

FORTY-SECOND ANNUAL REPORT

OF THE

AUDITOR OF STATE
OF THE STATE OF IOWA

ON

INSURANCE

1911
VOLUME I
FIRE

JOHN L. BLEAKLY
AUDITOR OF STATE

Compiled from Annual Statements, for the Year Ending December 31, 1910

DES MOINES
EMORY H. ENGLISH, STATE PRINTER
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1911

LETTER OF TRANSMITTAL.

STATE OF IOWA,
OFFICE OF AUDITOR OF STATE.
DES MOINES, IOWA, MAY 1, 1911.

HON. B. F. CARROLL, Governor of Iowa.

SIR—I have the honor to submit herewith in compliance with the statutes of Iowa, Part I of the Forty-second Annual Report of this department, showing the business transacted in Iowa by authorized insurance companies and associations, for the year ending December 31, 1910.

CHAPTER FOUR—COMPANIES.

The following tables set forth the number and kind of insurance companies and associations, other than life, transacting business in the state of Iowa during the past year:

Fire—Iowa stock companies.....	14
Iowa mutual companies.....	3
Non-Iowa stock companies.....	79
Non-Iowa mutual companies.....	1
United States branches foreign insurance companies..	21—118
Casualty—Iowa Mutual	1
Casualty—Fidelity, Surety, etc.—Non-Iowa, stock.....	43—162

The number and kind of companies operating under the provisions of Chapter 4, Title IX, of the Code, are as follows:

Accident, health	4
Accident, health, employers liability	3
Accident, health, burglary, plate glass.....	1
Accident, health, employers liability, burglary	4
Accident, health, employers liability, burglary, plate glass	1
Accident, health, employers liability, steam boiler....	2
Accident, health, employers liability, steam boiler, plate glass	1
Accident, health, employers liability, steam boiler, plate glass, sprinkler.....	1
Accident, health, employers liability, burglary, plate glass, steam boiler	1
Accident, employers liability	1
Accident, employers liability, burglary.....	1
Accident, employers liability, burglary, steam boiler..	1
Credit	1
Employers liability	1

Employers liability, burglary, steam boiler, plate glass	1
Fidelity, surety	6
Fidelity, surety, burglary	9
Fire	118
Live stock	2
Plate glass	4
Surety	1
Steam boiler	1-162

The following table is a comparative exhibit of risks written and losses paid by fire insurance companies, stock and mutuals in Iowa, during the preceding ten years:

Year	Risks Written	Losses Paid
1901	\$311,695,076.36	\$ 2,652,707.37
1902	335,471,272.68	2,428,934.40
1903	339,420,681.96	2,533,995.40
1904	355,565,064.33	2,245,632.71
1905	393,662,247.83	4,112,630.26
1906	411,088,507.42	2,117,011.95
1907	445,096,150.92	2,547,319.38
1908	475,985,541.40	2,703,132.81
1909	487,314,506.50	2,578,372.21
1910	540,752,335.53	3,186,958.58

CHAPTER FIVE—ASSOCIATIONS.

The number and kinds of Mutual Assessment Associations operating under the provisions of Chapter 5, Title IX, of the Code, are as follows:

Fire insurance, state mutuals	29
Fire insurance, county mutuals	153
Hall insurance, exclusively	9
Tornado insurance, exclusively	1-183

The table given below shows the risks written and losses paid in Iowa by State and County Mutual Assessment Associations; also risks in force on December 31st, for each of the preceding ten years:

Year	Risks Written	Losses Paid	Risks in Force
1901	\$ 91,253,782.00	\$ 438,362.43	\$325,894,895.00
1902	108,855,936.00	734,506.92	367,391,165.00
1903	106,112,266.00	908,413.09	395,698,481.00
1904	103,311,175.00	679,148.14	413,673,040.00
1905	115,074,509.00	774,750.24	439,116,698.00
1906	119,847,649.00	707,604.38	457,407,488.00
1907	142,219,885.00	874,023.06	490,421,531.00
1908	152,349,344.00	977,986.02	531,412,450.00
1909	156,774,519.00	869,765.10	568,979,494.00
1910	173,870,380.00	912,487.10	617,109,188.00

Other tables of importance showing in detail the business of companies and association operating in Iowa may be found on pages 60, 612, 618, 626 and 634.

RECEIPTS.

The table given below exhibits the fees received from insurance companies and associations by this department, and turned into the state treasury, also taxes paid into the state treasury by insurance companies and associations during the preceding ten years, as shown by the books of this office.

Year	Fees	Taxes
1901	\$ 48,307.50	\$ 197,074.70
1902	45,008.25	234,567.36
1903	44,732.40	251,083.76
1904	50,389.21	297,326.62
1905	54,095.70	287,903.92
1906	55,451.10	300,304.93
1907 (Taxes July, 1906 to July, 1907)	55,033.58	322,119.49
(Taxes July, 1907 to July, 1908)		308,323.67
1908 (Including \$967.35 from July to December 31, 1908)	56,595.60	318,547.71
1909	59,358.25	331,975.52
1910	63,455.34	345,341.96
Totals	\$ 532,326.93	\$ 3,154,572.58

Total amount of insurance examination fees collected and paid into the State treasury during the year 1910 was \$3,947.71.

INCREASES IN PAID-UP CAPITAL.

During the year the following Iowa fire insurance companies increased their paid-up capital as follows:

Anchor Fire Insurance Company, Des Moines, from \$52,500 to \$103,025.

Commercial Fire Insurance Company, Des Moines, from \$25,000 to \$50,000.

COMPANIES ADMITTED.

The following named insurance companies entered the state during the year and are licensed to transact business in their several lines:

FOREIGN FIRE INSURANCE COMPANIES.

Camden Fire Insurance Association, Camden, N. J. Capital, \$500,000. Admitted May 27th.

Washington Fire Insurance Company, Seattle Wash. Capital \$250,000. Admitted June 6th.

IOWA FIRE INSURANCE COMPANIES.

Automobile Fire Insurance Association, Des Moines, Iowa (Mutual). Admitted November 4th.

CASUALTY COMPANIES.

Federal Casualty Company, Detroit, Mich. Capital, \$200,000. Admitted July 23d.

Pacific Coast Casualty Company, San Francisco, Cal. Capital, \$400,000. Admitted March 16th.

Indiana and Ohio Live Stock Insurance Company, Crawfordsville, Ind. Capital, \$200,000. Admitted June 15th.

Guarantee Hail Association, Sioux City, Ia. (Mutual). Admitted August 28th.

WITHDRAWN OR CEASED TO DO BUSINESS.

Des Moines Fire Insurance Company and the Hawkeye Insurance Company, both of Des Moines. Merged their interests.

Standard Fire Insurance Company, Keokuk, Ia. Reinsured their business in the Central National Fire Insurance Company of Chicago, December 31, 1910, and retired.

Washington Fire Insurance Company, Seattle, Washington. Reinsured their business in the Fireman's Fund of San Francisco, Cal.

Shawnee Fire Insurance Co., Topeka, Kansas. Is in hands of a receiver.

Western Reserve Fire Insurance Company of Cleveland, Ohio. Was not an applicant for relicense in 1911.

Aetna Indemnity Company, Hartford, Conn. In hands of receiver.

United States Surety Company, Baltimore, Md. In hands of receiver.

The Thirty-fourth General Assembly passed but few measures relating to insurance. Perhaps the most important was one creating the office of fire marshal. Many states already have such a department in operation, and it is claimed by those who have given the matter special attention and study that fires have greatly decreased where the law is operative, and that it has proved a strong factor in detecting crimes in connection with fire losses and in meting out punishment to criminals who are active along these lines.

Perhaps the next most important measure was that relating to co-insurance, and is practically as follows:

Section 1. That section seventeen hundred forty-six (1746) of the Code be, and the same is, hereby amended by inserting after the period following the word "stipulation" and before the word "no" in line eleven

of said section the following: Provided, that upon the written request of any person desiring insurance, a rider providing for co-insurance may be attached to and become a part of the policy, but in no case shall such rider apply to dwellings or farm property, nor to any risk where the total value of the property to be insured is less than twenty-five thousand dollars, except as to grain elevators and grain warehouses and their contents.

The request for the application of the co-insurance clause or rider to any policy of insurance shall be written or printed on a single sheet of paper which shall contain nothing but the request hereinafter set out and said request must be signed by the insured and a copy thereof be left with him by the agent at the time the insurance is applied for.

No form of request for co-insurance except the following shall be used by any company doing business within this state:

REQUEST FOR THE APPLICATION OF THE CO-INSURANCE CLAUSE.

In consideration of a reduction from the established rate of....per cent toper cent, in premiums to be paid to the..... Insurance Company for insurance upon the following described property I hereby request that a co-insurance rider be attached to the policy to be issued by said Company and hereby agree, that during the life of the policy I will maintain insurance on said property to the extent of at leastdollars, (or)per cent (whichever may be agreed upon) of the actual cash value thereof at the time of fire, and that failing to do so, I shall become a co-insurer to the extent of such deficit.

Before signing this request or the co-insurance rider to be attached to the policy to be issued I carefully read each of them and fully understand that in case I shall fail to maintain insurance on the previously described property to the extent above provided then in the event of loss or damage this company shall not be liable for a greater per cent of the loss or damage to said property than

1. The total amount of insurance maintained bears to..... dollars, or;
2. The total amount of insurance maintained bears to.....per cent of the actual cash value of the property insured at the time of fire

Date Insured.

Note.—The co-insurance rider to be used shall be signed by both the agent and the insured and a copy thereof shall be left with the insured at the time the application is made for insurance.

IOWA CO-INSURANCE AND REDUCED RATE CLAISE.

(This clause must be signed by both the insured and the agent.)

In consideration of the acceptance by the insured of a reduction in premiums from the established rate ofper cent toper cent, it is hereby agreed that the insured shall maintain insurance during the life of this policy upon the property insured:

1. To the extent of.....dollars, or
2. To the extent of at least.....per cent of the actual cash value hereof at the time of fire (whichever may be agreed upon) and, that failing to do so the insured shall be a co-insurer to the extent of such deficit.

This clause at the request of the insured, is attached to and forms part of policy number.....of the.....Insurance Company of and shall in no case apply to dwellings or farm property, nor to any risk wherein the total value of the property shall be less than twenty-five thousand dollars, except grain elevators and grain warehouses, and the contents of the same.

.....Insured.
Agent.
19....

Another law of considerable importance relates to the authorization of companies operating under subdivision 5 of Section 1709, Code, whose capital stock is not less than \$500,000, to write in addition, surety and fidelity bonds as contemplated by Subdivision 2 of Section 1709.

Respectfully submitted,

John L. Cleary

Auditor of State.

PART I.

CONTAINING

Annual statements of Fire and Casualty Insurance Companies, made to and filed with the Auditor of State in 1911.

Statistical tables, exhibiting the condition and business of all insurance companies, other than Life, transacting business in Iowa in 1910, and filing annual statements in 1911.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ACME FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.
Incorporated February 16, 1906. Commenced business April 7, 1906

Home office, Cedar Rapids, Iowa.

President, J. M. DINWIDDIE.

Vice-Presidents, W. C. STUCKSLAGER; D. E. HOWELL; JOHN T. HAMILTON.

Secretary, GUS A. DOERFLER.

Capital Stock

Capital paid up in cash..... \$ 100,000.00

Income

Gross premiums \$ 75,778.65
Deduct gross amount for re-insurance and
return premiums..... 28,357.56

Received for premiums other than perpetuals.....	\$	47,421.09	
Interest on mortgage loans and collateral.....		3,606.93	
Interest on bonds and dividends on stocks.....		777.50	
Interest on deposits in trust companies and banks.....		443.20	
Rents from company's property.....		2,419.54	
Other sources:			
Bills receivable.....		140.19	
Commission on re-insurance.....		3,605.30	
Total income.....			58,553.75

Amount of ledger assets December 31, 1909..... \$ 146,236.01

Total \$ 204,789.76

Disbursements

Gross amount paid for losses (including
\$3,371.42 occurring in previous years)..... \$ 25,721.54
Deduct amount received for salvage and
reinsurance 3,342.61

Net amount paid for losses.....	\$	22,378.93
Expense of adjustment and settlement of losses.....		833.92
Commissions or brokerage.....		16,349.11
Allowance to local agencies for miscellaneous expenses.....		318.82
Salaries and expenses of special and general agents, of- ficers, directors, trustees and home office employees.....		14,158.80
Rents, including \$900.00 for company's occupancy of its own buildings.....		900.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....		1,791.35

IOWA INSURANCE REPORT

Furniture and fixtures	23.50
Maps, including corrections	52.23
Inspections and surveys	183.89
Repairs and expenses (other than taxes) on real estate ..	20.02
Taxes on real estate	566.91
State tax on premiums, insurance department licenses and fees	638.88
Taxes on personal property	1,670.10
Loss on sale or maturity of ledger assets (real estate) ..	1,915.57
Agents' balances and other accounts charged off	946.83
Other disbursements	1,113.28

Total disbursements during the year

Balance

Ledger Assets

Book value of real estate	\$ 28,065.87
Mortgage loans on real estate	66,450.00
Book value of bonds and stocks	13,316.52
Cash in company's office	233.28
Deposits in trust companies and banks not on interest ..	5,020.73
Deposits in trust companies and banks on interest	7,500.00
Agents' balances representing business written subse- quent to October 1, 1910	2,488.78
Agents' balances representing business written prior to October 1, 1910	133.50
Bills receivable, taken for fire (marine or inland) risks ..	6,638.94
Other ledger assets:	
Bills receivable	80.00

Total net ledger assets

Non-Ledger Assets

Interest accrued on mortgages	1,107.35
Interest due, \$150.00; accrued on bonds \$349.25	499.25
Rent due	11.00
Interest accrued on bank deposits	144.15
Gross assets	\$ 142,639.87

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 133.50
Bills receivable, past due, taken for fire, marine and in- land risks	207.07
Total	340.57
Total admitted assets	\$ 142,348.80

Liabilities

Gross losses adjusted and unpaid	\$ 159.32
Gross claims reported and unadjusted	478.92
Total	\$ 638.24
Deduct re-insurance due or accrued	32.50
Net amount of unpaid losses and claims	\$ 605.74
Unearned premiums on all risks one year or less	9,144.95
Unearned premiums on all risks more than one year	25,302.77
All other liabilities:	
Reserve for payment of taxes	1,100.00
Total amount of all liabilities except capital	\$ 36,153.46

ACME FIRE INSURANCE COMPANY

Capital actually paid up in cash	\$ 100,000.00
Surplus over all liabilities	6,195.34
Surplus as regards policy-holders	\$ 106,195.34
Total	\$ 142,348.80

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 4,549,731.27	\$ 85,102.74
Written or renewed during the year	4,446,421.03	75,778.65
Totals	\$ 8,996,152.30	\$ 160,881.39
Deduct expired and terminated	3,282,539.47	59,798.90
In force at end of the year	\$ 5,713,612.83	\$ 101,082.49
Deduct amount reinsured	821,934.97	14,963.19
Net amount in force December 31, 1910	\$ 4,891,677.86	\$ 86,119.30

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$27,800.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,545,970.59	\$ 1,210,650.75	\$ 3,756,621.34
Gross amount of premiums received	38,871.78	6,880.20	45,751.98
Losses paid	14,509.00	161.01	14,670.01
Losses incurred	13,409.49	115.55	13,525.04

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ANCHOR FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated July, 1889.

Commenced business July, 1889

Home office, Des Moines, Iowa.

President L. E. ELLIS.

Vice-President, S. G. MOORE.

Secretary, G. A. HOLLAND.

Capital Stock

Capital paid up in cash..... \$ 103,025.00

Income

Gross premiums \$ 266,295.28

Deduct gross amount for reinsurance and
return premiums 106,637.08

Received for premiums other than perpetuals..... \$ 159,658.20

Interest on mortgage loans and collateral..... 3,051.75

Interest on bonds and dividends on stock..... 799.70

Interest from other sources..... 1,321.32

Rents from company's property..... 1,144.50

Other sources:

Surplus 2,600.00

Total Income \$ 168,575.47

Amount of ledger assets December 31, 1909..... 337,749.94

Increase in capital during the year 1910..... 50,525.00

Total \$ 556,850.41

Disbursements

Gross amount for losses (including \$7,288.82
occurring in previous years)..... \$ 109,018.58Deduct amount received for salvage and re-
insurance 11,974.37

Net amount paid for losses..... \$ 97,044.21

Commissions or brokerage..... 50,164.35

Salaries and expenses of special and general agents, of-
ficers, directors, trustees and home office employees.. 32,919.70

Rents 1,800.00

Advertising, printing, stationery, postage, telegrams,
telephone, express 5,568.24

Legal expense 668.91

Taxes on real estate..... 283.60

State tax on premiums, insurance department licenses
and fees 1,593.67

Other disbursements:

State tax on capital, agents' balances charged off and
past due notes—Miscellaneous expense—dividends 41,601.71

Total disbursements 231,644.39

Balance \$ 325,206.02

Ledger Assets

Book value of real estate..... \$ 39,836.37

Mortgage loans on real estate..... 53,350.00

Book value of bonds and stocks..... 12,800.00

Cash in company's office..... 9,165.18

Deposits in trust companies and banks not on interest... 4,174.96

Deposits in trust companies and banks on interest..... 45,977.36

Agents' balances representing business written subse-
quent to October 1, 1910..... 6,521.80Agents' balances representing business written prior to
October 1, 1910..... 1,451.44

Bills receivable, taken for fire risks..... 149,379.19

Other ledger assets:

Due from officers, etc..... 2,549.72

Total ledger assets..... 325,206.02

Non-Ledger Assets

Interest accrued \$ 1,766.80

Total 1,766.80

Gross assets \$ 326,972.82

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 1,451.44Bills receivable, past due, taken for fire, marine and in-
land risks 1,640.00

Due from officers, etc..... 571.55

Total 3,662.99

Total admitted assets..... \$ 323,309.83

Liabilities

Gross losses adjusted and unpaid..... \$ 2,540.00

Gross claims reported and unadjusted..... 8,365.93

Gross claims for losses resisted..... 900.00

Total \$ 11,805.93

Deduct reinsurance due or accrued..... 3,011.36

Net amount of unpaid losses and claims..... 8,794.57

Unearned premiums on all risks one year or less..... 16,741.49

Unearned premiums on all risks more than one year..... 170,609.22

State, county or municipal taxes due or accrued..... 2,581.97

Commissions, brokerage and other charges due or to be
come due to agents and brokers..... 1,500.00

All other liabilities:

Interest due on borrowed money..... 625.00

Total amount of all liabilities except capital... \$ 200,942.25

Capital actually paid up in cash..... \$ 103,025.00

Surplus over all liabilities..... 19,342.58

Surplus as regards policy-holders..... 122,307.58

Total \$ 323,309.83

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 26,903,955	\$ 723,792.04
Written or renewed during the year.....	13,584,536	266,295.28
Totals.....	\$ 40,488,491	\$ 990,087.32
Deduct expired and terminated.....	11,923,794	321,142.53
In force at end of the year.....	\$ 28,564,697	\$ 668,944.79
Deduct amount reinsured.....	5,651,932	200,343.00
Net amount in force December 31, 1910.....	\$ 22,912,765	\$ 468,601.79

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$15,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$94,825.00.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 11,621,153.00
Gross amount of premiums received.....	234,661.40
Losses paid	85,755.32
Losses incurred	89,269.43

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ATLAS INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated June 23, 1892.

Commenced business July 1, 1905.

Reincorporated as a Stock Company January 26, 1905.

Home office, Suite 810 Observatory Bldg., cor. Fourth and Locust Streets,
Des Moines, Iowa.

President, JOHN D. BERRY.

Vice-President, F. G. BRYNER.

Secretary, JAMES M. CUSHMAN.

Capital Stock

Capital paid up in cash..... \$ 230,000.00

Income

Gross premiums.....	\$ 295,418.75
Deduct gross amount for reinsurance and return premiums.....	94,854.70
Received for premiums other than perpetuals.....	\$ 200,564.05
Interest on mortgage loans and collateral.....	7,733.50
Interest on deposits in trust companies and banks.....	576.49
Interest from other sources.....	160.70
Rents from company's property.....	19,999.92
Other sources:	
Return premium on cancelled policies covering Co's building at W. Eighth and Walnut.....	787.71
Total Income	\$ 229,832.46
Amount of ledger assets December 31, 1909.....	\$ 533,749.51
Total	\$ 763,571.97

Disbursements

Gross amount paid for losses (including \$16,079.65 occurring in previous years)....	\$ 105,417.00
Deduct amount received for salvage and re-insurance	6,274.60
Net amount paid for losses.....	\$ 99,142.40
Expense of adjustment and settlement of losses.....	1,331.91
Commissions or brokerage.....	54,153.10
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..	31,742.08
Rents	1,470.00
Advertising, printing, stationery, postage, telegrams, telephone, express and miscellaneous Ex.....	5,907.17
Legal expense	573.75
Underwriters' boards and tariff associations.....	276.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	590.32
Repairs and expenses (other than taxes) on real estate...	87.12
Taxes on real estate.....	3,816.00
State tax on premiums, insurance department licenses and fees	4,185.01
Loss on sale or maturity of ledger assets.....	384.62
Other disbursements:	
Fire marshal, special license and Polk County taxes	\$ 3,148.19
Fees secretary and treasurer State of Iowa	5.50
Int., sundry items and expense Iowa Re-Ins. Assoc.....	489.93
Mechanics liens and real estate mtgs. paid off	18,275.30
Int., insurance and other expense on company's building	10,892.78
Total	32,811.70
Total disbursements during the year.....	236,471.25
Balance	\$ 527,100.72

Ledger Assets

Book value of real estate.....	\$ 300,000.00	
Mortgage loans on real estate.....	163,300.00	
Book value of bonds and stocks.....	295.00	
Cash in company's office.....	5,456.59	
Deposits in trust companies and banks on interest.....	22,771.09	
Agents' balances representing business written subsequent to October 1, 1910.....	24,743.53	
Agents' balances representing business written prior to October 1, 1910.....	1,958.65	
Bills receivable, taken for fire risks.....	4,038.80	
Other ledger assets:		
Due from special Agts., \$379.27; due from Re-Ins. Co., \$28.76; Furn., Fix. and maps, \$3,872.57; unsecured note, \$256.46.....	4,537.03	
Total ledger assets.....	\$ 527,100.72	

Non-Ledger Assets

Interest accrued	\$ 3,229.53	
Rent accrued	666.66	
Market value of real estate over book value.....	59,000.00	
Gross assets	\$ 580,996.91	

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and maps..	\$ 3,872.57	
Agents' balances representing business written prior to October, 1910	1,958.65	
Bills receivable, past due, taken for fire, marine and inland risks	847.80	
Loans on personal security, endorsed or not, unsecured note	256.46	
Due from special agents.....	379.27	
Total	\$ 7,314.75	
Total admitted assets.....	\$ 573,682.16	

Liabilities

Gross losses adjusted and unpaid.....	\$ 3,727.18	
Gross claims reported and unadjusted.....	39,439.55	
Gross claims for losses resisted.....	1,000.00	
Total	\$ 43,166.73	
Deduct reinsurance due or accrued.....	6,523.30	
Net amount of unpaid losses and claims.....	\$ 28,840.43	
Unearned premiums on all risks one year or less.....	53,816.37	
Unearned premiums on all risks more than one year.....	73,438.23	
State, county or municipal taxes due or accrued.....	4,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	937.54	
All other liabilities:		
Real estate Mtgs. payable	129,214.70	
Interest accrued on above.....	2,475.09	
Total	\$ 131,689.79	
Total amount of all liabilities except capital.....	\$ 292,722.27	

Capital actually paid up in cash.....	\$ 230,000.00	
Surplus over all liabilities.....	50,959.89	
Surplus as regards policy-holders		280,959.89
Total	\$ 573,682.16	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$17,871,120.44	\$ 265,713.71
Written or renewed during the year.....	20,234,002.67	295,418.75
Totals.....	\$38,105,123.11	\$ 561,132.46
Deduct expired and terminated.....	13,644,278.00	216,712.08
In force at end of the year.....	\$24,460,845.11	\$ 344,420.38
Deduct amount reinsured.....	1,760,454.56	26,283.88
Net amount in force December 31, 1910.....	\$22,700,390.55	\$ 318,136.50

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$5,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$71,669.00.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 5,121,902.93	\$ 1,420,218.59	\$ 6,542,121.52
Gross amount of premiums received.....	70,813.45	6,967.81	77,781.26
Losses paid	41,757.65	336.43	42,094.08
Losses incurred	37,988.05	324.43	38,312.48

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AUTOMOBILE MUTUAL FIRE ASSOCIATION,

Organized under the laws of the State of Iowa.
Incorporated October 13, 1910. Commenced business November 4, 1910

Home office, 405 Marquardt Bldg., Des Moines, Iowa.

President, W. W. SEARS.
Vice-President, GEO. M. KING. Secretary, W. H. SPRINGER.

Capital Stock

Capital paid up in cash..... Mutual

Income

Gross premiums	\$	485.42	
Received for premiums other than perpetuals.....	\$	485.42	
Other sources:			
Promotion fund	\$	1,600.00	
Guarantee fund for losses.....		5,000.00	
			6,600.00
Total income	\$	7,085.42	
Total	\$	7,085.42	

Disbursements

Commissions or brokerage.....	\$	30.57	
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..		1,016.80	
Advertising, printing, stationery, postage, telegrams, telephone, express		616.90	
Furniture and fixtures		127.55	
State tax on premiums, insurance department licenses and fees		42.50	
Other disbursements:			
Miscellaneous		36.65	
Total disbursements during the year.....	\$	1,870.97	

Ledger Assets

Deposits in trust companies and banks on interest.....	\$	5,067.07	
Agents' balances representing business written subsequent to October 1, 1910.....		142.63	
Total net ledger assets.....	\$	5,209.70	

Non-Ledger Assets

Other non-ledger assets:		
Furniture and fixtures		127.55
Gross assets	\$	5,337.25

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$	127.55
Total admitted assets.....	\$	5,209.70

Liabilities

Unearned premiums on all risks one year or less.....		1,600.00
All other liabilities:		
Promotion fund		242.72
Total amount of all liabilities except capital..		1,842.72
Surplus over all liabilities.....	\$	3,366.98
Surplus as regards policy-holders.....		3,366.98
Total	\$	5,209.70

Risks and Premiums

	Fire Risks	Premiums Thereon
Written or renewed during the year.....	\$ 27,737.50	\$ 485.42
Totals	\$ 27,737.50	\$ 485.42
Net amount in force December 31, 1910.....	\$ 27,737.50	\$ 485.42

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$2,400.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 27,737.50
Gross amount of premiums received.....	485.42

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
CAPITAL AND MERCHANTS AND BANKERS INSURANCE COMPANY,

Organized under the laws of the State of Iowa.
Incorporated 1903. Commenced business July 10, 1903.
Home office, 600 Crocker Building, Des Moines, Iowa.

President, J. S. DEWELL.
Vice-Presidents, WILLARD SECOR and JOSEPH A. BROWN.
Secretary, C. E. CAMPBELL.

Capital Stock

Capital paid up in cash..... \$ 50,000.00

Income

Gross premiums \$ 255,764.65
Deduct gross amount for reinsurance and
return premiums 86,819.30

Received for premiums other than perpetuals..... \$ 168,945.35
Interest on mortgage loans and collateral..... 10,007.02
Interest from other sources..... 1,352.50

Total Income \$ 180,394.87
Amount of ledger assets December 31, 1909..... 407,418.13
Total \$ 587,723.00

Disbursements

Gross amount paid for losses (including
\$3,118.32 occurring in previous years)..... \$ 104,909.68
Deduct amount received for salvage and re-
insurance 18,242.53

Net amount paid for losses..... \$ 86,667.15
Expense of adjustment and settlement of losses..... 374.77
Paid stockholders for interest or dividends..... 30.00
Commissions or brokerage..... 36,712.43
Salaries and expenses of special and general agents, of-
ficers, directors, trustees and home office employes.. 27,346.11
Rents 1,461.75
Advertising, printing, stationery, postage, telegrams,
telephone, express 8,067.10
Legal expense 255.27
Furniture and fixtures..... 668.95
Maps, including corrections..... 22.50
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 3,294.77

CAPITAL AND MERCHANTS AND BANKERS INSURANCE CO. 15

Taxes on real estate..... 1,123.60
State tax on premiums, insurance department licenses
and fees 664.09
Total disbursements \$ 166,688.49
Balance \$ 421,034.51

Ledger Assets

Mortgage loans on real estate..... \$ 178,758.20
Cash in company's office..... 643.82
Deposits in trust companies and banks on interest..... 14,477.56
Agents' balances representing business written subse-
quent to October 1, 1910..... 1,435.68
Agents' balances representing business written prior to
October 1, 1910..... 940.08
Bills receivable, taken for fire risks..... 214,436.67
Other ledger assets:
Fire maps, \$479.40; furniture and fixtures, \$2,302.50;
due from other Co's and sundry Accts., \$7,570.54..... 10,342.50
Total ledger assets..... \$ 421,034.51

Non-Ledger Assets

Interest accrued \$ 5,316.07
Gross assets \$ 426,350.58

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes.. \$ 2,771.06
Agents' balances representing business written prior to
October, 1910 940.08
Bills receivable, past due, taken for fire, marine and in-
land risks 33,462.27
Total 37,174.31
Total admitted assets..... \$ 389,176.27

Liabilities

Gross claims reported and unadjusted..... \$ 7,385.12
Total \$ 7,385.12
Deduct reinsurance due or accrued..... 568.73
Net amount of unpaid losses and claims..... \$ 6,820.39
Unearned premiums on all risks one year or less..... 9,759.34
Unearned premiums on all risks more than one year..... 277,105.40
Salaries, rents, accounts, expenses, bills, fees, etc., due
or accrued 218.75
State, county or municipal taxes due or accrued..... 1,129.84
Commissions, brokerage and other charges due or to be-
come due to agents and brokers..... 2,417.51
Total amount of all liabilities except capital.. \$ 297,457.32
Capital actually paid up in cash..... \$ 50,000.00
Surplus over all liabilities..... 41,718.95
Surplus as regards policy-holders..... 91,718.95
Total \$ 389,176.27

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 37,362,443	\$ 678,688.67
Written or renewed during the year.....	12,414,554	255,764.65
Totals.....	\$ 49,776,997	\$ 934,453.32
Deduct expired and terminated.....	12,278,900	161,451.77
In force at end of the year.....	\$ 37,498,097	\$ 773,001.55
Deduct amount reinsured.....	3,792,887	55,839.47
Net amount in force December 31, 1910.....	\$ 33,705,210	\$ 717,162.08

General Interrogatories

Total amount loaned to directors or other officers?
 Answer—None.
 Total amount loaned to stockholders not officers?
 Answer—None.
 What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
 Answer—None.
 Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?
 Answer—No.
 Has this Company guaranteed policies issued by any other company, and now in force?
 Answer—No, except reinsurance in regular course of business.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 12,414,554.00
Gross amount of premiums received.....	255,764.65
Losses paid	104,909.68
Losses incurred	108,892.57

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CENTURY FIRE INSURANCE COMPANY,

Organized under the laws of the State of Connecticut.
 Incorporated June 20, 1900. Commenced business July 1, 1900.

Home office, Des Moines, Iowa.

President, EDGAR M. DAVIS.

Secretary, JNO. J. BYNON.

Capital Stock

Capital paid up in cash..... \$ 50,000.00

Income

Gross premiums	\$ 195,268.64
Deduct gross amount for re-insurance and return premiums	66,369.70
Received for premiums other than perpetuals.....	\$ 138,898.94
Interest on mortgage loans and collateral.....	3,324.05
Interest from other sources, bills receivable.....	608.98
Other sources:	
Sundry agents' balances.....	1,714.21
Total income	\$ 134,546.18
Amount of ledger assets December 31, 1909.....	289,739.72
Total	\$ 424,285.90

Disbursements

Gross amount paid for losses.....	\$ 62,693.58
Deduct amount received for salvage and reinsurance	8,671.56
Net amount paid for losses.....	\$ 54,022.02
Expense of adjustment and settlement of losses.....	319.85
Paid stockholders for interest or dividends.....	3,000.00
Commissions or brokerage.....	32,200.60
Allowance to local agencies for miscellaneous expenses.....	550.83
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	25,703.50
Rents	1,080.00
Advertising, printing, stationery, postage, telegrams, telephone, express	3,569.03
Legal expense	377.56
Furniture and fixtures	652.50
Maps, including corrections.....	6.00
Underwriters' boards and tariff associations.....	332.32
Taxes and fees (county).....	1,378.00
State tax on premiums, insurance department licenses and fees	1,117.24
Agents' balances and other accounts charged off.....	140.50
Other disbursements:	
Gas, \$4.40; Coll. costs, \$36.75; subscription Ins. papers, \$21; office supplies, \$212.41; toilet, \$10; repairs, \$27.52; calendars, \$126.50; directory, \$5.00; Com'l Club, \$15.00; Ins. Prem. account office Furn., \$12.60; R. G. Dun & Co., \$75; Misc. home office expenses, \$50.32.....	897.50
Total disbursements during the year.....	\$ 125,350.54
Balance	\$ 298,935.36

Ledger Assets

Mortgage loans on real estate.....	\$ 57,250.00
Cash in company's office.....	49.37
Deposits in trust companies and banks not on interest.....	17,899.09
Agents' balances representing business written subsequent to October 1, 1910.....	3,736.70
Agents' balances representing business written prior to October 1, 1910.....	402.90
Bills receivable, taken for fire (marine or inland) risks.....	219,597.30
Total net ledger assets.....	\$ 298,935.36

Non-Ledger Assets

Interest accrued	651.16
Gross assets	\$ 296,586.52

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 402.90
Bills receivable, past due, taken for fire, marine and inland risks	4,406.39
	4,809.29
Total admitted assets	\$ 294,777.23

Liabilities

Gross claims reported and unadjusted	\$ 3,881.00
Gross claims for losses resisted	2,000.00
Total	\$ 5,881.00
Deduct re-insurance due or accrued	1,625.00
Net amount of unpaid losses and claims	4,256.00
Unearned premiums on all risks one year or less	4,649.42
Unearned premiums on all risks more than one year	215,195.22
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,586.65
State, county or municipal taxes due or accrued, estimated	1,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	2,029.26
All other liabilities:	
Reinsurance premiums	5,256.87
Total amount of all liabilities except capital	\$ 234,473.42
Capital actually paid up in cash	\$ 50,000.00
Surplus over all liabilities	10,303.81
Surplus as regards policy-holders	60,303.81
Total	\$ 294,777.23

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 16,589,080	\$ 533,206.81
Written or renewed during the year	6,902,241	195,268.64
Totals	\$ 23,491,321	\$ 728,475.45
Deduct expired and terminated	4,835,187	147,302.11
In force at end of the year	\$ 18,656,134	\$ 581,173.34
Deduct amount reinsured	2,636,632	31,566.73
Net amount in force December 31, 1910	\$ 16,019,502	\$ 549,606.61

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?
 Answer—\$15,000.00.

Total amount of the Company's stock owned by the directors at par value?
 Answer—\$105,000.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Yes. Company stock owned by Edgar M. Davis, president St. Louis Fire Insurance Co.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 6,902,241.00
Gross amount of premiums received	195,268.00
Losses paid, gross	62,693.00
Losses incurred, gross	66,574.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

COMMERCIAL FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.
 Incorporated April 30, 1907. Commenced business May 10, 1907

Home office 206-207-208 Des Moines Life Building, Des Moines, Iowa.

President, H. R. HOWELL.
 Vice-Presidents, W. D. SKINNER and GEO. A. HOWELL.
 Secretary, P. J. CLANCY.

Capital Stock

Capital paid up in cash	\$ 50,000.00
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Income

Gross premiums	\$ 379,700.53
Deduct gross amount for reinsurance and return premiums	44,445.26

Received for premiums other than perpetuals	\$ 335,264.27
Interest on mortgage loans and collateral	3,023.12
Interest from other sources	429.19

Total Income	\$ 338,716.58
Amount of ledger assets December 31, 1909	83,062.02
Increase in capital during the year 1910	25,000.00
Total	\$ 471,813.50

Disbursements

Gross amount paid for losses (including \$716.46 occurring in previous years).....	\$ 49,690.85	
Deduct amount received for salvage and re-insurance	7,805.99	
Net amount paid for losses.....	\$ 41,884.86	
Expense of adjustment and settlement of losses.....	753.88	
Paid stockholders for interest or dividends.....	13,750.00	
Commissions or brokerage.....	126,280.54	
Allowance to local agencies for miscellaneous expenses..	80.42	
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..	\$ 5,594.03	
Rents, including \$555.00 for Company's occupancy of its own buildings	555.00	
Advertising, printing, stationery, postage, telegrams, telephone, express	2,880.00	
Furniture and fixtures.....	801.62	
Underwriters' boards and tariff associations.....	232.29	
State tax on premiums, insurance department licenses and fees	615.76	
Other disbursements:		
Int. on collateral loans.....	\$ 27.78	
Sundry expense items.....	\$ 897.07	
Int. on bonds and stocks.....	201.66	
County taxes	695.78	
Total	1,822.29	
Total disbursements		198,350.48
Balance		\$ 273,463.02

Ledger Assets

Book value of real estate.....	\$ 40,000.00	
Mortgage loans on real estate.....	138,300.00	
Loans secured by bonds, stocks or other collateral.....	650.00	
Book value of bonds and stocks.....	23,275.00	
Cash in company's office.....	7,376.08	
Deposits in trust companies and banks not on interest..	21,060.24	
Deposits in trust companies and banks on interest.....	11,675.02	
Agents' balances representing business written subsequent to October 1, 1910.....	4,541.87	
Agents' balances representing business written prior to October 1, 1910.....	167.17	
Bills receivable, taken for fire (marine or inland) risks..	26,417.64	
Total ledger assets.....		\$ 273,463.02

Non-Ledger Assets

Interest due, \$87.50; accrued, \$2,454.25.....	\$ 2,541.75	
Market value of real estate over book value.....	2,000.00	
Gross assets		\$ 278,004.77

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	167.17	
Bills receivable, past due, taken for fire, marine and inland risks	2,140.65	
Loans on personal security, endorsed or not.....	50.00	
Total	2,357.82	
Total admitted assets.....		\$ 275,646.95

Liabilities

Gross losses adjusted and unpaid.....	\$ 4,532.04	
Total	\$ 4,532.04	
Deduct reinsurance due or accrued.....	4.00	
Net amount of unpaid losses and claims.....	\$ 4,548.04	
Unearned premiums on all risks one year or less.....	9,818.15	
Unearned premiums on all risks more than one year.....	183,562.11	
State, county or municipal taxes due or accrued.....	3,500.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	270.93	
Total amount of all liabilities except capital.....	\$ 201,708.23	
Capital actually paid up in cash.....	\$ 50,000.00	
Surplus over all liabilities.....	23,938.72	
Surplus as regards policy-holders.....		73,938.72
Total		\$ 275,646.95

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 10,015,865	\$ 200,326.32
Written or renewed during the year.....	19,794,386	379,709.53
Totals.....	\$ 29,810,251	\$ 580,035.85
Deduct expired and terminated.....	3,982,780	70,468.89
In force at end of the year.....	\$ 25,827,462	\$ 509,566.96
Deduct amount reinsured.....	1,040,421	26,116.31
Net amount in force December 31, 1910.....	\$ 24,787,041	\$ 483,450.65

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$5,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$75,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 19,208,008.00
Gross amount of premiums received.....	308,492.62
Losses paid	36,490.41
Losses incurred	48,491.20

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

DUBUQUE FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated July 18, 1883.

Commenced business July 18, 1883.

Home office, Dubuque, Iowa.

President, JOHN ELLWANGER.

Vice-President, MAURICE CONNOLLY.

Secretary, N. J. SCHRUP.

Capital Stock

Capital paid up in cash \$ 200,000.00

Income

Gross premiums \$ 971,474.30

Deduct gross amount for reinsurance and
return premiums 209,592.68

Received for premiums other than perpetuals \$ 761,881.62

Interest on mortgage loans and collateral 45,004.12

Interest on bonds and dividends on stock 14,476.66

Interest on deposits in trust companies and banks 1,673.82

Interest from other sources 1,384.31

Rents from Company's property 240.00

Stocks and bonds 118.75

Total Income \$ 821,779.28

Amount of ledger assets December 31, 1909 \$ 1,139,140.25

Total \$ 1,963,919.53

Disbursements

Gross amount paid for losses (including
\$24,519.05 occurring in previous years) \$ 398,146.92

Deduct amount received for salvage and re-
insurance 48,404.12

Net amount paid for losses 349,742.80

Expense of adjustment and settlement of losses 8,792.94

Paid stockholders for interest or dividends 40,000.00

Commissions or brokerage 202,869.10

Salaries and expenses of special and general agents, of-
ficers, directors, trustees and home office employees.. 53,902.36

Rents 1,980.00

Advertising, printing, stationery, postage, telegrams,
telephone, express 9,830.95

DUBUQUE FIRE AND MARINE INSURANCE COMPANY 23

Maps, including corrections 1,888.98

Underwriters' boards and tariff associations 4,065.25

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 6,974.17

Taxes on real estate 31.30

State tax on premiums, insurance department licenses
and fees 19,963.81

Other disbursements:

Office expense and supplies 1,742.35

Total disbursements \$ 701,813.01

Balance \$ 1,262,106.52

Ledger Assets

Book value of real estate 3,000.00

Mortgage loans on real estate 813,257.36

Loans secured by bonds, stocks or other collateral 10,200.00

Book value of bonds and stocks 269,731.25

Deposits in trust companies and banks on interest 62,551.66

Agents' balances representing business written subse-
quent to October 1, 1910 100,960.11

Agents' balances representing business written prior to
October 1, 1910 2,406.14

Total ledger assets \$ 1,262,103.52

Non-Ledger Assets

Interest accrued \$ 22,716.11

Market value of bonds and stocks over book value 14,118.75

Other non-ledger assets 4,986.18

Gross assets \$ 1,303,927.50

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 2,406.14

Book value of ledger assets over market value \$ 2,406.14

Total admitted assets \$ 1,301,521.42

Liabilities

Gross claims reported and unadjusted \$ 44,580.39

Total \$ 44,580.39

Deduct reinsurance due or accrued 3,584.36

Net amount of unpaid losses and claims \$ 40,996.03

Unearned premiums on all risks one year or less 172,407.45

Unearned premiums on all risks more than one year 534,754.72

State, county or municipal taxes due or accrued 20,000.00

Total amount of all liabilities except capital \$ 768,158.20

Capital actually paid up in cash \$ 200,000.00

Surplus over all liabilities 333,363.22

Surplus as regards policy-holders 533,363.22

Total \$ 1,301,521.42

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 91,089,486	\$ 1,129,333.39
Written or renewed during the year.....	73,757,885	971,474.30
Totals.....	\$ 164,847,371	\$ 2,100,807.69
Deduct expired and terminated.....	52,098,825	714,408.45
In force at end of the year.....	\$ 112,748,546	\$ 1,386,399.24
Deduct amount reinsured.....	5,111,493	79,472.03
Net amount in force December 31, 1910.....	\$ 107,637,053	\$ 1,306,927.21

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$137,000.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders, not officers?

Answer—\$8,200.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 5,894,420.00
Gross amount of premiums received.....	78,842.32
Losses paid	32,128.26
Losses incurred	30,637.75

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FARMERS INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated October, 1860.

Commenced business October, 1860.

Home office 109-111 S. Second Street, Cedar Rapids, Iowa.

President, J. H. SMITH.

Vice-President, JOHN B. HENDERSON.

Secretary, ED. H. SMITH.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums

\$ 400,633.18

Deduct gross amount for reinsurance and

return premiums

71,556.45

Received for premiums other than perpetuities..... \$ 329,076.73

Interest on mortgage loans and collateral..... 36,696.91

Interest on bonds and dividends on stocks..... 52.31

Interest from other sources..... 3,895.54

Rents from company's property..... 2,149.50

Agents' balances and other accounts previously charged

off

5,052.45

Other sources:

Cash realized on previously unadmitted assets..... 31,591.94

All other sundry receipts..... 5,499.06

Total Income

\$ 414,014.44

Amount of ledger assets December 31, 1909.....

767,832.06

Total

\$ 1,181,846.50

Disbursements

Gross amount paid for losses (including

\$17,748.94 occurring in previous years)..... \$ 149,448.33

Deduct amount received for salvage and re-

insurance

23,765.12

Net amount paid for losses.....

\$ 125,683.21

Expense of adjustment and settlement of losses..... 825.12

Paid stockholders for interest or dividends..... 29,000.00

Commissions or brokerage..... 89,455.23

Salaries and expenses of special and general agents, of-

ficers, directors, trustees and home office employees..... 47,211.03

Advertising, printing, stationery, postage, telegrams,

telephone, express

8,742.23

Legal expense	297.07	
Furniture and fixtures	2,221.69	
Maps, including corrections	232.90	
Inspections and surveys	666.00	
Repairs and expenses (other than taxes) on real estate	207.84	
Taxes on real estate	791.10	
State tax on premiums, insurance department licenses and fees	2,460.51	
Other disbursements:		
Local taxes on capital stock and surplus	1,645.92	
U. S. internal revenue tax	921.17	
All other sundry disbursements	3,683.31	
Total disbursements		\$ 312,470.32
Balance		\$ 869,376.18

Ledger Assets

Book value of real estate	\$ 41,972.28	
Mortgage loans on real estate	689,652.65	
Deposit in trust companies and banks not on interest, \$43,450.41; in office, \$193.40	43,652.81	
Agents' balances representing business written subsequent to October 1, 1910	6,388.98	
Agents' balances representing business written prior to October 1, 1910	8,721.92	
Bills receivable, taken for fire risks, not matured	78,987.54	
Total ledger assets		\$ 869,376.18

Non-Ledger Assets

Interest due, none; accrued, \$10,785.15	\$ 10,785.15	
Gross assets		\$ 880,161.33

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 8,721.92	
Total admitted assets		\$ 871,439.41

Liabilities

Gross claims reported and unadjusted	\$ 8,042.87	
Gross claims for losses resisted	200.00	
Total	\$ 8,242.87	
Deduct reinsurance due or accrued	300.00	
Net amount of unpaid losses and claims		\$ 7,942.87
Unearned premiums on all risks one year or less (50 per cent)		30,799.90
Unearned premiums on all risks more than one year (41 per cent)		506,240.00
State, county or municipal taxes due or accrued		5,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers		9,021.75
Total amount of all liabilities except capital		\$ 559,443.82
Capital actually paid up in cash	\$ 200,000.00	
Surplus over all liabilities	111,995.58	
Surplus as regards policy-holders		311,995.58
Total		\$ 871,439.41

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 56,818,300	\$ 1,157,689.40
Written or renewed during the year	21,282,548	400,633.18
Totals	\$ 78,100,848	\$ 1,558,322.58
Deduct expired and terminated	12,412,265	175,884.17
In force at end of the year	\$ 65,688,583	\$ 1,382,438.41
Deduct amount reinsured	4,431,239	86,106.84
Net amount in force December 31, 1910	\$ 61,257,344	\$ 1,296,331.57

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$167,800.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 21,038,052.00
Gross amount of premiums received	306,838.72
Losses paid	149,448.33
Losses incurred	139,942.26

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FIDELITY INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated March, 1893. Commenced business March, 1893.
Home office, 526 E. Walnut Street, Des Moines, Iowa.

President, M. CARR.

Vice-Presidents, J. S. CLARK.

Secretary, A. A. CLARK.

Capital Stock

Capital paid up in cash.....\$ 50,000.00

Income

Gross premiums.....\$ 102,491.44
Deduct gross amount for reinsurance and
return premiums.....32,103.75

Received for premiums other than perpetuals.....\$ 70,337.69
Interest on mortgage loans and collateral.....5,203.65
Interest from other sources, bills Rec.....467.56
Rents from Company's property, including \$720 for Com-
pany's own occupancy.....2,068.50
Profit on sale or maturity of ledger assets:
Real estate.....2,918.55

Total Income.....\$ 81,045.95
Amount of ledger assets December 31, 1909.....\$ 131,526.85

Total.....\$ 212,572.80

Disbursements

Gross amount paid for losses (including
\$3,276.26 occurring in previous years).....\$ 42,810.04
Deduct amount received for salvage and re-
insurance.....9,458.65

Net amount paid for losses.....\$ 33,351.39
Expense of adjustment and settlement of losses.....2,000.00
Commissions or brokerage.....17,396.83
Salaries and expenses of special and general agents, of-
ficers, directors, trustees and home office employees.....9,507.23
Rents, including \$720 for Company's occupancy of its own
buildings.....720.00
Advertising, printing, stationery, postage, telegrams,
telephone, express.....1,924.46
Legal expense.....90.45
Inspections and surveys.....60.00

FIDELITY INSURANCE COMPANY

Repairs and expenses (other than taxes) on real estate... 479.86
Taxes on real estate.....281.24
State tax on premiums, insurance department licenses
and fees.....790.44
Agents' balances and other accounts charged off.....2,048.17
Other disbursements.....734.57

Total disbursements.....\$ 69,414.64

Balance.....\$ 143,158.16

Ledger Assets

Book value of real estate.....\$ 18,331.12
Mortgage loans on real estate.....64,467.64
Loans secured by land contracts.....20,173.42
Book value of bonds and stocks.....250.00
Cash in company's office.....306.24
Deposits in trust companies and banks not on interest... 6,976.75
Agents' balances representing business written subse-
quent to October 1, 1910.....3,639.80
Agents' balances representing business written prior to
October 1, 1910.....425.40
Bills receivable, taken for fire risks.....28,579.80
Other ledger assets:
Reinsurance due from other Co's.....7.90

Total ledger assets.....\$ 143,158.16

Non-Ledger Assets

Interest accrued.....\$ 1,301.07
Market value of real estate over book value.....2,453.88
Gross assets.....\$ 146,913.71

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910.....\$ 425.40
Bills receivable, past due, taken for fire, marine and in-
land risks.....982.06
Stock in In. Adj. Asso.....250.00
Total.....1,658.38
Total admitted assets.....\$ 145,255.38

Liabilities

Gross claims reported and unadjusted.....\$ 5,111.52
Total.....\$ 5,111.52
Deduct reinsurance due or accrued.....1,124.16

Net amount of unpaid losses and claims.....\$ 3,987.36
Unearned premiums on all risks one year or less.....20,615.00
Unearned premiums on all risks more than one year.....58,783.47
Salaries, rents, accounts, expenses, bills, fees, etc., due
or accrued.....69.00
State, county or municipal taxes due or accrued.....700.79
Commissions, brokerage and other charges due or to be-
come due to agents and brokers.....404.68

Total amount of all liabilities except capital...\$ 84,621.80

Capital actually paid up in cash.....	\$	50,000.00
Surplus over all liabilities.....		10,633.58
Surplus as regards policy-holders.....		60,633.58
Total	\$	145,255.38

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 10,300,343	\$ 209,622.54
Written or renewed during the year.....	6,165,178	102,491.44
Totals.....	\$ 16,465,521	\$ 312,113.98
Deduct expired and terminated.....	3,494,928	59,406.56
In force at end of the year.....	\$ 12,970,593	\$ 252,707.42
Deduct amount reinsured.....	2,791,671	54,208.97
Net amount in force December 31, 1910.....	\$ 10,178,922	\$ 198,498.45

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$5,000.00; five-sixths reinsured.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$91,300.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 6,165,178.00
Gross amount of premiums received.....	102,491.44
Losses paid	42,840.04
Losses incurred	44,675.30

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

HAWKEYE AND DES MOINES FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa.

Incorporated March 15, 1865.

Commenced business March 15, 1865.

Home office, Seventh and Grand Avenue, Des Moines, Iowa.

President, H. R. HOWELL.

Vice-Presidents, GEO. G. HUNTER.

Secretary, C. S. HUNTER.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums

\$ 1,128,326.92

Deduct gross amount for reinsurance and

return premiums

600,928.91

Received for premiums other than perpetuals..... \$ 527,398.01

Interest on mortgage loans and collateral..... 39,767.18

Interest on bonds and dividends on stock..... 14,105.14

Interest on deposits in trust companies and banks..... 2,591.09

Interest from other sources..... 11,704.59

Rents from company's property..... 3,132.10

Profit on sale or maturity of ledger assets:

Real estate

45,133.92

Stocks and bonds

3,551.41

Other sources:

Sale of assets

123.55

Total Income

\$ 647,507.59

Amount of ledger assets December 31, 1909.....

\$ 1,560,841.44

Total

\$ 2,208,349.03

Disbursements

Gross amount paid for losses (including

\$43,327.18 occurring in previous years)..... \$ 607,527.61

Deduct amount received for salvage and re-

insurance

98,694.85

Net amount paid for losses..... \$ 508,832.76

Expense of adjustment and settlement of losses..... 2,636.33

Paid stockholders for interest or dividends..... 71,985.00

Commissions or brokerage..... 87,789.56

Salaries and expenses of special and general agents, of-

ficers, directors, trustees and home office employees..

117,009.15

IOWA INSURANCE REPORT

Rents	5,313.50	
Advertising, printing, stationery, postage, telegrams, telephone, express	18,001.36	
Legal expense	4,743.11	
Furniture and fixtures	18,224.78	
Maps, including corrections	979.78	
Underwriters' boards and tariff associations	1,007.15	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	1,771.54	
Repairs and expenses (other than taxes) on real estate	432.62	
Taxes on real estate	1,128.34	
State tax on premiums, insurance department licenses and fees	10,587.85	
Loss on sale or maturity of ledger assets	2,871.25	
Agents' balances and other accounts charged off	826.31	
Other disbursements:		
Bills receivable	45,378.88	
Polk county taxes	3,709.58	
Other disbursements	11,796.13	
Total disbursements	\$ 915,024.97	
Balance	\$ 1,293,324.06	

Ledger Assets

Book value of real estate	\$ 46,183.24
Mortgage loans on real estate	576,620.16
Loans secured by bonds, stocks or other collateral	602.62
Book value of bonds and stocks	161,547.82
Cash in company's office	7,308.63
Deposits in trust companies and banks not on interest	113,888.83
Agents' balances representing business written subsequent to October 1, 1910	50,974.20
Agents' balances representing business written prior to October 1, 1910	4,127.77
Bills receivable, taken for fire risks	215,914.32
Other ledger assets:	
Real estate sale contracts	\$ 115,803.47
Personal loans	350.00
Total	116,153.07

Total ledger assets

Non-Ledger Assets

Interest due, \$749.79; accrued, \$16,837.81	\$ 17,607.60
Other non-ledger assets	410.78
Gross assets	\$ 1,311,342.44

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 4,127.77
Bills receivable, past due, taken for fire, marine and inland risks	20,650.54
Loans on personal security, endorsed or not	952.62
Book value of ledger assets over market value	4,411.80
Total	\$ 30,142.73
Total admitted assets	\$ 1,281,199.71

HAWKEYE AND DES MOINES FIRE INSURANCE COMPANY 33

Liabilities

Gross losses adjusted and unpaid	\$ 6,254.08
Gross claims reported and unadjusted	61,344.97
Gross claims for losses resisted	6,900.00
Total	\$ 74,499.05
Deduct reinsurance due or accrued	16,850.80
Net amount of unpaid losses and claims	\$ 57,648.25
Unearned premiums on all risks one year or less	94,890.20
Unearned premiums on all risks more than one year	722,733.36
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	15.00
State, county or municipal taxes due or accrued	12,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	1,500.00
Total amount of all liabilities except capital	\$ 885,286.81
Capital actually paid up in cash	\$ 200,000.00
Surplus over all liabilities	192,912.90
Surplus as regards policy-holders	392,912.90
Total	\$ 1,281,199.71

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 135,508,173	\$ 2,603,265.36
Written or renewed during the year	64,662,284	1,128,326.92
Totals	\$ 200,165,407	\$ 3,731,592.28
Deduct expired and terminated	53,434,689	983,574.91
In force at end of the year	\$ 146,730,718	\$ 2,748,017.37
Deduct amount reinsured	33,792,834	705,208.45
Net amount in force December 31, 1910	\$ 112,937,884	\$ 2,042,808.92

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$115,900.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 40,700,052.00
Gross amount of premiums received	741,121.36
Losses paid	390,338.83
Losses incurred	305,097.59

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

IOWA MANUFACTURERS INSURANCE COMPANY

Organized under the laws of the State of Iowa.

Incorporated July 6, 1905. Commenced business January 15, 1906.

Home office, Waterloo, Iowa.

President, W. W. MARSH.

Vice-Presidents, C. L. KINGSLEY, 1st; THOS. B. CARSON, 2d; F. H. KEYS, 3d.

Secretary, HERMANN MILLER.

Capital Stock

Capital paid up in cash..... \$ 100,000.00

Income

Gross premiums \$ 91,494.17
Deduct gross amount for reinsurance and
return premiums 33,500.97Received for premiums other than perpetuals..... \$ 67,993.30
Interest on mortgage loans and collateral..... 4,796.41
Interest on deposits in trust companies and banks..... 2,326.74
Interest from other sources..... 83.92
Agents' balances and other accounts previously charged
off 100.94Total Income \$ 75,211.21
Amount of ledger assets December 31, 1909..... \$ 174,351.30
Total \$ 249,562.51

Disbursements

Gross amount paid for losses (including
\$362.22 occurring in previous years)..... \$ 33,100.59
Deduct amount received for salvage and re-
insurance 2,251.09Net amount paid for losses..... \$ 30,939.59
Paid stockholders for interest or dividends..... 1,500.00
Commissions or brokerage..... 15,827.77
Salaries and expenses of special and general agents, of-
ficers, directors, trustees and home office employees.. 16,608.66
Rents 668.09
Advertising, printing, stationery, postage, telegrams,
telephone, express 2,394.07
Furniture and fixtures 34.00
Maps, including corrections..... 104.00

IOWA MANUFACTURERS INSURANCE COMPANY

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 331.15
State tax on premiums, insurance department licenses
and fees 1,112.72
Other disbursements:
Commercial agencies \$ 105.00
Miscellaneous expenses 511.87Total 618.87
Total disbursements \$ 70,137.13
Balance \$ 179,425.38

Ledger Assets

Mortgage loans on real estate..... \$ 114,900.00
Cash in company's office..... 6.16
Deposits in trust companies and banks on interest..... 51,927.07
Agents' balances representing business written subse-
quent to October 1, 1910..... 9,657.88
Bills receivable, taken for fire risks..... 2,934.27
Total ledger assets..... \$ 179,425.38

Non-Ledger Assets

Interest accrued \$ 2,499.19
Gross assets \$ 181,924.57
Total admitted assets..... \$ 181,924.57

Liabilities

Unearned premiums on all risks one year or less..... 15,260.39
Unearned premiums on all risks more than one year..... 50,091.25
State, county or municipal taxes due or accrued..... 600.00
All other liabilities:
Re-Ins. Prems..... 1,484.90
Total amount of all liabilities except capital... \$ 70,436.54
Capital actually paid up in cash..... \$ 100,000.00
Surplus over all liabilities..... 11,488.03
Surplus as regards policy-holders..... 111,488.03
Total \$ 181,924.57

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 7,177,868.77	\$ 121,950.23
Written or renewed during the year.....	6,695,677.88	91,494.17
Totals.....	\$13,874,546.65	\$ 213,444.40
Deduct expired and terminated.....	4,391,960.12	69,532.57
In force at end of the year.....	\$ 9,482,586.53	\$ 143,911.83
Deduct amount reinsured.....	1,348,666.23	29,735.70
Net amount in force December 31, 1910.....	\$ 8,133,920.30	\$ 122,756.13

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$5,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$91,200.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 4,657,400.07	\$ 1,090,312.48	\$ 5,756,721.55
Gross amount of premiums received.....	71,066.48	6,683.34	77,779.82
Losses paid	27,492.19	118.01	27,610.20
Losses incurred	27,129.97	118.01	27,247.98

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

IOWA STATE (MUTUAL) INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated January, 1855.

Commenced business July, 1855.

Home office, 200 Main Street, Keokuk, Iowa.

President, WM. LOGAN.

Vice-President, ALEX E. JOHNSTONE.

Secretary, G. C. TUCKER.

Asst. Secretary, J. I. ANNABLE.

Treasurer, WELLS M. IRWIN.

Income

Gross premiums	\$ 483,145.20
Deduct gross amount for reinsurance and return premiums	136,568.62

Received for premiums other than perpetuals.....	\$ 346,576.58
Interest on deposits in trust companies and banks.....	10,095.51
Interest from other sources, bills receivable.....	111.15

Rents from company's property, including \$1,000.00 for Company's own occupancy..... 1,000.00
 Agents' balances and other accounts previously charged off 712.08

Total Income \$ 358,495.32

Amount of ledger assets December 31, 1909..... \$ 766,232.73

Total \$ 1,124,728.05

Disbursements

Gross amount paid for losses (including \$7,052.84 occurring in previous years)..... \$ 203,102.48
 Deduct amount received for salvage and re-insurance 21,543.28

Net amount paid for losses..... \$ 181,559.18

Expense of adjustment and settlement of losses..... 9,460.74

Commissions or brokerage..... 75,071.79

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees... 49,691.54

Rents, including \$1,000.00 for Company's occupancy of its own buildings 1,000.00

Advertising, printing, stationery, postage, telegrams, telephone, express 7,649.39

Legal expense 2,187.95

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys 1,247.42

Repairs and expenses (other than taxes) on real estate... 87.00

Taxes on real estate..... 168.80

State tax on premiums, insurance department licenses and fees 6,418.13

Other disbursements:

Income tax \$ 189.02

City and county personal tax..... 772.83

Miscellaneous expense 928.02

Fuel and light 498.34

Total 2,388.21

Total disbursements \$ 336,939.15

Balance \$ 787,788.06

Ledger Assets

Book value of real estate..... \$ 8,000.00

Cash in company's office..... 38.95

Deposits in trust companies and banks on interest..... 339,191.38

Agents' balances representing business written subsequent to October 1, 1910..... 4,856.83

Agents' balances representing business written prior to October 1, 1910..... 200.68

Bills receivable, taken for fire risks..... 411,032.06

Other ledger assets:

Cash premiums in course of collection, \$10,893.93; maps, \$5,422.96; Furn. and Fixt., \$3,062.00..... 24,378.95

Total ledger assets..... \$ 787,788.06

Non-Ledger Assets

Gross assets \$ 787,788.90

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures, safes and maps \$ 13,485.02
 Agents' balances representing business written prior to October, 1910 290.68
 Bills receivable, past due, taken for fire, marine and inland risks 541.74
 Cash premiums in course of collection representing business written prior to October 1, 1910 2,018.91
 Total \$ 16,336.35
 Total admitted assets \$ 771,452.55

Liabilities

Gross losses adjusted and unpaid \$ 8.40
 Gross claims reported and unadjusted 22,667.78
 Gross claims for losses resisted 2,000.00
 Total \$ 24,676.18
 Deduct reinsurance due or accrued 3,692.15
 Net amount of unpaid losses and claims \$ 20,984.03
 Total unearned premiums computed at 40 per cent. of premiums on all unexpired risks 563,243.16
 State, county or municipal taxes due or accrued 6,498.62
 Total amount of all liabilities except capital \$ 590,725.81
 Surplus as regards policy-holders 180,726.74
 Total \$ 771,452.55

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$58,130,811.39	\$ 1,412,021.06
Written or renewed during the year.....	21,641,903.78	483,145.20
Totals.....	\$79,772,715.17	\$ 1,895,166.26
Deduct expired and terminated.....	19,576,977.94	454,017.36
In force at end of the year.....	\$60,195,737.23	\$ 1,441,148.90
Deduct amount reinsured.....	3,344,306.77	33,041.00
Net amount in force December 31, 1910.....	\$56,851,430.46	\$ 1,408,107.90

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?
 Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?
 Answer—None.

Total amount loaned to directors or other officers?
 Answer—None.

Total amount loaned to stockholders not officers?
 Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
 Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?
 Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?
 Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$12,810,469.00	\$ 7,185,809.67	\$ 19,996,338.67
Gross amount of premiums received.....			267,265.51
Losses paid.....			82,009.68
Losses incurred.....			91,621.29

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
 MILL OWNERS MUTUAL FIRE INSURANCE CO. OF IOWA.

Organized under the laws of the State of Iowa.

Incorporated April, 1875.

Commenced business April, 1875

Home office, Des Moines, Iowa.

President, H. J. BENSON.

Vice-President, C. C. DWIGHT.

Secretary, J. T. SHARP.

Income

Interest on mortgage loans and collateral.....	\$ 14,242.00
Interest on deposits in trust companies and banks.....	1,872.20
Other sources:	
Assessments.....	\$ 180,076.52
Premiums, cash.....	9,188.68
Mutual deposits.....	37,659.20
Total.....	226,924.49

Total Income.....	\$ 243,038.09
Amount of ledger assets December 31, 1909.....	\$ 348,671.03
Total.....	\$ 591,709.72

Disbursements

Gross amount paid for losses (including \$24.42 occurring in previous years).....	\$ 176,027.37
Deduct amount received for salvage and re-insurance.....	1,456.16

Net amount paid for losses..... \$ 174,571.21

Expense of adjustment and settlement of losses.....	1,374.67
Commissions or brokerage.....	2,422.76
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	18,664.86
Rents.....	685.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	2,814.05
Legal expense.....	120.00
Furniture and fixtures.....	367.25
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	133.72
Taxes on real estate.....	11.02
State tax on premiums, insurance department licenses and fees.....	2,261.43
Other disbursements:	
Miscellaneous.....	\$ 417.14
Traveling.....	4,698.69
Premiums—returned cash.....	615.23
Premiums—returned mutual deposits.....	51,007.58
Total.....	56,738.64
Total disbursements.....	\$ 260,164.61
Balance.....	\$ 331,545.11

Ledger Assets

Mortgage loans on real estate.....	\$ 285,497.10
Deposits in trust companies and banks on interest.....	46,048.01
Total ledger assets.....	\$ 331,545.11

Non-Ledger Assets

Interest accrued.....	\$ 8,627.47
Other non-ledger assets.....	6,445.83
Gross assets.....	\$ 346,618.40
Total admitted assets.....	\$ 346,618.40

Liabilities

Gross claims reported and unadjusted.....	\$ 4,000.00
Gross claims for losses resisted.....	7,928.69
Total.....	\$ 11,928.69
Net amount of unpaid losses and claims.....	\$ 11,928.69
Unearned premiums on all risks one year or less.....	3,887.13
State, county or municipal taxes due or accrued (reserve for taxes).....	2,500.00
All other liabilities:	
Cash deposits (Mutual premiums 100 per cent).....	161,731.25
Total amount of all liabilities except capital.....	\$ 180,047.07
Surplus over all liabilities.....	\$ 166,571.33
Surplus as regards policy-holders.....	166,571.33
Total.....	\$ 346,618.40

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 11,244,955	\$ 177,498.40
Written or renewed during the year.....	5,878,820	73,675.14
Totals.....	\$ 17,123,775	\$ 251,173.54
Deduct expired and terminated.....	5,771,130	81,164.22
In force at end of the year.....	\$ 11,352,645	\$ 170,009.32
Deduct amount reinsured.....		
Net amount in force December 31, 1910.....	\$ 11,352,645	\$ 170,009.32

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$20,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No, mutual company.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 439,420.00
Gross amount of premiums received.....	23,941.30
Losses paid.....	24,443.83
Losses incurred.....	24,443.83

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

SECURITY FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated November, 1883.

Commenced business, November, 1883.

Home office, Davenport.

President, S. F. GILMAN.

Vice-President, J. W. BOLLINGER.

Secretary, M. C. HINSCH.

Capital Stock

Capital paid up in cash..... \$ 100,000.00

Income

Gross premiums	\$ 245,338.39	
Deduct gross amount for reinsurance and return premiums	58,124.10	
Received for premiums other than perpetuals	\$ 187,214.29	
Interest on mortgage loans	15,836.52	
Interest on bonds and dividends on stocks	270.00	
Interest on deposits in trust companies and banks	507.09	
Interest from other sources, B. R.	193.98	
Rents	360.00	
Agents' balances and other accounts previously charged off	16.90	
Other sources:		
Recovered B. R.	\$ 91.26	
Recovered real estate	5.00	
Total	96.26	
Total Income	\$ 204,494.95	
Amount of ledger assets December 31, 1909	\$ 378,982.94	
Total	\$ 583,477.89	

Disbursements

Gross amount paid for losses (including \$15,342.89 occurring in previous years) ..	\$ 120,289.45	
Deduct amount received for salvage and re-insurance	23,680.96	
Net amount paid for losses	\$ 96,608.49	
Expense of adjustment and settlement of losses	720.75	
Paid stockholders for interest or dividends	10,000.00	
Commissions or brokerage	46,898.68	
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees ..	21,354.87	
Rents	780.00	
Advertising, printing, stationery, postage, telegrams, telephone, express	5,341.48	
Legal expense	206.54	
Furniture and fixtures	744.60	
Maps, including corrections	152.67	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	1,343.74	
Repairs and expenses (other than taxes) on real estate ..	6.20	
Taxes on real estate	127.50	
State tax on premiums, insurance department licenses and fees	6,053.38	
Agents' balances and other accounts charged off	729.55	
Other disbursements:		
Bonds, \$137.50; Dun & Co., \$170.66; lights, \$48.80 ..	356.96	
Expense increasing capital stock, \$200.95; internal revenue tax, \$77.99	287.94	
Incidentals \$190.18; janitor, \$123.45	313.63	
Total disbursements	\$ 192,026.98	
Balance	\$ 391,450.91	

Ledger Assets

Book value of real estate	\$ 10,502.62	
Mortgage loans on real estate	300,250.00	
Book value of bonds and stocks	6,000.00	
Cash in company's office	135.90	
Deposits in trust companies and banks not on interest ..	21,673.63	
Deposits in trust companies and banks on interest	17,657.81	
Agents' balances representing business written subsequent to October 1, 1910	20,692.70	
Agents' balances representing business written prior to October 1, 1910	193.46	
Bills receivable, taken for fire (marine or inland) risks ..	14,845.29	
Total ledger assets	\$ 394,450.91	

Non-Ledger Assets

Interest accrued	\$ 9,582.27	
Gross assets	\$ 401,033.18	

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 193.46	
Total admitted assets	\$ 400,839.72	

Liabilities

Gross losses adjusted and unpaid	\$ 4,470.66	
Gross claims reported and unadjusted	3,136.12	
Total	\$ 7,606.78	
Net amount of unpaid losses and claims	\$ 7,606.78	
Unearned premiums on all risks one year or less	41,503.99	
Unearned premiums on all risks more than one year	200,256.77	
State, county or municipal taxes due or accrued	1,767.17	
Commissions, brokerage and other charges due or to become due to agents and brokers	661.02	
All other liabilities:		
Re-insurance premiums	4,896.78	
Total amount of all liabilities except capital	\$ 256,692.51	
Capital actually paid up in cash	\$ 100,000.00	
Surplus over all liabilities	44,147.21	
Surplus as regards policy-holders	144,147.21	
Total	\$ 400,839.72	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 25,981.437	\$ 433,997.28
Written or renewed during the year	16,133.331	245,316.97
Totals	\$ 42,114.768	\$ 679,314.25
Deduct expired and terminated	11,688.573	184,040.56
In force at end of the year	\$ 30,426.195	\$ 495,273.69
Deduct amount reinsured	2,743.523	49,046.91
Net amount in force December 31, 1910	\$ 27,682.672	\$ 446,226.78

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$15,000.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$32,600.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 6,901,297.00	\$ 2,962,754.00	\$ 9,864,051.00
Gross amount of premiums received	137,737.39	16,878.84	154,616.23
Losses paid	71,944.92	480.00	72,424.92
Losses incurred	67,723.35	480.00	68,203.35

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

SIOUX FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated October 5, 1908.

Commenced business, February 3, 1909.

Home office, 413-15-17 Fifth St., Sioux City, Iowa.

President, F. A. McCORNACK.

Vice-President, J. P. MARTIN.

Secretary, C. J. WOOLDRIDGE.

Capital Stock

Capital paid up in cash \$ 200,000.00

Income

Gross premiums \$ 106,991.14

Deduct gross amount for reinsurance and return premiums 22,927.35

Received for premiums other than perpetuals \$ 84,063.79

Interest on mortgage loans and collateral 4,488.67

Interest on bonds and dividends on stocks 2,179.16

Interest on deposits in trust companies and banks	\$ 3,108.79
Interest from other sources	680.85
Other sources:	
Discounts on farm loans	202.50
Voluntary cash surplus paid in	50,000.00

Total Income	\$ 144,723.76
Amount of ledger assets December 31, 1909	\$ 221,518.53
Total	\$ 366,237.29

Disbursements

Gross amount paid for losses (including \$666.67 occurring in previous years)	\$ 17,879.32
Deduct amount received for salvage and re-insurance	3,090.25

Net amount paid for losses	\$ 14,789.07
Expense of adjustment and settlement of losses	57.30
Commissions or brokerage	21,048.82
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	23,172.98
Rents, including lights	1,002.78
Advertising, printing, stationery, postage, telegrams, telephone, express	2,973.84
Furniture and fixtures	1,061.85
Maps, including corrections	85.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	78.75
State tax on premiums, insurance department licenses and fees	1,115.87
Other disbursements:	
Loan expense	\$ 21.00
Miscellaneous expense	1,070.62
Collections and exchange	19.56

Total	1,111.18
Total disbursements	\$ 60,497.44
Balance	\$ 299,739.85

Ledger Assets

Mortgage loans on real estate	109,700.00
Book value of bonds and stocks	30,500.00
Cash in company's office	244.60
Deposits in trust companies and banks not on interest	61,901.86
Deposits in trust companies and banks on interest	64,000.00
Agents' balances representing business written subsequent to October 1, 1910	4,818.96
Agents' balances representing business written prior to October 1, 1910	196.03
Bills receivable taken for fire risks	21,103.76
Other ledger assets:	
Due from other Ins. Co's	\$ 127.79
Fur. and Fix., \$1,061.85; maps \$85.00	1,146.85
Total	1,274.64
Total ledger assets	\$ 299,739.85

IOWA INSURANCE REPORT

Non-Ledger Assets

Interest accrued	\$ 5,229.63
Market value of bonds and stocks over book value.....	1,000.00
Gross assets	\$ 306,969.48

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$ 1,146.85
Agents' balances representing business written prior to October, 1910	196.03
Bills receivable, past due, taken for fire, marine and in- land risks	447.38
Total	1,790.26
Total admitted assets.....	\$ 304,179.22

Liabilities

Gross claims reported and unadjusted.....	\$ 276.63
Net amount of unpaid losses and claims.....	\$ 276.63
Unearned premiums on all risks one year or less.....	\$ 6,049.18
Unearned premiums on all risks more than one year.....	43,850.87
State, county or municipal taxes due or accrued.....	779.20
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	1,146.85
Total amount of all liabilities except capital....	\$ 52,102.73
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	52,076.49
Surplus as regards policy-holders.....	252,076.49
Total	\$ 304,179.22

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 5,306,333.99	\$ 66,017.38
Written or renewed during the year.....	7,123,749.64	106,991.14
Totals.....	\$12,430,083.63	\$ 173,008.52
Deduct expired and terminated.....	1,601,486.25	37,297.46
In force at end of the year.....	\$10,828,597.38	\$ 135,711.06
Deduct amount reinsured.....	848,120.66	10,960.92
Net amount in force December 31, 1910.....	\$ 9,980,476.72	\$ 124,750.14

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$11,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$105,800.00.

Total amount loaned to directors or other officers?

Answer—None.

STANDARD FIRE INSURANCE COMPANY

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 4,677,241.45	\$ 2,446,508.19	\$ 7,123,749.64
Gross amount of premiums received.....	85,053.48	21,937.66	106,991.14
Losses paid	17,712.62	166.70	17,879.32
Losses incurred	276.63	-----	276.63

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

STANDARD FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated 1904.

Commenced business March 1, 1904.

Home office, Keokuk, Iowa.

President, F. C. OVERTON.

Vice-President, HENRY STRICKLER.

Secretary, N. A. KING.

Capital Stock

Capital paid up in cash.....	\$ 100,000.00
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Income

Gross premiums	\$ 131,531.68
Deduct gross amount for reinsurance and return premiums	48,637.34
Received for premiums other than perpetuals.....	\$ 82,874.34
Interest on mortgage loans and collateral.....	5,271.20
Interest from delinquent premiums.....	42.43
Total Income	\$ 88,187.97
Amount of ledger assets December 31, 1909.....	209,027.01
Total	\$ 297,214.98

Disbursements

Gross amount paid for losses (including \$6,210.08 occurring in previous years)....	\$ 65,697.65
Deduct amount received for salvage and re- insurance	14,101.37
Net amount paid for losses.....	\$ 51,596.28

Expense of adjustment and settlement of losses.....	1,546.97
Paid stockholders for interest or dividends.....	2,000.00
Commissions or brokerage.....	28,280.47
Salaries and expenses of special and general agents, of- ficers, directors, trustees and home office employes..	14,322.67
Rents.....	300.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	2,954.97
Legal expense.....	580.58
Furniture and fixtures.....	391.07
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	269.09
State tax on premiums, insurance department licenses and fees.....	1,513.53
Other disbursements:	
Miscellaneous expense.....	\$ 638.09
County Taxes.....	538.05
Surplus advanced by stockholders.....	15,000.00
	16,176.14
Total disbursements.....	\$ 119,851.67
Balance.....	\$ 177,363.31

Ledger Assets

Mortgage loans on real estate.....	\$ 113,750.00
Cash in company's office.....	87.19
Deposits in trust companies and banks not on interest....	9,936.88
Agents' balances representing business written subse- quent to October 1, 1910.....	9,544.55
Agents' balances representing business written prior to October 1, 1910.....	4,139.95
Bills receivable, taken for fire (marine or inland) risks..	38,699.97
Other ledger assets:	
Furniture and fixtures.....	1,204.77
Total ledger assets.....	\$ 177,363.31

Non-Ledger Assets

Interest accrued.....	\$ 3,962.44
Gross assets.....	\$ 181,325.75

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$ 1,204.77
Agents' balances representing business written prior to October, 1910.....	4,139.95
Bills receivable, past due, taken for fire, marine and in- land risks.....	2,251.56
Total.....	7,596.28
Total admitted assets.....	\$ 173,729.47

Liabilities

Gross losses adjusted and unpaid.....	\$ 700.00
Gross claims reported and unadjusted.....	14,816.82
Gross claims for losses resisted.....	3,000.00
Total.....	\$ 18,516.82

Deduct reinsurance due or accrued.....	6,389.18
Net amount of unpaid losses and claims.....	\$ 12,127.64
Unearned premiums on all risks one year or less.....	22,535.72
Unearned premiums on all risks more than one year.....	25,844.49
State, county or municipal taxes due or accrued.....	525.95
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	6,419.19
All other liabilities, Re-Ins. premiums.....	1,086.45
Total amount of all liabilities except capital...	\$ 68,589.44
Capital actually paid up in cash.....	\$ 100,000.00
Surplus over all liabilities.....	5,140.03
Surplus as regards policy-holders.....	105,140.03
Total.....	\$ 173,729.47

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 5,958,715	\$ 114,676.84
Written or renewed during the year.....	7,646,856	131,531.68
Totals.....	\$ 13,605,571	\$ 246,208.52
Deduct expired and terminated.....	3,403,251	26,911.84
In force at end of the year.....	\$ 10,202,320	\$ 219,296.68
Deduct amount reinsured.....	3,001,362	98,221.15
Net amount in force December 31, 1910.....	\$ 7,200,958	\$ 121,075.53

General Interrogatories

Largest gross aggregate amount insured in any one hazard located any-
where in the United States, without any deduction whatever for reinsur-
ance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par
value?

Answer—\$78,200.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock
of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled,
directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company,
and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 4,343,215.63
Gross amount of premiums received	79,945.98
Losses paid	34,981.87
Losses incurred	47,698.11

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

STATE INSURANCE COMPANY,

Organized under the laws of the State of Iowa.

Incorporated September, 1865. Commenced business September, 1865.

Home office, Des Moines, Iowa.

President, H. A. ELLIOTT.

Vice-Presidents, M. M. PRATT. Secretary, WEBB M. ELLIOTT.

Capital Stock

Capital paid up in cash..... \$ 100,000.00

Income

Gross premiums \$ 244,345.84
 Deduct gross amount for reinsurance and
 return premiums 70,715.41

Received for premiums other than perpetuals..... \$ 173,630.43
 Interest on mortgage loans and collateral..... 7,219.15
 Interest on deposit in trust companies and banks..... 909.44
 Interest from other sources..... 1,422.73
 Rents 7,929.90
 Other sources:

Increase by adjustment in book value of ledger assets
 real estate 825.00

Total Income \$ 191,936.65
 Amount of ledger assets December 31, 1909..... 498,937.15

Total \$ 690,873.80

Disbursements

Gross amount paid for losses (including
 \$23,702.28 occurring in previous years)..... \$ 132,218.70
 Deduct amount received for salvage and re-
 insurance 36,162.98

Net amount paid for losses..... \$ 96,055.72
 Commissions or brokerage..... 45,198.77
 Salaries and expenses of special and general agents, of-
 ficers, directors, trustees and home office employees.. 32,493.88
 Rents 1,950.00

Advertising, printing, stationery, postage, telegrams, telephone, express	5,045.50
Legal expense	278.98
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys	483.26
Repairs and expenses (other than taxes) on real estate...	38.27
State tax on premiums, taxes on real estate, insurance department licenses and fees.....	1,374.73
Agents' balances and other accounts charged off.....	1,396.23
Other disbursements:	
Dividend, at 8 per cent..... \$	8,000.00
Gross loss, sale of bond.....	300.00
Total	8,300.00
Miscellaneous expense	2,972.50

Total disbursements \$ 195,687.84

Balance \$ 495,285.96

Ledger Assets

Book value of real estate.....	\$ 160,717.04
Mortgage loans on real estate.....	137,000.90
Loans secured by bonds, stocks or other collateral.....	9,750.00
Book value of bonds and stocks.....	730.00
Deposits in trust companies and banks not on interest..	5,253.41
Deposits in trust companies and banks on interest.....	25,000.00
Agents' balances representing business written subse- quent to October 1, 1910.....	9,532.03
Agents' balances representing business written prior to October 1, 1910.....	1,061.33
Bills receivable, taken for fire (marine or inland) risks..	133,768.32
Other ledger assets	12,432.93

Total ledger assets..... \$ 495,285.96

Non-Ledger Assets

Interest due, \$81.00; accrued, \$3,137.51.....	\$ 3,221.51
Other non-ledger assets.....	1,259.89

Gross assets \$ 499,767.36

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$ 2,500.00
Agents, balances representing business written prior to October, 1910	1,061.33
Bills receivable, past due, taken for fire, marine and in- land risks	73,942.36
Furniture, etc.	4,118.56
Maps	5,459.00

Total \$ 87,081.25

Total admitted assets..... \$ 412,686.11

Liabilities

Gross losses adjusted and unpaid.....	\$ 1,444.66
Gross claims reported and unadjusted.....	9,999.39

Total \$ 11,384.05

IOWA INSURANCE REPORT

Deduct reinsurance due or accrued.....	4,065.67	
Net amount of unpaid losses and claims.....	\$	7,318.38
Unearned premiums on all risks one year or less.....		31,847.14
Unearned premiums on all risks more than one year.....		222,933.07
All other liabilities, tax on Iowa premiums.....		873.89
Total amount of all liabilities except capital...	\$	262,072.48
Capital actually paid up in cash.....	\$	100,000.00
Surplus over all liabilities.....		49,713.63
Surplus as regards policy-holders.....		149,713.63
Total	\$	412,686.11

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 38,408,480	\$ 771,520.43
Written or renewed during the year.....	13,256,842	244,315.84
Totals.....	\$ 51,665,331	\$ 1,015,836.27
Deduct expired and terminated.....	12,085,349	226,522.25
In force at end of the year.....	\$ 39,580,982	\$ 789,344.02
Deduct amount reinsured.....	8,117,285	137,393.49
Net amount in force December 31, 1910.....	\$ 31,463,697	\$ 651,950.53

General Interrogatories

Total amount of the Company's stock owned by the directors at par value?

Answer—\$50,950.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 9,940,366.00
Gross amount of premiums received	198,807.32
Losses paid.....	97,256.27
Losses incurred	90,747.78

An Exhibit of the Business of the County and State Mutual Assessment Fire, Hail, Tornado and Plate Glass Insurance Associations of the State for the Year Ending December 31, 1910.

TABLE

An Exhibit of Business Assessment Fire, Hail and Tornado

Number	County	Name of Company	Name of President	Address of President
1	Adair	Farmers Mut. F. I. A. of Adair Co.	L. M. Kilburn	Creston
2	Adams	Farmers Mut. Ins. Assn.	L. S. H. Dougherty	Fontanelle
3	Allamakee	Ger. F. M. I. A. of Allamakee Co.	S. H. Epler	Waukon
4	Allamakee	Scandinavian Mut. Protective Assn.	H. C. Megorden	Waverly No. 2
5	Andubon	Greeley Farmers Ins. Assn.	J. C. Tibben	Exira R D 3
6	Appanoose	Appanoose Farmers Ins. Assn.	H. H. Phillips	Centerville No. 2
7	Benton	Eden Mutual F. & L. Ins. Assn.	J. H. Fry	Vinton
8	Benton	Iowa Twp. Mutual Fire Ins. Assn.	H. A. Radeke	Luzerne
9	Benton	Vinton Mutual Fire Ins. Assn.	C. C. Griffen	Vinton
10	Black Hawk	Danish Mutual Ins. Assn.	Jens Nielson	Cedar Falls
11	Black Hawk	Farmers Mut. F. & L. Ins. Assn.	W. A. Blough	Waterloo
12	Boone	Farmers Mutual I. Assn. of Boone Co.	M. Schlegel	Boone, R F D 1
13	Boone	Swedish Mut. Ins. Assn.	Ernest Carlson	Boone
14	Bremer	Bremer Co. Farmers Mut. F. I. A.	John Houghrigan	Denver
15	Bremer	First Ger. M. F. I. A. of Maxfield	Carl Brun	Readlyn
16	Bremer	German Farmers F. L. & W. I. A.	John Wildell	Denver
17	Buchanan	Consolidated Patrons & F. I. A.	J. A. Brame	Independence
18	Buena Vista	Farmers Mutual F. & L. I. A.	A. A. Adams	Alta
19	Butler	Butler Co. Far. Mut. F. & L. I. A.	W. P. Miller	Allison
20	Calhoun	Farmers M. F. I. A. of Calhoun Co.	Louis Obye	Lake City
21	Calhoun	German F. L. & W. Ins. Assn.	John Mahr	Pomeroy
22	Carroll	Farmers Mutual F. & L. Assn.	Chas. S. Noble	Glidden
23	Carroll	German M. F. L. T. W. & C. Assn.	Fred Brockman	Aradina
24	Carroll	Farmers Mut. I. A. of Roselle	Christ Hausman	Halbur
25	Carroll	Mt. Carmel F. & L. Ins. Assn.	Philip Heinman	Carroll, R 2
26	Cass	Cass Co. Farmers Mut. Ins. Assn.	Chas. R. Hunt	Atlantic
27	Cass	Noble Twp. Protective Assn.	Herman Dold	Griswold, R 2
28	Cass	Victoria Mut. Ins. Assn.	H. C. Kirkman	Massena, R 3
29	Cedar	Springdale Mut. Fire Ins. Assn.	A. L. Pearson	West Liberty
30	Cerro Gordo	Farmers M. I. A. of Cerro Gordo Co.	D. McArthur	Mason City
31	Cherokee	Maple Valley Mut. Ins. Assn.	F. H. Crepps	Aurelia
32	Cherokee	Western Cherokee M. F. & L. I. A.	H. J. Raun	Remsen
33	Chickasaw	Farmers M. I. A. of Chickasaw Co.	C. L. Grimshy	New Hampton
34	Clay	Clay Co. Farmers M. F. & L. I. A.	J. P. Mills	Spencer
35	Clayton	Far. M. F. & L. I. A. of Clayton Co.	E. C. Jennings	Garber
36	Clayton	Farmers Mutual I. A. of Garnaville	E. W. Kregel	Garnaville
37	Clayton	Commun. Farmers M. F. & L. I. A.	F. W. Dries	St. Olaf R 2
38	Clinton	Farmers Mutual Ins. Assn.	Ed Hart	Toronto
39	Clinton	German Farmers Ins. Assn.	J. Wohlenberg	Wheatland
40	Clinton	German Mutual F. & L. I. A.	Wm. Grace	Calamus
41	Clinton	Ger. M. F. & L. I. A. of C. & J. Cos.	A. H. Stuedman	Lyons
42	Clinton	Ger. Mut. I. A. of Clinton, etc. Co.	August Kramer	Wheatland
43	Crawford	Farmers Mut. Ins. Society of Kiron	August Lundell	Kiron, R 1
44	Crawford	M. F. L. T. & W. I. A. of Ger. Far.	August Schultz	Schleswig
45	Dallas	Dallas Co. Farmers Mut. F. I. A.	John Kent	Wauke
46	Dallas	Patrons Mut. Fire Ins. Assn.	D. S. Brown	Dexter
47	Delaware	Farmers Mut. F. & L. Assn.	J. F. Graham	Manchester
48	Des Moines	Des Moines Co. Farmers M. F. I. A.	F. N. Smith	Burlington
49	Des Moines	German Mut. Fire Ins. Assn.	R. D. Siekin	Mediapolis
50	Des Moines	Ger. Catholic Mut. Fire Ins. Assn.	Philip Mismar	Burlington

COUNTY MUTUALS—TABLE NO. 1

NO. 1.

Associations of the State for the Year Ending December 31, 1910.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force January 1, 1910	Risks Written During Year	Risks Expired and Canceled During Year	Risks in Force January 1, 1911
J. E. Brooks	Greenfield	March 1, 1888	\$ 1,076,087	\$ 450,114	\$ 311,730	\$ 2,123,471
Jerome Smith	Corning	March 27, 1884	308,840	73,410	31,330	650,420
C. G. Helming	Waukon	April 3, 1870	2,380,016	293,234	48,280	2,630,970
A. Grangard	Waukon R 4	March 1, 1869	917,770	50,400	33,270	934,900
H. N. Huss	Exira R 3	Aug. 11, 1888	241,917	84,505	65,195	260,327
L. L. Taylor	Centerville R 2	May 1, 1902	775,866	52,893	314,174	514,545
H. N. Gilmore	Vinton	Jan. 1910	1,422,075	85,000	90,000	1,416,475
W. A. Wehrman	Luzerne	In year 1879	1,034,821	670,416	431,489	2,173,748
J. F. Tracer	Vinton	In year 1892	741,485	113,190	94,710	759,965
Henry Johnson	Cedar Falls	In year 1884	1,490,737	373,810	305,580	1,560,967
E. E. Newton	Cedar Falls	May 1, 1876	5,605,897	1,288,468	1,036,319	5,858,046
F. E. Cutler	Boone	Jan. 2, 1877	3,484,783	881,373	781,313	3,584,843
Chas. A. Stilford	Boone	Jan. 11, 1884	2,506,053	712,960	406,287	2,873,726
Emil Walther	Waverly R 1	March 25, 1875	4,770,355	1,450,640	987,385	5,233,590
H. Graening	Denver	Dec. 14, 1878	4,095,500	880,530	649,215	4,297,875
Wm. Knief	Readlyn	Sept. 26, 1875	2,147,947	505,296	335,678	2,317,665
Geo. M. Vincent	Independence	Feb. 18, 1891	2,645,361	1,075,926	975,811	2,745,376
Geo. A. Dalziel	Alta	July 1, 1887	3,227,916	710,200	513,150	3,424,966
A. L. Perrin	New Hartford	Feb. 18, 1876	5,145,203	1,554,037	1,111,840	5,587,400
J. N. Freeman	Lake City	July 23, 1881	801,014	211,255	150,635	921,634
Wm. Baumgart	Pomeroy	April 1, 1883	509,375	55,400	-----	617,075
J. G. Merritt	Glidden	May 3, 1880	483,031	143,702	134,210	493,428
Henry Sievers	Manning R 2	Jan. 1, 1886	3,817,773	814,335	576,580	4,055,793
Geo. Schreck	Dedham	March 24, 1876	1,080,460	91,705	26,766	1,145,399
Aug. Wiewell	Carroll R 2	March 22, 1892	440,193	77,370	48,210	469,833
H. O. Breece	Atlantic	Feb. 24, 1889	1,773,446	629,025	340,475	2,061,996
Henry Mueller	Griswold R 2	Jan. 1, 1880	648,025	120,765	106,445	672,945
F. D. Kirkmann	Massena R 3	In year 1887	170,740	50,080	35,420	195,300
Wm. Mather	Springdale	Jan. 21, 1871	1,580,519	520,645	450,900	1,620,105
Frank Paul	Mason City	March 13, 1906	3,778,588	1,182,419	833,819	4,127,188
J. C. Lockin	Aurelia	April 20, 1883	783,635	214,415	174,180	823,870
Dan Melter	Marcus	May 4, 1885	3,883,012	1,008,925	603,180	4,288,757
C. A. McFarland	New Hampton	Jan. 5, 1875	2,618,426	677,550	502,873	2,793,103
A. W. Greene	Snocner	Feb. 1, 1889	2,688,421	874,761	577,032	2,986,150
A. J. Carpenter	Elkader	Feb. 15, 1875	3,300,587	549,477	420,094	3,429,970
H. H. Deltmer	Garnaville	Sept. 5, 1896	2,332,316	691,405	506,795	2,519,926
Henry Wistrick	Elkader R 2	April 1, 1896	1,974,250	197,910	68,370	2,106,790
J. Alex Smith	De Witt	Dec. 5, 1874	4,402,732	829,440	639,043	4,593,130
Chas. Nordhorst	Wheatland R 1	June 5, 1875	1,488,615	168,740	95,990	1,561,365
John Muntz	Grand Monnd R 3	May 27, 1878	715,084	210,152	134,523	790,713
Chas. F. Schroeder	Goose Lake	Jan. 1, 1887	628,650	12,218	35,370	605,498
Chas. Nordhort	Wheatland R 1	April 14, 1896	875,096	127,055	78,230	905,421
A. Norelins	Kiron R 1	March 29, 1879	2,481,344	500,484	467,016	2,734,812
John F. Holst	Denison	Dec. 29, 1879	5,390,676	1,236,280	397,475	6,228,475
D. W. Wise	Dallas Center	Feb. 16, 1895	2,102,081	842,589	573,718	2,430,952
W. H. S. Barnett	Dexter	Dec. 20, 1875	1,311,370	301,566	260,084	1,412,792
M. E. Blair	Manchester	In year 1881	1,472,734	243,145	263,045	1,452,834
R. C. Waddle	Burlington	April 1875	1,504,178	333,202	242,048	1,565,332
Chas. Kopp	Sperry	May 25, 1867	1,284,178	57,626	32,875	1,308,929
Wm. Brugge	Burlington	March 12, 1897	195,527	49,115	41,215	203,427

TABLE NO. 1

Number	County	Name of Company	Name of President	Address of President
51	Des Moines	M. German Protestant F. I. A.	Wm. Tiemer	Burlington
52	Des Moines	Swed. M. F. I. A. of Des Moines Co	C. J. Denward	Burlington
53	Dickinson	Dickinson Co. Far. Mut. Ins. Assn.	H. H. Shipman	Milford
54	Dubuque	Dubuque Co. Far. Mut. Ins. Assn.	Jonathan Paisley	Waupeton
55	Dubuque	Cascade Farmers M. F. & L. I. A.	J. L. Tober	Cascade
56	Emmet	Far. M. F. & L. I. A. of Emmet Co.	S. B. Reed	Dolliver
57	Fayette	Far. M. F. & L. I. A. of Fayette Co.	James Conrad	Maynard
58	Fayette	German Mut. Fire Ins. Assn.	G. Blessin	Eldorado
59	Floyd	Floyd Co. Mutual Ins. Assn.	F. L. Lambert	Charles City
60	Franklin	Franklin Co. F. M. F. & L. I. A.	A. D. St. Clair	Hampton
61	Fremont	Far. Mut. F. & L. Ins. Assn.	Anton Miller	Hamburg
62	Greene	Farmers Mut. F. L. Ins. Assn.	R. G. Martin	Dana
63	Grundy	Grundy Co. Far. M. F. of L. I. A.	John F. Lynn	Grundy Center
64	Guthrie	Far. M. F. I. A. of G. and adj Cos.	W. F. Barnes	Menlo
65	Hancock	Frs. Mut. I. A. of Ger. Soc of the M. E. C.	H. A. Kluckhohn	Odebolt
66	Hancock	Frs. Mutual F. & L. Ins. Assn.	O. K. Pike	Forest City
67	Hardin	Frs. M. I. A. of Hardin & Fr. Cos.	C. H. Packard	Iowa Falls
68	Hardin	Providence Twp. Mut. Ins. Assn.	J. L. Reece	New Providence
69	Harrison	Harrison Co. M. F. & L. I. A.	Thos. Chatburn	Logan
70	Henry	Henry Co. Frs. Mut. Ins. Assn.	John A. Nickelaus	Mt. Pleasant R 3
71	Henry	Svea Mut. Prot. Fire Ins. Assn.	Nels Peterson	Olds
72	Howard	Union M. F. & L. I. A. of H. & W.	S. A. Converse	Cresco
73	Humboldt	Humboldt Mut. Ins. Assn.	Abe Ketman	Humboldt
74	Ida	Blaine Center Mut. Ins. Assn.	R. B. Miller	Ida Grove
75	Iowa	Lenox F. & L. Ins. Assn.	A. N. Schloeman	Norway
76	Iowa	Patrons Mutual Ins. Assn.	Geo. C. House	Williamsburg
77	Jackson	Far. Mutual Aid Assn.	S. N. Howard	Preston
78	Jasper	Frs. M. F. & L. I. A. of Jasper Co.	S. G. Russell	Newton
79	Jefferson	Farmers Insurance Union	F. P. Ball	Fairfield R 4
80	Johnson	Lincoln Mutual Ins. Assn.	John Hooley	Nichols
81	Johnson	N. W. Farmers Mut. Ins. Assn.	L. L. Stoner	North Liberty
82	Johnson	Liberty, Sharon & Wash. Twp. I. A.	Martin Birrer	Riverside
83	Johnson	Union Frs. Mut. Ins. Assn.	S. H. Cox	Kalona
84	Jones	Farmers M. I. A. of Castle Grove	J. A. McLaughlin	Monticello
85	Jones	German Mutual F. & L. Ins. Assn.	H. B. Bohlken	Monticello R 2
86	Jones	Bohemian Farmers Mut. Ins. Assn.	Frank Burda	Oxford Jct.
87	Keokuk	Farmers Pioneer Ins. Assn.	James Wilson	Hedrick
88	Madison	Madison Co. Mutual F. I. A.	Geo. Mueller	Van Meter
89	Kossuth	Kossuth Co. Mut. Ins. Assn.	C. B. Hutchins	Algona
90	Lee	Lee Co. Farmers Home M. I. A.	James Conaro	Denmark
91	Lee	Peoples Mut. Ins. Assn.	A. H. Bank	Donnellson
92	Linn	Bohemian M. F. & L. Ins. Assn.	Jos. Kubicek	Cedar Rapids
93	Linn	Brown Twp. Mut. Ins. Assn.	C. F. Butler	Springville
94	Linn	Ceska Faremerska Ins. Assn.	Joseph Kontny	Cedar Rapids, 2
95	Linn	Linn Twp. Farmers Mut. I. A.	John Doner	Lisbon
96	Linn	West Side Mutual Ins. Assn.	T. B. Yuill	Cedar Rapids 1
97	Linn	Marion Mut. Ins. Assn.	W. H. Applegate	Marion
98	Louisa	Frs. M. F. & L. I. A. of Louisa Co.	Daniel McKay	Wapello
99	Lucas	Farmers Mutual F. & L. I. A.	J. W. Rosa	Chariton
100	Mahaska	Pradrie Farmers Mut. Ins. Assn.	L. S. Cary	What Cheer
101	Marshall	Iowa Valley Mut. Ins. Assn.	W. R. Moninger	Marshalltown
102	Marshall	Marshall Co. F. M. F. I. A.	F. M. Wheeler	Marshalltown
103	Mitchell	Frs. M. F. I. A. of Mitchell Co.	J. W. Annis	Osage
104	Mitchell	German Farmers Ins. Assn.	Robert C. Rosenberg	St. Ansgar R 1
105	Monona	Farmers M. F. I. A. of Monona Co.	J. M. Hathaway	Castana
106	Montgomery	Villisca M. F. & L. I. A.	E. D. Winter	Hepburn
107	Muscatine	Farmers M. F. & L. Ins. Assn.	Geo. Shield	Muscatine
108	Muscatine	White Pigeon Aid Assn.	C. W. Derby	Wilton Jct.
109	Osceola	Frs. M. F. & L. I. A. of Osceola Co	M. Harvey	Sibley
110	O'Brien	Frs. M. F. & L. I. A. of O'Brien Co	S. B. Crosser	Sutherland

—CONTINUED.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force January 1, 1910	Risks Written During Year	Risks Expired and Canceled During Year	Risks in Force January 1, 1911
Chas. F. Schroeder	Burlington	March 4, 1894	735,192	250,582	202,415	783,359
Nils Anderson	Burlington	April 12, 1889	811,845	284,265	278,355	817,755
J. C. Smith	Superior	June 1, 1890	1,347,406	610,116	299,807	1,657,806
Jesse H. Hogan	Farley	June 12, 1891	2,381,327	829,715	682,555	2,548,487
John Maire	Cascade	Jan. 12, 1895	628,544	169,745	38,770	759,515
H. A. Gaarde	Armstrong	March 20, 1895	1,419,378	435,473	300,000	1,554,251
J. E. Holmes	Randalia	May 2, 1874	4,773,090	1,405,886	1,005,294	5,173,632
Henry Lauer	Eldorado	July 7, 1877	1,920,670	205,650	66,280	2,060,040
E. B. Atherton	Charles City	In year 1880	4,933,345	391,845	205,800	5,119,330
Wm. Savidge	Hampton	June 6, 1889	2,863,922	902,833	552,487	3,214,268
C. W. Hayward	Hamburg	Oct. 4, 1894	387,428	86,675	91,200	282,813
W. E. Merchant	Scranton	March 22, 1888	2,723,082	771,170	688,201	2,806,051
L. B. De Seelhorst	Grundy Center	March 26, 1888	2,430,034	699,685	519,228	2,610,491
J. S. Backus	Stewart	March 23, 1882	1,581,754	525,585	402,802	1,704,447
Aug. Gelhaus	Rockford	In year 1887	1,132,533	260,535	211,158	1,181,910
P. H. Larson	Garner	July 1, 1880	1,457,646	420,151	327,069	1,550,728
Fayette Holmes	Iowa Falls	May 30, 1890	2,506,232	691,938	495,235	2,702,935
N. S. Martin	New Providence	Aug. 14, 1871	819,079	181,299	163,140	842,238
C. W. Hunt	Logan	1887	2,724,885	953,680	558,259	3,120,306
James R. Gillis	Mt. Pleasant	June 1873	3,736,460	1,046,865	713,730	4,069,595
Walford Lindeen	Swedesburg	Dec. 21, 1875	654,097	263,480	204,421	713,156
L. E. Emmons	Cresco	July 1, 1890	2,472,815	798,601	578,841	2,692,575
S. K. Groth	Thor	Sept. 25, 1886	3,326,055	1,010,387	569,967	3,736,475
J. I. Hess	Ida Grove	March 10, 1887	1,310,000	410,189	318,999	1,401,190
H. A. Haerther	Norway	April 14, 1883	794,814	111,053	103,270	892,597
A. B. Ogden	Williamsburg	March 15, 1893	2,263,515	811,386	133,235	2,436,666
C. R. Corliss	Preston	March 21, 1883	5,215,303	1,621,200	1,259,458	5,577,045
S. H. Rees	Newton	May 10, 1875	3,846,201	784,732	421,163	4,209,770
W. B. Frame	Salem R 2	Aug. 1, 1874	1,805,522	357,279	257,816	1,904,985
Otto Reeves	Iowa City	Nov. 15, 1873	1,197,509	320,551	228,315	1,199,745
F. C. Greer	Iowa City	In year 1897	2,105,883	405,965	332,172	2,179,676
Henry Durst	Hills	July 7, 1866	847,926	87,498	41,810	893,614
Edwin Hummer	Kalona	Dec. 6, 1873	710,730	169,225	145,830	734,125
S. M. Hosford	Monticello	March 7, 1908	251,084	106,155	3,631	353,608
Gerd. Harms	Monticello R 2	Dec. 1, 1888	1,834,234	516,697	379,774	1,965,127
S. H. Shimanek	Oxford Jct.	March 1, 1897	380,497	64,399	35,525	409,332
H. P. Newton	Keota	Feb. 1885	2,254,180	788,569	488,137	2,554,612
Geo. Storck	Earlham	Jan. 12, 1880	1,460,000	423,000	339,000	1,550,000
E. Blackford	Algona	April 18, 1887	3,662,530	654,920	382,242	3,935,208
Herman Johnson	West Point	July 3, 1894	821,236	179,331	125,169	875,407
A. D. Krebell	Donnellson	Feb. 25, 1892	746,232	234,339	98,040	882,531
Vaclav Janda	Cedar Rapids	Aug. 1, 1897	1,293,545	376,075	254,365	1,415,255
F. D. Hall	Springville	Nov. 27, 1867	1,344,234	381,410	285,531	1,440,111
Josef Konasek	Swisher	Feb. 10, 1879	2,334,017	512,160	383,182	2,462,995
W. H. Kyle	Mt. Vernon	Aug. 27, 1870	1,814,135	504,400	405,015	1,913,520
W. J. Donnan	Cedar Rapids	In year 1874	1,967,494	472,648	442,136	2,028,006
Geo. E. Lillie	Marion	Feb. 2, 1898	114,165	14,700	102,090	126,875
M. Hunter	Wapello	Sept. 5, 1874	2,603,614	681,969	478,737	2,806,846
C. C. Burr	Chariton	In year 1886	568,835	128,750	118,000	608,685
W. H. Brown	Rose Hill	Feb. 20, 1889	3,900,000	1,200,000	1,000,000	4,100,000
B. C. Wheeler	Conrad	Feb. 1899	1,551,017	427,200	267,425	1,710,792
J. P. Cooper	Marshalltown	Jan. 24, 1872	2,451,358	594,876	507,015	2,539,219
A. M. Walker	Osage	April 1874	4,257,090	1,473,350	1,040,125	4,690,285
A. Brogmus	Grafton	Dec. 12, 1881	1,149,399	203,044	128,029	1,223,514
B. F. Roe	Castana	June 10, 1892	463,888	110,744	64,566	599,590
P. B. English	Villisca	May 28, 1891	1,478,945	364,480	323,810	1,519,615
D. B. Addleman	Muscatine	Nov. 8, 1873	2,058,612	255,270	136,028	2,157,255
H. Wildasin	Wilton Jct.	In year 1872	2,921,994	3,126,426	3,009,019	3,045,411
Will Thomas	Sibley	Sept. 28, 1880	1,433,486	732,820	235,174	1,571,132
Theo Zimmerman	Sanborn	Mar. 26, 1890	3,213,870	735,330	546,175	3,403,011

TABLE NO. 1

Number	County	Name of Company	Name of President	Address of President
111	Page	Morton Frs. Mutual Ins Assn.	M. W. Baker	Norwich
112	Palo Alto	Farmers Mut. Ins. Assn.	A. B. Carter	West Bend
113	Plymouth	Farmers Mut. Ins. Assn.	Geo. J. Dennler	Merrill
114	Pocahontas	Pocahontas Co. Mut. F. & L. I. A.	C. L. Gunderson	Rolfe
115	Polk	Frs. M. F. Ins. Assn. of Polk Co.	Robert Pilmer	Norwalk
116	Polk	Swedish Mut. Ins. Assn.	John Wilson	Des Moines
117	Pottawattamie	Pottawattamie F. M. I. A.	R. Campbell	Council Bluffs 2
118	Poweshiek	Poweshiek Co. F. M. I. A.	W. J. Rapson	Grinnell
119	Ringgold	Farmers M. F. I. A. of Ringgold Co.	W. S. Shriver	Mt. Ayr
120	Sac	Sac Co. Mut. Fire Ins. Assn.	L. B. Rake	Sac City
121	Scott	Mut. Ins. Assn. of Davenport	Edw. K. Putman	Davenport
122	Scott	Scott Co. Frs. Mut. Ins. Assn.	M. Spelletich	Davenport
123	Scott	Ger. Mut. Fire Ins. Assn.	B. J. Messer	Davenport, R 3
124	Scott	M. Fire Self I. A. of Ger. Hldrs.	Frederick Rock	Walcott
125	Scott	Walcott Mut. Fire Ins. Assn.	M. Bernick	Stockton R 2
126	Shelby	Danish Mutual Fire Ins. Assn.	Rasmus Hansen	Elkhorn
127	Shelby	Frs. Mut. I. A. of Shelby Co.	J. W. White	Harlan R 2
128	Shelby	Westphalia Mut. Ins. Assn.	F. W. Loehr	Earling R 2
129	Sioux	Frs. M. I. A. of Sioux and Lyon Co.	B. F. Hawkins	Hall
130	Sioux	German Farmers Ins. Assn.	Henry F. Becker	Ireton
131	Story	Frs. M. F. & L. I. A. of Story Co.	A. J. Graves	Ames
132	Story	Farmers Mutual Ins. Assn.	John Evenson	Roland
133	Story	Fieldberg Mutual Ins. Assn.	Sam Maland	Huxley
134	Tama	Farmers Mut. Aid Assn of Tama Co	W. G. Malin	Toledo
135	Tama	Mut. I. A. of Ger. Frs. of Tama Co	Henry Vooge	Gladbrook
136	Taylor	Farmers Mut. F. & L. I. A.	Howard Hensley	Bedford
137	Van Buren	So. Van Buren Co. Ins. Assn.	B. S. Ream	Keosauqua
138	Van Buren	Frs. Mut. Protective Ins. Assn.	A. J. Lefler	Stockport
139	Wapello	Kirkville Mutual F. & L. I. A.	W. A. C. Brown	Ottumwa R 5
140	Warren	Warren Co. Frs. Mut. Fire Ins. Assn	John Bauer	Lacona R 4
141	Wayne	Wayne Co. F. M. F. & L. I. A.	F. R. Fry	Corydon R 3
142	Webster	Frs. M. I. A. of Webster etc. Co's.	L. S. Coffin	Ft. Dodge
143	Webster	Scan. M. I. A. of Webster Co. etc.	Swan Johnson	Dayton
144	Washington	Farmers Mut. Ins. Assn.	W. M. Sutherland	Washington
145	Winebag	Farmers Mut. F. & L. Ins. Assn.	F. W. Russell	Forest City
146	Winneshiek	Bohemian Mut. Prot. Ins. Assn.	J. B. Macal	Ridgeway R 2
147	Winneshiek	Norwegian Mut. Prot. Ins. Assn.	J. Hegg	Decorah R 1
148	Winneshiek	Farmers Mut. F. & L. I. A.	C. R. Williams	Decorah
149	Winneshiek	German Mutual Fire Ins. Assn.	B. F. Meyer	Ossian
150	Woodbury	M. F. L. & T. I. A. of Ger. Frs.	J. P. Babbie	Danbury
151	Woodbury	Woodbury & Plymouth Cos. Ins. A.	R. J. Anderson	Moyle
152	Worth	Farmers Mutual Ins. Assn.	T. L. Batton	Northwood
153	Wright	Farmers Mutual Ins. Assn.	G. J. Mack	Clarion
Total County Mutals				

COUNTY MUTUALS—TABLE NO. 1

—CONTINUED.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force January 1, 1910	Risks Written During Year	Risks Expired and Canceled During Year	Risks in Force January 1, 1911
C. H. Henderson	Coin	Feb. 28, 1886	1,543,321	361,145	820,347	1,584,119
E. P. McEvoy	Emmetsburg	April 3, 1886	2,273,982	524,327	874,253	2,424,056
Frank Hoese	Merrill	April 26, 1888	1,926,127	667,120	338,099	2,200,148
P. J. Shaw	Rolfe	Jan. 1, 1891	2,937,282	751,892	572,530	3,116,644
P. B. Veneman	Des Moines	Year 1874	2,215,900	685,459	594,117	2,307,302
Aug. Youngberg	Des Moines	Year 1881	315,847	86,680	73,250	329,277
E. H. Ohlendorf	Council Bluffs	Dec. 10, 1878	6,807,726	2,109,514	1,418,662	7,558,578
John Evans	Grinnell	Jan. 25, 1875	2,682,516	333,381	100,988	2,854,950
G. A. Wyant	Mt. Ayr	April 9, 1887	1,069,637	211,206	209,322	1,071,521
F. E. Gordon	Sac City	Aug. 1875	2,897,380	735,148	525,150	3,107,360
G. H. Ficke	Davenport	June 1, 1908	185,194	29,124	631	213,687
R. E. Parmele	Davenport	June 2, 1873	621,298	95,415	124,425	592,288
J. Sindt	Davenport	Jan. 19, 1905	2,469,575	154,215	34,339	2,589,500
Frederick Rock	Walcott	Aug. 12, 1868	2,009,930	170,965	4,700	2,176,135
Frederick Rock	Walcott	May 1, 1883	1,124,735	141,720	39,040	1,227,415
Hans Peterson	Elkhorn	March 1, 1886	4,527,775	2,159,589	775,871	5,911,493
W. K. Colburn	Harlan	Feb. 12, 1887	2,474,005	714,875	589,451	2,000,020
Ben Lenschen	Earling R 2	July 15, 1903	624,222	90,635	74,990	639,867
Jno. De Koster	Hull	June 11, 1886	2,521,707	860,317	412,010	2,970,014
Hans Moeller	Sioux Center	Oct. 3, 1897	4,481,242	546,162	145,460	4,881,944
John M. Wells	Nevada	Year 1887	1,654,565	471,344	442,944	1,682,965
R. K. Gaard	Roland	Nov. 1, 1885	2,251,127	614,239	399,720	2,465,646
John Stenberg	Slater	April 11, 1887	461,198	175,048	95,961	540,285
J. C. Owens	Traer	March 1, 1873	2,441,652	657,201	527,176	2,571,677
J. F. Lundt	Berlin	July 20, 1877	2,524,195	300,555	156,925	2,667,825
H. K. Hamblin	Bedford	Oct. 12, 1899	1,150,000	202,000	329,000	1,032,000
L. C. Liming	Keosauqua	Jan. 1, 1891	1,386,000	268,000	113,000	1,541,000
Will Hastings	Birmingham	Dec. 14, 1871	1,363,290	192,903	35,084	1,521,100
Wm. Abegg	Kirkville	March 10, 1879	340,689	43,940	29,000	355,629
Jesse Johnson	Lacona R 2	June 28, 1888	529,876	184,988	164,837	549,997
E. H. Scales	Corydon	April 6, 1892	1,625,958	421,276	323,880	1,723,354
G. H. Williams	Ft. Dodge	Aug. 14, 1884	4,628,975	1,195,927	976,208	4,848,694
C. Lindquist	Dayton	Year 1899	2,774,611	696,424	463,694	3,007,341
Sidney Coon	Ainsworth	Year 1883	8,211,379	1,927,572	1,528,263	8,601,748
C. N. Flugum	Leland	June 14, 1886	2,657,358	666,283	470,052	2,853,589
F. J. Soukup	Spillville	Nov. 14, 1876	1,258,685	170,942	67,632	1,361,995
J. J. Running	Decorah R 1	March 16, 1872	2,534,358	177,449	100,554	2,611,247
E. W. Goodykoontz	Waukon	March 24, 1887	3,079,185	486,232	125,284	3,440,036
John Hemesath	Ossian	Feb. 11, 1897	256,619	15,265	25,004	246,790
Wm. Wiese	Mapleton	Jan. 15, 1890	1,088,825	188,275	66,355	1,210,745
M. E. Twitchell	Moyle	Feb. 20, 1888	1,630,596	445,398	395,118	1,680,786
T. C. Rone	Northwood	March 25, 1882	3,576,697	833,420	576,126	3,833,991
E. B. White	Clarion	June 28, 1890	1,943,948	526,847	436,689	2,034,106
			\$314,114,995	\$79,845,257	\$56,165,596	\$337,794,695

STATE MUTUALS

An Exhibit of Business of Assessment Fire, Tornado and Hail Insurance

Number	Name of Company	Name of President	Address of President
1	Druggists Mutual Insurance Assn. of Iowa.....	A. G. Wilson.....	Oelwein.....
2	Equity Mutual Fire Association.....	T. W. Purcell.....	Hampton.....
3	Farm Property Mutual, Ins. Assn. of Iowa.....	James Watt.....	Des Moines.....
4	Farmers Co-Oper, Elevator Mut. Ins. Assn. of Iowa.....	Hans. Moeller.....	Sioux Center.....
5	Grain Shippers Mutual Fire Ins. Assn. of Iowa.....	Will E. Johnston.....	Ida Grove.....
6	Home Mutual Insurance Assn. of Iowa.....	J. S. Backus.....	Stuart.....
7	Iowa Assessment Mut. Ins. Assn. of Iowa.....	T. W. Large.....	De Witt.....
8	Iowa Farmers Mut. Reinsurance Association.....	F. E. Gordon.....	Sac City.....
9	Iowa Fire Association.....	W. C. Howell.....	Keokuk.....
10	Iowa Hardware Dealers Mutual Insurance Assn.....	S. R. Miles.....	Mason City.....
11	Iowa Implement Mutual Ins. Assn.....	R. F. Arney.....	Marshalltown.....
12	Iowa Mercantile Mutual Fire Ins. Assn.....	A. W. Greene.....	Spencer.....
13	Lutheran Mutual Fire Insurance Association.....	Rev. C. J. Sodergren.....	Burlington.....
14	Munterville Mutual Fire and Lightning Ins. Assn.....	Chas. E. Anderson.....	Dudley.....
15	Mutual Fire and Tornado Insurance Association.....	C. N. Doane.....	Newton.....
16	Protected Mutual Fire Insurance Association.....	C. N. Doane.....	Newton.....
17	Retail Merchants Mutual Fire Insurance Association.....	J. J. Grove.....	Ames.....
18	Town Mutual Dwelling House Insurance Assn.....	F. C. Gordon.....	Sac City.....
19	Union Mut. Fire and Lightning Insurance Assn.....	J. S. Backus.....	Stuart.....
20	Western Grain Dealers Mutual Fire Insurance Assn.....	Jay A. King.....	Nevada.....
Total State Mutuals.....			-----
Total County and State Mutuals.....			-----
EXCLUSIVE TORNADO.			
1	Iowa Mutual Tornado Insurance Association.....	N. Densmore.....	Des Moines.....
2	Home Mutual Tornado Insurance Association.....	James F. Wert.....	Cherokee.....
Total Exclusive Tornado.....			-----
EXCLUSIVE HAIL.			
1	Des Moines Mutual Hail and Cyclone Ins. Assn.....	O. G. Chesley.....	Des Moines.....
2	Eastern Iowa Mutual Hail Insurance Assn.....	L. J. Gilmour.....	Long Grove.....
3	Farmers Mutual Hail Insurance Association.....	Scott Rutledge.....	Early.....
4	Farmers State Mutual Hail Ins. Assn. of Emmet Co.....	Mack J. Groves.....	Estherville.....
5	German Mutual Ins. Assn.....	M. W. Richey.....	Le Mars.....
6	Guarantee Hail Association.....	C. P. Fredendall.....	Ida Grove.....
7	Home Mutual Hail Insurance Assn.....	James F. Weart.....	Cherokee.....
8	Mutual Hailstorm Ins. Assn. of Iowa.....	James Watt.....	Des Moines.....
9	Mutual Horticultural Insurance Association of Iowa.....	W. S. Tedrick.....	Des Moines.....
Total Exclusive Hail.....			-----
Total of all Mutual Assessment Associations.....			-----

—TABLE NO. 1.

Associations of the State for the Year Ending December 31, 1910.

Name of Secretary	Address of Secretary	Date of Organization	Risks in Force January 1, 1910	Risks Written During Year	Risks Expired and Canceled During Year	Risks in Force January 1, 1911
Al. Falkenhainer.....	Algona.....	Oct. 13, 1909.....	\$ 557,099	\$ 200,565	\$ 356,535	\$ 356,535
J. E. V. Babcock.....	Sioux City.....	Sept. 12, 1898.....	\$ 554,850	960,918	334,866	1,180,902
C. V. Stanley.....	Des Moines.....	Feb. 17, 1900.....	3,258,154	1,646,310	1,003,132	3,901,332
J. C. Reidesel.....	Glidden.....	June 12, 1902.....	552,855	447,258	183,700	816,353
F. D. Babcock.....	Ida Grove.....	Sept. 15, 1897.....	8,022,900	7,321,885	7,109,825	8,234,960
H. J. Rowe.....	Des Moines.....	Jan. 18, 1906.....	8,361,544	2,837,228	1,300,316	10,003,166
G. M. Smith.....	De Witt.....	Mch. 12, 1900.....	13,730,133	6,867,723	5,241,527	15,356,329
J. E. Brooks.....	Greenfield.....	July 26, 1902.....	329,229	102,065	30,175	391,129
N. A. King.....	Keokuk.....	Year 1905.....	1,006,742	822,031	489,687	1,339,080
A. R. Sale.....	Mason City.....	Aug. 20, 1903.....	3,007,654	4,145,273	3,021,573	4,131,354
D. M. Grove.....	Nevada.....	Feb. 1, 1903.....	2,058,612	2,270,657	2,029,241	2,300,028
D. L. Ryder.....	Spencer.....	Year 1905.....	3,054,957	1,914,724	1,855,653	3,114,028
Nels Anderson.....	Burlington.....	May 19, 1909.....	1,858,285	373,581	338,770	1,893,096
Alex Johnson.....	Dudley.....	Mch. 1881.....	427,019	149,970	99,134	477,855
J. Lindley Coon.....	Newton.....	Sept. 5, 1900.....	9,533,863	2,508,611	1,827,051	10,215,423
M. H. Winhafer.....	Des Moines.....	Sept. 3, 1908.....	958,928	433,501	116,790	1,275,639
Ira B. Thomas.....	Des Moines.....	Sept. 27, 1900.....	2,261,737	2,080,879	1,327,640	3,014,956
C. E. Harsh.....	Des Moines.....	Year 1892.....	38,719,744	9,583,397	7,916,354	40,386,787
Geo. H. Baker.....	Emmetsburg.....	Mch. 4, 1897.....	3,443,184	1,339,091	1,094,565	3,687,710
Geo. A. Wells.....	Des Moines.....	Aug. 15, 1907.....	1,014,687	828,832	525,379	1,388,160
-----			\$102,640,087	\$ 47,261,034	\$ 35,035,973	\$113,965,148
-----			416,755,082	127,106,301	92,101,530	451,739,834
J. B. Herriman.....	Des Moines.....	Jan. 1, 1881.....	140,011,514	35,042,424	25,202,442	149,851,496
L. A. Wiweke.....	Cherokee.....	Dec. 31, 1908.....	666,065	975,863	509,390	1,042,540
-----			\$140,677,579	\$ 36,018,289	\$ 25,801,832	\$150,894,036
W. S. Hazard, Sr.....	Des Moines.....	Feb. 10, 1899.....	3,165,051	2,694,763	2,212,435	3,647,379
G. M. Smith.....	De Witt.....	May 15, 1903.....	297,745	75,846	59,850	313,740
W. A. Rutledge.....	Des Moines.....	Mch. 4, 1893.....	3,046,468	3,136,162	1,703,430	4,479,194
Edwin Sanborn.....	Estherville.....	June 4, 1898.....	1,277,541	714,585	607,546	1,384,880
R. J. Koehler.....	Le Mars.....	April 1, 1901.....	750,824	337,273	390,816	727,282
J. V. F. Babcock.....	Sioux City.....	Mch. 29, 1910.....	59,250	353,015	7,065	296,300
L. A. Wiweke.....	Cherokee.....	May 21, 1906.....	1,301,260	2,454,260	1,801,330	1,794,180
C. V. Stanley.....	Des Moines.....	May 4, 1899.....	637,735	318,518	258,936	727,317
W. F. Ghormley.....	Des Moines.....	April 22, 1902.....	1,001,210	631,079	707,242	985,046
-----			\$ 11,488,174	\$ 10,745,800	\$ 7,778,636	\$ 14,455,318
-----			\$568,920,835	\$173,870,380	\$125,082,027	\$617,109,188

TABLE

An Exhibit of the Business of Assessment Fire, Hail and Tornado

Number	County	Name of Company	Cash on hand at beginning of year	Amount of receipts from assessments	Receipts from all other sources	Total
1	Adair	Farmers Mut. F. I. A. of Adair Co.	\$ 82.36	\$ 5,022.42	\$ 254.75	\$ 53,503.53
2	Adams	Farmers Mut. Ins. Assn.	14.61	1,432.27		1,446.88
3	Allamakee	Ger. F. M. I. A. of Allamakee Co.	3,732.14	5,410.80	741.85	9,884.79
4	Allamakee	Scandinavian Mut. Prot. Assn.	808.55		30.35	838.90
*5	Audubon	Greeley Farmers Ins. Assn.	630.99	782.00		1,403.99
6	Appanoose	Appanoose Farmers Ins. Assn.	61.03	4,320.81	113.90	4,495.74
7	Benton	Eden Mutual F. & L. Ins. Assn.	707.17	2,752.36	706.14	4,165.67
8	Benton	Iowa Twp. Mutual Fire Ins. Assn.	2,021.14	4,055.04	36.00	6,112.18
9	Benton	Vinton Mutual Fire Ins. Assn.	233.37		221.78	455.15
10	Black Hawk	Danish Mutual Ins. Assn.	54.88	1,400.00	353.90	1,808.78
11	Black Hawk	Farmers Mutual F. & L. Ins. Assn.		15,589.81	576.45	16,166.26
12	Boone	Frs. Mutual I. A. of Boone Co.	255.38	8,859.51	3,828.64	12,943.53
13	Boone	Swedish Mutual Ins. Assn.	32.59	14.29	1,289.53	1,336.41
14	Bremer	Bremer Co. Farmers Mutual F. I. A.		5,865.46	8,585.29	14,450.75
15	Bremer	First Ger. M. F. I. A. of Maxfield.	726.89	2,179.13	1,103.04	11,009.06
16	Bremer	German Farmers F. L. W. I. A.	1,168.02	3,586.74	917.75	5,672.51
17	Buchanan	Consolidated Patrons & F. I. A.	1,500.00	9,507.69	136.48	11,234.17
18	Buena Vista	Farmers Mut. F. & L. I. A.	424.31	4,615.14	2,647.45	7,686.90
19	Butler	Butler Co. Frs. Mut F. & L. I. A.	72.25	4,371.44	9,838.36	14,282.05
20	Calhoun	Farmers M. F. I. A. of Calhoun Co.	1,363.74	70.06	373.81	1,807.61
21	Calhoun	German F. L. & W. Ins. Assn.	769.94	1,138.60	144.25	2,052.89
22	Carroll	Farmers Mutual F. & L. Assn.	587.58	1.80	229.50	818.88
23	Carroll	German M. F. L. T. W. & C. Assn.	12,151.75		993.67	13,145.42
24	Carroll	Farmers Mutual I. A. of Roselle.	5.60		1,435.71	1,441.31
25	Carroll	Mt. Carmel F. & L. Ins. Assn.	283.89		137.95	421.75
26	Cass	Cass Co. Farmers Mut. Ins. Assn.	3,972.73	6,339.35	1,378.51	11,690.59
27	Cass	Noble Twp. Protective Assn.	2.62		300.58	303.20
28	Cass	Victoria Mut. Ins. Assn.	191.03		106.04	297.07
29	Cedar	Springdale Mut. Fire Ins. Assn.		3,261.41	226.90	3,491.31
30	Cerro Gordo	Farmers M. I. A. of Cerro Gordo Co.	2,370.71	11,550.23	1,643.09	15,564.03
31	Cherokee	Maple Valley Mut. Ins. Assn.	349.29	1,130.35		1,479.64
32	Cherokee	Western Cherokee M. F. & L. I. A.	283.79	7,485.85	1,409.50	9,179.14
33	Chickasaw	Farmers M. I. A. of Chickasaw Co.	2,428.27	4,281.06	260.31	6,969.64
34	Clay	Clay Co. Farmers M. F. & L. I. A.	2,282.59	5,478.10	1,227.14	8,987.83
35	Clayton	Frs. M. F. & L. I. A. of Clayton Co.	649.93	7,916.69	592.29	9,158.91
36	Clayton	Farmers Mutual I. A. of Garnaville	566.97		449.97	1,016.94
37	Clayton	Communia Farmers M. F. & L. I. A.	27.28	52.60	1,576.60	1,656.48
38	Clinton	Farmers Mutual F. & L. Ins. Assn.	2,294.05	8,620.41	1,831.92	12,746.38
39	Clinton	German Farmers Ins. Assn.	118.30	3,606.22	1,291.87	5,016.39
40	Clinton	German Mutual F. & L. I. A.	894.20	58.01	33.00	955.21
*41	Clinton	Ger. M. F. & L. A. of C. & J. Cos.	91.62	706.96	33.85	832.43
42	Clinton	Ger. Mut. I. A. of Clinton, etc. Cos.	694.62	1,390.71	519.73	2,614.06
43	Crawford	Frs. Mut. Ins. Soc. of Kiron.	608.50	5,351.81		5,960.31
44	Crawford	M. F. L. T. & W. I. A. of Ger. Frs.	8,547.04		3,538.74	12,085.78
45	Dallas	Dallas Co. Farmers Mut. F. I. A.	58.55	3,131.00	4,223.44	7,412.99

*Indicates that the cost of insurance includes the repayment of borrowed money.

NO. 2.

Associations of the State for the Year Ending December 31, 1910.

Amount of losses paid during the year	Amount received by agents for services during the year	Amount received by officers and employees during the year	Amount of other expenses	Total expenses for all purposes during the year	Balance cash on hand December 31, 1910	Amount of losses adjusted but not yet paid	No. and amount of losses resisted or in litigation	Amount of any other liabilities	Cost per \$1,000 during the year	Average cost per \$1,000 for a period of 5 years
\$ 4,367.82	\$ 98.00	\$ 383.98	\$ 362.37	\$ 5,212.17	\$ 147.36				\$ 2.54	\$ 2.33
1,003.06	11.59	48.70	43.40	1,106.75	340.13				1.81	2.54
7,108.63		830.75	544.45	8,483.83	1,400.94				3.83	1.83
450.25		55.63	10.80	516.68	352.22				.59	1.36
644.00		94.95	46.11	785.06	618.93			23.21	2.98	3.65
2,547.40	47.39	47.08	1,728.66	4,370.53	125.21	917.50	100.00		6.78	4.23
1,187.42		150.00	832.86	2,170.28	1,995.39				1.52	2.25
2,164.66		128.00	27.00	2,319.66	3,792.52				1.12	1.90
50.09	221.78	25.00	11.30	308.17	146.98				.41	.71
618.50		327.15	45.96	991.61	817.17				.65	.22
8,720.16		1,088.70	6,148.45	15,957.31	208.95				2.78	2.92
4,295.30		489.90	6,602.34	11,387.54	1,555.99				1.48	1.75
259.01	345.00	170.00	352.06	1,126.07	210.34				.41	1.01
9,399.14	875.62	406.95	3,494.01	14,175.72	275.03				2.71	2.76
8,728.25		859.90	222.29	9,810.44	1,108.62	17.00	75.00		2.34	2.34
3,660.77		502.50	113.00	4,276.27	1,396.24		7.00		1.91	1.94
8,726.15	155.10	475.00	406.29	9,762.54	1,471.63				3.50	3.29
6,683.20	480.00	448.70	75.00	7,686.90					2.31	2.15
12,996.89	638.95	453.00	156.71	14,245.55	36.50			4,371.44	2.66	3.11
72.29		406.00	73.67	551.96	1,255.65				.62	1.68
1,080.00		230.17	17.75	1,327.92	724.97				2.25	1.74
345.40	88.50	82.10	516.00	302.88					1.05	1.60
4,589.20		602.21	295.05	5,396.46	7,748.96				1.37	1.34
819.75		293.03	328.53	1,441.31					1.29	1.75
10.60	48.87	58.15	21.85	139.47	282.28				.31	.69
9,623.55	855.95	450.50	381.23	11,311.23	379.36				5.89	3.09
78.00		65.70	237.50	303.20					1.91	2.26
1,005.76		8.00	19.34	105.34	191.73				.56	.58
13,565.30	506.00	346.18	396.53	1,748.47	1,742.84				.92	2.40
351.00		173.00	62.00	586.00	893.64				.80	1.70
4,020.70	441.00	551.70	360.08	5,973.48	3,295.60				1.47	1.89
3,962.30	12.00	463.80	290.00	4,668.10	2,301.45				1.73	2.24
5,709.35	440.00	754.27	755.55	7,659.17	1,328.66				2.70	2.63
6,684.37	361.50	732.88	1,323.66	9,102.41	56.50				2.65	2.64
303.41		309.23	41.18	653.82	363.13	304.50			.26	.88
1,338.43		256.40		1,594.83	61.65				.78	1.80
10,227.84	270.00	701.51	520.63	11,719.98	1,026.40				2.00	2.04
4,131.13		400.70	475.06	5,006.89	9.50				3.28	1.62
448.00		25.00	36.20	509.20	446.01				.67	.96
658.00	40.75	80.00	25.70	804.45	39.98				1.31	1.32
2,071.72		359.55	149.48	2,580.75	59.31			353.25	2.80	2.51
2,280.95		738.41	131.41	3,150.77	2,783.54				1.22	2.05
6,770.00		2,632.80	225.52	9,648.32	2,437.46				1.66	1.88
6,046.99	720.95	350.00	237.34	7,355.28	57.79				3.20	2.42

TABLE NO. 2

Number	County	Name of Company	Cash on hand at beginning of year	Amount of re-assessments	Receipts from all other sources	Total
46	Dallas	Patrons Mutual Fire Ins. Assn.	1,445.99	2,874.57	492.02	4,812.58
47	Delaware	Farmers Mutual F. & L. Ins. Assn.	95.40	5,729.02	1,847.02	7,672.03
48	Des Moines	Des Moines Co. Farmers M. F. I. A.	888.24	2,183.04	408.87	3,480.15
49	Des Moines	German Mut. Fire Ins. Assn.	69.25	1,295.45	50.00	1,405.70
50	Des Moines	Ger. Catholic Mutual Fire Ins. Assn.	2,495.24	292.42	93.99	2,881.65
51	Des Moines	M. German Protestant F. I. A.	7,567.92	1,012.05	277.21	8,857.18
52	Des Moines	Swed. M. F. I. A. of Des Moines Co.	2,546.50		1,125.01	3,671.51
53	Dickinson	Dickinson Co. Frs. Mut. Ins. Assn.	1,711.15	2,962.32	588.06	5,261.53
54	Dubuque	Dubuque Co. Frs. Mut. Ins. Assn.	1,049.70	3,593.31	1,780.31	6,423.32
55	Dubuque	Cascade Farmers M. F. & L. I. A.		2,301.15	782.71	3,083.86
56	Emmet	Frs. M. F. & L. I. A. of Emmet Co.		3,703.83	2,778.15	6,481.98
57	Fayette	Frs. M. F. & L. I. A. of Fayette Co.	4,473.25	12,709.13	1,333.91	18,516.29
58	Fayette	German Mut. Fire Ins. Assn.	504.03	2,880.29	220.65	3,622.97
59	Floyd	Floyd Co. Mut. Ins. Assn.	1,379.71	11,674.50	2,603.24	15,657.45
60	Franklin	Franklin Co. F. M. F. & L. I. A.	4,084.30		4,163.27	8,247.57
61	Fremont	Farmers Mut. F. & L. Ins. Assn.		499.84	187.42	687.26
62	Greene	Farmers Mut. F. L. Ins. Assn.	2,639.88	5,469.09	1,245.16	9,414.13
63	Grundy	Grundy Co. Frs. M. F. of L. I. A.	1,219.94	4,440.10	875.17	6,547.21
64	Guthrie	Frs. M. F. I. A. of G. and adj Cos.	1,246.34	4,952.59	674.78	6,873.71
65	Hancock	Frs. Mut. I. A. of Ger. Soc. of the M. E. C.	159.63	2,198.00	212.00	2,569.63
66	Hancock	Farmers Mut. F. & L. Ins. Assn.	191.83	1,965.13	2,134.45	4,321.41
67	Hardin	Frs. M. F. & L. I. A. of Hardin & Fr. Cos.	2,007.37	4,877.02	792.14	7,676.53
68	Hardin	Providence Twp. Mut. Ins. Assn.	4.90	2,734.72	180.21	2,920.83
69	Harrison	Harrison Co. M. F. & L. I. A.	1,273.12	7,069.51	1,125.35	10,067.98
70	Henry	Henry Co. Farmers Mut. Ins. Assn.	1,886.69	7,506.94	1,657.24	11,050.87
71	Henry	Svea Mut. Prot. Fire Ins. Assn.	915.21		700.89	1,616.10
72	Howard	Union M. F. & L. I. A. of H. & W.	2,769.14	6,400.19	871.91	10,039.24
73	Humboldt	Humboldt Mut. Ins. Assn.	17,248.75	4,583.72	474.00	12,306.47
74	Ia	Blaine Center Mut. Ins. Assn.		2,305.58	1,508.21	3,813.79
75	Iowa	Lenox F. & L. Ins. Assn.	362.33	4,111.55	36.00	4,510.08
76	Iowa	Patrons Mutual Ins. Assn.	1,350.61	3,488.14	379.12	5,217.87
77	Jackson	Farmers Mutual Aid Assn.	8,143.48	15,445.50	557.00	24,146.98
78	Jasper	Frs. M. F. & L. I. A. of Jasper Co.	2,678.37	14,006.42	1,502.72	18,247.51
79	Jefferson	Farmers Insurance Union	542.22	3,762.70	708.34	5,108.27
80	Johnson	Lincoln Mutual Ins. Assn.	895.31	1,886.36	632.18	3,413.85
81	Johnson	N. W. Farmers Mutual Ins. Assn.	2,759.19	6,008.78	287.00	9,054.97
82	Johnson	Liberty, Sharon & Wash. Twp. I. A.	153.48	735.97	87.00	976.45
83	Johnson	Union Farmers Mutual Ins. Assn.	157.85	1,300.90	1,294.29	2,752.14
84	Jones	Farmers M. I. A. of Castle Grove	747.30	590.78	37.50	1,375.58
85	Jones	German Mutual F. & L. Ins. Assn.	1,237.54	1,950.68	817.81	4,006.03
86	Jones	Bohemian Frs. Mut. Ins. Assn.	88.88	15.79	74.00	178.67
87	Keokuk	Farmers Pioneer Ins. Assn.	1,900.05	3,441.59	86.00	5,488.24
88	Madison	Madison Co. Mutual F. I. A.		4,478.25	513.75	4,992.00
89	Kossuth	Kossuth Co. Mutual Ins. Assn.	357.83	4,819.02	1,711.69	1,888.45
90	Lee	Lee Co. Farmers Mome M. I. A.	452.96	1,503.71	293.22	2,349.19
91	Lee	Peoples Mutual Ins. Assn.	292.42	858.31	100.00	1,250.73
92	Linn	Bohemian M. F. & L. Ins. Assn.	4,550.63		2,110.44	6,661.07
93	Linn	Brown Twp. Mutual Ins. Assn.	1,688.82	220.83	631.41	2,541.06
94	Linn	Coska Farmers Ins. Assn.	1,301.77	3,950.21	677.54	5,929.52
95	Linn	Linn Twp. Farmers Mut. I. A.		7,379.14	732.53	8,111.67
96	Linn	West Side Mutual Ins. Assn.	291.54	5,631.64	303.42	6,226.60
97	Linn	Marion Mutual Ins. Assn.	174.10	641.19	37.50	852.79
98	Louisia	Frs. M. F. & L. I. A. of Louisa Co.	218.18	10,547.76	1,734.11	12,500.05
99	Lucas	Farmers Mut. F. & L. T. A.	137.37	1,586.13	60.30	1,783.80
100	Mahaska	Prairie Farmers Mutual Ins. Assn.		8,000.00		8,000.00

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Amount of losses paid during the year	Amount received by assets during the year	Amount received by officers and employees during the year	Amount of other expenses	Total expenses for all purposes during the year	Balance cash on hand December 31, 1910	Amount of losses adjusted but not yet paid	No. and amount of losses resisted or in litigation	Amount of any other liabilities	Cost per \$1,000 during the year	Average cost per \$1,000 for a period of 5 years
3,314.16	217.00	175.75	92.00	3,798.91	1,043.67				2.79	2.19
7,122.50	38.00	476.36	35.17	7,672.03				2,455.70	5.24	3.18
2,533.56	190.00	208.00	207.61	3,139.17	280.98				2.08	1.70
1,042.20		103.00	20.22	1,165.42	240.28				2.08	1.73
		121.00	6.30	127.30	2,734.35				.64	.96
195.55		224.50	37.50	457.55	8,399.63				.60	.59
256.00	4.50	383.00	55.05	698.55	2,972.96				.85	.98
3,543.20		308.61	186.89	4,038.60	1,162.93				2.06	1.68
4,492.58		1,174.50	117.57	5,784.65	641.67			1,000.00	2.34	2.79
2,235.00		157.00	641.30	3,033.30	30.56				4.37	3.32
4,816.81	307.00	668.98	689.19	6,481.98				1,976.40	4.56	2.58
9,717.00		437.71	247.38	10,396.18	8,189.11				2.09	2.22
2,624.25		531.11	111.85	3,267.21	355.76				1.64	1.71
14,407.53	105.50	583.73	410.41	15,507.17	150.28	62.95		2,500.00	3.08	2.24
1,933.48		315.00	513.37	2,481.85	6,395.72				.81	1.54
455.90	63.00	41.00	49.00	608.90	78.36				1.58	1.84
5,733.26	582.00	561.68	175.23	7,052.17	2,392.47				2.55	2.46
4,461.70	77.15	193.00	147.41	4,979.26	7,507.95				1.98	1.98
5,451.00	325.78	309.00	311.18	6,596.96	76.93		100.00		4.01	2.67
1,542.63	158.00	300.00	124.00	2,124.63	435.00				1.83	3.35
2,388.65	164.00	240.22	233.57	3,026.44	1,294.67				1.84	1.77
1,461.00	500.00	733.50	273.15	2,967.65	4,629.48				1.14	1.67
1,065.25		40.00	59.96	1,165.21	1,763.71	81.91		1,118.61	1.04	1.80
4,183.15	946.50	1,558.32	6,685.97	3,329.61	865.00				2.28	2.64
4,899.14	1,301.00		339.32	5,929.46	5,129.81				1.32	3.33
	114.70	59.09	22.87	206.57	4,409.33				.30	.76
4,236.99	600.00	185.11	300.00	5,312.10	4,726.14	800.00			2.05	2.54
3,762.21	60.89	443.00	43.82	4,309.92	7,906.55	7.00			1.22	1.00
2,710.50	278.00	503.50	179.57	3,662.57	151.22			900.00	2.70	2.69
3,877.81		58.00	26.79	3,962.60	547.48				4.06	1.67
	738.14	199.61	4,677.93	1,159.94					1.73	1.53
	874.80	285.32	13,414.28	10,731.70					2.48	2.69
12,254.15		1,373.29	2,662.31	16,239.19	1,988.32	2,900.00			4.03	3.12
12,016.58		190.95	296.56	5,162.27		250.00		600.00	2.75	2.77
2,119.15	330.50	205.39	41.00	2,695.95	717.90				2.34	2.85
4,711.91		536.23	81.65	5,329.83	3,725.14				2.48	2.23
	102.50	756.85	32.55	882.90	93.58				1.01	1.29
2,258.00	205.00		30.00	2,493.00	250.14			1,000.00	3.40	2.72
534.66	58.20	74.04	59.29	718.14	597.14				2.38	2.65
1,273.93		731.18	77.01	2,082.12	1,022.91				1.09	2.51
	69.00	12.85	170.75	7.92					.43	1.49
	551.03	174.63	2,825.70	2,662.54					1.17	1.57
2,072.95	27.69	156.90	4,772.00	290.60					3.17	2.87
4,214.25	333.50	523.69	337.92	6,693.59	274.87				1.74	2.05
5,731.08		190.50	51.54	1,685.53	654.63	1,512.00			1.98	1.96
1,413.49										
685.81		302.90	34.05	1,022.80	318.02				1.35	1.38
563.00		150.00	1,377.02	5,284.05					1.01	1.18
1,835.39		299.15	139.58	2,274.12	267.14				1.63	1.77
2,046.82	452.50	136.30	59.95	2,682.57	2,246.95				1.53	1.64
7,329.75		296.15	285.77	8,111.67				1,228.13	4.35	2.32
1,970.50		771.63	2,174.45	4,916.58	1,310.02	128.00			2.44	2.30
55.00		10.40	325.96		326.83				4.85	2.48
11,335.25	135.00	459.82	337.00	12,207.07	292.98			1,500.00	4.50	3.10
1,308.40		140.00	33.48	1,481.88	391.92				2.45	2.92
6,872.55	375.00	529.25	225.20	8,000.00					2.00	2.00

TABLE NO. 2

Number	County	Name of Company	Cash on hand at beginning of year	Amount of receipts from assessments	Receipts from all other sources	Total
101	Marshall	Iowa Valley Mut. Ins. Assn.	1,028.29	4.30	-----	1,032.59
102	Marshall	Marshall Co. F. M. F. I. A.	125.06	6,022.13	-----	6,147.13
103	Mitchell	Farmers M. F. I. A. of Mitchell Co.	4,180.29	6,708.71	1,521.97	12,470.97
104	Mitchell	German Farmers Ins. Assn.	723.22	1,186.23	264.72	2,174.17
105	Monona	Farmers M. F. I. A. of Monona Co.	322.66	-----	637.40	960.06
106	Montgomery	Villisca M. F. & L. I. A.	16.50	2,959.58	892.06	3,868.14
107	Muscatine	Farmers M. F. & L. Ins. Assn.	-----	4,189.64	1,406.91	5,596.55
108	Muscatine	White Pigeon F. & L. Ins. Assn.	639.69	10,174.95	760.67	11,575.31
109	Osceola	Frs. M. F. & L. I. A. of Osceola Co.	1,290.30	440.91	644.62	2,375.83
110	O'Brien	Frs. M. F. & L. I. A. of O'Brien Co.	5,497.29	6,632.64	1,324.27	13,454.20
111	Page	Morton Farmers Mut. Ins. Assn.	889.54	3,003.88	275.42	4,258.84
112	Palo Alto	Farmers Mutual Ins. Assn.	115.25	3,355.23	984.97	4,455.45
113	Plymouth	Farmers Mutual Ins. Assn.	775.71	327.09	400.00	1,502.71
114	Pocahontas	Pocahontas Co. Mut. F. & L. I. A.	3,044.30	4,108.92	1,700.83	8,944.05
115	Polk	Farmers M. F. Ins. Assn. of Polk Co.	4,222.45	6,170.78	685.21	11,078.44
116	Polk	Swedish Mut. Ins. Assn.	3,725.21	-----	896.68	4,591.89
117	Pottawattamie	Pottawattamie F. M. I. A.	3,963.77	14,475.90	2,070.63	20,510.30
118	Poweshiek	Poweshiek Co. F. M. Ins. Assn.	-----	7,328.82	289.00	7,617.82
119	Ringgold	Farmers M. F. I. A. of Ringgold Co.	-----	2,867.65	328.89	3,196.45
120	Sac	Sac Co. Mutual Fire Ins. Assn.	4,318.48	2,923.84	2,064.91	9,306.33
121	Scott	Mut. Ins. Assn. of Davenport	315.16	975.45	269.74	1,560.35
122	Scott	Scott Co. Mut. Ins. Assn.	81.41	952.11	133.48	1,167.00
123	Scott	German Mutual Fire Ins. Assn.	10,600.14	7,617.15	1,048.30	19,265.59
124	Scott	M. Fire Self I. A. of German Hldrs	4,138.92	-----	6,214.73	10,353.65
125	Scott	Walcott Mut. Fire Ins. Assn.	5,772.81	-----	1,987.31	7,760.12
126	Shelby	Danish Mutual Fire Ins. Assn.	-----	4,911.50	1,537.48	6,448.98
127	Shelby	Farmers Mutual I. A. of Shelby Co.	5,007.04	5,004.61	1,202.94	11,214.59
128	Shelby	Westphalia Mutual Ins. Assn.	-----	1,317.33	128.34	1,445.67
129	Sioux	Frs. M. I. A. of Sioux & Lyon Cos.	2,009.24	8,386.70	-----	10,485.94
130	Sioux	German Farmers Ins. Assn.	2,610.81	8,637.42	613.41	12,911.64
131	Story	Frs. M. F. & L. I. A. of Story Co.	435.00	2,548.04	778.25	4,761.29
132	Story	Farmers Mutual Ins. Assn.	39.00	6,972.77	3,021.07	10,032.84
133	Story	Fieldberg Mutual Ins. Assn.	161.24	1,276.97	488.98	1,927.19
134	Tama	Frs. Mut. Aid Assn. of Tama Co.	309.29	4,078.60	1,534.80	6,922.69
135	Tama	Mut. I. A. of Ger. Frs. of Tama Co.	-----	4,001.75	-----	4,001.75
136	Taylor	Farmers Mut. F. & L. I. A.	-----	6,694.00	540.00	7,234.00
137	Van Buren	So. Van Buren Co. Ins. Assn.	1,332.00	3,266.00	351.00	4,949.00
138	Van Buren	Frs. Mut. Protective Ins. Assn.	185.40	1,812.50	1,977.14	3,975.13
139	Wapello	Kirkville Mutual F. & L. I. A.	1,239.35	873.38	-----	2,112.73
140	Warren	Warren Co. Frs. Mut. F. Ins. Assn.	82.11	3,085.01	256.16	3,424.28
141	Wayne	Wayne Co. F. M. F. & L. I. A.	209.31	4,267.05	-----	4,476.36
142	Webster	Frs. M. I. A. of Webster, etc. Cos.	138.18	13,282.18	4,217.66	17,638.02
143	Webster	Scan. M. I. A. of Webster Co., etc.	4,088.40	-----	3,494.85	7,583.25
144	Washington	Farmers Mutual Ins. Assn.	9,654.46	15,939.40	1,772.64	27,366.50
145	Winnebago	Frs. Mut. F. & L. Ins. Assn.	130.24	2,657.71	6,001.50	8,789.44
146	Winneshiek	Bohemian Mut. Prot. Ins. Assn.	1,809.77	-----	525.30	2,425.07
147	Winneshiek	Norwegian Mut. Prot. Ins. Assn.	12.05	2,577.49	36.00	2,625.54
148	Winneshiek	Frs. Mutual F. & L. I. A.	780.12	6,136.39	1,906.16	8,822.67
149	Winneshiek	German Mutual Fire Ins. Assn.	9.31	245.32	13.62	268.25
150	Woodbury	M. F. L. & T. I. A. of Ger Frs.	1,778.75	-----	567.50	2,346.25
151	Woodbury	Woodbury and Plymouth Cos. Ins. A.	3,017.79	29.23	759.31	3,806.33
152	Worth	Farmers Mutual Ins. Assn.	92.94	3,500.24	2,779.60	6,372.78
153	Wright	Farmers Mutual Ins. Assn.	2,096.86	3,873.84	1,367.47	7,338.17
Total of County Mutuals			\$230,164.36	\$582,363.53	\$100,817.84	\$973,287.73

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Amount of losses paid during the year	Amount received by agents for services during the year	Amount received by officers and employees during the year	Amount of other expenses	Total expenses for all purposes during the year	Balance cash on hand December 31, 1910	Amount of losses adjusted but not yet paid	No. and amount of losses re-sisted or in litigation	Amount of any other liabilities	Cost per \$1,000 during the year	Average cost per \$1,000 for a period of 5 years
601.25	-----	60.90	10.85	673.00	350.59	-----	-----	-----	.41	.73
3,925.63	-----	314.00	142.17	4,381.80	1,765.33	-----	-----	-----	1.75	1.93
3,437.92	1,459.28	289.57	113.53	5,300.30	7,170.67	-----	-----	-----	1.18	1.54
1,748.35	-----	228.48	29.99	2,006.77	167.40	453.26	-----	-----	1.70	1.37
655.31	119.00	119.80	16.46	910.57	49.48	-----	-----	416.40	1.57	2.03
3,120.65	30.50	440.00	30.10	3,621.25	246.89	-----	-----	500.00	2.41	2.94
4,437.72	312.45	738.50	107.79	5,596.55	-----	-----	-----	928.00	2.65	2.50
8,508.80	-----	1,235.95	414.20	10,158.95	1,416.36	-----	-----	-----	3.41	2.29
507.60	177.00	243.00	195.50	1,213.10	1,162.73	-----	-----	-----	1.23	1.78
5,484.05	577.07	604.37	171.51	6,837.00	6,617.20	-----	-----	-----	2.06	2.17
3,060.25	-----	640.00	125.60	3,825.85	432.09	-----	-----	-----	2.44	2.85
2,565.33	277.43	358.18	157.45	3,358.39	1,107.06	130.00	-----	-----	1.43	2.15
896.35	-----	137.50	112.75	1,146.60	356.11	-----	-----	350.00	1.04	.81
2,864.72	388.00	824.11	433.65	4,510.48	4,433.57	50.00	-----	-----	1.48	2.58
6,158.48	-----	798.02	480.19	7,436.69	3,641.75	-----	-----	-----	3.29	3.01
591.90	-----	135.00	127.30	854.20	3,737.69	-----	-----	-----	2.65	1.97
8,194.60	1,959.83	1,799.10	1,089.81	13,043.34	7,466.96	-----	-----	-----	1.81	2.37
3,105.69	295.56	910.95	1,609.01	5,921.20	1,606.62	-----	-----	-----	2.14	2.90
2,378.39	151.85	471.45	3,196.45	-----	1,129.57	-----	-----	-----	2.99	3.05
5,298.27	300.00	283.25	590.48	6,472.00	2,834.33	-----	-----	-----	2.16	1.85
335.04	-----	400.00	27.20	762.24	798.11	-----	-----	-----	7.82	-----
927.40	85.00	56.00	18.95	1,087.35	79.65	-----	-----	-----	1.79	2.13
1,176.10	-----	515.00	186.45	1,877.55	17,388.04	-----	-----	12,956.00	.72	1.60
1,886.74	-----	302.10	32.30	2,221.14	4,020.50	-----	-----	-----	1.06	1.82
194.70	-----	198.00	243.60	636.30	7,123.82	-----	-----	-----	.54	.90
4,938.25	-----	1,182.83	327.90	6,448.98	-----	-----	-----	1,003.14	1.23	1.21
3,261.30	43.00	870.50	461.66	4,636.46	6,638.13	-----	-----	174.42	1.82	1.78
925.00	-----	142.88	160.26	1,228.14	217.33	-----	-----	-----	1.94	1.79
5,912.10	-----	295.75	342.39	6,550.24	3,935.70	-----	-----	-----	2.40	1.69
4,454.41	60.70	833.30	271.43	5,672.84	7,338.80	-----	-----	-----	1.20	1.65
2,882.19	351.25	620.95	68.10	3,922.49	838.80	-----	-----	-----	2.35	3.05
6,058.06	703.85	458.82	280.26	7,500.99	2,531.85	-----	-----	-----	3.18	2.60
1,396.50	208.40	226.80	88.51	1,830.21	96.98	-----	-----	-----	3.65	2.47
1,994.39	40.00	813.94	613.05	3,491.38	3,030.71	42.00	-----	-----	1.39	2.15
1,935.50	444.62	256.25	125.42	2,761.79	1,239.96	-----	-----	-----	1.08	1.30
4,720.00	36.00	580.00	1,838.00	7,234.00	-----	-----	-----	504.00	6.63	3.90
3,406.00	-----	400.00	93.00	3,899.00	1,050.00	-----	-----	-----	2.66	2.34
1,954.75	-----	294.80	31.87	2,281.42	1,694.71	804.00	-----	1,730.00	1.58	1.00
422.76	-----	73.00	1,582.62	2,078.26	34.47	-----	-----	200.00	5.97	2.99
3,030.40	88.00	175.23	63.21	3,356.84	37.44	-----	-----	-----	6.27	3.57
3,196.88	-----	350.00	177.00	3,723.94	752.42	-----	-----	-----	2.22	2.54
13,565.73	1,467.73	1,450.40	1,070.43	17,554.59	83.73	930.00	-----	1,000.00	3.70	3.38
3,767.16	406.45	286.00	135.42	4,595.03	2,988.22	-----	-----	-----	1.59	1.28
10,420.09	1,018.00	1,060.36	411.87	12,910.32	14,453.18	-----	300.00	-----	1.53	1.99
5,357.55	290.00	654.05	2,270.71	8,572.31	217.23	15.00	-----	3,110.00	3.11	1.96
1,408.10	-----	335.64	90.37	1,834.11	590.96	-----	-----	-----	1.39	1.40
1,062.52	96.89	115.36	46.30	1,321.07	1,304.47	673.31	-----	-----	1.02	1.17
8,041.59	-----	513.82	267.25	8,822.67	-----	-----	-----	1,395.63	2.70	2.30
-----	-----	30.10	11.89	41.90	290.37	-----	-----	-----	.10	1.08
1,280.00	-----	207.30	105.10	1,592.40	753.85	-----	-----	-----	1.38	1.52
1,542.77	327.10	276.66	179.47	2,304.00	1,489.33	-----	-----	-----	1.39	2.06
5,060.25	375.00	545.49	341.88	6,322.62	50.16	-----	-----	500.00	1.70	1.53
2,239.50	306.00	778.70	1,235.20	4,650.40	2,667.77	-----	-----	-----	2.33	2.56
\$543,489.80	\$28,713.61	\$97,117.39	\$58,687.87	\$907,708.74	\$275,578.99	\$10,833.43	\$ 582.00	\$46,073.00	\$ 2.17	\$ 2.06

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

DRUGGISTS' MUTUAL INSURANCE ASSOCIATION OF IOWA.

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Algona, Iowa, and doing business in the State of Iowa.

President, A. C. WILSON, Oelwein, Iowa.

Secretary, AL FALKENHAINER, Algona, Iowa.

Treasurer, J. M. LINDLEY, Winfield, Iowa.

Date of Commencing business, May 5, 1910.

Business During the Year

Amount of risks written during the year.....	\$	537,000.00
Amount of risks expired during the year.....	\$	200,565.00
Amount of risks cancelled during the year.....		200,565.00
In force at end of year.....	\$	356,525.00

Income

Gross receipts from assessments, Iowa.....	\$	6,679.84
Total assessments and fees.....	\$	6,679.84
Less assessments and fees returned.....	\$	424.63
Less paid for reinsurance.....		1,639.16
Total.....		2,063.79
Net assessments and fees.....	\$	4,616.05
Total income.....		4,616.05
Total.....	\$	4,616.05

Disbursements

Gross losses paid, Iowa.....	\$	1,658.33
Gross losses paid.....	\$	1,658.33
Less recovered from reinsurance.....		559.61
Net losses paid.....	\$	1,098.72
Adjusting expense.....	\$	48.56
Legal expense.....		8.50
Total.....		57.06

Commissions paid agents.....	1.40
Salaries of office employees.....	163.33
Salaries of special agents.....	231.38
Printing and stationery.....	161.50
Telephone, express, freight and postage.....	206.67
Insurance department licenses and fees.....	8.00
Rent, heat, light and telephone.....	163.15
Traveling expense.....	40.38
Amount dividends paid (returned policy-holders).....	550.40
All other sources:	
Trade journals.....	6.50

Total disbursements..... 2,688.50

Balance or ledger assets..... \$ 1,927.55

Ledger Assets

Amount of cash on hand.....	\$	211.02
Amount of cash deposited in bank.....		1,000.00
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....		799.23
All other assets:		
Furniture and fixtures.....		17.40

Total ledger assets..... \$ 2,027.65

Deduct ledger liabilities:

Amount due for reinsurance..... 100.10

Net ledger assets..... \$ 1,927.55

Liabilities

Amount which the association is required to hold as a reinsurance reserve.....	\$	461.60
All other claims against the association.....		100.10

Total liabilities..... \$ 561.70

General Interrogatories

Cost per thousand during the year?

Answer—\$3.77.

What amount of your risks are written for one year?

Answer—\$349,220.00.

What amount of your risks are written for five years?

Answer—\$4,900.00; \$2,400 for three years.

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

Answer—\$5,000.00.

How much reinsurance have you?

Answer—\$153,350.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$356,525.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

EQUITY FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning and Windstorm Insurance, and located at Sioux City, Iowa, and doing business in the State of Iowa.

President, T. W. PURCELL, Hampton, Iowa.

Secretary, J. V. F. BABCOCK, Sioux City, Iowa.

Treasurer, J. V. F. Babcock, Sioux City, Iowa.

Date of commencing business, September 12, 1898.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 554,850.00
Amount of risks written during the year.....	\$ 960,918.50
	1,515,768.50
Amount of risks expired during the year.....	\$ 188,150.00
Amount of risks cancelled during the year.....	146,716.00
	\$ 334,866.00
Amount in force December 31, 1910.....	\$ 1,180,902.50

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	102.20
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Income

Gross receipts from assessments, Iowa.....	\$ 17,150.04
Total assessments and fees.....	\$ 17,150.04
Less assessments and fees returned.....	\$ 1,073.93
Less paid for reinsurance.....	1,044.48
Total	2,118.41
Net assessments and fees.....	\$ 15,031.63
Other sources:	
Notes and sundry persons accounts, \$68.52; interest, \$56.09	124.61
Total income	15,156.24
Total	\$ 15,258.50

Disbursements

Gross losses paid, Iowa.....	\$ 3,048.01
Gross losses paid	\$ 3,048.01
Less recovered from reinsurance.....	1.70
Net losses paid	\$ 3,046.31
Legal expense	39.74
Commissions paid agents	2,500.98
Salaries of directors, officers and committees.....	1,000.00
Salaries of office employees.....	495.17
Salaries of special agents.....	740.00
Expenses, policy-holders' meeting	119.93
Advertising	\$ 1.00
Printing and stationery	339.60
Telephone, express, freight and postage.....	167.01
Insurance department licenses and fees.....	70.00
Taxes, state	4.80
Rent	155.75
Traveling expenses	1,098.21
All other sources:	
Incidental expenses	58.20

Total disbursements 9,926.76

Balance or ledger assets..... \$ 5,331.74

Ledger Assets

Amount of cash on hand.....	\$ 925.40
Amount of cash deposited in bank.....	506.07
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	1,427.01
Amount of all other loans. Advances to agents.....	370.53
Amount of all other securities. Premium notes.....	2,483.69
All other assets:	
Furniture and fixtures, rates and maps.....	138.96

Total ledger assets \$ 5,947.60

Deduct ledger liabilities:

Amount due agents for commission and reinsurance.. 134.14

Net ledger assets \$ 5,813.52

Non-Ledger Assets

Amount of maximum liability of policy-holders.....	\$ 12,296.03
Total assets	\$ 18,099.55

Liabilities

Amount of claims reported but not adjusted	\$ 19.30
Total	19.30
Net amount of unpaid claims.....	19.30
Amount which the association is required to hold as a reinsurance reserve	\$ 4,979.17
Amount due officers and employees.....	481.78
Total liabilities	\$ 5,480.25
Surplus including policy-holders guarantee.....	12,619.30

General Interrogatories

Cost per thousand during the year?
 Answer—\$7.37.
 Average cost per thousand during the past five years?
 Answer—\$4.00.
 What salary was paid during the past year to each of the following officers?
 Answer—Secretary, \$900.00.
 What amount of your risks are written for one year?
 Answer—\$550,813.00.
 What amount of your risks are written for five years?
 Answer—\$630,089.50.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$17,000.00.
 How much reinsurance have you?
 Answer—\$75,320.00.
 Give amount of risks in force on which this years assessments was made?
 Answer—\$1,180,902.50.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the
FARMERS' CO-OPERATIVE ELEVATOR MUTUAL INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Fort Dodge, Iowa, and doing business in the State of Iowa.

President, HANS MOELLER, Sioux Center, Iowa.
 Secretary, C. G. MESSEROLE, Gowrie, Iowa.
 Treasurer, J. C. REIDSEEL, Glidden, Iowa.
 Date of commencing business, June 12, 1909.

Business During the Year

Amount of risks in force at beginning of year.....	\$	552,855.00
Amount of risks written during the year.....		447,258.00
Amount of risks expired during the year.....	\$	148,600.00
Amount of risks cancelled during the year.....		35,100.00
Total		183,760.00
In force at end of year.....	\$	816,353.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....		3,179.63
---	--	----------

Income

Gross receipts from assessments, Iowa.....	\$	4,887.52
Gross receipts from assessments, other states.....		121.50
Gross survey and membership fees, Iowa.....		3,050.50
Gross survey and membership fees, other states.....		321.40
Total assessments and fees.....	\$	8,390.01
Less paid for reinsurance.....		142.27
Total assessments and fees.....	\$	8,247.74
Total income		8,247.74
Total	\$	11,427.37

Disbursements

Gross losses paid, Iowa.....	\$	116.67
Commissions paid agents, solicitor.....		319.21
Salaries of directors, officers and committees.....		334.35
Advertising		348.02
Printing and stationery		55.15
Telephone, express, freight and postage.....		96.90
Insurance department licenses and fees.....		3.70
Taxes, state		51.54
Total disbursements		1,375.54
Balance or ledger assets.....	\$	10,051.83

Ledger Assets

Amount of cash on hand.....		8,051.83
Amount of cash deposited in bank.....		2,000.00
Total assets	\$	10,051.83

Liabilities

Amount of claims reported but not adjusted.....	\$	150.00
Total		150.00
Amount which the association is required to hold as a reinsurance reserve		1,410.02
Total liabilities	\$	1,560.02

General Interrogatories

Cost per thousand during the year?
 Answer—\$1.63.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$10,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the
FARM PROPERTY MUTUAL INSURANCE ASSOCIATION OF IOWA,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning and Windstorm insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, JAMES WATT, Des Moines, Iowa.
 Secretary, C. V. STANLEY, Des Moines, Iowa.
 Treasurer, J. C. O'DONNELL, Des Moines, Iowa.
 Date of commencing business, February 17, 1900.

Business During the Year

Amount of risks in force at beginning of year.....	\$	3,258,154.00
Amount of risks written during the year.....		1,646,310.00
Amount of risks expired during the year.....	\$	408,000.00
Amount of risks cancelled during the year.....		534,472.00
Total		1,003,132.00
Amount of risks in force December 31, 1910.....		3,901,332.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)..... 159.58

Income

Gross receipts from assessments, Iowa.....	\$ 8,046.82
Gross survey and membership fees.....	97.53
Total assessments and fees.....	\$ 8,144.35
Less paid for reinsurance	226.00
Net assessments and fees	\$ 7,918.35
Total income	7,918.35
Total	\$ 8,077.93

Disbursements

Gross losses paid	\$ 5,702.93
Net losses paid	\$ 5,702.93
Adjusting expense.....	110.59
Commissions paid agents	152.00
Advertising	\$ 15.68
Printing and stationery	\$ 139.00
Telephone, express, freight and postage.....	\$ 154.68
Insurance department licenses and fees.....	150.00
Taxes, state	87.00
Borrowed money	22.72
All other sources	1,100.00
Total disbursements	457.26
Balance or ledger assets.....	7,937.18
	\$ 140.75

Ledger Assets

Amount of cash deposited in bank.....	140.75
Total ledger assets	\$ 140.75
Deduct ledger liabilities:	
Amount due for borrowed money.....	1,500.00

Liabilities

Amount of claims resisted and in litigation (one).....	\$ 150.00
Total liabilities	\$ 1,650.00

General Interrogatories

Cost per thousand during the year?
 Answer—\$2.21.
 Average cost per thousand during the past five years?
 Answer—\$2.49.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—Fire, \$6,500.00; tornado, \$6,500.00.
 How much reinsurance have you?
 Answer—Fire and lightning, \$92,581.00; windstorm, \$10,525.00.
 Give amount of risks in force on which this years assessments was made?
 Answer—Fire, \$1,900,000.00; wind, \$1,700,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

GRAIN SHIPPERS MUTUAL FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning, and Tornado insurance, and located at Ida Grove, Iowa, and doing business in the State of Iowa.

President, WILL E. JOHNSTON, Ida Grove, Iowa.

Secretary, F. D. BABCOCK, Ida Grove, Iowa.

Treasurer, E. M. CASSADY, Whiting, Iowa.

Date of commencing business, September 15, 1897.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 8,022,900.00
Amount of risks written during the year.....	7,321,885.00
Amount of risks expired during the year.....	\$ 6,029,925.00
Amount of risks cancelled during the year.....	1,079,900.00
Total	7,109,825.00
Risks in force at the end of the year.....	8,234,960.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)..... 42,192.92

Income

Gross receipts from assessments, Iowa.....	\$ 88,180.70
Gross receipts from assessments, other states.....	57,381.35
Total assessments and fees.....	\$ 145,562.05
Less assessments and fees returned.....	\$ 9,182.44
Less paid for reinsurance.....	23,158.48
	32,340.92
Net assessments and fees	\$ 113,221.13
Interest on mortgage loans	900.00
Interest on other investments.....	326.78
Other sources:	
Rent	275.00
Total income	114,782.91
Total	\$ 156,975.83

Disbursements

Gross losses paid, Iowa.....	\$	39,175.38
Gross losses paid, other states.....		33,139.69
		<hr/>
Gross losses paid	\$	72,315.07
Less discount and salvage	\$	1,364.98
Less recovered from reinsurance.....		12,400.76
		<hr/>
		13,765.74
		<hr/>
Net losses paid	\$	58,549.33
Adjusting expense	\$	1,759.62
Legal expense		480.80
		<hr/>
Total		2,240.42
Commissions paid agents		15,534.89
Salaries of directors, officers and committees.....		9,577.46
Salaries of office employes.....		4,380.00
Salaries of special agents.....		1,975.00
Advertising	\$	350.00
Printing and stationery.....		512.95
		<hr/>
	\$	862.95
Postage		461.62
Insurance department licenses and fees.....		89.00
Taxes: State, \$378.88; other, \$102.94.....		481.82
Traveling expenses, traveling agents.....		2,603.73
Amount dividends paid (returned policy-holders).....		16,318.35
All other sources:		
Incidental expense		601.52
		<hr/>
Total disbursements	\$	113,076.09
		<hr/>
Balance or ledger assets.....	\$	43,299.74
		<hr/>
Ledger Assets		
Value of real estate owned by the Association.....		7,103.27
Amount of cash on hand.....		697.32
Amount of cash deposited in bank.....		4,619.61
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....		9,161.36
Amount of cash in hands of agents representing business written prior to October 1, 1910.....		239.16
Amount of loans secured by first mortgages on real estate		29,200.00
All other assets:		
Bills receivable not due		1,279.02
		<hr/>
Total ledger assets	\$	43,299.74
		<hr/>
Net ledger assets	\$	43,299.74
		<hr/>
Non-Ledger Assets		
Accrued interest on loans not due	\$	391.66
Premiums in course of collection.....		1,002.06
Maps, supplies, rate books.....		850.00
Furniture, fixtures, office equipment.....		949.54
		<hr/>
		3,193.26
		<hr/>
Total non-ledger assets.....	\$	46,493.00
Contingent assets		113,221.13

Liabilities

Amount of losses adjusted and not yet due.....	\$	2,996.88
Amount of claims reported but not adjusted.....		4,738.18
Amount of claims resisted and in litigation.....		8,000.00
		<hr/>
Total	\$	15,735.06
Less estimated salvage.....		2,500.00
Less reinsurance in authorized associations and companies		3,000.00
		<hr/>
		5,500.00
		<hr/>
Net amount of unpaid claims.....	\$	10,235.06
Amount which the association is required to hold as a reinsurance reserve		37,154.61
Amount due officers and employes.....		150.00
All other claims against the association, dividends uncalled for		314.16
		<hr/>
Total liabilities	\$	47,853.83

General Interrogatories

Cost per thousand during the year?
 Answer—85 per cent of rate.
 Average cost per thousand during the past five years?
 Answer—85 per cent of rate.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$300.00; Vice-President, \$150.00; Secretary, \$8,921.50; Treasurer, \$163.68; Adjuster, \$10.00 per day and expenses.
 What amount of your risks are written for one year?
 Answer—\$6,547,400.00.
 What amount of your risks are written for five years?
 Answer—\$1,687,560.00.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$23,000.00.
 How much reinsurance have you?
 Answer—\$1,422,980.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

HOME MUTUAL INSURANCE ASSOCIATION OF IOWA.

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Tornado insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, J. S. BACKUS, Stuart, Iowa.

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

Treasurer, O. N. KJERLAND, Northwood, Iowa.

Date of commencing business, January 18, 1902.

IOWA INSURANCE REPORT

Business During the Year

Amount of risks in force at beginning of year.....	\$ 8,366,544.00
Amount of risks written during the year.....	2,837,238.00
Amount of risks expired during the year.....	\$ 762,628.00
Amount of risks cancelled during the year.....	437,688.00
	<hr/>
	1,200,316.00
	<hr/>
Amount of risks in force January 1, 1911.....	10,003,466.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	665.58
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Income

Gross receipts from assessments, Iowa.....	\$ 6,507.69
Gross survey and membership fees, Iowa.....	6,221.94
Total assessments and fees.....	\$ 12,729.63
Less assessments and fees returned.....	\$ 26.11
Less paid for reinsurance.....	159.06
	<hr/>
	185.17
	<hr/>
Net assessments and fees.....	\$ 12,544.64
Penalties and fines.....	98.88
	<hr/>
Total income	12,643.54
	<hr/>
Total	\$ 13,308.92

Disbursements

Gross losses paid, Iowa.....	\$ 3,168.94
Gross losses paid	3,168.94
Net losses paid	\$ 3,168.94
Adjusting expense	\$ 139.06
Commissions paid agents	3,110.97
Salaries of directors, officers and committees.....	1,950.43
Salaries of office employees.....	600.00
Advertising	\$ 15.00
Printing and stationery.....	194.45
	<hr/>
	209.45
	<hr/>
Telephone, express, freight and postage.....	334.38
Insurance department licenses and fees.....	124.25
Taxes: State, \$78.61; other, \$2.77.....	81.38
Rent	180.00
Traveling expenses of directors.....	147.77
All other sources:	
Supplies, \$39.30; miscellaneous, \$1.75.....	32.05
Convention dues, 5.00; exchange, \$6.40.....	11.40
	<hr/>
Total disbursements	10,000.08
	<hr/>
Balance or ledger assets.....	\$ 3,218.84

IOWA ASSESSMENT MUTUAL INSURANCE ASSOCIATION 79

Ledger Assets

Amount of cash on hand.....	\$1.93
Amount of cash deposited in bank.....	2,946.28
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	180.88
Amount of cash in hands of agents representing business written prior to October 1, 1910.....	9.75
	<hr/>
Total ledger assets	\$ 3,218.84
Net ledger assets	\$ 3,218.84
	<hr/>
Total assets	\$ 3,218.84

General Interrogatories

Cost per thousand during the year?	
Answer—\$1.10.	
Average cost per thousand during the past five years?	
Answer—\$1.14.	
What salary was paid during the past year to each of the following officers?	
Answer—President, \$50.00; Vice-President, none; Secretary, \$1,674.43; Treasurer, \$50.00; Adjuster, \$139.06.	
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?	
Answer—Tornado, \$14,000.00; fire, \$7,200.00.	
How much reinsurance have you?	
Answer—\$148,066.00.	
Give amount of risks in force on which this years assessments was made?	
Answer—\$8,366,544.00.	

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA ASSESSMENT MUTUAL INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning, Tornado and Plate Glass insurance, and located at DeWitt, Iowa, and doing business in the State of Iowa.

President, T. W. LARGE, DeWitt, Iowa.

Secretary, G. M. SMITH, DeWitt, Iowa.

Treasurer, J. V. BLOOM, DeWitt, Iowa.

Date of commencing business, March 12, 1900.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 13,730,133.00
Amount of risks written during the year.....	6,867,723.00
Amount of risks expired during the year.....	\$ 3,790,976.00
Amount of risks cancelled during the year.....	1,450,551.00
	<hr/>
	5,241,527.00
	<hr/>
Total	15,356,329.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	26,439.89
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Income	
Gross receipts from assessments.....	\$ 89,348.76
Totals assessments and fees.....	\$ 89,348.76
Less assessments and fees returned.....	\$ 4,540.23
Less paid for reinsurance.....	12,942.33
Total	17,482.56
Net assessments and fees.....	\$ 71,866.20
Interest on mortgage loans.....	1,570.03
Interest on bank deposit.....	141.59
Other sources:	
Various items, \$112.46; adding machine sold, \$50.00;	
agents' balance charged off, \$354.87.....	517.33
Total income	74,095.15
Total	\$ 100,534.54
Disbursements	
Gross losses paid, Iowa.....	\$ 34,293.20
Gross losses paid, other states.....	3,089.60
Gross losses paid	\$ 37,382.80
Less discount	\$ 221.17
Less recovered from reinsurance.....	4,870.74
Total	5,601.91
Net losses paid	\$ 32,290.89
Adjusting expense	\$ 384.95
Legal expense	90.17
	475.12
Commissions paid agents	13,110.22
Salaries of directors, officers and committees.....	4,250.00
Salaries of office employees.....	1,752.00
Salaries of special agents.....	2,280.00
Expenses, policy-holders' meetings.....	180.36
Advertising, printing and stationery.....	406.32
Telephone, express, freight and postage.....	603.67
Insurance department licenses and fees.....	107.00
Taxes, state	294.06
Rents	205.00
Travelling expenses	1,257.68
Amount dividends paid (returned policy-holders).....	5,495.94
All other sources:	
Lights, \$35.70; exchange, \$8.06; office supplies, \$110.37;	
adding machine, \$318.50; Dun's reports, \$75; mis-	
cellaneous, \$186.57	734.20
Total disbursements	63,442.46
Balance or ledger assets.....	\$ 37,092.08
Ledger Assets	
Amount of cash deposited in bank.....	8,197.59
Amount of cash in hands of agents representing busi-	
ness written subsequent to October 1, 1910.....	3,641.74
Amount of cash in hands of agents representing busi-	
ness written prior to October 1, 1910.....	584.48
Amount of loans secured by first mortgages on real estate	24,435.00
All other assets:	
Notes taken for assessments.....	233.27
Total ledger assets	\$ 37,092.08
Net ledger assets.....	\$ 37,092.08

Non-Ledger Assets	
Amount of interest accrued on loans	670.68
Total assets	\$ 37,762.76
Liabilities	
Amount of claims reported but not adjusted.....	\$ 1,200.00
Total	1,200.00
Net amount of unpaid claims.....	1,200.00
Amount which the association is required to hold as a	
reinsurance reserve 40 per cent.....	28,746.48
Total liabilities	\$ 29,946.48
General Interrogatories	
Cost per thousand during the year?	
Answer—\$4.36.	
Average cost per thousand during the past five years?	
Answer—\$5.67.	
What salary was paid during the past year to each of the following officers?	
Answer—President, \$250.00; Vice-President, none; Secretary, \$3,500.00;	
Treasurer, \$200.00; Adjuster, per diem.	
What amount of your risks are written for one year?	
Answer—\$3,034,934.00.	
What amount of your risks are written for five years?	
Answer—\$12,321,395.00.	
What is the largest gross aggregate amount insured in any one risk without	
any deduction for reinsurance?	
Answer—\$15,000.00.	
How much reinsurance have you?	
Answer—\$1,378,241.00.	
Give amount of risks in force on which this years assessments was made?	
Answer—\$12,755,253.00.	

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA FARMERS MUTUAL REINSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

Secretary's office, Greenfield, Iowa.

President, F. E. GORDON, Sac City, Iowa.

Secretary and Treasurer, J. E. BROOKS, Greenfield, Iowa.

Date of commencing business, July 26, 1909.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 300,239.00
Amount of risks written during the year.....	102,065.00
Amount of risks cancelled during the year.....	20,175.00
In force at end of year.....	\$ 391,129.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)----- 156.19

Income

Gross receipts from assessments, Iowa-----	\$	1,861.98	
Gross survey and membership fees, Iowa-----		51.09	
<hr/>			
Total assessments and fees-----	\$	1,913.07	
Less assessments and fees returned-----		1.30	
<hr/>			
Net assessments and fees-----	\$	1,911.77	
<hr/>			
Total income -----		1,911.77	
<hr/>			
Total -----	\$	2,067.96	

Disbursements

Gross losses paid, Iowa-----	\$	905.34	
Net losses paid -----	\$	905.34	
Salaries of directors, officers and committees-----		300.00	
Expenses, policy-holders' meetings-----		6.25	
Printing and stationery-----		102.60	
Telephone, express, freight and postage-----		41.99	
Insurance department licenses and fees-----		40.00	
Taxes -----		1.56	
Rent -----		13.42	
Expenses, per diem of directors-----		28.00	
Directors expense, board meetings-----		64.17	
Bonds, Sec. Treas.-----		52.00	

All other sources:

Reports to Sec. of State, \$2; state convention fee, \$5;
auditing committee expense, \$14; recording
articles, \$1.50 ----- 22.50

Total disbursements -----	\$	1,577.83	
Balance or ledger assets-----		490.13	

Ledger Assets

Amount of cash deposited in bank-----		490.13	
Total ledger assets -----	\$	490.13	
Net ledger assets -----	\$	490.13	

Liabilities

Amount of losses adjusted and not due-----	\$	725.00	
Total -----		725.00	
Total liabilities -----	\$	725.00	

General Interrogatories

Cost per thousand during the year?

Answer—\$4.51.

What salary was paid during the past year to each of the following officers?
Answer—Secretary-Treasurer, \$300.00.

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

Answer—\$1,000.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$380,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA FIRE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Tornado insurance, and located at Keokuk, Iowa, and doing business in the State of Iowa.

President, W. C. HOWELL, Keokuk, Iowa.

Secretary, N. A. KING, Keokuk, Iowa.

Treasurer, F. C. OVERTON, Keokuk, Iowa.

Date of commencing business, 1905.

Business During the Year

Amount of risks in force at beginning of year-----		\$ 1,506,741.56	
Amount of risks written during the year-----		822,031.19	
Amount of risks expired during the year-----	\$	329,569.60	
Amount of risks cancelled during the year-----		160,117.32	
<hr/>			
		489,686.02	
<hr/>			
In force at end of year-----		1,839,085.83	

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)----- 3,450.00

Income

Gross receipts from assessments, Iowa-----	\$	5,012.27	
Total assessments and fees-----	\$	5,012.27	
Less assessments and fees returned-----	\$	105.56	
Less paid for reinsurance-----		1,234.93	
<hr/>			
		1,340.49	
Net assessments and fees-----	\$	3,671.78	
<hr/>			
Total income -----	\$	3,671.78	
<hr/>			
Total -----	\$	7,122.68	

Disbursements

Gross losses paid, Iowa.....	\$	2,014.94
Gross losses paid	\$	2,014.94
Less recovered from reinsurance.....		1,080.94
Net losses paid	\$	934.00
Adjusting expense		14.49
Commissions paid agents		908.96
Salaries of directors, officers and committees.....		455.00
Insurance department licenses and fees.....		18.00
Taxes, state		61.88
All other sources:		
General expenses		85.02
Total disbursements	\$	2,477.35
Balance or ledger assets.....	\$	4,645.33

Ledger Assets

Amount of cash deposited in bank.....	4,055.13
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	590.20
Total ledger assets	\$ 4,645.33
Net ledger assets	\$ 4,645.33
Total assets	\$ 4,645.33

Liabilities

Amount of claims resisted and in litigation.....	\$	500.00
Total		500.00
Amount which the association is required to hold as a reinsurance reserve		2,866.74
Total liabilities	\$	3,366.74

General Interrogatories

What salary was paid during the past year to each of the following officers?
 Answer—President, \$50.00; Vice-President, \$25.00; Secretary, \$300.00; Treasurer, \$25.00.

What amount of your risks are written for one year?
 Answer—\$93,015.00.

What amount of your risks are written for over one year?
 Answer—\$1,746,070.83.

What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$6,000.00.

How much reinsurance have you?
 Answer—\$122,151.15.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA HARDWARE MUTUAL INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Mason City, Iowa, and doing business in the State of Iowa.

President, S. R. MILES, Mason City, Iowa.

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

Treasurer, L. R. BAILEY, Mason City, Iowa.

Date of commencing business, August 20, 1903.

Business During the Year

Amount of risks in force at beginning of year.....	\$	3,007,654.46
Amount of risks written during the year.....		4,145,273.33
Amount of risks expired during the year.....	\$	2,794,102.58
Amount of risks cancelled during the year.....		227,470.76
		3,021,573.34
Amount of insurance in force at end of year.....	\$	4,131,354.45

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	27,759.27
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Income

Gross receipts from assessments, Iowa.....	\$	18,293.06
Gross receipts from assessments, other states.....		30,061.80
Total assessments and fees.....	\$	48,354.86
Less assessments and fees returned.....	\$	584.53
Less paid for reinsurance		8,701.93
		9,286.46
Net assessments and fees.....	\$	39,068.40
Interest on other investments, certificate of deposit.....		743.00
Other sources:		
Real estate, \$700.98; Rfds., \$105.77; Comm., \$84.61; Reb. \$280.93; Sal. Reins. \$5,906.95; Miscellaneous, \$206.67		7,375.94
Total income		47,187.34
Total	\$	74,946.61

Disbursements

Gross losses paid, Iowa.....	\$	12,461.48
Gross losses paid, other states.....		11,441.86
Gross losses paid	\$	23,903.34
Subrogation claim	\$	2,423.61
Less discount and salvage.....		91.44
Less recovered from reinsurance.....		3,391.90
		5,906.95
Net losses paid	\$	18,002.39
Adjusting expense	\$	302.48
Commissions paid agents		645.01
Salaries of directors, officers and committees.....		2,711.79
Salaries of office employees.....		1,427.00
Advertising		240.81
Printing and stationery.....		390.93
Telephone, express, freight and postage, telegrams.....		679.09
Taxes, state, \$303.87; U. S. Corp., \$95.13; filing fee, \$3.00; Sec. of State, \$1.00.....		403.00
Rent		332.00
Amount dividends paid (returned policy-holders).....		1,122.31
All other sources:		
Reins. Subro., \$807.87; Ins., \$15.00; Dun, \$82.33; Misc., \$99.97; salvage, \$30.48.....		1,036.25
Furn and Fix., \$466.54; light, \$28.46; real estate, \$11, 706.73; petty cash, \$50.00.....		12,251.73
Total disbursements	\$	45,451.74
Balance or ledger assets.....	\$	20,494.87

Ledger Assets

Value of real estate owned by the association.....	22,463.82
Amount of cash on hand.....	5,369.46
Amount of cash deposited in bank.....	24,125.41
All other assets:	
F. and F., \$2,651.97; Reins. funds, \$6,780.32; Pr. due., \$1,543.07	10,975.36
Total ledger assets.....	\$ 62,934.05
Net ledger assets	\$ 62,934.05
Total assets	\$ 62,934.05

Liabilities

Amount of losses adjusted and due.....	\$ 15.00
Amount of claims reported but not adjusted.....	2,500.00
Total	2,515.00
Net amount of unpaid claims.....	2,515.00
Amount which the association is required to hold as a reinsurance reserve	15,125.41
Total liabilities	\$ 17,640.41

General Interrogatories

Cost per thousand during the year?
Answer—\$9.60.
Average cost per thousand during the past five years?
Answer—\$14.80.
What salary was paid during the past year to each of the following officers?
Answer—President, \$500.00; Secretary, \$1,792.66.
What amount of your risks are written for one year?
Answer—\$3,918,119.95.
What amount of your risks are written for five years?
Answer—\$213,234.50.
What is the largest gross aggregate amount insured in any one risk without
any deduction for reinsurance?
Answer—\$3,000.00.
How much reinsurance have you?
Answer—\$789,834.56.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA IMPLEMENT MUTUAL INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under
Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning
and Tornado insurance, and located at Nevada, Iowa,
and doing business in the State of Iowa.

President, P. F. ARNEY, Marshalltown, Iowa.

Secretary, D. M. GROVE, Nevada, Iowa.

Treasurer, JAMES MCCOY, Colo, Iowa.

Date of commencing business, February 1, 1903.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 2,058,612.00
Amount of risks written during the year.....	2,270,657.00
Amount of risks expired during the year.....	\$ 1,789,462.00
Amount of risks cancelled during the year.....	239,779.00
	\$ 2,029,241.00
Risks in force at end of year.....	\$ 2,300,028.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	10,178.81
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Income

Gross receipts from assessments, Iowa.....	\$ 33,350.54
Total assessments and fees.....	\$ 33,350.54
Less assessments and fees returned.....	\$ 2,264.64
Less paid for reinsurance.....	7,555.77
	9,820.41
Net assessments and fees	\$ 23,530.13
Interest on mortgage loans	309.85
Total income	23,899.98
Total	\$ 34,078.79

Disbursements

Gross losses paid, Iowa.....	\$	8,298.61
Gross losses paid	\$	8,298.61
Less recovered from reinsurance.....		1,496.01
Net losses paid	\$	6,812.60
Adjusting expense	\$	163.84
Legal expense		30.30

Commissions paid agents	194.14
Salaries of directors, officers and committees.....	6,527.27
Salaries of office employees.....	1,575.00
Expenses, policy-holders meetings and executive Com....	1,050.00
Printing and stationery.....	131.91
Telephone, express, freight and postage.....	434.55
Insurance department licenses and fees.....	253.13
Taxes, state	14.50
Rent	221.42
Traveling expenses	150.00
Amount dividends paid (returned policy-holders).....	34.48
All other sources:	4,203.07
Furniture and fixtures, \$102.10; inspection, \$119.15.....	221.25
Janitor, lights and miscellaneous.....	78.33

Total disbursements	21,901.65
Balance or ledger assets.....	\$ 12,177.14

Ledger Assets

Amount of cash deposited in bank.....	2,415.50
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	1,575.52
Amount of loans secured by first mortgages on real estate.....	7,100.00
Amount of all other loans.....	1,500.00

Total ledger assets	\$ 12,591.11
Deduct ledger liabilities:	
Claims against association.....	\$ 413.97
Amount due for borrowed money.....	413.97
Net ledger assets	\$ 12,177.14

Non-Ledger Assets

Amount of interest on investments actually due and unpaid	230.69
Total assets	\$ 12,407.83

Liabilities

Amount which the association is required to hold as a reinsurance reserve	9,412.05
Total liabilities	\$ 9,412.05

General Interrogatories

Cost per thousand during the year?
 Answer—\$13.51.
 Average cost per thousand during the past five years?
 Answer—\$17.18.
 What salary was paid during the past year to each of the following officers?
 Answer—President, expenses; Vice-President, expenses; Secretary, \$1,500.00;
 Treasurer, \$100.00; Adjuster, expenses and per diem.
 What amount of your risks are written for one year?
 Answer—\$1,764,064.00.
 What amount of your risks are written for five years?
 Answer—\$535,964.00.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$6,500.00.
 How much reinsurance have you?
 Answer—\$862,926.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA MERCANTILE FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Spencer, Iowa, and doing business in the State of Iowa.

President, A. W. GREENE, Spencer, Iowa.

Secretary, D. L. RYDER, Spencer, Iowa.

Treasurer, WM. FLINDT, Spencer, Iowa.

Date of commencing business, 1905.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 3,054,957.00
Amount of risks written during the year.....	1,914,724.00
Amount of risks expired during the year.....	\$ 1,582,900.00
Amount of risks cancelled during the year.....	272,753.00
	1,855,653.00
In force at end of year.....	3,114,028.00

Financial Statement

Amount of ledger assets, December 31st of previous year (including cash on hand).....	5,025.76
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Income

Gross receipts from assessments, including agent 1909, balance, Iowa	\$ 26,273.41
Total assessments and fees.....	\$ 26,273.41
Less assessments and fees returned.....	\$ 1,619.90
Less paid for reinsurance.....	4,291.80
	5,911.70
Net assessments and fees.....	\$ 20,361.71

Penalties and fines	8.37	
Other sources:		
Discount	26.84	
Total income		20,396.92
Total	\$	25,422.63

Disbursements

Gross losses paid, Iowa	12,442.96	
Gross losses paid	12,442.96	
Less discount and salvage	\$ 26.84	
Less recovered from reinsurance	4,887.21	
Total	4,914.05	
Net losses paid	\$ 7,528.91	
Adjusting expense	131.20	
Commissions paid agents	3,858.55	
Salaries of directors, officers and committees	1,750.00	
Salaries of office employees	1,184.00	
Salaries of special agents	150.00	
Expenses, policy-holders' meetings	112.02	
Advertising	\$ 178.99	
Printing and stationery	454.70	
	633.69	
Telephone, express, freight and postage	311.05	
Insurance department licenses and fees	106.50	
Taxes, state	131.33	
Rent	351.00	
Traveling expenses	152.31	
Amount dividends paid (returned policy-holders)	1,436.60	
All other sources:		
Light	12.78	
Office supplies	180.00	
Exchange	4.63	
Total disbursements	\$	18,036.07
Balance or ledger assets	\$	7,386.61

Ledger Assets

Amount of cash on hand in office	5.92	
Amount of cash deposited in bank	5,516.36	
Amount of cash in hands of agents representing business written subsequent to October 1, 1910	1,374.61	
Amount of cash in hands of agents representing business written prior to October 1, 1910	84.67	
All other assets:		
Due from members, December	567.00	
Total ledger assets	\$	7,518.56
Deduct ledger liabilities:		
Amount due agents for commission and association	161.95	
Net ledger assets	\$	7,356.61

Non-Ledger Assets

Amount of deferred premiums on which Com. has been paid	5,016.67	
Total assets	12,403.28	
Furniture, fixtures and supplies	764.25	
Total	\$	13,167.53

Liabilities

Amount of claims resisted and in litigation	\$ 1,100.00	
Total	\$	1,100.00
Net amount of unpaid claims	\$	1,100.00
Amount which the association is required to hold as a reinsurance reserve 35 per cent.	7,302.77	
Total liabilities	\$	8,402.77

General Interrogatories

Give amount of risks in force on which this years assessments was made?

Answer—\$3,054,957.00.

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

Answer—President, \$250.00; Vice-President, none; Secretary, \$1,300.00; Treasurer, \$106.20; Com., Exec. Com., \$200.00.

What amount of your risks are written for one year?

Answer—\$1,644,780.00.

What amount of your risks are written for three years?

Answer—\$1,469,248.00.

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

Answer—\$2,500.00.

How much reinsurance have you?

Answer—\$468,560.00.

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.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

LUTHERAN MUTUAL FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning, Cyclone and Tornado insurance, and located at Burlington, Iowa, and doing business in the State of Iowa.

President, REV. C. J. SODERGREN, Burlington, Iowa.

Secretary, NILS ANDERSON, Burlington, Iowa.

Treasurer, J. A. LARSON, Burlington, Iowa.

Date of commencing business, May 19, 1909.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 1,558,285.00
Amount of risks written during the year.....	373,581.00
Amount of risks expired during the year.....	\$ 312,045.00
Amount of risks cancelled during the year.....	26,725.00
Total	338,770.00
In force at end of year	1,803,096.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	103.95
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Income

Gross receipts from assessments, Iowa.....	\$ 593.47
Gross receipts from assessments, other states.....	7,806.62
Gross survey and membership fees, Iowa.....	149.51
Gross survey and membership fees, other states.....	1,088.32
Less assessments and fees returned.....	\$ 9,697.92
Net assessments and fees.....	22.76
Total income	\$ 9,675.16
Total	\$ 9,779.11

Disbursements

Gross losses paid, Iowa.....	\$ 51.18
Gross losses paid, other states.....	4,313.16
Gross losses paid	\$ 4,364.34
Net losses paid	\$ 4,364.34
Adjusting expense	131.38
Salaries of directors, officers and committees.....	1,369.51
Advertising	54.50
Telephone, express, freight and postage.....	106.39
Insurance department licenses and fees.....	5.00
Taxes, state	16.70
Traveling expenses	117.00
All other sources:	
Bonds for secretary and treasurer.....	30.00
Sundries	23.30
Total disbursements	6,218.12
Balance or ledger assets.....	\$ 3,560.99
Ledger Assets	
Amount of cash deposited in bank.....	3,560.99
Total ledger assets	\$ 3,560.99
Net ledger assets.....	\$ 3,560.99

General Interrogatories

Cost per thousand during the year?
 Answer—\$3.31.
 Average cost per thousand during the past five years?
 Answer—\$3.18.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$50.00; Vice-President, \$50.00; Secretary, \$750.00; Treasurer, \$100.00; Adjuster, traveling expenses and \$5.00 per diem.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$5,000.00, but for the last two years we have limited highest risk to \$3,000.00.
 Give amount of risks in force on which this years assessments was made?
 Answer—\$1,767,725.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the
 MUNTERVILLE MUTUAL FIRE AND LIGHTNING INSURANCE ASSO-
 CIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Munterville, Iowa, and doing business in the State of Iowa.

President, CHAS. E. ANDERSON, Dudley, Iowa.
 Secretary, ALEX. JOHNSON, Dudley, Iowa.
 Treasurer, C. H. SWANSON, Dudley, Iowa.

First incorporated in March, 1881; reincorporated March, 1901.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 427,019.29
Amount of risks written during the year.....	149,970.00
Amount of risks expired during the year.....	\$ 65,075.25
Amount of risks cancelled during the year.....	34,058.35
In force at end of year.....	99,133.00
	477,855.09

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand).....	47.49
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Income

Gross receipts from assessments, Iowa.....	\$ 1,444.22
Gross survey and membership fees, Iowa.....	273.80
Total assessments and fees.....	\$ 1,718.02
Net assessments and fees.....	\$ 1,718.02
Other sources:	
Sale of mule, 20.00; borrowed money, \$900.....	620.00
Total income	2,338.02
Total	\$ 2,385.50

Disbursements

Gross losses paid, Iowa.....	\$ 1,273.18
Gross losses paid	\$ 1,273.18
Net losses paid	\$ 1,273.15
Salaries of directors, officers and committees.....	282.11
Printing and stationery.....	10.00
Telephone, express, freight and postage.....	10.83
Taxes, state	2.73
Rent	2.00
All other sources	621.30
Total disbursements	2,202.15
Balance or ledger assets.....	\$ 183.35

General Interrogatories

Cost per thousand during the year?
 Answer—\$3.50.
 Average cost per thousand during the past five years?
 Answer—\$2.94.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$24.50; Vice-President, 24.40; Secretary, \$93.25; Treasurer, \$56.70.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$5,900.00.
 Give amount of risks in force on which this years assessment was made?
 Answer—\$420,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

MUTUAL FIRE AND TORNADO INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning and Tornado insurance, and located at Newton, Iowa, and doing business in the State of Iowa.

President, C. N. DOANE, Newton, Iowa.

Secretary, J. LINDLEY COON, Newton, Iowa.

Treasurer, LEE E. BROWN, Newton, Iowa.

Date of commencing business, September 5, 1900.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 9,533,863.00
Amount of risks written during the year.....	2,508,611.00
Amount of risks expired during the year.....	\$ 1,080,808.00
Amount of risks cancelled during the year.....	746,243.00
	\$ 1,827,051.00
In force at end of year.....	10,215,423.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand) 636.49

Income

Gross receipts from assessments, Iowa.....	\$ 7,529.06
Gross survey and membership fees, Iowa.....	6,849.47
Total assessments and fees.....	\$ 14,378.53
Less assessments and fees returned.....	\$ 39.83
Less paid for reinsurance	1,122.19
	1,162.02
Net assessments and fees.....	\$ 12,216.51
Penalties and fines.....	60.69
Other sources:	
Bills payable, \$1,400; Misc., \$2.52.....	1,402.52
Total income	14,679.72
Balance	\$ 15,316.21

Disbursements

Gross losses paid, Iowa.....	\$ 3,216.24
Gross losses paid	\$ 3,216.24
Less recovered from reinsurance.....	58.09
Net losses paid	\$ 3,158.15
Adjusting expense	156.80
Commissions paid agents	3,771.76
Salaries of directors, officers and committees.....	2,175.09
Advertising	\$ 166.70
Printing and stationery.....	246.80
Telephone, express, freight and postage.....	413.50
Insurance department licenses and fees.....	399.39
Taxes: State, \$105.36; examination, \$71.00.....	83.50
Rent	176.36
Traveling expenses	220.00
All other sources:	92.71
Bonds, \$90; interest, \$38.28; bills payable, \$3,100.00; office expense, \$84.00.....	3,582.28
Total disbursements	14,229.54
Balance of ledger assets.....	\$ 1,086.67

Ledger Assets

Amount of cash on hand.....	178.65
Amount of cash deposited in bank.....	484.40
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	353.22
Amount of cash in hands of agents representing business written prior to October 1, 1910.....	70.30
Total ledger assets	\$ 1,086.67
Amount due for borrowed money.....	\$ 3,500.00

IOWA INSURANCE REPORT

Liabilities

Amount of claims reported but not adjusted.....	\$	350.00
Total	\$	350.00

General Interrogatories

Cost per thousand during the year?
 Answer—\$1.12.
 Average cost per thousand during the past five years?
 Answer—\$1.72.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$250.00; Vice-President, none; Secretary, \$1,700.00;
 Treasurer, \$42.73; Adjuster, \$3.00 per day and expenses.
 What amount of your risks are written for one year?
 Answer—\$241,842.00.
 What amount of your risks are written for five years?
 Answer—\$9,973,581.00.
 How much reinsurance have you?
 Answer—\$662,357.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

THE PROTECTED MUTUAL FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under
 Chapter 5, Title IX, Code of Iowa, authorized to write Fire, Lightning,
 Tornado, Cyclone and Windstorm Insurance, and located at
 Des Moines, Iowa, and doing business in the
 State of Iowa.

President, C. N. Doane, Newton, Iowa.

Secretary, M. H. WINHAFFER, Des Moines, Iowa.

Treasurer, C. H. Myers, Des Moines, Iowa.

Date of commencing business September 3, 1908.

Business During the Year

Amount of risks in force at beginning of year.....	\$	958,928.00
Amount of risks written during the year.....		433,501.00
Amount of risks cancelled during the year.....	\$	116,790.00
		116,760.00
In force at end of year.....	\$	1,275,639.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	208.92
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Income

Gross receipts from assessments, Iowa.....	\$	810.38
Gross receipts from assessments, other states.....		75.82
Gross survey and membership fees, Iowa.....		1,310.08
Gross survey and membership fees, other states.....		21.00
Total assessments and fees.....	\$	2,117.88

PROTECTED MUTUAL FIRE INSURANCE ASSOCIATION 97

Less assessments and fees returned.....	\$	244.63
Less paid for reinsurance		41.31

Net assessments and fees.....	285.94
Other sources:	1,831.94

Dodd & Struthers Adv. money. Release filed	\$	1,560.00
Agents' certificates		18.50
Rebate		1.50
Telephone		1.50

Total	1,581.50
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Total income	\$	3,413.44
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Total	\$	3,712.90
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Disbursements

Gross losses paid, Iowa	\$	745.00
Gross losses paid		745.00
Net losses paid	\$	745.00
Adjusting expense		11.96
Commissions paid agents		605.04
Salaries of directors, officers and committees.....		921.63
Salaries of office employees.....		492.00
Printing and stationery		35.50
Telephone, express, freight and postage.....		80.29
Insurance department licenses and fees.....		26.50
Taxes, State		12.13
Rent		300.00

All other sources:

Excess and returned fees.....	\$	13.48
Miscellaneous		93.16
Office supplies		13.45
W. D. F. Adv. Mon.....		10.00
Assessment		121.75

251.84

Total disbursements	\$	3,490.94
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Balance of ledger assets.....	\$	221.42
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Ledger Assets

Amount of cash on hand.....	4.51
Amount of cash deposited in bank.....	205.21
Amount of cash in hands of agents representing busi- ness written subsequent to October 1, 1910.....	17.83
Amount of cash in hands of agents representing busi- ness written prior to October 1, 1910.....	.77

Total ledger assets	\$	228.32
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Deduct ledger liabilities:

Amount due agents for commission.....		6.90
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Net ledger assets	\$	221.42
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General Interrogatories

Cost per thousand during the year?

Answer—\$3.12.

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

Answer—Secretary, \$867.35; Adjuster, \$11.96.

How much reinsurance have you?

Answer—\$151,628.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$886,200.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

RETAIL MERCHANTS MUTUAL FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, J. J. GROVE, Ames, Iowa.

Secretary, IRA B. THOMAS, Des Moines, Iowa.

Treasurer, F. L. KAUFFMAN, Des Moines, Iowa.

Date of commencing business, September 27, 1900.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 2,261,737.44
Amount of risks written during the year.....	2,080,859.46
Amount of risks expired during the year.....	\$ 1,121,145.00
Amount of risks cancelled during the year.....	206,495.50
	<u>1,327,640.50</u>
In force at end of year.....	3,014,956.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	8,451.62
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Income

Gross receipts from assessments, Iowa.....	\$ 35,754.50
Total assessments and fees.....	\$ 35,754.50
Less assessments and fees returned.....	\$ 1,121.26
Less paid for reinsurance.....	11,208.08
	<u>12,330.24</u>
Net assessments and fees.....	\$ 23,424.26
Total income	23,424.26
Total	\$ 31,875.88

Disbursements

Gross losses paid, Iowa.....	\$ 14,964.19
Gross losses paid	\$ 14,964.19
Less recovered from reinsurance.....	1,524.75
Net losses paid	\$ 13,439.44
Adjusting expense	\$ 237.24
Legal expense	155.37
	<u>412.61</u>
Commissions paid agents	3,793.78
Salaries of directors, officers and committees.....	2,021.88
Salaries of office employes.....	1,064.30
Advertising	32.38
Printing and stationery	208.65
Telephone, express, freight and postage.....	24.44
Insurance department licenses and fees.....	81.00
Taxes, state	199.10
Rent	312.00
Traveling expenses	87.21
Amount dividends paid (returned policy-holders).....	2,387.24
All other sources:	
Bills payable	750.00
Sudn., \$196.50; Ofs., \$210.42; C. & N., \$19.51; Int., \$20.22	446.65

Total disbursements 25,260.68

Balance of ledger assets..... \$ 6,615.20

Ledger Assets

Amount of cash deposited in bank.....	2,222.82
Amount of cash in hands of agents representing business written prior to October 1, 1910.....	1,579.28
Total ledger assets	\$ 3,802.10
Amount due for borrowed money.....	750.00
Net ledger assets	\$ 3,052.10

Liabilities

Amount of claims reported but not adjusted, Approx....	\$ 100.00
Net amount of unpaid claims.....	100.00
Total	100.00
Amount which the association is required to hold as a reinsurance reserve	8,904.12
Taxes due and accrued.....	154.93
Total liabilities	\$ 9,159.05

General Interrogatories

Cost per thousand during the year?

Answer—\$4.64.

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

Answer—President, \$100.00; Secretary, \$1,800.00; Treasurer, \$40.00.

What amount of your risks are written for one year?

Answer—\$2,663,339.40.

What amount of your risks are written for five years?

Answer—\$351,617.20.

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

Answer—\$1,800.00.

How much reinsurance have you?

Answer—\$634,543.65.

Give amount of risks in force on which this years assessments was made?

Answer—No assessment made.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

TOWN MUTUAL DWELLING HOUSE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to writer Fire and Lightning Insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, F. E. GORDON, Sac City, Iowa.

Secretary, C. E. HARSH, Des Moines, Iowa.

J. D. WHISENAND, Des Moines, Iowa.

Date of commencing business, 1892.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 38,719,744.00
Amount of risks written during the year.....	9,583,397.00
Amount of risks expired during the year.....	\$ 5,524,474.00
Amount of risks cancelled during the year.....	2,391,880.00
	<hr/>
	7,916,354.00
In force at end of year.....	40,386,787.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	18,400.40
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Income

Gross receipts from assessments, Iowa.....	\$ 38,529.56
Gross survey and contingent fees, Iowa.....	33,320.29
	<hr/>
Total assessments and fees.....	\$ 71,849.85
Less assessments and fees returned.....	219.15
	<hr/>
Net assessments and fees.....	\$ 71,630.70
Interest on deposit	799.55
	<hr/>
Total income	72,430.25
Total	<hr/>
	\$ 90,830.65

Disbursements

Gross losses paid, Iowa	\$ 32,635.86
Gross losses paid	\$ 32,635.86
	<hr/>
Net losses paid	\$ 32,635.86
Adjusting expense	1,087.41
Commissions paid agents	12,800.00
Salaries of directors, officers and committees.....	5,891.82
Salaries of office employees.....	4,625.18
Advertising	463.52
Printing and stationery	506.91
Telephone, express, freight, postage and telegrams.....	1,881.07
Insurance department licenses and fees.....	222.60
Taxes: State	172.27
Rent	600.00
All other sources:	
Blank books, \$67.65; Off. expense and supplies, \$82.11; janitor, \$43; president's expenses, \$36.62; Off. furniture and fixtures, \$278.49; official bonds, \$54....	149.76
Miscellaneous	412.11
	<hr/>
	10.55
Total disbursements	<hr/>
	61,459.06
Balance of ledger assets.....	\$ 29,371.50

Ledger Assets

Amount of cash on hand in office.....	73.80
Amount of cash deposited in bank.....	27,456.38
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	1,486.53
Amount of cash in hands of agents representing business written prior to October 1, 1910.....	354.88
	<hr/>
Total ledger assets	\$ 29,371.50

Liabilities

Amount of claims reported but not adjusted, estimated	150.00
	<hr/>
Total	150.00
Amount due officers and employs treasurer's percentage (1910)	243.50
	<hr/>
Total liabilities	\$ 543.50

General Interrogatories

Cost per thousand during the year?

Answer—\$1.55.

Average cost per thousand during the past five years?

Answer—\$1.30.

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

Answer—President, \$500.00; Vice-President, none; Secretary, \$5,000.00; Treasurer, \$148.45; Adjuster, no regular one employed.

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

Answer—\$4,000.00 frame, \$5,000.00 brick.

How much reinsurance have you?

Answer—None.

Give amount of risks in force on which this years assessments was made?

Answer—About \$27,821,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

UNION MUTUAL FIRE & LIGHTNING INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire and Lightning insurance, located at Emmetsburg, Iowa, and doing business in the State of Iowa.

President, J. S. BACKUS, Stuart, Iowa.

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

Treasurer, ALEX RUTHVEN, Ruthven, Iowa.

Date of commencing business, March 4, 1897.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 3,433,184.00
Amount of risks written during the year.....	1,339,091.00
	<hr/>
	\$ 4,782,275.00
Amount of risks cancelled during the year.....	1,094,565.00
Amount of risks in force at the end of the year.....	3,687,710.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	13,724.39
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Income

Gross receipts from assessments, Iowa.....	\$ 33,000.71
Total assessments and fees.....	\$ 33,000.71
Less assessments and fees returned.....	\$ 1,239.16
Less paid for reinsurance.....	4,054.65
	<hr/>
	5,293.81
Net assessments and fees.....	\$ 27,706.90
Interest on other investments.....	458.90
Other sources:	
Agents Com. refund, \$268.08; reinsurance losses and refund, \$2,695.43	2,963.51
Total income	31,129.31
Total	\$ 44,853.70

Disbursements

Gross losses paid, Iowa	\$ 12,180.68
Gross losses paid	\$ 12,180.68
Less recovered from reinsurance.....	2,639.32
Net losses paid	\$ 9,541.31
Adjusting expense	\$ 257.07
Legal expense	26.76

Total	283.83
Commissions paid agents	4,981.28
Salaries of directors, officers and committees.....	3,345.00
Salaries of office employees.....	1,320.00
Salaries of special agents.....	1,200.00
Printing and stationery	495.33
Telephone, express, freight and postage.....	302.76
Insurance department licenses and fees.....	111.00
Taxes: State	181.92
Rent	154.00
Traveling expenses	691.91
Amount dividends paid (returned policy-holders).....	1,531.68
All other sources:	
Office furniture	3.50

Total disbursements 26,842.84

Balance of ledger assets..... \$ 18,010.86

Ledger Assets

Amount of cash on hand.....	18,010.86
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	1,245.67
Total ledger assets	\$ 19,256.53
Net ledger assets	\$ 19,256.53

Non-Ledger Assets

Amount of interest on investments actually due and unpaid	275.00
Total assets	\$ 19,531.53

Liabilities

Amount which the association is required to hold as a reinsurance reserve	11,905.35
Total liabilities	\$ 11,905.35

General Interrogatories

Cost per thousand during the year?
 Answer—\$7.52.
 Average cost per thousand during the past five years?
 Answer—\$9.35.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$350.00; Secretary, \$1,680.00; Treasurer, \$350.00.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$2,000.00.
 How much reinsurance have you?
 Answer—\$340,975.00.
 Give amount of risks in force on which this years assessments was made?
 Answer—\$3,443,184.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

WESTERN GRAIN DEALERS' MUTUAL FIRE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Fire insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, JAY A. KING, Nevada, Iowa.

Secretary, GEO. A. WELLS, Des Moines, Iowa.

Treasurer, M. E. DEWOLF, Spencer, Iowa.

Date of commencing business, August 15, 1907.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 1,014,687.50
Amount of risks written during the year.....	898,851.79
Amount of risks expired during the year.....	\$ 249,066.75
Amount of risks cancelled during the year.....	276,312.50
	<u>525,379.25</u>
In force at end of year.....	1,388,160.04

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	5,542.68
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Income

Gross receipts from assessments, Iowa.....	\$ 21,563.01
Gross receipts from assessments, other states.....	6,118.80
Total assessments and fees.....	\$ 27,681.81
Less assessments and fees returned.....	\$ 8,051.40
Less paid for reinsurance	2,613.30
	<u>10,664.70</u>
Net assessments and fees.....	\$ 17,017.11
Penalties and fines.....	65.27
Total income	<u>17,082.38</u>
Total	\$ 22,625.06

Disbursements

Gross losses paid, Iowa	\$ 3,414.68
Gross losses paid, other states.....	4,054.89
Gross losses paid	\$ 7,469.57
Less recovered from reinsurance.....	316.62
Net losses paid	\$ 7,152.95
Adjusting expense	\$ 103.99
Legal expense	6.00
	<u>109.99</u>
Salaries of directors, officers and committees.....	2,224.98
Salaries of office employees.....	635.51
Salaries of special agents.....	725.00
Advertising	\$ 7.00
Printing and stationery.....	324.60
Telephone, express, freight and postage.....	331.60
Insurance department licenses and fees.....	19.40
Taxes: State	35.73
Rent	108.00
Traveling expenses	603.47
C. E. Stephenson, advance expense.....	100.00
All other sources:	
Office supplies	87.08
Sundries, \$2.35; secretary bond, \$35.00.....	37.35

Total disbursements	<u>12,526.81</u>
Balance of ledger assets.....	\$ 10,008.25

Ledger Assets

Amount of cash deposited in bank.....	10,008.25
Amount due on account Iowa Mercantile Mutual.....	363.14
Amount of all other securities:	
Stephenson, \$100.00; W. G. D. Assn, \$128.57; re-insurance deposits unearned, \$1,814.00.....	<u>2,042.57</u>
Total ledger assets	\$ 12,503.96
Net ledger assets	\$ 12,503.96

Liabilities

Amount of claims reported but not adjusted.....	\$ 7.00
Total	\$ 7.00
Less reinsurance in authorized associations and companies91
Net amount of unpaid claims.....	<u>6.09</u>
Total liabilities	\$ 6.09

General Interrogatories

Cost per thousand during the year?

Answer—\$10.42.

Average cost per thousand during the past three and one-third years?

Answer—\$12.38.

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

Answer—President, \$600.00; Secretary, \$1,624.98.

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

Answer—\$360,133.32.

What amount of your risks are written for five years?

Answer—\$1,028,026.72.

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

Answer—\$10,000.00, of which \$5,000.00 is reinsured. Our maximum net limit, \$5,000.00.

How much reinsurance have you?

Answer—\$167,900.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$1,388,160.04.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

HOME MUTUAL TORNADO ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Tornado insurance, and located at Cherokee, Iowa, and doing business in the State of Iowa.

President, JAMES F. WEART, Cherokee, Iowa.

Secretary, L. A. WIWEKE, Cherokee, Iowa.

Treasurer, W. A. SANFORD, Cherokee, Iowa.

Date of commencing business, December 31, 1908.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 666,065.00
Amount of risks written during the year.....	975,865.00
Amount of risks expired during the year.....	\$ 3,100.00
Amount of risks cancelled during the year.....	506,290.00
	<hr/>
	509,390.00
Insurance in force at end of year.....	1,042,540.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	348.58
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Income

Other sources:	
Cancellations	\$ 500.53
Total income	500.53
Total	\$ 939.11

Disbursements

Gross losses paid, Iowa	\$ 34.00
Gross losses paid	\$ 34.00
Net losses paid	\$ 34.00
Adjusting expense	20.00
Salaries of directors, officers and committees.....	600.00
Telephone, express, freight and postage.....	19.03
Insurance department licenses and fees.....	19.25
Taxes: State	1.00
All other sources:	
Reinsurance	181.00
Miscellaneous (bonds)	50.00
Total disbursements	924.28
Balance of ledger assets.....	\$ 14.83

Ledger Assets

Amount of cash deposited in bank.....	\$ 14.83
Total ledger assets	14.83
Net ledger assets	14.83

Liabilities

Borrowed money for promotion fund.....	750.00
Total liabilities	\$ 750.00

General Interrogatories

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

Answer—President, \$150.00; Secretary, \$300.00; Treasurer, \$150.00.

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

Answer—Buildings, \$1,000.00; personal property, \$5,000.00.

How much reinsurance have you?

Answer—\$256,450.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

IOWA MUTUAL TORNADO INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Tornado and Wind Storm insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, N. DENSMORE, Des Moines, Iowa.

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

Treasurer JOHN COOPER, Boone, Iowa.

Date of commencing business, January 1, 1884.

Business During the Year

Amount of risks in force at beginning of year.....	\$140,011,514.00
Amount of risks written during the year.....	35,042,424.00
Amount of risks expired during the year.....	\$ 18,935,378.00
Amount of risks cancelled during the year.....	6,297,064.00
	<hr/>
	25,202,442.00
In force at end of year.....	149,851,496.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	101,309.72
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Income

Gross survey and membership fees, Iowa, Contg., Fees \$	57,845.35
Total assessments and fees.....	\$ 57,845.35
Less assessments and fees returned.....	184.67
Net assessments and fees.....	\$ 57,660.68
Interest on other investments.....	3,903.22
Other sources:	
Agents old accounts, \$2.48; agents Cert., \$40.....	42.48
Total income	61,606.33
Total	\$ 162,976.10

Disbursements

Gross losses paid, Iowa	\$ 4,363.51
Gross losses paid	\$ 4,363.51
Net losses paid	\$ 4,363.51
Adjusting expense.....	\$ 916.35
Legal expense	1,048.08
	<hr/>
	1,964.43
Commissions paid agents (estimated).....	24,525.00
Salaries of directors, officers and committees.....	8,652.94
Salaries of office employees.....	6,322.78
Expenses, policy-holders' meetings	334.87
Advertising	600.09
Printing and stationery	1,776.55
Telephone, express, freight and postage.....	1,376.07
Insurance department licenses and fees.....	486.50
Taxes: State, \$1,366.38; other, \$753.09.....	2,120.87
Rent	909.97
All other sources:	
Blank books, \$76.35; Miscel., \$58; Off. bonds, \$280.50..	414.85
Nat'l Con. Exp., \$25.47; office Exp., Fur. and Sup., \$337.26	362.73
Total disbursements	54,369.66
Balance of ledger assets.....	\$ 108,606.44

Ledger Assets

Amount of cash on hand.....	1,388.93
Amount of cash deposited in banks.....	105,645.48
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	1,423.65
Amount of cash in hands of agents representing business written prior to October 1, 1910.....	154.23
Total ledger assets	\$ 108,612.29
Amount due agents for commission (overpaid accounts).....	5.85
Net ledger assets	\$ 108,606.44

Non-Ledger Assets

Amount of interest on investments actually due and unpaid	3,571.82
Total assets	\$ 112,178.26

Liabilities

Amount of claims resisted and in litigation.....	\$ 2,817.00
Total	2,817.00
Total liabilities	\$ 2,817.00

General Interrogatories

Cost per thousand during the year?
 Answer—\$.375.
 Average cost per thousand during the past five years?
 Answer—\$.642.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$3,000.00; Vice-President, none; Secretary, \$5,100.00; Treasurer, \$142.44; Adjusters, \$916.35.
 What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?
 Answer—\$6,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

DES MOINES MUTUAL HAIL AND CYCLONE INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail and Cyclone insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, O. G. CHESLEY, Des Moines, Iowa.
 Secretary, W. S. HAZARD, JR., Des Moines, Iowa.
 Treasurer, O. G. CHESLEY, Des Moines, Iowa.

Date of commencing business, February 10, 1899.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 3,165,051.00
Amount of risks written during the year.....	\$ 2,694,763.50
	<u>5,859,814.50</u>
Amount of risks expired during the year.....	\$ 215,929.00
Amount of risks cancelled during the year.....	1,096,566.00
	<u>2,212,435.00</u>
In force at end of the year.....	\$ 3,647,379.50

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	7,809.72
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Income

Gross receipts from assessments, Iowa.....	\$ 56,527.19
Gross receipts from assessments, other states.....	63,317.75
Gross survey and membership fees, Iowa.....	100.43
Gross survey and membership fees, other states.....	262.36
	<u>Total assessments and fees.....</u>
	\$ 123,207.73
Total income	123,207.73
Total	\$ 131,017.45

Disbursements

Gross losses paid, Iowa	\$ 6,146.80
Gross losses paid, other states.....	29,626.48
	<u>Gross losses paid</u>
	\$ 35,773.28
Net losses paid	\$ 35,773.28
Adjusting expense	\$ 3,816.17
Legal expense	1,164.68
	<u>4,980.85</u>
Commissions paid agents	29,249.12
Salaries of directors, officers and committees.....	10,300.00
Salaries of office employees.....	3,569.58
Printing, stationery and advertising.....	2,290.35
Telephone, telegraph and postage.....	1,975.98
Insurance department licenses and fees.....	696.90
Taxes: State	1,724.46
Rent	720.00
Traveling expenses	2,743.90
Amount premiums returned, \$266.18, Iowa; \$18,578.00, other states; \$3,740.25, dividends.....	22,585.03
All other sources:	
Sundry expenses, \$960.82; collecting Ex., \$2,918.36; office supplies, \$1,017.73.....	4,896.91
	<u>Total disbursements</u>
	121,496.36
Balance of ledger assets.....	\$ 9,521.09

Liabilities

Amount of claims resisted and in litigation, about.....	\$ 300.00
Total	300.00
Taxes due and accrued	1,004.85
Total liabilities	\$ 2,204.85

General Interrogatories

Cost per thousand during the year?
 Answer—\$32.24.
 Average cost per thousand during the past five years?
 Answer—\$33.17.
 What salary was paid during the past year to each of the following officers?
 Answer—President, \$4,850.00; Vice-President, \$300.00; Secretary, \$4,850.00.
 What amount of your risks are written for one year?
 Answer—\$155,780.00.
 What is the largest gross aggregate amount insured in any one policy without any deduction for reinsurance?
 Answer—\$6,100.00.
 Give amount of risks in force on which this years assessments was made?
 Answer—\$3,067,324.50.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

EASTERN IOWA MUTUAL HAIL ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail insurance, and located at DeWitt, Iowa, and doing business in the State of Iowa.

President, L. J. GILMOUR, Long Grove.

Secretary, G. M. SMITH, DeWitt, Iowa.

Treasurer, M. J. SULLIVAN, Welton, Iowa.

Date of commencing business, May 15, 1903.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 297,745.00
Amount of risks written during the year.....	75,845.00
Amount of risks expired and canceled during the year..	\$ 59,850.00
	<u>59,850.00</u>
In force at end of year.....	313,740.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	1,291.97
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Income

Gross receipts from assessments, Iowa.....	\$ 2,914.22
Total assessments and fees.....	\$ 2,914.22
Other sources:	
Agents' balances, \$8.49; policy fees, \$468.08; interest, \$45.00	521.57
Total income	3,435.79
Total	\$ 4,727.76

Disbursements

Gross losses paid, Iowa	\$	2,502.73
Gross losses paid	\$	2,502.73
Net losses paid	\$	2,502.73
Adjusting expense	\$	25.06
Legal expense		1.00

Commissions paid agents	26.06
Salaries of directors, officers and committees	337.98
Expenses directors' meetings	239.70
Advertising	54.11
Printing and stationery	9.67
	19.25

Telephone, express, freight and postage	28.92
Insurance department licenses and fees	17.75
Taxes: State,	8.00
Rent	12.47
All other sources:	25.00
Sundries	4.75

Total disbursements 3,257.47

Balance of ledger assets \$ 1,470.29

Ledger Assets

Amount of cash deposited in bank	1,470.29
Total ledger assets	\$ 1,470.29
Net ledger assets	\$ 1,470.29

General Interrogatories

Cost per thousand during the year?

Answer—\$10.65.

Average cost per thousand during the past five years?

Answer—\$9.32.

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

Secretary, \$224.70; Treasurer, \$15.00; Adjuster, per diem.

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

Answer—\$1,500.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$313,740.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

THE FARMERS MUTUAL HAIL INSURANCE ASSOCIATION OF IOWA,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, SCOTT RUTLEDGE, Early, Iowa.

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

Treasurer, J. A. BENSON, Sheldon, Iowa.

Date of commencing business, March 4, 1893.

Business During the Year

Amount of risks in force at beginning of year	\$ 3,046,468.00
Amount of risks written during the year	3,136,162.00
Amount of risks expired during the year	118,854.00
Amount of risks cancelled during the year	1,584,582.00
	1,703,436.00
In force at end of year	4,479,194.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	40,531.87
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Income

Gross receipts from assessments, Iowa	\$ 80,069.93
Gross receipts from assessments, other states	8,396.01
Total assessments and fees	97,466.84
Less paid for reinsurance	60.50
Net assessments and fees	\$ 97,406.34
Penalties and fines, \$432.67; interest on deposit, \$381.64	814.31
Total income	98,220.65
Total	\$ 138,752.52

Disbursements

Gross losses paid, Iowa	\$ 20,896.20
Gross losses paid	\$ 20,896.20
Net losses paid	\$ 20,896.20
Adjusting expense	1,511.48
Commissions paid agents	28,765.26
Salaries of directors, officers and committees	7,434.00
Salaries of office employees	2,607.98
Salaries of special agents	3,129.56
Advertising	\$ 1,031.24
Printing and stationery	835.65

Telephone, express, freight and postage	1,896.89
Insurance department licenses and fees, filing fees	879.85
Taxes: State, \$536.15; other, \$104.95, U. S.	4.00
Rent	641.10
Traveling expenses	420.00
All other sources:	2,067.46

Exchange, \$9.54; Insurance, \$3.60; examination, \$52.95	66.00
Agents' certificates, \$136.50; bonds, \$60; office supplies, \$131.47; miscellaneous items, \$132.51	460.48

Total disbursements \$ 70,750.35

Balance of ledger assets 68,002.17

Ledger Assets

Amount of cash on hand	59.29
Amount of cash deposited in bank	67,546.08
Amount of cash in hands of collectors	396.80

Total ledger assets \$ 68,002.17

Liabilities

Amount of claims reported but not adjusted, one 107.10

Total 107.10

Net amount of unpaid claims 107.10

Total liabilities \$ 107.10

General Interrogatories

Cost per thousand during the year?

Answer—\$13.40.

Average cost per thousand during the past five years?

Answer—\$25.47.

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

Answer—President, \$2,400.00; Vice-President, \$600.00; Secretary, \$3,750.00; Treasurer, \$600.00; Adjuster, \$10.00 per day for time actually employed.

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

Answer—\$8,000.00 in one policy on four farms.

Answer—\$1,400.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$5,279,505.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

FARMERS' STATE MUTUAL HAIL ASSOCIATION.

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail insurance, and located at Estherville, Iowa, and doing business in the State of Iowa.

President, MACK J. GROVES, Estherville, Iowa.

Secretary, EDWIN D. SANBORN, Estherville, Iowa.

Treasurer, M. E. GROVES, Estherville, Iowa.

Date of commencing business, June 4, 1898.

Business During the Year

Amount of risks in force at beginning of year	\$ 1,277,541.50
Amount of risks written during the year	714,885.00
Amount of risks expired during the year	\$ 151,911.00
Amount of risks cancelled during the year	455,635.00

607,546.00

Insurance in force at end of year \$ 1,383,880.50

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand) 26,115.18

Income

Gross receipts from assessments, Iowa	\$ 36,246.57
Total assessments and fees	\$ 36,246.57
Net assessments and fees	\$ 36,246.57
Interest on other investments	631.20
Total income	36,877.77
Total	\$ 62,002.95

Disbursements

Gross losses paid, Iowa	\$ 3,000.50
Gross losses paid	\$ 3,000.50
Net losses paid	\$ 3,000.50
Commissions paid agents	11,936.89
Salaries of directors, officers and committees	10,800.00

Salaries of office employees.....	2,080.00
Salaries of special agents, adjusters.....	1,200.00
Advertising \$	203.10
Printing and stationery.....	223.85
	<hr/>
	426.95
Telephone, express, freight and postage.....	492.07
Insurance department licenses and fees.....	20.50
Taxes: State, \$342.20; other, \$137.57.....	779.83
Rent	720.00
Traveling expenses, adjusters.....	795.01
All other sources:	
Furn. and Fix., new office and moving.....	625.65
Lights, fuel and other incidentals.....	671.68
	<hr/>
Total disbursements	34,209.03
	<hr/>
Balance of ledger assets.....	\$ 28,783.92
	<hr/>
Ledger Assets	
Amount of cash deposited in bank.....	28,783.92
	<hr/>
Total ledger assets	\$ 28,783.92
	<hr/>
Net ledger assets	\$ 28,783.92
	<hr/>
Total assets	\$ 28,783.92

General Interrogatories

Cost per thousand during the year?
 Answer—\$25.69.
 Average cost per thousand during the past five years?
 Answer—\$30.63.
 What salary was paid during the past year to each of the following officers?
 President, \$4,800.00; Secretary, \$3,600.00; Treasurer, \$2,400.00; Adjuster,
 (two), \$600.00 each.
 What amount of your risks are written for one year?
 Answer—\$1,700.00, being three risks.
 What is the largest gross aggregate amount insured in any one risk without
 any deduction for reinsurance?
 Answer—\$1,200.00.
 How much reinsurance have you?
 Answer—None.
 Give amount of risks in force on which this years assessments was made?
 Answer—\$1,727,300.50.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

GERMAN MUTUAL INSURANCE ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under
 Chapter 5, Title IX, Code of Iowa, authorized to write
 Hail insurance, and located at LeMars, Iowa,
 and doing business in the State of Iowa.

President, M. W. RICHEY, LeMars, Iowa.

Secretary, R. J. KOEHLER, LeMars, Iowa.

Treasurer, E. A. DALTON, LeMars, Iowa.

Date of commencing business, April 1, 1901.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 750,824.25
Amount of risks written during the year.....	337,273.16
Amount of risks expired during the year.....	\$ 129,033.25
Amount of risks cancelled during the year.....	231,782.50
	<hr/>
	360,815.75
In force at end of year.....	727,281.06

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	5,402.33
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Income

Gross receipts from assessments, Iowa.....	\$ 14,806.09
Gross receipts from assessments, other states.....	9,613.33
	<hr/>
Total assessments and fees.....	\$ 24,510.02
	<hr/>
Net assessments and fees.....	\$ 24,510.02
Interest on other investments, penalties	109.81
	<hr/>
Total income	24,619.83
	<hr/>
Total	\$ 30,112.16

Disbursements

Gross losses paid, Iowa	\$ 9,108.34
Gross losses paid, other states.....	7,926.73
	<hr/>
Gross losses paid	\$ 17,035.07
	<hr/>
Net losses paid	\$ 17,035.07

Adjusting expense	573.35
Commissions paid agents	1,150.40
Salaries of directors, officers and committees.....	2,800.00
Salaries of special agents.....	540.00
Advertising and printing.....	431.21
Telephone, express, freight and postage.....	409.57
Insurance department licenses and fees.....	75.00
Taxes: State, \$96.25; other, \$122.50.....	188.75
Traveling expense.....	556.75

Total disbursements 23,760.10

Balance of ledger assets..... \$ 6,352.06

Ledger Assets

Amount of cash deposited in bank..... 6,352.06

Total ledger assets \$ 6,352.06

Net ledger assets..... \$ 6,352.06

General Interrogatories

Cost per thousand during the year?

Answer—\$32.14.

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, \$300.00; Secretary, \$1,000.00; Gen. Manager, \$1,000.00.

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

Answer—\$4,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

GUARANTEE HAIL ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write

Hail insurance, and located at Sioux City, Iowa,
and doing business in the State of Iowa.

President, C. P. FREDENDOLL, Ida Grove, Iowa.

Secretary, J. V. F. BABCOCK, Sioux City, Iowa.

Treasurer, J. V. F. BABCOCK, Sioux City, Iowa.

Date of commencing business, March 29, 1910.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 50,350.00
Amount of risks written during the year.....	353,015.00
Amount of risks canceled.....	7,065.00
Amount of risks in force at end of year.....	396,300.00

Income

Gross receipts from assessments, Iowa.....	\$ 7,319.93
Total assessments and fees.....	\$ 7,319.93
Less paid for reinsurance.....	821.10
Net assessments and fees.....	\$ 6,498.83
Penalties and fines.....	50.47
Total income	6,549.30
Total	\$ 6,549.30

Disbursements

Gross losses paid, Iowa.....	\$ 820.80
Gross losses paid	\$ 820.80
Less recovered from reinsurance.....	25.00
Net losses paid	\$ 795.80
Adjusting expense	\$ 76.33
Legal expense	15.00
Total	91.33
Commissions paid agents	3,934.29
Salaries of directors, officers and committees.....	900.00
Salaries of office employees.....	331.28
Salaries of special agents.....	180.00
Advertising	\$ 1.00
Printing and stationery.....	143.80
Total	144.80
Telephone, express, freight and postage.....	141.10
Insurance department licenses and fees.....	57.30
Rent	120.75
Traveling expenses	312.93
All other sources:	
Incidental Exp., \$13.30; Int., \$72.18.....	85.48
Total disbursements	7,045.06
Balance or ledger assets.....	\$ -495.76

Ledger Assets

Amount of cash on hand.....	403.30
Amount of cash in hands of agents representing business written subsequent to October 1, 1910.....	623.94
Amount of all other securities.....	1,710.31
All other assets	182.40
Total ledger assets	\$ 2,919.95
Deduct ledger liabilities:	
Amount due agents for commission.....	\$ 80.54
Amount due for borrowed money.....	3,335.17
Total	3,415.71
Net ledger assets	\$ -495.76

Non-Ledger Assets

Amount of assessments due and unpaid.....	\$ 1,428.66
Total assets	\$ 932.89

General Interrogatories

Cost per thousand during the year?

Answer—\$28.45.

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

Answer—Secretary, \$600.00.

What amount of your risks are written for one year?

Answer—\$9,650.00.

What amount of your risks are written for five years?

Answer—\$386,650.00.

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 years assessments was made?

Answer—\$248,100.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

HOME MUTUAL HAIL ASSOCIATION,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail insurance, and located at Cherokee, Iowa, and doing business in the State of Iowa.

President, JAMES F. WEART, Cherokee, Iowa.

Secretary, L. A. WIWEKE, Cherokee, Iowa.

Treasurer, W. A. SANFORD, Cherokee, Iowa.

Date of commencing business, May 21, 1906.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 1,201,250.00
Amount of risks written during the year.....	2,454,260.00
Amount of risks expired during the year.....	\$ 125,130.00
Amount of risks cancelled during the year.....	1,736,200.00
	<hr/> 1,861,330.00
In force at end of year.....	1,794,180.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	8,616.19
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Income

Gross receipts from assessments, Iowa.....	\$ 71,501.54
Gross receipts from assessments, other states.....	4,483.75
Gross survey and membership fees, Iowa.....	150.58
Total assessments and fees.....	\$ 76,135.87
Net assessments and fees.....	\$ 76,135.87
Other sources:	
Sundry profit and loss account	114.39
Total income	<hr/> 76,250.26
Total	<hr/> \$ 84,866.45

Disbursements

Gross losses paid, Iowa	\$ 24,438.88
Gross losses paid, other states.....	1,577.25
Gross losses paid	\$ 26,016.13
Net losses paid	\$ 26,016.13
Adjusting expense	\$ 1,592.87
Legal expense	160.00
	<hr/> 1,752.87
Commissions paid agents	21,071.29
Salaries of directors, officers and committees.....	10,100.00
Salaries of office employees.....	1,758.99
Salaries of special agents and adjuster.....	1,804.34
Printing and stationery	502.65
Telephone, express, freight and postage.....	727.75
Insurance department licenses and fees, and taxes, state	847.75
Rent	418.00
Traveling expenses	572.92
All other sources:	
Miscellaneous expense	569.90
Office furniture and fixtures.....	1,130.55

Total disbursements 67,273.14

Balance of ledger assets..... \$ 17,593.31

Ledger Assets

Amount of cash deposited in bank.....	\$ 17,593.31
Total ledger assets	17,593.31
Net ledger assets	\$ 17,593.31

Liabilities

Amount of losses adusted and not due	\$ 212.00
Total	212.00
Net amount of unpaid claims.....	212.00
Total liabilities	\$ 212.00

General Interrogatories

Cost per thousand during the year?

Answer—\$23.35.

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

Answer—President, \$2,555.55; Vice-President, \$111.13; Secretary, \$4,777.77; Treasurer, \$2,555.55; Adjuster, \$1,000.00.

What amount of your risks are written for one year?

Answer—\$52,600.00.

What amount of your risks are written for five years?

Answer—\$2,215,205.00.

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

Answer—\$10.00 on each acre.

Give amount of risks in force on which this years assessments was made?

Answer—\$2,881,125.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

THE MUTUAL HAILSTORM INSURANCE ASSOCIATION OF IOWA,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, JAMES WATT, Des Moines, Iowa.

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

Treasurer, J. C. O'DONNELL, Des Moines, Iowa.

Date of commencing business, May 4, 1899.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 637,735.00
Amount of risks written during the year.....	348,518.00
Amount of risks expired during the year.....	\$ 57,650.00
Amount of risks cancelled during the year.....	201,286.00
	<hr/> 258,936.00
In force at end of year.....	727,317.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	73.42
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Income

Gross receipts from assessments, Iowa.....	\$ 18,981.37
Gross survey and membership fees, Iowa.....	28.45
	<hr/>
Total assessments and fees.....	\$ 19,009.82
Less paid for reinsurance.....	176.43
	<hr/>
Net assessments and fees.....	\$ 18,833.39
Penalties and fines.....	31.80
	<hr/>
Total income	18,865.19
Total	<hr/> \$ 18,938.61

Disbursements

Gross losses paid, Iowa	\$ 5,988.22
Gross losses paid	\$ 5,988.22
Less recovered from reinsurance.....	428.80
Net losses paid	\$ 5,559.42

Adjusting expense	37.55
Legal expense	300.00
Commissions paid agents	1,997.48
Salaries of directors, officers and committees.....	2,583.50
Salaries of office employees.....	1,735.00
Salaries of special agents.....	1,972.00
Advertising	28.18
Printing and stationery	195.70
Telephone, express, freight and postage.....	370.89
Insurance department licenses and fees.....	89.50
Taxes: State, \$113.90; other, \$10.05.....	123.95
Rent	420.00
Traveling expenses	1,197.34
All other sources:	
Interest, \$209.88; collections and exchange, \$199.89; secretary's bonds, \$30; incidentals, \$31.65.....	531.42
Borrowed money	1,000.00

Total disbursements	18,141.93
Balance of ledger assets.....	<hr/> 796.68
	18,938.61

Ledger Assets

Amount of cash on hand.....	12.41
Amount of cash deposited in bank.....	784.27
	<hr/>
Total ledger assets	\$ 796.68

General Interrogatories

Cost per thousand during the year?

Answer—\$23.00.

Average cost per thousand during the past five years?.

Answer—\$31.30.

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

Answer—President, \$900.00; Vice-President, \$1,200.00, as bookkeeper; Secretary, \$1,500.00.

What amount of your risks are written for one year?

Answer—\$41,769.00.

What amount of your risks are written for five years?

Answer—\$748,019.00.

How much reinsurance have you?

Answer—\$6,110.00.

Give amount of risks in force on which this years assessments was made?

Answer—\$789,788.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition of the

MUTUAL HORTICULTURAL INSURANCE ASSOCIATION OF IOWA,

a State Mutual Assessment Insurance Association, organized and operated under Chapter 5, Title IX, Code of Iowa, authorized to write Hail insurance, and located at Des Moines, Iowa, and doing business in the State of Iowa.

President, W. S. TIDRICK, Des Moines, Iowa.

Secretary, W. F. GHORMLEY, Des Moines, Iowa.

Treasurer, E. M. GHORMLEY, Des Moines, Iowa.

Date of commencing business, April 22, 1902.

Business During the Year

Amount of risks in force at beginning of year.....	\$ 1,061,210.00
Amount of risks written during the year.....	631,079.00
Amount of risks expired during the year.....	\$ 83,418.00
Amount of risks cancelled during the year.....	623,824.00
	<hr/>
	707,242.00
	<hr/>
In force at end of year.....	985,046.00

Financial Statement

Amount of net ledger assets, December 31st of previous year (including cash on hand)	1,607.66
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Income

Gross receipts from assessments, Iowa.....	\$ 32,532.30
Gross survey and membership fees, Iowa.....	28.00
Total assessments and fees.....	\$ 32,561.30
Less assessments and fees returned.....	\$ 22.75
Less paid for reinsurance.....	30.25
	<hr/>
	53.00
	<hr/>
Net assessments and fees.....	\$ 32,508.30
Other sources:	
Bills payable	9,000.00
	<hr/>
Total income	41,508.30
	<hr/>
Total	\$ 43,115.96

Disbursements

Gross losses paid	\$ 4,075.91
	<hr/>
Net losses paid	\$ 4,075.91
Commissions paid agents	4,914.23
Salaries of directors, officers and committees.....	4,644.40
Salaries of office employees.....	2,470.37
Salaries of special agents.....	3,322.70
Printing and stationery	802.00
Telephone, express, freight and postage.....	424.86
Insurance department licenses and fees.....	105.25
Taxes: State	277.54
Rent	270.00
Traveling expenses	2,309.30
All other sources:	
Bills payable, \$9,000; interest, \$272.66.....	9,272.66
Miscellaneous expense, \$376.85; collections, \$23.60.....	900.45
	<hr/>
Total disbursements	\$ 33,879.67
	<hr/>
Balance of ledger assets.....	\$ 9,236.29
	<hr/>
	9,236.29

Ledger Assets

Amount of cash deposited in bank.....	\$ 9,236.29
	<hr/>
Total ledger assets	9,236.29

General Interrogatories

Cost per thousand during the year?	Answer—\$23.77.
Average cost per thousand during the past five years?	Answer—\$28.18.
What Salary was paid during the past year to each of the following officers?	Answer—President, \$1,200.00; Vice-President, \$800.00; Secretary, \$2,500.00;
Directors and Auditing Committee, \$144.40.	
What amount of your risks are written for one year?	Answer—\$38,004.25.
What amount of your risks are written for five years?	Answer—\$847,042.75.
What is the largest gross aggregate amount insured in any one risk without any deduction for reinsurance?	Answer—\$3,500.00.
How much reinsurance have you?	Answer—\$1,100.00.
Give amount of risks in force on which this years assessments was made?	Answer—\$1,423,902.50.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
UNITED STATES BRANCH OF THE AACHEN & MUNICH FIRE INSURANCE COMPANY,

Organized under the laws of Germany.

Incorporated June 24, 1825. Commenced business in U. S., 1895.

Home office in U. S., 84 Williams St., New York.

United States Manager, J. H. KELSEY.

TRUSTEES IN UNITED STATES.

CHARLES A. SCHIEREN, of Brooklyn, N. Y.

HENRY E. OWEN, of New York City.

ERNST THALMANN, of New York City.

Income

Gross premiums	\$ 1,609,217.32
Deduct gross amount for reinsurance and return premiums	527,896.39
Received for premiums other than perpetuals	\$ 1,081,320.93
Interest on bonds and dividends on stocks	72,938.91
Interest on deposits in trust companies and banks	4,169.43
Other sources:	
Home office	5,288.82
Total income	\$ 1,163,518.09
Amount of ledger assets December 31, 1909	2,271,667.20
Total	\$ 3,435,185.29

Disbursements

Gross amount paid for losses (including \$98,795.64 occurring in previous years)	\$ 645,188.72
Deduct amount received for salvage and re-insurance	101,064.09
Net amount paid for losses	\$ 544,124.63
Expense of adjustment and settlement of losses	29,071.02
Commissions or brokerage	233,975.23
Allowance to local agencies for miscellaneous expenses	278.17
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	114,853.85
Rents	6,721.48
Advertising, printing, stationery, postage, telegrams, telephone, express	19,722.08
Legal expense	60.25

Furniture and fixtures	\$94.77
Maps, including corrections	3,103.87
Underwriters' boards and tariff associations	14,404.66
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	16,280.83
State tax on premiums, insurance department licenses and fees	25,991.18
Agents' balances and other accounts charged off	75.77
Other disbursements:	
County, municipal and federal taxes	5,484.39
Commercial ratings and miscellaneous items	3,224.64
Home office	1,624.50
Total disbursements	\$ 1,016,391.32
Balance	\$ 2,424,793.97

Ledger Assets

Book value of bonds and stocks	\$ 2,113,400.38
Cash in Company's office	421.33
Deposits in trust companies and banks not on interest	7,010.32
Deposits in trust companies and banks on interest	142,402.53
Agents' balances representing business written subsequent to October 1, 1910	159,124.67
Agents' balances representing business written prior to October 1, 1910	1,750.71
Bills receivable, taken for fire (marine or inland) risks	684.03
Total ledger assets	\$ 2,424,793.97

Non-Ledger Assets

Interest accrued	24,350.82
Gross assets	\$ 2,449,144.79

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 1,750.71
Bills receivable, past due, taken for fire, marine and inland risks	684.03
Book value of ledger assets over market value	78,985.38
	\$ 81,420.12
Total admitted assets	\$ 2,367,724.67

Liabilities

Gross losses adjusted and unpaid	\$ 7,061.20
Gross claims for losses resisted	108,613.88
Gross claims for losses resisted	24,248.97
Total	\$ 139,924.05
Deduct reinsurance due or accrued	18,350.36
Net amount of unpaid losses and claims	\$ 121,573.69
Unearned premiums on all risks one year or less	327,925.76
Unearned premiums on all risks more than one year	690,279.80
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	6,137.91

State, county or municipal taxes due or accrued.....	13,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	340.00
Total amount of all liabilities except capital..	\$ 1,150,777.16
Surplus as regards policy-holders.....	1,207,947.51
Total	\$ 2,357,724.67

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 196,331,018	\$ 2,104,118.73
Written or renewed during the year.....	148,726,343	1,609,217.32
Totals	\$ 345,057,361	\$ 3,713,336.05
Deduct expired and terminated.....	131,079,550	1,477,490.50
In force at end of year	\$ 214,577,811	\$ 2,235,845.55
Deduct amount reinsured.....	29,390,139	330,751.73
Net amount in force December 31, 1910.....	\$ 185,187,672	\$ 1,915,093.82

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$90,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,102,034.00	\$ 64,075.00	\$ 2,166,109.00
Gross amount of premiums received.....	25,538.75	350.53	25,889.28
Losses paid			10,000.35
Losses incurred			7,436.63

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AETNA INSURANCE COMPANY,

Organized (in 1819) under the laws of the State of Connecticut,

Incorporated June, A. D. 1819.

Commenced business, August 17, 1819.

Home office, Hartford, Conn.

President, WILLIAM B. CLARK.

Vice-President, WILLIAM H. KING.

Secretary, HENRY E. REES.

Capital Stock

Amount of capital paid up in cash.....	\$ 5,000,000.00
Amount of ledger assets, December 31, of previous year.....	\$ 16,194,979.28
Increase of paid-up capital during the year.....	1,000,000.00

Extended at \$ 17,194,979.28

Income

Gross premiums	\$ 10,617,644.54	\$ 1,979,889.82
Deduct gross amount paid for re-insurance, fire, \$1,235,809.02; marine and inland, \$286,135.16; return premiums, fire, \$1,129,901.15; marine and inland, \$117,754.40	2,365,800.17	403,889.56

Total premiums (other than perpetual)	\$ 7,631,844.37	676,000.26	\$ 8,307,844.63
Deposit premiums written on perpetual risks (gross)....			5,212.00
Gross interest on bonds and dividends on stocks, less \$31,426.34 accrued interest on bonds acquired during 1910.....	\$ 728,024.57		
Gross interest on deposits in trust companies and banks.....	30,821.34		
Gross interest from all other sources:			
Interest received on account of old balance now paid	\$ 75.00		
Interest received from Philadelphia Underwriters Association	6.20		
		81.20	
Gross rents from company's property, including \$20,000 for company's occupancy of its own buildings.....	20,000.00		

Total gross interest and rents..... 779,527.11

Conscience fund	\$	904.00	
Tax on real estate recovered from state of Connecticut		9,200.00	
Premium paid by stockholders on increase of capital		1,000,000.00	1,010,104.00
From agents' balances previously charged off			6.95
Gross profit on sale or maturity of ledger assets, viz.:			
Bonds	\$	2,444.71	
Stocks		5,000.00	\$ 7,444.71
Total income			10,130,139.40

Disbursements

Gross amount paid policyholders for losses (including \$549,805.98 occurring in previous years)	\$	4,408,729.55	\$ 586,149.24
Deduct amount received for salvage, fire, \$58,368.30; marine and inland, \$44,158.57; re-insurance, fire, \$778,184.29; marine and inland, \$155,359.79; discount, fire, \$2,059.20;		\$38,611.85	109,518.36
Net amount paid policyholders for losses \$ 3,570,117.70 \$ 386,630.88 \$ 3,956,748.58			
Expenses of adjustment and settlement of losses		42,313.60	
Commissions or brokerage		1,557,918.77	
Salaries, \$170,316.32, and expenses, \$121,084.83, of special and general agents		291,401.15	
Salaries, fees and all other charges of officers, directors, trustees, home and branch offices employees		355,695.23	
Rents, including \$20,000 for company's occupancy of its own buildings		42,459.47	
Advertising \$18,304.19; printing and stationery, \$34,925.16; Postage, exchange, telegrams, telephone, express and freight		83,289.35	
Legal expenses		64,881.60	
Furniture and fixtures		10,980.59	
Maps, including corrections		8,881.81	
Underwriters' boards and tariff associations		14,146.79	
Fire department, fire patrol and salvage corps assessments, fees and expenses		89,331.95	
Inspections and surveys		14,003.50	
Repairs and expenses (other than taxes) on real estate		40,519.18	
Taxes on real estate		2,994.71	
State taxes on premiums		10,666.50	
Insurance department licenses and fees		117,787.28	
All other licenses, fees and taxes:		25,369.20	
Fire department taxes	\$	37,438.25	
City and town licenses		17,959.72	
Tax on franchise		1,529.56	
Stockholders' tax		124,000.00	
Other taxes, viz.:			
Fire marshal tax		4,546.03	
Personal property tax in various towns		3,358.50	
United State government tax		7,753.91	196,585.07

Other disbursements:

Equipment of printing department	\$	3,625.24	
Auditing, \$890.00; coal, \$1,091.15; electric light and gas, \$3,073.73; ice, \$343.20; janitor's and engineer's supplies, \$1,725.44; laundry, \$1,214.26; lunch system, \$11,480.16; newspaper subscriptions, etc. \$2,770.42; water, \$409.22; vault protection, \$346.35; pensions, \$2,550.00; cartage, \$142.01; premium on liability policies, \$108.01; mercantile agencies, \$636.00		27,597.88	31,223.12
Paid Munich Re-Insurance company on account of reserve fund			98,297.94
Paid Munich Re-Insurance company for interest on balance			21,759.65
Deposit premiums returned			2,886.28
Paid stockholders for interest or dividends (amount declared during the year, \$680,000.00, interest, \$69,864.30)			749,864.30
Agents' balances charged off			2,047.66
Gross loss on sale or maturity of ledger assets, viz.:			
Bonds	\$	41,351.48	
Stocks		312.50	41,663.98
Total disbursements			\$ 7,882,817.36
Balance			\$ 19,442,301.32

Ledger Assets

Book value of real estate	\$	588,207.93	
Book value of bonds, \$11,733,679.04; and stocks \$4,118,370.62		15,852,049.66	
Cash in company's office	\$	4,561.13	
Deposit in trust companies and banks not on interest		33,975.82	
Deposits in trust companies and banks on interest		1,596,923.42	1,995,169.37
Agents' balances representing business written subsequent to October 1, 1910			1,393,658.79
Agents' balances representing business written prior to October 1, 1910			2,924.57
Total ledger assets			\$ 19,442,301.32

Non-Ledger Assets

Interest due, none, and accrued, \$90,825.56 on bonds	\$	90,825.56	
Interest accrued, \$375.00; on other assets, New York Life Insurance & Trust company		375.00	
Total			91,200.56
Market value of bonds and stocks over book value			1,706,176.09
Gross assets			\$ 21,239,677.97

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910	\$	2,924.57	
Book value of ledger assets over market value, viz.:			
Real estate		213,207.93	
			\$ 216,132.50
Total admitted assets			\$ 21,023,545.47

Liabilities

Gross losses adjusted and unpaid not yet due.....	\$ 125,597.62
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	688,304.08
Gross claims for losses resisted.....	30,471.00
Total	\$ 844,372.70
Deduct re-insurance due or accrued	204,571.33
Net amount of unpaid losses and claims.....	\$ 639,801.37
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,502,010.13; unearned premiums (fifty per cent).....	\$ 2,251,005.07
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$8,939,616.43; unearned premiums (pro rata).....	4,812,015.48
Gross premiums (less re-insurance) (cash and bills) received and receivable upon all unexpired inland navigation risks, \$520,165.65; unearned premiums (fifty per cent)	260,082.83
Total unearned premiums as computed above.....	\$ 7,323,103.38
Amount reclaimable by the insured on perpetual fire insurance policies, being 95 per cent. of the premium or deposit received	101,115.19
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000.00
State, county and municipal taxes due and accrued.....	140,000.00
All other liabilities, viz.: Balance held for Munich Re-Insurance company under contract	449,509.41
Total amount of all liabilities except capital.....	\$ 8,654,529.35
Capital actually paid up in cash.....	\$ 5,000,000.00
Surplus over all liabilities.....	7,339,916.12
Surplus as regards policyholders.....	12,369,916.12
Total liabilities.....	\$ 21,023,545.47

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December, in last year's statement	\$1,182,517,025	\$14,202,130.45	\$ 20,470,394	\$ 618,150.48
Written or renewed during the year	829,005,049	10,017,644.54	111,865,897	1,079,839.82
Total	\$2,011,522,074	\$24,219,774.99	\$ 132,336,291	\$ 1,698,040.30
Deduct those expired and marked off as terminated	723,818,103	9,191,089.78	100,932,465	918,907.21
In force at end of year.....	\$1,287,703,971	\$15,028,685.21	\$ 31,403,826	\$ 779,133.09
Deduct amount re-insured.....	136,670,008	1,587,058.65	7,002,406	258,967.44
Net amount in force.....	\$1,151,033,963	\$13,441,626.56	\$ 23,801,420	\$ 520,165.65

Perpetual risks not included in above, \$4,544,863.00. Deposit premiums on same, \$106,437.01.

General Interrogatories

Total amount of the Company's stock owned by the directors at par value?
Answer—\$250,000.00.
Total amount loaned to directors or other officers?
Answer—None.
Total amount loaned to stockholders not officers?
Answer—None.
What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
Answer—None.
Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?
Answer—No.
Has this Company guaranteed policies issued by any other company, and now in force?
Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Tornado	Aggregate
Gross risks written	\$ 7,548,119.00	\$ 190,501.00	\$ 981,246.00	\$ 8,719,866.00
Gross amount of premiums received	94,853.77	4,512.93	5,766.50	105,133.20
Losses paid	45,151.61	1,094.08	451.02	46,696.71
Losses incurred	34,985.82	1,245.85	433.53	36,665.20

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AGRICULTURAL INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated, 1863.

Commenced business, 1853.

Home office, 203 Washington St., Watertown, N. Y.

President, W. H. STEVENS.

Vice-Presidents, J. C. KNOWLTON, and W. C. STEBBINS.

Secretary, J. Q. ADAMS.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums \$ 2,521,808.41 || Deduct gross amount for reinsurance and return premiums | 836,234.64 |

Received for premiums other than perpetuals..... \$ 1,685,573.77
Interest on mortgage loans and collateral..... 53,337.49
Interest on bonds and dividends on stocks..... 94,569.55
Interest on deposits in trust companies and banks..... 5,295.83
Interest from other sources—Contract sales of real estate..... 1,431.02
Rents from Company's property, including \$2,500 for Company's own occupancy..... 2,500.00

Profit on sale or maturity of ledger assets:

Real estate	6,026.98
Stocks and bonds	38,128.98
Agents' balances and other accounts previously charged off	2.20
Other sources:	
Real estate previously charged off	300.00
Conscience money	445.00
Increase in book value of ledger assets	1,923.27
Total income	\$ 1,889,534.09
Amount of ledger assets December 31, 1909	3,414,628.67
Total	\$ 5,304,162.76

Disbursements

Gross amount paid for losses (including \$132,617.33 occurring in previous years) .. \$	963,007.84
Deduct amount received for salvage and re-insurance and discount	216,164.39
Net amount paid for losses	\$ 746,843.45
Expense of adjustment and settlement of losses	30,956.18
Paid stockholders for interest or dividends	75,000.00
Commissions or brokerage	376,638.47
Allowance to local agencies for miscellaneous expenses ..	3,647.27
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees ..	171,765.53
Rents, including \$2,500 for Company's occupancy of its own buildings	4,680.59
Advertising, printing, stationery, postage, telegrams, telephone, express	37,085.48
Legal expense	841.71
Furniture and fixtures	1,825.99
Maps, including corrections	4,583.78
Underwriters' boards and tariff associations	25,256.57
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	15,764.43
Repairs and expenses (other than taxes) on real estate ..	941.81
Taxes on real estate	821.53
State tax on premiums, insurance department licenses and fees	42,806.96
Loss on sale or maturity of ledger assets	1,436.49
Decrease in book value of ledger assets	687.76
Agents' balances and other accounts charged off	1,389.07
Other disbursements:	
Federal, municipal and county, mortgage and local taxes	9,681.41
Audits, fuel and light, Insurance journals and office expense	3,406.54
Total disbursements	1,556,112.02
Balance	\$ 3,748,050.74

Ledger Assets

Book value of real estate	\$ 39,191.62
Mortgage loans on real estate	721,414.11
Loans secured by bonds, stocks and other collateral	316,614.91
Book value of bonds and stocks	2,109,361.91

Cash in Company's office	8,089.94
Deposits in trust companies and banks on interest	280,744.06
Agents' balances representing business written subsequent to October 1, 1910	269,304.21
Agents' balances representing business written prior to October 1, 1910	3,329.98
Total ledger assets	\$ 3,748,050.74

Non-Ledger Assets

Interest due, \$912.70; accrued, \$37,982.31	38,895.04
Other non-ledger assets:	
Due from other companies for re-insurance on paid losses	1,145.02
Gross assets	\$ 3,788,090.80

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 3,329.98
Book value of ledger assets over market value	22,955.53
Total	26,285.51
Total admitted assets	\$ 3,761,805.29

Liabilities

Gross losses adjusted and unpaid	\$ 40,070.90
Gross claims reported and unadjusted	106,346.70
Gross claims for losses resisted	19,658.25
Total	\$ 166,075.85
Deduct reinsurance due or accrued	32,209.10
Net amount of unpaid losses and claims	133,776.75
Unearned premiums on all risks one year or less	488,008.00
Unearned premiums on all risks more than one year	1,279,206.00
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	5,517.88
State, county or municipal taxes due or accrued	33,000.00
All other liabilities:	
Federal tax	2,000.00
Reserve for contingencies	100,000.00
Re-insurance premiums	19,007.39
Total amount of all liabilities except capital	\$ 2,061,206.02
Capital actually paid up in cash	\$ 500,000.00
Surplus over all liabilities	1,200,599.27
Surplus as regards policy-holders	1,709,599.27
Total	\$ 3,761,805.29

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 306,000,000	\$ 3,729,402.00
Written or renewed during the year.....	238,324,700	2,521,808.41
Totals.....	\$ 601,614,700	\$ 6,251,210.41
Deduct expired and terminated.....	214,855,200	2,313,181.41
In force at end of year.....	\$ 389,759,500	\$ 3,938,029.00
Deduct amount reinsured.....	47,026,000	532,720.00
Net amount in force December 31, 1910.....	\$ 342,733,500	\$ 3,405,309.00

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$79,400.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$17,700.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 1,676,400.00	\$ 149,700.00	\$ 1,826,100.00
Gross amount of premiums received.....	21,096.07	765.00	20,861.07
Losses paid.....	11,775.04	1.35	11,777.39
Losses incurred.....	13,502.50	1.35	13,503.84

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE AMERICAN INSURANCE COMPANY,

Organized under the laws of the State of New Jersey.

Incorporated February 20, 1846.

Commenced business, April 1, 1846.

Home office, No. 70 Park Place, Newark, N. J.

President, PHILEMON L. HOADLEY.

Vice-Presidents, ARTHUR E. LARTER, and CHARLES E. SHELDON.

Secretary, C. WESTON BAILEY.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums..... \$ 4,873,909.85

Deduct gross amount for reinsurance and return premiums..... 1,265,473.83

Received for premiums other than perpetuities..... \$ 3,608,526.22

Interest on mortgage loans and collateral..... 70,236.91

Interest on bonds and dividends on stocks..... 250,304.04

Interest on deposits in trust companies and banks..... 2,770.42

Interest from other sources..... 1,870.43

Rents from Company's property, including \$14,151.46 for Company's own occupancy..... 22,808.84

Agents' balances and other accounts previously charged off..... 151.43

Total income..... \$ 3,968,758.34

Amount of ledger assets December 31, 1909..... 8,516,056.43

Total..... \$ 12,484,814.77

Disbursements

Gross amount paid for losses (including \$238,055.89 occurring in previous years.. \$ 1,947,642.46

Deduct amount received for salvage and re-insurance..... 272,271.28

Net amount paid for losses..... \$ 1,675,371.18

Expense of adjustment and settlement of losses..... 44,439.17

Paid stockholders and policy-holders for interest or dividends..... 201,049.79

Commissions or brokerage..... 910,344.20

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 242,007.20

Rents, including \$14,151.46 for Company's occupancy of its own buildings.....	14,151.46
Advertising, printing, stationery, postage, telegrams, telephone, express.....	56,224.48
Legal expense.....	1,557.83
Furniture and fixtures.....	3,012.85
Maps, including corrections.....	7,840.76
Underwriters' boards and tariff associations.....	19,350.36
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	49,650.28
Repairs and expenses (other than taxes) on real estate.....	1,025.62
Taxes on real estate.....	6,813.22
State tax on premiums, insurance department licenses and fees.....	91,294.97
Decrease in book value of ledger assets.....	24,370.35
Agents' balances and other accounts charged off.....	2,619.45
Other disbursements:	
Auditing.....	\$ 2,196.05
Maintenance of office buildings, including light and heat.....	9,683.54
Collecting premium notes.....	4,503.47
Commercial agency.....	2,008.75
Miscellaneous expenses at home and Dept. offices.....	5,630.83
Total.....	23,972.04
Total disbursements.....	\$ 3,374,886.01
Balance.....	\$ 9,109,928.76

Ledger Assets

Book value of real estate.....	\$ 468,000.00
Mortgage loans on real estate.....	1,615,205.25
Book value of bonds and stocks.....	6,001,570.34
Cash in Company's office.....	322.83
Deposits in trust companies and banks not on interest.....	25,000.00
Deposits in trust companies and banks on interest.....	200,828.02
Agents' balances representing business written subsequent to October 1, 1910.....	500,750.45
Agents' balances representing business written prior to October 1, 1910.....	1,120.11
Bills receivable, taken for fire risks.....	296,831.76
Total ledger assets.....	\$ 9,109,928.76

Non-Ledger Assets

Interest due, \$2,429.00; accrued, \$73,799.83.....	76,228.86
Gross assets.....	\$ 9,186,157.62

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 1,120.11
Bills receivable, past due, taken for fire, marine and inland risks.....	33,019.73
Market value of stocks and bonds below book value.....	108,935.34
Total.....	143,075.18
Total admitted assets.....	\$ 9,043,082.44

Liabilities

Gross claims reported and unadjusted.....	\$ 300,617.77
Gross claims for losses resisted.....	13,127.97
Total.....	\$ 373,745.74
Deduct reinsurance due or accrued.....	64,166.47
Net amount of unpaid losses and claims.....	309,579.27
Unearned premiums on all risks one year or less.....	781,824.55
Unearned premiums on all risks more than one year.....	3,771,217.20
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued, estimated.....	500.00
State, county or municipal taxes due or accrued, estimated.....	35,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	168,464.29
All other liabilities:	
U. S. corporation tax.....	\$ 6,000.00
Dividends declared and unpaid to stockholders and policy-holders.....	50,098.00
Total.....	56,098.00
Total amount of all liabilities except capital.....	\$ 5,122,683.31
Special reserve fund.....	300,000.00
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	2,620,399.13
Surplus as regards policy-holders.....	3,620,399.13
Total.....	\$ 9,043,082.44

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1906.....	\$ 838,251,533	\$ 8,992,181.92
Written or renewed during the year.....	462,604,555	4,873,999.85
Totals.....	\$1,300,956,088	\$ 13,866,181.77
Deduct expired and terminated.....	386,550,129	4,250,644.83
In force at end of year.....	\$ 914,405,959	\$ 9,606,536.94
Deduct amount reinsured.....	65,827,718	745,485.33
Net amount in force December 31, 1910.....	\$ 848,578,241	\$ 8,861,051.61

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$115,410.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$93,100.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 12,562,520.00
Gross amount of premiums received	174,046.20
Losses paid	68,368.82
Losses incurred	70,429.99

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AMERICAN CENTRAL INSURANCE COMPANY,

Organized under the laws of the State of Missouri.

Incorporated February, 1853.

Commenced business February, 1853.

Home office, St. Louis, Missouri.

President, EDW. T. CAMPBELL.

Vice-Presidents, DAVE RORICK.

Secretary, B. G. CHAPMAN, JR.

Capital Stock

Capital paid up in cash..... \$ 2,000,000.00

Income

Gross premiums

Deduct gross amount for reinsurance and

return premiums

Received for premiums other than perpetuals..... \$ 2,673,372.49

Interest on mortgage loans and collateral..... 24,213.55

Interest on bonds and dividends on stocks..... 209,021.74

Interest from other sources..... 2,080.19

Stocks and bonds..... 3,439.37

Other sources:

Unclaimed dividends

Total income

Amount of ledger assets December 31, 1909.....

Total

Disbursements

Gross amount paid for losses (including \$144,953.68 occurring in previous years)..... \$ 1,713,840.47

Deduct amount received for salvage and re-insurance

Net amount paid for losses..... \$ 1,335,172.15

Expense of adjustment and settlement of losses.....	19,048.61
Paid stockholders for interest or dividends.....	240,000.00
Commissions or brokerage.....	485,299.73
Allowance to local agencies for miscellaneous expenses..	92,178.13
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	239,480.19
	12,069.70
Advertising, printing, stationery, postage, telegrams, telephone, express	53,841.98
Legal expense	4,171.68
Furniture and fixtures.....	4,295.84
Maps, including corrections.....	9,297.27
Underwriters' boards and tariff associations.....	29,951.70
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	21,100.59
State tax on premiums, insurance department licenses and fees	76,671.58
Loss on sale or maturity of ledger assets.....	1,375.00
Other disbursements:	
City insurance license.....	100.00

Total disbursements

Balance

Ledger Assets

Mortgage loans on real estate..... \$ 29,900.00

Loans secured by bonds, stocks or other collateral..... 461,900.00

Book value of bonds and stocks..... 4,371,010.98

Cash in Company's office..... 1,017.84

Deposits in trust companies and banks not on interest... 203,376.75

Deposits in trust companies and banks on interest..... 50,000.00

Agents' balances representing business written subsequent to October 1, 1910..... 524,023.40

Agents' balances representing business written prior to October 1, 1910..... 43,849.15

Bills receivable, taken for fire (marine or inland) risks.. 1,815.35

Other ledger assets:

Lee Higginson & Co..... 805.56

Total ledger assets..... \$ 5,687,699.03

Non-Ledger Assets

Interest due, \$358.80; accrued, \$24,609.24; collateral loans, \$875.00

Market value of bonds and stocks over book value.....

Gross assets

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910

Book value of ledger assets over market value.....

Total

Total admitted assets.....

Liabilities

Gross losses adjusted and unpaid.....	\$ 88,057.22
Gross claims reported and unadjusted.....	288,847.05
Gross claims for losses resisted.....	28,322.50
Total	\$ 405,226.77
Deduct reinsurance due or accrued	115,265.18
Net amount of unpaid losses and claims.....	\$ 289,971.59
Unearned premiums on all risks one year or less.....	804,911.87
Unearned premiums on all risks more than one year.....	1,588,150.08
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	3,362.19
State, county or municipal taxes due or accrued.....	50,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	85,180.88
All other liabilities:	
Dividends declared and unpaid to stockholders.....	508.48
Total amount of all liabilities except capital..	\$ 2,822,385.00
Capital actually paid up in cash.....	\$ 2,000,000.00
Surplus over all liabilities.....	891,339.85
Surplus as regards policy-holders.....	\$ 2,891,339.85
Total	\$ 5,713,724.94

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1900.....	\$ 445,398,055	\$ 5,145,946.63
Written or renewed during the year.....	326,786,022	3,950,487.50
Totals	\$ 772,184,077	\$ 9,096,434.13
Deduct expired and terminated.....	287,437,485	3,619,763.35
In force at end of year	\$ 484,746,592	\$ 5,476,670.78
Deduct amount reinsured.....	71,837,237	876,987.40
Net amount in force December 31, 1910.....	\$ 412,879,355	\$ 4,599,683.38

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$442,500.00.

Total amount loaned to directors or other officers?

Answer—\$425,000.00.

Total amount loaned to stockholders not officers?

Answer—\$36,900.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,600,251.00	\$ 153,620.00	\$ 2,753,871.00
Gross amount of premiums received	36,195.38	887.26	37,082.64
Losses paid	8,912.81	38.33	8,951.14
Losses incurred	11,775.95	38.33	11,814.28

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AMERICAN NATIONAL INSURANCE COMPANY,

Organized under the laws of the State of Illinois.

Incorporated Sept. 11, 1907.

Commenced business Sept. 11, 1907.

Home office, Rock Island, Ill.

President, H. H. CLEVELAND.

Vice-President, T. C. DENKMANN.

Secretary, M. P. VORE.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 379,830.93 |

Deduct gross amount for reinsurance and return premiums 111,039.81 |

Received for premiums other than perpetuities..... \$ 268,791.12 |

Interest on bonds and dividends on stocks..... 17,900.44 |

Interest from other sources..... 3.10 |

Stocks and bonds..... 258.75 |

Agents' balances and other accounts previously charged off 467.01 |

Total income \$ 287,429.42 |

Amount of ledger assets December 31, 1909..... 452,407.57 |

Total \$ 739,836.90 |

Disbursements

Gross amount paid for losses (including \$25,610.03 occurring in previous years).... \$ 174,526.49 |

Deduct amount received for salvage and re-insurance 10,004.02 |

Net amount paid for losses..... \$ 164,522.47 |

Expense of adjustment and settlement of losses..... 4,347.57 |

Commissions or brokerage..... 71,633.86 |

Allowance to local agencies for miscellaneous expenses.. 65.00 |

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees 21,243.24 |

Rents 804.00 |

Advertising, printing, stationery, postage, telegrams, telephone, express	3,287.56
Legal expense	242.38
Furniture and fixtures	451.00
Maps, including corrections	241.00
Underwriters' boards and tariff associations	863.85
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	1,929.51
Repairs and expenses (other than taxes) on real estate	817.64
State tax on premiums, insurance department licenses and fees	4,345.66
Agents' balances and other accounts charged off	238.42
Other disbursements	1,410.21
Total disbursements	\$ 276,443.97
Balance	\$ 463,393.02

Ledger Assets

Book value of bonds and stocks	\$ 408,003.45
Deposits in trust companies and banks not on interest	4,375.19
Agents' balances representing business written subsequent to October 1, 1910	48,289.64
Agents' balances representing business written prior to October 1, 1910	2,624.74
Other ledger assets	100.00
Total ledger assets	\$ 463,393.02

Non-Ledger Assets

Interest accrued	6,347.73
Market value of bonds and stocks over book value	8,078.05
Gross assets	\$ 477,818.80

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 2,624.74
Total admitted assets	\$ 475,194.06

Liabilities

Gross losses adjusted and unpaid	\$ 11,807.98
Gross claims reported and unadjusted	20,327.62
Gross claims for losses resisted	762.50
Total	\$ 32,898.10
Deduct reinsurance due or accrued	2,369.65
Net amount of unpaid losses and claims	30,528.45
Unearned premiums on all risks one year or less	103,051.44
Unearned premiums on all risks more than one year	76,870.23
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,216.43
State, county or municipal taxes due or accrued	2,500.00
All other liabilities	5,418.65
Total amount of all liabilities except capital	\$ 219,585.20
Capital actually paid up in cash	\$ 200,000.00
Surplus over all liabilities	55,608.86
Surplus as regards policy-holders	255,608.86
Total	\$ 475,194.06

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 24,255,432	\$ 290,776.85
Written or renewed during the year	31,586,114	379,830.93
Totals	\$ 55,841,546	\$ 670,607.78
Deduct expired and terminated	25,176,160	315,575.45
In force at end of year	\$ 30,665,386	\$ 364,032.33
Deduct amount reinsured	1,688,430	22,740.06
Net amount in force December 31, 1910	\$ 28,976,956	\$ 341,292.27

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$15,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$116,000.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 684,600.00
Gross amount of premiums received	9,523.11
Losses paid	9,783.77
Losses incurred	7,961.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
UNITED STATES BRANCH OF THE ATLAS ASSURANCE COMPANY,
LIMITED,

Organized under the laws of the Kingdom of Great Britain.

Incorporated, 1808.

Commenced business, 1886.

Home office, 100 William St., New York, N. Y.

FRANK LOCK, United States Manager.

Income

Gross premiums	\$ 2,370,564.80
Deduct gross amount for reinsurance and return premiums	543,212.63
Received for premiums other than perpetuals	\$ 1,827,352.17
Interest on bonds and dividends on stocks	70,647.68
Interest on deposits in trust companies and banks	3,833.81
Rents	2,469.40
Agents' balances and other accounts previously charged off	632.48
Other sources:	
Received from home office	18,738.69
Total income	\$ 1,923,674.23
Amount of ledger assets December 31, 1909	2,324,005.64
Total	\$ 4,247,679.87

Disbursements

Gross amount paid for losses (including \$105,006.16 occurring in previous years) ..	\$ 959,006.16
Deduct amount received for salvage and re- insurance	105,353.98
Net amount paid for losses	\$ 853,742.18
Expense of adjustment and settlement of losses	31,354.87
Commissions or brokerage	307,214.94
Allowance to local agencies for miscellaneous expenses ..	1,947.32
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees ..	176,209.48
Rents	15,796.06
Advertising, printing, stationery, postage, telegrams, telephone, express	33,142.74
Legal expense	390.87
Furniture and fixtures	1,196.28
Maps, including corrections	5,703.53

Underwriters' boards and tariff associations	21,017.97
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys	8,330.07
Repairs and expenses (other than taxes) on real estate ..	2,075.25
Taxes on real estate	886.24
State tax on premiums, insurance department licenses and fees	54,291.30
Decrease in book value of ledger assets	500.00
Agents' balances and other accounts charged off	21.89
Other disbursements:	
Auditors' fees	\$ 3,000.92
Miscellaneous office expense	7,110.82

10,210.74

Total disbursements	\$ 1,584,031.73
Balance	\$ 2,663,648.14

Ledger Assets

Book value of real estate	\$ 83,878.81
Book value of bonds and stocks	2,085,145.04
Cash in Company's office	1,911.81
Deposits in trust companies and banks on interest	184,480.14
Agents' balances representing business written subse- quent to October 1, 1910	301,559.28
Agents' balances representing business written prior to October 1, 1910	6,073.06
Total ledger assets	\$ 2,663,648.14

Non-Ledger Assets

Interest accrued	19,739.15
Rent accrued	271.17
Other non-ledger assets:	
Due from other companies for Re-ins. on losses paid ..	4,216.60
Gross assets	\$ 2,687,875.06

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 6,073.06
Book value of ledger assets over market value	192,183.85
Total	198,856.91
Total admitted assets	\$ 2,489,018.15

Liabilities

Gross losses adjusted and unpaid	\$ 6,884.45
Gross claims reported and unadjusted	145,531.93
Gross claims for losses resisted	7,582.68
Total	\$ 160,026.06
Deduct reinsurance due or accrued	15,841.53
Net amount of unpaid losses and claims	\$ 144,184.53

Unearned premiums on all risks one year or less.....	620,442.24
Unearned premiums on all risks more than one year....	886,393.97
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued (estimated)	5,000.00
State, county or municipal taxes due or accrued (esti- mated)	38,000.00
All other liabilities:	
Re-insurance premiums	29,381.79
Total amount of all liabilities except capital..	\$ 1,723,405.53
Surplus as regards policy-holders.....	765,612.62
Total	\$ 2,489,018.15

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 271,392,706	\$ 2,939,571.97
Written or renewed during the year.....	236,461,687	2,370,564.80
Totals	\$ 507,854,393	\$ 5,310,136.77
Deduct expired and terminated.....	203,098,615	2,165,386.51
In force at end of year	\$ 304,755,778	\$ 3,144,750.26
Deduct amount reinsured	30,374,886	276,375.82
Net amount in force December 31, 1910.....	\$ 274,380,892	\$ 2,868,374.44

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,380,507.00
Gross amount of premiums received.....	16,177.33
Losses paid	9,137.40
Losses incurred	10,030.40

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

BOSTON INSURANCE COMPANY,

Organized under the laws of the State of Massachusetts.

Incorporated December 23, 1873.

Commenced business January 20, 1874.

Home office, 137 Milk St., Boston, Massachusetts.

President, RANSOM B. FULLER.

Vice-Presidents, HERBERT FULLER, WILLIAM R. HEDGE, WARD WILLIAMS.

Secretary, FREEMAN WICKERSON.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums	\$ 2,402,137.90	2,053,503.22
Deduct gross amount for re- insurance and return pre- miums	950,288.72	479,286.77

Received for premiums other than perpetuals	\$ 1,502,849.18	\$ 1,574,216.45	\$ 3,077,065.63
Interest on mortgage loans and collateral.....			35,556.30
Interest on bonds and dividends on stocks.....			202,306.95
Interest on deposits in trust companies and banks.....			6,700.79
Interest from other sources.....			958.48
Rents from Company's property.....			212.00
Stocks and bonds.....			508.06
Agents' balances and other accounts previously charged off			384.40
Other sources			4,713.09

Total income	\$ 3,328,550.30
Amount of ledger assets December 31, 1909.....	5,899,825.70
Total	\$ 9,228,382.00

Disbursements

Gross amount paid for losses (including \$245,846.17 occur- ring previous years).....	\$ 1,060,655.26	\$ 1,093,765.50
Deduct amount received for salvage and reinsurance..	278,127.90	247,182.90

Net amount paid for losses	\$ 782,527.36	\$ 846,582.60	\$ 1,629,110.05
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Expense of adjustment and settlement of losses.....	27,403.99
Paid stockholders for interest or dividends.....	300,000.00
Commissions or brokerage.....	666,268.19
Allowance to local agencies for miscellaneous expenses..	13,457.87
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	238,523.57
Rents.....	21,058.24
Advertising, printing, stationery, postage, telegrams, telephone, express.....	33,250.04
Legal expense.....	3,213.74
Furniture and fixtures.....	2,467.59
Maps, including corrections.....	4,196.11
Underwriters' boards and tariff associations.....	17,570.42
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	20,466.15
Repairs and expenses (other than taxes) on real estate..	396.21
Taxes on real estate.....	750.50
State tax on premiums, insurance department licenses and fees.....	43,428.54
Agents' balances and other accounts charged off.....	2,388.82
Other licenses, fees and taxes.....	13,961.38
Other disbursements:	20,952.67
Total disbursements.....	\$ 3,058,873.08
Balance.....	\$ 6,169,508.92

Ledger Assets

Book value of real estate.....	\$ 34,000.00
Mortgage loans on real estate.....	619,800.00
Loans secured by bonds, stocks or other collateral.....	53,600.00
Book value of bonds and stocks.....	4,467,628.19
Cash in Company's office.....	25,272.00
Deposits in trust companies and banks not on interest..	996.06
Deposits in trust companies and banks on interest.....	387,986.87
Agents' balances representing business written subse- quent to October 1, 1910.....	497,665.98
Agents' balances representing business written prior to October 1, 1910.....	19,078.13
Bills receivable, taken for fire (marine or inland) risks..	61,309.56
Other ledger assets.....	1,820.00
Total ledger assets.....	\$ 6,169,508.92

Non-Ledger Assets

Interest due, \$3,218.00; accrued, \$22,039.57.....	\$ 25,257.57
Market value of bonds and stocks over book value.....	301,716.81
Other non-ledger assets—Re-ins. Ret. premiums.....	118.57
Gross assets.....	\$ 6,496,601.87

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 19,078.13
Bills receivable, past due, taken for fire, marine and inland risks.....	3,540.49
Deposits with fire boards.....	\$ 700.00
Collateral loan disallowed.....	3,000.00
	3,700.00
	26,318.62
Total admitted assets.....	\$ 6,470,283.25

Liabilities

Gross losses adjusted and unpaid.....	\$ 17,890.81
Gross claims reported and unadjusted.....	429,718.58
Gross claims for losses resisted.....	43,099.43
Total.....	\$ 490,708.76
Deduct reinsurance due or accrued.....	87,800.37
Net amount of unpaid losses and claims.....	403,408.39
Unearned premiums on all risks one year or less.....	1,036,403.81
Unearned premiums on all risks more than one year....	908,693.90
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	2,858.23
State, county or municipal taxes due or accrued.....	26,390.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	61,509.01
All other liabilities:	
Dividends declared, due January 1, 1911.....	50,000.00
Total amount of all liabilities except capital..	\$ 2,489,263.34
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	2,981,019.91
Surplus as regards policy-holders.....	3,981,019.91
Total.....	\$ 6,470,283.25

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 298,123,830	\$ 2,871,191.73
Written or renewed during the year.....	245,188,636	2,462,137.90
Totals.....	\$ 543,312,466	\$ 5,333,329.63
Deduct expired and terminated.....	205,970,144	2,067,841.44
In force at end of year.....	\$ 337,342,322	\$ 3,265,488.19
Deduct amount reinsured.....	72,794,191	715,364.89
Net amount in force December 31, 1910.....	\$ 264,548,131	\$ 2,550,123.30

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$132,000.00.

Total amount loaned to stockholders not officers?

Answer—\$21,100.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—Old Colony Ins. Co., Boston, Mass.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 333,506.00	\$ 72,613.00	\$ 406,119.00
Gross amount of premiums received.....	3,893.72	1,615.49	5,509.21
Losses paid	3,100.83	41.61	3,142.44
Losses incurred	3,100.83	41.61	3,142.44

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

BRITISH AMERICA ASSURANCE COMPANY,

Organized under the laws of the Dominion of Canada.

Incorporated February 13, 1833.

Commenced business, June 19, 1835.

Home office, Toronto, Canada.

General Manager, W. B. MEIKLE.

Secretary, P. H. SIMS.

Capital Stock

Capital paid up in cash..... \$ 210,000.00

Income

Gross premiums \$ 1,406,269.95 \$ 13.73
 Deduct gross amount for re-
 insurance and return pre-
 miums \$ 469,205.95

\$ 937,064.00 \$ 13.73

Received for premiums other than perpetuals..... \$ 937,082.73
 Interest on bonds and dividends on stocks..... 53,865.24
 Interest on deposits in trust companies and banks..... 3,850.72
 Interest from other sources..... 235.01
 Stocks and bonds..... 244.90
 Agents' balances and other accounts previously charged
 off 260.51

Total income \$ 995,539.11
 Amount of ledger assets December 31, 1909..... 1,500,947.59

Total \$ 2,586,486.70

Disbursements

Gross amount paid for losses
 (including \$77,565.46 occur-
 ring in previous years)..... \$ 534,137.22 \$ 11,411.82
 Deduct amount received for
 salvage and reinsurance.. 65,732.76 10,939.71

Net amount paid
 for losses \$ 468,404.46 \$ 472.11 \$ 468,876.57

Expense of adjustment and settlement of losses..... 8,552.98
 Commissions or brokerage..... 214,982.30
 Salaries and expenses of special and general agents,
 officers, directors, trustees and home office employees 100,542.18
 Rents 1,937.55
 Advertising, printing, stationery, postage, telegrams,
 telephone, express 19,253.10
 Legal expense 325.39
 Maps, including corrections..... 3,750.28
 Underwriters' boards and tariff associations..... 10,919.06
 Fire department, fire patrol and salvage corps assess-
 ments, fees, taxes and expenses, inspections and
 surveys 5,956.69
 State tax on premiums, insurance department licenses
 and fees 22,414.08
 Municipal tax 12,008.92
 Loss on sale or maturity of ledger assets..... 2,236.00
 Other disbursements:

Amount returned to home office..... \$ 71,488.00
 Exchange 1,287.86
 Heating, lighting and cleaning..... 917.85
 Water 273.78
 Insurance 627.32
 Office expenses 455.74
 Repairs 1,158.68

76,209.23

Total disbursements \$ 948,652.33

Balance \$ 1,637,834.37

Ledger Assets

Book value of bonds and stocks..... \$ 1,339,648.20
 Cash in Company's office..... 802.88
 Deposits in trust companies and banks on interest..... 157,078.70
 Agents' balances representing business written subse-
 quent to October 1, 1910..... 137,896.78
 Agents' balances representing business written prior to
 October 1, 1910..... 2,447.81

Total ledger assets..... \$ 1,637,834.37

Non-Ledger Assets

Interest due, \$13,210.37; accrued, \$6,325.86..... 19,536.23
 Other non-ledger assets:
 Re-insurance uncollected on paid losses..... 1.15

Gross assets \$ 1,657,371.75

Deduct Assets Not Admitted

Agents' balances representing business written prior to
 October, 1910 \$ 2,447.81
 Book value of ledger assets over market value, bonds
 and stocks 58,920.86

61,368.67

Total admitted assets..... \$ 1,596,003.08

Liabilities

Gross claims reported and unadjusted.....	\$	102,699.99
Gross claims for losses resisted.....		13,451.80
Total	\$	116,151.79
Deduct reinsurance due or accrued		12,031.00
Net amount of unpaid losses and claims.....		104,120.79
Unearned premiums on all risks one year or less.....		350,904.09
Unearned premiums on all risks more than one year.....		436,942.85
State, county or municipal taxes due or accrued.....		12,039.35
Commissions, brokerage and other charges due or to become due to agents and brokers.....		3,104.07
Total	\$	907,111.15
Capital actually paid up in cash.....	\$	210,000.00
Surplus over all liabilities.....		478,891.93
Surplus as regards policy-holders.....		688,891.93
Total	\$	1,596,003.08

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 172,617,680	\$ 1,826,598.69
Written or renewed during the year.....	150,000,684	1,406,269.95
Totals.....	\$ 322,618,364	\$ 3,232,868.64
Deduct expired and terminated.....	144,675,916	1,477,132.85
In force at end of year.....	\$ 177,942,448	\$ 1,755,735.79
Deduct amount reinsured.....	23,495,280	213,650.43
Net amount in force December 31, 1910.....	\$ 154,447,168	\$ 1,542,076.36

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	
Gross amount of premiums received.....	\$ 1,054,388.00
Losses paid	13,586.90
Losses incurred	3,513.85
	4,351.33

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

BUFFALO COMMERCIAL INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated April 15, 1896.

Commenced business April 16, 1896.

Home office, 455 Main Street, Buffalo, New York.

President, CHARLES GROBEN.

Vice-Presidents, EDWARD L. KOONS, and EDWIN B. EGGERT.

Secretary, GEO. H. HOPHEINS.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums..... \$ 447,503.56

Deduct gross amount for reinsurance and return premiums \$ 82,712.56 |

Received for premiums other than perpetuals..... \$ 364,854.00

Interest on mortgage loans and collateral..... 6,557.61

Interest on bonds and dividends on stocks..... 15,283.76

Interest on deposits in trust companies and banks..... 7,073.95

Rents 343.22 |

Profit on sale or maturity of ledger assets:

Real estate 300.00 |

Agents' balances and other accounts previously charged off 18.00 |

Total income \$ 394,443.54 |

Amount of ledger assets December 31, 1909..... 678,772.14

Total \$ 1,073,215.68 |

Disbursements

Gross amount paid for losses (including \$15,971.33 occurring in previous years).... \$ 186,585.56

Deduct amount received for salvage and re-insurance 5,233.67 |

Net amount paid for losses..... \$ 181,351.89

Expense of adjustment and settlement of losses..... 3,303.60

Paid stockholders for interest or dividends..... 20,000.00

Commissions or brokerage..... 99,231.38

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 14,181.00

Rents 1,300.00 |

Advertising, printing, stationery, postage, telegrams, telephone, express	5,385.01	
Legal expense	1,826.42	
Furniture and fixtures	800.64	
Maps, including corrections	1,046.75	
Underwriters' boards and tariff associations	1,722.01	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	3,521.28	
Repairs and expenses (other than taxes) on real estate	217.81	
Taxes on real estate	90.94	
State tax on premiums, insurance department licenses and fees	6,287.03	
Decrease in book value of ledger assets	1,870.00	
Agents' balances and other accounts charged off	147.67	
Other disbursements	2,939.33	
Total disbursements	\$ 352,607.80	
Balance	\$ 720,007.88	

Ledger Assets

Mortgage loans on real estate	\$ 148,665.00	
Book value of bonds and stocks	428,442.25	
Cash in Company's office	980.27	
Deposits in trust companies and banks on interest	94,909.10	
Agents' balances representing business written subsequent to October 1, 1910	47,148.00	
Agents' balances representing business written prior to October 1, 1910	463.26	
Total ledger assets	\$ 720,007.88	

Non-Ledger Assets

Interest accrued	1,045.08	
Rent accrued	2,741.47	
Gross assets	\$ 724,394.43	

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	463.26	
Total admitted assets	\$ 723,931.17	

Liabilities

Gross claims reported and unadjusted	\$ 25,851.24	
Gross claims for losses resisted	2,000.00	
Total	\$ 27,851.24	
Net amount of unpaid losses and claims	27,851.24	
Unearned premiums on all risks one year or less	126,639.41	
Unearned premiums on all risks more than one year	179,288.55	
State, county or municipal taxes due or accrued	4,500.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	369.31	
All other liabilities:		
Contingent reserve	15,000.00	
Total amount of all liabilities except capital	\$ 353,779.20	

Capital actually paid up in cash	\$ 200,000.00	
Surplus over all liabilities	170,151.97	
Surplus as regards policy-holders	\$ 370,151.97	
Total	\$ 723,931.17	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this head in last year's statement	\$ 52,419,017	\$ 572,301.00
Written or renewed during the year	30,310,244	447,566.56
Totals	\$ 81,729,261	\$ 1,019,867.56
Deduct those expired and marked off as terminated	35,538,817	413,767.88
In force at end of year	\$ 46,190,444	\$ 606,099.68
Deduct amount reinsured	1,682,566	16,312.92
Net amount in force December 31, 1910	\$ 44,507,878	\$ 589,786.76

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$58,500.00.

Total amount loaned to stockholders not officers?

Answer—\$4,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 700,775.00
Gross amount of premiums received	7,946.63
Losses paid	5,044.81
Losses incurred	7,115.11

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

BUFFALO GERMAN INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated February 15, 1867.

Commenced business February, 16, 1867.

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

President, JOHN G. WICKSER.

Vice-Presidents, E. B. EGGERT and FRANK NOELL.

Secretary, CHAS. A. GEORGER.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 788,346.24
Deduct gross amount for reinsurance and
return premiums 145,465.39

Received for premiums other than perpetuals..... \$ 642,880.85
Interest on mortgage loans and collateral..... 21,332.86
Interest on bonds and dividends on stocks..... 54,700.41
Interest on deposits in trust companies and banks..... 5,860.04
Interest from other sources, on deposit with Philadelphia
Underwriters 3.10
Rents from Company's property, including \$4,000.00 for
Company's own occupancy 30,186.00
Stocks and bonds..... 33.33

Total income \$ 755,006.28
Amount of ledger assets December 31, 1909..... 2,438,492.47
Total \$ 3,193,498.75

Disbursements

Gross amount paid for losses (including
\$22,255.00 occurring in previous years).... \$ 293,833.01
Deduct amount received for salvage and re-
insurance 9,276.63

Net amount paid for losses..... \$ 284,589.35
Expense of adjustment and settlement of losses..... 5,093.49
Paid stockholders for interest or dividends..... 70,000.00
Commissions or brokerage..... 170,120.27
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees..... 52,821.51
Rents, including \$4,000.00 for Company occupancy of its
own buildings 4,000.00

Advertising, printing, stationery, postage, telegrams,
telephone, express 8,226.01
Legal expense 1,694.60
Furniture and fixtures..... 1,868.32
Maps, including corrections..... 3,125.75
Underwriters' boards and tariff associations..... 3,419.45
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 8,048.95
Repairs and expenses (other than taxes) on real estate... 7,012.57
Taxes on real estate..... 11,602.85
State tax on premiums, insurance department licenses
and fees 14,982.65
Decrease in book value of ledger assets..... 14,937.50
Agents' balances and other accounts charged off..... 172.71
Other disbursements:
Sundries 1,978.30

Total disbursements \$ 663,724.28

Balance \$ 2,529,774.47

Ledger Assets

Book value of real estate..... \$ 337,908.85
Mortgage loans on real estate..... 442,400.00
Loans secured by bonds, stocks or other collateral..... 8,000.00
Book value of bonds and stocks..... 1,440,610.07
Cash in Company's office..... 1,979.63
Deposits in trust companies and banks on interest..... 211,524.58
Agents' balances representing business written subse-
quent to October 1, 1910..... 86,370.48
Agents' balances representing business written prior to
October 1, 1910..... 890.86

Total ledger assets..... \$ 2,529,774.47

Non-Ledger Assets

Interest accrued 10,540.12
Rent accrued 412.00
Gross assets \$ 2,540,935.59

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 890.86
Book value of ledger assets over market value, second
mortgage 1,500.00
Total admitted assets..... \$ 2,538,544.73

Liabilities

Gross losses adjusted and unpaid..... \$ 3,986.00
Gross claims reported and unadjusted..... 35,338.24
Gross claims for losses resisted..... 5,150.00

Net amount of unpaid losses and claims..... \$ 44,504.24

Unearned premiums on all risks one year or less.....	189,444.60
Unearned premiums on all risks more than one year....	441,755.21
State, county or municipal taxes due or accrued.....	10,090.00
All other liabilities:	
Reserve for contingencies.....	50,000.00
Total amount of all liabilities except capital..	\$ 735,704.05
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	1,602,640.00
Surplus as regards policy-holders.....	1,802,640.68
Total	\$ 2,538,344.73

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 121,457,698	\$ 1,212,349.77
Written or renewed during the year.....	74,865,508	788,346.24
Totals	\$ 196,323,206	\$ 2,000,696.01
Deduct expired and terminated.....	67,544,379	725,879.21
In force at end of year	\$ 128,778,827	\$ 1,274,816.80
Deduct amount reinsured.....	7,047,931	53,289.07
Net amount in force December 31, 1910.....	\$ 121,730,896	\$ 1,221,527.73

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$36,100.00.

Total amount loaned to directors or other officers?

Answer—\$18,000.00.

Total amount loaned to stockholders not officers?

Answer—\$15,500.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,506,120.00
Gross amount of premiums received	20,631.19
Losses paid	7,629.55
Losses incurred	9,190.70

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CALUMET INSURANCE COMPANY,

Organized under the laws of the State of Illinois.

Incorporated January 21, 1905.

Commenced business March 22, 1905.

Home office, 171 LaSalle Street, Chicago, Ill.

President, W. IRVING OSBORNE.

Vice-President, JAS. A. PATTEN.

Secretary, OTTO E. GREELY.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Gross premiums \$ 885,777.38 |

Deduct gross amount for reinsurance and return premiums 333,990.80 |

Received for premiums other than perpetuals..... \$ 551,786.58

Interest on mortgage loans and collateral..... 450.00

Interest on bonds and dividends on stocks..... 29,433.67

Interest on deposits in trust companies and banks..... 1,326.81

Stocks and bonds 962.50 |

Total income \$ 593,000.46 |

Amount of ledger assets December 31, 1909..... 908,021.21 |

Total \$ 1,501,021.67 |

Disbursements

Gross amount paid for losses (including \$67,496.84 occurring in previous years).. \$ 420,146.22

Deduct amount received for salvage, discount and reinsurance..... 110,020.07 |

Net amount paid for losses..... \$ 310,126.55

Expense of adjustment and settlement of losses..... 6,460.11

Paid stockholders for interest or dividends..... 33,000.00

Commissions or brokerage..... 126,426.49

Allowance to local agencies for miscellaneous expenses.. 163.15

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 75,578.91

Rents' including none for company's occupancy of its own buildings 4,790.08 |

Advertising, printing, stationery, postage, telegrams, telephone, express 13,268.55 |

Legal expense	1,413.25
Furniture and fixtures	655.58
Maps, including corrections	2,230.69
Underwriters' boards and tariff associations	2,566.79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	7,411.52
State tax on premiums, insurance department licenses and fees (fire marshal taxes)	17,260.87
Other disbursements:	
City licenses	913.76
General expense at home office	2,942.79
Agents balances charged off	1,859.57
Gross loss, bonds	756.45
Total disbursements	\$ 607,824.11
Balance	\$ 803,197.56

Ledger Assets

Mortgage loans on real estate	\$ 18,000.00
Book value of bonds and stocks	669,428.60
Cash in Company's office	8,373.62
Deposits in trust companies and banks not on interest	6,200.11
Deposits in trust companies and banks on interest	73,810.60
Agents' balances representing business written subsequent to October 1, 1910	106,760.55
Agents' balances representing business written prior to October 1, 1910	4,183.50
Other ledger assets:	
Re-insurance accounts	308.12
Re-insurance due on losses	6,102.46
Total ledger assets	\$ 803,197.56

Non-Ledger Assets

Interest accrued on mortgages	371.25
Interest accrued on bonds	6,442.83
Gross assets	\$ 900,011.64

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 4,183.50
Book value of ledger assets over market value	14,388.60
Bonds deposited, Canadian Govt.	10,000.00
Total	28,572.10
Total admitted assets	\$ 871,439.54

Liabilities

Gross losses adjusted and unpaid	\$ 27,349.31
Gross claims reported and unadjusted	69,708.16
Gross claims for losses resisted	8,720.59
Total	\$ 105,778.06
Deduct reinsurance due or accrued	29,080.13

Net amount of unpaid losses and claims..... 76,697.93

Unearned premiums on all risks one year or less	\$ 201,729.27
Unearned premiums on all risks more than one year	188,635.54
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	500.00
State, county or municipal taxes due or accrued	11,000.00
Total amount of all liabilities except capital	\$ 474,081.96
Capital actually paid up in cash	\$ 300,000.00
Surplus over all liabilities	97,358.18
Surplus as regards policy-holders	397,358.18
Total	\$ 871,439.54

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 49,380,563	\$ 599,412.12
Written or renewed during the year	74,290,019	885,777.38
Totals	\$ 123,679,582	\$ 1,485,189.50
Deduct expired and terminated	44,149,733	557,190.72
In force at end of year	\$ 79,529,849	\$ 927,998.78
Deduct amount reinsured	17,297,605	205,718.80
Net amount in force December 31, 1910	\$ 62,232,244	\$ 722,279.98

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$139,400.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 570,024.00	\$ 20,566.00	\$ 590,590.00
Gross amount of premiums received	9,948.91	63.16	10,012.07
Losses paid	13,025.00		13,025.00
Losses incurred	10,762.65		10,762.65

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CAMDEN FIRE INSURANCE ASSOCIATION,

Organized under the laws of the State of New Jersey.

Incorporated March, 1841.

Commenced business April, 1841.

Home office, 434 Federal Street, Camden, N. J.

President, EDMUND E. READ, JR.

Vice-Presidents, J. LYNN TRUSCOTT, and J. HARVEY PATTERSON.

Secretary, JOSEPH K. SHARP.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums \$ 1,846,896.14
Deduct gross amount for reinsurance and
return premiums 530,429.15

Received for premiums other than perpetuals..... \$ 1,316,466.99
Interest on mortgage loans and collateral..... 36,990.74
Interest on bonds and dividends on stocks..... 63,516.81
Interest on deposits in trust companies and banks..... 896.31
Interest from other sources, deposit with Philadelphia
Underwriters Association 3.10
Rents from Company's property, including \$3,000.00 for
Company's own occupancy 3,340.00
Stocks and bonds..... 55.00
Other sources:
Deposit premiums written on perpetual risks (gross) 245.50
Transfer fees on perpetual policies..... 21.00
Brokerage62
Profit of Truscott & Sharp Agency..... 2,315.78

Total income \$ 1,422,981.85
Amount of ledger assets December 31, 1909..... 2,312,972.41
Total \$ 3,735,954.26

Disbursements

Gross amount paid for losses (including
\$118,618.84 occurring in previous years)..... \$ 845,774.52
Deduct amount received for salvage and re-
insurance 115,110.56

Net amount paid for losses..... \$ 730,663.96

CAMDEN FIRE INSURANCE ASSOCIATION

Expense of adjustment and settlement of losses..... 10,063.52
Paid stockholders for interest or dividends..... 48,981.30
Commissions or brokerage..... 355,333.82
Allowance to local agencies for miscellaneous expenses... 3,510.15
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 64,006.33
Rents, including \$3,000.00 for Company's occupancy of its
own buildings 3,000.00
Advertising, printing, stationery, postage, telegrams,
telephone, express 13,832.62
Legal expense 1,163.27
Furniture and fixtures..... 2,234.87
Maps, including corrections..... 4,934.78
Underwriters' boards and tariff associations..... 8,083.39
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 13,830.03
Repairs and expenses (other than taxes) on real estate... 739.96
Taxes on real estate..... 647.00
State tax on premiums, insurance department licenses
and fees 18,233.82
Loss on sale or maturity of ledger assets..... 81.10
Agents' balances and other accounts charged off..... 44.05
Other disbursements:
Deposit premiums returned..... 255.80
City, county, corporation and personal property taxes 4,469.05
Miscellaneous 3,450.78

Total disbursements \$ 1,287,559.60
Balance \$ 2,448,394.66

Ledger Assets

Book value of real estate..... \$ 53,454.36
Mortgage loans on real estate..... 604,625.00
Loans secured by bonds, stocks or other collateral..... 58,500.00
Book value of bonds and stocks..... 1,495,302.15
Cash in Company's office..... 38.32
Deposits in trust companies and banks not on interest... 1,281.11
Deposits in trust companies and banks on interest..... 46,058.39
Agents' balances representing business written subse-
quent to October 1, 1910..... 187,474.40
Agents' balances representing business written prior to
October 1, 1910..... 1,560.93
Other ledger assets:
Cash deposited with the Philadelphia Underwriters
Association 100.00

Total ledger assets..... \$ 2,448,394.66

Non-Ledger Assets

Interest due, \$1,058.75; accrued, \$22,659.61..... 23,718.36
Market value of stocks over book value..... 6,070.10
Other non-ledger assets..... 2,450.00

Gross assets \$ 2,487,633.12

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 1,560.93
Real estate	5,754.36
Bonds	26,244.25
	<u>33,559.54</u>
Total admitted assets.....	\$ 2,447,073.58

Liabilities

Gross losses adjusted and unpaid.....	\$ 3,835.93
Gross claims reported and unadjusted.....	128,308.99
Gross claims for losses resisted.....	1,500.00
	<u>133,644.92</u>
Deduct reinsurance due or accrued	20,636.19
	<u>113,008.73</u>
Net amount of unpaid losses and claims.....	428,832.88
Unearned premiums on all risks one year or less.....	714,209.90
Unearned premiums on all risks more than one year.....	
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,021.71
State, county or municipal taxes due or accrued.....	15,000.00
All other liabilities:	
Amount reclaimable on perpetual policies.....	25,708.30
Dividends declared and unpaid to stockholders	
Interest paid in advance (mortgage No. 583)	25.00
	<u>322.50</u>
Total amount of all liabilities except capital..	\$ 1,298,103.52
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	648,970.06
	<u>1,148,970.06</u>
Surplus as regards policy-holders.....	
Total	\$ 2,447,073.58

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 199,267,893	\$ 2,253,205.90
Written or renewed during the year.....	162,035,304	1,846,896.14
Totals	\$ 361,303,197	\$ 4,100,102.04
Deduct expired and terminated.....	142,309,241	1,671,875.78
In force at end of year	\$ 218,942,956	\$ 2,428,226.26
Deduct amount reinsured.....	20,893,985	251,376.95
Net amount in force December 31, 1910.....	\$ 198,048,971	\$ 2,176,849.31

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?
Answer—\$100,000.00.

Total amount of the Company's stock owned by the directors at par value?
Answer—\$81,525.

Total amount loaned to directors or other officers?
Answer—\$7,100.00.

Total amount loaned to stockholders not officers?
Answer—\$21,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?
Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?
Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 261,926.00
Gross amount of premiums received.....	3,595.95
Losses paid	283.15
Losses incurred	233.15

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CENTRAL NATIONAL FIRE INSURANCE COMPANY,

Organized under the laws of the State of Illinois.

Incorporated March 6, 1909.

Commenced business March 8, 1909.

Home office, 184 La Salle St., Chicago, Illinois.

President, JAMES B. HOBBS.

Vice-Presidents, O. H. HORTON, and HENRY P. MAGILL.

Secretary, F. M. RICE.

Capital Stock

Capital paid up in cash

\$ 300,000.00

Income

Gross premiums

\$ 595,809.80

Deduct gross amount for reinsurance and return premiums

158,871.72

Received for premiums other than perpetuals.....

\$ 436,938.08

Interest on mortgage loans and collateral.....

59.32

Interest on bonds and dividends on stocks.....

10,771.66

Interest on deposits in trust companies and banks.....

1,248.30

Interest from other sources.....

62.82

Stocks and bonds.....

43.75

Other sources:

Pro rata unearned premiums on standard Fire Ins.

Co., re-insured

105,415.41

Total income

\$ 554,539.34

Amount of ledger assets December 31, 1909.....	430,959.61
Surplus paid in by stockholders.....	100,000.00
Increase in capital during the year 1910.....	100,000.00
Total	\$ 1,185,498.95

Disbursements

Gross amount paid for losses (including \$8,144.72 occurring in previous years)....	\$ 190,107.64
Deduct amount received for salvage and re-insurance	27,897.41
Net amount paid for losses.....	\$ 162,210.23
Expense of adjustment and settlement of losses.....	1,880.75
Commissions or brokerage.....	163,021.70
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	52,682.58
Rents	2,168.66
Advertising, printing, stationery, postage, telegrams, telephone, express	11,795.64
Legal expense	1,796.28
Furniture and fixtures.....	1,714.10
Maps, including corrections.....	1,046.58
Underwriters' boards and tariff associations.....	1,825.44
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	1,676.57
State tax on premiums, insurance department licenses and fees	10,743.40
Loss on sale or maturity of ledger assets.....	266.53
Other disbursements:	
Surety bonds, audit expenses and sundry expenses..	1,304.76
Total disbursements	\$ 414,133.22
Balance	\$ 771,365.73

Ledger Assets

Mortgage loans on real estate.....	\$ 128,260.00
Loans secured by bonds, stocks and other collateral.....	9,500.00
Book value of bonds and stocks.....	406,498.79
Cash in Company's office.....	21,500.62
Deposits in trust companies and banks not on interest.....	8,250.00
Deposits in trust companies and banks on interest.....	68,260.24
Agents' balances representing business written subsequent to October 1, 1910.....	87,182.85
Agents' balances representing business written prior to October 1, 1910.....	4,268.82
Bills receivable, taken for fire (marine or inland) risks..	37,409.41
Other ledger assets:	
Premiums on mortgages purchased.....	175.00
Total ledger assets.....	\$ 771,365.73

Non-Ledger Assets

Interest	8,931.69
Other non-ledger assets.....	8,233.96
Gross assets	\$ 788,531.38

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures, safes and maps	\$ 5,365.51
Agents' balances representing business written prior to October, 1910	4,268.82
Bills receivable, past due, taken for fire, marine and inland risks	574.99
Book value of ledger assets over market value.....	2,148.38
Total	12,357.70
Total admitted assets.....	\$ 776,173.68

Liabilities

Gross claims reported and unadjusted.....	\$ 29,823.46
Total	29,823.46
Deduct reinsurance due or accrued	5,746.69
Net amount of unpaid losses and claims.....	24,076.77
Unearned premiums on all risks one year or less.....	141,518.17
Unearned premiums on all risks more than one year....	140,452.63
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	511.83
State, county or municipal taxes due or or accrued, estimated	8,000.00
All other liabilities:	
Re-insurance premiums	19,456.80
Unpaid dividend	12,000.00
Total amount of all liabilities except capital..	\$ 346,016.20
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	130,157.48
Surplus as regards policy-holders.....	430,157.48
Total	\$ 776,173.68

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 8,428,676	\$ 116,473.93
Written or renewed during the year.....	47,035,131	701,225.21
Totals	\$ 55,463,807	\$ 817,699.14
Deduct expired and terminated.....	15,540,226	204,321.93
In force at end of year	\$ 55,923,581	\$ 622,877.21
Deduct amount reinsured.....	4,443,698	55,975.02
Net amount in force December 31, 1910.....	\$ 35,479,883	\$ 466,902.19

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$91,675.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No. Entire business of Standard Fire Ins. Co., Keokuk, Iowa, assumed as of Dec. 31, 1910, and Standard ceased issuing policies.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,103,640.00	\$ 355,973.00	\$ 1,459,613.00
Gross amount of premiums received	19,222.74	2,455.88	21,678.62
Losses paid	7,335.26	7,336.26	14,671.52
Losses incurred	10,263.35		10,263.35

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CITY OF NEW YORK INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated April, 1905.

Commenced business April 12, 1905.

Home office, 42 Cedar St., New York, N. Y.

President, MAJOR A. WHITE.

Vice-President, J. ROMAIN BROWN.

Secretary and Treasurer, J. CARROLL FRENCH.

Capital Stock

Capital paid up in cash	\$ 500,000.00
Amount of ledger assets December 31 of previous year	\$ 1,415,877.77
Extended at	\$ 1,415,877.77

Income

Gross premiums	\$ 917,753.27
Deduct gross amount paid for re-insurance, fire \$108,375.29; return premiums, fire, \$177,951.23	346,326.52
Total premiums other than perpetual	\$ 571,426.75
Gross interest in mortgage loans	\$ 7,375.19
Gross interest on bonds and dividends on stocks, less \$2,017.63 accrued interest on bonds acquired during 1910	\$ 38,139.30
Gross interest on deposits in trust companies and banks	4,148.03
Total gross interest and rents	49,662.52

From other sources:

Chase National Bank—collateral loan	50,000.00
Stocks	2,817.00

Total income \$ 673,406.27

Disbursements

Gross amount paid policy-holders for losses (including \$30,636.58 occurring in previous years)	\$ 302,502.46
Deduct amount received for salvage, fire, \$7,103.22; re-insurance, fire, \$61,003.26; discount, fire, \$716.94	68,823.42

Net amount paid policy-holders for losses	\$ 233,679.04
Expenses of adjustment and settlement of losses	4,756.23
Commissions or brokerage	108,308.84
Salaries, \$11,744.71, and expenses, \$10,204.64, of special and general agents	21,949.35
Salaries and fees and all other charges of officers, directors, trustees and home office employees	51,664.68
Rents for company's occupancy of its own buildings	10,317.50
Advertising, \$1,649.53; printing and stationery, \$6,459.40	8,108.93
Postage, telegrams, telephone and express	6,340.17
Legal expenses	625.79
Furniture and fixtures	658.32
Maps, including corrections	6,395.82
Underwriters' boards and tariff associations	3,387.88
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	3,436.08
Inspections and surveys	1,276.63
State taxes on premiums	8,240.77
Insurance department licenses and fees	5,200.27
All other licenses, fees and taxes:	
Municipal licenses	\$ 1,500.43
1,500.43	1,500.43

Other disbursements:

Traveling expense	\$ 1,314.29
Mercantile agencies	1,579.00
Miscellaneous expense	823.58
Chase National bank—collateral loan	50,000.00
Chase National Bank—interest on loan	483.33
54,200.20	54,200.20

Paid stockholders for interest or dividends (amount declared during the year, \$50,000.00)	42,500.00
Agents' balances charged off	509.85
Gross loss on sale or maturity of ledger assets, viz.:	
Bonds	\$ 3,006.26
3,006.26	3,006.26

Total disbursements \$ 570,303.05

Balance \$ 1,512,980.99

Ledger Assets

Mortgage loans on real estate, first liens	\$ 240,000.00
Book value of bonds, \$334,360.00, and stocks, \$774,854.13	1,109,214.13
Cash in company's office	1,410.87
Deposits in trust companies and banks on interest	23,609.75
Agents' balances representing business written subsequent to October 1, 1910	121,215.88
Agents' balances representing business written prior to October 1, 1910	1,440.36
Total ledger assets	\$ 1,512,980.99

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 1,957.50
Interest accrued on bonds.....	5,208.33
Total	7,165.83
Gross assets	\$ 1,520,146.82

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910	\$ 1,440.36
Book value of ledger assets over market value, viz.: Bonds and stocks.....	77,664.13
Total	79,104.49
Total admitted assets.....	\$ 1,440,042.33

Liabilities

Gross losses adjusted and unpaid, not yet due.....	\$ 750.00
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	57,135.00
Gross claims for losses resisted.....	5,875.00
Total	63,760.00
Deduct re-insurance due or accrued.....	32,232.19
Net amount of unpaid losses and claims.....	\$ 31,527.81
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks running one year or less from the date of policy, including interest premiums on perpetual fire risks, \$354,191.56; unearned premiums (fifty per cent).....	\$ 177,095.78
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$433,413.90; unearned premiums (pro rata).....	255,222.53
Total unearned premiums as computed above.....	432,318.31
Dividends declared and unpaid to stockholders.....	12,500.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500.00
State, county or municipal taxes due or accrued.....	3,000.00
Re-insurance premiums	37,734.93
Total amount of all liabilities except capital.....	\$ 517,581.05
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	423,461.28
Surplus as regards policyholders.....	923,461.28
Total liabilities	\$ 1,441,042.33

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this head- in last year's statement.....	\$ 84,424,137	\$ 807,564.63
Written or renewed during the year.....	91,913,643	917,753.27
Totals	\$ 176,337,780	\$ 1,725,317.90
Deduct those expired and marked off as terminated.....	68,872,674	671,755.53
In force at end of year	\$ 107,465,106	\$ 1,053,562.37
Deduct amount reinsured.....	27,441,222	265,956.91
Net amount in force December 31, 1910.....	\$ 80,023,884	\$ 787,605.46

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$90,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$78,500.00.

Does any office, director or trustee receive any commission on the business of the Company?

Answer—No.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 1,236,730.00
Gross premiums on risks written.....	15,263.65
Losses paid	5,389.34
Losses incurred	5,509.34

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CITIZENS INSURANCE COMPANY OF MISSOURI,

Organized under the laws of the State of Missouri.

Incorporated, 1837.

Commenced business, 1837.

Home office, St. Louis, Missouri.

President, CHAS. E. CHASE.

Vice-Presidents, R. M. BISSELL and J. H. CARR.

Secretary, P. O. CROCKER.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums	2,197,557.21	206.98
Deduct gross amount for re-insurance and return premiums	1,628,232.97	129.86

599,324.24 77.62

Received for premiums other than perpetuals.....	\$ 569,401.83
Interest on mortgage loans and collateral.....	5,750.61
Interest on bonds and dividends on stocks.....	23,101.29
Interest on deposits in trust companies and banks.....	1,681.07

Total income	\$ 599,934.83
Amount of ledger assets December 31, 1909.....	850,275.64
Total	\$ 1,450,210.47

Disbursements

Gross amount paid for losses (including \$129,024.54 occurring in previous years).....	\$ 1,141,372.86
Deduct amount received for salvage and re-insurance	826,026.03

Net amount paid for losses.....	\$ 315,346.83
Expense of adjustment and settlement of losses.....	5,550.07
Paid stockholders for interest or dividends.....	22,000.00
Commissions or brokerage.....	99,499.83
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	68,181.79
Rents	3,440.23
Advertising, printing, stationery, postage, telegrams, telephone, express	11,174.62
Legal expense	303.83
Furniture and fixtures.....	352.43
Maps, including corrections.....	591.99
Underwriters' boards and tariff associations.....	6,462.06
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	7,500.56
State tax on premiums, insurance department licenses and fees	23,212.66
Agents' balances and other accounts charged off.....	42.37
Other disbursements	835.28
Total disbursements	\$ 564,497.43
Balance	\$ 885,712.99

Ledger Assets

Mortgage loans on real estate.....	\$ 102,700.00
Book value of bonds and stocks.....	564,351.25
Cash in Company's office.....	2,210.74
Deposits in trust companies and banks not on interest...	2,794.42
Deposits in trust companies and banks on interest.....	113,268.70
Agents' balances representing business written subsequent to October 1, 1910.....	99,550.10
Agents' balances representing business written prior to October 1, 1910.....	837.78
Total ledger assets.....	\$ 885,712.99

Non-Ledger Assets

Interest due, \$50.00; accrued, \$9,615.00.....	9,665.00
Other non-ledger assets.....	571.24
Gross assets	\$ 895,949.23

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 837.78
Book value of ledger assets over market value.....	13,073.75
Total admitted assets.....	\$ 882,037.70

Liabilities

Gross losses adjusted and unpaid.....	\$ 40,633.05
Gross claims reported and unadjusted.....	139,380.92
Gross claims for losses resisted.....	10,196.49
Total	\$ 190,210.46
Deduct reinsurance due or accrued	138,455.18
Net amount of unpaid losses and claims.....	\$ 51,755.28
Unearned premiums on all risks one year or less, including \$141.74 excess original premium.....	192,656.24
Unearned premiums on all risks more than one year.....	266,255.14
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,152.25
State, county or municipal taxes due or accrued.....	5,690.00
Total amount of all liabilities except capital.....	\$ 51,750.91
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	164,528.79
Surplus as regards policy-holders.....	364,528.79
Total	\$ 882,037.70

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 228,901,359	\$ 2,906,677.97
Written or renewed during the year.....	188,362,506	2,197,557.21
Totals	\$ 417,263,865	\$ 5,104,235.18
Deduct expired and terminated.....	184,018,380	2,207,505.59
In force at end of year	\$ 233,215,506	\$ 2,896,729.59
Deduct amount reinsured.....	161,856,246	2,018,646.59
Net amount in force December 31, 1910.....	\$ 71,359,320	\$ 878,083.00

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?
 Answer—\$25,000.00.
 Total amount of the Company's stock owned by the directors at par value?
 Answer—\$900.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Yes.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,659,835.00
Gross amount of premiums received.....	23,203.61
Losses paid	14,485.29
Losses incurred	12,937.26

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE COLUMBIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of Nebraska.

Incorporated February 1, 1900.

Commenced business February 3, 1900.

Home office, Omaha, Nebraska.

President, D. E. THOMPSON.

Vice-Presidents, C. E. YOST, and J. B. DINSMORE.

Secretary, C. D. MULLEN.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums

\$ 1,078,915.50

Deduct gross amount for reinsurance and return premiums.....

328,854.97

Received for premiums other than perpetuals..... \$ 750,060.53

Interest on mortgage loans and collateral..... 38,808.01

Interest on bonds and dividends on stocks..... 9,628.75

Interest on deposits in trust companies and banks..... 1,166.59

Interest from other sources..... 4,716.12

Other sources:

Farm mortgage loan commission..... 150.00

Total income

\$ 804,530.00

Amount of ledger assets December 31, 1909.....

1,287,168.48

Total

\$ 2,091,698.48

Disbursements

Gross amount paid for losses (including \$7,576.74 occurring in previous years).... \$ 384,016.27

Deduct amount received for salvage and re-insurance

87,832.06

Net amount paid for losses..... \$ 296,184.21

Paid stockholders for interest or dividends..... 16,000.00

Commissions or brokerage..... 137,366.40

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 158,305.81

Rents, including none for Company's occupancy of its own buildings

1,999.97

Advertising, printing, stationery, postage, telegrams, telephone, express

13,719.28

Legal expense

2,253.52

Furniture and fixtures..... 988.54

Maps, including corrections..... 373.41

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys

3,434.55

State tax on premiums, insurance department licenses and fees

17,404.74

Agents' balances and other accounts charged off..... 728.61

Other disbursements:

U. S. income tax and fire warden tax..... 1,184.62

Office expense

1,592.25

Exchange and collections..... 4,048.10

General expense

1,156.20

Total disbursements

\$ 656,720.21

Balance

\$ 1,434,978.27

Ledger Assets

Mortgage loans on real estate..... \$ 870,675.00

Book value of bonds and stocks..... 196,150.00

Cash in Company's office..... 2,712.75

Deposits in trust companies and banks not on interest... 117,191.83

Deposits in trust companies and banks on interest..... 5,234.23

Agents' balances representing business written subsequent to October 1, 1910..... 34,502.93

Agents' balances representing business written prior to October 1, 1910..... 10,224.72

Bills receivable, taken for (fire or inland) risks..... 193,523.12

Other ledger assets:

Miscellaneous bills received and warrants

4,564.04

Omaha Auditorium bond and delinquent warrants.... 199.65

Total ledger assets.....

\$ 1,434,978.27

Non-Ledger Assets

Interest accrued

\$ 23,230.37

Market value of bonds and stocks over book value..... 1,002.23

Other non-ledger assets:

Supplies, printed matter and stationery, furniture

fixtures and safes.....

5,000.00

Gross assets

\$ 1,464,210.87

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$ 5,000.00
Agents' balances representing business written prior to October, 1910	10,224.72
Bills receivable, past due, taken for fire, marine and inland risks	32,553.01
Miscellaneous bills Rec.....	1,304.42
Auditorium bond and delinquent warrants.....	199.65
	49,281.80
Total admitted assets.....	\$ 1,414,929.07

Liabilities

Gross claims reported and unadjusted.....	\$ 21,153.84
Gross claims for losses resisted.....	3,300.00
Total	\$ 24,453.84
Deduct reinsurance due or accrued	5,708.97
Net amount of unpaid losses and claims.....	\$ 18,744.87
Unearned premiums on all risks one year or less.....	59,118.52
Unearned premiums on all risks more than one year.....	916,894.21
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	2,146.96
Commissions, brokerage and other charges due or to become due to agents and brokers.....	615.00
All other liabilities:	
Reserve for taxes.....	10,000.00
Total amount of all liabilities except capital..	\$ 1,007,519.56
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	207,409.51
Surplus as regards policy-holders.....	407,409.51
Total	\$ 1,414,929.07

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 175,092,803	\$ 2,208,772.34
Written or renewed during the year.....	90,990,717	1,078,915.50
Totals	\$ 266,083,520	\$ 3,287,687.84
Deduct expired and terminated.....	62,643,951	791,553.78
In force at end of year	\$ 203,439,569	\$ 2,496,134.06
Deduct amount reinsured.....	15,026,702	218,002.22
Net amount in force December 31, 1910.....	\$ 188,412,867	\$ 2,277,531.84

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$15,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$80,100.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$33,600.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 9,049,049.00
Gross premiums on risks written	104,075.53
Losses paid	37,861.04
Losses incurred (deducting salvage)	39,386.89

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

COLUMBIA INSURANCE COMPANY,

Organized under the laws of the State of New Jersey.

Incorporated March 21, 1901.

Commenced business, 1901

Home office, 15 Exchange Place, Jersey City, N. J.

President, G. F. CRANE.

Vice-President, F. HERRMANN.

Secretary, C. E. DEAN.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Gross premiums \$ 897,223.08 |

Deduct gross amount for reinsurance and
return premiums 505,588.68 |

Received for premiums other than perpetuals..... \$ 301,634.40 |

Interest on bonds and dividends on stocks..... 24,523.88 |

Interest on deposits in trust companies and banks..... 1,496.18 |

Interest from other sources—Cash deposit, Ontario..... 300.00 |

Total income \$ 327,954.46 |

Amount of ledger assets December 31, 1909..... 738,902.36 |

Total \$ 1,066,756.82 |

Disbursements

Gross amount paid for losses (including \$5,168.00 occurring in previous years).....	\$ 316,802.02
Deduct amount received for salvage and re-insurance	189,124.42
Net amount paid for losses.....	\$ 127,677.60
Commissions or brokerage.....	83,697.32
Allowance to local agencies for miscellaneous expenses..	1,034.89
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	15,339.50
Rents	508.50
Advertising, printing, stationery, postage, telegrams, telephone, express:	
Advertising	\$ 189.21
Printing	2,023.99
Postage, etc.....	622.91
Total	2,835.11
Legal expense	504.98
Furniture and fixtures.....	121.57
Underwriters' boards and tariff associations.....	678.32
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	503.11
Licenses and fees	1,214.94
State tax	5,802.65
Decrease in book value of ledger assets, bonds	1,899.33
Agents' balances and other accounts charged off	49.74
Other disbursements:	
Investment expenses	62.50
Total disbursements	212,081.06
Balance	\$ 824,675.76

Ledger Assets

Book value of bonds and stocks.....	\$ 695,659.27
Deposits in trust companies and banks on interest.....	21,409.92
Agents' balances representing business written subsequent to October 1, 1910.....	69,977.55
Agents' balances representing business written prior to October 1, 1910.....	8,021.02
Other ledger assets:	
Bonds, special deposit per schedule.....	19,638.00
Cash deposit, Ontario Dept.....	10,000.00
Total ledger assets.....	\$ 824,675.76

Non-Ledger Assets

Interest accrued	7,466.22
Other non-ledger assets:	
Interest accrued—On cash deposit Ontario Dept.....	62.50
Gross assets	\$ 832,204.48

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 8,021.02
Book value of ledger assets over market value:	
Bonds as per schedule.....	45,954.27
On special deposit.....	408.00
Total	54,383.29
Total admitted assets.....	\$ 777,821.19

Liabilities

Gross claims for losses resisted.....	\$ 8,147.18
Net amount of unpaid losses and claims.....	8,147.18
Unearned premiums on all risks more than one year (per Recap. risks and premiums).....	137,530.34
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	500.00
State, county or municipal taxes due or accrued.....	5,000.00
Total amount of all liabilities except capital..	\$ 151,177.52
Capital actually paid up in cash.....	\$ 400,000.00
Surplus over all liabilities.....	226,643.67
Surplus as regards policy-holders.....	623,643.67
Total	\$ 777,821.19

Risks and Premiums

	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December, under this head in last year's statement.....	\$ 47,414,677	\$ 552,631.85
Written or renewed during the year.....	123,455,505	897,223.08
Totals	\$ 170,870,272	\$ 1,449,854.93
Deduct those expired and marked off as terminated.....	111,832,965	788,455.17
In force at end of year	\$ 59,017,307	\$ 661,399.76
Deduct amount reinsured.....	42,380,833	389,201.20
Net amount in force December 31, 1910.....	\$ 16,636,474	\$ 272,198.56

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$40,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$700.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—\$399,300.00, by Union Marine Ins. Co., Ltd., of Liverpool, England.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Marine and Inland Risks
Gross risks written	\$ 183,045.00
Gross amount of premiums received.....	3,625.86

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

COMMERCE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated June 1, 1859.

Commenced business, June 1, 1859.

Home office, No. 57 State Street, Albany, N. Y.

President, C. DARWIN JENISON.

Vice-President, FRANK VAN BENTHUYSEN.

Secretary, ADDISON J. HINMAN.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 336,801.92

Deduct gross amount for reinsurance and
return premiums 70,356.61

Received for premiums other than perpetuals..... \$ 266,445.31

Interest on mortgage loans..... 1,276.14

Interest on bonds and dividends on stocks..... 20,273.19

Interest on deposits in trust companies and banks..... 315.83

Rents from company's property, including \$1,600 for
Company's own occupancy..... 10,504.27

Profit on sale or maturity of ledger assets:

Real estate 5,000.00

Other sources:

Conscience money 20.00

Total income \$ 303,841.04

Amount of ledger assets December 31, 1909..... 661,202.10

Total 965,043.14

Disbursements

Gross amount paid for losses (including
\$11,671.23 occurring in previous years)..... \$ 122,470.06Deduct amount received for salvage and re-
insurance 9,573.51

Net amount paid for losses..... \$ 112,896.55

Expense of adjustment and settlement of losses..... 2,260.69

Paid stockholders for interest or dividends..... 20,000.00

Commissions or brokerage..... 64,635.98

Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 18,427.92Rents, including \$1,600 for company's occupancy of its
own buildings 1,600.00Advertising, printing, stationery, postage, telegrams,
telephone, express 6,837.05

Legal expense 402.05

Furniture and fixtures..... 265.25

Maps, including corrections..... 1,309.85

Underwriters' boards and tariff associations..... 1,752.69

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 2,312.77

Repairs and expenses (other than taxes) on real estate.. 4,319.96

Taxes on real estate..... 1,889.28

State tax on premiums, insurance department licenses
and fees 7,633.94

Other disbursements:

Examination by New York State Insur-
ance department \$ 552.62

Loss on bonds 6,625.00 7,177.62

Total disbursements \$ 233,771.60

Balance \$ 711,271.54

Ledger Assets

Book value of real estate..... 75,000.00

Mortgage loans on real estate..... 29,650.00

Book value of bonds and stocks..... 543,592.00

Cash in Company's office..... 2,777.73

Deposits in trust companies and banks on interest..... 23,795.74

Agents' balances representing business written subse-
quent to October 1, 1910..... 35,912.57Agents' balances representing business written prior to
October 1, 1910..... 543.51

Total ledger assets..... \$ 711,271.54

Non-Ledger Assets

Interest due \$ 125.00

Rent, accrued 3,608.95

Market value of bonds and stocks over book value..... 75.00

Other non-ledger assets:

Interest accrued 372.50

Gross assets \$ 715,452.99

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October 1, 1910..... \$ 543.51

Total ledger assets..... \$ 714,909.48

Liabilities

Gross losses adjusted and unpaid..... \$ 3,166.59

Gross claims reported and unadjusted..... 17,688.00

Gross claims for losses resisted..... 3,353.45

Total \$ 24,208.04

Deduct reinsurance due or accrued 830.00

Net amount of unpaid losses and claims..... 23,378.04

Unearned premiums on all risks one year or less.....	88,545.73
Unearned premiums on all risks more than one year....	139,429.69
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	2,800.00
State, county or municipal taxes due or accrued.....	4,200.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	300.00
All other liabilities:	
Return premiums and R. I. premiums.....	1,354.91
Total amount of all liabilities except capital..	\$ 259,508.42
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	255,401.06
Surplus as regards policy-holders.....	455,401.06
Total	\$ 714,909.48

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 45,417,336	\$ 451,039.83
Written or renewed during the year.....	31,701,110	336,801.92
Totals	\$ 77,118,446	787,841.75
Deduct expired and terminated.....	32,076,845	316,180.00
In force at end of year	\$ 45,041,601	\$ 471,661.75
Deduct amount reinsured.....	3,527,104	37,479.55
Net amount in force December 31, 1910.....	\$ 41,514,497	\$ 434,182.20

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$20,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$51,325.00.

Total amount loaned to directors or other officers?

Answer—\$4,000.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 456,165.00
Gross amount of premiums received.....	8,026.70
Losses paid	3,357.24
Losses incurred	3,318.50

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the UNITED STATES BRANCH OF THE COMMERCIAL UNION ASSURANCE COMPANY, LIMITED,

Organized under the laws of Great Britain.

Incorporated Sept. 28, 1861.

Commenced business in U. S., Jan., 1871

Home office, in U. S., cor. Pine and William Streets, N. Y.

Manager, A. H. WRAY.

Income

Gross premiums \$ 5,510,929.85 \$ 1,462,397.74

Deduct gross amount for re-insurance and return premiums 1,600,154.15 489,579.84

Received for premiums other than perpetuals \$ 3,850,775.70 \$ 972,817.90 \$ 4,823,593.60

Deposit premiums written on perpetual risks (gross).... 664.87

Interest on mortgage loans and collaterals..... 955.00

Interest on bonds and dividends on stocks..... 218,503.60

Interest on deposits in trust companies and banks..... 3,716.39

Rents from Company's property, including \$15,500.00 for Company's own occupancy..... 66,149.71

Stocks and bonds..... 12,300.58

Other sources:

 Received from home office..... 559,186.85

Total income \$ 5,685,160.00

Amount of ledger assets December 31, 1909..... 7,005,917.83

Total \$ 12,781,078.43

Disbursements

Gross amount paid for losses (including \$831,506 occurring in previous years)..... \$ 2,611,355.00 \$ 843,014.27

Deduct amount received for salvage and reinsurance... 341,667.23 440,807.68

Net amount paid for losses \$ 2,269,687.80 \$ 402,206.59 \$ 2,671,894.45

Expense of adjustment and settlement of losses..... 57,978.79

Commissions or brokerage..... 923,671.34

Allowance to local agencies for miscellaneous expenses.. 5,400.32

Salaries and expenses of special and general agents, officers, directors, trustees and home office employes 247,281.55

Rents, including \$15,500 for Company's occupancy of its own buildings	22,268.45
Advertising, printing, stationery, postage, telegrams, telephone, express	36,978.34
Legal expense	69,481.24
Furniture and fixtures	3,018.71
Maps, including corrections	4,864.88
Underwriters' boards and tariff associations	43,668.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	32,726.19
Repairs and expenses (other than taxes) on real estate	24,370.21
Taxes on real estate	15,985.94
State tax on premiums, insurance department licenses and fees	82,642.29
Municipal and city licenses	19,489.61
Federal corporation tax	6,799.16
Franchise taxes	3,962.22
Agents' balances and other accounts charged off	4,533.56
Other disbursements:	
Exchange	\$ 4,459.74
Postage, telegrams and express	26,866.97
Inspection and surveys	19,184.75
Deposit premiums returned	3,824.00
Remitted to home office	1,063,813.43
Ins. Dept. licenses and fees	13,756.30
Gross loss on sale stocks	621.75
Gross decrease Adj. book value stocks	12,744.47
	1,145,271.41
Total disbursements	\$ 5,413,280.69
Balance	\$ 7,367,797.83

Ledger Assets

Book value of real estate	\$ 608,163.62
Mortgage loans on real estate	23,000.00
Book value of bonds and stocks	5,067,909.28
Cash in Company's office	4,709.29
Deposits in trust companies and banks not on interest	217,970.43
Deposits in trust companies and banks on interest	173,768.20
Agents' balances representing business written subsequent to October 1, 1910	2,350,267.74
Agents' balances representing business written prior to October 1, 1910	40,756.17
Bills receivable, taken for fire (marine or inland) risks	1,103.10
Total ledger assets	\$ 7,367,797.83

Non-Ledger Assets

Interest accrued	56.25
Rent accrued	9,278.51
Market value of real estate over book value	189,836.38
Other non-ledger assets:	
Interest due and accrued on bonds	68,254.00
Gross assets	\$ 7,635,223.27

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 40,756.17
Bills receivable, past due, taken for fire, marine and inland risks	1,009.50
Book value of ledger assets over market value bonds and stocks	102,649.28
	144,414.95
Total admitted assets	\$ 7,490,808.32

Liabilities

Gross losses adjusted and unpaid	\$ 33,500.77
Gross claims reported and unadjusted	596,324.51
Gross claims for losses resisted	50,899.00
Total	\$ 680,724.28
Deduct reinsurance due or accrued	98,439.97
Net amount of unpaid losses and claims	\$ 582,344.31
Unearned premiums on all risks one year or less	1,509,068.14
Unearned premiums on all risks more than one year	2,393,031.26
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	6,650.00
State, county or municipal taxes due or accrued	76,465.00
Commissions, brokerage and other charges due or to become due to agents and brokers	133,850.00
All other liabilities:	
Ret. premiums, \$16,832; Re-Ins. Prems., \$143,727	160,559.00
Surplus as regards policyholders	2,628,840.61
Total amount of all liabilities except capital	\$ 7,490,808.32
Total	\$ 7,490,808.32

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force December 31, 1900	\$ 702,203,782	\$ 7,223,597.99	\$ 15,342,228	\$ 292,981.48
Written or renewed in 1910	549,228,348	5,510,929.85	544,598,882	1,402,397.74
Totals	\$1,251,432,130	\$12,734,527.84	\$ 559,941,060	\$ 1,755,379.22
Deduct expirations and cancellations	499,856,500	5,144,742.64	527,442,375	1,285,222.47
In force December 31, 1910	\$ 751,575,630	\$ 7,589,785.20	\$ 32,498,685	\$ 470,156.75
Deduct amount reinsured	63,255,066	652,278.16	7,655,965	67,296.47
Net amount in force	\$ 688,320,564	\$ 6,937,507.04	\$ 24,842,720	\$ 402,860.28

Perpetual risks (not included above) \$1,912,585. Premiums on same \$104,798.46.

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$200,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—The United States branch of the Company has no interest in the capital stock of any other insurance company.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 2,616,269.08	\$ 108,225.00	\$ 2,814,494.08
Gross amount of premiums received.....	40,836.76	901.55	41,738.31
Losses paid.....	16,808.62	21.33	16,919.95
Losses incurred.....	15,803.55	21.33	15,916.88

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of

THE COMMONWEALTH INSURANCE COMPANY OF NEW YORK.

Organized under the laws of the State of New York.

Incorporated August 23, 1886. Commenced business September 15, 1886.

Home office, 76 William St., New York, N. Y.

President, E. G. RICHARDS.

Vice-Presidents, J. T. HASTINGS, and JAMES P. JOSEPH.

Secretary, CHARLES E. CASE.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums..... \$ 1,012,964.22

Deduct gross amount for reinsurance and

return premiums..... 301,788.37

Received for premiums other than perpetuities..... \$ 711,175.85

Interest on mortgage loans and collaterals..... 17,124.76

Interest on bonds and dividends on stocks..... 74,194.65

Interest on deposits in trust companies and banks..... 960.00

Interest from other sources..... 6.47

Stocks and bonds..... 9,962.19

Total income..... \$ 813,449.92

Amount of ledger assets December 31, 1909..... 2,090,637.97

Total..... \$ 2,844,107.89

Disbursements

Gross amount paid for losses (including

\$41,332.87 occurring in previous years)..... \$ 329,397.14

Deduct amount received for salvage and re-

insurance..... 43,609.92

Net amount paid for losses..... \$ 285,787.22

Expense of adjustment and settlement of losses.....	4,021.22
Paid stockholders for interest or dividends.....	50,000.00
Commissions or brokerage.....	168,358.35
Allowance to local agencies for miscellaneous expenses..	2,740.71
Salaries and expenses of special and general agents, officers, directors, trustees and home office employes	49,036.41
Rents.....	6,691.36
Advertising, printing, stationery, postage, telegrams, telephone, express.....	11,281.85
Legal expense.....	1,103.50
Furniture and fixtures.....	1,051.65
Maps, including corrections.....	102.22
Underwriters' boards and tariff associations.....	6,914.33
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	7,875.09
State tax on premiums, insurance department licenses and fees.....	14,557.82
Loss on sale or maturity of ledger assets.....	2,515.02
Decrease in book value of ledger assets.....	115.00
Other disbursements:	
U. S. corporation tax.....	\$ 705.96
Municipal licenses.....	1,323.94
Municipal taxes.....	1,300.16
Legal publications.....	544.18

Total..... 3,934.24

Total disbursements..... \$ 616,958.50

Balance..... \$ 2,227,149.39

Ledger Assets

Mortgage loans on real estate..... 337,500.00

Book value of bonds and stocks..... 1,732,779.31

Cash in Company's office..... 182.84

Deposits in trust companies and banks on interest..... 25,595.11

Agents' balances representing business written subse-

quent to October 1, 1910..... 68,856.24

Agents' balances representing business written prior to

October, 1910..... 2,214.77

Total ledger assets..... \$ 2,227,149.39

Non-Ledger Assets

Interest, accrued..... 10,968.54

Market value of bonds and stocks over book value..... 12,250.66

Gross assets..... \$ 2,250,368.50

Deduct Assets Not Admitted

Agents' balances, representing business written prior to
October, 1910..... 2,214.77

Total admitted assets..... \$ 2,248,153.73

Liabilities

Gross losses adjusted and unpaid.....	\$	4,585.27
Gross claims reported and unadjusted.....		40,474.00
Gross claims for losses resisted.....		6,310.26
Total.....	\$	51,369.53
Deduct reinsurance due or accrued.....		3,033.34
Net amount of unpaid losses and claims.....	\$	47,376.19
Unearned premiums on all risks one year or less.....		260,905.30
Unearned premiums on all risks more than one year.....		340,954.68
State, county or municipal taxes due or accrued.....		12,000.00
Total amount of all liabilities except capital.....	\$	661,246.07
Capital actually paid up in cash.....	\$	500,000.00
Surplus over all liabilities.....		1,086,907.66
Surplus as regards policyholders.....		1,586,907.66
Total.....	\$	2,248,153.73

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 116,667,748	\$ 1,016,322.74
Written or renewed during the year.....	126,730,066	1,012,564.22
Totals.....	\$ 243,397,814	\$ 2,028,886.96
Deduct expired and terminated.....	169,276,177	792,426.43
In force at end of year.....	\$ 112,111,637	\$ 1,235,790.53
Deduct amount reinsured.....	19,018,905	141,740.26
Net amount in force December 31, 1910.....	\$ 124,092,732	\$ 1,094,050.27

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$10,500.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—No interest.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—Yes. A majority of the stock is owned or controlled, directly or indirectly in London in the head office of the York British and Mercantile Ins. Co., of London and Edinburgh, Great Britain.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 729,020.00
Gross amount of premiums received.....	8,003.25
Losses paid.....	2,112.68
Losses incurred.....	1,720.70

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of

THE CONCORDIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of Wisconsin.

Incorporated March 7, 1876.

Commenced business March 22, 1879.

Home office, cor. West Water and Wells Streets, Milwaukee, Wis.

President, GUSTAV WOLLAEGER, JR.

Vice-Presidents, H. AUG. LUEDKE and GEO. P. MAGER.

Secretary, FRANK DAMKOEHLER.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Gross premiums..... \$ 1,475,212.10

Deduct gross amount for reinsurance and return premiums..... 478,420.11

Received for premiums other than perpetuities..... \$ 996,791.99

Interest on mortgage loans and collaterals..... 35,900.64

Interest on bonds and dividends on stocks..... 21,519.46

Interest on deposits in trust companies and banks, Guaranty Trust Co., New York City..... 500.49

Interest from other sources, Milwaukee Board of Fire Und. deposit..... 3.00

Rents from company's property..... 466.07

Stocks and bonds..... 200.00

Agents' balances and other accounts previously charged off..... 24.85

Other sources:

Loan at bank, Second Ward Savings Bank, Milwaukee, Wis..... 57,500.00

Total income..... \$ 1,115,612.59

Amount of ledger assets December 31, 1909..... 1,527,009.14

Total..... \$ 2,642,621.64

Disbursements

Gross amount paid for losses (including \$102,735.14 occurring in previous years)..... \$ 646,404.30

Deduct amount received for salvage and reinsurance..... 158,757.94

Net amount paid for losses..... \$ 487,646.36

Expense of adjustment and settlement of losses.....	7,621.97
Paid stockholders for interest or dividends.....	24,000.00
Commissions or brokerage.....	275,994.69
Allowance to local agencies for miscellaneous expenses..	836.15
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	69,245.74
Rents	3,720.00
Advertising, printing, stationery, postage, telegrams, telephone, express	17,583.42
Legal expense	3,263.77
Furniture and fixtures.....	235.50
Maps, including corrections.....	3,692.89
Underwriters' boards and tariff associations.....	7,429.93
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys	10,501.74
Repairs and expenses (other than taxes) on real estate..	294.88
Taxes on real estate.....	90.00
State tax on premiums, insurance department licenses and fees	29,700.73
Loss on sale or maturity of ledger assets.....	1,140.00
Decrease in book value of ledger assets.....	3,535.88
Agents' balances and other accounts charged off.....	11,411.24
Other disbursements:	
Municipal licenses.....	\$ 1,501.34
Local taxes	528.95
United States corporation tax.....	618.27
Traveling expense and mileage of officers.....	926.74
Rent of deposit vault (Citizens Trust Co.)..	35.00
Premium on bond of secretary.....	63.00
Water and ice.....	64.50
Meals for clerks workin overtime.....	337.75
Repairs of office (painting, etc.).....	101.81
Registers fees and recording of mortgages.....	39.50
Donations and Christmas gifts to clerks and special agents.....	610.95
Expense entertaining of agents and special agents	450.35
Loan at bank (Second Ward Savings Bank, Milwaukee, Wis.)	57,500.00
Interest paid bank on above loan.....	846.92

63,075.38

Total disbursements \$ 1,020,229.65

Balance \$ 1,622,391.99

Ledger Assets

Mortgage loans on real estate.....	\$ 747,425.00
Book value of bonds and stocks.....	551,259.16
Cash in Company's office.....	17,210.47
Deposits in trust companies and banks not on interest, Second Ward Savings Bank, Milwaukee, Wis.....	39,719.69
Deposits in trust companies and banks on interest, Guaranty Trust Co., New York City.....	16,440.57
Agents' balances representing business written subse- quent to October 1, 1910.....	248,036.05
Agents' balances representing business written prior to October 1, 1910.....	2,301.12
Total ledger assets	\$ 1,622,391.99

Non-Ledger Assets

Interest due, \$277.50; accrued, \$86,323.30.....	6,600.80
Rent due, accrued.....	9,700.01
Other non-ledger assets:	
Due from other companies for losses paid.....	8,247.12

Gross assets \$ 1,646,939.92

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 301.12
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Total admitted assets..... 1,644,638.80

Liabilities

Gross losses adjusted and unpaid.....	\$ 40,649.48
Gross claims reported and unadjusted.....	51,025.19
Gross claims for losses resisted.....	7,881.72

Total \$ 99,556.39

Deduct reinsurance due or accrued..... 27,670.26

Net amount of unpaid losses and claims..... \$ 71,887.36

Unearned premiums on all risks one year or less..... 200,109.26

Unearned premiums on all risks more than one year..... 612,677.16

State, county or municipal taxes due or accrued..... 25,000.00

Commissions, brokerage and other charges due or to
become due to agents and brokers..... 51,446.08

All other liabilities:

Reinsurance premiums..... 35,210.05

Total amount of all liabilities except capital.. \$ 1,114,329.86

Capital actually paid up in cash..... \$ 300,000.00

Surplus over all liabilities..... 230,308.94

Surplus as regards policyholders..... 300,308.94

Total \$ 1,614,638.80

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 185,000.920	\$ 2,109,340.49
Written or renewed during the year.....	129,127,798	1,475,212.10
Totals	\$ 305,487,718	\$ 3,584,552.59
Deduct expired and terminated.....	199,528,231	1,305,236.33
In force at end of year	\$ 106,159,487	\$ 2,279,316.26
Deduct amount reinsured.....	32,101,506	427,208.82
Net amount in force December 31, 1910.....	\$ 164,057,981	\$ 1,772,087.44

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?
 Answer—\$143,260.00.
 Total amount loaned to directors or other officers?
 Answer—\$8,000.00 on mortgage.
 Total amount loaned to stockholders not officers?
 Answer—None.
 What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
 Answer—None.
 Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?
 Answer—No.
 Has this Company guaranteed policies issued by any other company, and now in force?
 Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 4,854,329.00	\$ 580,771.00	\$ 5,435,100.00
Gross amount of premiums received.....	61,158.87	3,428.97	67,587.84
Losses paid	28,979.06	317.99	29,297.05
Losses incurred	29,796.91	317.99	30,114.90

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of

THE CONNECTICUT FIRE INSURANCE COMPANY,

Organized under the laws of the State of Connecticut.

Incorporated June, 1850.

Commenced business July, 1850.

Home office, 51 Prospect Street, Hartford, Connecticut.

President, J. D. BROWNE.

Secretary, W. T. HOWE.

Capital Stock

Amount of capital paid up in cash.....	\$ 1,000,000.00
Amount of ledger assets December 31, of previous year	6,841,820.54
	\$ 6,841,820.54

Income

Gross premiums	\$ 4,948,064.73
Deduct gross amount paid for reinsurance, fire, \$574,265.25; marine and inland, 0; return premiums, fire, \$588,961.44; marine and inland, 0.....	1,163,226.69

Total premiums (other than perpetual)..... \$ 3,784,838.04

Gross interest on mortgage loans.....	\$ 45,607.09
Gross interest on collateral loans.....	4,137.23
Gross interest on bonds and dividends on stocks, less \$5,685.60 accrued interest on bonds acquired during 1910.....	210,836.78
Gross interest on deposits in trust companies and banks.....	4,539.87
Gross interest on bills receivable, etc.....	1,184.02
Gross rents for company's property, including \$10,000 for company occupancy of its own buildings.....	11,231.26

Total gross interest and rents.....	277,506.25
From agents' balances previously charged off.....	167.30
Gross profit on sale or maturity of ledger assets, viz.: Bonds	\$ 250.00
Total	250.00
Total income	4,062,851.59

Disbursements

Gross amount paid policyholders for losses (including \$270,478.28 occurring in previous years)	\$ 2,137,130.36
Deduct amount received for— Salvage, fire	\$ 15,365.00
Reinsurance, fire	275,876.57
Discount, fire	3,191.28
	294,432.85

Net amount paid policyholders for losses.....	\$ 1,842,697.51
Expenses of adjustment and settlement of losses.....	29,340.87
Commissions or brokerage.....	812,075.90
Allowances to local agencies for miscellaneous agency expenses	19,465.86
Salaries, \$85,170.95; and expenses, \$32,085.55, of special and general agents	137,256.50
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	192,563.74
Rents, including \$10,000 for company's occupancy of its own buildings	28,902.04
Advertising, \$17,598.58; printing and stationery, \$30,290.00	47,888.58
Postage, telegrams, telephone and express.....	19,607.24
Legal expenses	8,002.77
Furniture and fixtures.....	6,973.00
Maps, including corrections.....	9,823.50
Underwriters' boards and tariff associations.....	20,308.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	27,807.80
Inspections and surveys.....	22,250.52
Repairs and expenses (other than taxes) on real estate..	1,304.09
Taxes on real estate.....	2,531.14
State taxes on premiums.....	62,689.64
Insurance department licenses and fees.....	18,681.17
All other licenses, fees and taxes: Municipal licenses and fees	\$ 7,401.38
United States income tax	4,895.80

Total	12,297.18
Paid stockholders for interest or dividends (amount declared during the year, \$160,000; paid tax for stockholders, \$27,000)	187,000.00
Agents' balances charged off	1,601.72

Gross loss on sale or maturity of ledger assets, viz.:

Real estate	\$ 6,462.25
Bonds	4,355.56
Stocks	10,192.50

Total 21,010.31

Gross decrease, by adjustment, in book value of ledger assets, viz.:

Real estate	\$ 20,575.00
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Total 20,575.00

Total disbursements \$ 3,553,463.13

Ledger Assets

Book value of real estate	\$ 192,200.00
Mortgage loans on real estate.....	909,050.00
Loans secured by pledge of bonds or other collateral.....	100,000.00
Book value of bonds, \$5,188,328.37, and stocks, \$344,351.41	5,502,679.78
Cash in company's office.....	397.57
Deposits in trust companies and banks not on interest.....	17,690.55
Deposits in trust companies on interest.....	391,811.37
Agent's balances representing business written subsequent to October 1, 1910.....	184,509.43
Agents' balances representing business written prior to October 1, 1910.....	3,353.45
Bills receivable taken for fire risks.....	40,511.80

Total ledger assets..... \$ 7,351,203.95

Non-Ledger Assets

Interest accrued on mortgages	\$ 10,204.89
Interest accrued on bonds.....	29,918.94
Interest accrued on collateral loans.....	867.42

Total 40,991.25

Other non-ledger assets, viz.:

Gross premiums, in course of collection, not over three months due, \$101,000.00, less return premiums, \$47,500.00, and re-insurance, \$40,500.00.....	\$ 313,000.00
Less commission, brokerage, and all other expenses thereon	131,000.00

Total 182,000.00

Gross assets \$ 7,574,195.20

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910.....	\$ 3,353.45
Bills, receivable, past due, taken for marine, inland and fire risks.....	14,717.25
Book value of ledger assets over market value, viz.: Bonds and stocks.....	77,677.78

Total 95,748.48

Total admitted assets..... \$ 7,478,446.72

Liabilities

Gross losses adjusted and unpaid not yet due.....	\$ 95,030.77
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	303,714.09
Gross claims for losses resisted	47,085.58

Total \$ 445,830.44

Deduct reinsurance due or accrued..... 86,773.36

Net amount of unpaid losses and claims..... \$ 359,057.08

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums, on perpetual fire risks, \$1,931,443.02; unearned premiums (fifty per cent.)..... \$ 965,721.51

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$5,729,011.50; unearned premiums (pro rata) 3,033,605.00

Total unearned premiums as computed above 4,019,326.51

State, county municipal taxes due or accrued..... 50,000.00

Total amount of all liabilities except capital.. \$ 4,428,383.50

Capital actually paid up in cash..... \$ 1,000,000.00

Surplus over all liabilities..... 2,050,063.13

Surplus as regards policyholders..... 3,060,063.13

Total liabilities \$ 4,478,446.72

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 686,835,293	\$ 7,916,491.19
Written or renewed during the year.....	424,940,515	4,948,064.73
Totals	\$1,111,775,808	\$12,864,555.92
Deduct those expired and marked off as terminated.....	360,192,860	4,377,792.19
In force at end of year 1910.....	\$ 751,282,948	\$ 8,186,763.73
Deduct amount reinsured.....	67,585,260	826,309.21
Net amount in force December 31, 1910.....	\$ 683,697,688	\$ 7,600,454.52

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$105,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$45,400.

Total amount loaned to directors or other officers?

Answer—\$64,000.00.

Total amount loaned to stockholders not officers?

Answer—\$12,000.00.

Does any officer, director or trustee receive any commission on the business of the Company?

Answer—No.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None, except as collateral security for loans.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 6,137,498.00
Less \$844,043.00 risks canceled, and \$360,224.00 reinsurance in Companies authorized in said state.....	1,204,267.00
Net risks written.....	\$ 4,933,231.00
Gross premiums received on direct business.....	\$ 68,074.80
Less \$6,420.83 direct return premiums; and \$5,204.78 premiums for reinsurance in Companies authorized in said state.....	11,625.61
Net premiums received.....	\$ 56,449.19
Losses paid (deducting salvage).....	\$ 23,292.12
Less losses on risks reinsured in companies authorized in said state.....	4,444.00
Net losses paid.....	\$ 18,848.12
Losses incurred.....	\$ 16,007.07
Less losses on risks reinsured in Companies authorized in said state.....	2,470.00
Net losses incurred.....	\$ 13,537.07

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE CONTINENTAL INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated January, 1853.

Commenced business January, 1853.

Home office, 46 Cedar Street, New York, N. Y.

President, HENRY EVANS. Vice-President, GEORGE E. KLINE.

2d Vice-President and Secretary, J. E. LOPEZ.

2d Vice-President and Counsel, DAVID RUMSEY.

Secretaries, C. R. TUTTLE, J. A. SWINNERTON, HUGH RANKIN, F. R. MILLARD.

Auditor, E. W. T. GRAY.

Capital Stock

Capital paid up in cash..... \$ 2,000,000.00

Income

Gross premiums..... \$ 8,860,841.54

Deduct gross amount for reinsurance and return premiums..... 1,561,398.62

Received for premiums other than perpetuals..... \$ 7,308,442.92

Interest on mortgage loans and collaterals..... 137.50

THE CONTINENTAL INSURANCE COMPANY

Interest on bonds and dividends on stocks.....	686,637.95
Interest on deposits in trust companies and banks.....	167,313.75
Interest from other sources.....	1,008.72
Rents from Company's property, including \$47,366.35 for company's own occupancy.....	131,654.85
Stocks and bonds.....	533,383.00
Gross increase by adjustment in book value of ledger assets.....	314,302.00

Other sources:

The First Bulgarian Insurance Co. reserve.....	\$ 7,903.42
Suspense, for satisfaction piece on mortgage considered of no value and unlisted.....	50.00

7,953.42

Total income.....	\$ 9,153,829.11
Amount of ledger assets December 31, 1909.....	22,179,680.65
Increase in capital during the year 1910.....	1,000,000.00

Total..... \$ 32,333,509.76

Disbursements

Gross amount paid for losses (including \$431,420.81 occurring in previous years).....	\$ 3,405,474.50
Deduct amount received for salvage and reinsurance.....	325,735.46

Net amount paid for losses.....	\$ 3,079,739.13
Expense of adjustment and settlement of losses.....	99,618.57
Paid stockholders for interest or dividends.....	1,750,000.00
Commissions or brokerage.....	1,504,700.95
Allowance to local agencies for miscellaneous expenses.....	3,917.67
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	658,222.00
Rents, including \$47,366.35 for Company occupancy of its own buildings.....	60,976.72
Advertising, printing, stationery, postage, telegrams, telephone, express.....	150,290.36
Legal expense.....	2,060.20
Furniture and fixtures.....	6,593.67
Maps, including corrections.....	16,646.44
Underwriters' boards and tariff associations.....	73,563.04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	26,702.91
Repairs and expenses (other than taxes) on real estate.....	35,390.02
Taxes on real estate.....	22,340.71
State tax on premiums, insurance department licenses and fees.....	161,752.58
Loss on sale or maturity of ledger assets.....	17,661.00
Decrease in book value of ledger assets.....	561,893.00
Scrip redeemed in cash.....	3.00
Agents' balances and other accounts charged off.....	10,466.52

Other disbursements:

Municipal taxes, \$22,530.25; federal corporation tax, \$6,107.02	28,637.94
Mercantile agencies, \$4,624.11; miscellaneous, \$3,676.96; exchange, \$9,685.92; subscriptions to papers, \$3,008.48; suspense, check for July, 1905, dividend not presented for payment, charged off in June, 1907, presented and paid in 1910, \$54.00	21,019.47

Total disbursements ----- \$ 8,301,393.90

Balance ----- \$ 21,032,115.86

Ledger Assets

Book value of real estate	\$ 1,200,000.00
Mortgage loans on real estate	2,700.00
Book value of bonds and stocks	18,390,580.00
Cash in Company's office	2,631.66
Deposits in trust companies and banks not on interest	122.03
Deposits in trust companies and banks on interest	3,386,371.80
Agents' balances representing business written subsequent to October 1, 1910	979,261.13
Agents' balances representing business written prior to October 1, 1910	4,196.54
Bills receivable, taken for fire risks	66,252.70
Total ledger assets	\$ 24,032,115.86

Non-Ledger Assets

Interest due, \$15,135.00; accrued, \$20,075.40 on bonds	35,210.40
Interest accrued, \$268.77, on bank balances	268.77
Dividends on stocks (transfer books closed)	148,947.25
Other non-ledger assets:	
Re-insurance due on paid losses	3,429.45

Gross assets ----- \$24,219,971.73

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 4,196.54
Bills receivable, past due, taken for fire, marine and inland risks	17,737.18
Total admitted assets	\$ 21,953.73
Total admitted assets	\$ 24,198,038.01

Liabilities

Gross claims reported and unadjusted	\$ 560,150.27
Gross claims for losses resisted	40,900.00
Total	\$ 601,050.27
Deduct reinsurance due or accrued	74,998.01
Net amount of unpaid losses and claims	526,052.26
Unearned premiums on all risks one year or less	1,965,785.87
Unearned premiums on all risks more than one year	5,951,766.05
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	29,000.00
State, county or municipal taxes due or accrued	135,000.00

Commissions, brokerage and other charges due or to become due to agents and brokers

102,788.87

All other liabilities:

Principal unpaid on scrip ordered to be redeemed, \$26,793.00; interest due on scrip, \$6,068.40; return re-insurance premiums, \$31,188.95; the First Bulgarian Ins. Co. reserve and interest, \$7,903.42; unearned premium reserve to cover deduction for commissions on re-insurance, \$102,000.00; reserve for contingencies, \$250,000.00

424,013.77

Total amount of all liabilities except capital

\$ 9,134,436.82

Capital actually paid up in cash

\$ 2,000,000.00

Surplus over all liabilities

13,033,601.19

Surplus as regards policyholders

15,063,601.19

Total

\$ 24,198,038.01

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$1,406,640,153	\$ 14,784,567.49
Written or renewed during the year	1,059,403,944	8,869,841.54
Totals	\$2,466,044,097	\$ 23,654,409.03
Deduct expired and terminated	954,023,523	7,680,002.77
In force at end of year	\$1,511,120,574	\$ 15,994,506.26
Deduct amount reinsured	72,756,892	862,670.49
Net amount in force December 31, 1910	\$1,438,363,682	\$ 15,101,835.77

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$425,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$391,400.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—No interest.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 21,237,997.00
Gross amount of premiums received	187,378.34
Losses paid	82,279.54
Losses incurred	88,591.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of

THE DELAWARE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 6, 1835. Commenced business August 6, 1835.

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

President, JOHN S. BJOREN. Vice-President, CHARLES H. YARNALL
Vice-President and Secretary, J. PARSONS SMITH, JR.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Gross premiums \$ 2,377,945.51

Deduct gross amount for reinsurance and
return premiums 795,824.61

Received for premiums other than perpetuums..... \$ 1,582,120.90

Interest on mortgage loans and collaterals..... 4,639.02

Interest on bonds and dividends on stocks..... 63,009.66

Interest on deposits in trust companies and banks..... 699.83

Interest from other sources..... 173.61

Rents from company's property, including \$10,000.00 for
Company's own occupancy..... 15,359.10

Profits on sale or maturity of ledger assets:

Real estate 2,526.79

Agents' balances and other accounts previously charged
off 109.60

Other sources 3,372.15

Total income \$ 1,672,651.66

Amount of ledger assets December 31, 1909..... 2,217,140.09

Total \$ 3,889,791.75

Disbursements

Gross amount paid for losses (including

\$149,475.68 occurring in previous years)..... \$ 1,032,426.14

Deduct amount received for salvage and re-
insurance 103,875.64

Net amount paid for losses..... \$ 928,550.50

Expense of adjustment and settlement of losses..... 20,517.92

Paid stockholders for interest or dividends..... 60,000.00

Commissions or brokerage..... 425,178.25

Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 93,012.89

THE DELAWARE INSURANCE COMPANY

Rents, including \$10,000 for Company's occupancy of its
own buildings.....

12,373.02

Advertising, printing, stationery, postage, telegrams,
telephone, express.....

24,559.63

Legal expense.....

407.00

Furniture and fixtures.....

1,468.50

Maps, including corrections.....

4,644.62

Underwriters' boards and tariff associations.....

20,004.99

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys.....

9,488.15

Repairs and expenses (other than taxes) on real estate..

4,735.68

Taxes on real estate.....

2,034.10

State tax on premiums, insurance department licenses
and fees.....

37,418.07

Other disbursements:

Corporation tax.....

2,647.00

Miscellaneous.....

9,440.45

Total disbursements.....

\$ 1,656,530.77

Balance.....

\$ 2,233,260.98

Ledger Assets

Book value of real estate..... \$ 200,000.00

Mortgage loans on real estate..... 102,000.00

Loans secured by bonds, stocks or other collateral..... 4,000.00

Book value of bonds and stocks..... 1,398,745.76

Cash in Company's office..... 7,435.57

Deposits in trust companies and banks on interest..... 75,407.76

Agents' balances representing business written subse-
quent to October 1, 1910..... 438,704.66

Agents' balances representing business written prior to
October 1, 1910..... 6,567.23

Other ledger assets..... 400.00

Total ledger assets..... \$ 2,233,260.98

Non-Ledger Assets

Interest accrued..... 19,367.08

Rent accrued..... 650.17

Gross assets..... \$ 2,253,278.23

Deduct Assets Not Admitted

Agents' balances, representing business written prior to
October, 1910..... \$ 6,567.23

Book value of ledger assets over market value..... 18,765.26

Total admitted assets..... \$ 2,227,945.74

Liabilities

Gross losses adjusted and unpaid..... \$ 2,121.65

Gross claims reported and unadjusted..... 211,021.35

Gross claims for losses resisted..... 15,250.00

Total..... \$ 228,393.00

Deduct reinsurance due or accrued..... 43,455.00

Net amount of unpaid losses and claims..... 184,938.00

Unearned premiums on all risks one year or less.....	534,021.08
Unearned premiums on all risks more than one year.....	734,382.80
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,297.72
State, county or municipal taxes due or accrued.....	12,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	46,583.93
All other liabilities:	
Reserve on perpetual policies in force.....	127,876.65
Total amount of all liabilities except capital..	\$ 1,661,101.08
Capital actually paid up in cash.....	\$ 400,000.00
Surplus over all liabilities.....	166,844.66
Surplus as regards policyholders.....	566,844.66
Total	\$ 2,227,945.74

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 250,059,294	\$ 2,846,639.18
Written or renewed during the year.....	204,169,093	2,377,945.51
Totals	\$ 460,228,297	\$ 5,224,584.69
Deduct expired and terminated.....	197,045,237	2,312,459.72
In force at end of year	\$ 263,183,060	\$ 2,912,233.97
Deduct amount reinsured.....	35,016,037	402,561.95
Net amount in force December 31, 1910.....	\$ 228,166,993	\$ 2,509,672.02

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$45,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$54,550.

Total amount loaned to directors or other officers?

Answer—\$4,000.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,473,858.00	\$ 245,550.00	\$ 1,719,408.00
Gross amount of premiums received.....	26,471.50	1,286.69	27,758.19
Losses paid	11,896.26	59.60	11,955.86
Losses incurred	11,927.12	59.60	11,986.72

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Rhode Island.

Incorporated May, 1859.

Commenced business September, 1860.

Home office, 1 Custom House Street, Providence, R. I.

President, FRED W. ARNOLD.

Secretary, SAMUEL G. HOWE.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Gross premiums

\$ 1,203,897.35	\$ 25,908.96
-----------------	--------------

Deduct gross amount for reinsurance and return premiums

294,294.23	2,255.08
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Received for premiums other

than perpetuals	\$ 909,603.12	\$ 23,653.88	\$ 933,257.00
Interest on mortgage loans and collaterals.....			6,619.68
Interest on bonds and dividends on stocks.....			38,348.12
Interest on deposits in trust companies and banks.....			1,683.41
Interest from other sources:			
Interest on deposit			100.00
Philadelphia Fire Underwriters Association.....			3.10
Rents from Company's property, including \$6,500.00 for Company's own occupancy			9,651.50
Agents' balances and other accounts previously charged off			13.79
Other sources:			
Difference between price paid and par value of investments bought during the year.....			1,144.90

Total income

\$ 909,731.54

Amount of ledger assets December 31, 1909.....

1,270,782.10

Total

\$ 2,261,513.60

Disbursements

Gross amount paid for losses (including \$62,394.12 occurring in previous years).....

\$ 589,397.13	\$ 17,206.50
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Deduct amount received for salvage, discount and reinsurance

57,886.18	407.58
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Net amount paid for losses....

\$ 531,510.95	\$ 16,798.92	\$ 548,309.87
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Expense of adjustment and settlement of losses.....	9,091.01
Paid stockholders for interest or dividends.....	24,000.00
Commissions or brokerage.....	210,421.47
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	89,661.59
Rents, including \$6,500 for company's occupancy of its own buildings.....	8,169.43
Advertising, printing, stationery, postage, telegrams, telephone, express.....	25,832.30
Legal expense.....	53.87
Furniture and fixtures.....	1,120.19
Maps, including corrections.....	3,086.15
Underwriters' boards and tariff associations.....	7,843.32
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	10,894.53
Repairs and expenses (other than taxes) on real estate..	4,052.01
Taxes on real estate.....	1,967.13
State tax on premiums, insurance department licenses and fees.....	19,987.10
Municipal and county taxes and fees.....	3,483.38
Loss on sale or maturity of ledger assets.....	1,650.00
Agents' balances and other accounts charged off.....	270.13
Other disbursements:	
Premiums on investments charged profit and loss.....	\$ 1,907.13
Lighting, laundry, water and sundry expenses.....	690.22
Exchange.....	337.85
Interest allowed on marine premiums..	347.65
Subscription to magazines, papers, etc..	181.55
Auditor's fees.....	255.00
Safe deposit boxes.....	50.00
Total	3,769.40
Total disbursements	\$ 973,665.93
Balance	\$ 1,287,847.67

Ledger Assets

Book value of real estate.....	\$ 110,000.00
Mortgage loans on real estate.....	130,850.00
Loans secured by bonds, stocks or other collateral.....	3,600.00
Book value of bonds and stocks.....	835,675.00
Cash in Company's office.....	157.12
Deposits in trust companies and banks on interest.....	48,534.34
Agents' balances representing business written subse- quent to October 1, 1910.....	155,018.72
Agents' balances representing business written prior to October 1, 1910.....	1,781.49
Bills receivable, taken for fire (marine or inland) risks..	2,261.00

Total ledger assets..... \$ 1,287,847.67

Non-Ledger Assets

Interest accrued.....	5,615.71
Rent accrued.....	600.00
Market value of bonds and stocks over book value.....	76,755.00
Gross assets	\$ 1,370,518.38

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910.....	\$ 1,781.49
Total	1,781.49
Total admitted assets	\$ 1,369,033.89

Liabilities

Gross losses adjusted and unpaid.....	\$ 11,845.77
Gross claims reported and unadjusted.....	71,423.37
Gross claims for losses resisted.....	12,532.86
Total	\$ 95,802.00
Deduct reinsurance due or accrued.....	6,590.43
Net amount of unpaid losses and claims	\$ 89,211.51
Unearned premiums on all risks one year or less.....	313,363.83
Unearned premiums on all risks more than one year....	443,715.00
Unearned premiums marine risks not in above.....	10,616.16
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	1,000.00
State, county or municipal taxes due or accrued.....	5,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	15,000.00
Total amount of all liabilities except capital	\$ 877,938.50
Capital actually paid up in cash.....	\$ 400,000.00
Surplus over all liabilities.....	91,098.39
Surplus as regards policyholders	491,098.39
Total	\$ 1,369,033.89

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risk-	Premiums Thereon
In force December 31, 1909	\$ 135,454,789	\$ 1,376,391.86	\$ 333,838	\$ 21,472.04
Written or renewed during the year.....	97,786,197	1,203,807.35	861,924	25,908.96
Totals	\$ 233,240,986	\$ 2,780,289.21	\$ 1,195,762	\$ 47,381.00
Deduct those expired and marked off as terminated.....	91,588,715	1,161,343.76	827,547	26,197.34
In force at end of year, 1910	\$ 141,652,271	\$ 1,618,945.45	\$ 368,215	\$ 21,193.66
Deduct amount reinsured.....	12,733,963	145,355.79	5,530	397.50
Net amount in force December 31, 1910.....	\$ 128,918,308	\$ 1,473,589.66	\$ 362,715	\$ 20,786.16

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$40,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$72,750.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$3,600.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 726,015.00	\$ 15,050.00	\$ 741,065.00
Gross amount of premiums received	8,514.21	57.75	8,571.96
Losses paid	5,339.59	13.85	5,353.44
Losses incurred	7,260.59	13.85	7,274.44

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FARMERS FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 6, 1853.

Commenced business May 16, 1853.

Home office, 53 East Market Street, York, Pa.

President, W. H. MILLER.

Vice-President, D. H. DETWILER.

Secretary, A. S. MCCONKEY.

Income

Gross premiums	\$ 616,711.43
Deduct gross amount for reinsurance and return premiums	84,198.02
Received for premiums other than perpetuals	\$ 532,513.41
Interest on mortgage loans and collateral	15,151.59
Interest on bonds and dividends on stocks	20,039.35
Interest on deposits in trust companies and banks	2,707.44
Rents from company's property, including \$1,800.00 for company's own occupancy	2,345.00
Stocks and bonds	600.00
Total income	\$ 773,950.79
Amount of ledger assets December 31, 1909	778,015.39
Total	\$ 1,551,972.18

Disbursements

Gross amount paid for losses (including \$43,734.96 occurring in previous years)	\$ 320,311.74
Deduct amount received for salvage and reinsurance and discounts	11,288.16
Net amount paid for losses	\$ 309,023.58
Expense of adjustment and settlement of losses	4,058.93
Commissions or brokerage	127,747.13
Allowance to local agencies for miscellaneous expenses	4,534.18
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	52,332.05
Rents, including \$1,800.00 for Company's occupancy of its own buildings	1,800.00
Advertising, printing, stationery, postage, telegrams, telephone, express	5,170.92
Legal expense	1,356.90
Furniture and fixtures	108.95
Maps, including corrections	1,027.00
Underwriters' boards and tariff associations	6,905.74
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	12,393.66
Repairs and expenses (other than taxes) on real estate	541.20
Taxes on real estate	707.61
State tax on premiums, insurance department licenses and fees	7,495.97
Loss on sale or maturity of ledger assets	712.50
Agents' balances and other accounts charged off	946.26
Other disbursements:	
Corporation tax, U. S. Inter. Rev.	43.17
State tax on mortgages and judgments	1,370.37
Legal advertising	386.37
Home office expenses, other than above	796.37
Total disbursements	\$ 539,478.86
Balance	\$ 1,011,893.32

Ledger Assets

Book value of real estate	\$ 41,000.00
Mortgage loans on real estate	248,455.74
Loans secured by bonds, stocks or other collateral	85,250.00
Book value of bonds and stocks, and corporation loans	419,107.52
Cash in Company's office	4,546.70
Deposits in trust companies and banks on interest	146,647.17
Agents' balances representing business written subsequent to October 1, 1910	64,790.89
Agents' balances representing business written prior to October 1, 1910	2,095.30
Total ledger assets	\$ 1,011,893.32

Non-Ledger Assets

Interest due, \$2,395.00; accrued, \$8,526.55	10,921.55
Market value of bonds and stocks over book value	63,239.98
Gross assets	\$ 1,086,054.85

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1909..... \$ 2,000.00

2,000.00

Total admitted assets..... \$ 1,983,550.55

Liabilities

Gross losses adjusted and unpaid..... \$ 23,501.31
Gross claims reported and unadjusted..... 30,912.00
Gross claims for losses resisted..... 10,650.09

Total..... 62,043.37

Deduct reinsurance due or accrued..... 4,463.28

Net amount of unpaid losses and claims..... 57,580.09

Unearned premiums on all risks one year or less..... 167,864.43

Unearned premiums on all risks more than one year..... 327,883.53

Unearned premiums on perpetual policies..... 2,912.19

State, county or municipal taxes due or accrued, estimated..... 4,000.00

Commissions, brokerage and other charges due or to become due to agents and brokers..... 60.77

Total amount of all liabilities except capital..... \$ 568,336.91

Surplus over all liabilities..... \$ 225,613.54

Surplus as regards policyholders..... 225,613.54

Total..... \$ 1,983,550.55

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 88,944,067	\$ 1,015,210.01
Written or renewed during the year.....	51,300,400	616,711.43
Totals.....	\$ 140,244,467	\$ 1,631,921.44
Deduct expired and terminated.....	53,300,638	627,940.20
In force at end of year.....	\$ 86,943,829	\$ 1,003,981.24
Deduct amount reinsured.....	2,194,219	22,707.02
Net amount in force December 31, 1910.....	\$ 84,749,610	\$ 981,274.22

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$20,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—\$3,750.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

FEDERAL INSURANCE COMPANY

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 1,569,674.00
Gross amount of premiums received.....	19,310.76
Losses paid.....	13,911.85
Losses incurred.....	16,213.32

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FEDERAL INSURANCE COMPANY,

Organized under the laws of the State of New Jersey.

Incorporated February 1, 1901.

Commenced business March, 1901.

Home office, 15 and 17 Exchange Place, Jersey City, N. J.

President, PERCY CHUBB.

Vice President, HENDON CHUBB.

Secretary, MAX GRUNDNER.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums..... \$ 3,328,637.63

Deduct gross amount for reinsurance and return premiums..... \$ 1.80

2,006,232.46

Received for premiums other than perpetuals..... \$ 1,322,283.37

Interest on mortgage loans and collaterals..... 1,500.00

Interest on bonds and dividends on stocks..... 77,215.86

Interest on deposits in trust companies and banks..... 9,512.14

Interest from other sources..... 610.96

Stocks and bonds..... 1,298.82

Other sources:

Stock transfer stamps..... 1.00

Total income..... \$ 1,422,532.15

Amount of ledger assets December 31, 1909..... 2,635,829.63

Total..... \$ 4,058,361.78

Disbursements

Gross amount paid for losses (including \$294,911.20 occurring in previous years).....	\$ 1,129.52	\$ 1,976,244.21
Deduct amount received for salvage and reinsurance.....	1,067.00	1,325,756.48
Net amount paid for losses.....	\$ 62.52	\$ 650,487.73
Expense of adjustment and settlement of losses.....		3,006.00
Paid stockholders for interest or dividends.....		80,000.00
Commissions or brokerage.....		428,667.81
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....		7,373.53
Advertising, printing, stationery, postage, telegrams, telephone, express.....		11,103.43
Legal expense.....		1,685.76
Underwriters' boards and tariff associations.....		406.77
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....		3,673.59
State tax on premiums, insurance department licenses and fees.....		33,731.07
Loss on sale or maturity of ledger assets.....		218.47
Decrease in book value of ledger assets.....		4,426.28
Agents' balances and other accounts charged off.....		1,373.97
Other non-ledger assets:		
Tracings, subscriptions to papers and reports examination of accounts, rent of deposit safes, collection of interest, loss on exchange, translation fee, and U. S. government income tax.....		5,561.81
Total disbursements.....		\$ 1,231,778.74
Balance.....		\$ 2,826,603.04

Ledger Assets

Mortgage loans on real estate.....	\$ 30,000.00
Book value of bonds and stocks.....	1,984,330.71
Cash in Company's office.....	1,208.11
Deposits in trust companies and banks not on interest.....	44,542.46
Deposits in trust companies and banks on interest.....	376,656.56
Agents' balances representing business written subsequent to October 1, 1910.....	345,407.81
Agents' balances representing business written prior to October 1, 1910.....	44,407.39
Bills receivable, taken for fire (marine or inland) risks.....	50.00
Total ledger assets.....	\$ 2,826,603.04

Non-Ledger Assets

Interest due, \$2,040.00; accrued, \$23,186.65.....	\$5,226.65
Other non-ledger assets:	
Amounts due from reinsuring company for losses, expenses and returns.....	26,314.22
Gross assets.....	\$ 2,878,143.91

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910.....	\$ 44,407.89
Bills receivable, past due, taken for fire, marine and inland risks.....	50.00
Book value of ledger assets over market value.....	74,410.71
	118,868.10
Total admitted assets.....	\$ 2,759,275.81

Liabilities

Gross losses adjusted and unpaid.....	\$ 9,810.00
Gross claims reported and unadjusted.....	322,740.00
Total.....	\$ 332,550.00
Deduct reinsurance due or accrued.....	21,640.00
Net amount of unpaid losses and claims.....	\$ 310,910.00
Unearned premiums on all unexpired inland navigation risks.....	400,669.03
Unearned premiums on all unexpired marine risks.....	139,557.52
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	\$239,536.09
State, county or municipal taxes due or accrued.....	35,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	88,895.75
Total amount of all liabilities except capital.....	\$ 1,164,568.48
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	594,707.33
Surplus as regards policyholders.....	1,594,703.33
Total.....	\$ 2,759,275.81

Risks and Premiums

	Marine and Inland Risks	Premiums Thereon
In force December 31, 1909.....	\$ 66,874,171	\$ 915,265.96
Written or renewed during the year.....	1,236,767,979	3,398,637.63
Totals.....	\$1,303,642,150	\$ 4,313,903.59
Deduct expired and terminated.....	1,077,757,735	2,371,458.48
In force at end of year.....	\$ 225,884,415	\$ 1,942,445.11
Deduct amount reinsured.....	81,856,543	926,184.55
Net amount in force December 31, 1910.....	\$ 144,027,870	\$ 1,016,260.56

General Interrogatories

Total amount of the Company's stock owned by the directors at par value?	Answer—\$569,000.00.
Total amount loaned to directors or other officers?	Answer—None.
Total amount loaned to stockholders not officers?	Answer—None.
What interest, direct or indirect, has this Company in the capital stock of any other insurance company?	Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Marine and Inland Risks
Gross risks written	\$ 79,235.00
Gross amount of premiums received	1,839.95
Losses paid	466.22
Losses incurred	466.22

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FIDELITY-PHENIX FIRE INSURANCE COMPANY.

Organized under the laws of the State of New York.

Incorporated March 1, 1910.

Commenced business March 1, 1910.

Home office, 46 Cedar Street.

President, HENRY EVANS.

Vice-President, GEORGE E. KLINE.

Auditor, E. W. T. GRAY.

2d Vice-President and Secretary, J. E. LOPEZ.

2d Vice-President and Counsel, DAVID RUMSEY.

Secretaries, C. R. STREET, JAMES A. SWINNERTON, HUGH RANKIN, F. R. MILLARD.

Capital Stock

Capital paid up in cash..... 2,500,000.00

Income

Gross premiums \$ 7,855,052.92

Deduct amount received for salvage and re-
return premiums 2,227,710.24

Received for premiums other than perpetuals..... \$ 5,627,342.68

Interest on mortgage loans and collaterals..... 27,225.00

Interest on bonds and dividends on stocks..... 358,315.63

Interest on deposits in trust companies and banks..... 72,175.28

Interest from other sources..... 1,051.93

Rents from company's property, including \$1,500.00 for
company's own occupancy 7,293.00

Stocks and bonds..... 82,554.00

Agents' balances and other accounts previously charged
off 985.38

Other sources 1,224,447.80

Total income \$ 7,461,442.48

Amount of ledger assets December 31, 1909:

Fidelity Fire Insurance Company of New York..... \$ 4,088,829.91

Phoenix Insurance Company of Brooklyn..... 9,398,481.53

13,487,311.44

Total \$ 20,888,733.92

Disbursements

Gross amount paid for losses (including
\$639,516.81 occurring in previous years)..... \$ 3,981,257.67
Deduct amount received for salvage and re-
insurance 442,801.26

Net amount paid for losses..... \$ 3,541,436.41
Expense of adjustment and settlement of losses..... 118,819.92
Paid stockholders for interest or dividends..... 50,000.00
Commissions or brokerage..... 1,095,588.36
Allowance to local agencies for miscellaneous expenses.. 1,838.96
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 730,424.65
Rents, including \$1,500 for company's occupancy of its
own buildings 63,481.84
Advertising, printing, stationery, postage, telegrams,
telephone, express 143,688.22
Legal expense 10,172.67
Furniture and fixtures..... 18,381.34
Maps, including corrections..... 19,451.27
Underwriters' boards and tariff associations..... 68,512.91
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 38,481.23
Repairs and expenses (other than taxes) on real estate.. 2,775.65
Taxes on real estate..... 1,306.78
State tax on premiums, insurance department licenses
and fees 203,741.64
Loss on sale or maturity of ledger assets..... 36,088.45
Decrease in book value of ledger assets..... 60,514.35
Agents' balances and other accounts charged off..... 58,066.80

Other disbursements:

Moving offices \$ 849.35
Mercantile agencies 3,675.72
Miscellaneous 705.68
Exchange 9,731.90
Subscriptions to papers 2,548.05
Auditing 26,683.55
Subscriptions to expense first mortgage
bondholders committee Council
Bluffs City Water Works Company.. 2,780.00

Total 46,974.25

Total disbursements \$ 7,243,991.70

Balance \$ 13,644,742.22

Ledger Assets

Book value of real estate \$ 67,500.00
Mortgage loans on real estate..... 544,500.00
Book value of bonds and stocks..... 10,498,045.00
Deposits in trust companies and banks not on interest.. 254,180.32
Deposits in trust companies and banks on interest..... 1,262,933.71
Agents' balances representing business written subse-
quent to October 1, 1910..... 740,193.50
Agents' balances representing business written prior to
October 1, 1910..... 25,025.35
Bills receivable, taken for fire (marine or inland) risks.. 227,376.46
Other ledger assets 15,921.88

Total ledger assets \$ 13,644,742.22

Non-Ledger Assets

Interest due, \$7,170.23; accrued, \$89,507.27	\$6,767.50
Rent due, \$18.00	18.00
Other non-ledger assets	150,939.58

Gross assets \$ 13,892,467.30

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 35,035.35
Bills receivable, past due, taken for fire (marine and inland) risks	37,111.65
Mortgage loan	15,000.00
Loans on personal security, endorsed or not	125.00
Citizens Insurance Company of New York	14,806.88
Book value of ledger assets over market value	102,168.88
Total admitted assets	\$ 13,790,298.42

Liabilities

Gross claims reported and unadjusted	\$ 588,747.26
Gross claims for losses resisted	73,730.00
Total	\$ 662,477.26
Deduct reinsurance due or accrued	81,221.89
Net amount of unpaid losses and claims	\$ 581,255.37
Unearned premiums on all risks one year or less	1,757,865.89
Unearned premiums on all risks more than one year	4,752,602.35
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	53,594.05
State, county or municipal taxes due or accrued	125,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	22,379.30
All other liabilities	763,514.67
Total amount of all liabilities except capital	\$ 8,056,211.63
Capital actually paid up in cash	\$ 2,500,000.00
Surplus over all liabilities	3,234,086.79
Surplus as regards policyholders	5,734,086.79
Total	\$ 13,790,298.42

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$1,357,560.636	\$ 15,328,030.54
Written or renewed during the year	695,496,243	7,855,052.92
Totals	2,053,056,879	\$ 23,183,083.46
Deduct expired and terminated	799,724,317	9,088,058.84
In force at end of year	\$1,253,332,562	\$ 14,095,024.62
Deduct amount reinsured	104,140,167	1,071,301.75
Net amount in force December 31, 1910	\$1,149,192,395	\$ 13,023,722.87

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$250,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$446,000.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 6,902,858.00	\$ 205,290.00	\$ 7,108,148.00
Gross amount of premiums received	94,276.33	1,274.91	95,551.27
Losses paid	47,152.17	229.46	47,381.63
Losses incurred	48,009.74	229.46	48,239.20

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FIRE ASSOCIATION OF PHILADELPHIA,

Organized under the laws of the State of Pennsylvania.

Incorporated March 27, 1820.

Commenced business September 1, 1817.

Home office, 407-409 Walnut Street.

President, E. C. IRWIN.

Vice-Presidents, T. H. CONDERMAN and JOHN B. MORTON.

Secretary, M. G. GARRIGUES.

Capital Stock

Capital paid up in cash \$ 750,000.00

Income

Gross premiums \$ 5,031,901.75

Deduct gross amount for reinsurance and return premiums 1,537,566.87

Received for premiums other than perpetuities \$ 4,094,334.88

Interest on mortgage loans and collaterals 127,209.94

Interest on bonds and dividends on stocks 231,855.26

Interest on deposits in trust companies and banks.....	6,279.54
Interest from other sources.....	637.22
Rents from company's property, including \$7,500.00 for company's own occupancy.....	25,346.08
Profits on sale or maturity of ledger assets:	
Real estate.....	154.66
Stocks and bonds.....	9,008.93
Agents' balances and other accounts previously charged off.....	485.84
Other sources:	
Deposit premiums and earned deposits, perpetuals..	32,053.26
Total income	\$ 4,527,455.61
Amount of ledger assets December 31, 1909.....	8,451,603.67
Total	\$ 12,982,059.28

Disbursements

Gross amount paid for losses (including \$304,250.82 occurring in previous years)..	\$ 2,690,215.05
Deduct amount received for salvage and re-insurance and discount.....	395,980.97
Net amount paid for losses	\$ 2,294,264.08
Expense of adjustment and settlement of losses.....	35,637.97
Paid stockholders for interest or dividends.....	300,000.00
Commissions or brokerage.....	818,498.34
Allowance to local agencies for miscellaneous expenses..	13,395.75
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	419,145.79
Rents, including \$7,500 for company's occupancy of its own buildings.....	15,105.41
Advertising, printing, stationery, postage, telegrams, telephone, express.....	72,068.51
Legal expense.....	649.48
Furniture and fixtures.....	290.47
Maps, including corrections.....	12,904.42
Underwriters' boards and tariff associations.....	53,635.84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	28,726.72
Repairs and expenses (other than taxes) on real estate..	7,383.25
Taxes on real estate.....	5,748.32
State tax on premiums, insurance department licenses and fees.....	124,831.43
Loss on sale or maturity of ledger assets.....	10,910.32
Agents' balances and other accounts charged off.....	1,494.53
Other disbursements:	
Commission on purchase and sale securities, \$140.83;	
U. S. Internal Rev. tax, \$6,005.96; tax on capital,	
\$13,695.12; municipal license tax, \$3,309.27; deposit	
premiums returned, \$55,458.39.....	78,609.57
Total disbursements	\$ 4,293,493.20
Balance	\$ 8,688,566.08

Ledger Assets

Book value of real estate.....	\$ 442,514.96
Mortgage loans on real estate.....	2,111,464.99
Loans secured by bonds, stocks or other collateral.....	127,882.00
Book value of bonds and stocks.....	4,947,937.34
Cash in Company's office.....	10,489.71
Deposits in trust companies and banks on interest.....	440,746.11
Agents' balances representing business written subsequent to October 1, 1910.....	694,655.87
Agents' balances representing business written prior to October 1, 1910.....	2,875.10
Total ledger assets	\$ 8,688,566.08

Non-Ledger Assets

Interest due, \$6,934.60; accrued, \$97,918.60.....	104,853.20
Rent due, \$3,107.70; accrued, \$415.48.....	3,523.18
Other non-ledger assets:	
Due from other companies for Rein. on paid losses	7,353.23
Gross assets	\$ 8,804,295.09

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910.....	\$ 2,875.10
Company's stock owned and loaned.....	10,885.00
Book value of ledger assets over market value.....	22,980.55
	36,740.65
Total admitted assets	\$ 8,767,555.04

Liabilities

Gross losses adjusted and unpaid.....	\$ 88,420.21
Gross claims reported and unadjusted.....	275,925.60
Gross claims for losses resisted.....	38,653.55
Total	\$ 402,999.36
Deduct reinsurance due or accrued.....	69,901.67
Net amount of unpaid losses and claims	333,097.69
Unearned premiums on all risks one year or less.....	1,339,604.12
Unearned premiums on all risks more than one year.....	2,221,137.32
State, county or municipal taxes due or accrued.....	32,923.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	3,926,822.13
All other liabilities:	
Amount redeemable on perpetual deposits.....	1,637,336.83
Re-insurance premiums.....	6,224.34
Total amount of all liabilities except capital ..	\$ 5,570,383.30
Capital actually paid up in cash.....	\$ 750,000.00
Surplus over all liabilities.....	2,447,171.74
Surplus as regards policyholders	3,197,171.74
Total	\$ 8,767,555.04

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement	\$ 648,875.814	\$ 7,211,876.06
Written or renewed during the year.....	503,969,616	5,631,901.75
Totals	\$1,152,875,430	\$ 12,843,777.81
Deduct those expired and marked off as terminated..	463,384,874	5,427,464.94
In force at the end of the year.....	\$ 689,490,556	\$ 7,416,312.87
Deduct amount reinsured	56,935,933	620,762.01
Net amount in force.....	\$ 632,554,623	\$ 6,795,550.86

Perpetual risks not included above, \$78,981,647.00; deposit premiums on same \$1,790,882.56

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$200,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$47,105.00.

Total amount loaned to directors or other officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 3,412,728.00
Gross amount of premiums received	37,933.91
Losses paid	19,820.46
Losses incurred	19,247.79

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FIREMEN'S INSURANCE COMPANY,

Organized under the laws of the State of New Jersey.

Incorporated December 3, 1855.

Commenced business December 3, 1855.

Home office, Newark, New Jersey.

President, DANIEL H. DUNHAM.

Vice-President, CHAS. COLYER.

Secretary, A. H. HASSINGER.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums

\$ 3,012,806.34

Deduct gross amount for reinsurance and

return premiums

839,325.71

Received for premiums other than perpetuals..... \$ 2,173,480.63

Interest on mortgage loans and collaterals..... 124,143.90

Interest on bonds and dividends on stocks..... 114,701.57

Interest on deposits in trust companies and banks..... 743.85

Rents from Company's property, including \$5,500.00 for company's own occupancy

47,906.71

Other sources:

Gross increase by adjustment in book value of ledger assets, viz.: Real estate, \$121,673.78; premiums on bonds sold, \$6,025.00; discount on stocks bought, \$280.00

127,978.78

Total income

\$ 2,580,015.44

Amount of ledger assets December 31, 1909.....

4,849,174.50

Total

\$ 7,438,220.03

Disbursements

Gross amount paid for losses (including

\$215,881.29 occurring in previous years).. \$ 1,082,884.52

Deduct amount received for salvage and re-

insurance

95,952.01

Net amount paid for losses..... \$ 986,932.51

Expense of adjustment and settlement of losses..... 22,411.77

Paid stockholders for interest or dividends..... 180,000.00

Commissions or brokerage..... 558,423.57

Allowance to local agencies for miscellaneous expenses.. 7,741.65

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees 142,637.83

Rents, including \$5,500.00 for Company's occupancy of its own buildings	8,725.00
Advertising, printing, stationery, postage, telegrams, telephone, express	38,401.63
Legal expense	812.50
Furniture and fixtures	33,772.05
Maps, including corrections	21,837.76
Underwriters' boards and tariff associations	18,793.11
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	15,062.91
Repairs and expenses (other than taxes) on real estate	18,068.88
Taxes on real estate	11,253.82
State tax on premiums, insurance department licenses and fees	32,101.04
Agents' balances and other accounts charged off	2,116.26
Other disbursements:	
Local tax on investments	\$ 1,657.80
Personal city tax	955.85
Interest on loans	2,502.08
Auditors' fees	800.00
Script or certificates of profit redeemed	
In cash	17.00
Interest paid to script holders	5.97
	5,938.30
Total disbursements	\$ 2,128,094.10
Balance	5,309,525.93

Ledger Assets

Book value of real estate	\$ 800,000.00
Mortgage loans on real estate	2,485,850.00
Book value of bonds and stocks	1,629,550.00
Cash in Company's office	13,945.00
Deposits in trust companies and banks on interest	58,878.22
Agents' balances representing business written subsequent to October 1, 1910	316,507.22
Agents' balances representing business written prior to October 1, 1910	4,704.80
Total ledger assets	\$ 5,309,525.93

Non-Ledger Assets

Interest due, \$1,368.00; accrued, \$45,038.22	46,406.22
Rent due	112.51
Market value of bonds and stocks over book value	770,022.50
Gross assets	\$ 6,135,987.16

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 4,704.89
	\$ 4,704.89
Total admitted assets	\$ 6,121,332.27

Liabilities

Gross losses adjusted and unpaid	\$ 35,174.73
Gross claims reported and unadjusted	182,240.62
Gross claims for losses resisted	22,386.18
Total	\$ 239,841.53
Deduct reinsurance due or accrued	29,075.07
Net amount of unpaid losses and claims	\$ 210,766.46
Unearned premiums on all risks one year or less	627,789.49
Unearned premiums on all risks more than one year	1,410,163.11
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	500.00
State, county or municipal taxes due or accrued	23,686.88
Commissions, brokerage and other charges due or to become due to agents and brokers	4,200.00
All other liabilities:	
Principal unpaid on scrip certificate of profits authorized to be redeemed	2,336.92
Total amount of all liabilities except capital	\$ 2,279,142.86
Capital actually paid up in cash	\$ 1,000,000.00
Surplus over all liabilities	2,811,939.41
Surplus as regards policyholders	3,811,939.41
Total	\$ 6,121,332.27

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 348,997,537	\$ 3,515,211.28
Written or renewed during the year	222,506,321	3,012,806.34
Totals	\$ 571,503,858	\$ 6,528,017.62
Deduct expired and terminated	169,873,325	2,303,338.68
In force at end of year	\$ 407,718,533	\$ 4,191,678.94
Deduct amount reinsured	28,027,710	330,840.74
Net amount in force December 31, 1910	\$ 379,690,823	\$ 3,863,818.20

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$140,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$141,150.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,400,976.00	\$ 150,300.00	\$ 2,551,276.00
Gross amount of premiums received	31,469.73	595.55	32,065.28
Losses paid	8,196.69		8,196.69
Losses incurred	8,010.19		8,010.19

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FIREMAN'S FUND INSURANCE COMPANY,

Organized under the laws of the State of California.

Incorporated May 6, 1863.

Commenced business June 18, 1863.

Home office, San Francisco, California.

President, WM. J. DUTTON.

Vice-Presidents, BERNARD FAYMONVILLE and J. B. LEVISON.

Secretary, LOUIS WEINMANN.

Capital Stock

Capital paid up in cash..... \$ 1,500,000.00

Income

Gross premiums \$ 4,833,917.06 \$ 3,658,047.24

Deduct gross amount for reinsurance and return premiums 1,419,472.05 2,070,258.86

Received for premiums other than perpetuals \$ 3,414,445.61 \$ 1,587,788.38 \$ 5,002,233.99

Interest on mortgage loans and collaterals..... 52,187.31

Interest on bonds and dividends on stocks..... 219,862.70

Interest on deposits in trust companies and banks..... 8,427.52

Interest from other sources..... 2,919.85

Rents from company's property, including \$14,700.00 for company's own occupancy..... 19,232.00

Agents' balances and other accounts previously charged off 491.44

Other sources 41,322.50

Total income \$ 5,346,077.31

Amount of ledger assets December 31, 1909..... 7,364,966.64

Total \$ 12,711,043.95

Disbursements

Gross amount paid for losses
(including \$416,892.27 occurring in previous years)..... \$ 2,008,238.88 \$2,006,180.75

Deduct amount received for salvage and reinsurance.... \$43,319.71 1,085,222.28

Net amount paid for losses... \$ 1,064,919.17 \$ 920,958.47 \$ 2,585,877.64

Expense of adjustment and settlement of losses..... 45,133.77

Paid stockholders for interest or dividends..... 225,000.00

Commissions or brokerage..... \$41,244.01

Allowance to local agencies for miscellaneous expenses.. 18,830.54

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees 536,884.89

Rents, including \$14,700.00 for company's occupancy of its own buildings 32,231.54

Advertising, printing, stationery, postage, telegrams, telephone, express 113,120.09

Legal expense 4,607.02

Furniture and fixtures..... 3,767.57

Maps, including corrections..... 10,983.32

Underwriters' boards and tariff associations..... 57,087.42

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys 35,458.69

Repairs and expenses (other than taxes) on real estate.. 934.33

Taxes on real estate 5,709.56

State tax on premiums, insurance department licenses and fees 126,615.33

Losses on sale or maturity of ledger assets..... 8,384.60

Agents' balances and other accounts charged off..... 16.97

Other disbursements:

Charities and donations..... 1,370.95

Total disbursements \$ 4,653,286.34

Balance 8,058,357.61

Ledger Assets

Book value of real estate..... \$ 557,442.39

Mortgage loans on real estate..... 695,425.00

Loans secured by bonds, stocks or other collateral..... 338,000.00

Book value of bonds and stocks..... 4,941,407.52

Cash in Company's office..... 10,521.67

Deposits in trust companies and banks not on interest.. 43,247.72

Deposits in trust companies and banks on interest..... 382,036.69

Agents' balances representing business written subsequent to October 1, 1910..... 985,291.98

Agents' balances representing business written prior to October 1, 1910..... 39,797.25

Bills receivable, taken for fire (marine or inland) risks.. 24,256.91

Other ledger assets:

Cash in hands of London correspondents..... 40,877.48

Total ledger assets \$ 8,058,357.61

Non-Ledger Assets

Interest due, \$1,038.00; accrued, \$74,765.69..... 75,803.69

Gross assets \$ 8,134,161.30

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	39,797.25
Book value of ledger assets over market value.....	23,731.62
	63,531.87
Total admitted assets.....	8,070,629.43

Liabilities

Gross losses adjusted and unpaid, not due.....	\$ 47,183.10
Gross claims reported and unadjusted.....	594,891.75
Gross claims for losses resisted.....	55,505.57
Total	\$ 697,583.42
Deduct reinsurance due or accrued.....	234,965.90
Net amount of unpaid losses and claims.....	462,617.52
Unearned premiums on all risks one year or less.....	1,119,816.21
Unearned premiums on all risks more than one year.....	1,791,210.81
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	6,500.00
State, county or municipal taxes due or accrued.....	109,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	180,000.00
All other liabilities:	
Marine unearned premiums.....	479,104.26
Earned quarterly dividend to December 31, 1910.....	45,000.00
Total amount of all liabilities except capital.....	\$ 4,184,218.80
Capital actually paid up in cash.....	\$ 1,599,000.00
Surplus over all liabilities.....	2,386,389.63
Surplus as regards policyholders.....	3,886,330.63
Total	\$ 8,070,629.43

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 481,213.677	\$ 6,011,196.91
Written or renewed during the year.....	396,361,233	4,833,917.66
Totals	\$ 887,608,936	\$ 10,845,114.57
Deduct expired and terminated.....	355,664,953	4,181,231.36
In force at end of year	\$ 531,943,983	\$ 6,330,883.21
Deduct amount reinsured.....	59,209.714	766,414.32
Net amount in force December 31, 1910.....	\$ 465,634,269	\$ 5,594,468.89

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$125,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$97,900.00.

Total amount loaned to stockholders not officers?

Answer—\$34,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—Yes.

Business in State of Iowa During 1910

	Fire Risks	Marine and inland Risks	Tornado	Aggregate
Gross risks written.....	\$ 2,007,025.00	\$ 89,223.00	\$ 107,165.00	\$ 2,983,413.00
Gross amount of premiums received	23,030.78	4,085.29	573.71	27,689.78
Losses paid	14,430.62	228.00	20.83	14,679.45
Losses incurred	12,933.20	228.00	20.83	13,182.03

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FRANKLIN FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 22, 1829.

Commenced business June, 1829.

Home office, 421 Walnut Street, Philadelphia, Pa.

President, ALFRED E. DUNCAN.

Secretary EDGAR P. LUCE.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums \$ 1,673,371.11 || Deduct gross amount for reinsurance and return premiums | 332,724.49 |

Received for premiums other than perpetuities.....	\$ 1,340,646.62
Interest on mortgage loans and collateral.....	2,464.50
Interest on bonds and dividends on stocks.....	108,562.87
Interest on deposits in trust companies and banks.....	1,405.69
Rents from company's property, including \$6,000 for company's own occupancy.....	8,185.00
Stocks and bonds.....	1,859.00
Other sources:	
Transfer fees.....	721.50
Exchange of bonds	260.00
Deposit premiums written on perpetual risks (gross)	7,158.63
Amount carried to reserve by increase of capital stock	100,600.00

Total income	\$ 1,571,854.81
Amount of ledger assets December 31, 1909.....	2,847,287.35
Increase in capital during the year 1910.....	100,000.00
Added to ledger assets by order Ins. Dept., Penn.....	119,246.78
Total	\$ 4,638,388.94

Disbursements

Gross amount paid for losses (including \$87,073.47 occurring in previous years).....	\$ 707,869.41
Deduct amount received for salvage and re-insurance	42,936.55
Net amount paid for losses.....	\$ 664,932.86
Expense of adjustment and settlement of losses.....	10,312.01
Paid stockholders for interest or dividends.....	54,000.00
Commissions or brokerage.....	276,117.57
Allowance to local agencies for miscellaneous expenses.....	6,152.55
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	135,911.11
Rent, including \$6,000 for company's occupancy of its own buildings.....	9,042.07
Advertising, printing, stationery, postage, telegrams, telephone, express	25,409.39
Legal expense	159.56
Furniture and fixtures.....	9,908.42
Underwriters' boards and tariff associations.....	13,658.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	7,457.26
Repairs and expenses (other than taxes) on real estate.....	4,956.92
Taxes on real estate.....	2,229.03
State tax on premiums, insurance department licenses and fees	32,196.47
Loss on sale or maturity of ledger assets.....	8,143.45
Decrease in book value of ledger assets.....	7,966.80
Agents' balances and other accounts charged off.....	511.45
Other disbursements:	
Interest paid on subscription to new capital stock.....	1,977.86
Deposit premium returned	26,456.51
Incidental expenses	5,575.34
Perpetual Re-Ins. deposit account.....	616.50
Local licenses	2,318.87
Capital stock tax	3,212.22
U. S. revenue tax.....	1,714.37
Total disbursements	\$ 1,318,597.39
Balance	\$ 3,319,791.55

Ledger Assets

Book value of real estate.....	\$ 146,444.53
Mortgage loans on real estate.....	49,335.00
Book value of bonds and stocks.....	2,775,060.39
Deposits in trust companies and banks on interest.....	95,044.09
Agents' balances representing business written subsequent to October 1, 1910.....	257,039.92
Agents' balances representing business written prior to October 1, 1910.....	5,897.71
Total ledger assets	\$ 3,319,791.55

Non-Ledger Assets

Interest due, \$30.00; accrued, \$37,629.42.....	37,719.42
Market value of real estate over book value.....	16,555.47
Other non-ledger assets:	
Re-insurance deposit account (Penn. Fire Ins. Co. of Philadelphia)	1,370.25
Gross assets	\$ 3,375,436.69

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 5,897.71
Book value of ledger assets over market value.....	\$2,815.39
Total	\$8,713.10
Total admitted assets.....	\$ 3,336,693.59

Liabilities

Gross losses adjusted and unpaid.....	\$ 36,104.08
Gross claims reported and unadjusted.....	128,486.07
Gross claims for losses resisted.....	17,052.28
Total	\$ 181,642.43
Deduct reinsurance due or accrued.....	14,749.07
Net amount of unpaid losses and claims.....	\$ 166,893.36
Unearned premiums on all risks one year or less.....	480,000.23
Unearned premiums on all risks more than one year.....	619,841.96
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	618.00
State, county or municipal taxes due or accrued.....	19,359.38
Commissions, brokerage and other charges due or to become due to agents and brokers.....	26,329.15
All other liabilities:	
Return premiums, \$10,026.55; Re-Ins. Prem., \$8,293.76	19,220.31
Amount reclaimable by the insured on perpetual fire Ins. policies	739,159.67
Total amount of all liabilities except capital.....	\$ 2,071,512.05
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	763,181.54
Surplus as regards policyholders.....	1,265,181.54
Total	\$ 3,336,693.59

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement	\$ 174,928,508	\$ 1,679,823.67
Written or renewed during the year.....	142,294,391	1,673,371.11
Totals	\$ 317,132,922	\$ 3,653,194.78
Deduct those expired and marked off as terminated.....	109,398,648	1,428,317.46
In force at the end of the year.....	\$ 207,734,344	\$ 2,224,877.32
Deduct amount reinsured	9,818,994	112,882.28
Net amount in force.....	\$ 197,915,350	\$ 2,111,995.04

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without any deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$20,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$99,550.00.

Total amount loaned to directors or other officers?
 Answer—None.
 Total amount loaned to stockholders not officers?
 Answer—None.
 What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
 Answer—None.
 Is a majority of the capital stock of this Company owned or controlled, directly or indirectly, by any other corporation?
 Answer—No.
 Has this Company guaranteed policies issued by any other company, and now in force?
 Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 1,014,241.58	\$ 50,425.00	\$ 1,064,666.58
Gross amount of premiums received.....	14,043.86	252.58	14,296.44
Losses paid.....	8,114.05	-----	8,114.05
Losses incurred.....	13,903.05	-----	13,903.05

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

GERMAN FIRE INSURANCE COMPANY,

Organized under the laws of the State of Illinois.

Incorporated 1876.

Commenced business 1876.

Home office, 115 N. Jefferson Street, Peoria, Ill.

President, BERNARD CREMER.

Vice-Presidents, H. E. SIELVERNS.

Secretary, CHAS. CREMER.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums..... \$ 545,437.98
 Deduct gross amount for reinsurance and return premiums..... 145,401.44

Received for premiums other than perpetuals..... \$ 400,033.54
 Interest on mortgage loans and collateral..... 8,783.78
 Interest on bonds and dividends on stocks..... 11,079.85
 Rents from company's property..... 9,000.00

Total income..... \$ 428,897.17
 Amount of ledger assets December 31, 1909..... 723,288.72
 Total..... \$ 1,152,185.89

Disbursements

Gross amount paid for losses (including \$38,743.02 occurring in previous years)..... \$ 274,205.29
 Deduct amount received for salvage and re-insurance..... 31,206.04

Net amount paid for losses..... \$ 239,909.25
 Expense of adjustment and settlement for losses..... 4,290.50
 Commissions or brokerage..... 108,293.61
 Allowance to local agencies for miscellaneous expenses..... 6,900.00
 Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 2,222.08
 Rents, including company's occupancy of its own buildings..... 1,700.00
 Advertising, printing, stationery, postage, telegrams, telephone, express..... 3,699.84
 Furniture and fixtures..... 1,626.16
 Maps, including corrections..... 1,790.53
 Underwriters' boards and tariff associations..... 747.97
 Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys..... 327.00
 Taxes on real estate..... 1,500.07
 State tax on premiums, insurance department licenses and fees..... 6,559.61
 Decrease in book value of ledger assets..... 1,059.75
 Other disbursements:
 General expense account..... 4,491.26
 Temporary advances returned..... 33,249.50
 Loss on collection of agency balances..... 8,550.00
 Interest..... 2,700.00

Total disbursements..... \$ 439,617.10

Balances..... \$ 712,568.79

Ledger Assets

Book value of real estate..... \$ 190,000.00
 Mortgage loans on real estate..... 224,075.00
 Loans secured by bonds, stocks or other collateral..... 4,509.15
 Book value of bonds and stocks..... 203,310.90
 Deposits in trust companies and banks on interest..... 29,900.44
 Agents' balances representing business written subsequent to October 1, 1910..... 52,918.91
 Agents' balances representing business written prior to October 1, 1910..... 7,645.33

Total ledger assets..... \$ 712,568.79

Non-Ledger Assets

Interest..... 6,410.95
 Market value of bonds and stocks over book value..... 52,050.64

Gross assets..... \$ 771,029.78

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910..... \$ 7,645.33

Book value of ledger assets over market value..... 7,645.33

Total admitted assets..... \$ 763,384.45

Liabilities

Gross losses adjusted and unpaid.....	\$	18,159.10	
Gross claims reported and unadjusted.....		27,915.11	
Gross claims for losses resisted.....		6,773.22	
Total	\$	52,847.43	
Deduct reinsurance due or accrued.....		2,569.73	
Net amount of unpaid losses and claims	\$	50,277.70	
Unearned premiums on all risks one year or less.....		223,474.98	
State, county or municipal taxes due or accrued.....		5,000.00	
Total amount of all liabilities except capital	\$	422,509.43	
Capital actually paid up in cash.....	\$	200,000.00	
Surplus over all liabilities.....		140,785.02	
Surplus as regards policy-holders		340,785.02	
Total	\$	763,381.45	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 68,296,618.00	\$ 895,392.61
Written or renewed during the year.....	38,682,653.00	515,437.98
Totals	\$106,979,271.00	\$ 1,410,830.59
Deduct expired and terminated.....	47,919,487.00	641,601.60
In force at end of the year.....	\$ 58,989,784.00	\$ 796,198.99
Deduct amount reinsured.....	3,366,364.00	49,326.44
Net amount in force December 31, 1910	\$ 55,623,420.00	\$ 746,872.55

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$180,000.00.

Total amount loaned to directors or other officers?

Answer—\$114,000.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	
Gross amount of premiums received.....	\$ 1,508,294.00
Losses paid	25,737.86
Losses incurred	17,195.39
	17,065.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

GERMAN FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated March 27, 1862.

Commenced business July, 1862.

Home office, 216-218 Fourth Avenue, Pittsburg, Pa.

President, A. E. SUCCOR.

Vice-President, JOHN A. ECKERT.

Secretary, A. H. ECKERT.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Gross premiums \$ 961,259.25 || Deduct gross amount for reinsurance and return premiums | 240,489.27 |

Received for premiums other than perpetuums..... \$ 720,769.99

Interest on mortgage loans and collateral..... 37,887.21

Interest on bonds and dividends on stocks..... 5,637.00

Interest on deposits in trust companies and banks..... 825.93

Interest from other sources: Agents' balances, \$30.80; Philadelphia Underwriters, \$3.10..... 33.99

Rents from company's property, including \$8,000.00 for company's own occupancy..... 11,045.00

Agents' balances and other accounts previously charged off 296.15 |

Total Income \$ 770,515.26 || Amount of ledger assets December 31, 1909..... | 1,079,086.60 |
| **Total** | \$ 1,855,601.86 |

Disbursements

Gross amount paid for losses (including none occurring in previous years)..... \$ 436,079.13

Deduct amount received for salvage and re-insurance 51,070.38 |

Net amount paid for losses..... \$ 381,108.75

Expense of adjustment and settlement for losses.....	6,905.97
Paid stockholders for interest or dividends.....	36,000.00
Commissions or brokerage	207,128.79
Allowance to local agencies for miscellaneous expenses..	37.00
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	49,658.34
Rents, including \$8,000.00 for company's occupancy of its own buildings	8,000.00
Advertising, printing, stationery, postage, telegrams, telephone, express	13,887.33
Legal expense	982.73
Furniture and fixtures	500.63
Maps, including corrections.....	4,524.46
Underwriters' boards and tariff associations.....	4,305.10
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys	4,724.27
Repairs and expenses (other than taxes) on real estate..	4,108.58
Taxes on real estate.....	2,312.58
State tax on premiums, insurance department licenses and fees	18,036.88
Agents' balances and other accounts charged off.....	3,445.16
Other disbursements:	
Agency city licenses and fees, \$938.43; taxes on capital stock, \$1,182.35; mercantile agency reports and refer- ence books, \$2,080.00; home office miscellaneous ex- pense, \$2,614.82; department office expense, \$7,527.25..	14,342.85
Total disbursements	\$ 769,088.42
Balances	\$ 1,095,513.44

Ledger Assets

Book value of real estate.....	134,842.09
Mortgage loans on real estate.....	539,213.24
Loans secured by bonds, stocks or other collateral.....	107,123.52
Book value of bonds and stocks.....	109,687.64
Cash in company's office.....	5,053.74
Deposits in trust companies and banks not on interest..	68,466.47
Agents' balances representing business written subse- quent to October 1, 1910.....	123,090.84
Agents' balances representing business written prior to October 1, 1910.....	7,932.90
Other ledger assets:	
Deposited with Philadelphia Underwriters association	100.00
Total ledger assets.....	\$ 1,095,513.44

Non-Ledger Assets

Interest due, \$1,606.25; accrued, \$9,007.40.....	10,703.65
Rent due	30.00
Market value of real estate over book value.....	26,157.91
Market value of bonds and stocks over book value.....	4,552.36
Gross assets	\$ 1,136,957.36

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 7,932.90
Total admitted assets.....	\$ 1,129,024.46

GERMAN FIRE INSURANCE COMPANY

Liabilities

Gross losses adjusted and unpaid.....	\$ 38,197.54
Gross claims reported and unadjusted.....	31,950.00
Total	\$ 73,147.54
Deduct reinsurance due or accrued.....	7,001.45
Net amount of unpaid losses and claims.....	\$ 66,146.09
Unearned premiums on all risks one year or less.....	153,735.31
Unearned premiums on all risks more than one year.....	461,824.83
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	2,130.80
State, county or municipal taxes due or accrued.....	9,000.63
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	842.84
Total amount of all liabilities except capital..	\$ 693,689.00
Capital actually paid up in cash.....	330,000.00
Surplus over all liabilities.....	135,335.46
Surplus as regards policy-holders.....	435,335.46
Total	\$ 1,129,024.46

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 119,688,221	\$ 1,237,726.40
Written or renewed during the year.....	81,550,011	941,259.25
Totals	\$ 200,638,265	\$ 2,198,985.65
Deduct expired and terminated.....	75,567,224	901,851.70
In force at end of the year.....	\$ 125,071,041	\$ 1,298,133.95
Deduct amount reinsured.....	11,582,333	139,189.25
Net amount in force December 31, 1910.....	\$ 113,488,708	\$ 1,158,944.70

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$40,000.00.

Total amount of the Company's stock owned by the Directors at par value?

Answer—\$29,550.00.

Total amount loaned to directors or other officers?

Answer—\$6,000.00.

Total amount loaned to stockholders not officers?

Answer—\$5,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 1,242,040.00	\$ 152,150.00	\$ 1,394,190.00
Gross amount of premiums received.....	16,294.75	365.25	16,660.00
Losses paid	10,013.42		10,013.42
Losses incurred	10,659.91		10,659.91

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

GERMANIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated February, 1859.

Commenced business March, 1859.

Home office, 62 William Street, New York, N. Y.

President, HUGO SCHUMANN.

Vice-Presidents, FR. VON BERNUTH and GEO. B. EDWARDS.

Secretary, GUSTAV KEHR.

Capital Stock

Amount of capital paid up in cash.....	\$ 1,000,000.00
Amount of ledger assets (as per balance) December 31 of previous year	\$ 6,425,416.15
Extended at	\$ 6,425,416.15

Income

Gross premiums,	\$ 3,879,221.25
Deduct amount paid for reinsurance, fire	
\$451,860.39; return premiums, fire	
\$448,503.76	903,364.15
Total premiums (other than perpetual)	\$ 2,975,857.10
Gross interest on mortgage loans.....	\$ 19,000.24
Gross interest on bonds and dividends on stocks, less \$4,148.72 accrued interest on bonds acquired during 1910.....	190,621.45
Gross interest on deposits, in trust companies and banks	10,680.69
Gross interest from all other sources:	
On branch office balances.....	115.26
On prepaid subscriptions to bonds.....	3.33
On mortgage interest	5.90
Gross rents from company's property, including \$25,000 for company's occupancy of its own buildings.....	51,142.44
Total gross interests and rents.....	277,659.31

From other sources:

Increase in reserve held for reinsurance company	\$ 143.42
Conscience money received	15.00
Nine shares general adjustment bureau stock again listed	450.00
Total	608.42
From agents' balances previously charged off.....	25.00
Total income	3,254,149.83
Total	\$ 9,679,565.98

Disbursements

Gross amount paid policy-holders for losses (including \$246,476.82 occurring in previous years)	\$ 1,557,609.40
Deduct amount received for salvage, fire \$12,014.78; reinsurance, fire, \$200,901.59; discount, fire, \$1,986.51.....	274,902.91
Net amount paid policy-holders for losses.....	\$ 1,282,706.49
Expenses of adjustment and settlement of losses.....	74,508.33
Commissions or brokerage	674,828.65
Allowances to local agencies for miscellaneous agency expenses	96,449.30
Salaries, \$76,000.36, and expenses, \$43,758.51, of special and general agents	120,818.90
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	132,612.72
Rents, including \$25,000.00 for company's occupancy of its own buildings.....	32,339.58
Advertising, \$5,912.71; printing and stationery, \$11,433.37..	20,346.08
Postage, telegrams, telephone and express.....	23,282.61
Legal expenses	1,780.46
Furniture and fixtures	4,843.73
Maps, including corrections	8,316.99
Underwriters' boards and tariff associations.....	14,323.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	22,146.61
Inspections and surveys	23,112.36
Repairs and expenses (other than taxes) on real estate..	14,395.86
Taxes on real estate	11,074.77
State taxes on premiums	53,077.71
Insurance department licenses and fees.....	14,240.18
All other licenses, fees and taxes:	
Municipal and county licenses and taxes \$	9,800.05
Fire marshal tax.....	3,096.53
United States income tax.....	1,655.75
Total	14,612.33
Other disbursements:	
Interest on reserve held for reinsurance company	\$ 981.17
Appraisal of mortgaged property and other expenses in connection with investments	505.00
Securities not listed	80,100.00
Exchange	3,332.27

Certified accountants, \$2,618.25. Charity and dues to Comm'l associations, \$328.53	2,926.78	
Insurance premiums and surety bonds, \$728.09. Subscription to papers, \$950.17	1,678.26	
Spring water, ice, towels, etc.	833.52	
Commercial reports, \$2,652.59. Car fare \$203.05	2,855.64	
Miscellaneous	58.23	
Total	102,279.92	
Paid stockholders for interest or dividends (amount declared during the year)	189,090.09	
Agents' balances charged off	5,132.17	
Gross loss on sale or maturity of ledger assets, viz.: Bonds	6,477.50	
	6,477.50	
Gross decrease by adjustment in book value of ledger assets, viz.: Real estate	103.30	
Total disbursements	2,933,820.67	
Ledger Assets		
Book value of real estate	\$ 750,000.00	
Mortgage loans on real estate, first liens	389,000.00	
Book value of bonds, \$2,057,315.73; and stocks, \$2,422,608.13	4,479,923.85	
Cash in company's office	8,877.83	
Deposits in trust companies and banks not on interest	37,738.79	
Deposits in trust companies and banks on interest	503,501.21	
Agents' balances representing business written subsequent to October 1, 1910	481,603.34	
Agents' balances representing business written prior to October 1, 1910	5,110.28	
Total ledger assets	\$ 6,745,745.31	
Non-Ledger Assets		
Interest accrued on mortgages	\$ 7,451.74	
Interest accrued on bonds	25,277.35	
Rents due, \$225.00 and accrued, \$106.00 on company's property or lease	331.66	
Total	33,123.75	
Gross assets	6,778,869.06	
Deduct Assets Not Admitted		
Agents' balances representing business written prior to October 1, 1910	\$ 5,110.28	
Book value of ledger assets over market value	124,787.11	
Total	129,897.39	
Total admitted assets	\$ 6,648,971.67	

Liabilities

Gross losses adjusted and unpaid	\$ 129,634.35
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	127,157.98
Gross claims for losses resited	31,183.28
Total	\$ 287,975.61
Deduct reinsurance due or accrued	52,267.40
Net amount of unpaid losses and claims	235,708.21
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,517,085.16. Unearned premiums (fifty per cent.)	\$ 773,992.73
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, \$1,816,564.63. Unearned premiums (pro rata)	2,491,555.53
Total unearned premiums as computed above	3,268,548.26
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	23,750.10
State, county and municipal taxes due or accrued	40,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	6,876.88
Return premiums, \$780.45; reinsurance premiums, \$26,938.09	27,719.44
All other liabilities, viz.: Balance held for reinsurance company	24,628.57
Total amount of all liabilities except capital	\$ 3,627,231.46
Capital actually paid up in cash	\$ 1,000,000.00
Surplus over all liabilities	2,021,740.21
Surplus as regards policy-holders	3,021,740.21
Total liabilities	\$ 6,648,971.67

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement	\$ 702,529,462	\$ 6,794,276.73
Written or renewed during the year	382,648,686	3,879,271.25
Total	\$1,085,178,148	\$ 10,673,547.98
Deduct those expired and marked off as terminated	331,200,308	3,650,148.08
In force at the end of the year	\$ 723,887,740	\$ 7,017,399.90
Deduct amount of re-insurance (Schedule required)	60,165,523	652,849.81
Net amount in force	\$ 663,722,217	\$ 6,364,550.09

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$200,000.00.

Net cash participating premiums received during the year?

Answer—None.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$151,459.00.

Gross amount of premiums, without any deductions, received for business done in the State of Iowa, including all insurance upon property situated in said state during the calendar year 1910?

Answer—\$69,676.58.

Amount of premiums actually returned, upon policies cancelled, during the calendar year 1910, issued upon property situated in the State of Iowa?

Answer—\$5,252.92.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 5,454,314.00	\$ 382,500.00	\$ 5,836,814.00
Gross premiums on risks written.....	67,675.81	2,000.77	69,676.58
Losses paid.....	32,550.51	126.95	32,677.46
Losses incurred.....	41,195.05	126.95	41,322.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

GERMAN ALLIANCE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Home office, 1 Liberty Street, New York City, N. Y.

Incorporated February, 1897.

Commenced business February 8, 1897.

President, WILLIAM N. KREMER.

Secretary, CHARLES G. SMITH.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Gross premiums..... \$ 3,023,539.89
Deduct gross amount for reinsurance and
return premiums..... 2,494,976.81

Received for premiums other than perpetuities..... \$ 528,563.08
Interest on mortgage loans and collateral..... 2,811.11
Interest on bonds and dividends on stocks..... 59,914.63
Interest on deposits in trust companies and banks..... 255.25
Stocks and bonds..... 8,912.70

Total income..... \$ 600,456.77
Amount of ledger assets December 31, 1909..... 1,656,655.93
Total..... \$ 2,257,112.70

Disbursements

Gross amount paid for losses (including
\$157,061.23 occurring in previous years)... \$ 1,225,657.23
Deduct amount received for salvage and re-
insurance..... 957,497.16

Net amount paid for losses..... \$ 268,160.07
Expense of adjustment and settlement for losses..... 4,767.12
Paid stockholders for interest or dividends..... 60,000.00
Commissions or brokerage..... 144,392.67
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees..... 4,056.60
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys..... 3,302.73
State tax on premiums, insurance department licenses
and fees..... 15,122.37
Loss on sale or maturity of ledger assets..... 1,029.38

Total disbursements..... \$ 500,830.94

Balances..... \$ 1,756,281.76

Ledger Assets

Mortgage loans on real estate..... \$ 54,000.00
Book value of bonds and stocks..... 1,532,402.42
Cash in company's office..... 200.00
Deposits in trust companies and banks on interest..... 36,623.87
Agents' balances representing business written prior to
October 1, 1910..... 133,055.47

Total ledger assets..... \$ 1,756,281.76

Non-Ledger Assets

Interest accrued..... 4,616.50

Gross assets..... \$ 1,760,898.26

Deduct Assets Not Admitted

Book value of ledger assets over market value..... \$ 88,702.42

Total..... 88,702.42

Total admitted assets..... \$ 1,672,195.84

Liabilities

Gross losses adjusted and unpaid..... \$ 53,999.00
Gross claims reported and unadjusted..... 207,376.00
Gross claims for losses resisted..... 32,255.00

Total..... \$ 293,630.00
Deduct reinsurance due or accrued..... 215,132.00

Net amount of unpaid losses and claims..... 78,498.00
Unearned premiums on all risks one year or less..... 198,252.25
Unearned premiums on all risks more than one year..... 215,614.01
State, county or municipal taxes due or accrued..... 10,000.00
Commissions, brokerage and other charges due or to be-
come due to agents and brokers..... 39,558.71

Total amount of all liabilities except capital.. \$ 541,952.97

Capital actually paid up in cash.....	\$ 400,000.00
Surplus over all liabilities.....	730,242.87
Surplus as regards policy-holders.....	1,130,242.87
Total	\$ 1,672,195.84

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1900.....	\$ 349,424,278	\$ 3,680,863.54
Written or renewed during the year.....	276,776,796	3,923,540.89
Totals	\$ 626,201,074	\$ 6,701,403.43
Deduct expired and terminated.....	252,113,339	2,796,525.05
In force at end of the year.....	\$ 374,087,735	\$ 3,907,878.38
Deduct amount reinsured.....	295,047,434	3,097,084.36
Net amount in force December 31, 1910.....	\$ 79,040,301	\$ 810,794.02

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$172,500.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$58,400.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 1,864,245.00	\$ 189,120.00	\$ 2,053,365.00
Gross amount of premiums received.....	24,689.79	1,018.15	25,707.95
Losses paid	12,930.67	45.09	12,975.76
Losses incurred	10,950.67	45.09	10,995.76

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

GERMAN AMERICAN INSURANCE COMPANY.

Organized under the laws of the State of New York.

Incorporated March, 1872.

Commenced business March 7, 1872.

Home office, No. 1 Liberty St., New York, N. Y.

President, WM. N. KREMER.

Vice-President, LOUIS F. DOMMERICH.

Secretary CHAS. G. SMITH.

Capital Stock

Capital paid up in cash..... \$1,500,000.00

Income

Gross premiums \$ 11,542,975.08

Deduct gross amount for reinsurance and return premiums 4,322,778.32

Received for premiums other than perpetuities..... \$ 7,150,197.66

Interest on mortgage loans and collateral..... 6,827.50

Interest on bonds and dividends on stocks..... 610,182.77

Interest on deposits in trust companies and banks..... 6,766.50

Interest from other sources..... 288.35

Rents from Company's property, including \$48,000.00 for company's own occupancy..... 140,926.67

Stocks and bonds 35,907.31

Agents' balances and other accounts previously charged off 2,001.79

Other sources:

Premiums collected on business placed with other Co's 15,005.59

Total income \$ 7,968,704.11

Amount of ledger assets December 31, 1909..... 16,631,702.11

Total \$ 24,630,406.25

Disbursements

Gross amount paid for losses (including \$762,619.61 occurring in previous years)..... \$ 4,799,942.50

Deduct amount received for salvage and re-insurance 1,320,833.95

Net amount paid for losses..... \$ 3,479,108.61

Expense of adjustment and settlement for losses..... 92,311.65

Paid stockholders for interest or dividends..... 450,000.00

Commissions or brokerage 1,294,946.09

Allowance to local agencies for miscellaneous expenses..... 880.59

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	661,181.71
Rents, including \$18,000 for company occupancy of its own buildings	65,830.19
Advertising, printing, stationery, postage, telegrams, telephone, express	148,947.64
Legal expense	5,932.36
Furniture and fixtures	10,360.48
Maps, including corrections	15,530.64
Underwriters' boards and tariff associations	72,865.72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	95,458.66
Repairs and expenses (other than taxes) on real estate	38,675.77
Taxes on real estate	19,938.20
State tax on premiums, insurance department licenses and fees	169,222.14
Loss on sale or maturity of ledger assets	12,180.94
Agents' balances and other accounts charged off	5,204.86
Other disbursements:	
Depreciation in value Furn. and Fix.	\$ 9,907.33
Interest	549.03
Mercantile reports	7,747.69
Four shares Southern Adjustment Bureau carried to unlisted assets	200.00
Total	18,404.32
Total disbursements	\$ 6,657,010.57
Balances	\$ 17,973,395.68

Ledger Assets

Book value of real estate	\$ 1,851,403.21
Mortgage loans on real estate	137,000.00
Book value of bonds and stocks	14,049,088.96
Cash in company's office	16,293.54
Deposits in trust companies and banks not on interest	52,210.12
Deposits in trust companies and banks on interest	483,394.04
Agents' balances representing business written subsequent to October 1, 1910	1,348,478.49
Agents' balances representing business written prior to October 1, 1910	12,712.65
Other ledger assets:	
Furniture and fixtures	19,814.67
Total ledger assets	\$ 17,973,395.68

Non-Ledger Assets

Interest due	51,879.50
Rent due	1,728.18
Gross assets	\$ 18,027,003.36

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes	\$ 19,814.67
Agents' balances representing business written prior to October, 1910	12,712.65
Book value of ledger assets over market value	824,363.96
Total	856,891.28
Total admitted assets	\$ 17,170,112.08

Liabilities

Gross losses adjusted and unpaid	\$ 106,536.00
Gross claims reported and unadjusted	916,442.00
Gross claims for losses resisted	84,565.00
Total	\$ 1,107,543.00
Deduct reinsurance due or accrued	387,150.80
Net amount of unpaid losses and claims	\$ 720,392.20
Unearned premiums on all risks one year or less	2,077,819.47
Unearned premiums on all risks more than one year	4,839,603.17
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	6,707.62
State, county or municipal taxes due or accrued	125,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	41,850.58
All other liabilities	316,309.05
Total amount of all liabilities except capital	\$ 8,127,712.09
Capital actually paid up in cash	\$ 1,500,000.00
Surplus over all liabilities	7,542,399.99
Surplus as regards policy-holders	9,042,399.99
Total	\$ 17,170,112.08

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$1,682,349,731	\$ 15,881,231.90
Written or renewed during the year	1,782,067,110	11,512,975.98
Totals	\$2,864,417,111	\$ 27,421,207.97
Deduct expired and terminated	1,112,456,047	10,992,864.42
In force at end of the year	\$1,751,961,064	\$ 16,431,343.55
Deduct amount reinsured	352,774,696	3,296,777.95
Net amount in force December 31, 1910	\$1,399,186,368	\$ 13,134,565.60

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$500,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$183,700.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$10,900,819.00	\$ 1,006,032.00	\$ 11,906,851.00
Gross amount of premiums received	121,955.75	6,016.50	128,072.25
Losses paid	58,013.36	205.35	58,218.71
Losses incurred	60,442.36	155.35	60,597.71

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE GIRARD FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated March, 1853.

Commenced business May, 1853.

Home office, 633 Chestnut Street, Philadelphia, Pa.

President, HENRY M. GRATZ.

Vice-President, GEORGE W. WATT.

Secretary and Treasurer, EDWARD J. THOMASON.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums

Deduct gross amount for reinsurance and

return premiums

Received for premiums other than perpetuals..... \$ 925,324.66

Interest on mortgage loans and collateral..... 11,631.43

Interest on bonds and dividends on stocks..... 75,912.06

Interest on deposits in trust companies and banks..... 883.90

Interest from other sources: Bills receivable and miscellaneous

Rents from company's property, including \$9,000.00 for

company's own occupancy

Stocks and bonds:

Bonds

Stocks

Other sources:

Deposit premiums written on perpetual risks.....

Return premium on perpetual reinsurance policy.....

Total income

Amount of ledger assets December 31, 1909.....

Total

Disbursements

Gross amount paid for losses (including \$46,290.96 occurring in previous years)..... \$ 443,378.34

Deduct amount received for salvage and reinsurance

Net amount paid for losses..... \$ 367,319.32

Expense of adjustment and settlement for losses.....

Paid stockholders for interest or dividends.....

Commissions or brokerage

Allowance to local agencies for miscellaneous expenses.....

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees

Rents, including \$9,000.00 for company's occupancy of its own buildings

Advertising, printing, stationery, postage, telegrams, telephone, express

Legal expense

Furniture and fixtures

Maps, including corrections.....

Underwriters' boards and tariff associations.....

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys

Repairs and expenses (other than taxes) on real estate.....

Taxes on real estate.....

State tax on premiums, insurance department licenses and fees

Loss on sale or maturity of ledger assets.....

Decrease in book value of ledger assets.....

Other disbursements:

Ins. Dept. licenses and fees..... \$ 7,041.50

City and county taxes

Colorado corporation tax.....

United States corporation tax.....

Penna. tax on capital stock.....

Total

Miscellaneous disbursements

Deposit premiums returned

Total disbursements

Balances

Ledger Assets

Book value of real estate (market \$271,750.00)..... \$ 216,513.51

Mortgage loans on real estate.....

Loans secured by bonds, stocks or other collateral.....

Book value of bonds and stocks.....

Cash in company's office.....

Deposits in trust companies and banks on interest.....

Agents' balances representing business written subsequent to October 1, 1910.....

Agents' balances representing business written prior to October 1, 1910.....

Other ledger assets:

Philadelphia Underwriters deposit.....

Bills receivable

Perpetual policies of Ins. on Co's real estate.....

Total ledger assets.....

Non-Ledger Assets

Interest accrued	25,858.24
Market value of bonds and stocks over book value.....	55,236.49
Other non-ledger assets:	
Credit for unearned 3-5 portion of the aggregate pre-	
miums of fire insurance policies covering real estate	457.20
Gross assets	\$ 2,607,744.25

Deduct Assets Not Admitted

Agents' balances representing business written prior to	
October 1, 1910.....	\$ 2,278.95
Book value of ledger assets over market value.....	61,067.86
	63,346.81
Total admitted assets.....	\$ 2,544,397.44

Liabilities

Gross claims reported and unadjusted.....	\$ 73,758.00
Gross claims for losses resisted.....	3,300.00
Total	\$ 77,058.00
Deduct reinsurance due or accrued.....	10,919.00
Net amount of unpaid losses and claims.....	66,139.00
Unearned premiums on all risks one year or less.....	257,511.38
Unearned premiums on all risks more than one year....	684,040.94
State, county or municipal taxes due or accrued.....	3,500.00
All other liabilities:	
Amount reclaimable by assured on perpetual fire poli-	
cies (90 per cent. of Dep. Rec'd).....	622,266.91
Total amount of all liabilities except capital..	\$ 1,633,458.23
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	410,939.21
Surplus as regards policy-holders.....	910,939.21
Total	\$ 2,544,397.44

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 201,347,991	\$ 1,912,643.81
Written or renewed during the year.....	130,180,284	1,347,219.29
Totals	\$ 331,528,275	\$ 3,259,863.10
Deduct expired and terminated.....	109,351,621	1,170,721.42
In force at end of the year.....	\$ 222,176,654	\$ 2,089,141.68
Deduct amount reinsured.....	27,889,775	314,197.04
Net amount in force December 31, 1910.....	\$ 194,286,879	\$ 1,774,944.64

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$35,000.00.

Total amount of the Company's stock owned by the directors at par value?
Answer—\$61,600.00.

Total amount loaned to directors or other officers?
Answer—None.

Total amount loaned to stockholders not officers?
Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?
Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?
Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 911,416.00	\$ 22,300.00	\$ 933,716.00
Gross amount of premiums received.....	11,303.02	120.50	11,423.52
Losses paid	4,955.82		4,955.82
Losses incurred	5,000.82		5,000.82

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

GLENS FALLS INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated May, 1849.

Commenced business May, 1850.

Home office, Glenn Falls, N. Y.

President, J. L. CUNNINGHAM.

Vice-President, R. A. LITTLE.

Secretary, E. W. WEST.

Capital Stock

Capital paid up in cash

Income

Gross premiums

Deduct gross amount for reinsurance and
return premiums

Received for premiums other than perpetuals.....

Interest on mortgage loans and collateral.....

Interest on bonds and dividends on stocks.....

Interest on deposits in trust companies and banks.....

Interest from other sources.....

Rents from company's property, including \$3,000 for com-
pany's own occupancy

Stocks and bonds.....	6,300.00
Agents' balances and other accounts previously charged off.....	258.91
Other sources.....	30,476.22
Total income.....	\$ 2,242,921.08
Amount of ledger assets December 31, 1909.....	5,057,394.44
Total.....	\$ 7,300,315.52

Disbursements

Gross amount paid for losses (including \$114,815.46 occurring in previous years).....	\$ 1,041,205.90
Deduct amount received for salvage and re-insurance.....	102,153.07
Net amount paid for losses.....	\$ 939,052.83
Expense of adjustment and settlement for losses.....	32,703.91
Paid stockholders for interest or dividends.....	210,000.00
Commissions or brokerage.....	418,127.47
Allowance to local agencies for miscellaneous expenses.....	57.99
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	213,422.67
Rents, including \$1,000 for company's occupancy of its own buildings.....	12,000.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	42,338.95
Legal expense.....	1,331.75
Furniture and fixtures.....	841.25
Maps, including corrections.....	5,417.99
Underwriters' boards and tariff associations.....	15,156.98
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	18,165.72
Repairs and expenses (other than taxes) on real estate.....	237.97
Taxes on real estate.....	773.47
State tax on premiums, insurance department licenses and fees.....	41,533.07
Decrease in book value of ledger assets.....	400.00
Agents' balances and other accounts charged off.....	135.47
Other disbursements.....	22,280.91

Total disbursements..... \$ 2,004,031.31

Balances..... \$ 5,296,484.21

Ledger Assets

Book value of real estate.....	\$ 37,058.43
Mortgage loans on real estate.....	1,773,185.00
Book value of bonds and stocks.....	2,547,174.29
Cash in company's offices.....	3,687.72
Deposits in trust companies and banks on interest.....	677,537.97
Agents' balances representing business written subsequent to October 1, 1910.....	247,360.00
Agents' balances representing business written prior to October 1, 1910.....	8,500.89

Total ledger assets..... \$ 5,296,484.21

Non-Ledger Assets

Interest due, \$5,276.22; accrued, \$34,701.03.....	\$9,980.25
Rent.....	150.00

Gross assets..... \$ 5,336,614.46

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 8,500.80
Book value of ledger assets over market value.....	25,216.07

Total..... \$3,716.87

Total admitted assets..... 5,302,897.59

Liabilities

Gross losses adjusted and unpaid.....	\$ 41,759.71
Gross claims reported and unadjusted.....	125,257.49
Gross claims for losses resisted.....	5,500.00

Total..... \$ 172,517.20

Deduct reinsurance due or accrued..... 36,190.15

Net amount of unpaid losses and claims.....	136,327.05
Unearned premiums on all risks one year or less.....	487,132.95
Unearned premiums on all risks more than one year.....	1,662,850.17
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	4,230.70
State, county or municipal taxes due or accrued.....	33,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	20,000.00
All other liabilities.....	163,100.20

Total amount of all liabilities except capital..... \$ 2,507,441.13

Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	2,595,456.46

Surplus as regards policy-holders..... 2,795,456.46

Total..... \$ 5,302,897.59

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 399,475,000	\$ 4,290,533.62
Written or renewed during the year.....	228,484,706	2,380,758.89
Totals.....	\$ 627,959,706	\$ 6,671,292.51
Deduct expired and terminated.....	208,826,417	2,370,109.33
In force at end of the year.....	\$ 419,133,319	\$ 4,450,883.18
Deduct amount reinsured.....	27,521,019	311,928.31
Net amount in force December 31, 1910.....	\$ 391,612,330	\$ 4,138,954.87

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

Total amount of the Company's stock owned by the directors at par value?
 Answer—\$48,970.00.
 Total amount loaned to directors or other officers?
 Answer—None.
 Total amount loaned to stockholders not officers?
 Answer—None.
 What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
 Answer—No.
 Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?
 Answer—No.
 Has this Company guaranteed policies issued by any other company, and now in force?
 Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 2,622,927.00
Gross amount of premiums received	29,700.81
Losses paid	11,006.74
Losses incurred	14,849.15

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE HAMBURG-BREMEN FIRE INSURANCE COMPANY,

Organized under the laws of the Empire of Germany.

Incorporated, 1854.

Commenced business January 1, 1855.

Home office, Henberg 4, Hamburg, Germany.

President, F. A. POPPENHUSEN.

Managing Director, H. C. BUCHENBERGER.

Manager U. S. Branch, F. O. AFFELD.

Capital Stock

Capital deposited in the United States.....\$ 205,000.00

Income

Gross premiums \$ 2,034,372.66
 Deduct gross amount for reinsurance and return premiums 643,523.84

Received for premiums other than perpetuals..... \$ 1,390,848.82
 Interest on mortgage loans and collateral..... 463.05
 Interest on bonds and dividends on stocks..... 69,477.52
 Interest on deposits in trust companies and banks..... 557.57

Stocks and bonds	1,872.50
Agents' balances and other accounts previously charged off	90.53
Other sources:	
Received from home office.....	1,752.78
Total income	\$ 1,465,002.77
Amount of ledger assets December 31, 1909.....	1,941,259.91
Total	\$ 3,406,322.68

Disbursements

Gross amount paid for losses (including \$58,283.24 occurring in previous years)....	\$ 913,498.01
Deduct amount received for salvage and re-insurance	200,803.41
Net amount paid for losses.....	\$ 742,694.60
Expense of adjustment and settlement for losses.....	25,651.02
Commissions or brokerage	228,094.85
Allowance to local agencies for miscellaneous expenses..	2,918.03
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	165,841.46
Rents, including for company's occupancy of its own buildings	17,188.13
Advertising, printing, stationery, postage, telegrams, telephone, express	28,508.16
Legal expense	761.04
Furniture and fixtures	4,840.53
Maps, including corrections.....	5,071.80
Underwriters' boards and tariff associations.....	10,232.01
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	29,920.07
State tax on premiums, insurance department licenses and fees	29,554.70
Loss on sale or maturity of ledger assets.....	3.01
Decrease in book value of ledger assets.....	12,753.25
Agents' balances and other accounts charged off.....	424.18
Other disbursements:	
State licenses and city and county licenses, city and county taxes and fees, federal excise tax.....	\$ 12,955.07
Remitted to home office	113,172.25
Auditors fees and miscellaneous expenses	911.02

127,069.24

Total disbursements \$ 1,431,617.28

Balances \$ 1,974,675.40

Ledger Assets

Book value of bonds and stocks.....	1,725,611.22
Deposits in trust companies and banks on interest.....	46,106.14
Agents' balances representing business written subsequent to October 1, 1910.....	199,816.03
Agents' balances representing business written prior to October 1, 1910.....	3,021.11
Total ledger assets.....	\$ 1,974,675.40

Non-Ledger Assets

Interest accrued	23,646.05
Gross assets	\$ 1,998,321.45
Deduct Assets Not Admitted	
Agents' balances representing business written prior to October, 1910	\$ 39,021.11
Book value of bonds over market value	10,161.22
Total	13,182.33
Total admitted assets	\$ 1,985,139.12

Liabilities

Gross claims reported and unadjusted	\$ 124,745.00
Gross claims for losses resisted	40,550.00
Total	\$ 165,295.00
Deduct reinsurance due or accrued	32,695.00
Net amount of unpaid losses and claims	\$ 132,600.00
Unearned premiums on all risks one year or less	471,321.70
Unearned premiums on all risks more than one year	683,471.23
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	2,500.00
State, county or municipal taxes due or accrued	27,500.00
Commissions, brokerage and other charges due or to become due to agents and brokers	4,303.34
Total amount of all liabilities except capital	\$ 1,321,696.32
Capital deposit	\$ 205,000.00
Surplus over all liabilities	458,442.80
Surplus as regards policy-holders	663,442.80
Total	\$ 1,985,139.12

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement	\$ 237,160,745	\$ 2,840,000.92
Written or renewed during the year	165,751,428	2,034,372.66
Total	\$ 402,912,173	\$ 4,874,442.58
Deduct those expired and marked off as terminated	162,953,161	2,004,906.45
In force at the end of the year	\$ 239,959,012	\$ 2,869,536.13
Deduct amount re-insured (Schedule required)	49,090,143	621,403.35
Net amount in force	\$ 190,868,869	\$ 2,248,132.78

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,809,470.00
Gross amount of premiums received	22,946.04
Losses paid	11,234.50
Losses incurred	10,468.50

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

HANOVER FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated April, 1852.

Commenced business April, 1852.

Home office, 34 and 36 Pine Street, New York.

President, R. EMORY WARFIELD.

Vice-President, JOSEPH McCORD.

Secretary, JOSEPH McCORD.

Capital Stock

Capital paid up in cash

\$ 1,000,000.00

Income

Gross premiums

\$ 3,347,640.85

Deduct gross amount for reinsurance and

return premiums

924,414.78

Received for premiums other than perpetuals

\$ 2,423,226.07

Interest on mortgage loans and collateral

175.00

Interest on bonds and dividends on stocks

130,347.41

Interest on deposits in trust companies and banks

2,999.87

Interest from other sources

201.00

Rents from company's property, including \$18,000.00 for

company's own occupancy

74,399.45

Stocks and bonds

27,350.87

Agents' balances and other accounts previously charged

off

1,033.70

Total income

\$ 2,659,723.97

Amount of ledger assets December 31, 1909

4,373,619.66

Total

\$ 7,033,343.63

Disbursements

Gross amount paid for losses (including
\$219,201.73 occurring in previous years) \$ 1,478,304.55
Deduct amount received for salvage and re-
insurance 227,400.43

Net amount paid for losses \$ 1,250,904.12
Expense of adjustment and settlement for losses 92,190.34
Paid stockholders for interest or dividends 150,000.00
Commissions or brokerage 490,107.75
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 223,040.54
Rents, including \$18,000.00 for company's occupancy of its
own buildings 23,188.29
Advertising, printing, stationery, postage, telegrams,
telephone, express 58,157.44
Legal expense 1,296.76
Furniture and fixtures 1,526.63
Maps, including corrections 9,952.70
Underwriters' boards and tariff associations 24,398.87
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 40,741.58
Repairs and expenses (other than taxes) on real estate 28,989.04
Taxes on real estate 14,731.70
State tax on premiums, insurance department licenses
and fees 62,014.23
Loss on sale or maturity of ledger assets 1,338.75
Decrease in book value of real estate 59.75
Agents' balances and other accounts charged off 56.45
Other disbursements:
United States income tax 3,036.47
Local state taxes, licenses and fees 8,931.09
Office expense and supplies 3,125.03
Mercantile agency reports and auditing books 4,000.50

Total disbursements \$ 2,492,091.03

Balances \$ 4,541,252.60

Ledger Assets

Book value of real estate \$ 906,581.06
Mortgage loans on real estate 3,500.00
Book value of bonds and stocks 3,061,893.48
Cash in company's office 2,461.29
Deposits in trust companies and banks not on interest 17,277.00
Deposits in trust companies and banks on interest 169,197.82
Agents' balances representing business written subse-
quent to October 1, 1910 374,601.75
Agents' balances representing business written prior to
October 1, 1910 5,757.20

Total ledger assets \$ 4,541,252.60

Non-Ledger Assets

Interest due, \$208.64; accrued, \$30,247.55 \$ 30,456.19
Rent due 213.05
Market value of real estate over book value 222,891.94
Market value of bonds and stocks over book value 13,407.52
Other non-ledger assets 18,211.24

Gross assets \$ 4,826,435.54

HANOVER FIRE INSURANCE COMPANY

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 5,757.20
Total admitted assets \$ 4,820,678.34

Liabilities

Gross losses adjusted and unpaid \$ 50,299.68
Gross claims reported and unadjusted 165,899.39
Gross claims for losses resisted 26,735.00
Total \$ 251,935.04
Deduct reinsurance due or accrued 30,884.18
Net amount of unpaid losses and claims \$ 212,050.86
Unearned premiums on all risks one year or less 759,507.37
Unearned premiums on all risks more than one year 1,451,099.78
Salaries, rents, accounts, expenses, bills, fees, etc., due
or accrued 8,477.79
State, county or municipal taxes due or accrued 45,000.00
Commissions, brokerage and other charges due or to be-
come due to agents and brokers 8,459.92
All other liabilities:
Return premiums and reinsurance 44,860.96
Rents paid in advance 3,082.40

Total amount of all liabilities except capital \$ 2,532,508.88
Capital actually paid up in cash \$ 1,000,000.00
Surplus over all liabilities 1,288,079.46
Surplus as regards policy-holders 2,288,079.46
Total \$ 4,830,678.34

Risks and Premiums

	Fire Risks	Premiums thereon
In force December 31, 1909	\$453,397,343.50	\$ 4,670,551.10
Written or renewed during the year	323,310,896.00	4,347,610.85
Totals	\$778,628,239.50	\$ 8,018,191.95
Deduct expired and terminated	300,220,500.04	3,117,532.50
In force at end of the year	\$478,407,699.46	\$ 4,900,659.30
Deduct amount reinsured	61,922,800.24	698,246.97
Net amount in force December 31, 1910	416,484,899.22	\$ 4,202,412.33

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere
in the United States, without and deduction whatever for reinsurance, whether
the same be in admitted or non-admitted companies?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$322,950.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 3,265,718.00	\$ 375,175.07	\$ 3,640,893.07
Gross amount of premiums received	41,594.16	2,310.09	43,904.25
Losses paid	16,432.27	27.28	16,519.55
Losses incurred	15,799.21	27.28	15,826.49

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

HARTFORD FIRE INSURANCE COMPANY,

Organized under the laws of the State of Connecticut.

Incorporated May, 1810.

Commenced business August, 1810.

Home office, Hartford, Conn.

President, CHAS. E. CHASE.

Vice-Presidents, R. M. BISSELL, and J. W. G. COFRAN.

Secretary, FREDERICK K. SAMSON.

Capital Stock

Capital paid up in cash \$ 2,000,000.00

Income

Gross premiums	\$ 19,415,663.16	\$ 675,804.51
Deduct gross amount for reinsurance and return premiums	4,167,184.65	134,684.15

Received for premiums other than perpetuities	\$ 15,248,478.51	\$ 541,210.35	\$ 15,789,688.87
Interest on mortgage loans and collateral		21,197.22	
Interest on bonds and dividends on stocks		814,908.75	
Interest on deposits in trust companies and banks		16,809.05	
Rents from company's property, including \$22,500 for company's own occupancy		47,650.39	
Profit on sale or maturity of ledger assets:			
Real estate		28,976.59	
Stocks and bonds		15,000.00	

HARTFORD FIRE INSURANCE COMPANY

Other sources:

Conscience money	\$ 550.00
Premium on exchange of bonds	1,904.42
Rent on property previously sold	147.30
Reinsurance	72,545.23

Total 75,540.03

Total income \$ 16,812,910.00

Amount of ledger assets December 31, 1909..... 22,000,030.16

Total \$ 38,808,941.06

Disbursements

Gross amount paid for losses (including \$1,450,252.66 occurring in previous years) \$	9,497,573.51	\$ 169,220.99
Deduct amount received for salvage and reinsurance	1,329,457.35	13,630.21

Net amount paid for losses \$ 8,168,116.16 \$ 155,590.78 \$ 8,323,706.94

Expense of adjustment and settlement of losses..... 144,310.76

Paid stockholders for interest or dividends..... 800,000.00

Commissions or brokerage
 2,909,587.56 |

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 1,479,592.16

Rents, including \$22,500.00 for company's occupancy of its own buildings..... 101,803.10

Advertising, printing, stationery, postage, telegrams, telephone, express
 431,815.87 |

Legal expense
 12,800.15 |

Furniture and fixtures
 20,510.61 |

Maps, including corrections..... 34,081.67

Underwriters' boards and tariff associations..... 191,741.66

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys
 209,437.15 |

Repairs and expenses (other than taxes) on real estate..... 2,055.15

Taxes on real estate..... 11,323.63

State tax on premiums, insurance department licenses and fees
 301,602.38 |

Other licenses and taxes
 161,120.55 |

Loss on sale or maturity of ledger assets..... 23,661.00

Decrease in book value of ledger assets..... 46,193.50

Agents' balances and other accounts charged off..... 7,444.50

Other disbursements
 34,586.02 |

Total disbursements during the year..... \$ 15,195,270.42

Balance \$ 23,713,670.64

Ledger Assets

Book value of real estate..... \$ 791,824.16

Mortgage loans on real estate..... 465,166.67

Loans secured by bonds, stocks or other collateral..... 10,000.00

Book value of bonds and stocks..... 18,819,692.24

Cash in company's office..... 2,683.82

Deposits in trust companies and banks not on interest..... 146,669.04

Deposits in trust companies and banks on interest..... 1,067,108.97

Agents' balances representing business written subsequent to October 1, 1910..... 2,331,534.15

Agents' balances representing business written prior to October 1, 1910..... 72,491.59

Other ledger assets
 3,500.00 |

Total net ledger assets..... \$ 23,713,670.64

Non-Ledger Assets

Interest accrued on mortgages.....	4,464.58
Interests on bonds.....	234,521.51
Interest accrued on collateral loans.....	255.13
Rent due and accrued.....	1,395.21
Market value of real estate over book value.....	2,275.84
Market value of bonds and stocks over book value.....	479,535.67
Gross assets	\$ 24,436,126.58

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October, 1910	\$ 72,491.59
Total	72,491.59
Total admitted assets.....	\$ 24,363,634.99

Liabilities

Gross losses adjusted and unpaid.....	\$ 500,751.51
Gross claims reported and unadjusted.....	974,679.74
Gross claims for losses resisted.....	129,238.33
Total	\$ 1,604,669.58
Deduct re-insurance due or accrued.....	149,742.99
Net amount of unpaid losses and claims.....	\$ 1,454,926.59
Unearned premiums on all risks one year or less and Unearned premiums on all risks more than one year.....	13,784,741.07
State, county or municipal taxes due or accrued.....	200,000.00
Total amount of all liabilities except capital.....	\$ 15,439,667.66
Capital actually paid up in cash.....	\$ 2,000,000.00
Surplus over all liabilities.....	6,923,967.33
Surplus as regards policy-holders.....	8,933,967.33
Total	\$ 24,363,634.99

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force December 31, 1909.....	\$2,141,140.881	\$25,153,111.09	\$ 7,640,055	\$ 186,970.24
Written or renewed during the year	1,791,167,157	19,415,663.16	34,399,240	675,894.51
Totals	\$3,832,308,038	\$44,568,774.25	\$ 42,039,295	\$ 862,864.75
Deduct expired and terminated	1,516,981,758	18,127,091.22	20,205,320	350,835.98
In force at end of the year	\$2,325,326,280	\$26,441,683.03	\$ 21,833,975	\$ 512,028.77
Deduct amount reinsured.....	85,790,203	564,904.18		
Net amount in force December 31, 1910.....	\$2,239,536,077	\$25,876,778.85	\$ 21,833,975	\$ 512,028.77

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$200,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$220,900.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$10,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—Yes; Citizens Insurance Company of St. Louis.

Business in State of Iowa During 1910

	Fire Risks	Aggregate
Gross risks written	\$23,120,533.00	\$ 409,370.00
Gross amount of premiums received.....	272,775.97	5,913.54
Losses paid	112,382.99	985.08
Losses incurred	108,800.33	1,067.43

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE HOME INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated April, 1853.

Commenced business April 13, 1853.

Home office, 56 Cedar Street, New York, N. Y.

President, ELBRIDGE G. SNOW.

Vice-Presidents, EMANUEL H. H. CORREA, FREDERIC C. BASWELL.

Secretaries, ABELNAH M. BURTIS, CHARLES L. TYNER.

Capital Stock

Capital paid up in cash..... \$ 3,000,000.00

Income

Gross premiums \$ 17,856,969.38 | \$ 1,027,750.72 |

Deduct gross amount for re-insurance and return premiums 5,286,041.66 | 399,281.44 |

Received for premiums other than perperuals \$ 12,570,927.72 | \$ 628,469.28 | \$ 13,199,397.00 |

Interest on mortgage loans and collateral.....	3,267.58
Interest on bonds and dividends on stocks.....	1,040,687.79
Interest on deposits in trust companies and banks.....	19,747.36
Interest from other sources.....	2,087.95
Rents from company's property, including \$10,000.00 for company's own occupancy.....	171,601.48
Profit on sale or maturity of ledger assets:	
Real estate.....	552,357.94
Stocks and bonds.....	78,478.67
Agents' balances and other accounts previously charged off.....	1,267.75
Other sources:	
Profit and loss account.....	1,509.92
Total income.....	\$ 15,070,403.44
Amount of ledger assets December 31, 1909.....	26,332,229.10
Total.....	\$ 41,402,632.54

Disbursements

Gross amount paid for losses (Including \$1,063,163.49 occurring in previous years) \$	6,981,035.24	\$	413,477.67
Deduct amount received for salvage and reinsurance.....	1,637,470.97		125,103.37
Net amount paid for			
Losses.....	\$ 5,346,564.27	\$	288,374.30
Expense of adjustment and settlement for losses.....			129,371.29
Paid stockholders for interest or dividends.....			900,000.00
Commissions or brokerage.....			2,509,387.17
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees \$	773,837.09		
Rents, including \$10,000 for company's occupancy of its own buildings.....			127,093.82
Advertising, printing, stationery, postage, telegrams, telephone, express.....			318,488.14
Legal expense.....			3,570.15
Furniture and fixtures.....			11,485.28
Maps, including corrections.....			16,513.57
Underwriters' boards and tariff associations.....			93,041.03
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....			106,728.53
Repairs and expenses (other than taxes) on real estate.....			31,519.17
Taxes on real estate.....			51,930.04
State tax on premiums, insurance department licenses and fees.....			304,181.67
Loss on sale or maturity of ledger assets.....			511.15
Decrease in book value of ledger assets.....			33,715.00
Agents' balances and other accounts charged off.....			3,006.22
U. S. government tax.....			9,697.73
Other disbursements:			
Traveling expenses, exchange, lunch for officers and home office employees, incidentals, profit and loss account.....			72,121.84
Total disbursements.....			\$ 11,142,203.76
Balance.....			\$ 30,260,428.78

Ledger Assets

Book value of real estate.....	\$ 1,150,000.00
Mortgage loans on real estate.....	48,300.00
Book value of bonds and stocks.....	24,050,956.79
Deposits in trust companies and banks not on interest.....	1,823,450.84
Deposits in trust companies and banks on interest.....	1,000,000.00
Agents' balances representing business written subsequent to October 1, 1910.....	1,701,400.90
Agents' balances representing business written prior to October 1, 1910.....	93,088.90
Bills receivable, taken for fire (marine or inland) risks.....	52,370.46
Other ledger assets:	
Counter and office premiums uncollected.....	340,860.89
Total ledger assets.....	\$ 30,260,428.78

Non-Ledger Assets

Market value of bonds and stocks over book value.....	\$ 63,944.21
Gross assets.....	\$ 30,324,372.99

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	93,088.90
Bills receivable, past due, taken for fire, marine and inland risks.....	53,370.46
Total.....	146,459.36
Total admitted assets.....	\$ 30,178,913.63

Liabilities

Gross losses adjusted and unpaid.....	\$ 233,432.15
Gross claims reported and unadjusted.....	1,387,159.23
Gross claims for losses resisted.....	79,586.74
Total.....	\$ 1,690,178.12
Deduct reinsurance due or accrued.....	521,802.38
Net amount of unpaid losses and claims.....	\$ 1,168,315.74
Unearned premiums on all risks one year or less.....	4,539,002.00
Unearned premiums on all risks more than one year.....	7,106,871.00
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	100,000.00
State, county or municipal taxes due or accrued.....	200,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	67,813.14
All other liabilities:	
Reinsurance premiums.....	107,208.57
Reserve as a conflagration surplus.....	1,500,000.00
Total amount of all liabilities except capital.....	\$ 14,819,300.45
Capital actually paid up in cash.....	\$ 3,000,000.00
Surplus over all liabilities.....	12,329,613.18
Surplus as regards policy-holders.....	13,329,613.18
Total.....	\$ 30,178,913.63

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$2,162,553.732	\$ 21,120,079.00
Written or renewed during the year.....	1,026,234,060	17,856,969.38
Totals	\$4,088,787.792	\$ 38,977,048.38
Deduct expired and terminated.....	1,658,161,487	15,371,265.38
In force at end of the year.....	\$2,430,626,305	\$ 23,605,783.00
Deduct amount reinsured.....	332,950,218	2,571,591.00
Net amount in force December 31, 1910.....	\$2,097,676,087	\$ 21,034,192.00

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$300,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$109,600.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Aggregate
Gross risks written	\$15,332,580.00	\$ 1,036,410.00	\$ 16,369,020.00
Gross amount of premiums received.....	133,519.12	14,023.00	167,542.12
Losses paid	91,103.32	1,859.43	92,962.75
Losses incurred	68,342.96	1,764.43	70,107.39

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

INSURANCE COMPANY OF NORTH AMERICA,

Organized under the laws of the State of Pennsylvania.

Incorporated April 14, 1794.

Commenced business 1792.

Home office, Philadelphia, Pa.

President, EUGENE L. ELLISON.

Vice-Presidents, BENJAMIN RUSH and JOHN O. PLATT.

Secretary, T. HOUARD WRIGHT.

Capital Stock

Capital paid up in cash..... \$ 4,000,000.00

Income

Gross premiums \$ 8,035,342.35 \$ 4,345,658.02

Deduct gross amount for re-insurance and return premiums 1,779,746.26 1,610,542.28

Received for premiums other than perpetuals \$ 6,255,596.09 \$ 2,735,115.74 \$ 8,990,711.83

Interest on mortgage loans and collateral..... 17,694.21

Interest on bonds and dividends on stocks..... 529,743.87

Interest on deposits in trust companies and banks..... 17,742.10

Interest from other sources..... 692.10

Rents from company's property, including \$10,000.00 for company's own occupancy..... 19,605.19

Stocks and bonds 53,102.50

Agents' balances and other accounts previously charged off 806.37

Other sources 14,368.34

Total income \$ 9,644,466.41

Amount of ledger assets December 31, 1909..... \$ 13,133,550.12

Increase in capital during the year 1910, \$1,000,000; surplus, \$500,000.00 1,500,000.00

Total \$ 24,278,025.53

Disbursements

Gross amount paid for losses.. \$ 3,484,198.76 \$ 2,394,874.95

Deduct amount received for salvage and reinsurance.... 343,612.27 905,441.71

Net amount paid for losses \$ 3,140,586.49 \$ 1,489,433.24 \$ 4,630,019.73

Expense of adjustment and settlement for losses.....	67,669.97
Paid stockholders for interest or dividends.....	360,000.00
Commissions or brokerage.....	1,989,793.57
Allowance to local agencies for miscellaneous expenses..	150,291.20
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	565,540.41
Rents, including \$10,000 for company's occupancy of its own buildings.....	40,298.05
Advertising, printing, stationery, postage, telegrams, telephone, express.....	89,858.11
Legal expense.....	11,602.05
Furniture and fixtures.....	15,259.67
Maps, including corrections.....	14,414.67
Underwriters' boards and tariff associations.....	50,208.24
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	48,257.18
Repairs and expenses (other than taxes) on real estate..	3,321.71
Taxes on real estate.....	3,860.80
State tax on premiums, insurance department licenses and fees.....	188,972.42
Loss on sale or maturity of ledger assets.....	600.00
Decrease in book value of ledger assets.....	522.27
Agents' balances and other accounts charged off.....	8,371.32
Other disbursements.....	132,765.63

Total disbursements \$ 8,371,627.00

Balance \$ 15,906,398.53

Ledger Assets

Book value of real estate.....	\$ 315,380.00
Mortgage loans on real estate.....	288,275.00
Book value of bonds and stocks.....	12,451,776.92
Cash in company's office.....	1,988.96
Deposits in trust companies and banks not on interest..	29,146.42
Deposits in trust companies and banks on interest.....	1,370,847.57
Agents' balances representing business written subse- quent to October 1, 1910.....	1,387,791.28
Agents' balances representing business written prior to October 1, 1910.....	31,646.24
Bills receivable, taken for fire (marine or inland) risks..	26,513.14

Total ledger assets..... \$ 15,906,398.53

Non-Ledger Assets

Interest due, \$310; accrued, \$2,230.80.....	2,540.80
Rent accrued.....	66,666.95
Other non-ledger assets.....	106,178.24

Gross assets \$ 16,081,784.52

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 31,646.24
Book value of ledger assets over market value.....	9,872.36

Total 41,519.10

Total admitted assets..... \$ 16,040,265.42

Liabilities

Gross losses adjusted and unpaid.....	\$ 106,526.11
Gross claims reported and unadjusted.....	1,000,212.57
Gross claims for losses resisted.....	25,386.32

Total \$ 1,132,135.00

Deduct reinsurance due or accrued..... 32,635.00

Net amount of unpaid losses and claims.....	\$ 1,099,500.00
Unearned premiums on all risks one year or less.....	1,833,909.20
Unearned premiums on all risks more than one year.....	3,795,187.80
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	80,000.00
All other liabilities.....	1,499,331.49

Total amount of all liabilities except capital.. \$ 8,327,931.49

Capital actually paid up in cash..... \$ 4,000,000.00

Surplus over all liabilities..... 3,712,333.93

Surplus as regards policy-holders..... 7,712,333.93

Total \$ 16,040,265.42

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 936,317.416	\$ 11,181,661.40
Written or renewed during the year.....	609,836,846	8,035,342.35
Totals.....	\$1,606,184,262	\$ 19,217,003.75
Deduct expired and terminated.....	597,601,249	7,384,817.02
In force at end of the year.....	\$1,008,583,013	\$ 11,832,186.73
Deduct amount reinsured.....	88,631,344	897,553.91
Net amount in force December 31, 1910.....	\$ 919,888,669	\$ 10,934,552.82

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—Probably \$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$129,640.00.

Total amount loaned to directors or other officers?

Answer—\$15,000.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Tornado	Aggregate
Gross risks written.....	\$ 6,134,192.00	\$ 1,227,534.00	\$ 905,275.00	\$ 8,267,001.00
Gross amt of prem's rec'd.....	89,900.39	13,094.99	3,475.69	106,470.89
Losses paid.....	47,314.47	2,549.69	103.05	49,967.21
Losses incurred.....	49,057.18	2,749.69	115.00	51,921.87

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

INSURANCE COMPANY OF THE STATE OF ILLINOIS,

Organized under the laws of the State of Illinois.

Incorporated April 2, 1895.

Commenced business April 2, 1895.

Home office, Rockford, Ill.

President, C. F. HENRY.

Vice-President, J. B. WHITEHEAD.

Secretary, GEORGE L. WILEY.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Gross premiums..... \$ 1,018,333.09

Deduct gross amount for reinsurance and
turn premiums..... 773,790.02

Received for premiums other than perpetuals..... \$ 244,547.47

Interest on mortgage loans and collateral..... 46,172.38

Interest on bonds and dividends on stocks..... 1,927.67

Interest from other sources..... 78.19

Other sources:

Gross increase by adjustment in book value of ledger
assets..... 2,375.00

Total income..... \$ 295,100.71

Amount of ledger assets December 31, 1909..... 1,146,891.75

Total..... \$ 1,441,992.46

Disbursements

Gross amount paid for losses (including
\$12,266.05 occurring in previous years)..... \$ 503,316.75Deduct amount received for salvage and re-
insurance..... 136,273.49

Net amount paid for losses..... \$ 367,043.26

Expense of adjustment and settlement for losses..... 7,940.02

Paid stockholders for interest or dividends..... 36,000.00

Commissions or brokerage..... 2,225.93

Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees..... 65,327.66Rents, including none for company's occupancy of its
own building..... 3,921.30Advertising, printing, stationery, postage, telegrams,
telephone, express..... 20,344.73

Legal expense..... 805.35

Furniture and fixtures..... 1,960.14

Maps, including corrections..... 125.28

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys..... 8,645.50State tax on premiums, insurance department licenses
and fees..... 15,034.93

Loss on sale or maturity of ledger assets..... 1,000.00

Agents' balances and other accounts charged off, loss and
gain account..... 500.66

Other disbursements:

State county and municipal tax, \$2,839.48; other taxes
and fees, \$1,906.12; miscellaneous expense, \$1,263.80;
sundry office expenses, \$646.30; audit account,
\$4,665.00; interest paid to scrip holders, \$151.51.... 12,475.24

Total disbursements..... \$ 543,473.23

Balance..... \$ 898,519.23

Ledger Assets

Mortgage loans on real estate..... \$ 600,820.42

Loans secured by bonds, stocks or other collateral..... 20,900.00

Book value of bonds and stocks..... 23,900.00

Cash in company's office..... 18,279.35

Deposits in trust companies and banks not on interest... 71,633.32

Agents' balances representing business written subse-
quent to October 1, 1910..... 94,218.72Agents' balances representing business written prior to
October 1, 1910..... 480.21

Bills receivable, taken for fire (marine or inland) risks... 537.26

Other ledger assets:

Due from other fire insurance companies..... 7,743.95

Total ledger assets..... \$ 898,519.23

Non-Ledger Assets

Interest accrued..... 11,461.25

Other non-ledger assets:

Nederlauche Lloyds' debit balance..... \$ 1,174.41

Furniture, fixtures and maps..... 24,000.00

Supplies and stationery..... 6,000.00

Total..... 31,174.41

Gross assets..... \$ 941,157.89

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes... \$ 30,000.00

Agents' balances representing business written prior to
October, 1910..... 480.21Bills receivable, past due, taken for fire, marine and in-
land risks..... 93.30

Nederlauche Lloyds' debit balance..... 1,174.41

31,747.92

Total admitted assets..... \$ 909,409.97

Liabilities

Gross losses adjusted and unpaid.....	\$ 6,999.07	
Gross claims reported and unadjusted.....	65,633.71	
Gross claims for losses resisted.....	1,091.67	
Total	\$ 73,724.45	
Deduct reinsurance due or accrued.....	20,357.37	
Net amount of unpaid losses and claims.....	53,337.08	
Unearned premiums on all risks one year or less.....	205,715.50	
Unearned premiums on all risks more than one year.....	217,211.50	
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,426.29	
State, county or municipal taxes due or accrued.....	12,100.00	
Commissions, brokerage and other charges due or to become due to agents and brokers.....	14,251.69	
All other liabilities:		
Return premiums, \$15,338.02; Reins. premiums, \$12,826.49; sundry credit ledger balances (salary and expense), \$723.87	28,938.38	
Total amount of all liabilities except capital.....	\$ 632,983.44	
Capital actually paid up in cash.....	\$ 300,000.00	
Surplus over all liabilities.....	76,426.53	
Surplus as regards policy-holders.....	\$70,426.53	
Total	\$ 909,409.97	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 145,233,571	\$ 1,463,708.44
Written or renewed during the year.....	84,938,618	1,018,338.09
Totals	\$ 230,222,189	\$ 2,482,046.53
Deduct expired and terminated.....	79,807,588	728,826.97
In force at end of the year.....	\$ 150,414,601	\$ 1,753,219.56
Deduct amount reinsured.....	87,368,484	1,011,005.90
Net amount in force December 31, 1910.....	\$ 63,046,117	\$ 739,213.66

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$101,800.00.

Total amount loaned to directors or other officers?

Answer—\$16,500.00.

Answer—\$9,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 2,938,032.00	\$ 290,795.00	\$ 3,228,847.00
Gross amount of premiums received.....	43,446.19	1,347.65	44,793.84
Losses paid	25,531.73	3.00	25,534.73
Losses incurred	26,539.29	—8.00	26,521.29

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA,

Organized under the laws of the State of Pennsylvania.

Incorporated April 18, 1794.

Commenced business November 5, 1794.

Home office, 300 Walnut Street, Philadelphia, Pa.

President, J. HENRY SCATTERGOOD.

Vice-President, M. J. NOWLAN.

Sec. and Treas., E. R. DANNELS.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 1,102,700.05 |

Deduct gross amount for reinsurance and

 return premiums 420,771.70 |

Received for premiums other than perpetuals..... \$ 681,928.35 |

Interest on bonds and dividends on stocks..... 22,435.47 |

Interest on deposits in trust companies and banks..... 433.21 |

Deposit premium written on perpetual risks..... 873.21 |

Interest from other sources..... 3.10 |

Rent for company's property..... 16,438.10 |

Stocks and bonds..... 305.50 |

Agents' balances and other accounts previously charged

off 5.85 |

Total income **\$ 722,422.06** |

Amount of ledger assets December 31, 1909..... 1,045,702.08 |

Total **\$ 1,768,125.04** |

Disbursements

Gross amount paid for losses..... \$ 581,923.48 |

Deduct amount received for salvage and re-

insurance 108,229.50 |

Net amount paid for losses..... **\$ 473,693.98** |

Expense of adjustment and settlement of losses..... 11,021.42 |

Commissions or brokerage 161,609.53 |

Salaries and expenses of special and general agents,

officers, directors, trustees and home office employees 66,661.07 |

Rents	3,081.43
Advertising, printing, stationery, postage, telegrams, telephone, express	9,763.88
Legal expense	201.50
Maps, including corrections	1,406.65
Underwriters' boards and tariff associations	4,488.71
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	3,969.13
Repairs and expenses (other than taxes) on real estate	8,193.64
Taxes on real estate	2,935.94
State tax on premiums, insurance department licenses and fees	17,954.96
Deposit premium returned	6,033.96
Other disbursements:	
Interest paid on borrowed money	\$ 200.42
Exchange	4.80
Miscellaneous expense	2,631.16
Expense account, French Spoilation claims	437.48
Total	3,273.86
Total disbursements	\$ 774,379.66
Balance	\$ 993,745.38

Ledger Assets

Book value of real estate	\$ 275,541.48
Book value of bonds and stocks	562,605.90
Cash in company's office	1,775.79
Deposits in trust companies and banks on interest	13,447.14
Agents' balances representing business written subsequent to October 1, 1910	108,142.54
Agents' balances representing business written prior to October 1, 1910	20,601.02
Bills receivable, taken for fire (marine or inland) risks	6,399.87
Other ledger assets	5,231.64
Total ledger assets	\$ 993,745.38

Non-Ledger Assets

Interest	2,693.41
Other non-ledger assets:	
Reinsurance due on losses paid	2,033.73
Gross assets	\$ 998,472.52

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 20,601.02
Bills receivable, past due, taken for fire, marine and inland risks	6,019.87
Book value of ledger assets over market value, stocks and bonds	29,155.70
Total	55,776.59
Total admitted assets	\$ 942,695.93

Liabilities

Gross losses adjusted and unpaid	\$ 14,192.13
Gross claims reported and unadjusted	82,574.62
Gross claims for losses resisted	8,521.34
Total	\$ 105,288.09
Deduct reinsurance due or accrued	21,738.69
Net amount of unpaid losses and claims	\$ 83,549.40
Unearned premiums on all risks one year or less	263,989.48
Unearned premiums on all risks more than one year	210,158.55
Amount reclaimable by the insured on perpetual fire insurance policies	128,127.97
State, county or municipal taxes due or accrued	6,000.00
All other liabilities:	
Not reclaimable on perpetual policies	463.16
Total amount of all liabilities except capital	\$ 692,288.56
Capital actually paid up in cash	\$ 200,000.00
Surplus over all liabilities	50,407.37
Surplus as regards policy-holders	250,407.37
Total	\$ 942,695.93

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 81,929,227	\$ 1,080,275.11
Written or renewed during the year	93,199,308	1,102,700.05
Totals	\$ 175,128,535	\$ 2,182,975.16
Deduct expired and terminated	87,117,911	1,069,496.73
In force at end of the year	\$ 88,010,624	\$ 1,113,478.43
Deduct amount reinsured	15,430,620	208,997.08
Net amount in force December 31, 1910	\$ 72,580,004	\$ 904,481.35

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$10,250.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Yes. The Underwriters Securities Corporation, a corporation of the State of New Jersey owns 3,465 shares of stock.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,299,548.00
Gross amount of premiums received	13,437.61
Losses paid	3,704.44
Losses incurred	3,083.13

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

JEFFERSON FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April, 1855.

Commenced business August, 1855.

Home office, No. 425 Walnut Street, Philadelphia, Pa.

President, ALEXANDER N. STEWART.

Vice-President, S. LAWRENCE BODINE.

Secretary SAMUEL W. SCOTT.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Gross amount \$ 1,146,693.90 \$ 8,470.28
 Deduct gross amount for re-
 insurance and return pre-
 miums 388,956.57 6,184.45

Received for premiums other
 than perpetuities \$ 757,737.33 \$ 2,285.83 \$ 760,023.16
 Interest on mortgage loans and collateral 208.16
 Interest on bonds and dividends on stocks 37,912.60
 Interest on deposits in trust companies and banks 566.99
 Rents from company's property, including \$3,000 for com-
 pany's own occupancy 6,699.96
 Stocks and bonds 7,811.17
 Other sources:
 Earned on perpetual policies cancelled 266.38
 Deposit premiums written on perpetual risks (gross) 1,188.17

Total income \$ 814,736.50
 Amount of ledger assets December 31, 1909 1,193,414.16

Total \$ 2,008,150.75

Disbursements

Gross amount paid for losses
 (including \$177,006.99 occur-
 ring in previous years) \$ 719,702.62 \$ 26,539.26
 Deduct amount received for
 salvage and reinsurance 154,496.38 960.33

Net amount paid for
 losses \$ 565,206.24 \$ 25,578.93 \$ 590,785.17

Expense of adjustment and settlement for losses 12,737.33
 Paid stockholders for interest or dividends 12,500.00
 Commissions or brokerage 156,309.07
 Allowance to local agencies for miscellaneous expenses.. 11,963.45
 Salaries and expenses of special and general agents,
 officers, directors, trustees and home office employees 67,183.23
 Rents, including \$3,000 for company's occupancy of its
 own buildings 3,000.00
 Advertising, printing, stationery, postage, telegrams,
 telephone, express 12,538.30
 Legal expense 560.00
 Furniture and fixtures 986.03
 Maps, including corrections 9,756.86
 Underwriters' boards and tariff associations 7,376.32
 Fire department, fire patrol and salvage corps assess-
 ments, fees, taxes and expenses, inspections and
 surveys 2,437.48
 Repairs and expenses (other than taxes) on real estate.. 1,117.61
 Taxes on real estate 816.75
 State tax on premiums, insurance department licenses
 and fees 28,082.05
 Loss on sale or maturity of ledger assets 317.79
 Deposit premiums returned 1,898.56

Other disbursements:

Interest paid on collateral loans \$ 1,267.86
 B. H. & Co. interest paid on collateral
 loans 62.33
 Award to Hughs and Yates, Atlanta,
 Ga., in terminating general agency
 contract 5,000.00

Total 6,319.69

Total disbursements \$ 926,685.67

Balance \$ 1,081,465.08

Ledger Assets

Book value of real estate \$ 58,464.89
 Mortgage loans on real estate 5,000.00
 Book value of bonds and stocks 814,039.14
 Cash in company's office 2,206.44
 Deposits in trust companies and banks on interest 81,746.00
 Agents' balances representing business written subse-
 quent to October 1, 1910 118,335.72
 Agents' balances representing business written prior to
 October 1, 1910 1,030.09

Other ledger assets:

Reclaimable on perpetual insurance on
 company's buildings 612.50

Total ledger assets \$ 1,081,465.08

Non-Ledger Assets

Interest due, \$1,024.00; accrued, \$11,097.51 12,121.51
 Rent, due 100.00
 Market value of real estate over book value 6,535.11

Gross assets \$ 1,100,221.70

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 1,030.09
Book value of ledger assets over market value	10,989.44
Total	12,019.53
Total admitted assets	\$ 1,083,202.17

Liabilities

Gross losses adjusted and unpaid	\$ 26,007.41
Gross claims reported and unadjusted	98,604.46
Total	\$ 124,611.87
Deduct reinsurance due or accrued	35,080.16
Net amount of unpaid losses and claims	\$ 89,531.71
Unearned premiums on all risks one year or less	203,731.17
Unearned premiums on all risks more than one year	250,255.10
Amount reclaimable on perpetual policies	65,015.78
Total amount of all liabilities except capital	\$ 708,533.76
Capital actually paid up in cash	\$ 250,000.00
Surplus over all liabilities	121,668.41
Surplus as regards policy-holders	379,668.41
Total	\$ 1,083,202.17

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement	\$116,355,558.00	\$ 1,494,408.77	\$ 167,587.00	\$ 5,44.133
Written or renewed during the year	94,500,060.00	1,146,693.00	231,793.00	8,470.28
Total	\$210,855,618.00	\$ 2,641,102.67	\$ 402,383.00	\$ 13,911.61
Deduct those expired and marked off as terminated	100,904,237.00	1,268,700.45	208,079.00	6,141.20
In force at the end of the year	\$109,861,381.00	\$ 1,372,402.22	\$ 194,304.00	\$ 7,770.41
Deduct amount of re-insured	19,201,588.00	279,181.59	68,625.00	1,888.19
Net amount in force	\$ 90,659,793.00	\$ 1,093,220.63	\$ 125,679.00	\$ 5,882.22

Perpetual risks not included above, \$2,835,890.00; deposit premiums on same, \$71,738.28.

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$32,500.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$177,850.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 417,330.00
Gross amount of premiums received	4,300.47
Losses paid	1,311.99
Losses incurred	1,231.55

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

LIVERPOOL & LONDON & GLOBE INSURANCE CO. OF NEW YORK,

Organized under the laws of the State of New York.

Incorporated, 1896.

Commenced business, 1897.

Home office, 45 William St., New York.

President, HENRY W. EATON.

Secretary, GEORGE W. HOYT.

Capital Stock

Capital paid up in cash

\$ 2,000,000.00

Income

Gross premiums

\$ 588,340.58

Deduct gross amount for reinsurance and

return premiums

366,602.06

Received for premiums other than perpetuals

\$ 221,737.62

Interest on mortgage loans and collateral

2,509.00

Interest on bonds and dividends on stocks

22,273.67

Interest on deposits in trust companies and banks

2,518.00

Other sources:

Increase by adjustment in book value of ledger assets

62.17

Total income

\$ 249,042.06

Amount of ledger assets December 31, 1909

808,563.78

Total

\$ 1,117,655.84

Disbursements

Gross amount paid for losses..... \$ 209,797.66
 Deduct amount received for salvage and re-
 insurance 100,871.38

Net amount paid for losses..... \$ 108,926.28
 Expense of adjustment and settlement of losses..... 2,628.43
 Commissions or brokerage 40,685.74
 Salaries and expenses of special and general agents,
 officers, directors, trustees and home office employees 5,583.40
 Advertising, printing, stationery, postage, telegrams,
 telephone, express 4,576.30
 Legal expense 20.46
 Maps, including corrections..... 1,481.86
 Underwriters' boards and tariff associations..... 2,101.72
 Fire department, fire patrol and salvage corps assess-
 ments, fees, taxes and expenses, inspections and
 surveys 208.48
 State tax on premiums, insurance department licenses
 and fees 12,675.73
 Other disbursements:
 Office expenses, \$394.42; traveling, \$273.35; dividends to
 stockholders, \$15,000.00; decrease by adjustment in
 book value of ledger assets, \$717.77..... 16,385.54

Total disbursements \$ 195,393.94

Balance \$ 922,291.90

Ledger Assets

Mortgage loans on real estate..... 50,000.00
 Book value of bonds and stocks..... 628,836.71
 Deposits in trust companies and banks not on interest.. 28,062.51
 Deposits in trust companies and banks on interest..... 123,132.20
 Agents' balances representing business written subse-
 quent to October 1, 1910..... 92,375.82
 Agents' balances representing business written prior to
 October 1, 1910..... 334.66

Total ledger assets..... \$ 922,291.90

Non-Ledger Assets

Interest accrued 5,028.30
 Gross assets \$ 927,320.20

Deduct Assets Not Admitted

Agents' balances representing business written prior to
 October, 1910 \$ 334.66
 Book value of ledger assets over market value..... 45,826.71

Total 46,161.37

Total admitted assets..... \$ 881,158.83

Liabilities

Gross claims reported and unadjusted..... \$ 45,060.00
 Total \$ 45,060.00
 Deduct reinsurance due or accrued..... 19,410.00

Net amount of unpaid losses and claims..... 25,650.00
 Unearned premiums on all risks one year or less..... 75,701.96
 Unearned premiums on all risks more than one year..... 151,552.58
 Salaries, rents, accounts, expenses, bills, fees, etc., due
 or accrued 7,500.00
 State, county or municipal taxes due or accrued..... 4,434.00
 Commissions, brokerage and other charges due or to be-
 come due to agents and brokers..... 9,000.00
 All other liabilities:
 Return premiums, \$7,375.00; reinsurance premiums,
 \$20,908.00 28,283.00

Total amount of all liabilities except capital.. \$ 302,121.54
 Capital actually paid up in cash..... \$ 200,000.00
 Surplus over all liabilities..... 379,034.29

Surplus as regards policy-holders..... 579,034.29

Total \$ 881,158.83

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 51,737.765	\$ 611,956.56
Written or renewed during the year.....	47,817.227	588,340.58
Totals	\$ 99,554.992	\$ 1,200,297.14
Deduct expired and terminated.....	37,771.718	468,863.83
In force at end of the year.....	\$ 61,783.274	\$ 761,433.26
Deduct amount reinsured.....	25,917.719	318,169.56
Net amount in force December 31, 1910.....	\$ 35,865.555	\$ 443,263.70

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$3,500.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 348,620.00	\$ 742.12	\$ 4,228.32
Gross amount of premiums received.....	4,058.47	404.89	4,463.36
Losses paid.....	1,165.03		1,165.03
Losses incurred.....	1,311.03		1,311.03

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE LIVERPOOL & LONDON & GLOBE
INSURANCE COMPANY, LTD., OF LIVERPOOL, ENGLAND.

Organized under the laws of the Kingdom of Great Britain.

Incorporated 1836. Commenced business in the United States, 1848.

Chief office in the United States, 45 William Street, New York City.

New York Manager, HENRY W. EATON.

Amount of ledger assets, December 31 of previous year.. \$ 13,856,539.45

Extended at \$ 13,856,539.45

Income

Gross premiums	\$ 13,978,837.29	
Deduct gross amount paid for reinsurance, fire, \$3,793,749.18; return premiums, fire, \$2,183,944.17	5,977,693.35	
Total premium (other than perpetual).....	\$ 8,001,143.94	
Deposit premiums written on perpetual risks (gross)....	525.95	
Gross interest on mortgage loans.....	\$ 166,127.50	
Gross interest on collateral loans.....	6.00	
Gross interest on bonds and dividends on stocks, less \$5,332.31; accrued interest on bonds acquired during 1910.....	221,692.77	
Gross interest on deposits in trust compan- ies and banks	26,806.81	
Gross rents from company's property, in- cluding \$42,600 for company's occupancy of its own buildings.....	127,908.87	
Total gross interest and rents.....	542,541.95	
From other sources:		
Premiums on life policies in force.....	322.52	
		322.52
Gross profit on sale or maturity of ledger assets, viz.:		
Stocks	8,042.74	
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds	441.10	
Total income		\$ 8,553,018.20

Disbursements

Gross amount paid policy-holders for losses
(including \$738,013.82 occurring in prev-
ious years) \$ 5,818,454.65
Deduct amount received for salvage, fire,
\$66,350.14; reinsurance, fire \$1,898,635.60.. 1,964,985.74

Net amount paid policy-holders for losses	\$ 3,853,468.91
Expenses of adjustment and settlement of losses.....	111,688.92
Commissions or brokerage.....	1,626,936.99
Salaries, \$101,691.12, and expenses, \$72,838.29, of special and general agents	177,532.41
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	290,132.98
Rents, including \$42,600 for company's occupancy of its own buildings	52,025.51
Advertising, \$33,052.90; printing and stationery, \$38,216.74	71,269.64
Postage, telegrams, telephone and express.....	37,371.27
Legal expenses	1,968.54
Furniture and fixtures.....	4,259.01
Maps, including corrections	13,029.84
Underwriters' boards and tariff associations.....	83,040.56
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses	6,558.69
Inspections and surveys	28,603.27
Repairs and expenses (other than taxes) on real estate..	47,342.74
Taxes on real estate.....	27,032.61
State taxes on premiums	120,280.27
Insurance department licenses and fees.....	25,006.74
Local taxes	95,771.53
Other disbursements:	
Office expenses	\$ 31,838.24
Attorneys' fees advanced.....	285.53
Travelling	9,534.73
Life expenditure	11,933.06
Total	531,591.53
Remittance to home office.....	1,722,872.99
Deposit premiums returned	6,721.97
Agents' balances charged off.....	3,429.40
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate	\$ 62,530.00
Total	62,530.00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Real estate	\$ 2,000.00
Bonds	10,898.69
Stocks	8.32
Total	12,907.01
Total disbursements	\$ 8,538,379.33
Balance	\$ 13,871,178.32

Ledger Assets

Book value of real estate.....	\$ 1,454,558.30
Mortgage loans on real estate	3,575,392.19
Loans secured by pledge of bonds, stocks or other collaterals	100.00
Book value of bonds, \$4,451,813.64, and stocks, \$1,241,624.33	5,693,437.97
Cash in company's office	2,122.67
Deposits in trust companies and banks not on interest	257,738.65
Deposits in trust companies and banks on interest	1,110,144.26
Agents' balances representing business written subsequent to October 1, 1910	1,731,228.40
Agents' balances representing business written prior to October 1, 1910	43,455.88
Total ledger assets	\$ 13,871,178.32

Non-Ledger Assets

Interest due, \$3,840.26, and accrued, \$10,036.53; on mortgages	\$ 43,876.79
Interest accrued on bonds	49,611.25
Interest accrued on other assets	188.20
Rents accrued, on company's property or lease	10,000.00
Total	103,676.24
Total	\$ 13,974,854.56
Market value of real estate over book value	61,847.82
Gross assets	\$ 14,036,702.38

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910	\$ 43,455.88
Bonds, \$175,223.64; stocks, \$72,614.33	247,837.97
Total	291,293.85
Total admitted assets	\$ 13,745,408.53

Liabilities

Gross losses adjusted and unpaid (not yet due)	\$ 25,575.70
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	1,464,309.90
Gross claims for losses resitd	99,969.00
Total	\$ 1,589,854.60
Deduct re-insurance due or accrued in companies authorized in New York	792,031.63
Net amount of unpaid losses and claims	\$ 797,822.97
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$5,112,034.75; unearned premiums (fifty per cent.)	\$ 2,556,017.38
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$8,783,667.39; unearned premiums (pro rata)	4,591,773.05
Total unearned premiums as computed above	7,147,790.43

Amount reclaimable by the insured on perpetual fire insurance policies	191,886.74
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department	9,195.80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,828.35
State, county and municipal taxes due or accrued	168,339.91
Return premiums, \$69,785.67; reinsurance premiums, \$176,784.00	246,569.67
All other liabilities, viz.: Reserve for liabilities contingent, but not apparent	20,000.00
Total amount of all liabilities except capital	\$ 8,589,433.96
Surplus as regards policy-holders	5,156,974.57
Total liabilities	\$ 13,745,408.53

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement	\$1,727,196.110	\$ 18,159,359.39
Written or renewed during the year	1,378,568.006	13,969,676.88
Total	\$3,105,764.116	\$ 32,129,036.27
Deduct those expired and marked off as terminated	1,302,433.239	13,430,401.80
In force at the end of the year	\$1,803,330.877	18,698,634.47
Deduct amount re-insured (Schedule required)	511,700.611	4,802,092.33
Net amount in force	\$1,291,630.236	\$ 13,895,642.14

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$600,000.00.

Does any officer, director or trustee receive any commission on the business of the company?

Answer—No, except manager receives a contingent commission on results of business.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—Applicable to head office.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Applicable to head office.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$10,582,265.00	\$ 479,933.00	\$ 11,062,198.00
Gross amount of premiums received	83,550.63	2,821.21	86,371.84
Losses paid	28,723.67	48.24	28,771.91
Losses incurred	28,579.67	48.24	28,627.21

Gross amount of premiums without any reductions received for business done in the State of Iowa, including all insurance upon property situated in said state during the calendar year 1910, \$95,337.69.

Amount of premiums actually returned, upon policies cancelled, during the calendar year 1910, issued upon property situated in the State of Iowa, \$5,956.85.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE LONDON ASSURANCE CORPORATION.

Organized under the laws of the Kingdom of Great Britain.

Organized or Incorporated, 1720.

Commenced Business in U. S., 1872.

Office of United States Manager, 84 William Street, New York City, N. Y.

United States Manager, CHARLES L. CASE.

Income

Gross premiums	\$ 2,674,880.51	\$ 1,131,284.80
Deduct gross amount for reinsurance and return premiums	651,932.28	593,151.79
Net premiums		
Received on premiums other than perpetuals	\$ 2,022,958.23	\$ 538,133.01
Interest on bonds and dividends on stocks		116,264.18
Interest on deposits in trust companies and banks		3,710.18
Interest from other sources		309.05
Received from home office	\$ 213,820.08	
Profit on foreign exchange	45.45	
Total		213,865.53
Total income		\$ 2,895,262.92
Amount of ledger assets December 31, 1909		3,410,489.30
Total		\$ 6,305,752.22

Disbursements

Gross amount paid for losses (including \$211,204.60 occurring in previous years)	\$ 1,004,322.95	\$ 887,702.68
Deduct amount received for salvage and reinsurance	87,089.29	573,564.51

Net amount paid for

losses	\$ 917,433.66	\$ 314,138.17	\$ 1,231,571.83
Expense of adjustment and settlement of losses			30,158.04
Commissions or brokerage			532,599.41
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees			194,975.37
Rents			22,337.71
Advertising, printing, stationery, postage, telegrams, telephone, express			39,007.75
Legal expense			707.67
Furniture and fixtures			1,110.92
Maps, including corrections			5,516.93
Underwriters' boards and tariff associations			24,301.55
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys			29,435.65
State tax on premiums, insurance department licenses and fees			53,356.26
Agents' balances and other accounts charged off			558.94
Other disbursements:			
City and county license	\$ 6,882.79		
Local taxes and fees	878.61		
United States corporation tax	5,306.98		
Traveling	3,225.23		
Miscellaneous office expenses	8,103.82		
Remitted to home office	383,112.69		

Total	409,870.12
Total disbursements	\$ 2,575,628.65
Balance	\$ 3,730,123.57

Ledger Assets

Book value of bonds and stocks	\$ 3,110,970.46
Cash in company's office	1,520.68
Deposits in trust companies and banks not on interest	7,836.91
Deposits in trust companies and banks on interest	167,110.79
Agents' balances representing business written subsequent to October 1, 1910	427,843.26
Agents' balances representing business written prior to October 1, 1910	14,532.47
Total ledger assets	\$ 3,730,123.57

Non-Ledger Assets

Interest accrued	37,430.41
Other non-ledger assets	8,626.11
Gross assets	\$ 3,776,180.00

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 14,552.47
Book value of ledger assets over market value	95,814.46
Total	110,366.93
Total admitted assets	\$ 3,665,813.16

Liabilities

Gross losses adjusted and unpaid	\$ 22,981.14
Gross claims reported and unadjusted	291,771.00
Gross claims for losses resisted	16,080.00
Total	\$ 330,832.14
Deduct reinsurance due or accrued	31,064.00
Net amount of unpaid losses and claims	\$ 299,768.14
Unearned premiums on all risks one year or less	849,439.99
Unearned premiums on all risks more than one year	1,200,418.00
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	8,452.00
State, county or municipal taxes due or accrued	48,394.60
Commissions, brokerage and other charges due or to become due to agents and brokers	11,496.10
All other liabilities:	
Return premiums	\$ 32.25
Reinsurance premiums	52,705.14
Total	52,737.60
Total amount of all liabilities except capital	\$ 2,470,737.48
Surplus over all liabilities	\$ 1,195,075.68
Surplus as regards policy-holders	1,195,075.68
Total	\$ 3,665,813.16

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December, under the heading in last year's statement	\$337,284,230.00	\$ 3,796,681.45	\$ 17,943,073.00	\$ 188,995.53
Written or renewed during the year	230,288,417.00	2,674,890.51	293,841,817.00	1,131,281.80
Total	\$567,572,677.00	\$ 6,471,571.96	\$311,787,890.00	\$ 1,320,280.33
Deduct those expired and marked off as terminated	210,519,320.00	2,541,091.28	258,834,768.00	905,428.54
In force at the end of the year	\$357,053,357.00	\$ 3,930,480.68	\$ 52,953,122.00	\$ 414,851.79
Deduct amount reinsured	31,930,795.00	386,991.13	8,882,114.00	56,001.87
Net amount in force	\$325,062,562.00	\$ 3,543,489.55	\$ 44,071,008.00	\$ 358,849.92

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Tornado	Aggregate
Gross risks written	\$ 1,763,610.00	\$ 5,933.00	\$ 1,800.00	\$ 1,771,373.00
Gross amt of prem's rec'd	23,953.04	92.99	12.00	24,058.03
Losses paid	19,901.50			19,901.50
Losses incurred	11,788.50			11,788.50

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the UNITED STATES BRANCH OF THE LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

Organized under the laws of the Kingdom of Great Britain.

Incorporated December 10, 1861.

Commenced business in U. S., 1879.

Principal office in the U. S., Nos. 57 and 59 William St., New York.

President, ARCHIBALD G. McILWAIN, JR.

Income

Gross premiums	\$ 3,836,849.34
Deduct gross amount for reinsurance and return premiums	1,300,264.53
Received for premiums other than perpetuals	\$ 2,476,584.81
Interest on bonds and dividends on stocks	100,118.44
Interest on deposits in trust companies and banks	19,357.32
Interest from other sources	114.17
Rents from company's property, including \$10,000.00 for company's own occupancy	21,285.33
Other sources:	
Remittances from home office	309,233.27
Total income	\$ 2,932,993.34
Amount of ledger assets December 31, 1909	3,852,429.77
Total	\$ 6,785,423.11

Disbursements

Gross amount paid for losses (including \$115,163.39 occurring in previous years).....	\$ 1,378,017.36
Discount	831.30
Debit amount received for salvage and re-insurance	307,737.17
Net amount paid for losses.....	\$ 1,069,428.89
Expense of adjustment and settlement of losses.....	43,038.54
Commissions or brokerage	421,034.66
Allowance to local agencies for miscellaneous expenses..	12,764.99
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	231,732.78
Rents, including \$10,000 for company's occupancy of its own buildings	23,146.83
Advertising, printing, stationery, postage, telegrams, telephone, express	47,383.77
Legal expense	1,081.98
Furniture and fixtures	811.05
Maps, including corrections.....	8,719.74
Underwriters' boards and tariff associations.....	35,713.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	38,347.44
Repairs and expenses (other than taxes) on real estate..	9,530.21
Taxes on real estate.....	5,713.17
State tax on premiums, insurance department licenses and fees	72,485.76
Loss on sale or maturity of ledger assets.....	3,535.72
Other disbursements:	
Exchange	\$ 1,115.32
Subscription	1,580.80
Miscellaneous office expenses	6,322.96
Total	9,019.08
Remittances to home office.....	633,354.05
Total disbursements	\$ 2,666,922.79
Balance	\$ 4,118,500.32

Ledger Assets

Book value of real estate.....	\$ 300,000.00
Book value of bonds and stocks.....	2,657,965.80
Cash in company's office.....	2,021.20
Deposits in trust companies and banks not on interest	5,419.24
Deposits in trust companies and banks on interest.....	674,158.51
Agents' balances representing business written subsequent to October 1, 1910.....	464,334.14
Agents' balances representing business written prior to October 1, 1910.....	8,763.16
Bills receivable, taken for fire (marine or inland) risks..	913.36
Other ledger assets:	
Cash in hands of United States trustee.....	3,807.96
Suspense account	694.90
Balance due from other companies.....	380.05
Total ledger assets.....	\$ 4,118,500.32

Non-Ledger Assets

Interest due, \$23,745; accrued, \$14,965.41.....	38,710.41
Rent due on bank balances.....	638.01
Market value of real estate over book value.....	50,000.00
Other non-ledger assets:	
Commissions on unpaid reinsurance.....	13,795.19
Gross assets	\$ 4,221,643.93

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 8,763.16
Bills receivable, past due, taken for fire, marine and inland risks	544.11
Suspense account	694.90
Book value of ledger assets over market value.....	109,605.19
Total	119,607.36
Total admitted assets.....	\$ 4,102,036.57

Liabilities

Gross losses adjusted and unpaid.....	\$ 42,633.65
Gross claims reported and unadjusted.....	190,453.42
Gross claims for losses resisted.....	22,226.39
Total	\$ 254,713.46
Deduct reinsurance due or accrued.....	55,830.95
Net amount of unpaid losses and claims.....	198,882.51
Unearned premiums on all risks one year or less.....	770,893.84
Unearned premiums on all risks more than one year.....	1,594,312.63
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	3,551.85
State, county or municipal taxes due or accrued.....	44,966.52
All other liabilities:	
United States corporation tax.....	5,000.00
Interest overpaid on bank balances.....	375.00
Return premiums, \$1,563.02; reinsurance premiums, \$44,370.10	45,934.02
Total amount of all liabilities except capital..	\$ 2,663,916.37
Surplus as regards policy-holders.....	1,438,120.20
Total	\$ 4,102,036.57

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 507,905,102	\$ 5,101,965.41
Written or renewed during the year.....	416,040,161	3,830,849.34
Totals	\$ 923,945,263	\$ 8,938,814.75
Deduct expired and terminated.....	365,873,372	3,494,963.53
In force at end of the year.....	\$ 558,071,891	\$ 5,443,851.22
Deduct amount reinsured.....	85,946,873	908,232.74
Net amount in force December 31, 1910.....	\$ 472,125,013	\$ 4,540,478.48

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$75,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—The United States branch has no interest in the shares of the capital stock of any other fire insurance corporation.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Aggregate
Gross risks written.....	\$ 2,398,280.00	\$ 130,956.00	\$ 2,529,236.00
Gross amount of premiums received.....	27,454.40	805.87	28,260.27
Losses paid			27,815.15
Losses incurred			27,816.15

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

LUMBER INSURANCE COMPANY OF NEW YORK,

Organized under the laws of the State of New York.

Incorporated June 1, 1904.

Commenced business June 15, 1904.

Home office, 84 William Street.

President, G. A. MITCHELL.

Vice-President, W. H. GRATWICK.

Secretary, R. H. MCKELVEY.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums

Deduct gross amount for reinsurance and

return premiums

Received for premiums other than perpetuities..... \$ 350,376.08

Interest on bonds and dividends on stocks..... 16,482.50

Interest on deposits in trust companies and banks..... 890.39

Agents' balances and other accounts previously charged

off

Other sources:

Gross increase, by adjustment, in book value of ledger assets, viz., bonds

Total income

Amount of ledger assets December 31, 1909.....

Total

Disbursements

Gross amount paid for losses (including \$23,103.12 occurring in previous years)....	\$ 429,639.20
Deduct amount received for salvage and re-insurance	202,495.73
Net amount paid for losses.....	\$ 227,143.47
Expense of adjustment and settlement of losses.....	4,072.06
Paid stockholders for interest or dividends.....	20,000.00
Commissions or brokerage:	
To general agency	\$ 64,626.04
To agents and brokers	18,382.17
To agents contingent	1,492.51
Total	84,500.72
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	6,822.35
Rents, including for company's occupancy of its own buildings	575.16
Advertising, printing, stationery, postage, telegrams, telephone, express	87.35
Legal expense	3,139.81
Underwriters' boards and tariff associations.....	1,143.46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	980.60
State tax on premiums, insurance department licenses and fees	12,340.65
Decrease in book value of ledger assets.....	314.46
Agents' balances and other accounts charged off.....	4,747.41
Other disbursements:	
Auditing	\$ 825.00
Subscription to paper.....	18.00
Fidelity bonds	112.36
Rent of safe deposit box.....	22.50
Total	977.86
Total disbursements	\$ 366,863.45
Balance	534,039.72

Ledger Assets

Book value of bonds and stocks.....	\$ 395,056.97
Deposits in trust companies and banks on interest.....	43,453.98
Agents' balances representing business written subsequent to October 1, 1910.....	88,871.88
Agents' balances representing business written prior to October 1, 1910.....	6,656.80
Total ledger assets.....	\$ 534,039.72

Non-Ledger Assets

Interest accrued	4,247.51
Gross assets	\$ 538,287.23

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 6,656.80
Book value of ledger assets over market value, bonds.....	34,246.97
Total	40,903.86
Total admitted assets.....	\$ 497,383.37

Liabilities

Gross claims reported and unadjusted.....	\$ 25,799.88
Gross claims for losses resisted.....	20,526.06
Total	\$ 46,325.94
Deduct reinsurance due or accrued.....	22,823.88
Net amount of unpaid losses and claims.....	\$ 23,497.06
Unearned premiums on all risks one year or less.....	169,823.09
Unearned premiums on all risks more than one year.....	19,525.39
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	259.00
State, county or municipal taxes due or accrued.....	6,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	22,217.97
Total amount of all liabilities except capital..	\$ 241,313.51
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	56,069.86
Surplus as regards policy-holders.....	256,069.86
Total	\$ 497,383.37

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 27,491,661	\$ 471,710.72
Written or renewed during the year.....	44,373,024	790,827.20
Totals	\$ 71,864,685	\$ 1,262,537.92
Deduct expired and terminated.....	36,314,942	638,213.04
In force at end of the year.....	\$ 35,549,743	\$ 564,324.88
Deduct amount reinsured.....	10,418,097	196,527.26
Net amount in force December 31, 1910.....	\$ 25,131,646	\$ 367,797.62

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$150,700.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 217,044.00
Gross amount of premiums received.....	2,820.95
Losses paid	2,937.94
Losses incurred	2,937.94

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

LUMBERMENS INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated June 2, 1873.

Commenced business December 11, 1873.

Home office, 427 Walnut Street, Philadelphia, Pa.

President, LEWIS DAVIS.

Vice-President, OLIVER H. HILL.

Secretary, OLIVER H. HILL.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Gross premiums \$ 384,343.98 || Deduct gross amount for reinsurance and return premiums | 119,403.84 |

Received for premiums other than perpetuals.....	\$ 264,940.14
Interest on mortgage loans and collateral.....	7,138.18
Interest on bonds and dividends on stocks.....	65,507.12
Interest on deposits in trust companies and banks.....	616.63
Rents from company's property, including \$1,200 for company's own occupancy	9,342.86
Profit on sale or maturity of ledger assets:	
Real estate	300.00
Stocks and bonds	41.62
Other sources:	
Perpetual deposits	2,793.94
Transfer of perpetual policies.....	124.50

Total income	\$ 350,804.90
Amount of ledger assets December 31, 1909.....	\$ 1,687,735.95
Total	\$ 2,038,540.84

Disbursements

Gross amount paid for losses (including \$16,642.57 occurring in previous years).....	\$ 128,123.40
Deduct amount received for salvage and reinsurance	26,974.62

Net amount paid for losses.....	\$ 101,148.78
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Expense of adjustment and settlement of losses.....	665.56
Paid stockholders for interest or dividends.....	40,000.00
Commissions or brokerage.....	60,420.45
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	30,209.19
Rents, including \$1,200 for company's occupancy of its own buildings.....	1,200.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	2,236.77
Legal expense.....	97.51
Maps, including corrections.....	539.99
Underwriters' boards and tariff associations.....	2,384.76
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	3,136.16
Repairs and expenses (other than taxes) on real estate..	4,513.00
Taxes on real estate.....	2,402.00
State tax on premiums, insurance department licenses and fees.....	6,520.16
Loss on sale or maturity of ledger assets.....	353.44
Decrease in book value of ledger assets.....	508.40
Other disbursements:	
Perpetual deposits returned.....	7,881.75
Tax on capital.....	1,700.00
Municipal tax, \$959.95; fire marshal tax, \$319.02.....	1,270.87
Miscellaneous.....	3,830.94
Total disbursements.....	\$ 277,120.76
Balance.....	\$ 1,761,420.18

Ledger Assets

Book value of real estate.....	\$ 161,782.06
Mortgage loans on real estate.....	137,600.00
Loans secured by bonds, stocks or other collateral.....	8,400.00
Book value of bonds and stocks.....	1,461,198.99
Cash in company's office.....	192.96
Deposits in trust companies and banks on interest.....	20,872.13
Agents' balances representing business written subse- quent to October 1, 1910.....	31,874.04
Total ledger assets.....	\$ 1,761,420.18

Non-Ledger Assets

Interest accrued.....	21,718.06
Market value of bonds and stocks over book value.....	4,541.01
Gross assets.....	\$ 1,787,699.25

Deduct Assets Not Admitted

Book value of ledger assets over market value, real estate \$	14,628.00
Total.....	\$ 14,628.00
Total admitted assets.....	\$ 1,773,051.25

Liabilities

Gross losses adjusted and unpaid.....	\$ 4,822.17
Gross claims reported and unadjusted.....	17,701.82
Gross claims for losses resisted.....	7,000.00
Total.....	\$ 29,523.99
Deduct reinsurance due or accrued.....	5,077.92
Net amount of unpaid losses and claims.....	\$ 24,446.77
Unearned premiums on all risks one year or less.....	83,965.01
Unearned premiums on all risks more than one year.....	187,698.71
State, county or municipal taxes due or accrued.....	2,679.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	5,064.02
All other liabilities:	
Amount reclaimable by insured on perpetual policies being 50 per cent. of the deposits received.....	192,605.75
Total amount of all liabilities except capital.....	\$ 496,430.26
Capital actually paid up in cash.....	\$ 250,000.00
Surplus over all liabilities.....	1,026,501.99
Surplus as regards policy-holders.....	1,276,591.09
Total.....	\$ 1,773,051.25

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 55,098,829	\$ 612,856.12
Written or renewed during the year.....	35,870,817	384,343.98
Totals.....	\$ 91,869,646	\$ 997,200.10
Deduct expired and terminated.....	34,592,493	368,505.82
In force at end of the year.....	\$ 57,277,153	\$ 628,694.28
Deduct amount reinsured.....	8,415,054	106,714.84
Net amount in force December 31, 1910.....	\$ 48,862,099	\$ 521,979.44

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$66,000.00.

Total amount loaned to directors or other officers?

Answer—\$5,000.00.

Total amount loaned to stockholders not officers?

Answer—\$11,250.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 94,880.00
Gross amount of premiums received	12,274.24
Losses paid	3,224.26
Losses incurred	3,435.15

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
UNITED STATES BRANCH OF THE MANNHEIM INSURANCE COMPANY,

Organized under the laws of the State of Germany.

Incorporated May 24, 1879. Commenced business in U. S., Feb. 4, 1887.

Home office in United States, 37-43 Wall Street, New York.

United States Manager, F. HERRMANN & Co.

Income

Gross premiums	\$ 2,050,394.25
Deduct gross amount for reinsurance and return premiums	824,387.46
Received for premiums other than perpetuals	\$ 1,226,006.79
Interest on bonds and dividends on stocks	15,896.67
Interest on deposits in trust companies and banks	1,848.24
Interest from other sources, cash deposit with Manitoba	300.00
Other sources:	
Received from home office	119,590.13
Total income	\$ 1,363,641.83
Amount of ledger assets December 31, 1909	739,834.33
Total	\$ 2,103,476.16

Disbursements

Gross amount paid for losses (including \$45,290.40 occurring in previous years)	\$ 1,288,133.41
Deduct amount received for salvage and re-insurance	526,087.17
Net amount paid for losses	\$ 762,046.24
Commissions or brokerage	254,514.01
Allowance to local agencies for miscellaneous expenses	17,325.73
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	44,293.05
Rents, including none for company's occupancy of its own buildings	2,736.00
Advertising, printing, stationery, postage, telegrams, telephone, express	12,802.83

Legal expense	2,808.52
Furniture and fixtures	555.72
Underwriters' boards and tariff associations	2,986.70
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	2,399.91
State tax on premiums, insurance department licenses and fees	32,744.67
Agents' balances and other accounts charged off	39.07
Other disbursements:	
Remittance to home office	219,827.20
Invest Exp.	62.50
Total disbursements	\$ 1,354,542.24
Balance	\$ 748,933.92

Ledger Assets

Book value of bonds and stocks	534,592.64
Deposits in trust companies and banks on interest	12,746.86
Agents' balances representing business written subsequent to October 1, 1910	179,905.07
Agents' balances representing business written prior to October 1, 1910	7,078.52
Bills receivable, taken for fire (marine or inland) risks	4,610.83
Other ledger assets:	
Cash deposit with Manitoba	10,000.00
Total ledger assets	\$ 748,933.92

Non-Ledger Assets

Interest accrued, \$4,908.30; cash deposit Manitoba, \$75.00	4,983.30
Gross assets	\$ 753,917.22

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 7,078.52
Book value of ledger assets over market value	45,092.64
Total	51,171.16
Total admitted assets	\$ 701,746.06

Liabilities

Gross claims reported and unadjusted	\$ 171,263.43
Gross claims for losses resisted	19,011.21
Total	\$ 190,274.64
Deduct reinsurance due or accrued	77,499.94
Net amount of unpaid losses and claims	112,774.70
Unearned premiums on all risks one year or less and more than one year	207,847.14
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	500.00
State, county or municipal taxes due or accrued	25,000.00
Total amount of all liabilities except capital	\$ 435,621.84
Surplus over all liabilities	60,124.22
Surplus as regards policy-holders	266,124.22
Total	\$ 701,746.06

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December.....	\$ 34,025,068	\$ 687,408.67
Written or renewed during the year.....	392,707,976	2,050,394.25
Total.....	\$ 426,733,044	\$ 2,737,802.92
Deduct those expired and marked off as terminated.....	380,779,222	1,932,119.92
In force at the end of the year.....	\$ 46,013,822	\$ 895,683.00
Deduct amount re-insured.....	10,974,539	231,627.68
Net amount in force.....	\$ 35,039,287	\$ 674,155.32

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 131,773.00
Gross amount of premiums received.....	1,031.47
Losses paid.....	10.00
Losses incurred.....	10.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MECHANICS INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 13, 1854. Commenced business May 4, 1854.

Home office, 509 and 502 Walnut Street.

President, SIMON J. MARTIN.

Vice-President, JOHN M. CAMPBELL. Secretary, JOHN A. SNYDER.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Gross premiums..... \$ 531,456.68

Deduct gross amount for reinsurance and return premiums..... 126,604.11

Received for premiums other than perpetuals..... 404,832.57

Interest on mortgage loans and collateral..... \$ 18,041.29

Interest on bonds and dividends on stocks..... 34,171.50

Interest on deposits in trust companies and banks..... 915.74

Interest from other sources:

Philadelphia Fire Underwriters' Assn..... 3.10

Rents from company's property, including \$3,500 for company's own occupancy..... 4,700.00

Stocks and bonds..... 687.60

Agents' balances and other accounts previously charged off..... 102.71

Total income..... \$ 474,644.21

Amount of ledger assets December 31, 1909..... 1,317,562.23

Total..... \$ 1,792,196.44

Disbursements

Gross amount paid for losses (including \$33,050.21 occurring in previous years)..... \$ 223,540.18

Deduct amount received for salvage and re-insurance..... 27,307.85

Net amount paid for losses..... \$ 196,232.33

Expense of adjustment and settlement of losses..... 3,708.93

Paid stockholders for interest or dividends..... 25,000.00

Commissions or brokerage..... 121,961.40

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 23,832.02

Rents, including \$3,500 for company's occupancy of its own buildings..... 3,500.00

Advertising, printing, stationery, postage, telegrams, telephone, express..... 8,369.35

Legal expense..... 181.29

Furniture and fixtures..... 49.00

Maps, including corrections..... 1,025.41

Underwriters' boards and tariff associations..... 2,921.12

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys..... 5,505.07

Repairs and expenses (other than taxes) on real estate..... 606.49

Taxes on real estate..... 1,068.98

State tax on premiums, insurance department licenses and fees..... 7,438.80

Loss on sale or maturity of ledger assets..... 1,487.50

Agents' balances and other accounts charged off..... 92.64

Total disbursements..... \$ 419,822.98

Balance..... \$ 1,372,373.51

Ledger Assets

Book value of real estate..... \$ 79,364.79

Mortgage loans on real estate..... 255,750.00

Loans secured by bonds, stocks or other collateral..... 95,000.00

Book value of bonds and stocks..... 839,765.51

Cash in company's office..... 906.27

Deposits in trust companies and banks on interest..... 45,926.65

Agents' balances representing business written prior to October 1, 1910..... 50,332.22

Agents' balances representing business written prior to October 1, 1910..... 141.60

Other ledger assets:

Perpetual reinsurance deposits, and deposited with the Philadelphia Fire Und. Assn..... 5,286.47

Total ledger assets..... \$ 1,372,373.51

Non-Ledger Assets

Interest due, \$803.50; accrued, \$1,779.19..... 2,652.69

Rent due and accrued..... 2,500.00

Gross assets..... \$ 1,383,744.22

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes \$ 141.60

Book value of ledger assets over market value, real estate bonds and stocks..... 30,815.55

Total admitted assets..... \$ 1,352,747.07

Liabilities

Gross losses adjusted and unpaid.....	\$	8,945.76	
Gross claims reported and unadjusted.....		28,242.96	
Gross claims for losses resisted.....		2,500.00	
Total	\$	39,788.72	
Deduct reinsurance due or accrued.....		2,985.92	
Net amount of unpaid losses and claims.....			36,802.80
Unearned premiums on all risks one year or less.....			130,401.93
Unearned premiums on all risks more than one year....			240,084.65
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued			351.91
State, county or municipal taxes due or accrued.....			8,000.00
Total amount of all liabilities except capital..	\$	738,257.45	
Capital actually paid up in cash.....	\$	250,000.00	
Surplus over all liabilities.....		364,489.32	
Surplus as regards policy-holders.....			614,489.32
Total	\$	1,352,747.07	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 71,453,962	\$ 770,631.09
Written or renewed during the year.....	47,662,285	531,456.63
Totals	\$ 119,115,247	\$ 1,302,087.77
Deduct expired and terminated.....	43,217,568	497,386.15
In force at end of the year.....	\$ 75,898,679	\$ 804,701.62
Deduct amount reinsured.....	7,950,775	97,488.64
Net amount in force December 31, 1910.....	\$ 67,947,904	\$ 707,252.98

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$20,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$55,175.00.

Total amount loaned to directors or other officers?

Answer—\$5,000.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,210,450.38
Gross amount of premiums received.....	15,601.94
Losses paid	8,811.92
Losses incurred	9,029.92

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MECHANICS & TRADERS INSURANCE COMPANY,

Organized under the laws of the State of Louisiana.

Incorporated October 15, 1869.

Commenced business November, 1, 1869.

Home office, No. 144 Carondelet Street, New Orleans, La.

President, JAMES NICHOLAS.

Vice-Presidents, H. A. SMITH and R. L. EMERY.

Secretary T. B. NORTON.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Gross premiums \$ 1,331,098.65 | \$ 1,590.44 |

Deduct gross amount for reinsurance and return premiums 509,503.56 | 732.81 |

Received for premiums other than perpetuals \$ 731,505.09 | \$ 857.73 | \$ 732,362.82 |

Interest on mortgage loans and collateral..... | | 61.09 |

Interest on bonds and dividends on stocks..... | | 47,240.42 |

Interest from other sources..... | | 579.57 |

Rents from company's property, including \$2,400 for company's own occupancy..... | | 3,600.00 |

Agents' balances and other accounts previously charged off | | 171.64 |

Total income | | \$ 784,015.54 |

Amount of ledger assets December 31, 1909..... | | 1,261,742.33 |

Total | | \$ 2,045,757.92 |

Disbursements

Gross amount paid for losses (including \$81,415.00 occurring in previous years)..... \$ 586,799.37 | \$ 85.31 |

Deduct amount received for salvage and reinsurance..... 216,689.16 | 11.01 |

Net amount paid for losses \$ 370,110.21 | \$ 74.30 | \$ 370,184.51 |

Expense of adjustment and settlement of losses.....	5,221.58
Paid stockholders for interest or dividends.....	18,000.00
Commissions or brokerage.....	130,270.14
Allowance to local agencies for miscellaneous expenses..	126.89
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	66,984.38
Rents, including \$2,400 for company's occupancy of its own buildings.....	2,400.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	12,169.17
Legal expense.....	1,524.50
Furniture and fixtures.....	59.57
Maps, including corrections.....	109.86
Underwriters' boards and tariff associations.....	8,835.17
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	6,815.22
Repairs and expenses (other than taxes) on real estate..	153.33
Taxes on real estate.....	896.00
State tax on premiums, insurance department licenses and fees.....	17,209.45
Other disbursements:	
All other taxes, licenses, fees, etc..... \$	7,034.23
Incidental expenses.....	3,414.65
Total.....	10,148.88
Total disbursements.....	\$ 651,438.56
Balance.....	\$ 1,397,319.36

Ledger Assets

Book value of real estate.....	\$ 22,000.00
Mortgage loans on real estate.....	300.00
Book value of bonds and stocks.....	1,258,104.30
Cash in company's office.....	101.33
Deposits in trust companies and banks not on interest..	8,768.60
Agents' balances representing business written subse- quent to October 1, 1910.....	105,763.31
Agents' balances representing business written prior to October 1, 1910.....	2,181.74
Other ledger assets:	
Deposit with Guarantee Trust and Safe Deposit Co., Philadelphia.....	100.00
Total ledger assets.....	\$ 1,397,319.36

Non-Ledger Assets

Interest accrued.....	1,500.00
Market value of real estate over book value.....	22,427.73
Gross assets.....	\$ 1,421,247.09

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 2,181.74
Book value of ledger assets over market value.....	97,176.80
Total.....	99,358.54
Total admitted assets.....	\$ 1,321,888.55

Liabilities

Gross losses adjusted and unpaid.....	\$ 22,556.70
Gross claims reported and unadjusted.....	112,426.17
Gross claims for losses resisted.....	3,000.00
Total.....	\$ 137,982.87
Deduct reinsurance due or accrued.....	52,744.95
Net amount of unpaid losses and claims.....	85,237.92
Unearned premiums on all risks one year or less.....	269,068.42
Unearned premiums on all risks more than one year....	262,850.14
State, county or municipal taxes due or accrued.....	10,000.00
Total amount of all liabilities except capital..	\$ 626,056.48
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	395,232.07
Surplus as regards policy-holders.....	695,232.07
Total.....	\$ 1,321,888.55

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 106,734,726	\$ 1,278,359.88
Written or renewed during the year.....	112,857,237	1,331,098.65
Totals.....	\$ 219,591,963	\$ 2,609,458.53
Deduct expired and terminated.....	94,208,821	1,178,503.92
In force at end of the year.....	\$ 125,383,142	\$ 1,430,954.61
Deduct amount reinsured.....	37,465,308	420,146.84
Net amount in force December 31, 1910.....	\$ 87,917,834	\$ 1,010,807.77

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$151,100.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Yes, by the Colonial Securities Co., of Hartford, Conn.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 405,135.00	\$ 24,900.00	\$ 430,035.00
Gross amount of premiums received	4506.55	146.50	4,713.05
Losses paid	2,220.32	-----	2,220.32
Losses incurred	1,236.00	-----	1,236.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MERCANTILE FIRE & MARINE INSURANCE COMPANY,

Organized under the laws of the State of Massachusetts.

Incorporated February 11, 1823.

Commenced business May, 1823.

Home office, 47 Kilby Street, Boston, Mass.

President, EDW. T. CAMPBELL.

Vice-Presidents, JAMES SIMPSON and HUGH T. CAMPBELL.

Secretary, JAMES SIMPSON.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 521,542.47
Deduct gross amount for reinsurance and
return premiums 212,147.96

Received for premiums other than perpetuals..... \$ 309,394.51
Interest on mortgage loans and collateral..... 2,800.24
Interest on bonds and dividends on stocks..... 11,047.72
Interest on deposits in trust companies and banks..... 500.15
Other sources:

General agency profit..... 27,969.47

Total income \$ 351,712.09
Amount of ledger assets December 31, 1909..... 436,893.53

Total \$ 788,605.65

Disbursements

Gross amount paid for losses (including
\$37,154.20 occurring in previous years)..... \$ 258,702.30
Deduct amount received for salvage and re-
insurance 107,008.10

Net amount paid for losses..... \$ 151,754.20
Expense of adjustment and settlement of losses..... 2,404.72
Commissions or brokerage 60,854.72
Allowance to local agencies for miscellaneous expenses.. 1,056.65
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 44,732.06

Rents 6,156.41
Advertising, printing, stationery, postage, telegrams,
telephone, express 8,201.54
Legal expense 48.93
Furniture and fixtures 1,028.83
Maps, including corrections..... 1,176.51
Underwriters' boards and tariff associations..... 1,907.27
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 3,398.47
State tax on premiums, insurance department licenses
and fees 7,124.63
Other disbursements:
Miscellaneous home office expense..... \$ 1,494.05
All other licenses, fees and taxes 1,116.22

Total 2,610.27

Total disbursements \$ 301,455.21

Balance \$ 487,150.44

Ledger Assets

Mortgage loans on real estate..... 67,800.00
Book value of bonds and stocks..... 335,018.25
Cash in company's office..... 1,982.40
Deposits in trust companies and banks on interest..... 29,771.20
Agents' balances representing business written subse-
quent to October 1, 1910..... 51,990.25
Agents' balances representing business written prior to
October 1, 1910 588.34

Total ledger assets..... \$ 487,150.44

Non-Ledger Assets

Interest accrued 4,673.58
Market value of bonds and stocks over book value..... 4,411.75
Other non-ledger assets:
Due from general agency, profit..... 1,975.58
Gross assets \$ 498,211.35

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 588.34

Total 588.34

Total admitted assets..... \$ 497,623.01

Liabilities

Gross claims reported and unadjusted..... \$ 44,362.54
Gross claims for losses resisted..... 12,155.89
Total \$ 56,518.42
Deduct reinsurance due or accrued..... 24,774.68

Net amount of unpaid losses and claims..... \$ 31,743.74

Unearned premiums on all risks one year or less.....	128,520.79
Unearned premiums on all risks more than one year....	46,964.09
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,074.32
State, county or municipal taxes due or accrued.....	4,659.67
Total amount of all liabilities except capital..	\$ 212,902.61
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	81,660.40
Surplus as regards policy-holders.....	284,660.40
Total	\$ 497,623.01

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 55,956,894	\$ 698,648.82
Written or renewed during the year.....	38,566,016	521,542.47
Totals	\$ 94,522,850	\$ 1,220,191.29
Deduct expired and terminated.....	36,956,587	511,671.24
In force at end of the year.....	\$ 57,566,263	\$ 708,520.05
Deduct amount reinsured.....	33,259,290	389,477.98
Net amount in force December 31, 1910.....	\$ 24,306,983	\$ 319,042.07

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$20,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$17,500.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado
Gross risks written.....	\$ 500,146.1	\$ 500,146.00
Gross amount of premiums received.....	6,745.1	6,745.05
Losses paid	4,033.3	4,033.83
Losses incurred	3,564.1	3,564.12

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MILWAUKEE FIRE INSURANCE COMPANY,

Organized under the laws of the State of Wisconsin.

Incorporated March 22, 1898.

Commenced business March 23, 1898.

Home office, 442 and 444 City Hall Square, Milwaukee, Wis.

President, WM. L. JONES.

Vice-President, G. W. GROSSENBACH.

Secretary, OSCAR GRIEBLING.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 462,484.77 |

Deduct gross amount for reinsurance and return premiums 119,948.55 |

Received for premiums other than perpetuals..... \$ 342,536.22 |

Interest on mortgage loans and collateral..... 16,388.24 |

Interest on bonds and dividends on stocks..... 17,543.88 |

Interest on deposits in trust companies and banks..... 446.64 |

Interest from other sources..... 6.50 |

Stocks and bonds 275.00 |

Other sources:

For Mil. Mech. Ins. Co., general account..... 94.41 |

For Munich Re-Ins. Co., general account..... 1,352.60 |

For Munich Re-Ins. Co., trust fund account..... 24,954.92 |

Total income \$ 403,508.41 |

Amount of ledger assets December 31, 1909..... 794,355.21 |

Total \$ 1,197,953.62 |

Disbursements

Gross amount paid for losses (including \$25,014.19 occurring in previous years)..... \$ 188,503.46 |

Deduct amount received for salvage and re-insurance 32,794.70 |

Net amount paid for losses..... \$ 155,708.76 |

Expense of adjustment and settlement of losses..... 3,578.17 |

Paid stockholders for interest or dividends..... 24,000.00 |

Commissions or brokerage 92,613.63 |

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 29,986.19 |

Rents, including for company's occupancy of its own buildings	720.00
Advertising, printing, stationery, postage, telegrams, telephone, express	6,723.04
Legal expense	316.59
Furniture and fixtures	156.98
Maps, including corrections	407.09
Underwriters' boards and tariff associations	1,455.48
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	5,066.13
State tax on premiums, insurance department licenses and fees	14,966.77
Decrease in book value of ledger assets	6,263.10
Agents' balances and other accounts charged off	247.48
Other disbursements:	
Auditing, \$423.99; gifts and donations, \$40.75; meals, \$127.23; exchange, \$131.49; mercantile and fire record agencies, \$166; subscriptions, \$3.79; surety bonds, 102.50; cleaning offices, \$96.60; interest paid Munich Re-Ins. Co. on trust fund, \$905.31	1,997.71
Total disbursements	\$ 344,207.12
Balance	\$ 853,746.50

Ledger Assets

Mortgage loans on real estate	\$ 342,950.00
Book value of bonds and stocks	427,511.70
Cash in company's office	2,768.67
Deposits in trust companies and banks on interest	33,522.99
Agents' balances representing business written subsequent to October 1, 1910	46,236.36
Agents' balances representing business written prior to October 1, 1910	656.78
Other ledger assets:	
Deposit Mil. Board of Fire Underwriters	100.00
Total ledger assets	\$ 853,746.50

Non-Ledger Assets

Interest accrued	\$ 6,964.42
Gross assets	\$ 860,710.92

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	656.78
Total	656.78
Total admitted assets	\$ 860,054.14

Liabilities

Gross claims reported and unadjusted	\$ 23,748.24
Gross claims for losses resisted	6,246.87
Total	\$ 29,995.11
Deduct reinsurance due or accrued	3,799.17
Net amount of unpaid losses and claims	\$ 26,195.94

Unearned premiums on all risks one year or less	96,370.57
Unearned premiums on all risks more than one year	252,025.98
Reserve for state, county or municipal taxes due or accrued and other contingencies	30,000.00
All other liabilities:	
Milwaukee Mech. Ins. Co., general account, \$94.41;	
Munich, Re-Ins. Co., general account, \$1,352.60;	
Munich Re-Ins. Co., trust fund account, \$24,954.92	26,401.93
Total amount of all liabilities except capital	\$ 430,993.52
Capital actually paid up in cash	\$ 200,000.00
Surplus over all liabilities	229,060.62
Surplus as regards policy-holders	429,060.62
Total	\$ 860,054.14

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 69,466,999	\$ 738,309.60
Written or renewed during the year	43,142,752	462,484.77
Totals	\$ 112,609,751	\$ 1,200,794.37
Deduct expired and terminated	40,175,278	443,051.64
In force at end of the year	\$ 72,434,473	\$ 757,742.73
Deduct amount reinsured	7,408,476	85,484.81
Net amount in force December 31, 1910	\$ 65,025,997	\$ 672,257.92

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$49,040.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,294,562.00
Gross amount of premiums received	17,970.41
Losses paid	9,246.41
Losses incurred	7,815.81

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MILWAUKEE MECHANICS' INSURANCE COMPANY,

Organized under the laws of the State of Wisconsin.

Incorporated February 15, 1852.

Commenced business April 1, 1852.

Home office, 442 and 445 City Hall Square, Milwaukee, Wisconsin.

President, WILLIAM L. JONES.

Vice-Presidents, CHAS. H. YUNKER and G. W. GROSSENBACH.

Secretary, OSCAR GRIEBLING.

Treasurer, CHAS. H. YUNKER.

Assistant Secretary, EMIL TEICH.

Capital Stock

Amount of capital paid up in cash..... \$ 500,000.00

Amount of ledger assets (as per balance) December 31 of

previous year \$ 3,079,393.86

Extended at \$ 3,079,393.86

Income

Gross premiums \$ 2,242,126.63

Deduct gross amount paid for reinsurance,

fire, \$272,007.20; return premiums, fire,

\$360,761.44 633,368.64

Total premiums (other than perpetual)..... \$ 1,608,757.99

Gross interest on mortgage loans..... \$ 61,203.60

Gross interest on collateral loans..... 1,848.00

Gross interest on bonds and dividends on

stocks, less \$1,570.33 accrued interest on

bonds acquired during 1910..... 66,954.80

Gross interest on deposits in trust com-

panies and banks..... 1,091.89

Gross interest from all sources (Milwaukee

Board of Fire Underwriters, Deposit

\$0.50, tax certificates, \$6.45)..... 12.95

Gross rents from company's property, in-

cluding \$2,500.00 for company's occu-

pancy of its own buildings..... 3,806.00

Total gross interest and rents..... 135,007.24.

From other sources:

Conscience fund \$ 50.00

Reinsurance company on general account 18,886.54

Re-insurance company for trust fund ac-

count 120,000.56

139,546.10

MILWAUKEE MECHANICS' INSURANCE COMPANY

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Gross profit on sale or maturity of ledger

assets, viz.:

Bonds 900.00

900.00

Gross increase, by adjustment, in book

value of ledger assets, viz.:

Bonds 442.50

Total 442.50

Total income \$ 1,884,653.83

Disbursements

Gross amount paid policyholders for losses

(including \$143,043.68 occurring in pre-

vious years) \$ 875,856.07

Deduct amount received for salvage, fire,

\$6,341.97; re-insurance, fire, \$139,750.92;

discounts, fire, \$1,700.71..... 147,793.60

Net amount paid policyholders for losses..... \$ 728,062.47

Expenses of adjustment and settlement of losses..... 9,985.29

Commissions or brokerage..... 418,785.24

Salaries, \$57,062.20, and expenses, \$37,512.30 of special

and general agents 94,574.50

Salaries, fees, and all other charges of officers, direc-

tors, trustees and home office employees..... 69,274.57

Rents, including \$2,500.00 for company's occupancy of its

own buildings 5,015.00

Advertising, \$2,009.24; printing and stationery, \$10,420.59..

12,429.83

Postage, telegrams, telephone and express..... 15,156.03

Legal expenses 3,852.04

Furniture and fixtures..... 1,126.85

Maps, including corrections..... 5,818.22

Underwriters' boards and tariff associations..... 2,073.34

Fire department, fire patrol and salvage corps assess-

ments, fees, taxes and expenses..... 11,049.36

Inspections and surveys..... 10,393.57

Repairs and expenses (other than taxes) on real estate... 1,381.80

Taxes on real estate..... 1,473.16

State taxes on premiums..... 44,999.04

Insurance department licenses and fees..... 13,009.82

All other licenses, fees and taxes:

State licenses \$ 1,738.67

Municipal taxes 2,062.13

Municipal licenses 5,544.50

U. S. Corporation tax..... 1,246.87

Total 10,592.17

Other disbursements:

Expense on securities \$ 188.76

Exchange 2,902.61

Heating, lighting and cleaning office,

water and ice 2,371.84

Auditing 847.95

Interest paid re-insurance company on

reserve fund 4,833.79

Insurance premiums on furniture and

fixtures 296.00

Newspaper subscriptions, \$162.10; mercantile agencies, \$1,225.00.....	1,387.10
Surety bonds, \$725.43; gifts and donations, \$125.75; entertaining agents, \$231.82.....	1,185.00
Monies for clerks, \$226.45; funeral expenses, \$23.00.....	249.05
Total.....	14,353.10
Paid stockholders for interest or dividends (amount declared during the year \$20,000.00).....	90,000.00
Agents' balances charged off.....	119.59
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds.....	\$ 34,257.02
Stocks.....	2,040.00
	36,297.02
Total disbursements.....	\$ 1,509,825.01
Balance.....	\$ 3,364,222.68
Ledger Assets	
Book value of real estate.....	\$ 55,250.00
Mortgage loans on real estate, first liens, \$1,338,145.00.....	1,338,145.00
Loans secured by pledge of bonds stocks or other collateral.....	10,750.00
Book value of bonds, \$1,345,639.41, and stocks, \$26,896.00.....	1,382,535.41
Cash in company's office.....	10,960.71
Deposits in trust companies and banks on interest.....	101,929.00
Agents' balances representing business written subsequent to October 1, 1910.....	243,502.70
Agents' balances representing business written prior to October 1, 1910.....	1,803.86
Other ledger assets viz.:	
Deposit Milwaukee Board of Fire Underwriters.....	100.00
Total ledger assets.....	\$ 3,364,222.68
Non-Ledger Assets	
Interest accrued on mortgages.....	\$ 20,086.18
Interest due, \$6,000.00 and accrued, \$10,913.12 on bonds.....	16,913.12
Interest accrued on collateral loans.....	174.08
Total.....	38,073.29
Gross assets.....	\$ 3,402,296.07
Deduct Assets Not Admitted	
Agents' balances, representing business written prior to October 1, 1910.....	\$ 1,803.86
Total.....	1,803.86
Total admitted assets.....	\$ 3,400,492.21

Liabilities	
Gross losses adjusted and unpaid, not yet due.....	\$ 27,276.83
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	92,128.19
Gross claims for losses resisted.....	10,408.74
Total.....	\$ 129,813.76
Deduct reinsurance due or accrued (give list of companies and amounts), as per schedule E.....	22,312.08
Net amount of unpaid losses and claims.....	\$ 106,510.78
Gross premiums (less re-insurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$824,583.70; unearned premiums (fifty per cent).....	\$ 412,294.35
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,532,509; unearned premiums (pro rata).....	1,343,961.49
Total unearned premiums as computed above.....	1,755,955.75
Reserved for state, county and municipal taxes due or accrued, \$50,000.00; and reserved for other contingencies, \$50,000.00.....	100,000.00
Due Milwaukee Fire Insurance Co., \$116.20; Munich Re-Insurance Co., \$13,770.25.....	13,886.45
Trust fund of Munich Re-Insurance Company.....	120,609.56
Total amount of all liabilities except capital.....	\$ 2,101,962.63
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	798,469.58
Surplus as regards policyholders.....	1,298,469.58
Total liabilities.....	\$ 3,400,432.21

Risks and Premiums		
	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement.....	\$ 310,145,275	\$ 3,614,493.04
Written or renewed during the year.....	120,072,668	2,342,120.63
Total.....	\$ 508,217,943	\$ 5,856,519.67
Deduct those expired and marked off as terminated.....	168,745,403	2,045,189.70
In force at the end of the year.....	\$ 339,472,540	\$ 3,811,329.97
Deduct amount re-insured.....	35,150,550	458,271.14
Net amount in force.....	\$ 304,321,990	\$ 3,353,058.83

Business in State of Iowa During 1910			
	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 5,450,481.00	\$ 720,287.00	\$ 6,170,768.00
Gross amount of premiums received.....	78,489.90	5,163.74	83,653.64
Losses paid.....	27,794.75	123.28	27,918.03
Losses incurred.....	24,690.75	341.25	25,032.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MONONGAHELA INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 20, 1854.

Commenced business February 16, 1857.

Home office, 307 Fourth Ave., Pittsburg, Pa.

President, WILLIAM G. WHILDEN.

Vice-Presidents, L. A. BURNETT, 1st; M. W. STONER, 2d.

Secretary, WM. K. REIFSNYDER.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 523,764.35

Deduct gross amount for reinsurance and
return premiums 172,687.79

Received for premiums other than perpetuals..... \$ 351,076.56

Interest on mortgage loans and collateral..... 20,867.59

Interest on bonds and dividends on stocks..... 1,163.10

Interest on deposits in trust companies and banks..... 1,078.03

Rents from company's property, including none for Com-
pany's own occupancy..... 1,490.05

Agents' balances and other accounts previously charged
off 106.35

Other sources:

Commissions on loans..... \$ 725.96

Decrease of capital stock entered in
profit and loss account to apply on

surplus 100,000.00 100,725.96

Total income \$ 476,507.64

Amount of ledger assets December 31, 1909..... 592,234.34

Decrease in capital during 1910..... 100,000.00

Total \$ 968,741.98

Disbursements

Gross amount paid for losses (including

\$43,343.93 occurring in previous years)... \$ 273,370.40

Deduct amount received for salvage and re-
insurance 28,489.57

Net amount paid for losses..... \$ 244,880.83

MONONGAHELA INSURANCE COMPANY

Expenses of adjustment and settlement for losses..... 4,131.57

Paid stockholders for interest or dividends..... 18,000.00

Commissions or brokerage 124,380.06

Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 11,488.51

Rents, including none for company's occupancy of its
own buildings 1,380.04

Advertising, printing, stationery, postage, telegrams,
telephone, express 8,950.05

Legal expense 1,143.23

Furniture and fixtures 227.34

Maps, including corrections..... 767.00

Underwriters' boards and tariff associations..... 591.37

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 762.71

Repairs and expenses (other than taxes) on real estate.. 267.04

Taxes on real estate..... 286.40

State tax on premiums, insurance department licenses
and fees 7,298.96

Loss on sale or maturity of ledger assets..... 1,502.50

Agents' balances and other accounts charged off..... 1,016.81

Other disbursements:

Miscellaneous expense 1,933.23

Traveling expense 617.44

Taxes on capital stock 1,111.70

Insurance department licenses and fees..... 3,712.80

Paid stockholders for dividends..... 18,000.00

Total disbursements \$ 434,540.49

Balances \$ 584,201.49

Ledger Assets

Book value of real estate..... \$ 20,233.15

Mortgage loans on real estate..... 355,700.00

Loans secured by bonds, stocks or other collateral..... 3,500.00

Book value of bonds and stocks..... 20,619.50

Cash in company's office..... 8,755.30

Deposits in trust companies and banks on interest..... 44,931.28

Agents' balances representing business written subse-
quent to October 1, 1910..... 63,990.49

Agents' balances representing business written prior to
October 1, 1910..... 13,872.08

Bills receivable, taken for fire risks..... 3,311.53

Less ledger liabilities:

Unpaid balance on dividend No. 88..... \$ 339.84

Unpaid balance on dividend No. 89..... 252.00

Unpaid balance on dividend No. 90..... 120.00 711.84

Total ledger assets \$ 584,201.49

Non-Ledger Assets

Interest due on other assets..... 205.00

Interest accrued 6,958.66

Rent due 165.00

Market value of real estate over book value..... 3,766.85

Market value of bonds and stocks over book value..... 6,530.50

Interest accrued on collateral loans..... 122.50

Other non-ledger assets:

Furniture, fixtures, maps and equipment..... 3,500.00

Gross assets \$ 555,450.00

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes \$	3,500.00
Agents' balances representing business written prior to October, 1910	13,872.03
Bills receivable, past due, taken for fire, marine and inland risks	1,106.90
Total	13,479.07
Total admitted assets	\$ 536,970.93

Liabilities

Gross losses adjusted and unpaid	\$ 28,802.66
Gross claims reported and unadjusted	36,163.19
Gross claims for losses resisted	3,238.63
Total	\$ 68,209.53
Deduct reinsurance due or accrued	11,606.03
Net amount of unpaid losses and claims	\$ 56,603.50
Unearned premiums on all risks one year or less, 50 per cent.	121,466.14
Unearned premiums on all risks more than one year, pro rata	124,603.00
Total amount of all liabilities except capital	\$ 302,672.64
Capital actually paid up in cash	\$ 200,000.00
Surplus over all liabilities	34,298.29
Surplus as regards policy-holders	234,298.29
Total	\$ 536,970.93

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 35,267,256	\$ 429,364.94
Written or renewed during the year	40,042,687	523,764.35
Totals	\$ 75,309,943	\$ 953,129.29
Deduct expired and terminated	36,435,835	456,085.80
In force at end of the year	\$ 38,874,108	\$ 497,043.49
Deduct amount reinsurance	3,570,443	43,097.11
Net amount in force December 31, 1910	\$ 35,303,665	\$ 453,946.38

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$72,200.00.

Total amount loaned to directors or other officers?

Answer—\$3,500.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—Yes, one-fifth Keystone Und.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 2,536,733.00
Gross amount of premiums received	31,662.73
Losses paid	18,079.39
Losses incurred	21,233.45

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD,

Organized under the laws of the State of Connecticut.

Incorporated June 4, 1869.

Commenced business December 1, 1871

Home office, 95, Pearl Street, Hartford, Connecticut.

President, JAMES NICHOLS.

Vice-President, H. A. SMITH.

Secretary, B. R. STILLMAN.

Capital Stock

Capital paid up in cash

\$ 1,000,000.00

Income

Gross premiums

\$ 10,635,098.26

Deduct gross amount for reinsurance and

return premiums

3,497,039.58

Received for premiums other than perpetuals

\$ 7,133,058.68

Interest on mortgage loans and collateral

24,785.18

Interest on bonds and dividends on stocks

323,436.10

Interest on deposits in trust companies and banks

8,378.24

Interest from other sources

740.48

Rents from company's property

13,765.00

Profit on sale or maturity of ledger assets:

Real estate

2,188.48

Stocks and bonds

10,023.88

Agents' balances and other accounts previously charged

off

755.13

Other sources:

Conscience fund

10.00

Total income

\$ 7,522,141.26

Amount of ledger assets December 31, 1909

\$ 8,900,792.45

Total

\$ 16,422,933.71

Disbursements

Gross amount paid for losses (including \$261,844.56 occurring in previous years.....	\$ 4,311,928.92
Deduct amount received for salvage and re-insurance	1,304,491.15
Net amount paid for losses.....	\$ 3,007,437.77
Expense of adjustment and settlement of losses.....	34,711.89
Paid stockholders for interest or dividends.....	200,000.00
Commissions or brokerage	1,270,016.09
Allowance to local agencies for miscellaneous expenses.....	6,757.54
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	746,367.40
Rents	18,935.53
Advertising, printing, stationery, postage, telegrams, telephone, express	119,637.00
Legal expense	9,442.41
Furniture and fixtures	42,209.04
Maps, including corrections.....	14,170.80
Underwriters' boards and tariff associations.....	74,525.99
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	63,385.92
Repairs and expenses (other than taxes) on real estate.....	7,460.67
Taxes on real estate.....	5,895.66
State tax on premiums, insurance department licenses and fees	210,245.23
Loss on sale or maturity of ledger assets.....	15,129.33
Agents' balances and other accounts charged off.....	256.71
Other disbursements:	
Traveling	\$ 3,948.38
Incidental expenses, viz.: Supplies, heating, lighting, home office building maintenance, mercantile reports, miscellaneous items, including expenses in connection with reinsurance of Shawnee Fire Ins. Co.....	125,408.24
	129,356.62
Total disbursements	\$ 5,975,941.60
Balances	\$ 10,446,992.11

Ledger Assets

Book value of real estate.....	\$ 644,101.43
Mortgage loans on real estate.....	1,470,175.90
Book value of bonds and stocks.....	7,134,331.48
Cash in company's office.....	724.86
Deposits in trust companies and banks on interest.....	393,265.48
Agents' balances representing business written subsequent to October 1, 1910.....	778,919.71
Agents' balances representing business written prior to October 1, 1910.....	25,442.15
Total ledger assets.....	\$ 10,446,992.11

Non-Ledger Assets

Interest accrued	\$7,917.56
Market value of real estate over book value.....	13,637.26
Market value of bonds and stocks over book value.....	269,188.56
Gross assets	\$ 10,817,735.49

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 25,442.15
Total	25,442.15
Total admitted assets.....	\$ 10,792,293.34

Liabilities

Gross losses adjusted and unpaid.....	\$ 163,615.99
Gross claims reported and unadjusted.....	716,687.29
Gross claims for losses resisted.....	68,137.03
Total	\$ 948,440.31
Deduct reinsurance due or accrued.....	302,351.10
Net amount of unpaid losses and claims.....	\$ 646,089.21
Unearned premiums on all risks one year or less.....	2,182,837.87
Unearned premiums on all risks more than one year.....	3,892,456.91
State, county or municipal taxes due or accrued.....	125,000.00
All other liabilities:	
Special reserve covering all contingent liabilities.....	300,000.00
Total amount of all liabilities except capital.....	\$ 7,146,383.99
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	2,645,909.35
Surplus as regards policy-holders.....	3,645,909.35
Total	\$ 10,792,293.34

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$1,031,299,923	\$ 11,432,434.77
Written or renewed during the year.....	1,050,341,552	10,635,098.26
Totals	\$2,081,641,475	\$ 22,067,533.03
Deduct expired and terminated.....	772,698,883	7,347,538.43
Inforce at end of the year.....	\$1,308,942,592	\$ 14,719,994.60
Deduct amount reinsured.....	265,753,211	2,942,184.67
Net amount in force December 31, 1910.....	\$1,043,189,381	\$ 11,777,809.93

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$104,400.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—This Company acts as General Agent for the Mechanics & Traders Insurance Company, of New Orleans, La., for a portion of the United States, but is not a stockholder in said company.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—Not in 1919. There remains in force 23 policies guaranteed in previous years on which the unearned premiums amount to \$229.55.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 9,843,108.00	\$ 1,087,996.00	\$ 10,931,104.00
Gross amount of premiums received.....	168,714.19	6,087.19	174,801.38
Losses paid.....	57,071.35	36.65	57,108.00
Losses incurred.....	55,706.92	32.65	55,739.57

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NATIONAL INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated February 6, 1866.

Commenced business April 25, 1866.

Home office, 5 South Diamond St., East, North Side, Pittsburg, Pa.

President, JOHN THOMPSON.

Vice-Presidents, CHAS. F. STIPEL.

Secretary, H. M. SCHMITT.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums..... \$ 1,104,167.55

Deduct gross amount for reinsurance and return premiums..... 245,162.39

Received for premiums other than perpetuals..... \$ 820,605.33

Interest on mortgage loans and collateral..... 89,640.44

Interest on bonds and dividends on stocks..... 395.00

Interest on deposits in trust companies and banks..... 1,323.34

Interest from other sources, on agents' over due accounts..... 5.28

Rents from company's property, including for company's own occupancy..... 1,014.50

Profit on sale or maturity of ledger assets:

Real estate..... 300.00

Agents' balances and other accounts previously charged off..... 616.49

Other sources:

Premium on sale of new stock..... \$ 89,287.50

Premiums collected for Co's and not yet paid over..... 3,440.21

Total..... 92,727.71

Total income..... \$ 1,045,025.29

Amount of ledger assets December 31, 1900..... 1,832,796.94

Increase in capital during the year 1910..... 214,287.50

Total..... \$ 3,002,113.73

NATIONAL INSURANCE COMPANY

Disbursements

Gross amount paid for losses (including \$56,039.66 occurring in previous years)..... \$ 263,286.95

Deduct amount received for salvage and re-insurance..... 15,941.21

Net amount paid for losses..... \$ 247,345.74

Expense of adjustment and settlement of losses..... 6,301.46

Paid stockholders for interest or dividends..... 86,536.00

Commissions or brokerage..... 24,241.61

Allowance to local agencies for miscellaneous expenses..... 13,211.20

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees..... 53,313.80

Rents..... 2,225.00

Advertising, printing, stationery, postage, telegrams, telephone, express..... 7,005.21

Legal expense..... 1,107.69

Furniture and fixtures..... 612.17

Maps, including corrections..... 629.50

Underwriters' boards and tariff associations..... 6,341.09

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys..... 6,370.61

Repairs and expenses (other than taxes) on real estate..... 604.79

Taxes on real estate..... 394.10

State tax on premiums, insurance department licenses and fees..... 16,233.49

Loss on sale or maturity of ledger assets..... 183.50

Agents' balances and other accounts charged off..... 82.42

Other disbursements:

Corporation tax..... \$ 7,144.29

Miscellaneous expense: Light, heat, etc..... 832.54

Stock dividend issued..... 125,000.00

Total..... 102,098.33

Total disbursements..... 928,382.61

Balances..... \$ 2,163,739.12

Ledger Assets

Book value of real estate..... 21,574.22

Mortgage loans on real estate..... 1,575,533.10

Loans secured by bonds, stocks or other collateral..... 138,791.00

Book value of bonds and stocks..... 3,879.00

Cash in company's offices..... 10,430.52

Deposits in trust companies and banks on interest..... 289,703.73

Agents' balances representing business written subsequent to October 1, 1910..... 121,423.57

Agents' balances representing business written prior to October 1, 1910..... 9,266.62

Total ledger assets..... \$ 2,163,739.12

Non-Ledger Assets

Interest due, \$11,830.98; accrued, \$23,979.14..... 35,790.82

Market value of bonds and stocks over book value..... 421.00

Gross assets..... \$ 2,199,950.94

IOWA INSURANCE REPORT

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 2,081.00
Total	2,081.00
Total admitted assets	\$ 2,100,564.01

Liabilities

Gross losses adjusted and unpaid	\$ 23,214.33
Gross claims reported and unadjusted	49,093.29
Gross claims for losses resisted	11,135.69
Total	\$ 83,443.31
Deduct reinsurance due or accrued	4,261.90
Net amount of unpaid losses and claims	\$ 79,181.41
Unearned premiums on all risks one year or less	100,168.72
Unearned premiums on all risks more than one year	707,813.72
State, county or municipal taxes due or accrued	13,870.26
Commissions, brokerage and other charges due or to become due to agents and brokers	710.00
All other liabilities	3,913.21
Due other companies and unpaid dividends	
Total amount of all liabilities except capital	\$ 1,004,819.81
Capital actually paid up in cash	\$ 714,287.50
Surplus over all liabilities	471,126.00
Surplus as regards policy holders	\$ 1,185,714.10
Total	\$ 2,100,564.01

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 155,958,655	\$ 1,458,124.67
Written or renewed during the year	113,270,100	1,101,107.35
Totals	\$ 269,228,755	\$ 2,559,232.02
Deduct expired and terminated	83,914,032	82,292.56
In force at end of the year	\$ 185,314,723	\$ 1,476,939.46
Deduct amount reinsured	11,871,113	117,783.71
Net amount in force December 31, 1910	\$ 173,443,610	\$ 1,359,155.75

General Interrogatories

Large gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$150,000.00.

Total amount loaned to directors or other officers?

Answer—\$73,525.00.

Total amount loaned to stockholders not officers?

Answer—\$31,293.00.

NATIONAL UNION FIRE INSURANCE COMPANY

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 901,977.00
Gross amount of premiums received	10,543.96
Losses paid	2,481.10
Losses incurred	2,213.95

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NATIONAL UNION FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated February 14, 1901.

Commenced business March 1, 1901.

President, E. E. COLE.

Vice-President, A. W. MULLON.

Secretary, B. D. COLE.

Capital Stock

Capital paid up in cash \$ 500,000.00

Income

Gross premiums \$ 3,118,803.97

Deduct gross amount for reinsurance and return premiums 1,215,171.09

Received for premiums other than perpetuals \$ 1,903,632.88

Interest on mortgage loans and collateral 43,770.63

Interest on bonds and dividends on stocks 81,234.44

Interest on deposits in trust companies and banks 4,973.93

Stocks and bonds 1,381.47

Agents' balances and other accounts previously charged off 4,080.00

311.60

50.00

Total income \$ 2,072,572.88

Amount of ledger assets December 31, 1910 3,029,778.21

Total \$ 5,102,351.09

Disbursements

Gross amount paid for losses (including \$129,424.63 occurring in previous years).....	\$ 1,248,474.64
Deduct amount received for salvage and re-insurance	331,993.08
Net amount paid for losses.....	\$ 916,481.56
Expense of adjustment and settlement of losses.....	24,801.09
Paid stockholders for interest or dividends.....	81,000.00
Commissions or brokerage	376,001.91
Allowance to local agencies for miscellaneous expenses.....	11,393.69
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	218,858.46
Rents	11,475.21
Advertising, printing, stationery, postage, telegrams, telephone, express	35,071.76
Legal expense	1,107.19
Furniture and fixtures	2,894.70
Maps, including corrections.....	10,081.18
Underwriters' boards and tariff associations.....	21,000.00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	12,818.49
State tax on premiums, insurance department licenses and fees	72,735.93
Loss on sale or maturity of ledger assets.....	2,937.50
Agents' balances and other accounts charged off.....	2,787.01
Other disbursements	100.00
Total disbursements	\$ 1,801,578.29
Balances	\$ 3,300,772.83

Ledger Assets

Book value of real estate.....	\$ 4,464.34
Mortgage loans on real estate.....	634,475.00
Loans secured by bonds, stocks or other collateral.....	115,000.00
Book value of bonds and stocks.....	1,839,644.51
Cash in company's offices.....	15,923.48
Deposits in trust companies and banks not on interest.....	17,376.30
Deposits in trust companies and banks on interest.....	175,151.37
Agents' balances representing business written subsequent to October 1, 1910.....	429,508.15
Agents' balances representing business written prior to October 1, 1910.....	5,659.56
Bills receivable, taken for fire (marine or inland) risks.....	33,570.12
Total ledger assets.....	\$ 3,300,772.83

Non-Ledger Assets

Interest accrued	22,134.96
Gross assets	\$ 3,322,907.79

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 5,659.56
Bills receivable, past due, taken for fire, marine and inland risks	8,983.03
Book value of ledger assets over market value.....	1,120.01
Total	15,762.60
Total admitted assets.....	\$ 3,307,145.19

Liabilities

Gross losses adjusted and unpaid.....	\$ 24,738.17
Gross claims reported and unadjusted.....	142,475.36
Gross claims for losses resisted.....	31,841.67
Total	\$ 202,058.20
Deduct reinsurance due or accrued.....	57,176.66
Net amount of unpaid losses and claims.....	\$ 144,881.54
Unearned premiums on all risks one year or less.....	540,355.84
Unearned premiums on all risks more than one year.....	1,263,805.98
State, county or municipal taxes due or accrued.....	50,000.00
Total amount of all liabilities except capital.....	\$ 1,999,043.36
Capital actually paid up in cash.....	\$ 900,000.00
Surplus over all liabilities.....	408,101.83
Surplus as regards policy-holders.....	1,308,101.83
Total	\$ 3,307,145.19

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement	\$298,691,183.00	\$ 3,638,479.14
Written or renewed during the year.....	251,152,193.00	3,148,203.97
Total	549,843,376.00	\$ 6,786,683.11
Deduct those expired and marked off as terminated.....	296,690,720.00	2,600,326.04
In force at the end of the year.....	\$346,152,656.00	\$ 4,186,357.07
Deduct amount re-insured (schedule required).....	67,795,637.00	838,798.94
Net amount in force.....	\$278,357,019.00	\$ 3,347,558.13

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$90,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$423,200.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$145,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 3,125,750.00	\$ 511,997.00	\$ 3,637,747.00
Gross amount of premiums received	42,991.81	2,807.81	45,799.62
Losses paid	28,971.11	21.08	28,992.19
Losses incurred	20,077.52	21.08	20,100.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of

THE NEWARK FIRE INSURANCE COMPANY,

Organized under the laws of the State of New Jersey.

Incorporated November 1, 1911. Commenced business May 11, 1910.

Home office, 741-743 Broad Street, Newark, New Jersey.

President, EDGAR J. HAYNES, JR.

Vice-President, GEORGE F. BEVER. Secretary, CHARLES M. HENRY.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Gross premiums..... \$ 451,091.02

Deduct gross amount for reinsurance and

return premiums..... 91,438.11

Received for premiums other than perpetuals..... \$ 389,652.91

Interest on mortgage loans and collateral..... 14,009.27

Interest on bonds and dividends on stocks..... 26,512.69

Interest on deposits in trust companies and banks..... 282.46

Interest from other sources..... 4.39

Rents from company's property, including \$7,500 for

company's own occupancy..... 9,310.01

Total income..... \$ 450,831.64

Amount of ledger assets December 31, 1910..... 841,371.85

Total..... \$ 1,291,203.49

Disbursements

Gross amount paid for losses (including

\$30,758.36 occurring in previous years)..... \$ 231,884.02

Deduct amount received for salvage and re-

insurance..... 13,382.85

Net amount paid for losses..... \$ 221,391.17

Expense of adjustment and settlement of losses..... 4,110.11

Paid stockholders for interest or dividends..... 32,053.00

Commissions or brokerage..... 85,833.87

Salaries and expenses of special and general agents,

officers, directors, trustees and home office employees..... 45,949.94

THE NEWARK FIRE INSURANCE COMPANY

Rents, including \$7,500.00 for company's occupancy of	
its own buildings	\$ 8,116.00
Advertising, printing, stationery, postage, telegrams,	
telephone, express	9,656.28
Furniture and fixtures	96.15
Maps, including corrections	1,183.97
Underwriters' boards and tariff associations	2,047.44
Fire department, fire patrol and salvage corps assess-	
ments, fees, taxes and expenses, inspections and	
surveys	8,133.88
Repairs and expenses (other than taxes) on real estate	282.01
Taxes on real estate	3,318.25
State tax on premiums, insurance department licenses	
and fees	6,632.45
Other disbursements	3,467.27
Tax on personal property, licenses, tax on income	
Fuel, gas and water, incidental, profit and loss	1,778.14
Real estate	2,763.00
Total disbursements	\$ 436,407.43
Balances	\$ 841,829.06

Ledger Assets

Book value of real estate	\$ 107,809.33
Mortgage loans on real estate	252,140.00
Book value of bonds and stocks	418,420.50
Cash in company's office	415.38
Deposits in trust companies and banks on interest	19,870.91
Agents' balances representing business written subse-	
quent to October 1, 1910	22,390.29
Agents' balances representing business written prior to	
October 1, 1910	105.49
Bills receivable, taken for fire (marine or inland) risks	51.35
Total ledger assets	\$ 841,829.06

Non-Ledger Assets

Interest due, \$181.00; accrued, 88,095.37	8,876.27
Rent due	191.35
Market value of real estate over book value	118,000.00
Market value of bonds and stocks over book value	111,898.00
Gross assets	\$ 1,083,784.68

Deduct Assets Not Admitted

Agents' balances representing business written prior to	
October, 1910	\$ 105.49
Total	105.49
Total admitted assets	\$ 1,083,679.19

Liabilities

Gross losses adjusted and unpaid	\$ 1,031.40
Gross claims reported and unpaid	21,178.93
Gross claims for losses resisted	8,600.00
Total	\$ 41,810.33
Deduct reinsurance due or accrued	5,421.74
Net amount of unpaid losses and claims	85,962.99

Unearned premiums on all risks one year or less.....	125,193.35
Unearned premiums on all risks more than one year.....	263,353.77
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	1,100.00
State, county or municipal taxes due or accrued.....	6,000.00
All other liabilities:	
Dividends declared and unpaid to stockholders.....	8,143.75
Total amount of all liabilities except capital.....	\$ 379,793.79
Capital actually paid up in cash.....	\$ 250,000.00
Surplus over all liabilities.....	421,855.40
Surplus as regards policy-holders.....	703,885.40
Total.....	\$ 1,082,679.19

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 67,068,517.00	\$ 658,387.89
Written or renewed during the year.....	49,542,433.80	181,091.02
Totals.....	\$117,590,950.80	\$ 1,149,478.91
Deduct expired and terminated.....	45,180,931.65	0.765.87
In force at end of the year.....	\$ 72,379,021.15	\$ 658,713.04
Deduct amount reinsured.....	5,256,119.00	18,000.29
Net amount in force December 31, 1910.....	\$ 66,403,802.15	\$ 640,712.75

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$43,618.00.

Total amount loaned to stockholders not officers?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 875,935.00
Gross amount of premiums received.....	12,546.64
Losses paid.....	5,939.87
Losses incurred.....	8,626.37

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

Organized under the laws of the State of New Hampshire.

Incorporated 1863.

Commenced business 1870.

Home office, 876 Elm Street, Manchester, New Hampshire.

President, FRANK W. SARGENT.

Vice-President, WALTER M. PARKER.

Secretaries, FRANK E. MARTIN, LEWIS W. CROCKETT, WILLIAM B. BURFEE.

Capital Stock

Capital paid up in cash..... \$ 1,200,000.00

Income

Gross premiums..... \$ 2,756,029.05

Deduct gross amount for reinsurance and return premiums..... 547,601.75

Received for premiums other than reinsurance..... \$ 2,218,571.29

Interest on mortgage loans and collateral..... 8,715.29

Interest on bonds and dividends on stocks..... 205,813.63

Rents from company's property, including \$1,500.00 for company's own occupancy..... 13,379.65

Profit on sale or maturity of ledger assets:

Real estate..... 4,425.00

Premium received on 4 shares capital stock..... 4.00

Agents' balances and other accounts previously charged off..... 310.34

Total income..... \$ 2,440,677.60

Amount of ledger assets December 31, 1909..... 4,415,394.33

Increase in capital during the year 1910..... 100,000.00

Total..... \$ 6,962,361.93

Disbursements

Gross amount paid for losses (including \$227,925.72 occurring in previous years)..... \$ 1,579,825.06

Deduct amount received for salvage and reinsurance..... 186,411.17

Net amount paid for losses..... \$ 1,689,811.89

Expense of adjustment and settlement of losses..... 13,347.66

Paid stockholders for interest or dividends..... 110,000.00

Commissions or brokerage..... 482,774.17

Allowance to local agencies for miscellaneous expenses..... 23,743.68

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	162,335.31
Rents, including \$1,500 for company's occupancy of its own buildings	1,500.00
Advertising, printing, stationery, postage, telegrams, telephone, express	96,239.33
Legal expense	2,833.96
Maps, including secretaries	7,341.88
Underwriters' boards and tariff associations	19,321.29
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	13,836.14
Repairs and expenses (other than taxes) on real estate	8,437.55
Taxes on real estate	2,601.60
State tax on premiums, insurance department licenses and fees	89,361.61
Decrease in book value of ledger assets	34,551.88
Agents' balances and other accounts charged off	492.18
Other disbursements:	
Miscellaneous expense	12,583.60
Metropolitan Steamship Co. 10 year interest note charged to loss and gain account	1,000.00
Total disbursements	\$ 2,998,513.23
Balance	\$ 4,863,288.70

Ledger Assets

Book value of real estate	\$ 114,191.00
Mortgage loans on real estate	137,400.00
Cash in company's office	508.00
Book value of bonds and stocks	4,643,134.52
Deposits in trust companies and banks not on interest	244,442.19
Agents' balances representing business written subsequent to October 1, 1910	323,136.60
Total ledger assets	\$ 4,833,288.70

Non-Ledger Assets

Interest accrued	1,814.24
Rent accrued	42,850.72
Market value of real estate over book value	7,120.89
Market value of bonds and stocks over book value	628,188.54
Gross assets	\$ 5,533,270.70
Total admitted assets	\$ 5,533,270.70

Liabilities

Gross losses adjusted and unpaid	\$ 52,878.40
Gross claims reported and unadjusted	217,703.00
Gross claims for losses resisted	13,377.00
Total	\$ 273,958.40
Deduct reinsurance due or accrued	39,684.14
Net amount of unpaid losses and claims	\$ 218,454.33
Unearned premiums on all risks one year or less	691,281.43
Unearned premiums on all risks more than one year	1,309,113.69
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	80,000.00

NEW HAMPSHIRE FIRE INSURANCE COMPANY

State, county or municipal taxes due or accrued	43,000.00
Return and reinsurance premiums	56,250.44
All other liabilities:	
Reserved for contingent liabilities	250,000.00
Sinking fund for office building	109,030.90
Total amount of all liabilities except capital	\$ 2,774,332.88
Capital actually paid up in cash	\$ 1,200,000.00
Surplus over all liabilities	\$ 1,578,330.82
Surplus as regards policy-holders	\$ 2,778,330.82
Total	\$ 5,532,270.70

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1910	833,886,753.00	\$ 3,872,278.74
Written or renewed in 1910	218,191,167.00	2,734,632.05
Totals	\$551,997,720.00	\$ 6,606,910.79
Deduct expirations and cancellations	218,696,514.00	2,734,632.05
In force December 31, 1910	\$333,291,206.00	\$ 3,872,278.74
Deduct amount reinsured	27,136,330.00	4,190,645.87
Net amount in force	\$306,154,876.00	\$ 3,868,082.87

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in a licensed or non-licensed company?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$243,600.00.

Total amount loaned to directors or other officers?

Answer—\$2,600.00.

Total amount loaned to stockholders not officers?

Answer—\$1,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Ag. regate
Gross risks written	\$ 3,735,697.90	\$ 127,690.00	\$ 3,863,387.90
Gross amount of premiums received	30,911.34	746.23	37,657.57
Losses paid	15,741.73	10.00	15,751.73
Losses incurred	14,480.21		14,490.24

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NIAGARA FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated July, 1850.

Commenced business August, 1850.

Home office, 25 Liberty Street, New York.

President, HAROLD HERRICK.

Vice-President, GEO. C. HOWE.

Secretary, GEO. W. DEWEY.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums \$ 4,332,341.21

Deduct gross amount for reinsurance and
return premiums 1,181,130.30

Received for premiums other than perpetuities..... \$ 3,151,210.91
Interest on mortgage loans and collateral..... 31,937.92
Interest on bonds and dividends on stocks..... 205,175.34
Interest on deposits in trust companies and banks..... 8,341.17
Interest from other sources..... 325.22
Agents' balances and other accounts previously charged
off 31.16
Other sources 1,200.00

Total income \$ 3,208,228.52
Amount of ledger assets December 31, 1909..... 5,567,222.20
Increase in capital during the year 1910..... 250,000.00
Total \$ 9,215,450.72

Disbursements

Gross amount paid for losses (including
\$225,634.61 occurring in previous years)..... \$ 1,614,407.50
Deduct amount received for salvage and re-
insurance 137,218.15

Net amount paid for losses..... \$ 1,477,189.35
Expense of adjustment and settlement of losses..... 36,985.19
Paid stockholders for interest or dividends..... 475,000.00
Commissions or brokerage..... 502,461.30
Allowance to local agencies for miscellaneous expenses..... 2,254.14
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees..... 308,337.76
Rents 36,189.42

Advertising, printing, stationery, postage, telegrams,
telephone, express 60,582.33
Legal expense 5,876.30
Furniture and fixtures 2,508.80
Maps, including corrections..... 9,751.73
Underwriters' boards and tariff associations..... 26,841.18
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 29,162.23
State tax on premiums, insurance department licenses
and fees 80,807.01
Agents' balances and other accounts charged off..... 122.11
Other disbursements:
Municipal licenses, U. S. Internal revenue, miscel-
laneous 32,062.51

Total disbursements \$ 3,176,651.44

Balances \$ 6,038,799.28

Ledger Assets

Mortgage loans on real estate..... \$ 717,000.00
Book value of bonds and stocks..... 4,493,281.83
Cash in company's office..... 1,070.36
Deposits in trust companies and banks not on interest..... 102,508.56
Deposits in trust companies and banks on interest..... 219,324.17
Agents' balances representing business written subse-
quent to October 1, 1910..... 500,297.11
Agents' balances representing business written prior to
October 1, 1910..... 5,227.22

Total ledger assets..... \$ 6,038,799.28

Non-Ledger Assets

Interest accrued 7,853.04
Rent accrued 11,437.07
Market value of bonds and stocks over book value..... 195,169.14
Other non-ledger assets 986.13

Gross assets \$ 6,254,264.66

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 5,227.22
Total 5,227.22
Total admitted assets..... \$ 6,249,037.44

Liabilities

Gross losses adjusted and unpaid..... \$ 668.48
Gross claims reported and unadjusted..... 319,205.19
Gross claims for losses resisted..... 33,821.45
Total \$ 383,695.12
Deduct reinsurance due or accrued..... 62,515.50
Net amount of unpaid losses and claims..... 321,179.62

Unearned premiums on all risks one year or less	\$ 2,023,334.07	1,611,622.33
Unearned premiums on all risks more than one year	2,256,893.33	1,765,925.65
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued		2,191.00
State, federal, county or municipal taxes due or accrued		49,134.71
Commissions, brokerage and other charges due or to become due to agents and brokers		12,500.00
All other liabilities:		
Reinsurance premiums		34,735.68
Total amount of all liabilities except capital	\$ 3,197,900.45	
Capital actually paid up in cash	\$ 1,000,000.00	
Surplus over all liabilities	2,031,137.59	
Surplus as regards policyholders	3,034,137.59	
Total	\$ 6,219,037.44	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, 1929	\$ 8,377,022,512.00	\$ 5,905,975.32
Writen or renewed during the year 1930	100,813,337.10	4,338,429.18
Reinsurance commission reinstated	16,989.27	338,500,114.00
Total	\$ 8,594,825,859.00	\$ 10,581,704.50
Deduct those expired and marked off as terminated	272,362,328.00	4,105,161.92
In force on the 31st day of December, 1930	\$ 8,322,463,531.00	\$ 6,170,542.58
Deduct amount re-insured	21,510,818.00	729,968.25
Net amount in force	\$ 8,300,952,713.00	\$ 5,399,574.33

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$366,356.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1930

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,326,537.00	\$ 160,115.00	\$ 2,486,652.00
Gross amount of premiums received	29,638.21	1,032.49	30,670.70
Losses paid	10,540.70	26.30	10,567.00
Losses incurred	10,844.82	26.30	10,871.03

ANNUAL STATEMENT

For the year ending December 31, 1930, of the condition and affairs of the
UNITED STATES BRANCH OF THE NORTHERN ASSURANCE COMPANY—Limited.

Organized under the laws of the Kingdom of Great Britain.
Incorporated 1836. Commenced business 1878.
Commenced business in United States, 1878.

U. S. Branch office, No. 38 Pine Street, New York, N. Y.

U. S. Attorney, GEORGE W. BARR.

Capital Stock

Capital paid up in cash

\$ 1,500,000.00

Income

Gross premiums

\$ 4,613,325.61

Deduct gross amount for reinsurance and return premiums

1,511,312.12

Received for premiums other than perpetuities

\$ 2,101,956.49

Interest on bonds and dividends on stocks

163,636.39

Interest on deposits in trust companies and banks

3,577.92

Rents from company's property, including \$9,000.00 for company's own occupancy

9,000.00

Stocks and bonds

2,000.00

Agents' balances and other accounts previously charged off

85.31

Other sources

Received from head office during the year

331,005.75

Total income

\$ 3,611,691.89

Amount of ledger assets December 31, 1930

4,976,891.67

Total

\$ 8,588,583.56

Disbursements

Gross amount paid for losses (including \$222,323.37 occurring in previous years)

\$ 1,777,343.61

Deduct amount received for salvage and reinsurance

\$ 97,802.24

Net amount paid for losses

\$ 1,679,541.37

Expense of adjustment and settlement for losses

84,301.58

Commissions or brokerage

511,380.89

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees

333,092.42

Rents, including \$9,000.00 for company's occupancy of its own buildings	21,935.29
Advertising, printing, stationery, postage, telegrams, telephone, express	54,474.79
Legal expense	1,025.16
Furniture and fixtures	2,475.55
Maps, including corrected maps	1,431.13
Underwriters' boards and tariff associations	41,430.29
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	48,971.14
Taxes on real estate	3,056.32
State tax on premiums, insurance department licenses and fees	75,095.72
County and municipal, \$13,893.40 and federal government, \$1,750.33	15,643.73
Loss on sale or maturity of ledger assets	420.00
Agents' balances and other accounts charged off	85.63
Other disbursements:	17,492.94
Books, newspapers and periodical	\$ 875.88
Cleaning, heating and lighting	2,257.80
Collection and exchange fees	3,618.30
Traveling	4,925.65
Miscellaneous	5,784.32
Remitted to head office during the year	721,000.82
Total disbursements	\$ 3,273,890.11
Balances	\$ 5,312,691.42

Ledger Assets

Book value of real estate	\$ 115,093.09
Book value of bonds and stocks	1,410,873.91
Cash in company's office	1,514.72
Deposits in trust companies and banks not on interest	4,313.52
Deposits in trust companies and banks on interest	242,055.73
Agents' balances representing business written subsequent to October 1, 1910	507,804.19
Agents' balances representing business written prior to October 1, 1910	17,095.27
Bills receivable, taken for fire (marine or inland) risks	10,743.12
Total ledger assets	\$ 5,312,691.42

Non-Ledger Assets

Interest due, \$18,210.00; accrued, \$25,191.13 on bonds	43,401.13
Market value of real estate over book value	60,000.00
Other non-ledger assets:	
Due from other companies for reinsurance on losses already paid, Insurance Company Salamandra, St. Petersburg, Russia	2,992.81
Gross assets	\$ 5,419,015.59

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 17,428.27
Bills receivable, past due, taken for fire, marine and inland risks	10,743.12
Book value of ledger assets over market value	193,711.91

Total admitted assets	\$ 5,197,097.06
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Liabilities

Gross losses adjusted and unpaid	\$ 31,530.32
Gross claims reported and unadjusted	339,115.78
Gross claims for losses resisted	65,083.34
Total	\$ 435,729.44
Deduct reinsurance due or accrued	60,853.28
Net amount of unpaid losses and claims	\$ 348,527.16
Unearned premiums on all risks one year or less	1,009,928.64
Unearned premiums on all risks more than one year	1,725,065.12
Salaries, rents, accounts, expenses, bills, etc., due or accrued	47,691.35
State, county or municipal taxes due or accrued	75,138.03
All other liabilities:	
Reinsurance premiums	62,797.15
Total amount of all liabilities except capital	\$ 3,329,167.37
Statutory deposit	\$ 200,000.00
Surplus over all liabilities	1,631,029.69
Surplus as regards policy holders	1,877,929.69
Total	\$ 5,197,097.06

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$554,624,495.00	\$ 6,018,847.70
Written or renewed during the year	420,520,173.00	4,613,838.61
Totals	\$975,144,668.00	\$ 10,632,686.31
Deduct expired and terminated	402,683,131.00	4,414,246.82
In force at end of the year	\$572,461,537.00	\$ 6,218,439.49
Deduct amount reinsured	67,801,251.00	750,991.17
Net amount in force December 31, 1910	\$504,660,286.00	\$ 5,467,448.32

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None of the United States Branch and none in the United States.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 2,414,660.27
Gross amount of premiums received	31,957.75
Losses paid	9,018.17
Losses incurred	9,559.17

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
U. S. BRANCH OF THE NORTH BRITISH AND MERCANTILE INSURANCE COMPANY,

Organized under the laws of the Kingdom of Great Britain.

Incorporated 1899.

Commenced business in U. S., 1866.

Home office in U. S., 76 William St., New York City.

Manager, E. G. RICHARDS.

Income

Gross premiums	\$ 6,719,670.27
Deduct gross amount for reinsurance and return premiums	1,926,008.70
Received for premiums other than perpetuities	\$ 4,793,661.57
Interest on deposits in trust companies and banks	3,045.03
Interest from other sources	193.09
Stocks and bonds	294,566.12
Agents' balances and other accounts previously charged off	33.35
Other sources	1,057.13
Total income	\$ 5,092,558.29
Amount of ledger assets December 31, 1909	8,555,210.65
Total	\$ 13,647,768.94

Disbursements

Gross amount paid for losses (including \$95,131.03 occurring in previous years) ..	\$ 2,532,626.70
Deduct amount received for salvage and re-insurance	294,673.46
Net amount paid for losses	\$ 2,237,953.24
Expense of adjustment and settlement of losses	33,911.82
Commissions or brokerage	992,571.71
Allowance to local agencies for miscellaneous expenses ..	21,729.66
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees ..	433,827.70
Rents	26,042.38

Advertising, printing, stationery, postage, telegrams, telephone, express	50,312.59
Legal expense	3,098.98
Furniture and fixtures	9,817.98
Maps, including corrections	13,823.62
Underwriters' boards and tariff associations	54,539.42
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	49,038.53
State tax on premiums, insurance department licenses and fees	85,724.95
Agents' balances and other accounts charged off	437.28

Other disbursements:

Remittance to home office, \$399,191.92; postage, telegrams, telephone and express, \$35,935.18; inspections and surveys, \$25,127.16; Ins. Dept. licenses and fees, \$11,953.13; city licenses, \$7,429.15; city taxes, \$2,311.93; personal property, \$1,114.63; U. S. corporation tax, \$8,853.83	795,754.63
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Total disbursements	\$ 4,813,464.52
Balance	\$ 8,834,304.42

Ledger Assets

Book value of bonds and stocks	\$ 7,917,929.42
Cash in company's office	887.08
Deposits in trust companies and banks not on interest ..	29,030.00
Deposits in trust companies and banks on interest	89,591.79
Agents' balances representing business written subsequent to October 1, 1910	797,991.32
Agents' balances representing business written prior to October 1, 1910	11,466.96
Bills receivable, taken for fire (marine or inland) risks ..	376.85
Other ledger assets	2,581.00
Total ledger assets	\$ 8,834,304.42

Non-Ledger Assets

Market value of bonds and stocks over book value	81,345.72
Gross assets	\$ 8,918,650.14

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 11,466.96
Bills receivable, past due, taken for fire, marine and inland risks	376.85
Book value of ledger assets over market value	589,763.42
Total	601,587.23
Total admitted assets	\$ 8,314,062.91

Liabilities

Gross losses adjusted and unpaid	\$ 79,011.11
Gross claims reported and unadjusted	334,651.37
Gross claims for losses resisted	65,945.50
Total	\$ 479,627.98
Deduct reinsurance due or accrued	58,296.99
Net amount of unpaid losses and claims	\$ 421,330.99

Unearned premiums on all risks one year or less.....	1,619,245.77
Unearned premiums on all risks more than one year....	2,550,000.71
State, county or municipal taxes due or accrued.....	75,000.00
All other liabilities.....	14,000.00
Total amount of all liabilities except capital.....	\$ 4,688,577.47
Surplus over all liabilities.....	\$ 3,625,485.44
Surplus as regards policy-holders.....	3,625,485.44
Total	\$ 8,314,062.91

Risks and Premiums

	Fire Risks	Premiums There on
In force December 31, 1900.....	\$ 972,000.089	\$ 8,918,123.30
Written or renewed during the year.....	784,946.983	6,719,670.27
Totals	\$1,756,947.075	\$15,637,793.57
Deduct expired and terminated.....	748,503.880	6,503,907.23
In force at end of year	\$1,010,409.195	\$ 9,073,796.34
Deduct amount reinsured.....	139,268.933	975,199.93
Net amount in force December 31, 1910.....	\$ 871,140.262	\$ 8,098,596.41

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$885,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—The U. S. Branch of this Company has no interest in the capital stock of any other Insurance Co.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 6,595,307.00
Gross amount of premiums received	70,600.72
Losses paid	11,191.73
Losses incurred	\$31,002.20

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NORTHWESTERN FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Minnesota.

Incorporated under the laws of the State of North Dakota, May 2, 1899. Reincorporated under the laws of the State of Minnesota, March 7, 1906.

Commenced business May 2, 1899 and March 8, 1906.

Home office, Minneapolis, Minnesota.

President, WALTER C. LEACH.

Vice-Presidents, ALVIN ROBERTSON; JAMES P. BROWN and H. W. STABECK.

Secretary, ROBT. H. ROSE.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Gross premiums \$ 332,317.23 \$ 454,417.09

Deduct gross amount for reinsurance and return premiums 213,249.47 31,761.17

Received for premiums other

than perpetuities \$ 169,067.76 \$ 422,655.92 \$ 591,723.68

Interest on mortgage loans and collateral..... 22,192.50

Interest on bonds and dividends on stocks:

Amount received \$ 82.46

Less paid 413.89

Total 331.43

Interest on deposits in trust companies and banks..... 1,798.56

Interest from other sources..... 3,769.58

Rents from company's property, including \$3,000 for company's own occupancy..... 6,307.50

Agents' balances and other accounts previously charged

off 8,793.67

Other sources 12,966.84

Total income \$ 617,220.00

Amount of ledger assets December 31, 1909..... 488,110.53

Increase in capital during the year 1910..... 100,000.00

Total \$ 1,235,331.43

Disbursements

Gross amount paid for losses (including \$10,107.26 occurring in previous years).....	\$ 173,017.95	\$ 165,981.07
Deduct amount received for salvage and reinsurance.....	88,003.61	17,327.44
Net amount paid for losses.....	\$ 84,921.34	\$ 148,654.23
Expense of adjustment and settlement of losses.....		1,008.94
Paid stockholders for interest or dividends; cash Div., \$12,000; stock Div., \$100,000.....		112,000.00
Commissions or brokerage.....		131,500.93
Allowance to local agencies for miscellaneous expenses.....		1,161.55
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....		51,701.20
Rents, including \$3,660 for company's occupancy of its own buildings.....		3,660.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....		13,965.29
Legal expense.....		1,910.45
Furniture and fixtures.....		233.05
Maps, including corrections.....		214.29
Underwriters' boards and tariff associations.....		839.75
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....		2,343.61
Repairs and expenses (other than taxes) on real estate.....		4,179.75
Taxes on real estate.....		838.13
State tax on premiums, insurance department licenses and fees.....		18,771.40
Decrease in book value of ledger assets.....		2,560.00
Agents' balances and other accounts charged off.....		6,115.76
Other disbursements:		
Fire marshal tax, general expense.....		1,951.33
Total disbursements.....	\$ 561,592.99	
Balance.....	\$ 673,731.44	

Ledger Assets

Book value of real estate.....	\$ 22,500.00
Mortgage loans on real estate.....	491,875.00
Book value of bonds and stocks.....	25,515.00
Cash in company's office.....	517.92
Deposits in trust companies and banks not on interest.....	90,619.20
Deposits in trust companies and banks on interest.....	91,221.45
Agents' balances representing business written subsequent to October 1, 1910.....	27,910.63
Agents' balances representing business written prior to October 1, 1910.....	1,698.93
Bills receivable, taken for fire (marine or inland) risks.....	1,485.96
Other ledger assets:	
Due from reinsurance companies.....	7,243.23
Total ledger assets.....	\$ 673,731.44

Non-Ledger Assets

Interest due, \$537.15; accrued, \$3,502.95.....	7,090.10
Rent accrued.....	201.00
Other non-ledger assets.....	6,137.38
Gross assets.....	\$ 687,129.92

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$ 5,000.00
Agents' balances representing business written prior to October, 1910.....	1,698.93
Bills receivable, past due, taken for fire, marine and inland risks.....	474.13
Book value of ledger assets over market value.....	7,173.06
Total admitted assets.....	\$ 679,956.86

Liabilities

Gross losses adjusted and unpaid.....	\$ 1,500.00
Gross claims reported and unadjusted.....	33,727.50
Gross claims for losses resisted.....	2,988.20
Total.....	\$ 38,215.70
Deduct reinsurance due or accrued.....	20,331.90
Net amount of unpaid losses and claims.....	\$ 17,905.80
Unearned premiums on all risks one year or less.....	50,191.45
Unearned premiums on all risks more than one year.....	114,718.32
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	754.74
State, county or municipal taxes due or accrued.....	19,868.14
Total amount of all liabilities except capital.....	\$ 203,433.54
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	176,518.32
Surplus as regards policy-holders.....	476,518.32
Total.....	\$ 679,956.86

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 54,311,801	\$ 697,871.67
Written or renewed during the year.....	29,391,211	416,358.90
Totals.....	\$ 83,707,108	\$ 1,107,230.57
Deduct expired and terminated.....	23,436,978	355,861.51
In force at end of year.....	\$ 57,970,130	\$ 751,369.06
Deduct amount reinsured.....	38,170,422	492,174.78
Net amount in force December 31, 1913.....	\$ 19,999,708	\$ 259,194.28

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$15,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$167,916.66.

Total amount loaned to directors or other officers, on real estate security?

Answer—\$6,475.00.

Total amount loaned to stockholders not officers, on real estate security?

Answer—\$6,600.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 408,010.00	\$ 63,148.00	\$ 561,158.00
Gross amount of premiums received.....	7,125.41	676.19	7,801.60
Losses paid	3,491.40	-----	3,491.40
Losses incurred	1,806.70	4.42	1,811.12

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NORTHWESTERN NATIONAL INSURANCE COMPANY,

Organized under the laws of the State of Wisconsin.

Incorporated February 20, 1869.

Commenced business July 1, 1869

Home office, corner Wisconsin and Jackson Streets, Milwaukee, Wis.

President, WILFORD M. PATTON.

Vice-President, ALFRED F. JAMES.

Secretary, JOSEPH HUEBL.

2d Vice-President, WILLIAM D. REED.

Asst. Secretary, LUBIN M. STUART.

General Adjuster, ARTHUR J. WRIGHT.

Capital Stock

Amount of capital paid up in cash..... \$ 1,000,000.00

Amount of ledger assets December 31 of previous year.... \$ 5,582,028.92

Extended at \$ 5,582,028.92

Income

Gross premiums \$ 2,543,701.66

Deduct gross amount paid for reinsurance,

fire, \$141,497.42; return premiums, fire,

\$234,215.69 375,713.11

Total premiums (other than perpetual)..... \$ 2,167,983.55

Gross interest on mortgage loans..... \$ 55,924.01

Gross interest on bonds and dividends on stocks, less

\$3,794.89 accrued interest on bonds acquired during

1910 159,855.11

Gross interest on deposits in trust companies and banks

2,924.39

Gross interest on branch office bank deposits..... 461.03

Gross interest from all other sources..... 144.04

Gross rents from company's property, including \$8,000.00

for company's occupancy of its own buildings..... 8,396.00

Total gross interest and rents..... \$ 227,701.58

From other sources..... 200.00

From agents' balances previously charged off..... 6.43

Total income \$ 2,395,949.56

Disbursements

Gross amount paid policy-holders for losses (including \$112,922.06 occurring in previous years) \$ 942,436.05

Deduct amount received for salvage, fire, \$6,125.56; marine and inland, \$2,703.55; reinsurance, fire, \$5,301.43; discount, fire, \$424.72..... 65,854.71 \$ 2,703.55

Net amount paid

policy-holders for

losses \$ 876,581.31 \$ 2,703.55 \$ 873,877.79

Expense of adjustment and settlement of losses..... 38,268.60

Commissions or brokerage..... 559,225.33

Allowance to local agencies for miscellaneous agency expenses 111,399.75

Salaries, \$73,375.19, and expenses \$19,768.61 of special and general agents 93,143.80

Salaries, fees and all other charges of officers, directors, trustees and home office employees..... 87,599.79

Rents, including \$8,000.00 for company's occupancy of its own buildings 8,000.00

Advertising, \$1,275.61; printing and stationery, \$11,541.32 12,816.93

Postage, telegrams, telephone and express..... 21,918.62

Legal expenses 425.00

Furniture and fixtures 786.15

Maps, including corrections 4,072.00

Underwriters' boards and tariff associations..... 997.88

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses..... 14,651.12

Inspections and surveys..... 3,303.98

Repairs and expenses (other than taxes) on real estate.. 4,163.02

Taxes on real estate 3,164.64

State taxes on premiums 52,128.64

Insurance department licenses and fees 15,079.14

Income tax \$ 3,559.14

Miscellaneous municipal and county taxes

and licenses 6,355.89

Total 9,915.03

All other disbursements, viz.:

Subscriptions \$ 148.70

Bradstreet Co. 945.00

Recording mortgages 19.15

Publications 231.53

Western Insurance bureau..... 20.50

Merchants & Manufacturers Association

Milwaukee 25.00

Total 1,390.43

Paid stockholders for interest on dividends amount due during the year, \$10,000.00	10,000.00
Agents' balances charged off	164.76
Gross loss on sale or maturity of ledger assets, viz: :	
Bonds	\$ 2,528.33
Total	2,528.33
Gross decrease by adjustment in book value of ledger assets, viz: :	
Real estate, part of building account charged to profit and loss account, \$ 10,000.00	
Total	10,000.00
Total disbursements	\$ 2,693,129.73
Balance	\$ 5,908,827.75

Ledger Assets

Book value of real estate	\$ 175,029.25
Mortgage loans on real estate, first liens	1,255,000.00
Book value of bonds and stocks	3,506,255.29
Cash in company's office	31,775.47
Deposited in trust companies and banks on interest	232,019.00
Agents' balances representing business written subsequent to October 1, 1910	250,827.64
Agents' balances representing business written prior to October 1, 1910	5,077.91
Underwriters salvage corps, stock	500.00
Western Sprinkled Risk association, membership deposit	500.00
Total ledger assets	\$ 5,908,827.75

Non-Ledger Assets

Interest accrued on mortgages	\$ 9,776.61
Interest accrued on bonds	16,749.92
Total	26,526.53
Gross assets	\$ 5,935,354.28

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910	\$ 5,077.91
Book value of bonds and stocks over market value	127,117.59
Underwriters salvage corps, stocks to inflated assets	500.00
Western Sprinkled Risk association, membership deposit	500.00
Total	133,465.61
Total admitted assets	\$ 5,801,888.67

Liabilities

Gross losses adjusted and unpaid, not yet due	\$ 34,297.28
Gross claims for losses in process or adjustment or in suspense, including all reported and supposed losses	87,094.77
Gross claims for losses resisted	12,508.38
Total	\$ 133,900.43
Deduct reinsurance due or accrued	10,028.63
Net amount of unpaid losses and claims	\$ 123,871.80

Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$732,435.14; unearned premiums (87 1/2 per cent.)	\$ 376,217.07
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,075,381.91; unearned premiums (pro rata)	2,433,813.49

Total unearned premiums as computed above	\$ 2,810,030.56
Confederation reserve	350,000.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,821.96
State, county and municipal taxes due or accrued	95,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	17,115.00

Total amount of all liabilities except capital	\$ 3,400,929.80
Capital actually paid up in cash	\$ 1,930,000.00
Surplus over all liabilities	1,400,028.87
Surplus as regards policy-holders	2,800,958.87
Total liabilities	\$ 5,501,888.67

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this head for in last years statement	\$ 519,799.758	\$ 5,721,867.00
Written or renewed during the year	274,028.773	2,562,701.66
Total	\$ 793,828.531	\$ 8,284,568.66
Deduct those expired and marked off as terminated	210,171.211	\$ 2,532,316.47
In force at the end of the year	\$ 583,657.320	\$ 5,752,252.19
Deduct amount returned	22,890.429	207,895.73
Net amount in force	\$ 560,766.891	\$ 5,544,356.46

General Interrogatories

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Were all the stocks, bonds and other securities owned December 31, 1910, in the actual possession of the Company on said date, except as shown by the schedules of Special and Other Deposits?

Answer—Yes.

Were any of the stocks, bonds, or other assets of the company loaned during the year covered by this statement?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 6,472,218.00	\$ 1,893,273.00	\$ 8,365,491.00
Gross amount of premiums received	80,456.74	10,379.90	90,836.64
Losses paid	36,479.84	2,829	36,718.12
Losses incurred	33,869.85	252.59	34,062.44

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NORWICH UNION FIRE INSURANCE SOCIETY—(Limited),

Organized under the laws of the Kingdom of Great Britain.

Incorporated 1797.

Commenced business in U. S., 1877

Home office in U. S., 59 John St., New York City, N. Y.

Manager, J. McPHERSON HARK

Asst. Manager, WILLIAM HARK

Branch Secretary, J. P. VAN RIVER

Income

Gross premiums	\$ 2,198,012.88
Deduct gross amount for reinsurance and return premiums	\$ 796,456.65

Received for premiums other than perpetuals	\$ 1,792,186.25
Interest on mortgage loans and collateral	1,759.90
Interest on bonds and dividends on stocks	83,341.17
Interest on deposits in trust companies and banks	1,781.44
Interest from other sources	101.13
Other sources:	
Received from home office	9,980.00

Total income	\$ 1,870,510.49
Amount of ledger assets December 31, 1909	2,523,632.69
Total	\$ 4,394,143.18

Disbursements

Gross amount paid for losses (including \$127,528.35 occurring in previous years)	\$ 1,167,352.82
Deduct amount received for salvage and reinsurance	218,915.51

Net amount paid for losses	\$ 888,416.98
Expense of adjustment and settlement of losses	16,000.00
Commissions or brokerage	320,707.21
Allowance to local agencies for miscellaneous expenses	171.53
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	217,781.26
Rents	16,536.83
Advertising, printing, stationery, postage, telegrams, telephone, express	36,625.25

Legal expense	1,561.11
Furniture and fixtures	769.74
Maps, including corrections	5,181.43
Underwriters' boards and tariff associations	25,423.94
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	23,912.71
State tax on premiums, insurance department licenses and fees	49,652.04
Agents' balances and other accounts charged off	81.27
Other disbursements:	
City and county licenses	\$ 6,408.43
City and county taxes	1,524.12
Tax on deposit, Virginia	16.50
Subscriptions to directories, insurance and other publications	1,648.24
Office supplies and disbursements	4,438.00
Auditors' fees and credit reports	2,273.05
Rent of safe deposit vaults and premiums on surety bonds	587.75
Remitted to home office	110,211.09

Total	126,339.18
Total disbursements	\$ 1,729,183.97
Balance	\$ 2,634,605.21

Ledger Assets

Mortgage loans on real estate	\$ 35,000.00
Book value of bonds and stocks	2,041,510.51
Cash in company's office	116.41
Deposits in trust companies and banks not on interest	2,618.83
Deposits in trust companies and banks on interest	288,779.92
Agents' balances representing business written subsequent to October 1, 1910	276,245.05
Agents' balances representing business written prior to October 1, 1910	4,698.19
Other ledger assets:	
Balance in funds of special agents	1,741.47
Total ledger assets	\$ 2,634,605.21

Non-Ledger Assets

Interest accrued	21,117.07
Market value of bonds and stocks over book value	11,829.46
Other non-ledger assets	1,173.80
Gross assets	\$ 2,688,315.54

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 4,698.19
Total	4,698.19
Total admitted assets	\$ 2,684,207.85

Liabilities

Gross losses adjusted and unpaid.....	\$ 45,614.92
Gross claims reported and unadjusted.....	100,714.00
Gross claims for losses resisted.....	21,315.00
Total	\$ 168,163.92
Deduct reinsurance due or accrued.....	39,514.76
Net amount of unpaid losses and claims.....	\$ 128,649.16
Unearned premiums on all risks one year or less.....	581,100.04
Unearned premiums on all risks more than one year.....	981,000.62
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,050.68
State, county or municipal taxes due or accrued.....	35,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,165.31
All other liabilities:	
Unpaid return premiums	\$ 5,292.40
Unpaid reinsurance premiums	21,518.47
Total	27,729.87
Total amount of all liabilities except capital.....	\$ 1,793,516.68
Surplus over all liabilities.....	800,800.67
Surplus as regards policy-holders.....	800,800.67
Total	\$ 2,684,207.35

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 346,352,123	\$ 3,609,955.07
Written or renewed during the year.....	214,394,217	2,408,642.88
Totals	\$ 560,746,340	\$ 6,108,597.95
Deduct expired and terminated.....	232,857,857	2,425,430.17
In force at end of year	\$ 327,888,483	\$ 3,682,167.78
Deduct amount reinsured.....	59,425,653	603,593.83
Net amount in force December 31, 1910.....	\$ 268,462,830	\$ 3,078,573.95

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$85,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—This question cannot be answered by the United States Branch, the subject being one entirely within the province of home office.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—This question cannot be answered by the United States Branch, the subject being one entirely within the province of home office.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,555,436.00	\$ 7,270.00	\$ 1,562,706.00
Gross amount of premiums received.....	19,330.42	18.85	19,349.27
Losses paid	22,238.81		22,238.81
Losses incurred	18,233.76		18,233.76

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ORIENT INSURANCE COMPANY,

Organized under the laws of the State of Connecticut.

Incorporated June 28, 1867.

Commenced business January, 1871

Home office, 20-22 Trinity St., Hartford, Conn.

President, ARCHIBALD G. MCILWAINE, JR.

Vice-President, HENRY H. GRAY, JR.

Secretary, HENRY H. GRAY, JR.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums \$ 2,126,874.17 || Deduct gross amount for reinsurance and return premiums | 743,397.44 |

Received for premiums other than perpetuities..... \$ 1,383,576.73

Interest on bonds and dividends on stocks..... 107,395.23

Interest on deposits in trust companies and banks..... 4,811.99

Interest from other sources..... 43.35

Rents from company's property, including \$1,375 for company's own occupancy..... 9,000.00

Total income \$ 1,591,817.24 || Amount of ledger assets December 31, 1909..... | 3,023,057.15 |
| Total | \$ 4,627,874.39 |

Disbursements

Gross amount paid for losses (including \$191,647.65 occurring in previous years)..... \$ 819,625.78

Deduct amount received for salvage and reinsurance 172,876.97 |

Net amount paid for losses..... \$ 646,748.81

Expense of adjustment and settlement of losses..... 22,321.27

Paid stockholders for interest or dividends..... 200,000.00

Commissions or brokerage 282,423.86 || Allowance to local agencies for miscellaneous expenses..... | 2,226.52 |

IOWA INSURANCE REPORT

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	102,683.13
Rents, including \$3,355.99 for company's occupancy of its own buildings	7,533.18
Advertising, printing, stationery, postage, telegrams, telephone, express	26,566.45
Legal expense	632.61
Furniture and fixtures	331.76
Maps, including corrections	3,097.13
Underwriters' boards and tariff associations	18,314.08
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	18,145.49
Repairs and expenses (other than taxes) on real estate	2,872.58
Taxes on real estate	4,183.00
State tax on premiums, insurance department licenses and fees	44,682.07
Loss on sale or maturity of ledger assets	12,523.80
Other disbursements:	
Subscriptions	\$ 702.90
Exchange	755.33
Miscellaneous office expenses	4,189.16
Total	5,633.45
Total disbursements	\$ 1,404,943.69
Balance	\$ 3,122,930.70

Ledger Assets

Book value of real estate	\$ 167,686.38
Book value of bonds and stocks	2,453,042.61
Cash in company's office	8,581.72
Deposits in trust companies and banks not on interest	2,223.77
Deposits in trust companies and banks on interest	241,493.15
Agents' balances representing business written subsequent to October 1, 1910	242,185.95
Agents' balances representing business written prior to October 1, 1910	7,312.86
Other ledger assets	396.31
Balance due from other companies	
Total ledger assets	\$ 3,122,930.70

Non-Ledger Assets

Interest due, \$16,025; accrued, \$14,687.49	30,712.49
Other non-ledger assets	4,913.16
Gross assets	\$ 3,158,586.35

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 7,312.86
Book value of ledger assets over market value	56,580.12
Total	63,892.98
Total admitted assets	\$ 3,094,693.37

ORIENT INSURANCE COMPANY

Liabilities

Gross losses adjusted and unpaid	\$ 15,433.50
Gross claims reported and unadjusted	95,724.91
Gross claims for losses resisted	18,917.72
Total	\$ 130,076.13
Deduct reinsurance due or accrued	31,384.97
Net amount of unpaid losses and claims	98,691.16
Unearned premiums on all risks one year or less	442,953.20
Unearned premiums on all risks more than one year	\$61,675.75
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	2,252.56
State, county or municipal taxes due or accrued	24,608.28
All other liabilities:	
Return premiums, \$637.75; reinsurance premiums, \$21,242.07; balances due other companies, \$256.90; U. S. corporation tax, \$2,000	24,136.72
Total amount of all liabilities except capital	\$ 1,454,317.67
Capital actually paid up in cash	\$ 500,000.00
Surplus over all liabilities	1,140,375.70
Surplus as regards policy-holders	1,640,375.70
Total	\$ 3,094,693.37

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 257,413,432	\$ 2,803,879.45
Written or renewed during the year	195,773,475	2,126,874.17
Totals	\$ 453,186,907	\$ 4,930,753.62
Deduct expired and terminated	175,688,425	2,001,055.45
In force at end of year	\$ 277,498,482	\$ 2,929,698.17
Deduct amount reinsured	41,767,052	472,113.05
Net amount in force December 31, 1910	\$ 235,731,430	\$ 2,517,585.12

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$4,500.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

IOWA INSURANCE REPORT

Answer—The controlling stock is held in England by the London & Lancashire Fire Insurance Co., but forms no part of that company's assets in its United States Branch.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,458,212.00	\$ 117,670.00	\$ 1,575,882.00
Gross amount of premiums received.....	19,763.30	615.79	20,379.09
Losses paid			11,211.85
Losses incurred			10,664.91

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH OF THE PALATINE INSURANCE COMPANY—(Limited),

Organized under the laws of Great Britain.

Incorporated August 22, 1900. Commenced business in U. S., Jan. 1, 1901

Home office in U. S., corner Pine and William Streets, New York.

Manager, A. H. WRAY.

Income

Gross premiums	\$ 2,491,991.16
Deduct gross amount for reinsurance and return premiums	789,089.85
Received for premiums other than perpetuals.....	\$ 1,702,901.31
Interest on bonds and dividends on stocks.....	118,883.35
Interest on deposits in trust companies and banks.....	2,016.59
Stocks and bonds received from home office.....	193,505.80
Other sources:	
Gross profit on sale or maturity of bonds.....	3,116.43
Total income	\$ 2,020,428.48
Amount of ledger assets December 31, 1909.....	3,227,247.10
Total	\$ 5,247,675.58

Disbursements

Gross amount paid for losses (including \$421,962.21 occurring in previous years).....	\$ 1,250,825.42
Deduct amount received for salvage and reinsurance	236,993.40
Net amount paid for losses.....	\$ 1,013,832.02

U. S. BRANCH OF THE PALATINE INSURANCE COMPANY 355

Expense of adjustment and settlement of losses.....	19,627.03
Commissions or brokerage	373,006.89
Allowance to local agencies for miscellaneous expenses..	2,330.04
Salaries, and expenses of special and general agents, officers, directors, trustees and home office employees	112,789.34
Rents, including for company's occupancy of its own buildings	10,244.17
Advertising, printing, stationery, postage, telegrams, telephone, express	25,792.74
Legal expense	49,703.57
Furniture and fixtures.....	679.35
Maps, including corrections.....	2,726.12
Underwriters' boards and tariff associations, (\$22,287.20) fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	42,555.71
State tax on premiums, insurance department licenses and fees	47,800.64
Loss on sale or maturity of ledger assets.....	52.60
Decrease in book value of ledger assets.....	5,867.30
Agents' balances and other accounts charged off.....	60.80
Other disbursements:	
Exchange	1,796.11
Remitted to home office	167,774.48

Total disbursements \$ 1,876,759.91

Balance \$ 3,370,915.67

Ledger Assets

Book value of bonds and stocks.....	\$ 2,874,752.87
Deposits in trust companies and banks not on interest..	12,504.97
Deposits in trust companies and banks on interest.....	114,561.19
Agents' balances representing business written subsequent to October 1, 1910.....	362,269.30
Agents' balances representing business written prior to October 1, 1910.....	6,424.67
Bills receivable, taken for fire (marine or inland) risks..	402.67
Total ledger assets.....	\$ 3,370,915.67

Non-Ledger Assets

Interest accrued	32,600.09
Gross assets	\$ 3,403,515.67

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 6,424.67
Book value of ledger assets over market value.....	54,332.87
Total	60,757.54
Total admitted assets	\$ 3,342,758.13

Liabilities

Gross losses adjusted and unpaid.....	\$ 30,586.00
Gross claims reported and unadjusted.....	110,119.00
Gross claims for losses resisted.....	22,823.00
Total	\$ 163,528.00
Deduct reinsurance due or accrued.....	25,034.63
Net amount of unpaid losses and claims.....	138,493.37

Unearned premiums on all risks one year or less.....	611,591.10
Unearned premiums on all risks more than one year....	921,456.83
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,950.00
State, county or municipal taxes due or accrued.....	28,377.92
Commissions, brokerage and other charges due or to become due to agents and brokers.....	41,946.15
All other liabilities:.....	39,561.87
Return premiums and reinsurance.....	
Total amount of all liabilities except capital.....	\$ 1,783,377.34
Surplus as regards policy-holders.....	1,550,380.89
Total	\$ 3,342,758.13

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 273,691,364	\$ 3,179,843.30
Written or renewed in 1910.....	219,462,343	2,491,991.16
Totals	\$ 493,153,707	\$ 5,671,834.46
Deduct expirations and cancellations.....	200,471,397	2,268,430.14
In force December 31, 1910.....	\$ 292,682,310	\$ 3,403,404.32
Deduct amount reinsured	38,951,392	458,795.91
Net amount in force	\$ 253,730,918	\$ 2,944,608.41

General Interrogatories

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Not in the United States.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,276,975.40	\$ 35,275.00	\$ 1,312,250.40
Gross amount of premiums received.....	17,396.81	198.18	17,594.99
Losses paid	11,136.94		11,136.94
Losses incurred	9,320.65		9,320.65

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

PELICAN ASSURANCE COMPANY,

Organized under the laws of the State of New York.

Commenced business 1899.

President, L. P. BAYARD.

Secretary, A. D. IRVING, JR.

Capital Stock

Amount of capital paid up in cash.....	\$ 200,000.00
Amount of ledger assets (as per balance) December 31 of previous year	\$ 640,826.84
Extended at	\$ 640,826.84

Income

Gross premiums	\$ 473,428.97
Deduct gross amount paid for reinsurance, fire, \$56,730.75; return premiums, fire, \$79,356.02	136,086.77
Total premiums (other than perpetual).....	337,342.20
Gross interest on bonds and dividends on stocks, less \$557.77 accrued interest on bonds acquired during 1910	22,833.61
Gross interest on deposits in trust companies and banks	602.51
Total gross interest and rents.....	23,516.12
Gross increase, by adjustment, in book value of ledger assets, viz.:	
Bonds	\$ 440.62
Total	440.62
Total income	361,298.94

Disbursements

Gross amount paid policy-holders for losses (including \$24,733.39 occurring in previous years)	\$ 175,369.04
Deduct amount received for salvage, fire, \$1,854.82; reinsurance, fire, \$20,944.25; discount, fire, \$48.43.....	25,847.50
Net amount paid policy-holders for losses.....	\$ 149,521.54

Expense of adjustment and settlement of losses.....	3,845.51
Commissions or brokerage.....	81,942.84
Allowances to local agencies for miscellaneous agency expenses.....	877.10
Expenses of special and general agents.....	201.19
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	15,946.22
Rents.....	2,269.11
Advertising, \$54.65; printing and stationery, \$3,066.92.....	3,121.57
Postage, telegrams, telephone and express.....	583.81
Legal expenses.....	134.99
Maps, including corrections.....	1,391.73
Underwriters' boards and tariff associations.....	2,128.69
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	2,405.83
Inspections and surveys.....	1,757.86
State taxes on premiums.....	5,582.44
Insurance department licenses and fees.....	2,021.00
All other licenses, fees and taxes:	
Local taxes.....	\$ 821.69
Advertising required by law.....	301.96
Total.....	1,123.65
Other disbursements:	
Sundries.....	\$ 1,164.50
Exchange.....	160.36
Total.....	1,324.83
Paid stockholders for interest and bonds.....	20,000.00
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds.....	\$ 8,690.55
Total.....	8,690.55
Total disbursements.....	\$ 304,880.49
Balance.....	\$ 697,245.29

Ledger Assets

Book value of bonds.....	\$ 592,795.45
Deposits in trust companies and banks on interest.....	54,635.97
Agents' balances representing business written subsequent to October 1, 1910.....	49,293.92
Agents' balances representing business written prior to October 1, 1910.....	519.95
Total ledger assets.....	\$ 697,245.29

Non-Ledger Assets

Interest due, \$1,546.93, and accrued, \$4,404.17, on bonds..	\$ 5,951.10
Total.....	5,951.10
Other non-ledger assets, viz.:	
Reinsurance due on losses paid.....	885.15
Gross assets.....	\$ 704,081.54

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910.....	519.95
Total admitted assets.....	\$ 703,561.59

Liabilities

Gross losses adjusted and unpaid (not yet due).....	\$ 409.00
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	26,507.00
Gross claims for losses resisted.....	3,805.00
Total.....	\$ 30,721.00
Deduct reinsurance due or accrued.....	3,356.00
Net amount of unpaid losses and claims.....	27,365.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$240,991.38; unearned premiums (fifty per cent.).....	\$ 130,495.60
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$234,575.16; unearned premiums (pro rata).....	130,029.92
Excess of original premiums over amount for reinsurance, \$976.50; unearned premiums (pro rata).....	476.15
Total unearned premiums as computed above..	251,001.76
State, county and municipal taxes due or accrued.....	3,000.00
Reinsurance premiums.....	4,638.42
Total amount of all liabilities except capital....	\$ 286,005.18
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	217,566.41
Surplus as regards policy-holders.....	417,556.41
Total liabilities.....	\$ 703,561.59

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last years' statement.....	50,366,216	\$ 509,807.97
Written or renewed during the year.....	45,968,532	473,428.97
Total.....	\$ 96,364,748	\$ 983,236.94
Deduct those expired and marked off as terminated.....	40,336,243	428,926.94
In force at the end of the year.....	\$ 56,028,505	\$ 654,310.00
Deduct amount reinsured.....	6,650,421	78,743.46
Net amount in force.....	\$ 49,378,114	\$ 475,566.54

Business in State of Iowa During 1910

	Fire Risks
Gross risks written.....	\$ 338,010.00
Gross premiums on risks written.....	3,855.14
Losses paid (deducting salvage).....	3,506.80
Losses incurred.....	3,652.80

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE PENNSYLVANIA FIRE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated March, 1825.

Commenced business April, 1825.

Home office, 519 Walnut Street, Philadelphia, Pa.

President, R. DALE BENSON.

Vice-President, JOHN L. THOMSON.

Secretary, W. GARDNER CROWELL.

Capital Stock

Capital paid up in cash..... \$ 750,000.00

Income

Gross premiums \$ 4,413,388.90
Deduct gross amount for reinsurance and
return premiums 965,702.98

Received for premiums other than perpetuals..... \$ 3,447,685.92
Interest on mortgage loans and collateral..... 20,744.57
Interest on bonds and dividends on stocks..... 260,207.30
Interest on deposits in trust companies and banks..... 2,751.77
Rents, from company's property, including \$8,000 for
company's own occupancy..... 8,725.00
Stocks and bonds 8,114.80

Other sources:

Perpetual deposits \$ 27,717.51
Transfers 406.00

Total 28,130.51

Total income \$ 3,776,249.77

Amount of ledger assets December 31, 1909..... 7,344,287.85

Total \$ 11,120,537.62

Disbursements

Gross amount paid for losses (including
\$13,047.97 occurring in previous years)..... \$ 2,087,787.54
Deduct amount received for salvage and re-
insurance 131,922.99

Net amount paid for losses..... \$ 1,955,864.55

Expense of adjustment and settlement of losses..... 15,230.60
Paid stockholders for interest or dividends..... 206,250.00
Commissions or brokerage 829,946.32
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees
Rents, including \$8,000 for company's occupancy of its
own buildings 209,321.95
Advertising, printing, stationery, postage, telegrams,
telephone, express 20,219.41
Legal expense 45,562.59
Furniture and fixtures..... 1,484.73
Maps, including corrections..... 1,085.38
Underwriters' boards and tariff associations..... 8,210.10
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 35,329.28
Repairs and expenses (other than taxes) on real estate
Taxes on real estate..... 13,578.55
State tax on premiums, insurance department licenses
and fees 820.89
Loss on sale or maturity of ledger assets..... 2,663.38
Deposit premiums returned..... 79,415.44
Other disbursements: 303.80
Licenses and taxes..... \$ 21,336.08
Miscellaneous 20,420.65

Total 41,756.76

Total disbursements \$ 3,497,192.47

Balance \$ 7,623,345.15

Ledger Assets

Book value of real estate..... \$ 130,377.07
Mortgage loans on real estate..... 197,000.00
Loans secured by bonds, stocks and other collateral..... 173,106.98
Book value of bonds and stocks..... 6,292,413.18
Cash in company's office..... 1,836.49
Deposits in trust companies and banks on interest..... 170,332.80
Agents' balances representing business written subse-
quent to October 1, 1910..... 574,149.62
Agents' balances representing business written prior to
October 1, 1910..... 25,129.01

Total ledger assets..... \$ 7,623,345.15

Non-Ledger Assets

Interest 83,687.65
Gross assets \$ 7,707,032.80

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 25,129.01
Book value of ledger assets over market value..... 139,392.24
Total admitted assets \$ 7,517,893.50

Liabilities

Gross losses adjusted and unpaid.....	\$ 35,247.33
Gross claims reported and unadjusted.....	358,633.56
Gross claims for losses resisted.....	24,835.75
Total	\$ 418,716.64
Deduct reinsurance due or accrued.....	34,794.01
Net amount of unpaid losses and claims.....	\$ 383,922.62
Unearned premiums on all risks one year or less.....	1,131,358.14
Unearned premiums on all risks more than one year.....	2,080,115.30
Perpetual policies	915,496.58
State, county or municipal taxes due or accrued.....	30,000.00
Total amount of all liabilities except capital..	\$ 4,540,892.71
Capital actually paid up in cash.....	\$ 750,000.00
Surplus over all liabilities.....	2,226,500.85
Surplus as regards policy-holders.....	2,976,500.85
Total	\$ 7,517,393.56

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last years' statement.....	\$ 601,857,889	\$ 6,513,118.38
Written or renewed during the year.....	410,923,328	4,413,288.90
Total	\$1,012,781,217	\$ 10,926,407.28
Deduct those expired and marked off as terminated.....	375,440,724	4,153,063.42
In force at the end of the year.....	\$ 637,340,493	\$ 6,773,344.86
Deduct amount reinsured.....	52,758,405	505,425.76
Net amount in force.....	\$ 584,582,088	\$ 6,267,918.10

Perpetual risks not included above, \$40,687,297.00. Deposit premiums on same, \$1,009,172.43.

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$120,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$47,600.00.

Total amount loaned to directors or other officers?

Answer—\$3,500.00.

Total amount loaned to stockholders not officers?

Answer—\$36,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 3,713,492.00	\$ 296,525.00	\$ 4,010,017.00
Gross amount of premiums received.....	42,035.00	1,661.00	43,695.00
Losses paid	19,266.00	5.00	192.71
Losses incurred	24,396.00	5.00	24,401.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

PEOPLE'S NATIONAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Delaware.

Incorporated April 29, 1908.

Commenced business January 2, 1909

Home office, No. 307 Walnut Street, Philadelphia, Pa.

President, LOUIS S. AMONSON.

Vice-Presidents, HOWARD M. VAN COURT and J. HECTOR MCNEAL.

Secretary, JAMES F. HALLOWELL, Pro tem.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums \$ 2,571,666.91 |

Deduct gross amount for reinsurance and return premiums 754,663.59 |

Received for premiums other than perpetuals..... \$ 1,817,003.32 |

Interest on mortgage loans and collateral..... 35,071.21 |

Interest on bonds and dividends on stocks..... 67,715.85 |

Interest on deposits and interest on investments..... 2,226,500.85 |

Interest from other sources..... 2,226,500.85 |

Dividends on bonds..... 2,226,500.85 |

Other income..... 2,226,500.85 |

Less: Gross amount of premiums ceded..... 2,226,500.85 |

Total Income..... **\$ 2,226,500.85** |

Amount of expenses for the year..... 2,226,500.85 |

Total..... **\$ 4,453,001.70** |

Expenses

Gross amount paid for losses (including..... 2,226,500.85 |

Expenses for advertising and printing..... 2,226,500.85 |

Interest on bonds and dividends on stocks..... 2,226,500.85 |

Insurance..... 2,226,500.85 |

Total amount paid for losses..... **\$ 2,226,500.85** |

Expense of adjustment and settlement of losses.....	13,751.92
Paid stockholders for interest or dividends.....	50,000.00
Commissions or brokerage.....	600,365.59
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	89,511.77
Rents.....	2,625.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	36,646.77
Legal expense.....	799.94
Furniture and fixtures.....	3,803.64
Maps, including corrections.....	6,117.85
Underwriters' boards and tariff associations.....	6,220.00
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	4,884.91
State tax on premiums, insurance department licenses and fees.....	49,262.65
Loss on sale or maturity of ledger assets.....	669.26
Other disbursements:	
Surety bonds employees and home office expenses.....	\$ 838.31
Deposit premiums returned.....	290.00
Total.....	1,123.31
Total disbursements.....	\$ 1,612,271.80
Balance.....	2,748,639.41

Ledger Assets

Mortgage loans on real estate.....	\$ 566,850.00
Loans secured by bonds, stocks and other collateral.....	217,525.00
Book value of bonds and stocks.....	1,553,434.25
Cash in company's office.....	7,162.55
Deposits in trust companies and banks on interest.....	149,175.56
Agents' balances representing business written subse- quent to October 1, 1910.....	252,651.64
Agents' balances representing business written prior to October 1, 1910.....	1,840.41
Total ledger assets.....	\$ 2,748,639.41

Non-Ledger Assets

Interest due, \$1,092.24; accrued, \$31,323.91.....	32,416.15
Market value of bonds and stocks over book value.....	21.25
Gross assets.....	\$ 2,781,076.81

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 1,840.41
Total.....	1,840.41
Total admitted assets.....	\$ 2,779,236.40

Liabilities

Gross losses adjusted and unpaid.....	45,689.73
Gross claims reported and unadjusted.....	125,685.41
Gross claims for losses resisted.....	3,967.56
Total.....	\$ 175,342.70
Deduct reinsurance due or accrued.....	25,657.01
Net amount of unpaid losses and claims.....	\$ 149,685.69
Unearned premiums on all risks one year or less.....	534,973.66
Unearned premiums on all risks more than one year.....	676,171.74
State, county or municipal taxes due or accrued.....	20,000.00
Commissions, brokerage and other charges due or to be- come due to agents and brokers.....	37,420.26
All other liabilities:	
Account reclaimable by assured on perpetual fire in- surance policies, being 90 per cent. of the pre- miums or deposits received.....	6,664.21
Total amount of all liabilities except capital.....	\$ 1,424,915.56
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	354,320.84
Surplus as regards policy-holders.....	1,354,320.84
Total.....	\$ 2,779,236.40

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1900.....	\$ 132,534,680	\$ 1,352,487.66
Written or renewed during the year.....	242,106,927	2,571,666.91
Totals.....	\$ 374,641,607	\$ 3,924,154.57
Deduct expired and terminated.....	142,475,420	1,544,841.52
In force at end of year.....	\$ 232,166,187	\$ 2,379,313.05
Deduct amount reinsured.....	29,497,772	332,274.79
Net amount in force December 31, 1910.....	\$ 202,668,415	\$ 2,047,038.26

Perpetual risks not included above \$250,000. Deposit premiums on same \$7,404.68.

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$70,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$41,500.00.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,512,065.00
Gross amount of premiums received	17,707.14
Losses paid	9,965.29
Losses incurred	10,580.29

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH OF THE PHOENIX ASSURANCE COMPANY—(Limited)
OF LONDON, ENGLAND,

Commenced business 1782.

Joint Managers, L. P. BAYARD and P. BERESFORD.

Amount of ledger assets December 31 of previous year.... \$ 3,336,970.47

Extended at \$ 3,336,970.47

Income

Gross premiums \$ 3,543,892.00

Deduct gross amount paid for reinsurance,
fire, \$534,143.65; return premiums, fire
\$513,478.04 1,017,621.69

Total premiums (other than perpetual) 2,496,270.31

Gross interest on bonds and dividends on stocks, less
\$3,066.63 accrued interest on bonds acquired during
1910 \$ 110,928.03

Gross interest on deposits in trust companies and banks
Gross interest from all other sources:
Philadelphia Underwriters Assn. deposit 6.20

Total gross interest and rents 114,097.63

From other sources:

Received from home office 21,769.03

From agents' balances previously charged off 20.00

Gross increase, by adjustment, in book value of ledger
assets, viz.:

Bonds 1,675.00

Total income \$ 2,633,831.97

Disbursements

Gross amount paid policy-holders for losses
(including \$201,242.72 occurring in previous years) \$1,504,782.65

Deduct amount received for salvage, fire,
\$28,194.49; reinsurance, fire, \$224,261.66;
discount, fire, \$800.63 253,325.73

Net amount paid policy-holders for losses \$ 1,251,456.87

Expenses of adjustment and settlement of losses 44,136.40

Commissions or brokerage 487,502.83

Allowances to local agencies for miscellaneous agency
expenses 11,040.04

Salaries, \$78,342.11, and other expenses, \$38,466.58, of
special and general agents 116,808.69

Salaries, fees and all other charges of officers, directors,
trustees and home office employees 137,187.85

Rents 22,452.21

Advertising, \$2,591.21; printing and stationery, \$23,245.50 25,836.71

Postage telegrams, telephone and express 16,382.96

Legal expenses 864.44

Furniture and fixtures 811.44

Maps, including corrections 6,504.58

Underwriters' board and tariff associations 24,879.83

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses 26,168.09

Inspections and surveys 20,554.70

State taxes on premiums 44,892.89

Insurance department licenses and fees 9,734.66

All other licenses, fees and taxes:

Local taxes \$ 8,330.68

Advertising required by law 825.52

Total 9,156.20

Other disbursements:

Sundries \$ 8,558.61

Exchange 2,442.43

Remitted to home office 27,650.95

Total 38,651.99

Agents' balances charged off 532.06

Gross decrease, by adjustment, in book value of ledger
assets, viz.:

Bonds 65,087.50

Total disbursements \$ 2,360,642.94

Balance \$ 3,630,159.50

Ledger Assets

Book value of bonds, \$3,013,248.75, and stocks, \$2,336.00.. 3,015,584.75

Cash in company's office 838.06

Deposits in trust companies and banks not on interest.. 1,522.70

Deposits in trust companies and banks on interest 163,192.04

Agents' balances representing business written subse-
quent to October 1, 1910 444,221.68

Agents' balances representing business written prior to
October 1, 1910 3,516.94

Other ledger assets, viz.:

Accrued interest on bonds 1,083.33

Philadelphia Underwriters' deposit 200.00

Total ledger assets \$ 3,630,159.50

Non-Ledger Assets

Interest due, \$31,473.75, and accrued, \$12,510.03 on bonds 43,983.78

Other non-ledger assets, viz.:

Reinsurance due on losses paid 1,708.22

Gross assets \$ 3,675,851.50

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910.....	3,516.94
Total admitted assets.....	\$ 3,672,334.56

Liabilities

Gross losses adjusted and unpaid.....	\$ 39,294.00
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses.....	194,623.00
Gross claims for losses resisted.....	26,810.00
Total.....	\$ 260,727.00
Deduct reinsurance due or accrued.....	38,291.00
Net amount of unpaid losses and claims.....	\$ 222,436.00
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premium on perpetual fire risks, \$1,659,488.67; unearned premiums (fifty per cent.).....	\$ 829,744.33
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,240,767.12; unearned premiums (pro rata).....	1,198,633.93
Excess of original premiums over amount received for reinsurance, \$771.10; unearned premiums (pro rata).....	449.38
Total unearned premiums as computed above.....	2,028,248.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	296.06
State, county and municipal taxes due or accrued.....	28,000.00
Reinsurance premiums.....	45,164.89
Total amount of all liabilities except capital.....	\$ 2,324,145.59
Surplus over all liabilities.....	\$ 1,348,188.97
Surplus as regards policy-holders.....	1,348,188.97
Total liabilities.....	\$ 3,672,334.56

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement.....	\$ 432,615,157	\$ 4,489,441.45
Written or renewed during the year.....	346,212,740	3,543,892.00
Totals.....	\$ 778,827,897	\$ 8,033,333.45
Deduct those expired and marked off as terminated.....	314,106,595	3,332,800.46
In force at end of the year.....	\$ 464,721,302	\$ 4,700,532.99
Deduct amount reinsured.....	86,341,508	800,277.20
Net amount in force December 31, 1910.....	\$ 378,379,794	\$ 3,900,255.79

Business in State of Iowa During 1910

	Marine and Inland Risks
Net risks written.....	\$ 1,940,962.00
Net premiums received.....	23,089.03
Net losses paid.....	12,124.51
Net losses incurred.....	11,374.51

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

PHOENIX INSURANCE COMPANY,

Organized under the laws of the State of Connecticut.

Incorporated May, A. D. 1854.

Commenced business June, 1854

Home office, 783 Main Street, Hartford, Conn.

President, D. W. C. SKILTON.

Vice-President, EDWARD MILLIGAN.

Secretaries, JOHN B. KNOX and THOMAS C. TEMPLE.

Capital Stock

Capital paid up in cash..... \$ 2,000,000.00

Income

Gross premiums..... \$ 6,738,312.45
Deduct gross amount for reinsurance and return premiums..... 1,711,143.31

Received for premiums other than perpetuals..... \$ 5,027,169.14
Interest on mortgage loans and collateral..... 3,356.42
Interest on bonds and dividends on stocks..... 372,492.78
Interest on deposits in trust companies and banks..... 12,951.56
Interest from other sources..... 231.03
Rents from company's property..... 13,189.50
Profit on sale or maturity of ledger assets:

Real estate..... 371.57
Stocks and bonds..... 4,800.00

Agents' balances and other accounts previously charged off..... 5.00

Other sources:

Gross increase, by adjustment, in book value of ledger assets, bonds, \$3.25; stocks, \$4,980.00..... 4,983.25

Total income..... \$ 5,440,550.25
Amount of ledger assets December 31, 1909..... 8,743,937.19

Total..... \$ 14,184,487.44

Disbursements

Gross amount paid for losses (including \$110,000.39 occurring in former years) \$ 2,630,437.76
Deduct amount received for salvage and re-insurance 356,984.60

Net amount paid for losses \$ 2,273,453.16
Expense of adjustment and settlement of losses 32,067.89
Paid stockholders for interest or dividends 329,360.00
Commissions or brokerage 963,976.66
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees 563,362.57
Rents 29,404.83
Advertising, printing, stationery, postage, telegrams, telephone, express 88,557.93
Legal expense 3,415.57
Furniture and fixtures 3,870.86
Maps, including corrections 13,006.48
Underwriters' boards and tariff associations 61,140.79
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys 32,733.43
Repairs and expenses (other than taxes) on real estate 12,488.96
Taxes on real estate 1,767.99
State tax on premiums, insurance department licenses and fees 119,729.41
Decrease in book value of ledger assets 54,388.67
Agents' balances and other accounts charged off 132.40
Other disbursements:
Insurance department licenses and fees 20,073.17
Municipal taxes and fees; all other licenses, fees and taxes 23,463.17
Miscellaneous expenses 2,226.11
Income tax 7,408.28

Total disbursements \$ 4,576,955.16

Balance \$ 9,607,532.28

Ledger Assets

Book value of real estate \$ 130,091.14
Mortgage loans on real estate 50,350.00
Loans secured by bonds, stocks and other collateral 14,200.00
Book value of bonds and stocks 7,872,241.39
Cash in company's office 13,575.32
Deposits in trust companies and banks not on interest 77,777.80
Deposits in trust companies and banks on interest 646,464.08
Agents' balances representing business written subsequent to October 1, 1910 790,644.39
Agents' balances representing business written prior to October 1, 1910 12,188.16

Total ledger assets \$ 9,607,532.28

Non-Ledger Assets

Interest due, \$2,373.00; accrued, \$84,100.01 86,482.91
Rent accrued 1,231.58
Market value of real estate over book value 10,922.24
Market value of bonds and stocks over book value 988,335.86
Other non-ledger assets 55,340.61
Gross assets \$ 10,749,845.48

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910 \$ 12,188.16
Total 12,188.16
Total admitted assets \$ 10,737,657.32

Liabilities

Gross losses adjusted and unpaid \$ 167,089.60
Gross claims reported and unadjusted 477,958.57
Gross claims for losses resisted 40,033.72
Total \$ 685,081.89
Deduct reinsurance due or accrued 193,021.83
Net amount of unpaid losses and claims \$ 582,060.03
Unearned premiums on all risks one year or less 1,625,491.67
Unearned premiums on all risks more than one year 2,609,974.34
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued 20,000.00
State, county or municipal taxes due or accrued 155,000.00
Total amount of all liabilities except capital \$ 5,082,526.07
Capital actually paid up in cash \$ 2,000,000.00
Surplus over all liabilities 3,655,131.25
Surplus as regards policy-holders 5,655,131.25
Total \$ 10,737,657.32

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 869,271,425	\$ 9,028,483.69
Written or renewed during the year	734,909,715	\$ 6,810,312.45
Totals	\$1,604,081,140	\$ 15,838,796.14
Deduct expired and terminated	670,568,379	6,571,921.59
In force at end of year	\$ 933,512,761	\$ 9,266,874.55
Deduct amount reinsured	85,498,363	808,364.65
Net amount in force December 31, 1910	\$ 848,014,398	\$ 8,368,509.90

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?
Answer—\$172,500.00.
Total amount of the Company's stock owned by the directors at par value?
Answer—\$58,800.00.
Total amount loaned to directors or other officers?
Answer—\$36,900.00.
Total amount loaned to stockholders not officers?
Answer—\$9,500.00.
What interest, direct or indirect, has this Company in the capital stock of any other insurance company?
Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 6,354,272.00	\$ 527,115.00	\$ 6,881,387.00
Gross amount of premiums received	74,433.99	2,885.72	77,324.71
Losses paid	26,502.49	84.39	26,646.88
Losses incurred	23,885.02	77.39	23,962.41

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

PROVIDENCE WASHINGTON, INSURANCE COMPANY,

Organized under the laws of the State of Rhode Island.

Incorporated 1799.

Commenced business 1799.

Home office, Providence, R. I.

President, J. B. BRANCH.

Vice-President, C. D. DUNLOP.

Secretary, A. G. BEALS.

Capital Stock

Capital paid up in cash

\$ 500,000.00

Income

Gross premiums

\$ 3,201,253.37 \$ 1,140,604.89

Deduct gross amount for reinsurance and return premiums

983,892.82 352,636.67

Received for premiums other than perpetuals

\$ 2,217,300.55 \$ 787,968.22 \$ 3,005,328.77

Interest on deposits in trust companies and banks

1,636.35

Interest from other sources

1,119.18

Stocks and bonds

118,708.11

Other sources

2,218.75

Total income

\$ 3,129,011.16

Amount of ledger assets December 31, 1909

2,638,054.33

Total

\$ 5,767,065.49

Disbursements

Gross amount paid for losses (including \$325,952.69 occurring in previous years)

\$ 1,546,736.01 \$ 683,711.35

Deduct amount received for salvage and reinsurance

319,093.95 219,385.49

Net amount paid for

losses

\$ 1,227,642.06 \$ 464,325.86 \$ 1,691,967.92

Expense of adjustment and settlement of losses

23,955.14

Paid stockholders for interest or dividends

50,000.00

Commissions or brokerage

601,675.32

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees

229,334.94

Rents

11,022.06

Advertising, printing, stationery, postage, telegrams, telephone, express

54,155.41

Legal expense

1,412.62

Furniture and fixtures

6,401.58

Maps, including corrections

7,289.03

Underwriters' boards and tariff associations

27,248.09

Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys

30,812.14

Decrease in book value of ledger assets

140,088.13

Total disbursements

\$ 2,953,824.52

Balance

\$ 2,813,240.97

Ledger Assets

Book value of bonds and stocks

\$ 2,126,700.00

Cash in company's office

1,168.51

Deposits in trust companies and banks not on interest

13,909.81

Deposits in trust companies and banks on interest

173,563.31

Agents' balances representing business written subsequent to October 1, 1910

468,177.30

Agents' balances representing business written prior to October 1, 1910

672.18

Bills receivable, taken for fire (marine or inland) risks

28,220.37

Other ledger assets:

Due from reinsuring companies for balance of accounts

829.49

Total ledger assets

\$ 2,813,240.97

Non-Ledger Assets

Interest accrued

19,721.22

Market value of bonds and stocks over book value

861,305.50

Gross assets

\$ 3,694,267.69

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910

\$ 672.18

Bills receivable, past due, taken for fire, marine and inland risks

470.00

Total admitted assets

\$ 3,693,125.51

Liabilities

Gross losses adjusted and unpaid.....	\$ 54,632.44	
Gross claims reported and unadjusted.....	289,777.41	
Gross claims for losses resisted.....	14,322.87	
Total	\$ 358,732.72	
Deduct reinsurance due or accrued.....	71,734.23	
Net amount of unpaid losses and claims.....		287,028.49
Unearned premiums on all risks one year or less.....		758,823.44
Unearned premiums on all risks more than one year.....		1,359,601.35
State, county or municipal taxes due or accrued.....		50,000.00
Total amount of all liabilities except capital..	\$ 2,455,453.28	
Capital actually paid up in cash.....	\$ 500,000.00	
Surplus over all liabilities.....	737,672.23	
Surplus as regards policy-holders.....		1,237,672.23
Total	\$ 3,693,125.51	

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force December 31, 1909..	\$ 368,615,350	\$ 4,002,920.28	\$ 16,557,850	\$ 416,810.19
Written or renewed during the year	301,051,275	3,201,253.37	169,235,598	1,140,604.89
Totals	\$ 669,666,625	\$ 7,204,173.65	\$ 185,793,457	\$ 1,557,415.08
Deduct expired and terminated	268,758,586	2,924,590.34	160,920,661	942,212.61
In force at end of the year	\$ 400,908,039	\$ 4,179,583.31	\$ 24,872,796	\$ 615,892.47
Deduct amount reinsured..	62,604,057	706,728.79	2,440,892	82,979.96
Net amount in force December 31, 1910.....	\$ 338,303,982	\$ 3,572,854.52	\$ 22,431,904	\$ 532,222.51

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$85,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$44,450.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Tornado	Aggregate
Gross risks written.....	\$ 1,719,024.00	\$ 43,400.00	\$ 84,310.00	\$ 1,846,734.00
Gross amount of premiums received	21,086.30	680.30	449.83	22,216.43
Losses paid	8,620.33	-----	2.14	8,622.47
Losses incurred	7,831.91	-----	2.14	7,834.05

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
U. S. BRANCH OF THE PRUSSIAN NATIONAL INSURANCE COMPANY.

Organized under the laws of the Empire of Germany.

Incorporated 1845.

Commenced business in U. S., 1891

Home office, U. S. Department, 171 La Salle Street, Chicago, Ill.

General Manager, HAROLD W. LETTON.

Assistant Manager, GEO. S. VALENTINE.

Income

Gross premiums	\$ 1,636,325.94
Deduct gross amount for reinsurance and return premiums	592,814.40
Received for premiums other than perpetuals.....	1,043,481.54
Interest on bonds and dividends on stocks.....	62,180.93
Interest on deposits in trust companies and banks.....	530.55
Agents' balances and other accounts previously charged off	456.29
Total income	\$ 1,106,649.31
Amount of ledger assets December 31, 1909, readjusted by Ills. and N. J. Ins. Depts.....	1,782,332.32
Total	\$ 2,888,981.63

Disbursements

Gross amount paid for losses (including \$123,110.85 occurring in previous years) ..	\$ 736,292.57
Deduct amount received for salvage and reinsurance	190,146.83
Net amount paid for losses.....	\$ 546,055.74
Expense of adjustment and settlement of losses.....	15,858.51
Paid stockholders for interest or dividends remitted to home office	50,000.00
Commissions or brokerage	229,288.50
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	106,433.50
Rents	5,000.00

Advertising, printing, stationery, postage, telegrams, telephone, express	18,140.03
Legal expense	297.45
Furniture and fixtures	161.85
Maps, including corrections	2,700.00
Underwriters' boards and tariff associations	10,933.33
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	12,617.98
State tax on premiums, insurance department licenses and fees	28,324.42
City and county licenses, \$1,621.33; city and county tax, \$2,737.64	4,358.97
Loss on sale or maturity of ledger assets	625.00
Agents' balances and other accounts charged off	282.65
Other disbursements:	
Mercantile reports	\$ 878.66
Telephone service	267.10
Insurance on office furniture and fixtures	38.73
Premium on Fidelity bonds	212.00
Electric lights	333.77
Subscriptions	515.29
Water and ice	170.50
Typewriter and repairs	329.92
Miscellaneous expense	292.19
Petty cash	361.77
Ins. Dept. Exam. fees	522.50
Premium on bond purchase	433.80
Total	4,186.23
Total disbursements	\$ 1,065,114.25
Balance	\$ 1,833,807.38

Ledger Assets

Book value of bonds and stocks	\$ 1,538,111.71
Cash in company's office	79.65
Deposits in trust companies and banks on interest	71,594.83
Agents' balances representing business written subsequent to October 1, 1910	237,079.55
Agents' balances representing business written prior to October 1, 1910	6,041.34
Total ledger assets	\$ 1,833,807.38

Non-Ledger Assets

Interest due, \$44.75; accrued, \$9,307.67	14,072.67
Gross assets	\$ 1,867,880.05

Deduct Assets Not Admitted

Agents' business representing business written prior to October, 1910	\$ 6,041.34
Book value of ledger assets over market value	58,042.71
Total	64,084.05
Total admitted assets	\$ 1,803,796.00

Liabilities

Gross losses adjusted and unpaid	\$ 50,460.00
Gross claims reported and unadjusted	50,277.56
Gross claims for losses resisted	14,876.26
Total	\$ 115,613.81
Deduct reinsurance due or accrued	27,632.51
Net amount of unpaid losses and claims	87,981.40
Unearned premiums on all risks one year or less	292,653.77
Unearned premiums on all risks more than one year	775,277.16
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,710.66
State, county or municipal taxes due or accrued	20,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers	3,675.00
All other liabilities:	
Excess of original premiums over amount received for reinsurance unearned	438.40
Reserve for 1910 losses reported since December 31st	958.00
Total amount of all liabilities except capital	\$ 1,182,692.39
Capital actually paid up in cash, U. S. deposit	\$ 215,000.00
Surplus over all liabilities	406,103.61
Surplus as regards policy-holders	621,103.61
Total	\$ 1,803,796.00

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 198,806,843	\$ 2,296,247.37
Written or renewed during the year	145,943,928	1,636,325.94
Totals	\$ 343,250,471	\$ 3,932,573.31
Deduct expired and terminated	118,324,882	1,426,195.83
In force at end of year	\$ 234,925,589	\$ 2,506,377.48
Deduct amount reinsured	38,159,738	479,439.96
Net amount in force December 31, 1910	\$ 196,765,851	\$ 2,026,937.52

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,936,768.00	\$ 23,700.00	\$ 1,960,468.00
Gross amount of premiums received	24,991.99	130.00	25,121.99
Losses paid	8,900.90		8,900.90
Losses incurred	7,608.68		7,608.68

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

QUEEN CITY FIRE INSURANCE COMPANY.

Organized under the laws of the State of South Dakota.

Incorporated March 23, 1905.

Commenced business April 1, 1905.

Home office, Sioux Falls, S. D.

President, P. F. SHERMAN.

Vice-Presidents, P. B. WICKHAM and THOS. H. BROWN.

Secretary, THEO. F. GREFE.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 164,272.49
 Deduct gross amount for reinsurance and
 return premiums 79,128.06

Received for premiums other than perpetuals..... \$ 85,144.43
 Interest on mortgage loans and collateral..... 17,289.50
 Interest on deposits in trust companies and banks..... 946.88
 Interest from other sources..... 190.85
 Rents from company's property, including \$900 for com-
 pany's own occupancy 3,646.40
 Other sources:

Profit on local agency, \$11.54; amount recovered on
 cash error and losses in 1909 statement as dis-
 bursement, \$441.65; cash deposit not in 1900 state-
 ment, \$1,500 1,953.19

Total income \$ 109,171.25

Amount of ledger assets December 31, 1909..... 400,562.13

Other disbursements: \$ 500,733.38

Disbursements

Gross amount paid for losses..... \$ 129,117.00
 Deduct amount received for salvage and re-
 insurance 31,036.92

Net amount paid for losses..... \$ 98,080.08
 Expense of adjustment and settlement of losses..... 2,100.97
 Commissions or brokerage 20,139.42
 Allowance to local agencies for miscellaneous expenses.. 927.51
 Salaries and expenses of special and general agents,
 officers, directors, trustees and home office employees 15,821.71
 Rents, including \$900 for company's occupancy of its
 own buildings 900.00
 Advertising, printing, stationery, postage, telegrams,
 telephone, express 2,034.14
 Legal expense 15,310.60
 Furniture and fixtures 35.75
 Maps, including corrections..... 843.04
 Underwriters' boards and tariff associations..... 335.89
 Fire department, fire patrol and salvage corps assess-
 ments, fees, taxes and expenses, inspections and
 surveys 1,372.30
 Repairs and expenses (other than taxes) on real estate.. 1,964.86
 Taxes on real estate..... 373.07
 State tax on premiums, insurance department licenses
 and fees 4,207.34
 Loss on sale or maturity of ledger assets..... 5,544.49

Other disbursements:

Personal tax \$ 2,014.66
 Interest on borrowed money..... 1,054.80
 Office expenses 292.41
 Exchange 26.44
 Discount paid on sale of securities..... 1,817.45
 Difference between unpaid reinsurance
 1909-1910 4,125.07

Total 9,330.83

Total disbursements \$ 179,322.00

Balance \$ 330,411.38

Ledger Assets

Book value of real estate..... \$ 39,768.99
 Mortgage loans on real estate..... 165,236.20
 Loans secured by bonds, stocks and other collateral..... 40,863.27
 Deposits in trust companies and banks not on interest.. 27,577.47
 Deposits in trust companies and banks on interest..... 4,022.60
 Agents' balances representing business written subse-
 quent to October 1, 1910..... 16,450.28
 Agents' balances representing business written prior to
 October 1, 1910..... 17,137.67
 Bills receivable, taken for fire (marine or inland) risks.. 2,165.15
 Other ledger assets:

Bills receivable, agents' balances..... \$ 1,077.05
 Furniture, fixtures, maps, supplies..... 16,122.70

Total 17,199.75

Total ledger assets..... \$ 330,411.38

Non-Ledger Assets

Interest accrued	\$ 5,349.27
Gross assets	\$ 335,760.65

Deduct Assets Not Admitted

Supplies, printed matter, furniture, fixtures and safes..	\$ 16,122.70
Agents' balances representing business written prior to October, 1910	17,137.67
Bills receivable, past due, taken for fire, marine and in- land risks	1,077.05
Total	34,337.42
Total admitted assets	\$ 301,423.23

Liabilities

Gross losses adjusted and unpaid.....	\$ 9,367.36
Gross claims reported and unadjusted.....	10,890.00
Gross claims for losses resisted.....	11,555.50
Total	\$ 31,812.86
Deduct reinsurance due or accrued.....	9,371.71
Net amount of unpaid losses and claims.....	\$ 22,441.15
Unearned premiums on all risks one year or less.....	36,697.14
Unearned premiums on all risks more than one year.....	24,082.64
State, county or municipal taxes due or accrued.....	376.29
All other liabilities:	
Reinsurance	\$ 3,087.65
Borrowed money	10,000.00
Total	13,087.65
Total amount of all liabilities except capital.....	\$ 96,684.87
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	4,738.36
Surplus as regards policy-holders.....	204,738.36
Total	\$ 301,423.23

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 31,249,142	\$ 488,629.65
Written or renewed during the year.....	11,182,905	164,272.49
Totals	\$ 42,432,047	\$ 652,902.14
Deduct expired and terminated.....	21,490,553	335,232.97
In force at end of year	\$ 20,941,494	\$ 317,669.17
Deduct amount reinsured.....	9,817,054	170,815.59
Net amount in force December 31, 1910.....	\$ 11,124,440	\$ 146,853.61

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?
Answer—\$5,000.00.

Total amount of the Company's stock owned by the directors at par value?
Answer—\$56,900.00.

Total amount loaned to directors or other officers?

Answer—\$106,900.77.

Total amount loaned to stockholders not officers?

Answer—\$78,337.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 842,649.00	\$ 99.50	\$ 842,599.00
Gross amount of premiums received.....	3,445.34	45.75	3,491.09
Losses paid	1,336.11		1,336.11
Losses incurred	871.76		871.76

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

QUEEN INSURANCE COMPANY OF AMERICA,

Organized under the laws of the State of New York.

Incorporated Sept. 11, 1891.

Commenced business Sept. 11, 1891.

Home office, 84 William Street, New York City.

President, EDWARD F. BEDDALL.

Vice-President, GEORGE W. BURCHELL.

Secretary, NEVETT S. BARTOW.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Gross premiums

\$ 6,029,690.07	\$ 23,239.25
-----------------	--------------

Deduct gross amount for reinsurance and return premium

1,420,665.00	734.62
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Received for premiums other

than perpetuals

\$ 4,609,024.98	\$ 22,501.63	\$ 4,631,526.61
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Interest on mortgage loans and collateral.....	2,950.00
Interest on bonds and dividends on stocks.....	299,645.35
Interest on deposits in trust companies and banks.....	7,547.08
Interest from other sources, agents' balances.....	175.88
Stocks and bonds	6,552.65
Agents' balances and other accounts previously charged off	32.51
Total income	\$ 4,948,430.08
Amount of ledger assets December 31, 1909.....	8,411,025.66
Total	\$ 13,359,455.74

Disbursements

Gross amount, paid for losses (including \$301,863.16 occurring in previous years).....	\$ 2,543,033.08
Deduct amount received for salvage and re-insurance	257,233.47

Net amount paid for losses.....	\$ 2,285,800.21
Expense of adjustment and settlement of losses.....	53,163.57
Paid stockholders for interest or dividends.....	300,000.00
Commissions or brokerage	819,055.33
Allowance to local agencies for miscellaneous expenses.....	28,563.94
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	453,891.69
Rents	36,765.15
Advertising, printing, stationery, postage, telegrams, telephone, express	82,710.00
Legal expense	1,773.57
Furniture and fixtures.....	11,004.66
Maps, including corrections.....	12,407.12
Underwriters' boards and tariff associations.....	51,592.40
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	45,781.26
State tax on premiums, insurance department licenses and fees, including corporation tax.....	109,724.77
Loss on sale or maturity of ledger assets.....	309.63
Decrease in book value of ledger assets.....	6,552.65
Agents' balances and other accounts charged off.....	868.15
	25,432.11

Total disbursements	\$ 4,355,482.81
Balance	\$ 9,003,972.93

Ledger Assets

Mortgage loans on real estate.....	65,000.00
Book value of bonds and stocks.....	7,822,146.15
Cash in company's office.....	8,861.74
Deposits in trust companies and banks not on interest.....	19,841.45
Deposits in trust companies and banks on interest.....	333,869.70
Agents' balances representing business written subsequent to October 1, 1910.....	749,175.65
Agents' balances representing business written prior to October 1, 1910	4,923.74
Bills receivable, taken for fire (marine or inland) risks.....	157.50
Total ledger assets.....	\$ 9,003,972.93

Non-Ledger Assets

Interest due, \$5,250; accrued, \$66,009.38.....	71,949.38
Other non-ledger assets:	
Due for reinsurance on losses paid.....	591.88
Gross assets	\$ 9,076,514.19

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 4,923.74
Book value of ledger assets over market value, bonds and stocks	45,701.50
Total	50,625.33
Total admitted assets	\$ 9,025,888.86

Liabilities

Gross losses adjusted and unpaid.....	\$ 109,662.28
Gross claims reported and unadjusted.....	298,018.00
Gross claims for losses resisted.....	54,532.00
Total	\$ 462,212.88
Deduct reinsurance due or accrued.....	40,903.55
Net amount of unpaid losses and claims.....	\$ 421,309.33
Unearned premiums on all risks one year or less.....	1,541,249.66
Unearned premiums on all risks more than one year.....	2,468,705.80
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	26,234.90
State, county or municipal taxes due or accrued, including corporation tax	78,894.46
Commissions, brokerage and other charges due or to become due to agents and brokers.....	6,962.89
All other liabilities	93,406.91
Total amount of all liabilities except capital.....	\$ 4,636,763.95
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	3,389,124.91
Surplus as regards policy-holders.....	4,389,124.91
Total	\$ 9,025,888.86

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force December 31, 1909.....	\$ 680,470,371	\$ 7,907,966.47		
Written or renewed during the year	508,020,464	6,029,690.07	\$ 3,916,400.00	\$ 23,236.25
Total	\$1,188,491,035	\$13,937,656.54	\$ 3,916,400.00	\$ 23,236.25
Deduct expired and terminated	450,844,095	5,658,213.34	3,272,735.00	16,379.82
In force at end of the year	\$ 728,646,940	\$ 8,279,443.20	\$ 613,725.00	\$ 6,856.43
Deduct amount reinsured.....	52,590,461	621,588.05		
Net amount in force December 31, 1910	\$ 676,056,479	\$ 7,657,855.15	\$ 643,725.00	\$ 6,856.43

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$250,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$6,500.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—No interest.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Yes.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 4,262,450.00	\$ 568,122.00	\$ 4,830,572.00
Gross amount of premiums received	61,505.46	3,150.23	64,655.69
Losses paid	37,200.98	34.93	37,235.91
Losses incurred	36,311.54	34.93	36,346.47

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE RELIANCE INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 21, 1841.

Commenced business August 9, 1844.

Home office, 429 Walnut Street.

President, WILLIAM CHUBB.

Vice-Presidents, JOHN GLADING and CHAS. J. WISTER.

Secretary, CHAS. J. WISTER.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Gross premiums

Deduct gross amount for reinsurance and

return premiums

Received for premiums other than perpetuals..... \$ 1,011,283.31

Deposit premiums written on perpetual risks, gross..... 5,249.54

Interest on mortgage loans and collateral..... 5,364.83

Interest on bonds and dividends on stocks..... 49,988.21

Interest on deposits in trust companies and banks..... 1,776.32

Interest from other sources..... 45.00

THE RELIANCE INSURANCE COMPANY

Rents from company's property, including \$5,000 for company's own occupancy.....	8,960.17
Profit on sale or maturity of ledger assets:	
Real estate	388.00
Agents' balances and other accounts previously charged off	20.00
Other sources:	
Transfers, surveys on perpetual policies \$	596.10
Amount subscribed by stock-holders to surplus	50,000.00
Total	50,593.16
Total income	\$ 1,133,671.48
Amount of ledger assets December 31, 1901.....	1,612,785.90
Increase in capital during the year 1910.....	100,000.00
Total	\$ 1,712,785.90

Disbursements

Gross amount paid for losses (including \$91,200.82 occurring in previous years).....	\$ 608,200.46
Deduct amount received for salvage and re-insurance	116,435.53
Net amount paid for losses.....	\$ 491,764.93
Expense of adjustment and settlement of losses.....	8,545.92
Paid stockholders for interest or dividends.....	38,833.98
Commissions or brokerage	254,478.36
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	101,117.51
Rents, including \$5,000 for company's occupancy of its own buildings	7,500.00
Advertising, printing, stationery, postage, telegrams, telephone, express	19,226.31
Legal expense	2,090.17
Furniture and fixtures.....	1,172.06
Maps, including corrections.....	5,100.33
Underwriters' boards and tariff associations.....	8,370.68
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	3,870.32
Repairs and expenses (other than taxes) on real estate.....	1,953.16
Taxes on real estate.....	1,704.00
State tax on premiums, insurance department licenses and fees	36,975.07
Decrease in book value of ledger assets.....	2,072.00
Other disbursements:	
Light and heat	\$ 1,351.43
Ice	77.80
Janitor	615.50
Supplies for janitor	18.75
Laundry	24.30
Watchman	24.00
Commercial report	350.00
Supplies for clerks	250.00
Audit	120.00
Rent of box for securities.....	100.00

Entertaining agents	415.65	
Bonds for state department	137.50	
Total	3,481.44	
Deposit premiums returned	6,358.40	
Total	6,358.40	
Total disbursements	\$ 994,637.62	
Balance	\$ 1,858,819.76	

Ledger Assets

Book value of real estate	\$ 129,527.04	
Mortgage loans on real estate	116,000.00	
Book value of bonds and stocks	1,278,905.00	
Cash in company's office	1,006.65	
Deposits in trust companies and banks on interest	113,949.19	
Agents' balances representing business written subsequent to October 1, 1910	210,306.38	
Agents' balances representing business written prior to October 1, 1910	3,065.51	
Total ledger assets	\$ 1,858,819.76	

Non-Ledger Assets

Interest accrued	14,507.41	
Rent accrued	492.82	
Other non-ledger assets	2,000.00	
Gross assets	\$ 1,877,910.00	

Deduct Assets Not Admitted

Company's stock owned	\$ 2,025.00	
Agents' balances representing business written prior to October, 1910	3,065.51	
Book value of ledger assets over market value	10,817.04	
Total	15,877.55	
Total admitted assets	\$ 1,862,032.45	

Liabilities

Gross losses adjusted and unpaid	\$ 21,825.11	
Gross claims reported and unadjusted	130,511.51	
Gross claims for losses resisted	4,948.93	
Total	\$ 157,284.65	
Deduct reinsurance due or accrued	28,818.69	
Net amount of unpaid losses and claims	\$ 128,465.96	
Unearned premiums on all risks one year or less	361,738.39	
Unearned premiums on all risks more than one year	530,813.00	
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	534.55	
State, county or municipal taxes due or accrued	14,000.00	
Commissions, brokerage and other charges due or to become due to agents and brokers	18,634.91	

All other liabilities:

Amount claimable by insured on perpetual fire insurance policies being 90-95 per cent of the premium on deposits received	184,392.72	
Total amount of all liabilities except capital	\$ 1,178,579.62	
Capital actually paid up in cash	\$ 400,000.00	
Surplus over all liabilities	283,452.86	
Surplus as regards policy-holders	683,452.86	
Total	\$ 1,862,032.45	

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 154,642.782	\$ 1,797,549.46
Written or renewed during the year	121,306.130	1,511,256.61
Totals	\$ 275,948.911	\$ 3,312,076.07
Deduct expired and terminated	106,711.927	1,336,478.40
In force at end of the year	\$ 172,207.014	\$ 2,005,307.67
Deduct amount reinsured	22,873.483	281,031.65
Net amount in force December 31, 1910	\$ 149,333.531	\$ 1,722,564.02

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$56,650.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,115,991.00	\$ 95,364.00	\$ 2,211,355.00
Gross amount of premiums received	27,560.39	469.40	28,029.79
Losses paid	15,541.24	2.40	15,543.64
Losses incurred	16,541.44	2.40	16,543.84

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ROCHESTER GERMAN INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated February 16, 1872.

Commenced business February 22, 1872.

Home office, 17-19 Main St., West, Rochester, N. Y.

President, ALBRECHT VOGT.

Vice-President, H. F. ATWOOD.

Secretary, E. E. PASCHALL.

Capital Stock

Capital paid up in cash.....\$ 500,000.00

Income

Gross premiums.....\$ 2,385,013.45

Deduct gross amount for reinsurance and
return premiums.....800,123.10

Received for premiums other than perpetuals.....\$ 1,584,895.35

Interest on mortgage loans and collateral.....10,752.95

Interest on bonds and dividends on stocks.....55,180.60

Interest on deposits in trust companies and banks.....9,240.54

Interest from other sources.....10.30

Rents from company's property, including \$0,435 for com-
pany's own occupancy.....75,024.51

Stocks and bonds.....500.00

Agents' balances and other accounts previously charged
off.....3.00

Other sources.....12,231.53

Total income.....\$ 1,747,843.93

Amount of ledger assets December 31, 1910.....2,506,714.11

Total.....\$ 4,254,558.04

Disbursements

Gross amount paid for losses (including
\$138,017.73 occurring in previous years).....\$ 1,071,381.17Deduct amount received for salvage and re-
insurance.....202,075.00

Net amount paid for losses.....\$ 869,306.18

Expense of adjustment and settlement of losses.....18,951.10

Paid stockholders for interest or dividends.....70,000.00

Commissions or brokerage.....384,053.46

Allowance to local agencies for miscellaneous expenses.....1,209.51

ROCHESTER GERMAN INSURANCE COMPANY

Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees.....150,635.73Rents, including \$0,435 for company's occupancy of its
own buildings.....9,343.94Advertising, printing, stationery, postage, telegrams,
telephone, express.....28,943.40

Legal expense.....3,165.31

Furniture and fixtures.....4,006.21

Maps, including corrections.....3,384.13

Underwriters' boards and tariff associations.....25,041.67

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys.....23,930.06

Repairs and expenses (other than taxes) on real estate.....43,142.07

Taxes on real estate.....12,539.40

State tax on premiums, insurance department licenses
and fees.....34,573.85

Loss on sale or maturity of ledger assets.....2,150.63

Agents' balances and other accounts charged off.....4,293.43

Other disbursements:

Franchise tax.....1,932.00

Miscellaneous expense.....2,513.43

Total disbursements.....\$ 1,631,217.00

Balance.....\$ 2,623,340.05

Ledger Assets

Book value of real estate.....\$ 798,135.67

Mortgage loans on real estate.....233,665.00

Book value of bonds and stocks.....1,054,830.41

Cash in company's office.....1,329.72

Deposits in trust companies and banks not on interest.....104,438.63

Deposits in trust companies and banks on interest.....104,878.08

Agents' balances representing business written subse-
quent to October 1, 1910.....240,686.15Agents' balances representing business written prior to
October 1, 1910.....376.39

Total ledger assets.....\$ 2,623,340.05

Non-Ledger Assets

Interest due, \$65.63; accrued, \$19,606.57.....19,672.20

Rent due.....1,005.05

Gross assets.....\$ 2,645,007.50

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910.....376.39

Book value of ledger assets over market value.....1,532.91

Total.....1,909.30

Total admitted assets.....\$ 2,643,098.60

Liabilities

Gross losses adjusted and unpaid.....\$ 17,494.53

Gross claims reported and unadjusted.....109,109.30

Gross claims for losses resisted.....24,868.00

Total.....\$ 211,471.83

Deduct reinsurance due or accrued.....50,838.48

Net amount of unpaid losses and claims.....\$ 160,633.35

Unearned premiums on all risks one year or less.....	519,064.27
Unearned premiums on all risks more than one year....	853,007.11
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	15,000.00
State, county or municipal taxes due or accrued.....	17,500.00
Total amount of all liabilities except capital.....	\$ 1,556,184.78
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	586,913.87
Surplus as regards policy-holders.....	1,069,913.87
Total	\$ 2,645,098.65

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 242,222,882	\$ 2,810,897.11
Written or renewed during the year.....	197,163,751	2,335,015.45
Totals	\$ 439,386,633	\$ 5,225,912.56
Deduct expired and terminated	171,167,637	2,140,837.45
In force at end of the year.....	\$ 268,218,996	\$ 3,085,055.11
Deduct amount reinsured.....	39,832,054	517,667.43
Net amount in force December 31, 1910.....	\$ 228,386,942	\$ 2,567,387.68

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$125,800.00.

Total amount loaned to directors or other officers?

Answer—\$23,050.00.

Total amount loaned to stockholders not officers?

Answer—\$23,050.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,412,112.00	\$ 194,218.00	\$ 2,606,330.00
Gross amount of premiums received	33,884.36	976.95	34,861.31
Losses paid	17,433.51	11.83	17,445.31
Losses incurred	15,175.51	11.80	15,187.31

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH OF THE ROYAL INSURANCE COMPANY—Limited,

Organized under the laws of the Kingdom of Great Britain.

Incorporated May 31, 1845.

Commenced business in U. S., 1851.

Home office, Liverpool, England.

Income

Gross premiums	\$ 10,755,076.83	\$ 223,664.72
Deduct gross amount for reinsurance and return premiums	3,305,408.50	25,335.65

Received for premiums other

than perpetuities	\$ 7,449,668.33	\$ 197,829.07	\$ 7,647,497.40
Deposit risks			1.00
Interest on mortgage loans and collateral			23,867.00
Interest on bonds and dividends on stocks			208,335.06
Interest on deposits in trust companies and banks			7,498.73
Interest from other sources			263.89
Rents from company's property, including \$56,584.20 for company own occupancy			370,806.18
Other sources:			
Received from home office			236,115.96

Total income	\$ 8,494,475.81
Amount of ledger assets December 31, 1909.....	11,200,507.14
Total	\$ 19,694,982.95

Disbursements

Gross amount paid for losses (including \$500,887.46 occurring in previous years).....	\$ 4,293,797.39	\$ 57,638.35
Deduct amount received for salvage and reinsurance	756,323.73	506.11

Net amount paid for

losses	\$ 3,537,473.66	\$ 57,042.24	\$ 3,594,515.90
Expense of adjustment and settlement of losses.....			85,307.12
Commissions or brokerage			1,338,009.27
Allowance to local agencies for miscellaneous expenses.....			16,881.17
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees			792,131.84
Rents, including \$56,584.20 for company's occupancy of its own buildings			86,462.21

Advertising, printing, stationery, postage, telegrams, telephone, express	151,830.55
Legal expense	1,931.79
Furniture and fixtures	18,714.70
Maps, including corrections	12,829.31
Underwriters' boards and tariff associations	77,274.91
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	144,166.38
Repairs and expenses (other than taxes) on real estate	166,272.32
Taxes on real estate	51,151.13
State tax on premiums, insurance department licenses and fees and all other fees and licenses	179,900.07
Agents' balances and other accounts charged off	951.32
Other disbursements	49,472.65
Remitted to home office	1,465,156.72
Deposit premiums returned	2,678.00
Decrease in book value of bonds	87.50

Total disbursements \$ 8,199,525.56

Balance \$ 11,498,147.00

Ledger Assets

Book value of real estate	\$ 4,174,899.61
Mortgage loans on real estate	403,100.00
Book value of bonds and stocks	6,225,335.13
Cash in company's office	1,572.53
Deposits in trust companies and banks not on interest	1,222.60
Deposits in trust companies and banks on interest	378,099.07
Agents' balances representing business written subsequent to October 1, 1910	1,285,563.75
Agents' balances representing business written prior to October 1, 1910	28,354.10

Total ledger assets \$ 11,498,147.00

Non-Ledger Assets

Interest due, \$55.00; accrued, \$68,888.11	68,943.11
Rent	16,000.30
Other non-ledger assets	\$4,519.34

Gross assets \$ 11,637,669.64

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 28,354.10
Book value of ledger assets over market value	74,760.68

Total 103,114.78

Total admitted assets \$ 11,534,554.86

Liabilities

Gross losses adjusted and unpaid	\$ 104,117.10
Gross claims reported and unadjusted	708,465.91
Gross claims for losses resisted	114,042.88

Total \$ 926,625.89

Deduct reinsurance due or accrued 191,677.13

Net amount of unpaid losses and claims \$ 734,948.76

U. S. BRANCH OF THE ROYAL INSURANCE COMPANY 393

Unearned premiums on all risks one year or less and unearned premiums on all risks more than one year..	\$ 1,806,212.34
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	47,231.00
State, county or municipal taxes due or accrued	180,754.17
Commissions, brokerage and other charges due or to become due to agents and brokers	18,988.95
All other liabilities	134,380.88
Total amount of all liabilities except capital	\$ 2,167,067.34
Deposit capital	\$ 450,000.00
Surplus over all liabilities	2,402,039.04
Surplus as regards policy-holders	2,832,639.04
Total	\$ 11,534,554.86

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$1,551,458.091	\$ 16,435,129.08
Written or renewed during the year	1,011,350,745	10,755,076.82
Totals	\$2,562,808,836	\$ 27,190,205.91
Deduct expired and terminated	970,117,328	10,540,830.41
In force at end of the year	\$1,592,691,508	\$ 16,649,375.50
Deduct amount reinsured	211,245,195	2,482,798.44
Net amount in force December 31, 1910	\$1,378,346,313	\$ 14,166,577.06

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$250,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$84,930.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—United States Branch of the company has no interest in the capital stock of any other insurance company.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No, to the best of our knowledge and belief.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 8,848,710.00	\$ 1,414,403.00	\$ 10,263,113.00
Gross amount of premiums received	115,321.55	8,153.31	123,474.86
Losses paid	50,795.97	138.49	50,934.46
Losses incurred	67,143.77	138.49	67,282.26

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
U. S. BRANCH OF THE ROYAL EXCHANGE ASSURANCE COMPANY,

Organized under the laws of Great Britain and Ireland.

Incorporated A. D. 1720. Commenced business in U. S., A. D. 1891.

Home office, London, England. U. S. Branch, 92 William St., New York City.

General Manager, H. C. CROSBY.

Assistant General Manager, R. D. HARVEY.

Income

Gross premiums	\$ 2,301,272.90	\$ 14,450.90
Deduct gross amount for reinsurance and return premiums	884,940.62	3,628.23
Received for premiums other than perpetuities	\$ 1,419,332.28	\$ 10,822.67
Interest on bonds and dividends on stocks		79,718.50
Interest on deposits in trust companies and banks		430.18
Agents' balances and other accounts previously charged off		50.00
Other sources:		
Received from home office		4,702.09
Total income		\$ 1,515,136.08
Amount of ledger assets December 31, 1909		2,286,083.71
Total		\$ 3,801,220.33

Disbursements

Gross amount paid for losses (including \$117,605.65 accrued in previous years)	\$ 943,340.95	\$ 10,511.56
Deduct amount received for salvage and reinsurance	205,188.50	431.91
Net amount paid for losses	\$ 738,152.45	\$ 10,079.65
Expense of adjustment and settlement of losses		16,162.80
Commissions or brokerage		331,995.33
Allowance to local agencies for miscellaneous expenses		6,020.98
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees		137,958.87
Rents		8,070.00
Advertising, printing, stationery, postage, telegrams, telephone, express		19,704.80

Legal expense	1,418.00
Furniture and fixtures	323.20
Maps, including corrections	4,205.20
Underwriters' boards and tariff associations	13,782.57
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	25,841.20
State tax on premiums, insurance department licenses and fees	35,907.10
Agents' balances and other accounts charged off	348.16
Other disbursements	140,629.08
Municipal licenses and publication fees	7,006.20
Total disbursements	\$ 1,497,759.01
Balance	\$ 2,303,461.33

Ledger Assets

Book value of bonds and stocks	\$ 1,900,906.70
Cash in company's office	75.00
Deposits in trust companies and banks not on interest	677.89
Deposits in trust companies and banks on interest	56,260.95
Agents' balances representing business written subsequent to October 1, 1910	247,954.28
Agents' balances representing business written prior to October 1, 1910	6,914.82
Other ledger assets:	
Reinsurance account, balance due from other companies on current account	572.00
Total ledger assets	\$ 2,303,461.33

Non-Ledger Assets

Interest accrued	23,146.87
Gross assets	\$ 2,326,608.19

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 6,914.82
Book value of ledger assets over market value—bonds	98,831.76
Total	105,746.58
Total admitted assets	\$ 2,220,861.61

Liabilities

Gross losses adjusted and unpaid	\$ 2,050.80
Gross claims reported and unadjusted	162,392.00
Gross claims for losses resisted	36,996.00
Total	\$ 201,438.89
Deduct reinsurance due or accrued	54,316.00
Net amount of unpaid losses and claims	\$ 147,122.89
Unearned premiums on all risks one year or less	468,101.87
Unearned premiums on all risks more than one year	780,232.55
Express and inland navigation	1,800.07
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	1,192.97

State, county or municipal taxes due or accrued.....	\$4,950.00
Commissions, brokerage and other charges due or to become due to agents and brokers	7,800.00
All other liabilities:	
Contingent liability for unreported and supposed losses	10,000.00
Total amount of all liabilities except capital.....	\$ 1,454,239.35
Deposit capital	\$ 200,000.00
Surplus over all liabilities.....	566,641.26
Surplus as regards policy-holders.....	706,641.26
Total	\$ 2,220,361.61

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1900.....	\$ 279,418.100	\$ 2,884,511.11
Written or renewed during the year.....	219,193,503	2,904,272.90
Totals.....	\$ 498,613,603	\$ 5,148,184.01
Deduct expired and terminated.....	208,361,835	2,211,031.40
In force at end of the year.....	\$ 290,251,770	\$ 2,971,750.61
Deduct amount reinsured.....	61,429,539	588,881.62
Net amount in force December 31, 1910.....	\$ 228,790,231	\$ 2,385,869.92

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$75,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of an other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 800,175.00
Gross amount of premiums received	9,927.94
Losses paid	4,755.39
Losses incurred	4,815.39

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ST. PAUL FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State Minnesota.

Incorporated May, 1865.

Commenced business May, 1865.

Home office, corner Fifth and Washington Streets, St. Paul, Minnesota.

President, C. H. BIGELOW.

Vice-President, F. R. BIGELOW.

Secretary, A. W. PERRY.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Gross premiums \$ 5,023,978.29 | \$ 1,616,636.00 |

Deduct gross amount for reinsurance and return premiums 1,075,332.01 | 549,219.52 |

Received for premiums other

than perpetuals \$ 3,948,646.28 | \$ 1,037,386.48 | \$ 5,016,032.76 |

Interest on mortgage loans and collateral..... | | 31,342.16 |

Interest on bonds and dividends on stocks..... | | 215,315.19 |

Interest on deposits in trust companies and banks..... | | 5,011.41 |

Interest from other sources..... | | 3,709.92 |

Rents from company's property, including \$12,000.00 for company's own occupancy | | 25,706.00 |

Profit on sale or maturity of ledger assets:

Real estate | | 865.75 |

Agents' balances and other accounts previously charged off | | 10.00 |

Total Income | | \$ 5,229,214.07 |

Amount of ledger assets December 31, 1909..... | | 6,291,145.26 |

Total | | \$ 11,568,692.33 |

Disbursements

Gross amount paid for losses

(including \$263,704.12 occurring in previous years)..... \$ 2,262,698.70 | \$ 992,721.38 |

Deduct amount received for salvage and reinsurance..... 214,771.80 | 290,055.84 |

Net amount paid for

losses \$ 2,017,326.81 | \$ 692,665.54 | \$ 2,619,992.35 |

Expense of adjustment and settlement of losses.....	52,963.24
Paid stockholders for interest or dividends.....	60,000.00
Commissions or brokerage.....	1,177,735.44
Allowance to local agencies for miscellaneous expenses..	6,438.95
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	247,914.75
Rents including \$12,000.00 for company's occupancy of its own buildings.....	12,310.00
Advertising, printing, stationery, postage, telegrams, telephone, express.....	65,457.36
Legal expense.....	10,651.54
Furniture and fixtures.....	1,323.51
Maps, including corrections.....	7,890.42
Underwriters' boards and tariff associations.....	9,441.50
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys.....	29,587.35
Repairs and expenses (other than taxes) on real estate..	5,954.53
Taxes on real estate.....	6,578.00
State tax on premiums, insurance department licenses and fees.....	118,667.72
Loss on sale or maturity of ledger assets.....	21,879.53
Agents' balances and other accounts charged off.....	2,512.97
Other disbursements:	
Corporation, city and county taxes.....	15,819.78
Judgment paid arising out collateral loans years 1902 and 1903 and sundry items.....	19,188.75
Total disbursements.....	\$ 4,483,540.69
Balance.....	\$ 7,115,151.64

Ledger Assets

Book value of real estate.....	\$ 320,410.22
Mortgage loans on real estate.....	573,800.00
Book value of bonds and stocks.....	5,324,477.11
Cash in company's office.....	3,301.32
Deposits in trust companies and banks not on interest..	8,858.06
Deposits in trust companies and banks on interest.....	344,425.35
Agents' balances representing business written subse- quent to October 1, 1910.....	498,500.28
Agents' balances representing business written prior to October 1, 1910.....	6,455.33
Bills receivable, taken for fire (marine or inland) risks..	7,895.50
Other ledger assets.....	16,325.87
Total ledger assets.....	\$ 7,115,151.64

Non-Ledger Assets

Interest due, \$500; accrued, \$42,986.55.....	42,986.55
Gross assets.....	\$ 7,158,638.49

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 6,455.33
Bills receivable, past due, taken for fire, marine and in- land risks.....	4,045.46
Book value of ledger assets over market value.....	112,117.12
	122,617.91
Total admitted assets.....	\$ 7,036,020.58

Liabilities

Gross losses adjusted and unpaid.....	\$ 39,766.21
Gross claims reported and unadjusted.....	337,906.91
Gross claims for losses resisted.....	37,970.00
Total.....	\$ 415,733.12
Deduct reinsurance due or accrued.....	61,872.18
Net amount of unpaid losses and claims.....	\$ 353,860.94
Unearned premiums on all risks one year or less.....	804,718.50
Unearned premiums on all risks more than one year.....	\$ 1,132,787.59
State, county or municipal taxes due or accrued.....	75,000.00
Commissions, brokerage and other charges due or to be come due to agents and brokers.....	3,112.15
Total amount of all liabilities except capital.....	\$ 4,489,479.13
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	2,046,541.43
Surplus as regards policy-holders.....	2,516,511.40
Total.....	\$ 7,036,020.58

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement.....	\$ 550,541,626	\$ 7,288,769.66	\$ 8,378,220	\$ 282,340.22
Written or renewed during the year.....	365,862,894	5,023,978.29	256,277,460	1,616,638.00
Total.....	\$ 916,403,920	\$ 12,312,747.95	\$ 264,655,680	\$ 1,898,978.22
Deduct those expired and marked off as terminate.....	315,859,975	4,596,420.66	243,384,385	1,291,630.13
In force at the end of the year.....	\$ 600,543,945	\$ 7,716,327.29	\$ 21,271,295	\$ 607,316.10
Deduct amount re-insured.....	40,583,614	530,907.50	2,137,889	90,085.22
Net amount in force.....	\$ 559,960,331	\$ 7,185,419.79	\$ 19,133,406	\$ 517,230.88

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$150,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$177,000.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Marine and Inland Risks	Tornado	Aggregate
Gross risks written.....	\$ 4,380,502.00	\$ 169,068.00	\$ 1,338,083.00	\$ 5,887,653.00
Gross amount of premiums received.....	47,872.31	2,701.89	8,996.98	58,944.18
Losses paid.....	52,708.15	1,513.24	417.42	54,638.81
Losses incurred.....	45,261.19	1,345.94	516.09	47,123.22

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH OF THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY,

Organized under the laws of the Kingdom of Great Britain.

Incorporated 1824.

Commenced business in U. S., 1850.

Home office, in U. S., 36 Pearl St., Hartford, Conn.

U. S. Manager, JAMES H. BREWSTER.

Income

Gross premiums.....	\$ 3,490,577.50
Deduct gross amount for reinsurance and return premiums.....	1,414,705.32
Received for premiums other than perpetuums.....	\$ 2,076,112.18
Interest on mortgage loans and collateral.....	18,608.72
Interest on bonds and dividends on stocks.....	177,915.19
Interest on deposits in trust companies and banks.....	2,243.62
Interest from other sources.....	203.10
Rents from company's property.....	3,918.00
Stocks and bonds.....	4,900.00
Agents' balances and other accounts previously charged off.....	143.69
Other sources:	
Received from home office.....	67,907.50
Total income.....	\$ 2,322,432.09
Amount of ledger assets December 31, 1909.....	4,989,878.93
Total.....	\$ 7,312,311.85

Disbursements

Gross amount paid for losses (including \$243,189.91 occurring in previous years).....	\$ 1,428,712.34
Deduct amount received for salvage and reinsurance.....	398,877.03
Net amount paid for losses.....	\$ 1,038,835.31

Expense of adjustment and settlement of losses.....	21,055.05
Commissions or brokerage.....	447,829.80
Allowance to local agencies for miscellaneous expenses.....	10,466.73
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	155,237.29
Rents.....	6,775.41
Advertising, printing, stationery, postage, telegrams, telephone, express.....	31,306.76
Legal expense.....	1,818.95
Furniture and fixtures.....	810.58
Maps, including corrections.....	6,036.23
Underwriters' boards and tariff associations.....	30,285.42
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	30,215.75
Repairs and expenses (other than taxes) on real estate.....	2,604.41
Taxes on real estate.....	1,646.27
State tax on premiums, insurance department licenses and fees.....	58,120.06
Loss on sale or maturity of ledger assets.....	2,135.70
Agents' balances and other accounts charged off.....	2,350.84
Other disbursements.....	3,770.88
Total disbursements.....	\$ 1,852,238.43
Balance.....	\$ 5,460,073.42

Ledger Assets

Book value of real estate.....	\$ 41,926.55
Mortgage loans on real estate.....	312,525.00
Book value of bonds and stocks.....	4,606,147.18
Deposits in trust companies and banks not on interest.....	1,672.44
Deposits in trust companies and banks on interest.....	125,500.74
Agents' balances representing business written subsequent to October 1, 1910.....	365,183.34
Agents' balances representing business written prior to October 1, 1910.....	3,728.17
Total ledger assets.....	\$ 5,460,073.42

Non-Ledger Assets

Interest accrued.....	70,432.25
Gross assets.....	\$ 5,530,505.67

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 3,728.17
Book value of ledger assets over market value.....	266,725.93
Total.....	270,454.10
Total admitted assets.....	\$ 5,260,051.57

Liabilities

Gross losses adjusted and unpaid.....	\$ 101,585.58
Gross claims reported and unadjusted.....	185,171.00
Gross claims for losses resisted.....	20,205.00
Total.....	\$ 306,961.58
Deduct reinsurance due or accrued.....	77,767.04
Net amount of unpaid losses and claims.....	\$ 229,194.54

Unearned premiums on all risks one year or less.....	701,310.12
Unearned premiums on all risks more than one year....	1,196,377.14
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	10,000.00
State, county or municipal taxes due or accrued.....	50,000.00
Total amount of all liabilities except capital..	\$ 2,106,901.80
Capital deposit	\$ 200,000.00
Surplus over all liabilities.....	2,893,169.77
Surplus as regards policy-holders.....	3,093,169.77
Total	\$ 5,260,071.57

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 463,780,469	\$ 4,576,996.29
Written or renewed during the year.....	354,706,475	3,490,877.50
Totals.....	\$ 818,486,947	\$ 8,067,873.79
Deduct expired and terminated.....	328,633,098	3,327,556.05
In force at end of the year.....	\$ 489,853,849	\$ 4,740,317.74
Deduct amount reinsured.....	127,342,822	1,117,248.92
Net amount in force December 31, 1910.....	\$ 362,511,027	\$ 3,623,068.82

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$200,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,288,532.00
Gross amount of premiums received	16,906.62
Losses paid	15,921.34
Losses incurred	11,453.53

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

SECURITY INSURANCE COMPANY,

Organized under the laws of the State of Connecticut.

Incorporated May, 1841.

Commenced business May, 1841.

Home office, New Haven, Conn.

President, JOHN W. ALLING.

Vice-Presidents, E. G. STODDARD and WARREN A. SPALDING.

Secretary, VICTOR ROTH.

Capital Stock

Capital paid up in cash..... \$ 700,000.00

Income

Gross premiums \$ 2,407,481.58 |

Deduct gross amount for reinsurance and return premiums 784,667.11 |

Received for premiums other than perpetuals..... \$ 1,622,814.47 |

Interest on mortgage loans and collateral..... 9,234.80 |

Interest on bonds and dividends on stocks..... 85,300.03 |

Interest from other sources..... 32.95 |

Rents from company's property, including \$3,327.77 for company's own occupancy..... 3,790.27 |

Profit on sale or maturity of ledger assets: Real estate 648.09 |

Other sources:

Profit on new stock issued at \$50 per share (par 25) \$ 200,000.00 |

Profit on sale of rights for new stock..... 60.40 |

Profit and loss account old premium notes 28.10 |

Borrowed money 45,000.00 |

245,088.50

Total Income \$ 1,906,909.05 |

Amount of ledger assets December 31, 1909..... 2,478,230.51 |

Increase in capital during the year 1910..... 200,000.00 |

Total \$ 4,645,190.56 |

Disbursements

Gross amount paid for losses (including \$146,945.61 occurring in previous years).....	\$ 966,454.67	\$ 326.76
Deduct amount received for salvage and reinsurance.....	192,692.34	63.86
Net amount paid for losses	\$ 773,762.33	\$ 262.90
Expense of adjustment and settlement of losses.....	18,055.10	
Paid stockholders for interest or dividends.....	70,000.00	
Commissions or brokerage	362,083.68	
Allowance to local agencies for miscellaneous expenses..	28,717.37	
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	141,518.29	
Rents, including \$1,527.77 for company's occupancy of its own buildings	4,427.77	
Advertising, printing, stationery, postage, telegrams, telephone, express	31,205.51	
Legal expense	1,449.03	
Furniture and fixtures	13,302.38	
Maps, including corrections.....	7,156.78	
Underwriters' boards and tariff associations.....	12,445.57	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	24,392.58	
Repairs and expenses (other than taxes) on real estate..	1,033.61	
Taxes on real estate.....	528.79	
State tax on premiums, insurance department licenses and fees	19,344.64	
Loss on sale or maturity of ledger assets.....	318.75	
Agents' balances and other accounts charged off.....	151.95	
Other disbursements:		
Office expenses	\$ 11,960.11	
Interest on borrowed money.....	468.75	
Profit and loss account, cash.....	14.00	
Borrowed money	45,000.00	
Automobile, \$1,000 and supplies and repairs	174.03	
	58,616.89	
Total disbursements	\$ 1,605,273.13	
Balance	\$ 2,039,926.43	

Ledger Assets

Book value of real estate.....	\$ 190,133.40
Mortgage loans on real estate.....	156,200.00
Loans secured by bonds, stocks or other collateral.....	77,450.00
Book value of bonds and stocks.....	2,272,786.98
Cash in company's office	7,307.69
Deposits in trust companies and banks not on interest..	64,264.76
Agents' balances representing business written subsequent to October 1, 1910.....	258,648.31
Agents' balances representing business written prior to October 1, 1910.....	2,439.65
Other ledger assets:	
Cash in hands of special agents (advances).....	800.00
Cash deposits with Philadelphia Underwriters' Assn.	100.00
Fee from the Treasury company on losses (schedule)	1,344.79
Total ledger assets.....	\$ 2,039,926.43

Non-Ledger Assets

Interest accrued	14,122.43
Market value of real estate over book value.....	9,866.60
Market value of bonds and stocks over book value.....	56,809.09
Gross assets	\$ 2,120,724.55

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 2,439.65
Bills receivable, past due, taken for fire, marine and inland risks	837.04
	\$ 2,766.68
Total admitted assets.....	\$ 2,117,447.87

Liabilities

Gross losses adjusted and unpaid.....	\$ 20,912.75
Gross claims reported and unadjusted.....	196,702.04
Gross claims for losses resisted.....	18,942.59
Total	\$ 236,557.38
Deduct reinsurance due or accrued.....	57,608.14
Net amount of unpaid losses and claims.....	\$ 178,949.24
Unearned premiums on all risks one year or less.....	438,880.17
Unearned premiums on all risks more than one year....	1,097,960.54
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	9,296.76
State, county or municipal taxes due or accrued.....	20,000.00
Commissions, brokerage and other charges due or to become due to agents and brokers.....	176.41
All other liabilities:	
Re-insurance premiums interest due in payments for new stock	2,367.38
Total amount of all liabilities except capital..	\$ 1,777,657.19
Capital actually paid up in cash.....	\$ 700,000.00
Surplus over all liabilities.....	639,790.68
Surplus as regards policy-holders.....	1,339,790.68
Total	\$ 3,117,447.87

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement.....	\$ 277,759,879	\$ 3,161,696.91
Written or renewed during the year.....	211,638,915	2,107,481.58
Total.....	\$ 489,398,794	\$ 5,269,178.49
Deduct those expired and marked off as terminated.....	185,070,531	2,150,615.00
In force at the end of the year.....	\$ 304,328,263	\$ 3,118,563.49
Deduct amount reinsured	34,059,967	467,539.13
Net amount in force.....	\$ 270,268,296	\$ 2,651,024.36

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$86,775.00.

Total amount loaned to directors or other officers?

Answer—\$46,000.00.

Total amount loaned to stockholders not officers?

Answer—\$46,450.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 1,910,124.00	\$ 295,472.00	\$ 2,205,596.00
Gross amount of premiums received.....	25,927.81	1,763.64	27,691.45
Losses paid.....	14,531.18	155.44	14,686.62
Losses incurred.....	13,786.07	20.27	13,806.34

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY,

Organized under the laws of the State of Massachusetts.

Incorporated 1849.

Commenced business, 1851.

Home office, 195 State Street, Springfield, Massachusetts.

President, A. W. DAMON.

Vice-Presidents, C. E. GALACAR.

Secretary, W. J. MACKAY.

Capital Stock

Capital paid up in cash..... \$ 2,000,000.00

Income

Gross premiums..... \$ 7,094,456.92

Deduct gross amount for reinsurance and return premiums..... 1,851,122.61

Received for premiums other than perpetuities..... \$ 5,243,334.31

Interest on mortgage loans and collateral..... 37,865.91

Interest on bonds and dividends on stocks..... 301,530.65

Interest on deposits in trust companies and banks.....	7,280.91
Rents from company's property, including \$15,000.00 for company's own occupancy.....	15,000.00
Stocks and bonds.....	4,239.00
Agents' balances and other accounts previously charged off.....	604.46
Other sources:	
Additions in 1910 to Munich Reinsurance Co. fund.....	2,211.65
Total income.....	\$ 5,612,072.89
Amount of ledger assets December 31, 1909.....	8,923,577.36
Total.....	\$ 11,535,650.25

Disbursements

Gross amount paid for losses (including \$21,216.44 occurring in previous years).....	\$ 3,384,047.83
Deduct amount received for salvage and reinsurance.....	520,136.52
Net amount paid for losses.....	\$ 2,863,911.36
Expense of adjustment and settlement of losses.....	30,497.37
Paid stockholders for interest or dividends.....	200,000.00
Commissions or brokerage.....	1,023,621.05
Allowance to local agencies for miscellaneous expenses.....	37,284.39
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	558,833.30
Rents, including \$15,000.00 for company's occupancy of its own buildings.....	31,900.08
Advertising, printing, stationery, postage, telegrams, telephone, express.....	107,859.40
Legal expense.....	9,746.44
Furniture and fixtures.....	6,956.61
Maps, including corrections.....	15,361.67
Underwriters' boards and tariff associations.....	53,141.72
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	69,907.93
Repairs and expenses (other than taxes) on real estate.....	3,277.64
Taxes on real estate.....	4,447.70
State tax on premiums, insurance department licenses and fees.....	112,959.79
Agents' balances and other accounts charged off.....	2,380.72
Other disbursements:	
Massachusetts franchise tax.....	28,446.23
Federal corporation tax.....	4,749.45
County and municipal taxes.....	19,400.96
Sundry supplies and incidental account.....	10,117.66
Interest paid Munich Reinsurance Co. per contract.....	9,142.07
Total disbursements.....	\$ 5,203,948.53
Balance.....	\$ 9,231,701.72

Ledger Assets

Book value of real estate.....	\$ 300,000.00
Mortgage loans on real estate.....	1,317,820.00
Loans secured by bonds, stocks or other collateral.....	6,000.00
Book value of bonds and stocks.....	6,342,872.77
Cash in company's office.....	377.11
Deposits in trust companies and banks not on interest.....	308,228.29

Deposits in trust companies and banks on interest.....	106,679.64
Agents' balances representing business written subsequent to October 1, 1910.....	877,761.00
Agents' balances representing business written prior to October 1, 1910.....	11,982.22
Total ledger assets.....	\$ 9,331,791.78

Non-Ledger Assets

Interest accrued.....	57,826.13
Market value of bonds and stocks over book value.....	590,597.22
Gross assets.....	\$ 9,980,125.03

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 11,982.22
Total.....	11,982.22
Total admitted assets.....	\$ 9,968,142.89

Liabilities

Gross losses adjusted and unpaid.....	\$ 109,903.01
Gross claims reported and unadjusted.....	413,908.84
Gross claims for losses resisted.....	38,250.55
Total.....	\$ 562,062.40
Deduct reinsurance due or accrued.....	105,992.20
Net amount of unpaid losses and claims.....	456,070.20
Unearned premiums on all risks one year or less.....	1,701,153.87
Unearned premiums on all risks more than one year.....	2,874,320.07
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	7,713.32
State, county or municipal taxes due or accrued.....	50,000.00
All other liabilities:	
Funds held for Munich Reinsurance Co. under treaty.....	231,900.04
Interest accrued on above.....	4,639.20
Total amount of all liabilities except capital.....	\$ 5,325,861.70
Capital actually paid up in cash.....	\$ 2,000,000.00
Surplus over all liabilities.....	2,642,281.16
Surplus as regards policy-holders.....	4,642,281.16
Total.....	\$ 9,968,142.89

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 798,452,439	\$ 9,341,267.85
Written or renewed during the year.....	589,093,632	7,091,456.92
Totals.....	\$1,387,546,071	\$ 16,435,724.77
Deduct expired and terminated.....	540,249,089	6,654,190.87
In force at end of the year.....	\$ 847,296,982	\$ 9,781,533.90
Deduct amount reinsured.....	83,142,839	1,002,576.48
Net amount in force December 31, 1910.....	\$ 763,854,143	\$ 8,778,957.42

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$75,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$125,700.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—\$10,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 9,636,052.00	\$ 1,170,071.00	\$ 10,806,123.00
Gross amount of premiums received.....	102,603.83	7,361.85	109,965.70
Losses paid.....	48,799.29	173.53	48,972.87
Losses incurred.....	53,921.53	173.35	54,095.88

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

SPRING GARDEN INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated April 15, 1835.

Commenced business, 1835.

Home office, 308 and 310 Walnut Street.

President, CLARENCE E. PORTER.

Vice-President, ALEXANDER KRUMHOAR.

Secretary, EDWARD L. GOFF.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Gross premiums..... \$ 3,892,439.13

Deduct gross amount for reinsurance and return premiums..... 1,391,493.10

Received for premiums other than perpetuals..... \$ 2,501,036.03

Received for perpetual risks..... 3,016.39

Interest on mortgage loans and collateral..... 2,937.86

Interest on bonds and dividends on stocks.....	112,491.07
Interest on deposits in trust companies and banks.....	1,530.00
Interest from other sources.....	3.10
Rents from company's property.....	453.27
From other sources.....	290.00
Stocks and bonds.....	21,305.64
Agents' balances and other accounts previously charged off.....	61.98
Total income	\$ 2,703,125.23
Amount of ledger assets December 31, 1901.....	3,153,735.60
Total	\$ 5,856,860.83

Disbursements

Gross amount paid for losses (including \$260,702.02 occurring in previous years).....	\$ 1,706,606.74	\$ 2,122.71
Deduct amount received for salvage and reinsurance.....	271,545.65	
Net amount paid for losses	\$ 1,435,061.09	\$ 2,122.71
Expense of adjustment and settlement of losses.....	23,151.60	
Paid stockholders for dividends.....	48,000.00	
Commissions or brokerage.....	531,693.50	
Allowance to local agencies for miscellaneous expenses.....	6,920.40	
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.....	178,088.47	
Rents.....	5,000.00	
Advertising, printing, stationery, postage, telegraph, telephone, express.....	24,119.50	
Legal expense.....	2,247.86	
Furniture and fixtures.....	3,511.41	
Maps, including corrections.....	11,181.26	
Underwriters' boards and tariff associations.....	13,725.14	
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	32,659.90	
Repairs and expenses (other than taxes) on real estate.....	67.73	
Taxes on real estate.....	291.33	
State tax on premiums, insurance department licenses and fees.....	87,158.91	
Agents' balances and other accounts charged off.....	18.79	
Other disbursements:		
Deposit premiums returned.....	14,841.39	
Capital stock tax.....	2,010.07	
Corporation tax, U. S.....	991.39	
Traveling expense.....	1,788.97	
Miscellaneous expense.....	910.33	
Commissions on sale mortgages and real estate.....	130.00	
Conflagration indemnity.....	3,147.89	
Total disbursements	\$ 2,428,839.79	
Balance	\$ 3,428,021.00	

Ledger Assets

Book value of real estate.....	\$ 52,646.77
Mortgage loans on real estate.....	48,308.00
Book value of bonds and stocks.....	2,743,704.79
Cash in company's office.....	11,285.06
Deposits in trust companies and banks on interest.....	166,090.33
Agents' balances representing business written subsequent to October 1, 1910.....	404,101.94
Agents' balances representing business written prior to October 1, 1910.....	1,884.20
Total ledger assets	\$ 3,428,021.00

Non-Ledger Assets

Interest accrued.....	31,655.97
Gross assets	\$ 3,459,677.06

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 1,884.20
Book value of ledger assets over market value.....	68,551.56
Total	70,435.76
Total admitted assets	\$ 3,389,241.30

Liabilities

Gross losses adjusted and unpaid.....	\$ 101,552.14
Gross claims reported and unadjusted.....	297,312.70
Gross claims for losses resisted.....	27,584.69
Total	\$ 426,449.53
Deduct reinsurance due or accrued.....	62,803.87
Net amount of unpaid losses and claims	\$ 363,645.66
Unearned premiums on all risks one year or less.....	982,923.25
Unearned premiums on all risks more than one year.....	867,758.30
Reclaimable on perpetual fire policies at 90 and 95 per cent.	300,970.10
State, county or municipal taxes due or accrued.....	35,000.00
Total amount of all liabilities except capital	\$ 2,550,297.30
Capital actually paid up in cash.....	\$ 400,000.00
Surplus over all liabilities.....	438,944.00
Surplus as regards policy-holders	838,944.00
Total	\$ 3,389,241.30

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$287,778,216.43	\$ 3,554,904.39
Written or renewed during the year.....	295,074,878.12	3,862,439.13
Totals	\$582,853,094.55	\$ 7,417,343.52
Deduct expired and terminated.....	251,526,539.87	3,350,191.04
In force at end of the year	\$328,326,554.68	\$ 4,067,162.48
Deduct amount reinsured.....	41,202,006.29	519,628.06
Net amount in force December 31, 1910	\$287,124,548.69	\$ 3,547,534.42

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$40,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$53,050.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written.....	\$ 3,161,831.65	\$ 20,547.25	\$ 3,182,378.90
Gross amount of premiums received.....	41,383.26	577.76	41,961.02
Losses paid.....	28,309.84		28,309.84
Losses incurred.....	28,072.75		28,072.75

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH OF THE STATE ASSURANCE COMPANY—(Limited),

Organized under the laws of the Kingdom of Great Britain.

Incorporated April 10, 1891.

Commenced business in U. S., 1897.

Home office in U. S., 36 Pearl Street, Hartford, Connecticut.

United States Manager, JAMES H. BREWSTER.

Income

Gross premiums.....	\$ 246,041.24
Deduct gross amount for reinsurance and return premiums.....	118,542.47
Received for premiums other than perpetuals.....	\$ 127,498.77
Interest on bonds and dividends on stocks.....	15,227.90
Interest on deposits in trust companies and banks.....	267.12
Other sources:	
Received from home office.....	5,100.57
Total income.....	\$ 148,604.36
Amount of ledger assets December 31, 1909.....	463,814.34
Total.....	\$ 611,908.70

Disbursements

Gross amount paid for losses (including \$8,542.77 occurring in previous years)....	\$ 104,456.95
Deduct amount received for salvage and reinsurance.....	37,300.31

Net amount paid for losses.....	\$ 67,156.64
Expense of adjustment and settlement of losses.....	1,067.91
Commissions or brokerage.....	26,207.58
Allowance to local agencies for miscellaneous expenses..	737.50
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	6,537.56
Rents.....	300.93
Advertising, printing, stationery, postage, telegrams, telephone, express.....	3,023.65
Legal expense.....	176.50
Maps, including corrections.....	95.38
Underwriters' boards and tariff associations.....	2,025.58
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys.....	2,008.37
State tax on premiums, insurance department licenses and fees.....	4,739.77
Other disbursements:	
Municipal licenses.....	1,014.10
premiums on fidelity bonds.....	210.00
Miscellaneous expenses.....	175.83
Remitted to home office.....	28,604.93

Total disbursements.....	\$ 144,089.32
Balance.....	\$ 467,822.38

Ledger Assets

Book value of bonds and stocks.....	\$ 420,037.40
Deposits in trust companies and banks not on interest..	290.00
Deposits in trust companies and banks on interest.....	18,637.86
Agents' balances representing business written subsequent to October 1, 1910.....	25,122.61
Agents' balances representing business written prior to October 1, 1910.....	3,653.91
Total ledger assets.....	\$ 467,822.33

Non-Ledger Assets

Interest accrued.....	3,921.66
Gross assets.....	\$ 471,744.04

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910.....	\$ 3,653.91
Book value of ledger assets over market value.....	39,851.65
Total.....	43,505.56
Total admitted assets.....	\$ 428,238.48

Liabilities

Gross losses adjusted and unpaid.....	\$	10,620.82
Gross claims reported and unadjusted.....		14,139.71
Gross claims for losses resisted.....		784.15
Total	\$	25,544.68
Deduct reinsurance due or accrued.....		14,050.08
Net amount of unpaid losses and claims.....		11,494.60
Unearned premiums on all risks one year or less.....		44,135.17
Unearned premiums on all risks more than one year.....		56,982.33
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued		1,500.00
State, county or municipal taxes due or accrued.....		2,500.00
Total amount of all liabilities except capital..	\$	116,612.10
Capital deposit	\$	200,000.00
Surplus over all liabilities		111,623.38
Surplus as regards policy-holders		311,623.38
Total	\$	28,235.48

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1900.....	\$ 20,204,477	\$ 258,210.78
Written or renewed during the year.....	21,333,816	246,041.24
Totals	\$ 41,628,293	\$ 504,252.02
Deduct expired and terminated.....	17,603,252	215,022.45
In force at end of the year.....	\$ 24,025,041	\$ 289,229.57
Deduct amount reinsured.....	8,072,732	100,555.34
Net amount in force December 31, 1910	\$ 15,952,309	\$ 188,674.23

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 103,950.00
Gross amount of premiums received.....	1,664.46
Losses paid	731.30
Losses incurred	721.30

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

STATE INSURANCE COMPANY OF NEBRASKA.

Organized under the laws of the State of Nebraska.

Incorporated 1903.

Commenced business May 1, 1903.

Home office, Omaha Nat. Bank Building, Omaha, Nebr.

President, C. A. CUDAHY.

Vice-Presidents, C. F. MCGREW and LUTHER DRAKE.

Secretary, A. J. LOVE.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums \$ 255,239.49 |

Deduct gross amount for reinsurance and return premiums 80,202.61 |

Received for premiums other than perpetuals..... \$ 106,036.88 |

Interest on mortgage loans and collateral..... 12,916.07 |

Interest on bonds and dividends on stocks..... 3,370.28 |

Interest on deposits in trust companies and banks..... 863.21 |

Interest from other sources, bills receivable..... 55.94 |

Agents' balances and other accounts previously charged off 33.75 |

Other sources:

Profits on bonds 18.75 |

Total income \$ 183,208.48 |

Amount of ledger assets December 31, 1900..... 375,051.08 |

Total \$ 558,349.56 |

Disbursements

Gross amount paid for losses (including \$1,325.48 occurring in previous years).... \$ 92,827.78 |

Deduct amount received for salvage and reinsurance 11,762.98 |

Net amount paid for losses..... \$ 81,064.80 |

Expense of adjustment and settlement of losses..... 1,553.97 |

Paid stockholders for interest or dividends..... 12,000.00 |

Commissions or brokerage 37,443.12 |

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees 23,391.54 |

Rents 613.23 |

Advertising, printing, stationery, postage, telegrams, telephone, express	4,566.87
Legal expense	941.83
Furniture and fixtures	335.83
Maps, including corrections	389.25
Underwriters' boards and tariff associations	883.60
State tax on premiums, insurance department licenses and fees	5,086.17
Agents' balances and other accounts charged off	17.48
Other disbursements:	
Home office expenses	\$ 1,004.77
Investment expenses	7.25
Total	1,012.02
Total disbursements	\$ 166,856.71
Balance	\$ 890,178.89

Ledger Assets

Mortgage loans on real estate	\$ 250,370.09
Book value of bonds and stocks	76,595.63
Cash in company's office	1,445.38
Deposits in trust companies and banks not on interest	25,092.81
Deposits in trust companies and banks on interest	11,052.43
Agents' balances representing business written subsequent to October 1, 1910	21,095.87
Agents' balances representing business written prior to October 1, 1910	556.74
Total ledger assets	\$ 389,178.90

Non-Ledger Assets

Interest on mortgages	4,310.41
Interest on bonds	579.18
Gross assets	\$ 894,068.48

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 556.74
Auditorium bond	100.00
Book value of ledger assets over market value	2,005.63
Total	2,762.37
Total admitted assets	\$ 891,316.11

Liabilities

Gross claims reported and unadjusted	\$ 2,143.50
Gross claims for losses resisted	2,500.00
Total	\$ 4,643.50
Deduct reinsurance due or accrued	1,125.00
Net amount of unpaid losses and claims	\$ 5,518.50
Unearned premiums on all risks one year or less	45,820.98
Unearned premiums on all risks more than one year	85,095.00
All other liabilities:	
Due from other companies for reinsurance	4,513.96
Total amount of all liabilities except capital	\$ 138,937.46

Capital actually paid up in cash	\$ 200,000.00
Surplus over all liabilities	52,358.66
Surplus as regards policy-holders	232,358.66
Total	\$ 391,316.11

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$ 18,521,360	\$ 251,951.74
Written or renewed during the year	20,310,596	255,239.49
Totals	\$ 38,831,856	\$ 507,191.23
Deduct expired and terminated	16,072,124	203,907.44
In force at end of the year	\$ 22,759,732	\$ 303,283.79
Deduct amount reinsured	4,045,026	53,481.79
Net amount in force December 31, 1910	\$ 18,714,706	\$ 249,802.00

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$10,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$101,800.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH SUN INSURANCE OFFICE,

Organized under the laws of the Kingdom of Great Britain.

Incorporated A. D. 1710.

Commenced business in U. S., Aug. 1, 1882.

Home office, U. S. Branch, 54 Pine Street, New York City.

United States Manager, J. J. GUILF.

Gross premiums \$ 3,877,800.37

Income

Deduct gross amount for reinsurance and
return premiums 827,232.95

Received for premiums other than perpetuities..... \$ 3,050,567.42
Interest on mortgage loans and collateral..... 1,250.00
Interest on bonds and dividends on stocks..... 135,779.30
Interest on deposits in trust companies and banks..... 5,839.26
Rents from company's property, including \$15,800.00 for
company's own occupancy..... 23,359.50
Stocks and bonds 4,817.84
Received from home office..... 6,815.75

Total income \$ 3,228,450.07
Amount of ledger assets December 31, 1909..... 4,173,915.14
Total \$ 7,402,365.21

Disbursements

Gross amount paid for losses (including
\$220,491.13 occurring in previous years)..... \$ 1,543,861.80
Deduct amount received for salvage, dis-
count and reinsurance 96,539.25

Net amount paid for losses..... \$ 1,447,322.55
Expense of adjustment and settlement of losses..... 37,277.38
Commissions or brokerage..... 680,182.09
Allowance to local agencies for miscellaneous expenses..... 2,921.82
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees..... 218,381.79
Rents, including \$15,800.00 for company's occupancy of
its own buildings 24,658.56
Advertising, printing, stationery, postage, telegrams,
telephone, express 56,984.53
Legal expense 1,482.12
Furniture and fixtures 803.26
Maps, including corrections..... 8,023.96

U. S. BRANCH SUN INSURANCE OFFICE

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Underwriters' boards and tariff associations..... 41,585.38
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 41,186.65
Repairs and expenses (other than taxes) on real estate..... 7,765.35
Taxes on real estate 5,100.40
State tax on premiums, insurance department licenses
and fees 63,194.23
Loss on sale or maturity of ledger assets..... 125.00
Other disbursements:
Municipal licenses \$ 12,063.00
U. S. corporation tax..... 3,316.96
Remitted to home office..... 390,525.36

Total 405,905.32
Total disbursements \$ 3,051,903.62
Balance \$ 176,546.45

Ledger Assets

Book value of real estate..... \$ 290,637.79
Mortgage loans on real estate..... 25,000.00
Book value of bonds and stocks..... 3,262,331.76
Cash in company's office 979.63
Deposits in trust companies and banks not on interest..... 10,000.00
Deposits in trust companies and banks on interest..... 310,443.93
Agents' balances representing business written subse-
quent to October 1, 1910..... 445,647.81
Agents' balances representing business written prior to
October 1, 1910..... 5,420.67
Total ledger assets..... \$ 4,350,461.59

Non-Ledger Assets

Interest due, \$3,000.00; accrued, \$39,940.36..... 42,940.36
Rent accrued 1,316.07
Gross assets \$ 4,394,718.02

Deduct Assets Not Admitted

Agents' balances representing business written prior to
October, 1910 \$ 5,420.67
Book value of ledger assets over market value..... 21,535.90
Total 26,956.57
Total admitted assets..... \$ 4,367,762.05

Liabilities

Gross losses adjusted and unpaid..... \$ 77,095.39
Gross claims reported and unadjusted..... 199,678.00
Gross claims for losses resisted..... 10,621.00
Total \$ 287,394.39
Deduct reinsurance due or accrued..... 42,001.00
Net amount of unpaid losses and claims..... \$ 245,393.39

Unearned premiums on all risks one year or less.....	1,039,794.77
Unearned premiums on all risks more than one year.....	1,711,272.23
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	2,353.25
State, county or municipal taxes due or accrued.....	61,911.35
All other liabilities:	
Reinsurance premiums, \$26,657.47 and miscellaneous agency expenses, \$1,603.68.....	28,261.15
Total amount of all liabilities except capital..	\$ 3,688,086.14
Surplus as regards policy-holders.....	1,279,675.91
Total	\$ 4,967,762.05

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 508,347,197	\$ 5,396,112.89
Written or renewed during the year.....	359,379,176	3,877,809.37
Totals.....	\$ 867,726,373	\$ 9,273,912.26
Deduct expired and terminated.....	333,423,258	3,632,145.52
In force at end of the year.....	\$ 534,303,115	\$ 5,641,766.74
Deduct amount reinsured.....	33,071,974	300,009.26
Net amount in force December 31, 1910.....	\$ 501,228,051	\$ 5,341,757.48

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$100,000.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 3,645,197.00	\$ 10,000.00	\$ 3,655,197.00
Gross amount of premiums received.....	45,281.20	75.00	45,356.20
Losses paid	19,184.90		19,184.90
Losses incurred	19,905.68		19,905.68

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE UNION INSURANCE COMPANY.

Organized under the laws of the State of Pennsylvania.

Incorporated February 6, 1864.

Commenced business July 25, 1893.

Home office, S. W. Cor. Third and Walnut Streets, Philadelphia, Pa.

President, J. HENRY SCATTERGOOD.

Vice-President, M. JOS. NOWLAN.

Secretary, EDGAR P. DARREL.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Gross premiums

\$ 1,048,989.26

Deduct gross amount for reinsurance and

return premiums

355,763.16

Received for premiums other than perpetuities..... \$ 693,226.20

Interest on mortgage loans and collateral..... 613.97

Interest on bonds and dividends on stocks..... 27,774.12

Interest on deposits in trust companies and banks..... 519.83

Interest from other sources, deposit of \$100 with Philadelphia Fire Underwriters' Association..... 3.10

Rents from company's property, including \$2,918.57 for

company's own occupancy

8,002.99

Profit on sale or maturity of ledger assets:

Real estate

771.83

Agents' balances and other accounts previously charged

off

37.50

Other sources:

Deposit premiums written on perpetual risks (gross)

19.00

Total Income

\$ 730,659.54

Amount of ledger assets December 31, 1909.....

941,696.19

Total

\$ 1,672,655.64

Disbursements

Gross amount paid for losses (including

\$75,988.13 occurring in previous years)..... \$ 533,966.18

Deduct amount received for salvage and re-

insurance and discount

62,400.33

Net amount paid for losses..... \$ 471,565.85

Expense of adjustment and settlement of losses.....	11,248.11
Paid stockholders for interest or dividends.....	12,000.00
Commissions or brokerage	138,924.55
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	69,006.42
Rents, including \$2,918.37 for company's occupancy of its own buildings	2,918.37
Advertising, printing, stationery, postage, telegrams, telephone, express	9,704.88
Legal expense	101.50
Furniture and fixtures	300.00
Maps, including corrections.....	651.09
Underwriters' boards and tariff associations.....	2,906.00
Fire department, fire patrol and salvage corps assess- ments, fees, taxes and expenses, inspections and surveys	4,746.22
Repairs and expenses (other than taxes) on real estate..	2,032.64
Taxes on real estate	1,515.00
State tax on premiums, insurance department licenses and fees	16,127.77
Agents' balances and other accounts charged off.....	34.85
Other disbursements:	
Incidental office expenses..... \$	2,594.50
Travelling expenses	719.82
Interest on borrowed money	236.95
Tax on coal lands	2.65
Paid for exchange	3.18
Deposit premiums returned.....	220.00
Total	3,777.59
Total disbursements	\$ 769,801.94
Balance	\$ 903,453.70

Ledger Assets

Book value of real estate..... \$	100,500.00
Loans secured by bonds, stocks or other collateral.....	12,800.00
Book value of bonds and stocks.....	623,428.01
Cash in company's office	2,031.13
Deposits in trust companies and banks not on interest..	106.65
Deposits in trust companies and banks on interest.....	27,747.55
Agents' balances representing business written subse- quent to October 1, 1910.....	107,509.35
Agents' balances representing business written prior to October 1, 1910.....	21,831.01
Other ledger asset:	
Western Sprinkler Association deposit.....	500.00
Philadelphia Fire Und. deposit..... \$	100.00
Total	600.00
Total ledger assets.....	\$ 903,453.70

Non-Ledger Assets

Interest accrued on bonds.....	2,891.67
Market value of real estate over book value.....	9,723.24
Other non-ledger assets:	
Perpetual Ins. on building, \$742.50; Reins. due on losses paid, \$390.00.....	2,132.50
Gross assets	\$ 918,201.17

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 21,831.01
Total	21,831.01

Total admitted assets..... \$ 896,370.16

Liabilities

Gross losses adjusted and unpaid.....	\$ 15,533.46
Gross claims reported and unadjusted.....	97,519.06
Gross claims for losses resisted.....	2,729.30
Total	\$ 115,781.82
Deduct reinsurance due or accrued.....	26,707.07

Net amount of unpaid losses and claims.....	\$ 89,074.75
Unearned premiums on all risks one year or less.....	238,192.37
Unearned premiums on all risks more than one year.....	264,287.33
State, county or municipal taxes due or accrued.....	6,000.00

All other liabilities:

Perpetual premiums	\$ 26,308.44
Reinsurance premiums	494.32
Stock fractions	20.53

Total

26,823.30

Total amount of all liabilities except capital..	\$ 644,377.74
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	51,992.42

Surplus as regards policy-holders..... 251,992.42

Total

\$ 896,370.16

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1900.....	\$ 91,763,367	\$ 1,127,985.85
Written or renewed during the year.....	82,208,577	1,048,989.36
Totals		
Deduct expired and terminated.....	\$ 174,061,944	\$ 2,176,975.21
In force at end of the year.....	79,833,737	1,011,798.73
Deduct amount reinsured.....	\$ 94,228,207	\$ 1,165,176.48
	11,624,709	156,204.72
Net amount in force December 31, 1910.....	\$ 82,003,408	\$ 1,008,971.70

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$2,400.00.

Total amount loaned to directors or other officers?

Answer—\$12,800.00.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—Yes, Und. Securities Corp., a corporation of the state of New Jersey, owns 9,741 shares of the stock.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 1,891,472.00
Gross amount of premiums received	19,994.63
Losses paid	7,890.55
Losses incurred	5,401.62

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

U. S. BRANCH OF THE UNION MARINE INSURANCE COMPANY—
(Limited),

Organized under the laws of England.

Incorporated 1863. Commenced business in U. S., N. Y. Agency, Oct. 14, 1880

Home office in U. S., 37-43 Wall St., New York.

United States Manager, F. HERRMANN & CO.

Income

Gross premiums	\$ 1,671,542.55
Deduct gross amount for reinsurance and return premiums	849,990.07
Received for premiums other than perpetuals	\$ 821,552.48
Interest on bonds and dividends on stocks	19,473.13
Interest on deposits in trust companies and banks	1,076.86
Other sources:	
Remittance from home office	91,508.10
Bonds	14,775.00
Total income	\$ 948,385.63
Amount of ledger assets December 31, 1909	668,745.41
Total	\$ 1,617,131.09

Disbursements

Gross amount paid for losses (including \$80,775.00 occurring in previous years) .. \$ 1,002,234.46	
Deduct amount received for salvage and reinsurance	474,991.49
Net amount paid for losses	\$ 527,242.97
Commissions or brokerage	150,805.15
Allowance to local agencies for miscellaneous expenses	4,139.56
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	31,483.53
Rents	2,391.00
Advertising, printing, stationery, postage, telegrams, telephone, express	11,244.43
Legal expense	2,019.94
Furniture and fixtures	480.27
Underwriters' boards and tariff associations	2,713.30
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	2,012.43
State tax on premiums, insurance department licenses and fees	23,907.01
Other disbursements:	
Investment expenses	\$ 223.32
Remittance to head office	114,449.63
Agents' balances charged off	242.51

Total	114,915.66
Total disbursements	\$ 932,863.65
Balance	\$ 684,267.44

Ledger Assets

Book value of bonds and stocks	\$ 565,156.97
Deposits in trust companies and banks not on interest	31,232.12
Agents' balances representing business written subsequent to October 1, 1910	73,905.66
Agents' balances representing business written prior to October 1, 1910	5,817.79
Bills receivable, taken for fire (marine or inland) risks	4,689.55
Other ledger assets:	
Cash deposit state of Massachusetts	445.35
Total ledger assets	\$ 684,267.44

Non-Ledger Assets

Interest accrued	5,848.33
Gross assets	\$ 690,115.77

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 5,817.79
Book value of ledger assets over market value	21,686.97
Total	27,504.76
Total admitted assets	\$ 662,711.01

IOWA INSURANCE REPORT

Liabilities

Gross claims reported and unadjusted.....	\$ 180,550.50
Gross claims for losses resisted.....	19,011.21
Total.....	\$ 199,570.77
Deduct reinsurance due or accrued.....	83,744.55
Net amount of unpaid losses and claims.....	\$ 115,826.22
Unearned premiums on all risks more than one year.....	103,628.49
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued.....	500.00
State, county or municipal taxes due or accrued.....	20,000.00
Total amount of all liabilities except capital.....	\$ 239,954.71
Surplus over all liabilities.....	\$ 222,756.30
Surplus as regards policy-holders.....	222,756.30
Total.....	\$ 662,711.01

Risks and Premiums

	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement.....	\$ 21,784,921	\$ 480,419.98
Written or renewed during the year.....	284,342,751	1,671,542.55
Total.....	\$ 306,127,672	\$ 2,157,962.53
Deduct those expired and marked off as terminated.....	277,306,648	1,628,048.45
In force at the end of the year.....	\$ 28,821,024	\$ 509,914.08
Deduct amount reinsured.....	11,228,495	347,154.69
Net amount in force.....	\$ 17,592,529	\$ 162,759.39

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies.

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—\$399,300.00 of Columbia Insurance Co., of Jersey City, New Jersey.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

WASHINGTON FIRE INSURANCE COMPANY

Business in State of Iowa During 1910

	Marine and Inland Risks
Gross risks written.....	
Gross amount of premiums received.....	\$ 26,225.00
Losses paid.....	620.31
Losses incurred.....	

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

WASHINGTON FIRE INSURANCE COMPANY.

Organized under the laws of the State of Washington.

Incorporated 1904.

Commenced business, 1905.

Home office, Seattle, Wash.

President, HENRY CARSTENS.

Vice-Presidents, E. W. ANDREWS and E. T. COMAN.

Secretary, W. S. WORMAN.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Gross premiums..... \$ 924,000.67
Deduct gross amount for reinsurance and return premiums..... 435,871.77

Received for premiums other than perpetuities..... \$ 483,218.90
Interest on mortgage loans and collateral..... 17,819.40
Interest on bonds and dividends on stocks..... 10,089.13
Interest from other sources, bills receivable..... 2,542.63
Rents from company's property..... 68.00
Stocks and bonds..... 55.00
Agents' balances and other accounts previously charged off..... 1,331.35

Other sources:
Re-ins. adjusting expenses recovered and general agency earnings (Carstens & Earles, Inc.) and gross increase by Adj. in book value of ledger assets..... 15,792.78

Total income..... \$ 500,112.55
Amount of ledger assets December 31, 1909..... 607,480.77
Total..... \$ 1,207,599.12

Disbursements

Gross amount paid for losses.....	\$ 408,307.71
Deduct amount received for salvage and re-insurance	128,950.71

Net amount paid for losses.....	\$ 279,348.00
Expense of adjustment and settlement of losses.....	8,228.25
Paid stockholders for interest or dividends.....	15,000.00
Commissions or brokerage	85,960.06
Allowance to local agencies for miscellaneous expenses..	2,908.50
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees	50,156.29
Rents	6,173.96
Advertising, printing, stationery, postage, telegrams, telephone, express	16,477.19
Legal expense	881.85
Furniture and fixtures	1,233.03
Maps, including corrections.....	2,275.58
Underwriters' boards and tariff associations.....	3,329.08
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	7,037.60
Repairs and expenses (other than taxes) on real estate..	19.05
Taxes on real estate	6.88
State tax on premiums, insurance department licenses and fees	11,230.36
Loss on sale or maturity of ledger assets.....	2.00
Agents' balances and other accounts charged off.....	1,803.26
Other disbursements:	
Municipal taxes, licenses and fees.....	1,349.19
Petty office expenses	280.28
Expenses of officers	1,023.10
Examinations and audits.....	216.58

Total disbursements \$ 494,942.59

Balance \$ 762,656.53

Ledger Assets

Book value of real estate.....	\$ 2,181.93
Mortgage loans on real estate.....	281,033.52
Loans secured by bonds, stocks or other collateral.....	21,000.00
Book value of bonds and stocks.....	204,641.02
Cash in company's office	4,379.69
Deposits in trust companies and banks not on interest..	113,618.18
Agents' balances representing business written subsequent to October 1, 1910.....	94,833.36
Agents' balances representing business written prior to October 1, 1910.....	8,845.62
Bills receivable, taken for fire, marine or inland risks..	32,118.16

Total ledger assets..... \$ 762,656.53

Non-Ledger Assets

Interest due, \$102.85; accrued, \$7,091.25.....	7,584.10
Gross assets	\$ 770,240.63

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 8,845.62
Total	8,845.62
Total admitted assets.....	\$ 761,395.01

Liabilities

Gross claims reported and unadjusted.....	\$ 49,557.04
Gross claims for losses resisted.....	17,309.91
Total	\$ 66,866.95
Deduct reinsurance due or accrued.....	21,253.97
Net amount of unpaid losses and claims.....	\$ 45,612.98
Unearned premiums on all risks one year or less.....	159,210.03
Unearned premiums on all risks more than one year....	177,335.74
State, county or municipal taxes due or accrued.....	7,000.60
Total amount of all liabilities except capital..	\$ 389,158.75
Capital actually paid up in cash.....	\$ 250,000.00
Surplus over all liabilities.....	122,236.26
Surplus as regards policy-holders.....	372,236.26
Total	\$ 761,395.01

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 35,871,978	\$ 619,216.69
Written or renewed during the year.....	58,920,405	924,090.67
Totals.....	\$ 94,792,383	\$ 1,543,307.36
Deduct expired and terminated	28,940,521	688,414.85
In force at end of the year.....	\$ 65,851,862	\$ 854,892.51
Deduct amount reinsured	12,326,986	226,068.55
Net amount in force December 31, 1910.....	\$ 53,524,876	\$ 628,823.96

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$134,000.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 274,833.00
Gross amount of premiums received	4,084.94
Losses paid	479.10
Losses incurred	1,079.10

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

WESTCHESTER FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated as a Mutual, March 14, 1857.
Commenced business as a Joint Stock, January 1, 1879.

Home office, 190 William St., New York.

President, GEORGE R. CRAWFORD.
Vice-President, MORRIS O. BROWN, Secretary, JOHN H. KELLY.

Capital Stock

Capital paid up in cash \$300,000.00

Income

Gross premiums \$ 3,734,534.79
Deduct gross amount for reinsurance and
return premiums 1,145,771.83

Received for premiums other than perpetual \$ 2,588,762.96
Interest on mortgage loans and collateral 9,944.62
Interest on bonds and dividends on stocks 161,896.67
Interest on deposits in trust companies and banks 2,600.90
Rents from company's property 130.00
Stocks and bonds 28.12
Agents' balances and other accounts previously charged
off 31.31

Other sources:
Sale of Traders Ins. Co. claim \$ 92.13
Adjustment in book value of real estate 3,876.00

Total 3,968.18

Total income \$ 2,790,635.20
Amount of ledger assets December 31, 1909 4,312,011.93

Total \$ 7,111,697.24

Disbursements

Gross amount paid for losses (including
\$223,650.90 occurring in previous years) .. \$ 1,705,358.15
Deduct amount received for salvage and re-
insurance 321,475.22

Net amount paid for losses \$ 1,381,082.93
Expense of adjustment and settlement of losses 23,128.32
Paid stockholders for interest or dividends 120,000.00
Commissions or brokerage 510,252.69
Salaries and expenses of special and general agents,
officers, directors, trustees and home office employees 279,357.91
Rents, including for company's occupancy of its own
buildings 18,329.78
Advertising, printing, stationery, postage, telegrams,
telephone, express 45,529.53
Legal expense 1,222.02
Furniture and fixtures 3,210.53
Maps, including corrections 9,828.38
Underwriters' boards and tariff associations 28,472.18
Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses, inspections and
surveys 24,330.37
Repairs and expenses (other than taxes) on real estate 111.20
Taxes on real estate 349.00
State tax on premiums, insurance department licenses
and fees 62,460.93
Loss on sale or maturity of ledger assets 1,273.06
Agents' balances and other accounts charged off 697.29
Other disbursements:

Municipal taxes and licenses \$ 11,500.64
Collection and exchange 2,058.06
Expenditures 3,876.00

Total 17,435.30

Total disbursements \$ 2,530,071.42

Balance \$ 4,581,625.82

Ledger Assets

Book value of real estate \$ 9,908.55
Mortgage loans on real estate 168,150.00
Book value of bonds and stocks 3,918,479.13
Deposits in trust companies and banks on interest 114,615.94
Agents' balances representing business written subse-
quent to October 1, 1910 335,405.70
Agents' balances representing business written prior to
October 1, 1910 15,371.50

Total ledger assets \$ 4,581,625.82

Non-Ledger Assets

Interest due, \$1,719.50; accrued, \$901.41 2,620.92
Rent accrued 5,974.98

Gross assets \$ 4,590,221.72

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 15,371.50
Book value of ledger assets over market value.....	104,154.13
Total	119,525.63
Total admitted assets.....	\$ 4,470,296.00

Liabilities

Gross losses adjusted and unpaid.....	\$ 63,465.17
Gross claims reported and unadjusted.....	261,664.83
Gross claims for losses resisted.....	9,627.76
Total	\$ 337,757.79
Deduct reinsurance due or accrued.....	89,906.23
Net amount of unpaid losses and claims.....	\$ 247,761.56
Unearned premiums on all risks one year or less.....	837,376.27
Unearned premiums on all risks more than one year....	1,592,503.38
State, county or municipal taxes due or accrued.....	40,000.00
All other liabilities:	
Reinsurance premiums, \$10,000; for all contingencies, \$10,000	20,000.00
Total amount of all liabilities except capital..	\$ 2,737,641.21
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	1,432,654.88
Surplus as regards policy-holders.....	1,732,654.88
Total	\$ 4,470,296.00

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement.....	\$ 514,076,890	\$ 5,256,820.10
Written or renewed during the year.....	339,921,335	3,734,534.79
Total	\$ 853,998,225	\$ 8,991,354.89
Deduct those expired and marked off as terminated....	324,683,927	3,508,930.29
In force at the end of the year.....	\$ 529,314,298	\$ 5,392,424.60
Deduct amount reinsured	67,928,297	741,456.09
Net amount in force.....	\$ 461,386,001	\$ 4,650,968.51

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$50,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$79,770.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 2,644,924.00	\$ 107,765.00	\$ 2,752,689.00
Gross amount of premiums received.....	38,913.64	535.66	89,449.30
Losses paid	18,632.75	---	18,632.75
Losses incurred	20,512.77	---	20,512.77

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

WESTERN ASSURANCE COMPANY,

Organized under the laws of the Dominion of Canada.

Incorporated August, 1851.

Commenced business August, 1851.

Home office, 22 Wellington Street, East, Toronto, Ontario.

General Manager, W. B. MEIKLE.

Auditor, N. E. STINSON.

Secretary, C. C. FOSTER.

Capital Stock

Capital paid up in cash, deposit capital.... \$ 207,000.00

Income

Gross premiums

\$ 1,900,812.60	\$ 426,428.52
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Deduct gross amount for reinsurance and return premiums

768,734.57	147,615.91
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Received for premiums other

than perpetuals

\$ 1,222,078.03	\$ 278,812.61	\$ 1,500,890.64
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Interest on bonds and dividends on stocks.....

75,565.90

Interest on deposits in trust companies and banks.....

7,928.73

Interest from other sources.....

202.47

Total income

\$ 1,581,587.44

Amount of ledger assets December 31, 1909.....

2,393,027.15

Total

\$ 3,977,614.59

Disbursements

Gross amount paid for losses	\$ 729,445.69	\$ 365,888.51	
Deduct amount received for salvage and reinsurance	60,412.00	106,004.41	
Net amount paid for losses	\$ 669,033.69	\$ 259,884.10	\$ 928,917.79
Expense of adjustment and settlement of losses			12,883.41
Commissions or brokerage			306,118.70
Salaries and expenses of special and general agents, officers, directors, trustees and home office employees			174,263.15
Rents			5,339.37
Advertising, printing, stationery, postage, telegrams, telephone, express			36,748.81
Legal expense			474.74
Maps, including corrections			4,842.72
Underwriters' boards and tariff associations			21,816.07
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys			5,681.67
Taxes, municipal			16,340.29
State tax on premiums, insurance department licenses and fees			29,505.28
Loss on sale or maturity of ledger assets			1,238.00
Other disbursements:			
Cash sent to home office	\$ 59,144.44		
Heating, cleaning and lighting		3,111.56	
Exchange		1,636.82	
Miscellaneous		555.05	
Total			64,447.87
Total disbursements			\$ 1,608,617.87
Balance			\$ 2,368,996.72

Ledger Assets

Book value of bonds and stocks	\$ 1,921,137.36
Deposits in trust companies and banks not on interest	2,036.76
Deposits in trust companies and banks on interest	237,134.62
Agents' balances representing business written subsequent to October 1, 1910	200,696.37
Agents' balances representing business written prior to October 1, 1910	5,371.01
Bills receivable, taken for fire (marine or inland) risks	2,620.60
Total	\$ 2,368,996.72

Non-Ledger Assets

Interest accrued	21,633.80
Other non-ledger assets:	
Re-Assurance due on losses paid	7,881.61
Gross assets	\$ 2,398,512.13

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 5,371.01
Book value of ledger assets over market value	31,710.20
Total	37,081.21
Total admitted assets	\$ 2,361,430.92

Liabilities

Gross losses adjusted and unpaid	\$ 2,055.00
Gross claims reported and unadjusted	222,133.43
Gross claims for losses resisted	4,581.00
Total	\$ 228,769.43
Deduct reinsurance due or accrued	50,332.79
Net amount of unpaid losses and claims	\$ 178,436.64
Unearned premiums on all risks one year or less	554,143.20
Unearned premiums on all risks more than one year	636,804.00
State, county or municipal taxes due or accrued	21,674.09
Commissions, brokerage and other charges due or to become due to agents and brokers	4,391.17
Total amount of all liabilities except capital	\$ 1,395,449.10
Capital actually paid up in cash, deposit capital	\$ 207,000.00
Surplus over all liabilities	758,981.82
Surplus as regards policy-holders	\$ 965,981.82
Total	\$ 2,361,430.92

Risks and Premiums

	Fire Risks	Premiums Thereon	Marine and Inland Risks	Premiums Thereon
In force on the 31st day of December, under this heading in last year's statement	\$ 258,926,461	\$ 2,739,898.09	\$ 11,305,157	\$ 196,366.03
Written or renewed during the year	193,545,404	1,990,812.00	71,363,246	426,428.52
Written or renewed during Total	\$ 452,471,865	\$ 4,730,710.09	\$ 82,668,403	\$ 622,795.45
Deduct those expired and marked off as terminated	197,145,846	2,119,390.62	71,579,967	421,090.71
In force at end of the year	\$ 255,326,019	\$ 2,611,419.47	\$ 11,088,436	\$ 201,744.74
Deduct amount re-insured	40,436,519	369,147.39	1,506,173	58,291.01
Net amount in force	\$ 214,889,500	\$ 2,241,962.08	\$ 9,582,265	\$ 143,440.73

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—None in United States.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None in United States.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 1,827,461.00	\$ 3,420.00	\$ 1,830,881.00
Gross amount of premiums received	20,562.05	135.43	20,697.48
Losses paid	19,989.77	290.38	20,280.15
Losses incurred	18,587.14	290.38	18,877.52

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

WESTERN INSURANCE COMPANY,

Organized under the laws of the State of Pennsylvania.

Incorporated March 20, 1849.

Commenced business May 1, 1849.

Home office, Rooms 1203 to 1211; No. 316 Fourth Ave., Pittsburg, Pa.

President, W. H. NIMICK.

Vice-Presidents, H. S. A. STEWART and DAVID P. BLACK.

Secretary, D. DALLAS HARE.

Capital Stock

Capital paid up in cash

\$ 300,000.00

Income

Gross premiums

\$ 836,355.59

Deduct gross amount for reinsurance and return premiums

266,092.36

Received for premiums other than perpetuals

\$ 570,263.23

Interest on mortgage loans and collateral

9,407.73

Interest on bonds and dividends on stocks

27,956.47

Interest on deposits in trust companies and banks

537.74

Interest from other sources

903.11

Stocks and bonds

580.00

Total income

\$ 600,648.28

Amount of ledger assets December 31, 1909

934,167.31

Total

\$ 1,543,815.59

Disbursements

Gross amount paid for losses (including

\$60,087.59 occurring in previous years) ..

\$ 374,395.62

Deduct amount received for salvage and reinsurance

63,053.28

Net amount paid for losses

\$ 311,342.34

Expense of adjustment and settlement of losses

6,114.72

Paid stockholders for interest or dividends

24,000.00

Commissions or brokerage

152,978.60

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees

40,270.35

Rents	6,499.75
Advertising, printing, stationery, postage, telegrams, telephone, express	10,336.57
Furniture and fixtures	438.58
Maps, including corrections	2,524.09
Underwriters' boards and tariff associations	3,727.56
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	7,956.59
State tax on premiums, insurance department licenses and fees	15,838.34
Loss on sale or maturity of ledger assets	301.57
Other disbursements:	
Office expense	\$ 56.29
Agency expense	3,140.22
Miscellaneous expenses	1,173.21
Brokerage premiums due other companies, decrease during year	687.92

Total

5,057.64

Total disbursements

587,411.63

Balance

\$ 956,403.96

Ledger Assets

Mortgage loans on real estate	\$ 132,100.00
Loans secured by bonds, stocks or other collateral	1,390.46
Book value of bonds and stocks	659,594.28
Cash in company's office	2,499.15
Deposits in trust companies and banks on interest	62,302.40
Agents' balances representing business written subsequent to October 1, 1910	89,605.09
Agents' balances representing business written prior to October 1, 1910	3,634.01
Bills receivable, taken for fire (marine or inland) risks	278.00
Other ledger assets:	
Brokerage premiums due to other companies	5,109.57

Total ledger assets

\$ 956,403.96

Non-Ledger Assets

Interest due, \$2,625; accrued, \$6,661.65	9,268.65
Other non-ledger assets	500.00
Gross assets	\$ 966,190.61

Deduct Assets Not Admitted

Agents' balances representing business written prior to October, 1910	\$ 3,634.01
Bills receivable, past due, taken for fire, marine and inland risks	278.00
Book value of ledger assets over market value	7,893.02
Total	11,805.03
Total admitted assets	\$ 954,385.58

Liabilities

Gross losses adjusted and unpaid.....	\$ 28,935.81
Gross claims reported and unadjusted.....	29,159.36
Gross claims for losses resisted.....	5,169.15
Total	\$ 63,264.32
Deduct reinsurance due or accrued.....	11,687.60
Net amount of unpaid losses and claims.....	\$ 51,576.72
Unearned premiums on all risks one year or less.....	176,718.51
Unearned premiums on all risks more than one year.....	329,629.70
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	300.00
State, county or municipal taxes due or accrued.....	4,700.00
All other liabilities:	
Brokerage premiums due to other companies.....	3,747.26
Total amount of all liabilities except capital.....	\$ 566,672.19
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	87,713.39
Surplus as regards policy-holders.....	387,713.39
Total	\$ 954,385.53

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909.....	\$ 91,237,824	\$ 1,026,345.08
Written or renewed during the year.....	70,363,276	896,355.59
Totals.....	\$ 161,601,100	\$ 1,922,700.67
Deduct expired and terminated.....	61,559,527	739,938.46
In force at end of the year.....	\$ 100,041,573	\$ 1,122,762.21
Deduct amount reinsured.....	13,526,271	161,898.53
Net amount in force December 31, 1910.....	\$ 86,515,302	\$ 960,863.68

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$30,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$43,460.00.

Total amount loaned to directors or other officers?

Answer—None.

Total amount loaned to stockholders not officers?

Answer—None.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 832,756.00	\$ 12,950.00	\$ 845,706.00
Gross amount of premiums received	10,719.92	68.58	10,788.50
Losses paid			
Losses incurred			

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of

THE WESTERN RESERVE INSURANCE COMPANY,

Organized under the laws of the State of Ohio.

Incorporated 1903.

Commenced business, 1903.

Home office, 501 Park Building, Cleveland, Ohio.

President, MARS E. WAGAR.

Vice-President, HENRY W. S. WOOD.

Secretary, F. P. BICKFORD.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Gross premiums \$ 467,225.53 |

Deduct gross amount for reinsurance and return premiums 273,884.36 |

Received for premiums other than perpetuals... \$ 193,341.17

Interest on bonds and dividends on stocks and other sources \$ 19,326.70 |

Received from other sources..... 1,074.99 |

Total 20,401.69 |

Total income \$ 213,742.80 |

Disbursements

Gross amount paid for losses (including \$19,777.43 occurring in previous years)... \$ 275,386.85

Deduct amount received for salvage and reinsurance 87,274.87 |

Net amount paid for losses..... \$ 188,111.98

Expenses of adjustment and settlement of losses..... 3,155.51 |

Paid stockholders for interest or dividends..... 5,000.00 |

Commissions or brokerage..... 34,523.16 |

Salaries and expenses of special and general agents, officers, directors, trustees and home office employees.. 34,564.37 |

Rents 1,740.00 |

Advertising, printing, stationery, postage, telegrams, telephone, express 4,345.62 |

Legal expense	61.30
Furniture and fixtures	218.97
Maps, including corrections	1,742.67
Underwriters' boards and tariff associations	1,742.44
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses, inspections and surveys	3,507.71
State tax on premiums, insurance department licenses and fees	7,753.91
Decrease in book value of ledger assets	8,818.23
Total disbursements during the year	\$ 301,469.56
Balance	\$ 380,445.66

Ledger Assets

Book value of bonds and stocks	303,504.77
Cash in company's office	21,506.26
Deposits in trust companies and banks not on interest	2,676.90
Deposits in trust companies and banks on interest	2,000.00
Agents' balances representing business written subsequent to October 1, 1910	43,601.23
Agents' balances representing business written prior to October 1, 1910	696.50
Total ledger assets as per balance	\$ 380,445.66

Non-Ledger Assets

Interest due, \$1,938.71; accrued, \$1,938.71	1,938.71
Market value of bonds and stocks over book value	20,890.51
Other non-ledger assets	696.50
Gross assets	\$ 402,578.38

Deduct Assets Not Admitted

Agents' balances, representing business written prior to October 1, 1910	\$ 696.50
Total admitted assets	\$ 402,578.38

Liabilities

Gross claims reported and unadjusted	\$ 45,627.48
Total	\$ 45,627.48
Deduct reinsurance due or accrued	14,637.72
Net amount of unpaid losses and claims	30,989.76
Unearned premiums on all risks one year or less	52,356.06
Unearned premiums on all risks more than one year	31,557.74
Salaries, rents, accounts, expenses, bills, fees, etc., due or accrued	200.00
State, county or municipal taxes due or accrued	4,000.00
Total amount of all liabilities except capital	\$ 119,194.16
Capital actually paid up in cash	\$ 230,000.00
Surplus over all liabilities	33,474.22
Surplus as regards policy-holders	283,474.22
Total	\$ 402,578.38

Risks and Premiums

	Fire Risks	Premiums Thereon
In force December 31, 1909	\$44,901,014.23	\$ 530,156.34
Written or renewed during the year	37,620,631.00	467,225.53
Totals	\$82,521,645.23	\$ 998,381.87
Deduct expired and terminated	40,921,468.30	506,497.16
In force at end of the year	\$41,600,177.03	\$ 483,884.36
Deduct amount reinsured	29,693,706.87	328,183.95
Net amount in force December 31, 1910	\$11,906,470.16	\$ 158,700.31

General Interrogatories

Largest gross aggregate amount insured in any one hazard located anywhere in the United States, without and deduction whatever for reinsurance, whether the same be in admitted or non-admitted companies?

Answer—\$17,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$72,900.00.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Is a majority of the capital stock of this Company owned or controlled, directly or indirectly by any other corporation?

Answer—No.

Has this Company guaranteed policies issued by any other company, and now in force?

Answer—No.

Business in State of Iowa During 1910

	Fire Risks
Gross risks written	\$ 271,385.00
Gross amount of premiums received	4,125.71
Losses paid	1,945.50
Losses incurred	1,945.50

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

WILLIAMSBURG CITY FIRE INSURANCE COMPANY,

Organized under the laws of the State of New York.

Incorporated March, 1853.

Commenced business March, 1853.

Home office, 59 John Street, New York City, N. Y.

President, FREDERICK H. WAY.

Secretary, WYCKOFF VAN DERHOEF.

Capital Stock

Amount of capital paid up in cash..... \$ 250,000.00

Amount of ledger assets December 31 of previous year.. \$ 2,798,080.57

Extended at \$ 2,798,080.57

Income

Gross premiums \$ 2,383,803.54

Deduct gross amount paid for reinsurance,
fire, \$265,305.32; return premiums, fire,

\$265,402.06 530,797.98

Total premiums (other than perpetual)..... 1,853,095.56

Gross interest on mortgage loans..... \$ 17,776.53

Gross interest on bonds and dividends on stocks, less

\$2,061.49 accrued interest on bonds acquired during

1910 65,103.51

Gross interest on deposits in trust companies and banks 10,142.94

Gross interest from all other sources:

Gross interest from notes for premiums \$ 163.03

Unadmitted assets 80.54

Total 243.57

Gross rents from company's property, including \$1,500

for company's occupancy of its own buildings..... 4,371.25

Total Gross interest and rents..... 97,637.80

Gross profit on sale or maturity of ledger assets, viz.:

Bonds \$ 534.32

Stocks 60,717.86

Total 61,252.18

Total income \$ 2,011,985.54

WILLIAMSBURG CITY FIRE INSURANCE COMPANY

Disbursements

Gross amount paid policy-holders for losses
(including \$172,520.83 occurring in previ-
ous years) \$ 1,051,001.80Deduct amount received for salvage, fire,
\$11,399.70; reinsurance, fire, \$114,787.55.... 126,187.25

Net amount paid policy-holders for losses..... \$ 924,904.55

Expenses of adjustment and settlement of losses..... 15,859.23

Commissions or brokerage 444,533.17

Allowances to local agencies for miscellaneous agency
expenses 33,450.37Salaries, \$32,913.79, and expenses, \$23,258.20, of special
and general agentst 76,171.99Salaries, fees, and all other charges of officers, directors,
trustees and home office employes..... 114,745.48Rents, including \$1,500.00 for company's occupancy of its
own buildings 25,706.25

Advertising, \$10,920.96; printing and stationery, \$7,305.43 18,226.39

Postage, telegrams, telephone and express..... 7,878.08

Legal expense 9.90

Furniture and fixtures 1,910.82

Maps, including corrections..... 8,044.70

Underwriters' boards and tariff associations..... 13,572.18

Fire department, fire patrol and salvage corps assess-
ments, fees, taxes and expenses..... 4,623.65

Inspections and surveys..... 2,051.85

Repairs and expenses (other than taxes) on real estate.. 2,091.22

Taxes on real estate..... 952.86

State taxes on premiums 29,688.21

Insurance department licenses and fees..... 11,853.63

All other licenses, fees and taxes:

City and county taxes..... \$ 1,372.95

United States tax 347.45

Total 1,720.40

Other disbursements:

Collection fees on premium notes..... 118.64

Paid stockholders for interest or dividends (amount de-
clared during the year, \$50,000.00)..... 50,000.00

Total disbursements \$ 1,788,114.17

Balance \$ 3,021,951.94

Ledger Assets

Book value of real estate..... \$ 90,000.00

Mortgage loans on real estate, first liens..... 392,100.00

Book value of bonds, \$880,411.40, and stocks, \$1,004,352.54 1,884,763.94

Cash in company's office..... 2,201.45

Deposits in trust companies and banks on interest..... 411,088.68

Agents' balances representing business written subse-
quent to October 1, 1910..... 314,673.05Agents' balances representing business written prior to
October 1, 1910..... 981.42

Bills receivable, taken for fire risks..... 16,140.40

Total ledger assets..... \$ 3,021,951.94

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 2,001.87	
Interest due, \$3,426.25, and accrued, \$9,615.70 on bonds..	13,041.95	
Interest due, \$2,692.19, and accrued, on other assets, interest on balances	2,692.19	
Total		17,736.01
Other non-ledger assets, viz.: Due by other companies for reinsurance or losses paid:		
Salamandria, \$5,059.93; Caledonian, \$3.60; Concordia, \$92.25; Shawnee, \$3.00.....		5,158.78
Gross assets		\$ 3,044,846.73

Deduct Assets Not Admitted

Agents' balances representing business written prior to October 1, 1910.....	\$ 981.42	
Book value of ledger assets over market value, viz.....	199,413.94	
Total		200,395.36
Total admitted assets.....		\$ 2,844,451.37

Liabilities

Gross losses adjusted and unpaid.....	\$ 16,027.01	
Gross claims for losses in process of adjustment or in suspense, including all reported and supposed losses	177,417.70	
Gross claims for losses resisted.....	12,747.67	
Total	\$ 206,192.38	
Deduct reinsurance due or accrued.....	25,779.73	
Net amount of unpaid losses and claims.....		\$ 180,412.65
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest premiums on perpetual fire risks, \$1,062,908.58; unearned premiums (fifty per cent.).....	\$ 531,454.29	
Gross premiums (less reinsurance) received and receivable upon all unexpired fire risks running more than one year from date of policy, \$2,129,656.14; unearned premiums (pro rata).....	1,179,149.81	
Total unearned premiums as computed above..		\$ 1,710,604.10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		2,303.57
State, county and municipal taxes due or accrued.....		21,011.82
Return premiums, \$1,973.73; reinsurance premiums, \$10,597.33		12,571.06
Total amount of all liabilities except capital..		\$ 1,926,903.20
Capital actually paid up in cash.....	\$ 250,000.00	
Surplus over all liabilities.....	667,548.17	
Surplus as regards policy-holders.....		917,548.17
Total liabilities		\$ 2,844,451.37

Risks and Premiums

	Fire Risks	Premiums Thereon
In force on the 31st day of December under this heading in last year's statement.....	\$ 303,393.151	\$ 3,160,123.72
Written or renewed during the year.....	215,037.413	2,383,893.54
Total	\$ 518,430,564	\$ 5,544,022.26
Deduct those expired and marked off as terminated....	182,911,186	2,020,656.36
In force at the end of the year.....	\$ 335,519,378	\$ 3,523,365.90
Deduct amount reinsured	29,224,308	330,801.19
Net amount in force.....	\$ 306,295,070	\$ 3,192,564.72

General Interrogatories

Largest net aggregate amount insured in any one hazard located anywhere in the United States.

Answer—\$25,000.00.

Total amount of the Company's stock owned by the directors at par value?

Answer—\$65,350.00.

Does any officer, director or trustee receive any commission on the business of the Company?

Answer—No.

What interest, direct or indirect, has this Company in the capital stock of any other insurance company?

Answer—None.

Business in State of Iowa During 1910

	Fire Risks	Tornado	Aggregate
Gross risks written	\$ 5,240,479.00	\$ 1,521,774.00	\$ 1,762,253.00
Gross amount of premiums received.....	75,474.94	13,881.81	89,356.75
Losses paid	32,914.76	215.29	33,129.75
Losses incurred	35,678.56	197.29	35,875.95

**Companies Other Than Fire Doing
Casualty, Fidelity or Surety Business**

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE AETNA ACCIDENT AND LIABILITY COMPANY,

Incorporated May 2, 1883.

Commenced business May 26, 1907.

President, M. G. BULKELEY.

J. S. ROWE, Secretary.

Home office, Hartford, Connecticut.

Capital Stock

Capital paid up in cash.....\$ 500,000.00

Income

Net cash received for premiums as follows:

Fly wheel	\$ 1,877.19
Plate Glass	52,685.75
Burglary and theft	84,157.00
Automobile property	268,329.10

Total premium receipts	\$ 407,049.13
Interest on mortgage and collateral loans	23,799.17
Interest on bonds and dividends on stock	10,750.00
Interest on deposits	544.93
From agents' balances previously charged off	21.53

Total income during the year	\$ 442,164.76
Amount of ledger assets December 31st of previous year	844,281.99

Total	\$ 1,286,446.75
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Disbursements

Net paid policy-holders as follows:

Fly wheel	\$ 1,316.07
Plate glass	20,528.27
Burglary and theft	23,781.15
Automobile property	131,980.48

Total amount paid policy-holders	\$ 177,606.57
Investigation and adjustment of claims	6,426.03
Commissions or brokerage, premiums and reinsurance	108,467.64
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees, including traveling expenses	13,766.79
Salaries, traveling and all other expenses of agents not paid by commissions	7,676.44
Inspections other than medical and claims	1,530.76
Rents, including company's occupancy of own building	584.63

All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	15,166.83
Legal expense	155.50
Advertising, printing and stationery, postage, telegraph, telephone and express.....	9,537.96
Furniture and fixtures.....	783.12
All other disbursements	20,607.02
Total disbursements	\$ 362,310.19
Balance	\$ 924,136.56

Ledger Assets

Mortgage loans on real estate.....	\$ 494,881.25
Loans secured by pledges of bonds, stocks or other collaterals	33,000.00
Book value of stocks and bonds.....	262,281.25
Deposits in trust companies and banks, and cash in home office	133,817.80
Total	\$ 923,980.30
Gross premiums in course of collection on policies or renewals:	
Fly Wheel:	
Issued on or after Oct. 1, 1910.....	\$ 52.91
Plate Glass:	
Issued on or after Oct. 1, 1910.....	8,343.78
Issued prior to Oct. 1, 1910.....	910.02
Burglary and Theft:	
Issued on or after Oct. 1, 1910.....	14,766.87
Issued prior to Oct. 1, 1910.....	774.69
Automobile Property:	
Issued on or after Oct. 1, 1910.....	34,335.18
Issued prior to Oct. 1, 1910.....	7,581.09
Total gross premiums.....	66,795.14
Bills receivable and suspense accounts.....	156.26
Total	990,931.70
Deduct premiums in course of collection to equal ledger balance	66,795.14
Ledger assets as per balance	\$ 924,136.56

Non-Ledger Assets

Interest accrued on mortgages	8,460.13
Interest accrued on bonds.....	2,125.00
Interest accrued on collateral loans.....	275.00
Interest accrued on other assets.....	125.41
Other non-ledger assets: Add premiums in course of collection to equal gross assets.....	66,795.14
Gross assets	\$ 1,001,917.24

Deduct Assets Not Admitted

Bills and accounts receivable	\$ 156.26
Gross premiums in course of collection, written prior to October 1, 1910.....	9,266.40
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.....	4,531.25
Total	13,953.91
Total admitted assets	\$ 987,963.33

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted as follows:

Plate glass	\$ 1,676.45
Burglary and theft	3,110.79
Automobile property	30,829.75

Total unpaid claims and expenses of settlement	\$ 35,616.99
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 194,884.54
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	18,369.91

Total unearned premiums.....	213,254.45
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	15,815.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	930.11
State, county and municipal taxes due or accrued.....	12,677.39
Reinsurance	1,940.09

Total amount of all liabilities, except capital.....	\$ 280,234.58
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	207,728.75
Surplus as regards policy-holders.....	707,728.75
Total liabilities	\$ 987,963.33

Exhibit of Premiums

	Fly Wheel
In force December 31, 1909.....	\$ 2,280.61
Written during the year.....	3,190.18
Totals	\$ 5,470.79
Deduct expired and canceled	2,052.00
In force at end of year	\$ 3,418.79
In force December 31, 1910.....	\$ 3,418.79

	Plate Glass
In force December 31, 1909	\$ 30,016.95
Written during the year.....	72,393.06
Totals	\$ 102,410.01
Deduct expired and canceled.....	41,915.90
In force at end of year	\$ 57,494.11
In force December 31, 1910.....	\$ 57,494.11

	Burglary
In force December 31, 1909.....	\$ 57,347.73
Written during the year.....	117,345.92
Totals	\$ 174,693.65
Deduct expired and canceled.....	69,861.50
In force at end of year.....	\$ 104,832.15
Deduct amount reinsured	9,308.06
In force December 31, 1910.....	\$ 95,524.09

	Auto Prop- erty Damage
In force December 31, 1909.....	\$ 171,029.73
Written during the year	309,638.90
Totals	\$ 540,668.63
Deduct expired and canceled.....	279,391.17
In force at end of year.....	\$ 261,277.46
In force December 31, 1910.....	\$ 261,277.46

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Plate Glass	\$ 423.30	\$ 322.59
Burglary and theft	800.38	
Automobile property	1,464.22	1,019.58
Totals	\$ 2,777.80	\$ 1,342.17

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$760,599.88.

Total losses (less reinsurance) paid from organization of Company, \$264,436.04.

Total dividends declared from organization of Company, viz.: Cash, \$60,000.00.

Total amount of the Company's stock owned by the directors at par value, \$150,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AMERICAN BONDING COMPANY,

Incorporated April 6, 1894.

Commenced business

President, GEORGE CATOR.

Secretary, Wm. E. P. DUVAL.

Home office, Equitable Bldg., Calvert and Fayette Streets, Baltimore, Md.

Capital Stock

Capital paid up in cash..... \$ 750,000.00

Income

Net premiums as follows:

Fidelity	\$ 283,579.06
Surety	804,323.67
Burglary and theft	174,821.43

Total premium receipts

Interest on bonds and dividends on stock.....

Interest on deposits.....

Interest from all other sources.....

From all other sources.....

Total income during the year..... \$ 1,364,067.75

Amount of ledger assets December 31st of previous year

Total

Disbursements

Net paid policy-holders as follows:

Fidelity	42,715.05
Surety	191,067.91
Burglary and theft	50,762.83

Total amount paid policy-holders..... \$ 284,545.79

Investment and adjustment of claims.....

Commissions or brokerage, premiums and reinsurance..

Salaries, traveling and all other expenses of agents not

paid by commissions

Inspections other than medical and claims.....

Rents, including company's occupancy of own building

All taxes on real estate, premiums, licenses, insurance

department fees and municipal licenses.....

Legal expense

Advertising, printing and stationery, postage, telegraph,

telephone and express.....

Furniture and fixtures.....	11,672.26
Agents' balances charged off.....	146.73
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds	46,129.50
All other disbursements	272,370.53
Total disbursements	\$ 1,221,662.52
Balance	\$ 2,718,977.07

Ledger Assets

Book value of stocks and bonds.....	\$ 2,042,420.50
Deposits in trust companies and banks.....	302,457.62
Total	\$ 2,344,878.12
Gross premiums in course of collection on policies or renewals:	
Fidelity:	
Issued on or after Oct. 1, 1910.....	\$ 21,470.29
Issued prior to Oct. 1, 1910.....	8,028.78
Surety:	
Issued on or after Oct. 1, 1910.....	122,815.85
Issued prior to Oct. 1, 1910.....	95,939.53
Burglary and Theft:	
Issued on or after Oct. 1, 1910.....	46,398.40
Issued prior to Oct. 1, 1910.....	4,197.96
Total gross premiums.....	299,010.51
Agents' balances, judgments, accounts, etc.....	75,088.44
Ledger assets as per balance.....	\$ 2,718,977.07

Non-Ledger Assets

Interest accrued on bonds.....	14,246.53
Gross assets	\$ 2,733,223.60

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	108,295.97
Total admitted assets	\$ 2,624,927.63

Liabilities

Fidelity	\$ 40,447.85
Surety	292,474.63
Burglary and theft	16,983.27
Net unpaid claims (except liability).....	320,216.74
Total unpaid claims and expenses of settlement	\$ 349,905.75
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 598,508.64
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	102,981.22
Total unearned premiums.....	701,582.86

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	46,346.37
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,500.00
State, county and municipal taxes due or accrued.....	18,000.00
Advance premiums (100 per cent), return premiums and reinsurance	19,968.58
Total amount of all liabilities, except capital.....	\$ 1,138,303.56
Capital actually paid up in cash.....	\$ 750,000.00
Surplus over all liabilities.....	736,624.07
Surplus as regards policy-holders.....	1,486,624.07
Total liabilities	\$ 2,624,927.63

Exhibit of Premiums

	Fidelity	Surety
In force December 31, 1909.....	\$ 274,391.65	\$ 812,236.70
Written during the year.....	325,875.18	992,758.55
Totals	\$ 600,266.83	\$ 1,804,995.25
Deduct expired and canceled.....	310,990.50	868,813.92
In force at end of year.....	\$ 289,276.33	\$ 936,181.33
Deduct amount reinsured.....	14,442.94	72,237.90
In force December 31, 1910.....	\$ 274,833.39	\$ 863,943.43

	Burglary
In force December 31, 1909.....	\$ 226,827.32
Written during the year.....	262,322.84
Total	\$ 489,150.16
Deduct expired and canceled	222,419.19
In force at end of year.....	\$ 266,730.97
Deduct amount reinsured	30,432.96
In force December 31, 1910.....	\$ 236,298.01

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Fidelity and surety	\$ 5,264,117.33	\$ 4,312,392.33	\$ 18,085.82	\$ 581.00
Burglary and theft	1,300,386.00	1,068,585.00	4,780.51	1,049.09
Totals	\$ 6,564,503.33	\$ 5,380,977.33	\$ 22,866.33	\$ 1,630.75

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$8,723,586.00.

Total loss (less reinsurance) paid from organization of Company, \$2,667,438.96.

Total dividends declared from organization of Company, viz.: Cash, \$655,000; stock, none; \$655,000.00.

Total amount of the Company's stock owned by the directors at par value, \$218,300.00

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE AMERICAN CREDIT INDEMNITY COMPANY, OF NEW YORK,

Incorporated April 28, 1893.

Commenced business May 1, 1893.

President, E. M. TREAT.

Secretary, JOSEPH J. GROSS.

Chairman of the Board, I. N. LIONBERGER.

Home office, 302 Broadway, New York, N. Y.

Capital Stock

Capital paid up in cash..... \$ 350,000.00

Income

Net cash received for premiums as follows:

Credit \$ 801,518.30

Total premium receipts \$ 801,518.30

Interest on bonds and dividends on stock..... 60,984.74

Interest on deposits..... 416.24

Interest from all other sources..... 3,454.89

From agents' balances previously charged off..... 147.00

Gross profit on sale or maturity of ledger assets:

Bonds and stocks..... 545.80

From all other sources, premium notes previously charged off..... 63.83

Total income during the year..... \$ 867,130.85

Amount of ledger assets December 31st of previous year..... 1,744,520.52

Total \$ 2,611,651.37

Disbursements

Credit \$ 603,634.72

Total amount paid policy-holders..... \$ 603,634.72

Investment and adjustment of claims..... 22,600.65

Commissions or brokerage, premiums and reinsurance..... 199,462.23

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees..... 52,172.23

Salaries, traveling and all other expenses of agents not paid by commissions..... 22,988.53

Medical examiners' fees and salaries; insurance department examination expense..... 1,169.46

Inspection other than medical and claims; mercantile agencies	2,415.50
Rents, including company's occupancy of own building	15,181.68
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	22,839.89
Legal expense	14,560.49
Advertising, printing and stationery, postage, telegraph, telephone and express.....	21,348.71
Furniture and fixtures, traveling expenses.....	1,094.73
Agents' balances charged off.....	20,709.24
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	6,265.09
Gross decrease by adjustment in book value of ledger assets:	
Real estate, old premium notes, uncollectable.....	1,600.00
Stocks and bonds, old premium note balances.....	3,651.69
All other disbursements	5,997.19

Total disbursements \$ 1,017,692.03

Balance \$ 1,593,959.34

Ledger Assets

Book value of stocks and bonds.....	\$ 1,369,332.01
Cash in company's office.....	16.19
Deposits in trust companies and banks.....	53,399.90
Totals	\$ 1,422,748.10
Bills receivable	19,079.83
Agents' balances, judgments, accounts, etc.....	152,131.41

Ledger assets as per balance..... \$ 1,593,959.34

Non-Ledger Assets

Interest accrued on bonds.....	8,243.33
Interest accrued on other assets, premium notes not past due	684.51
Gross assets	\$ 1,602,887.18

Deduct Assets Not Admitted

Depreciation of securities, sundry ledger accounts, agents' balances, etc.	176,405.55
Total admitted assets	\$ 1,426,481.63

Liabilities

Credit, on policies expiring prior to Oct., 1910.....	\$ 44,417.00
Reserve on policies expiring in Oct., Nov., and Dec., 1910	126,229.00
Total unpaid claims and expenses of settlement	\$ 170,646.00
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent.) earned premiums	\$ 182,706.24
Gross premiums (less reinsurance) upon all unexpired risks running one year or more from date of policy (pro rata)	377,305.21
Total unearned premiums.....	\$ 560,011.45

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	3,408.53
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,000.00
State, county and municipal taxes due or accrued.....	12,310.04
Dividends declared and unpaid to stockholders.....	3,500.00
Advance premiums (100 per cent.).....	3,368.75
All other liabilities.....	\$ 71,235.80
Total amount of all liabilities, except capital.....	\$ 826,481.63
Capital actually paid up in cash.....	\$ 350,000.00
Surplus over all liabilities.....	250,000.00
Surplus as regards policy-holders.....	600,000.00
Total liabilities	\$ 1,426,481.63

Exhibit of Premiums

	Credit
In force December 31, 1909.....	\$ 1,061,150.36
Written during the year.....	557,422.20
Totals	\$ 1,618,572.65
Deduct expired and canceled	1,175,854.96
In force December 31, 1910.....	\$ 742,717.69

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Credit	\$ 6,745.00	\$ 899.14
Totals.....	\$ 6,745.00	\$ 899.14

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$14,176,568.16.
 Total losses (less reinsurance) paid from organization of Company, \$7,269,445.03.
 Total dividends declared from organization of Company, viz.: Cash, \$815,500.00.
 Total amount of the Company's stock owned by the directors at par value, \$80,455.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AMERICAN FIDELITY COMPANY,

Incorporated 1900.

Commenced business, 1901.

President, JAMES W. BROCK.

Secretary, HARLAN W. KEMP.

Home office, Main and State Streets, Montpelier, Vt.

Capital Stock

Capital paid up in cash.....	\$ 500,000.00
Increase in capital during the year: capital, \$250,000.00; surplus, \$87,500.00	\$ 337,500.00

Income

Net cash received for premiums as follows:

Accident	\$ 100,657.73
Health	25,055.70
Liability, including fly wheel	726,653.63
Fidelity	35,438.22
Surety	56,447.94
Burglary and theft	38,367.20
Automobile property	18,689.86
Workmen's collective	1,479.17
Total premium receipts	\$ 1,002,780.45
Interest on bonds and dividends on stock.....	32,454.94
Interest on deposits.....	1,326.52
From agents' balances previously charged off.....	693.66
Gross profit on sale or maturity of ledger assets: Bonds	714.00

Total income during the year.....	\$ 127,223.70
Amount of ledger assets December 31st of previous year	910,745.87
Total	\$ 1,037,969.57

Disbursements

Net paid policy-holders as follows:

Accident	\$ 45,353.20
Health	13,429.55
Liability, including fly wheel	176,388.96
Fidelity	235.22
Surety	10,214.60
Burglary and theft	20,648.40
Automobile property	6,844.51
Workmen's collective	306.76

Total amount paid policy-holders.....	\$ 273,521.20
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Investment and adjustment of claims.....	49,329.75
Commissions or brokerage, premiums and reinsurance..	302,438.74
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	29,992.80
Salaries, traveling and all other expenses of agents not paid by commissions	13,073.02
Inspections other than medical and claims.....	2,873.99
Rents, including company's occupancy of own building	876.89
All taxes on insurance department fees and municipal licenses	17,354.66
Traveling	5,918.18
Legal expense	960.83
Advertising, printing and stationery, postage, telegraph, telephone and express.....	13,554.61
Furniture and fixtures	3,582.11
Stockholders for interest or dividends.....	15,000.00
Gross loss on sale or maturity of ledger assets:	
Bonds	661.50
All other disbursements	353.75
Total disbursements	\$ 729,422.00
Balance	\$ 1,556,793.35

Ledger Assets

Book value of stocks and bonds.....	\$ 1,196,782.95
Deposits in trust companies and banks and cash on hand	142,838.55
Total	\$ 1,329,621.50
Gross premiums in course of collection on policies or renewals:	
Accident and Health:	
Issued on or after Oct. 1, 1910.....	\$ 21,863.29
Issued prior to Oct. 1, 1910.....	1,440.93
Liability including Fly Wheel:	
Issued on or after Oct. 1, 1910.....	157,650.31
Issued prior to Oct. 1, 1910.....	17,781.37
Fidelity and Surety:	
Issued on or after Oct. 1, 1910.....	12,618.33
Issued prior to Oct. 1, 1910.....	7,918.92
Burglary and Theft:	
Issued on or after Oct. 1, 1910.....	6,661.26
Issued prior to Oct. 1, 1910.....	1,237.44
Total gross premiums.....	227,171.85
Ledger assets as per balance.....	\$ 1,556,793.35

Non-Ledger Assets

Interest accrued on bonds.....	\$ 15,179.16
Interest accrued on other assets.....	1,486.82
Gross assets	\$ 1,573,459.33

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 28,378.66
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.....	31,742.95
Total	60,121.61
Total admitted assets	\$ 1,513,337.72

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 35,204.49
Health	1,507.93
Liability, including fly wheel	5,133.69
Fidelity	28,788.28
Burglary and theft	6,176.92
Automobile property	1,831.00
Special reserve for unpaid liability losses.....	78,792.31

Total unpaid claims and expenses of settlement	\$ 211,884.21
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 431,896.55
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	55,555.93
Total unearned premiums.....	487,432.48
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	68,045.11
State, county or municipal taxes, due or accrued.....	17,483.30
Contingent reserve for liability losses.....	18,993.65
Total amount of all liabilities, except capital..	803,358.75
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	209,978.97
Surplus as regards policy-holders.....	709,978.97
Total liabilities	\$ 1,513,337.72

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 87,924.52	\$ 18,673.34	\$ 390,567.68
Written during the year	127,050.34	32,901.39	935,741.99
Totals	\$ 214,974.86	\$ 51,574.73	\$ 1,280,309.67
Deduct expired and canceled	122,946.20	27,703.89	626,964.38
In force at end of year.....	\$ 92,028.66	\$ 23,873.84	\$ 659,345.29
Deduct amount reinsured	2,630.72	821.25	57.00
In force December 31, 1910.....	\$ 89,397.94	\$ 23,052.59	\$ 659,288.29

	Fidelity	Surety
In force December 31, 1909.....	\$ 29,781.68	\$ 52,973.25
Written during the year	41,397.57	62,888.57
Totals	\$ 71,179.25	\$ 115,861.82
Deduct expired and canceled	35,443.54	47,883.02
In force at end of year.....	\$ 35,735.71	\$ 67,978.80
Deduct amount reinsured	31.25	31.50
In force December 31, 1910.....	\$ 35,704.46	\$ 67,947.30

	Burglary
In force December 31, 1909.....	\$ 59,755.37
Written during the year.....	49,577.05
Totals.....	\$ 109,332.42
Deduct expired and canceled.....	60,063.61
In force at end of year.....	\$ 49,270.41
Deduct amount reinsured.....	67.25
In force December 31, 1910.....	\$ 49,203.16

	Auto Prop- erty Damage	Workmen's Collective
In force December 31, 1909.....	\$ 7,533.61	\$ 1,519.17
Written during the year.....	23,448.53	
Totals.....	\$ 30,982.14	\$ 1,519.17
Deduct expired and canceled.....	14,722.04	936.67
In force at end of year.....	\$ 16,260.10	\$ 582.50
In force December 31, 1910.....	\$ 16,230.19	\$ 582.50

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident.....	\$ 314.72	\$ 339.14	\$ 314.72	\$ 246.60
Health.....	48.38	19.64	48.38	3.00
Liability including fly wheel.....	11,825.51	7,351.61	11,825.57	5,891.14
Burglary and theft.....	123.77	123.77	123.77	3.50
Automobile property.....	92.25	101.25	92.25	43.75
Totals.....	\$ 12,404.69	\$ 7,935.44	\$ 12,401.69	\$ 6,097.99

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$3,054,346.29.

Total losses (less reinsurance) paid from organization of Company, \$794,834.46.

Total dividends declared from organization of Company, viz.: Cash, \$17,500.00.

Total amount of the Company's stock owned by the directors at par value, \$151,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AMERICAN SURETY COMPANY OF NEW YORK,

Incorporated April 14, 1864.

Commenced business April 15, 1884.

Home office, 100 Broadway, New York City, New York.

Organized under the laws of the State of New York.

President, HENRY D. LYMAN.

Vice-Presidents, WALTER S. JOHNSTON, F. W. LAFRENTZ, HENRY C. WILLCOX.

Secretary, H. B. ZEVELY.

Treasurer, WILLIAM A. BRANDT.

Comptroller, J. P. KERR.

Capital Stock

Amount of capital paid up in cash..... \$ 2,500,000.00

Amount of ledger assets December 31st of previous year \$ 7,774,156.46

Income

Fidelity:

Gross premiums written and renewed
during the year..... \$ 1,189,193.33

Total..... 1,189,193.33

Deduct reinsurance..... \$ 2,919.23

Deduct return premiums on policies

canceled..... 149,625.42

Deduct premiums on policies not taken..... 35,191.67

Total deductions..... 187,736.32

Net premiums..... 1,001,457.01

Surety:

Gross premiums written and renewed
during the year..... \$ 1,700,753.61

Total..... 1,700,753.61

Deduct reinsurance..... 10,167.56

Deduct return premiums on policies

canceled..... 275,913.82

Premiums on policies not taken..... 28,517.26

Total deductions..... 324,598.64

Net premiums..... 1,442,154.97

Total net amount received for premiums..... \$ 2,443,611.98

Gross interest on mortgage loans.....	\$ 1,841.67
Gross interest on collateral loans.....	5,813.43
Gross interest on bonds and dividends on stocks, less \$7,269.68 accrued interest on bonds acquired during 1910	127,613.48
Gross interest on deposits in trust companies and banks	22,974.73
Gross interest from all other sources:	
On overdue premiums	\$ 166.06
On salvages	37,633.56
Total	37,759.62
Total gross interest	197,002.98
Gross rents from company's property, including \$42,000.00 for company's occupancy of its own buildings.....	326,054.09
Total gross interest and rents.....	523,057.07
From other sources:	
Increase in reserve for repairs and expenses on real estate	\$ 7,545.40
Total	7,545.40
Gross profit on sale or maturity of ledger assets, viz:	
Bonds	\$ 14,983.75
Stocks	392.59
Total	15,346.35
Total income	\$ 2,980,569.70

Disbursements

Fidelity:	
Gross amount paid for losses.....	\$ 253,489.29
Deduct salvage	\$ 102,135.71
Total deduction	102,135.71
Net amount paid policy-holders for losses	\$ 151,353.58
Surety:	
Gross amount paid for losses.....	\$ 304,674.27
Deduct reinsurance	\$ 13,497.88
Deduct salvage	434,134.87
Total deductions	447,632.75
Net amount paid policy-holders for losses	-142,958.48
Total amount paid for losses.....	9,895.10
Investigation and adjustment of claims, viz.:	
Fidelity	\$ 15,101.65
Surety	30,749.94
Total	45,851.59
Commissions or brokerage less amount received on re- turn premiums and reinsurance for the following classes:	
Fidelity	\$ 73,976.47
Surety	149,824.12
Total	223,800.59

Salaries, fees and all other compensation of officers, di- rectors, trustees and Home Office employees.....	283,510.08
Salaries, traveling and all other expenses of agents not paid by commissions.....	629,230.42
Inspections (other than medical and claim).....	16,610.29
Rents, including \$12,000.00 for company's occupancy of its own buildings.....	42,000.00
Repairs and expenses (other than taxes) on real estate, including rent of building leased for 99 years.....	206,039.22
Taxes on real estate, \$72,312.86; taxes on personal estate, \$175.79	73,388.65
State taxes on premiums.....	35,233.69
Insurance department licenses and fees.....	15,165.21
All other licenses, fees and taxes:	
Agents municipal taxes.....	\$ 3,923.19
Internal revenue taxes.....	12,530.92
Tax on investments	61.50

Total	10,315.21
Legal expenses	3,828.00
Advertising	3,477.48
Printing and stationery.....	35,925.74
Postage, telegraph, telephone and express.....	20,963.90
Furniture and fixtures.....	12,532.10
Stockholders for interest or dividends, amount declared during the year	\$ 375,000.00
Other disbursements:	
Decrease in liability for reinsurance.....	\$ 1,341.20
Checks of other parties in process of collection—De- cember 31, 1909—cash.....	3,181.50
Miscellaneous general expenses.....	51,575.70
Interest	2,017.88

Total	58,116.28
Premiums paid in advance, Dec. 31, 1909, \$45,141.51; Dec. 31, 1910, \$19,947.20—decrease for year.....	25,194.31
Gross loss on sale or maturity of ledger assets, viz.:	
Real estate—loss on purchase of Tennessee Central R. R. bonds, that were held as collateral.....	\$ 6,350.00
Bonds	14,200.00
Loss on collateral funds on deposit in the defunct U. S. Banking Co., Mexico City, Mex.....	227.20
Total	20,777.20
Total disbursements.....	\$ 2,161,344.16
Balance	\$ 8,692,373.00

Ledger Assets

Book value of real estate.....	\$ 3,166,047.91
Mortgage loans on real estate.....	197,166.67
Book value of bonds, \$2,539,338.85 and stocks, \$1,324,656.25.....	3,833,995.10
Cash in company's office, \$5,566.75; cash in hands of agents, \$3,791.75.....	9,358.50
Deposits in trust companies and banks not on interest.....	193,013.10
Deposits in trust companies and banks on interest.....	753,432.47

Premiums in course of collection, viz.:

Fidelity:

On policies or renewals issued on or after Oct. 1, 1910.....	\$ 75,463.85
On policies or renewals issued prior to Oct. 1, 1910.....	10,155.40

Surety:

On policies or renewals issued on or after Oct. 1, 1910.....	196,262.85
On policies or renewals issued prior to Oct. 1, 1910.....	147,477.15

Totals 429,359.25

Ledger assets \$ 8,602,373.00

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 362.43
Interest accrued on bonds.....	30,339.35
Interest accrued on other assets.....	931.12

Total \$ 31,662.90

Bank Deposits:

The Molsons Bank, Montreal, Canada..	\$ 150.00
First National Bank, Albuquerque, N. Mex.	66.67
Banco Central Mexicano, Mexico City, Mex.	714.45

Rents due, \$6,135.85, and accrued, \$2,483.33 on company's property or lease \$ 8,619.18

Total 40,222.08

Gross assets \$ 8,642,595.08

Deduct Assets Not Admitted

Premiums in course of collection written prior to Oct. 1, 1910 157,632.55

Book value of ledger assets over market value, viz.:
Stocks and bonds \$ 241,433.47 241,433.47

Total 399,066.02

Admitted assets \$ 8,243,529.06

Liabilities

Losses and claims:

Fidelity:

Reported in process of adjustment..	\$ 106,367.16
Resisted	16,027.62

Net unpaid claims except liability claims \$ 122,394.78

Surety:

Reported in process of adjustment..	496,074.22
Resisted	217,026.95

Total \$ 713,121.17

Deduct reinsurance 10,048.47

Net unpaid claims except liability claims 703,072.70

Total net unpaid claims, except liability claims \$ 825,467.48

Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$2,411,068.52; unearned premiums fifty per cent, \$1,212,004.26 \$ 1,212,004.26

Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy, \$263,129.11; unearned premiums, pro rata, \$163,818.67 163,818.67

Total unearned premiums 1,377,822.93

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after Oct. 1, 1910, viz.:

Fidelity	\$ 4,838.59
Surety	19,317.11

Total 15,315.70

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued 12,500.00

State, county and municipal taxes due or accrued..... 40,624.76

Advance premiums (one hundred per cent)..... 19,947.20

Other liabilities, viz.:

Checks of other parties in process of collection.....	\$ 1,639.62
Reserve for expenses in transit.....	40,000.00
Reserve for repairs and expenses on real estate.....	7,545.40

Total 48,585.02

Total amount of all liabilities except capital.. \$ 2,340,163.00

Capital actually paid up in cash..... \$ 2,500,000.00

Surplus over all liabilities..... 3,403,395.97

Surplus as regards policy-holders..... 5,903,395.97

Total liabilities \$ 8,243,529.06

Exhibit of Premiums

	Fidelity	Surety
Written or renewed during the year.....	1,189,193.33	1,706,753.61
In force December 31, 1909.....	\$ 997,330.77	\$ 1,606,471.18
Totals	\$ 2,186,524.10	\$ 3,373,224.79
Deduct expirations and cancellations	1,215,719.55	1,659,969.71
In force at end of the year.....	\$ 970,804.55	\$ 1,713,254.08
Net premiums in force	970,804.55	1,713,254.08
Amount at risk December 31, 1910.....	\$316,611,548.00	\$357,388,736.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$28,249,818.28.

Total losses (less reinsurance) paid from organization of company, (less salvages collected) \$9,713,987.70.

Total dividends declared from organization of company, viz.: Cash, \$4,287.500.
Total amount of the company's stock owned by the directors at par value, \$336,450.

Give largest gross amount insured in any one risk in each of the following classes (without deduction for reinsurance): Fidelity, \$200,000; Surety, \$2,500,000.

Give the largest net amount insured in any one risk in each of the following classes: Fidelity, \$200,000; surety, \$2,500,000.

Business in State of Iowa During 1910

	Gross Prem- iums on Risks Written or Renewed During Year	Gross Losses Paid	Gross Losses In- curred
Fidelity	\$ 10,303.71	*\$ 156.62	*\$ 156.62
Surety	25,604.60	3,000.00	5,100.00
Totals	\$ 35,908.31	\$ 2,813.38	\$ 4,943.38

*Claims made, \$193.50; claims settled and withdrawn, \$24.31; claims paid, \$160.28; salvages, \$325.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

AUTOMOBILE OWNERS MUTUAL PROTECTIVE ASSN.,

Incorporated Sept. 3, 1910.

Commenced business Dec. 27, 1910.

President, W. W. SEARS.

Secretary, W. H. SPRINGER.

Home office, 405 Marquardt Block, Des Moines, Iowa.

Income

Net cash received for premiums as follows:

Automobile property	\$ 6,057.01
Total premium receipts	\$ 6,057.01
From all other sources	6,250.00
Total income during the year	\$ 12,307.01
Total	\$ 12,307.01

Disbursements

Net paid policy-holders as follows:

Automobile property	\$ 163.00
Total amount paid policy-holders	\$ 163.00
Investment and adjustment of claims	623.50
Commissions or brokerage, premiums and reinsurance	49.33
Salaries, fees, and all other compensation of officers, di- rectors, trustees and home office employees	2,317.50
Salaries, traveling and all other expenses of agents not paid by commissions	1,206.13

Rents	314.50
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	27.43
Legal expense	220.00
Advertising, printing and stationery, postage, telegraph, telephone and express	1,184.25
Furniture and fixtures	393.98
Agents' balances charged off	45.00
All other disbursements	111.68

Total disbursements \$ 6,684.76

Balance \$ 5,622.25

Ledger Assets

Deposits in trust companies and banks \$ 5,229.75

Total \$ 5,229.75

Gross premiums in course of collection on policies or
renewals:

Automobile Property:

Issued on or after Oct. 1, 1910	\$ 392.50
Issued prior to Oct. 1, 1910	90.00

Total gross premiums 392.50 |

Ledger assets as per balance

\$ 5,622.25

Non-Ledger Assets

Other non-ledger assets 393.98 |

Gross assets

\$ 6,016.23

Deduct Assets Not Admitted

Bills and accounts receivable, F. & F.	\$ 393.98
Gross premiums in course of collection, written prior to October 1, 1910	90.00
Total admitted assets	\$ 5,532.25

Liabilities

Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 2,422.80
Total unearned premiums	2,422.80
Advance premiums (100 per cent.), promotion fund	1,250.00
Surplus as regards policy-holders	1,859.45
Total liabilities	\$ 5,532.25

Exhibit of Premiums

	Auto Prop- erty Damage
Written during the year	\$ 7,516.55
Totals	\$ 7,516.55
Deduct expired and canceled	1,459.54
In force December 31, 1910	\$ 6,057.01

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Automobile property	\$ 7,516.55	\$ 163.00
Totals	\$ 7,516.55	\$ 163.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$6,657.01.

Total losses (less reinsurance) paid from organization of Company, \$163.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE BANKERS SURETY COMPANY.

Incorporated July 19, 1901.

Commenced business Nov. 8, 1901.

President, P. W. HARVEY.

Secretary, M. A. CRAIG.

Home office, 213 Williamson Building.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Net cash received for premiums as follows:

Fidelity and surety	\$ 590,934.75
Total premium receipts	\$ 590,934.75
Interest on mortgage and collateral loans.....	3,887.05
Interest on bonds and dividends on stock.....	26,389.44
Interest on deposits.....	1,908.07
Interest from all other sources.....	71.23
Gross rent from company's property including occupancy of its own building	3,113.79
From agents' balances previously charged off.....	131.13
Total income during the year.....	\$ 626,436.03
Amount of ledger assets December 31st of previous year.....	1,000,810.90
Total	\$ 1,627,246.96

Disbursements

Net paid policy-holders as follows:

Fidelity and surety	\$ 187,108.38
Total amount paid policy-holders.....	\$ 187,108.38
Investment and adjustment of claims.....	7,385.39
Commissions or brokerage, premiums and reinsurance.....	172,871.04
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	44,041.94

THE BANKERS SURETY COMPANY

Salaries, traveling and all other expenses of agents not paid by commissions	38,365.51
Inspections other than medical and claims.....	2,152.58
Rents, including company's occupancy of own building	5,259.96
Repairs and expenses (other than taxes) on real estate.....	1,700.78
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	22,162.17
Legal expense	23,710.35
Advertising, printing and stationery, postage, telegraph, telephone and express.....	14,337.87
Furniture and fixtures.....	2,256.61
Agents' balances charged off (advances).....	36,961.19
All other expenses	11,328.64
Gross loss on sale or maturity of ledger assets:	
Mortgage loan charged off	3,000.00
Stocks and bonds	1,962.97

Total disbursements \$ 574,805.38

Balance \$ 1,052,441.58

Ledger Assets

Book value of real estate.....	\$ 35,819.06
Mortgage loans on real estate.....	72,324.15
Loans secured by pledges of bonds, stocks or other collaterals	1,300.00
Book value of stocks and bonds.....	677,381.81
Deposits in trust companies and banks, cash in office.....	97,563.49
Total	\$ 884,388.51

Gross premiums in course of collection on policies or renewals:

Fidelity and Surety:

Issued on or after Oct. 1, 1910.....	\$ 82,300.63
Issued prior to Oct. 1, 1910.....	21,404.08

Total gross premiums..... 103,704.71

Agents' balances, judgments, accounts, etc..... 64,348.33

Ledger assets as per balance..... \$ 1,052,441.58

Non-Ledger Assets

Interest accrued on mortgages	697.45
Interest accrued on bonds.....	6,466.53
Interest accrued on collateral loans.....	6.50
Other non-ledger assets	455.91

Gross assets \$ 1,060,068.00

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 21,404.08
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.....	45,210.77
Total	66,614.85
Total admitted assets.....	\$ 993,453.15

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received and resisted as follows:

Fidelity and surety	\$ 89,114.04
Total unpaid claims and expenses of settlement	\$ 89,114.04
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 248,499.80
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	29,193.95
Total unearned premiums	277,693.75
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910	20,575.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,557.36
State, county and municipal taxes due or accrued	12,178.70
Reinsurance payable	2,794.03
Total amount of all liabilities, except capital	\$ 403,823.04
Capital actually paid up in cash	\$ 500,000.00
Surplus over all liabilities	89,630.11
Surplus as regards policy-holders	589,630.11
Total liabilities	\$ 993,453.15

Exhibit of Premiums

	Fidelity
In force December 31, 1909	\$ 44,618,182.00
Written during the year	67,572,275.00
Totals	\$112,190,457.00
Deduct expired and canceled	59,501,702.00
In force at end of year	\$ 52,688,755.00
Deduct amount reinsured	3,665,022.00
In force December 31, 1910	\$ 49,023,733.00

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Fidelity and surety	\$ 26,902.53	\$ 19,712.13	22,863.18	\$ 2,617.51
Totals	\$ 26,902.53	\$ 19,712.13	\$ 22,863.18	\$ 2,617.51

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$2,542,736.87.

Total losses (less reinsurance) paid from organization of Company, \$723,513.62.

Total dividends declared from organization of Company, viz.: Cash, \$15,000.

Total amount of the Company's stock owned by the directors at par value, \$101,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CASUALTY COMPANY OF AMERICA,

Incorporated Sept. 28, 1903.

Commenced business Sept., 1903.

President, EDWIN W. DELEON.

See. and Treas., JOHN E. CONNELLY.

Home office, 52 and 54 William Street, New York City, New York.

Capital Stock

Capital paid up in cash	\$ 750,000.00
Increase of capital during the year	25,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 264,786.01
Installment	41,619.57
Liability, including fly wheel	1,256,300.35
Plate Glass	180,955.99
Steam boiler	101,081.65
Automobile	81,890.75
Workmen's collective	57,525.00

Total premium receipts	\$ 1,987,159.32
Interest on bonds and dividends on stock	57,385.13
Interest on deposits	2,505.48
Interest from all other sources	90.43
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks	8,615.65
From all other sources	127,473.26

Total income during the year	\$ 2,183,229.27
Amount of ledger assets December 31st of previous year	1,950,675.64
Total	\$ 4,133,904.91

Disbursements

Net paid policy-holders as follows:

Accident	\$ 165,134.31
Installment	19,416.17
Liability, including fly wheel	602,710.91
Plate Glass	87,833.97
Steam boiler	7,477.02
Automobile	11,666.97
Workmen's collective	27,295.70

Total amount paid policy-holders	\$ 921,535.05
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Investment and adjustment of claims.....	117,797.27
Policy fees retained by agents.....	2,019.00
Commissions or brokerage, premiums and reinsurance..	569,536.80
Salaries, fees, and all other compensation of officers directors, trustees and home office employees.....	115,853.98
Salaries, traveling and all other expenses of agents not paid by commissions	16,144.69
Medical examiners' fees and salaries.....	1,500.00
Inspections other than medical and claims.....	64,823.55
Rents, including company's occupancy of own building	13,942.28
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	29,582.62
Legal expense	1,772.86
Advertising, printing and stationery, postage, telegraph, telephone and express.....	23,435.41
Furniture and fixtures.....	2,284.97
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	966.23
All other disbursements	5,401.47
Total disbursements	\$ 1,916,596.18
Balance	\$ 2,696,323.09

Ledger Assets

Book value of stocks and bonds.....	\$ 1,444,701.71
Deposits in trust companies and banks.....	486,181.04
Total	\$ 2,006,010.48
Cash in company's office	135,127.73
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 90,501.83
Issued prior to Oct. 1, 1910.....	990.74
Installment:	
Issued on or after Oct. 1, 1910.....	3,030.15
Liability including Fly Wheel:	
Issued on or after Oct. 1, 1910.....	415,340.06
Issued prior to Oct. 1, 1910.....	26,155.75
Plate Glass:	
Issued on or after Oct. 1, 1910.....	33,910.17
Issued prior to Oct. 1, 1910.....	99.06
Steam Boiler:	
Issued on or after Oct. 1, 1910.....	22,797.96
Issued prior to Oct. 1, 1910.....	98.04
Automobile:	
Issued on or after Oct. 1, 1910.....	12,672.30
Issued prior to Oct. 1, 1910.....	296.33
Workmen's collective:	
Issued on or after Oct. 1, 1910.....	20,237.14
Issued prior to Oct. 1, 1910.....	1,718.08
Total gross premiums.....	627,812.61
Bills receivable, allowance for taxes on New York state bonds	2,500.00
Ledger assets as per balance.....	\$ 2,696,323.09
Non-Ledger Assets	
Interest accrued on bonds.....	17,019.15
Losses due from reinsuring companies.....	8,501.53
Gross assets	\$ 2,721,843.77

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 29,323.00
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.....	75,798.71
Total	105,121.71
Total admitted assets.....	\$ 2,616,722.06

Liabilities

Losses and claims unpaid, in process of adjustment, received, and resisted, as follows:	
Accident	\$ 43,890.99
Installment	3,550.50
Plate Glass	12,601.31
Steam boiler	2,920.70
Workmen's collective	2,609.89
Net unpaid claims (except liability)	65,741.39
Special reserve for unpaid liability losses.....	338,674.50
Total unpaid claims and expenses of settlement	\$ 404,415.89
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 807,515.33
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	242,006.29
Total unearned premiums.....	1,049,521.62
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	129,870.64
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,000.00
State, county and municipal taxes due or accrued.....	30,777.78
Reinsurance	954.38
Total amount of all liabilities, except capital.....	\$ 1,616,540.31
Capital actually paid up in cash.....	\$ 750,000.00
Surplus over all liabilities.....	250,181.75
Surplus as regards policy-holders.....	1,000,181.75
Total liabilities	\$ 2,616,722.06

Exhibit of Premiums

	Accident	Installment	Liability and Fly Wheel
In force December 31, 1909.....	\$ 289,533.87		\$ 893,487.65
Written during the year.....	488,911.83	\$ 43,935.27	\$ 2,019,059.25
Totals	\$ 778,475.70	\$ 43,935.27	\$ 2,882,546.90
Deduct expired and canceled.....	442,771.06	43,935.27	1,006,976.29
In force a end of year.....	\$ 335,704.64		\$ 1,275,570.61
Deduct amount reinsured.....	18,107.64		14,028.26
In force December 31, 1910.....	\$ 317,596.40		\$ 1,261,542.35

	Plate Glass	Steam Boiler
In force December 31, 1909	\$ 168,855.56	\$ 238,312.00
Written during the year	230,455.19	166,284.62
Totals	\$ 399,310.75	\$ 404,596.71
Deduct expired and canceled	\$ 210,667.94	156,821.83
In force at end of year	\$ 188,642.81	\$ 247,774.88
Deduct amount reinsured		698.58
In force December 31, 1910	\$ 188,642.81	\$ 247,076.30

	Workmen's Collective
In force December 31, 1909	\$ 30,490.18
Written during the year	66,956.42
Totals	\$ 97,446.60
Deduct expired and canceled	76,808.02
In force at end of year	\$ 20,638.58
Deduct amount reinsured	
In force December 31, 1910	\$ 20,638.58

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 5,053.02	\$ 2,294.33
Liability, including fly wheel	24,505.07	14,183.36
Plate Glass	1,802.12	1,240.62
Steam boiler	2,283.28	199.70
Automobile	271.57	
Workmen's collective	212.38	2.13
Totals	\$ 34,127.44	\$ 17,920.14

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$10,695,539.32.
 Total losses (less reinsurance) paid from organization of Company, \$4,119,144.43.
 Total dividends declared from organization of Company, viz.: Cash, \$120,000.00.
 Total amount of the Company's stock owned by the directors at par value, \$559,900.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

CONTINENTAL CASUALTY COMPANY,

Incorporated November, 1897.

Commenced business December, 1897.

President, H. G. B. ALEXANDER.

Secretary, WM. H. BETTS.

Home office, Hammond, Indiana.

Capital Stock

Capital paid up in cash

\$ 300,000.00

Income

Net cash received for premiums as follows:

Accident

\$ 2,424,597.52

Health

658,806.68

Total premium receipts

\$ 3,083,404.20

Interest on mortgage and collateral loans

31,865.29

Interest on bonds and dividends on stock

20,079.19

Interest on deposits

2,007.14

Interest from all other sources

33.80

Gross rent from company's property including occupancy of its own building

3,067.50

From agents' balances previously charged off

2,829.79

Gross profit on sale or maturity of ledger assets:

Real estate

1,975.71

Bonds and stocks

416.52

From all other sources, policy fees required or represented by applications

111,479.10

Total income during the year

\$ 3,237,153.24

Amount of ledger assets December 31st of previous year

2,045,963.86

Total

\$ 5,303,122.10

Disbursements

Net paid policy-holders as follows:

Accident

\$ 996,710.08

Health

259,251.95

Total amount paid policy-holders

\$ 1,255,962.03

Investment and adjustment of claims

15,304.64

Policy fees retained by agents

111,479.10

Commissions or brokerage, premiums and reinsurance

632,769.82

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees

295,678.49

Salaries, traveling and all other expenses of agents not paid by commissions

416,887.87

Medical examiners' fees and salaries.....	12,381.39
Rents, including company's occupancy of own building	39,709.17
All taxes on real estate, premiums, licenses, insurance	
department fees and municipal licenses.....	59,467.12
Legal expense.....	35,322.70
Advertising, printing and stationery, postage, telegraph,	
telephone and express.....	55,948.82
Postage, telegraph, telephone and express.....	30,801.82
Agents' balances charged off.....	13,042.93
Stockholders for interest or dividends amount declared	
during year.....	60,000.00
Gross decrease by adjustment in book value of ledger	
assets:	
Real estate.....	107.23
All other disbursements, general expenses, \$23,878.45;	
bank exchange, \$2,215.95.....	29,094.40
Total disbursements.....	\$ 3,063,957.53
Balance.....	\$ 2,239,164.57

Ledger Assets

Book value of real estate.....	\$ 54,147.41
Mortgage loans on real estate.....	651,950.00
Book value of stocks and bonds.....	507,951.62
Deposits in trust companies and banks.....	91,006.11
Total.....	\$ 1,305,715.14
Gross premiums in course of collection on policies or	
renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 557,147.92
Health:	
Issued on or after Oct. 1, 1910.....	45,972.60
Total gross premiums.....	603,390.62
Bills receivable.....	6,407.92
Cash in hands of treasurer and P. M's in transit and	
furniture and fixtures.....	\$ 161,502.96
Agents' balances, judgments, accounts, etc.....	151,053.93
Total.....	318,556.80
Ledger assets as per balance.....	2,239,164.57

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 8,034.83
Interest accrued on bonds.....	10,626.22
Other non-ledger assets, market value of real estate over	
book value.....	4,727.50
Gross assets.....	\$ 2,262,603.21

Deduct Assets Not Admitted

Bills and accounts receivable.....	\$ 6,407.92
Gross premiums in course of collection, written prior to	
October 1, 1910.....	154,053.93
Depreciation of securities, real estate, sundry ledger ac-	
counts, agents balances, etc., stocks, \$3,700.00; bonds,	
\$16,362.91.....	30,062.91
Total.....	180,524.76
Total admitted assets.....	\$ 2,082,078.45

Liabilities

Losses and claims unpaid, in process of adjustment, re-	
ported, proof not received, and resisted, as follows:	
Accident.....	\$ 184,705.53
Health.....	20,248.67
Total unpaid claims and expenses of settlement.....	\$ 204,954.00
Gross premiums (less reinsurance) upon all unexpired	
risks running one year or less from date of policy	
(50 per cent).....	\$ 771,320.73
Total unearned premiums.....	771,320.73
Commissions, brokerage and other charges due or to be-	
come due to agents or brokers on policies issued on	
or after October 1, 1910.....	108,539.05
Salaries, rents, expenses, bills, accounts, fees, etc., due	
or accrued.....	13,381.31
Reinsurance.....	10,333.64
State, county and municipal taxes due or accrued.....	35,000.00
Contingent reserve.....	200,000.00
Advance premiums (100 per cent.).....	1,803.78
Total amount of all liabilities, except capital.....	\$ 1,345,289.51
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	436,788.94
Surplus as regards policy-holders.....	736,788.94
Total liabilities.....	\$ 2,082,078.45

Exhibit of Premiums

	Accident	Health
In force December 31, 1909.....	\$ 1,532,379.60	\$ 102,614.20
Written during the year.....	3,106,704.23	711,943.75
Totals.....	\$ 4,639,083.83	\$ 814,557.95
Deduct expired and canceled.....	3,192,721.93	727,285.25
In force at end of year.....	\$ 1,446,362.89	\$ 117,272.70
Deduct amount reinsured.....	20,994.03	
In force December 31, 1910.....	\$ 1,425,368.77	\$ 117,272.70

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident.....	\$ 35,207,605	\$ 2,876,290	\$ 47,266.20	\$ 21,418.22
Health.....			16,219.20	7,916.20
Totals.....	\$ 35,207,605	\$ 2,876,290	\$ 63,479.40	\$ 29,334.42

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$21,796,231.91.
 Total losses (less reinsurance) paid from organization of Company, \$9,466,193.23.
 Total dividends declared from organization of Company, viz.: Cash, \$492,000.00.
 Total amount of the Company's stock owned by the directors at par value, \$270,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

EMPIRE STATE SURETY COMPANY,

Incorporated January 30, 1901.

Commenced business April 15, 1901.

President, WM. M. TOMLINS, JR.

Act. Secretary, DANIEL STEWART.

Home office, 84 William Street, New York, N. Y.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 37,087.33
Health	22,655.98
Liability, including fly wheel	109,591.49
Fidelity	108,617.49
Surety	319,583.18
Plate Glass	7,611.45
Steam boiler	-3,871.84
Burglary and theft	87,091.42
Sprinkler	-2,368.72
Workmen's collective	5,429.40

Total premium receipts	\$ 742,908.18
Interest on mortgage and collateral loans	14,109.76
Interest on bonds and dividends on stock	29,701.13
Interest on deposits	1,127.16
Interest from all other sources	338.59
Gross rent from company's property including occupancy of its own building	852.00
Borrowed money	32,750.00
Gross profit on sale or maturity of ledger assets:	
Real estate	1,050.00
Bonds and stocks	3,249.17

Total income during the year	\$ 826,205.99
Amount of ledger assets December 31st of previous year	1,614,963.04
Total	\$ 2,441,169.03

EMPIRE STATE SURETY COMPANY

Disbursements

Net paid policy holders as follows:

Accident	\$ 31,755.13
Health	21,844.38
Liability, including fly wheel	91,537.25
Surety	12,538.64
Fidelity	71,026.83
Plate Glass	25,987.19
Steam boiler	574.25
Burglary and theft	97,226.08
Sprinkler	320.00
Workmen's collective	2,770.91

Total amount paid policy holders	\$ 591,813.56
Investment and adjustment of claims	96,730.19
Commissions of brokerage, premiums and reinsurance	161,594.94
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	164,829.84
Salaries, traveling and all other expenses of agents not paid by commissions	66,539.62
Inspections other than medical and claims	10,914.46
Rents, including company's occupancy of own building	10,021.10
Repairs and expenses (other than taxes) on real estate	1,551.77
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	22,572.12
Due to associations	1,742.57
Legal expense	2,428.82
Miscellaneous expense	5,789.95
Advertising, printing and stationery, postage, telegraph, telephone and express	38,997.67
Examination	3,681.84
Furniture and fixtures	2,060.80
Borrowed money	32,750.00
Mortgage on real estate paid off	3,500.00
Gross loss on sale or maturity of ledger assets:	
Traveling, home office	2,482.78
Real estate	21,925.76
Rating bureau	1,000.00
Service bureau	3,000.00
Total disbursements	\$ 921,504.09
Balance	\$ 1,519,664.94

Ledger Assets

Book value of real estate	\$ 53,896.81
Mortgage loans on real estate	267,321.84
Book value of stocks and bonds	738,352.19
Cash in office	19,702.69
Deposits in trust companies and banks	37,094.86

Total	\$ 1,110,371.69
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910	\$ 12,496.83
Issued prior to Oct. 1, 1910	2,797.59
Health:	
Issued on or after Oct. 1, 1910	7,633.27
Issued prior to Oct. 1, 1910	1,365.25
31	

Liability including Fly Wheel:	
Issued on or after Oct. 1, 1910.....	61,392.82
Issued prior to Oct. 1, 1910.....	24,866.69
Fidelity:	
Issued on or after Oct. 1, 1910.....	12,833.79
Issued prior to Oct. 1, 1910.....	5,275.49
Surety:	
Issued on or after Oct. 1, 1910.....	68,288.56
Issued prior to Oct. 1, 1910.....	91,701.13
Plate Glass:	
Issued on or after Oct. 1, 1910.....	149.69
Issued prior to Oct. 1, 1910.....	1,600.32
Steam boiler:	
Issued prior to Oct. 1, 1910.....	153.00
Burglary and Theft:	
Issued on or after Oct. 1, 1910.....	23,321.63
Issued prior to Oct. 1, 1910.....	1,115.07
Sprinkler:	
Issued prior to Oct. 1, 1910.....	5.09
Workmen's Collective:	
Issued on or after Oct. 1, 1910.....	72.09
Issued prior to Oct. 1, 1910.....	93.43
Total gross premiums.....	315,170.47
Bills receivable.....	22,514.28
Agents' balances, judgments, accounts, etc.....	65,608.50
Ledger assets as per balance.....	\$ 1,519,661.94
Non-Ledger Assets	
Interest accrued on mortgages.....	4,778.94
Interest accrued on bonds.....	4,893.34
Rents accrued on company's property or lease.....	733.33
Losses due from reinsuring companies.....	81.50
Gross assets.....	\$ 1,530,132.05
Deduct Assets Not Admitted	
Bills and accounts receivable.....	\$ 22,514.28
Gross premiums in course of collection, written prior to October 1, 1910.....	128,978.97
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.....	139,595.37
Total.....	291,088.62
Total admitted assets.....	\$ 1,239,043.43
Liabilities	
Losses and claims unpaid, in process of adjustment, reported, proof not received and resisted, as follows:	
Accident.....	\$ 5,244.70
Health.....	2,063.62
Fidelity.....	48,236.53
Surety.....	134,448.30
Burglary and theft.....	7,938.19
Sprinkler.....	1,091.53
Workmen's collective.....	72.88
Net unpaid claims (except liability).....	199,085.75
Special reserve for unpaid liability losses.....	44,630.84
Total unpaid claims and expenses of settlement.....	\$ 243,716.59

Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent).....	\$ 227,985.01
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata).....	53,331.01
Total unearned premiums.....	281,316.02
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	39,066.56
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	6,620.23
Reinsurance and co-insurance.....	10,502.86
State, county and municipal taxes due or accrued.....	10,000.00
Due U. S. Casualty Co.....	9,462.50
Total amount of all liabilities, except capital.....	\$ 600,634.76
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	138,387.67
Surplus as regards policy-holders.....	638,378.67
Total liabilities.....	\$ 1,239,043.43

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 71,330.85	\$ 35,785.53	\$ 209,987.07
Written during the year.....	95,271.43	56,074.14	365,998.35
Totals.....	\$ 166,602.28	\$ 91,859.67	\$ 575,985.42
Deduct expired and canceled.....	109,124.72	61,353.29	358,382.92
In force at end of year.....	\$ 57,477.56	\$ 30,506.38	\$ 217,602.50
Deduct amount reinsured.....	57,477.56	30,503.38	217,602.50
	Fidelity	Surety	Plate Glass
In force December 31, 1909.....	\$ 114,237.42	\$ 386,536.61	\$ 82,828.71
Written during the year.....	140,969.39	441,818.32	75,005.14
Totals.....	\$ 255,206.81	\$ 828,354.93	\$ 158,433.85
Deduct expired and canceled.....	132,377.36	451,043.22	70,762.54
In force at end of year.....	\$ 122,829.45	\$ 377,311.71	\$ 87,671.31
Deduct amount reinsured.....	13,341.09	39,134.82	87,671.31
In force December 31, 1910.....	\$ 109,518.36	\$ 338,176.89	
	Steam Boiler	Burglary	Sprinkler
In force December 31, 1909.....	\$ 10,757.54	\$ 116,228.01	\$ 8,101.21
Written during the year.....	1,900.65	140,313.72	2,763.87
Totals.....	\$ 12,658.19	\$ 256,541.73	\$ 10,865.08
Deduct expired and canceled.....	3,149.92	123,716.17	3,440.61
In force at end of year.....	\$ 9,508.27	\$ 132,825.56	\$ 7,424.47
Deduct amount reinsured.....	9,508.27	15,317.12	7,424.47
In force December 31, 1910.....		\$ 117,518.44	

	Workmen's Collective
In force December 31, 1909.....	\$ 1,547.58
Written during the year.....	5,511.98
Total.....	\$ 7,059.56
Deduct expired and canceled.....	6,609.06
In force at end of year.....	\$ 459.50
Deduct amount reinsured.....	459.50

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident.....			\$ 43.11	\$ 50.00
Fidelity.....	\$ 1,383.97	\$ 1,147.49	923.35	
Surety.....	1,618.52	1,420.07	751.64	105.15
Burglary and theft.....	968.89	654.70	353.38	81.87
Totals.....	\$ 3,971.38	\$ 3,202.76	\$ 2,077.48	\$ 240.88

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$1,968,148.95.

Total losses (less reinsurance) paid from organization of Company, \$1,617,363.01.

Total dividends declared since organization of Company, viz.: Cash, \$215,625.00.

Total amount of the Company's stock owned by the directors at par value, \$108,100.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
U. S. BRANCH OF THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION,

Incorporated October 25, 1880.

Commenced business April, 1881.

United States Manager, SAMUEL APPLETON.

Home office, London, England. In the U. S., 33 Broad St., Boston, Mass.

Income

Net cash received for premiums as follows:

Accident.....	\$ 252,228.97
Health.....	72,390.79
Liability.....	3,609,907.22
Fidelity.....	115,149.30
Steam Boiler.....	13,419.86
Burglary and theft.....	81,036.13
Automobile property.....	291,801.29
Workmen's collective.....	50,156.84

Total premium receipts..... \$ 4,486,143.45

Interest on bonds and dividends on stock.....	171,605.66
Interest on deposits.....	184.49
Interest from all other sources.....	1,560.76
From agents' balances previously charged off.....	126.61
From all other sources.....	2,585.00
Total income during the year.....	\$ 4,662,205.97
Amount of ledger assets December 31st of previous year.....	5,025,059.72
Total.....	\$ 9,687,265.69

Disbursements

Net paid policy-holders as follows:

Accident.....	\$ 131,476.12
Health.....	26,692.81
Liability.....	1,343,119.34
Fidelity.....	43,523.86
Steam Boiler.....	348.80
Burglary and Theft.....	29,906.66
Automobile property.....	132,495.80
Workmen's collective.....	22,247.46

Total amount paid policy-holders.....	\$ 1,729,720.85
Investment and adjustment of claims.....	326,437.31
Commissions or brokerage, premiums and reinsurance.....	1,177,982.67
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	92,920.93
Salaries, traveling and all other expenses of agents not paid by commissions.....	49,001.80
Inspections other than medical and claims.....	46,496.67
Rents, including company's occupancy of own building.....	25,468.19
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	78,660.13
Legal expense.....	1,649.01
Advertising, printing and stationery, postage, telegraph, telephone and express.....	72,045.54
Furniture and fixtures.....	3,187.33
Agents' balances charged off.....	936.16
Remitted to head office.....	363,072.16
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds.....	68,749.50
All other disbursements.....	1,945.07

Total disbursements.....	\$ 4,038,473.32
Balance.....	\$ 5,648,792.37

Ledger Assets

Book value of stocks and bonds.....	\$ 4,810,993.75
Deposits in trust companies and banks.....	29,831.66

Total.....	4,840,825.41
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 53,221.12
Issued prior to Oct. 1, 1910.....	2,180.64
Health:	
Issued on or after Oct. 1, 1910.....	\$ 8,609.30
Issued prior to Oct. 1, 1910.....	1,300.51

Liability:		
Issued on or after Oct. 1, 1910.....	\$ 631,609.37	
Issued prior to Oct. 1, 1910.....	20,560.49	
Fidelity:		
Issued on or after Oct. 1, 1910.....	\$ 12,522.61	
Issued prior to Oct. 1, 1910.....	140.09	
Steam Boiler:		
Issued on or after Oct. 1, 1910.....	\$ 3,130.65	
Burglary and Theft:		
Issued on or after Oct. 1, 1910.....	\$ 16,435.93	
Issued prior to Oct. 1, 1910.....	498.52	
Automobile Property:		
Issued on or after Oct. 1, 1910.....	\$ 50,873.12	
Issued prior to Oct. 1, 1910.....	392.16	
Workmen's Collective:		
Issued on or after Oct. 1, 1910.....	\$ 6,261.31	
Issued prior to Oct. 1, 1910.....	261.14	
Total gross premiums.....	807,965.96	
Ledger assets as per balance.....	\$ 5,648,792.37	
Non-Ledger Assets		
Interest accrued on bonds.....	64,914.82	
Gross assets.....	\$ 5,713,707.19	
Deduct Assets Not Admitted		
Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 25,393.55	
Total.....	25,393.55	
Total admitted assets.....	\$ 5,688,403.64	
Liabilities		
Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:		
ceived, and resisted, as follows:		
Accident.....	\$ 82,660.00	
Health.....	6,045.00	
Fidelity.....	30,830.00	
Steam boiler.....	585.00	
Burglary and theft.....	4,900.00	
Automobile property.....	33,410.00	
Workmen's collective.....	4,430.00	
Special reserve for unpaid liability losses.....	\$ 1,078,709.20	
Total unpaid claims and expenses of settlement.....	\$ 1,241,689.20	
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent).....	\$ 1,764,737.89	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata).....	244,961.00	
Total unearned premiums.....	2,009,701.89	
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	242,650.15	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	50,000.00	
State, county and municipal taxes due or accrued.....	50,000.00	
Total amount of all liabilities, except capital.....	\$ 3,594,041.24	

Statutory deposit.....	\$ 200,000.00
Surplus over all liabilities.....	1,894,362.40
Surplus as regards policy-holders.....	2,094,362.40
Total liabilities.....	\$ 5,688,403.64

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 219,677.73	\$ 50,305.50	\$ 2,657,324.35
Written during the year.....	292,583.90	90,948.27	4,120,694.25
Totals.....	\$ 512,261.63	\$ 141,253.77	\$ 6,778,018.60
Deduct expired and canceled.....	266,036.78	70,391.21	3,651,536.40
In force at end of year.....	\$ 246,224.85	\$ 70,862.56	\$ 3,123,482.20
Deduct amount reinsured.....	367.50	70.00	117.96
In force December 31, 1910.....	\$ 245,857.35	\$ 70,792.56	\$ 3,123,364.24

	Fidelity
In force December 31, 1909.....	\$ 93,744.97
Written during the year.....	141,637.17
Total.....	\$ 238,382.14
Deduct expired and canceled.....	123,290.60
In force at end of year.....	115,091.54
Deduct amount reinsured.....	393.75
In force December 31, 1910.....	\$ 114,697.79

	Steam Boiler	Burglary
In force December 31, 1909.....	\$ 17,055.12	\$ 103,770.09
Written during the year.....	15,507.20	94,438.12
Totals.....	\$ 32,562.32	\$ 198,148.20
Deduct expired and canceled.....	7,077.96	78,857.38
In force at end of year.....	\$ 25,554.36	\$ 119,290.82
Deduct amount reinsured.....		1,180.95
In force December 31, 1910.....	\$ 25,554.36	\$ 118,109.87

	Auto Property Damage	Workmen's Collective
In force December 31, 1909.....	\$ 155,154.95	\$ 22,577.71
Written during the year.....	377,301.04	50,661.27
Totals.....	\$ 532,455.99	\$ 82,238.98
Deduct expired and canceled.....	247,514.48	46,978.91
In force at end of year.....	\$ 284,941.51	\$ 35,260.07
In force December 31, 1910.....	\$ 284,941.51	\$ 35,260.07

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 1,346.25	\$ 5.00
Health	24.00	
Liability	7,455.16	4,991.47
Steam boiler	30.09	
Burglary and theft	94.15	
Totals	\$ 8,930.65	\$ 4,996.47

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$39,955,239.17.

Total losses (less reinsurance) paid from organization of Company, \$18,981,784.00.

Total dividends declared from organization of Company, viz.: Cash, none in U. S.; stock, none in U. S.

Total amount of the Company's stock owned by the directors at par value, does not apply to U. S. Branch.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FEDERAL CASUALTY COMPANY,

Incorporated March 19, 1906.

Commenced business May 2, 1906.

President, V. D. CLIFF.

Secretary, PETER PATTERSON.

Home office, 533 Majestic Building, Detroit, Mich.

Capital Stock

Capital paid up in cash.....	\$ 200,000.00
Increase in capital during the year.....	\$ 100,000.00

Income

Net cash received for premiums as follows:	
Accident and health.....	\$ 345,320.87
Total premium receipts	\$ 345,320.87
Interest on bonds and dividends on stock.....	9,062.98
Interest on deposits.....	431.97
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks	500.00
From all other sources.....	36,120.00
Total income during the year.....	\$ 391,435.82
Amount of ledger assets December 31st of previous year.....	250,855.86
Total	\$ 742,291.68

Disbursements

Net paid policy-holders as follows:

Accident and health.....	\$ 139,871.23
Total amount paid policy-holders.....	\$ 139,871.23
Policy fees retained by agents.....	35,844.10
Commissions or brokerage, premiums and reinsurance.....	63,639.18
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	23,083.07
Salaries, traveling and all other expenses of agents not paid by commissions	38,864.42
Medical examiners' fees and salaries.....	1,067.38
Rents, including company's occupancy of own building.....	7,217.98
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	8,734.41
Legal expense	305.20
Advertising, printing and stationery, postage, telegraph, telephone and express.....	13,672.69
Furniture and fixtures.....	275.30
Agents' balances charged off.....	213.71
Gross loss on sale or maturity of ledger assets:	
Bonds	500.00
All other disbursements	4,747.04
Total disbursements	\$ 453,405.61
Balance	\$ 288,886.07

Ledger Assets

Book value of stocks and bonds.....	273,500.00
Cash in companies office.....	845.89
Deposits in trust companies and banks.....	14,540.89
Total	\$ 288,886.07

Non-Ledger Assets

Interest accrued on bonds.....	\$ 4,250.13
Other non-ledger assets.....	7,028.30
Gross assets	\$ 300,174.50

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Accident and health	\$ 19,080.00
Total unpaid claims and expenses of settlement	\$ 19,080.00
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	\$ 3,000.00
Salaries, rents, expenses, bills, accounts, fees, dividends, etc., due or accrued.....	5,500.00
State, county and municipal taxes due or accrued.....	6,000.00
Advance premiums (100 per cent.).....	4,991.75
Total amount of all liabilities, except capital.....	\$ 38,571.75
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	61,602.75
Surplus as regards policy-holders.....	201,602.75
Total liabilities	\$ 300,174.50

Exhibit of Premiums

	Accident and Health
In force December 31, 1909.....	\$ 5,380.60
Written during the year	345,320.87
Totals	\$ 350,701.47
Deduct expired and canceled.....	345,799.72
In force at end of year.....	\$ 4,901.75
In force December 31, 1910.....	\$ 4,901.75

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident and Health.....	\$ 159.30	\$ 20.33
Totals	\$ 159.30	\$ 20.33

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$1,268,365.72.

Total losses (less reinsurance) paid from organization of Company, \$522,846.56.

Total dividends declared from organization of Company, viz.: Cash, \$81,000.00; stock, \$100,000; \$181,000.00.

Total amount of the Company's stock owned by the directors at par value, \$200,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FEDERAL UNION SURETY COMPANY,

Incorporated July 8, 1901.

Commenced business October 1, 1901.

President, W. T. DURBIN.

Secretary, L. C. BREUNIG.

Home office, Indianapolis, Indiana.

Capital Stock

Capital paid up in cash..... \$ 300,000.00

Income

Net cash received for premiums as follows:

Fidelity	\$ 91,648.42
Surety	170,990.29
Burglary and theft	1,449.14

Total premium receipts \$ 264,087.85

Interest on mortgage and collateral loans.....	15,020.49
Interest on bonds and dividends on stock.....	3,446.60
Interest on deposits.....	3,515.39
Interest from all other sources.....	146.18
From all other sources	9.50

Total income during the year..... \$ 286,235.01

Amount of ledger assets December 31st of previous year..... 590,719.71

Total \$ 876,954.72

Disbursements

Net paid policy-holders as follows:

Fidelity	\$ 14,603.33
Surety	163,647.28

Total amount paid policy-holders.....	\$ 178,250.61
Investigation and adjustment of claims.....	6,724.49
Commissions or brokerage, premiums and reinsurance..	51,358.10
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	39,711.73
Salaries, traveling and all other expenses of agents not paid by commissions	17,200.96
Rents, including company's occupancy of own building	4,052.25
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	8,780.69
Legal expense	3,050.53
Advertising, printing and stationery, postage, telegraph, telephone and express.....	10,575.03
Furniture and fixtures.....	776.55
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds	600.60
All other disbursements	6,612.29

Total disbursements \$ 327,782.97

Balance \$ 549,170.85

Ledger Assets

Book value of real estate.....	\$ 3,991.05
Mortgage loans on real estate.....	257,121.66
Book value of stocks and bonds.....	81,226.00
Deposits in trust companies and banks and cash in office	61,116.98

Total \$ 403,455.69

Gross premiums in course of collection on policies or renewals:

Fidelity:	
Issued on or after Oct. 1, 1910.....	\$ 20,382.15
Issued prior to Oct. 1, 1910.....	4,027.20
Surety:	
Issued on or after Oct. 1, 1910.....	56,635.43
Issued prior to Oct. 1, 1910.....	9,986.78
Burglary and theft:	
Issued on or before Oct. 1, 1910.....	787.25

Total gross premiums.....	\$ 91,818.81
Bills receivable	5,103.89
Agents' balances, judgments, accounts, etc.....	48,792.58

Ledger assets as per balance \$ 519,170.85

Non-Ledger Assets

Interest accrued on mortgages	\$ 3,900.32
Interest accrued on bonds	854.63
Interest accrued on other assets	311.63
Other non-ledger assets	7,208.02

Gross assets \$ 561,535.45

Deduct Assets Not Admitted

Bills and accounts receivable	\$ 5,103.83
Gross premiums in course of collection, written prior to October 1, 1910	14,013.98
Depreciation of securities, real estate, sundry ledger ac- counts, agents' balances, etc.	1,800.59
Total	20,918.39
Total admitted assets	\$ 540,617.06

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Fidelity	\$ 1,685.00
Surety	45,391.80
Total unpaid claims and expenses of settlement	\$ 47,076.80
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 143,104.25
Total unearned premiums	143,104.25
Commissions, brokerage and other charges due or to be- come due to agents or brokers on policies issued on or after October 1, 1910	15,560.96
State, county and municipal taxes due or accrued	2,023.08
Total amount of all liabilities, except capital	\$ 207,768.09
Capital actually paid up in cash	\$ 300,000.00
Surplus over all liabilities	32,848.97
Surplus as regards policy-holders	332,848.97
Total liabilities	\$ 540,617.06

Exhibit of Premiums

	Fidelity	Surety
In force December 31, 1909	\$ 51,166.34	\$ 232,481.67
Written during the year	100,080.77	219,536.71
Totals	\$ 151,247.11	\$ 452,018.38
Deduct expired and canceled	87,240.83	253,158.63
In force at end of year	\$ 64,006.28	\$ 228,859.75
Deduct amount reinsured	1,607.86	6,626.15
In force December 31, 1910	\$ 62,398.42	\$ 222,233.60

	Burglary
Written during the year	\$ 1,962.69
Totals	\$ 1,962.69
Deduct expired and canceled	389.21
In force at end of year	\$ 1,573.48
In force December 31, 1910	\$ 1,573.48

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Fidelity	\$ 805.29	
Surety	1,102.42	300.00
Burglary and theft	48.78	
Totals	\$ 1,956.49	\$ 300.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organiza-
tion of Company, \$1,713,294.42.

Total losses (less reinsurance) paid from organization of Company, \$947,775.25.

Total dividends from organization of Company, viz.: Cash, \$18,000.00; stock,
none, \$18,000.00.

Total amount of the Company's stock owned by the directors at par value,
\$108,200.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE FIDELITY AND CASUALTY COMPANY OF NEW YORK,

Organized under the laws of the State of New York.

Incorporated March 20, 1876.

Commenced business May 1, 1876.

Home office, 92-94 Liberty Street and 97-103 Cedar Street, New York City.

President, ROBT. J. HILLIS.

Vice-President, FRANK E. LAW.

Secretary, GEO. W. ALLEN.

Capital Stock

Amount of capital paid up in cash

\$ 1,000,000.00

Amount of ledger assets December 31 of previous year

\$ 8,997,582.04

Extended at

\$ 8,997,582.04

Income

Accident:

Gross premiums written and renewed during the year.....	\$ 2,737,878.81
Deduct reinsurance.....	\$ 212,808.53
Deduct return premiums on policies canceled.....	57,993.67
Deduct premiums on policies not taken.....	362,719.34
Total deductions.....	909,397.63

Net premiums..... 1,828,481.16

Health:

Gross premiums written and renewed during the year.....	\$ 1,058,367.90
Deduct reinsurance.....	\$ 33,209.74
Deduct return premiums on policies canceled.....	31,170.15
Deduct premiums on policies not taken.....	421,896.22
Total deductions.....	486,266.11

Net premiums..... 1,172,101.79

Liability:

Gross premiums written and renewed during the year.....	\$ 3,112,598.55
Deduct reinsurance.....	401.53
Deduct return premiums on policies canceled.....	124,281.74
Deduct premiums on policies not taken.....	302,719.34
Total deductions.....	487,405.61

Net premiums..... 2,625,192.94

Fidelity:

Gross premiums written and renewed during the year.....	\$ 315,316.17
Deduct reinsurance.....	\$ 30,039.29
Deduct return premiums on policies canceled.....	22,634.09
Deduct premiums on policies not taken.....	38,288.44
Total deductions.....	90,962.72

Net premiums..... 254,353.45

Surety:

Gross premiums written and renewed during the year.....	\$ 242,249.82
Deduct reinsurance.....	\$ 2,000.00
Deduct return premiums on policies canceled.....	2,066.45
Deduct premiums on policies not taken.....	16,526.80
Total deductions.....	20,593.25

Net premiums..... 221,656.57

Plate Glass:

Gross premiums written and renewed during the year.....	\$ 525,284.01
Deduct reinsurance.....	\$ 32.15
Deduct return premiums on policies canceled.....	12,404.58
Deduct premiums on policies not taken.....	96,608.84
Total deductions.....	109,045.57

Net premiums..... 416,238.44

Steam Boiler:

Gross premiums written and renewed during the year.....	\$ 535,961.66
Deduct reinsurance.....	\$ 37,716.87
Deduct return premiums on policies canceled.....	44,083.92
Deduct premiums on policies not taken.....	97,194.90
Total deductions.....	178,995.69

Net premiums..... 356,965.97

Burglary and Theft:

Gross premiums written and renewed during the year.....	\$ 730,953.21
Deduct reinsurance.....	\$ 45,286.71
Deduct return premiums on policies canceled.....	25,091.64
Deduct premiums on policies not taken.....	96,344.04
Total deductions.....	166,722.39

Net premiums..... 564,230.82

Fly Wheel:

Gross premiums written and renewed during the year.....	116,943.48
Deduct return premiums on policies canceled.....	5,930.90
Deduct premiums on policies not taken.....	16,384.34
Total deductions.....	22,315.24

Net premiums..... 94,628.24

Workmen's Collective:

Gross premiums written and renewed during the year.....	\$ 28,182.96
Deduct return premiums on policies canceled.....	\$ 4,545.47
Deduct premiums on policies not taken.....	3,568.90
Total deductions.....	8,114.37

Net premiums..... 20,068.59

Total net amount received for premiums..... 7,553,917.97

Gross interest on collateral loans.....	\$ 1,734.25	
Gross interest on bonds and dividends on stocks, less \$1,233.32 accrued interest on bonds acquired during 1900	291,349.35	
Gross interest on deposits in trust companies and banks	1,563.89	
Gross interest from all other sources.....	1,888.12	
Gross rents from company's property, including \$81,417. 86 for company's occupancy of its own buildings.....	90,869.57	
Total gross interest and rents.....		394,305.08
From other sources:		
Money borrowed temporarily to meet payments on the new building in preference to selling securi- ties	\$ 150,000.00	
Unearned premiums retained for reserve purposes under contract with Munich Reinsurance Com- pany	1,046.55	
Fidelity Insurance Fund (subscriptions from agents and employees)	871.69	
Suspense account	120.65	
Profit and loss account	10.71	
Premiums paid in advance.....	3,000.00	
Total		155,049.61
From agents' balances previously charged off.....		139.73
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Stocks	7,500.25	
Total		7,500.25
Gross increase, by adjustment, in book value of ledger assets, viz.:		
Bonds, per schedule D.....	1,396.74	
Total		1,396.74
Total income		\$ 8,112,315.98

Disbursements

Accident:		
Gross amount paid for losses.....	\$ 856,357.15	
Deduct reinsurance.....	\$ 72,395.96	
Total deduction	72,395.96	
Net amount paid policyholders for losses.....		\$ 783,961.19
Health:		
Gross amount paid for losses.....	\$ 549,827.57	
Deduct reinsurance.....	\$ 12,455.20	
Total deduction	12,455.20	
Net amount paid policyholders for losses.....		537,372.37
Liability:		
Gross amount paid for losses.....	\$ 905,097.22	
Deduct salvage.....	\$ 9,473.09	
Total deduction	9,473.09	
Net amount paid policyholders for losses.....		985,624.13

Fidelity:		
Gross amount paid for losses.....	\$ 98,136.33	
Deduct reinsurance.....	\$ 8,792.15	
Deduct salvage.....	48,092.68	
Total deduction.....	56,784.83	
Net amount paid policyholders for losses.....		41,351.20
Surety:		
Gross amount paid for losses.....	\$ 8,189.24	
Deduct salvage.....	\$ 2,380.85	
Total deduction.....	2,550.85	
Net amount paid policyholders for losses.....		5,638.39
Plate Glass:		
Gross amount paid for losses.....	\$ 102,391.64	
Deduct salvage.....	\$ 4,510.93	
Total deduction.....	4,510.93	
Net amount paid policyholders for losses.....		157,880.71
Steam Boiler:		
Gross amount paid for losses.....	\$ 75,531.10	
Deduct reinsurance.....	\$ 16,047.92	
Deduct salvage.....	543.32	
Total deduction.....	16,591.24	
Net amount paid policyholders for losses.....		58,939.86
Burglary and Theft:		
Gross amount paid for losses.....	203,639.29	
Deduct reinsurance.....	\$ 18,225.65	
Deduct salvage.....	4,174.76	
Total deduction.....	22,400.41	
Net amount paid policyholders for losses.....		181,238.79
Fly Wheel:		
Gross amount paid for losses.....	\$ 18,761.27	
Deduct salvage.....	\$ 106.35	
Total deduction.....	106.35	
Net amount paid policyholders for losses.....		18,654.92
Workmen's Collective:		
Gross amount paid for losses.....	\$ 6,860.53	
Deduct salvage	\$ 8.95	
Total deduction.....	8.95	
Net amount paid policyholders for losses.....		6,851.58
Total		\$ 2,777,500.14

Investigation and adjustment of claims, viz.:

Accident, \$60,763.61; health, \$42,815.63; liability, \$383,- 654.73; fidelity, \$14,332.24; Surety, \$1,838.93; plate glass, \$14,647.81; steam boiler, \$6,683.53; burglary and theft, \$31,676.17; fly wheel, \$1,080.75; work- men's collective, \$1,141.47	559,505.82
Commissions or brokerage, less amount received on re- turn premiums and reinsurance for the following classes: Accident, \$628,033.70; health, \$388,237.79; liability, \$550,- 381.01; fidelity, \$38,000.94; surety, \$31,376.05; plate glass, \$121,071.35; steam boiler, \$77,204.04; burglary and theft, \$141,896.72; fly wheel, \$16,035.41; work- men's collective, \$1,141.47	1,999,471.39
Salaries, fees, and all other compensation of officers, di- rectors, trustees and home office employees	553,610.86
Salaries, traveling, and all other expenses of agents not paid by commissions	401,468.05
Medical examiners' fees and salaries	9,103.25
Inspections (other than medical and claim)	229,542.40
Rents, \$132,703.86, including \$83,117.86 for company's oc- cupancy of its own buildings (less \$26,925.14 adjust- ment expenses and \$37,019.31 salaries, traveling ex- penses, etc)	68,768.41
Repairs and expenses (other than taxes) on real estate	51,001.09
Taxes on real estate	21,915.43
State taxes on premiums	111,819.97
Insurance department licenses and fees	11,645.42
All other licenses, fees, and taxes: City and county fees and taxes	8,698.27
Legal expenses	4,303.33
Advertising	16,133.45
Printing and stationery	88,798.25
Postage, telegraph, telephone, and express	36,959.74
Furniture and fixtures	12,694.09
Stockholders for interest or dividends (amount declared during the year, \$180,000.00)	180,000.00
Other disbursements: Exchange and collection fees	\$ 2,709.76
Subscriptions	850.27
Interest	4,168.17
Premiums paid in advance, December 31, 1939	2,500.00
Profit and loss account	486.21
Repayment of loans	150,000.00
Sundries	18,786.32
Total	179,500.73
Agents' balances charged off	394.21
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	4,984.77
Total disbursements	\$ 7,330,122.07
Balance	\$ 9,779,775.95

Ledger Assets

Book value of real estate	\$ 1,899,603.66
Loans secured by pledge of bonds, stocks, or other col- laterals	5,000.00
Book value of bonds, \$2,997,148.89; and stocks, \$3,- 673,647.49	6,674,792.48
Cash in company's office	45,946.63
Deposits in trust companies and banks not on interest	56,934.61
Deposits in trust companies and banks on interest	173,005.86
Premiums in course of collection, viz.:	
Accident:	
On policies or renewals issued on or after Oct. 1, 1910	\$ 160,497.23
On policies or renewals issued prior to Oct. 1, 1910	37,443.58
Health:	
On policies or renewals issued on or after Oct. 1, 1910	281,428.56
On policies or renewals issued prior to Oct. 1, 1910	28,784.62
Liability:	
On policies or renewals issued on or after Oct. 1, 1910	415,455.16
On policies or renewals issued prior to Oct. 1, 1910	77,010.08
Fidelity:	
On policies or renewals issued on or after Oct. 1, 1910	24,861.25
On policies or renewals issued prior to Oct. 1, 1910	28,252.85
Surety:	
On policies or renewals issued on or after Oct. 1, 1910	18,159.86
On policies or renewals issued prior to Oct. 1, 1910	5,123.60
Plate Glass:	
On policies or renewals issued on or after Oct. 1, 1910	61,366.37
On policies or renewals issued prior to Oct 1, 1910	3,412.64
Steam Boiler:	
On policies or renewals issued on or after Oct. 1, 1910	59,450.79
On policies or renewals issued prior to Oct. 1, 1910	3,936.80
Burglary and Theft:	
On policies or renewals issued on or after Oct. 1, 1910	80,934.95
On policies or renewals issued prior to Oct. 1, 1910	4,902.32
Fly Wheel:	
On policies or renewals issued on or after Oct. 1, 1910	20,815.45
On policies or renewals issued prior to Oct. 1, 1910	1,476.71
Workmen's Collective:	
On policies or renewals issued on or after Oct. 1, 1910	6,289.72
On policies or renewals issued prior to Oct. 1, 1910	20.13
Total	1,319,652.67

Bills receivable	7,250.00
Other ledger assets, viz.:	
Agents' balances and sundry ledger as-	
sets	\$ 96,990.04
Total	96,990.04
Ledger assets	\$ 9,779,775.95

Non-Ledger Assets

Interest due and accrued on bonds.....	\$ 41,726.63
Accrued interest on deposits.....	224.02
Rents due and accrued on company's property or lease..	255.00
Total	42,205.65
Market value of bonds and stocks over book value.....	332,052.02
Gross assets	\$ 10,154,033.62

Deduct Assets Not Admitted

Bills receivable	\$ 7,250.00
Total	\$ 7,250.00
Premiums in course of collection written prior to October 1, 1910	190,363.33
Book value of ledger assets over market value, viz.:	
Agents' balances and sundry ledger assets.....	96,990.04
Total	294,603.37
Admitted assets.....	\$ 9,859,430.25

Liabilities**Losses and claims:****Accident:**

Reported or in process of adjustment \$	298,625.09
Resisted	172,975.00
Total	\$ 471,600.09

Net unpaid claims except liability claims	\$ 471,600.09
Estimated expenses of investigation and adjustment of unpaid claims	9,000.00

Total

Health:

Reported or in process of adjustment \$	183,761.06
Resisted	19,160.00
Total	\$ 202,921.06

Net unpaid claims except liability claims	\$ 202,921.06
Estimated expenses of investigation and adjustment of unpaid claims	6,000.00

Total

Fidelity:

Reported or in process of adjustment \$	64,497.47
Resisted	20,151.67

Total	\$ 84,649.14
Deduct reinsurance	5,559.71

Net unpaid claims except liability claims	79,089.43
Estimated expenses of investigation and adjustment of unpaid claims	1,500.00

Total

Surety:

Reported or in process of adjustment \$	12,636.62
---	-----------

Total	12,636.62
Estimated expenses of investigation and adjustment of unpaid claims	500.00

Total

Plate Glass:

Reported or in process of adjustment \$	16,606.50
Resisted	800.00

Total

Net unpaid claims except liability claims	\$ 17,406.50
Estimated expenses of investigation and adjustment of unpaid claims	1,000.00

Total

Steam Boiler:

Reported or in process of adjustment \$	4,796.00
Resisted	7,300.00

Total

Net unpaid claims except liability claims	\$ 12,096.00
Estimated expenses of investigation and adjustment of unpaid claims	500.00

Total

Burglary and Theft:

Reported or in process of adjustment \$	63,734.00
Resisted	12,400.00

Total

Deduct reinsurance

Net unpaid claims except liability claims	\$ 76,081.00
Estimated expenses of investigation and adjustment of unpaid claims	3,500.00

Total

Fly Wheel:	
Reported or in process of adjustment \$	604.00
Total -----	\$ 604.00
Net unpaid claims except liability claims -----	604.00
Estimated expenses of investigation and adjustment of unpaid claims -----	100.00
Total -----	704.00
Total -----	804,534.70
Special reserve for unpaid liability losses -----	1,235,753.18
Total unpaid claims and expenses of settlement -----	\$ 2,130,287.88
Gross premiums (less reinsurance) upon all unexpired excise risks written in New York State running one year or less from date of policy, \$37,390.83; unearned premiums seventy-five per cent., \$73,043.12 -----	\$ 73,043.12
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy \$6,543,736.35; unearned premiums fifty per cent., \$3,271,868.17 -----	3,271,868.17
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy, \$1,521,282.89; unearned premiums, pro rata, \$85,416.60 -----	885,446.60
Total unearned premiums -----	4,230,357.89
Commissions, brokerage, and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910, viz.: Accident, \$55,628.31; health, \$93,949.85; liability, \$90,409.24; fidelity, \$3,828.63; surety, \$2,796.62; plate glass, \$18,814.93; steam boiler, \$12,858.61; burglary and theft, \$19,999.03; fly wheel, \$3,923.11; workmen's collective, \$1,076.80 -----	303,336.10
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued -----	52,034.24
State, county, and municipal taxes due or accrued -----	109,418.91
Reinsurance -----	16,411.23
Advance premiums (one hundred per cent) -----	3,000.00
Other liabilities, viz.: Fidelity Insurance Fund -----	\$ 11,950.91
Unearned premiums retained under contract with Munich Reinsurance Company -----	52,863.76
Suspense account -----	3,673.38
All other -----	391.05
Total -----	63,888.10
Total amount of all liabilities, except capital -----	\$ 6,913,734.41
Capital actually paid up in cash -----	\$ 1,000,000.00
Surplus over all liabilities -----	1,945,695.84
Surplus as regards policyholders -----	2,945,695.84
Total liabilities -----	\$ 9,859,430.25

Exhibit of Premiums

	Accident	Health	Liability	Fly Wheel
In force December 31, 1900 -----	\$ 1,991,218.28	\$ 1,141,861.21	\$ 1,863,069.44	\$ 179,796.22
Written or renewed during the year -----	2,737,878.84	1,638,367.90	3,112,398.55	116,943.48
Totals -----	\$ 4,729,097.12	\$ 2,800,229.11	\$ 4,975,467.99	\$ 296,739.70
Deduct expirations and cancellations -----	2,701,439.55	1,602,031.09	2,672,033.64	108,819.94
In force at end of the year -----	\$ 2,027,657.57	\$ 1,198,197.12	\$ 2,303,434.35	\$ 187,919.76
Deduct amount reinsured -----	116.95	294.96	294.96	-----
Net premiums in force -----	\$ 2,027,540.62	\$ 1,198,197.12	\$ 2,303,339.39	\$ 187,919.76

	Fidelity	Surety	Plate Glass
In force December 31, 1900 -----	\$ 361,053.33	-----	\$ 392,251.90
Written or renewed during the year -----	345,316.17	\$ 242,249.82	525,284.01
Totals -----	\$ 706,369.50	\$ 242,249.82	\$ 917,535.91
Deduct expirations and cancellations -----	415,819.54	45,512.79	499,597.28
In force at the end of the year -----	\$ 290,549.96	\$ 196,737.03	\$ 417,938.63
Deduct amount reinsured -----	2,987.50	9,503.00	172.43
Net premiums in force -----	\$ 287,562.46	\$ 187,234.03	\$ 417,766.20
Amount at risk December 31, 1910 -----	77,089,154.00	28,225,851.70	-----

	Steam Boiler	Burglary and Theft	Workmen's Collective
In force December 31, 1900 -----	\$ 805,918.82	\$ 774,550.27	\$ 20,924.34
Written or renewed during the year -----	535,901.66	730,953.21	28,182.96
Totals -----	\$ 1,341,820.48	\$ 1,505,503.48	\$ 49,107.30
Deduct expirations and cancellations -----	555,297.35	757,559.56	26,914.41
In force at the end of the year -----	\$ 786,523.13	\$ 747,943.92	\$ 22,192.89
Deduct amount reinsured -----	112.50	3,776.95	-----
Net premiums in force -----	\$ 786,410.63	\$ 744,166.97	\$ 22,192.89

Business in State of Iowa During 1910

	Gross Premiums on Risks Written or Renewed During the Year	Gross Losses Paid	Gross Losses Incurred
Accident -----	\$ 20,700.59	\$ 7,019.18	\$ 7,019.18
Health -----	13,120.34	4,144.70	4,144.70
Liability -----	25,301.44	12,429.67	12,429.67
Plate glass -----	4,114.03	1,288.97	1,288.97
Steam boiler -----	11,183.87	827.71	827.71
Burglary and theft -----	10,951.35	4,545.39	4,545.39
Fly wheel -----	1,009.07	476.63	476.63
Workmen's collective -----	114.84	23.25	23.25
Totals -----	\$ 86,755.53	\$ 39,765.50	\$ 39,765.50

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$60,000.00.

Total losses and disbursements paid from organization of company, \$31,411,091.25.
Total losses and disbursements paid from organization of company, viz.: Auto, \$1,115,750; stock, \$1,000.00.

Total amount of the company's stock owned by the directors at par value, \$207,000.

Give the largest gross amount insured in any one risk in each of the following classes (without deduction for reinsurance):

Accident, \$100,000.00; health, \$10,000.00; liability, \$50,000.00; fidelity, \$20,000.00; surety, \$200,000.00; plate glass, \$50,000.00; steam boiler, \$100,000.00; burglary and theft, \$20,000.00; fly wheel, \$100,000.00; workmen's collective, \$10,000.00.

Give the largest net amount insured in any one risk in each of the following classes:

Accident, \$25,000.00; health, \$5,000.00; liability, \$20,000.00; fidelity, \$25,000.00; surety, \$200,000.00; plate glass, \$10,000.00; steam boiler, \$75,000.00; burglary and theft, \$75,000.00; fly wheel, \$125,000.00; workmen's collective, \$10,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

FIDELITY AND DEPOSIT COMPANY OF MARYLAND,

Incorporated February, 1896.

Commenced business June, 1890.

Home office, Charles and Lexington Streets, Baltimore, Md.

President, EDWIN WARFIELD.

Secretary, HARRY NICODERUS.

Capital Stock

Capital paid up in cash..... \$ 2,000,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 58,022.83
Health	25,844.67
Fidelity and surety	2,473,080.36
Plate glass	96,230.07
Burglary and theft	9,069.04

Total premium receipts..... \$ 2,662,234.87

Interest on mortgage and collateral loans..... 2,000.00

Interest on bonds and dividends on stock..... 191,616.00

Interest on deposits..... 5,173.56

Interest from all other sources..... 2,813.81

Gross rent from Company's property including occupancy of its own building..... 50,432.76

From agents' balances previously charged off..... 50.00

Gross profit on sale or maturity of ledger assets:

Bonds and stocks..... 6,803.50

From all other sources..... 31,943.19

Total income during the year..... \$ 2,962,158.68

Amount of ledger assets December 31st of previous year..... 6,291,105.98

Total..... \$ 9,253,261.66

Disbursements

Net paid policy holders as follows:

Health	\$ 91.08
Fidelity and surety	552,008.79
Plate glass	85.00
Total amount paid policy holders.....	\$ 552,244.70
Collection expenses, salvage and recovery.....	11,907.12
Investment and adjustment of claims.....	27,211.73
Commissions or brokerage, premiums and reinsurance.....	576,988.37
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	244,130.08
Salaries, traveling and all other expenses of agents not paid by commissions.....	109,533.33
Medical examiners' fees and salaries.....	6.00
Inspections other than medical and claims.....	26,289.35
Rents, including Company's occupancy of own building.....	31,006.53
Repairs and expenses (other than taxes) on real estate.....	20,059.44
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	117,056.65
Legal expense.....	62,925.42
Advertising, printing and stationery, postage, telegraph, telephone and express.....	56,563.76
Furniture and fixtures.....	8,974.18
Agents' balances charged off.....	62.50
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds.....	4,725.00
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds.....	74,619.00
All other disbursements.....	377,363.23
Total disbursements.....	\$ 2,335,240.31
Balance	\$ 6,948,024.35

Ledger Assets

Book value of real estate	\$ 1,281,282.18
Loans secured by pledges of bonds, stocks or other collateral	105,000.00
Book value of stocks and bonds.....	4,008,500.00
Cash in company's office.....	1,464.05
Deposits in trust companies and banks.....	636,415.32
Total	\$ 6,033,630.55
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 4,902.40
Health:	
Issued on or after Oct. 1, 1910.....	2,389.71
Fidelity and surety:	
Issued on or after Oct. 1, 1910.....	378,083.20
Issued prior to Oct. 1, 1910.....	190,218.83
Plate glass:	
Issued on or after Oct. 1, 1910.....	8,705.25
Burglary and theft:	
Issued on or after Oct. 1, 1910.....	6,291.62
Total gross premiums	598,357.01
Agents' balances, judgments, accounts, etc.....	316,086.79
Ledger assets as per balance	\$ 6,948,024.35
Gross assets	\$ 6,948,024.35

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 169,218.83	
Total		169,218.83
Total admitted assets	\$ 6,778,805.52	

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:		
Accident	\$ 25.00	
Health	200.00	
Fidelity and surety.....	589,312.18	
Plate Glass	608.15	
Total unpaid claims and expenses of settlement	\$ 590,205.33	
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 1,156,906.26	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	320,898.22	
Total unearned premiums.....		1,477,804.48
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....		80,809.29
Returned premiums		18,576.98
Reinsurance and co-insurance		13,265.43
State, county and municipal taxes due or accrued.....		50,000.00
Reserve for expenses in transit		7,500.00
Advance premiums (100 per cent).....		25,082.01
Total amount of all liabilities, except capital.....	\$ 2,272,333.52	
Capital actually paid up in cash.....	\$ 2,000,000.00	
Surplus over all liabilities.....	2,506,472.00	
Surplus as regards policy-holders.....		4,506,472.00
Total liabilities	\$ 6,778,805.52	

Exhibit of Premiums

	Accident	Health
In force December 31, 1909.....		
Written during the year.....	\$ 59,938.13	\$ 26,755.08
Totals	\$ 59,938.13	\$ 26,755.08
Deduct expired and canceled.....	1,492.78	746.67
In force at end of year.....	\$ 58,445.35	\$ 26,008.41
Deduct amount reinsured	470.48	140.00
In force December 13, 1910.....	\$ 57,974.87	\$ 25,868.41

	Fidelity and Surety	Plate Glass
In force December 31, 1909.....	\$ 2,338,271.85	
Written during the year	2,935,455.26	\$ 97,118.97
Totals	\$ 5,283,735.10	\$ 97,118.97
Deduct expired and canceled.....	2,641,678.07	1,859.90
In force at end of year.....	\$ 2,642,057.03	\$ 95,259.07
Deduct amount reinsured and Co. surety.....	167,251.95	
In force December 31, 1910.....	\$ 2,474,805.08	\$ 95,259.07
Amount at risk December 31, 1910.....	618,363,510.16	

	Burglary
Written during the year.....	\$ 10,780.70
Totals	\$ 10,780.70
Deduct expired and canceled	1,609.76
In force at end of year.....	9,080.94
Deduct amount reinsured.....	65.64
In force December 31, 1910.....	\$ 9,015.30

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Fidelity and surety.....	\$11,152,039.17	\$ 8,670,264.81	\$ 38,361.73	\$ 5,582.49
Burglary and theft.....	76,833.33	69,833.33	528.11	
Totals	\$11,228,872.50	\$ 8,740,098.17	\$ 38,889.84	\$ 5,582.49

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$21,331,792.19.

Total losses (less reinsurance) paid from organization of Company, \$7,221,500.80.

Total dividends declared from organization of Company, viz.: Cash, \$3,584,888.00.

Total amount of the Company's stock owned by the directors at par value, \$300,750.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE
FRANKFORT MARINE, ACCIDENT & PLATE GLASS INS. CO.

Organized under the laws of the Empire of Germany.

Incorporated March, 1865.

Commenced business August, 1896.

Home office, Frankfort-on-the-Main, Germany.

United States Branch, 100 William Street, New York City.

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

Capital Stock

Amount of capital paid up in cash..... \$ 250,000.00

Amount of ledger assets December 31 of previous year.... \$ 1,501,790.94

Extended at \$ 1,501,790.94

Income

Accident and Health:

Gross premiums written and renewed
during the year..... \$ 154,173.50
Deduct reinsurance \$ 5,901.12
Deduct return premiums
on policies canceled..... 837.50
Deduct premiums on pol-
icies not taken..... \$ 26,340.16

Total deductions..... \$ 33,078.87

Net premiums \$ 121,094.63

Liability:

Gross premiums written and renewed
during the year..... \$ 1,052,421.16
Deduct reinsurance..... \$ 395.99
Deduct return premiums
on policies canceled..... 43,092.42
Deduct premiums on pol-
icies not taken..... 89,427.75

Total deductions 132,916.16

Net premiums 919,505.00

Burglary and Theft:

Gross premiums written and renewed
during the year..... \$ 41,835.03
Deduct reinsurance \$ 6,531.21
Deduct return premiums
on policies canceled .. \$ 3,481.93
Deduct premiums on pol-
icies not taken..... 6,494.07

Total deductions 15,627.95

Net premiums 26,227.08

Workmen's Collective:

Gross premiums written and renewed
during the year..... \$ 75,423.99
Deduct return premiums
on policies canceled.... 2,503.67
Deduct premiums on pol-
icies not taken..... 1,930.00

Total deductions \$ 5,411.93

Net premiums 70,012.06

Total net amount received for premiums..... \$ 1,136,838.77

Policy fees required or represented by applications..... 10,033.66

Gross interest on bonds and dividends on stocks..... \$ 47,660.76

Gross interest on deposits in trust companies and banks 1,183.91

Total gross interest and rents..... 48,844.67

Total income \$ 1,195,717.10

Disbursements

Accident and Health:

Gross amount paid for losses..... \$ 52,231.06
Deduct reinsurance..... \$ 1,454.33

Total deductions..... 1,454.33

Net amount paid policyholders
for losses \$ 50,776.73

Liability:

Gross amount paid for losses..... \$ 520,501.88

Net amount paid policyholders
for losses 520,501.88

Burglary and Theft:

Gross amount paid for losses..... \$ 12,732.45
Deduct reinsurance..... \$ 2,205.55
Deduct salvage 51.00

Total deductions 2,256.55

Net amount paid policyholders
for losses 10,475.90

Workmen's Collective:

Gross amount paid for losses..... \$ 30,269.80

Net amount paid policyholders
for losses 30,269.80

Total net amount paid policyholders for losses 612,114.31

Investigation and adjustment of claims, viz.:

Accident and health, \$5,436.64; liability, \$87,672.81;
burglary and theft, \$1,847.68; Workmen's collec-
tive, \$1,759.30 96,757.43

Policy fees retained by agents 10,033.06

Commissions or brokerage, less amount received on re-
turn premiums and reinsurance for the following
classes:

Accident and health, \$42,248.46; liability, \$226,906.03;
burglary and theft, \$7,633.88; workmen's collective,
\$17,303.81 294,182.23

Salaries, fees and all other compensation of officers,
directors, trustees and home office employees 47,028.84

Salaries, traveling and all other expenses of agents not
paid by commissions 33,509.56

Inspections (other than medical and claim) 17,159.95

Rents 7,767.55

State taxes on premiums 15,498.07

Insurance department licenses and fees 4,979.55

All other licenses, fees and taxes:

Municipal licenses and fees \$ 914.77

Franchise taxes 107.21

Total 1,022.01

Legal expenses 1,165.87

Advertising 6,084.25

Printing and stationery 12,406.25

Postage, telegraph, telephone and express 6,268.38

Furniture and fixtures 436.86

Other disbursements:

Remittance to home office \$ 10,513.64

Miscellaneous 5,851.31

Total 16,364.95

Agents' balances charged off 2,457.19

Gross loss on sale or maturity of ledger assets, viz.:

Bonds 80.78

Gross decrease, by adjustment, in book value of ledger
assets, viz.:

Bonds 918.47

Total disbursements \$ 1,183,926.16

Balance \$ 1,510,581.88

Ledger Assets

Book value of bonds \$ 1,365,022.57

Cash in company's office 650.00

Deposits in trust companies and banks not on interest 1,021.94

Deposits in trust companies and banks on interest 24,363.89

Premiums in course of collection, viz.:

Accident and health:

On policies or renewals issued on or

after October 1, 1910 \$ 11,906.37

On policies or renewals issued prior

to October 1, 1910 0.65

Liability:

On policies or renewals issued on or

after October 1, 1910 165,754.84

On policies or renewals issued prior

to October 1, 1910 9,149.08

Burglary and theft:

On policies or renewals issued on or
after October 1, 1910 5,587.74

Workmen's collective:

On policies or renewals issued on or
after October 1, 1910 18,234.97

Total 210,633.65

Other ledger assets, viz.:

Cash in hands of trustees 8,889.92

Ledger assets \$ 1,510,581.88

Non-Ledger Assets

Interest due and accrued on bonds \$ 13,727.08

Interest due and accrued on other assets 100.55

Total 13,827.63

Gross assets \$ 1,524,409.51

Deduct Assets Not Admitted

Premiums in course of collection written prior to October

1, 1910 \$ 9,149.73

Book value of ledger assets over market value, viz.:

Bonds 42,217.57

Total 51,367.30

Admitted assets \$ 1,473,042.21

Liabilities

Losses and claims:

Accident and health:

Adjusted \$ 2,260.00

Reported or in process of adjustment 15,979.00

Resisted 6,530.00

Total \$ 24,769.00

Deduct reinsurance 1,800.00

Net unpaid claims, except liability
claims \$ 22,969.00

Estimated expenses of investigation
and adjustment of unpaid claims 1,148.00

Total \$ 24,108.00

Burglary and theft:

Adjusted 700.00

Reported or in process of adjustment 3,090.00

Total \$ 3,790.00

Deduct reinsurance 230.00

Net unpaid claims, except liability
claims \$ 3,510.00

Estimated expenses of investigation
and adjustment of unpaid claims 351.00

Total 3,861.00

Marine:		
Resisted	\$ 3,000.00	
Total	\$ 3,000.00	
Net unpaid claims, except liability claims	3,000.00	
Total	3,000.00	
Workmen's collective:		
Reported or in process of adjustment \$	16,738.25	
Total	\$ 16,738.25	
Net unpaid claims, except liability claims	\$ 16,738.25	
Estimated expenses of investigation and adjustment of unpaid claims	418.45	
Total	17,156.70	
Total net amount of unpaid claims	\$ 48,125.70	
Special reserve for unpaid liability losses	479,235.35	
Total unpaid claims and expenses of settlement	\$ 527,361.05	
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$733,537.53; unearned premiums, fifty per cent.	\$ 371,768.76	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy, \$63,937.97; unearned premium, pro rata	35,376.15	
Total unearned premiums	407,144.91	
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910, viz.: Accident and health, \$1,131.12; liability, \$12,486.39; burglary and theft, \$1,810.93; workmen's collective, \$1,146.51	52,604.95	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,500.00	
State, county and municipal taxes due or accrued	11,800.00	
Advance premiums (one hundred per cent.)	2,334.89	
Total amount of all liabilities, except capital	\$ 1,002,745.80	
Capital actually paid up in cash	\$ 250,000.00	
Surplus over all liabilities	220,296.41	
Surplus as regards policy-holders	470,296.41	
Total liabilities	\$ 1,473,042.21	

Exhibit of Premiums

	Accident and Health	Liability
In force December 31, 1909	\$ 45,848.03	\$ 684,323.10
Written or renewed during the year	154,173.50	1,052,421.16
Totals	\$ 200,021.53	\$ 1,736,744.26
Deduct expirations and cancellations	142,725.09	1,052,105.78
In force at the end of the year	\$ 57,296.44	\$ 684,638.48
Deduct amount reinsured	5,323.41	1,670.49
Net premiums in force	\$ 51,973.03	\$ 682,967.99

	Burglary and Theft	Workmen's Collective
In force December 31, 1909	\$ 34,876.08	\$ 39,215.40
Written or renewed during the year	41,855.03	75,423.99
Totals	\$ 76,731.11	\$ 114,639.39
Deduct expirations and cancellations	34,784.28	75,171.63
In force at end of the year	\$ 41,946.83	\$ 39,467.76
Deduct amount reinsured	8,880.11	
Net premiums in force	\$ 33,066.72	\$ 39,467.76

Business in State of Iowa During 1910

	Gross Premiums on Risks Written or Renewed During the Year	Gross Losses Paid	Gross Losses Incurred
Accident and health	\$ 290.68	\$ 287.00	\$ 287.00
Liability	146.41		
Burglary and theft	164.29		
Totals	\$ 610.38	\$ 287.00	\$ 287.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$12,361,307.57.

Total losses (less reinsurance) paid from organization of Company, \$7,254,647.05.

Give the largest gross amount insured in any one risk in each of the following classes (without deduction for reinsurance):

Accident and health, \$108,000.00; liability, \$40,000.00; burglary and theft, \$50,000; workmen's collective, \$20,000.00.

Give the largest net amount insured in any one risk in each of the following classes:

Accident and health, \$15,000.00; liability, \$30,000.00; burglary and theft, \$20,000; workmen's collective, \$20,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE
GENERAL ACCIDENT, FIRE AND LIFE ASSURANCE CORP. (LTD),

Organized under the laws of Great Britain.

Incorporated February 23, 1891. Commenced business February 23, 1891.

United States Manager, FRANKLIN J. MOORE.

United States office, 400 Walnut Street, Philadelphia, Pa.

Capital Stock

Capital paid up in cash, New York deposit \$ 250,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 1,046,889.44
Health	438,228.14
Liability, including fly wheel.....	1,077,107.06
Burglary and theft.....	141,952.92
Automobile property	378,450.26
Total premium receipts.....	\$ 3,082,627.82
Policy premiums required by application.....	72,220.00
Interest on bonds and dividends on stock.....	55,677.85
Interest on deposits.....	4,972.16
Interest from all other sources, accounts receivable.....	125.25
Gross rent from Company's property including occupancy of its own building.....	16,999.80
From other sources.....	1,826.26
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks.....	1,169.45
Total income during the year.....	\$ 3,235,618.59
Amount of ledger assets December 31st of previous year.....	2,407,533.83
Total	\$ 5,643,152.42

Disbursements

Net paid policy-holders as follows:

Accident	\$ 426,423.84
Health	195,542.74
Liability, including fly wheel.....	470,748.10
Burglary and theft	69,141.63
Automobile property	173,735.33
Total amount paid policy-holders.....	\$ 1,326,591.69

Investment and adjustment of claims.....	42,016.16
Policy fees retained by agents.....	72,220.00
Commissions or brokerage, premiums and reinsurance.....	907,650.08
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	189,882.51
Medical examiners' fees and salaries.....	21,263.30
Inspections other than medical and claims.....	13,353.85
Rents, including Company's occupancy of own building.....	36,849.65
Repairs and expenses (other than taxes) on real estate.....	4,755.64
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	66,198.46
Legal expense	5,221.46
Advertising, printing and stationery, postage, telegraph, telephone and express	52,081.64
Furniture and fixtures.....	4,183.88
Agents' balances charged off.....	2,731.87
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	143.50
All other disbursements	44,944.65
Total disbursements	\$ 2,800,008.48
Balance	\$ 2,753,073.94

Ledger Assets

Book value of real estate	\$ 213,160.58
Cash in company's office.....	563.43
Book value of stocks and bonds.....	1,855,093.08
Deposits in trust companies and banks.....	158,443.89
Total	\$ 2,227,260.98
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 47,426.97
Issued prior to Oct. 1, 1910.....	6,270.31
Health:	
Issued on or after Oct. 1, 1910.....	20,325.87
Issued prior to Oct. 1, 1910.....	2,687.21
Liability including fly wheel:	
Issued on or after Oct. 1, 1910.....	265,584.26
Issued prior to Oct. 1, 1910.....	7,909.60
Burglary and theft:	
Issued on or after Oct. 1, 1910.....	38,118.63
Issued prior to Oct. 1, 1910.....	696.48
Automobile property:	
Issued on or after Oct. 1, 1910.....	124,227.83
Issued prior to Oct. 1, 1910.....	1,903.69
Total gross premiums	515,231.77
Accounts receivable	2,138.19
Cash in New York, Chicago and St. Louis offices.....	8,500.00
Ledger assets as per balance	\$ 2,753,073.94

Non-Ledger Assets

Interest accrued on bonds	21,567.43
Interest accrued on other assets, bank balances.....	617.12
Gross assets	\$ 2,775,258.49

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 19,548.23
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	136,356.10
Total	155,904.33
Total admitted assets	\$ 2,619,354.16

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Accident	\$ 108,875.72
Health	31,365.64
Burglary and theft	8,575.00
Automobile property	87,820.00
Special reserve for unpaid liability losses, New York reserve	131,604.14
Total unpaid claims and expenses of settlement	\$ 368,240.50
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 1,013,383.64
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	68,574.38
Total unearned premiums	1,081,963.02
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	163,575.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000.00
State, county and municipal taxes due or accrued.....	57,090.57
Voluntary reserve for contingent liabilities.....	250,000.00
Advance premiums (100 per cent).....	37,315.59
Total amount of all liabilities, except capital.....	\$ 1,973,135.23
Capital actually paid up in cash.....	\$ 250,000.00
Surplus over all liabilities.....	396,168.93
Surplus as regards policy-holders.....	646,168.93
Total liabilities	\$ 2,619,354.16

Exhibit of Premiums

	Accident	Health	Liability
In force December 31, 1909.....	\$ 436,642.13	\$ 133,131.04	\$ 927,426.51
Written during the year.....	1,146,610.09	491,404.32	1,596,106.37
Totals.....	\$ 1,583,252.22	\$ 624,535.36	\$ 2,523,532.88
Deduct expired and canceled.....	1,214,895.78	463,668.35	1,440,183.01
In force at end of year.....	\$ 368,356.44	\$ 157,877.01	\$ 1,083,349.87
Deduct amount reinsured.....	14,737.69	6,316.14	2,706.15
In force December 31, 1910.....	\$ 353,618.75	\$ 151,560.87	\$ 1,080,643.72

	Burglary	Auto Property Damage
In force December 31, 1909.....	\$ 218,395.66	\$ 278,040.47
Written during the year.....	203,453.06	558,225.98
Totals	\$ 421,848.72	\$ 836,266.45
Deduct amount canceled.....	204,922.86	447,979.42
In force at end of year.....	\$ 216,925.86	\$ 388,287.03
Deduct amount reinsured	23,471.35	
In force December 31, 1910.....	\$ 193,454.51	\$ 388,287.03

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 8,061.43	\$ 3,870.27
Health	3,454.90	1,566.49
Liability, including fly wheel.....	5,861.37	606.60
Burglary and theft	1,046.91	
Totals	\$ 18,424.61	\$ 6,033.36

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$12,939,470.94.

Total losses (less reinsurance) paid from organization of Company, \$5,908,101.84.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
GREAT EASTERN CASUALTY COMPANY,

Incorporated December, 1892. Commenced business January, 1893.
President, LOUIS H. FIBEL. Secretary, THOMAS H. DARLING.
Home office, 290 Broadway, New York City, N. Y.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 341,760.64
Health	161,457.44
Plate glass	23,900.55
Burglary and theft.....	55,520.82
Total premium receipts.....	582,688.45
Interest on mortgages and collateral loans, on bonds and deposits	22,022.67
From all other sources.....	48,807.36
Total income during the year.....	\$ 653,608.42
Amount of ledger assets December 31st of previous year	625,864.69
Total	\$ 1,279,473.11

Disbursements

Net paid policy-holders as follows:

Accident	\$ 112,476.28	
Health	56,580.94	
Plate glass	3,577.37	
Burglary and theft	5,343.92	
Total amount paid policy-holders		\$ 177,978.51
Investment and adjustment of claims	3,302.24	
Policy fees retained by agents	33,577.76	
Commissions or brokerage, premiums and reinsurance	189,010.60	
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	58,897.98	
Salaries, traveling and all other expenses of agents not paid by commissions	6,985.98	
Medical examiners' fees and salaries	1,450.00	
Rents, including Company's occupancy of own building	4,615.00	
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	10,051.23	
Legal expense	10,787.42	
Advertising, printing and stationery, postage, telegraph, telephone and express	18,341.85	
Furniture and fixtures	1,293.32	
Agents' balances charged off	748.05	
All other disbursements	29,180.77	
Total disbursements		\$ 546,196.70
Balance		\$ 733,276.41

Ledger Assets

Mortgage loans on real estate	\$ 135,000.00	
Book value of stocks and bonds	466,448.75	
Deposits in trust companies and banks	44,254.36	
Cash in office	14,015.96	
Total		\$ 659,719.07
Gross premiums in course of collection on policies or renewals:		
Accident:		
Issued on or after Oct. 1, 1910	\$ 31,583.30	
Issued prior to Oct. 1, 1910	1,371.27	
Health:		
Issued on or after Oct. 1, 1910	19,948.96	
Issued prior to Oct. 1, 1910	841.88	
Plate Glass:		
Issued on or after Oct. 1, 1910	5,430.85	
Issued prior to Oct. 1, 1910	199.40	
Burglary and theft:		
Issued on or after Oct. 1, 1910	13,360.31	
Issued prior to Oct. 1, 1910	817.92	
Total gross premiums		73,557.34
Ledger assets as per balance		\$ 733,276.41

Non-Ledger Assets

Interest accrued on mortgages	\$ 1,682.61	
Interest accrued on bonds	3,568.75	
Other non-ledger assets	64.41	
Gross assets		\$ 738,592.18

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910	\$ 3,233.42	
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc., bonds and stocks	16,748.75	
Total		19,982.17
Total admitted assets		\$ 718,610.01

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 17,077.41	
Health	8,655.13	
Plate Glass	2,297.53	
Steam boiler	1,907.67	
Total unpaid claims and expenses of settlement		\$ 29,937.74
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 191,172.00	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	6,796.04	
Total unearned premiums		197,968.04
Reinsurance		1,731.91
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910		29,903.43
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,054.50
State, county and municipal taxes due or accrued		10,000.00
Advance premiums (100 per cent)		13,623.79
Total amount of all liabilities, except capital		\$ 284,219.41
Capital actually paid up in cash	\$ 250,000.00	
Surplus over all liabilities	184,390.60	
Surplus as regards policy-holders		434,390.60
Total liabilities		\$ 718,610.01

Exhibit of Premiums

	Accident	Health
In force December 31, 1909	\$ 203,161.36	\$ 67,680.28
Written during the year	431,353.67	206,591.34
Totals	\$ 634,515.03	\$ 274,271.62
Deduct expired and canceled	414,862.50	181,913.28
In force at end of year	\$ 219,652.53	\$ 92,358.34
Deduct amount reinsured	14,540.01	205.00
In force December 31, 1910	\$ 205,112.52	\$ 92,153.34

	Plate Glass	Burglary
Written during the year.....	\$ 24,798.52	\$ 72,561.82
Totals	\$ 24,798.52	\$ 72,561.82
Deduct expired and canceled	10,778.01	15,839.91
In force at end of year.....	\$ 24,020.51	\$ 56,741.91
Deduct amount reinsured		2,921.14
In force December 31, 1910.....	\$ 24,020.51	\$ 53,820.77

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 2,786.61	\$ 871.39
Health	250.71	250.01
Plate glass	96.67	
Burglary and theft	17.10	
Totals	\$ 3,157.09	\$ 1,121.40

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$3,791,268.97.

Total losses (less reinsurance) paid from organization of Company, \$1,258,624.11.

Total dividends declared from organization of Company, viz.: Cash, \$103,124.50.

Total amount of the Company's stock owned by the directors at par value, \$165,500.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE GUARANTEE COMPANY OF NORTH AMERICA,

Incorporated 1852. Commenced business April 1, 1872.

President, EDWARD RAWLINGS. Secretary, RICHARD B. SCOTT.

Home office, Montreal, Canada.

Capital Stock

Capital paid up in cash..... \$ 394,600.00

Income

Net cash received for premiums as follows:

Fidelity	\$ 220,200.14	
Total premium receipts.....	\$ 220,200.14	
Interest on bonds and dividends on stock.....	60,608.48	
Interest on deposits.....	4,590.83	
Gross rent from Company's property including occupancy of its own building.....	2,390.00	
Total income during the year.....		\$ 287,789.45
Amount of ledger assets December 31st of previous year		1,517,757.00
Total		\$ 1,805,546.45

Disbursements

Net paid policy-holders as follows:

Fidelity	\$ 41,262.23	
Total amount paid policy-holders.....		\$ 41,262.23
Investment and adjustment of claims.....	2,302.98	
Commissions or brokerage, premiums and reinsurance..	17,880.30	
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	50,831.60	
Salaries, traveling and all other expenses of agents not paid by commissions	21,377.46	
Inspections other than medical and claims.....	21,658.40	
Rents, including Company's occupancy of own building	8,490.98	
Repairs and expenses (other than taxes) on real estate..	255.71	
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	5,442.03	
Legal expense	1,530.33	
Advertising, printing and stationery, postage, telegraph, telephone and express	8,673.27	
Furniture and fixtures.....	704.09	
Gross loss on sale or maturity of ledger assets:		
Stocks and bonds	936.75	
All other disbursements	29,993.70	
Total disbursements		\$ 211,339.89
Balance		\$ 1,594,206.63

Ledger Assets

Book value of real estate	\$ 45,100.00	
Cash in company's office.....	2,755.88	
Book value of stocks and bonds.....	1,300,620.06	
Deposits in trust companies and banks.....	240,353.28	
Total		\$ 1,588,829.22
Gross premiums in course of collection on policies or renewals:		
Fidelity:		
Issued on or after Oct. 1, 1910.....	\$ 4,988.97	
Issued prior to Oct. 1, 1910.....	388.44	

Total gross premiums	5,377.41
Ledger assets as per balance	\$ 1,594,206.63

Non-Ledger Assets

Interest accrued on bonds	6,437.44
Interest accrued on other assets.....	1,217.26
Other non-ledger assets	5,065.61
Gross assets	\$ 1,007,526.04

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 388.44
Total	388.44
Total admitted assets	\$ 1,007,138.60

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Fidelity	\$ 7,620.00
Reinsured	5,947.00
Special reserve for anticipated losses on expired risks (New York excise) reinsured.....	9,400.00
Total unpaid claims and expenses of settlement	\$ 22,967.00
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 108,111.00
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	442.50
Total unearned premiums.....	108,553.50
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	268.86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,240.00
State, county and municipal taxes due or accrued (state estimated)	2,500.00
Surplus reinsurance reserve, \$39,777.86; contingency provision, \$25,000	64,777.86
Total amount of all liabilities, except capital.....	\$ 206,307.22
Capital actually paid up in cash.....	\$ 304,600.00
Surplus over all liabilities.....	1,096,231.28
Surplus as regards policy-holders.....	1,400,831.28
Total liabilities	\$ 1,607,138.50

Exhibit of Premiums

	Fidelity
In force December 31, 1909.....	\$ 214,901.37
Written during the year	249,451.40
Totals	\$ 464,355.77
Deduct expired and canceled.....	230,599.56
In force at end of year.....	\$ 233,756.21
Deduct amount reinsured.....	17,091.72
In force December 31, 1910.....	\$ 64,628,145.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$5,710,357.60.

Total losses (less reinsurance) paid from organization of Company, \$2,119,991.67.

Total dividends declared from organization of Company, viz.: Cash, \$651,730.25; stock, \$38,900.00; \$690,630.25.

Total amount of the Company's stocks owned by the directors at value, \$163,980.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
THE HARTFORD STEAM BOILER INSPECTION AND INSURANCE
COMPANY,

Incorporated June, 1866.

Commenced business October, 1866.

President, L. B. BRAINERD.

Secretary, CHAS. S. BLAKE.

Home office, Hartford, Conn.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Net cash received for premiums as follows:

Steam boiler	\$ 1,328,980.56
Fly wheel	34,203.71

Total premium receipts.....	\$ 1,363,184.27
Interest on mortgage	55,308.07
Interest on bonds and dividends on stock.....	140,437.03
Interest on deposits.....	1,938.19
Interest from all other sources.....	347.52
Gross rent from Company's property including occupancy of its own building.....	6,869.15
From agents' balances previously charged off.....	665.30
Gross profit on sale or maturity of ledger assets:	
Real estate	1,200.00
Bonds and stocks.....	2,076.75

Total income during the year.....	\$ 1,504,137.91
Amount of ledger assets December 31st of previous year	4,714,843.14
Total	\$ 6,308,981.05

Disbursements

Net paid policy-holders as follows:

Steam boiler	\$ 123,549.81
Fly wheel	4,253.80

Total amount paid policy-holders.....	\$ 127,803.61
Commissions or brokerage, premiums and reinsurance.....	\$ 185,671.78
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	63,631.45
Salaries, traveling and all other expenses of agents not paid by commissions	279,024.86
Inspections other than medical and claims.....	505,687.81
Rents, including Company's occupancy of own building	5,000.00
Repairs and expenses (other than taxes) on real estate..	15,647.16

All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	55,333.61
Legal expense	682.75
Advertising, printing and stationery, postage, telegraph, telephone and express	38,979.75
Furniture and fixtures.....	1,881.03
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	3,216.23
All other disbursements	121,448.81
Total disbursements	\$ 1,404,008.85
Balance	\$ 4,904,972.20

Ledger Assets

Book value of real estate	\$ 91,400.00
Mortgage loans on real estate.....	1,140,810.00
Book value of stocks and bonds.....	3,153,429.52
Deposits in trust companies and banks.....	149,953.42
Total	\$ 3,303,382.95
Gross premiums in course of collection on policies or renewals:	
Steam boiler:	
Issued on or after Oct. 1, 1910.....	\$ 204,913.11
Issued prior to Oct. 1, 1910.....	134,086.93
Fly wheel:	
Issued on or after Oct. 1, 1910.....	4,526.97
Issued prior to Oct. 1, 1910.....	1,668.15
Total gross premiums	345,195.16
Cash in course of transmission.....	24,184.09
Ledger assets as per balance	\$ 4,904,972.20

Non-Ledger Assets

Interest accrued on mortgages.....	32,181.73
Interest accrued on bonds	39,050.23
Market value of bonds and stocks over book value.....	27,098.20
Gross assets	\$ 5,003,302.39

Deduct Assets Not Admitted

Gross premiums in course of collection written prior to Oct. 1, 1910	\$ 135,755.08
Total	135,755.08
Total admitted assets.....	\$ 4,867,547.28

Liabilities

Losses and claims unpaid, in process of adjustment, as follows:	
Steam boiler	\$ 130,695.74
Fly wheel	113.30
Net unpaid claims (except liability).....	130,809.04
Total unpaid claims and expenses of settlement	\$ 130,809.04

Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 48,131.58
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	1,962,602.18
Total unearned premiums.....	2,010,733.76
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	41,888.01
State, county and municipal taxes due or accrued.....	25,000.00
Special reserve	20,149.16
Total amount of all liabilities, except capital..	\$ 2,228,579.97
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	1,638,967.31
Surplus as regards policy-holders.....	2,638,967.31
Total liabilities	\$ 4,867,547.28

Exhibit of Premiums

	Fly Wheel	Steam Boiler
In force December 31, 1909.....	\$ 4,860.58	\$ 3,704,996.92
Written during the year.....	37,175.85	1,196,011.70
Totals	\$ 42,036.43	\$ 5,201,008.63
Deduct expired and canceled	3,364.51	1,422,596.90
In force at end of year.....	\$ 38,671.92	\$ 3,778,411.73
Deduct amount reinsured		
In force December 31, 1910.....	\$ 38,671.92	\$ 3,778,411.73

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Steam boiler	\$ 3,004,250.00	\$ 7,630,888.00	\$ 20,555.06	\$ 2,988.89
Fly wheel	230,000.00	235,000.00	696.44	
Totals	\$ 3,234,250.00	\$ 7,865,888.00	\$ 21,251.50	\$ 2,988.89

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$27,479,613.74.

Total losses (less reinsurance) paid from organization of Company, \$2,297,719.30.
Total dividends declared from organization of Company, viz.: Cash, \$1,874,750; stock, \$50,000.

Total amount of the Company's stock owned by the directors at par value, \$50,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ILLINOIS SURETY COMPANY,

Incorporated April 13, 1905.

Commenced business April 13, 1905.

President, A. J. HOPKINS.

Secretary, CHAS. E. FLACK.

Home office, 206 LaSalle Street, Chicago, Ill.

Capital Stock

Capital paid up in cash..... \$ 250,000.00

Income

Net cash received for premiums as follows:

Fidelity	\$ 103,541.64
Surety	228,930.76

Total premium receipts..... \$ 332,472.40

Interest on bonds 11,914.37

Interest on deposits..... 191.02

Interest from all other sources..... 219.54

From agents' balances previously charged off..... 494.63

Gross profit on sale or maturity of ledger assets:

Bonds 98.19

From all other sources, brokerage received..... 5,248.83

Total income during the year..... \$ 350,639.01

Amount of ledger assets Dec. 31st of previous year..... 568,917.66

Total \$ 919,556.67

Disbursements

Net paid policy-holders as follows:

Fidelity	\$ 18,010.81
Surety	38,296.14

Total amount paid policy-holders..... \$ 120,169.65

Investment and adjustment of claims..... 2,747.31

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees..... 36,074.81

Rents, including Company's occupancy of own building..... 5,250.00

All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses..... 6,835.19

Legal expense 12,521.48

Advertising, printing and stationery, postage, telegraph, telephone and express 15,879.23

Furniture and fixtures..... 839.25

Gross loss on sale or maturity of ledger assets:

Stocks and bonds 5,108.48

All other disbursements 46,274.75

Total disbursements \$ 308,007.10

Balance \$ 611,549.57

Ledger Assets

Book value of stocks and bonds.....	\$ 429,873.65
Deposits in trust companies and banks.....	57,751.25

Total \$ 487,624.90

Gross premiums in course of collection on policies or renewals:

Fidelity:

Issued on or after Oct. 1, 1910..... \$ 20,703.48

Issued prior to Oct. 1, 1910..... 12,692.69

Surety:

Issued on or after Oct. 1, 1910..... 35,002.76

Issued prior to Oct. 1, 1910..... 27,273.75

Total gross premiums 95,582.68

Bills receivable 5,681.99

Agents' balances, judgments, accounts, etc..... 22,660.00

Ledger assets as per balance \$ 611,549.57

Non-Ledger Assets

Interest accrued on bonds 3,223.76

Gross assets \$ 614,773.33

Deduct Assets Not Admitted

Bills and accounts receivable..... \$ 5,681.99

Gross premiums in course of collection, written prior to October 1, 1910..... 39,876.44

Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc. 26,366.15

Total 71,924.58

Total admitted assets \$ 542,848.75

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Fidelity \$ 6,825.31

Surety 42,083.57

Total unpaid claims and expenses of settlement \$ 48,908.88

Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy

(50 per cent) \$ 102,411.27

Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy

(pro rata) 74,323.45

Total unearned premiums..... 176,734.72

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910..... 15,366.33

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued 825.33

State, county and municipal taxes due or accrued..... 2,087.14

Reinsurance 3,480.69

Total amount of all liabilities, except capital.. \$ 247,403.14

Capital actually paid up in cash.....	\$	250,000.00
Surplus over all liabilities.....		45,445.61
Surplus as regards policy-holders.....		295,445.61
Total liabilities.....	\$	542,848.75

Exhibit of Premiums

	Fidelity	Surety
In force December 31, 1909.....	\$ 95,034.31	\$ 168,889.34
Written during the year.....	130,265.54	265,701.38
Totals.....	\$ 225,299.85	\$ 434,590.72
Deduct expired and canceled.....	122,477.07	237,830.21
In force at end of year.....	\$ 102,822.78	\$ 196,760.51
In force December 31, 1910.....	\$ 102,822.78	\$ 196,760.51

Business in State of Iowa During 1910

	Risks Written	Gross Premiums Received	Losses Paid
Fidelity.....	\$ 1,674.23	\$ 1,674.23	\$ 181.23
Surety.....	2,132.39	2,132.39	
Totals.....	\$ 3,806.62	\$ 3,806.62	\$ 181.23

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$1,370,307.61.

Total losses (less reinsurance) paid from organization of Company, \$346,050.08.

Total dividends declared from organization of Company, viz.: Cash, \$55,000.00.

Total amount of the Company's stock owned by the directors at par value, \$148,200.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

INDIANA AND OHIO LIVE STOCK INSURANCE COMPANY,

Incorporated, 1893.

Commenced business, 1886.

President, JOHN R. BONNELL.

Secretary, CHAS. L. GOODBAR.

Home office, 132 E. Main Street, Crawfordsville.

Capital Stock

Capital paid up in cash.....	\$	200,000.00
Increase in capital during the year.....	\$	100,000.00

Income

Net cash received for premiums as follows:

Live stock.....	\$	445,148.68
Total premium receipts.....	\$	445,148.68
Interest on mortgage and collateral loans.....		3,911.62
Interest on bonds and dividends on stock.....		10,754.42
Interest from all other sources.....		1,230.57
From agents' balances previously charged off.....		463.12
Gross profit on sale or maturity of ledger assets:		
Bonds.....		231.65
From all other sources, transfer fees.....		32.02
Total income during the year.....	\$	561,765.08
Amount of ledger assets December 31st of previous year.....		349,234.80
Total.....	\$	910,999.97

Disbursements

Net paid policy-holders as follows:

Live stock.....	\$	250,335.15
Total amount paid policy-holders.....	\$ *	250,335.15
Investment and adjustment of claims.....		1,107.41
Commissions or brokerage, premiums and reinsurance.....		141,414.80
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....		16,481.26
Salaries, traveling and all other expenses of agents not paid by commissions.....		2,208.56
Medical examiners' fees and salaries.....		487.27
Rents, including Company's occupancy of own building.....		700.40
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....		14,513.55
Legal expense.....		905.90
Advertising, printing and stationery, postage, telegraph, telephone and express.....		16,440.70
Furniture and fixtures.....		708.55
All other disbursements.....		50,709.74
Total disbursements.....	\$	496,022.50
Balance.....	\$	414,977.38

Ledger Assets

Mortgage loans on real estate.....	\$	95,850.00
Book value of stocks and bonds.....		238,872.65
Deposits in trust companies and banks.....		31,750.63
Total.....	\$	366,473.28
Gross premiums in course of collection on policies or renewals:		
Live stock:		
Issued on or after Oct. 1, 1910.....	\$	40,909.87
Issued prior to Oct. 1, 1910.....		1,448.40
Total gross premiums.....		42,358.27
Bills receivable, secured.....		6,145.83
Ledger assets as per balance.....	\$	414,977.38

Non-Ledger Assets

Interest accrued on mortgages.....	1,317.21
Interest accrued on bonds.....	1,728.74
Other non-ledger assets.....	1,821.85
Gross assets.....	\$ 419,845.18

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 1,448.40
Total.....	1,448.40
Total admitted assets.....	\$ 418,396.78

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Live stock.....	\$ 22,445.75
Net unpaid claims (except liability).....	22,445.75
Total unpaid claims and expenses of settlement.....	\$ 22,445.75
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent).....	\$ 185,363.37
Total unearned premiums.....	185,363.37
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	1,200.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200.00
State, county and municipal taxes due or accrued.....	3,900.00
Total amount of all liabilities, except capital.....	\$ 213,109.12
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	5,287.66
Surplus as regards policy-holders.....	205,287.66
Total liabilities.....	\$ 418,396.78

Exhibit of Premiums

	Live Stock
In force December 31, 1909.....	\$ 320,466.80
Written during the year.....	\$ 514,820.19
Totals.....	\$ 835,286.99
Deduct expired and canceled.....	464,560.25
In force at end of year.....	\$ 370,726.74
In force December 31, 1910.....	\$ 370,726.74

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received
Live stock.....	\$ 29,500.00	\$ 23,600.00	\$ 1,963.30
Totals.....	\$ 29,500.00	\$ 23,600.00	\$ 1,963.30

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$1,803,376.96.
 Total losses (less reinsurance) paid from organization of Company, \$785,607.11.
 Total dividends declared from organization of Company, viz.: Cash, \$156,500.00.
 Total amount of the Company's stock owned by the directors at par value, \$79,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

LION BONDING AND SURETY COMPANY

Incorporated November 2, 1907. Commenced business November 2, 1907.
 President, HENRY HAUBINS. Secretary, HENRY ROHLFF.
 Home office, 345 New Omaha National Bank Bldg., Omaha, Nebr.

Capital Stock

Capital paid up in cash.....	\$ 204,000.00
Increase of capital during the year.....	100,000.00

Income

Net cash received for premiums as follows:

Fidelity.....	\$ 10,162.88
Surety.....	33,727.16
Plate glass.....	—376.29
Burglary and theft.....	1,881.48

Total premium receipts.....	\$ 45,395.23
Interest on mortgage and collateral loans.....	8,102.26
Interest on bonds and dividends on stock.....	537.89
Interest on deposits.....	55.00
Interest from all other sources.....	70.00
From all other sources.....	25,979.99

Total income during the year.....	\$ 80,140.37
Amount of ledger assets December 31st of previous year.....	408,508.65
Total.....	\$ 488,649.02

Disbursements

Net paid policy-holders as follows:	
Fidelity	1,771.56
Surety	3,695.76
Plate glass	315.75
Total amount paid policy-holders.....	\$ 5,783.07
Investment and adjustment of claims.....	283.97
Commissions or brokerage, premiums and reinsurance..	12,308.22
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	8,196.92
Salaries, traveling and all other expenses of agents not paid by commissions	244.73
Inspections other than medical and claims.....	235.56
Rents	645.00
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	374.82
Legal expense	1,290.90
Advertising, printing and stationery, postage, telegraph, telephone and express	3,232.53
Furniture and fixtures.....	1,128.37
Stockholders dividends declared.....	7,740.00
All other disbursements	1,000.51
Total disbursements	\$ 42,464.60
Balance	\$ 446,184.42

Ledger Assets

Mortgage loans on real estate.....	\$ 209,704.79
Loans secured by pledges of bonds, stocks or other collaterals	11,113.75
Book value of stocks and bonds.....	8,325.45
Cash in company's office.....	3,037.94
Deposits in trust companies and banks.....	20,961.54
Total	\$ 253,163.47
Gross premiums in course of collection on policies or renewals:	
Fidelity:	
Issued on or after Oct. 1, 1910.....	\$ 2,756.94
Issued prior to Oct. 1, 1910.....	261.75
Surety:	
Issued on or after Oct. 1, 1910.....	16,293.17
Issued prior to Oct. 1, 1910.....	596.56
Burglary and theft:	
Issued on or after Oct. 1, 1910.....	179.90
Issued prior to Oct. 1, 1910.....	65.95
Total gross premiums	20,154.27
Bills receivable, stockholders secured notes.....	171,000.00
City warrants and accounts receivable.....	1,866.68
Ledger assets as per balance	\$ 446,184.42

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 2,943.44
Interest accrued on collateral loans.....	68.17
Rents accrued on company's property or lease.....	523.77
Gross assets	\$ 450,719.80

Deduct Assets Not Admitted

Bills and accounts receivable, stockholders notes.....	\$ 171,000.00
Gross premiums in course of collection, written prior to October 1, 1910.....	924.26
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	2,710.31
Total	174,634.57
Total admitted assets	\$ 276,085.23

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Fidelity	\$ 4,150.36
Surety	6,299.59
Total unpaid claims and expenses of settlement	\$ 10,449.95
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 16,150.17
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	25,580.28
Total unearned premiums.....	41,730.45
Commissions, brokerage and other charges due or to be Commission due to agents or brokers on policies issued on or after Oct. 1, 1910.....	4,962.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	750.00
State, county and municipal taxes due or accrued.....	3,000.00
Return premiums and reinsurance.....	10,000.00
Total amount of all liabilities, except capital.....	\$ 59,242.95
Capital actually paid up in cash.....	\$ 204,000.00
Surplus over all liabilities.....	12,842.28
Surplus as regards policy-holders.....	216,842.28
Total liabilities	\$ 276,085.23

Exhibit of Premiums

	Fidelity	Surety	Burglary and Theft
In force December 31, 1909.....	\$ 23,840.00	\$ 60,753.06	\$ 525.03
Written during the year.....	15,772.54	45,188.49	2,310.14
Totals	\$ 39,612.44	\$ 105,941.55	\$ 2,835.17
Deduct expired and canceled	13,199.73	49,356.92	915.55
In force at end of year	\$ 26,412.71	\$ 56,584.63	\$ 1,919.62
Deduct amount reinsured	2,642.57	4,041.40	88.45
In force December 31, 1910.....	\$ 23,770.14	\$ 52,543.23	\$ 1,831.17

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$154,288.00.
 Total losses (less reinsurance) paid from organization of Company, \$10,596.00.
 Total dividends declared from organization of Company, viz.: Cash, \$25,000.00.
 Total amount of the Company's stock owned by the directors at par value, \$266,400.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

LLOYDS PLATE GLASS INSURANCE COMPANY,

Incorporated August, 1882.

Commenced business September, 1882.

President, WILLIAM T. WOODS.

Secretary, CHARLES E. W. CHAMBERS.

Home office, Nos. 61 and 63 William Street, New York, N. Y.

Capital Stock

Capital paid up in cash.....\$ 250,000.00

Income

Net cash received for premiums as follows:

Plate glass\$ 519,078.15

Total premium receipts.....\$ 519,078.15

Interest on mortgage and collateral loans.....275.62

Interest on bonds and dividends on stock.....24,410.90

Gross rent from Company's property including occupancy of its own building.....17,989.98

From agents' balances previously charged off.....4.76

Gross profit on sale or maturity of ledger assets:

Real estate475.00

From all other sources.....6,050.00

Total income during the year.....\$ 568,284.41

Amount of ledger assets December 31st of previous year.....016,202.49

Total\$ 1,515,182.83

Disbursements

Net paid policy-holders as follows:

Plate glass\$ 180,572.32

Total amount paid policy-holders.....\$ 180,572.32

Commissions or brokerage, premiums and reinsurance..166,682.28

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....

Salaries, traveling and all other expenses of agents not paid by commissions.....60,515.33

Rents, including company's occupancy of own building.....5,803.07

Repairs and expenses (other than taxes) on real estate..9,520.92

All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....8,016.55

Legal expense21,850.10

.....574.15

Advertising, printing and stationery, postage, telegraph, telephone and express	16,539.39
Furniture and fixtures.....	1,335.61
Agents' balances charged off.....	1,771.20
Dividends paid to stockholders.....	50,000.00
All other disbursements	12,655.73

Total disbursements\$ 535,854.65

Balance\$ 979,328.18

Ledger Assets

Book value of real estate	\$ 245,763.18
Mortgage loans on real estate.....	15,000.00
Book value of stocks and bonds.....	567,362.38
Deposits in trust companies and banks, and in company's office	15,757.89

Total\$ 843,883.45

Gross premiums in course of collection on policies or renewals:

Plate glass:

Issued on or after Oct. 1, 1910.....\$ 94,724.05

Issued prior to Oct. 1, 1910.....40,720.68

Total gross premiums135,444.73

Ledger assets as per balance\$ 979,328.18

Non-Ledger Assets

Interest accrued on mortgages.....	337.50
Interest accrued on bonds	3,068.14
Rents accrued on Company's property or lease.....	275.00
Other non-ledger assets.....	21,087.63

Gross assets\$ 1,007,096.45

Deduct Assets Not Admitted

Bills and accounts receivable.....	\$ 4,850.81
Gross premiums in course of collection, written prior to October 1, 1910.....	40,720.68
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	43,335.63

Total88,907.12

Total admitted assets\$ 918,159.33

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Plate glass\$ 36,608.71

Total unpaid claims and expenses of settlement\$ 36,608.71

Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)\$ 228,317.68

Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)54,306.51

Total unearned premiums.....282,624.19

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	31,574.68
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	30.58
State, county and municipal taxes due or accrued.....	7,000.00
Return premiums	620.85
Total amount of all liabilities, except capital.....	\$ 358,459.01
Capital actually paid up in cash.....	\$ 250,000.00
Surplus over all liabilities.....	309,700.32
Surplus as regards policy-holders.....	550,700.32
Total liabilities	\$ 918,159.33

Exhibit of Premiums

	Plate Glass
In force December 31, 1909.....	\$ 542,767.73
Written during the year.....	589,879.19
Totals	\$ 1,132,646.92
Deduct expired and canceled.....	564,951.00
In force at end of year.....	\$ 567,695.92
In force December 31, 1910.....	\$ 567,695.92

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Plate glass	\$ 384,980.00	\$ 346,892.00	\$ 7,191.98	\$ 2,609.34
Totals	\$ 384,980.00	\$ 346,892.00	\$ 7,191.98	\$ 2,609.34

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$10,415,864.02.
 Total losses (less reinsurance) paid from organization of Company, \$3,905,499.14.
 Total dividends declared from organization of Company, viz.: Cash, \$1,019,500.00.
 Total amount of the Company's stock owned by the directors at par value, \$36,500.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE
 LONDON GUARANTEE AND ACCIDENT COMPANY, (Limited).

Incorporated, 1863.

Commenced business in United States 1892.

General Manager, F. W. LAWSON.

Home office for the United States, 206 LaSalle Street, Chicago, Ill.

Capital Stock

Capital paid up in cash, statutory deposit.. \$ 500,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 76,220.82
Health	10,486.53
Liability	2,141,118.20
Steam boiler	23,737.08
Burglary and theft	70,948.22
Credit	335,091.56
Automobile property	39,070.79
Workmen's collective	133,827.12

Total premium receipts.....	\$ 2,830,500.32
Interest on bonds and dividends on stock.....	81,844.18
Interest on deposits.....	2,576.70
Interest from all other sources.....	91.58
From all other sources, home office for additional deposit with New York department.....	200,000.00
Total income during the year.....	\$ 3,115,012.78
Amount of ledger assets December 31st of previous year	2,773,012.89
Total	\$ 5,888,015.67

Disbursements

Net paid policy-holders as follows:

Accident	\$ 33,286.78
Health	3,033.44
Liability	867,518.18
Steam boiler	252.87
Burglary and theft.....	25,909.86
Credit	78,467.25
Automobile property	6,001.09
Workmen's collective	68,786.47

Total amount paid policy-holders..... \$ 1,083,318.94

Investment and adjustment of claims.....	274,652.66
Commissions or brokerage, premiums and reinsurance....	759,296.94
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	115,744.83
Salaries, traveling and all other expenses of agents not paid by commissions.....	61,570.01
Inspections other than medical and claims.....	30,126.10
Rents, including Company's occupancy of own building	14,053.40
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	39,289.63
Legal expense.....	4,234.69
Advertising, printing and stationery, postage, telegraph, telephone and express.....	38,440.18
Furniture and fixtures.....	3,557.05
All other disbursements.....	155,932.53
Total disbursements.....	\$ 2,580,216.96
Balance.....	\$ 3,307,808.71

Ledger Assets

Book value of stocks and bonds.....	\$ 2,507,773.96
Deposits in trust companies and banks and including cash in office.....	187,623.38
Total.....	\$ 2,695,397.34

Gross premiums in course of collection on policies or re-**newals:****Accident:**

Issued on or after Oct. 1, 1910.....	\$ 13,224.09
Issued prior to Oct. 1, 1910.....	727.50

Health:

Issued on or after Oct. 1, 1910.....	3,692.47
Issued prior to Oct. 1, 1910.....	78.75

Liability:

Issued on or after Oct. 1, 1910.....	457,497.95
Issued prior to Oct. 1, 1910.....	55,040.78

Steam boiler:

Issued on or after Oct. 1, 1910.....	4,830.40
Issued prior to Oct. 1, 1910.....	872.77

Burglary and theft:

Issued on or after Oct. 1, 1910.....	16,980.35
Issued prior to Oct. 1, 1910.....	513.85

Automobile property:

Issued on or after Oct. 1, 1910.....	12,415.30
Issued prior to Oct. 1, 1910.....	646.50

Workmen's collective:

Issued on or after Oct. 1, 1910.....	11,836.71
Issued prior to Oct. 1, 1910.....	1,196.56

Total gross premiums.....	579,553.98
Agents' balances, judgments, accounts, etc.....	32,857.39
Ledger assets as per balance.....	3,307,808.71

Non-Ledger Assets

Interest accrued on bonds.....	32,278.30
Gross assets.....	\$ 3,340,087.01

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 59,076.71
Depreciation of securities, real estate, sundry ledger ac- counts, agents' balances, etc.	174,045.37
Total.....	233,122.08
Total admitted assets.....	\$ 3,106,964.93

Liabilities

Losses and claims unpaid, in process of adjustment, re- ported, proof not received, and resisted, as follows:	
Accident.....	\$ 20,580.00
Health.....	2,475.00
Steam boiler.....	200.00
Burglary and theft.....	4,285.09
Credit.....	27,330.00
Automobile property.....	1,572.32
Workmen's collective.....	15,433.00
Reserve for credit losses.....	97,463.32
Special reserve for unpaid liability losses.....	795,945.46
Total unpaid claims and expenses of settlement.....	\$ 965,254.19
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent).....	\$ 905,867.21
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata).....	127,320.15
Total unearned premiums.....	1,033,187.36
Commissions, brokerage and other charges due or to be- come due to agents or brokers on policies issued on or after October 1, 1910.....	145,498.36
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	7,685.01
State, county and municipal taxes due or accrued.....	30,000.00
Advance premiums (100 per cent).....	1,150.00
Contingent reserve.....	100,000.00
Total amount of all liabilities, except capital.....	\$ 2,282,774.92
Capital actually paid up in cash, statutory deposit.....	\$ 500,000.00
Surplus over all liabilities.....	324,190.01
Surplus as regards policy-holders.....	824,190.01
Total liabilities.....	\$ 3,106,964.93

Exhibit of Premiums

	Accident	Health	Liability
In force December 31, 1909.....	\$ 69,954.50	\$ 5,678.55	\$ 1,299,210.83
Written during the year.....	102,671.23	14,064.19	2,463,532.30
Totals.....	\$ 172,625.73	\$ 19,742.74	\$ 3,762,743.13
Deduct expired and canceled.....	89,579.66	9,500.79	2,316,281.15
In force at end of year.....	\$ 83,046.07	\$ 10,151.95	\$ 1,437,461.98
Deduct amount reinsured.....	3,930.69	499.13	5,705.35
In force December 31, 1910.....	\$ 79,115.38	\$ 9,652.82	\$ 1,431,756.63

	Steam Boiler	Burglary
In force December 31, 1909.....	\$ 29,076.32	\$ 62,450.55
Written during the year.....	37,968.25	94,216.67
Totals	\$ 67,044.57	\$ 156,667.22
Deduct expired and canceled.....	10,998.90	58,963.13
In force at end of year.....	\$ 56,045.67	\$ 97,704.09
Deduct amount insured.....		11,931.85
In force December 31, 1910.....	\$ 56,045.67	\$ 85,772.24

	Auto Prop- erty Damage	Workmen's Collective
In force December 31, 1909.....	\$ 12,164.43	\$ 38,361.59
Written during the year.....	45,905.74	148,126.45
Totals	\$ 58,070.17	\$ 186,488.04
Deduct expired and canceled.....	22,271.28	145,420.65
In force at end of the year.....	\$ 35,798.89	\$ 41,067.39
Deduct amount reinsured.....		
In force December 31, 1910.....	\$ 35,798.89	\$ 41,067.39

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 882.75	\$ 176.50
Liability, including fly wheel.....	67,557.81	49,549.58
Steam boiler	1,700.00	6.31
Automobile property	154.38	19.49
Totals	\$ 70,294.94	\$ 49,751.88

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$20,735,791.10.

Total losses (less reinsurance) paid from organization of Company, \$9,540,830.40.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MARYLAND CASUALTY COMPANY,

Incorporated February 4, 898.

Commenced business March 1, 1898.

President, JOHN T. STONE.

Secretary, JAS. F. MITCHELL.

Home office, Baltimore, Md.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00
Increase in capital during the year..... 250,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 745,234.39
Health	259,409.67
Liability	2,278,795.86
Fidelity	12,746.12
Surety	56,161.12
Plate glass	283,247.18
Steam boiler	238,855.16
Burglary and theft.....	297,301.06
Fly wheel	22,477.24
Sprinkler	173,354.05
Automobile property	44,051.01
Workmen's collective	44,555.18
Physicians defense	32,564.64

Total premium receipts.....	\$ 4,488,755.68
Interest on bonds and dividends on stock.....	172,918.06
Interest on deposits.....	401.68
Interest from all other sources.....	693.61
Gross rent from company's property including occupancy of its own building.....	43,039.74
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks.....	600.00
From all other sources.....	16,128.77

Total income during the year..... \$ 4,722,534.54
Amount of ledger assets December 31st of previous year 5,242,107.64
Total \$ 10,214,642.18

Disbursements

Net paid policy-holders as follows:

Accident	\$ 318,235.78
Health	130,553.86
Liability, including fly wheel	885,644.61
Fidelity	163.94
Plate glass	119,332.60
Steam boiler	23,508.68
Burglary and theft	81,439.19
Sprinkler	55,005.44
Automobile property	12,505.42
Workmen's collective	21,875.60
Physicians defense	1,935.25

Total amount paid policy-holders	\$ 1,651,293.37
Investment and adjustment of claims	342,227.62
Commissions or brokerage, premiums and reinsurance	1,200,212.09
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	215,002.75
Salaries, traveling and all other expenses of agents not paid by commissions	124,269.03
Medical examiners' fees and salaries	3,309.00
Inspections other than medical and claims	118,067.87
Rents, including Company's occupancy of own building	23,797.87
Repairs and expenses (other than taxes) on real estate	13,264.39
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	119,003.76
Legal expense	3,255.42
Advertising, printing and stationery, postage, telegraph, telephone and express	81,480.05
Stockholders for interest or dividends (amount declared during the year \$160,000, also 33 1-3 per cent. stock divided, \$250,000)	410,000.00
Furniture and fixtures	
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	10,746.44
Gross decrease by adjustment in book value of ledger assets:	12.50
Stocks and bonds	96,658.75
All other disbursements	23,732.43

Total disbursements	\$ 4,446,058.85
Balance	\$ 5,768,583.83

Ledger Assets

Book value of real estate	\$ 532,171.69
Book value of stocks and bonds	4,271,916.42
Cash in company's office	32,326.58
Deposits in trust companies and banks	136,702.22
Total	\$ 4,973,156.91
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910	\$ 123,090.54
Issued prior to Oct. 1, 1910	2,567.23
Health:	
Issued on or after Oct. 1, 1910	42,322.64
Issued prior to Oct. 1, 1910	1,619.11

Liability:	
Issued on or after Oct. 1, 1910	365,361.34
Issued prior to Oct. 1, 1910	35,000.18
Fidelity:	
Issued on or after Oct. 1, 1910	2,108.10
Issued prior to Oct. 1, 1910	1,194.25
Surety:	
Issued on or after Oct. 1, 1910	9,161.58
Issued prior to Oct. 1, 1910	270.55
Plate glass:	
Issued on or after Oct. 1, 1910	44,911.60
Issued prior to Oct. 1, 1910	1,266.51
Steam boiler:	
Issued on or after Oct. 1, 1910	37,902.55
Issued prior to Oct. 1, 1910	2,234.06
Burglary and theft:	
Issued on or after Oct. 1, 1910	48,204.83
Issued prior to Oct. 1, 1910	912.97
Fly wheel:	
Issued on or after Oct. 1, 1910	3,573.67
Issued prior to Oct. 1, 1910	513.44
Sprinkler:	
Issued on or after Oct. 1, 1910	27,650.81
Issued prior to Oct. 1, 1910	393.59
Automobile property:	
Issued on or after Oct. 1, 1910	5,563.88
Issued prior to Oct. 1, 1910	533.40
Workmen's collective:	
Issued on or after Oct. 1, 1910	6,302.65
Issued prior to Oct. 1, 1910	20.50
Physicians' defense:	
Issued on or after Oct. 1, 1910	5,169.19
Issued prior to Oct. 1, 1910	378.36

Total gross premiums	768,917.62
Bills receivable	6,963.70
Reinsured losses due from other companies	2,237.25
Agents' balances, judgments, accounts, etc.	17,308.35
Ledger assets as per balance	\$ 5,768,583.83

Non-Ledger Assets

Interest accrued on bonds	26,923.82
Gross assets	\$ 5,795,507.65

Deduct Assets Not Admitted

Bills and accounts receivable	\$ 6,963.70
Gross premiums in course of collection, written prior to October 1, 1910	46,961.24
Agents' balances, etc.	17,308.35
Total	71,236.29
Total admitted assets	\$ 5,724,271.36

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 97,942.84
Health	17,420.25
Fidelity	209.88
Surety	925.00
Plate glass	20,393.44
Steam boiler	7,597.00
Burglary and theft	35,620.39
Physicians' defense	19,200.00
Sprinkler	6,774.44
Automobile property	5,871.40
Workmen's collective	3,219.50
Fly wheel	750.00
Net unpaid claims (except liability)	215,924.14
Special reserve for unpaid liability losses	963,125.68

Total unpaid claims and expenses of settlement	\$ 1,179,049.82
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 1,668,349.86
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	440,346.20

Total unearned premiums	2,108,696.06
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910	202,146.95
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,295.14
Reinsurance	418.87
State, county and municipal taxes due or accrued	75,846.28

Total amount of all liabilities, except capital ..	\$ 3,581,453.12
Capital actually paid up in cash	\$ 1,000,000.00
Surplus over all liabilities	1,142,818.24
Surplus as regards policy-holders	2,142,818.24

Total liabilities	\$ 5,724,271.36
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Exhibit of Premiums

	Accident	Health	Liability
In force December 31, 1909	\$ 675,140.86	\$ 242,222.00	\$ 1,415,194.27
Written during the year	928,924.27	338,803.41	2,754,617.85
Totals	\$ 1,604,065.13	\$ 581,025.41	\$ 4,169,812.12
Deduct expired and canceled	913,184.59	327,551.01	2,528,577.15
In force at end of year	\$ 690,880.54	\$ 258,474.40	\$ 1,641,234.97
Deduct amount reinsured	32,823.10	9,026.03	2,204.40
In force December 31, 1910	\$ 658,057.44	\$ 244,448.37	\$ 1,639,030.51

	Fidelity	Surety	Plate Glass
In force December 31, 1909			\$ 280,020.57
Written during the year	\$ 13,857.58	\$ 60,369.98	351,338.39
Totals	\$ 13,857.58	\$ 60,369.98	\$ 631,358.96
Deduct expired and canceled	673.17	4,049.73	338,261.49
In force at end of year	\$ 13,184.41	\$ 56,320.35	\$ 293,097.47
Deduct amount reinsured	545.00	1,642.84	19.58
In force December 31, 1910	\$ 12,639.41	\$ 54,677.51	\$ 293,077.89

	Steam Boiler	Burglary	Sprinkler
In force December 31, 1909	\$ 437,232.13	\$ 409,786.63	\$ 183,558.07
Written during the year	396,026.73	380,462.04	225,915.30
Totals	\$ 743,258.86	\$ 790,248.67	\$ 409,473.37
Deduct expired and canceled	258,235.93	362,136.83	296,163.95
In force at end of year	\$ 485,022.93	\$ 428,111.79	\$ 203,309.42
Deduct amount reinsured		6,554.03	942.61
In force December 31, 1910	\$ 485,022.93	\$ 421,557.76	\$ 202,366.81

	Phys. Def.	Fly Wheel	Auto Prop-erty Damage	Workmen's Collective
In force December 31, 1909	\$ 24,039.36	\$ 34,753.58	\$ 28,250.01	\$ 17,374.40
Written during the year	37,102.72	30,995.18	57,149.96	51,764.18
Totals	\$ 61,133.08	\$ 65,748.76	\$ 85,399.97	\$ 69,138.58
Deduct expired and canceled	28,660.24	22,596.21	41,348.96	51,983.95
In force at end of year	\$ 32,472.84	\$ 43,152.55	\$ 44,051.01	\$ 17,154.63
Deduct amount reinsured				1,241.54
In force December 31, 1910	\$ 32,472.84	\$ 43,152.55	\$ 44,051.01	\$ 15,913.09

Business in State of Iowa During 1910

	Risks Written	Gross Premiums Received	Losses Paid
Accident	\$ 2,406,125.00	\$ 7,249.41	\$ 1,657.02
Health	22,250.00	1,477.33	824.41
Liability	1,236,500.00	26,663.28	16,391.02
Fly wheel	10,000.00	-124.20	1,719.35
Plate glass	161,043.00	3,229.87	1,068.84
Steam boiler	310,000.00	1,670.79	
Burglary and theft	432,500.00	2,529.40	882.25
Sprinkler	76,750.00	684.50	569.40
Workmen's collective61	
Physicians' defense	7,500.00	45.00	
Totals	\$ 4,692,638.00	\$ 43,668.30	\$ 23,112.29

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$90,325,648.87.

Total losses (less reinsurance) paid from organization of Company, \$13,193,208.61.

Total dividends declared from organization of Company, viz.: Cash, \$1,104,500.00; stock, \$250,000.00; \$1,354,500.00.

Total amount of the Company's stock owned by the directors at par value, \$265,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

MASSACHUSETTS BONDING AND INSURANCE COMPANY,

Incorporated July 29, 1907.

Commenced business November 26, 1907.

President, T. J. FALVEY.

Secretary, JOHN T. BURNETT.

Home office, 77-85 State Street, Boston, Mass.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Net cash received for premiums as follows:

Fidelity	\$ 198,244.20
Surety	382,974.71
Burglary and theft.....	86,938.07

Total premium receipts..... \$ 668,156.98

Interest on bonds and dividends on stock..... 30,539.21

Interest on deposits..... 2,663.02

Interest from all other sources..... 20.60

Gross profit on sale or maturity of ledger assets:

Real estate	726.87
From all other sources.....	155.50

Total income during the year..... \$ 702,262.13

Amount of ledger assets December 31st of previous year 1,094,580.77

Total \$ 1,796,842.95

Disbursements

Net paid policy-holders as follows:

Fidelity	4,287.68
Surety	27,579.14
Burglary and theft.....	18,934.49

Total amount paid policy-holders..... \$ 50,801.31

Investment and adjustment of claims..... 8,193.89

Commissions or brokerage, premiums and reinsurance.. 160,909.50

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees..... 75,290.26

Salaries, traveling and all other expenses of agents not paid by commissions 35,316.50

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Rents, including Company's occupancy of own building	9,124.19
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	12,500.46
Legal expense	6,353.36
Advertising, printing and stationery, postage, telegraph, telephone and express	26,233.32
Furniture and fixtures.....	1,723.82
Dividends for stockholders.....	30,000.00
Agents' balances charged off.....	94.41
Massachusetts franchise tax, \$1,473.79; sundry taxes, \$1,164.99	2,638.78
All other disbursements.....	19,302.71

Total disbursements \$ 447,582.51

Balance \$ 1,349,260.44

Ledger Assets

Mortgage loans on real estate.....	\$ 5,000.00
Book value of stocks and bonds.....	966,419.30
Cash in office	1,762.92
Deposits in trust companies and banks not on interest..	1,777.45
Deposit on interest	185,355.29

Total \$ 1,159,314.96

Gross premiums in course of collection on policies or renewals:

Fidelity:

Issued on or after Oct. 1, 1910..... \$ 48,371.58

Issued prior to Oct. 1, 1910..... 7,731.52

Surety:

Issued on or after Oct. 1, 1910..... 93,846.70

Issued prior to Oct. 1, 1910..... 15,255.45

Burglary and theft:

Issued on or after Oct. 1, 1910..... 21,213.11

Issued prior to Oct. 1, 1910..... 3,330.62

Total gross premiums 189,808.98

Advanced on contracts..... 106.50

Bills receivable 30.00

Ledger assets as per balance \$ 1,349,260.44

Non-Ledger Assets

Interest accrued on bonds 9,720.83

Interest accrued on other assets..... 436.54

Gross assets \$ 1,359,427.81

Deduct Assets Not Admitted

Bills and accounts receivable..... \$ 30.00

Gross premiums in course of collection, written prior to October 1, 1910..... 26,377.50

Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc. 18,876.19

Total 45,283.78

Total admitted assets \$ 1,314,144.03

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Fidelity	\$ 17,500.05
Surety	92,618.14
Burglary and theft	9,933.11
Total unpaid claims and expenses of settlement	\$ 120,051.30
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 263,150.62
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	72,857.60
Total unearned premiums	336,008.22
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910	45,700.78
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	8,137.33
State, county and municipal taxes due or accrued	8,500.00
Return premiums	60.28
Reinsurance	11,315.46
Advance premiums	3,959.98
Other liabilities	1,603.44
Total amount of all liabilities, except capital	\$ 535,516.79
Capital actually paid up in cash	\$ 500,000.00
Surplus over all liabilities	278,627.24
Surplus as regards policy-holders	778,627.24
Total liabilities	\$ 1,314,144.03

Exhibit of Premiums

	Fidelity	Surety	Burglary and theft
In force December 31, 1909	\$ 157,901.61	\$ 292,688.75	\$ 106,742.43
Written during the year	247,258.68	471,702.14	134,335.04
Totals	\$ 405,160.29	\$ 764,390.89	\$ 241,077.47
Deduct expired and canceled	196,556.11	358,418.94	93,707.21
In force at end of year	\$ 208,604.18	\$ 405,971.95	\$ 147,370.26
Deduct amount reinsured	17,417.56	67,368.95	23,500.55
In force December 31, 1910	\$ 191,186.62	\$ 338,603.00	\$ 123,869.71

Business in State of Iowa During 1910

	Gross Premiums Received
Fidelity	\$ 953.36
Surety	2,036.96
Burglary and theft	1,448.54
Total	\$ 4,438.86

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$1,360,185.63.

Total losses (less reinsurance) paid from organization of Company, \$111,023.88.

Total dividends declared from organization of Company, viz.: Cash, \$30,000.00.

Total amount of the Company's stock owned by the directors at par value, \$196,500.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
THE METROPOLITAN CASUALTY INSURANCE COMPANY OF NEW YORK,

Incorporated April 21, 1874.

Commenced business April 22, 1874.

President, E. H. WINSLOW.

Secretary, S. Wm. BURTON.

Home office, 47 Cedar Street, New York.

Capital Stock

Capital paid up in cash

\$ 200,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 142,864.99
Health	45,504.52
Plate glass	606,190.91

Total premium receipts	\$ 794,560.42
Interest on bonds and dividends on stock	23,643.42
Interest on deposits	1,140.33
From agents' balances previously charged off	8.79

Total income during the year	\$ 819,352.96
Amount of ledger assets December 31st of previous year	781,643.19

Total

\$ 1,600,996.15

Disbursements

Net paid policy-holders as follows:

Accident	\$ 51,608.06
Health	8,690.35
Plate glass	209,150.17

Total amount paid policy-holders	\$ 269,448.58
Investment and adjustment of claims	1,536.58
Commissions or brokerage, premiums and reinsurance	359,376.00
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	73,178.93
Salaries, traveling and all other expenses of agents not paid by commissions	11,132.11
Medical examiners' fees and salaries	1,202.25
Inspections other than medical and claims	10.00
Rents, including Company's occupancy of own building	7,475.04

All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	14,898.89
Legal expense	1,904.37
Advertising, printing and stationery, postage, telegraph, telephone and express	12,290.31
Furniture and fixtures.....	979.92
Agents' balances charged off.....	33.99
All other disbursements	23,124.77
Total disbursements	\$ 776,711.74
Balance	\$ 824,284.41

Ledger Assets

Book value of stocks and bonds.....	\$ 628,267.70
Deposits in trust companies and banks and in company's office	74,646.38
Total	\$ 702,914.08
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 17,744.94
Issued prior to Oct. 1, 1910.....	208.50
Health:	
Issued on or after Oct. 1, 1910.....	8,736.63
Issued prior to Oct. 1, 1910.....	110.00
Plate glass:	
Issued on or after Oct. 1, 1910.....	93,498.25
Issued prior to Oct. 1, 1910.....	1,042.01
Total gross premiums	121,370.33
Ledger assets as per balance.....	\$ 724,284.41

Non-Ledger Assets

Interest accrued on bonds.....	4,824.14
Other non-ledger assets, market value of bonds and stocks over book value	3,549.80
Gross assets	\$ 832,658.35

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 1,390.51
Total	1,390.51
Total admitted assets	\$ 831,267.84

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Accident	\$ 3,363.17
Health	3,160.00
Plate glass	13,983.55
Total unpaid claims and expenses of settlement	\$ 20,506.72

Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 400,264.17
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Total unearned premiums.....	400,264.17
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	40,129.88
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	980.69
State, county and municipal taxes due or accrued.....	6,494.18
Advance premiums (100 per cent), reinsurance.....	478.88

Total amount of all liabilities, except capital.....	\$ 468,854.52
Capital actually paid up in cash.....	\$ 200,000.00
Surplus over all liabilities.....	162,413.32
Surplus as regards policy-holders.....	362,413.32
Total liabilities	\$ 831,267.84

Exhibit of Premiums

	Accident	Health
In force December 31, 1909.....	\$ 100,211.96	\$ 21,415.80
Written during the year.....	171,066.16	54,434.59
Totals	\$ 271,308.12	\$ 75,850.39
Deduct expired and canceled.....	133,023.45	28,460.55
In force at end of year.....	\$ 138,284.67	\$ 47,389.84
Deduct amount reinsured	1,406.07	790.30
In force December 31, 1910.....	\$ 136,878.60	\$ 46,599.54

	Plate Glass
In force December 31, 1909.....	\$ 495,246.33
Written during the year	691,911.35
Totals	\$ 1,187,157.68
Deduct expired and canceled.....	570,107.48
In force at end of year.....	\$ 617,050.20
In force December 31, 1910.....	\$ 617,050.20

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident	\$ 82,000.00	\$ 56,000.00	\$ 126.92	\$ 9.64
Health	1,000.00	1,000.00	14.00	
Plate glass	302,202.00	323,997.00	6,026.90	3,169.68
Totals.....	\$ 445,202.00	\$ 380,997.00	\$ 6,767.82	\$ 3,179.32

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$9,105,615.00.
 Total losses (less reinsurance) paid from organization of Company, \$3,412,316.00.
 Total dividends declared from organization of Company, viz.: Cash, \$628,000.00.
 Total amount of the Company's stock owned by the directors at par value, \$80,700.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NATIONAL SURETY COMPANY,

Incorporated February 24, 1897.

Commenced business June 9, 1897.

President, WILLIAM B. JOYCE.

Secretary, DAVID W. ARMSTRONG.

Home office, New York, N. Y.

Capital Stock

Capital paid up in cash \$ 1,500,000.00
 Increase in capital during the year 750,000.00

Income

Net cash received for premiums as follows:

Fidelity \$ 1,097,440.60
 Surety 1,461,038.35
 Burglary and theft 339,332.26

Total premium receipts \$ 2,897,811.21

Interest on mortgage and collateral loans 372.17

Interest on bonds and dividends on stock 108,242.16

Interest on deposits 10,042.66

Interest from all other sources, miscellaneous 2,191.57

Gross rent 6,996.56

From agents' balances previously charged off 27.05

Gross profit on sale or maturity of ledger assets:

Real estate 648.10

Bonds and stocks 37.50

From all other sources 251,083.01

Total income during the year \$ 4,027,451.99

Amount of ledger assets December 31st of previous year 4,025,555.68

Total \$ 8,053,007.67

Disbursements

Net paid policy-holders as follows:

Fidelity \$ 243,974.17

Surety 297,542.48

Burglary and theft 110,680.88

Total amount paid policy-holders \$ 652,197.53

Investment and adjustment of claims 92,850.20
 Commissions or brokerage, premiums and reinsurance 605,118.66
 Salaries, fees, and all other compensation of officers, directors, trustees and home office employees 321,144.34
 Salaries, traveling and all other expenses of agents not paid by commissions 117,839.90
 Inspections other than medical and claims 7,916.75
 Rents 35,176.16
 Repairs and expenses (other than taxes) on real estate 4,884.41
 All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses 67,608.23
 Legal expenses 4,247.08
 Advertising, printing and stationery, postage, telegraph, telephone and express 94,208.84
 Furniture and fixtures 8,136.17
 Agents' balances charged off 5.00
 Stockholders for interest or dividends (amount declared during the year, \$340,000.00) 339,994.00
 Gross loss on sale or maturity of ledger assets:
 Real estate 3,758.69
 Stocks and bonds 65.30
 All other disbursements 78,128.59

Total disbursements \$ 2,433,279.85

Balance \$ 5,619,727.82

Ledger Assets

Book value of real estate \$ 144,643.08
 Mortgage loans on real estate 4,000.00
 Cash in office, branch offices, Chamberlain office, in transit and in suspended banks 106,075.11
 Book value of stocks and bonds 2,909,211.85
 Deposits in trust companies and banks 1,460,503.47

Total \$ 4,714,433.51

Gross premiums in course of collection on policies or renewals:

Fidelity:

Issued on or after Oct. 1, 1910 \$ 127,964.73

Issued prior to Oct. 1, 1910 51,160.39

Surety:

Issued on or after Oct. 1, 1910 274,675.86

Issued prior to Oct. 1, 1910 194,358.98

Burglary and theft:

Issued on or after Oct. 1, 1910 86,170.43

Issued prior to Oct. 1, 1910 3,646.04

Total gross premiums 737,976.43

Suspense items 19,692.41

Agents' balances, judgments, accounts, etc. 147,625.47

Ledger assets as per balance \$ 5,619,727.82

Non-Ledger Assets

Interest accrued on mortgages \$ 141.71

Interest accrued on bonds 21,612.77

Interest accrued from banks 2,434.07

Other non-ledger assets 2,250.00

Gross assets \$ 5,646,216.37

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 249,165.41
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	128,402.20
Total	377,567.61
Total admitted assets	\$ 5,268,648.76

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Fidelity	\$ 249,814.74
Surety	506,474.39
Burglary and theft	25,729.99
Total unpaid claims and expenses of settlement	\$ 782,019.12
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 1,305,266.67
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	267,750.79
Total unearned premiums	1,573,017.46
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	97,762.20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,144.06
State, county and municipal taxes due or accrued.....	40,000.00
All other liabilities.....	104,656.75
Advance premiums (100 per cent).....	3,235.00
Total amount of all liabilities except capital.....	\$ 2,604,834.59
Capital actually paid up in cash.....	\$ 1,500,000.00
Surplus over all liabilities.....	1,163,814.17
Surplus as regards policy-holders.....	2,663,814.17
Total liabilities	\$ 5,268,648.76

Exhibit of Premiums

	Fidelity	Surety	Burglary
In force December 31, 1909.....	\$ 879,071.69	\$ 1,412,611.06	\$ 490,051.85
Written during the year.....	1,379,114.27	1,950,319.38	490,126.55
Totals	\$ 2,258,185.96	\$ 3,362,930.44	\$ 980,178.40
Deduct expired and canceled	1,231,169.51	1,675,972.68	415,223.38
In force at end of year.....	\$ 1,027,016.45	\$ 1,686,957.76	\$ 564,955.02
Deduct amount reinsured.....	42,184.51	102,145.45	86,446.52
In force December 31, 1910.....	\$ 984,831.94	\$ 1,584,812.31	\$ 478,508.50

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Fidelity	\$ 4,507,821.00	\$ 4,896,386.00	\$ 16,526.77	\$ 2,101.36
Surety	1,437,941.00	1,379,320.00	7,128.27	3,768.71
Burglary and theft.....	3,337,314.00	1,745,503.00	12,636.67	711.24
Totals	\$ 9,283,076.00	\$ 8,021,209.00	\$ 36,291.71	\$ 6,581.31

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$14,999,492.98.

Total losses (less reinsurance) paid from organization of Company, \$4,340,545.22.

Total dividends declared from organization of Company, viz.: Cash, \$515,000.00; stock, \$500,000.00; \$1,015,000.00.

Total amount of the Company's stock owned by the directors at par value, \$552,633.33.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NEW AMSTERDAM CASUALTY COMPANY,

Incorporated December 31, 1898.

Commenced business January 31, 1899.

President, W. F. MOORE.

Secretary, GEO. E. TAYLOR.

Home office, New York City, N. Y.

Capital Stock

Capital paid up in cash..... \$ 314,400.00

Income

Net cash received for premiums as follows:

Accident	\$ 138,753.10
Health	49,414.22
Liability, including fly wheel.....	470,034.28
Plate glass	111,737.42
Burglary and theft.....	118,700.60
Workmen's collective	3,584.76

Total premium receipts.....	\$ 892,224.38
Interest on mortgage and collateral loans.....	2,593.74
Interest on bonds and dividends on stock.....	30,915.28
Interest on deposits.....	2,275.83
From agents' balances previously charged off	250.00
Gross profit on sale or maturity of ledger assets:	3,662.50
Bonds and stocks	

Total income during the year.....	\$ 931,921.73
Amount of ledger assets December 31st of previous year	1,115,869.30

Total	\$ 2,047,731.03
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Disbursements

Net paid policy-holders as follows:

Accident	\$ 56,275.53
Health	19,916.98
Liability, including fly wheel	201,038.61
Plate glass	51,313.78
Burglary and theft	40,511.23
Workmen's collective	1,909.10

Total amount paid policy-holders	\$ 370,995.23
Investment and adjustment of claims	31,249.78
Commissions or brokerage, premiums and reinsurance	241,463.98
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	68,976.73
Salaries, traveling and all other expenses of agents not paid by commissions	59,900.06
Medical examiners' fees and salaries	736.00
Inspections other than medical and claims	7,982.11
Rents, including company's occupancy of own building	13,545.92
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	14,573.89
Legal expenses	2,280.88
Advertising, printing and stationery, postage, telegraph, telephone and express	24,631.13
Furniture and fixtures	2,010.11
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	14,000.00
All other disbursements, salaries, etc., pay roll, auditors, exchange, miscellaneous, profit and loss	41,016.79

Total disbursements \$ 893,362.61

Balance \$ 1,154,368.42

Ledger Assets

Mortgage loans on real estate	\$ 139,500.00
Book value of stocks and bonds	772,199.70
Deposits in trust companies and banks	74,958.94

Total \$ 986,658.64

Gross premiums in course of collection on policies or renewals:

Accident:	
Issued on or after Oct. 1, 1910	\$ 22,698.16
Health:	
Issued on or after Oct. 1, 1910	9,479.02
Liability, including fly wheel:	
Issued on or after Oct. 1, 1910	87,202.48
Issued prior to Oct. 1, 1910	1,294.65
Plate Glass:	
Issued on or after Oct. 1, 1910	20,930.00
Burglary and theft:	
Issued on or after Oct. 1, 1910	20,947.02
Workmen's collective:	
Issued on or after Oct. 1, 1910	242.05

Total gross premiums 163,793.38
 Agents' balances, judgments, accounts, etc. 4,916.40

Ledger assets as per balance \$ 1,154,368.42

Non-Ledger Assets

Interest accrued on mortgages	2,052.59
Interest accrued on bonds	5,508.32
Interest accrued on other assets	168.16

Gross assets \$ 1,162,097.49

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910	\$ 1,294.65
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	50,555.95
Total	51,850.60
Total admitted assets	\$ 1,110,246.89

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 11,225.00
Health	3,515.00
Plate glass	7,826.00
Burglary and theft	11,443.59
Special reserve for unpaid liability losses	88,730.82

Total unpaid claims and expenses of settlement	\$ 122,740.41
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 376,763.34
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	66,556.51

Total unearned premiums	443,319.85
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910	44,353.48
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	1,735.64
State, county and municipal taxes due or accrued	10,216.45
Advance premiums (100 per cent) \$267.94; reinsurance, \$1,199.61; contingent fund, \$50,000	51,467.55

Total amount of all liabilities except capital	\$ 673,833.38
Capital actually paid up in cash	\$ 314,400.00
Surplus over all liabilities	122,013.51

Surplus as regards policy-holders 436,413.51

Total liabilities \$ 1,110,246.89

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 128,216.72	\$ 43,760.36	\$ 307,206.79
Written during the year.....	205,774.28	72,879.73	649,200.91
Totals	\$ 333,991.00	\$ 116,640.09	\$ 956,467.70
Deduct expired and canceled.....	193,596.10	68,091.26	544,784.55
In force at end of year.....	\$ 140,404.90	\$ 48,548.83	\$ 411,683.15
Deduct amount reinsured.....	671.47	-----	5,213.69
In force December 31, 1910.....	\$ 139,733.43	\$ 48,548.83	\$ 406,469.46

	Plate Glass	Burglary	Workmen's Collective
In force December 31, 1909.....	\$ 108,189.08	\$ 161,575.90	\$ 1,882.81
Written during the year.....	151,445.54	170,299.60	3,788.51
Totals	\$ 262,625.62	\$ 331,785.50	\$ 5,671.32
Deduct expired and canceled.....	147,179.61	146,965.13	1,678.06
In force at end of year.....	\$ 115,446.01	\$ 184,820.37	\$ 3,993.26
Deduct amount reinsured.....	338.00	23,674.85	-----
In force December 31, 1910.....	\$ 115,108.01	\$ 161,145.52	\$ 3,993.26

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 62.75	-----
Health	2.00	-----
Liability, including fly wheel.....	384.72	\$ 25.82
Plate glass	491.77	32.77
Burglary and theft	1,524.27	106.20
Totals	\$ 2,465.51	\$ 164.79

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$6,729,962.39.

Total losses (less reinsurance) paid from organization of Company, \$2,926,434.25.

Total dividends declared from organization of Company, viz.: Cash, \$32,880.00.

Total amount of the Company's stock owned by the directors at par value, \$199,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NEW YORK PLATE GLASS INSURANCE COMPANY,

Incorporated 1891.

Commenced business March 19, 1891.

President, MAJOR A. WHITE.

Secretary, J. CARROLL FRENCH.

Home office, 42 Cedar Street, New York.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Net cash received for premiums as follows:

Plate glass	\$ 502,191.11	
Total premium receipts.....		\$ 502,191.11
Interest on bonds and dividends on stock.....	31,105.03	
Interest on deposits.....	63.50	
Gross rent from company's property including occupancy of its own building	9,100.00	
From agents' balances previously charged off	210.95	
Gross profit on sale or maturity of ledger assets:		
Stocks	508.87	
Total income during the year.....		\$ 634,050.32
Amount of ledger assets December 31st of previous year		922,943.09
Total		\$ 1,556,994.01

Disbursements

Net paid policy-holders as follows:

Plate glass	\$ 217,714.81	
Total amount paid policy-holders.....	\$ 217,714.81	
Policy fees retained by agents.....	221,115.39	
Commissions or brokerage, premiums and reinsurance.....	4,616.98	
Rent	12,908.19	
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	13,920.46	
Other licenses, fees, etc.	1,091.46	
Legal expenses	92.34	
Advertising, printing and stationery, postage, telegraph, telephone and express	7,297.57	
Furniture and fixtures	193.39	
Agents' balances charged off	845.65	
Paid stockholders, dividends.....	32,000.00	
All other disbursements.....	5,643.90	
Total disbursements		\$ 574,895.33
Balance		\$ 982,098.68

Ledger Assets

Book value of stocks and bonds.....	\$ 822,552.47	
Cash in Company's office.....	3,630.93	
Deposits in trust companies and banks.....	27,876.56	
Total		\$ 854,113.96
Gross premiums in course of collection on policies or renewals:		
Plate Glass:		
Issued on or after Oct. 1, 1910.....	\$ 124,573.92	
Issued prior to Oct. 1, 1910.....	3,405.80	
Total gross premiums		127,979.72
Ledger assets as per balance.....		\$ 982,093.68

Non-Ledger Assets

Interest accrued on bonds.....	\$ 2,291.50	
Gross assets		\$ 984,390.18

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 3,405.80	
Book value ledger assets over market value.....	53,142.49	
Total		56,548.27
Total admitted assets		\$ 927,841.91

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:		
Plate glass	\$ 21,728.85	
Total unpaid claims and expenses of settlement		\$ 21,728.85
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 292,691.05	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	23,444.58	
Total unearned premiums.....	316,135.63	
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	42,104.63	
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	500.00	
State, county and municipal taxes due or accrued.....	3,000.00	
Dividends due stockholders.....	8,000.00	
Total amount of all liabilities except capital..		\$ 391,409.11
Capital actually paid up in cash.....	\$ 200,000.00	
Surplus over all liabilities.....	336,372.80	
Surplus as regards policy-holders.....		536,372.80
Total liabilities		\$ 927,841.91

Exhibit of Premiums

	Plate Glass
In force December 31, 1909.....	\$ 543,047.75
Written during the year.....	735,765.19
Total	\$ 1,278,812.94
Deduct expired and canceled.....	648,544.04
In force at end of year.....	\$ 630,268.90
In force December 31, 1910.....	630,268.90

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Plate glass	\$ 249,591.00	\$ 222,647.00	\$ 5,270.22	\$ 1,926.62
Totals	\$ 249,591.00	\$ 222,647.00	\$ 5,270.22	\$ 1,926.62

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$6,577,206.62.

Total losses (less reinsurance) paid from organization of company, \$2,411,077.15.

Total dividends declared from organization of company, viz.: Cash, \$263,500.00; stock, \$100,000.00; \$363,500.00.

Total amount of the company's stock owned by the directors at par value, \$79,200.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
NEW JERSEY FIDELITY & PLATE GLASS INSURANCE COMPANY,

Incorporated April 21, 1868.

Commenced business September 15, 1868.

President, S. C. HOAGLAND.

Secretary, H. C. HEDDEN.

Home office, 271 Market Street, Newark, N. J.

Capital Stock

Capital paid up in cash.....	\$ 300,000.00
Increase in capital stock during year.....	\$ 100,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 653.32
Plate glass	343,894.47
Burglary and theft	66,949.09
Total premium receipts.....	\$ 411,496.88

Interest on mortgage and collateral loans.....	18,650.45
Interest on bonds and dividends on stock.....	5,728.98
Interest on deposits.....	199.85
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks	724.97
Total income during the year.....	\$ 436,201.13
Amount of ledger assets December 31st of previous year plus \$100,000.00 increase in capital.....	705,400.99
Total	\$ 1,141,602.12

Disbursements

Net paid policy-holders as follows:	
Plate glass	\$ 145,182.02
Burglary and theft	20,618.25
Total amount paid policy-holders.....	\$ 165,800.27
Investment and adjustment of claims.....	1,621.45
Commissions or brokerage, premiums and reinsurance..	140,365.13
Salaries, fees, and all other compensation of officers, di- rectors, trustees and home office employees.....	25,302.00
Salaries, traveling and all other expenses of agents not paid by commissions	12,875.55
Rents, including company's occupancy of own building..	3,902.58
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	13,025.50
Legal expenses	450.15
Advertising, printing and stationery, postage, telegraph, telephone and express	8,009.72
Furniture and fixtures	583.00
Agents' balances charged off	445.82
All other disbursements.....	118,767.58
Total disbursements	\$ 492,048.75
Balance	\$ 649,553.37

Ledger Assets

Book value of real estate.....	\$ 5,404.15
Mortgage loans on real estate.....	376,524.00
Book value of stocks and bonds.....	148,763.76
Deposits in trust companies and banks.....	32,391.87
Total	\$ 563,083.78
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 653.32
Plate glass:	
Issued on or after Oct. 1, 1910.....	64,754.43
Issued prior to Oct. 1, 1910.....	4,380.94
Burglary and theft:	
Issued on or after Oct. 1, 1910.....	15,991.70
Issued prior to Oct. 1, 1910.....	574.32
Total gross premiums	86,354.71
Agents' balances, judgments, accounts, etc.....	114.88
Ledger assets as per balance.....	\$ 649,553.37

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 4,478.87
Interest accrued on bonds.....	1,852.92
Gross assets	\$ 655,885.16

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 4,955.26
Depreciation of securities, real estate, sundry ledger ac- counts, agents' balances, etc.	5,878.64
Total	10,833.90
Total admitted assets	\$ 645,051.26

Liabilities

Losses and claims unpaid, in process of adjustment, re- ported, proof not received, and resisted, as follows:	
Plate glass	\$ 3,777.87
Burglary and theft	9,649.05
Total unpaid claims and expenses of settlement	\$ 13,426.92
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 203,552.33
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	8,064.60
Total unearned premiums.....	211,616.93
Commissions, brokerage and other charges due or to be- come due to agents or brokers on policies issued on or after October 1, 1910.....	27,604.26
State, county and municipal taxes due or accrued.....	6,133.87
Advance premiums (100 per cent), reinsurance.....	45.11
Total amount of all liabilities except capital.....	\$ 258,827.09
Capital actually paid up in cash.....	\$ 300,000.00
Surplus over all liabilities.....	86,224.17
Surplus as regards policy-holders.....	386,224.17
Total liabilities	\$ 645,051.26

Exhibit of Premiums

	Accident	Plate Glass	Burglary
In force December 31, 1909.....		\$ 323,730.50	\$ 75,047.01
Written during the year	\$ 703.32	406,076.36	87,545.62
Totals	\$ 703.32	\$ 730,406.95	\$ 162,592.63
Deduct expired and canceled.....	50.00	384,721.78	80,332.67
In force at end of year	\$ 653.32	\$ 345,685.17	\$ 82,259.96
Deduct amount reinsured	69.40	450.26	6,670.25
In force December 31, 1910.....	\$ 583.92	\$ 345,234.91	\$ 75,589.71

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Plate glass	\$ 265,538.63	\$ 265,538.63	\$ 6,033.92	\$ 1,956.70
Totals	\$ 265,538.63	\$ 265,538.63	\$ 6,033.92	\$ 1,956.70

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of Company, \$3,455,566.91.

Total losses (less reinsurance) paid from organization of Company, \$1,216,300.82.

Total dividends declared from organization of Company, viz.: Cash, \$186,891.00; stock, \$241,364.00; \$428,255.00.

Total amount of the Company's stock owned by the directors at par value, \$122,026.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

Incorporated May 13, 1886.

Commenced business June 15, 1886.

President, E. C. WALLER.

Secretary, A. E. FORREST.

Home office, Chicago, Illinois.

Capital Stock

Capital paid up in cash..... \$ 200,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 1,019,484.93
Total premium receipts.....	\$ 1,019,484.93
Interest on mortgage and collateral loans.....	9,055.81
Interest on bonds and dividends on stock.....	18,508.72
Interest on deposits.....	1,244.18
Interest from all other sources.....	27.64
From all other sources.....	103,415.00

Total income during the year..... \$ 1,151,826.28

Amount of ledger assets December 31st of previous year..... 682,658.67

Total

\$ 1,834,484.95

Disbursements

Net paid policy-holders as follows:

Accident	\$ 341,297.99
Total amount paid policy-holders.....	\$ 341,297.99
Investment and adjustment of claims.....	5,427.15
Policy fees waived or retained by agents.....	103,415.00
Commissions or brokerage, premiums and reinsurance.....	399,236.90

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	88,612.41
Salaries, traveling and all other expenses of agents not paid by commissions	15,424.92
Medical examiners' fees and salaries.....	3,346.88
Rents, including company's occupancy of own building..	12,875.99
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	30,581.26
Legal expenses	940.11
Advertising, printing and stationery, postage, telegraph, telephone and express	38,947.22
Furniture and fixtures	2,566.91
Agents' balances charged off	4,531.56
All other disbursements.....	62,829.15

Total disbursements

\$ 1,109,983.45

Balance

\$ 724,501.50

Ledger Assets

Mortgage loans on real estate.....	\$ 143,700.00
Loans secured by pledges of bonds, stocks or other collaterals	47,400.00
Book value of stocks and bonds.....	453,370.00
Deposits in trust companies and banks.....	44,373.79

Total

\$ 688,843.79

Gross premiums in course of collection on policies or renewals:

Accident:

Issued on or after Oct. 1, 1910.....	\$ 27,339.96
Issued prior to Oct. 1, 1910.....	626.88

Total gross premiums	27,966.84
Bills receivable	5,755.90
Cash in home office and branch offices.....	1,934.97

Ledger assets as per balance.....

\$ 724,501.50

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 2,066.89
Interest accrued on bonds.....	6,373.31
Interest accrued on collateral loans.....	261.63
Other non-ledger assets	10,930.78

Gross assets

\$ 744,134.11

Deduct Assets Not Admitted

Bills and accounts receivable.....	\$ 5,755.90
Gross premiums in course of collection, written prior to October 1, 1910.....	626.88
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	16,300.03

Total

22,682.86

Total admitted assets

\$ 721,451.25

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 50,557.73	
Total unpaid claims and expenses of settlement		\$ 50,557.73
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (53 per cent)	\$ 106,344.34	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	4,335.00	
Total unearned premiums		110,679.34
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910		8,201.08
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		1,343.03
State, county and municipal taxes due or accrued		15,000.00
Advance premiums (100 per cent)		26,607.60
Total amount of all liabilities except capital	\$ 212,389.68	
Capital actually paid up in cash	\$ 200,000.00	
Surplus over all liabilities	309,061.57	
Surplus as regards policy-holders		509,061.57
Total liabilities		\$ 721,451.25

Exhibit of Premiums

	Accident
In force December 31, 1909	\$ 205,458.22
Written during the year	1,089,183.38
Total	\$ 1,294,641.60
Deduct expired and canceled	1,072,948.16
In force at end of year	\$ 221,693.44
Deduct amount reinsured	4,504.76
In force December 31, 1910	\$ 217,188.68

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident	\$ 5,581,825.00	\$ 6,385,225.00	\$ 30,521.08	\$ 18,006.50
Totals	\$ 5,581,825.00	\$ 6,385,225.00	\$ 30,521.08	\$ 18,006.50

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$6,477,958.63.

Total losses (less reinsurance) paid from organization of company, \$2,107,847.68.

Total dividends declared from organization of company, viz.: Cash, \$190,000.00; stock, \$100,000.00; \$290,000.00.

Total amount of the Company's stock owned by the directors at par value, \$200,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

NORTHWESTERN LIVE STOCK INSURANCE COMPANY,

Incorporated March 20, 1907.

Commenced business July 1, 1907.

President, H. C. WALLACE.

Secretary, C. C. LOOMIS.

Home office, Des Moines, Iowa.

Capital Stock

Capital paid up in cash

\$ 100,000.00

Income

Live stock	\$ 75,326.19
Total premium receipts	\$ 75,326.19
Interest on mortgage and collateral loans	3,886.55
Interest on bonds and dividends on stock	300.73
Interest from all other sources	765.95
Total income during the year	\$ 80,279.42
Amount of ledger assets December 31st of previous year	\$ 23,502.26
Total	\$ 103,781.68

Disbursements

Net paid policy-holders as follows:	
Live stock	\$ 35,202.00
Total amount paid policy-holders	\$ 35,202.00
Investment and adjustment of claims	11.65
Commissions or brokerage, premiums and reinsurance	20,150.62
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	3,475.00
Salaries, traveling and all other expenses of agents not paid by commissions	196.16
Medical examiners' fees and salaries	28.50
Rent	300.00
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	1,633.00
Advertising, printing and stationery, postage, telegraph, telephone and express	1,136.04
Furniture and fixtures	76.75
Premium notes charged off 1909 report	242.00
All other disbursements:	
Office expense, \$128.19; dividend paid, \$5,000.00	5,128.19
Total disbursements	\$ 67,579.91
Balance	\$ 136,201.77

Ledger Assets

Mortgage loans on real estate.....	\$ 114,425.00
Cash in company's office.....	497.00
Book value of stocks and bonds.....	4,602.55
Deposits in trust companies and banks.....	8,546.79
Total	\$ 128,071.34
Gross premiums in course of collection on policies or renewals:	
Live Stock:	
Issued on or after October 1, 1910....	\$ 2,018.79
Total gross premiums	\$ 2,018.79
Bills receivable: Premium notes, less agents' commissions on same	6,111.64
Ledger assets as per balance.....	\$ 136,201.77

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 1,934.38
Gross assets	\$ 138,136.15

Deduct Assets Not Admitted

Bills and accounts receivable, premium notes past due..	\$ 559.50
Total	559.50
Total admitted assets.....	\$ 137,576.65

Liabilities

Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (40 per cent).....	\$ 28,296.98
Total unearned premiums.....	28,296.98
State, county and municipal taxes due or accrued.....	1,000.00
Total amount of all liabilities except capital..	\$ 29,296.98
Capital actually paid up in cash.....	\$ 100,000.00
Surplus over all liabilities.....	8,279.67
Surplus as regards policy-holders.....	108,279.67
Total liabilities	\$ 137,576.65

Exhibit of Premiums

	Live Stock
In force December 31, 1909.....	\$ 45,069.27
Written during the year.....	79,435.97
Totals	\$ 124,505.24
Deduct expired and canceled.....	53,762.79
In force at end of year.....	\$ 70,742.45
In force December 31, 1910.....	\$ 70,742.45

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Live stock	\$ 670,669.00	\$ 617,269.00	\$ 59,476.60	\$ 27,975.00
Totals	\$ 670,669.00	\$ 617,269.00	\$ 59,476.60	\$ 27,975.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$148,761.95.
 Total losses (less reinsurance) paid from organization of company, \$58,398.20.
 Total dividends declared from organization of company, viz.: Cash, \$5,000.00.
 Total amount of the Company's stock owned by the directors at par value, \$80,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES BRANCH OF THE OCEAN ACCIDENT AND GUARANTEE CORPORATION—(Ltd.),

Incorporated Dec. 13, 1871.

Commenced business in U. S. Aug. 23, 1895.

General Manager United States Branch, OSCAR ISING.

Home office, London, England.

Income

Net cash received for premiums as follows:

Accident	\$ 280,961.36
Health	70,317.43
Liability, including fly wheel.....	1,910,231.13
Fidelity	18,189.48
Plate glass	40,269.29
Steam boiler	66,492.33
Burglary and theft	178,352.16
Credit	577,565.14
Automobile property	130,650.52
Workmen's collective	39,269.33

Total premium receipts.....	\$ 3,312,741.17
Interest on mortgage and collateral loans.....	9,000.00
Interest on bonds and dividends on stock.....	128,518.28
Interest on deposits.....	3,409.64
Interest from all other sources: On notes received for premiums	1,352.96
Total income during the year.....	\$ 3,455,022.05
Amount of ledger assets December 31st of previous year	3,950,011.08
Total	\$ 7,405,033.13

Disbursements

Net paid policy-holders as follows:

Accident	\$ 130,733.06
Health	26,572.74
Liability, including fly wheel	699,890.88
Fidelity	132.71
Plate glass	13,914.97
Steam boiler	2,525.79
Burglary and theft	35,950.54
Credit	180,983.57
Automobile property	55,081.41
Workmen's collective	21,881.14

Total amount paid policy-holders	\$ 1,173,671.81
Investment and adjustment of claims	269,999.04
Commissions or brokerage, premiums and reinsurance	786,119.74
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	169,340.90
Salaries, traveling and all other expenses of agents not paid by commissions	67,477.60
Inspections other than medical and claims	45,963.76
Rents, including company's occupancy of own building	23,912.38
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	61,571.97
Legal expenses	599.32
Advertising, printing and stationery, postage, telegraph, telephone and express	38,891.09
Furniture and fixtures	20,786.82
Interest on dividends to home office	169,324.45
Agents' balances charged off	8,594.15
All other disbursements	33,423.60

Total disbursements \$ 2,869,616.63

Balance \$ 4,535,386.50

Ledger Assets

Mortgage loans on real estate	\$ 150,000.00
Book value of bonds	3,824,299.64
Deposits in trust companies and banks	120,336.58

Total \$ 4,094,636.22

Gross premiums in course of collection on policies or renewals:

Accident:	
Issued on or after October 1, 1910	\$ 37,253.84
Issued prior to October 1, 1910	1,489.56

Health:	
Issued on or after October 1, 1910	13,714.66
Issued prior to October 1, 1910	383.81

Liability including Fly Wheel:	
Issued on or after October 1, 1910	274,499.03
Issued prior to October 1, 1910	34,002.73

Fidelity:	
Issued on or after October 1, 1910	867.15
Issued prior to October 1, 1910	269.82

Plate Glass:	
Issued on or after October 1, 1910	7,464.54
Issued prior to October 1, 1910	222.18

Steam Boiler:

Issued on or after October 1, 1910	12,057.89
Issued prior to October 1, 1910	254.65

Burglary and Theft:

Issued on or after October 1, 1910	25,576.79
Issued prior to October 1, 1910	635.92

Automobile Property:

Issued on or after October 1, 1910	17,035.66
Issued prior to October 1, 1910	508.90

Workmen's Collective:

Issued on or after October 1, 1910	3,111.06
Issued prior to October 1, 1910	158.85

Total gross premiums	429,697.04
Bills receivable	3,278.24
Premium notes	7,775.00

Ledger assets as per balance \$ 4,535,386.50

Non-Ledger Assets

Interest accrued on mortgages	\$ 1,500.00
Interest accrued on bonds	44,976.20

Gross assets \$ 4,581,862.70

Deduct Assets Not Admitted

Bills and accounts receivable	\$ 3,278.24
Gross premiums in course of collection, written prior to October 1, 1910	38,116.42
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.	125,134.64

Total 166,529.30

Total admitted assets \$ 4,415,333.40

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 57,155.00
Health	4,225.00
Fidelity	820.00
Plate glass	1,760.00
Steam boiler	2,870.00
Burglary and theft	17,970.00
Credit	13,195.00
Automobile property	19,470.00
Workmen's collective	3,834.00
Special reserve for credit losses	252,401.61
Special reserve for unpaid liability losses	932,301.09

Total unpaid claims and expenses of settlement \$ 1,306,001.70

Total unearned premiums 1,326,271.84

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910	97,104.16
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000.00

State, county and municipal taxes due or accrued.....	53,000.00
Additional voluntary reserve for contingencies.....	250,000.00
Special voluntary reserve.....	100,000.00
Advance premiums (100 per cent).....	3,210.00
Total amount of all liabilities except capital..	\$ 3,139,587.70
Surplus as regards policy-holders.....	1,275,745.70
Total liabilities	\$ 4,415,333.40

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 268,506.05	\$ 53,719.31	\$ 1,242,540.78
Written during the year.....	388,448.52	92,456.39	2,383,930.14
Totals	\$ 657,044.57	\$ 146,175.70	\$ 3,626,470.92
Deduct expired and canceled.....	372,016.72	84,627.99	2,400,446.13
In force at end of year.....	\$ 285,027.85	\$ 61,547.71	\$ 1,226,024.79
Deduct amount reinsured.....	9,886.13	80.00	1,115.66
In force December 31, 1910.....	\$ 275,141.72	\$ 61,467.71	\$ 1,224,909.13

	Fidelity	Plate Glass
In force December 31, 1909.....	\$ 4,901.38	\$ 29,585.42
Written during the year.....	19,936.27	50,390.03
Totals	\$ 24,837.65	\$ 79,975.45
Deduct expired and canceled	7,001.77	40,158.95
In force at end of year.....	\$ 17,835.88	\$ 39,816.50
In force December 31, 1910.....	\$ 17,835.88	\$ 39,816.50

	Steam Boiler	Burglary	Credit
In force December 31, 1909.....	\$ 116,802.44	\$ 216,181.53	\$ 433,079.00
Written during the year.....	100,793.92	265,401.77	585,785.24
Totals	\$ 217,596.36	\$ 481,583.30	\$ 1,018,864.24
Deduct expired and canceled.....	81,988.08	200,252.58	513,775.25
In force at end of year.....	\$ 135,608.28	\$ 281,330.72	\$ 475,088.99
Deduct amount reinsured	1,560.67	40,812.90	
In force December 31, 1910.....	\$ 134,047.61	\$ 240,517.73	\$ 475,088.99

	Auto Prop-erty Damage	Workmen's Collective
In force December 31, 1909.....	\$ 50,427.70	\$ 24,314.15
Written during the year.....	183,383.36	43,989.54
Totals	\$ 242,811.06	\$ 68,303.69
Deduct expired and canceled.....	119,142.04	50,540.61
In force at end of year.....	\$ 123,669.02	\$ 8,763.08
In force December 31, 1910.....	\$ 123,669.02	\$ 8,763.08

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 658.13	\$ 21.43
Health	6.81	
Liability, including fly wheel.....	5,623.20	3,718.81
Steam boiler	76.00	
Burglary and theft	1,897.61	159.10
Totals	\$ 8,263.75	\$ 3,899.34

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$21,411,157.83.

Total losses (less reinsurance) paid from organization of company, \$9,546,335.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

PACIFIC COAST CASUALTY COMPANY,

Incorporated October 20, 1902.

Commenced business November 22, 1902.

President, E. P. GREEN.

Secretary, F. A. ZANE.

Home office, 429 Merchants Exchange Bldg., San Francisco, Cal.

Capital Stock

Capital paid up in cash..... \$ 400,000.00

Income

Net premiums as follows:

Accident	\$ 6,678.28
Liability	373,910.70
Fidelity	5,008.92
Surety	95,502.43
Plate glass	39,833.37
Burglary and theft.....	16,981.13
Automobile property	22,823.03
Workmen's collective	12,876.23

Total premium receipts.....	\$ 504,749.02
Interest on mortgage and collateral loans.....	7,286.60
Interest on bonds.....	30,125.78
Interest on deposits.....	551.18
Interest from all other sources.....	43.07
Gross profit on sale or maturity of ledger assets:	
Bonds	176.44
Gross increase by adjustment in book value of ledger assets	461.49

Total income during the year.....	\$ 603,393.53
Amount of ledger assets December 31st of previous year	987,355.21
Total	\$ 1,590,748.89

Disbursements

Net paid policy-holders as follows:

Accident and health.....	\$ 1,272.89
Liability.....	88,681.92
Plate glass.....	10,617.91
Burglary and theft.....	4,676.99
Automobile property.....	3,956.43
Workmen's collective.....	9,372.49

Total amount paid policy-holders.....	\$ 118,579.83
Investment and adjustment of claims.....	40,884.67
Commissions or brokerage, premiums and reinsurance.....	151,390.04
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	31,107.40
Salaries, traveling and all other expenses of agents not paid by commissions.....	8,657.58
Inspections other than medical and claims.....	1,392.25
Rents.....	3,070.00
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	7,436.40
Legal expenses.....	1,991.30
Advertising, printing and stationery, postage, telegraph, telephone and express.....	17,026.09
Furniture and fixtures.....	1,831.61
Home office expense.....	6,638.50
Agents' balances charged off.....	1,262.08
Gross loss on sale or maturity of ledger assets:	
Bonds.....	2,516.66
Gross decrease by adjustment in book value of ledger assets:	
Bonds.....	460.96
All other disbursements: Stockholder for int. or dividend(amount declared during year).....	32,000.00

Total disbursements.....\$ 426,219.97

Balance.....\$ 1,164,528.92

Ledger Assets

Mortgage loans on real estate.....	\$ 122,500.00
Book value of bonds.....	712,665.30
Deposits in trust companies and banks and home office.....	89,131.91

Total.....\$ 915,297.21

Gross premiums in course of collection on policies or renewals:

Accident:

Issued on or after October 1, 1910.....\$ 145.50

Liability:

Issued on or after October 1, 1910.....163,792.61

Issued prior to October 1, 1910.....36,080.49

Fidelity:

Issued on or after Oct. 1, 1910.....1,085.22

Issued prior to Oct. 1, 1910.....68.25

Surety:

Issued on or after October 1, 1910.....20,074.20

Issued prior to October 1, 1910.....922.40

Plate Glass:

Issued on or after October 1, 1910.....7,532.21

Issued prior to October 1, 1910.....156.66

Burglary and Theft:

Issued on or after October 1, 1910.....4,221.70

Issued prior to October 1, 1910.....360.12

Automobile Property:

Issued on or after October 1, 1910.....9,504.85

Issued prior to October 1, 1910.....2,280.62

Workmen's Collective:

Issued on or after October 1, 1910.....2,651.03

Issued prior to October 1, 1910.....353.85

Total gross premiums.....249,231.71

Ledger assets as per balance.....\$ 1,164,528.92

Non-Ledger Assets

Interest accrued on mortgages.....747.75

Interest accrued on bonds.....11,380.24

Interest accrued on other assets.....145.45

Other non-ledger assets: Furniture and fixtures and supplies, printed matter and stationery.....5,044.17

Gross assets.....\$ 1,181,846.53

Deduct Assets Not Admitted

Furniture and fixtures, printed matter, supplies and stationery.....\$ 5,044.17

Gross premiums in course of collection, written prior to October 1, 1910.....40,224.39

Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc.19,097.94

Total.....64,366.50

Total admitted assets.....\$ 1,117,480.03

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident.....\$ 25.00

Plate glass.....1,239.07

Burglary and theft.....\$ 1,928.35

Automobile property.....2,603.95

Workmen's collective.....2,325.63

Net unpaid claims (except liability).....8,122.00

Voluntary premium for unpaid liability losses.....65,688.00

Special reserve for unpaid liability losses.....52,943.75

Total unpaid claims and expenses of settlement.....\$ 126,753.75

Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent and 75 per cent).....\$ 264,313.49

Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata).....31,374.08

Total unearned premiums.....298,687.57

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	71,728.75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,148.29
State, county and municipal taxes due or accrued.....	4,331.21
Advance premiums (100 per cent).....	875.01
Other liabilities.....	1,328.71
Total amount of all liabilities except capital.....	\$ 561,853.29
Capital actually paid up in cash.....	\$ 400,000.00
Surplus over all liabilities.....	212,627.74
Surplus as regards policy-holders.....	612,626.74
Total liabilities.....	\$ 1,117,480.03

Exhibit of Premiums

	Accident and Health	Liability
In force December 31, 1909.....		\$ 262,060.97
Written during the year.....	6,825.15	472,493.58
Totals.....	\$ 6,825.15	\$ 674,554.55
Deduct expired and canceled.....	5,300.55	315,445.87
In force at end of year.....	\$ 1,524.60	\$ 359,108.68
Deduct amount reinsured.....		211.30
In force December 31, 1910.....	\$ 1,524.60	\$ 358,897.38

	Fidelity	Surety	Plate Glass
In force December 31, 1909.....	\$ 125.50	\$ 2,027.96	\$ 24,100.10
Written during the year.....	5,348.92	100,337.12	35,923.61
Totals.....	\$ 5,474.42	\$ 102,365.09	\$ 60,113.71
Deduct expired and canceled.....	411.11	7,250.84	29,258.36
In force at end of year.....	\$ 5,063.31	\$ 95,114.25	\$ 30,827.35
Deduct amount reinsured.....	23.75	3,791.23	
In force December 31, 1910.....	\$ 5,039.56	\$ 91,400.99	\$ 30,827.35

	Burglary
In force December 31, 1909.....	\$ 12,450.02
Written during the year.....	21,181.61
Totals.....	\$ 33,631.63
Deduct expired and canceled.....	15,298.60
In force at end of year.....	\$ 18,431.03
Deduct amount reinsured.....	362.95
In force December 31, 1910.....	\$ 18,068.08

	Auto Property Damage	Workmen's Collective
In force December 31, 1909.....	\$ 618.40	\$ 13,844.50
Written during the year.....	24,714.28	21,984.23
Totals.....	\$ 25,332.68	\$ 35,828.73
Deduct expired and canceled.....	4,965.81	17,291.32
In force at end of year.....	\$ 21,066.87	\$ 18,537.41
In force December 31, 1910.....	\$ 21,066.87	\$ 18,537.41

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$1,729,761.96.

Total losses (less reinsurance) paid from organization of company, \$453,182.45.

Total dividends declared from organization of company, viz.: Cash, \$100,000.00.

Total amount of the Company's stock owned by the directors at par value, \$74,400.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ACCIDENT DEPARTMENT
PACIFIC MUTUAL LIFE INSURANCE COMPANY OF CALIFORNIA,

Organized under the laws of the State of California.

Incorporated Dec. 28, 1867. Commenced business, Accd. Dept., May 1, 1885.

Home office, corner Sixth and South Olive Streets, Los Angeles, California.

President, GEO. I. COCHRAN.

Secretary, C. I. D. MOORE.

Treasurer, GAIL B. JOHNSON.

Vice-Presidents, GAIL B. JOHNSON, DANFORD M. BAKER, RICH J. MIER.

Capital Stock

Amount of capital paid up in cash..... \$ 1,000,000.00

Amount of ledger assets December 31 of previous year... \$ 585,517.49

Extended at \$ 585,517.49

Income

Accident:

Gross premiums written and renewed during the year..... \$ 1,544,993.48

Deduct reinsurance \$ 19,935.97

Deduct return premiums on policies cancelled.... 16,112.14

Deduct premiums on policies not taken..... 325,361.01

Total deductions..... 361,409.12

Net premiums \$ 1,183,584.36

Health:

Gross premiums written and renewed during the year	\$ 224,145.06
Deduct reinsurance	\$ 8,158.27
Deduct return premiums on policies cancelled	4,646.70
Deduct premiums on policies not taken	52,629.69
Total deductions	65,434.66
Net premiums	158,710.40
Total net amount reserve for premiums	\$ 1,342,394.76
Policy fees required or represented by applications	62,910.00
Gross interest on mortgage loans	\$ 1,524.45
Gross interest on bonds and dividends on stocks, less \$37.50, accrued interest on bonds acquired during 1910	13,712.50
Gross interest on deposits in trust companies and banks	225.33
Total gross interest and rents	15,462.23
From agents' balances previously charged off	1,710.25
Total income	\$ 1,422,377.29

Disbursements

Accident:

Gross amount paid for losses	\$ 437,608.25
Deduct reinsurance	\$ 12,734.03
Total deduction	\$ 12,734.03

Net amount paid policyholders for losses \$ 424,874.22

Health:

Gross amount paid for losses	\$ 104,652.55
Deduct reinsurance	\$ 1,345.83
Total deduction	1,345.83

Net amount paid policyholders for losses 103,306.72

Total net amount paid policyholders for losses \$ 528,180.94

Investigation and adjustment of claims, viz.:
 Accident, \$4,276.70; health, \$1,069.17
 Policy fees retained by agents 62,910.00
 Commissions or brokerage, less amount received on return premiums and reinsurance for the following classes:

Accident, \$359,714.17; health, \$54,777.51	414,491.68
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	80,991.09
Salaries, travelling and all other expenses of agents not paid by commissions	19,860.87
Medical examiners' fees and salaries	14,489.67
Inspections (other than medical and claim)	1,081.18
Rents, including \$6,000.00 for company's occupancy of its own buildings	13,698.97
State taxes on premiums	16,088.06
Insurance department, licenses and fees	3,055.38
All other licenses, fees and taxes:	
Franchise tax, federal income tax, taxes personal property, city and municipal licenses	3,543.05

Legal expenses	2,063.79
Advertising	5,557.22
Printing and stationery	16,259.73
Postage, telegraph, telephone and express	11,084.78
Furniture and fixtures	2,310.38
Stockholders for interest or dividends (amount declared during the year, \$80,000.00)	80,000.00
Other disbursements:	
Dividends to policyholders	\$ 143.26
General expenses	5,177.35
Interest paid Munich Reinsurance Company on reserve	157.91
Total	\$ 5,478.52
Agents' balances charged off	6,053.13
Gross decrease, by adjustment, in book value of ledger assets, viz.:	
Bonds	\$ 380.00
Total	380.00
Total disbursements	\$ 1,292,944.31
Balance	\$ 714,950.47

Ledger Assets

Mortgage loans on real estate, first liens	\$ 66,000.00
Book value of bonds	273,414.40
Cash in company's office, \$15,832.68; in transit, \$27,452.69	43,285.37
Deposits in trust companies and banks not on interest	9,394.42
Premiums in course of collection, viz.:	

Accident:

On policies or renewals issued on or after October 1, 1910	\$ 276,259.39
On policies or renewals issued prior to October 1, 1910	1,380.40

Health:

On policies or renewals issued on or after October 1, 1910	43,645.48
On policies or renewals issued prior to October 1, 1910	1,571.10

Total 322,856.28

Ledger assets \$ 714,950.47

Non-Ledger Assets

Interest due and accrued on mortgages	\$ 665.33
Interest due and accrued on bonds	5,016.93
Total	5,681.99
Market value (not including interest) of bonds and stocks over book value	4,849.00
Other non-ledger assets, viz.:	
Reinsurance due on account of claims	\$ 1,807.03
Total	1,807.03
Gross assets	\$ 727,289.00

Deduct Assets Not Admitted

Premiums in course of collection written prior to October 1, 1910	\$ 2,951.50
Total	2,951.50
Admitted assets accident department	\$ 724,337.59
Admitted assets life department	20,047,657.71
Total admitted assets	\$ 20,771,995.30

Liabilities**Losses and claims:****Accident:**

Reported or in process of adjustment	\$ 35,213.00
Resisted	23,052.00
Total	\$ 58,265.00
Deduct reinsurance	4,000.00
Net unpaid claims, except liability claims	\$ 54,265.00
Estimated expenses of investigation and adjustment of unpaid claims	1,400.00
Total	\$ 55,665.00

Health:

Reported or in process of adjustment	\$ 4,970.00
Total	\$ 4,970.00
Net unpaid claims, except liability claims	4,970.00

Estimated expenses of investigation and adjustment of unpaid claims 400.00

Total	5,370.00
Total net claims except liability claims	61,035.00

Total unpaid claims and expenses of settlement
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy, \$998,213.48; unearned premiums, fifty per cent, \$499,106.74

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910, viz.:	
Accident, \$89,683.88; health, \$14,167.32	103,851.20
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	471.96
State, county and municipal taxes due or accrued	19,500.00
Advance premiums, (one hundred per cent)	8,697.53

Total liabilities accident department	692,062.43
Total liabilities life department	18,354,345.78

Total amount of all liabilities, except capital. \$ 19,047,008.21

Capital actually paid up in cash	\$ 1,000,000.00
Surplus over all liabilities: life department, \$693,311.93; accident department, \$31,675.16	724,987.09

Surplus as regards policy-holders	1,724,987.09
Total liabilities	\$ 20,771,995.30

Exhibit of Premiums

	Accident	Health
In force December 31, 1909	\$ 691,202.42	\$ 142,663.46
Written or renewed during the year	1,544,093.48	224,145.06
Totals	\$ 2,235,295.90	\$ 366,808.52
Deduct expirations and cancellations	1,412,627.46	172,148.44
In force at the end of the year	\$ 822,668.44	\$ 194,660.08
Deduct amount reinsured	15,841.91	3,273.13
Net premiums in force	\$ 806,826.53	\$ 191,386.95

Business in State of Iowa During 1910

	Gross Premiums on Risks Written or Renewed During the Year	Gross Losses Paid	Gross Losses Incurred
Accident	\$ 32,058.35	\$ 12,831.17	\$ 12,901.17
Health	1,234.27	1,310.47	1,310.47
Totals	\$ 33,292.62	\$ 14,141.64	\$ 14,211.64

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$11,617,747.37.

Total losses (less reinsurance) paid from organization of company, \$4,756,630.94.

Total dividends declared from organization of company, viz.: Cash, \$292,500.00.

Total amount of the company's stock owned by the directors at par value, \$414,000.00.

Give the largest gross amount insured in any one risk in each of the following classes (without deduction for reinsurance): Accident, \$20,000.00; Health, \$10,000.00.

Give the largest net amount insured in any one risk in each of the following classes: Accident, \$20,000.00; Health, \$10,000.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
THE PREFERRED ACCIDENT INSURANCE COMPANY OF NEW YORK,

Incorporated March 3, 1893. Commenced business May 6, 1893.

President, KIMBALL C. ATWOOD. Secretary, WILFRID C. POTTER.

Home office, 290 Broadway, New York, N. Y.

Capital Stock

Capital paid up in cash..... \$ 350,000.00

Income

Net cash received for premiums as follows:

Accident \$ 1,129,874.85
Health 263,355.54

Total premium receipts..... \$ 1,393,230.39
Interest on bonds and dividends on stock..... 60,463.34
Interest on deposits..... 6,923.10
Interest from all other sources..... 240.00

Total income during the year..... \$ 1,460,856.83
Amount of ledger assets December 31st of previous year..... 2,103,728.40
Total \$ 3,564,585.23

Disbursements

Net paid policy-holders as follows:

Accident \$ 440,896.59
Health 87,051.13

Total amount paid policy-holders..... \$ 527,947.72
Investment and adjustment of claims..... 14,768.44
Commissions or brokerage, premiums and reinsurance.. 426,802.57
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees..... 124,266.86
Salaries, traveling and all other expenses of agents not paid by commissions..... 31,207.93
Medical examiners' fees and salaries..... 13,912.47
Inspections other than medical and claims..... 932.40
Rents, including company's occupancy of own building.. 16,509.28
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses..... 28,990.30
Legal expenses 5,455.29
Advertising, printing and stationery, postage, telegraph, telephone and express 21,555.65
Furniture and fixtures 827.78

Gross decrease by adjustment in book value of ledger assets:

Stocks and bonds..... 288.61
All other disbursements..... \$6,007.15
Total disbursements \$ 1,300,072.45
Balance \$ 2,264,512.78

Ledger Assets

Book value of stocks and bonds..... \$ 1,781,001.19
Deposits in trust companies and banks..... 242,060.07

Total \$ 2,023,061.26

Gross premiums in course of collection on policies or renewals:

Accident:

Issued on or after October 1, 1910..... \$ 155,174.75
Issued prior to October 1, 1910..... 28,611.07

Health:

Issued on or after October 1, 1910..... 38,793.68
Issued prior to October 1, 1910..... 7,152.76

Total gross premiums 229,732.26
Bills receivable 516.96
Agents' balances, judgments, accounts, etc..... 11,202.30

Ledger assets as per balance..... \$ 2,264,512.78

Non-Ledger Assets

Interest accrued on bonds..... 14,857.65

Gross assets \$ 2,279,370.43

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910..... \$ 35,763.83
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc. 118,931.59

Total 155,212.38

Total admitted assets \$ 2,124,158.05

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident \$ 57,606.99
Health 15,799.08

Total unpaid claims and expenses of settlement \$ 73,406.07
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent) \$ 625,742.29

Total unearned premiums..... 625,742.29

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	51,236.70
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,071.95
Reserve for contingent installment policies claims.....	115,271.00
State, county and municipal taxes due or accrued.....	22,000.00
Dividends declared and unpaid to stockholders.....	7,000.00
Advance premiums (100 per cent), \$3,139.50; Reinsurance, \$2,547.97	5,687.47
Total amount of all liabilities except capital..	\$ 907,415.48
Capital actually paid up in cash.....	\$ 350,000.00
Surplus over all liabilities.....	866,742.57
Surplus as regards policy-holders.....	1,216,742.57
Total liabilities	\$ 2,124,158.05

Exhibit of Premiums

	Accident	Health
In force December 31, 1900.....	\$ 985,236.50	\$ 225,800.50
Written during the year.....	1,294,516.09	322,499.88
Totals	\$ 2,279,752.19	\$ 548,300.38
Deduct expired and canceled.....	1,292,166.06	280,631.83
Deduct amount reinsured.....	3,524.85	246.25
In force December 31, 1910.....	\$ 984,062.28	\$ 267,422.03
In force at end of year.....	\$ 987,587.13	\$ 267,608.55
Deduct amount reinsured.....	3,524.85	246.25
In force December 31, 1910.....	\$ 984,062.28	\$ 267,422.30

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident	\$ 2,800,000.00	\$ 7,600,000.00	\$ 39,408.20	\$ 12,835.18
Health	463,000.00	634,000.00	19,556.57	7,585.20
Totals	\$ 3,263,000.00	\$ 8,234,000.00	\$ 58,964.77	\$ 20,420.38

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$19,684,522.39.

Total losses (less reinsurance) paid from organization of company, \$7,194,715.93.

Total dividends declared from organization of company, viz.: Cash, \$506,000.00; stock, \$100,000.00; \$606,000.00.

Total amount of the Company's stock owned by the directors at par value, \$150,700.00.

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ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE STANDARD ACCIDENT INSURANCE COMPANY,

Incorporated May 29, 1884.

Commenced business August 1, 1884.

President, LEM W. BOWEN.

Secretary, E. A. LEONARD.

Home office, Penobscot Building, Detroit, Mich.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 1,170,331.56
Health	138,570.03
Liability, including fly wheel.....	1,135,124.48
Automobile property	81,324.64
Workmen's collective	43,215.24

Total premium receipts.....	\$ 2,508,565.95
Interest on mortgage and collateral loans.....	20,191.35
Interest on bonds and dividends on stock.....	122,782.50
Interest on deposits.....	5,401.07
Interest from all other sources.....	493.43
Policy fees required or represented by applications.....	47,589.00
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks	5,468.42

Total income during the year.....	\$ 2,770,491.72
Amount of ledger assets December 31st of previous year	3,466,548.01
Total	\$ 6,237,039.73

Disbursements

Net paid policy-holders as follows:

Accident	\$ 442,195.01
Health	50,419.00
Liability, including fly wheel.....	500,207.45
Automobile property	37,040.85
Workmen's collective	23,103.17

Total amount paid policy-holders..... \$ 1,052,965.48

Investment and adjustment of claims.....	141,779.14
Policy fees retained by agents.....	47,589.00
Commissions or brokerage, premiums and reinsurance..	688,477.14
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	130,753.61
Salaries, traveling and all other expenses of agents not paid by commissions	135,895.84
Inspections other than medical and claims.....	19,076.54
Rents, including company's occupancy of own building..	10,540.08
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	69,445.93
Legal expenses	10,740.82
Advertising, printing and stationery, postage, telegraph, telephone and express	64,394.67
Furniture and fixtures	3,272.95
Agents' balances charged off	553.03
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds.....	8,032.06
Stockholders for interest or dividends (amount declared during year)	60,000.00
Total disbursements	\$ 2,443,516.29
Balance	\$ 3,793,523.44

Ledger Assets

Book value of real estate.....	\$ 1,050.00
Mortgage loans on real estate.....	287,000.00
Book value of stocks and bonds.....	2,922,024.50
Deposits in trust companies and banks.....	181,336.09
Total	\$ 3,391,411.19

Gross premiums in course of collection on policies or renewals:**Accident:**

Issued on or after Oct. 1, 1910.....	\$ 211,338.52
Issued prior to Oct. 1 1910.....	16,835.71

Health:

Issued on or after Oct. 1, 1910.....	33,716.36
Issued prior to Oct. 1, 1910.....	2,255.53

Liability including Fly Wheel:

Issued on or after Oct. 1, 1910.....	107,638.11
Issued prior to Oct. 1, 1910.....	8,108.35

Workmen's collective

Issued on or after Oct. 1, 1910.....	10,422.58
Issued prior to Oct. 1, 1910.....	644.95

Live stock:

Issued on or after Oct. 1, 1910.....	10,848.83
Issued prior to Oct. 1, 1910.....	303.31

Total gross premiums

402,112.25

Ledger assets as per balance.....

\$ 3,793,523.44

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 4,003.01
Interest accrued on bonds.....	25,907.57
Other non-ledger assets, market value of bonds over book value	26,348.55
Gross assets	\$ 3,849,782.57

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 28,147.85
Total	28,147.85
Total admitted assets	\$ 3,821,634.72

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$ 227,996.67
Health	12,500.00
Automobile property	12,198.70
Workmen's collective	4,321.02

Net unpaid claims (except liability)	\$ 257,016.89
Special reserve for unpaid liability losses.....	439,898.13

Total unpaid claims and expenses of settlement	\$ 696,915.02
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 982,369.78
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	30,752.25

Total unearned premiums.....	1,013,122.03
Reserve for contingencies	100,000.00
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	102,840.21
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	7,662.84
State, county and municipal taxes due or accrued.....	50,221.54
Return premiums and reinsurance.....	18,714.82
Advance premiums (100 per cent).....	4,819.73

Total amount of all liabilities except capital..	\$ 1,994,296.19
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	1,327,338.53
Surplus as regards policy-holders.....	1,827,338.53
Total liabilities	\$ 3,821,634.72

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 737,032.72	\$ 111,848.69	\$ 831,061.38
Written during the year.....	1,452,339.83	188,527.31	1,340,325.15
Totals	\$ 2,189,422.55	\$ 300,376.00	\$ 2,171,386.53
Deduct expired and canceled.....	1,370,753.82	168,871.61	1,181,826.27
In force at end of year.....	\$ 818,668.73	\$ 131,504.39	\$ 989,560.26
Deduct amount reinsured.....	14,032.19		7,679.00
In force December 31, 1910.....	\$ 804,636.54	\$ 131,504.39	\$ 981,881.17

	Auto Prop- erty Damage	Workmen's Collective
In force December 31, 1909.....	\$ 29,476.90	\$ 15,605.42
Written during the year.....	100,419.90	47,146.06
Totals.....	\$ 129,896.80	\$ 62,751.48
Deduct expired and canceled.....	52,418.99	41,681.78
In force at end of year.....	\$ 77,477.81	\$ 21,069.70
In force December 31, 1910.....	\$ 77,477.81	\$ 21,069.70

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 28,153.82	\$ 15,809.78
Health	1,826.76	890.92
Liability, including fly wheel.....	9,511.02	9,097.30
Workmen's collective	355.30	219.25
Totals	\$ 39,846.90	\$ 26,017.25

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$29,400,067.48.

Total losses (less reinsurance) paid from organization of company, \$13,518,528.18.

Total dividends declared from organization of company, viz.: Cash, \$470,250.00; stock, \$250,000.00; \$720,250.00.

Total amount of the Company's stock owned by the directors at par value, \$150,860.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE TITLE GUARANTY AND SURETY COMPANY,

Incorporated February 20, 1901.

Commenced business April 1, 1901.

President, L. A. WATRES.

Secretary, J. H. LAW.

Home office, Scranton, Pa.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00

Income

Net premiums as follows:

Surety \$ 931,846.53
Title 3,043.75

Total premiums \$ 934,890.28

Interest on mortgage and collateral loans.....	11,241.92
Interest on bonds and dividends on stock.....	56,006.15
Interest on deposits.....	1,785.48
Interest from all other sources.....	321.82
Gross rent from company's property including occupancy of its own building	9,500.00
From agents' balances previously charged off	20.00
Gross profit on sale or maturity of ledger assets:	
Real estate	6,505.11
Bonds and stocks	1,108.11
From all other sources.....	3,464.98

Total income during the year..... \$ 1,025,623.85
Amount of ledger assets December 31st of previous year..... 2,388,346.63

Total \$ 3,413,970.48

Disbursements

Net paid policy-holders as follows:

Surety 341,445.35

Total amount paid policy-holders..... \$ 341,445.35

Investigation and adjustment of claims..... 60,296.70

Commissions or brokerage, premiums and reinsurance.. 201,571.63

Salaries, fees, and all other compensation of officers, di-
rectors, trustees and home office employees..... 94,995.81

Salaries, traveling and all other expenses of agents not
paid by commissions 155,034.98 || Rents, including company's occupancy of own building.. | 10,499.96 |
Repairs and expenses (other than taxes) on real estate..	2,723.04
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	34,802.74
Legal expenses	500.00
Advertising, printing and stationery, postage, telegraph, telephone and express	66,380.45
Furniture and fixtures	17,452.70
Agents' balances charged off	2,966.78
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	200.00
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds.....	31,483.11
All other disbursements.....	134,278.50

Total disbursements \$ 1,169,631.75

Balance \$ 2,253,338.73

Ledger Assets

Book value of real estate..... \$ 118,354.82

Mortgage loans on real estate..... 152,976.20

Book value of stocks and bonds..... 1,327,629.09

Cash in company's office..... 7,093.90

Deposits in trust companies and banks..... 175,945.28

Total \$ 1,781,999.29

Gross premiums in course of collection on policies or renewals:

Surety:

Issued on or after Oct. 1, 1910..... \$ 234,500.99

Issued prior to Oct. 1, 1910..... 35,795.90

Title:

Issued on or after Oct. 1, 1910..... 852.50

Total gross premiums 271,149.39

Bills receivable 13,469.93

Agents' balances, judgments, accounts, etc. 186,720.12

Ledger assets as per balance..... \$ 2,253,238.73

Non-Ledger Assets

Interest accrued on mortgages..... 1,600.39

Interest accrued on bonds..... 7,105.10

Gross assets \$ 8,705.49

Deduct Assets Not Admitted

Bills and accounts receivable..... \$ 13,469.93

Gross premiums in course of collection, written prior to

October 1, 1910..... 35,795.90

Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc. 152,091.99

Total 201,357.82

Total admitted assets \$ 2,060,686.40

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Surety \$ 329,615.31

Total unpaid claims and expenses of settlement \$ 329,615.31

Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent) \$ 279,415.74

Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata) 74,437.41

Total unearned premiums..... 353,853.15

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910..... 47,872.37

Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued 1,000.00

Reserve for premium taxes (payable in 1911)..... 14,000.00

State, county and municipal taxes due or accrued..... 2,451.12

Reinsurance 43,011.50

Total amount of all liabilities except capital.. \$ 791,833.45

Capital actually paid up in cash..... \$ 1,000,000.00

Surplus over all liabilities..... 268,852.95

Surplus as regards policy-holders..... 1,268,832.95

Total liabilities \$ 2,060,686.40

Exhibit of Premiums

	Surety
In force December 31, 1909.....	\$ 908,229.15
Written during the year.....	1,212,113.30
Totals	\$ 2,180,342.45
Deduct expired and canceled	1,265,269.80
In force at end of year.....	\$ 915,072.65
Deduct amount reinsured.....	216,533.18
In force December 31, 1910.....	\$ 698,539.47

	Title
In force December 31, 1909.....	\$ 6,185.57
Written during the year.....	3,043.75
Totals	\$ 9,229.32
Deduct expired and canceled.....	62.50
In force at end of year.....	\$ 9,166.82
In force December 31, 1910.....	\$ 9,166.82

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Surety	\$ 17,141.31	\$ 1,000.00
Totals	\$ 17,141.31	\$ 1,000.00

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$4,597,539.63.

Total losses (less insurance) paid from organization of company, \$1,125,584.30.

Total dividends declared from organization of company, viz.: Cash, \$395,665.00.

Total amount of the Company's stock owned by the directors at par value, \$280,400.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

ACCIDENT DEPARTMENT
THE TRAVELERS INSURANCE COMPANY.

Incorporated June 17, 1863.

Commenced business July 1, 1864.

President, SYLVESTER C. DUNHAM.

Secretary, LOUIS F. BUTLER.

Home office, 700 Main Street, Hartford, Conn.

Capital Stock

Capital paid up in cash.....	\$ 2,500,000.00	
Increase in capital during the year.....		\$ 500,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 3,552,946.77
Health	481,587.78
Liability	5,891,209.25
Workmen's collective	79,393.49

Total premium receipts.....	\$ 10,005,137.29
Interest on mortgage and collateral loans.....	23,774.68
Interest on bonds and dividends on stock.....	558,514.42
Interest on deposits.....	23,929.57
Interest from all other sources.....	1,350.59
From agents' balances previously charged off	1,625.09

Gross profit on sale or maturity of ledger assets:

Bonds and stocks:	
Maturity of ledger assets.....	\$ 617.63
Adjustment in book value.....	9,019.00

Total	9,636.63
Profit and loss.....	678.40
Inspections	200.00

Total	968.40
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Total income during the year.....	\$ 10,624,936.67
Amount of ledger assets December 31st of previous year	15,516,697.30

Total	\$ 26,641,633.97
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Disbursements

Net paid policy-holders as follows:

Accident	\$ 1,303,236.09
Health	179,081.78
Liability	2,595,292.66
Workmen's collective	49,835.34

Total amount paid policy-holders.....	\$ 4,127,525.87
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Matured endowments and surrender values under ten Prem. Acc. policies.....	21,081.28
Investment and adjustment of claims.....	985,427.77
Commissions or brokerage, premiums and reinsurance.....	2,373,026.81
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	348,817.10
Traveling expenses, home office.....	35,183.70
Salaries, traveling and all other expenses of agents not paid by commissions	
Salaries, traveling and all other expenses of pay roll auditors	432,519.24
Medical examiners' fees and salaries.....	91,264.27
Inspections other than medical and claims.....	34,916.75
Rents, including company's occupancy of own building.....	173,740.98
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	120,792.98
Legal expenses	270,588.88
Advertising, printing and stationery, postage, telegraph, telephone and express	6,272.03
Furniture and fixtures	163,426.16
Stockholders for interest or dividends.....	23,266.91
Agents' balances charged off	750,000.00
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	2,578.16
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds, amortization of premiums.....	4,525.67
All other disbursements.....	20,919.75
	40,240.76

Total disbursements	\$ 10,035,066.57
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Balance	\$ 16,606,567.40
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Ledger Assets

Loans secured by pledges of bonds, stocks or other collaterals	\$ 413,156.53
Book value of stocks and bonds.....	13,727,202.34
Cash in company's office and branch offices.....	109,423.01
Deposits in trust companies and banks.....	809,256.66

Total	\$ 15,059,943.54
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Gross premiums in course of collection on policies or renewals:

Accident:	
Issued on or after Oct. 1, 1910.....	\$ 313,235.41
Issued prior to Oct. 1, 1910.....	28,992.93
Health:	
Issued on or after Oct. 1, 1910.....	50,925.16
Issued prior to Oct. 1, 1910.....	1,167.85

Liability:		
Issued on or after Oct. 1, 1910.....	791,570.60	
Issued prior to Oct. 1, 1910.....	297,063.93	
Workmen's Collective:		
Issued on or after Oct. 1, 1910.....	2,184.98	
Issued prior to Oct. 1, 1910.....	306.13	
Total gross premiums		1,485,446.06
Bills receivable		28,078.56
Agents' balances, judgments, accounts, etc.....		33,999.24
Ledger assets as per balance.....		\$ 16,606,567.40
Non-Ledger Assets		
Interest accrued on bonds.....		138,379.36
Interest accrued on collateral loans.....		5,639.08
Interest accrued on other assets.....		208.33
Other non-ledger assets		329,382.66
Gross assets		\$ 17,080,167.83
Deduct Assets Not Admitted		
Bills and accounts receivable.....	\$ 28,078.56	
Gross premiums in course of collection, written prior to October 1, 1910.....	327,529.97	
Agents' ledger balances	33,999.24	
		389,607.77
Total admitted assets		\$ 16,690,560.06
Liabilities		
Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:		
Accident	\$ 366,242.18	
Health	44,805.53	
Workmen's collective	8,796.28	
Special reserve for unpaid liability losses.....	4,051,291.00	
Total unpaid claims and expenses of settlement		\$ 4,471,314.99
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 3,926,198.48	
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	581,676.23	
Total unearned premiums.....		4,507,874.71
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....		289,221.99
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued		123,302.00
State, county and municipal taxes due or accrued.....		266,946.00
Other liabilities, reserve		425,850.27
Advance premiums (100 per cent).....		5,538.42
Total amount of all liabilities except capital..		\$ 10,090,048.38
Capital actually paid up in cash.....	\$ 2,500,000.00	
Surplus over all liabilities.....	4,100,511.68	
Surplus as regards policy-holders.....		6,600,511.68
Total liabilities		\$ 16,690,560.06

Exhibit of Premiums

	Accident	Health	Liability
In force December 31, 1909.....	\$ 2,847,657.11	\$ 401,131.42	\$ 3,847,250.89
Written during the year.....	4,319,897.94	611,019.84	6,661,328.52
Totals	\$ 7,194,555.05	\$ 1,012,151.26	\$ 10,538,579.41
Deduct expired and canceled.....	4,083,738.89	537,930.50	5,786,131.33
In force at end of year.....	\$ 3,107,816.25	\$ 454,221.46	\$ 4,722,448.08
Deduct amount reinsured.....	38,101.00	5,169.02	1,100.00
In force December 31, 1910.....	\$ 3,069,715.25	\$ 449,052.44	\$ 4,721,348.08
			Workmen's Collective
In force December 31, 1909.....			\$ 10,972.28
Written during the year.....			87,074.73
Totals			\$ 98,047.01
Deduct expired and canceled.....			91,077.83
In force at end of year.....			\$ 6,969.18
In force December 31, 1910.....			\$ 6,969.18

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 50,391.26	\$ 17,379.17
Health	4,331.62	2,016.75
Liability	40,530.81	29,234.16
Totals	\$ 95,253.69	\$ 48,630.08

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$127,046,639.75.

Total losses (less reinsurance) paid from organization of company, \$50,019,944.45.

Total dividends declared from organization of company, viz.: Cash, \$5,083,000.00; stock, \$600,000.00; \$5,683,000.00.

Total amount of the Company's stock owned by the directors at par value, \$217,600.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

THE TRAVELERS INDEMNITY COMPANY,

Incorporated March 25, 1903.

Commenced business May 12, 1906.

President, SYLVESTER C. DUNHAM.

Secretary, LOUIS F. BUTLER.

Home office, 700 Main Street, Hartford, Conn.

Capital Stock

Capital paid up in cash..... \$ 1,000,000.00
Increase in capital during the year..... \$ 500,000.00

Income

Net cash received for premiums as follows:

Accident \$ 21,310.83
Health 2,151.30
Liability, including fly wheel:
 Liability \$ 1,355.35
 Fly wheel 8,247.00

Total 9,602.35
Steam boiler 117,338.49
Automobile property 318,826.43

Total premium receipts..... \$ 469,229.40
Interest on mortgage and collateral loans..... 17,256.71
Interest on bonds and dividends on stock..... 8,041.31
Interest on deposits..... 830.15

Gross profit on sale or maturity of ledger assets:

Bonds and stocks:
 Maturity \$ 196.00
 Adjustment 514.90
From all other sources:
 Inspection 184.00

Surplus paid in 250,000.00
Total 710.90
250,184.00

Total income during the year..... \$ 746,252.47
Amount of ledger assets December 31st of previous year 819,620.38

Total \$ 2,065,878.85

Disbursements

Net paid policy-holders as follows:

Accident \$ 1,117.32
Health 1,081.20
Liability, including fly wheel..... 4,167.74
Automobile property 13,418.84
Steam boiler 140,645.25

Total amount paid policy-holders..... \$ 160,426.35
Investment and adjustment of claims..... 31,530.66
Commissions or brokerage, premiums and reinsurance.. 101,061.50
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees..... 18,980.56
Salaries, traveling and all other expenses of agents not paid by commissions 23,217.50
Inspections other than medical and claims..... 50,830.17
Rents, including company's occupancy of own building.. 6,284.89
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses..... 13,472.55
Legal expenses 200.40
Advertising, printing and stationery, postage, telegraph, telephone and express 7,823.91
Furniture and fixtures 563.50
Agents' balances charged off 332.00

Gross decrease by adjustment in book value of ledger assets:

Stocks and bonds..... 846.75
All other disbursements..... 139.28

Total disbursements \$ 424,715.11

Balance \$ 1,641,163.71

Ledger Assets

Mortgage loans on real estate..... \$ 528,380.00
Loans secured by pledges of bonds, or other collaterals 159,775.00
Book value of stocks and bonds..... 863,319.87
Cash in company's office 6,374.56
Deposits in trust companies and banks..... 22,283.14

Total \$ 1,580,132.57

Gross premiums in course of collection on policies or renewals:

Accident:
 Issued on or after Oct. 1, 1910..... \$ 3,274.85
 Issued prior to Oct. 1, 1910..... 4.41

Health:
 Issued on or after Oct. 1, 1910..... 486.28
Liability, including fly wheel:
 Issued on or after Oct. 1, 1910..... 469.50
 Issued prior to Oct. 1, 1910..... 281.85

Steam boiler:
 Issued on or after Oct. 1, 1910..... 17,119.48
 Issued prior to Oct. 1, 1910..... 2,029.91

Automobile property:
 Issued on or after Oct. 1, 1910..... 32,700.21
 Issued prior to Oct. 1, 1910..... 4,664.50

Total gross premiums 61,031.17

Ledger assets as per balance..... \$ 1,641,163.74

Non-Ledger Assets

Interest accrued on mortgages.....	\$ 6,658.67
Interest accrued on bonds.....	12,535.83
Interest accrued on collateral loans.....	2,964.89
Other non ledger assets	2,172.63
Gross assets	\$ 1,665,495.76

Deduct Assets Not Admitted

Gross premiums in course of collection, written prior to October 1, 1910.....	\$ 6,980.76
Total	6,980.76
Total admitted assets	\$ 1,658,515.00

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Accident	\$ 330.00
Health	218.75
Steam boiler	4,381.79
Special reserve for unpaid liability losses.....	281.00
Special reserve for unpaid liability losses, property damage	46,393.03
Total unpaid claims and expenses of settlement	\$ 51,517.57
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 186,706.22
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	125,163.49
Total unearned premiums.....	311,869.71
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	12,670.55
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	9,250.60
State, county and municipal taxes due or accrued.....	10,204.81
Advance premiums (100 per cent).....	266.00
Total amount of all liabilities except capital.....	395,717.24
Capital actually paid up in cash.....	\$ 1,000,000.00
Surplus over all liabilities.....	262,735.76
Surplus as regards policy-holders.....	1,262,735.76
Total liabilities	\$ 1,658,515.00

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
In force December 31, 1909.....	\$ 14,358.74	\$ 1,641.44	\$ 27,628.54
Written during the year.....	25,268.42	2,948.35	20,714.87
Totals	\$ 39,627.16	\$ 4,589.79	\$ 48,343.41
Deduct expired and canceled.....	17,511.12	2,265.77	13,143.42
In force at end of year.....	\$ 22,116.04	\$ 2,324.02	\$ 35,199.99
Deduct amount reinsured.....			3,736.72
In force December 31, 1910.....	\$ 22,116.04	\$ 2,324.02	\$ 31,463.27

Steam Boiler

In force December 31, 1909.....	\$ 202,895.28
Written during the year.....	156,840.90
Totals	\$ 359,736.18
Deduct expired and canceled.....	126,337.40
In force at end of year.....	\$ 233,398.78
Deduct amount reinsured.....	808.79
In force December 31, 1910.....	\$ 232,589.99

Auto Property Damage

In force December 31, 1909.....	\$ 131,197.66
Written during the year.....	411,459.86
Totals	\$ 542,648.52
Deduct expired and canceled.....	237,057.65
In force at end of year.....	\$ 305,590.87
In force December 31, 1910.....	\$ 305,590.87

Business in State of Iowa During 1910

	Gross Premiums Received	Losses Paid
Accident	\$ 192.72	
Fly wheel	146.88	
Steam boiler	1,313.50	
Automobile property	19.46	8.75
Totals	\$ 1,633.64	\$ 8.75

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$993,613.52.

Total losses (less reinsurance) paid from organization of company, \$226,040.45.

Total amount of the Company's stock owned by the directors at par value, \$4,500.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES CASUALTY COMPANY.

Incorporated May 2, 1895.

Commenced business May 3, 1895.

President, EDSON S. LOTT.

Secretary, D. G. LUCKETT.

Home office, 141 Broadway.

Capital Stock

Capital paid up in cash..... \$ 500,000.00

Income

Net premiums written as follows:

Accident	\$ 575,904.73
Health	234,464.62
Liability	844,771.89
Steam boiler	34,127.87
Burglary and theft.....	65,244.15
Sprinkler	28,816.50
Workmen's collective	10,701.51

Total premium net written.....	\$ 1,794,031.27
Interest on mortgage and collateral loans.....	14,637.14
Interest on bonds and dividends on stock.....	89,449.21
Interest on deposits.....	1,094.59
Gross profit on sale or maturity of ledger assets:	
Real estate	687.50
Stocks	1,493.75
From all other sources, recovery of uncollectible items previously charged to profit and loss.....	321.35

Total income during the year.....	\$ 1,901,714.81
Amount of ledger assets December 31st of previous year.....	2,578,734.78
Total	\$ 4,480,449.59

Disbursements

Net paid policy-holders as follows:

Accident	\$ 235,639.07
Health	79,095.63
Liability	403,268.63
Steam boiler	744.71
Burglary and theft	15,516.86
Sprinkler	12,460.90
Workmen's collective	5,856.53

Total amount paid policy-holders..... \$ 732,600.98

UNITED STATES CASUALTY COMPANY

Investment and adjustment of claims.....	122,463.00
Commissions or brokerage, premiums and reinsurance..	519,828.45
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	113,925.13
Salaries, traveling and all other expenses of agents not paid by commissions	48,169.69
Inspections other than medical and claims.....	22,242.56
Rents, including company's occupancy of own building..	24,639.40
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	34,736.01
Legal expenses	2,466.51
Advertising, printing and stationery, postage, telegraph, telephone and express	37,319.98
Furniture and fixtures	3,160.18
Stockholders for interest or dividends (amount declared during the year, \$50,000.00).....	49,950.00
Gross loss on sale or maturity of ledger assets:	
Bonds	6,276.25
All other disbursements.....	10,327.55

Total disbursements \$ 1,748,105.48

Balance \$ 2,732,344.11

Ledger Assets

Book value of real estate.....	\$ 4,500.00
Mortgage loans on real estate.....	277,000.00
Book value of stocks and bonds.....	2,121,608.10
Cash in company's office	19,552.54
Deposits in trust companies and banks.....	98,691.40
Total	\$ 2,521,352.04

Gross premiums in course of collection on policies or renewals:

Accident:	
Issued on or after Oct. 1, 1910.....	\$ 51,533.73
Health:	
Issued on or after Oct. 1, 1910.....	24,868.71
Liability including Fly Wheel:	
Issued on or after Oct. 1, 1910.....	112,770.90
Steam boiler:	
Issued on or after Oct. 1, 1910.....	4,477.55
Burglary and theft:	
Issued on or after Oct. 1, 1910.....	8,849.66
Sprinkler:	
Issued on or after Oct. 1, 1910.....	4,145.80
Workmen's collective:	
Issued on or after Oct. 1, 1910.....	202.56

Total gross premiums	206,611.91
Bills receivable	180.10
Cash in the hands of resident managers and adjusters..	3,900.00

Ledger assets as per balance..... \$ 2,732,344.11

Non-Ledger Assets

Interest accrued on mortgages.....	3,470.80
Interest accrued on bonds.....	9,276.63
Other non-ledger assets.....	12,747.46

Gross assets \$ 2,745,091.57

Deduct Assets Not Admitted

Bills and accounts receivable.....	\$ 180.16
Cash in the hands of resident managers and adjusters..	3,900.00
Depreciation of securities, real estate, sundry ledger accounts, agents' balances, etc., bonds.....	115,183.10
Total	119,263.26
Total admitted assets	\$ 2,625,828.31

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Accident	\$ 78,140.00
Health	11,585.00
Steam boiler	225.00
Burglary and theft	1,495.00
Workmen's collective	700.00
Net unpaid claims (except liability)	92,145.00
Special reserve for unpaid liability losses.....	89,639.54
Total unpaid claims and expenses of settlement	\$ 181,784.54
Gross premiums (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 763,912.15
Gross premiums (less reinsurance) upon all unexpired risks running more than one year from date of policy (pro rata)	121,632.00
Total unearned premiums.....	885,274.15
Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910.....	60,139.00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	23,196.96
Reinsurance	5,058.99
State, county and municipal taxes due or accrued.....	30,000.00
Dividends declared and unpaid to stockholders.....	12,677.50
Advance premiums (100 per cent); additional special reserve for claims, \$100,000.00; reserve for reinsurance in companies not admitted in New York, \$12,696.27; reserve for losses not reported, \$15,030.00.....	127,696.27
Total amount of all liabilities except capital..	\$ 1,325,828.31
Capital actually paid up in cash.....	\$ 500,000.00
Surplus over all liabilities.....	800,000.00
Surplus as regards policy-holders.....	1,300,000.00
Total liabilities	\$ 2,625,828.31

Exhibit of Premiums

	Accident	Health	Liability
In force December 31, 1909.....	\$ 475,166.85	\$ 170,339.38	\$ 626,990.02
Written during the year.....	743,762.30	311,820.72	1,121,382.75
Totals	\$ 1,218,929.15	\$ 482,150.10	\$ 1,748,372.77
Deduct expired and canceled.....	708,749.99	280,658.78	1,030,393.86
In force at end of year.....	\$ 510,179.16	\$ 201,491.32	\$ 717,978.91
Deduct amount reinsured.....	7,525.08	2,551.38	846.53
In force December 31, 1910.....	\$ 502,654.08	\$ 198,939.94	\$ 717,132.38

	Steam Boiler	Burglary	Sprinkler
In force December 31, 1909.....	\$ 74,178.46	\$ 66,751.88	\$ 49,675.59
Written during the year.....	55,776.11	84,115.62	51,176.06
Totals	\$ 129,954.57	\$ 150,867.50	\$ 101,851.65
Deduct expired and canceled.....	56,721.63	69,738.01	63,207.88
In force at end of year.....	\$ 73,232.94	\$ 81,129.49	\$ 38,643.77
Deduct amount reinsured.....	50.50	4,554.68	
In force December 31, 1910.....	\$ 73,182.44	\$ 76,604.81	\$ 38,643.77

	Workmen's Collective
In force December 31, 1909.....	\$ 7,479.00
Written during the year.....	13,919.10
Totals	\$ 21,398.10
Deduct expired and canceled.....	15,871.02
In force at end of year.....	\$ 5,527.08
In force December 31, 1910.....	\$ 5,527.08

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident	\$ 296,530.00	\$ 264,780.00	\$ 1,596.73	\$ 753.70
Health	4,588.00	2,275.00	212.27	264.09
Liability, incl'd fly wheel	475,000.00	330,000.00	5,134.95	4,806.62
Steam boiler	20,000.00	15,000.00	86.00	
Burglary and theft	14,500.00	11,500.00	476.99	124.14
Sprinkler	174,500.00	168,500.00	1,005.00	
Totals	\$ 985,118.00	\$ 792,055.00	\$ 8,511.93	\$ 6,038.55

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$15,975,464.93.

Total losses (less reinsurance) paid from organization of company, \$6,403,340.27.

Total dividends declared from organization of company, viz.: Cash, \$217,500.00; stock, \$100,000.00; \$317,500.00.

Total amount of the Company's stock owned by the directors at par value, \$120,200.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the

UNITED STATES FIDELITY AND GUARANTY COMPANY,

Incorporated March 19, 1896.

Commenced business August 1, 1896.

President, JNO. R. BLAND.

Secretary, GEO. R. CALLIS.

Home office, Baltimore, Maryland.

Capital Stock

Capital paid up in cash..... \$ 2,000,000.00

Income

Net cash received for premiums as follows:

Accident	\$ 18,770.20
Health	9,469.01
Liability, including fly wheel.....	135,758.30
Fidelity and surety	3,316,703.62
Plate glass	15,995.74
Steam boiler	6,610.67
Burglary and theft	204,800.57
Automobile property	5,680.77
Workmen's collective	2,354.75
Total premium receipts.....	\$ 3,776,143.63
Interest on mortgage and collateral loans.....	5,139.92
Interest on bonds and dividends on stock.....	155,040.02
Interest on deposits.....	3,444.52
Premium deposits in branch offices, \$2,490.10; bills receivable, \$61.50; Dept. guaranteed attorneys net, \$23,177.48	25,729.08
Gross rent from company's property including occupancy of its own building	35,473.27
From agents' balances previously charged off	4,046.71
Bills payable, \$90,000; commissions on fly wheel premiums in excess of those paid, \$37.72.....	90,037.72
Inspections	30.39
Gross profit on sale or maturity of ledger assets:	
Bonds and stocks	668.10
Total income during the year.....	\$ 4,095,753.36
Amount of ledger assets December 31st of previous year	5,339,951.16
Total	\$ 9,435,704.52

Disbursements

Net paid policy-holders as follows:

Accident	\$ 6,332.24
Health	1,364.43
Liability, including fly wheel.....	4,315.33
Fidelity and surety.....	768,216.49
Plate glass	690.06
Burglary and theft	60,616.79
Automobile property	500.50
Workmen's collective	39.70

Total amount paid policy-holders.....	\$ 842,076.23
Investment and adjustment of claims.....	125,871.41
Commissions or brokerage, premiums and reinsurance.....	700,063.89
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees.....	287,754.61
Salaries, traveling and all other expenses of agents not paid by commissions	408,384.05
Inspections other than medical and claims.....	14,836.11
Rents, including company's occupancy of own building.....	70,035.65
Repairs and expenses (other than taxes) on real estate.....	9,514.86
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses.....	112,830.09
Legal expenses	55,735.62
Advertising, printing and stationery, postage, telegraph, telephone and express	219,382.67
Furniture and fixtures.....	18,970.94
Agents' balances charged off	5,473.74
Stockholders for interest or dividends, amount declared during the year	160,000.00
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds.....	3,310.00
Gross decrease by adjustment in book value of ledger assets:	
Real estate	30,000.00
All other disbursements:	
General miscellaneous expenses, \$13,999.58; bills payable, \$90,000.00; interest, \$1,091.29; Munich Reinsurance Co. reserve account, \$452.29; H. O. traveling expenses, \$6,955.90	112,529.06

Total disbursements **\$ 3,176,842.97**

Balance **\$ 6,258,861.55**

Ledger Assets

Book value of real estate.....	\$ 534,213.63
Mortgage loans on real estate.....	3,000.00
Loans secured by pledges of bonds, stocks or other collaterals	112,949.00
Book value of stocks and bonds.....	4,290,638.63
Deposits in trust companies and banks and cash and checks in company's office.....	604,823.29
Total	\$ 5,545,624.55
Gross premiums in course of collection on policies or renewals:	
Accident:	
Issued on or after Oct. 1, 1910.....	\$ 6,542.24
Issued prior to Oct. 1, 1910.....	61.98

Health:		
Issued on or after Oct. 1, 1910.....	2,835.59	
Issued prior to Oct. 1, 1910.....	91.83	
Fly Wheel:		
Issued on or after Oct. 1, 1910.....	586.96	
Liability:		
Issued on or after Oct. 1, 1910.....	69,832.19	
Issued prior to Oct. 1, 1910.....	3,610.81	
Fidelity and surety:		
Issued on or after Oct. 1, 1910.....	333,846.64	
Issued prior to Oct. 1, 1910.....	49,246.53	
Plate Glass:		
Issued on or after Oct. 1, 1910.....	7,410.24	
Issued prior to Oct. 1, 1910.....	39.43	
Steam boiler:		
Issued on or after Oct. 1, 1910.....	1,786.71	
Issued prior to Oct. 1, 1910.....	83.60	
Burglary and theft:		
Issued on or after Oct. 1, 1910.....	31,313.38	
Issued prior to Oct. 1, 1910.....	1,044.50	
Automobile property:		
Issued on or after Oct. 1, 1910.....	3,805.14	
Workmen's collective:		
Issued on or after Oct. 1, 1910.....	100.00	
Total gross premiums		572,300.17
Bills receivable		750.00
Agents' balances, judgments, accounts, etc.:		
Due U. S. government under contract.. \$	15,748.39	
Advances secured	48,146.75	
Account with suspended Bk. Borough		
Bk. of Brooklyn.....	34,543.19	
Due for subscriptions Dept. Guaranteed		
Attorneys	41,748.50	
Total		140,186.83
Ledger assets as per balance.....	\$	6,258,861.55
Non-Ledger Assets		
Interest accrued on mortgages.....	\$	75.00
Interest accrued on bonds.....		53,645.92
Interest accrued on collateral loans.....		1,144.38
Interest accrued on other assets.....		250.00
Rents accrued on company's property or lease.....		458.33
Gross assets	\$	6,314,435.18

Deduct Assets Not Admitted

Bills and accounts receivable.....	\$	750.00
Gross premiums in course of collection, written prior to		
October 1, 1910.....	51,181.68	
Guaranteed attorneys' subscriptions written prior to		
Oct. 1, 1910.....	3,326.00	
Depreciation of securities, real estate, sundrdy ledger		
accounts, agents' balances, etc., stocks and bonds..	214,009.73	
Total		272,267.41
Total admitted assets	\$	6,042,167.77

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:

Accident	\$	715.00
Health		100.00
Fidelity and surety		945,942.79
Plate glass		165.70
Burglary and theft		10,433.99
Automobile property		515.00
Workmen's collective		176.93
Net unpaid claims (except liability)		958,049.41
Special reserve for unpaid liability losses.....		22,916.21

Total unpaid claims and expenses of settlement	\$	980,965.62
Gross premium (less reinsurance) upon all unexpired		
risks running one year or less from date of policy		
(50 per cent)	\$	1,716,526.18
Gross premiums (less reinsurance) upon all unexpired		
risks running more than one year from date of		
policy (pro rata)		250,728.96

Total unearned premiums.....		1,967,255.14
Commissions, brokerage and other charges due or to be-		
come due to agents or brokers on policies issued on		
or after October 1, 1910.....		106,765.53
Salaries, rents, expenses, bills, accounts, fees, etc., due		
or accrued		5,000.00
State, county and municipal taxes due or accrued.....		54,623.85
Return premiums, \$8,945.58; reinsurance, \$13,092.50;		
Munich reinsurance reserve account.....		18,192.41

Total amount of all liabilities except capital..	\$	2,151,840.72
Capital actually paid up in cash.....	\$	2,000,000.00
Surplus over all liabilities.....		887,327.05
Surplus as regards policy-holders.....		2,887,327.05
Total liabilities	\$	6,042,167.77

Exhibit of Premiums

	Accident	Health	Liability and Fly Wheel
Written during the year.....	\$ 23,226.26	\$ 12,195.42	\$ 161,003.42
Totals	\$ 23,226.26	\$ 12,195.42	\$ 161,003.42
Deduct expired and canceled.....	2,568.57	1,905.95	25,113.47
In force at end of year.....	\$ 20,657.69	\$ 10,289.47	\$ 135,889.99
Deduct amount reinsured	1,912.98	1,005.46	263.57
In force December 31, 1910.....	\$ 18,744.71	\$ 9,284.01	\$ 135,626.23

	Fidelity and Surety	Plate Glass
In force December 31, 1909.....	\$ 3,065,620.43	
Written during the year.....	3,852,379.67	\$ 17,744.95
Totals.....	\$ 6,918,000.10	\$ 17,744.95
Deduct expired and canceled.....	3,478,940.87	1,760.94
In force at end of year.....	\$ 3,439,059.23	\$ 15,984.01
Deduct amount reinsured.....	111,789.83	
In force December 31, 1910.....	\$ 3,324,278.40	\$ 15,984.01

	Steam Boiler	Burglary
In force December 31, 1909.....		\$ 355,442.58
Written during the year.....	8,630.90	334,712.69
Totals.....	\$ 8,630.90	\$ 690,155.27
Deduct expired and canceled.....	1,463.98	321,428.16
In force at end of year.....	\$ 6,566.92	\$ 368,727.11
Deduct amount reinsured.....	30.00	22,834.44
In force December 31, 1910.....	\$ 6,536.92	\$ 345,892.67

	Auto Prop- erty Damage	Workmen's Collective
Written during the year.....	\$ 5,721.77	\$ 2,354.75
Totals.....	\$ 5,721.77	\$ 2,354.75
Deduct expired and canceled.....	41.00	
In force at end of year.....	\$ 5,680.77	\$ 2,354.75
In force December 31, 1910.....	\$ 5,680.77	\$ 2,354.75

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Fidelity and Surety.....	\$11,792,358.77	\$11,625,326.90	\$ 38,971.59	\$ 12,799.01
Burglary and theft.....	1,582,239.00	1,703,789.00	2,553.01	1,067.00
Totals.....	\$13,374,597.77	\$13,329,116.90	\$ 42,524.60	\$ 13,866.01

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$25,655,744.61.

Total losses (less reinsurance) paid from organization of company, \$7,542,527.55.

Total dividends declared from organization of company, viz.: \$1,253,368.00.

Total amount of the Company's stock owned by the directors at par value, \$468,900.00.

ANNUAL STATEMENT

For the year ending December 31, 1910, of the condition and affairs of the
UNITED STATES HEALTH AND ACCIDENT INSURANCE COMPANY,

Incorporated December 27, 1900.

Commenced business January 29, 1901.

President, J. B. PITCHER.

Secretary, J. M. PITCHER.

Home office, 130 No. Washington Ave., Saginaw, Michigan.

Capital Stock

Capital paid up in cash \$ 300,000.00

Income

Net cash received for premiums as follows:

Accident and health \$ 1,015,683.49

Total premium receipts..... \$ 1,015,683.49

Interest on mortgage and collateral loans..... 295.56

Interest on bonds and dividends on stock..... 35,930.65

Interest on deposits..... 822.71

From agents' balances previously charged off..... 213.10

Gross profit on sale or maturity of ledger assets:

Bonds and stocks, \$1,477.50; profit on sale and increase by adjustment, \$225.00;..... 1,702.50

From all other sources; fees for changing, \$183.15; policies and policy fees, \$147,600.00..... 147,783.15

Total income during the year..... \$ 1,202,431.16

Amount of ledger assets December 31st of previous year..... 842,330.43

Total \$ 2,044,761.64

Disbursements

Net paid policy-holders as follows:

Accident and health \$ 444,443.69

Total amount paid policy-holders..... \$ 444,443.69

Investigation and adjustment of claims..... 2,311.08

Policy fees retained by agents..... 147,600.00

Commissions or brokerage, premiums and reinsurance..... 238,231.89

Salaries, fees, and all other compensation of officers, directors, trustees and home office employees..... 76,802.54

Salaries, traveling and all other expenses of agents not paid by commissions..... 57,416.30

Medical examiners' fees and salaries..... 3,600.83

Inspections other than medical and claims..... 515.00

Rents including company's occupancy of own building.. 20,444.48

Repairs and expenses (other than taxes) on real estate, leased for home office	9.55
All taxes on real estate, premiums, licenses, insurance department fees and municipal licenses	22,757.95
Legal expenses	929.04
Advertising, printing and stationery, postage, telegraph, telephone and express	34,249.36
Furniture and fixtures	2,407.10
Agents' balances charged off	2,932.16
Gross loss on sale or maturity of ledger assets:	
Stocks and bonds	1,150.00
Gross decrease by adjustment in book value of ledger assets:	
Stocks and bonds	6,453.07
All other disbursements (Inc \$36,000.00 dividends)	41,633.72
Total disbursements	\$ 1,104,126.82
Balance	\$ 940,634.82

Ledger Assets

Mortgage loans on real estate	\$ 6,300.00
Book value of stocks and bonds	735,254.21
Deposit in trust companies and banks, \$100,272.71; and cash in office, \$4,549.15	104,821.86
Total	\$ 846,376.07
Gross premiums in course of collection on policies or renewals:	
Accident and health:	
Issued on or after Oct. 1, 1910	\$ 94,258.75
Total gross premiums	94,258.75
Ledger assets as per balance	\$ 940,634.82

Non-Ledger Assets

Interest accrued on mortgages	173.83
Interest accrued on bonds	12,304.70
Other non-ledger assets, market value of bonds over book value	13,364.96
Gross assets	\$ 966,478.31
Total admitted assets	\$ 966,478.31

Liabilities

Losses and claims unpaid, in process of adjustment, reported, proof not received, and resisted, as follows:	
Accident and health:	\$ 72,508.19
Total unpaid claims and expenses of settlement	\$ 72,508.19
Gross premium (less reinsurance) upon all unexpired risks running one year or less from date of policy (50 per cent)	\$ 124,302.05
Total unearned premiums	124,302.05

Commissions, brokerage and other charges due or to become due to agents or brokers on policies issued on or after October 1, 1910	29,950.92
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	4,000.00
State, county and municipal taxes due or accrued	20,171.74
Advance premiums (100 per cent, \$20,271.11, and reinsurance, \$242.08)	20,513.19
Total amount of all liabilities except capital	\$ 271,446.09
Capital actually paid up in cash	\$ 300,000.00
Surplus over all liabilities	305,032.22
Surplus as regards policy-holders	695,032.22
Total liabilities	\$ 966,478.31

Exhibit of Premiums

	Accident and Health
In force December 31, 1909	\$ 189,474.56
Written during the year	1,178,079.74
Totals	\$ 1,367,554.30
Deduct expired and canceled	1,118,950.21
In force at end of year	\$ 248,604.09
In force December 31, 1910	\$ 248,604.09

Business in State of Iowa During 1910

	Risks Written	Risks in Force	Gross Premiums Received	Losses Paid
Accident and health	\$ 2,192,610.00	\$ 1,515,710.00	\$ 31,758.48	\$ 13,877.70
Totals	\$ 2,192,610.00	\$ 1,515,710.00	\$ 31,758.48	\$ 13,877.70

General Interrogatories

Gross premiums (less reinsurance and return premiums) received from organization of company, \$7,614,606.87.
 Total losses (less reinsurance) paid from organization of company, \$3,644,580.10.
 Total dividends declared from organization of company, viz.: Cash, \$322,000.00; stock, \$100,000.00; \$422,000.00.
 Total amount of the Company's stock owned by the directors at par value, \$223,500.00.

TABLE NO. 3.

SHOWING BUSINESS TRANSACTIONS IN IOWA BY ALL COMPANIES DOING OTHER THAN LIFE INSURANCE
BUSINESS IN THE STATE IN 1910.

Name of Company	Location	Date of Organization	Amount of Risks Written	Premiums Received	Losses Paid	Losses Incurred	Per cent of losses paid to premiums rec'd
IOWA COMPANIES.							
Acme Fire Insurance Company.....	Cedar Rapids.....	Feb. 16, 1906..	\$ 3,753,621.34	\$ 45,751.98	\$ 14,670.01	\$ 13,525.04	32.5
Anchor Fire Insurance Company.....	Des Moines.....	1889.....	11,621,153.00	234,661.40	87,755.32	80,289.43	36.5
Atlas Insurance Company.....	Des Moines.....	Jan. 26, 1905..	6,542,121.52	77,781.26	42,094.08	38,312.48	54.1
Automobile Mutual Fire Association.....	Des Moines.....	1910.....	27,737.50	485.42			
Capital & Merchants & Bankers Insurance Co.....	Des Moines.....		12,414,554.00	255,764.65	104,909.08	108,842.57	41.
Century Fire Insurance Company.....	Des Moines.....	June 20, 1900..	6,902,241.00	195,268.00	62,693.00	60,574.00	32.1
Commercial Fire Insurance Company.....	Des Moines.....	April 30, 1907..	19,208,998.00	338,402.62	36,400.41	48,401.39	9.0
Dubuque Fire and Marine Insurance Company.....	Dubuque.....	July 18, 1883..	5,894,420.00	78,842.32	32,128.26	30,637.75	40.7
Farmers Insurance Company.....	Cedar Rapids.....	Oct. 1880.....	21,038,052.00	396,838.72	149,448.33	139,942.26	37.7
Fidelity Insurance Company.....	Des Moines.....	March 1883..	6,165,178.00	102,491.44	42,840.01	44,675.30	41.8
Hawkeye and Des Moines Fire Insurance Company.....	Des Moines.....	Mch. 15, 1835..	40,760,052.00	741,126.36	300,338.83	365,097.59	48.6
Iowa Manufacturers Insurance Company.....	Waterloo.....	July 6, 1905..	5,756,721.55	77,779.82	27,610.20	27,247.98	35.5
Iowa State (Mutual) Insurance Company.....	Keokuk.....	Jan. 1855.....	19,906,338.67	267,265.51	82,009.68	91,621.29	
Mill Owners (Mutual) Fire Insurance Company.....	Des Moines.....	April 1875.....	439,420.00	23,941.30	24,443.81	24,443.81	
Security Fire Insurance Company.....	Davenport.....	1883.....	9,864,051.00	154,636.23	72,424.92	68,203.35	46.8
Sioux Fire Insurance Company.....	Sioux City.....	Oct. 5, 1908..	7,123,749.64	106,991.14	17,879.32	276.63	16.7
State Insurance Company.....	Des Moines.....	Sept. 1855.....	9,940,366.00	198,807.32	97,256.27	90,747.78	48.9
Standard Fire Insurance Company of Iowa.....	Keokuk.....	1904.....	4,343,215.65	79,945.98	34,981.87	47,088.11	43.8
Total Iowa Companies and per cent.....			\$191,794,900.87	\$3,406,871.47	\$1,287,974.05	\$1,295,656.69	37.8

IOWA INSURANCE REPORT

OTHER THAN IOWA COMPANIES.

Aachen and Munich Fire (U. S. Branch).....	New York, N. Y.....	June 24, 1825..	2,166,169.00	25,880.33	10,600.35	7,436.63	40.9
Aetna Insurance Company (Fire).....	Hartford, Conn.....	June 1819.....	8,719,866.00	105,133.29	16,606.71	31,665.29	44.4
Agricultural Insurance Company.....	Watertown, N. Y.....	Jan. 1868.....	1,826,100.00	20,861.07	11,777.39	13,503.91	56.5
American Insurance Company.....	Newark, N. J.....	Feb. 20, 1846..	12,526,320.00	174,016.20	68,368.82	70,429.00	39.3
American Central Insurance Company.....	St. Louis, Mo.....	Feb. 1853.....	2,738,500.00	37,082.84	8,951.14	11,814.21	24.1
American National Insurance Company.....	Rock Island, Ill.....	Sept. 11, 1907..	684,600.00	9,323.11	9,783.77	7,961.00	102.7
Atlas Assurance Company (U. S. Branch).....	New York, N. Y.....	1808.....	2,291,516.00	23,630.68	9,495.30	10,209.81	56.5
Boston Insurance Company.....	Boston, Mass.....	Dec. 23, 1873..	406,119.00	5,539.21	3,142.44	3,142.44	56.7
British American Assurance Company.....	Toronto, Canada.....	Feb. 13, 1853..	1,054,388.00	13,566.96	3,513.85	4,351.33	25.8
Buffalo Commercial Insurance Company.....	Buffalo, N. Y.....	April 15, 1896..	700,775.00	7,946.63	5,044.81	7,115.11	63.5
Buffalo German Insurance Company.....	Buffalo, N. Y.....	Feb. 15, 1867..	1,506,120.00	20,631.19	7,629.55	9,190.80	37.
Calumet Insurance Company of Illinois.....	Chicago, Ill.....	Jan. 21, 1905..	560,500.00	10,012.07	13,025.00	10,762.65	139.
Camden Fire Insurance Association.....	Camden, N. J.....	March 1811.....	261,929.00	3,505.95	283.15	233.15	7.8
Central National Fire Insurance Company.....	Chicago, Ill.....	Mch. 6, 1909..	1,459,613.00	21,678.02	7,336.26	10,263.35	33.8
Citizens Insurance Company.....	St. Louis, Mo.....	1837.....	1,659,835.00	23,203.61	14,485.29	12,937.26	62.4
City of New York Insurance Company.....	New York, N. Y.....	April 1905.....	1,011,530.00	13,112.05	5,389.34	5,500.34	41.1
Columbia Fire Insurance Company.....	Omaha, Neb.....	Feb. 1, 1900.....	9,049,049.00	88,031.63	37,861.04	39,306.89	36.4
Columbia Insurance Company.....	Jersey City, N. J.....	Mch. 21, 1901..	183,045.00	3,625.86			
Commerce Insurance Company.....	Albany, N. Y.....	June 1, 1859.....	456,165.00	6,029.70	3,357.24	3,318.56	55.7
Commercial Union Assurance Company (U. S. B.).....	New York, N. Y.....	Sept. 28, 1861..	2,814,494.08	41,738.51	16,919.95	15,916.88	40.5
Commonwealth Insurance Company of New York.....	New York, N. Y.....	Aug. 23, 1886..	729,020.00	8,003.25	2,112.68	1,730.70	26.4
Concordia Fire Insurance Company.....	Milwaukee, Wis.....	Mch. 7, 1879.....	5,435,100.00	67,587.84	29,297.05	30,114.90	43.2
Connecticut Fire Insurance Company.....	Hartford, Conn.....	June 1850.....	6,137,498.00	68,074.80	23,292.12	16,007.07	33.4
Continental Insurance Company.....	New York, N. Y.....	Jan. 1853.....	21,237,967.00	187,378.31	82,279.54	88,591.69	43.9
Delaware Insurance Company.....	Philadelphia, Pa.....	April 10, 1835..	2,543,739.00	34,797.98	14,845.51	14,840.37	42.6
Equitable Fire and Marine Insurance Company.....	Providence, R. I.....	May 1879.....	741,065.00	8,571.96	5,353.44	7,274.44	62.4
Farmers Fire Insurance Company.....	York, Pa.....	April 6, 1853..	1,369,674.00	19,310.76	13,011.85	16,213.32	67.4
Federal Insurance Company.....	Jersey City, N. J.....	Feb. 1, 1901.....	79,235.00	1,859.35	466.22	466.22	21.6
Fidelity Phenix Insurance Company.....	New York, N. Y.....	June 1906.....	7,168,148.00	91,551.27	56,109.57	56,959.39	58.7
Fire Association of Philadelphia.....	Philadelphia, Pa.....	Sept. 1, 1817.....	2,809,002.00	37,933.91	19,794.80	19,222.22	52.2
Firemen's Insurance Company.....	Newark, N. J.....	Dec. 3, 1855.....	2,551,276.00	32,065.28	8,196.69	8,010.19	25.5
Firemen's Fund Insurance Company.....	San Francisco, Cal.....	May 6, 1863.....	2,983,413.00	31,508.09	14,679.45	13,182.03	53.
Franklin's Fire Insurance Company.....	Philadelphia, Pa.....	April 22, 1829..	1,094,666.58	14,296.44	8,514.05	13,903.05	59.5
German Fire Insurance Company.....	Peoria, Ill.....	1876.....	1,508,294.00	25,737.86	17,195.39	17,065.00	60.8
German Fire Insurance Company.....	Pittsburg, Pa.....	Mch. 27, 1862..	1,394,190.00	16,660.00	10,013.42	10,659.91	60.1
Germania Fire Insurance Company.....	New York, N. Y.....	Feb. 1859.....	5,836,914.00	69,676.50	32,677.46	41,322.00	46.9
German Alliance Insurance Company.....	New York, N. Y.....	Feb. 1897.....	2,053,365.00	25,707.85	12,976.76	10,995.76	50.5
German American Insurance Company.....	New York, N. Y.....	Mch. 1872.....	11,906,881.00	128,002.25	58,248.71	60,597.91	45.5

TABLE NO. 3

TABLE NO. 3—CONTINUED.

Showing Business Transactions in Iowa by all Companies Doing Other Than Life Insurance Business in the State in 1910.

Name of Company	Location	Date of Organization	Amount of Risks Written	Pre-miums Received	Losses Paid	Losses Incurred	Per cent of loss- es paid to pre- miums rec-
Girard Fire and Marine Insurance Company.....	Philadelphia, Pa.....	Mch. 1853..	933,716.00	11,332.52	4,955.82	5,060.82	43.7
Glens Falls Insurance Company.....	Glens Falls, N. Y.....	1819..	2,622,927.00	29,760.81	11,006.74	14,849.15	37.3
Hamburg Bremen Fire (U. S. Branch).....	New York, N. Y.....	1854..	1,809,470.00	22,946.04	11,233.50	10,468.50	48.9
Hanover Fire Insurance Company.....	New York, N. Y.....	1852..	3,583,893.00	46,904.25	16,519.55	15,826.49	35.2
Hartford Fire Insurance Company.....	Hartford, Conn.....	May 1819..	33,130,533.00	272,775.97	112,582.99	108,800.33	40.7
Home Insurance Company (Fire).....	New York, N. Y.....	April 1853..	16,309,020.00	167,572.12	92,945.75	70,107.39	55.5
Insurance Company of North America.....	Philadelphia, Pa.....	April 14, 1794..	8,267,001.00	106,470.89	49,967.21	51,921.87	46.9
Insurance Company of State of Illinois.....	Rockford, Ill.....	1895..	3,238,847.00	44,993.84	25,554.73	26,521.29	56.8
Insurance Company of State of Pennsylvania.....	Philadelphia, Pa.....	April 18, 1794..	1,299,548.00	15,437.61	3,927.04	3,033.15	25.4
Jefferson Fire Insurance Company.....	Philadelphia, Pa.....	April 1855..	417,330.00	4,300.47	1,311.99	1,234.55	30.5
Liverpool and London and Globe Ins. Co.....	New York, N. Y.....	1806..	422,832.00	4,463.36	1,165.03	1,311.03	26.1
Liverpool and London and Globe Ins. Co. (U.S.B.)	New York, N. Y.....	1836..	11,062,198.00	89,380.84	2,877.91	2,877.91	32.2
London Assurance Corporation (U. S. B.).....	New York, N. Y.....	1730..	1,771,373.00	21,038.03	19,901.50	14,788.50	82.7
London and Lancashire Fire Ins. Co. (U. S. B.)..	New York, N. Y.....	Dec. 10, 1861..	2,529,236.00	28,260.27	27,315.15	27,315.15	93.1
Lumber Insurance Company.....	New York, N. Y.....	June 1, 1901..	217,044.00	2,820.95	2,937.94	2,937.94	104.1
Lumberman's Insurance Company.....	Philadelphia, Pa.....	June 2, 1873..	91,880.00	12,274.24	3,224.26	3,435.13	26.6
Mannheim Insurance Company (U. S. B.).....	New York, N. Y.....	May 24, 1879..	133,773.00	1,931.47	10.00	10.00	.5
Mechanics Insurance Company.....	Philadelphia, Pa.....	April 13, 1874..	1,210,456.38	15,001.94	8,111.92	9,029.92	56.5
Mechanics and Traders Insurance Company.....	New Orleans, La.....	Oct. 15, 1839..	430,035.00	4,713.05	2,220.32	1,236.00	47.1
Mercantile Fire and Marine Insurance Company..	Boston, Mass.....	Feb. 11, 1823..	500,146.00	6,745.05	4,033.83	3,564.12	59.8
Milwaukee Fire Insurance Company.....	Milwaukee, Wis.....	Mch. 22, 1898..	1,294,532.00	17,970.41	9,246.41	7,815.81	51.4
Milwaukee Mechanics Insurance Company.....	Milwaukee, Wis.....	Feb. 15, 1852..	6,176,768.00	82,433.04	27,917.98	24,001.98	33.8
Monongahelia Insurance Company.....	Manchester, N. H.....	Feb. 16, 1857..	2,536,733.00	31,062.73	18,079.39	21,233.45	57.1
National Fire Insurance Company.....	Hartford, Conn.....	June 4, 1879..	10,331,164.00	111,801.38	57,723.90	55,759.57	50.3
National Insurance Company of Allegheny.....	Pittsburg, Pa.....	Feb. 6, 1893..	961,957.00	10,566.96	3,038.10	3,213.95	28.7
National Union Fire Insurance Company.....	Pittsburg, Pa.....	Feb. 14, 1901..	3,636,447.00	45,859.69	28,122.51	30,135.00	61.3
Newark Fire Insurance Company.....	Newark, N. J.....	Nov. 4, 1811..	875,935.00	12,506.64	5,939.87	8,626.37	47.5
New Hampshire Fire Insurance Company.....	Manchester, N. H.....	1869..	3,802,717.00	37,651.88	15,741.73	14,490.24	41.8
Niagara Fire Insurance Company.....	New York, N. Y.....	Aug. 1850..	2,492,656.00	30,682.85	10,506.96	10,871.08	34.5
Northern Assurance Company (U. S. B.).....	New York, N. Y.....	1836..	2,833,349.32	36,096.87	31,937.75	9,048.17	25.1
North British and Mercantile Company (U. S. B.)	New York, N. Y.....	1899..	8,891,839.00	85,256.97	46,533.70	44,191.73	54.6
Northwestern Fire and Marine Insurance Company	Minneapolis, Minn.....	Mch. 7, 1906..	561,158.00	7,801.60	3,491.40	1,811.12	44.7
Northwestern National Insurance Company.....	Milwaukee, Wis.....	Feb. 20, 1869..	8,315,491.00	90,786.64	36,748.13	34,062.44	40.5
Norwich Union Fire Insurance Company (U.S.B.)	New York, N. Y.....	1797..	1,502,686.00	19,339.27	22,228.84	18,233.76	114.9
Orient Insurance Company.....	Hartford, Conn.....	June 28, 1867..	1,575,882.00	20,379.09	11,211.85	10,094.91	55.0
Palatine Insurance Company U. S. B.....	New York, N. Y.....	Aug. 22, 1900..	1,312,250.40	17,594.99	11,139.94	9,320.65	63.3
Pelican Assurance Company.....	New York, N. Y.....	Mch. 7, 1899..	338,010.00	4,509.19	3,506.80	3,652.80	76.7
Pennsylvania Fire Insurance Company.....	Philadelphia, Pa.....	April 20, 1908..	4,010,017.00	436.96	102.71	244.01	44.1
Peoples National Fire Insurance Company.....	Wilmingon, Del.....	Sept. 10, 1853..	1,512,065.00	17,707.14	9,965.29	10,580.29	56.3
Phoenix Assurance Company (U. S. B.).....	New York, N. Y.....	Jan. 17, 1872..	1,940,952.00	23,089.03	12,241.51	11,374.51	52.5
Phoenix Insurance Company.....	Hartford, Conn.....	June 1854..	6,831,337.00	77,324.71	29,646.88	23,962.41	34.5
Providence Washington Insurance Company.....	Providence, R. I.....	1799..	1,846,734.00	22,216.42	8,622.47	7,834.05	38.8
Prussian National Insurance Company U. S. B.....	Chicago, Ill.....	1845..	1,960,468.00	25,121.99	8,900.90	7,608.68	35.4
Queen City Fire Insurance Company.....	Sioux Falls, S. D.....	Mch. 23, 1905..	832,599.00	3,491.09	1,336.11	871.79	57.6
Queen Insurance Company of America.....	New York, N. Y.....	Sept. 11, 1891..	4,830,572.00	64,655.69	37,235.91	36,246.47	38.3
Reliance Insurance Company.....	Philadelphia, Pa.....	April 21, 1811..	2,211,355.00	28,029.79	15,346.64	16,343.84	54.7
Rochester German Insurance Company.....	Rochester, N. Y.....	Feb. 16, 1872..	2,606,360.00	34,861.31	17,445.31	15,187.31	50.0
Royal Insurance Company (U. S. B.).....	New York, N. Y.....	May 31, 1845..	10,263,212.00	123,692.69	59,934.46	67,282.26	41.2
Royal Exchange Assurance Company (U. S. B.)..	New York, N. Y.....	1799..	800,175.00	9,927.94	4,755.39	4,815.39	47.9
St. Paul Fire and Marine Insurance Company.....	St. Paul, Minn.....	May 1865..	5,887,933.00	58,944.18	54,538.61	47,126.22	92.5
Scottish Union and National (U. S. B.).....	Hartford, Conn.....	1824..	1,288,552.00	16,966.92	15,921.34	11,453.53	93.8
Security Insurance Company.....	New Haven, Conn.....	May 1811..	2,205,596.00	27,601.45	14,689.62	13,806.34	53.0
Springfield Fire and Marine Insurance Company..	Springfield, Mass.....	1819..	10,806,123.00	109,965.70	48,972.87	54,066.88	44.5
Spring Garden Insurance Company.....	Philadelphia, Pa.....	April 15, 1835..	3,182,386.90	44,961.02	28,309.84	28,072.75	63.0
State Fire Insurance Company (U. S. B.).....	Hartford, Conn.....	April 10, 1891..	103,950.00	1,664.96	731.30	731.30	43.9
Sun Insurance Office (U. S. B.).....	New York, N. Y.....	1719..	3,655,197.00	45,356.20	19,184.90	19,903.68	42.3
Union Insurance Company.....	Philadelphia, Pa.....	Feb. 6, 1891..	1,891,472.00	19,994.63	7,890.55	5,401.62	59.3
Union Marine Insurance Company.....	New York, N. Y.....	1863..	36,525.00	620.31	-----	-----	-----
Western Insurance Company.....	Pittsburg, Pa.....	Mch. 20, 1849..	845,706.00	10,788.50	4,238.44	2,991.96	29.3
Westchester Fire Insurance Company.....	New York, N. Y.....	Mch. 14, 1837..	2,752,689.00	39,449.30	18,632.75	20,512.77	47.2
Western Assurance Company.....	Toronto, Canada.....	Aug. 1, 1851..	1,820,881.00	20,697.48	20,280.15	13,877.52	96.0
Washington Fire Insurance Company.....	Seattle, Wash.....	-----	274,883.00	4,084.94	479.10	1,079.10	11.7
Williamsburg City Fire Insurance Company.....	New York, N. Y.....	Mch. 1853..	6,762,253.00	89,356.75	33,129.75	35,875.95	37.1
Total other than Iowa Companies and per cent.	-----	-----	348,957,344.66	\$4,062,250.51	\$1,898,084.54	\$1,852,238.60	46.7
Total Fire Companies and per cent.	-----	-----	350,752,335.53	\$7,469,130.98	\$3,186,058.59	\$3,147,895.20	42.0

TABLE NO. 3—CONTINUED.

Showing Business Transactions in Iowa by all Companies Doing Other Than Life Insurance Business in the State in 1910.

Name of Company	Location	Date of Organization	Amount of Risks Written	Pre-miums Received	Losses Paid	Losses Incurred	Per cent of losses paid to pre-miums rec'd
COMPANIES OTHER THAN FIRE.							
Aetna Life (Acc. Dept.)	Hartford, Conn.			117,435.87	66,055.17	65,648.88	
Aetna Accident and Liability Company	Hartford, Conn.	May 2, 1833		3,324.59	1,342.17	1,148.54	40.
American Bonding Company	Baltimore, Md.	April 16, 1891		22,866.33	1,630.75	1,355.58	7.
American Credit Indemnity Company	New York, N. Y.	April 28, 1833		6,745.00	899.14	819.14	13.
American Fidelity Company	Montpelier, Vt.	1900		12,404.69	6,097.99		49.
American Surety Company	New York, N. Y.	April 14, 1881		35,968.34	4,843.38	4,943.38	13.4
Automobile Owners Mutual Protective Association	Des Moines, Iowa	1910		7,516.55	163.00	163.00	2.1
Bankers Surety Company	Cleveland, Ohio	July 19, 1901		22,863.18	2,617.37	4,610.00	11.4
Casualty Company of America	New York, N. Y.	Sept. 1903		34,127.44	17,920.14	14,742.10	52.5
Continental Casualty Company	Hammond, Ind.	Nov. 1897		65,479.40	32,334.42	31,682.20	49.3
Empire State Surety Company	New York, N. Y.	Jan. 31, 1901		2,077.48	240.38	240.38	11.5
Employers Liability Assurance Corp. (U. S. B.)	Boston, Mass.	Oct. 25, 1880		8,039.46	4,496.47	3,766.47	50.3
Federal Casualty Company	Detroit, Mich.			159.30	20.33	20.33	13.2
Federal Union Surety Company	Indianapolis, Ind.	July 8, 1901		1,931.49	300.00	300.00	15.3
Fidelity and Casualty Company of New York	New York, N. Y.	Mich. 20, 1876		86,755.53	30,765.50	30,765.50	35.4
Fidelity and Deposit Company of Maryland	Baltimore, Md.	Feb. 1890		38,880.81	5,582.49	4,268.46	14.3
Frankfort M. Accident and P. G. I. Co. (U. S. B.)	New York, N. Y.	March 1895		610.38	287.00	287.00	47.0
General Accident Assurance Corporation (U.S.B.)	Philadelphia, Pa.	Feb. 23, 1891		18,424.61	6,121.26	5,921.66	33.2
Great Eastern Casualty Company	New York, N. Y.	Dec. 1892		3,872.29	1,122.10	1,122.10	28.9
Guarantee Company of North America	Montreal, Canada	1851					
Hartford Steam Boiler Inspection and Ins. Co.	Hartford, Conn.	June 1863		21,251.50	2,988.99	1,127.00	14.9
Illinois Surety Company	Chicago, Ill.	April 13, 1905		3,494.05	181.28		5.
Indiana and Ohio Live Stock Ins. Company	Crawfordsville, Ind.			1,993.30			
Lion Bonding Company	Omaha, Neb.						
Lloyd's Plate Glass Ins. Co.	New York, N. Y.	Aug. 1882		7,191.98	2,609.34	3,172.26	36.2
London Guarantee and Accident Co. (U. S. B.)	Chicago, Ill.	1899		70,294.94	49,751.88	49,751.88	70.7
Maryland Casualty Company	Baltimore, Md.	Feb. 8, 1898		43,419.90	23,112.29	14,852.14	53.2
Massachusetts Bonding and Ins. Co.	Boston, Mass.	July 29, 1907		4,478.86		3,000.00	
Metropolitan Casualty Company	New York, N. Y.	April 22, 1874		6,767.82	3,179.32	3,271.81	46.9
National Surety Company	New York, N. Y.	Feb. 24, 1897		31,329.32	6,359.01	4,648.90	29.3
New Amsterdam Casualty Co.	New York, N. Y.	Dec. 31, 1898		2,465.51	164.79	164.79	6.
New Jersey Fidelity & Plate Glass Ins. Co.	Newark, N. J.	April 21, 1869		6,033.92	1,956.70	2,096.26	32.4
New York Plate Glass Ins. Co.	New York, N. Y.	1891		5,729.22	1,926.62		33.6
North American Accident Ins. Co.	Chicago, Ill.	May 13, 1890		39,521.08	18,006.50	17,728.32	59.3
Northwestern Live Stock Ins. Co.	Des Moines, Iowa	Mich. 20, 1907		59,470.60	27,975.00	27,975.00	47.
Ocean Accid't & Guarantee Corporation (U. S. B.)	New York, N. Y.	Dec. 13, 1871		8,283.75	3,899.34	3,814.34	47.1
Pacific Coast Casualty	San Francisco, Cal.	Oct. 20, 1902					
Pacific Mutual Life Ins. Co. (Accident Dept.)	Los Angeles, Cal.	Dec. 28, 1897		33,292.62	14,141.64	14,211.64	42.5
Preferred Accident Insurance Co.	New York, N. Y.	Mich. 3, 1893		38,964.77	20,420.38	24,310.38	34.6
Standard Accident Ins. Co.	Detroit, Mich.	May 27, 1884		39,816.90	26,017.25	26,017.25	65.3
Title Guarantee and Surety Co.	Scranton, Pa.	Feb. 30, 1901		17,141.31	1,000.00	11,808.92	5.
Travelers Accident Department	Hartford, Conn.	June 17, 1863		95,253.69	48,630.68	19,335.92	
Travelers Indemnity Co.	Hartford, Conn.	Mich. 25, 1903		1,631.64	8.75	8.75	5.
United States Casualty Company	New York, N. Y.	May 2, 1895		8,511.93	6,938.55	6,993.55	70.9
United States Fidelity and Guarantee Co.	Baltimore, Md.	Mich. 19, 1896		42,524.00	13,866.01	18,517.54	32.6
United States Health and Accident Ins. Co.	Saginaw, Mich.	Dec. 27, 1900		31,758.48	13,877.70	18,053.54	43.7
Total other than Fire Co's and per cent.				\$1,121,552.47	\$ 468,551.28	\$ 442,694.91	44.
Total all companies and per cent.				\$540,752,335.47	\$8,509,683.45	\$3,654,609.87	\$3,590,500.20 42.5

TABLE
AN EXHIBIT OF THE CONDITION OF INSURANCE COMPANIES OTHER

Name of Company	Location of Company	Condition December 31, 1910	
		Paid Up Capital Stock	Total Gross Assets
IOWA COMPANIES.			
Acme Fire Insurance Company	Cedar Rapids	\$ 100,000.00	\$ 142,348.80
Anchor Fire Insurance Company	Des Moines	103,025.00	323,309.83
Atlas Insurance Company	Des Moines	230,000.00	573,682.16
Automobile Mutual Fire Association	Des Moines		5,209.70
Capital and Merchants and Bankers Ins. Co.	Des Moines	50,000.00	389,176.27
Century Fire Insurance Company	Des Moines	50,000.00	294,777.22
Commercial Fire Insurance Company	Des Moines	50,000.00	275,646.96
Dubuque Fire and Marine Company	Dubuque	200,000.00	1,301,521.42
Farmers Insurance Company	Cedar Rapids	200,000.00	871,439.41
Fidelity Insurance Company	Des Moines	50,000.00	145,255.38
Hawkeye and Des Moines Fire Insurance Co.	Des Moines	200,000.00	1,281,199.71
Iowa Manufacturers Insurance Company	Waterloo	100,000.00	181,924.57
Iowa State Mutual Insurance Company	Keokuk		771,452.55
Mill Owners (Mutual) Fire Insurance Company	Des Moines		560,725.81
Security Fire Insurance Company	Davenport	100,000.00	490,839.72
Sioux Fire Insurance Company	Sioux City	200,000.00	394,179.22
Standard Fire Insurance Company of Iowa	Des Moines	100,000.00	173,729.47
State Insurance Company	Keokuk	100,000.00	412,686.11
Total Iowa Companies		\$ 1,833,025.00	\$ 8,194,996.89
OTHER THAN IOWA COMPANIES.			
Aachen and Munich Fire U. S. Branch	New York, N. Y.		\$ 2,367,724.67
Aetna Insurance Company (Fire)	Hartford, Conn.	\$ 5,000,000.00	21,023,545.47
Agricultural Insurance Company	Watertown, N. Y.	500,000.00	3,761,805.29
American Insurance Company	Newark, N. J.	1,000,000.00	9,043,082.44
American Central Insurance Company	St. Louis, Mo.	2,000,000.00	5,713,724.94
American National Insurance Company	Rock Island, Ill.	200,000.00	475,194.06
Atlas Assurance Company (U. S. Branch)	New York, N. Y.		2,489,018.15
Boston Insurance Company	Boston, Mass.	1,000,000.00	6,470,283.25
British American Assurance Company	Toronto, Canada	210,000.00	1,506,003.08
Buffalo Commercial Insurance Company	Buffalo, N. Y.	200,000.00	723,931.17
Buffalo German Insurance Company	Buffalo, N. Y.	200,000.00	2,538,344.73
Calumet Insurance Company of Illinois	Chicago, Ill.	300,000.00	871,430.54
Camden Fire Insurance Association	Camden, N. J.	500,000.00	2,447,073.58
Central National Fire Insurance Company	Chicago, Ill.	300,000.00	776,173.68
Citizens Insurance Company	St. Louis, Mo.	200,000.00	882,067.70
City of New York Insurance Company	New York, N. Y.	500,000.00	1,441,042.33
Columbia Fire Insurance Company	Omaha, Neb.	200,000.00	1,414,929.07
Columbia Insurance Company	Jersey City, N. J.	400,000.00	777,821.19
Commerce Insurance Company	Albany, N. Y.	200,000.00	714,909.48
Commercial Union Assur. Co. (U. S. Branch)	New York, N. Y.		7,490,808.32
Commonwealth Insurance Co. of New York	New York, N. Y.	500,000.00	2,218,153.73
Concordia Fire Insurance Company	Milwaukee, Wis.	300,000.00	1,644,638.80
Connecticut Fire Insurance Company	Hartford, Conn.	1,000,000.00	7,478,446.72
Continental Insurance Company	New York, N. Y.	2,000,000.00	24,198,038.01
Delaware Insurance Company	Philadelphia, Pa.	400,000.00	2,227,945.74
Equitable Fire and Marine Insurance Company	Providence, R. I.	400,000.00	1,369,036.89
Farmers Fire Insurance Company	York, Pa.		1,083,959.55
Federal Insurance Company	Jersey City, N. J.	1,000,000.00	2,759,275.81
Fidelity Phenix Insurance Company	New York, N. Y.	2,500,000.00	13,790,238.42
Fire Association of Philadelphia	Philadelphia, Pa.	750,000.00	8,767,555.04

TABLE NO. 4

NO. 4

THAN LIFE OPERATING IN IOWA DURING THE YEAR 1910.

Condition Dec. 31, 1910	Net Surplus	Business Transacted During the Year 1910				
		Total Cash Income	Total Cash Expenditures	Amount of Risks Written and Renewed During the Year	Premiums Received	Losses Paid
\$ 136,153.46	\$ 6,195.34	\$ 58,553.75	\$ 63,802.14	\$ 4,416,421.03	\$ 75,778.65	\$ 22,378.08
303,967.25	19,342.58	172,825.47	235,894.39	13,584,536.00	266,295.28	97,044.21
523,722.27	50,950.89	229,823.46	236,471.25	20,234,002.67	295,418.75	99,842.40
1,842.72	3,306.08	7,085.42	1,870.97	27,737.50	483.42	
347,457.32	41,718.95	180,394.87	166,688.49	12,414,554.00	255,764.65	86,667.15
284,473.42	10,303.81	134,546.18	125,350.54	6,902,241.00	195,268.64	54,022.02
251,708.23	23,938.72	338,716.58	198,350.48	19,794,386.00	379,709.53	41,884.86
968,158.20	333,363.22	824,779.28	701,813.01	73,757,885.00	971,474.30	349,742.80
759,443.83	111,995.58	414,014.44	312,470.32	21,282,548.00	400,633.18	125,608.21
134,021.80	10,633.58	81,045.95	6,165,178.00	102,494.64	102,494.64	33,381.39
1,088,286.81	192,912.90	647,507.50	915,024.97	64,662,234.00	1,128,326.92	508,832.76
170,436.54	11,488.03	75,211.21	70,137.13	6,606,678.00	91,494.17	30,939.89
560,725.81	180,726.74	358,495.32	336,939.15	21,611,994.00	483,145.20	181,559.18
180,947.07	166,571.33	243,068.09	260,164.61	5,878,820.00	73,675.14	174,571.21
356,092.51	44,147.21	204,494.95	192,026.98	16,133,331.00	245,316.97	96,608.49
232,102.73	52,076.49	144,723.76	66,497.44	7,123,750.00	106,961.14	14,789.07
168,580.44	5,140.03	88,187.97	119,851.67	7,646,856.00	131,531.68	51,596.28
362,972.48	49,713.63	191,936.65	195,587.84	13,256,842.00	244,345.84	96,055.72
\$ 6,880,401.89	\$ 1,314,595.01	\$ 4,395,290.54	\$ 4,268,416.02	\$ 321,649,904.20	\$ 5,448,146.90	\$ 2,064,819.57
\$ 1,159,777.16	\$ 1,207,947.51	\$ 1,163,518.00	\$ 1,010,391.32	\$ 448,726,343.00	\$ 1,609,217.32	\$ 514,124.03
13,654,529.35	7,369,016.12	10,130,139.40	7,882,817.26	940,870,946.00	11,097,534.36	3,956,748.58
2,561,205.02	1,200,569.27	1,889,534.09	1,553,112.02	238,324,700.00	2,521,808.41	746,843.45
6,422,683.31	2,620,330.13	3,068,758.54	3,374,886.01	462,604,555.00	4,873,999.85	1,675,371.18
4,822,385.09	891,339.85	2,913,064.84	2,624,054.15	326,786,022.00	3,950,487.50	1,335,172.15
419,585.20	55,608.86	287,429.42	276,443.97	31,586,114.00	379,830.93	164,522.47
1,723,405.53	765,612.62	1,923,674.23	1,584,031.73	236,461,687.00	2,370,564.80	853,742.12
3,480,263.34	2,981,019.01	3,328,556.30	3,038,873.08	245,188,036.00	2,462,437.50	1,629,110.05
1,117,111.15	478,891.93	995,539.11	948,652.33	150,030,684.00	1,466,269.95	468,876.57
553,779.20	170,151.97	394,443.54	352,007.80	39,310,244.00	447,566.56	181,351.89
935,704.05	1,602,640.68	755,006.28	663,724.28	74,805,508.00	788,346.24	284,589.36
774,081.26	97,358.18	503,000.46	607,824.11	74,290,019.00	885,777.38	310,125.55
1,708,103.56	618,970.06	1,422,981.85	1,287,559.60	162,035,304.00	1,846,806.14	739,693.96
646,016.20	130,157.48	554,539.34	414,133.22	47,035,131.00	701,225.21	162,210.23
717,508.91	164,529.79	599,364.83	561,497.48	188,405,623.00	2,197,764.19	315,346.83
1,017,581.05	423,461.28	673,406.27	576,393.05	91,913,613.00	917,753.27	233,679.04
1,307,519.56	267,409.51	804,500.00	656,720.21	90,990,717.00	1,078,915.50	296,164.21
551,177.52	226,643.67	327,954.46	242,081.06	123,456,595.00	897,223.08	127,677.60
459,568.42	303,811.01	303,811.01	253,771.60	31,701,110.00	336,801.92	112,806.55
4,861,967.71	2,628,840.61	5,685,160.60	5,413,280.60	1,093,827,180.00	6,973,327.50	2,671,804.46
1,161,246.07	1,086,907.66	813,449.92	616,958.50	126,720,006.00	1,012,964.22	285,727.22
1,414,329.86	239,308.94	1,115,612.50	1,020,229.65	129,427,798.00	1,475,212.10	487,646.26
5,428,383.59	2,630,063.13	4,062,851.59	3,553,468.18	421,940,515.00	4,948,464.73	1,842,697.51
11,134,436.82	13,063,601.19	9,153,829.11	8,391,395.90	1,059,403,944.00	8,860,841.54	3,079,730.13
2,061,191.08	166,844.66	1,672,651.66	1,656,530.77	204,169,003.00	2,377,945.51	928,550.50
1,277,938.50	91,068.39	999,731.50	973,665.93	98,648,121.00	1,229,806.31	548,309.87
523,623.54	573,356.79	539,478.84	54,309,490.00	616,711.43	309,023.58	
2,164,568.48	594,707.32	1,422,552.15	1,231,778.74	1,236,767,979.00	3,398,637.63	650,550.25
10,556,211.63	3,234,086.79	7,401,422.28	7,243,991.70	695,496,243.00	7,855,062.92	3,541,456.41
6,320,392.30	2,447,162.74	4,527,455.61	4,293,493.20	503,999,616.00	5,631,901.75	2,294,264.08

TABLE NO. 4

An Exhibit of the Condition of Insurance Companies Other

Name of Company	Location of Company	Condition December 31, 1910	
		Paid Up Capital Stock	Total Gross Assets
Firemen's Insurance Company	Newark, N. J.	1,000,000.00	6,121,352.27
Firemen's Fund Insurance Company	San Francisco, Cal.	1,500,000.00	8,670,629.43
Franklin's Fire Insurance Company	Philadelphia, Pa.	500,000.00	3,336,693.59
German Fire Insurance Company	Peoria, Ill.	200,000.00	793,384.45
German Fire Insurance Company	Pittsburg, Pa.	200,000.00	1,129,024.46
Germania Fire Insurance Company	New York, N. Y.	1,000,000.00	6,648,971.67
German Alliance Insurance Company	New York, N. Y.	4,000,000.00	1,672,195.84
German American Insurance Company	New York, N. Y.	1,500,000.00	17,170,112.08
Girard Fire and Marine Insurance Company	Philadelphia, Pa.	500,000.00	2,544,397.44
Glens Falls Insurance Company	Glens Falls, N. Y.	200,000.00	5,302,807.50
Hamburg Bremen Fire (U. S. Branch)	New York, N. Y.	1,000,000.00	1,865,139.12
Hanover Fire Insurance Company	New York, N. Y.	1,000,000.00	4,320,078.34
Hartford Fire Insurance Company	Hartford, Conn.	2,000,000.00	24,363,634.99
Home Insurance Company, Fire	New York, N. Y.	3,000,000.00	30,178,913.63
Insurance Company of North America	Philadelphia, Pa.	4,000,000.00	16,040,265.42
Insurance Company of State of Illinois	Rockford, Ill.	300,000.00	900,409.97
Insurance Company of State of Pennsylvania	Philadelphia, Pa.	200,000.00	942,005.92
Jefferson Fire Insurance Company	Philadelphia, Pa.	250,000.00	1,088,202.17
Liverpool and London and Globe Ins. Co.	New York, N. Y.	200,000.00	881,158.33
Liverpool & London & Globe Ins. Co. (U. S. B.)	New York, N. Y.	1,155,493.00	13,715,408.53
London Assurance Corporation (U. S. B.)	New York, N. Y.	3,665,813.16	2,470,737.48
London and Lancashire Fire Ins. Co. (U. S. B.)	New York, N. Y.	4,102,093.57	2,668,916.37
Lumber Insurance Company	New York, N. Y.	200,000.00	467,883.37
Lumberman's Insurance Company	Philadelphia, Pa.	250,000.00	1,773,051.25
Mannheim Insurance Company (U. S. B.)	New York, N. Y.	701,746.06	701,746.06
Mechanics Insurance Company	Philadelphia, Pa.	250,000.00	1,332,747.07
Mechanics and Traders Insurance Company	New Orleans, La.	300,000.00	1,321,888.55
Mercantile Fire and Marine Insurance Co.	Boston, Mass.	200,000.00	467,683.01
Milwaukee Fire Insurance Company	Milwaukee, Wis.	200,000.00	860,054.14
Milwaukee Mechanics Insurance Company	Milwaukee, Wis.	500,000.00	3,400,432.21
Monongahela Insurance Company	Manchester, N. H.	200,000.00	536,970.93
National Fire Insurance Company	Hartford, Conn.	1,000,000.00	10,726,263.34
National Insurance Company of Albany	Pittsburg, Pa.	711,387.50	2,190,744.91
National Union Fire Insurance Company	Pittsburg, Pa.	900,000.00	3,397,145.19
Newark Fire Insurance Company	Newark, N. J.	250,000.00	1,083,679.19
New Hampshire Fire Insurance Company	Manchester, N. H.	1,300,000.00	5,553,270.70
Niagara Fire Insurance Company	New York, N. Y.	1,000,000.00	6,249,037.44
Northern Assurance Company (U. S. B.)	New York, N. Y.	5,197,097.00	5,197,097.00
Northern British and Mercantile Co. (U. S. B.)	New York, N. Y.	8,314,002.91	8,314,002.91
Northwestern Fire and Marine Ins. Co.	Minneapolis, Minn.	300,000.00	670,956.86
Northwestern National Insurance Company	Milwaukee, Wis.	1,000,000.00	5,301,888.67
Norwich Union Fire Insurance Co. (U. S. B.)	New York, N. Y.	2,684,207.35	2,684,207.35
Orient Insurance Company	Hartford, Conn.	500,000.00	3,004,693.37
Palatine Insurance Company, U. S. B.	New York, N. Y.	3,312,758.13	3,312,758.13
Pelican Assurance Company	New York, N. Y.	300,000.00	706,361.59
Pennsylvania Fire Insurance Company	Philadelphia, Pa.	750,000.00	7,517,393.56
Peoples National Fire Ins. Co.	Wilmington, Del.	1,000,000.00	2,779,326.40
Phoenix Assurance Company (U. S. B.)	New York, N. Y.	3,672,334.52	3,672,334.52
Phoenix Insurance Company	Hartford, Conn.	2,000,000.00	10,737,657.32
Providence Washington Insurance Company	Providence, R. I.	500,000.00	3,693,125.51
Prussian National Insurance Co., U. S. B.	Chicago, Ill.	1,303,766.00	1,303,766.00
Queen City Fire Insurance Company	St. Louis, Mo.	200,000.00	301,423.28
Queen Insurance Company of America	New York, N. Y.	1,000,000.00	9,065,888.86
Reliance Insurance Company	Philadelphia, Pa.	400,000.00	1,862,032.48
Rochester German Insurance Company	Rochester, N. Y.	500,000.00	2,643,098.60

TABLE NO. 4

— CONTINUED.

Than Life Operating in Iowa During the Year 1910.

Condition Dec. 31, 1910	Net Surplus	Business Transacted During the Year 1910				
		Total Cash Income	Total Cash Expenditures	Amount of Risks Written and Received During the Year	Premiums Received	Losses Paid
3,279,142.81	2,841,069.41	2,589,045.44	2,128,094.10	222,506,321.00	3,012,806.34	666,032.51
5,884,918.80	2,881,280.63	5,346,677.31	4,633,281.31	915,618,117.00	8,492,904.90	2,585,877.64
2,671,512.00	705,181.54	1,571,854.81	1,318,327.39	142,304,384.00	1,678,371.11	664,032.86
622,500.43	149,783.02	428,807.17	339,017.10	28,682,653.00	545,437.98	239,900.25
663,680.00	133,383.46	770,515.20	799,088.42	81,530,041.00	905,530.25	381,108.75
4,027,331.46	2,021,740.21	3,254,119.83	2,937,830.67	382,648,686.00	3,879,271.25	2,282,706.49
941,952.97	730,242.87	900,456.77	500,830.91	276,776,706.00	3,023,353.89	268,100.07
9,627,712.00	7,542,399.99	7,968,701.14	6,657,010.57	1,182,067,410.00	11,512,975.08	3,479,108.61
2,135,458.23	419,030.21	1,154,318.31	930,535.34	130,180,281.00	1,347,214.29	307,319.32
2,707,441.13	2,249,456.46	2,242,921.08	2,004,031.31	228,484,709.00	2,530,738.89	939,632.83
1,526,606.32	458,442.80	1,405,032.77	1,431,647.38	165,751,428.00	2,034,372.66	742,004.00
3,532,568.88	1,288,079.46	2,650,723.97	2,492,091.03	323,310,889.00	3,347,640.85	1,250,904.12
17,439,067.00	6,023,067.33	16,812,919.90	15,195,270.42	1,735,506,307.00	20,001,557.67	8,823,706.94
17,819,300.43	12,329,013.18	15,070,403.44	11,142,303.76	2,000,727,332.00	18,881,720.10	5,634,938.57
12,327,931.49	7,712,333.93	9,644,466.41	8,571,627.00	1,429,993,080.00	12,381,000.37	4,630,019.73
832,983.44	765,480.53	900,100.71	1,018,238.00	1,008,618.00	307,043.26	
802,288.50	50,407.37	722,422.92	774,379.66	18,190,308.00	1,102,700.05	473,003.10
958,533.76	120,608.41	814,736.59	926,685.67	94,734,856.00	1,156,164.18	500,785.17
502,124.51	379,034.30	249,092.05	195,393.94	47,817,227.00	688,340.58	108,920.23
8,589,432.05	5,153,974.57	8,533,379.33	8,338,379.33	1,378,068,000.00	13,900,676.88	3,833,468.91
2,470,737.48	1,195,075.68	2,805,282.92	2,575,628.65	584,123,264.00	3,800,175.31	1,231,571.83
2,668,916.37	1,438,120.20	2,932,993.34	2,666,922.79	416,010,161.00	3,836,819.34	1,030,425.89
441,313.51	56,039.86	368,145.58	396,833.45	44,373,021.00	739,827.20	227,143.47
746,459.20	1,029,501.99	530,804.90	277,120.56	35,870,817.00	384,343.98	101,148.78
437,621.81	366,124.22	1,369,641.83	1,354,542.24	332,767,976.00	2,030,394.25	762,046.24
988,257.75	474,489.32	474,644.21	47,662,285.00	531,454.68	190,232.03	
926,656.48	325,222.07	784,014.54	651,438.56	113,319,017.00	1,332,689.19	370,184.51
412,992.61	81,600.40	351,712.09	391,455.21	38,506,016.00	521,542.47	151,764.20
637,963.52	220,000.00	403,508.41	344,207.12	43,142,792.00	462,484.77	155,708.76
2,001,962.63	708,409.58	1,884,603.83	1,509,825.01	192,072,658.00	2,242,126.63	728,002.47
502,672.64	34,208.29	476,507.64	434,540.49	40,042,687.00	523,794.25	244,889.36
8,146,383.93	5,975,941.69	7,523,141.26	7,050,341,526.00	10,635,068.26	2,007,437.77	
1,710,137.41	71,426.60	1,045,028.29	998,382.61	113,379,100.00	1,104,167.83	347,342.74
2,890,042.36	408,101.83	2,072,572.88	1,801,578.29	254,152,193.00	3,148,203.97	916,481.50
629,736.79	438,885.40	439,861.64	436,407.48	40,502,334.00	481,001.02	121,301.17
3,971,039.88	1,573,390.82	2,446,097.00	2,068,013.23	248,121,167.00	2,756,099.06	2,691,811.80
4,197,906.45	2,051,127.09	3,208,252.22	3,176,651.44	308,500,144.00	4,348,429.48	1,777,180.35
3,579,167.37	1,637,989.60	3,611,691.89	3,275,802.14	426,550,173.00	4,613,328.61	1,970,540.77
4,688,577.47	3,625,485.44	5,092,558.20	4,813,404.52	786,096,086.00	6,719,670.27	2,237,933.24
503,438.51	176,518.32	647,200.90	561,509.99	29,392,214.00	416,358.90	233,578.57
4,400,929.80	1,400,958.87	2,205,949.56	2,069,150.73	274,028,713.00	2,543,701.06	873,877.79
1,793,316.68	800,800.67	1,800,846.49	1,769,183.93	241,334,217.00	2,438,542.38	388,416.08
1,954,377.67	1,140,375.70	1,504,817.24	1,404,943.69	195,773,475.00	2,126,571.17	646,745.81
3,004,693.37	1,530,380.89	1,876,759.91	2,019,662,343.00	2,401,001.16	1,013,830.02	
3,312,758.13	217,556.41	301,206.94	304,880.49	45,098,562.00	473,428.97	149,521.54
5,890,862.71	2,520,500.85	3,770,240.77	3,497,192.47	410,923,328.00	4,413,288.90	1,955,864.55
2,424,015.56	354,320.84	1,934,388.12	1,612,071.80	252,106,627.00	2,571,676.91	740,484.10
2,324,145.50	1,348,168.97	2,635,831.97	2,360,642.94	2,612,710.00	3,542,302.00	1,231,400.87
7,082,526.07	3,655,131.25	5,440,550.25	5,476,055.16	734,800,715.00	6,819,312.45	2,273,745.81
2,855,453.28	7,637,62.28	8,120,011.10	7,963,824.62	470,286,878.00	4,341,858.26	1,691,967.99
1,189,692.86	621,103.61	1,106,640.31	1,065,174.25	145,043,628.00	1,636,325.94	546,055.74
246,684.87	1,758.39	100,171.25	179,332.00	11,182,960.00	164,372.49	96,080.08
5,639,763.95	4,204,458.68	4,265,629.81	4,265,629.81	5,836,934.81	6,062,926.32	2,250,903.31
1,578,579.02	282,456.96	1,133,671.48	904,637.62	124,300,150.00	1,514,226.61	91,764.93
2,066,184.78	599,913.87	1,747,843.93	1,631,217.09	197,163,751.00	2,385,015.45	806,305.48

TABLE NO. 4

An Exhibit of the Condition of Insurance Companies Other

Name of Company	Location of Company	Condition December 31, 1910	
		Paid Up Capital Stock	Total Gross Assets
Royal Insurance Company (U. S. B.)	New York, N. Y.	500,000.00	11,534,555.06
Royal Exchange Assurance Co. (U. S. B.)	New York, N. Y.	500,000.00	2,230,361.61
St. Paul Fire and Marine Insurance Company	St. Paul, Minn.	500,000.00	7,036,020.58
Scottish Union and National (U. S. B.)	Hartford, Conn.	500,000.00	5,260,071.57
Securily Insurance Company	New Haven, Conn.	700,000.00	3,117,447.87
Springfield Fire and Marine Insurance Co.	Springfield, Mass.	2,000,000.00	9,968,142.85
Spring Garden Insurance Company	Philadelphia, Pa.	400,000.00	3,339,241.30
State Fire Insurance Company (U. S. B.)	Hartford, Conn.	500,000.00	428,235.48
Sun Insurance Office (U. S. B.)	New York, N. Y.	500,000.00	4,367,762.05
Union Insurance Company	Philadelphia, Pa.	200,000.00	895,370.16
Union Marine Insurance Company	New York, N. Y.	500,000.00	662,711.01
Western Insurance Company	Pittsburg, Pa.	300,000.00	951,385.58
Westchester Fire Insurance Company	New York, N. Y.	300,000.00	4,470,206.09
Western Assurance Company	Toronto, Canada	300,000.00	2,361,439.92
Washington Fire Insurance Company	Seattle, Wash.	250,000.00	761,395.01
Williamsburg City Fire Insurance Company	New York, N. Y.	250,000.00	2,844,451.87
Total other than Iowa Companies		\$66,824,287.50	\$160,314,763.77
Total all Fire Companies		\$65,657,312.50	\$169,316,313.66
COMPANIES OTHER THAN FIRE.			
Aetna Accident and Liability Company	Hartford, Conn.	500,000.00	967,963.33
Aetna Life (Accident Dept.)	Hartford, Conn.	2,000,000.00	5,772,299.30
American Bonding Company	Baltimore, Md.	750,000.00	2,624,927.63
American Credit and Indemnity Company	New York, N. Y.	350,000.00	1,426,481.63
America Fidelity Company	Montpelier, Vt.	500,000.00	1,513,337.72
American Surety Company	New York, N. Y.	2,500,000.00	8,243,529.06
Automobile Owners Mutual Protective Assn.	Des Moines, Iowa	500,000.00	5,532.25
Bankers Surety Company	Cleveland, Ohio	500,000.00	993,453.15
Casualty Company of America	New York, N. Y.	500,000.00	2,616,722.06
Continental Casualty Company	Hammond, Ind.	300,000.00	2,082,078.45
Empire State Security Company	New York, N. Y.	500,000.00	1,230,063.43
Employers Liability Assurance Corp. (U. S. B.)	Boston, Mass.	200,000.00	5,688,403.64
Federal Casualty Company	Detroit, Mich.	300,000.00	300,174.50
Federal Union Surety Company	Indianapolis, Ind.	300,000.00	540,617.06
Fidelity and Casualty Company of New York	New York, N. Y.	1,000,000.00	9,850,430.25
Fidelity and Deposit Company of Maryland	Baltimore, Md.	2,000,000.00	6,778,805.52
Frankfort M. Acc. & P. G. F. Co. (U. S. B.)	New York, N. Y.	500,000.00	1,473,012.21
General Accident Assurance Corp. (U. S. B.)	Philadelphia, Pa.	500,000.00	2,619,354.16
Great Eastern Casualty Company	New York, N. Y.	250,000.00	718,610.01
Guarantee Company of North America	Montreal, Canada	500,000.00	1,997,138.50
Hartford Steam Boiler Inspection and Ins. Co.	Hartford, Conn.	1,000,000.00	4,867,547.28
Illinois Surety Company	Chicago, Ill.	250,000.00	542,818.75
Indiana and Ohio Live Stock Bonding Co.	Crawfordsville, Ind.	200,000.00	418,396.78
Lion Bonding Company	Omaha, Neb.	204,000.00	276,085.23
Lloyds Plate Glass Insurance Company	New York, N. Y.	250,000.00	918,159.33
London Guarantee and Accident Co. (U. S. B.)	Chicago, Ill.	500,000.00	3,106,964.93
Maryland Casualty Company	Baltimore, Md.	1,000,000.00	5,724,271.36
Massachusetts Bonding and Insurance Co.	Boston, Mass.	500,000.00	1,314,144.03
Metropolitan Casualty Company	New York, N. Y.	200,000.00	831,267.84
National Surety Company	New York, N. Y.	1,500,000.00	5,268,648.76

TABLE NO. 4

—CONTINUED.

Than Life Operating in Iowa During the Year 1910.

Condition Dec. 31, 1910	Net Surplus	Business Transacted During the Year 1910				
		Total Cash Income	Total Cash Expenditures	Amount of Risks Written and Received During the Year	Premiums Received	Losses Paid
8,682,516.06	2,852,039.04	8,494,475.81	8,196,835.86	1,051,075,119.00	10,978,741.55	3,564,515.90
1,634,220.35	566,541.26	1,515,136.02	1,797,750.01	229,914,185.00	2,318,723.80	748,232.10
4,989,479.18	2,046,541.40	5,299,241.07	4,483,540.09	622,140,354.00	6,640,614.28	2,619,992.35
2,166,901.89	3,093,169.77	2,322,432.92	1,832,238.43	354,706,478.00	3,490,877.54	1,038,835.26
2,477,697.19	639,790.68	1,966,909.06	1,005,273.13	211,638,915.00	2,407,481.68	774,025.23
7,325,861.70	2,642,281.16	5,612,072.80	5,203,948.53	580,093,632.00	7,094,456.92	2,863,911.36
2,950,297.30	438,944.00	2,703,125.28	2,428,839.79	295,074,878.00	3,862,439.13	1,437,183.80
116,612.10	311,622.38	148,094.36	144,089.32	21,333,816.00	246,041.24	67,156.64
3,088,086.14	1,279,675.91	3,228,450.07	3,051,908.62	359,376,176.00	3,877,800.37	1,447,322.55
844,377.74	51,992.42	730,959.54	769,201.94	82,298,577.00	1,048,989.36	471,125.35
239,954.71	422,756.30	948,385.68	932,863.65	284,342,751.00	1,071,542.55	537,242.97
866,672.19	87,713.39	609,648.28	687,416.63	70,363,276.00	836,355.59	311,342.34
3,037,641.21	1,432,654.88	2,769,685.26	2,580,071.42	339,921,335.00	3,734,334.79	1,384,062.93
1,395,449.10	965,981.82	1,584,687.44	1,608,617.87	264,908,650.00	2,417,241.12	928,917.70
639,158.75	122,236.26	560,112.55	494,942.39	58,920,577.00	924,000.67	279,348.00
2,176,913.20	667,548.17	2,011,985.54	1,788,114.17	215,037,413.00	2,383,893.54	924,904.55
\$315,651,304.44	\$152,663,559.33	\$268,291,888.97	\$136,585,255.67	\$34,747,432,792.00	\$344,800,422.30	\$118,990,933.39
\$322,531,606.33	\$153,978,154.34	\$272,687,179.51	\$140,853,671.69	\$35,069,082,696.20	\$350,338,560.00	\$121,055,752.96
\$ 780,234.58	\$ 207,728.75	\$ 464,064.97	\$ 362,310.19		\$ 428,933.34	\$ 177,006.57
4,282,609.14	1,489,690.16	6,200,156.37	5,803,646.09		6,010,889.48	2,768,334.83
1,888,303.56	736,624.07	1,361,067.75	1,224,662.52		1,271,725.06	284,545.79
1,176,481.63	250,000.00	867,130.85	1,017,692.03		801,518.30	603,634.72
1,303,338.75	209,978.97	1,037,969.57	729,422.09		1,002,780.45	273,521.20
4,840,163.00	3,403,365.97	2,980,500.70	2,161,314.16		2,443,611.98	8,395.10
3,672.80	1,859.45	12,307.01	6,684.76		6,057.01	163.00
903,823.04	89,630.11	626,435.06	574,905.38		500,034.75	187,109.38
2,306,540.31	250,181.75	2,412,243.63	1,916,506.86		2,216,173.68	921,535.05
1,645,280.51	436,788.94	3,257,168.24	3,063,957.53		3,083,404.20	1,255,962.03
1,100,684.76	138,378.67	826,205.90	921,504.09		742,998.18	301,813.56
3,594,041.24	2,094,362.40	4,662,205.97	4,038,473.32		4,436,143.45	1,729,720.85
238,481.75	61,692.75	391,435.82	453,405.61		343,329.87	139,871.23
507,768.09	32,848.97	266,235.01	327,783.87		204,096.85	178,250.61
7,913,734.41	1,945,605.84	8,112,315.96	7,330,132.07		7,553,917.97	2,777,500.14
4,272,333.52	2,506,472.00	2,962,158.68	2,395,240.31		2,662,234.87	5,532,245.76
1,002,745.80	470,296.41	1,195,717.10	1,186,926.16		1,126,838.77	612,114.31
1,973,185.23	646,168.93	3,235,618.59	2,800,008.48		3,082,027.82	1,326,591.09
534,219.41	184,390.00	653,608.42	546,196.70		582,088.45	177,973.51
206,307.22	1,400,831.28	287,789.45	211,339.82		220,200.14	41,262.23
3,228,579.97	1,638,967.31	1,594,137.91	1,404,008.85		1,363,184.27	127,893.61
497,403.14	45,445.61	350,639.01	308,007.10		332,472.40	120,169.66
413,109.12	5,287.66	461,765.08	496,022.59		445,148.68	250,335.15
263,242.95	12,842.28	80,140.37	42,464.60		45,395.23	45,395.23
608,459.01	309,700.32	568,284.41	535,854.66		519,078.15	180,572.32
2,282,774.92	824,190.01	3,115,012.78	2,580,216.96		2,830,500.32	1,083,318.94
4,581,453.12	1,142,818.24	4,722,534.51	4,446,058.35		1,488,755.68	1,651,293.37
1,035,516.70	278,627.24	702,262.18	447,582.41		668,156.98	50,801.31
668,854.52	162,412.32	819,352.96	776,711.74		794,500.42	299,508.58
4,104,834.59	1,163,814.17	3,277,451.99	2,433,479.85		2,897,811.21	632,197.53

TABLE NO. 4

An Exhibit of the Condition of Insurance Companies Other

Name of Company	Location of Company	Condition December 31, 1910	
		Paid Up Capital Stock	Total Gross Assets
New Amsterdam Casualty Company.....	New York, N. Y.....	314,400.00	1,110,246.89
New Jersey Fidelity and Plate Glass Ins. Co.	Newark, N. J.....	300,000.00	645,051.26
New York Plate Glass Insurance Company.....	New York, N. Y.....	200,000.00	927,841.91
North American Accident Insurance Company.....	Chicago, Ill.....	200,000.00	721,451.25
Northwestern Live Stock Insurance Company.....	Des Moines, Iowa.....	100,000.00	137,576.65
Ocean Accident and Guarantee Corp. (U.S.B.)	New York, N. Y.....	-----	4,415,333.40
Pacific Coast Casualty	San Francisco, Cal.....	400,000.00	1,117,480.03
Pacific Mutual Insurance Co. (Acci. Dept.).....	Los Angeles, Cal.....	1,000,000.00	724,337.59
Preferred Accident Insurance Company.....	New York, N. Y.....	350,000.00	2,124,158.05
Standard Accident Insurance Company.....	Detroit, Mich.....	500,000.00	3,821,634.72
Title Guarantee and Surety Company.....	Seranton, Pa.....	1,000,000.00	2,060,686.40
Travelers Insurance Company (Acci. Dept.).....	Hartford, Conn.....	2,500,000.00	16,690,500.06
Travelers Indemnity Company.....	Hartford, Conn.....	1,000,000.00	1,658,515.00
United States Casualty Company	New York, N. Y.....	500,000.00	2,625,828.31
United States Fidelity and Guarantee Co.....	Baltimore, Md.....	2,000,000.00	6,012,167.77
United States Health and Accident Ins. Co.....	Saginaw, Mich.....	300,000.00	966,478.31
Total other than Fire Companies.....	-----	\$27,918,400.00	\$126,148,645.75
Total al Companies	-----	\$93,575,712.50	\$595,494,959.41

TABLE NO. 4

—CONTINUED.

Than Life Operating in Iowa During the Year 1910.

Condition Dec. 31, 1910	Net Surplus	Business transacted During the Year 1910				
		Total Cash Income	Total Cash Expenditures	Amount of Risks Written and Received During the Year	Premiums Received	Losses Paid
Total liabilities including Paid Up Capital Stock						
988,233.38	122,013.51	931,921.73	803,362.61	-----	892,224.38	370,995.23
538,827.09	86,224.17	436,201.13	492,018.75	-----	411,496.88	165,800.27
501,469.11	336,372.80	634,050.32	574,895.33	-----	502,191.11	217,714.31
412,389.68	309,061.57	1,151,826.28	1,100,983.45	-----	1,019,484.03	341,297.99
129,296.98	8,279.67	79,879.42	67,579.91	-----	75,326.19	35,202.00
3,139,587.70	1,275,745.70	3,455,022.05	2,839,646.63	-----	3,312,741.17	1,173,671.81
904,853.29	212,626.74	603,393.58	426,219.27	-----	564,749.62	118,579.83
682,662.43	31,675.16	1,422,377.29	1,292,944.31	-----	1,342,294.76	528,180.94
1,257,415.48	866,742.57	1,460,856.83	1,300,072.45	-----	1,383,239.39	527,947.79
2,494,296.19	1,327,338.53	2,770,491.72	2,443,516.29	-----	2,568,565.90	1,052,965.48
1,791,833.45	268,852.95	1,025,623.85	1,169,631.75	-----	934,800.28	341,445.35
12,500,048.38	4,100,511.68	10,624,936.67	10,035,066.57	-----	10,005,137.29	4,127,525.87
1,395,779.24	262,735.76	746,252.47	424,715.11	-----	469,229.40	160,426.35
1,825,828.31	800,000.00	1,901,714.81	1,748,105.48	-----	1,794,031.27	752,600.08
5,154,840.72	887,327.05	4,005,753.36	3,176,842.97	-----	3,776,143.63	842,076.28
571,446.06	396,032.22	1,202,431.16	1,004,126.82	-----	1,015,683.49	444,443.69
\$ 92,717,013.49	\$ 33,431,632.26	\$ 90,078,614.06	\$ 79,662,377.54	\$35,009,062,606.20	\$ 80,475,500.65	\$ 34,010,862.74
\$115,248,619.82	\$187,409,786.60	\$362,765,708.57	\$220,516,049.23	\$35,009,062,606.20	\$130,814,159.85	\$165,066,615.70

TABLE

A CLASSIFIED EXHIBIT OF GROSS ASSETS, DECEMBER 31, 1910.

Name	Location of Company	Value of Real Estate Owned	Value of Bonds and Mortgages Owned
IOWA COMPANIES.			
Acme Fire Ins. Co.	Cedar Rapids	\$ 38,065.57	\$ 66,450.00
Anchor Fire Ins. Co.	Des Moines	39,835.37	53,350.00
Atlas Ins. Co.	Des Moines	359,000.00	163,300.00
Automobile Mut. Fire Assn.	Des Moines		
Capital & Merchants & Bankers Ins. Co.	Des Moines		178,758.20
Century Fire Ins. Co.	Des Moines		57,250.00
Commercial Fire Ins. Co.	Des Moines	42,000.00	138,300.00
Dubuque Fire and Marine Ins. Co.	Dubuque	3,000.00	813,357.36
Farmers Ins. Company	Cedar Rapids	41,072.28	680,652.65
Fidelity Ins. Co.	Des Moines	20,785.00	64,467.64
Hawkeye & Des Moines Fire Ins. Co.	Des Moines	46,186.24	576,620.16
Iowa Manufacturers Ins. Co.	Waterloo		114,900.00
Iowa State Mutual Ins. Co.	Keokuk	8,000.00	
Mill Owners Mut. Fire Ins. Co.	Des Moines		285,497.10
Security Fire Ins. Co.	Davenport	10,322.62	300,250.00
Sioux Fire Ins. Co.	Sioux City		109,700.00
Standard Fire Ins. Co. of Iowa	Keokuk		113,750.00
State Ins. Co.	Des Moines	190,717.04	137,000.90
Total Iowa Companies		\$ 761,065.42	\$3,862,504.01
OTHER THAN IOWA COMPANIES.			
Aachen & Munich Fire (U. S. B.)	New York, N. Y.		
Aetna Ins. Co. (Fire)	Hartford, Conn.	\$ 375,000.00	
Agricultural Ins. Co.	Watertown, N. Y.	35,855.00	721,414.11
American Ins. Co.	Newark, N. J.	468,000.00	1,615,205.25
American Central Ins. Co.	St. Louis, Mo.		29,900.00
American National Ins. Co.	Rock Island, Ill.		
Atlas Assurance Co. (U. S. Branch)	New York, N. Y.	60,000.00	
Boston Ins. Co.	Boston, Mass.	34,000.00	619,800.00
British Amer. Assurance Co.	Toronto, Canada		
Buffalo Commercial Ins. Co.	Buffalo, N. Y.		148,065.00
Calumet Ins. Co. of Ill.	Buffalo, N. Y.	337,908.85	440,000.00
Buffalo Ger. Ins. Co.	Chicago, Ill.		18,000.00
Camden Fire Ins. Assn.	Camden, N. J.	47,700.00	604,625.00
Central National Fire Ins. Co.	Chicago, Ill.		128,260.00
Citizens Ins. Co.	St. Louis, Mo.		102,700.00
City of New York Ins. Co.	New York, N. Y.		246,000.00
Columbia Fire Ins. Co.	Omaha, Neb.		870,675.00
Columbia Ins. Co.	Jersey City, N. J.		
Commerce Ins. Co.	Albany, N. Y.	75,000.00	21,409.92
Commercial Union Assurance Co. (U. S. B.)	New York, N. Y.	888,000.00	23,000.00
Commonwealth Ins. Co. of New York	New York, N. Y.		337,500.00
Concordia Fire Ins. Co.	Milwaukee, Wis.		747,425.00
Connecticut Fire Ins. Co.	Hartford, Conn.	122,300.00	909,030.00
Continental Ins. Co.	New York, N. Y.	1,200,000.00	
Delaware Ins. Co.	Philadelphia, Pa.	200,000.00	102,000.00
Equitable Fire and Marine Ins. Co.	Providence, R. I.	110,000.00	130,850.00
Farmers Fire Ins. Co.	Providence, R. I.	41,000.00	248,455.74
Federal Ins. Co.	Jersey City, N. J.		30,000.00
Fidelity Phen. Ins. Co.	New York, N. Y.	67,500.00	329,500.00
Fire Assn. of Philadelphia	Philadelphia, Pa.	437,050.00	2,111,464.99

TABLE NO. 5

NO. 5.

OF INSURANCE COMPANIES OTHER THAN LIFE, DOING BUSINESS IN IOWA.

Market Value of Bonds and Securities Owned	Cash in Office and Bank	Loans on Stock as Collateral	All Other Assets	Interest Due and Accrued	Agents' Balances	Amount of Premium Notes in Course of Collection Not Over 3 Months Past Due	Total Gross Assets
\$ 13,316.52	\$ 13,754.01		\$ 6,511.87	\$ 1,701.75	2,488.78		\$ 112,848.80
29,317.50	149,717.96		1,700.80	6,521.80			323,300.83
295.00	28,227.68		3,219.76	3,800.19	24,743.33		374,682.16
5,007.07					142.63		5,209.70
15,121.38			188,544.94	5,319.07	1,435.68		389,176.27
17,948.46			215,190.91	651.15	3,736.70		294,777.22
23,275.00	40,111.34	630.00	24,226.90	2,541.75	4,541.87		275,646.95
283,850.00	62,551.66	10,200.00	4,986.18	22,716.11	100,960.11		1,301,331.42
43,632.81			78,987.54	10,785.15	6,388.08		871,439.41
7,282.99	20,173.42		27,694.77	1,301.67	3,639.89		145,355.88
157,136.02	121,197.46		311,478.08	17,607.60	50,974.20		1,281,109.71
51,933.23	2,934.27		2,934.27	2,499.19	6,637.83		181,924.57
339,230.33			419,365.34		4,856.88		771,432.55
46,048.01			6,445.82	8,627.47			346,618.40
6,070.00	39,466.84		14,345.29	9,582.27	20,692.70		400,820.72
37,500.00	136,145.46		33,784.17	5,279.63	4,818.90		304,179.22
730.00	10,231.97		36,448.41	2,932.44	9,544.35		173,729.47
	30,253.41	9,750.00	61,387.71	3,581.49	9,245.65		412,686.11
\$ 334,922.51	\$1,057,334.71	\$ 40,773.42	\$1,575,179.36	\$ 101,826.64	\$ 261,399.70		\$ 8,194,900.89
\$ 2,634,415.00	\$ 149,834.18			24,359.82	139,121.67		2,967,724.67
17,538,225.75	1,005,460.47			91,230.53	1,393,658.79		21,023,545.47
2,099,743.00	888,834.00	\$ 316,614.91	\$ 1,145.02	38,895.04	269,304.21		3,761,805.29
5,892,935.00	235,150.85		263,812.03	76,228.86	500,750.45		9,015,082.44
4,415,043.00	254,394.59	461,000.00	2,020.91	25,813.94	524,023.40		5,713,724.94
416,081.50	1,375.19			100.00	6,347.73		475,194.00
1,016,819.00	180,331.95		4,216.60	23,010.32	301,550.28		2,489,018.15
4,769,343.00	414,254.33	20,000.00	50,359.77	25,257.57	497,065.98		6,470,283.25
1,280,727.34	157,881.58		1.15	19,536.23	137,836.78		1,996,003.08
428,442.25	95,869.37			3,786.55	47,148.00		723,931.17
1,440,610.07	213,504.21	8,000.00		10,061.19	86,370.48		2,538,344.73
645,016.00	88,414.33		9,410.58	6,814.08	109,709.53		871,439.54
1,477,528.00	47,377.80	58,500.00	100.00	23,718.36	157,471.40		2,447,973.58
900,408.79	98,079.36	9,500.00	37,729.49	81,181.69	87,182.85		770,173.68
531,529.00	118,373.86			9,987.05	99,550.10		882,037.70
1,031,550.00	35,110.62			7,165.83	121,215.88		1,441,042.33
197,152.23	125,128.81		164,229.73	23,229.37	34,329.33		1,414,929.07
668,905.00	31,409.92			7,528.72	69,577.53		777,821.19
545,007.00	26,513.46			4,106.45	25,912.57		714,909.48
4,955,200.00	266,537.62		35.00	77,589.06	1,150,327.74		7,490,808.32
1,775,050.00	25,778.05			10,998.54	98,836.24		2,248,133.73
551,250.16	73,370.66		8,247.12	16,309.81	28,693.05		1,644,838.80
5,425,002.00	409,899.49	100,000.00	207,794.55	40,961.25	184,329.45		7,478,146.72
18,390,580.00	3,389,125.49		51,944.97	181,430.42	679,291.13		21,158,038.01
1,379,980.50	82,843.33	4,000.00	400.00	20,017.25	438,704.66		2,227,945.74
912,430.00	48,661.46	3,000.00	2,961.00	6,215.71	155,018.72		1,309,039.80
482,347.50	151,123.87	83,250.00		10,921.55	64,790.89		1,083,950.55
1,009,920.00	422,407.13		26,314.22	25,226.66	345,407.81		2,799,275.81
10,640,065.00	1,517,120.03		193,254.59	99,785.50	704,103.50		13,700,449.42
4,919,539.75	451,235.82	127,882.00	7,359.23	198,379.38	601,655.87		8,767,555.04

TABLE NO. 5

A Classified Exhibit of Gross Assets, December 31, 1910.

Name	Location of Company	Value of Real Estate Owned	Value of Bonds and Mortgages Owned
Firemans Ins. Co.	Newark, N. J.	800,000.00	2,485,850.00
Firemans Fund Ins. Co.	San Francisco, Cal.	577,000.00	695,425.00
Franklins Fire Ins. Co.	Philadelphia, Pa.	168,000.00	40,335.00
German Fire Ins. Co.	Peoria, Ill.	190,000.00	224,075.00
German Fire Ins. Co.	Pittsburg, Pa.	161,000.00	639,213.24
Germania Fire Ins. Co.	New York, N. Y.	750,000.00	380,000.00
German Alliance Ins. Co.	New York, N. Y.	54,000.00	54,000.00
German American Ins. Co.	New York, N. Y.	1,701,403.21	137,000.00
Glard Fire and Marine Ins. Co.	Philadelphia, Pa.	271,759.00	306,550.00
Glens Falls Ins. Co.	Glens Falls, N. Y.	37,058.43	1,775,185.00
Hamburg Bremen Fire (U. S. B.)	New York, N. Y.	1,129,473.00	3,500.00
Hanover Fire Ins. Co.	Hartford, Conn.	794,100.00	405,165.67
Hartford Fire Ins. Co.	New York, N. Y.	1,150,000.00	48,300.00
Home Ins. Co. (Fire)	Philadelphia, Pa.	315,380.00	288,275.00
Ins. Co. of North America	Rockford, Ill.	660,820.42	20,900.00
Ins. Co. of State of Illinois	Philadelphia, Pa.	275,541.48	5,000.00
Ins. Co. of State of Pennsylvania	Philadelphia, Pa.	65,000.00	5,000.00
Jefferson Fire Ins. Co.	New York, N. Y.	50,000.00	50,000.00
Liverpool & London & Globe Ins. Co.	New York, N. Y.	1,516,406.12	3,575,392.19
Liverpool & London & Globe Ins. Co. (U.S.B.)	New York, N. Y.	3,575,392.19	3,575,392.19
London Assurance Corporation (U. S. B.)	New York, N. Y.	3,575,392.19	3,575,392.19
London & Lancashire Fire Ins. Co. (U. S. B.)	New York, N. Y.	3,575,392.19	3,575,392.19
Lumber Ins. Co.	New York, N. Y.	3,575,392.19	3,575,392.19
Lumbermans Ins. Co.	Philadelphia, Pa.	87,154.06	137,600.00
Mannheim Ins. Co. (U. S. B.)	New York, N. Y.	87,154.06	137,600.00
Mechanics Ins. Co.	Philadelphia, Pa.	73,636.00	255,750.00
Mechanics & Traders Ins. Co.	New Orleans, La.	23,500.00	300.00
Mercantile Fire and Marine Ins. Co.	Boston, Mass.	67,300.00	342,000.00
Milwaukee Fire Ins. Co.	Milwaukee, Wis.	55,250.00	1,358,145.00
Milwaukee Mechanics Ins. Co.	Milwaukee, Wis.	55,250.00	1,358,145.00
Monongahela Ins. Co.	Pittsburg, Pa.	24,000.00	355,700.00
National Fire Ins. Co.	Hartford, Conn.	657,740.00	1,170,175.00
National Ins. Co. of Alleghany	Pittsburg, Pa.	25,374.23	1,555,538.00
National Union Fire Ins. Co.	Pittsburg, Pa.	4,464.34	634,475.00
Newark Fire Ins. Co.	Newark, N. J.	225,809.53	252,150.00
New Hampshire Fire Ins. Co.	Manchester, N. H.	121,250.00	137,600.00
Niagara Fire Ins. Co.	New York, N. Y.	175,000.00	717,000.00
Northern Assurance Co. (U. S. B.)	New York, N. Y.	175,000.00	717,000.00
North British & Mercantile Co. (U. S. B.)	New York, N. Y.	175,000.00	717,000.00
Northwestern Fire & Marine Ins. Co.	Minneapolis, Minn.	22,500.00	401,875.00
Northwestern National Ins. Co.	Milwaukee, Wis.	176,000.23	1,255,000.00
Norwich Union Fire Ins. Co. (U. S. B.)	New York, N. Y.	176,000.23	1,255,000.00
Orient Ins. Co.	Hartford, Conn.	167,683.38	35,000.00
Palatine Ins. Co. (U. S. B.)	New York, N. Y.	2,890,000.00	197,000.16
Pelican Assurance Co.	New York, N. Y.	2,890,000.00	197,000.16
Pennsylvania Fire Ins. Co.	Philadelphia, Pa.	141,000.00	197,000.00
Peoples National Fire Ins. Co. (U. S. B.)	Wilmington, Del.	141,000.00	197,000.00
Phoenix Assurance Co. (U. S. B.)	New York, N. Y.	141,000.00	197,000.00
Phoenix Ins. Co.	Hartford, Conn.	141,000.00	197,000.00
Providence Washington Ins. Co.	Providence, R. I.	141,000.00	197,000.00
Prussian National Ins. Co. (U. S. B.)	Chicago, Ill.	1,480,000.00	1,480,000.00
Queen City Fire Ins. Co.	Sioux Falls, S. D.	30,708.00	165,235.20
Queen Ins. Co. of America	New York, N. Y.	65,000.00	65,000.00
Reliance Ins. Co.	Philadelphia, Pa.	121,500.00	116,000.00
Rochester German Ins. Co.	Rochester, N. Y.	793,135.07	233,665.00

TABLE NO. 5

—CONTINUED.

of Insurance Companies Other Than Life, Doing Business in Iowa.

Market Value of Bonds and Securities Owned	Cash in Office and Bank	Loans on Stock as Collateral	All Other Assets	Interest Due and Accrued	Agents' Balances	Amount of Premium Notes in Course of Collection Not Over 3 Months Past Due	Total Gross Assets
2,360,572.50	72,823.82						
4,918,115.29	476,736.56	338,000.00	24,256.91	46,538.72	316,307.22		6,121,382.27
2,712,215.00	95,044.00		1,370.25	75,803.60	585,291.58		8,070,929.43
255,450.00	29,900.44		4,509.15	37,719.42	257,000.92		3,330,603.50
114,240.00	73,523.21			6,410.95	52,918.91		763,384.45
	73,523.21	107,123.52	100.00	19,733.65	123,000.81		1,120,024.46
4,355,136.75	640,107.83			33,123.75	481,003.34		6,648,071.67
1,443,700.00	33,823.87			4,016.50	131,055.47		1,672,195.84
13,374,735.02	554,897.70			53,007.68	1,348,478.49		17,170,112.08
1,754,185.00	80,930.78	52,500.00	4,707.92	26,808.24	147,135.50		2,544,307.44
2,521,958.32	681,203.69			40,130.25	247,300.00		5,302,807.50
1,715,480.00	46,166.14			23,646.05	190,816.93		1,985,139.12
3,075,394.00	188,916.11		18,214.24	30,009.24	374,001.75		4,820,678.34
19,299,227.91	1,216,461.83	10,000.00	3,500.00	240,644.43	2,334,534.15		24,333,634.99
24,114,901.00	3,823,450.84		340,830.89		1,701,400.00		30,178,913.63
12,444,904.06	1,401,082.95		132,721.28	69,397.75	1,387,794.28		16,010,265.42
25,000.00	89,918.67			8,187.91	11,464.25		909,460.97
533,450.26	15,222.93			7,615.37	2,668.41		942,663.93
83,562.44	83,962.44			612.50	12,221.51		1,088,202.17
582,539.10	151,194.71			5,028.30	92,373.82		881,158.83
5,443,000.00	1,370,005.58	100.00		103,676.24	1,734,228.40		12,745,408.53
3,015,145.50	176,708.28		8,626.11	37,430.41	427,815.26		3,665,813.16
2,588,455.61	681,631.96		18,027.93	39,348.42	464,334.14		4,102,033.57
300,810.00	43,433.98			4,247.51	88,871.88		407,353.37
1,465,712.00	35,765.00	8,400.00		21,788.00	31,871.04		1,778,616.04
469,503.00	12,746.86		14,610.83	1,883.31	179,905.07		701,716.06
814,518.75	46,832.92	95,000.00	5,286.47	11,370.71	56,332.22		1,332,747.07
1,103,927.50	8,800.08		100.00	22,427.73	105,763.34		1,321,888.55
330,430.00	31,753.61		1,975.58	4,673.58	51,990.25		407,923.01
427,511.70	35,291.66		100.00	6,904.42	46,294.36		800,054.14
1,382,555.41	112,195.71	10,750.00		38,973.30	243,302.70		3,400,432.21
27,170.91	53,683.58	3,500.00	1,402.79	7,151.16	63,960.49		536,070.93
7,403,559.04	390,950.34			87,917.56	778,919.71		10,792,293.34
4,800.00	291,134.29	138,703.00		55,799.82	121,429.57		2,190,564.01
1,898,524.50	298,451.15	145,000.00	24,587.99	22,134.96	429,608.15		3,307,145.19
590,516.00	13,789.30		51.35	9,050.02	52,300.30		1,083,679.19
4,681,293.30	215,200.28			44,643.46	323,193.40		5,535,270.70
4,988,451.00	322,993.00			20,296.24	500,297.11		6,210,037.41
4,217,125.00	250,814.02		2,992.81	43,301.13	507,804.10		5,197,097.06
7,398,169.00	100,978.87		2,581.00	84,345.72	797,991.32		8,314,062.91
25,075.00	185,391.66		8,276.09	8,308.48	27,940.63		679,056.86
3,848,937.50	225,494.77			26,256.50	239,879.64		5,801,888.67
2,075,378.00	225,494.77			2,915.27	21,117.07		2,684,207.35
2,390,742.50	252,503.50			5,059.46	242,185.95		3,094,003.37
2,890,000.00	197,000.16			402.67	32,600.00		3,342,758.13
592,795.45	54,635.97			885.15	5,951.10		702,561.50
6,185,387.00	172,169.29	164,000.00		83,687.65	374,149.02		7,517,393.56
1,538,455.50	156,338.11	217,525.00		22,416.15	22,416.15		2,779,236.40
3,015,564.75	195,532.50		2,991.55	43,083.78	44,221.68		3,072,624.56
8,890,777.95	779,817.29	14,200.00	55,349.61	87,714.49	739,644.39		10,737,607.32
2,988,005.50	188,641.63		28,579.83	19,721.22	468,177.39		3,693,125.51
1,480,000.00	71,674.48			14,072.67	237,979.85		1,809,706.00
	31,000.00	40,863.27	2,165.15	5,349.27	16,459.28		301,423.22
3,025,699.80	749,748.38		71,019.28	749,748.38	749,748.38		9,029,888.86
115,045.83	65.00		65.00	17,000.27	216,205.28		1,902,624.56
1,033,297.50	309,046.43		9,036.62	12,631.83	249,086.15		2,643,608.00

IOWA INSURANCE REPORT

TABLE NO. 5

A Classified Exhibit of Gross Assets, December 31, 1910,

Name	Location of Company	Value of Real Estate Owned	Value of Bonds and Mortgages Owned
Royal Ins. Co. (U. S. B.)	New York, N. Y.	4,174,899.61	403,100.00
Royal Exchange Assurance Co. (U. S. B.)	New York, N. Y.		
St. Paul Fire & Marine Ins. Co.	St. Paul, Minn.	320,410.22	573,800.00
Scottish Union & National (U. S. B.)	Hartford, Conn.	41,926.55	312,525.00
Security Ins. Co.	New Haven, Conn.	200,000.00	156,200.00
Springfield Fire and Marine Ins. Co.	Springfield, Mass.	300,000.00	1,317,820.00
Spring Garden Ins. Co.	Philadelphia, Pa.	31,000.00	48,308.00
State Fire Ins. Co. (U. S. B.)	Hartford, Conn.		
Sun Ins. Office (U. S. B.)	New York, N. Y.	271,000.00	25,000.00
Union Ins. Co.	Philadelphia, Pa.	105,500.00	
Union Marine Ins. Co. (U. S. B.)	New York, N. Y.		
Western Ins. Co.	Pittsburg, Pa.		132,100.00
Westchester Fire Ins. Co.	New York, N. Y.	9,603.55	198,150.00
Western Assurance Co.	Toronto, Canada		
Washington Fire Ins. Co.	Seattle, Wash.	2,181.98	281,038.52
Williamsburg City Fire Ins. Co.	New York, N. Y.	90,000.00	302,100.00
Total other than Iowa Companies		\$23,571,701.92	\$36,267,893.01
Total all Fire Companies		\$24,647,767.34	\$39,130,397.02
COMPANIES OTHER THAN FIRE.			
Aetna Life (Acc. Dept.) Company	Hartford, Conn.		\$ 2,329,838.49
Aetna Accident & Liability Co.	Hartford, Conn.		494,881.25
American Bonding Co.	Baltimore, Md.		
American Credit Indemnity Co.	New York, N. Y.		
American Fidelity Co.	Montpelier, Vt.		
American Surety Co.	New York, N. Y.	3,166,047.91	197,166.67
Automobile Owners Mut. Protective Assn.	Des Moines, Iowa		
Bankers Surety Co.	Cleveland, Ohio	36,275.00	72,324.15
Casualty Co. of America	New York, N. Y.		
Continental Casualty Co.	Hammond, Ind.	58,875.00	651,950.00
Empire State Surety Co.	New York, N. Y.	53,817.92	267,324.84
Employers Liability Assur. Corp. (U. S. B.)	Boston, Mass.		
Federal Casualty Co.	Detroit, Mich.		
Federal Union Surety Co.	Indianapolis, Ind.	3,991.05	257,121.66
Fidelity and Casualty Co. of New York	New York, N. Y.	1,399,603.66	
Fidelity and Deposit Co. of Maryland	Baltimore, Md.	1,281,282.18	
Frankford M. Accident & P. G. I. (U. S. B.)	New York, N. Y.		
Gen. Accident Assurance Corporation (U.S.B.)	Philadelphia, Pa.	170,000.00	
Great Eastern Casualty Co.	New York, N. Y.		135,000.00
Guaranty Co. of North America	Montreal, Canada	45,100.00	
Hartford Steam Boiler Inspection & Ins. Co.	Hartford, Conn.	91,400.00	1,140,810.00
Ill. Surety Co.	Chicago, Ill.		
Indiana & Ohio Live Stock Insurance Co.	Crawfordsville, Ind.		95,850.00
Lion Bonding and Surety Co.	Omaha, Neb.	209,704.79	
Lloyds Plate Glass Ins. Co.	New York, N. Y.	265,000.00	15,000.00
London Guarantee & Accident Co. (U. S. B.)	Chicago, Ill.		
Maryland Casualty Co.	Baltimore, Md.	532,171.69	
Mass. Bonding & Ins. Co.	Boston, Mass.		5,000.00
Metropolitan Casualty Co.	New York, N. Y.		
National Surety Co.	New York, N. Y.	166,893.08	14,000.00

TABLE NO 5

—CONTINUED.

of Insurance Companies Other Than Life, Doing Business in Iowa.

Market Value of Bonds and Securities Owned	Cash in Office and Bank	Loans on Stock as Collateral	All Other Assets	Interest Due and Accrued	Agents' Balances	Amount of Premium Notes in Course of Collection Not Over 3 Months Past Due	Total Gross Assets
5,159,574.75	380,864.20		54,519.34	85,003.41	1,285,503.75		11,534,555.06
1,892,165.00	57,022.84		572.62	23,146.87	247,954.28		2,230,861.61
5,213,531.75	536,581.73		29,506.75	43,486.85	498,500.28		7,036,020.58
4,339,721.25	130,263.18			70,452.25	365,183.34		5,260,071.57
2,329,536.07	71,472.45	77,450.00	9,958.61	14,122.43	258,648.31		3,117,447.87
6,933,450.00	475,285.04	6,000.00		57,826.13	877,761.69		9,968,142.86
2,696,710.00	177,375.39			31,655.97	404,101.94		3,380,241.30
380,212.75	18,978.46			3,921.66	25,122.61		428,235.48
3,260,433.65	321,433.56			44,257.03	445,647.81		4,367,762.05
633,151.25	30,785.33	12,800.00	2,732.56	2,891.67	107,509.35		896,370.16
543,570.00	34,232.12		5,134.90	5,848.33	73,905.66		662,711.01
651,791.26	64,701.55	1,390.46	5,600.57	9,286.65	89,605.09		954,385.58
3,814,325.00	114,615.94			8,195.00	355,405.70		4,470,296.09
1,880,427.16	229,171.38		10,502.21	21,633.80	200,686.37		2,361,430.92
204,641.02	117,997.87	21,000.00	32,118.16	7,584.10	91,833.36		761,395.01
1,685,350.00	413,290.13		21,302.18	17,736.01	314,673.05		2,844,451.37
\$326,076,732.14	\$30,369,725.72	\$2,594,811.31	\$1,740,896.29	\$3,332,650.94	\$37,890,995.72		\$460,314,763.77
\$326,611,651.68	\$31,418,000.43	\$2,635,584.73	\$3,315,985.65	\$3,434,477.58	\$38,152,389.51		\$469,346,313.91
1,831,788.00	833,578.39		4,176.38	\$ 88,296.44		\$ 684,621.60	\$ 5,772,220.30
257,750.00	153,817.80	33,000.00		10,985.51		57,528.74	987,963.33
2,042,429.50	302,457.62		75,088.44	14,246.53		190,714.54	2,621,927.63
1,295,636.25	53,416.09		68,441.45	8,927.84		1,426,481.63	
1,155,040.00	142,838.55			16,665.98		198,730.19	1,513,337.72
3,612,561.63	955,894.07			40,222.08		271,726.70	8,243,529.66
	5,229.75					392.50	5,332.25
651,162.85	97,563.49	1,300.00	45,356.55	7,170.48		82,300.63	993,453.15
1,398,903.00	621,308.77		11,001.53	17,019.15		598,489.61	2,616,722.06
487,888.71	93,751.11		164,502.96	18,711.05		603,399.62	2,082,078.45
661,567.50	56,797.55		3,691.84	9,672.28		186,191.59	1,239,063.43
4,810,993.75	29,831.66			64,914.82		782,663.41	5,688,403.64
280,538.30	15,386.07			4,250.13			300,174.50
81,226.00	61,116.98		54,199.96	5,156.58		77,801.83	540,617.06
7,003,814.50	276,487.10	5,000.00	255.00	41,953.65		1,129,289.34	9,859,430.25
4,008,539.00	637,879.37	105,900.00		346,036.79		399,138.18	6,778,805.52
1,222,805.00	26,035.74		8,880.92	13,827.63		291,483.92	1,473,042.21
1,763,978.75	159,007.32		8,500.00	22,184.55		495,683.54	2,619,354.16
449,700.00	58,270.32			5,315.77		70,323.92	718,610.61
1,303,285.67	243,109.16			7,654.70		4,988.97	1,607,138.50
3,180,527.72	149,953.43		24,184.09	71,231.96		209,440.68	4,897,547.28
426,167.50	57,751.25			3,223.76		55,796.24	542,848.75
240,694.50	31,750.63		6,145.83	3,045.95		40,909.87	418,396.78
8,325.45	24,019.48	8,403.44	1,896.68	4,535.38		19,230.01	276,085.23
523,996.75	15,757.89		275.00	3,405.64		94,721.05	918,150.33
187,623.38				31,278.30		520,477.27	3,166,964.93
4,271,916.42	169,068.70		2,237.25	26,923.82		721,953.38	5,724,271.23
948,232.00	187,313.27			10,167.37		163,431.39	1,314,144.03
631,817.50	74,646.38			4,824.14		119,979.82	831,267.84
2,887,089.89	1,540,492.45		147,123.77	24,238.55		488,811.02	5,368,648.76

TABLE NO. 5

A Classified Exhibit of Gross Assets, December 31, 1910,

Name	Location of Company	Value of Real Estate Owned	Value of Bonds and Mortgages Owned
New Amsterdam Casualty Co.	New York, N. Y.		139,500.00
New Jersey Fidelity & Plate Glass Ins. Co.	Newark, N. J.	5,404.15	376,524.00
New York Plate Glass Ins. Co.	New York, N. Y.		
North American Accident Ins. Co.	Chicago, Ill.		143,700.00
Northwestern Live Stock Ins. Co.	Des Moines, Iowa		114,425.00
Ocean Accident & Guaranty Corp. (U. S. B.)	New York, N. Y.		150,000.00
Pacific Coast Casualty	San Francisco, Cal.		122,500.00
Pacific Mutual Life Ins. Co. (Acc. Dept.)	Los Angeles, Cal.		66,000.00
Preferred Accident Ins. Co.	New York, N. Y.		
Standard Accident Ins. Co.	Detroit, Mich.	1,050.00	287,000.00
Title Guaranty and Surety Co.	Seranton, Pa.	118,354.82	152,976.20
Travelers Life (Acc. Dept.)	Hartford, Conn.		
Travelers Indemnity Co.	Hartford, Conn.		528,380.00
United States Casualty Co.	New York, N. Y.	4,500.00	277,000.00
United States Fidelity and Guaranty Co.	Baltimore, Md.	534,312.63	3,000.00
United States Health and Acc. Ins. Co.	Saginaw, Mich.		6,300.00
Total other than Fire Companies		\$ 8,143,684.88	\$ 8,043,572.26
Total All Companies		\$32,791,452.22	\$47,173,969.28

TABLE NO. 5

—CONTINUED.

of Insurance Companies Other Than Life, Doing Business in Iowa.

Market Value of Bonds and Securities Owned	Cash in Office and Bank	Loans on Stock as Collateral	All Other Assets	Interest Due and Accrued	Agents' Balances	Amount of Premium Notes in Course of Collection Not Over 3 Months Past Due	Total Gross Assets
721,643.75	74,958.94		4,916.40	7,729.07		161,498.73	1,110,246.89
143,000.00	32,391.87			6,331.79		81,399.45	645,051.26
769,410.00	31,566.49			2,291.50		124,573.92	927,841.91
448,000.70	45,411.66	47,400.00		8,701.83		27,339.96	721,451.25
	13,646.34		5,552.14	1,934.38		2,018.79	137,576.65
3,699,165.00	120,336.58		7,775.00	46,476.20		391,580.62	4,415,333.40
693,567.36	80,131.91			12,273.44		209,067.32	1,117,480.03
278,264.00	52,679.79		1,807.03	5,681.99		319,904.78	724,337.59
1,672,288.49	243,043.48			14,837.63		193,968.43	2,124,158.05
2,948,373.05	181,336.69			29,910.58		373,964.40	3,821,634.72
1,175,537.10	183,039.18		186,720.12	8,705.49		235,333.49	2,060,686.40
14,056,585.00	918,684.67	413,156.53		144,217.77		1,157,916.09	16,690,560.06
865,492.50	28,657.70	159,775.00		22,159.39		54,050.41	1,658,515.00
2,006,425.00	118,243.94			12,747.46		206,911.91	2,625,828.31
4,076,628.90	604,823.29	112,949.00	137,319.16	55,115.30		518,118.49	6,042,167.77
748,619.17	104,821.86			12,478.53		94,258.75	966,478.31
\$ 84,084,073.14	\$10,078,838.16	\$ 886,833.97	\$ 970,923.60	\$1,318,396.23		\$12,621,973.41	\$126,148,295.65
\$110,695,727.82	\$41,496,898.50	\$3,522,418.70	\$4,286,909.25	\$4,752,873.81	\$38,152,386.51	\$12,621,973.41	\$595,494,959.41

TABLE
CLASSIFIED EXHIBIT OF GROSS LIABILITIES, DECEMBER 31, 1910, OF

Name	Location of Company
IOWA COMPANIES.	
Acme Fire Insurance Company	Cedar Rapids
Anchor Fire Insurance Company	Des Moines
Atlas Insurance Company	Des Moines
Automobile Mutual Fire Association	Des Moines
Capital and Merchants and Bankers Insurance Company	Des Moines
Century Fire Insurance Company	Des Moines
Commercial Fire Company	Des Moines
Dubuque Fire and Marine Insurance Company	Dubuque
Farmers Insurance Company	Cedar Rapids
Fidelity Insurance Company	Des Moines
Hawkeye and Des Moines Fire Insurance Company	Des Moines
Iowa Manufacturers Insurance Company	Waterloo
Iowa State Mutual Insurance Company	Keokuk
Mill Owners (Mutual Fire Insurance Company)	Des Moines
Security Fire Insurance Company	Davenport
Sioux Fire Insurance Company	Sioux City
Standard Fire Insurance Company of Iowa	Keokuk
State Insurance Company	Des Moines
Total Iowa Companies	
OTHER THAN IOWA COMPANIES.	
Aachen and Munich Fire (U. S. Branch)	New York, N. Y.
Aetna Insurance Company (Fire)	Hartford, Conn.
Agricultural Insurance Company	Watertown, N. Y.
American Insurance Company	Newark, N. J.
American Central Insurance Company	St. Louis, Mo.
American National Insurance Company	Rock Island, Ill.
Atlas Assurance Company (U. S. Branch)	New York, N. Y.
Boston Insurance Company	Boston, Mass.
British American Assurance Company	Toronto, Canada
Buffalo Commercial Insurance Company	Buffalo, N. Y.
Buffalo German Insurance Company	Buffalo, N. Y.
Calumet Insurance Company of Illinois	Chicago, Ill.
Camden Fire Insurance Association	Camden, N. J.
Central National Fire Insurance Company	Chicago, Ill.
Citizens Insurance Company	St. Louis, Mo.
City of New York Insurance Company	New York, N. Y.
Columbia Fire Insurance Company	Omaha, Neb.
Columbia Insurance Company	Jersey City, N. J.
Commerce Insurance Company	Albany, N. Y.
Commercial Union Assurance Company (U. S. B.)	New York, N. Y.
Commonwealth Insurance Company of New York	New York, N. Y.
Concordia Fire Insurance Company	Milwaukee, Wis.
Connecticut Fire Insurance Company	Hartford, Conn.
Continental Insurance Company	New York, N. Y.
Delaware Insurance Company	Philadelphia, Pa.
Equitable Fire and Marine Insurance Company	Providence, R. I.
Farmers Fire Insurance Company	York, Pa.
Federal Insurance Company	Jersey City, N. J.
Fidelity Phenix Insurance Company	New York, N. Y.
Fire Association of Philadelphia	Philadelphia, Pa.

NO. 6

INSURANCE COMPANIES OTHER THAN LIFE DOING BUSINESS IN IOWA.

Adjusted and Unadjusted	Resisted and Disputed	Unearned Premiums	All Other Claims	Total Liabilities Except Capital Stock	Capital Stock Paid Up	Net Surplus Over Capital and All Liabilities
\$ 605.74		\$ 34,447.72	\$ 1,100.00	\$ 36,153.46	\$ 100,000.00	\$ 6,195.34
7,894.57	900.00	187,440.71	4,706.97	200,942.25	103,025.00	19,342.58
27,840.43	1,000.00	127,254.60	136,627.24	292,729.27	230,000.00	50,959.89
		242.72	1,600.00	1,842.72		3,366.98
6,826.39		286,864.83	3,766.10	297,457.32	50,000.00	41,718.95
2,256.00	2,000.00	219,814.64	10,372.78	234,473.42	50,000.00	10,303.81
4,548.04		193,380.26	3,779.93	201,708.23	50,000.00	23,938.72
40,996.03		707,162.17	20,000.00	728,158.20	200,000.00	333,363.22
7,682.18	200.00	537,039.92	14,521.73	552,443.83	200,000.00	111,995.58
3,987.36		79,399.37	1,235.07	81,621.80	50,000.00	10,633.58
50,748.25	6,900.00	817,123.56	13,515.00	838,286.81	200,000.00	192,912.90
		68,351.64	2,084.90	70,436.54	100,000.00	11,488.03
18,984.03	2,000.00	568,243.16	6,498.62	590,735.81		139,726.74
4,000.00	7,928.60	3,887.13	164,231.25	180,047.07		166,571.33
7,606.78		241,700.76	7,324.97	256,692.51	100,000.00	44,147.21
276.63		49,900.05	1,926.05	52,102.73	200,000.00	52,076.49
9,127.64	3,000.00	48,430.21	8,031.59	68,589.44	100,000.00	5,140.03
7,318.38		254,780.21	873.89	262,972.48	100,000.00	49,713.63
\$ 200,698.45	\$ 23,928.69	\$ 4,420,553.66	\$ 402,196.09	\$ 5,017,376.80	\$ 1,833,025.00	\$ 1,214,595.01
\$ 97,324.72	\$ 24,248.97	\$ 1,018,205.56	\$ 19,997.91	\$ 1,159,777.16		\$ 1,207,947.51
609,339.37	30,471.00	7,323,103.38	691,624.00	8,654,529.35	5,000,000.00	7,369,016.12
114,118.50	19,668.25	1,767,214.00	160,215.27	2,061,206.02	500,000.00	1,200,599.27
296,451.30	13,127.97	4,553,041.75	260,062.29	5,122,683.31	1,000,000.00	2,620,339.13
261,639.09	28,332.50	2,393,061.95	139,351.55	2,822,385.09	2,000,000.00	891,339.85
29,765.95	762.50	179,921.67	9,135.08	219,585.20	200,000.00	55,608.86
136,601.85	7,582.68	1,506,836.21	72,384.79	1,723,405.53		765,612.62
369,308.96	43,099.43	1,945,097.71	140,757.24	2,480,263.34	1,000,000.00	2,381,019.91
90,668.99	13,451.80	787,816.94	15,143.42	907,111.15	210,000.00	478,891.93
25,851.24	2,000.00	305,927.96	20,000.00	353,779.20	200,000.00	170,151.97
39,324.24	5,180.00	631,199.81	60,000.00	725,704.05	200,000.00	1,602,640.68
67,020.07	8,720.59	386,840.70	11,500.00	474,081.36	300,000.00	97,358.18
111,508.73	1,500.00	1,143,042.28	42,032.51	1,298,103.52	500,000.00	648,970.06
24,076.77		281,070.80	39,968.63	346,016.20	300,000.00	130,157.48
41,558.79	10,196.49	458,911.38	6,842.25	517,508.91	200,000.00	164,328.79
25,672.81	5,875.00	432,318.31	53,734.93	517,581.05	500,000.00	423,461.28
15,444.87	3,900.00	976,012.73	12,761.90	1,007,519.56	200,000.00	207,099.51
8,147.18		137,539.34	5,500.00	151,177.52	400,000.00	236,643.67
20,024.59	3,353.45	227,975.47	8,164.91	259,508.42	200,000.00	255,401.06
531,445.31	50,829.00	3,807,780.79	471,842.61	4,861,967.71		2,628,840.61
41,065.93	6,310.26	601,869.88	12,000.00	661,246.07	500,000.00	1,086,907.11
64,005.64	7,881.72	932,786.42	109,656.08	1,114,329.86	300,000.00	230,308.94
311,971.60	47,085.58	4,019,326.51	50,000.00	4,428,383.59	1,000,000.00	2,050,063.13
485,152.26	40,900.00	7,917,551.92	690,832.64	9,134,436.82	2,000,000.00	13,063,601.19
169,688.00	15,250.00	1,288,404.78	187,758.30	1,691,101.08	400,000.00	166,844.60
76,678.65	12,532.86	767,726.99	21,000.00	877,338.50	400,000.00	91,098.39
46,950.09	10,630.00	495,752.96	7,002.96	560,336.01		523,623.54
310,910.09		540,226.55	313,431.84	1,164,588.48	1,000,000.00	594,707.33
507,525.37	73,730.00	6,510,468.24	964,488.02	8,066,211.63	2,500,000.00	3,234,086.79
294,444.14	38,653.55	3,560,801.44	1,676,493.17	5,570,392.30	750,000.00	2,447,162.74

TABLE NO. 6

Classified Exhibit of Gross Liabilities December 31, 1910, of

Name	Location of Company
Firemen's Insurance Company	Newark, N. J.
Firemen's Fund Insurance Company	San Francisco, Cal.
Franklin's Fire Insurance Company	Philadelphia, Pa.
German Fire Insurance Company	Peoria, Ill.
German Fire Insurance Company	Pittsburg, Pa.
Germania Fire Insurance Company	New York, N. Y.
German Alliance Insurance Company	New York, N. Y.
German American Insurance Company	New York, N. Y.
Girard Fire and Marine Insurance Company	Philadelphia, Pa.
Glens Falls Insurance Company	Glens Falls, N. Y.
Hamburg Bremen Fire (U. S. B.)	New York, N. Y.
Hanover Fire Insurance Company	New York, N. Y.
Hartford Fire Insurance Company	Hartford, Conn.
Home Insurance Company (Fire)	New York, N. Y.
Insurance Company of North America	Philadelphia, Pa.
Insurance Company of State of Illinois	Rockford, Ill.
Insurance Company of State of Pennsylvania	Philadelphia, Pa.
Jefferson Fire Insurance Company	Philadelphia, Pa.
Liverpool and London and Globe Insurance Company	New York, N. Y.
Liverpool and London and Globe Insurance Company (U. S. B.)	New York, N. Y.
London Assurance Corporation (U. S. B.)	New York, N. Y.
London and Lancashire Fire Insurance Company (U. S. B.)	New York, N. Y.
Lumberman's Insurance Company	New York, N. Y.
Lumberman's Insurance Company	Philadelphia, Pa.
Mannheim Insurance Company	New York, N. Y.
Mechanics Insurance Company	Philadelphia, Pa.
Mechanics and Traders Insurance Company	New Orleans, La.
Mercantile Fire and Marine Insurance Company	Boston, Mass.
Milwaukee Fire Insurance Company	Milwaukee, Wis.
Milwaukee Mechanics Insurance Company	Milwaukee, Wis.
Monongahela Insurance Company	Pittsburg, Pa.
National Fire Insurance Company	Hartford, Conn.
National Insurance Company of Alleghany	Pittsburg, Pa.
National Union Fire Insurance Company	Pittsburg, Pa.
Newark Fire Insurance Company	Newark, N. J.
New Hampshire Fire Insurance Company	Manchester, N. H.
Niagara Fire Insurance Company	New York, N. Y.
Northern Assurance Company (U. S. B.)	New York, N. Y.
North British and Mercantile Company (U. S. B.)	New York, N. Y.
Northwestern Fire and Marine Insurance Company	Minneapolis, Minn.
Northwestern National Insurance Company	Milwaukee, Wis.
Norwich Union Fire Insurance Company (U. S. B.)	New York, N. Y.
Orient Insurance Company	Hartford, Conn.
Palatine Insurance Company (U. S. B.)	New York, N. Y.
Pelican Assurance Company	New York, N. Y.
Pennsylvania Fire Insurance Company	Philadelphia, Pa.
Peoples National Fire Insurance Company	Wilmington, Del.
Phoenix Assurance Company (U. S. B.)	New York, N. Y.
Phoenix Insurance Company	Hartford, Conn.
Providence Washington Insurance Company	Providence, R. I.
Pussian National Insurance Company (U. S. B.)	Chicago, Ill.
Queen City Fire Insurance Company	Sioux Falls, S. D.
Queen Insurance Company of America	New York, N. Y.
Reliance Insurance Company	Philadelphia, Pa.
Rochester German Insurance Company	Rochester, N. Y.

TABLE NO. 6

-CONTINUED.

Insurance Companies Other Than Life Doing Business in Iowa.

Adjusted and Unadjusted	Resisted and Disputed	Unearned Premiums	All Other Claims	Total Liabilities Except Capital Stock	Capital Stock Paid Up	Net Surplus Over Capital and All Liabilities
407,021.95	55,595.57	3,390,131.28	331,500.00	4,184,248.80	1,500,000.00	2,386,380.63
188,880.28	22,386.18	2,037,952.60	30,723.80	2,279,442.86	1,000,000.00	2,841,939.41
149,841.68	17,052.28	1,839,091.85	65,526.84	2,071,512.05	500,000.00	765,181.54
43,591.48	67,773.22	357,321.73	5,000.00	422,709.43	200,000.00	140,785.02
66,146.09		615,519.64	11,983.27	633,649.00	300,000.00	135,335.46
204,524.93	31,183.28	3,268,548.26	122,974.99	3,627,231.46	1,000,000.00	2,021,740.21
46,243.01	32,255.00	413,896.26	49,558.71	541,952.97	400,000.00	730,242.87
635,827.20	84,565.00	6,917,452.61	489,867.25	8,127,712.06	1,500,000.00	7,542,399.00
62,839.00	3,300.00	1,563,819.23	3,500.00	1,633,438.23	500,000.00	410,939.21
139,827.05	5,509.00	2,149,983.12	221,130.96	2,507,441.13	200,000.00	2,305,456.46
92,650.00	49,559.00	1,154,792.98	34,303.34	1,321,696.32	205,000.00	458,442.80
183,314.89	26,735.97	2,210,607.15	103,880.87	2,532,508.88	1,000,000.00	1,288,079.46
1,325,688.26	129,238.53	13,784,741.07	200,000.00	15,439,667.86	2,000,000.00	6,923,967.33
1,688,729.09	79,589.74	11,645,873.00	2,035,111.71	14,849,300.45	3,000,000.00	12,329,613.18
1,674,103.68	25,396.32	7,125,854.74	102,576.75	8,327,931.49	4,000,000.00	3,712,333.98
52,245.41	1,091.67	422,927.00	56,719.36	532,983.44	300,000.00	76,426.53
75,028.06	8,521.34	602,276.00	6,463.16	692,288.56	200,000.00	50,407.37
89,531.71		619,002.05		708,533.76	250,000.00	129,668.41
25,659.00		227,257.54	49,217.00	302,124.54	200,000.00	379,034.29
697,833.97	99,969.00	7,339,677.17	451,933.82	8,589,433.96		5,155,974.57
283,688.14	16,080.00	2,049,888.05	121,081.29	2,470,737.48		1,195,075.08
176,650.12	22,226.39	2,365,206.47	99,827.39	2,663,916.37		1,438,120.20
2,971.00	189,348.48	28,467.97	241,313.51		200,000.00	56,069.86
17,446.77	7,000.00	464,209.47	7,743.02	496,459.26	250,000.00	1,026,591.99
98,763.49	19,011.21	297,347.14	25,500.00	435,621.84	200,000.00	66,124.22
54,392.80	2,500.00	692,491.88	8,963.07	738,257.75	250,000.00	394,489.32
82,237.92	3,000.00	531,418.56	10,000.00	626,656.48	300,000.00	395,232.07
19,587.86	12,155.88	175,484.88	5,733.99	212,962.61	200,000.00	84,660.40
19,949.07	6,246.87	348,305.65	56,401.93	430,993.52	200,000.00	229,000.62
96,102.04	10,408.74	1,755,955.75	239,496.10	2,101,962.63	500,000.00	798,469.58
53,364.82	3,238.68	246,039.14		302,672.64	200,000.00	34,298.29
577,952.18	68,137.03	6,075,294.78	425,000.00	7,146,383.99	1,000,000.00	2,645,900.35
68,237.60	11,157.60	906,922.24	48,532.47	1,004,849.91	714,287.50	471,426.60
110,036.87	34,844.67	1,804,161.82	50,000.00	1,999,043.36	900,000.00	408,301.83
27,362.92	8,600.00	328,587.12	15,243.75	379,793.79	250,000.00	453,885.40
204,877.26	13,577.00	2,004,495.08	531,960.44	2,774,939.88	1,200,000.00	1,578,330.82
287,358.17	32,821.45	2,777,577.98	99,151.85	3,197,909.45	1,000,000.00	2,051,127.99
382,841.82	65,685.34	2,824,903.76	185,646.45	3,359,167.37	200,000.00	1,637,929.00
355,265.46	65,965.50	4,144,435.14	122,810.34	4,688,577.47		3,625,485.44
15,017.69	2,988.20	164,909.77	20,622.88	203,538.54	300,000.00	176,518.32
112,331.40	12,598.28	3,162,031.06	112,968.06	3,409,929.80	1,000,000.00	1,409,958.87
139,254.16	22,365.00	1,565,780.66	68,936.86	1,733,216.68		800,860.67
79,773.44	18,917.72	1,304,628.95	50,997.56	1,454,317.67	500,000.00	1,140,375.70
115,679.37	22,823.00	1,533,047.93	111,835.94	1,783,377.24		1,550,380.89
23,500.00	3,805.00	251,001.76	7,638.42	269,005.18	200,000.00	217,556.14
330,686.88	24,835.75	4,126,970.08	30,000.00	4,509,892.71	750,000.00	2,226,500.85
145,718.13	3,077.55	1,217,809.61	57,420.26	1,424,915.56	1,000,000.00	354,320.84
195,626.00	26,810.00	2,028,248.64	73,460.95	2,324,145.59		1,348,188.97
542,026.34	40,033.72	4,325,466.01	175,000.00	5,068,526.07	2,000,000.00	3,655,131.25
272,705.62	14,322.87	2,118,424.79	50,000.00	2,455,453.28	500,000.00	737,672.23
73,105.14	14,876.26	1,068,397.33	26,343.06	1,182,692.39	215,000.00	406,103.61
16,885.65	11,555.50	60,779.78	13,463.94	96,684.87	200,000.00	4,738.36
366,777.33	54,532.00	4,009,955.46	205,499.16	4,629,763.95	1,000,000.00	3,389,124.91
123,487.92	4,948.03	1,016,974.20	33,169.46	1,178,679.61	400,000.00	283,452.86
135,745.35	24,868.00	1,363,071.38	32,500.00	1,556,181.73	500,000.00	580,913.87

TABLE NO. 6

Classified Exhibit of Gross Liabilities, December 31, 1910, of

Name	Location of Company
Royal Insurance Company (U. S. B.)	New York, N. Y.
Royal Exchange Assurance Company (U. S. B.)	New York, N. Y.
St. Paul Fire and Marine Insurance Company	St. Paul, Minn.
Scottish Union and National (U. S. B.)	Hartford, Conn.
Security Insurance Company	New Haven, Conn.
Springfield Fire and Marine Insurance Company	Springfield, Mass.
Spring Garden Insurance Company	Philadelphia, Pa.
State Fire Insurance Company U. S. B.	Hartford, Conn.
Sun Insurance Office (U. S. B.)	New York, N. Y.
Union Insurance Company	Philadelphia, Pa.
Union Marine Insurance Company	New York, N. Y.
Western Insurance Company	Pittsburg, Pa.
Westchester Fire Insurance Company	New York, N. Y.
Western Assurance Company	Toronto, Canada
Washington Fire Insurance Company	Seattle, Wash.
Williamsburg City Fire Insurance Company	New York, N. Y.
Total other than Iowa Companies	
Total Fire Companies	

COMPANIES OTHER THAN FIRE.

Aetna Accident and Liability Company	Hartford, Conn.
Aetna Life (Accident Dept.)	Hartford, Conn.
American Bonding Company	Baltimore, Md.
American Credit Indemnity Company	New York, N. Y.
American Fidelity Company	Montpelier, Vt.
American Surety Company	New York, N. Y.
Automobile Owners Mutual Protective Association	Des Moines, Iowa
Bankers Surety Company	Cleveland, Ohio
Casualty Company of America	New York, N. Y.
Continental Casualty Company	Hammond, Ind.
Empire State Surety Company	New York, N. Y.
Employers Liability Assurance Corporation (U. S. B.)	Boston, Mass.
Federal Casualty Company	Detroit, Mich.
Federal Union Surety Company	Indianapolis, Ind.
Fidelity Casualty Company of New York	New York, N. Y.
Fidelity and Deposit Company of Maryland	Baltimore, Md.
Frankfort M. Accident and P. G. I. Company (U. S. B.)	New York, N. Y.
General Accident Assurance Corporation (U. S. B.)	Philadelphia, Pa.
Great Eastern Casualty Company	New York, N. Y.
Guarantee Company of North America	Montreal, Canada
Hartford Steam Boiler Inspection and Insurance Company	Hartford, Conn.
Illinois Surety Company	Chicago, Ill.
Indiana and Ohio Live Stock Bonding Company	Crawfordsville, Ind.
Lion Bonding Company	Omaha, Neb.
Lloyds Plate Glass Insurance Company	New York, N. Y.
London Guarantee and Accident Company (U. S. B.)	Chicago, Ill.
Maryland Casualty Company	Baltimore, Md.
Massachusetts Bonding and Insurance Company	Boston, Mass.
Metropolitan Casualty Company	New York, N. Y.
National Surety Company	New York, N. Y.
New Amsterdam Casualty Company	New York, N. Y.
New Jersey Fidelity and Plate Glass Insurance Company	Newark, N. J.
New York Plate Glass Insurance Company	New York, N. Y.
North American Accident Insurance Company	Chicago, Ill.
Northwestern Live Stock Insurance Company	Des Moines, Iowa

TABLE NO. 6

—CONTINUED.

Insurance Companies Other Than Life Doing Business in Iowa.

Adjusted and Unadjusted	Resisted and Disputed	Unearned Premiums	All Other Claims	Total Liabilities Except Capital Stock	Capital Stock Paid Up	Net Surplus Over Capital and All Liabilities
620,905.88	104,042.88	7,380,634.29	566,932.97	8,682,516.02	450,000.00	2,402,039.04
110,126.89	36,996.00	1,260,154.49	46,942.97	1,454,220.35	200,000.00	566,641.26
315,800.94	37,970.00	4,057,506.09	78,112.15	4,489,479.18	500,000.00	2,046,541.40
208,980.54	20,205.00	1,897,707.26	40,000.00	2,166,901.80	200,000.00	2,893,169.77
160,006.65	18,942.59	1,556,840.71	41,807.24	1,777,657.19	700,000.00	639,790.68
417,819.65	38,250.55	4,575,478.91	294,312.56	5,325,861.70	2,000,000.00	2,642,281.16
336,060.97	27,584.68	2,151,651.65	35,000.00	2,530,297.30	400,000.00	438,944.00
10,710.45	784.15	101,117.50	4,000.00	116,612.10	200,000.00	111,623.38
234,772.39	10,621.00	2,751,067.00	91,625.75	3,088,086.14	-----	1,279,675.91
86,345.45	2,729.30	548,788.14	6,514.85	644,377.74	200,000.00	31,992.49
96,815.01	19,011.21	103,628.49	20,500.00	239,954.71	200,000.00	222,756.30
46,407.67	5,169.15	506,348.21	8,747.26	560,672.29	300,000.00	87,713.29
238,133.80	9,627.76	2,429,879.65	60,000.00	2,737,641.21	300,000.00	1,432,654.88
173,855.64	4,581.00	1,190,947.20	26,065.26	1,395,449.10	-----	758,981.31
28,303.07	17,309.91	336,545.77	7,000.00	389,158.75	250,000.00	122,236.28
167,664.98	12,747.67	1,710,604.10	35,886.45	1,926,903.20	250,000.00	607,548.17
\$ 20,610,688.88	\$ 2,209,435.76	\$216,454,232.03	\$ 15,157,620.36	\$254,521,977.03	\$ 62,294,287.50	\$150,991,557.85
\$ 20,811,387.33	\$ 2,323,364.45	\$220,874,785.09	\$ 15,559,816.45	\$259,509,333.02	\$ 64,127,312.50	\$152,206,132.86
\$ 28,596.99	\$ 7,020.00	\$ 213,254.45	\$ 31,363.14	\$ 280,234.58	\$ 500,000.00	\$ 207,728.75
1,643,229.78	99,894.70	2,245,982.70	293,501.96	4,282,609.14	-----	83,633,632.96
126,046.34	223,859.41	701,582.86	86,814.95	1,138,303.56	750,000.00	736,624.07
14,345.00	30,072.00	686,240.51	95,824.12	826,481.63	350,000.00	250,000.00
43,636.58	35,055.73	487,452.48	237,203.96	803,358.75	500,000.00	309,978.97
502,412.91	233,054.57	1,377,822.93	136,872.68	2,340,163.00	2,500,000.00	3,403,355.97
-----	-----	2,422.80	1,250.00	3,672.80	-----	1,850.45
71,589.90	17,524.14	277,603.75	37,105.25	403,823.04	500,000.00	80,030.11
389,215.89	15,200.00	1,049,521.62	162,692.80	1,616,540.31	750,000.00	250,181.75
174,129.00	30,825.00	771,320.73	369,014.78	1,345,289.30	300,000.00	436,788.94
136,787.77	106,928.82	281,316.02	75,652.15	600,684.76	500,000.00	138,378.67
1,226,299.23	15,390.00	2,009,701.89	342,650.15	3,594,041.24	200,000.00	1,894,302.40
19,080.00	-----	19,401.75	19,401.75	38,481.75	200,000.00	61,692.75
44,653.35	2,426.45	143,104.25	17,584.04	207,768.09	300,000.00	32,848.97
1,897,501.21	232,786.67	4,230,357.89	553,088.64	6,913,734.41	1,000,000.00	1,945,695.84
251,588.91	338,616.42	1,477,804.48	204,323.71	2,272,333.52	2,000,000.00	2,506,472.00
517,831.05	9,530.60	407,144.91	68,239.81	1,002,745.80	250,000.00	220,296.41
316,730.50	51,510.00	1,081,963.02	522,981.71	1,973,185.23	250,000.00	306,168.28
27,511.24	2,396.50	197,968.04	56,313.63	284,219.41	250,000.00	184,390.60
22,967.00	-----	108,553.50	74,786.72	206,307.22	304,600.00	1,066,231.28
130,809.04	-----	2,010,733.76	87,037.17	2,228,579.97	1,000,000.00	1,638,967.31
23,482.31	25,426.57	176,734.72	21,759.54	247,403.14	250,000.00	45,445.61
22,445.75	-----	185,363.37	5,300.00	213,109.12	200,000.00	5,287.06
10,449.95	-----	41,730.45	7,062.55	50,242.95	204,000.00	12,842.28
36,608.71	-----	282,624.19	39,226.11	338,459.01	250,000.00	309,700.32
924,754.19	40,500.00	1,033,187.36	281,333.37	2,382,774.92	500,000.00	324,190.01
1,037,618.42	141,431.40	2,108,696.06	293,707.24	3,581,453.12	1,000,000.00	1,142,818.24
61,119.10	58,662.20	336,008.22	79,427.27	535,516.79	500,000.00	278,627.24
20,506.72	-----	400,264.17	48,083.63	468,854.52	200,000.00	162,413.32
203,476.32	578,542.80	1,573,017.46	249,798.01	2,604,834.59	1,500,000.00	1,163,814.17
119,250.41	3,400.00	443,319.85	107,773.12	673,823.38	314,400.00	122,013.51
11,326.92	2,100.00	211,016.93	33,783.24	258,827.09	300,000.00	86,224.17
21,728.85	-----	316,135.63	53,604.03	391,409.11	200,000.00	236,372.80
42,247.73	8,310.00	110,679.34	51,152.61	212,389.68	200,000.00	300,061.57
-----	-----	28,296.98	1,000.00	29,296.98	100,000.00	8,279.07

TABLE NO. 6

Classified Exhibit of Gross Liabilities, December 31, 1910, of

Name	Location of Company
Ocean Accident and Guarantee Corporation (U. S. B.)	New York, N. Y.
Pacific Coast Casualty Company	San Francisco, Cal.
Pacific Mutual Life Insurance Company (Accident Dept.)	Los Angeles, Cal.
Preferred Accident Insurance Company	New York, N. Y.
Standard Accident Insurance Company	Detroit, Mich.
Title Guarantee and Surety Company	Seranton, Pa.
Travelers Insurance (Accident Dept.)	Hartford, Conn.
Travelers Indemnity Company	Hartford, Conn.
United States Casualty Company	New York, N. Y.
United States Fidelity and Guarantee Company	Baltimore, Md.
United States Health and Accident Insurance Company	Saginaw, Mich.
Total Companies Other Than Fire	
Total of all Companies	

TABLE NO. 6

—CONTINUED.

Insurance Companies Other Than Life Doing Business in Iowa.

Adjusted and Unadjusted	Resisted and Disputed	Unearned Premiums	All Other Claims	Total Liabilities Except Capital Stock	Capital Stock Paid Up	Net Surplus Over Capital and All Liabilities
1,297,526.70	8,475.00	1,326,271.84	507,314.16	\$3,139,587.70		1,275,745.70
126,753.75		208,687.57	79,411.97	504,853.29	400,000.00	212,626.74
37,983.00	23,052.00	499,106.74	132,520.60	692,032.43	1,000,000.00	724,987.09
66,681.07	6,725.00	625,742.29	208,267.12	907,415.48	350,000.00	866,742.57
647,295.02	49,620.00	1,013,122.03	281,259.14	1,994,296.19	500,000.00	1,327,338.00
48,456.78	281,188.53	353,853.15	108,334.99	791,833.45	1,000,000.00	268,892.95
4,428,989.99	42,325.00	4,507,874.71	1,110,858.68	10,090,048.38	2,500,000.00	4,100,511.68
50,778.01	739.56	311,869.71	32,391.96	395,779.24	1,000,000.00	262,735.76
152,104.54	29,680.00	885,274.15	258,769.62	1,325,828.31	500,000.00	800,000.00
535,322.46	445,643.16	1,967,255.14	206,619.96	3,154,840.72	2,000,000.00	887,327.06
70,533.19	1,975.00	124,302.05	74,635.85	271,446.09	300,000.00	396,032.22
\$ 17,672,431.55	\$ 3,200,286.63	\$ 38,922,889.70	\$ 7,753,008.61	\$ 67,548,613.40	\$ 27,673,000.00	\$117,864,186.46
\$ 38,483,818.88	\$ 5,523,651.08	\$259,797,672.39	\$ 23,312,825.06	\$327,117,997.41	\$ 91,800,312.50	\$270,070,339.38

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