8,939.30	117,434.71
Lion Bonding & Surety Co.	1,295.46			10,048.52	153.60		43.50			64.30	11,605.38
Lloyds' Plate Glass Ins. Co.					8,329.35						8,329.35
London & Lancashire Indem. Co. of Amer.		317.60		537.50						472.21	1,327.31
Loyal Protective Ins. Co.	7,831.60										7,831.60
Maryland Assurance Corp.	2,307.95										2,307.95
Maryland Casualty Co.	7.00	11,266.60	14,853.28	66.14	961.68	152.55	1,334.59	138.75		1,110.91	29,891.50
Masonic Protective Association	20,937.97										20,937.97
Massachusetts Bonding & Ins. Co.	10,721.91	693.00	1,008.82	2,951.23	2,605.98		620.20			185.85	18,786.99
Medical Protective Co.	962.25										962.25
Merchants Life & Casualty Co.	3,510.50										3,510.50

TABLE NO. 30

Name of Company	Accident and health	Liability	Workmen's compensation	Fidelity and surety
Metropolitan Casualty Ins. Co.				
Metropolitan Life Ins. Co. (Accid. Dept.)				
National Life of U. S. A. (Accid. Dept.)	1,238.06			
National Surety Co.				11,467.65
Nebraska Live Stock Ins. Co.				
New Amsterdam Casualty Co.	561.67	225.00	6,371.67	3,593.58
New York Plate Glass Ins. Co.				
North American Accident Ins. Co.	17,778.08			
Old Line Life Ins. Co. (Accid. Dept.)	33.93			
Pacific Mutual Life Ins. Co. (Accid. Dept.)	18,443.22			
Physicians Indemnity Association				
Preferred Accident Ins. Co.	35,174.73	360.00		707.14
Reliance Life Ins. Co. (Accid. Dept.)	473.68			
Ridgely Protective Association	20,607.23			
Royal Indemnity Co.	1,107.35	2,025.35	6,616.31	$ 373.23
Security Mut. Casualty Co.		2,515.00	5,025.30	
Standard Accident Ins. Co.	8,566.25	2,078.35	7,396.77	
Standard Live Stock Ins. Co.				
Travelers Indemnity Co.	725.38	8,311.70	494.38	
Travelers Insurance Co. (Accid. Dept.)	51,656.96	11,479.25	32,838.74	
United States Casualty Co.	3,822.03	1,426.00	5,652.36	
United States Fidelity & Guaranty Co.		2,236.00	21,049.77	10,490.46
Western Auto Indemnity Assn.				
Western Casualty Co.			8,419.60	
Western Live Stock Ins. Co.				
Total Other than Iowa Companies	$354,645.99	$ 92,823.09	$376,620.59	$ 47,245.57
OTHER THAN U. S. COMPANIES				
Employers Liab. Assur. Corp.—U. S. B.	$ 2,468.10	$ 372.25	$ 24,683.72	
European Accident Ins. Co.—U. S. B.	2,083.12	18.90		537.50
Gen'l Ac. Fire & Life As. Corp.—U. S. B.	210.00		71.00	
Guarantee Co. of North America				
London Guarantee & Accid. Co.—U. S. B.	3,599.18	25,527.36	130,296.67	
Norwegian Globe Ins. Co.—U. S. B.	72.03		14,642.00	$ 3,066.84
Ocean Accid. & Guarantee Corp.—U. S. B.		8,058.00	15,011.30	
Zurich Gen. Ac. & Liab. Ins. Co. Ltd., U.S.B.		275.00	3,533.87	
Total Other than U. S. Companies	$ 8,432.43	$ 34,251.51	$188,238.56	$ $2,529.34
Total All Casualty Companies	$654,974.71	$132,912.09	$726,832.98	$116,478.59

*Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co. §Red figures.

—Continued.

Plate glass	Fly wheel and steam boiler	Burglary and theft	Credit, sprinkler, title, workmen's collective	Live stock	Auto and teams, property damage	Total
$ 4,296.31						$ 4,296.31
						1,238.06
		$ 2,616.05				14,083.70
3,768.86		567.41			$ 1,479.64	16,567.83
11,847.50						11,847.50
						17,778.08
						33.93
						18,443.22
		78.00			857.66	37,177.53
						473.68
						20,607.23
2,149.88		292.91			2,429.45	14,248.02
						7,540.30
					1,940.08	20,281.45
				$ 6,445.84		6,445.84
2,583.34	$ 50.56	1,474.69			3,179.27	16,819.32
						95,974.95
243.15					125.75	11,369.29
3,210.18		11,973.17			647.43	49,607.01
					16,505.24	16,505.24
						8,419.60
				15,138.65		15,138.65
$ 69,821.12	$ 4,769.16	$ 28,721.87	$ 1,367.16	$ 94,188.95	$ 51,982.04	$ 1,122,185.54
$ 3,164.12		$ 278.82			$ 732.43	$ 31,699.44
		232.52				2,872.04
						281.00
	$ 644.97	964.83			4,729.38	165,762.39
		10.65				11,657.84
2,141.46		500.00			1,182.47	26,803.23
					17.45	3,826.32
$ 5,305.58	$ 644.97	$ 1,986.82			$ 6,661.73	$ 242,902.26
$ 80,642.09	$ 5,414.13	$ 33,952.25	$ 1,367.16	$ 238,326.65	$ 85,473.34	$ 2,085,373.99

TABLE NO. 31—CASUALTY INSURANCE COMPANIES.

—WORKMEN'S COMPENSATION BUSINESS, IOWA, 1919.

Name of Company	Gross premiums on policies written or renewed	Earned premiums	Amount of All Payments to December 31, 1919			Percentage of payments to earned premiums, 1915 to Dec. 31, 1919, 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 undetermined periods	Additional reserve for claims as calculated by company	Total, columns 6, 8, 9, 10, 11	Percentage of payments to Dec. 31, 1919, and reserves to earned premiums	Additional reserves for expenses of settlement as computed by company	Totals, columns 12 and 14	Commission or compensation paid for placing or renewing business in Iowa
			Losses and claims	Loss expense	Totals, Columns 4 and 5										
Column 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6	Col. 7	Col. 8	Col. 9	Col. 10	Col. 11	Col. 12	Col. 13	Col. 14	Col. 15	Col. 16
IOWA COMPANIES															
*American Bonding & Casualty Co.						None	None	None	None	None	None	None	None	None	None
Bankers' Accident Co.	None	None	None	None	None	51	$ 15,601.00	$ 2,636.00			$ 230,273.00	58.7		$ 18,237.00	$ 338,789.00
Employers' Mutual Casualty Assn.	$ 414,775.00	$ 394,101.00	$ 201,491.00	$ 10,545.00	$ 212,036.00										
Farmers' Live Stock Ins. Co.						None	None	None	None	None	None	None	None	None	None
Great Western Accident Ins. Co.	None	None	None	None	None										
Inter-State Liability Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Iowa Bonding & Casualty Co.	35,279.16	25,209.01	9,741.87	96.39	9,838.26	27.9	6,388.49	858.50	$ 1,856.56	None	9,103.55	75.1	None	9,103.55	10-12½-15
Iowa Mutual Liability Ins. Co.	687,504.00	612,221.00	183,869.00	56,009.00	239,878.00	39.2	33,453.00	9,651.00	29,781.00	None	312,763.00	45.4	$ 2,505.00	315,268.00	94,638.00
Iowa State Live Stock Ins. Co.															
National Live Stock Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Southern Surety Co.	46,671.15	38,898.58	12,529.53	268.04	12,797.57	22.89	4,500.00	2,349.00	1,420.00	None	21,066.57	59.47	None	21,066.57	7,416.16
OTHER THAN IOWA COMPANIES															
Aetna Casualty & Surety Co.	$ 6,908.62	$ 6,808.34	$ 2,679.07		$ 2,679.07	38.83	$ 43.60	$ 81.80	$ 892.30		$ 3,696.77	53.59		$ 3,696.77	$ 602.01
Aetna Life Ins. Co. (Acedt. Dept.)	271,021.68	256,340.36	120,579.34	11,964.27	132,543.61	51.70	17,239.00	50.00	2,105.00	None	151,937.61	59.27	None	151,937.61	37,067.58
American Credit Indemnity Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
American Indemnity Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
American Old Line Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
American Mut. Liability Ins. Co.	6,829.40	5,005.73	778.74	70.56	849.30	16.97	520.00	226.00	175.00	None	1,770.30	35.37	$ 125.00	1,895.30	204.68
American Reinsurance Co.	2,858.01	435.01	None	None	None	None	None	None	None	None	None	None	None	None	None
American Surety Co. of New York	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Bankers' Automobile Ins. Co.	None	None													None
Bankers' Casualty Co.	None	None													None
Builders' & Mnfrs. Mut. Casualty Co.	202.10	82.10	None	None	547.70	None	None	None	None	None	None	None	None	None	None
Capital Live Stock Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Chicago Bonding & Ins. Co.	See combined report under American Bonding and Casualty Co.														
Columbian Natl. Life Ins. Co. (Acedt. Dept.)	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Continental Casualty Co.	58,124.03	50,157.87	16,667.40	3,493.14	20,160.54	None	None	None	None	None	None	None	None	None	None
Employers' Indemnity Corporation	20,651.93	18,383.88	2,416.27	16.10	2,432.37	.402	5,168.00	790.00	3,000.00	None	29,118.54	.501	None	29,118.54	10,171.72
Equitable Accident Co.	None	None	None	None	None										
Equitable Life Assur. Soc. of U.S. (Acc. Dept.)	None					.13	2,354.00	None	None	None	4,786.37	.26	None	4,611.37	3,097.77
Federal Casualty Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Federal Life Ins. Co. (Acedt. Dept.)	None	None	None	None	None										None
Fidelity & Casualty Co. of New York	878,364.53	806,379.65	265,391.12	59,401.53	324,792.65	None	None	None	None	None	None	None	None	None	None
Fidelity & Deposit Co. of Maryland	62,544.22	62,544.22	26,422.98	949.16	27,372.14	None	None	None	None	None	None	None	None	None	None
Georgia Casualty Co.	5,546.00	4,066.00	2,096.00	128.00	2,224.00	40.28	74,680.89	10,621.00			410,094.54	50.86	4,490.00	414,584.54	104,696.56
Globe Indemnity Co.	337,125.69	326,782.84	145,429.06	33,281.31	178,710.37	43.76	1,113.50	None	None	None	28,485.64	45.53	None	28,485.64	9,145.72
Great Eastern Casualty Co.	None	None				54.6	None	None	None	None	2,224.00	54.6	None	2,224.00	988.00
Hartford Acedt. & Indemnity Co.	66,062.00	60,088.00	19,485.00	3,836.00	23,321.00	54.7	51,604.00	30.00	None	None	230,344.37	70.5	None	230,344.37	50,568.85
Hartford Live Stock Ins. Co.	None	None	None	None	None									None	None
Hartford Steam Boiler Insp. & Ins. Co.	None	None	None	None	None	38.81	1,773.00	550.00	1,180.00	None	26,824.00	44.64	None	26,824.00	9,465.00
Integrity Mutual Casualty Co.	24,659.09	15,188.99	7,822.11	469.39	8,291.50	None	None	None	None	None	None	None	None	None	None
Inter-State Casualty Co.	4,642.14	4,642.14	2,666.79	237.67	2,904.46	None	None	None	None	None	None	None	None	None	None
Lion Bonding & Surety Co.	None	None	None	None	None	55	1,581.35	None	None	None	9,872.85	65	None	9,872.85	None
Lloyds' Plate Glass Ins. Co.	None	None	None	None	None	64.6	547.74	8.00	487.93		3,948.13	84.9			756.91
London & Lancashire Indem. Co. of America	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Loyal Protective Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Maryland Assurance Corp.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Maryland Casualty Co.	100,705.73	91,786.16	49,444.67	10,280.77	59,725.44	None	None	None	None	None	None	None	None	None	None
Masonic Protective Assoc.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Massachusetts Bonding & Insur. Co.	29,795.61	29,573.28	15,850.17	2,376.05	18,226.22	None	None	None	None	None	None	None	None	None	None
Medical Protective Co.	None	None	None	None	None	65.1	8,224.00	1,032.00	None	None	68,981.44	75.2	None	68,981.44	14,556.39
Merchants Life & Casualty Co.	None	None				None	None	None	None	None	None	None	None	None	None
						61.63	3,000.00	100.00	None	None	21,326.22	72.12	None	21,326.22	4,458.73
						None	None	None	None	None	None	None	None	None	None

TABLE NO. 31

—Continued.

Name of Company	Gross premiums on policies written or renewed	Earned premiums	Amount of All Payments to December 31, 1919			Percentage of payments to earned premiums, 1915 to Dec. 31, 1919, 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 undetermined periods	Additional reserve for claims as calculated by company	Total, columns 6, 8, 9, 10, 11	Percentage of payments to Dec. 31, 1919, and reserves to earned premiums	Additional reserves for expenses of settlement as computed by company	Totals, columns 12 and 14	Commission or compensation paid for placing or renewing business in Iowa
			Losses and claims	Loss expense	Totals, Columns 4 and 5										
Column 1	Col. 2	Col. 3	Col. 4	Col. 5	Col. 6	Col. 7	Col. 8	Col. 9	Col. 10	Col. 11	Col. 12	Col. 13	Col. 14	Col. 15	Col. 16
Metropolitan Casualty Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Metropolitan Life Ins. Co. (Acedt. Dept.)	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
National Life of U. S. A. (Acedt. Dept.)	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
National Surety Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Nebraska Live Stock Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
New Amsterdam Casualty Co.	42,265.00	36,728.00	12,033.00	2,602.00	14,635.00	29.84	$ 22,527.00	$ 315.00	None	None	$ 37,477.00	102.04	None	$ 37,477.00	$ 6,339.75
New York Plate Glass Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
North American Accident Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Old Line Life Ins. Co. (Acedt. Dept.)	None														None
Pacific Mutual Life Ins. Co. (Acedt. Dept.)	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Physicians' Indemnity Assoc.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Preferred Accident Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Reliance Life Ins. Co. (Acedt. Dept.)	None														None
Ridgely Protective Assoc.	None	None												None	None
Royal Indemnity Co.	81,014.16	76,547.16	31,341.02	7,841.25	39,182.27	50.8	2,692.00	172.00	$ 3,322.00	$ 390.00	45,458.27	58.7	$ 680.00	46,138.27	11,177.97
Security Mut. Casualty Co.	69,327.86	62,838.73	8,401.77	1,508.92	10,009.69	16	1,316.77	1,337.49	4,560.00	None	17,214.95	274	None	17,214.95	None
Standard Accident Ins. Co.	52,090.84	46,594.53	21,544.01	3,264.77	24,808.78	53.3	1,227.00	252.05	1,155.82	None	37,841.65	81.2	1,000.00	38,841.65	7,547.77
Standard Live Stock Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Travelers' Indemnity Co.	6,862.88	6,284.65	2,625.22	592.62	3,217.84	51.20	None	None	None	None	3,217.84	51.2	None	3,217.84	685.63
Travelers' Ins. Co. (Acedt. Dept.)	393,336.00	368,721.00	145,724.00	25,080.00	170,804.00	46.32	18,955.00	4,243.00	17,938.00	None	211,940.00	57.48	3,112.00	215,052.00	55,585.00
United States Casualty Co.	52,247.06	47,786.00	15,392.00	4,103.00	19,495.00	40.80	8,910.00	1,025.00	None	None	29,430.00	61.59	None	29,430.00	7,181.00
United States Fidelity & Guaranty Co.	878,364.53	806,379.65	265,391.12	59,401.53	324,792.65	49.28	74,680.89	10,621.00			410,094.54	50.86	4,490.00	414,584.54	164,696.58
Western Auto Indemnity Assn.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
Western Casualty Co.	93,354.30	66,933.35	29,212.78	133.75	29,346.53	53.1	5,169.17	None	None	3,233.23	28,748.93	49.1	None	28,748.93	None
Western Live Stock Ins. Co.	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
OTHER THAN U. S. COMPANIES															
Employers' Liab. Assur. Corp. U. S. B.	$ 281,208.00	$ 250,730.00	$ 83,284.00	$ 4,212.00	$ 87,496.00	34.9	$ 57,232.00	$ 2,009.00	None	None	$ 146,737.00	58.52	None	$ 128,156.00	$ 42,181.00
European Acedt. Ins. Co. U. S. B.	4,168.15	4,055.79		37.88	37.88	.0093				$ 2,463.00	2,500.88	.60		2,500.88	
Genl. Acedt. Fire & Life Assur. Corp. U. S. B.															
Guarantee Co. of North America	None	None	None	None	None	None	None	None	None	None	None	None	None	None	None
London Guarantee & Acedt. Co. U. S. B.	849,782.00	802,310.00	357,219.00	46,216.00	403,435.00	50.28	99,466.00	13,577.00	94,167.00	None	610,645.00	74.99	$ 9,500.00	620,145.00	109,777.00
Norwegian Globe Ins. Co. U. S. B.	None	None													None
Ocean Acedt. & Guarantee Corp. U. S. B.	240,357.56	228,072.87	74,239.54	15,075.95	89,315.49	.3916	21,045.76	281.80	None	None	110,643.05	.4851	None	110,643.05	25,465.24
Zurich Genl. Acc. & Liab. Ins. Co., Ltd. U.S.B.	20,823.41	19,874.87	11,656.92	418.96	12,075.88	57.99	7,723.00	328.00	None	None	20,126.88	101.27	386.15	20,513.03	3,170.84

* Combined report of American Bonding and Casualty Co. and Chicago Bonding and Insurance Co.

ASSESSMENT ACCIDENT

TABLE NO. 32—ASSESSMENT ACCIDENT ASSOCIATIONS

No.	Title of Association	Home Office	Incorporated
1	Hawkeye Commercial Men's Assn.	Marshalltown, Iowa	May 31, 1906
2	Inter-State Business Men's Accdt. Assn.	Des Moines, Iowa	April, 1908
3	Iowa State Traveling Men's Assn.	Des Moines, Iowa	1882
4	National Travelers' Benefit Assn.	Des Moines, Iowa	1907
5	Business Men's Accdt. Assn. of America	Kansas City, Mo.	June, 1909
6	Central Business Men's Assn.	Chicago, Ill.	March, 1907
7	Mutual Benefit Health & Accdt. Assn.	Omaha, Neb.	May, 1909
8	Woodmen Accident Co.	Lincoln, Neb.	July, 1890

TABLE NO. 33—ASSESSMENT ACCIDENT ASSNS.

Name of Association	Income			Losses
	Assessments and Fees	All Other	Total	
Hawkeye Commercial Men's Assn.	$ 45,301.52	$ 11,900.00	$ 57,201.52	$ 32,907.53
Inter-State Business Men's Accdt. Assn.	719,485.57	11,008.16	730,493.73	408,011.54
Iowa State Traveling Men's Assn.	523,340.50	8,189.96	531,530.46	338,659.25
National Travelers' Benefit Assn.	242,327.36	324.71	242,652.07	107,431.81
Business Men's Accdt. Assn. of America	1,213,336.39	20,989.06	1,234,325.45	587,500.19
Central Business Men's Assn.	635,757.58	23,310.99	659,068.57	347,401.08
Mutual Benefit Health & Accdt. Assn.	585,342.58	4,893.64	590,236.22	173,555.34
Woodmen Accident Co.	416,512.27	24,983.59	441,495.86	171,946.15
Total Assessment Accident Associations	$4,381,403.77	$105,600.11	$4,487,003.88	$2,167,412.90

ASSOCIATION TABLES.

—NAME, LOCATION, OFFICERS, ETC.

Commenced Business	Admitted to Iowa	Name of President	Name of Secretary	Years in Business
May 31, 1906	February 10, 1919	W. H. Arney	L. J. Jarrett	13
April, 1908	May 11, 1908	L. E. Harbach	Ernest W. Brown	11
1882	April 5, 1918	J. W. Hill	H. E. Rex	37
1907	September 21, 1909	Elmer Loucks	G. A. Fairley	12
July, 1909	July 19, 1918	C. S. Jobes	W. T. Grant	10
March, 1907	1919	H. G. Boyer	C. O. Pauley	12
January, 1910	May, 1919	H. S. Weller	G. W. Cramer	10
August, 1890	April 30, 1892	A. O. Faulkner	C. E. Spangler	29

—PRINCIPAL ITEMS OF BUSINESS, 1919.

Disbursements		Certificates in Force December 31, 1919		Financial Condition Dec. 31, 1919		
Expense and Other	Total	Number	Amount	Admitted Assets	Liabilities	Surplus
$ 23,963.99	$ 56,871.52	3,690		$ 4,579.86	$ 42,897.00	$ * 38,317.14
237,591.69	645,603.23	59,513		340,671.54	186,249.26	154,422.28
91,140.03	429,799.28	60,364		249,183.32	122,821.41	126,361.91
97,474.72	204,906.53	97,147		77,759.15	32,263.95	45,495.20
473,323.33	1,060,823.52	97,147		654,673.66	313,986.95	340,686.71
285,492.63	682,893.71	47,885		205,556.09	75,155.88	130,400.21
302,932.00	476,487.43	32,765		197,146.71	92,906.41	104,240.30
159,908.11	331,854.27	50,948	$45,240,550.00	584,818.15	144,778.45	440,039.70
$1,671,826.59	$3,839,239.49	449,459	$45,240,550.00	$2,314,388.48	$1,011,059.31	$1,303,329.17

* Deficit.

TABLE NO. 34—ASSESSMENT ACCIDENT ASSNS.

Name of Association	Real Estate	Mortgage Loans, Bonds and Stocks	Cash in Office and Banks
Hawkeye Commercial Men's Assn.			$ 2,977.86
Inter-State Business Men's Accdt. Assn.		$ 130,550.00	192,084.44
Iowa State Traveling Men's Assn.		150,940.00	95,596.34
National Travelers' Benefit Assn.			51,995.26
Business Men's Accident Assn. of America		401,200.00	203,218.12
Central Business Men's Association		70,261.95	65,253.57
Mutual Benefit Health and Accdt. Assn.		154,701.50	32,637.21
Woodmen Accident Co.	$ 925.00	475,276.00	100,531.60
Total Assessment Accident Associations	$ 925.00	$ 1,382,929.45	$ 744,294.50

TABLE NO. 35—ASSESSMENT ACCIDENT ASSNS.

Name of Association	Unpaid claims	Advanced or unearned assessments	All other
Hawkeye Commercial Men's Assn.	$ 29,940.00	$ 107.00	$ 12,850.00
Inter-State Business Men's Accident Assn.	113,589.98	61,962.00	10,697.28
Iowa State Traveling Men's Assn.	97,140.22	19,068.00	6,613.19
National Travelers Benefit Assn.	22,415.00	3,500.00	6,348.95
Business Men's Accident Assn. of America	193,312.92	74,788.50	45,905.53
Central Business Men's Assn.	69,329.35		5,826.53
Mutual Benefit Health & Accident Assn.	53,107.59	39,884.00	914.82
Woodmen Accident Co.	30,913.00	110,179.66	3,685.79
Total of Assessment Accident Associations	$ 608,748.06	$ 309,469.16	$ 92,842.09

—ADMITTED ASSETS REPORTED DEC. 31, 1919.

Interest Due and Accrued	Unpaid Assessments	All Other Assets	Gross Assets	Assets Not Admitted	Total Admitted Assets
	$ 1,602.00		$ 4,579.86		$ 4,579.86
$ 3,004.68	19,602.00	$ 4,432.83	349,763.95	$ 9,092.41	340,671.54
1,810.98		836.00	249,183.32		249,183.32
320.00	22,375.00	4,013.70	78,704.06	944.91	77,759.15
7,954.17	52,257.50	24,310.84	688,940.63	34,266.97	654,673.66
711.22	110,416.00		246,642.74	41,086.65	205,556.09
2,988.40	26,416.00	15,977.11	232,720.22	35,573.51	197,146.71
10,085.55			586,818.15	2,000.00	584,818.15
$ 26,875.00	$ 232,758.50	$ 49,570.48	$ 2,437,352.93	$ 122,964.45	$ 2,314,388.48

—LIABILITIES DEC. 31, 1919 AND RATIOS DEC. 31, 1919

Total liabilities	Comparison of assessments and losses			Comparison of Income and Management Expenses		
	Assessments and dues	Losses and claims	Ratio	Income	Management expenses	Ratio
$ 42,897.00	$ 45,301.52	$ 32,907.53	.7043	$ 57,201.52	$ 23,963.99	.4189
186,249.26	719,485.57	408,011.54	.5670	730,493.73	237,591.69	.3252
122,821.41	523,340.50	338,659.25	.6471	531,530.46	91,140.03	.1714
32,263.95	242,327.36	107,431.81	.4433	242,652.07	97,474.72	.4017
313,986.95	1,213,336.39	587,500.19	.4841	1,234,325.45	473,523.33	.3834
75,155.88	635,757.58	347,401.08	.5464	659,068.57	265,492.63	.4331
92,906.41	585,342.58	173,555.34	.2965	590,236.22	302,932.09	.5132
144,778.45	416,512.27	171,946.16	.4128	441,496.86	159,908.11	.3621
$ 1,011,059.31	$ 4,381,403.77	$2,167,412.90	.4944	$4,487,003.88	$ 1,671,826.59	.3725

CASUALTY RECIPROCAL

TABLE NO. 36—CASUALTY RECIPROCAL EXCHANGES

No.	Official Title of Exchange	Home Office	Commenced Business
1	Bituminous Casualty Exchange	Rock Island, Ill.	July 1, 1917
2	Casualty Reciprocal Exchange	Kansas City, Mo.	January 1, 1912
3	Consolidated Underwriters	Kansas City, Mo.	June 1, 1907
	Total Casualty Reciprocal Exchanges		

TABLE NO. 37—CASUALTY RECIPROCAL EXCHANGES

Official Title of Exchange	Ledger assets Dec. 31, 1918
Bituminous Casualty Exchange	$ 104,031.69
Casualty Reciprocal Exchange	1,312,745.75
Consolidated Underwriters	1,697,063.79
Total Casualty Reciprocal Exchanges	$ 3,113,841.23

EXCHANGE TABLES.

—LOCATION AND GENERAL FINANCIAL CONDITION

Name of Attorney	Net premium Deposits in Force	Financial Condition Dec. 31, 1919			Assets available for payment of losses
		Admitted assets	Liabilities	Surplus	
H. H. Cleaveland, H. W. Cozad		$ 200,233.02	$ 56,839.16	$ 143,393.87	$ 143,393.87
Bruce Dodson	$ 206,690.29	931,903.31	304,520.84	627,382.47	728,845.31
F. H. Mastin & Co.	2,354,991.64	2,161,832.21	1,201,163.02	960,669.19	1,289,072.72
	$2,561,681.93	$3,293,968.55	$1,562,523.02	$1,731,445.53	$ 2,161,311.90

—INCOME DURING THE YEAR 1919.

Net premium deposits written	Gross interest and rents	Guarantee fund	All other income	Total income	Total income and assets previous year
$ 118,154.86	$ 4,791.39	$ 33,419.05		$ 156,365.30	$ 260,396.99
828,385.15	27,877.87	229,743.48		1,086,006.50	2,398,752.25
2,835,861.00	45,896.98		$ 309,068.99	3,190,826.97	4,887,890.76
$ 3,782,401.01	$ 78,566.24	$ 263,162.53	$ 309,068.99	$ 4,433,198.77	$ 7,547,040.00

TABLE NO. 38—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Net losses paid
Bituminous Casualty Exchange	$ 36,307.87
Casualty Reciprocal Exchange	297,021.14
Consolidated Underwriters	1,593,947.39
Total Casualty Reciprocal Exchanges	$ 1,927,276.40

TABLE NO. 39—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Mortgage loans	Bonds and stocks	Cash in office and banks
Bituminous Casualty Exchange		$ 107,411.00	$ 69,119.10
Casualty Reciprocal Exchange	$ 172,400.00	245,442.30	458,866.11
Consolidated Underwriters		223,750.00	1,428,282.03
Total Casualty Reciprocal Exchanges	$ 172,400.00	$ 576,603.30	$ 1,956,267.24

—DISBURSEMENTS DURING THE YEAR 1919.

Dividends to subscribers	Administration expense	Taxes, licenses and fees	All other disbursements	Total disbursements	Balance
$ 530.50	$ 20,878.44	$ 1,245.61	$ 2,506.42	$ 61,468.84	$ 198,928.15
149,826.31	165,124.38	11,134.49	5,884.81	638,991.11	1,769,761.14
236,310.49	595,529.97	36,943.75	212,226.36	2,674,957.96	2,212,932.80
$ 386,667.30	$ 781,532.77	$ 49,323.85	$ 220,617.59	$ 3,365,417.91	$ 4,181,622.09

—ASSETS REPORTED DECEMBER 31, 1919.

Deposit in course of collection	Bills receivable	Guarantee fund	Total ledger assets	Non-ledger assets	Deduct assets not admitted	Total admitted assets
$ 22,398.05			$ 198,928.15	$ 1,304.88		$ 200,233.03
52,071.37		$ 840,981.36	1,769,761.14	6,175.21	$ 844,033.04	931,903.31
560,900.77			2,212,932.80	2,404.53	53,505.12	2,161,832.21
$ 635,370.19		$ 840,981.36	$4,181,622.09	$ 9,884.62	$ 897,538.16	$ 3,293,968.55

TABLE NO. 40—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Net unpaid claims
Bituminous Casualty Exchange	$ 50,427.14
Casualty Reciprocal Exchange	203,058.00
Consolidated Underwriters	782,776.21
Total Casualty Reciprocal Exchanges	$ 1,036,261.35

TABLE NO. 41—CASUALTY RECIPROCAL EXCHANGES.

Official Title of Exchange	Workmen's compensation net premium deposits received
Bituminous Casualty Exchange	$ 33,674.02
Casualty Reciprocal Exchange	2,906.08
Consolidated Underwriters	
Total Casualty Reciprocal Exchanges	$ 36,580.10

—LIABILITIES REPORTED DECEMBER 31, 1919.

Unearned premium deposits	Administration expense	Unpaid dividends to subscribers	Other liabilities	Total liabilities	Surplus
	$ 4,014.83		$ 2,397.19	$ 56,839.16	$ 143,393.87
$ 101,462.84				304,520.84	627,382.47
328,403.53	89,983.28			1,201,163.02	960,669.19
$ 429,866.37	$ 93,998.11		$ 2,397.19	$ 1,562,523.02	$ 1,731,445.53

—BUSINESS DONE IN IOWA IN 1919.

Liability		Auto and teams property damage		Total	
Net premium deposits received	Net losses paid	Net premium deposits received	Net losses paid	Net premium deposits received	Net losses paid
				$ 33,674.02	$ 8,504.53
$ 1,420.38	$ 10.00	$ 1,011.55	$ 108.78	$ 5,338.01	$ 763.78
4,789.83	3,530.86			4,789.83	3,530.86
$ 6,210.21	$ 3,540.86	$ 1,011.55	$ 108.78	$ 43,801.86	$ 12,799.17

IOWA CASUALTY COMPANIES

AMERICAN BONDING AND CASUALTY COMPANY

Located at Grain Exchange Building Sioux City, Iowa.
Incorporated December 31, 1919. Commenced Business January 1, 1920.

CAPITAL

Capital stock paid up	$ 750,000.00	
Amount of ledger assets December 31, of previous year	3,124,768.29	
Increase of paid-up capital during year	168,450.00	
Extended at		$ 3,293,218.29

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Accident	$ 314,458.46	$ 11,095.56	$ 19,623.94
Health	93,805.69	2,157.13	13,757.60
Liability	852,587.09	7,647.41	166,572.94
Workmen's compensation	14,187.93	563.92	422.89
Fidelity	209,973.22	16,225.95	21,570.59
Surety	646,053.77	61,112.25	55,672.43
Plate glass	593,391.33	12.38	21,701.85
Burglary and theft	104,721.62	17,246.88	11,171.61
Automobile property damage	403,777.06	8.29	89,179.77
Totals	$ 3,232,956.17	$ 116,045.01	$ 399,673.62

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Accident	$ 10,255.83	$ 40,975.33	$ 273,483.13
Health	5,565.74	21,480.47	72,325.22
Liability	84,430.23	258,650.58	593,936.51
Workmen's compensation	2,095.28	3,082.09	11,105.84
Fidelity	11,778.76	49,575.30	160,397.92
Surety	44,867.83	161,652.51	484,401.26
Plate glass	104,359.44	126,048.91	467,342.42
Burglary and theft	12,796.80	41,215.29	63,506.33
Automobile property damage	40,161.38	129,349.44	274,427.62
Totals	$ 316,311.29	$ 832,029.92	$ 2,400,926.25
Total net premiums			$ 2,400,926.25
Advance premiums			894.62
Interest:			
On mortgage loans, $49,679.28	$ 49,679.28		
On bonds and dividends on stock	30,923.11		
From other sources	32,017.04		
Total interest and rents			112,619.43
From all other sources, total			66,212.40
Increase in book value of ledger assets			138.23
Total income			$ 2,580,790.95
Sum			$ 5,874,009.24

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage
Accident	$ 111,744.02	$ 793.02	$ 71.00
Health	46,166.48	745.43	
Liability	212,448.36	53.58	825.20
Workmen's compensation	23,613.60		3,500.00
Fidelity	48,804.08		9,227.35
Surety	216,081.99	2,812.70	36,734.46
Plate glass	219,490.37		1,851.67
Burlary and theft	51,489.15	9,058.97	206.65
Automobile property damage	174,214.10		1,646.39
Totals	$ 1,100,052.15	$ 13,463.70	$ 54,062.72

	Total Deductions	Net Amount Paid Policyholders for Losses
Accident	$ 864.02	$ 110,880.00
Health	745.43	45,421.05
Liability	878.78	211,569.58
Workmen's compensation	3,500.00	20,113.60
Fidelity	9,227.35	39,576.73
Surety	39,547.16	176,534.83
Plate glass	1,851.67	217,638.70
Burglary and theft	9,265.62	42,223.53
Automobile property damage	1,646.39	172,567.71
Totals	$ 67,526.42	$ 1,036,525.73

Investigation and adjustment of claims		$ 170,400.26
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		653,068.29
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		211,964.95
Salaries, traveling and all other expenses of agents not paid by commissions		81,666.16
Medical examiners' fees and salaries		923.00
Inspections (other than medical and claim)		4,538.80
Rents		16,075.38
State taxes on premiums		35,333.21
Insurance department license and fees		7,782.30
All other licenses, fees and taxes		26,755.83
Legal expenses		5,069.67
Advertising		10,811.12
Printing and stationery		36,435.83
Postage, telegraph, telephone and express		15,226.00
Furniture and fixtures		8,568.01
Other disbursements, total		49,800.36
Agents' balances charged off		7,605.93
Investment expense		21.75
Ledger assets charged off		95,265.22
Total disbursements		$ 2,474,061.99
Balance		$ 3,399,947.25

LEDGER ASSETS

Book value of real estate		$ 7,228.00
Mortgage loans on real estate, first liens, $1,072,650.00; other than first, $474.72		1,073,124.72
Book value of bonds and stocks (Schedule "D")		852,730.24
Cash in office		45,605.24
Deposit in trust companies and banks not on interest		111,435.82
Deposits in trust companies and banks on interest		437,873.42

Gross premiums in course of collection, viz.:

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Accident	$ 22,999.52	$ 2,163.85	
Health	13,237.74	462.32	
Liability	81,870.81	17,007.09	
Workmen's compensation	1,217.48	365.96	
Fidelity	33,784.33	15,495.99	
Surety	81,719.74	27,754.17	
Plate glass	95,031.98	7,347.73	
Burglary and theft	13,939.91	1,221.66	
Automobile property damage	35,599.64	6,027.56	
Totals	$ 379,401.15	$ 77,845.55	$ 457,246.70
Bills receivable			101,098.87
Other ledger assets, total			313,604.24
Ledger assets as per balance			$ 3,399,947.25

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 25,660.49	
Bonds	9,180.80	
Other assets	4,957.12	
Total		$ 39,798.41
Market value of real estate over book value		4,022.00
Gross assets		$ 3,443,767.66

DEDUCT ASSETS NOT ADMITTED

Bills receivable, $86,170.49; agents' loan acct. and advances to field employes, $1,059.80	$ 87,230.29	
Premiums in course of collection written prior to October 1, 1919	77,845.55	
Book value of ledger assets over market value	18,853.64	
Other ledger assets not admitted	143,512.41	
Total		$ 327,441.89
Total admitted assets		$ 3,116,325.77

LIABILITIES

Losses and Claims	Adjusted	Reported or in Process of Adjustment	Incurred but not Reported	Resisted
Accident	$ 2,535.84	$ 22,031.85	$ 2,277.67	$ 19,950.00
Health	2,855.35	6,890.83	1,422.00	996.00
Fidelity		16,990.14		6,286.76
Surety	3,656.51	57,394.82		90,465.88
Plate glass	2,107.16	46,293.11	2,270.50	
Burglary and theft	6,314.34	14,671.55	2,395.00	4,750.00
Automobile property damage	3,013.20	66,462.55	7,081.16	18,376.50
Totals	$ 20,482.40	$ 230,734.85	$ 15,446.33	$ 140,824.14

	Deduct Reinsurance	Net Unpaid Claims Except Liability Claims	Estimated Expense Investigation and Adjustment of Unpaid Claims	Total
Accident	$ 5,150.00	$ 41,645.36	$ 1,791.83	$ 43,437.19
Health	233.30	11,929.88	612.67	12,542.55
Fidelity		23,276.90	1,228.00	24,504.90
Surety	1,262.38	150,254.83	9,613.54	159,868.37
Plate glass		50,670.77	1,290.64	51,961.41
Burglary and theft	2,548.13	25,582.76	1,601.13	27,183.89
Automobile property damage		94,933.41	10,378.24	105,311.65
Totals		$ 398,293.91	$ 26,516.05	$ 424,809.96

Total unpaid claims except liability claims	319,449.23		
Total unpaid claims and expenses of settlement			$ 774,259.19
Unearned premiums at 50 per cent on risks running one year or less		$ 983,741.42	
Unearned premiums pro rata on risks running more than one year		120,933.75	
Total unearned premiums			$ 1,104,675.17
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1919, viz:			
Accident		$ 6,520.13	
Fidelity		9,678.16	
Automobile property damage		8,804.35	
Health		4,879.00	
Surety		16,686.78	
Burglary and theft		5,055.90	
Workmen's compensation		6,579.96	
Liability		19,427.09	
Plate glass		32,977.82	
Total commissions, brokerage, etc. as above			$ 110,609.19
Salaries, rents, expenses, bills, fees, etc., due or accrued			$ 13,203.91
State, county and municipal taxes due or accrued			45,000.00
Advance premiums (100 per cent)			39.64
All other liabilities, total			64,817.05
Total			$ 2,117,604.15
Total amount of all liabilities except capital			$ 2,117,604.15
Capital actually paid up in cash		$ 750,000.00	
Surplus over all liabilities		248,721.62	
Surplus as regards policyholders			$ 998,721.62
Total			$ 3,116,325.77

BANKERS ACCIDENT INSURANCE COMPANY

Located at Fourth and Walnut Streets, Des Moines, Iowa.
Incorporated March 30, 1893. Commenced Business May 8, 1893.
F. L. Miner, President. J. A. Kizer, Secretary.

CAPITAL

Capital stock paid up in cash	$ 100,000.00	
Amount of ledger assets December 31, of previous year	299,383.77	
Extended at		$ 299,383.77

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Health and accident	$ 644,504.57	$ 4,582.64	$ 100,247.31
Totals	$ 644,504.57	$ 4,582.64	$ 100,247.31

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Health and accident	$ 8,097.45	$ 112,927.40	$ 531,577.17
Totals	$ 8,097.45	$ 112,927.40	$ 531,577.17

Total net premiums			$ 531,577.17
Policy fees required or represented by applications			3,150.00
Interest:			
On mortgage loans		$ 7,982.82	
On bonds and dividends on stock, $1,531.38; from other sources, $243.49		1,774.87	
Rents		200.00	
Total interest and rents			9,957.69
From all other sources, total			3,000.00
Total income			$ 547,684.86
Sum			$ 847,068.63

DISBURSEMENTS

	Gross Amount Paid for Losses	Deduct Reinsurance	Total Deductions	Net Amount Paid Policyholders for Losses
Accident	$ 93,979.42	$ 2,712.50	$ 2,712.50	$ 91,266.92
Health	123,770.17	71.42	71.42	123,698.75
Totals	$ 217,749.59	$ 2,783.92	$ 2,783.92	$ 214,965.67

Investigation and adjustment of claims		$ 5,028.94
Policy fees retained by agents		3,138.00
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		150,885.65
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		48,562.31
Salaries, traveling and all other expenses of agents not paid by commissions		13,420.29
Medical examiners' fees and salaries		782.00
Inspections (other than medical and claim)		502.98
Rents		4,285.68
Taxes on real estate		2.07
State taxes on premiums		4,710.58
Insurance department license and fees		977.45
All other licenses, fees and taxes		6,604.42
Legal expenses		1,912.34
Advertising		2,181.88
Printing and stationery		8,036.68
Postage, telegraph, telephone and express		4,896.26
Furniture and fixtures		1,582.42
Other disbursements, total		6,484.33
Total disbursements		$ 479,110.25
Balance		$ 367,958.38

LEDGER ASSETS

Book value of real estate			$ 4,236.61
Mortgage loans on real estate, first liens			207,435.00
Book value of bonds and stocks (Schedule "D")			37,621.28
Cash in office			1,236.36
Deposits in trust companies and banks not on interest			16,251.79
Deposits in trust companies and banks on interest			9,083.41
Gross premiums in course of collection, viz:			
	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Health and accident	$ 81,912.99	$ 2,552.22	
Totals	$ 81,912.99	$ 2,552.22	84,465.21
Bills receivable			225.00
Other ledger assets, total			7,403.81
Ledger assets as per balance			$ 367,968.38

NON-LEDGER ASSETS

Interest due and accrued on			
Mortgages		$ 3,975.17	
Bonds		364.48	
On deposits		126.49	
Total			4,466.14
Other non-ledger assets, total			6,500.00
Gross assets			$ 378,924.52

DEDUCT ASSETS NOT ADMITTED

Agents' balances		$ 4,603.81	
Bills receivable, $225.00; furniture and fixtures, $6,500.00		6,725.00	
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, 1919		2,552.22	
Total			16,681.03
Total admitted assets			$ 362,243.49

LIABILITIES

	Reported or in Process of Adjustment	Incurred but not Reported	Net Unpaid Claims Except Liability Claims	Estimated Expense Investigation and Adjustment of Unpaid Claims	Total
Accident	$ 9,385.00	$ 335.00	$ 9,720.00	$ 100.00	$ 9,820.00
Health	8,035.00	450.00	8,505.00	50.00	8,550.00
Totals	$ 17,420.00	$ 785.00	$ 18,225.00	$ 150.00	$ 18,375.00

Total unpaid claims except liability claims		$ 18,375.00	
Unearned premiums at 50 per cent on risks running one year or less		200,831.10	
Total unearned premiums			$ 200,831.10
Total commissions, brokerage, etc., as above			5,525.00
Salaries, rents, expenses, bills, fees, etc., due or accrued			308.18
State, county and municipal taxes due or accrued			6,275.00
Advance premiums (100 per cent)			625.00
Total			$ 231,939.28
Total amount of all liabilities except capital			$ 231,939.28
Capital actually paid up in cash		$ 100,000.00	
Surplus over all liabilities		30,304.21	
Surplus as regards policyholders			130,304.21
Total			$ 362,243.49

EXHIBIT OF PREMIUMS

	Accident and Health
In force December 31, 1918	$ 289,498.11
Written or renewals during the year	644,504.57
Totals	$ 934,002.68
Deduct expirations and cancellations	527,788.16
Balance	$ 406,214.52
Deduct reinsured policies	4,552.22
Net in force December 31, 1919	$ 401,662.30
Total dividends declared from organization Cash	33,500.00
Total losses incurred during the year (less reinsurance)	$ 139,434.81

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Accident	$ 307,760.65	$ 65,789.34
Health		91,419.27
Totals	$ 307,760.65	$ 157,208.61

EMPLOYERS' MUTUAL CASUALTY ASSOCIATION OF IOWA

Located at 708 Crocker Building, Des Moines, Iowa

Incorporated March, 1911. Commenced Business June, 1913.

John A. Gunn, President. John A. Eddy, Secretary.

CAPITAL

Capital stock paid up	None	
Amount of ledger assets December 31, of previous year	$ 105,184.87	
Extended at		$ 105,184.87

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Liability	$ 10,999.48	$ 9,129.61	$ 632.49
Workmen's compensation	138,042.85	4,667.74	2,891.30
Totals	$ 149,042.33	$ 13,797.35	$ 3,523.79

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Liability	$ 408.46	$ 10,170.56	$ 828.92
Workmen's compensation	8,752.74	16,311.78	121,731.07
Totals	$ 9,161.20	$ 26,482.34	$ 122,559.99
Total net premiums			$ 122,559.99
Interest:			
On bonds, $2,807.84; From other deposits, $528.97	$ 3,336.81		
Notes on premiums and interest on judgment	13.15		
Total interest and rents			$ 3,349.96
From all other sources, total			1,256.13
Total income			$ 127,166.08
Sum			$ 232,350.95

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Salvage	Total Deductions	Net Amount Paid Policyholders for Losses
Workmen's compensation	$ 55,956.60	$ 2,247.66	$ 2,247.66	$ 53,709.03
Automobile property damage	22.05			22.05
Totals	$ 55,978.74	$ 2,247.66	$ 2,247.66	$ 53,731.08

Commission or brokerage to agents (less amount received on return premiums and reinsurances)		$ 975.20
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		11,466.87
Salaries, traveling and all other expenses of agents not paid by commissions		2,702.04
Inspections (other than medical and claim)		31.00
Rents		840.31
State taxes on premiums		827.06
Insurance department license and fees		38.00
All other licenses, fees and taxes		1,429.75
Legal expenses		335.96
Advertising		769.05
Printing and stationery		811.10
Postage, telegraph, telephone and express		1,193.36
Furniture and fixtures		284.05
Dividends		41.71
Other disbursements, total		5,610.65
Agents' balances charged off		13.26
Total disbursements		$ 81,100.45
Balance		$ 151,250.50

LEDGER ASSETS

Book value of bonds and stocks (Schedule "D")		$ 91,231.20
Cash in office		411.50
Deposits in trust companies and banks not on interest		10,223.56
Deposits in trust companies and banks on interest		40,785.40
Gross premiums in course of collection, viz:		

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Liability	$ 162.53		
Workmen's compensation	6,387.38	$ 48.50	
Totals	$ 6,549.91	$ 48.50	$ 6,598.41
Other ledger assets, total			2,000.00
Ledger assets as per balance			$ 151,250.50

NON-LEDGER ASSETS

Interest due and accrued on Bonds	$ 684.95	
Other assets, interest, certificates of deposit	394.01	
Total		$ 1,078.96
Gross assets		$ 152,329.46

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to October 1, 1919	$ 48.50	
Total		$ 48.50
Total admitted assets		$ 152,280.96
Special reserve for workmen's compensation losses	$ 18,236.56	
Total unpaid claims and expenses of settlement		$ 18,236.56
Unearned premiums on risks running one year or less	$ 20,669.99	
Total unearned premiums		$ 20,669.99
State, county, federal, and municipal taxes due or accrued		$ 1,042.00
Return premiums		961.37
Reinsurance		808.28
Deposit premiums (100 per cent)		3,001.78
Total		$ 44,719.98
Total amount of all liabilities except capital		$ 44,719.98
Guarantee fund	$ 100,000.00	
Surplus over all liabilities	7,560.98	
Surplus as regards policyholders		$ 107,560.98
Total		$ 152,280.96

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation
In force December 31, 1918		$ 58,232.54
Written or renewed during the year	$ 10,999.48	138,042.85
Totals	$ 10,999.48	$ 196,275.39
Deduct expirations and cancellations	1,040.95	139,932.67
Balance	$ 9,958.53	$ 56,342.72
Full liability reinsured		4,667.74
Net in force December 31, 1919		$ 51,674.98

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Liability	$ 828.92	$ 22.05
Workmen's compensation	121,731.07	53,709.03
Totals	$ 122,559.99	$ 53,731.08

FARMERS' LIVE STOCK INSURANCE COMPANY

Located at 500 East Locust Street, Des Moines, Iowa.
Incorporated November 28, 1917. Commenced Business August 29, 1918.
J. Van der Meide, President. I. J. Ketman, Secretary.

CAPITAL

Capital stock paid up in cash	$ 218,450.00	
Amount of ledger assets December 31, of previous year	247,483.88	
Increase of paid-up capital during year	51,750.00	
Extended at		$ 299,233.88

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Live stock	$ 151,692.04	$ 1,341.92	$ 10,849.86

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Live stock	$ 3,909.80	$ 16,101.58	$ 135,590.46
Total net premiums			$ 135,590.46
Interest:			
On mortgage loans, $4,026.68; on bonds and dividends on stock, $4,944.55	$ 6,429.13		
Total interest and rents			15,400.36
From all other sources, total			87,509.94
Total income			$ 238,500.76
Sum			$ 537,734.64

DISBURSEMENTS

	Gross Amount Paid for Losses
Live stock	$ 41,822.54
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	$ 28,747.65
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes	16,780.54
Salaries, traveling and all other expenses of agents not paid by commissions	2,624.18
Medical examiners' fees and salaries, veterinary service	12,163.70
Rents	1,503.79
Insurance department license and fees	1,817.60
All other licenses, fees and taxes	143.00
Legal expenses	1,078.50
Advertising	1,357.19

Printing and stationery		3,598.81
Postage, telegraph, telephone and express		1,541.63
Furniture and fixtures		1,835.95
Other disbursements, total		1,318.27
Loss account former employee		3,900.00
Total disbursements	$	120,233.35
Balance	$	417,501.29

LEDGER ASSETS

Mortgage loans on real estate, first liens	$	115,550.00
Book value of bonds and stocks (Schedule "A") U. S. bonds		123,600.00
Deposits in trust companies and banks on interest		99,395.99
Gross premiums in course of collection, viz:		

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Live stock	$ 1,913.03	$ 630.91	
Totals			$ 2,543.94
Bills receivable—stock notes			45,430.47
Bills receivable			3,738.70
Other ledger assets, total			27,242.19
Ledger assets as per balance			$ 417,501.29

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 2,545.25	
Bonds	994.05	
Other assets	2,141.69	
Total		$ 5,680.99
Gross assets		$ 423,182.28

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 3,738.70	
Premiums in course of collection written prior to October 1, 1919	630.91	
Stock notes	45,430.47	
Premium notes	3,985.38	
Total		$ 53,785.46
Total admitted assets		$ 369,396.82

LIABILITIES

	Reported or in Process of Adjustment	
Live stock		$ 1,597.53
Total unpaid claims except liability claims		$ 1,597.53
Total unearned premiums—reserve		$ 40,050.64
Reserved for taxes		3,000.00
Total amount of all liabilities except capital		$ 44,648.17
Capital actually paid up in cash	$ 218,450.00	
Surplus over all liabilities	106,298.65	
Surplus as regards policyholders		$ 324,748.65
Total		$ 369,396.82

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Live stock	$ 135,560.46	$ 41,822.54

GREAT WESTERN ACCIDENT INSURANCE COMPANY

Located at Ninth and Walnut Streets, Des Moines, Iowa.
Incorporated June 18, 1914. Commenced Business August 1, 1914.
H. B. Hawley, President. R. D. Emery, Secretary.

CAPITAL

Capital stock paid up	$ 100,000.00	
Amount of ledger assets December 31, of previous year	474,879.88	
Extended at		$ 474,879.88

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Accident	$ 398,897.83	$ 3,600.14	$ 68,745.28
Health	326,370.96		56,302.26
Totals	$ 725,268.79	$ 3,600.14	$ 125,047.54

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Accident	$ 402.50	$ 72,837.92	$ 326,059.91
Health	273.20	56,575.46	269,795.50
Totals	$ 675.70	$ 129,413.38	$ 595,855.41
Total net premiums			$ 595,855.41
Policy fees required or represented by applications			58,995.07
Interest:			
On mortgage loans	$ 14,686.45		
On bonds and dividends on stock, $6,533.17; from other sources, $381.72	6,914.89		
Total interest and rents			$ 21,601.34
From all other sources—borrowed money			40,000.00
Agents' balances previously charged off			2.50
Total income			$ 716,454.32
Sum			$ 1,191,334.15

DISBURSEMENTS

	Gross Amount Paid for Losses	Net Amount Paid Policyholders for Losses
Accident	$ 89,217.49	$ 89,217.49
Health	156,634.22	156,634.22
Totals	$ 245,851.71	$ 245,851.71

Investigation and adjustment of claims		$ 12,370.42
Policy fees retained by agents (policy fes received and returned as commissions included in line 24)		10,165.00
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		150,353.47
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		80,924.40
Salaries, traveling and all other expenses of agents not paid by commissions		41,784.96
Medical examiners' fees and salaries		1,603.00
Rents		10,579.25
State taxes on premiums		9,137.84
Insurance department license and fees		2,448.51
All other licenses, fees and taxes		13,978.94
Legal expenses		5,001.60
Advertising		2,240.07
Printing and stationery		7,783.54
Postage, telegraph, telephone and express		6,606.81
Furniture and fixtures		3,174.85
Stockholders for interest or dividends		20,000.00
Other disbursements, total and borrowed money repaid and interest		45,244.23
Dividends to policyholders		8,443.24
Total disbursements		$ 677,601.84
Balance		$ 513,642.31

LEDGER ASSETS

Mortgage loans on real estate, first liens			$ 229,300.00
Book value of bonds and stocks (Schedule "D")			201,049.01
Cash in office			185.00
Deposits in trust companies and banks not on interest			4,629.16
Deposits in trust companies and banks on interest			1,269.25
Gross premiums in course of collection, viz:			
	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Accident	$ 6,681.43	$ 19,365.65	
Health	5,466.62	15,844.62	
Totals	$ 12,148.05	$ 35,210.27	47,358.32
Bills receivable			2,424.89
Other ledger assets, total			17,426.68
Ledger assets as per balance			$ 513,642.31

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 4,858.83	
Bonds	2,813.64	
Other assets, certificates of deposit	25.69	
Total		7,698.16
Market value of bonds and stocks over book value		81.10
Gross assets		$ 521,421.57

DEDUCT ASSETS NOT ADMITTED

Bills receivable	$ 2,424.89	
Premiums in course of collection written prior to October 1, 1919	35,210.27	
Book value of ledger assets over market value	17,426.68	
Total		$ 55,061.84
Total admitted assets		$ 466,359.73

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Incurred but not Reported	Resisted
Accident	$ 9,144.62	$ 6,350.75	$ 12,403.34
Health	16,054.12	11,149.25	800.00
Totals	$ 25,198.74	$ 17,500.00	$ 13,203.34

	Deduct Reinsurance	Net Unpaid Claims Except Liability Claims	Estimated Expense Investigation and Adjustment of Unpaid Claims	Total
Accident	$ 3,720.00	$ 24,178.71	$ 1,185.32	$ 25,364.03
Health		28,003.37	912.60	28,915.97
Totals	$ 3,720.00	$ 52,182.08	$ 2,097.92	$ 54,280.00

Total unpaid claims and expenses of settlement			$ 54,280.00
Unearned premiums at 50 per cent on risks running one year or less		$ 152,872.32	
Unearned premiums pro rata on risks running more than one year		26,486.53	
Total unearned premiums			$ 180,358.85
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1919, viz:			
Accident		$ 2,002.63	
Health		1,638.52	
Total commissions brokerage, etc., as above			3,641.15

Salaries, rents, expenses, bills, fees, etc., due or accrued			994.49
State, county and municipal taxes due or accrued			23,320.00
Reinsurance			226.51
Total			$ 271,821.00
Total amount of all liabilities except capital			$ 271,821.00
Capital actually paid up in cash		$ 100,000.00	
Surplus over all liabilities		94,538.73	
Surplus as regards policyholders			194,538.73
Total			$ 466,359.73

EXHIBIT OF PREMIUMS

	Accident	Health
In force December 31, 1918	$ 159,671.52	$ 129,470.22
Written or renewed during the year	398,897.83	326,370.96
Totals	$ 558,569.35	$ 455,841.18
Deduct expirations and cancellations	367,865.82	301,837.36
Balance	$ 190,703.53	$ 154,003.82
Deduct reinsured policies	2,476.18	
Net in force December 31, 1919	$ 188,227.35	$ 154,003.82

Total dividends declared from organization. Cash		$ 128,318.99
Total losses incurred during the year (less reinsurance)		$ 113,736.44

BUSINESS IN THE STATE OF IOWA DURING 1919

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Accident	$ 207,242.56	$ 41,902.00
Health	169,562.08	71,834.44
Totals	$ 376,804.64	$ 113,736.44

INTERSTATE CASUALTY INSURANCE COMPANY

Located at Rock Rapids Iowa.

Incorporated September 22, 1919. Commenced Business October 27, 1919.

N. Hampe, President. E. A. Tonne, Secretary.

CAPITAL

Capital stock paid up	$ 200,000.00	
Surplus paid in by stockholders	100,000.00	
Extended at		$ 300,000.00

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Return Premiums on Policies Cancelled	Total Deductions	Net Premiums
Automobile property damage	$ 7,224.50	$ 340.50	$ 340.50	$ 6,884.00
Totals	$ 7,224.50	$ 340.50	$ 340.50	$ 6,884.00
Total net premiums				$ 6,884.00
Total income				$ 306,884.00
Sum				$ 306,884.00

DISBURSEMENTS

Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		$ 1,351.87
Salaries, traveling and all other expenses of agents not paid by commissions		100.00
Insurance department license and fees		592.14
Printing and stationery		404.31
Postage telegraph, telephone and express		70.00
Other disbursements, total		20,000.00
Total disbursements		$ 22,518.32
Balance		$ 284,365.68

LEDGER ASSETS

Book value of bonds and stocks (Schedule "D")		$ 200,000.00
Deposits in trust companies and banks not on interest		5,784.64
Deposits in trust companies and banks on interest		75,000.00
Gross premiums in course of collection, viz:		
	On Policies or Renewals Issued on or After Oct. 1, 1919	
Automobile property damage	$ 3,561.04	
Totals		$ 3,561.04
Ledger assets as per balance		$ 284,365.68

NON-LEDGER ASSETS

Other assets—banks on deposit, various dates	$ 1,950.00
Gross assets	$ 286,315.68

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	$ 286,315.68

LIABILITIES

Unearned premiums at 50 per cent on risks running one year or less	$ 2,672.96	
Unearned premiums pro rata on risks running more than one year	1,269.74	
Total unearned premiums		$ 3,942.70
State, county and municipal taxes due or accrued		112.40
Total		$ 4,055.10
Total amount of all liabilities except capital		$ 4,055.10
Capital actually paid up in cash	$ 200,000.00	
Surplus over all liabilities	82,260.58	
Surplus as regards policyholders		282,260.58
Total		$ 286,315.68

EXHIBIT OF PREMIUMS

	Automobile Property Damage
Written or renewed during the year	$ 7,224.50
Totals	$ 7,224.50
Deduct expirations and cancellations	340.50
Balance	$ 6,884.00
Net in force December 31, 1919	$ 6,884.00

	Gross Prem. Received on Risks Written or Renewed During the Year
Automobile property damage	$ 4,584.21
Total	$ 4,584.21

IOWA BONDING AND CASUALTY COMPANY

Located at 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	$ 1,000,000.00	
Amount of ledger assets December 31 of previous year	1,466,594.86	
Extended at		$ 1,466,594.86

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Liability	$ 102,967.46	$ 942.33	$ 11,197.64
Workmen's compensation	71,908.50		2,381.09
Fidelity	29,167.31	8,125.33	1,376.22
Surety	211,255.01	21,144.15	3,876.34
Plate glass	191,493.51		606.10
Burglary and theft	142,045.80	43,080.75	4,053.50
Automobile property damage	36,702.44		4,852.92
Totals	$ 785,540.03	$ 73,292.56	$ 28,343.81

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Liability	$ 10,693.37	$ 22,833.34	$ 80,074.12
Workmen's compensation	13,505.81	15,886.90	56,021.60
Fidelity	2,075.03	11,576.58	17,590.73
Surety	8,769.90	33,781.39	177,473.62
Plate glass	2,176.90	2,783.00	188,710.51
Burglary and theft	8,134.22	55,268.47	86,777.33
Automobile property damage	4,364.64	9,217.56	27,544.88
Totals	$ 49,710.87	$ 151,347.24	$ 634,192.79
Total net premiums			$ 634,192.79
Interest:			
On mortgage loans		$ 63,253.50	
On bonds and dividends on stock		6,502.68	
Certificates of deposits		1,673.04	
All other interest		157.50	
Total interest and rents			71,586.72
From all other sources, total, premiums paid in advance			483.65
Total income			$ 706,263.16
Sum			$ 2,172,858.02

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage
Liability	$ 19,263.84		$ 14.88
Workmen's compensation	18,070.58		4.50
Fidelity	32.11		
Surety	35,208.06		7,547.75
Plate glass	18,053.07		
Burglary and theft	38,338.20	14,296.35	35.00
Automobile property damage	6,243.23		252.42
Totals	$ 135,209.09	$ 14,296.35	$ 7,854.55

	Total Deductions	Net Amount Paid Policyholders for Losses
Liability	$ 14.88	$ 19,248.96
Workmen's compensation	4.50	18,066.08
Fidelity		32.11
Surety	7,547.75	27,660.31
Plate glass		18,053.07
Burglary and theft	14,330.35	24,007.85
Automobile property damage	252.42	5,990.81
Totals	$ 22,149.90	$ 113,059.19

Investigation and adjustment of claims	$ 6,640.19
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	146,794.35
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes	31,496.08
Salaries, traveling and all other expenses of agents not paid by commissions	11,115.64

Medical examiners' fees and salaries		433.50
Inspections (other than medical and claim)		3,655.98
Rents		3,966.00
Taxes on real estate		488.00
State taxes on premiums		1,820.45
Insurance department license and fees		1,482.41
Legal expense		1,705.00
Taxes, capital stock, $2,299.00; Corp., $1.00; Revenue ($1,611.99 and $2,391.61)		6,273.60
Advertising		3,023.21
Printing and stationery		5,369.91
Postage, telegraph, telephone andexpress		2,514.54
Furniture and fixtures		1,914.65
Other disbursements, total		6,902.28
Total disbursements		$ 348,654.98
Balance		$ 1,824,203.04

LEDGER ASSETS

Mortgage loans on real estate, first liens		$ 1,339,500.00
War savings stamps		1,000.00
Book value of bonds and stocks (Schedule "D")		155,900.00
Cash in office		8,538.51
Deposits in trust companies and banks not on interest		114,901.59
Deposits in trust companies and banks on interest		123,440.10
Gross premiums in course of collection, viz:		

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Liability	$ 15,488.73	$ 369.99	
Workmen's compensation	14,720.44	2,571.35	
Fidelity	3,036.20	194.05	
Surety	45,589.16	1,142.46	
Plate glass	77,665.42		
Burglary and theft	34,372.60	463.15	
Automobile property damage	4,998.98	126.10	
Totals	$ 195,871.53	$ 4,867.10	200,738.63
Bills receivable, deposit with surety association			500.00
Other ledger assets, total			3,124.31
Ledger assets as per balance			$ 1,824,203.04

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 28,658.42	
Bonds	1,044.44	
Total		29,702.86
Reinsurance recoverable on paid losses		3,561.99
Gross assets		$ 1,857,467.89

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to October 1, 1919	$ 4,867.10	
Premiums in suspense	1,399.31	
War savings stamps, $130.00; deposit with surety assn., $500.00	630.00	
Total		$ 6,896.41
Total admitted assets		$ 1,850,571.48

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Resisted
Fidelity	$ 200.00	
Surety	10,734.12	$ 8,945.83
Plate glass	242.68	
Burglary and theft	26,114.05	
Automobile property damage	3,197.49	
Totals	$ 40,488.34	$ 8,945.83

	Deduct Reinsurance	Net Unpaid Claims Except Liability Claims	Estimated Expense Investigation and Adjustment of Unpaid Claims	Total
Fidelity		$ 200.00	$ 50.00	$ 250.00
Surety		19,679.95	1,000.00	20,679.95
Plate glass		242.68		242.68
Burglary and theft	$ 14,697.00	11,417.05	214.17	11,631.22
Automobile property damage		3,197.49	290.75	3,488.24
Totals	$ 14,697.00	$ 34,737.17	$ 1,554.92	$ 36,292.09

Total unpaid claims except liability claims		$ 36,292.09	
Special reserve for unpaid compensation and liability losses		14,145.35	
Total unpaid claims and expenses of settlement			48,882.52
Estimated expenses of investigation and adjustment of unpaid claims			1,554.92
Total unearned premiums			$ 345,256.85
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1919, viz:			
Fidelity		$ 1,045.96	
Automobile property damage		1,221.32	
Surety		14,218.76	
Burglary and theft		17,287.24	
Workmen's compensation		2,233.33	
Liability		3,619.64	
Plate glass		34,114.87	
Total commissions, brokerage, etc., as above			73,741.12
Salaries, rents, expenses, bills, fees, etc., due or accrued			1,990.32
State, county and municipal taxes due or accrued			7,500.00
Premiums paid in advance			483.65
Total			$ 479,409.38
Total amount of all liabilities except capital			$ 479,409.38
Capital actually paid up in cash		$ 1,000,000.00	
Surplus over all liabilities		371,162.10	
Surplus as regards policyholders			1,371,162.10
Total			$ 1,850,571.48

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation	Fidelity
In force December 31, 1918	$ 8,382.78	$ 16,792.59	$ 16,512.89
Written or renewed during the year	97,522.15	58,952.27	29,167.31
Totals	$ 105,904.93	$ 75,744.86	$ 45,680.20
Deduct expirations and cancellations	35,530.99	32,087.63	9,995.31
Balance	$ 70,373.94	$ 43,657.23	$ 35,684.89
Deduct reinsured policies	953.31		8,828.27
Net in force December 31, 1919	$ 69,420.63	$ 43,657.23	$ 26,856.62

	Surety	Plate Glass	Burglary and Theft	Automobile Property
In force December 31, 1918	$ 42,121.89		$ 8,010.45	$ 2,473.40
Written or renewed during the year	211,255.01	$ 191,493.51	142,045.80	36,762.44
Totals	$ 253,376.90	$ 191,493.51	$ 150,056.25	$ 39,235.84
Deduct expirations and cancellations	46,888.27	6,919.50	20,266.21	13,673.57
Balance	$ 206,488.63	$ 184,574.01	$ 129,790.04	$ 25,562.27
Deduct reinsured policies	20,729.62		42,528.38	
Net in force Dec. 31, 1919	$ 185,759.01	$ 184,574.01	$ 87,261.66	$ 25,562.27

BUSINESS IN THE STATE OF IOWA DURING 1919

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Liability	$ 11,421.80	$ 508.50
Workmen's compensation	25,927.38	9,233.43
Fidelity	6,728.96	
Surety	63,354.17	6,814.94
Burglary and theft	6,331.53	227.70
Automobile property damage	3,375.02	320.95
Totals	$ 117,138.86	$ 17,105.52

IOWA MUTUAL LIABILITY INSURANCE COMPANY

Located at No. 512 Second Avenue E., 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	$ 256,543.64	
Extended at		$ 256,543.64

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Liability	$ 20,638.07	$ 58.94	$ 525.72
Workmen's compensation	359,307.32		9,743.89
Burglary and theft	96.75		20.11
Automobile property damage	134,575.33		8,860.48
Totals	$ 514,617.47	$ 58.94	$ 18,876.20

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Liability	$ 5,554.51	$ 6,139.17	$ 14,498.90
Workmen's compensation	72,349.80	82,093.69	277,213.63
Burglary and theft	19.00	39.11	57.64
Automobile property damage	23,818.99	32,679.47	101,856.86
Totals	$ 101,742.30	$ 120,951.44	$ 393,666.03
Total net premiums			$ 393,666.03

Interest:		
On mortgage loans, $1,998.04; on collateral loans, $20.01	$ 2,018.05	
On bonds and dividends on stock, $2,625.16; from other sources, $3,961.67	6,586.83	
Rents	8,604.88	
Total interests and rents		$ 8,604.88
From all other sources, total		198.51
Agents' balances previously charged off		7.48
Profit on sale or maturity of ledger assets		508.75
Total income		$ 402,985.63
Sum		$ 659,529.27

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Salvage	Total Deductions	Net Amount Paid Policyholders for Losses
Liability	$ 1,198.94			$ 1,198.94
Workmen's compensation	91,045.73			91,045.73
Automobile property damage	21,282.92	$ 29.22	$ 29.22	21,253.70
Totals	$ 113,527.59	$ 29.22	$ 29.22	$ 113,498.37

Investigation and adjustment of claims		$ 25,182.19
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		71,527.06
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		23,548.81
Salaries, traveling and all other expenses of agents not paid by commissions		9,360.96
Medical examiners' fees and salaries		600.00
Inspections (other than medical and claim)		10,687.51
Rents		1,301.10
State taxes on premiums		2,154.33
Insurance department license and fees		405.00
All other licenses, fees and taxes		4,248.69
Legal expenses		1,954.71
Advertising		1,883.54
Printing and stationery		4,941.12
Postage, telegraph, telephone and express		2,006.86
Furniture and fixtures		1,997.75
Auditing and system expense		1,857.09
Automobile expense		1,075.00
Agents' balances charged off		1,241.89
Investment expense		1,520.50
Total disbursements		$ 280,992.48
Balance		$ 378,536.79

LEDGER ASSETS

Mortgage loans on real estate, first liens		$ 91,693.95
Loans secured by pledge of bonds, stocks or other collaterals		9,945.00
Book value of bonds and stock (Schedule "A")		111,271.71
Cash in office		3,856.92
Deposits in trust companies and banks not on interest		1,383.65
Deposits in trust companies and banks on interest		109,819.68
Gross premiums in course of collection, viz:		

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Liability	$ 9,743.02	$ 25.00	
Workmen's compensation	32,280.29	3,993.14	
Automobile property damage	4,150.33	19.20	
Totals	$ 46,173.64	$ 4,037.34	50,210.98
Other ledger assets, total			354.90
Ledger assets as per balance			$ 378,536.79

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 2,810.79	
Bonds	1,483.06	
Collateral loans	89.75	
Other assets	1,324.08	
Rents due and accrued		$ 5,707.68
Gross assets		$ 384,244.47

DEDUCT ASSETS NOT ADMITTED

Premiums in course of collection written prior to October 1, 1919	$ 4,037.34	
Canadian and Great Britain bonds	20,000.00	
Total		$ 24,037.34
Total admitted assets		$ 360,207.13

LIABILITIES

Losses and Claims	Net Unpaid Claims	Estimated Expense of Investigation and Adjustment of Unpaid Claims	Total
Workmen's compensation and liability	$ 79,526.06	$ 4,140.00	$ 83,666.06
Automobile property damage	3,862.85	776.50	4,639.35
Totals	$ 83,388.91	$ 4,916.50	$ 88,305.41
Total unpaid claims and expenses of settlement			$ 88,305.41

Unearned premiums at 40 per cent on risks running one year or less	$ 119,886.03	
Total unearned premiums		119,886.03
Salaries, rents, expenses, bills, fees, etc., due or accrued		669.27
State, county and municipal taxes due or accrued		4,238.62
All other liabilities, total		58.94
Total		$ 213,156.27
Surplus as regards policyholders		147,048.86
Total		$ 360,207.13

EXHIBIT OF PREMIUMS

	Liability	Workmen's Compensation	Burglary and Theft	Automobile Property Damage
In force December 31, 1918	$ 9,063.48	$ 134,709.06		$ 69,443.69
Written or renewed during the year	20,638.07	359,307.32	$ 96.75	134,575.33
Totals	$ 29,701.55	$ 494,016.38	$ 96.75	$ 204,018.42
Deduct expirations and cancellations	15,787.07	312,769.12	44.00	99,807.83
Balance	$ 13,914.48	$ 181,247.26	$ 52.75	$ 104,210.59
Deduct reinsured policies	58.94			
Net in force December 31, 1919	$ 13,855.54	$ 181,247.26	$ 52.75	$ 104,210.59
Total losses incurred during the year (less reinsurance)				$ 164,121.53

	Gross Prem. Received on Risks Written or Renewed During the Year	Gross Losses Paid
Liability	$ 16,061.79	$ 1,168.94
Workmen's compensation	337,725.68	89,104.56
Burglary and theft	96.75	
Automobile property damage	121,867.51	19,221.38
Totals	$ 475,771.73	$ 109,494.88

IOWA STATE LIVE STOCK INSURANCE COMPANY

Located at Ninth and Walnut Streets, Des Moines, Iowa.
Incorporated November 21, 1913. Commenced Business February 8, 1915.
Wm. Crownover, President. J. Louis Diss, Secretary.

CAPITAL

Capital stock paid up	$ 101,450.00	
Amount of ledger assets December 31, of previous year	256,069.75	
Increase of paid up capital during year	1,450.00	
Surplus paid in by stockholders	50.00	
Extended at		$ 257,519.75

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Live stock	$ 324,803.57	$ 27,323.41	$ 28,086.48

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Live stock	$ 10,052.42	$ 65,462.31	$ 259,341.26
Total net premiums			$ 259,341.26

Interest:		
On mortgage loans	$ 8,688.68	
On bonds and dividends on stock, $1,666.79; from other sources, $1,242.77	2,909.56	
Total interest and rents		11,598.24
Agents' balances previously charged off		400.11
Borrowed money		5,000.00
Total income		$ 276,339.61
Sum		$ 533,909.36

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage	Total Deductions	Net Amount Paid Policyholders for Losses
Live stock	$ 171,129.17	$ 27,409.00	$ 99.75	$ 27,509.65	$ 143,619.52

Investigation and adjustment of claims		$ 3,950.81
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		73,121.84
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		21,595.82
Salaries, traveling and all other expenses of agents not paid by commissions		8,548.78
Medical examiners' fees and salaries		342.82
Rents		2,882.00
State taxes on premiums		4,042.15
Insurance department licenses and fees		2,176.30
All other licenses, fees and taxes		4,628.26
Legal expenses		3,849.22
Advertising		910.23
Printing and stationery		2,828.89
Postage, telegraph, telephone and express		2,111.14
Stockholders for interest or dividends		4,787.50
Other disbursements, total		1,232.88
Agents' balances charged off		4,917.64
Borrowed money and interest		5,025.00
Total disbursements		$ 290,671.00
Balance		$ 243,238.36

LEDGER ASSETS

Mortgage loans on real estate, first liens		$ 145,750.00
Loans secured by pledge of bonds, stocks or other collaterals		30,634.97
Cash in office		80.00
Deposits in trust companies and banks on interest		12,232.67
Gross premiums in course of collection, viz:		

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Live stock	$ 24,537.99	$ 200.30	
Totals			24,738.29
Bills receivable			10,629.85
Other ledger assets, total			19,172.58
Ledger assets as per balance			$ 243,238.36

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 3,677.88	
Bonds	522.70	
Total		$ 4,200.58
Other non-ledger assets, total		14,134.19
Gross assets		$ 261,573.13

DEDUCT ASSETS NOT ADMITTED

Bills receivable, $3,228.38; furniture and fixtures, $9,739.89	$ 12,968.27	
Premiums in course of collection written prior to October 1, 1919	200.30	
Total		13,168.57
Total admitted assets		$ 248,404.56

LIABILITIES

	Adjusted	Reported or in Process of	Resisted	Deduct Reinsurance	Net Unpaid Claims Except Liability Claims
Live stock	$ 6,045.00	$ 8,038.50	$ 2,865.00	$ 3,150.00	$ 13,798.50
Totals					$ 13,798.50

Unearned premiums at 50 per cent on risks running one year or less	$ 95,330.98	
Total unearned premiums		95,330.98
Salaries, rents, expenses, bills, fees, etc., due or accrued		1,122.02
State, county and municipal taxes due or accrued		4,000.00
Dividends declared and unpaid to stockholders		212.50
Reinsurance		3,139.49
Total		$ 117,613.49
Total amount of all liabilities except capital		$ 117,613.49
Capital actually paid up in cash	$ 101,450.00	
Surplus over all liabilities	29,341.07	
Surplus as regards policyholders		130,791.07
Total		$ 248,404.56

EXHIBIT OF PREMIUMS

	Live Stock
In force December 31, 1918	$ 237,066.54
Written or renewed during the year	324,803.57
Total	$ 561,870.11
Deduct expirations and cancellations	335,710.05
Balance	$ 226,160.06
Deduct reinsured policies	35,498.10
Net in force December 31, 1919	$ 190,661.96
Total dividends declared from organization	$ 5,000.00
Total losses incurred during the year (less reinsurance)	$ 140,901.14

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Live stock	$ 142,038.33	$ 52,568.92

NATIONAL LIVE STOCK INSURANCE COMPANY

Located at No. 610 Flynn Building, Des Moines, Iowa.
Incorporated December 28, 1916. Commenced Business January 15, 1918.
F. P. Parker, President. H. H. Rossbrook, Secretary.

CAPITAL

Capital stock paid up	$ 100,000.00	
Amount of ledger assets December 31, of previous year	148,906.22	
Less premiums in suspense 1918	1,957.06	
Extended at		$ 146,949.16

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Return Premiums on Policies Cancelled	Net Premiums
Live stock	$ 167,916.10	$ 3,519.13	$ 164,396.97
Totals	$ 167,916.10	$ 3,519.13	$ 164,396.97
Total net premiums			$ 164,396.97
Interest:			
On mortgage loans		$ 4,858.78	
On bonds and dividends on stock		1,380.62	
Interest on bank deposits		152.85	
Interest on premium notes		104.38	
Total interest and rents			6,496.63
Premiums in suspense			987.00
Sale of drugs and serums			47,500.01
Total income			$ 366,329.77

DISBURSEMENTS

	Net Amount Paid Policyholders for Losses
Live stock	$ 49,726.24
Total	$ 49,726.24
Investigation and adjustment of claims	2,567.19
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)	49,275.91
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes	18,660.68
Salaries, traveling and all other expenses of agents not paid by commissions	3,622.32
Drugs and serums	33,838.99
Inspections (other than medical and claim) and marking	7,457.43
Rents	2,366.50
Discount	24.15
Light and water	44.36
State taxes on premiums	703.17
Insurance department license and fees	524.60
All other licenses, fees and taxes	1,761.93
Veterinary salaries, fees and expenses	17,047.59
Legal expenses	1,003.72
Advertising	5,244.38
Printing and stationery	2,570.04
Postage, telegraph, telephone and express	2,660.82
Furniture and fixtures	960.24
Sundry office and miscellaneous expense	1,183.66
Premiums on bonds and insurance	499.79
Total disbursements	$ 201,743.72
Balance	$ 164,586.05

LEDGER ASSETS

Mortgage loans on real estate, first liens		$ 81,400.00
Book value of bonds and stocks (Schedule "D")		36,550.00
Deposits in trust companies and banks on interest		40,847.18
Gross premiums in course of collection, viz:		
	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919
Live stock	$ 521.96	$ 85.11
Totals	$ 521.96	$ 85.11
		607.07
Premium notes		4,250.48
War savings stamps at cost		844.00
Agents' balances		78.32
Ledger assets as per balance		$ 164,586.05

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 3,808.50	
Bonds	182.24	
Total		3,990.74
Furniture and fixtures		3,727.17
Gross assets		$ 172,303.96

DEDUCT ASSETS NOT ADMITTED

Bills receivable, $540.48; furniture and fixtures, $3,727.17	$ 4,267.65	
Premiums in course of collection written prior to October 1, 1919	85.11	
Premiums in suspense	987.00	
Total		5,339.76
Total admitted assets		$ 166,964.20

LIABILITIES

Losses and Claims	Reported or in Process of Adjustment	Resisted	Total
Live stock	$ 8,759.12	$ 887.06	$ 9,646.18
Totals	$ 8,759.12	$ 887.06	$ 9,646.18
Total unpaid claims and expenses of settlement			200.00
Unearned premiums at 40 per cent on risks running one year or less		$ 49,154.86	
Total unearned premiums			49,154.86
State, county and municipal taxes due or accrued			2,303.84
Total			$ 61,304.88
Total amount of all liabilities except capital			$ 61,304.88
Capital actually paid up in cash		$ 100,000.00	
Surplus over all liabilities		5,659.32	
Surplus as regards policyholders			105,659.32
Total			$ 166,964.20

EXHIBIT OF PREMIUMS

	Live Stock
In force December 31, 1918	$ 76,418.94
Written or renewed during the year	167,916.10
Total	$ 244,335.04
Deduct expirations and cancellations	121,447.89
Balance	$ 122,887.15
Net in force December 31, 1919	$ 122,887.15
Total losses incurred during the year (less reinsurance)	$ 49,726.24

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Live stock	$ 164,396.97	$ 49,726.24
Totals	$ 164,396.97	$ 49,726.24

SOUTHERN SURETY COMPANY

Located at Register-Tribune Building, 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	$ 1,000,000.00	
Amount of ledger assets December 31, of previous year	2,653,108.41	
Extended at		$ 2,653,108.41

INCOME

	Gross Prem. Written and Renewed During the Year	Deduct Reinsurance	Deduct Return Prem. on Pol. Cancelled
Accident and health	$ 616,120.10	$ 15,763.66	$ 6,087.12
Liability	628,920.78	6,746.78	47,871.74
Workmen's compensation	1,061,579.44		24,158.82
Fidelity	112,713.18	11,558.11	6,709.20
Surety	1,257,684.20	74,265.35	16,830.66
Plate glass	128,592.23		5,613.91
Burglary and theft	81,144.24	15,494.46	3,267.05
Automobile property damage	207,877.88		20,399.57
Workmen's collective	3,916.37		225.59
Totals	$ 4,098,548.42	$ 123,828.36	$ 131,163.66

	Deduct Prem. on Policies not Taken	Total Deductions	Net Premiums
Accident and health	$ 43,958.07	$ 65,808.85	$ 550,311.25
Liability	51,221.52	105,929.78	522,991.00
Workmen's compensation	60,550.64	84,709.46	976,869.98
Fidelity	2,804.78	21,072.09	91,641.09
Surety	24,178.96	115,274.97	1,142,409.23
Plate glass	25,708.13	31,317.04	97,275.19
Burglary and theft	18,464.42	37,225.93	43,918.31
Automobile property damage	17,771.76	38,181.60	169,696.28
Workmen's collective	325.00	550.59	3,365.78
Totals	$ 245,078.29	$ 500,070.31	$ 3,598,478.11
Total net premiums			$ 3,598,478.11
Policy fees required or represented by applications			5,579.52
Interest:			
On mortgage loans, $38,292.92; on collateral loans, $807.52		$ 39,100.44	
On deposits in trust company and banks		2,883.15	
On bonds and dividends on stock, $33,294.84; from other sources, $1,821.38		35,116.22	
Rents		30,667.47	
Total interest and rents			107,767.28
From all other sources, total			144,510.17
Agents' balances previously charged off			1,816.05
Profit on sale or maturity of ledger assets			75.00
Total income			$ 3,858,226.13
Sum			$ 6,511,334.54

DISBURSEMENTS

	Gross Amt. Paid for Losses	Deduct Reinsurance	Deduct Salvage
Accident and health	$ 196,591.10	$ 7,337.77	
Liability	191,709.41		
Workmen's compensation	373,995.06		
Fidelity	12,538.51	157.11	$ 2,831.87
Surety	133,608.94		93,815.07
Plate glass	55,070.08		976.50
Burglary and theft	35,149.55	12,950.28	290.00
Automobile property damage	103,794.51		
Workmen's collective	1,262.48		
Totals	$ 1,103,719.56	$ 20,445.16	$ 97,913.44

	Total Deductions	Net Amount Paid Policyholders for Losses
Accident and health	$ 7,337.77	$ 189,253.33
Liability		191,709.41
Workmen's compensation		373,995.06
Fidelity	2,988.98	9,549.53
Surety	93,815.07	39,793.87
Plate glass	976.50	54,093.58
Burglary and theft	13,240.28	21,909.27
Automobile property damage		103,794.51
Workmen's collective		1,262.48
Totals	$ 118,358.60	$ 985,360.99
Investigation and adjustment of claims		$ 199,425.31
Policy fees retained by agents		5,579.52
Commissions or brokerage to agents (less amount received on return premiums and reinsurances)		758,468.80
Salaries, fees and all other compensation of officers, directors, trustees, and home office employes		148,215.07
Salaries, traveling and all other expenses of agents not paid by commissions		173,051.55
Medical examiners' fees and salaries		5.00
Inspections (other than medical and claim)		27,278.37
Rents		12,012.22
Repairs and expenses (other than taxes) on real estate		15,566.19
Taxes on real estate		6,724.07
State taxes on premiums		47,456.45

Insurance department license and fees		10,624.16
Federal Corporation Tax, $645.50; war taxes, $24,634.95		25,280.45
All other licenses, fees and taxes		86,805.50
Legal expenses		1,688.70
Advertising		5,893.56
Printing and stationery		38,519.89
Postage, telegraph, telephone and express		15,508.21
Furniture and fixtures		8,674.86
Stockholders for interest or dividends		119,067.00
Other disbursements, total		8,237.13
Total disbursements		$ 2,699,433.00
Balance		$ 3,811,901.54

LEDGER ASSETS

Book value of real estate		$ 410,054.70
Mortgage loans on real estate, first liens		698,635.67
Loans secured by pledge of bonds, stocks or other collaterals		11,053.00
Book value of bonds and stocks (Schedule "D")		984,911.53
Certificates of deposit		6,253.61
Cash in office		63,337.57
Deposits in trust companies and banks not on interest		231,192.12
Deposits in trust companies and banks on interest		606,159.98

Gross premiums in course of collection, viz:

	On Policies or Renewals Issued on or After Oct. 1, 1919	On Policies or Renewals Issued Prior to Oct. 1, 1919	
Accident and health	$ 57,341.29	$ 4,125.82	
Liability	26,150.02	15,959.58	
Workmen's compensation	102,941.77	10,254.50	
Fidelity	14,070.76	3,258.67	
Surety	400,068.50	30,036.91	
Plate glass	23,251.59	2,400.90	
Burglary and theft	10,342.48	1,227.94	
Automobile property damage	14,126.87	8,510.11	
Workmen's collective	1,033.47		
Totals	$ 649,326.75	$ 75,774.43	725,101.18
Bills receivable, $2,003.15; accounts receivable, $4,953.02			6,956.17
Other ledger assets, total			98,236.01
Ledger assets as per balance			$ 3,811,901.54

NON-LEDGER ASSETS

Interest due and accrued on		
Mortgages	$ 19,377.00	
Bonds	28,572.07	
Collateral loans	116.04	
Total		48,065.20
Market value of bonds and stocks over book value		5,297.21
Other non-ledger assets, total		25,360.30
Gross assets		$ 3,890,624.25

DEDUCT ASSETS NOT ADMITTED

Bills receivable, $2,003.15; accounts receivable, $4,953.02	$ 6,956.17	
Premiums in course of collection written prior to October 1, 1919	75,774.43	
Total		82,730.60
Total admitted assets		$ 3,807,893.65

LIABILITIES

Losses and Claims	Adjusted	Reported or in Process of Adjustment	Resisted
Accident and health	$ 1,625.81	$ 30,036.31	$ 1,545.00
Fidelity	850.00	2,014.67	300.00
Surety	334.00	5,425.00	
Plate glass	1,698.20	9,467.48	
Burglary and theft	103.50	12,067.50	340.00
Automobile property damage		17,369.16	
Totals	$ 4,611.51	$ 76,380.12	$ 2,185.00

	Deduct Reinsurance	Net Unpaid Claims Except Liability Claims	Total
Accident and health	$ 3,750.00	$ 29,457.12	$ 33,207.12
Fidelity		3,164.67	3,164.67
Surety		5,759.00	5,759.00
Plate glass		11,165.68	11,165.68
Burglary and theft	690.00	11,821.00	12,511.00
Automobile property damage		17,369.16	17,369.16
Totals	$ 4,440.00	$ 78,736.63	$ 83,176.63

Special reserve for unpaid liability and workmen's compensation losses			$ 406,746.98
Total Unpaid claims and expenses of settlement			485,483.61
Unearned premiums at 50 per cent on risks running one year or less		$ 1,176,708.63	
Advance premiums 100 per cent		37,024.68	
Unearned premiums pro rata on risks running more than one year		175,594.49	
Total unearned premiums			$ 1,389,327.80
Commissions, brokerage and other charges due or to become due on policies issued subsequent to October 1, 1919, viz:			
Accident		$ 14,335.32	
Fidelity		3,517.69	
Automobile property damage		3,581.72	
Surety		100,017.12	
Burglary and theft		2,585.62	
Workmen's collective		258.37	
Workmen's compensation		25,735.43	
Liability		6,527.50	
Plate glass		5,812.92	
Total commissions brokerage, etc., as above			$ 162,331.69
Salaries, rents, expenses, bills, fees, etc., due or accrued			7,000.00
State, county and municipal taxes due or accrued			99,052.70
Reinsurance			9,078.72
Assets held for the purpose of paying liabilities of Southern Surety of Oklahoma			77,060.17
Unearned premium reserve fixed by examiners on industrial accident premiums			13,718.71
Total amount of all liabilities except capital			$ 2,243,053.40
Capital actually paid up in cash		$ 1,000,000.00	
Surplus over all liabilities		564,840.25	
Surplus as regards policyholders			1,564,840.25
Total			$ 3,807,893.65

EXHIBIT OF PREMIUMS

	Accident and Health	Liability	Workmen's Compensation
In force December 31, 1918	$ 173,561.36	$ 438,324.68	$ 316,956.39
Written or renewed during the year	616,120.10	628,920.78	1,061,579.44
Totals	$ 789,681.46	$ 1,067,244.86	$ 1,378,535.83
Deduct expirations and cancellations	479,825.51	660,143.86	950,042.46
Balance	$ 309,855.95	$ 407,101.00	$ 428,493.37
Deduct reinsured policies	1,755.06	5,663.02	
Net in force December 31, 1919	$ 308,100.89	$ 401,437.98	$ 428,493.37

	Fidelity	Surety	Plate Glass
In force December 31, 1918	$ 42,542.69	$ 364,547.80	$ 90,073.37
Written or renewed during the year	112,713.18	1,257,684.20	128,592.23
Totals	$ 155,255.87	$ 1,622,232.00	$ 219,265.60
Deduct expirations and cancellations	68,159.70	383,748.30	118,078.63
Balance	$ 87,096.17	$ 1,238,483.70	$ 101,186.97
Deduct reinsured policies	8,440.52	74,092.45	
Net in force December 31, 1919	$ 78,655.65	$ 1,164,391.25	$ 101,186.97

	Burglary and Theft	Automobile Property Damage	Workmen's Collective
In force December 31, 1918	$ 45,302.76	$ 146,252.10	$ 675.00
Written or renewed during the year	81,144.24	207,877.88	3,916.37
Totals	$ 126,447.00	$ 354,129.98	$ 4,591.37
Deduct expirations and cancellations	48,545.08	202,660.69	4,391.37
Balance	$ 77,901.92	$ 151,469.29	$ 200.00
Deduct reinsured policies	14,511.66		
Net in force December 31, 1919	$ 63,390.26	$ 151,469.29	$ 200.00
Total dividends declared from organization. Cash	$120,000.00		$ 119,067.00
Total losses incurred during the year (less reinsurance)			$ 1,241,423.80

	Net Prem. Received on Risks Written or Renewed During the Year	Net Losses Paid
Accident and health	$ 125,543.99	$ 10,651.93
Liability	5,953.00	179.00
Auto liability	13,957.27	1,471.00
Workmen's compensation	35,291.34	9,926.84
Fidelity	9,968.62	2,795.53
Surety	172,460.94	34,287.85
Plate glass	6,404.21	2,718.53
Burglary and theft	16,648.43	2,790.21
Automobile property damage	6,545.80	1,814.96
Totals	$ 392,773.60	$ 66,635.85

INTERSTATE 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.

Date of Admission into Iowa, April 18, 1908.

Balance from previous year		$ 237,828.94

INCOME

Membership fees actually received	$ 114,582.63	
First year's assessments or premiums	431,040.54	
General fund	182,242.23	
Total received from applicants and members	$ 727,865.40	
Deduct payments returned to applicants and members	8,379.83	
Net amount received from applicants and members	$ 719,485.57	
Interest on mortgage loans	6,974.64	
Interest on Liberty Bonds	877.98	
Interest on bank deposits	3,141.14	
Interest on war savings stamps	14.40	
Total income		$ 730,493.73
Sum		$ 968,322.67

DISBURSEMENTS

Death claims	$ 49,054.74	
Sick and accident claims	358,956.80	
Total payments to members		$ 408,011.54
Commissions and fees paid to agents		112,640.18
Salaries of managers or agents		4,050.00
Salaries of officers and trustees		13,680.00
Other compensation of officers and trustees		4,470.00
Salaries of office employes		37,006.60
Salaries and fees paid to medical examiners		782.87
Traveling and other expenses of managers and agents		5,937.14

Collection and remittance of assessments, etc.		4,220.07
Insurance department fees and licenses		2,667.50
Taxes on assessments or premiums		8,649.69
Rent		6,646.38
Advertising, printing and stationery		11,361.84
Postage, express, telegraph and telephone		10,675.40
Legal expenses in litigating claims		4,604.31
Other legal expense		2,433.76
Furniture and fixtures		2,084.70
Investigation of claims		3,060.67
Office expense		512.22
Miscellaneous expense		2,097.36
Total disbursements		$ 645,003.23
Balance		$ 322,719.44

LEDGER ASSETS

Mortgage loans on real estate	$ 104,700.00	
Book value of Liberty bonds and stocks	25,935.00	
Deposited in trust companies and banks on interest	101,425.10	
Deposited in banks (not on interest)	90,159.34	
Cash in association's office	500.00	
Total ledger assets		$ 322,719.44

NON-LEDGER ASSETS

Interest due and accrued		$ 4,254.68
Premiums or assessments actually collected by banks not yet turned over to the association		128.25
Assessments due or unpaid on last call		19,563.75
Agents' balances		4,347.83
Gross assets		$ 351,013.95

DEDUCT ASSETS NOT ADMITTED

Market value of special deposits in excess of corresponding liabilities	$ 9,092.41	
Total		$ 9,092.41
Total admitted assets		$ 341,921.54

LIABILITIES

Death claims adjusted not yet due	$ 5,000.00	
Death claims resisted	15,000.00	
Death claims reported but not yet adjusted	20,000.00	
Total death claims		$ 40,000.00
Sick and accident claims resisted	$ 4,015.00	
Sick and accident claims reported but not yet adjusted	69,574.98	
Total sick and accident claims		$ 73,589.98
Total unpaid claims		$ 113,589.98
Salaries, rents, expenses, etc., due or accrued		269.76
Commissions to agents due or accrued		8,000.00
Advance premiums or assessments		61,962.00
Total		$ 186,249.26

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1918, as per last statement	53,070	
Policies or certificates written during the year	24,503	
Policies or certificates increased and revived during the year	5,170	
Totals	82,743	
Deduct terminated or decreased during the year	23,230	
Total policies or certificates in force December 31, 1919	59,513	

Business in Iowa During Year	Number	Amount
Policies or certificates in force December 31, 1918, as per last statement	11,745	
Policies or certificates written during the year	6,396	
Policies or certificates increased and revived during the year	1,118	
Totals	19,259	
Deduct terminated or decreased during the year	6,059	
Total policies or certificates in force December 31, 1919	13,200	

Received during the year from members in Iowa:
Accident, $94,319.73; expense, $64,686.59; total, $159,006.32.

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	10	$ 41,000.00
Claims incurred during the year including commuted value of installment certificates	21	87,550.00
Totals	31	$ 128,550.00
Claims paid during the year	16	49,054.74
Balance	15	$ 79,495.26
Saved by compromising or scaling down claims during the year		12,495.26
Claims rejected during the year	7	27,000.00
Claims unpaid December 31, 1919	8	40,000.00

Iowa Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	3	$ 10,000.00
Claims incurred during the year including commuted value of installment certificates	5	21,000.00
Totals	8	$ 31,000.00
Claims paid during the year	5	9,119.45
Balance	3	$ 21,880.55
Saved by compromising or scaling down claims during the year		14,880.55
Claims rejected during the year	2	2,000.00
Claims unpaid December 31, 1919	1	5,000.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	1,622	$ 103,492.00
Decrease in estimated liability		145.11
Claims incurred during the year	5,970	329,199.89
Totals	7,592	$ 432,546.78
Claims paid during the year	5,937	358,956.80
Claims dropped during the year	972	
Claims unpaid December 31, 1919	683	73,589.98

Iowa Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	339	$ 19,112.83
Claims incurred during the year	1,161	646.55
Totals	1,500	$ 58,170.15
Claims paid during the year	1,197	77,929.53
Claims dropped during the year	160	66,129.55
Claims unpaid December 31, 1918	143	12,799.98

IOWA STATE TRAVELING MEN'S ASSOCIATION

Located at Des Moines, Iowa.

President, J. W. Hill. Secretary, H. E. Rex.
Incorporated 1882. Commenced Business 1880.
Balance from previous year $ 145,641.16

INCOME

Membership fees actually received	$ 20,148.00	
Assessments and reinstatements	445,102.00	
Reinstatements, special	794.00	
Annual dues	56,010.00	
Advance payments	4,309.50	
Total received from applicants and members	$ 526,563.50	
Deduct payments returned to applicants and members	3,223.00	
Net amount received from applicants and members	$ 523,340.50	
Interest on bonds and dividends on stocks	6,338.63	
Interest on bank deposits	1,164.12	
Exchange on checks	372.21	
Checks charged off	315.00	
Total income		$ 531,530.46
Sum		$ 677,171.62

DISBURSEMENTS

Death claims	$ 137,346.89	
Permanent disability claims	2,500.00	
Sick and accident claims	198,812.36	
Total payments to members		$ 338,659.25
Salaries of officers and directors		15,000.00
Salaries of office employes		26,270.34
Salaries and fees paid to medical examiners		6,060.08
Traveling and other expenses of officers, trustees and committees		2,951.02
Insurance reports		25.00
Information Bureau		400.00
Rent, light and power		5,559.82
Advertising, printing and stationery		13,558.96
Postage, express, telegraph and telephone		12,934.38
Legal expenses in litigating claims		3,081.02
Other legal expense		3,969.32
Furniture and fixtures		427.76
Other disbursements, total		461.30
Auditing book and accounts		114.00
Annual meeting expenses		282.03
Bonds of officers and clerks		45.00
Total disbursements		$ 429,799.28

LEDGER ASSETS

Book value of bonds and stocks	$ 150,940.00	
Deposited in trust companies and banks on interest	42,207.00	
Deposited in banks (not on interest)	53,389.34	
War savings stamps	836.00	
Total ledger assets		$ 247,372.34

NON-LEDGER ASSETS

Interest and rents due and accrued	$ 1,810.98
Gross assets	$ 249,183.32

DEDUCT ASSETS NOT ADMITTED

Total admitted assets	$ 249,183.32

LIABILITIES

Death claims resisted	$ 17,250.00	
Death claims reported but not yet adjusted	31,000.00	
Total death claims		$ 48,250.00
Accident claims in course of adjustment	$ 38,175.22	
Accident claims resisted	250.00	
Accident claims reported but not yet adjusted	10,465.00	
Total accident claims		$ 48,890.22
Total unpaid claims		$ 97,140.22
Salaries, rents, expenses, etc., due or accrued		3,722.87
Taxes due or accrued		2,729.32
Advance premiums or assessments		19,068.00
All other liabilities, total		150.00
Total		$ 122,821.41

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1918, as per last statement	56,033	
Policies or certificates written during the year	8,516	
Policies or certificates increased and revived during the year	467	
Totals	65,016	
Deduct terminated or decreased during the year	4,652	
Total policies or certificates in force December 31, 1919	60,364	

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	9	$ 39,500.00
To correct figures	11	
Claims incurred during the year including commuted value of installment certificates	40	
Totals	60	
Claims paid during the year	41	$ 137,346.89
Balance	19	
Saved by compromising or scaling down claims during the year		$ 43,315.00
Claims rejected during the year	2	10,000.00
Claims unpaid December 31, 1919	17	70,578.53
Iowa Claims	**Number**	**Amount**
Claims unpaid December 31, 1918, as per last statement	1	$ 5,000.00
Claims paid during the year	3	15,000.00

EXHIBIT OF PERMANENT DISABILITY CLAIMS

Total Claims	Number	Amount
Claims incurred during the year including commuted value of installment certificates	4	
Claims paid during the year	3	$ 5,100.00
Claims unpaid December 31, 1919	1	1,130.36
Iowa Claims	**Number**	**Amount**
Claims paid during the year	1	$ 1,250.00

EXHIBIT OF ACCIDENT CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	372	$ 47,809.62
Claims incurred during the year	3,228	
Totals	3,600	
Claims paid during the year	2,996	$ 196,212.36
Claims rejected during the year	33	3,584.55
Claims unpaid December 31,1919	399	34,178.79
Iowa Claims	**Number**	**Amount**
Claims unpaid December 31, 1918, as per last statement	51	$ 6,355.65
Claims paid during the year	271	19,406.34
Claims rejected during the year	1	100.00
Claims unpaid December 31, 1919	45	7,175.93

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		$ 18,263.52

INCOME

Membership fees actually received	$ 52,846.25	
Subsequent year's assessments or premiums	145,505.14	
Other payments by applicants and members, total	45,749.55	
Total received from applicants and members	$ 244,100.94	
Deduct payments returned to applicants and members	1,773.58	
Net amount received from applicants and members	$ 242,327.36	
From all other sources, total	324.71	
Total income		$ 242,652.07

DISBURSEMENTS

Death claims	$ 19,500.00	
Sick and accident claims	87,931.81	
Total payments to members		$ 107,431.81
Commissions and fees paid to agents		49,143.95
Salaries of managers of agents		2,400.00
Salaries of officers and trustees		6,600.00
Salaries and other compensation of committees		830.00
Salaries of office employes		11,210.31
Salaries and fees paid to medical examiners		400.00
Traveling and other expenses of officers, trustees and committees		2,966.51
Traveling and other expenses of managers and agents		1,139.72
Insurance department fees and licenses		1,035.68
Other taxes, total		1,778.35
Rent		1,999.92
Advertising, printing and stationery		3,667.40
Postage, express, telegraph and telephone		3,800.19
Legal expenses in litigating claims		2,488.11
Inspections		1,407.52
Interest on claims		1.98
Furniture and fixtures		1,347.12
Other disbursements, total		5,231.46
Agents' balances charged off		36.50
Total disbursements		$ 204,906.53
Balance		$ 56,009.06

LEDGER ASSETS

Deposited in trust companies and banks on interest	$ 9,000.00	
Deposited in banks (not on interest)	36,780.36	
Cash in association's office	6,215.00	
Agent's balances secured	3,068.79	
Bills receivable	510.89	
Other ledger assets, total	434.02	
Total ledger assets	$ 56,009.06	

NON-LEDGER ASSETS

Interest and rents due and accrued		$ 320.00
Mortuary assessments due or unpaid on last call		22,375.00
Gross assets		$ 78,704.06

DEDUCT ASSETS NOT ADMITTED

Bill receivable	$ 510.89	
Other items, accounts receivable	434.02	
Total		$ 944.91
Total admitted assets		$ 77,759.15

LIABILITIES

Death claims adjusted not yet due	$ 3,750.00	
Death claims resisted	9,965.00	
Total death claims		$ 13,715.00
Sick and accident claims adjusted, and not yet due 101	$ 4,500.00	
Sick and accident claims reported but not yet adjusted 140	4,200.00	
Total sick and accident claims		$ 8,700.00
Total unpaid claims		$ 22,415.00
Taxes due or accrued		1,348.95
Borrowed money		5,000.00
Advance premiums or assessments		3,500.00
Total		$ 32,263.95

EXHIBIT OF POLICIES OR CERTIFICATES

Total Business of the Year	Number	Amount
Policies or certificates in force December 31, 1918, as per last statement	27,213	
Policies or certificates written during the year	8677	
Policies or certificates increased and revived during the year	453	
Totals	36,343	
Deduct terminated or decreased during the year	12,380	
Total policies or certificates in force December 31, 1919	23,963	

Business in Iowa During Year	Number	Amount
Policies or certificates in force December 31, 1918, as per last statement	10,160	
Policies or certificates written during the year	4,157	
Policies or certificates increased and revived during the year	210	
Totals	14,527	
Deduct terminated or decreased during the year	6,159	
Total policies or certificates in force December 31, 1919	8,368	

Received during the year from members in Iowa:
Accident, $88,569.10; expense, $46,025.00; total, $134,594.10.

EXHIBIT OF DEATH CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	2	$ 4,500.00
Claims incurred during the year including commuted value of installment claims	9	28,715.00
Totals	11	$ 33,215.00
Claims paid during the year	7	19,500.00
Claims unpaid December 31, 1919	4	13,715.00

Iowa Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	1	$ 3,500.00
Claims incurred during the year including commuted value of installment certificates	4	11,750.00
Totals	5	$ 15,250.00
Claims paid during the year	2	4,500.00
Claims unpaid December 31, 1919	3	10,750.00

EXHIBIT OF SICK AND ACCIDENT CLAIMS

Total Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	656	$ 26,388.73
Claims incurred during the year		70,243.08
Totals		$ 96,631.81
Claims paid during the year		87,931.81

Iowa Claims	Number	Amount
Claims unpaid December 31, 1918, as per last statement	282	$ 10,414.39
Claims incurred during the year	753	34,275.38
Totals	1,035	$ 44,689.77
Claims paid during the year	965	40,689.77

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