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## ALPHABETICAL INDEX

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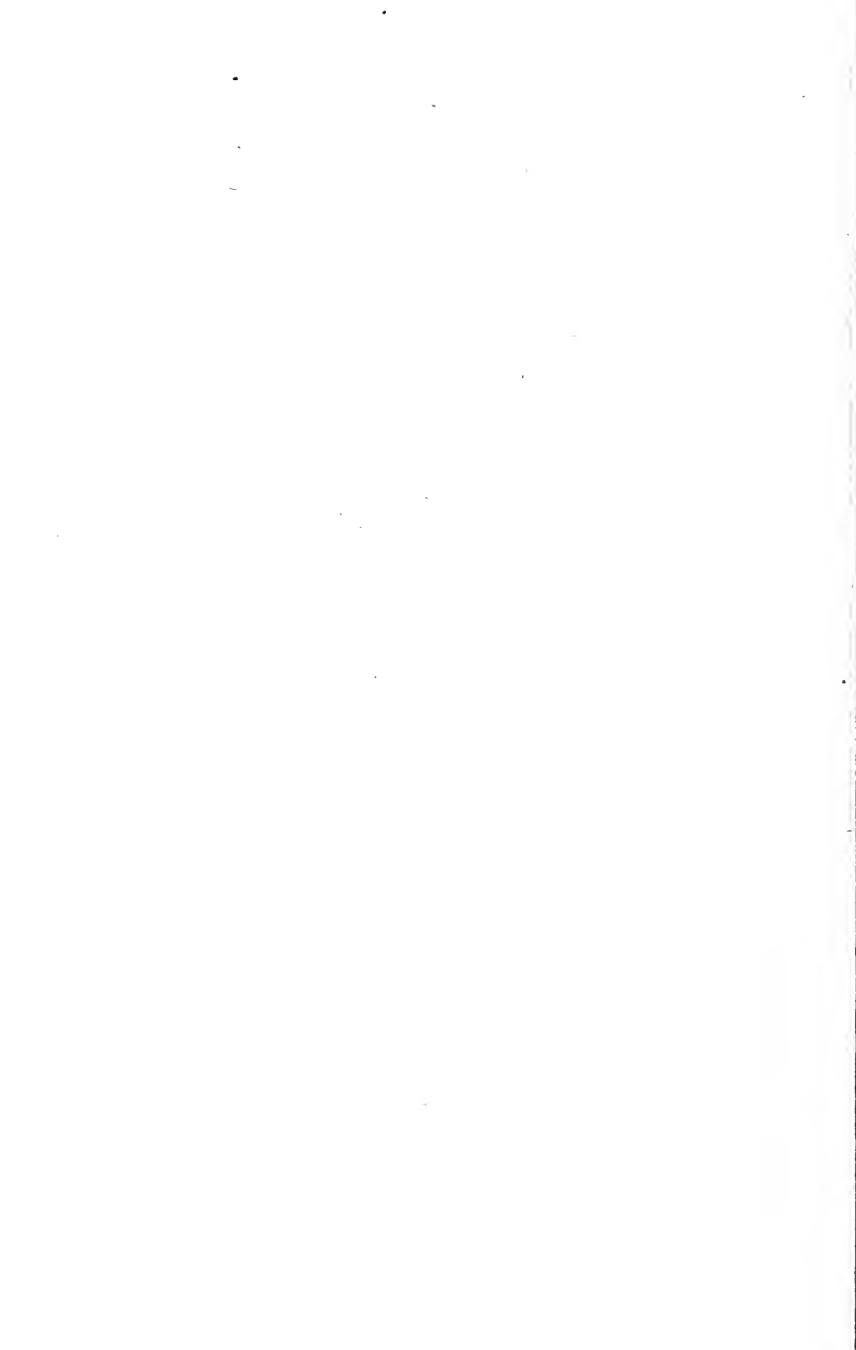
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### CONTENTS OF VOLUME 1.

(This volume is bound in three parts.)

1. Report of the Auditor General for the year ended 31st March, 1915, Volume I, Parts A to L; Volume III, Parts V to Z. Presented by Sir Thomas White, February 7, 1916.  
*Printed for distribution and sessional papers.*
1. Report of the Auditor General for the year ended 31st March, 1915, Volume II, Parts M to U. Presented by Sir Thomas White, February 10, 1916.  
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1. Report of the Auditor General for the year ended 31st March, 1915, Volume IV, part ZZ. Presented by Sir Thomas White, February 14, 1916.  
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### CONTENTS OF VOLUME 2.

2. The Public Accounts of Canada for the fiscal year ending March 31, 1915. Presented by Sir Thomas White, February 1, 1916. . . . *Printed for distribution and sessional papers.*
3. Estimates of sums required for the service of the Dominion for the year ending March 31, 1917. Presented by Sir Thomas White, 1916.  
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4. Supplementary Estimates of sums required for the service of the Dominion for the year ending March 31, 1916. Presented by Sir Thomas White, 1916.  
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5. Supplementary Estimates of sums required for the service of the Dominion for the year ending March 31, 1917. Presented by Sir Thomas White, 1916.  
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- 5a. Further Supplementary Estimates for the service of the Dominion for the year ending March 31, 1917. Presented by Sir Thomas White, 1916.  
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6. List of Shareholders in the Chartered Banks of the Dominion of Canada as on December 31, 1915. Presented by Sir Thomas White, February 1, 1916.  
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7. Report on certified cheques, drafts or bills of exchange, dividends, remaining unpaid and unclaimed balances in Chartered Banks of the Dominion of Canada, for five years and upwards prior to December 31, 1915. Presented by Sir Thomas White, February 1, 1916.  
*Printed for distribution and sessional papers.*

**CONTENTS OF VOLUME 5.**

(This volume is bound in two parts.)

8. Report of the Superintendent of Insurance for the year 1915. Presented by Sir Thomas White, 1916. . . . .*Printed for distribution and sessional papers.*
9. Abstract of Statements of Insurance Companies in Canada for the year ended December 31 1915. Presented by Sir Thomas White, April 19, 1916.  
*Printed for distribution and sessional papers.*

**CONTENTS OF VOLUME 6.**

10. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part I—Canadian Trade (Imports in and Exports from Canada). Presented by Sir George Foster, January 13, 1916. . . . .*Printed for distribution and sessional papers.*

**CONTENTS OF VOLUME 7.**

- 10a. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part II.—Canadian Trade with (1) France, (2) Germany, (3) United Kingdom, (4) United States. Presented by Sir George Foster, 1916.  
*Printed for distribution and sessional papers.*
- 10b. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part III.—Canadian Trade with foreign countries (except France, Germany, the United Kingdom and United States). Presented by Sir George Foster, 1916.  
*Printed for distribution and sessional papers.*
- 10c. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1916: (Part IV.—Miscellaneous Information.) Presented by Sir George Foster, 1916.  
*Printed for distribution and sessional papers.*
- 10d. Report of the Grain Commissioners for Canada. (Part V.) Presented by Sir George Foster, 1916. . . . .*Printed for distribution and sessional papers.*

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- 10e. Report of the Department of Trade and Commerce for the fiscal year ended March 31, 1915: Part VI.—Subsidized Steamship Services, with statistics showing steamship traffic to December 31, 1915, and Estimates for the fiscal year 1916-17. Presented by Sir George Foster, 1916. . . . .*Printed for distribution and sessional papers.*
- 10f. Report of Trade and Commerce for the fiscal year ended March 31, 1915: Part VII.—Trade of Foreign Countries, Treaties and Conventions. Presented by Sir George Foster, 1916.  
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11. Report of the Department of Customs for the year ended March 31, 1915. Presented by Hon. Mr. Reid, January 18, 1916. . . . .*Printed for distribution and sessional papers.*

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- 15.** Report of the Minister of Agriculture for the Dominion of Canada, for the year ended March 31, 1915. Presented by Hon. Mr. Burrell, January 20, 1916.  
*Printed for distribution and sessional papers*
- 15a.** Report of the Dairy and Cold Storage Commissioner for the fiscal year ending March 31, 1915. (Dairying, Fruit, Extension of Markets and Cold Storage.) Presented by Hon. Mr. Burrell, February 1, 1916. . . . .*Printed for distribution and sessional papers*
- 15b.** Report of the Veterinary Director General for the year ending March 31, 1915. Presented by Hon. Mr. Burrell, 1916. . . . .*Printed for distribution and sessional papers*
- 15c.** Report on "The Agricultural Instruction Act," 1914-15, pursuant to Section 8, Chapter 5 of 3-4 George V. Presented by Hon. Mr. Burrell, January 21, 1916.  
*Printed for distribution and sessional papers.*

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- 16.** Report of the Director and Officers of the Experimental Farms for the year ending March 31, 1915. Presented by Hon. Mr. Burrell, January 31, 1916.  
*Printed for distribution and sessional papers.*

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- 17.** Criminal Statistics for the year ended September 30, 1914. (Appendix to the Report of the Minister of Trade and Commerce for the year 1914.) Presented by Sir George Foster, 1916. . . . .*Printed for distribution and sessional papers*
- 18.** Return of By-elections for the House of Commons of Canada held during the year 1915. Presented by Hon. Mr. Speaker, 1916. . . . .*Printed for distribution and sessional papers.*

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*Printed for distribution and sessional papers*
- 19a.** Ottawa River Storage for year 1915. . . . .*Printed for distribution and sessional papers*
- 19b.** Interim Report of the Commission appointed to examine into certain general conditions of Transportation bearing on the economic problem of the proposed Georgian Bay Canal. Presented by Hon. Mr. Rogers, April 14, 1916.  
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- 20.** Annual Report of the Department of Railways and Canals, for the fiscal year from April 1, 1914, to March 31, 1915. Presented by Hon. Mr. Cochrane, February 2, 1916.  
*Printed for distribution and sessional papers*
- 20a.** Canal Statistics for the season of navigation, 1915. Presented by Hon. Mr. Reid, May 17, 1916. . . . .*Printed for distribution and sessional papers.*
- 20b.** Railway Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, April 4, 1916. . . . .*Printed for distribution and sessional papers*

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- 20d.** Telephone Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, April 13, 1915.  
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- 20e.** Express Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, April 13, 1916. . . . .*Printed for distribution and sessional papers.*
- 20f.** Telegraph Statistics of the Dominion of Canada, for the year ended June 30, 1915. Presented by Hon. Mr. Cochrane, May 16, 1916.  
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21. Forty-eighth Annual Report of the Department of Marine and Fisheries, for the year 1914-1915.—Marine. Presented by Hon. Mr. Hazen, January 13, 1916.  
*Printed for distribution and sessional papers.*
22. List of Shipping issued by the Department of Marine and Fisheries, being a list of vessels on the registry books of the Dominion of Canada on December 31, 1915. Presented by Hon. Mr. Hazen, 1916. . . . .*Printed for distribution and sessional papers.*
23. Supplement to the Forty-eighth Annual Report of the Department of Marine and Fisheries for the fiscal year 1914-15. Marine.—Steamboat Inspection Report.  
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24. Report of the Postmaster General for the year ended March 31, 1915. Presented by Hon. Mr. Casgrain, January 13, 1916. . . . .*Printed for distribution and sessional papers.*

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25. Annual Report of the Department of the Interior for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Roche, January 13, 1916.  
*Printed for distribution and sessional papers.*
- 25b. Annual Report of the Topographical Surveys Branch of the Department of the Interior, 1914-15. Presented by Hon. Mr. Roche, May 1, 1916.  
*Printed for distribution and sessional papers.*

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- 25c. Report of progress of stream measurements for the calendar year 1915. Presented by Hon. Mr. Roche, 1916. . . . .*Printed for distribution and sessional papers.*
- 25d. Fourteenth Report of the Geographic Board of Canada for year ended March 31, 1915.  
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- 25e. British Columbia Hydrographic Surveys . . . .*Printed for distribution and sessional papers.*
- 25f. Manitoba Hydrographic Surveys, 1912-14. . . .*Printed for distribution and sessional papers.*
- 25g. Report of th. Chief Medical Officer Department of the Interior, for 1915.  
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26. Summary Report of the Geological Survey Department of Mines, for the calendar year 1914. Presented by Hon. Mr. Roche, 1916.  
*Printed for distribution and sessional papers.*
- 26a. Summary Report of the Mines Branch for the calendar year 1914. Presented by Hon. Mr. Roche, 1916. . . . .*Printed for distribution and sessional papers.*

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27. Report of the Department of Indian Affairs for the year ended March 31, 1915. Presented by Hon. Mr. Roche, January 19, 1916. . . . .*Printed for distribution and sessional papers.*
28. Report of the Royal Northwest Mounted Police, 1915. Presented by Sir Robert Borden, January 19, 1916. . . . .*Printed for distribution and sessional papers.*

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29. Report of the Secretary of State of Canada for the year ended March 31, 1915. Presented by Hon. Mr. Blondin, February 28, 1916.  
*Printed for distribution and sessional papers.*
- 29a. Report of the work of the Public Archives for the year 1914. Presented, 1916.  
*Printed for distribution and sessional papers.*

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30. The Civil Service List of Canada for 1915. Presented by Hon. Mr. Patenaude 1916.  
*Printed for distribution and sessional papers.*
31. Annual Report of the Civil Service Commission of Canada for the year ended August 31, 1915. Presented by Hon. Mr. Patenaude, 1916.  
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32. Annual Report of the Department of Public Printing and Stationery for the fiscal year ended March 31, 1915. Presented by Hon. Mr. Blondin, March 20, 1916.  
*Printed for distribution and sessional papers.*
33. Report of the Secretary of State for External Affairs for the year ended March 31, 1915. Presented by Sir Robert Borden, February 23, 1916.  
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34. Report of the Minister of Justice as to Penitentiaries of Canada for the fiscal year ending March 31, 1915. . . . .  
*Printed for distribution and sessional papers.*
35. Report of the Militia Council for the Dominion of Canada, for the fiscal year ending March 31, 1915. Presented by Sir Sam Hughes, February 21, 1916.  
*Printed for distribution and sessional papers.*
- 35a. Employment for the Expeditionary Forces after the war. Presented, 1916.  
*Printed for distribution and sessional papers.*
36. Report of the Department of Labour for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Crothers, January 25, 1916.  
*Printed for distribution and sessional papers.*
- 36a. Eighth Report of the Registrar of Boards of Conciliation and Investigations of the proceedings under "The Industrial Disputes Investigation Act, 1907," for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Crothers, January 25, 1916.  
*Printed for distribution and sessional papers.*

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37. Eleventh Annual Report of the Commissioners of the Transcontinental Railway, for the year ended March 31, 1914. Presented by Hon. Mr. Cochrane February 2, 1916.  
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38. Report of the Department of the Naval Service, for the fiscal year ending March 31, 1915. Presented by Hon. Mr. Hazen, January 13, 1916.  
*Printed for distribution and sessional papers.*
- 38a. Supplement to the Report of the Naval Service—Contributions to Canadian Biology, 1914-15. Presented by Hon. Mr. Hazen, 1916.  
*Printed for distribution and sessional papers.*
- 38b. Natural History of the Herring. Presented, 1916.  
*Printed for distribution and sessional papers.*
39. Forty-eighth Annual Report of the Fisheries Branch of the Department of the Naval Service, 1914-1915. Presented by Hon. Mr. Hazen, January 13, 1916.  
*Printed for distribution and sessional papers.*
40. The Report of the Joint Librarians of Parliament. Presented by Hon. Mr. Speaker, January 13, 1916. . . . .  
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41. Copies of Orders in Council authorizing Regulations for the Department of Naval Service in accordance with Section 47, Chapter 43, 9-10 Edward VII, as follows:—
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- P.C. 3009, dated 21st December, 1915, with reference to application of the Naval Discipline Act, etc., for the Government of the Naval Volunteer Force.
- P.C. 63/422, dated 15th October, 1915, with reference to appointment of Assistant Paymasters in charge.
- P.C. 2267, dated 25th September, 1915, with reference to regulations for payment of "Detained Pay."
- P.C. 93/2151, dated 17th September, 1915, with reference to allowances to officers and men employed on coding and decoding duties, etc.
- P.C. 1712, dated 21st July, 1915, with reference to scheme of pensions for officers and men of the Royal Canadian Forces, etc.

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P.C. 748, dated 13th April, 1915, with reference to institution of the ratings of rangetaker first and second class in the Royal Canadian Navy.

P.C. 58/1470, dated 24th June, 1915, with reference to increase in amount of Separation Allowance to a motherless child from 3s. to 5s.

P.C. 85/1158, dated 20th May, 1915, with reference to revision of amounts payable on account of Separation Allowance to dependents of Royal Canadian Naval Permanent Ratings.

P.C. 756, dated 13th April, 1915, with reference to payment of Allowances to officers of the Royal Naval Canadian Volunteer Reserve for performance of duties which carry with them an Allowance to officers of the Royal Canadian Navy. Presented by Hon. Mr. Hazen, January 17, 1916. . . . .*Not printed.*

42. Copies of Proclamations, Orders in Council and Documents relating to the European War. Presented by Sir Robert Borden, January 18, 1916. . . . .*Not printed.*
- 42*a*. First Supplement to Copies of Proclamations, Orders in Council and Documents relating to the European War. Presented by Sir Robert Borden, January 18, 1916. . . . .*Not printed.*
43. Orders in Council relating to the European War, from 29th April, 1915, to 12th January, 1916, both inclusive. Presented by Sir Robert Borden, January 18, 1916. . . . .*Not printed.*
44. Copy of New Rules of Court passed by the Judges of the Supreme Court of Alberta, under the authority of Section 575 of the Criminal Code, at meeting of 27th November, 1915. Presented by Hon. Mr. Meighen, January 20, 1916. . . . .*Not printed.*
45. Account of the average number of men employed on the Dominion Police Force during each month of the year 1915, and of their pay and travelling expenses, pursuant to Chapter 92, Section 6, Subsection 2, of the Revised Statutes of Canada. Presented by Hon. Mr. Doherty, January 20, 1916. . . . .*Not printed.*
46. Regulations under "The Destructive Insect and Pest Act," pursuant to Section 9, Chapter 31 of 9-10 Edward VII. Presented by Hon. Mr. Burrell, January 24, 1916. . . . .*Not printed.*
47. Return of Orders in Council which have been published in the *Canada Gazette* and in the *British Columbia Gazette*, between 12th January, 1915, and the 31st December, 1915, in accordance with provisions of Subsection (d) of Section 38 of the regulations for the survey, administration, disposal and management of Dominion Lands within the 40-mile Railway Belt in the Province of British Columbia. Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
48. Return of Orders in Council which have been published in the *Canada Gazette*, between 12th January, 1915, and the 31st December, 1915, in accordance with the provisions of Section 77 of "The Dominion Lands Act," Chapter 20 of the Statutes of Canada, 1908. Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
49. Return of Orders in Council which have been published in the *Canada Gazette*, between the 16th January, 1915, and the 31st December, 1915, in accordance with the provisions of "The Forest Reserves and Park Act," Section 19 of Chapter 10, 1-2 George V. Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
50. Return of Orders in Council which have been published in the *Canada Gazette*, between the 12th January, 1915, and the 31st December, 1915, in accordance with the provisions of Section 5 of "The Dominion Lands Survey Act," Chapter 21, 7-8 Edward VII. Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
51. Return of Orders in Council which have been published in the *Canada Gazette*, between the 12th January, 1915, and the 31st December, 1915, in accordance with the provisions of Chapter 47, 2 George V, entitled "The Railway Belt Water Act." Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
52. Return of Orders in Council passed between the 16th January, 1915, and the 31st December, 1915, approving of regulations and forms prescribed in accordance with the provisions of Section 57 of the Irrigation Act, Chapter 61, Revised Statutes of Canada, 1906, as amended by Chapter 38, 7-8 Edward VII. Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
53. Return of Orders in Council passed under the provisions of Section 18 of Chapter 63, Revised Statutes of Canada, "An Act to provide for the Government of the Yukon Territory." Presented by Hon. Mr. Roche, January 25, 1916. . . . .*Not printed.*
54. Return showing lands sold by the Canadian Pacific Railway Company during the year which ended on the 30th September, 1915. Presented January 25, 1916. . . . .*Not printed.*

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55. Return called for by Section 88 of Chapter 62, Revised Statutes of Canada, requiring that the Minister of the Interior shall lay before Parliament, each year, a return of liquor brought from any place out of Canada into the Territories by special permission in writing of the Commissioner of the Northwest Territories. Presented by Hon. Mr. Roche, January 25 1916. . . . .*Not printed.*
56. Copies of General Orders promulgated to the Militia for the period between November 25, 1914, and December 21, 1915. Presented by Sir Sam Hughes, January 26, 1916. . . . .*Not printed.*
57. Statement of Superannuation and Retiring Allowances in the Civil Service during the year ending 31st December, 1915, showing name, rank, salary, service, allowance and cause of retirement of each person superannuated or retired, also whether vacancy is filled by promotion, appointment or by transfer, and the salary of any new appointee. Presented by Sir Thomas White, February 1 1916. . . . .*Not printed.*
58. Statement of Expenditure on account of "Miscellaneous Unforeseen Expenses," from the 1st April, 1915, to the 12th January, 1916, in accordance with the Appropriation Act of 1915. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
59. Statement of the affairs of the Royal Society of Canada, for the year ended April 30, 1915. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
60. Report and Statement of Receipts and Expenditures of the Ottawa Improvement Commission to March 31, 1915. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
61. Statement of Receipts and Expenditures of the National Battlefields Commission to 31st March, 1915, as required by 7-8 Edward VII, Chapter 57, Section 12. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
62. Statement of Temporary Loans, Dominion of Canada, outstanding December 31, 1915. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
63. Statement of Governor General's Warrants issued since the last session of Parliament on account of 1915-16. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
64. Statement of Treasury Board over-ruling, under Section 44, Consolidated Revenue and Audit Act. Presented by Sir Thomas White, February 1, 1916. . . . .*Not printed.*
65. Detailed Statement of all remissions and refunds of the tolls or duties for the fiscal year ending 31st March, 1915. Presented by Hon. Mr. Blondin, February 2, 1916. . . . .*Not printed.*
66. Return to an Order of the House of the 8th March, 1915, for a return showing the quantity of Oliver equipments purchased since 1st August, 1914, the persons from whom they were purchased, the price paid to each contractor, and the dates of their delivery. Also a copy of all complaints received from any quarter in regard to the equipment, and of any action, departmental or otherwise, taken in regard to the same. Presented 3rd February, 1916.—*Mr. Macdonald.* . . . . .*Not printed.*
67. Return to an Order of the House of the 1st March, 1915, for a return showing the amount of dredging done in the county of Inverness since 1896, up to the present; where such dredging was done, the quantity of dredging done in each place, and dates on which such dredging was done, also the cost in each case of such dredging. Presented February 3, 1916.—*Mr. Chisholm (Inverness).* . . . . .*Not printed.*
68. Return to an Order of the House of the 17th March, 1915, for a copy of all reports, correspondence and other communications between the Department of Customs and Auguste Desjardins, of St. Denis de Kamouraska, since his appointment as a preventive officer of that Department. Presented by Hon. Mr. Reid, February 3, 1916.—*Mr. Lapointe (Kamouraska).* . . . . .*Not printed.*
69. A detailed statement of all bonds or securities registered in the Department of the Secretary of State of Canada, since last return (15th February, 1915) submitted to the Parliament of Canada under Section 32 of Chapter 19 of the Revised Statutes of Canada, 1906. Presented by Hon. Mr. Blondin, February 3, 1916. . . . .*Not printed.*
70. Annual return respecting Trade Unions under Chapter 125, R.S.C., 1906. Presented by Hon. Mr. Blondin, February 3, 1916. . . . .*Not printed.*
71. Return to an Order of the House of the 22nd March, 1915, for a copy of all letters, despatches, correspondence, petitions, recommendations, tenders, etc., relating to the purchase of the land for the Quarantine de Lévis. Presented February 3, 1916.—*Mr. Bourassa.* . . . . .*Not printed.*

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72. Certified copy of a report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 7th February, 1916, appointing Robert A. Pringle, of the city of Ottawa, one of His Majesty's counsel learned in the law, and His Honour D. B. MacTavish, Judge of the County Court for the County of Carleton, a Commission, under the Inquiries Act, to conduct an inquiry into and concerning the origin of the recent disastrous fire which destroyed the Parliament Buildings at Ottawa. Presented by Sir Robert Borden, February 7, 1916. . . . .*Not printed.*
- 72a. Report of the Royal Commission appointed to inquire into the origin of the fire which destroyed the Central Parliament Building at Ottawa, on Thursday, 3rd February, 1916. Also copy of evidence taken before the Royal Commission appointed to inquire into the origin of the fire which destroyed the Central Parliament Building at Ottawa, on Thursday, 3rd February, 1916. Presented by Hon. Mr. Rogers, May 16, 1915. . . . .*Printed for sessional papers only.*
73. Copy of Order in Council, No. P.C. 162, dated 29th January, 1916,—Establishment of the rank of wireless operator in the Royal Naval Canadian Volunteer Reserve and regulations for the proper government thereof. Presented by Hon. Mr. Hazen, February 7, 1916. . . . .*Not printed.*
74. Copy of Orders in Council, No. P.C. 183, dated 31st January, 1916,—Regulations governing the payment of allowance to officers of the Royal Canadian Naval Service acting as interpreters. Presented by Hon. Mr. Hazen, February 7, 1916. . . . .*Not printed.*
- 74a. Copy of Order in Council No. P.C. 54-601, dated 16th March, 1916, authorizing payment of messing allowance to Royal Naval Reserve Officers. Presented by Hon. Mr. Hazen, March 29, 1916. . . . .*Not printed.*
75. Communication from the Acting High Commissioner for Canada in London, Sir George Perley, enclosing a report on the Canadian Hospital at Dinard by Dr. Rallier du Baty, Chief Surgeon at the said hospital. Presented by Sir Robert Borden, February 7, 1916. . . . .*Printed for sessional papers only.*
76. A communication from the Right Honourable A. Bonar Law, Colonial Secretary, to His Royal Highness the Governor General, enclosing a copy of the Imperial Parliamentary Debates (House of Commons, 10th January) on a resolution which was adopted by that House, as follows:—"That with a view to increasing the power of the Allies in the prosecution of the war, His Majesty's Government should enter into immediate consultation with the Governments of the Dominions in order with their aid to bring the whole economic strength of the Empire into co-operation with our Allies in a policy directed against the enemy." Presented by Sir Robert Borden, February 7, 1916. . . . .*Printed for distribution and sessional papers*
77. Correspondence between the Canadian Manufacturers' Association and the Prime Minister 1914-1915. Presented by Sir Robert Borden, February 7, 1916. . . . .*Not printed.*
78. Correspondence between the International Nickel Company and the Prime Minister. Presented by Sir Robert Borden, February 7, 1916. . . . .*Not printed.*
79. Return to an Order of the House of the 7th February, 1916, for a copy of all correspondence and reports on the claims of Sealers of British Columbia under the last treaty with the American Republic. Presented February 9, 1916. . . . .*Printed for sessional papers only.*
80. Certified copy of a report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 15th April, 1915, giving authority for the renewal, from the 21st March, 1916, of the agreement between the Dominion Government and the Province of Alberta for the service of the Royal Northwest Mounted Police in that province. Presented by Sir Robert Borden, February 10, 1916. . . . .*Printed for sessional papers only.*
81. Certified copy of a report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 21st May, 1915, giving authority for the renewal, from the 21st March, 1916, of the agreement between the Dominion Government and the province of Saskatchewan, for the services of the Royal Northwest Mounted Police in that province. Presented by Sir Robert Borden, February 10, 1916. . . . .*Printed for sessional papers only.*
82. Return to an Order of the House of the 8th February, 1916, for a copy of all letters, papers, and other documents relating to the application of Wasyl Piniński for the patent of the southwest quarter section 5, township 25, range 4, west second principal meridian, Office File No. 1752484. Presented February 16, 1916.—*Mr. MacNutt.* . . . .*Not printed.*



## CONTENTS OF VOLUME 28—Continued.

83. Return to an Order of the House of the 3rd February, 1916, for a copy of all affidavits, letters, telegrams and other correspondence during the years 1914 and 1915 in reference to the S.E. 7-1-13 west 2nd meridian, now the 160-acre homestead of Frank Strubell, between the Department of the Interior or the Minister, or any officer of the Department and the Land Office at Weyburn and Estevan, and with all parties who endeavoured to secure or assisted in securing homestead entry for the said land. Presented February 16, 1916.—*Mr. Turriff* . . . . .*Not printed.*
84. Report of the Board of Inquiry appointed to make an investigation into the increase in the cost of living in Canada and the causes which have occasioned or contributed to such result. Presented by . . . . . February 16, 1916. . . . .*Printed for distribution.*
- 84a. Synopsis of exhibit by the Statistical Branch, Department of Labour, laid before the Board of Inquiry into the Cost of Living, 1915. Presented by Sir Robert Borden, February 29, 1916. . . . .*Printed for distribution.*
85. Report of delegation representing the Government of Canada at the Ninth Annual Congress held under the auspices of the World's Purity Federation at San Francisco, July 18-24, 1915. Presented by Sir Robert Borden, February 16, 1916. . . . .*Not printed.*
86. Return to an Address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all Orders in Council, letters and correspondence which led to the convening of the conference of local governments which took place in Ottawa during the month of October last; together with all the proceedings and resolutions of the said conference. Presented February 17, 1916.—*Sir Wilfrid Laurier*. . . . .*Not printed.*
87. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents relating to the purchase by the Government of the several parcels of land now comprised in the Experimental Farm at Rosthern, Saskatchewan. Presented February 22, 1916.—*Mr. McCrancy*. . . . .*Not printed.*
88. Return to an Order of the House, of the 7th February, 1916, for a return showing the names and post office addresses of all applicants for bounty under the Deep Sea Fisheries Act, from the districts of Ecum Secum, Marie Joseph, Spanish Ship Bay, and Liscombe, county of Guysborough N.S., for the years 1912, 1913, 1914 and 1915, distinguishing between applications that have been accepted and the bounty paid, and those that have been rejected, and also the reasons for such rejections, if any. Presented February 22, 1916.—*Mr. Sinclair*. . . . .*Not printed.*
89. Return to an Order of the House of the 3rd February, 1916, for a return showing the fractional areas of homestead lands, or otherwise, in the province of Saskatchewan, sold in the year 1915, the name of the purchaser, and the price paid in each case. Presented February 22, 1916.—*Mr. Martin (Regina)*. . . . .*Not printed.*
90. Return to an Order of the House, of the 7th February, 1916, for a return showing a copy of the proper rates of interest, the effective interest, the net yield, commission charges, printing charges and other charges, in connection with the Government Domestic Loan of one hundred million dollars, and also in connection with the loan of forty-five million dollars made at New York in 1915. Presented February 22, 1916.—*Mr. Maclean (Halifax)*. . . . .*Not printed.*
91. Return to an Order of the House of the 7th February, 1916, for a return showing the number of subscribers in the Government Domestic Loan of one hundred million dollars which were in the sum of \$1,000 or under, and the number of other subscriptions in multiples of \$1,000. Presented February 22, 1916.—*Mr. Maclean (Halifax)*. . . . .*Not printed.*
92. Return to an Order of the House of the 8th March, 1915, for a return showing:—1. From how many firms or private individuals the Government or any Department of the Government, has ordered trousers, breeches, and pantaloons since the 1st of July, 1914? 2. The names of these firms? 3. How many trousers, breeches and pantaloons have been ordered from each firm? 4. How many each firm has delivered up to date? 5. How many each firm has yet to deliver? 6. The price each firm is receiving for these trousers, breeches and pantaloons. Presented February 24, 1916.—*Mr. Chisholm (Inverness)* . . . . .*Not printed.*
93. Return to an Order of the House of the 8th March, 1915, for a return showing the number of appointments to the Inside Service and to the Outside Service since October, 1911, of persons resident in the county of Wright, the number of dismissals from the service since October, 1911; the number of resignations from the service since above date; with the names of parties at whose request such resignations, if any, were tendered. Presented February 24, 1916.—*Mr. Derlin*. . . . .*Not printed.*

## CONTENTS OF VOLUME 28—Continued.

94. Return to an Order of the House of the 8th April, 1915, for a return showing:—1. The names of the persons who have successfully passed the Civil Service examination in the province of Quebec since the establishment of the Civil Service Commission. 2. The number of such persons who have been called upon to enter the Civil Service. 3. The number in each grade of those who have passed such examinations with success. Presented February 24, 1916.—*Mr. Bouloy*. . . . .*Not printed.*
95. Return to an Order of the House of the 3rd February, 1916, for a copy of all documents, papers and telegrams in any way referring to the application of Aenas McKinnon, of Iron Mines, Inverness County, for the Fenian Raid Veteran Bounty. Presented February 24, 1916.—*Mr. Chisholm (Inverness)*. . . . .*Not printed.*
- 95a. Return to an Order of the House of the 14th February, 1916, for a copy of all telegrams, letters, petitions and documents of any kind, referring in any way to the application of Aneas or Angus McKinnon, of Iron Mines or Orangedale, Inverness County, for the Fenian Raid Bounty. Presented March 3, 1916.—*Mr. Chisholm (Inverness)*.  
*Not printed.*
96. Return to an Order of the House of the 15th March, 1915, for a copy of the claim of Captain Stephen Paul, owner of the steamer *Rhoda*, for the destruction of his ship, as a wreckage, by the Department of Marine, and of all correspondence with regard to the same. Presented February 24, 1916.—*Sir Wilfrid Laurier*. . . . .*Not printed.*
97. Return to an Order of the House of the 29th March, 1915, for a copy of all letters and telegrams, or any other written communications which passed between the Minister of Railways and Canals and J. C. Douglas, Esq., M.P.P., of Glace Bay, Nova Scotia, between the 1st of January and the last of December, 1914, and of all letters and telegrams between the Minister of Customs and Public Works, and the Postmaster General, and the said J. C. Douglas during the above period, in respect to the dismissal, appointment or restoration to office of Government officials. Presented February 24, 1916.—*Mr. McKenzie*. . . . .*Not printed.*
98. Return to an Order of the House of the 3rd February, 1916, for a copy of all reports upon the depths of water in the different locks in the East River of Pictou, improvements, and of all correspondence and recommendations in regard to changes on the plans therefor. Presented February 24, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
- 98a. Supplementary return to an Order of the House of the 3rd February, 1916, for a copy of all reports upon the depths of water in the different locks in the East River of Pictou, improvements, and of all correspondence and recommendations in regard to changes on the plans therefor. Presented March 13, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
99. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, petitions and other papers relative to the granting of a Conciliation Board to the employees of the Acadia Coal Company, in the county of Pictou, in the autumn of 1915. Presented February 24, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
100. Return to an Order of the House of the 1st March, 1915, for a return showing the number of miles of telegraph lines, and the locations, erected in the county of Inverness, each year since 1896, to the present day, with the cost of each line. Presented February 24, 1916.—*Mr. Chisholm (Inverness)*. . . . .*Not printed.*
101. Return to an Order of the House of the 3rd February, 1916, for a copy of all tenders, letters, telegrams and contracts relative to a mail contract from Noel to Maitland, in the county of Hants, and relative to the warding of the same under contract. Presented February 24, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
102. Return to an Order of the House of the 22nd March, 1915, for a copy of the petition addressed to the Post Office Department for the establishment of the rural mail delivery route in the county of Shefford, known as Warden No. 1, and of all letters, telegrams reports and other communications connected therewith. Presented February 24, 1916.—*Mr. Boivin*. . . . .*Not printed.*
103. Return to an Order of the House of the 9th February, 1916, for a return showing the different rural mail routes in the Strathcona constituency, their location and date of establishment, and all rural routes under consideration at the present time. Presented February 24, 1916.—*Mr. Douglas*. . . . .*Not printed.*
- 103a. Return to an Order of the House of the 16th February, 1916, for a return showing the location of all rural mail routes in the present constituency of Strathcona, the date of their inception, and the location of routes at present under consideration. Presented February 24, 1916.—*Mr. Douglas*. . . . .*Not printed.*
104. Return to an Order of the House of the 25th March, 1915, for a copy of all letters, papers, petitions, reports and other documents relating to the establishment of a rural mail delivery route, for the purpose of giving postal service to the districts of Hodson and Toney Mills, county of Pictou. Presented February 24, 1916.—*Mr. Macdonald*.  
*Not printed.*

## CONTENTS OF VOLUME 28—Continued.

- 105.** Return to an Order of the House of the 3rd February, 1916, for a copy of all correspondence, letters, telegrams and memorials received by the Honourable Postmaster General or the Right Hon. Sir Robert L. Borden, since January 1, 1912, relating to the contract for carrying the mail across Lemon Ferry, in the county of Richmond, N.S., and also of all replies thereto. Presented February 24, 1916.—*Mr. Kyte* . . . . . *Not printed.*
- 106.** Return to an Order of the House of the 7th February, 1916, for a return showing how many rural mail delivery routes have been opened during the last fiscal year, in what counties, and at what cost in each county. Presented February 24, 1916.—*Mr. Lemieux*.  
*Not printed.*
- 107.** Return to an Order of the House of the 7th February, 1916, for a copy of all correspondence between the Department of Marine and Fisheries, or any department of Government, and the Pilot Commissioners of the harbour and district of St. Anns, in the county of Victoria, during the years 1914 and 1915, in respect to the removal or dismissal of Daniel Buchanan from the office of pilot of said harbour or district. Presented February 24, 1916.—*Mr. McKenzie* . . . . . *Not printed.*
- 108.** Return to an Order of the House of the 5th April, 1915, for a copy of all documents, letters, correspondence, messages, reports, etc., relating to the calls for tenders for the carrying of the mails between the post office at St. François de Montmagny and the Intercolonial Station during the years 1914 and 1915, as well as a copy of the tenders that have been sent in relating to the said mail service. Presented February 24, 1916.—*Mr. Lapointe (Kamouraska)* . . . . . *Not printed.*
- 109.** Return to an Order of the House of the 3rd February, 1916, for a copy of all correspondence, memorials, letters and telegrams received by the Honourable Postmaster General or the Right Hon. Sir Robert L. Borden, in 1915, relating to the contract for carrying the mails between Roberta, in the county of Richmond, and West Bay, in the county of Inverness, N.S., and also of all replies thereto. Presented February 24, 1916.—*Mr. Kyte* . . . . . *Not printed.*
- 110.** Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, tenders, advertisements, posters, telegrams, and of all other documents in connection with the letting of the contract for conveying the mails between Medicine Hat and Eagle Butte, in the constituency of Medicine Hat, Alberta. Presented February 24, 1916.—*Mr. Buchanan* . . . . . *Not printed.*
- 111.** Return to an address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all correspondence, evidence, official reports, memoranda and Orders in Council, in connection with an investigation or inquiry into the conduct of any officials of the customs service at the Port of Halifax, N.S., in the latter part of 1915, by Mr. Busby, Inspector of Customs. Presented February 25, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
- 112.** Return to an Order of the House of the 7th February, 1916, for a return showing the total amount of duties rebated to importers during the present fiscal year up to December 31, 1915, with the particulars thereof. Presented February 25, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
- 113.** Return to an address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all correspondence, inquiries, evidence, reports by departmental officials or Orders in Council, relative to the dismissal of Clifford G. Brander of the Customs Preventive Service at Halifax, N.S. Presented February 25, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
- 114.** Return to an Order of the House of the 7th February, 1916, for a copy of all correspondence, telegrams, or other communications between the officers of the customs at North Sydney, N.S., or any of them, and the Department of Customs, in respect to the renting of a room or rooms for the purposes of the said department at North Sydney. Presented February 25, 1916.—*Mr. Mackenzie (Halifax)* . . . . . *Not printed.*
- 115.** Return to an Order of the House of the 7th February, 1916, for a return showing the revenue collected during the present fiscal year up to 31st December, 1915, from the importation of the following classes of dutiable articles, and under the divisions of General Tariff, Preferential Tariff, and Surtax Tariff, together with the quantities and values of such importations: iron ore, iron and steel and manufactures of iron and steel; cotton and cotton manufactures; leather and manufactures of leather; wool and manufactures of wool; coal, manganese; zinc; copper; meats; eggs and butter.  
Where any of the above items are numerously subdivided in the customs return, the principal items of imports as to quantity, value and revenue need only be given. Presented February 25, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
- 116.** Return to an address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all correspondence, evidence, reports, memoranda and Orders in Council relative to the dismissal of Charles McCarthy from the customs service at the Port of Halifax, and in respect to his restoration to office. Presented February 25, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*

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**CONTENTS OF VOLUME 28—Continued.**

117. Return to an address to His Royal Highness the Governor General of the 7th February, 1916, for a copy of all evidence, reports, memoranda or Orders in Council, relative to the retirement or dismissal from the customs service at the Port of Halifax, of A. J. Crosby, Thomas Lynch and J. B. Naylor. Presented February 25, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
118. Return to an Order of the House of the 9th February, 1916, for a copy of all correspondence and reports relating to the closing of the Customs Preventive Station at Vicars, Quebec; the opening of Customs House office or Preventive Station at Frontier, Quebec, county of Huntingdon, and subsequent protest against the closing of the office at Vicars. Also for a return showing reports since 1912 of inspectors and collector as to the administration and ability of Preventive Officer of Customs John W. Curran, recently dismissed, at Vicars, Quebec. Presented February 25, 1916.—*Mr. Maclean (Halifax)*.  
*Not printed.*
119. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents, including tenders, relating to the establishment of a rural mail route between Pictou and West River, in the county of Pictou. Presented February 25, 1916.—*Mr. Macdonald*. . . . . *Not printed.*
120. Return to an Order of the House of the 14th February, 1916, for a return showing the different rural mail routes in the constituency of Qu'Appelle, their location and date of establishment, and all rural mail routes now being established or under consideration at the present time in the same constituency. Presented February 25, 1916.—*Mr. Thomson (Qu'Appelle)*. . . . . *Not printed.*
121. Return to an Order of the House of the 3rd February, 1916, for a copy of all documents, letters, messages, correspondence and reports concerning the contract for carrying the mails between the post office at Saint Jean, P.Q., and the railway stations of the Canadian Pacific Railway Company, the Grand Trunk Railway Company and the Vermont Central Railroad Company since and during the year 1911. Presented February 25, 1916.—*Mr. Demers*. . . . . *Not printed.*
122. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents, including tenders, relating to the establishment of the rural mail route from Eureka to Sunnysbrae and return, in the county of Pictou. Presented February 25, 1916.—*Mr. Macdonell*. . . . . *Not printed.*
123. Return to an Order of the House of the 16th February, 1916, for a copy of all telegrams, letters, petitions, and of all documents of all kinds, in any way referring to the awarding of the contract for carrying the mail to Upper Margaree Post Office and Gillies Post Office. Presented February 25, 1916.—*Mr. Chisholm (Inverness)*. . . . . *Not printed.*
124. Return to an Order of the House of the 16th February, 1916, for a copy of all telegrams, letters, petitions, and of all documents of all kinds in any way referring to the awarding of the contract for carrying the mail to Margaree Harbour and Cheticamp. Presented February 25, 1916.—*Mr. Chisholm (Inverness)*. . . . . *Not printed.*
125. Return to an Order of the House of the 8th March, 1915, for a return showing the amounts of money expended, in construction work or repairs, apart from salaries paid to permanent or yearly officials or employees in the Departments of Public Works, Railways and Canals, Militia and Defence, Marine and Fisheries, and Agriculture, within the county of Cumberland, during the fiscal years 1896 to 1911, both inclusive, together with the particular purpose of each expenditure, and where expended. Presented February 28, 1916.—*Mr. Rhodes*. . . . . *Not printed.*
126. Revenues of Canada for years 1909-10-11, also amounts voted for agriculture in years 1909-10-11.—(*Senate*) . . . . . *Not printed.*
127. Return to an Order of the House of the 3rd February, 1916, for a copy of the investigation held on the loss of a horse belonging to Louis de Gonzague Belzile, of Amqui, county of Matane, during the year 1915. Presented March 1, 1916.—*Mr. Boulay*.  
*Not printed.*
128. Return to an Order of the House of the 3rd February, 1916, for a copy of the report of the investigation held in the case of Messrs. Nazaire Morin and Napoléon Hébert, of Ste. Florence, county of Matane, bearing the number 10083 of the records of Mr. Alward, of Moncton. Presented March 1, 1916.—*Mr. Boulay*. . . . . *Not printed.*
129. Return to an Order of the House of the 3rd February, 1916, for a copy of the report of the investigation held in connection with the burning of the barn of George Lavoie, a farmer at Bic, on the 23rd May, 1914. Presented March 1, 1916.—*Mr. Boulay*.  
*Not printed.*
130. Return to an Order of the House of the 3rd February, 1916, for a copy of the investigation held from 1911 to 1913 concerning the loss of a horse, at Lac au Saumon on the Intercolonial Railway by J. S. Thérberge. Presented March 1, 1916.—*Mr. Boulay*.  
*Not printed.*

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 CONTENTS OF VOLUME 28—Continued.

- 131.** Return to an Order of the House of the 7th February, 1916, for a copy of all letters, telegrams, evidence of witnesses at the investigation, and reports thereon, in relation to the claim of Alexandre D. Doucet, of Beresford, N.B., for cattle killed on the Intercolonial Railroad on May 25, 1915. Presented March 1, 1916.—*Mr. Turgeon.*  
*Not printed.*
- 132.** Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, correspondence and agreements between the Department of Railways and Canals, and any official thereof, including the officials of the Intercolonial Railway, regarding the installation of the McQueen Siding, so-called, at Shediac, in the province of New Brunswick, and the subsequent removal thereof. Presented March 1, 1916.—*Mr. Carvell.* . . . . .*Not printed.*
- 132a.** Supplementary Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, correspondence and agreements between the Department of Railways and Canals, and any official thereof, including the officials of the Intercolonial Railway, regarding the installation of the McQueen Siding, so-called, at Shediac, in the province of New Brunswick, and the subsequent removal thereof. Presented March 23, 1916.—*Mr. Carvell.* . . . . .*Not printed.*
- 133.** Return to an Order of the House of the 7th February, 1916, for a return showing:—1. The names, post office addresses, rate of wages and gross amount paid during the year 1915, to all engineers and employees of every description, engaged in connection with the survey of a branch line of the Intercolonial Railway in Guysborough County. 2. The gross expenditure in any way connected with the survey referred to in paragraph one since October, 1911. Presented March 1, 1916.—*Mr. Sinclair.* . . . . .*Not printed.*
- 134.** Return to an Order of the House of the 3rd February, 1916, for a copy of all documents, letters and petitions in the possession of the Railway Department relating to the dismissal of Wm. P. Mills, Bridge and Building Master of District Number 4, Intercolonial Railway; and also a copy of all letters, telegrams, petitions and documents of all kinds in the possession of the Government either in Ottawa or at Moncton, relating in any way to the application of said Wm. P. Mills for an investigation into the causes which led to his dismissal. Presented March 1, 1916.—*Mr. Chisholm (Inverness).*  
*Not printed.*
- 135.** Return to an Order of the House of the 7th February, 1916, for a return showing the names and salaries of all the officials, assistants and clerks employed in the Intercolonial Railway offices in Moncton, including the assistant superintendent's office, dispatcher's office, station and freight house, the names and salaries of the foremen employed in each of the shops, and also the names of all officials, clerks, engine drivers and conductors who have been retired and placed on the pension list since the first of January, 1915, with the amount of the annual retiring allowance to each. Presented March 1, 1916.—*Mr. Copp.* . . . . .*Not printed.*
- 136.** Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, papers, evidence, reports and all other documents relating to the investigation into certain alleged irregularities in the weighing of freight on the Intercolonial Railway at Stellarton and New Glasgow in 1914 and 1915, and the dismissal of Arthur McLean in connection therewith. Presented March 1, 1916.—*Mr. Macdonald.* . . . . .*Not printed.*
- 137.** Return to an Order of the House of 3rd February, 1916, for a copy of all telegrams, letters and other documents in connection with repairs to wharf at Shag Harbour, Shelburne County, N.S., during the years 1915 and 1916. Presented March 1, 1916.—*Mr. Law.* . . . . .*Not printed.*
- 138.** Return to an Order of the House of the 7th February, 1916, for a copy of all letters, telegrams and other papers or documents in the possession of the Department of Public Works relating to a request made by the Nova Scotia Historical Society for permission to place a memorial tablet commemorating the late Reverend Dr. James MacGregor, on the post office building, New Glasgow, N.S. Presented March 1, 1916.—*Mr. Sinclair.*
- 139.** Return to an Order of the House of the 8th February, 1916, for a return showing:—1. Who had the contract or contracts for supplies, meats and other provisions required for the dredges of the Department of Public Works, working in the East River of Pictou or elsewhere in Pictou County, during the years 1914 and 1915, respectively. 2. Amounts paid respectively to each of said tenderers. Presented March 1, 1916.—*Mr. Macdonald.* . . . . .*Not printed.*
- 140.** Return to an Order of the House of the 7th February, 1916, for a return showing all sums of money expended during the present fiscal year to December 31, 1915, by the Department of Public Works, respectively, for public buildings, harbours and rivers, roads and bridges, telegraph and telephone lines, dredging, and for miscellaneous purposes, chargeable to income, showing said expenditure under the above headings and by provinces. Presented March 1, 1916.—*Mr. Maclean (Halifax).* . . . . .*Not printed.*

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 CONTENTS OF VOLUME 28—*Continued.*

141. Return to an Order of the House of the 7th February, 1916, for a return of all sums of money expended, respectively, during the present fiscal year by the Department of Public Works, chargeable to capital account, for public buildings and harbours and rivers, by provinces, designating in detail the purposes of such expenditure. Presented March 1, 1916.—*Mr. Maclean (Halifax)* . . . . .*Not printed.*
142. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents in connection with the purchase of a site for the post office building at Bear River, N.S. Presented March 1, 1916.—*Mr. Low* . . . . .*Not printed.*
143. Return to an Order of the House of the 7th February, 1916, for a copy of all letters, papers, telegrams, pay-sheets, pay-rolls, receipts and documents of all kinds whatsoever in connection with the extension or repairs on the public breakwater at Port Morien, in South Cape Breton, during 1915. Presented March 1, 1916.—*Mr. Carroll* . . . . .*Not printed.*
144. Return to an Order of the House of the 16th February, 1916, for a copy of all letters, telegrams and correspondence between the Department of Marine and Fisheries, or any official thereof, and any person or persons in reference to the proposed retirement from office of the present keeper of the lighthouse at Cape Jourmain, in the county of Westmorland. Presented March 1, 1916.—*Mr. Copp* . . . . .*Not printed.*
145. Return to an Order of the House of the 7th February, 1916, for a copy of all correspondence between the Department of Militia and Defence or any of its branches, and the Department of Agriculture, in reference to the using of the immigration or quarantine buildings at McNab's Island and Lawlor's Island, Halifax, N.S., for military purposes, and particularly for their use by the 63rd Regiment, Overseas Contingent. Presented March 1, 1916.—*Mr. Maclean (Halifax)* . . . . .*Not printed.*
146. Return to an Order of the House of the 7th February, 1916, for a return showing the names of all medical officers appointed and employed for immigration or quarantine purposes at Halifax, St. John, Quebec, Montreal, Toronto, Winnipeg, Regina, Calgary, Edmonton, Vancouver and Victoria, together with the date of appointment of each, their salary, and in each case designating whether they or any of them are still in the service of the Government, and when not, the date when the service ceased. Presented March 1, 1916.—*Mr. Maclean (Halifax)* . . . . .*Not printed.*
147. Return to an Order of the House of the 3rd February, 1916, for a return showing:—1. The names of the different tenderers for the carrying of the mails from the rural boxes established in the counties of l'Assomption and Montcalm down to the present day. 2. The figure of each of such contracts, and the name of the tenderer to whom each of such contracts has been awarded, and for what sum. 3. If any contracts were given without tender. If so, to whom, and for what amount. Presented March 2, 1916.—*Mr. Seguin* . . . . .*Not printed.*
148. Return to an Order of the House of the 21st February, 1916, for a copy of all correspondence and telegrams exchanged between the Labour Department and the workmen at Thetford Mines prior, during, or after the last strike in that vicinity, and of all other papers relating thereto. Presented March 2, 1916.—*Mr. Verville* . . . . .*Not printed.*
149. Fenian Raid Bounties—to whom paid in Queens County, N.S.—(*Senate*) . . . . .*Not printed.*
150. Return to an Address to His Royal Highness the Governor General, of the 3rd February, 1916, for a copy of all Orders in Council passed since 4th August, 1914, dealing with members of the Canadian Expeditionary Forces in the following particulars: Pensions to partially or totally disabled soldiers or their dependents; money allowances or other provision made for the support or care of partially or totally disabled returned soldiers; and pay allowances or other consideration to dependents of soldiers while on active service, and after their return from active service, because of disablement from any cause. Presented March 3, 1916.—*Mr. Oliver* . . . . .*Printed for sessional papers only.*
151. Return to an Order of the House of the 3rd February, 1916, for a return showing the names of all medical officers employed and designated in the years 1914 and 1915, in the examination of recruits in the county of Pictou, and of any changes in the list of said officers in said period. Presented March 3, 1916.—*Mr. Macdonald* . . . . .*Not printed.*
152. Return to an Order of the House of the 4th March, 1915, for a return showing the names and addresses of all persons in Annapolis and Digby Counties, Nova Scotia, to whom the bounty under the Fenian Raid Volunteer Bounty Act has been paid; the names and addresses of all persons from said counties whose applications have been rejected; and the names and addresses of all applicants from said counties whose applications have not been disposed of. Presented March 3, 1916.—*Mr. Law* . . . . .*Not printed.*
153. Return to an Order of the House of the 19th February, 1915, for a return showing the names and addresses of all persons in South Cape Breton, Nova Scotia, who have been paid Fenian Raid Bounty; the names and addresses of all persons in South Cape Breton, N.S., who have made application for said bounty and who have not yet received it. Presented March 3, 1916.—*Mr. Carroll* . . . . .*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

154. Return to an Order of the House of the 1st March, 1915, for a return showing the names and addresses of all persons who received bounty. Raid Bounty was paid in the county of Halifax, N.S., to date. Presented March 3, 1916.—*Mr. Maclean (Halifax)*.  
*Not printed.*
155. Return to an Order of the House of the 31st March, 1915, for a copy of all applications received for Fenian Raid Bounty from residents of the county of Hants, N.S.; also the names of persons who have been paid the bounty and those who have been refused it in said county; with the reasons for refusal, and showing the number of applications that have not yet been dealt with. Presented March 3, 1916.—*Mr. Chisholm (Liverpool)*.  
*Not printed.*
156. Return to an Order of the House of the 22nd March, 1915, for a return showing the names and addresses of all persons who received bounty under the provisions of the Fenian Raid Volunteer Bounty Act, in respect of services rendered in the county of Richmond, Nova Scotia; and the names and addresses of all whose claims for bounty have been rejected, and the reasons for rejecting the same. Presented March 3, 1916.—*Mr. Kyte*.  
*Not printed.*
157. Return to an Order of the House of the 23rd February, 1916, for a return showing the names of all shell inspectors employed in and about the Nova Scotia Steel Company, and the other factories producing shells at New Glasgow, in the county of Pictou. Presented March 3, 1916.—*Mr. Macdonald*.  
*Not printed.*
158. Return to an Order of the House of the 16th February, 1916, for a list of the permanent and other employees on the Soulanges Canal in 1916, with the salary of each of them; also a list of the employees, permanent or otherwise, in 1915, and the salary of each of them. Presented March 3, 1916.—*Mr. Boyer*.  
*Not printed.*
159. Unclaimed balances in the banks for patriotic purposes. Correspondence relating to.—(*Senate*)  
*Not printed.*
160. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents in connection with repairs, upkeep and watchman's services on patrol boat A, *Captain Blackford*, while laid up at Shelburne, N.S., during the month of December, 1914, and subsequent months until ready for sea in 1915. Presented March 6, 1916.—*Mr. Law*.  
*Not printed.*
161. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents in detail, showing expenses, mileage and disbursements of Joseph W. V. Wilson, of Barrington, N.S., as fishery guardian in Shelburne, N.S., during year 1915. Presented March 6, 1916.—*Mr. Law*.  
*Not printed.*
162. Return to an Address to His Royal Highness the Governor General, of the 3rd February, 1916, for a copy of all Orders in Council, letters, telegrams, reports and other documents in connection with the commandeering of wheat about the 27th November, 1915, and in connection with the disposal of such wheat. Presented March 6, 1916.—*Mr. Knowles*.  
*Not printed.*
- 162a. Supplementary Return to an Address to His Royal Highness the Governor General of the 3rd February, 1916, for a copy of all Orders in Council, letters, telegrams, reports and other documents in connection with the commandeering of wheat about the 27th November, 1915, and in connection with the disposal of such wheat. Presented March 10, 1916.—*Mr. Knowles*.  
*Not printed.*
163. Return to an Order of the House of the 21st February, 1916, for a return showing the different rural mail routes in the constituency of Regina, their location and date of establishment, and all rural routes under consideration at the present time in said constituency. Presented March 7, 1916.—*Mr. Martin (Regina)*.  
*Not printed.*
164. Return to an Order of the House of the 7th February, 1916, for a copy of all tenders, offers, letters, telegrams, engineer's reports and other documents relating to the construction of a breakwater or boat harbour at North Lake, Prince Edward Island. Presented March 7, 1916.—*Mr. Hughes, (Kings, P.E.I.)*.  
*Not printed.*
165. Return to an Order of the House of the 23rd February, 1916, for a return showing the names of all persons who worked at the repairing of the wharf at Rivière Ouelle during the summer of 1915 with a statement of their occupations and the amounts paid to them, respectively. Presented March 7, 1916.—*Mr. Lapointe (Kamouraska)*.  
*Not printed.*
166. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams and other documents relative to repairs on the *Hanloper* at Cape Negro, Shelburne County, N.S., in 1915. Presented March 7, 1916.—*Mr. Law*.  
*Not printed.*
167. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, papers, pay-rolls, telegrams and correspondence in connection with the expenditure of, and receipts and vouchers for moneys paid for, the building of a wharf or blocking at the head of Belleville, Yarmouth County, N.S. Presented March 7, 1916.—*Mr. Law*.  
*Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

168. Return to an Order of the House of the 16th February, 1916, for a copy of all letters, petitions, correspondence and telegrams, exchanged between the Government, its resident engineer of the district, and all other persons concerning the construction of a bridge between Ile Perrot and Ste. Ann de Bellevue, and Ile Perrot and Vaudreuil. Presented March 7, 1916.—*Mr. Boyer*. . . . .*Not printed.*
169. Return to an Order of the House of the 21st February, 1916, for a copy of all letters and correspondence between A. Bellemare, Esq., M.P., and the Government, or any member thereof, in connection with the construction of the post office at Louiseville. Presented March 7, 1916.—*Mr. Gauvreau*. . . . .*Not printed.*
170. Return to an Order of the House of the 21st February, 1916, for a return showing the amounts spent for the furnishing of the office of the Hon. E. Patenaude, Minister of Inland Revenue; with a copy of all invoices. And also a statement of the amounts spent for the furnishing of the office of the Hon. W. B. Nantel, when Minister of Inland Revenue; with a copy of all invoices. Presented March 7, 1916.—*Mr. Louctot*.  
*Not printed.*
171. Return to an Order of the House of the 3rd February, 1916, for a copy of all documents, title deeds, papers, notarial deeds or private writings in connection with the sale, donation or transfer, by the estate of Alex. Fraser, of Rivière du Loup, to the Government or the Railway Department, for the Intercolonial, the lot of land or part of the lot of land, at the east of the Intercolonial bridge at Rivière du Loup, at a place called Gauvreau Yard; also of all correspondence in this connection. Presented March 7, 1916.—*Mr. Gauvreau*. . . . .*Not printed.*
172. Report of the Federal Plan Commission on a general plan for the cities of Ottawa and Hull, 1915. Presented by Sir Robert Borden, March 10, 1916. . . . .*Not printed.*
173. Return to an Order of the House of the 3rd February, 1916, for copies of all telegrams, letters, petitions, correspondence and other documents whatsoever relating to the post office and the postmaster of the Parish of St. Esprit, in the county of Montcalm, from October, 1911, to the present day. Presented March 10, 1916.—*Mr. Seguin*.  
*Not printed.*
174. Return to an Order of the House of the 16th February, 1916, for a copy of all telegrams, letters, petitions and documents of all kinds, in any way referring to the awarding of the contract for carrying the mail from Inverness to Margaree Harbour. Presented March 10, 1916.—*Mr. Chisholm (Inverness)*. . . . .*Not printed.*
175. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, papers, telegrams and documents of all kinds whatsoever in connection with the tenders and awarding of the contract for carrying the mails between the tram cars and the post office at Glace Bay, South Cape Breton. Presented March 10, 1916.—*Mr. Carroll*.  
*Not printed.*
176. Return to an Order of the House of the 7th February, 1916, for a copy of all papers, memoranda, correspondence, reports, etc., in connection with the dismissal of John E. Hallamore, as postmaster at Upper New Cornwall, Lunenburg County, N.S. Presented March 10, 1916.—*Mr. Maclean (Halifax)*. . . . .*Not printed.*
177. Return to an Order of the House of the 16th February, 1916, for a copy of all telegrams, letters, petitions, and of all documents of all kinds in any way referring to the awarding of the contract for carrying the mail to Eastern Harbour and Pleasant Bay. Presented March 10, 1916.—*Mr. Chisholm (Inverness)*. . . . .*Not printed.*
178. Return to an Order of the House of the 21st February, 1916, for a detailed statement of all war orders obtained by the Dominion Steel Corporation of Sydney, Nova Scotia. Presented March 10, 1916.—*Mr. Lemieux*. . . . .*Not printed.*
179. Return to an Order of the House of the 21st February, 1916, for a copy of the war orders given to the Montreal Street Railway Company. Presented March 10, 1916.—*Mr. Fortier*. . . . .*Not printed.*
180. Report of the International Commission pertaining to the St. John river. Presented by Hon. Mr. Rogers, March 10, 1916. . . . .*Printed for sessional papers only.*
181. Return to an Order of the House of the 21st February, 1916, for a detailed statement of all the wrecks which have taken place on the St. Lawrence river from 1867 until 1916, inclusive. Presented March 13, 1916.—*Mr. Lemieux*. . . . .*Not printed.*
182. Return to an Address to His Royal Highness the Governor General of the 3rd February, 1916, for a copy of all Orders in Council, letters, telegrams, reports and other documents regarding the proposed public building in Prince Rupert for post office and other purposes, and regarding the land proposed for such public building and the purchase of such land. Presented March 13, 1916.—*Mr. Knowles*. . . . .*Not printed.*



CONTENTS OF VOLUME 28—*Continued.*

- 183.** Return to an Address to His Royal Highness the Governor General of the 7th February, 1916, for a copy of the Order in Council or departmental order dismissing Mr. Bayfield from the position of Superintendent of Dredging in British Columbia; and also a copy of the Order in Council or departmental order appointing J. L. Neeson in his place. Presented March 13, 1916.—*Mr. Pugsley* . . . . .*Not printed.*
- 184.** Return to an Order of the House of the 23rd February, 1916, for a copy of all reports and documents concerning the surveys made by the Federal Government during the autumn of 1914 of Lake Matapedia and the river of the same name down to the village of Amqui. Presented March 13, 1916.—*Mr. Lapointe (Kamouraska)* . . . . .*Not printed.*
- 185.** Return to an Order of the House of the 13th March, 1916, for a copy of the pension list in force in Canada for disabled soldiers and of all petitions, letters or other documents relating to the amendment or readjustment of the same. Presented March 14, 1916. —*Printed for distribution and sessional papers.*
- 186.** Return to an Order of the House of the 16th February, 1916, for a copy of all letters, petitions, correspondence and telegrams between the Government, the engineers, and all other persons concerning the building of the post office at B'gaud; also of the amounts of money paid to divers persons for such building, furnishing, the land, the care of the grounds and other works. Presented March 15, 1916.—*Mr. Boyer* . . . . .*Not printed.*
- 187.** Return to an Order of the House of the 6th March, 1916, for a return showing the different rural mail routes in the constituency of Medicine Hat, with their location and date of establishment; and also all rural mail routes now being established or under consideration at the present time in the same constituency. Presented March 15, 1916.—*Mr. Buchanan* . . . . .*Not printed.*
- 187a.** Return to an Order of the House of the 20th March, 1916, for a return showing:—1. The reason for the delay in the establishment of the rural mail routes, reported under consideration, in the constituency of Medicine Hat. 2. When these routes were first applied for. 3. If the applications possessed the required number of signatures. 4. If tenders have been invited. If so, for what routes. 5. Why the lowest tenders were not accepted, and the routes established. 6. If any tenders are being invited for these routes. 7. If there is a likelihood of any of these routes being operated immediately. Presented March 27, 1916.—*Mr. Buchanan* . . . . .*Not printed.*
- 188.** Return to an Order of the House of the 21st February, 1916, for a copy of all letters, telegrams, investigations and reports relating to the dismissal of Joseph Fleming, conductor Intercolonial Railway, and in regard to his reinstatement. Presented March 16, 1916.—*Mr. Macdonald* . . . . .*Not printed.*
- 189.** Return to an Order of the House of the 18th March, 1915, for a copy of all petitions, telegrams, communications and other documents relating to the dismissal of Mr. Hubert Faquin, postmaster of St. Gilbert de Portneuf. Presented March 16, 1916.—*Mr. Delisle*.  
*Not printed.*
- 190.** Return to an Order of the House of the 16th February, 1916, for a copy of all letters, petitions, correspondence and telegrams, exchanged between the Government, its Inquiry Commissioner, Mr. G. H. Bergeron, and all other persons, concerning the inquiry, the dismissal and replacing of the postmasters of the different post offices mentioned below; and of all correspondence relating to the appointments of the present postmasters who replace the former ones, who had been either dismissed or replaced for one reason or another:—St. Lazare Village, Vaudreuil Station, Pointe Fortune, Val des Eboulis, Mont Oscar, St. Justine de Newton, Ste. Marthe. Presented March 16, 1916.—*Mr. Boyer*.  
*Not printed.*
- 191.** Dismissal of Mr. Chisholm, Inspector of Indian Agencies, Saskatchewan.—(*Senate*).  
*Not printed.*
- 192.** Return to an Order of the House of the 23rd February, 1916, for a return showing:—1. The names, rank and military qualifications of the officers on the Headquarters Staff of the 1st, 2nd and 3rd Divisional Areas, including those on Staffs of Camps and Schools of Instruction, on October 1, 1915. 2. The names of those of the above who on that date had volunteered, taken the oath and been attested for overseas service. Presented March 20, 1916.—*Mr. Proulx* . . . . .*Not printed.*
- 193.** Return to an Order of the House of the 21st February, 1916, for a return showing:—1. How many persons have been employed by the Department of Militia since the beginning of the war in the examining, appraising or testing of materials, such as clothing, harness, etc., purchased for military purposes. 2. How many of such employees are practical trades people, experts, or otherwise experienced persons in the respective callings connected with the various materials as purchased. Presented March 20, 1916.—*Mr. Verville* . . . . .*Not printed.*

## CONTENTS OF VOLUME 28—Continued.

194. Return to an Order of the House of the 6th March, 1916, for a copy of all telegrams, letters, petitions and documents of all kinds referring in any way to the application of Mrs. Flora McIntyre, of River Dennis, Inverness County, N.S., for the Fenian Raid Veteran Bounty of her late husband, Angus McIntyre, late of River Dennis. Presented March 20, 1916.—*Mr. Chisholm (Inverness)* . . . . . *Not printed.*
195. Return to an Order of the House of the 13th March, 1916, for a return showing:—1. The names, dates of appointment, post office addresses at time of appointment, and former occupations of the censors employed by the Militia Department at Louisburg and North Sydney, Nova Scotia. 2. The names of all the said censors who are also decoders, and the names and addresses of all who are employed in the censorship service at the above points. 3. The amount paid to each censor or decoder since the 4th of August, 1914, up to the 1st February, 1916, or to any party or person in connection with the censorship or decoding services at the above places. Presented March 20, 1916.—*Mr. McKenlie*.  
*Not printed.*
196. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, agreements and all other papers relative to the creation of a Board of Conciliation, during the year 1915, under the Industrial Disputes Investigation Act in regard to the employees of the Nova Scotia Steel Company, in the county of Pictou. Presented March 20, 1916.—*Mr. Macdonald* . . . . . *Not printed.*
197. Return to an Order of the House of the 6th March, 1916, for a list of the employees in the Dominion Police Force, with the salary of each of them. Presented March 20, 1916.—*Mr. Boulay* . . . . . *Not printed.*
198. Return showing:—1. Whether the Government have taken cognizance of the following article published in the Montreal "Gazette" on November 1, 1915:—"Canadian Help Comes from Sale of Gift Flour. Foodstuffs not Needed by the English Poor were Bought for Belgian Relief.—Funds to Aid East Coast.—Hon. Walter Long Suggested to Canadian Government that \$750,000 be Allotted, and Latter Agreed.—(Special cable from the "Gazette's" resident staff correspondent.)
- "London, October 31.—'Canada's aid to the east coast towns of England, which are suffering through the war, is the subject of some misconception,' said Sir George Perley to-day. In a statement in the Commons, Hon. Walter Long said that the necessary funds for a Government scheme of help for hotel and lodging house keepers had been generously provided by the Canadian Government. This gave rise to the idea that the Dominion was taking a new step, but the fact is that no money is coming from Canada. Of the flour sent by Canada a year ago to relieve distress in England, very little was distributed, as poverty was in no way abnormal. Some 400,000 bags of this flour were transferred to the American committee for Belgian relief, which purchased them. The money paid for this flour being in the hands of the Local Government Board, Hon. Walter Long, as President of the Board, suggested to Sir George Perley that this might be utilized for the relief of the east coast towns where the season had been ruined owing to the lack of railway facilities and the disinclination of the public to visit the east coast because of the possibility of German naval or aerial raids. The Dominion Government acquiesced in this proposal, and the sum of \$750,000, part of the proceeds of the sale of the flour, has now been allotted for this purpose. Canada's generosity will therefore go to alleviate the distress of a large number of better-class people, who are direct sufferers from the war, instead of the destitute poor, for whom it was intended, but who, it develops, were not in need of it." 2. Whether the said article is accurate. If not, in what respect it is inaccurate. Presented March 20, 1916.—*Mr. Papineau*.  
*Not printed.*
- 198a. Return showing:—1. Whether the Government is aware that the following extract from an article was published on the 12th January, 1915, in the Montreal "Gazette":—
- "Distress Caused in England by War is Negligible.—Comparatively Small Portion of Colonial Gifts Used for National Relief.—Much Went to Belgians.—War Office also took Large Share.—Salvation Army has Scheme Requiring Canadian Co-operation.—(Special cable from the "Gazette's" resident staff correspondent.)
- "London, January 11.—Very satisfactory evidence of the comparative absence in England of any distress caused by the war is furnished by a report on the special work of the Local Government Board arising out of the war, which was issued to-day as a White Paper. The action by Noel Kershaw, dealing with the disposition of the gifts from the Colonies, shows that only a small part of the goods allocated has been required for relieving the distress of civilians.
- "The following is the disposition of the 940,530 bags of flour received from Canada: To the local committees for the relief of distress, 90,474; to the Belgian Refugees Committees, 1,691; transferred to the War Office, 99,760; further offer to the War Office, 300,000; to the Belgian Relief Commission, 443,886; sold, owing to damage, 4,719." 2. Who had charge of accepting delivery and the shipping of this flour. 3. Whether the Government have any information of the shortage of 59,430 bags of flour, alleged in said article. If not, what became of the flour that was short. Presented March 20, 1916.—*Mr. Papineau* . . . . . *Not printed.*

## CONTENTS OF VOLUME 28—Continued.

199. Return to an Order of the House of the 6th March, 1916, for a return showing the amounts contributed from the constituency of Medicine Hat for machine guns, and by whom contributed or forwarded. Presented March 21, 1916.—*Mr. Buchanan*. . . . .Not printed.
200. Return to an Order of the House of the 13th March, 1916, for a copy of all letters, petitions, recommendations and other documents in the possession of the Post Office Department relating to the appointment of the postmaster at West Roachdale, Guysborough County, Nova Scotia, to take the place of J. H. McGuire, deceased. Presented March 21, 1916.—*Mr. Sinclair*. . . . .Not printed.
201. Return to an Order of the House of the 28th February, 1916, for a return showing in detail the payment or payments amounting to \$647.56, paid to P. A. Stoddart, fishery guardian, Shelburne County, N.S., during the year ending March 31, 1915. Presented March 21, 1916.—*Mr. Kyte*. . . . .Not printed.
202. Return to an Order of the House of the 28th February, 1916, for a copy of all correspondence, letters, telegrams and documents of all kinds relating to the chartering of the vessel *Starling*, by the Department of Marine and Fisheries. Presented March 21, 1916. *Mr. Kyte*. . . . .Not printed.
203. Return to an Order of the House of the 7th February, 1916, for a copy of all documents, letters, messages, correspondence and reports concerning a conference between the Minister of Agriculture and certain representatives of the Mennonite Church in or about July, 1873, and referred to in a certain letter dated 23rd July, 1873, signed by P. M. Lowe, Secretary of the Department of Agriculture, and addressed to Messrs. David Klassen, Jacob Peters, Heinrich Wiebe and Cornelius Toews, delegates from Southern Russia. Presented March 21, 1916.—*Mr. McCrancy*. . . . .Not printed.
204. Return to an Order of the House of the 13th March, 1916, for a copy of all letters, telegrams, petitions, memorials and other documents relating to the subsidizing by the Government of the construction of ships in British Columbia, or of ships when built; or as to the laying down or constructing or assisting in the construction in British Columbia of twenty-five ships by the Government, or as to assisting by subsidies or otherwise in the construction of ships in the Dominion. Presented March 23, 1916.—*Mr. Macdonald*. . . . .Not printed.
205. Return to an Order of the House of the 13th March, 1916, for a copy of the affidavit of David W. McLean, Windsor, N.S., to whom Warrant No. 25737 was issued for Fenian Raid Bounty, and also a copy of all correspondence and other documents relating to the payment of the same. Presented March 23, 1916.—*Mr. Macdonald*. . . . .Not printed.
206. Return to an Order of the House of the 9th March, 1916, for a return showing:—1. The amount collected in wharfrage on goods landed on Government wharves in the county of Victoria, at Neils Harbour, Ingonish, Englishtown, South Gut, Baddeck, Little Narrows, Nyaiga, and Big Bras d'Or. 2. The amount collected at each of the above places, by whom collected, and how much returned to the Government in each case. Presented March 27, 1916.—*Mr. McKenzie*. . . . .Not printed.
207. Return to an Order of the House of the 20th March, 1916, for a return showing:—The names of the 54 Canadian officers employed in the Canadian Pay and Record Office, London, and amounts per month paid to each of them. Presented March 27, 1916.—*Mr. Macdonald*. . . . .Not printed.
208. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, petitions, directions and other documents relative to the surveys for a railway under the Railway Department, which have been carried on during the past summer, at points east and west from Sunnybrae, in the county of Pictou. Presented March 27, 1916.—*Mr. Macdonald*. . . . .Not printed.
209. Return to an Order of the House of the 21st February, 1916, for a copy of all papers, agreements, letters, telegrams and other documents relating to the proposal to purchase, lease, or use of, the railway known as the Vale Railway, county of Pictou, and to the operation of the same by the Railway Department. Presented March 27, 1916.—*Mr. Macdonald*. . . . .Not printed.
210. Return to an Order of the House of the 7th February, 1916, for a return showing the number and purpose of all commissions appointed by the Government since 1911, and the cost of each, together with names of the various members of such commissions. Presented March 27, 1916.—*Mr. Pardee*. . . . .Not printed.
211. Return to an Order of the House of the 6th March, 1916, for a copy of all correspondence, letters, telegrams and documents relating to the dismissal or resignation of Dr. W. T. Patton from the service of the Veterinary Inspection Branch of the Department of the Interior, and his re-appointment and his later dismissal or resignation. Presented March 27, 1916.—*Mr. Buchanan*. . . . .Not printed.

CONTENTS OF VOLUME 28—*Continued.*

- 211a. Return to an Order of the House of the 3rd April, 1916, for a copy of all correspondence, letters, telegrams and documents relating to the dismissal or resignation of Dr. W. T. Patton, from the service of the Veterinary Inspection Branch of the Department of Agriculture at Coult's, Alberta, and his re-appointment and later dismissal or resignation. Presented May 10, 1916.—*Mr. Buchanan* . . . . . *Not printed.*
212. Return to an Order of the House of the 28th February, 1916, for a copy of all accounts, telegrams, letters, bills of costs and other documents relating to the case of J. P. Dionne against the King, before the Exchequer Court, in which case Mr. Leo Bérubé was attorney and Mr. E. H. Cimon was counsel, both being lawyers of Fraserville. Presented March 27, 1916.—*Mr. Gauvreau* . . . . . *Not printed.*
- 212a. Return to an Order of the House of the 5th April, 1916, for a copy of all telegrams and letters from Leo Bérubé, lawyer, M.P.P., to the Minister of Justice, relating to the production of the official and public documents asked for by C. A. Gauvreau, M.P., in the case of J. P. Dionne vs. The King, and of any answers of the Minister of Justice to such telegrams and letters. Presented April 10, 1916.—*Mr. Gauvreau* . . . . . *Not printed.*
213. Return to an Address to His Royal Highness the Governor General, of the 7th February, 1916, for a copy of all correspondence with the Imperial authorities in connection with the purchase of horses, and the prohibiting of the export of horses. Presented March 27, 1916.—*Sir Wilfrid Laurier* . . . . . *Not printed.*
214. Return to an Order of the House of the 1st March, 1916, for a copy of all correspondence, telegrams, reports and documents of all kinds relating to the visits of a fair wage officer to New Glasgow, N.S., in connection with the schedule of wages of men employed in works making shells at that place. Presented March 28, 1916.—*Mr. Macdonald* . . . . . *Not printed.*
215. Copy of Order in Council P.C. No. 634, dated 24th March, 1916, re the prohibition of the exportation of certain goods including nickel, nickel ore and nickel matte, to certain foreign ports. Presented by Sir Robert Borden, March 28, 1916.  
*Printed for sessional papers only.*
216. Return to an Order of the House of the 6th March, 1916, for a copy of all correspondence, accounts, vouchers, memoranda, etc., relating to the construction of a launch way and boat house at Bear Cove Beach, Halifax County, N.S., and completed in 1914. Presented March 29, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
217. Return to an Order of the House of the 6th March, 1916, for a detailed statement of the expenditure last year at McNair's Cove, Nova Scotia, giving the names of the workmen, the number thus employed, the amount paid to each; also the amount paid for supplies and material, and the names of the persons to whom the same was paid. Presented March 29, 1916.—*Mr. Chisholm (Antigonish)* . . . . . *Not printed.*
218. Return to an Order of the House of the 6th March, 1916, for a copy of all correspondence, accounts, vouchers, receipts, etc., in connection with the construction of a wharf at Shad Bay, Halifax County, N.S., in 1914 and 1915. Presented March 29, 1916.—*Mr. Maclean (Halifax)* . . . . . *Not printed.*
219. Return to an Order of the House of the 16th March, 1916, for a return showing:—1. Whether the Government has received any complaints as to the manner of supplying clothing to the Royal Military College, or as to its fit, workmanship or materials employed, or as to any delay in furnishing the cadets with clothing. 2. If so, from whom such complaints have been received. 3. On what grounds. 4. What form the complaint was in. 5. The nature of the complaint. 6. If the Government is aware as to whether or not there has been dissatisfaction as to the fit, workmanship and materials employed, or as to any delay in furnishing the cadets with clothing. 7. If it is true, as alleged, that the late Commandant of the Royal Military College, Colonel Crowe, before he left, recommended a change of system for the supply of clothing, and outlined the features of such a system. 8. If so, the details of the plan suggested. 9. To what extent the plan suggested by Colonel Crowe was adopted. If not adopted, why not. 10. Whether the present Commandant of the Royal Military College made any suggestions as to a change in the system of supplying clothing to the cadets. 11. If so, the changes which he suggested. Presented March 30, 1916.—*Mr. Carvell* . . . . . *Not printed.*
220. Escape of alien enemies from detention camps at Amherst, N.S.—(*Senate*) . . . . . *Not printed.*
221. Return to an Order of the House of the 21st February, 1916, for a copy of all letters, petitions, papers, telegrams, tenders and other documents relating to the establishment of a rural mail route from Alma, through Sylvester and Loch Broom, and as to the closing of the post offices at Sylvester and Loch Broom. Presented March 31, 1916.—*Mr. Macdonald* . . . . . *Not printed.*

## CONTENTS OF VOLUME 28—Continued.

222. Return to an Order of the House of the 3rd February, 1916, for a copy of all petitions, letters, papers, telegrams, tenders and other documents relating to the establishment of rural mail route from Scotsburn to North Scotsburn, Rogers Hill and Hardwood Hill, and as to the closing of any post offices on said route. Presented March 31, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
223. Return to an Order of the House of the 9th February, 1916, for a copy of all documents, letters, messages, correspondence, reports, etc., regarding the cancellation of the subsidy contract to the Compagnie de Navigation Trans-St. Laurent, and the granting of a like contract to another company, for service between Rivière du Loup, Tadoussac and other ports on the north shore, including all correspondence exchanged between the Department of Trade and Commerce, the Post Office Department, or the ministers of such departments and the two above-named companies. Presented April 3, 1916.—*Mr. Gauthreau*. . . . .*Not printed.*
224. Return to an Order of the House of the 7th February, 1916, for a return showing the amounts expended by the Post Office Department for that part of the present fiscal year ending 31st December, 1915, under the following sub-heads: Conveyance of mails by land; conveyance of mails by railways; conveyance of mails by steamboats; making and repairing mail bags, books, etc.; rural mail boxes, salaries, travelling expenses, manufacturing postage stamps and postage notes, tradesmen's bills, stationery, printing and advertising, miscellaneous disbursements, and maintenance of the service in the Yukon. Also showing the revenue for the same period under the various sub-heads of revenue mentioned in Appendix "A" of the report of the Postmaster General for the year ending March 31, 1915. Presented April 3, 1916.—*Mr. Maclean (Halifax)*. . . . .*Not printed.*
225. Return to an Order of the House of the 21st February, 1916, for a copy of a petition from the citizens of Louisville, requesting that L. F. Sanfaçon be not dismissed from his position of postmaster of that town; also of all letters sent by A. Bellemare, M.P., in connection with the dismissal of said L. F. Sanfaçon and asking for such dismissal; and of all letters from the same A. Bellemare, M.P., recommending Chas. Ed. Lasage as postmaster in the place of the said L. F. Sanfaçon. Presented April 3, 1916.—*Mr. Gauthreau*. . . . .*Not printed.*
226. Return to an Order of the House of the 23rd February, 1916, for a copy of all documents, reports, correspondence, etc., relating to the changing of St. Eleuthère Station on the National Transcontinental Railway. Presented April 3, 1916.—*Mr. Lapointe (Kamouraska)*. . . . .*Not printed.*
227. Return to an Order of the House of the 13th March, 1916, for a copy of all instructions, letters, telegrams, and of other documents relating to any action taken, or to be taken, against the firm of Jas. W. Cumming, by the Department of Railways on account of the disclosures made in regard to irregularities in the weighing of freight, as appears in Return No. 25, dated February 29, 1916. Presented April 3, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
228. Certified copy of a Report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 3rd April, 1916, respecting the appointment of a Royal Commission to inquire into certain contracts made by a committee (known as the Shell Committee) of which General Sir Alexander Bertram was chairman. Presented by Sir Robert Borden, April 3, 1916. . . . .*Not printed.*
- 228a. Certified copy of a Report of the Committee of the Privy Council, approved by His Royal Highness the Governor General on the 15th April, 1916, concerning the transmission of the Hansard report containing the debate on the motion of Sir Wilfrid Laurier re expenditure made by the Shell Committee (so-called), to the Right Honourable the Secretary of State for the Colonies, together with a copy of the Order in Council approved on the 3rd instant authorizing the issue of a Royal Commission to inquire into certain contracts made by the said Shell Committee (so-called). Presented by Sir Robert Borden, April 17, 1916. . . . .*Not printed.*
229. Return to an Order of the House of the 20th March, 1916, for a copy of all letters, recommendations, telegrams, reports of officials and other documents relating to the appointment of A. Kastella as Mechanical Superintendent of Dredges, and as to his resignation from said office, and also as to causes and reasons of his resignation or removal. Presented April 4, 1916.—*Mr. Macdonald*. . . . .*Not printed.*
230. Return to an Address to His Royal Highness the Governor General, of the 21st February, 1916, for a copy of all letters, telegrams, memos, Orders in Council, reports, and of all and every document concerning the construction of the dam at Grand Mère, county of Champlain, province of Quebec, by the Laurentide Co., Limited. Presented April 4, 1916.—*Mr. Lemieux*. . . . .*Not printed.*
231. Memorandum No. 2, respecting work of the Department of Militia and Defence—European War 1914-15, from 1st February, 1915 to 31st January, 1916. Presented by Hon. Mr. Kemp, April 5, 1916. . . . .*Printed for sessional papers only.*

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**CONTENTS OF VOLUME 28—Continued.**

- 232.** Return to an Order of the House of the 15th March, 1916, for a copy of all letters, telegrams and petitions in the possession or under the control of the Post Office Department having reference to the dismissal of Postmaster McRitchie at North River Centre, Victoria County, Nova Scotia, and to the appointment of Neil McLeod in his place. Presented April 5, 1914.—*Mr. McKenzie* . . . . . *Not printed.*
- 233.** Return to an Order of the House of the 27th March, 1916, for a copy of all petitions, correspondence, telegrams, recommendations and other papers or documents in the possession of the Postmaster General or his department, relating to the dismissal of James Hall, Postmaster at Milford Haven Bridge, Guysborough County, Nova Scotia, and the appointment of Guy O'Connor, as his successor. Presented April 5, 1916.—*Mr. Sinclair* . . . . . *Not printed.*
- 234.** Return to an Order of the House of the 7th February, 1916, for a report showing the apportioning of electoral polling divisions in Manitoba, made by judges under authority of the Dominion Elections Act, 7-8 Edward VII, Chapter 26. Presented April 5, 1916.—*Sir Wilfrid Laurier* . . . . . *Not printed.*
- 235.** Return to an Order of the House of the 23rd February, 1916, for a copy of all profiles, reports, correspondence and all documents concerning the construction of a viaduct at Amqui, on the Intercolonial Railway, at the place called Traverse Dubé, Dubé Crossing; also of the plans of properties belonging to the Intercolonial Railway at Amqui, and of the land leased to the Municipality of Amqui, with a copy of the lease affecting such land. Presented April 5, 1916.—*Mr. Lapointe (Kamouraska)* . . . . . *Not printed.*
- 236.** Return to an Order of the House of the 20th March, 1916, for a return showing the number of horses bought for remounts in Alberta, the persons from whom they were purchased, and the amount paid for each horse. Presented April 6, 1916.—*Mr. Buchanan* . . . . . *Not printed.*
- 237.** Return to an Order of the House of the 15th March, 1916, for a return showing:—1. Who has been furnishing food, clothing and other necessary supplies to the soldiers at North Sydney and Sydney Mines, since the 4th August, 1914, to the 1st February, 1916. 2. The names and amounts paid to each, and amounts due to each on 1st February, 1916, over and above what has already been paid. 3. Whether the said supplies of all kinds were obtained or called for by public tender. If so, how the tenders were called, and who the tenderers were. 4. If the contracts for such supplies were always given to the lowest tenderer. 5. The names of those who tendered, and the figures of the tenders in each case. 6. The different methods by which tenders were invited, and for what classes of merchandise or supplies. Presented April 6, 1916.—*Mr. McKenzie* . . . . . *Not printed.*
- 238.** Order in Council No. P.C. 680, dated 23rd March, 1916, respecting the application of the Industrial Disputes Investigation Act, 1907, in the case of disputes between employers and employees affecting the delivery of war supplies. Presented by Hon. Mr. Roche, April 6, 1916 . . . . . *Not printed.*
- 239.** Return to an Order of the House of the 13th March, 1916, for a copy of all the evidence taken by the Commission appointed to inquire into claims for damages made against the Militia Department in the town of Sydney Mines, Nova Scotia, and of the report made upon each claim or case, said claims being for damages to lands and other property. Presented April 7, 1916.—*Mr. McKenzie* . . . . . *Not printed.*
- 240.** Return to an Order of the House of the 1st March, 1916, for a copy of all letters, correspondence and telegrams between the Speaker, the Clerk of the House of Commons, the Civil Service Commission and the Minister of Finance in regard to the proposed appointment of Mr. H. Crossley Sherwood, as Assistant Clerk of Routine and Records, from 1st October, 1914, down to the present date. Presented April 7, 1916.—*Mr. Turriff* . . . . . *Not printed.*
- 240a.** Supplementary Return to an Order of the House of the 1st March, 1916, for a copy of all letters, correspondence and telegrams between the Speaker, the Clerk of the House of Commons, the Civil Service Commission and the Minister of Finance in regard to the proposed appointment of Mr. H. Crossley Sherwood, as Assistant Clerk of Routine and Records, from 1st October, 1914, down to the present date. Presented April 10, 1916.—*Mr. Turriff* . . . . . *Not printed.*
- 241.** Return to an Order of the House of the 20th March, 1916, for a copy of all recommendations, letters, telegrams and correspondence relating to the recent appointment of a lightkeeper at Arisaig, N.S. Presented April 7, 1916.—*Mr. Chisholm (Antigonish)* . . . . . *Not printed.*
- 242.** Return to an Order of the Senate dated 31st March, 1916:—For a copy of all papers, letters and all correspondence regarding the passport granted to W. F. Bauman, an alien enemy. The said Bauman is a Bavarian.—(*Senate*) . . . . . *Not printed.*

CONTENTS OF VOLUME 28—*Continued.*

243. Return to an Order of the House of the 3rd February, 1916, for a copy of all letters, telegrams, or other communications sent to the Government or any member or department thereof before 15th August, 1914, pointing out the necessity of granting relief to the settlers in the drought-stricken area of Alberta. Presented April 10, 1916.—*Mr. Buchanan*... ..*Not printed*
244. Return to an Address to His Royal Highness the Governor General, for a copy of all correspondence with the Imperial authorities respecting legislation by the Parliament of the United Kingdom, in answer to the petition of the Canadian Parliament asking for amendment of the *British North America Act* with reference to the Senate. Presented April 10, 1916.—*Sir Wilfrid Laurier*... ..*Printed for sessional papers only.*
245. Return to an Address to His Royal Highness the Governor General of the 7th February, 1916, for a copy of all letters, correspondence, memoranda, Orders in Council, etc., relative to the Transatlantic Mail Service for the winter season 1915-16, and passing between the contractor company and any Department of Government or Minister of the Crown. Presented April 10, 1916.—*Mr. Maclean (Halifax)*... ..*Not printed.*
246. Return to an Order of the House of the 21st February, 1916, for a return showing the amounts of money paid by all Departments of the Government to the Regina "Province" and "Standard," the Moosejaw "News," and the "Saskatchewan Star," respectively, in each of the years 1914 and 1915. Presented April 10, 1916.—*Mr. Martin (Regina)*... ..*Not printed*
247. Return to an Order of the House of the 5th April, 1916, for a copy of all questions asked of candidates for examination in the Inside Civil Service since the 1st May, 1912. Presented April 10, 1916.—*Mr. Boulay*... ..*Not printed.*
248. Return to an Order of the House of the 3rd February, 1916, for a return showing:—1. Who recruiting officers were for the counties of Lunenburg, Queens, Shelburne and Yarmouth, Nova Scotia, during the months of July, August, September, October, November and December, 1915. 2. What remuneration each received during each month, for salary, disbursements and expenses. 3. If they are still employed as recruiting officers. 4. If so, what salary is being paid each recruiting officer per day or per month. Presented March 10, 1916.—*Mr. Kyte*... ..*Not printed.*
249. Return to an Order of the House of the 16th February, 1916, for a return showing:—1. Whether the Government, or the Department of Militia and Defence has employed any parties other than the officers of the permanent force to obtain recruits for the overseas forces. 2. If so, the number of persons so employed in each province. Presented April 11, 1916.—*Mr. Hughes (E.E.I.)*... ..*Not printed.*
250. Return to an Order of the House of the 3rd February, 1916, for a return showing the names and addresses of members of the House of Commons and of the various Provincial Legislatures in Canada who are in the service of the Department of Militia and Defence, either in Canada or overseas; the official rank and rate of pay of each; the names of those who are now in Canada; the names of those who are in England; and the names of those who are or have been in active service at any of the battle fronts. Presented April 11, 1916.—*Mr. Kyte*... ..*Not printed.*
251. Return to an Order of the House of the 16th February, 1916, for a return showing:—1. The amounts expended in railway subsidies in Canada during the years 1912, 1913, 1914 and 1915. 2. The amounts by provinces, and the names of the lines to which granted. 3. Amounts expended on the construction of Government-owned railways in Canada during the above years. 4. The amount expended in each province, and the name of the line of railway on which such expenditure was made. 5. Amounts expended on harbour and river improvements in Canada during the above years. 6. The amounts by provinces and the particular places where expended. 7. Amounts expended on the building of public wharves, public breakwaters, and public dredging in North Cape Breton and Victoria during the years 1905 to 1911, inclusive, including the expenditure on Government railways. 8. Amounts expended for like purposes in the said county, during the years 1912, 1913, 1914 and 1915. Presented April 11, 1916.—*Mr. McKensie*,  
*Not printed*
252. Return to an Order of the House of the 29th March, 1916, for a copy of all letters, telegrams, etc., exchanged between the Department of Public Works and the Department of Justice and the Council of the Town of Rigaud, Archibald Macdonald, Elzear Montpetit, and the Rigaud Granite Company, Limited, in connection with the military building Presented April 11, 1916.—*Mr. Boyer*... ..*Not printed.*
253. Return to an Order of the House of the 3rd April, 1916, for a copy of all letters, telegrams and correspondence of all kinds in any way referring to a subsidy granted to the ss. *Amethyst*, plying between Montreal and Newfoundland ports during the years 1910-11 and 1911-12. Presented April 11, 1916.—*Mr. Maclean (Halifax)*... ..*Not printed.*

## CONTENTS OF VOLUME 28—Continued.

254. Return to an Order of the House of the 21st February, 1916, for a copy of all letters, papers, telegrams and other documents relating to the survey in the harbour of Picton, for a proposed new bridge, by the Railway Department; and also a statement showing the amounts paid in connection with said survey, the names of the persons to whom paid, and the purposes for which they were paid. Presented April 11, 1916.—*Mr. Macdonald*... ..*Not printed.*
255. Return to an Address of the Senate, dated 21st day of March, 1916, for:—A statement giving the following information as regards each of the following countries: Great Britain, France, Russia, Italy, Belgium, Servia, the Dominion of Canada, Australia, New Zealand, and the Confederation of South Africa, for each of the last three years for which the information may be at hand, namely:—  
 (a) The quantity and value of spirituous liquors produced or manufactured;  
 (b) The quantity and value imported;  
 (c) The quantity and value exported; and  
 (d) The quantity and value consumed, giving in each case, the information for each kind of spirituous liquors separately. Ordered, That the same do lie on the Table.—(*Senate*)... ..*Not printed.*
256. Return to an Order of the House of the 16th March, 1916, for a return showing:—1. The number of medical doctors employed by the Militia Department at Halifax, N.S. 2. The name of each, and their rank and pay, respectively. 3. If the entire time of all or any is devoted to the militia service. 4. When not constantly employed in the militia service, the usual daily period of service. Presented April 12, 1916.—*Mr. Maclean (Halifax)*... ..*Not printed.*
257. Return to an Order of the House of the 3rd April, 1916, for a copy of the correspondence between Mr. J. Antime Roy, of l'Isle Verts, and the Federal Government, on the subject of a farm that might be sold or leased to the Government for the purposes of an experimental farm. Presented April 12, 1916.—*Mr. Poquet*... ..*Not printed.*
258. Return to an Order of the House of the 28th February, 1916, for a copy of the contract with the Amalgamated Dry Dock and Engineering Company for the construction of a dry dock at North Vancouver, B.C., together with the application for subsidy therefor, and also a copy of all reports of engineers' correspondence, and all other documents relating thereto. Presented April 12, 1916.—*Mr. Pugsley*... ..*Not printed.*
259. List of those in the Canadian Expeditionary Forces who had received decorations, medals and mentions in despatches, to 17th March, 1916. Presented by Hon. Mr. Kemp, April 12, 1916... ..*Printed for sessional papers only.*
- 259a. List of decorations and medals awarded to members of the Canadian Expeditionary Force and officers of the Canadian Militia to 17th March, 1916, checked with the London "Gazette" to the above date. Presented by Sir Robert Borden, May 2, 1916.*Not printed.*
260. Return to an Order of the House of the 13th March, 1916, for a return showing the names of all the medical examiners of recruits appointed since the war started to date. Presented April 13, 1916.—*Mr. Nesbitt*... ..*Not printed.*
261. Return showing:—1. How much overtime was paid to men in the Printing Bureau from 1st January, 1916, to 1st April, 1916. 2. The names of the men who were paid overtime. 3. Which were day men, and which night men. 4. What rate of overtime each man received, how much at 1½ day rate, and how much at double rate. Presented April 17, 1916.—*Mr. Tauriff*... ..*Not printed.*
262. Return to an Address to His Royal Highness the Governor General of the 3rd February, 1916, for a copy of all Orders in Council, letters, telegrams, recommendations and other documents in connection with the Government's decision in September, 1915, to exact payment of one-half of the seed grain liens. Presented April 18, 1916.—*Mr. Knowles*... ..*Not printed.*
263. Return to an Order of the House of the 9th February, 1916, for a return showing the name, port of registry, tonnage and name of the master of all steam trawlers that cleared outwards from the port of Canso, Nova Scotia, in the year 1915. Also a copy of all reports and declarations under the hand of the master or chief officer of each of the said trawlers so clearing outward from said port since 16th April, 1915, required to be signed by such masters under the provisions of an Order in Council passed on the 16th April, 1915. Presented April 25, 1916.—*Mr. Sinclair*... ..*Not printed.*
264. Return to an Order of the House of the 7th February, 1916, for a statement showing the quantity of wheat shipped month by month, during the calendar years 1914 and 1915, from Winnipeg to Fort William and Port Arthur, and by what railways; to Duluth by the Canadian Northern Railway or allied system; to Minneapolis and St. Paul by the Canadian Pacific Railway, to the seaboard by rail over Canadian territory and to American ports over American railways. Presented April 25, 1916.—*Sir Wilfrid Laurier*... ..*Not printed.*



## CONTENTS OF VOLUME 28—Continued.

265. Return to an Order of the House of the 12th April, 1916, for a return showing:—1. How many clerks there are in the Finance Department who belong to and are paid from the outside service vote and who work in the inside service. 2. The names of said clerks. 3. Salary paid to each. 4. How long each has been in the service of the Department. 5. If all or any of these clerks have passed any examination? If so, what examination and on what date or dates. Presented April 26, 1916.—*Mr. Turiff*. . . . .*Not printed*
266. Return to an Order of the House of the 23rd February, 1916, for a return showing:—1. The number of permanent employees in the Department of Inland Revenue in 1915-16. 2. How many there will be in 1916-17. 3. How much money was paid in salaries for temporary employees in each of the following years: 1912-13, 1913-14, 1914-15 and 1915-16. 4. The names of the temporary employees and the dates of their appointment, respectively. Presented April 26, 1916.—*Mr. Lanctot*. . . . .*Not printed*
267. Return to an Order of the Senate dated the 14th instant, showing the number of men recruited up to the first day of April, 1916.—(*Senate*) . . . . .*Not printed*
268. Return to an Order of the Senate, dated the 23rd day of March, 1916, of all papers and documents dealing with the escapes and the liberation of alien enemy prisoners from the detention camp situated at Banff, in the province of Alberta. Ordered, That the same do lie on the table.—(*Senate*) . . . . .*Not printed*
269. Return to an Order of the House of the 19th April, 1916, for a return showing:—1. Whether there is a Director of Recruiting and Organizations in England for the Canadian Service. 2. If so, his name and duties. 3. The number employed upon his staff. 4. The total expenses of his staff. Presented April 28, 1916. . . . .*Not printed*
270. Return to an Order of the Senate, dated 11th instant:—For a copy of an application made by Rev. Isaac Hunter Macdonald, of Kintore, Ontario, to the Militia Department for a position of chaplain or major; also, of all copies of letters, papers or telegrams either recommending or opposing said application.—(*Senate*) . . . . .*Not printed*.
271. Return to an Address to His Royal Highness the Governor General of the 29th March, 1916, for a copy of all petitions received by the Governor General in Council requesting the disavowal of the Act of the Legislature of the Province of Ontario, Chapter 45, 5 George V, 1915, concerning the School Commission of the Roman Catholic Schools of the City of Ottawa, and of all documents, memoranda, reports, letters and correspondence concerning the said petitions for disavowal, or concerning the said Act of the Legislature of the Province of Ontario, 5 George V, Chapter 45. Presented May 1, 1916.—*Mr. Lapointe (Kamouraska)*. . . . .*Not printed*.
- 271a. Order in Council and Report of Minister of Justice transmitting to Lieutenant Governor of Ontario copy of petition from Samuel Genest and others, praying for the disallowance of an Act of the Legislature of Ontario, Chapter 45 of 5 George V (1915). Order in Council and Report of Minister of Justice on the Statutes of the Legislature of Ontario, passed in the 5th year of His Majesty's reign (1915). Report of Prime Minister of Ontario on petition relating to the disallowance of an Act of the Legislature of Ontario, Chapter 45 of 5 George V (1915). Presented May 3, 1916.—*Mr. Lapointe (Kamouraska)*. . . . .*Printed for sessional papers only*.
272. Return to an Order of the House of the 20th March, 1916, for a copy of all telegrams, letters, correspondence and contracts between the Quebec Harbour Commission and Benjamin Demers, of the parish of St. Nicolas, county of Lévis, concerning the purchase of the St. Nicolas quarry. Presented May 1, 1916.—*Mr. Bourassa*. . . . .*Not printed*.
273. Return to an Order of the House of the 13th March, 1916, for a return showing a list of vessels belonging to the Canadian Government which are on service under the provision of the Canadian Naval Act, and of all vessels not now in service and their present condition and suitability for service, and also for a copy of all letters, petitions or communications had by or with the Government in regard to the establishment of a Canadian Naval Brigade. Presented May 1, 1916.—*Mr. Macdonald*. . . . .*Not printed*.
274. Return to an Order of the House of the 29th March, 1916, for a copy of all correspondence, petitions and papers, including the report of Charles Bruce, engineer, in the possession of the Department of Marine and Fisheries relating to the construction of a bait freezer at White Head, Nova Scotia. Presented May 1, 1916.—*Mr. Sinclair*. . . . .*Not printed*.
275. Duplicate Return to an Order of the House of the 17th March, 1915, for a copy of all correspondence and reports relating to the purchase of 25,000 shovels of special pattern, mentioned in Order in Council P.C. 2302, dated 4th September, 1914, on page 28 of memoranda respecting work of the Department of Militia and Defence, and also relating to any further purchases of such shovels. Presented May 1, 1916.—*Mr. Hughes (P.E.I.)*. . . . .*Not printed*

## CONTENTS OF VOLUME 28—Continued.

276. Return to an Order of the House of the 5th April, 1916, for a copy of all letters, telegrams, offers, tenders, reports, contracts and documents relating to the sale or other disposal of small arms ammunition since 4th August, 1914. Presented May 1, 1916.—*Mr. Macdonald*.....*Not printed.*
- 276a. Supplementary Return to an Order of the House of the 5th April, 1916, for a copy of all letters, telegrams, offers, tenders, reports, contracts and documents relating to the sale or other disposal of small arms ammunition since 4th August, 1914. Presented May 2, 1916.—*Mr. Macdonald*.....*Not printed.*
277. Return to an Order of the House of the 23rd February, 1916, for a copy of all documents, correspondence, reports, etc., concerning the dismissal of J. B. Levesque, of Rivière Ouelle, as steward on the steamer *Champlain*. Presented May 2, 1916.—*Mr. Lapointe (Kamouraska)*.....*Not printed.*
278. Return to an Order of the House of the 13th March, 1916, for a copy of all correspondence, memoranda, reports, telegrams, recommendations, orders, etc., between the Department of Railways and Canals and the officers of the St. Maurice Fire Protective Association with reference to fire protection on the Transcontinental Railway line between Hervey Junction and the western boundary of the Province of Quebec. Presented May 2, 1916.—*Mr. Bureau*.....*Not printed.*
279. Return to an Order of the House of the 20th March, 1916, for a copy of all letters, telegrams, correspondence and contracts between the Department of Railways and Canals or any official thereof, including the officials of the Intercolonial Railway, and any member of the Government of New Brunswick, the St. John and Quebec Railway Company or any official thereof, regarding the operation of the Valley Railway, so-called, in the Province of New Brunswick, from the first day of October, 1914, down to the present date. Presented May 2, 1916.—*Mr. Carvell*.....*Not printed.*
280. Return to an Order of the House of the 10th April, 1916, for a copy of a certain lease made by the Government of Canada to one J. A. Culverwell, of a certain water-power on the Trent waterway, known as the Burleigh Falls power; and of all assignments of said lease and of the consents of the Government of Canada thereto; and also a copy of all correspondence, telegrams, tenders, reports, contracts and other papers, relating to the said original lease. Presented May 2, 1916.—*Mr. Burnham*.....*Not printed.*
281. Return to an Order of the Senate, dated the 12th April, 1916, showing copies of all petitions, correspondence, etc., relating to the purchase, by the Government, of the Quebec and Saguenay Railway.—(*Senate*).....*Not printed.*
282. 1. Copy of letter from the Chairman of the Grand Trunk Railway Company of Canada to the Prime Minister *re* proposals made in respect to the Grand Trunk Pacific Railway Company.  
 2. Schedule of outstanding bonds, debentures, loans and notes, 1st January, 1916, and interest payments of the Grand Trunk Pacific Railway Company and Grand Trunk Pacific Branch Lines Company.  
 3. Memorandum *re* Grand Trunk Pacific Act, 1914, and proceeds of securities issued thereunder.  
 4. Statement showing bonds, etc., authorized, issued and outstanding and net proceeds therefrom, also interest payable for the years 1916 and 1917 (as from 29th February, 1916), Grand Trunk Pacific Railway and Grand Trunk Pacific Branch Lines.  
 5. Advances by Grand Trunk Railway Company at 29th February, 1916.  
 6. Financial statements of the Canadian Northern Railway System, 15th April, 1916.  
 7. Memorandum *re* Canadian Northern Railway Company Guarantee Act, 1914, and proceeds of securities issued thereunder.  
 8. Letter from G. A. Bell, financial comptroller of the Department of Railways and Canals to the Prime Minister, in respect to issue of his certificate for the purpose of releasing the proceeds of the forty-five million dollar, 4 per cent debenture stock, guaranteed by the Dominion Government. Presented by Sir Robert Borden, May 3, 1916.  
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- 282a. Copies of mortgage deed of trust securing an issue of \$16,000,000 of Grand Trunk Pacific Railway bonds, guaranteed by the Dominion Government. Presented by Sir T. White, May 5, 1916.....*Printed for distribution and sessional papers.*
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284. Return to an Order of the House of the 27th March, 1916, for a return showing the names and addresses of all persons in the Public Service of any and every Department of the Government of Canada, in the counties of Cape Breton, Victoria, Inverness, Richmond, Guysborough, Antigonish and Pictou, Province of Nova Scotia. Presented May 4, 1916.—*Mr. Carroll*.....*Not printed*
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- 285a. Supplementary Return to an Order of the House of the 17th February, 1916, for a return showing the amount which has been paid out for printing outside of the Printing Bureau in each province, in each of the years 1912, 1913, 1914 and 1915, and to whom paid. Presented May 17, 1916.—*Mr. Best*.....*Not printed*
286. Report of the Commission on the Waterworks and Sewerage Systems of Canada. Presented by Hon. Mr. Hazen, May 8, 1916.....*Not printed*
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289. Return to an Order of the House of the 3rd February, 1916, for a return showing the names of all employees of the Government of Canada in the inside and outside service who have enlisted since the 4th day of August, 1914, for overseas service; and the names of all employees of the Government of Canada in the inside and outside service who have enlisted since the 4th day of August, 1914, for home defence; also the salary received by each previous to enlisting; and the rate of pay received by each since enlisting; specifying those, if any, who continue to enjoy the salaries paid them before their enlistment and the amount of same. Presented May 10, 1916.—*Mr. Kyte*.....*Not printed*
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291. Return to a humble Address of the Senate, dated 29th March, 1916, to His Royal Highness the Governor General; praying His Royal Highness to have laid on the Table of the Senate:—A statement of all expenses to date in connection with the expenditures of public moneys at Port Nelson; also an estimate of the further expenditure to complete the works at Port Nelson on Hudson Bay.—(*Senate*).....*Not printed*
292. Return to an Order of the House of the 3rd April, 1916, for a copy of all investigations, letters and correspondence whatsoever, regarding the dismissal of J. E. Deschênes and Thomas Bernier, employees on the Intercolonial Railway at Rivière du Loup. Presented May 12, 1916.—*Mr. Bouday*.....*Not printed*
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- 296.** Return to an Address to His Royal Highness the Governor General of the 1st March, 1916, for a copy of all correspondence, letters, telegrams, Orders in Council, etc., relating to the transfer by the Government of Ontario to the Government of Canada, of the rights held by the former in the lakes, dams, etc., contiguous to or forming a part of the Trent Valley Waterways System. Presented May 17, 1916.—*Mr. Graham.*  
*Not printed.*
- 297.** Return to an Order of the House of the 1st May, 1916, for a copy of all papers, telegrams, letters and other documents in connection with the decision to locate an interior storage elevator at Calgary, Alberta. Presented May 17, 1916. . . . .*Not printed.*
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- 299.** Return to an Order of the House of the 21st February, 1916, for a copy of all tenders, offers, letters, telegrams and other documents relating to the arrangements for the handling of freight and coal at Pictou, in connection with the boats engaged in the winter service between Pictou and Prince Edward Island during the year 1914-1915, and during the present season. Presented May 18, 1916.—*Mr. Macdonald* . . . . .*Not printed.*

REPORT  
OF THE  
SUPERINTENDENT OF INSURANCE  
OF THE  
DOMINION OF CANADA  
FOR THE  
YEAR ENDED DECEMBER 31  
1915

VOLUME I  
INSURANCE COMPANIES OTHER THAN LIFE

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*PRINTED BY ORDER OF PARLIAMENT*



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SESSIONAL PAPER No. 8

DEPARTMENT OF INSURANCE,  
OTTAWA, May 4, 1916.

To the Honourable Sir THOMAS WHITE,  
Minister of Finance.

SIR,— I have the honour to submit herewith the statements in detail of insurance companies transacting the business of insurance, other than life insurance, in Canada during the year 1915, together with such tabulated summaries of those statements as are necessary to exhibit the progress of the business and the condition of the companies.

The statement of life insurance companies will be submitted in a later volume.

#### FIRE INSURANCE, 1915.

During the year 1915 the business of fire insurance was transacted in Canada by 88 companies, as compared with 82 companies in the preceding year. Of the 88 companies, 25 were Canadian, 27 British, 32 United States, and 4 French. One of the British companies, the Marine Insurance Company, transacted fire insurance only in connection with its automobile business.

The list differs from that of 1914 by: the disappearance of one Canadian company, the Equity Fire Insurance Company of Canada; and the addition of two Canadian companies, the Dominion of Canada Guarantee and Accident Insurance Company, whose powers were extended during the year to include fire insurance, and the Lumbermen's Fire Indemnity Contract; three British companies, the British Dominions General Insurance Company, the London Guarantee and Accident Company, and the Ocean Accident and Guarantee Corporation, the two latter companies having extended their business during the year to include fire insurance; one United States company, Millers National Insurance Company; and one French company, Compagnie Française du Phenix.

During the year 1915, two United States companies ceased to transact new business in Canada, the Germania Fire Insurance Company and the Lumber Insurance Company. Both of these companies have reinsured their unexpired Canadian policies with the Western Assurance Company.

Since the beginning of the year 1916, the licenses of two Canadian companies, the Anglo-American Fire Insurance Company and the Montreal-Canada Fire Insurance Company have been withdrawn. The companies have since gone into liquidation and their unexpired Canadian policies have been reinsured with the Western Assurance Company.

Since the beginning of the year 1916, licenses for the transaction of hail insurance, in addition to other classes previously transacted, have been issued to one Canadian company, the Acadia Fire Insurance Company, and five United States companies, the Connecticut Fire Insurance Company, Westchester Fire Insurance Company, St. Paul Fire and Marine Insurance Company, Glens Falls Insurance Company, and German American Insurance Company, while the Dominion Fire Insurance Company has had its power to transact this class of business extended to include the Province of Alberta. The British Dominions General Insurance Company has obtained a license for sprinkler leakage insurance in addition to its business of fire insurance. The Hartford Fire Insurance

Company has obtained a license for explosion insurance in addition to its other classes of business. Additional licenses have also been issued to the Canada Accident Assurance Company for fire insurance, to the Law Union and Rock Insurance Company for burglary and plate glass insurance, to the General Accident Assurance Company of Canada for steam boiler insurance and to the Railway Passengers Assurance Company for automobile and burglary insurance.

#### FIRE PREMIUMS AND LOSSES IN CANADA IN 1915.

Cash received for premiums during the year in Canada amounted to \$26,474,833, being less than that received in 1914 by \$1,024,325, and the amount paid for losses was \$14,161,949, which is less than that paid in 1914 by \$1,185,335. The ratio of losses paid to premiums received is shown in the following table:—

#### FIRE INSURANCE IN CANADA, 1915.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.	The same for 1914.
	\$	\$		
Canadian.....	4,559,076	2,625,869	57.60	59.25
British.....	13,609,360	6,889,360	50.62	56.86
United States and other .....	8,306,397	4,646,720	55.94	52.20
Totals .....	26,474,833	14,161,949	53.49	55.81

## SESSIONAL PAPER No. 8

The corresponding results for the forty-seven years over which our records extend, are given below:—

## FIRE INSURANCE IN CANADA.

Year.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
1869.	1,785,539	1,027,720	57.56
1870.	1,916,779	1,624,837	84.77
1871.	2,321,716	1,549,199	66.73
1872.	2,628,710	1,909,975	72.66
1873.	2,968,416	1,682,184	56.67
1874.	3,522,303	1,926,159	54.68
1875.	3,594,764	2,563,531	71.31
1876.	3,708,006	2,867,295	77.33
1877.	3,764,005	8,490,919	225.58
1878.	3,368,430	1,822,674	54.11
1879.	3,227,488	2,145,198	66.47
1880.	3,479,577	1,666,578	47.90
1881.	3,827,116	3,169,824	82.83
1882.	4,229,706	2,664,986	63.01
1883.	4,624,741	2,920,228	63.14
1884.	4,980,128	3,245,323	65.16
1885.	4,852,460	2,679,287	55.22
1886.	4,932,335	3,301,388	66.93
1887.	5,244,502	3,403,514	64.90
1888.	5,437,263	3,073,822	56.53
1889.	5,588,016	2,876,211	51.47
1890.	5,836,071	3,266,567	55.97
1891.	6,168,716	3,905,697	63.31
1892.	6,512,327	4,377,270	67.22
1893.	6,793,595	5,052,690	74.37
1894.	6,711,369	4,589,363	68.38
1895.	6,943,382	4,993,750	71.92
1896.	7,075,850	4,173,501	58.98
1897.	7,157,661	4,701,833	65.69
1898.	7,350,131	4,784,487	65.09
1899.	7,910,492	5,182,038	65.51
1900.	8,331,948	7,774,293	93.31
1901.	9,650,348	6,774,956	70.20
1902.	10,577,084	4,152,289	39.26
1903.	11,384,762	5,870,716	51.57
1904.	13,169,882	14,099,534	107.06
1905.	14,285,671	6,000,519	42.00
1906.	14,687,963	6,584,291	44.83
1907.	16,114,475	8,445,041	52.41
1908.	17,027,275	10,279,455	60.37
1909.	17,049,464	8,646,826	50.72
1910.	18,725,531	10,292,393	54.96
1911.	20,575,255	10,936,948	53.16
1912.	23,194,518	12,119,581	52.25
1913.	25,745,947	14,003,759	54.39
1914.	27,499,158	15,347,284	55.81
1915.	26,474,833	14,161,949	53.49
Totals.....	422,955,708	257,127,882	60.79

6 GEORGE V, A. 1916

Taking the totals for the same forty-seven years, according to the nationalities of the companies, the following are the results:—

## FIRE INSURANCE IN CANADA FOR THE FORTY-SEVEN YEARS—1869-1915.

Companies.	Premiums received.	Losses paid.	Rate of Losses paid per cent of premiums received.
	\$	\$	
Canadian	91,230,608	57,200,156	62.70
British	253,013,304	155,444,540	61.44
United States and other.	78,711,796	44,483,186	56.51
Totals	422,955,708	257,127,882	60.79

The loss rate for 1915 (53.49) is 7.30 below the average for the forty-seven years over which our records extend.

Obtaining an approximation to the losses incurred during the year, by excluding the estimates for losses outstanding at the beginning of the year, and including the amounts estimated for those of the year still unsettled, the ratio of the losses incurred to premiums received comes out 51.58 per cent, which is 6.24 per cent less than the 57.82 of the previous year, and is 5.29 per cent less than the average for the last fifteen years (56.87). The following are the rates of incurred losses from 1901:—

Companies.	1915	1914	1913	1912	1911	1910	1909	1908	1907	1906	1905	1904	1903	1902	1901.
Canadian	53.18	61.50	61.31	52.59	53.08	60.41	55.87	72.11	53.28	52.68	48.71	97.50	53.17	42.51	58.22
British.	49.54	58.15	54.78	50.95	53.80	57.01	49.74	58.07	55.22	46.65	43.07	110.34	50.97	40.40	74.15
U.S. and other.	54.02	55.19	56.96	50.21	48.95	59.72	46.72	55.74	51.36	40.45	38.01	110.55	47.93	38.61	66.83
Totals	51.58	57.82	56.71	51.12	52.54	58.40	50.46	60.77	54.02	46.73	43.30	107.76	50.94	40.55	70.29

## FIRE INSURANCE IN CANADA IN 1915.

The gross amount of policies, new and renewed, taken during the year by fire companies was \$3,111,552,903, which is greater by \$7,451,335 than the amount taken in 1914. The premiums charged thereon amounted in 1915 to \$36,048,345, being \$137,582 less than the amount charged the previous year. The rate of premiums (1.159) is lower than that of 1914 (1.166). The loss rate (53.49) is 2.32 per cent lower than the loss rate of the previous year (55.81) and 7.30 per cent lower than the average loss rate (60.79) for the past forty-seven years.

## SESSIONAL PAPER No. 8

The rate per cent of premiums charged upon risks taken is shown in the following table:—

Companies.	Gross amount of Risks taken during the year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.	The same for 1914.	The same for 1913.	The same for 1912.	The same for 1911.	The same for 1910.
	\$	\$ cts						
Canadian	673,244,131	8,427,965 28	1-25	1-24	1-33	1-36	1-41	1-38
British	1,438,037,721	16,807,401 14	1-17	1-19	1-21	1-26	1-33	1-33
U.S. and other	1,000,271,051	10,812,978 97	1-08	1-09	1-11	1-28	1-33	1-41
Totals	3,111,552,903	36,048,345 39	1-16	1-17	1-21	1-29	1-35	1-36

The increase in the amounts taken in 1915 as compared with 1914 by Canadian companies is \$9,704,754. For British companies there is an increase of \$39,837,227, and for United States and other companies there is a decrease of \$42,090,646.

In 1914 the decrease in amounts written by Canadian companies was \$49,112,609, and the increases for British and United States and other companies reporting to the Department were \$79,275,400, and \$18,738,221 respectively.

The details of the increase and decrease for the individual companies are as follows:—

## CANADIAN COMPANIES.

	<i>Increase.</i>		<i>Decrease.</i>	
Beaver.	\$ 699,180	Acadia	\$ 1,920,718	
British America	4,659,716	Anglo-American	2,878,444	
Canada National	1,671,523	British Colonial	19,483,207	
Dominion of Canada	999,406	British North-western	1,672,391	
Hudson Bay	289,592	Canadian	1,061,522	
London Mutual	1,433,244	Dominion	5,303,222	
Lumbermen's F. I. Contract	1,647,361	Factories	13,508,327	
Mercantile	583,975	Imperial Underwriters	1,454,654	
Mount Royal	5,405,690	Liverpool-Manitoba	3,542,590	
North West	1,077,090	Montreal-Canada	4,531,723	
Ocidental	4,040,684	North Empire	66,129	
Western	44,382,895	Pacific Coast	442,066	
		Quebec	719,109	
Totals	\$63,689,456		\$55,984,702	

Net increase, \$9,704,754.

## BRITISH COMPANIES.

	<i>Increase.</i>		<i>Decrease.</i>	
British Dominions	\$11,880,708	Alliance	\$ 1,002,511	
Commercial Union	16,802,270	Atlas	1,179,436	
Employers' Liability	4,501,201	Caledonian	1,699,920	
General Accident Fire & Life	2,570,073	Law Union & Rock	1,407,192	
Guardian	1,003,569	Liverpool & London & Globe	5,177,335	
London Guarantee & Accident	386,254	London & Lancashire	3,450,858	
London Assurance	952,950	Norwich Union	1,170,487	
North British	1,109,112	Phoenix Assurance	400,009	
Northern	1,049,894	Provincial	1,874,164	
Ocean Accident & Guarantee	3,918,715	Royal Exchange	3,505,131	
Palatine	3,632,880			
Royal Insurance	3,919,451			
Scottish Union	2,745,140			
Sun Insurance	2,532,700			
Union Assurance	3,308,216			
Yorkshire	383,133			
Totals	\$60,704,266		\$20,867,039	

Net increase, \$39,837,227.

UNITED STATES AND OTHER COMPANIES.

<i>Increase.</i>		<i>Decrease.</i>	
California.....	\$ 155,073	Etna.....	\$ 2,060,954
Equitable.....	623,070	American Central.....	5,725,151
Fidelity-Phenix.....	602,207	American Insurance.....	278,022
Glens Falls.....	208,103	American Lloyds.....	57,209
Globe & Rutgers.....	31,373,294	Connecticut.....	811,884
Home.....	1,522,815	Continental.....	2,180,742
Insurance Company of North America.....	261,979	Fireman's Fund.....	2,281,373
Insurance Company of Pennsylvania.....	2,520,262	Firemen's Insurance.....	146,410
Millers National.....	2,436,455	General of Paris.....	2,030,276
La Nationale.....	3,864,089	German American.....	30,527,566
Phenix of Paris.....	3,644,889	Germany.....	1,016,675
Providence Washington.....	1,138,142	Hartford.....	554,920
Queen.....	632,297	Lumber.....	7,511,560
Springfield.....	3,904,644	National-Ben Franklin.....	17,599,767
St. Paul.....	2,188,852	National of Hartford.....	18,696,612
Union of Paris.....	803,618	National Union.....	1,243,065
		Niagara.....	686,704
		Northwestern National.....	355,643
		Phenix of Hartford.....	3,714,262
		Westchester.....	491,640
Totals.....	<u>\$55,879,789</u>		<u>\$97,970,435</u>

Net decrease, \$42,090,646.

PREMIUMS AND LOSSES COMPARED WITH RISKS.

The average rate of premiums charged on each \$1,000 of risks taken in 1915 is \$11.585, as against \$11.657, which was the corresponding rate in 1914. The individual rates for the different companies will be found in the table on page xiii. and will be seen to vary considerably, as might naturally be expected, considering the varieties of the business done by the companies.

The losses, incurred (approximate) during the year, compared with the amount of risk current (taking for this the mean of the amounts in force at the beginning and end of the year), have been at the average rate of \$3.91 per \$1,000 current risk. The corresponding rates for 1882-3-4-5-6-7-8-9-10-1-2-3-4-5-6-7-8-9-1900-1-2-3-4-5-6-7-8-9-10-11-12-13-14, are \$5.68, \$5.56, \$5.37, \$4.54, \$4.58, \$5.70, \$4.70, \$4.19, \$4.84, \$5.33, \$5.61, \$6.17, \$5.50, \$5.75, \$5.15, \$5.38, \$6.20, \$4.99, \$8.38, \$6.68, \$4.06, \$5.22, \$12.05, \$4.88, \$4.97, \$5.69, \$6.41, \$4.83, \$5.61, \$5.07, \$4.73, \$5.00, and \$4.67 respectively.

The losses are, however, as usual, distributed very unevenly among the different companies, as appears from the following, computed on the above basis, where for convenience of comparison, the corresponding rates for 1914 are also shown:—

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## CANADIAN COMPANIES.

	Losses incurred per \$1,000 current risk.	The same, 1914		Losses incurred per \$1,000 current risk.	The same, 1914
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Acadia .....	4 93	5 64	Imperial Underwriters ..	6 02	6 06
Anglo-American .....	3 66	3 98	Liverpool-Manitoba ..	3 30	5 62
Seaver .....	1 28	0 11	London Mutual .....	3 10	4 32
British America .....	3 12	3 75	Lumbermen's F.I. Contract ..		
British Colonial .....	3 76	2 60	Mercantile .....	3 77	6 57
British Northwestern .....	4 89	7 01	Montreal-Canada .....	4 78	4 45
Canada National .....	4 46	4 27	Mount Royal .....	3 39	4 13
Canadian .....	2 88	3 76	North Empire .....	7 08	10 03
Dominion .....	4 14	5 11	North West .....	6 09	5 53
Dominion of Canada .....	0 43		Occidental .....	6 05	8 76
Factories .....	5 27	6 80	Pacific Coast .....	2 50	3 19
Hudson Bay .....	6 30	4 97	Quebec .....	2 53	3 79
			Western .....	1 97	3 63

Average for Canadian companies, \$3.56.

## BRITISH COMPANIES.

	Losses incurred per \$1,000 current risk.	The same, 1914		Losses incurred per \$1,000 current risk.	The same, 1914
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Alliance .....	2 46	3 68	North British and Mercantile ..	3 69	5 14
Atlas .....	4 50	5 21	Northern .....	4 59	6 15
British Dominions .....	10 31		Norwich Union .....	3 99	5 07
Caledonian .....	3 49	4 37	Ocean Accident and Guarantee ..	4 86	
Commercial Union .....	3 81	3 77	Palatine .....	1 37	7 02
Employers' Liability .....	4 19	6 06	Phoenix .....	3 17	4 89
General Accident .....	3 72	4 09	Provincial .....	1 33	8 60
Guardian .....	4 15	5 57	Royal Exchange .....	3 35	3 37
Law Union & Rock .....	4 46	5 28	Royal .....	3 46	3 96
Liverpool, London and Globe ..	3 68	5 51	Scottish Union .....	2 76	3 13
London Guarantee .....			Sun .....	4 54	4 74
London and Lancashire .....	3 64	4 67	Union .....	4 22	4 67
London Assurance .....	2 97	3 53	Yorkshire .....	4 43	5 61

Average for British Companies, \$3.78.

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## UNITED STATES AND OTHER COMPANIES.

	Losses	The		Losses	The
	incurred per \$1,000 current risk.	same 1914		incurred per \$1,000 current risk.	same 1914
	\$ cts.	\$ cts.		\$ cts.	\$ cts.
Etna . . . . .	4 42	5 11	Ins. Co. of North America	4 30	4 18
American Central	3 07	8 84	Ins. Co. of State of Pennsyl- vania . . . . .	4 12	9 66
American	4 09	8 28	Lumber . . . . .		14 39
American Lloyds	0 34	0 15	Millers National . . . . .	4 22	
California	4 81	9 27	National-Ben Franklin . . . . .	3 11	3 37
Connecticut	3 43	3 36	National of Hartford . . . . .	6 59	5 41
Continental	3 67	5 51	National Union . . . . .	5 50	5 77
Equitable	4 22	10 23	Nationale of Paris . . . . .	6 58	5 86
Fidelity-Phenix	4 20	4 54	Niagara	5 11	5 62
Fireman's Fund	4 43	8 13	Northwestern National	4 29	5 62
Firemen's	2 95	3 12	Phenix of Paris . . . . .	3 53	
General of Paris	7 16	7 33	Phenix of Hartford . . . . .	3 14	4 33
German American	3 76	5 15	Providence Washington . . . . .	7 31	8 42
Germania	13 65	7 96	Queen . . . . .	4 09	4 88
Glens Falls	6 82	9 16	Springfield . . . . .	4 61	4 94
Globe and Rutgers.	5 67	8 23	St. Paul . . . . .	5 20	4 47
Hartford	3 01	3 87	Union of Paris . . . . .	4 71	5 62
Home	4 70	4 71	Westchester . . . . .	6 47	8 56

Average for United States and other companies, \$4 40.



FIRE INSURANCE transacted in Canada in 1915.

Companies.	Gross Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.	The same for 1914.	Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	The same for 1914.
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>Canadian Companies.</i>								
Acadia . . . . .	16,405,713	219,729 86	1-34	1-37	112,008 57	93,607 00	83-57	62-36
Anglo-American. . . . .	18,590,509	256,873 50	1-38	1-35	152,044 69	117,243 23	77-11	60-06
Beaver . . . . .	5,304,836	86,936 77	1-64	1-68	30,943 26	1,547 50	5-00	1-52
British America . . . . .	77,840,123	843,500 34	1-08	1-07	506,734 82	284,694 58	56-18	60-52
British Colonial. . . . .	9,227,747	141,266 14	1-56	1-08	64,722 11	77,723 27	120-09	13-37
British Northwestern. . . . .	4,520,073	83,070 47	1-84	1-83	49,952 87	32,621 78	65-31	83-83
Canada National . . . . .	23,223,662	354,149 85	1-52	1-55	202,510 89	86,837 83	42-89	44-83
Canadian . . . . .	27,494,130	419,879 95	1-53	1-60	269,300 66	112,465 32	41-76	43-59
Dominion . . . . .	22,855,580	311,060 73	1-36	1-39	207,536 78	143,302 86	69-05	73-15
Dominion of Canada. . . . .	999,406	11,392 45	1-14		4,690 63	188 29	4-01	
Factories. . . . .	20,937,423	329,099 65	1-57	1-27	142,622 54	133,932 74	93-91	52-71
Hudson Bay. . . . .	10,211,949	159,321 79	1-56	1-88	90,051 77	65,150 51	72-35	56-15
Imperial Under-writers . . . . .	9,073,454	118,904 66	1-31	1-16	97,070 42	64,379 13	66-32	43-37
Liverpool-Manitoba. . . . .	35,935,805	463,839 81	1-29	1-34	266,296 18	131,870 21	49-52	59-73
London Mutual . . . . .	74,392,919	777,399 91	1-04	0 91	466,924 29	281,379 90	60-26	75-08
Lumbermen's F. I. Contract. . . . .	1,647,361	37,739 97	2-29		3,781 65	None.		
Mercantile. . . . .	25,973,436	275,877 31	1-06	1-18	224,318 67	135,374 89	60-35	70-08
Montreal-Canada. . . . .	10,004,400	139,176 66	1 39	1-37	88,871 24	89,355 11	100-58	72-91
Mount Royal . . . . .	52,547,074	652,924 62	1-24	1-26	411,073 73	161,652 59	39-32	39-82
North Empire. . . . .	10,967,271	189,030 96	1-72	1-96	111,107 83	57,905 34	52-12	67-90
Northwest . . . . .	15,240,882	194,646 78	1-28	1 37	139,874 51	84,092 80	60-12	55-06
Occidental. . . . .	9,915,169	192,162 76	1 94	2 36	112,498 42	68,672 89	61-04	63-35
Pacific Coast. . . . .	11,801,060	153,501 13	1-30	1-39	79,639 96	32,477 84	40-78	52-73
Quebec . . . . .	27,282,543	295,837 63	1-08	1-10	236,366 90	84,120 82	35-59	49-71
Western . . . . .	150,851,486	1,717,641 58	1-14	1-07	488,130 27	285,221 03	58-43	64-87
<b>Totals. . . . .</b>	<b>673,244,131</b>	<b>8,427,965 28</b>	<b>1-25</b>	<b>1-24</b>	<b>4,559,073 60</b>	<b>2,625,867 44</b>	<b>57-60</b>	<b>59-25</b>
<i>British Companies.</i>								
Alliance . . . . .	25,152,607	240,929 12	0-66	0-97	215,167 69	90,381 77	42-00	67-93
Atlas . . . . .	46,970,299	598,555 06	1-27	1-27	515,974 40	310,686 77	60-19	62-39
British Dominions General . . . . .	11,880,708	131,885 23	1-11		96,456 08	57,897 59	60-02	
Caledonian . . . . .	43,763,253	499,818 52	1-14	1-16	433,157 07	297,083 19	54-73	61-96
Commercial Union . . . . .	119,540,603	1,326,042 42	1-11	1-07	937,765 42	471,565 12	50-29	47-02
Employers' Liability General Accident Fire and Life. . . . .	39,842,637	427,735 21	1-07	1-09	346,005 00	189,959 48	54-90	49-78
Guardian Ass'c. Co. . . . .	32,272,798	383,048 04	1-19	1-15	289,315 47	126,881 06	43-86	41-60
Law Union and Rock . . . . .	87,571,292	1,131,107 85	1-29	1-29	970,600 86	482,685 74	49-73	58-26
Liverpool and London and Globe. . . . .	27,280,780	308,858 53	1-13	1-17	257,994 38	182,821 97	70-86	48-53
London Guarantee and Accident . . . . .	137,545,930	1,661,460 16	1-21	1-25	1,342,437 37	710,524 11	52-93	65-21
London and Lancashire Fire. . . . .	386,254	3,674 74	0-95		1,197,76	None		
London Assurance. . . . .	80,100,138	888,727 16	1-11	1-07	703,503 41	333,859 56	47-46	56-57
North British and Mercantile. . . . .	32,671,206	371,390 08	1-14	1-18	300,844 36	139,185 65	46 24	41-40
Northern Ass'c. Co. . . . .	97,395,448	1,093,294 23	1-12	1-18	927,239 95	495,777 30	53-47	63-11
Norwich Union Fire. . . . .	68,448,611	875,839 03	1-28	1-30	770,010 19	385,856 87	50-11	63-77
Ocean Accident and Guarantee. . . . .	72,435,907	871,803 82	1-20	1-21	735,399 83	391,005 90	53-17	61-11
Palatine Insurance Co. . . . .	9,918,715	53,999 88	1-38		43,171 34	9,383 47	21-74	
Phoenix of London. . . . .	29,278,665	362,279 35	1-24	1-25	247,025 46	112,916 68	45-71	64-73
Provincial. . . . .	97,527,941	1,244,385 52	1-28	1-31	935,794 31	390,505 46	41-74	55-92
Royal Exchange . . . . .	5,937,340	43,815 44	0-74	0-69	40,472 64	19,781 37	48-88	84-71
Royal Insurance Co. . . . .	43,501,250	457,345 64	1-05	1-04	379,111 04	172,055 85	45-38	38-40
Scottish Union and National. . . . .	150,733,604	1,725,350 35	1-14	1-16	1,429,655 26	695,907 62	48-58	55-29
Sun Insurance Office. . . . .	42,337,867	439,155 37	1-04	1-06	372,391 77	160,163 89	43-01	42-94
Union Assurance Society . . . . .	46,815,191	567,487 63	1-21	1-28	483,707 00	267,578 42	55-32	55-42
Yorkshire. . . . .	56,691,850	640,096 30	1-13	1-20	474,055 78	244,607 99	51-60	54-36
<b>Totals. . . . .</b>	<b>1,438,037,721</b>	<b>16,807,401 14</b>	<b>1-17</b>	<b>1-19</b>	<b>13,609,363 08</b>	<b>6,889,359 79</b>	<b>50-62</b>	<b>56-86</b>

FIRE INSURANCE transacted in Canada in 1915—*Concluded.*

Companies.	Gross Amount of Risks, taken during the Year.	Premiums charged thereon.	Rate of premiums charged per cent of risks taken.		Net cash received during the Year for Premiums.	Net cash paid during the Year for Losses.	Rate of losses paid per cent of premiums received.	
			The same for 1914.				The same for 1914.	
	\$	\$ cts.			\$ cts.	\$ cts.		
<i>United States and Other Companies.</i>								
Ætna Insurance Co.	31,727,746	388,890 21	1-23	1-22	314,500 84	218,329 38	69-42	43-90
American Central.	23,430,734	226,736 13	0-97	0-91	123,338 09	53,202 84	43-14	71-18
American Insurance Co.	4,745,288	78,876 94	1-66	1-70	62,632 56	22,104 40	35-29	49-59
American Lloyds	5,288,200	19,651 65	0-37	0-38	18,298 71	1,576 63	8-62	3-21
California Insurance Co.	3,263,688	57,790 11	1-77	1-89	37,129 72	16,939 52	45-62	49-33
Connecticut Fire.	13,084,257	159,670 78	1-22	1-29	116,959 59	61,619 70	52-68	36-75
Continental Insurance Co.	34,511,980	354,094 56	1-03	1-00	259,815 68	134,112 11	51-62	62-23
Equitable Fire and Marine	13,742,357	159,801 83	1-16	1-08	29,863 18	43,774 87	46-13	68-13
Fidelity-Phenix	38,346,677	439,197 41	1-15	1-22	330,390 44	196,960 46	59-61	46-20
Fireman's Fund	11,624,306	119,264 96	1-03	1-20	111,073 95	53,843 02	48-47	59-53
Firemen's Insurance Co.	6,634,613	90,232 54	1-36	1-39	70,360 42	27,967 63	39-75	35-66
Compagnie d'Assurances Générales.	8,410,818	101,053 32	1-20	1-18	63,258 10	43,507 87	68-78	69-93
German American.	62,232,448	526,384 89	0-85	0-78	370,849 15	214,572 17	57-86	60-07
Germania Fire	4,361,573	72,329 84	1-66	1-66	27,419 43	37,468 28	136-65	59-85
Glens Falls	13,744,428	189,202 17	1-38	1-34	142,721 90	64,409 27	45-13	37-56
Globe and Rutgers	45,820,828	365,890 51	0-80	0-98	278,164 65	102,907 64	37-00	25-05
Hartford Fire.	111,057,076	1,056,314 44	0-95	1-01	899,128 57	461,245 36	51-30	49-08
Home Insurance Co.	97,029,178	1,066,269 21	1-10	1-13	929,416 27	459,168 69	49-40	51-37
Insurance Co. of North America.	47,268,428	516,764 23	1-09	1-12	430,767 47	248,106 14	57-60	50-24
Insurance Co. of State of Pa.	17,603,934	219,922 25	1-25	1-32	164,561 17	73,492 37	44-66	71-15
Lumber Insurance Co.	None	None	1-79	1-79	6,554 88	1,640 31	25-02	81-45
Millers National.	2,436,455	29,313 68	1-20	1-20	24,927 08	5,991 80	24-04	24-04
National-Ben Franklin	9,168,243	106,274 22	1-16	1-18	84,224 79	63,784 22	75-73	15-66
National Fire of Hartford	66,982,757	703,563 00	1-05	0-96	494,642 65	462,862 11	93-58	52-41
National Union Fire of Pittsburgh, Pa.	20,947,024	268,043 39	1-28	1-29	209,847 79	109,073 11	51-98	60-01
La Nationale Compagnie d'Assurances	15,051,406	191,635 36	1-27	1-27	148,556 66	68,357 38	46-01	9-75
Niagara Fire	15,851,908	200,549 92	1-27	1-34	172,748 71	83,073 08	48-09	44-94
Northwestern National.	13,129,420	157,361 99	1-20	1-17	134,648 57	78,625 26	58-39	45-80
Phenix Compagnie Française	3,644,889	39,350 28	1-08	1-08	24,237 67	4,342 85	17-92	17-92
Phenix, of Hartford.	44,633,485	524,072 41	1-17	1-12	368,014 18	190,789 60	51-84	59-20
Providence Washington	20,769,767	245,636 70	1-18	1-20	197,743 42	130,804 29	66-15	66-04
Queen, of America	57,948,174	726,429 79	1-25	1-27	604,103 34	321,094 68	53-15	58-76
Springfield Fire and Marine.	75,635,139	631,773 61	0-84	0-86	479,480 87	287,942 19	60-05	57-73
St. Paul Fire and Marine	24,914,001	326,149 51	1-31	1-37	253,040 09	122,112 73	48-26	42-75
L'Union, Paris, France	20,797,990	250,949 89	1-21	1-20	186,232 76	118,084 38	63-41	55-76
Westchester Fire	14,431,836	203,537 24	1-41	1-37	136,741 63	92,835 40	67-89	58-61
Totals	1,000,271,051	10,812,978 97	1-08	1-09	8,306,394 98	4,646,721 74	55-94	52-20
Grand Totals	3,111,552,903	36,048,345 39	1-16	1-17	26,474,831 66	14,161,948 97	53-49	55-81

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## BRITISH FIRE COMPANIES.

The total cash receipts for fire premiums were \$13,609,363, being a decrease of \$101,545, as compared with the previous year; the payments for fire losses were \$6,889,360, being \$907,122 less than for 1914, while the general expenses amounted to \$4,503,220, being \$146,888 greater than in 1914, thus showing a balance of \$2,216,783 favourable to the companies. In the previous year there was a favourable balance of \$1,558,094.

Paid for losses.....	\$ 6,889,360
Paid for general expenses.....	4,503,220
	<hr/>
Total.....	\$ 11,392,580
Received for premiums.....	13,609,363
	<hr/>
Balance in favour of the companies.....	\$ 2,216,783

The following details give the balances for the different companies:—

*Balances in favour.*—Alliance, \$53,512; Atlas, \$34,367; Caledonian, \$53,358; Commercial Union, \$164,864; Employers' Liability, \$32,932; General Accident, \$58,659; Guardian, \$190,538; Liverpool and London and Globe, \$203,961; London and Lancashire, \$133,939; London Assurance, \$56,056; North British and Mercantile, \$146,290; Northern, \$149,280; Norwich Union, \$82,666; Ocean Accident and Guarantee, \$33,788; Palatine, \$48,715; Phoenix of London, \$226,356; Provincial, \$10,358; Royal, \$234,135; Royal Exchange, \$84,365; Scottish Union and National, \$86,364; Sun, \$54,738; Union Assurance, \$67,883; Yorkshire, \$32,813; Total balance in favour, \$2,239,937.

*Adverse balances*—British Dominions, \$5,579; Law Union and Rock, \$14,512; London Guarantee and Accident, \$3,063. Total, \$23,154. Net balance in favour, \$2,216,783.

For every \$100 of premiums received there was spent on the average \$50·62 in payment of losses, and \$33·09 for general expenses.

In 1914 the loss rate was \$56·86, and the general expenses \$31·77, for every \$100 of premiums received.

For the fire business the rate of premium was \$11·688 per \$1,000 of risks taken as against \$11·857 in 1914.

Hence these companies have transacted a larger volume of business than in 1914 at a lower rate of premium, a higher rate of expense and at a lower rate of fire losses.

Collecting the result for the forty-one years from 1875 to 1915 as regards the receipts for premiums and the expenditure of the British companies, we find:

Paid for losses (1875-1915).....	\$ 149,797,002
Paid for general expenses.....	70,456,878
	<hr/>
Total payments.....	\$ 220,253,880
Received for premiums.....	244,937,475
	<hr/>
Excess of receipts over expenditure..	\$ 24,683,595

It will be seen, from an examination of the table given below, that an adverse balance was in existence from the year 1877 till the end of the year 1886, due to the exceptional circumstances of the conflagration at St. John in the first mentioned year, when the losses paid by British companies amounted to almost five millions of dollars; that such adverse balance was reversed at the end of the year 1887, when a favourable balance of \$341,938 was shown, and that this favourable balance increased thereafter from year to year (with the exception of the year 1893) up to the close of 1899, when it amounted to \$5,029,980. In 1900 the loss by the British companies on account of the Ottawa and Hull conflagration amounted to over two and a half million dollars. To this is due the large deficit of that year, \$1,365,476, wiping out the savings of the preceding four years, and reducing the favourable balance at the end of 1900 to \$3,664,504, which sum had been still further reduced to \$3,512,636 at the end of 1901. The favourable experience for the years 1902 and 1903 increased this balance to \$7,123,044 at the end of 1903, but it was again reduced by the unfavourable experience of 1904 to \$3,969,472. During the past eleven years the favourable balance has been largely increased and now amounts to \$24,683,595.

Year	Balance.	Year.	Total Balance.
	\$		\$
1875	+ 51,765		
1876	+ 89,015	1875 to 1876	+ 140,780
1877	- 4,210,951	1875 to 1877	- 4,070,171
1878	+ 676,548	1875 to 1878	- 3,393,713
1879	+ 210,430	1875 to 1879	- 3,183,283
1880	+ 727,389	1875 to 1880	- 2,455,894
1881	+ 161,162	1875 to 1881	- 2,294,732
1882	+ 481,511	1875 to 1882	- 1,813,221
1883	+ 439,797	1875 to 1883	- 1,373,424
1884	+ 443,919	1875 to 1884	- 929,505
1885	+ 674,984	1875 to 1885	- 254,521
1886	+ 237,216	1875 to 1886	- 17,305
1887	+ 359,243	1875 to 1887	+ 341,938
1888	+ 752,956	1875 to 1888	+ 1,094,894
1889	+ 918,128	1875 to 1889	+ 2,013,022
1890	+ 712,981	1875 to 1890	+ 2,726,003
1891	+ 470,914	1875 to 1891	+ 3,196,017
1892	+ 452,941	1875 to 1892	+ 3,648,958
1893	- 205,430	1875 to 1893	+ 3,443,528
1894	+ 172,165	1875 to 1894	+ 3,615,633
1895	+ 39,223	1875 to 1895	+ 3,654,856
1896	+ 709,118	1875 to 1896	+ 4,363,974
1897	+ 356,290	1875 to 1897	+ 4,720,264
1898	+ 140,610	1875 to 1898	+ 4,860,874
1899	+ 169,106	1875 to 1899	+ 5,029,980
1900	- 1,365,476	1875 to 1900	+ 3,664,504
1901	- 151,868	1875 to 1901	+ 3,512,636
1902	+ 2,247,890	1875 to 1902	+ 5,760,526
1903	+ 1,362,518	1875 to 1903	+ 7,123,044
1904	- 3,153,572	1875 to 1904	+ 3,969,472
1905	+ 2,546,435	1875 to 1905	+ 6,515,907
1906	+ 2,297,761	1875 to 1906	+ 8,813,668
1907	+ 1,539,204	1875 to 1907	+10,352,872
1908	+ 1,274,213	1875 to 1908	+11,627,090
1909	+ 1,899,516	1875 to 1909	+13,526,606
1910	+ 1,659,285	1875 to 1910	+15,185,891
1911	+ 1,662,507	1875 to 1911	+16,848,398
1912	+ 2,008,149	1875 to 1912	+18,856,547
1913	+ 2,052,171	1875 to 1913	+20,908,718
1914	- 1,558,064	1875 to 1914	+22,466,812
1915	+ 2,216,783	1875 to 1915	+24,683,595

+ Favourable. - Adverse.

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## UNITED STATES AND OTHER FIRE COMPANIES.

The total cash receipts for fire premiums were \$8,306,395, being a decrease of \$465,204 as compared with the previous year; the payments for fire losses were \$4,646,722, being greater by \$68,222 than for 1914, and the general expenses, \$2,578,842, being \$27,535 greater than for 1914. Hence for every \$100 of premiums received there was spent on the average \$55.94 in payment of losses, and \$31.05 in general expenses, as compared with \$52.20 and \$29.09 respectively for 1914.

These companies have therefore transacted a smaller volume of business at a higher rate of expense and a higher loss rate than in 1914.

Paid for losses.....	\$ 4,646,722
Paid for general expenses.....	2,578,842
Total.....	\$ 7,225,564
Received for premiums.....	8,306,395
Balance in favour of companies.....	\$ 1,080,831

The following details give the balances for the different companies:—

*Balances in favour.*—American Central, \$49,306; American, \$20,968; American Lloyds, \$9,975; California, \$8,319; Connecticut, \$8,962; Continental, \$33,112; Equitable, \$5,900; Fidelity-Phenix, \$45,552; Fireman's Fund, \$31,655; Firemen's, \$16,562; German-American, \$49,760; Glens Falls, \$30,860; Globe and Rutgers, \$90,472; Hartford, \$166,836; Home, \$213,813; Insurance Company of North America, \$46,264; Insurance Co. of State of Pennsylvania, \$41,086; Lumber, \$4,518; Millers National, \$10,837; National Union, \$40,309; Nationale of Paris, \$27,319; Niagara, \$33,515; Northwestern National, \$3,227; Phenix of Hartford, \$51,181; Providence Washington, \$4,278; Queen, of America, \$75,975; Springfield, \$77,506; St. Paul, \$55,761; Total, \$1,253,828.

*Adverse balances.*—Etna, \$3,044; Générales of Paris, \$5,430; Germania, \$12,430; National-Ben Franklin, \$16,814; National of Hartford, \$123,887; Phenix of Paris, \$1,528; L'Union of Paris, \$1,369; Westchester, \$8,495. Total, \$172,997.

Total balance in favour, \$1,080,831. \*

The results of the total business of these companies, from 1875 to 1915 inclusive, are as follows:—

Paid for losses (1875-1915).....	\$ 43,939,883
Paid for general expenses.....	22,007,778
Total payments.....	\$ 65,947,661
Received for premiums.....	77,977,865
Excess of receipts over expenditure.....	\$ 12,030,204

The table given below shows the result of the business of each year from 1875 to 1915, inclusive, and the total results from year to year during the same period.

Year.	Balance, for year.	Year, inclusive.	Balance.
	\$		\$
1875	+ 58,841		
1876	+ 97,919	1875 to 1876	+ 156,760
1877	- 396,468	1875 to 1877	+ 239,708
1878	+ 47,399	1875 to 1878	- 192,309
1879	+ 32,894	1875 to 1879	- 159,415
1870	+ 56,316	1875 to 1880	- 103,099
1881	+ 53,747	1875 to 1881	- 49,352
1882	+ 62,244	1875 to 1882	+ 12,892
1883	+ 102,135	1875 to 1883	+ 115,027
1884	+ 91,156	1875 to 1884	+ 206,163
1885	+ 100,784	1875 to 1885	+ 306,947
1886	+ 91,096	1875 to 1886	+ 398,043
1887	- 49	1875 to 1887	+ 397,994
1888	+ 102,288	1875 to 1888	+ 500,282
1889	+ 97,488	1875 to 1889	+ 597,770
1880	+ 54,404	1875 to 1890	+ 652,174
1891	+ 72,378	1875 to 1891	+ 724,552
1892	- 16,487	1875 to 1892	+ 708,065
1893	- 42,205	1875 to 1893	+ 667,860
1894	+ 7,392	1875 to 1894	+ 673,252
1895	- 53,047	1875 to 1895	+ 620,205
1896	+ 96,621	1875 to 1896	+ 716,826
1897	+ 51,695	1875 to 1897	+ 768,521
1898	+ 91,807	1875 to 1898	+ 860,328
1899	+ 109,740	1875 to 1899	+ 961,068
1900	- 385,296	1875 to 1900	+ 575,772
1901	+ 80,198	1875 to 1901	+ 655,970
1902	+ 586,257	1875 to 1902	+ 1,242,227
1903	+ 447,673	1875 to 1903	+ 1,689,900
1904	- 785,845	1875 to 1904	+ 904,057
1905	+ 993,349	1875 to 1905	+ 1,897,406
1906	+ 944,152	1875 to 1906	+ 2,841,558
1907	+ 701,798	1875 to 1907	+ 3,543,356
1908	+ 531,618	1875 to 1908	+ 4,074,974
1909	+ 888,028	1875 to 1909	+ 4,963,002
1910	+ 718,706	1875 to 1910	+ 5,681,708
1911	+ 1,118,451	1875 to 1911	+ 6,800,159
1912	+ 1,278,646	1875 to 1912	+ 8,078,805
1913	+ 1,228,776	1875 to 1913	+ 9,307,581
1914	+ 1,641,792	1875 to 1914	+10,949,373
1915	+ 1,080,831	1875 to 1915	+12,030,204

+ Favourable. - Adverse.

#### CANADIAN COMPANIES.

In considering the Canadian companies, their whole fire insurance business, in Canada and elsewhere, as well as their marine business and business in other branches, must be taken into account, inasmuch as a separation of expenses between these branches has not been made.

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The following table gives the distribution of fire business between Canada and elsewhere, for the twelve companies which transacted business outside of Canada during the year, and shows that the loss rate for the home business was, on the whole, more favourable to the companies than that for the foreign business.

## FIRE INSURANCE.

COMPANIES.	IN CANADA.				IN OTHER COUNTRIES.			
	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.	Amount of risks taken during the year.	Premiums received.	Losses paid.	Rate of losses paid per cent. of premiums received.
	\$	\$	\$		\$	\$	\$	
Acadia.....	16,405,713	112,009	93,607	83.57	287,600	2,666	146	5.48
Anglo-American.....	18,590,599	152,045	117,243	77.11	14,120,236	93,292	44,837	48.06
British America.....	77,840,123	506,735	284,695	56.18	308,022,009	1,404,208	745,025	53.06
Canadian.....	27,494,130	269,301	112,465	41.76	961,045	7,725	1,686	21.83
London Mutual.....	74,392,919	466,924	281,580	60.26	312,715	1,611	1,588	98.57
Montreal-Canada.....	10,004,400	88,871	89,385	100.58	5,144,622	42,766	16,304	38.12
Mount Royal.....	52,547,074	411,074	161,653	39.32	774,340	3,385	3	.09
North Empire.....	10,967,271	111,108	57,965	52.12	1,750	25	None	.....
North West.....	15,240,882	139,875	84,063	60.12	364,965	3,087	648	20.99
Occidental.....	9,915,169	112,498	68,673	61.04	584,875	4,565	2,067	45.28
Pacific Coast.....	11,801,090	79,640	32,478	40.78	10,137,534	30,892	32,066	103.61
Western.....	150,851,486	488,130	285,221	58.43	420,689,987	1,417,629	965,822	63.90
	476,050,856	2,938,210	1,668,798	56.80	761,401,678	3,011,851	1,750,132	58.11

The subjoined table gives the rate per cent of losses paid, as compared with premiums received, upon business done in Canada and other countries by Canadian companies during the years 1878 to 1915, inclusive, a perusal of which will show that, taken over the whole period, the Canadian business shows a more favourable loss rate than the business transacted in other countries.

Year.	IN CANADA.			IN OTHER COUNTRIES.		
	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.	Premiums received.	Losses paid.	Rate of losses paid per cent of premiums received.
	\$	\$		\$	\$	
1878	591,495	241,545	40.84	1,251,923	737,430	58.90
1879	552,090	287,729	52.12	1,309,902	923,242	70.48
1880	459,653	219,954	47.85	1,377,310	885,293	64.28
1881	428,795	304,488	71.01	1,429,085	1,085,846	75.45
1882	543,126	334,000	61.50	1,413,989	1,137,399	80.44
1883	606,557	436,800	72.01	1,483,941	1,136,380	76.58
1884	550,188	376,969	68.52	1,401,051	1,122,882	80.15
1885	983,555	518,633	52.73	1,485,078	1,051,090	70.78
1886	996,562	655,534	65.78	1,499,840	1,049,575	69.98
1887	1,002,817	661,682	65.98	1,496,712	1,037,123	69.29
1888	1,002,109	655,191	65.38	1,453,410	1,008,509	69.39
1889	1,014,314	586,164	57.79	1,527,909	1,012,624	66.28
1890	1,018,226	604,846	59.40	1,584,879	910,511	57.45
1891	1,102,237	780,862	70.84	1,662,538	1,165,583	70.11
1892	629,708	485,446	77.09	1,907,652	1,191,545	62.46
1893	621,135	427,349	68.80	2,356,413	1,560,592	66.23
1894	626,768	423,777	67.61	2,303,219	1,442,596	62.63
1895	785,416	499,472	63.59	2,566,980	1,462,849	56.99
1896	782,956	460,236	58.78	2,487,459	1,446,314	58.14
1897	725,775	529,597	72.97	2,399,542	1,263,368	52.65
1898	783,326	392,821	50.15	2,260,724	1,464,544	64.78
1899	836,601	462,726	55.31	2,264,877	1,568,496	69.25
1900	689,956	658,405	95.43	2,804,896	1,969,862	70.23
1901	1,133,478	702,125	61.94	3,321,478	2,142,811	64.51
1902	1,291,216	519,990	40.27	3,464,786	2,119,685	61.18
1903	1,700,838	884,899	52.03	3,876,273	2,089,753	53.91
1904	2,184,021	1,994,982	91.34	4,400,112	3,204,318	72.82
1905	2,611,899	1,277,772	48.92	3,911,739	2,307,655	58.99
1906	2,657,701	1,414,455	53.22	4,452,074	4,163,837	93.53
1907	2,857,021	1,467,983	51.38	4,105,581	3,124,813	76.13
1908	3,219,443	2,323,829	72.18	2,964,411	2,185,538	73.73
1909	2,765,637	1,596,907	57.74	3,397,859	1,763,232	51.89
1910	3,037,675	1,754,359	57.75	3,141,709	1,714,812	54.58
1911	3,204,241	1,755,348	54.78	3,343,157	2,149,515	64.30
1912	3,133,661	1,662,120	53.04	3,467,975	2,039,201	58.80
1913	3,285,887	1,978,284	60.26	2,856,233	1,829,175	64.06
1914	2,989,211	1,797,561	60.13	3,129,204	2,112,379	67.51
1915	2,938,210	1,668,798	56.80	3,011,851	1,750,152	58.11
Totals	56,343,504	33,803,638	60.00	94,583,771	62,330,509	65.90

The assets of the twenty-four Canadian companies doing fire business amounted at the end of the year to \$19,434,409, covering a total amount of insurance of all kinds of \$1,424,803,821, being at the rate of \$13.64 for every \$1,000 of insurance in force; they have also subscribed capital not paid up, amounting to \$4,935,966, making a total security of \$17.10 for every \$1,000



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insured. The liabilities of the same companies amounted to \$8,409,229, made up as follows:—

Unsettled losses...	\$ 1,004,123
Unearned premiums	5,895,739
Sundry	1,509,362
	<u>\$ 8,409,225</u>

The unearned premiums are here taken at 80 per cent of the *pro rata* portions of the gross premiums for the time unexpired in the cases of fire and inland marine insurance, and 80 per cent of the whole premiums in the case of a current ocean risk. The surplus of assets over liabilities available for the protection of policyholders, independent of the subscribed capital not paid, amounts to \$11,025,184.

The capital stock of these companies paid in cash amounts to \$9,705,234.

The following table gives the condition at the end of 1915 of all the Canadian stock companies in reference to the surplus on account of policyholders.

## CANADIAN FIRE INSURANCE COMPANIES, DECEMBER 31, 1915.

	Subscribed Capital.	Amount paid upon Capital stock.	Excess of Assets over Liabilities excluding Capital stock.	Subscribed Capital unpaid.
	\$	\$	\$	\$
Acadia Fire...	400,000	400,000	512,446	None
Anglo-American...	126,960	76,876	—41,197	60,084
Beaver...	300,500	135,225	158,948	165,275
British-American.....	1,400,000	1,399,050	803,505	970
British Colonial...	1,000,000	218,877	132,525	781,123
British Northwestern...	594,400	238,573	244,302	355,827
Canada National...	2,050,600	1,557,828	1,796,906	492,772
Canadian Fire.....	500,000	500,000	1,039,522	None.
Dominion Fire...	279,500	215,830	127,924	63,670
Dominion of Canada Guarantee and Accident Co..	244,400	244,400	473,216	None
Factories..	160,000	100,000	59,931	60,000
Hudson Bay..	872,400	228,735	179,467	643,665
Imperial Underwriters...	457,400	110,475	171,341	346,925
Liverpool-Manitoba .....	500,000	175,000	534,973	325,000
London Mutual.....	100,000	17,500	141,271	82,500
Mercantile Fire.....	250,000	50,000	299,762	200,000
Montreal-Canada.....	150,540	112,905	19,017	37,635
Mount Royal .....	250,000	250,000	614,520	None
North Empire..	687,900	203,159	218,768	484,741
North West Fire.....	250,000	100,000	196,004	150,000
Occidental Fire.....	500,000	174,763	270,596	325,237
Pacific Coast..	831,600	586,432	881,454	245,168
Quebec Fire.....	225,000	125,000	490,460	100,000
Western.	2,500,000	2,484,626	1,701,190	15,374
Totals..	14,641,200	9,705,234	11,026,851	4,935,966

The following table shows the total gain or loss in the surplus to policy holders during the year in respect to each company, and shows also the various sources of this gain or loss. The table differs from that shown in previous years in showing the changes in *policyholders* surplus, that is, the excess of assets over liabilities excluding capital, instead of in the *shareholders*' surplus. All contributions by shareholders, whether for capital or premium on capital, therefore appear as gains in surplus, while forfeited stock and reduction of capital are disregarded.

In the first column there is tabulated the "Underwriting Profit." This is the excess of premiums earned over losses incurred and expenses incurred. The premiums *earned* are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column there is tabulated the interest and rents earned. This is obtained in a manner similar to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column the payments by shareholders are shown, and in the fourth column the gains from other sources. This latter column will include gain in market values of investments, decrease in unsecured unlicensed reinsurance reserve, etc.

The fifth column gives the total of the first three columns. In the sixth column is given the underwriting loss, and in the seventh the losses through other sources, such as bad or doubtful investments and other assets, loss in market value of investments, increase in unsecured unlicensed reinsurance reserve, etc. The eighth column shows the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth gives the total net gain or loss in surplus, the minus sign denoting a loss.

The total net gain in surplus is \$1,030,753.58, of which \$401,826.74 represents additional capital and \$43,196.95 premium on capital, leaving \$585,729.89 as the increase in surplus from sources other than from the shareholders. In 1914, the loss in shareholders' surplus was \$457,226.50.

Fourteen companies show an underwriting profit, and the remaining eleven an underwriting loss, the net profit amounting to \$716,100.60. In 1914 the net underwriting loss was \$421,476.42. The dividends declared were \$550,073.42, which is less than the \$746,850.13 interest and rents earned upon the investments. The gains from miscellaneous sources were \$201,673.12 consisting chiefly of increase in the market value of investments. The losses from miscellaneous sources were \$528,820.54, consisting largely of disallowance of bad assets and depreciation in the values of securities.

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## CANADIAN FIRE INSURANCE COMPANIES.

STATEMENT OF GAINS AND LOSSES IN SURPLUS TO POLICYHOLDERS DURING 1915.

Companies.	Under-writing Profit.		Interest and rent Earned.		Received from Shareholders.		Gains from other Sources.		Total Gains.		Under-writing Loss.		Loss from other sources.		Dividend Declared.		Total Losses.		Balance Total net Gains.		
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Acadian.....			32,101	63			32,101	63			4,684	51	4,892	73	24,000	00	33,587	24	1,485	61	
Anglo-American.....			5,020	25			5,020	25			13,743	90	111,711	88			125,505	78	120,485	53	
Beaver.....	11,919	24	10,991	26	15,025	00	37,435	50					13,364	89	5,321	35	18,686	24	19,249	26	
British America.....	119,832	37	79,372	06			235,281	02	44,876	59					57,750	00	57,750	00	177,531	02	
British Colonial.....			8,841	60	(a) 78,177	50	90,044	25	3,625	15							17,521	16	73,123	09	
British Northwestern.....	94	24	12,864	63	(b) 4,265	00	19,224	87			3,340	77	14,180	39			8,072	72	11,152	15	
Canada National.....			135,505	03	(c) 233,367	69	368,872	71			29,625	82	27,080	00	86,466	57	134,172	39	234,700	32	
Canadian.....	83,949	51	57,149	07			141,099	18									51,372	08	89,718	10	
Dominion.....	4,725	11	12,252	11	21,270	00	38,287	67					2,712	27			77,608	82	35,575	40	
Dominion of Canada.....	28,994	51	29,691	47	30,530	00	89,155	98					18,778	52	58,810	39	77,584	21	31,395	54	
Factories.....			6,388	67			6,388	67													
Hudson Bay.....			10,699	23	40,655	00	51,354	23			14,074	57	23,709	64			37,784	21	31,395	54	
Imperial Under-writers.....	9,199	06	13,732	82			23,887	73			50,634	02	83,943	55			134,507	57	83,213	34	
Liverpool-Manitoba.....			33,961	56			33,961	56			849	40	41,113	80			80,573	57	5,818	36	
London Mutual.....	15,361	58					30,055	16					40,485	62			40,485	62	10,430	46	
Lamberton's Fire Indemnity Con- tract.....			805	00			18,630	00					15,570	49			21,103	48	1,668	48	
Mercantile.....	37,443	36	17,123	44			54,566	80									62,436	84	7,860	04	
Montreal-Canada.....			5,157	31			5,157	31			17,338	48	36,698	28			54,636	76	48,879	45	
Mount Royal.....	66,926	09	40,290	81			26,681	29									25,000	00	108,898	19	
North Empire.....			18,578	31	229	68	18,807	99			2,370	65	5,058	30			7,428	95	11,379	04	
North West.....			15,074	88			15,074	88			1,787	84	1,991	45			9,689	29	5,385	59	
Occidental.....	11,000	48	17,757	12			29,889	96					5,544	89			5,544	89	5,385	59	
Pacific Coast.....	3,208	60	55,421	09	(d) 19,502	82	78,132	51					3,811	25			3,811	25	74,221	26	
Quebec.....	55,934	71	26,891	50			82,827	34									105,000	00	2,922	74	
Western.....	492,604	69	95,252	52			589,697	22									105,000	00	475,697	22	
Totals.....	851,133	55	746,850	13	445,023	69	2,244,680	49	135,032	95	528,820	54	5,500,673	42	1,213,926	91	1,039,753	58			

(a) Including \$29,650 premium on capital.  
\$10,446.95 premium on capital.

(b) Including \$100 premium on capital.

(c) Including \$3,000 premium on capital.

(d) Including

Including the whole business of the mixed companies, outside as well as within the Dominion, it appears that the Canadian companies have received during the year 1915 a total cash income of \$10,740,758.13, which is made up as follows:—

	1915.		The same in 1914		The same in 1913.		The same in 1912.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Interest and dividends	673,495	80	640,459	29	653,599	51	568,328	81
Premiums	10,008,556	78	9,122,882	20	9,167,899	59	9,644,234	81
Sundry	59,795	55	15,256	69	176,558	37	185,991	35
Totals..	10,740,758	13	9,778,598	18	9,998,057	47	10,398,554	97

In the same way the cash expenditure during 1915 has been \$10,159,350.71 distributed among:—

	1915.		The same in 1914		The same in 1913.		The same in 1912.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Losses paid	5,947,653	38	5,729,042	86	5,786,981	58	5,552,013	37
General expenses	3,701,263	00	3,639,927	00	3,676,506	81	3,907,664	69
Dividends to stockholders	510,429	13	329,588	53	481,899	58	447,536	79
Totals..	10,159,350	71	9,698,558	39	9,945,387	97	9,907,214	85

Thus it appears that for every \$100 of income there has been spent \$94.59, namely: for losses, \$55.38; for general expenses, \$34.46, and for dividends to stockholders, \$4.75. Hence, also, for every \$100 of premiums received there has been paid out \$101.51, namely: \$59.43 for losses, \$36.98 for expenses, and \$5.10 for dividends to stockholders.

## SESSIONAL PAPER No. 8

The total cash income received by the Canadian companies during the forty-one years from 1875 to 1915, inclusive, is \$230,483,263.45. The respective amounts for the several years, and the distribution thereof under proper headings, are shown in the subjoined table:—

## CANADIAN COMPANIES—INCOME FOR THE YEARS 1875 to 1915.

Year.	Premiums.		Interest and dividends.		Sundry.		Total.	
	§	cts.	§	cts.	§	cts.	§	cts.
1875	3,273,692	53	190,950	19	3,356	10	3,467,998	82
1876	4,121,722	37	244,001	25	7,186	08	4,376,909	70
1877	5,512,673	47	218,770	38	6,236	04	5,737,679	89
1878	2,826,356	58	217,133	43	15,750	26	3,059,240	27
1879	2,867,826	01	185,217	30	10,176	03	3,079,269	34
1880	3,208,038	89	179,533	29	19,916	66	3,407,488	84
1881	3,131,925	97	169,392	14	30,702	06	3,332,020	17
1882	3,007,132	65	153,878	46	27,356	28	3,188,397	39
1883	3,005,915	52	132,126	05	30,438	85	3,168,510	42
1884	2,990,995	28	117,669	52	16,286	55	3,124,961	35
1885	3,089,381	09	107,151	57	16,041	77	3,212,577	43
1886	3,090,851	40	113,394	55	25,828	55	3,230,074	30
1887	3,546,968	91	114,522	46	18,398	62	3,679,889	99
1888	3,518,645	61	119,815	97	16,567	79	3,654,429	40
1889	3,532,640	73	119,929	14	12,420	02	3,671,989	89
1890	3,603,151	65	135,874	52	14,287	16	3,753,313	33
1891	3,586,871	12	134,421	14	12,208	29	3,733,481	15
1892	3,579,863	51	117,710	41	83,291	41	3,780,955	33
1893	4,141,323	99	139,080	23	*205,621	62	4,488,025	84
1894	4,142,923	05	140,213	55	6,025	87	4,289,162	27
1895	4,408,191	57	139,445	16	6,773	90	4,554,423	63
1896	4,168,693	92	132,581	62	6,289	09	4,307,554	62
1897	4,007,110	65	128,385	56	6,386	91	4,141,883	12
1898	4,157,139	71	134,006	75	5,897	89	4,297,044	38
1899	4,430,792	71	128,389	00	5,379	62	4,564,561	35
1900	5,245,803	78	135,529	30	32,559	16	5,513,892	84
1901	6,286,942	01	164,488	52	17,709	71	6,469,140	24
1902	6,775,963	74	155,039	80	7,543	74	6,938,567	28
1903	7,428,254	20	182,595	86	10,095	40	7,620,945	46
1904	8,542,437	94	193,742	25	12,306	10	8,548,486	29
1905	8,125,337	03	216,397	41	12,250	08	8,353,954	52
1906	8,663,876	20	244,284	65	†470,731	12	9,378,892	00
1907	8,592,641	45	269,918	89	59,425	71	8,921,386	05
1908	7,506,568	66	301,209	15	77,726	33	7,885,504	14
1909	7,551,727	44	323,309	70	60,092	07	8,135,129	21
1910	8,538,778	04	369,724	69	77,066	17	8,985,568	90
1911	9,084,202	71	438,216	68	381,486	17	9,994,005	56
1912	9,644,234	81	568,328	81	185,991	35	10,398,554	97
1913	9,167,899	59	633,599	51	176,558	37	9,998,057	47
1914	9,122,882	20	640,459	29	15,256	69	9,778,598	18
1915	10,008,556	78	672,405	80	59,795	55	10,740,758	13
Totals	218,974,846	13	9,242,946	58	2,265,470	74	230,483,263	45

\*Of this amount \$197,500 was premium upon the new stock issued by the British America and the Western.

† Of this amount, \$387,500 was premium upon new stock issued by the British America and the Western.

The expenditure of the same companies during the same period of forty-one years amounted in the aggregate to the sum of \$219,966,265.73, thus showing an excess of expenditure over income to the amount of \$223,760.41. The amount expended in the respective years, and their distribution under proper headings, are given in the following table:—

## EXPENDITURE FOR THE YEARS 1875 to 1915.

Year.	Losses paid.		General Expenses.		Dividends to Shareholders.		Total Expenditure.		<i>c</i> Excess of income over Expenditure.		
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
1875	1,694,885	99	985,926	28	159,608	88	2,840,421	15	<i>e</i>	627,577	67
1876	2,746,563	00	1,342,268	96	213,655	04	4,302,487	00	<i>e</i>	74,422	70
1877	3,555,283	21	1,234,552	83	125,928	21	4,915,764	25	<i>d</i>	1,178,084	36
1878	1,891,130	71	1,026,354	51	146,163	83	3,063,649	05	<i>d</i>	4,408	78
1879	1,966,854	83	938,436	79	159,253	74	3,064,545	36	<i>d</i>	5,276	02
1880	2,236,943	54	889,409	73	164,650	50	3,291,003	77	<i>d</i>	116,485	07
1881	2,898,045	45	901,679	10	145,137	85	3,944,862	40	<i>d</i>	612,842	23
1882	2,294,212	90	917,526	03	110,813	47	3,322,552	40	<i>d</i>	134,155	01
1883	2,291,429	02	925,970	41	110,480	00	3,327,879	43	<i>d</i>	159,369	01
1884	2,165,708	63	871,037	06	102,675	50	3,139,421	19	<i>d</i>	14,459	84
1885	1,983,256	67	917,879	59	99,896	73	3,003,032	99	<i>e</i>	209,544	44
1886	2,128,942	82	926,299	50	114,809	02	3,170,051	34	<i>e</i>	60,022	96
1887	2,397,382	03	1,031,696	74	123,422	74	3,552,501	51	<i>d</i>	72,611	52
1888	2,355,960	53	1,009,167	74	122,198	27	3,487,326	54	<i>d</i>	2,897	14
1889	2,417,046	62	1,064,557	52	126,759	42	3,608,363	56	<i>e</i>	63,626	33
1890	2,254,866	61	1,114,472	16	135,689	92	3,505,028	69	<i>e</i>	248,284	64
1891	2,588,894	16	1,198,806	97	145,256	90	3,932,958	03	<i>d</i>	199,476	88
1892	2,454,821	80	1,440,994	51	128,372	23	4,024,188	54	<i>d</i>	243,233	21
1893	2,911,005	90	1,402,862	69	112,163	43	4,426,032	02	<i>d</i>	61,993	82
1894	2,749,953	12	1,389,355	44	157,025	56	4,296,334	12	<i>d</i>	7,171	85
1895	2,986,323	54	1,451,684	01	162,167	30	4,600,174	85	<i>d</i>	45,751	22
1896	2,777,327	97	1,417,637	39	162,610	10	4,357,575	46	<i>d</i>	50,040	83
1897	2,529,432	31	1,402,470	67	162,438	28	4,094,341	26	<i>d</i>	47,541	86
1898	2,700,774	91	1,394,742	19	164,092	45	4,259,609	55	<i>d</i>	37,454	83
1899	3,063,716	43	1,524,637	05	166,853	81	4,755,207	29	<i>d</i>	190,645	96
1900	3,828,359	85	1,921,904	32	159,674	98	5,909,939	15	<i>d</i>	396,046	31
1901	4,065,778	01	2,032,419	20	205,964	19	6,304,161	49	<i>e</i>	164,978	84
1902	3,987,114	25	2,276,809	16	214,175	08	6,478,098	49	<i>e</i>	460,468	79
1903	4,315,004	63	2,512,276	00	207,331	00	7,034,611	63	<i>e</i>	586,333	83
1904	6,706,551	96	2,809,501	20	151,604	22	9,667,657	38	<i>d</i>	1,119,171	09
1905	4,734,320	62	2,799,520	15	286,186	43	7,820,027	20	<i>d</i>	533,927	32
1906	6,693,036	95	2,981,601	05	279,202	53	9,953,840	53	<i>d</i>	574,948	53
1907	5,786,024	20	3,152,540	95	94,649	99	9,033,215	14	<i>d</i>	111,829	09
1908	5,471,015	65	2,785,940	01	119,337	41	8,376,293	07	<i>d</i>	490,788	93
1909	4,412,541	61	2,941,149	99	339,000	65	7,692,692	25	<i>d</i>	442,436	96
1910	4,974,826	76	3,231,393	38	362,959	04	8,563,179	18	<i>e</i>	416,389	72
1911	5,298,977	25	3,566,678	53	424,421	57	9,290,077	35	<i>e</i>	613,928	21
1912	5,532,013	37	3,907,664	69	447,536	79	9,907,214	85	<i>e</i>	491,340	12
1913	5,786,981	58	3,676,506	81	481,899	58	9,945,387	97	<i>e</i>	52,669	50
1914	5,729,042	86	3,639,927	00	329,588	53	9,698,558	39	<i>e</i>	80,039	79
1915	5,947,633	58	3,701,268	00	510,429	13	10,159,350	71	<i>e</i>	581,407	01
Totals.	145,332,005	83	76,657,526	31	8,136,054	30	230,125,616	44	<i>e</i>	357,647	01

## SESSIONAL PAPER No. 8

## CANADIAN FIRE COMPANIES IN FOREIGN FIELDS.

The undermentioned Canadian fire insurance companies carried on business outside Canada in the several countries, states, etc., set opposite their respective names, viz:—

Acadia Fire Insurance Company...	Newfoundland.
Anglo-American Fire Insurance Company...	Newfoundland and United States.
British America Assurance Company	United States, Mexico, Porto Rico, Honolulu, Continent of Europe, Batavia, Japan, Macassar (East Indies), Philippines, Java, Egypt, India, Burmah, Ceylon, China, Hong Kong, Antigua and Bermuda.
Canadian Fire Insurance Company.	Newfoundland.
Londual Mutual Fire Insurance Company of Canada	Newfoundland.
Mercantile Fire Insurance Company	India.
Montreal-Canada Fire Insurance Company...	Newfoundland and United States.
Mount Royal Assurance Company...	United States.
North Empire Fire Insurance Company	Newfoundland.
North West Fire Insurance Company...	Newfoundland.
Occidental Fire Insurance Company..	Newfoundland.
Pacific Coast Fire Insurance Company	Great Britain.
Western Assurance Company...	Newfoundland, the British West Indies and the United States, except New Mexico and Vermont. The Company has also a branch office in London, England, through which business is transacted in Great Britain and the British possessions in the far east and in Africa, as well as at some points on the Continents of Europe and Australia.

## COMPANIES OTHER THAN FIRE OR LIFE.

Insurance business other than fire or life was carried on in Canada during the past year by seventy-seven companies: 28 Canadian, 14 British and 35 United States companies. Thirty-seven of these companies likewise transacted fire insurance, and one transacted life insurance.

In addition to these seventy-seven companies, there were five fraternal orders or societies which carried on sickness insurance and also life insurance.

## CANADIAN COMPANIES.

Of these twenty-eight Canadian companies which carried on business other than fire or life, twenty-one transacted miscellaneous classes of business only. Of these thirteen transacted sickness insurance; twelve, accident insurance; seven, plate glass insurance; eight, guarantee insurance; nine, automobile insurance; two, steam boiler insurance; four, burglary insurance; one, weather insurance; one, hail insurance; one, live stock insurance; and one, title insurance.

At the end of the year the assets of these twenty-one companies amounted to \$7,425,487.18.

Their total liabilities amounted to \$2,033,488.01, made up as follows:—

Unsettled losses.....	\$	770,307	15
Reserve of unearned premiums.....		936,026	78
Sundry.....		327,154	08
	\$	2,033,488	01

The excess of assets over liabilities was \$5,391,999.17. The capital stock paid up in cash was \$2,591,212.47. There was thus a surplus over all liabilities and capital stock of \$2,800,786.70, being a decrease in surplus over the preceding year 1914, of \$92,787.27.

The following table shows the total gain or loss in policyholders' surplus during the year in respect to each company, and likewise shows the various sources of this gain or loss.

In the first column there is tabulated the "Underwriting Profit". This is the excess of premiums earned over losses incurred and expenses incurred. The premiums earned are arrived at by adding to the net cash received for premiums the outstanding premiums at the end of the year, and deducting the outstandings at the beginning of the year. From the net premiums *written* thus obtained, there is deducted the increase in the *unearned* premiums. Where the losses and expenses incurred are in excess of the earned premiums there will be an underwriting loss, which is tabulated in the sixth column.

In the second column is tabulated the interest and rents earned. This is formed in a similar manner to that of the premiums *written*, by adding to the cash received for interest and rents, the outstandings at the end of the year, and deducting the outstandings at the beginning of the year.

In the third column is tabulated the amount received from shareholders during the year.

In the fourth column the gains from other sources are tabulated. This will include gain in market value of investments, etc.

The fifth column gives the totals of the first four columns.

In the sixth is given the underwriting loss, and in the seventh the losses through other sources, such as losses on investments, loss in market value of investments, etc. In the eighth column are tabulated the dividends declared during the year. The ninth column gives the totals of the sixth, seventh and eighth. The last column, being the difference between the fifth and the ninth, gives the total net gain or loss in policyholders' surplus, the minus sign denoting a loss.

The total net gain in surplus was \$202,579.28. Thirteen companies made again, and eight companies showed a loss.

The dividends declared amounted to \$145,823.87, which is less than the interest and rents earned upon investments. The total net underwriting gain was \$90,411.49, as against a gain of \$88,812.93 in 1914.



## SESSIONAL PAPER No. 8

CANADIAN COMPANIES OTHER THAN FIRE AND LIFE.  
STATEMENT OF GAINS AND LOSSES IN SURPLUSES TO POLICYHOLDERS DURING 1915.

Company.	Under-writing profit.	Interest and rent earned.	Received from shareholders.	Gains from other sources.	Total gains.	Under-writing loss.	Losses through other sources.	Dividends declared.	Total losses.	Balance Total net gains in policyholders' surplus.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection	4,527 82	13,027 76		17,555 58	3,427 21	17,018 40	23,817 01		3,427 21	14,128 37
Canada Accident		24,086 94		24,086 94	23,817 01	1,114 71	17,233 36	4,500 00	40,835 41	16,748 47
Canada Bail		4,168 74		4,168 74	13,018 62		779 88		22,848 10	18,679 36
Canada Weather	11,688 05	1,106 96	765 63	6,715 64	3,354 29	3,024 60	10,807 30		779 88	12,588 74
Canadian Casualty and Boiler	9,647 31	11,337 19		21,584 50			11,933 43	10,000 00	16,358 89	9,643 25
Casualty Company of Canada		847 97	(a) 26,820 00	27,903 47	72 11	26,027 40	5,213 70		10,807 30	10,777 20
Chartered Trust and Executor		13,015 49	13,011 91	26,027 40			5,555 35	11,615 37	11,933 43	15,970 04
Dominion Gresham	9,197 84	7,708 43		24,893 74			5,555 35		19,901 18	6,126 22
General Accident of Canada		13,581 08		13,581 08	25,878 70	2,532 64	68,411 34	40,000 00	5,555 35	19,338 39
General Animals		2,734 90	8,730 00	11,464 90	681 98		680 00		1,361 98	54,829 66
Globe Indemnity Company of Canada.		18,763 80		18,763 80	2,473 99	10,918 84	10,000 00	10,000 00	23,392 83	4,629 63
Guarantee Company of North America	20,806 09	71,570 13		133,838 22	8,660 34	16,608 74	16,608 74	36,552 00	45,212 34	88,625 88
Guardian Accident and Guarantee		12,897 47	41,462 00	12,897 47	17,083 75		30,070 53		33,662 49	20,795 92
Imperial Guarantee and Accident	12,912 83	17,157 70		30,070 53				29,000 00	27,610 08	2,460 45
London and Lancashire Guarantee		42,218 28		102,861 44	2,007 52				2,007 52	101,853 92
Merchants Casualty	57,735 34	4,735 89	5,890 00	34,830 61	815 26				5,091 84	29,738 77
Merchants' and Employers' Guarantee and Accident	1,769 96	7,919 71	(b) 2,775 00	12,455 67	1,371 50				1,371 50	11,084 17
Moose, Grand Lodge of the Loyal Order of		755 41		755 41	165 55	1,096 17			1,261 72	506 31
North American Accident	9,152 56	10,013 06		19,765 62	4,415 66			8,879 95	13,285 61	6,470 01
Protective Association of Canada		2,115 70		2,115 70	2,112 75				3,220 40	1,104 50
Totals	161,343 78	287,738 85	57,990 54	560,955 68	141,685 68	70,866 85	145,823 87	358,376 40	202,579 28	

(a) Including \$8,566.49 premium on capital stock.

(b) Including \$900.00 premium on capital stock.

## ACCIDENT INSURANCE, 1915.

Accident insurance may be subdivided into two classes, viz.: *Employers' Liability Insurance and Ordinary Accident*, which includes personal accident and accidental damage to personal property.

A number of companies have also issued a combined accident and sickness policy for which the premiums and claims are not separately shown.

The business of accident insurance was transacted by twenty-nine companies, viz.: thirteen Canadian, eight United States, and eight British.

## EMPLOYERS' LIABILITY.

Of the twenty-nine accident companies, twenty-one transacted employers' liability insurance, viz.: nine Canadian, eight British, and four United States companies.

The total premiums received for this class of risks was \$1,952,250, and the losses paid amounted to \$1,175,989, with unsettled claims outstanding to the amount of \$655,902.

An abstract will be found at page clxiii.

## ACCIDENT.

The total premiums for this class of business were \$1,684,010. The claims paid amounted to the sum of \$883,028, and there were outstanding at the close of the year unsettled claims amounting to \$173,195.

An abstract will be found at page clx.

## COMBINED ACCIDENT AND SICKNESS.

The premiums received amounted to \$402,753, and the claims paid, to \$193,017. There were outstanding at the close of the year unsettled claims amounting to \$42,401.

An abstract will be found at page clxi.

## AUTOMOBILE INSURANCE, 1915.

The business of automobile insurance (including fire risk) was transacted by fourteen companies, of which four were British and ten United States companies. The premiums received amounted to \$312,427, and the claims paid, to \$172,766, with \$18,421 of claims outstanding.

An abstract will be found at page clxi.

The business of automobile insurance (excluding fire risk) was transacted by twenty companies, viz.: ten Canadian, six British, and four United States companies. The premiums received amounted to \$323,658, and the claims \$90,626, with \$77,063 of claims outstanding.

An abstract will be found at page clxii.

## BURGLARY INSURANCE, 1915.

This branch of insurance, which is transacted to a considerable extent in Great Britain, was introduced into Canada thirteen years ago. It is carried on by ten companies, five Canadian, one British, and four United States companies. The total premiums received amounted to \$91,885, and the losses paid, to \$24,425, with unsettled claims outstanding at the end of the year amounting to \$4,974.

An abstract will be found at page clxii.

SESSIONAL PAPER No. 2

## EXPLOSION INSURANCE, 1915.

Explosion insurance was transacted by one Canadian and one United States company. The premiums received during the year amounted to \$5,949, and no losses were incurred.

An abstract will be found at page elxiii.

## GUARANTEE INSURANCE, 1915.

Guarantee business was transacted by eighteen companies, of which nine are Canadian, four British and five United States companies.

The total premiums received were \$730,138, and the net amount paid for claims was \$165,526, with unsettled claims amounting to \$192,716, outstanding at the end of the year.

An abstract will be found at page elxiv.

The Canadian Surety Company, the Guarantee Company of North America and the London and Lancashire Guarantee and Accident Co. of Canada transacted business outside of the Dominion, which is not included in the above.

## HAIL INSURANCE, 1915.

This class of business is of comparative recent development and the number of companies transacting it is rapidly increasing. During 1915, nine companies received premiums amounting to \$744,332, and paid losses amounting to \$402,738. Claims outstanding at the end of the year amounted to \$125. In addition to the business transacted by these companies, the business of the Canada weather Insurance Co. shown under the head of Weather Insurance, consisted in large part of hail insurance.

An abstract of hail insurance will be found on page elxv.

## INLAND TRANSPORTATION INSURANCE, 1915.

This class of business was transacted by eleven companies, one Canadian, four British, and six United States companies. Premiums received amounted to \$165,450, and claims paid to \$81,918. Claims outstanding amounted to \$28,877.

An abstract will be found on page elxv.

## LIVE STOCK INSURANCE, 1915.

Live stock insurance was carried on by one Canadian and one British company. The premiums received during the year amounted to \$79,971. The losses incurred were \$44,553, and losses paid \$50,939, with unsettled claims at the end of the year amounting to \$7,555.

An abstract will be found at page elxv.

## PLATE GLASS INSURANCE, 1915.

The business of plate glass insurance was transacted by twenty-one companies, viz.: ten Canadian, five British, and six United States companies.

The companies having adopted the system of insurance by replacement, instead of paying the value of the glass broken, and their contracts not stating any amounts as insured thereby, their returns do not show the amount of

insurance effected during the year, nor the amount in force at the end thereof. The premiums received during the year in Canada for plate glass insurance were \$269,263, and the total losses paid were \$105,164, and there were outstanding at the end of the year unsettled claims amounting to \$8,917.

An abstract will be found at page clxvi.

#### SICKNESS INSURANCE, 1915.

The business of sickness insurance was carried on by twenty-four companies: viz.: twelve Canadian, eight British, and four United States companies.

Premiums received amounted to \$686,708, and claims paid to \$376,619. Amount of unpaid claims at the end of the year was \$80,244.

In addition to the twenty-four companies above referred to, five fraternal societies, licensed by this department, viz., the Independent Order of Foresters, the Ancient Order of Foresters, the Canadian Order of the Woodmen of the World, the Catholic Mutual Benefit Association, and the Royal Guardians, pay sick benefits to such of their members as stipulate therefor in the application for membership. In the case of the Ancient Order of Foresters, these benefits are paid partly through the lodges and partly by the Subsidiary High Court. The premiums received in Canada for sickness and funeral risks by these fraternal societies amounted to \$398,090, and the claims paid amounted to \$325,545.

An abstract will be found at page clxvi.

#### SPRINKLER LEAKAGE INSURANCE, 1915.

Sprinkler leakage insurance was carried on by seven companies—two British and five United States companies. The premiums received during the year amounted to \$38,780, and the losses paid to \$18,786 with \$1,330 losses outstanding at the end of the year.

An abstract will be found at page clxvii.

#### STEAM BOILER INSURANCE, 1915.

This class of business was carried on by seven companies—two Canadian and five United States companies. The total premiums received amounted to \$150,377, and the claims paid, to \$12,473, with \$665 unsettled claims outstanding at the end of the year.

An abstract will be found at page clxviii.

#### TITLE INSURANCE, 1915.

The chartered Trust and Executor Company is licensed by this Department to transact the business of "Title insurance" as defined in the Company's Act of incorporation.

The total premiums received during the year amounted to \$79, and no losses were incurred.

An abstract will be found at page clxviii.

#### WEATHER INSURANCE, 1915.

Tornado insurance was carried on by thirteen United States companies and one British company, the total premiums received being \$26,750 with \$3,760 losses paid. General weather insurance, including hail, was carried on by the Canada Weather Insurance Company, the premiums received amounting to \$70,612, and the losses paid to \$46,452, with unsettled claims amounting to \$563.

An abstract of tornado and weather insurance will be found at page clxix.

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## CLASSIFICATION OF LICENSED COMPANIES AND OF THEIR DEPOSITS.

At the present date (May 15, 1916) there are one hundred and eighty-two (182) companies under the supervision of this Department. The nature of the business transacted by them is as follows:—

Number of companies doing life insurance.....	59
“ “ life insurance, assessment plan....	3
“ “ fire insurance.....	89
“ “ accident insurance.....	25
“ “ combined accident and sickness..	5
“ “ guarantee insurance.....	18
“ “ steam boiler insurance.....	8
“ “ plate glass insurance.....	22
“ “ burglary insurance.....	12
“ “ registered mail, etc., insurance...	11
“ “ sickness insurance.....	29
“ “ title insurance.....	1
“ “ tornado insurance.....	14
“ “ live stock.....	2
“ “ weather and hail insurance.....	15
“ “ automobile insurance (including fire risk).....	14
“ “ automobile insurance (excluding fire risk).....	20
“ “ sprinkler leakage.....	8
“ “ fly wheel, lightning, explosion, etc.....	5

The deposits for the protection of policyholders, held by the Honourable the Receiver General in trust for these companies, at May 15, 1916, amounted to \$89,737,444.42 in securities, as follows:—

Canadian government securities.....	\$ 5,109,160 35
Canadian provincial securities.....	10,784,215 90
British government securities.....	824,311 15
British colonial securities.....	1,732,473 85
United States bonds.....	207,000 00
New York State bonds.....	151,000 00
Massachusetts bonds.....	2,020,000 00
Rhode Island bonds.....	100,000 00
California State bonds.....	65,000 00
Japanese government bonds.....	35,971 33
Belgian government bonds.....	164,320 20
Montreal harbour bonds.....	440,000 00
Canadian municipal securities.....	55,350,773 32
Bank stock.....	20,000 00
Loan companies' debentures.....	1,272,266 65
Canadian railway securities, guaranteed.....	10,945,624 99
District of Columbia bonds.....	30,000 00
French rentes.....	479,926 68
Temporary cash deposits.....	5,400 00
Total.....	<u>\$89,737,444 42</u>

There was also deposited with Canadian trustees, in conformity with the Act, \$29,408,387.76 making a total of \$119,145,832.18 for the protection of policyholders, being an increase since last report of \$7,650,685.46.

The distribution of the total sum of \$119,145,832.18 held, as above mentioned for the protection of policyholders among the different classes, is as follows:—

Life.....	\$ 86,654,876 43
Fire.....	14,596,050 44
Fire and miscellaneous.....	14,617,449 15
Accident, guarantee, plate glass, etc.....	3,277,456 16
	<hr/>
	\$ 119,145,832 18
	<hr/> <hr/>

The total amount of premiums received in Canada for all forms of insurance, excluding life insurance, was \$34,608,316, of which \$7,905,963 was received by Canadian companies, and \$26,702,353 by British, United States and other companies. The following summary shows the distribution of the premiums to the various classes:—

PREMIUMS 1915 (EXCLUDING LIFE).

Fire.....	\$ 26,474,833
Automobile (including Fire Risk).....	312,427
Automobile (excluding Fire Risk).....	323,658
Personal Accident.....	1,684,010
Combined Accident and Sickness.....	402,753
Guarantee.....	730,138
Plate Glass.....	269,263
Steam Boiler.....	150,377
Burglary.....	91,885
Sickness (so far as separate return made).....	1,084,798
Inland Transportation.....	165,450
Employers' Liability.....	1,952,250
Sprinkler Leakage.....	38,781
Title.....	79
Live Stock.....	79,971
Hail, Weather and Tornado.....	841,694
Explosion.....	5,949
	<hr/>
Total.....	\$ 34,608,316
	<hr/> <hr/>

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Or dividing them according to the nationalities of the companies:—

	Canadian Companies.	British and Colonial Companies.	United States and other Companies.	Total.
	\$	\$	\$	\$
Fire.....	4,559,076	13,609,360	8,306,397	26,474,833
Accident.....	818,846	530,320	334,844	1,684,010
Combined Accident and Sickness.....	303,975		98,778	402,753
Guarantee.....	200,553	230,376	299,209	730,138
Plate Glass.....	90,785	71,324	107,154	269,263
Steam Boiler.....	94,146		56,231	150,377
Burglary.....	48,972	317	42,596	91,885
Sickness.....	783,427	155,900	145,471	1,084,798
Inland Transportation.....	19,967	47,494	97,989	165,450
Employers' Liability.....	558,992	1,147,921	245,337	1,952,250
Title.....	79			79
Live Stock.....	50,058	29,913		79,971
Automobile (including fire risk).....		75,123	237,304	312,427
Automobile (excluding fire risk).....	163,436	112,423	47,799	323,658
Sprinkler Leakage.....		372	38,409	38,781
Hail, Weather and Tornado.....	212,434	190	629,070	841,694
Explosion.....	1,217		4,732	5,949
Totals.....	7,905,963	16,011,033	10,691,320	34,608,316

RULES AND REGULATIONS REGARDING THE ACCEPTANCE OF  
SECURITIES OFFERED FOR DEPOSIT BY INSURANCE  
COMPANIES, Etc., Etc.

The following extracts from Orders in Council, Minutes of the Treasury Board, etc., (all but that of May 19, 1916, have been previously published) are here collected for convenience of reference:—

*Particulars of Securities offered for Deposit.*—All applications for the acceptance of bonds or debentures, whether as original deposits or in exchange for securities which the applicants desire to have released, must be accompanied by a statement giving full particulars of the securities offered for acceptance under the following headings, viz.:—

“Date, date of maturity, place of payment of principal, rate of interest,—how payable, i.e., yearly or half yearly, date and place of payment of interest, market value at time of application for acceptance, and, if not quoted in the market, the price at which purchased by the company and date of such purchase.

“Also as regards municipalities whose bonds or debentures are offered:—  
“The population, assessed value, rate of taxation, assets, total debenture indebtedness, and all other liabilities, income and expenditure for the last fiscal year, and any other details in the possession of the company which would be of assistance in determining the value of the securities offered for acceptance.

“The Board desire to be in possession of all possible information in relation to such securities in order that they may be in a position to give the matter proper consideration.” (T.B., Nov. 9, 1888).

*Railway debentures.*—“The Board are of opinion that they cannot accept as a deposit the bonds of any railway company, unless guaranteed directly or indirectly by the Canadian Government, (T.B., Oct. 27, 1890), or by any province of Canada, or by the United Kingdom or any British Colony; or by the Government of any foreign country if the company depositing the same is incorporated in such foreign country.” (*Insurance Act, 1910, sec. 15.*)

*Loan Companies' Bonds.*—The Board had under consideration a memorandum from the Superintendent of Insurance with reference to the application of the Land Mortgage Companies' Association of the province of Ontario to have the debentures of loan companies accepted by the government as deposits on behalf of insurance companies in which he reports that the said association is composed of incorporated loan companies or societies authorized to lend money on real estate in the province of Ontario, and all such companies or societies are eligible for membership upon payment of certain fees; that the loan companies which compose the said association may be divided into the following classes:—

I. Companies incorporated under the provisions of the statutes of the province of Canada, 9 Victoria, chap. 90, consolidated in chapter 53 of the Consolidated Statutes of Upper Canada, included in chapter 184 of the Revised Statutes of Ontario (1914), and commonly known as “The Loan and Trust Corporations Act.”

II. Companies incorporated under the “Canada Joint Stock Companies' Act, 1877,” now known as “The Companies Act,” being chapter 79 of the Revised Statutes of Canada (1906).

III. Companies incorporated under special Acts of the Legislature of the province of Canada or of the Parliament of the Dominion of Canada.



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IV. Companies incorporated under the 'Ontario Joint Stock Companies' Letters Patent Act, 1874,' being now chapter 187 of Revised Statutes of Ontario, 1914, commonly known as "The Ontario Companies Act."

V. Companies incorporated under the English Companies' Act, and licensed to transact business in Canada under 37 Victoria, chapter 49, (now Part IV of 'The Companies Act,' chapter 79 of the Revised Statutes of Canada.)

The Board, after careful consideration of the report of the Superintendent of Insurance as to the class of securities upon which the above companies can invest their funds, and as to the borrowing powers of the said companies, direct that the debentures and debenture stock of such companies, belonging to the said association, as meet the requirements hereinafter set forth, may be accepted as deposits on behalf of the insurance companies, at such rate as the Treasury Board may see fit to place upon them not, however, to exceed the value usually placed upon municipal securities, viz., 90 per cent of the par value thereof when the market value is at least equal to such par value or 90 per cent of the market value when the market value is less than the par value.

*(The rate of acceptance has since been changed to 95 per cent of the market value at the time of deposit, such accepted value in no case to exceed par. See below T.B., June 14, 1900.)*

The requirements above referred to are as follows:—

1. The company shall have kept strictly within the powers in relation to borrowing and investment conferred upon it by the Act under which it is incorporated.
2. It shall have a paid up capital of at least \$500,000.
3. It shall have been in successful operation as a loan company for not less than ten years.
4. It shall have a reserve fund amounting to not less than 25 per cent of its paid up capital.
5. Its stock shall have a market value of not less than par.

The Board also direct that every application on behalf of an insurance company for the acceptance of any such debentures or debenture stock as herein above provided shall form the subject of a special reference to the Treasury Board, and that the company shall supply, for the information of the Board, all necessary particulars, including a statement of the borrowing powers and powers of investment of the loan company whose securities are offered as a deposit, and a statement showing in detail the nature of the investments of such loan company, all properly verified. (T.B., October 16, 1893.)

*No assurance of acceptance of bonds by the Treasury Board.*—The Superintendent asks the decision of the Board upon the following questions, viz.:—

"Will the Board inform a company desirous of purchasing certain bonds or securities whether they will be accepted or not as a deposit in the event of their being purchased?"

\* \* \* \* \*

"The Board, after deliberation, are of the opinion that they cannot give any assurance to any company that securities will or will not be accepted in the event of their being purchased." (T.B., April, 1, 1889.)

*Deposit Receipts.*—"The Board direct that deposit receipts be not accepted in any case as a deposit on behalf of any company." (T.B., January 25, 1888.)

*Bank Stocks, etc.*—"Bank stock or shares in any private company will not be accepted." (O.C., January 17, 1876.)

*Registered Bonds as Deposits.*—“When registered bonds are received as deposits they must be registered in the name of the Receiver General. Bonds registered in the name of a company accompanied by an assignment in favour of the Receiver General, will not be accepted. When registered bonds are intended to be used as a deposit, they should, before being forwarded to this Department be registered thus—in the name of ‘The Receiver General of Canada in trust for (giving the name of the company) being part of the deposit made by the company with said Receiver General, in pursuance of the statutes of Canada in that behalf.’ (T.B., July 13, 1891.)

*Deposit and Registration of Bonds with financial agents in England.*—“The Minister recommends that such securities be transferred to and registered in the names of the High Commissioner for Canada and the Manager for the time being of the Agency of the Bank of Montreal in London, England.” (Approved by O.C. February 3, 1893.)

*Foreign Municipal Securities.*—“The Board are of opinion that no municipal securities other than Canadian should be accepted for deposit under the Insurance Act.” (T.B., January 30, 1894.)

*Exchange of Securities deposited with the Receiver General.*—“The Board establish the following rule, viz., that bonds or securities of any kind deposited with the Receiver General can be released and withdrawn only upon the deposit with the Receiver General of an adequate amount of other securities satisfactory to the Board.” (T.B., October 28, 1899.)

*Municipal and other Securities as Deposits.*—“The Board on the report of the Superintendent of Insurance, direct as follows:—

(1) That Canadian municipal securities, Montreal Harbour bonds, Canadian Pacific Land Grant bonds, United States state securities and loan companies' debentures (where such securities are in all respects acceptable to the Treasury Board) be hereafter accepted at 95 per cent of their market value at the time of deposit, such accepted value in no case however to exceed par

(2) That all securities of the classes mentioned in the preceding clause (1), which have been heretofore deposited and are still in the hands of the Dominion Government at Ottawa, or in the hands of the Bank of Montreal, London, England, on behalf of the government, be revalued upon the basis set out in said clause (1).

(3) That for the purpose of such revaluation the various insurance companies by which such securities have been deposited be required to furnish from time to time when called for by the Superintendent schedules thereof giving the full particulars of such securities, including their par and market values, such par and market values to be certified to by a competent valuator or appraiser.” (T.B., June 14, 1900.)

*Respecting quality of paper and type used in bonds to be hereafter deposited with the Receiver General.*—The Board had under consideration reports from the Comptroller of Dominion Currency and the Superintendent of Insurance in reference to the quality of the paper upon which bonds for deposit with the Receiver General are engraved, lithographed or printed, and also in reference to the quality of type used for such purpose.

From the reports above referred to, it appears that there are now on deposit with the Receiver General in the custody of the Comptroller of Dominion Currency, bonds and debentures to the amount of more than \$38,000,000, which are held under and for the purposes of the Insurance Act; that of these securities about 65 per cent are municipal, the greater portion of which have half-yearly

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or yearly coupons attached; that in some cases the principal is payable in yearly or half-yearly instalments, such instalments being sometimes represented by coupons attached to the bond, and sometimes by separate bonds; that these bonds and debentures have, when deposited, periods to run varying from two or three years to fifty years, and all such must be handled at least once and generally twice each year, and that notwithstanding the greatest care, the removal from the box containing them, unfolding, cutting and refolding and replacing them must of necessity to a certain extent wear and injure them, and hence the necessity of having all bonds, when deposited, in such sound condition that they may be reasonably expected, notwithstanding the unavoidable wear and tear, to hold together until the date of maturity; that many of the debentures now held are of the commonest kind of paper; that the coupons attached from constant handling, are frequently torn, and that many of those on the debentures recently taken have been in such bad condition that they had to be patched before they were put into the vault.

In view of the above representations, and on the recommendation of the Superintendent of Insurance, the Board direct, that of the securities hereafter offered for the above named purposes only such be accepted as are either engraved, lithographed or printed in clearly legible type on tough, durable paper: Provided, however, that for good and sufficient cause shown bonds not meeting the foregoing requirements may be temporarily accepted.

The Board further direct that a copy of this Minute be sent to every licensed insurance company, and also that the Minute be published by the Superintendent of Insurance in his annual report. (T.B., June 5, 1908.)

*Deposits by British or Foreign Companies in respect of Hail Insurance Business.*—The Board direct that all such companies be notified that hereafter deposits in respect of the business of hail insurance will be required to be at all times maintained to an amount at least equal to fifty per cent of the net hail premiums received in Canada during the preceding calendar year." (T.B. May 19th, 1916.)

## LEGAL DECISIONS.

### 1. THE INSURANCE CASE.

ATTORNEY-GENERAL FOR CANADA V. ATTORNEY-GENERAL OF ALBERTA AND ATTORNEY-GENERAL OF BRITISH COLUMBIA.

*Judicial Committee of the Privy Council, the Lord Chancellor, Viscount Haldane, Lord Parker of Waddington, and Lord Sumner. February 24, 1916.*

1. *Constitutional Law (Sec. 11 A 3—197)—Federal regulation of insurance business—Interference with civil rights—Provincial companies.*

Secs. 4 and 70 of the Insurance Act (Can.), 1910, 9 and 10 Edw. VII, ch. 32, prohibiting under penalty any person or corporation from engaging in insurance business unless it be done by, or on behalf of a company of underwriters holding a license from the Minister, deprive private individuals of their liberty to carry on the business of insurance and is an interference with the civil rights of individuals and corporations, as well as an encroachment upon the legislative powers of provinces to confer such rights upon corporations beyond the provincial limits, and, therefore, *ultra vires* of the Dominion Parliament.

[*Bonanza Case*, 26 D.L.R. 273, followed; *Re Insurance Act*, 15 D.L.R. 251, 48 Can. S.C.R. 260, affirmed].

2. *Constitutional law (Sec. II E 1—440)—Laws for peace, order and good government—Scope of Dominion powers.*

The general authority to make laws for the peace, order and good government of Canada, which the initial part of sec. 91 of the British North America Act confers, does not, unless the subject-matter of legislation falls within some of the enumerated heads which follow, enable the Dominion Parliament to trench on the subject-matters entrusted to the provincial legislatures by the enumeration in sec. 92 of the Act.

[*Russell v. The Queen*, 7 App. Cas. 829, followed; *Hodge v. The Queen*, 9 App. Cas. 117; *John Deere Plow Co. v. Wharton*, 18 D.L.R. 353, [1915] A.C. 330, referred to.]

3. *Constitutional law (Sec. II A2 —1942)—Dominion powers—Regulation of trade and commerce—Foreign companies.*

The Dominion Parliament in virtue of the power to regulate trade and commerce under sec. 91 (2) of the British North America Act, has jurisdiction to require a foreign company to take out a license from the Dominion Minister, even in a case where the company desires to carry on its business only within the limits of a single province.

Appeal from the judgment of the Supreme Court of Canada, 15 D.L.R. 251, 48 Can. S.C.R. 260.

VISCOUNT HALDANE: This is an appeal from a judgment of the Supreme Court of Canada (15 D.L.R. 251, 48 Can. S.C.R. 260), answering certain questions put to the Judges by a reference from the Government of the Dominion. The questions so referred were as follows: 1. Are sees. 4 and 70 of the Insurance Act (ch. 32), 1910, or any and what part or parts of the said questions, *ultra vires*, of the Parliament of Canada? 2. Does sec. 4 of the Insurance Act, 1910, operate to prohibit an insurance company incorporated by a foreign State from carrying on the business of insurance within Canada, if such company does not hold a license from the Minister under the said Act, and if such carrying on of the business is confined to a single province?

Sec. 4 is in these terms:—

In Canada, except as otherwise provided by this Act, no company or underwriters or other persons shall solicit or accept any risk, or issue or deliver any receipt or policy of insurance, or grant any annuity on a life or lives, or collect or receive any premiums, or inspect any risk, or adjust any loss, or carry on any business of insurance, or prosecute or maintain any suit, action or proceeding, or file any claim in insolvency relating to such business, unless it be done by or on behalf of a company or underwriters holding a license from the Minister.

The Minister is defined in the Act to mean the Minister of Finance of the Dominion.

Section 70 is an ancillary section, which imposes a penalty on every person who contravenes or attempts to contravene the provisions of the above and other sections. Section 3 provides that the provisions of the Act shall not apply to any contract of marine insurance effected in Canada by any company authorized to carry on such business within Canada, nor to any company incorporated by an Act of the late Province of Canada, or by an Act of the legislature of any province now forming part of Canada, which carries on the business of insurance wholly within the limits of the province by the legislature of which it was incorporated, and which is within the exclusive control of the legislature of such province. Section 3 also provides that any such company as is last described may, by leave of the Governor-in-Council, avail itself of the

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provisions of this Act on complying with the provisions thereof, and that, if it so avails itself, these provisions shall then apply to it, and such company shall thereafter have the power of transacting its business of insurance throughout Canada. Section 12 enacts that no license shall be granted to any individual underwriter or underwriters to carry on any kind of insurance business, excepting in the case of associations of individuals formed upon the plan known as Lloyds, under which each associate underwriter becomes liable for a proportionate part of the whole amount insured by a policy. The Act contains other restrictive and regulative provisions.

It will be observed that sec. 4 deprives private individuals of their liberty to carry on the business of insurance, even when that business is confined within the limits of a province. It will also be observed that, even a provincial company, operating within the limits of the province where it has been incorporated, cannot, notwithstanding that it may obtain permission from the authorities of another province, operate within that other province without the license of the Dominion Minister. In other words, the capacity in interfering with which, according to the judgment just delivered by their Lordships in the case of the *Bonanza Company, ante*, such a company possesses to take advantage of powers and rights proffered to it by authorities outside the provincial limits. Such an interference with its status appears to their Lordships to interfere with its civil rights within the province of incorporation, as well as with the power of the legislature of every other province to confer civil rights upon it. Private individuals are likewise deprived of civil rights within their provinces.

It must be taken to be now settled that the general authority to make laws for the peace, order and good government of Canada, which the initial part of sec. 91 of the B.N.A. Act confers, does not, unless the subject-matter of legislation falls within some one of the enumerated heads which follow, enable the Dominion Parliament to trench on the subject-matters entrusted to the provincial legislatures by the enumeration in sec. 92. There is only one case, outside the heads enumerated in sec. 91, in which the Dominion Parliament can legislate effectively as regards a province, and that is where the subject-matter lies outside all of the subject-matters enumeratively entrusted to the province under sec. 92. *Russell v. The Queen*, 7 App. Cas. 829, is an instance of such a case. There the Court considered that the particular subject-matter in question lay outside the provincial powers. What has been said in subsequent cases before this Board makes it clear that it was on this ground alone, and not on the ground that the Canada Temperance Act was considered to be authorized as legislation for the regulation of trade and commerce, that the Judicial Committee thought that it should be held that there was constitutional authority for Dominion legislation which imposed conditions of a prohibitory character on the liquor traffic throughout the Dominion. No doubt the Canada Temperance Act contemplated, in certain events, the use of different licensing Boards and regulations in different districts, and to this extent legislated in relation to local institutions. But the Judicial Committee appear to have thought that this purpose was subordinate to a still wider and legitimate purpose of establishing a uniform system of legislation for prohibiting the liquor traffic throughout Canada, excepting under restrictive conditions. The case must, therefore, be regarded as illustrating the principle, which is now well established, but none the less ought to be applied only with great caution, that subjects which, in one aspect and for one purpose, fall within the jurisdiction of the provincial legislatures, may in another aspect and for another purpose fall within Dominion legislative jurisdiction. There was a good deal in the Ontario Liquor License Act, and the powers of regulation which it entrusted to local authorities in the province, which seems to cover part of the field of legislation recognized as belonging to the Dominion in *Russell v. The Queen*, 7 App. Cas. 829. But in *Hodge v. The Queen*, 9 App. Cas. 117, the Judicial Committee had no difficulty

in coming to the conclusion that the local licensing system which the Ontario statute sought to set-up was within provincial powers. It was only the converse of this proposition to hold, as was done subsequently by this Board, though without giving reasons, that the Dominion licensing statute, known as the McCarthy Act, which sought to establish a local licensing system for the liquor traffic throughout Canada, was beyond the powers conferred on the Dominion Parliament by sec. 91. Their Lordships think that, as the result of these decisions, it must now be taken that the authority to legislate for the regulation of trade and commerce does not extend to the regulation by a licensing system of a particular trade in which Canadians would otherwise be free to engage in the provinces. Section 4 of the statute under consideration cannot, in their opinion, be justified under this head. Nor do they think that it can be justified for any such reasons as appear to have prevailed in *Russell v. The Queen, supra*. No doubt the business of insurance is a very important one, which has attained to great dimensions in Canada. But this is equally true of other highly important and extensive forms of business in Canada, which are to-day freely transacted under provincial authority. Where the B.N.A. Act has taken such forms of business out of provincial jurisdiction, as in the case of banking, it has done so by express words, which would have been unnecessary had the argument for the Dominion Government addressed to the Board from the Bar been well-founded. Where a company is incorporated to carry on the business of insurance throughout Canada, and desires to possess rights and powers to that effect operative apart from further authority, the Dominion Government can incorporate it with such rights and powers, to the full extent explained by the decision in the case of the *John Deere Plow Co.*, 18 D.L.R. 353, [1915] A.C. 330. But if such a company seeks only provincial rights and powers, and is content to trust for the extension of these in other provinces to the governments of these provinces, it can at least derive capacity to accept such rights and powers in other provinces from the province of its incorporation, as has been explained in the case of the *Bonanza Co.*, *ante*.

Their Lordships are, therefore, of opinion that the majority in the Supreme Court were right in answering the first of the two questions referred to them in the affirmative.

The second question is, in substance, whether the Dominion Parliament has jurisdiction to require a foreign company to take out a license from the Dominion Minister, even in a case where the company desires to carry on its business only within the limits of a single province. To this question their Lordships' reply is that in such a case it would be within the power of the Parliament of Canada, by properly framed legislation, to impose such a restriction. It appears to them that such a power is given by the heads in sec. 91, which refer to the regulation of trade and commerce and to aliens. This question also is, therefore, answered in the affirmative.

Their Lordships will, therefore, humbly advise His Majesty that the questions referred to should be answered as now indicated. Following the usual practice, there will be no order as to costs.

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## 2. FIRE INSURANCE.

(a) *Chose-in-Action—Equitable Assignment—Bill of Exchange—Non-Acceptance—Insurance—Fire Insurance—Moneys Payable under Proviso Requiring Proof before Payment—Garnishee Order—Moneys Payable Under Fire Insurance Policy—Want of Certainty—Effect of Repudiation of Liability by Insurance Company.*

A letter in the following form:—

“Security National Ins. Co.,  
Winnipeg.

DEAR SIRS,—Please pay to Messrs. Finkelstein, Levinson & Cameron the sum of \$109, and for so doing this shall be your authority.

Yours truly,

M. J. BROOKLER.

is not an order or equitable assignment at all, but a bill of exchange, whereon in the absence of written acceptance by it the addressee cannot be held liable. (Hall v. Prittie, 17 A.R. 306 followed.)

The claim of an insured person under a policy of insurance against loss by fire, which provides that the loss shall not be payable until thirty days after the completion of the proofs of loss usually required, cannot be attached by a garnishing order before such completion.

The only kind of liability which can be attached under rr. 759 and 761 is a purely pecuniary one and must be absolute and not dependent upon a condition which may or may not be fulfilled. (Lake of the Woods Milling Co. v. Collin, 13 Man. L.R. 154 referred to.)

When a policy of fire insurance contains a condition giving an option to the company to replace the destroyed property instead of paying the insurance money if they should so decide within a certain time, a garnishing order will be of no avail, if served before the expiration of that time, as an attachment of the insurance money; since it will not then be certain that any pecuniary liability would ever arise under the policy.

*Quære*, as to whether a condition giving a right of election to “repair, rebuild or replace” could apply to “raw manufactured furs, etc.”

*Quære*, also as to effect of repudiation of liability by an insurance company in absolving the insured from compliance with a condition precedent.

June 5, 1915—King’s Bench, Manitoba—Brookler v. Security National Insurance Co.—*Western Weekly Reports*, June 19, 1915, p. 861.

(b) *Insurance—Misrepresentation as to Ownership—Materiality.*

Notwithstanding the condition in an insurance policy that “any fraud or false statement in a statutory declaration shall vitiate the claim,” a representation or statutory declaration by the assured that he was the owner of the property, whereas, in fact, the property was purchased with the funds of the assured’s brother but intended for the assured, does not materially affect the risk as vitiating the policy on that account.

January 6, 1916—King’s Bench, Manitoba—Canadian Credit Men’s Association v. Stuyvesant Insurance Co.—26 *Dominion Law Reports*, p. 314.

- (c) *Principal and agent—Remuneration of agent by commissions—Additional commission on annual net profits—How arrived at—Deductions—Fire Insurance Company.*

The judgment of the Supreme Court of Nova Scotia, in the case of Douglas Bros. v. Acadia Fire Insurance Co., 47 *Nova Scotia Supreme Court Reports*, 517, was appealed to the Privy Council and by the judgment delivered on the 14th July, 1914, the decision of the Supreme Court was reversed and that of the Trial Judge restored.

- (d) *Insurance—Prohibited keeping of gasoline—Distant location—Materiality to risk.*

Keeping a barrel of gasoline, about 16 feet from the building, is not a breach of condition in a fire insurance policy that the policy shall become void if more than five gallons of gasoline were "kept and stored" at one time in the building containing the insured goods; nor is it a circumstance material to the risk, non-disclosure of which would avoid the policy, where the insurance company at the time of issuing the policy had knowledge of the circumstances and the gasoline so stored is required for daily use.

June 24, 1915.—Supreme Court of Canada—*Evangeline Fruit Co. v. Provincial Fire Insurance Co.*—24 *Dominion Law Reports*, p. 577.

(This is an appeal from a decision of the Supreme Court of Nova Scotia, 17 D.L.R. 378.)

- (e) *Principal and agent—Liability of agent—Disobedience of instructions.*

An agent who disobeys the instructions of his principal is liable to pay for any loss which in the ordinary course of things is the result of such disobedience.

- (e) 2. *Insurance—Agents—Unauthorized acceptance of risk—Liability of agent.*

An insurance agent who exceeds his authority in underwriting a risk at a lower rate than that authorized by the insurance company, will, in the event of loss, be liable to the company to the extent of the loss it is made to pay.

- (e) 3. *Damages—Measure of—Breach of agency contract—Issuing policy under unauthorized rate—Liability for loss.*

In an action by an insurance company against their agent for issuing a policy under an unauthorized rate, the proper measure of damages is the loss the company is obliged to pay and not the difference between the premiums at which the policy was issued and the rate at which the risk would have been accepted.

May 15, 1915.—Supreme Court of Nova Scotia—*Globe and Rutgers Fire Insurance Co. v. Wetmore & Co., Ltd.*—23 *Dominion Law Reports*, p. 33.

(This is an appeal from the judgment of Finlayson, Co. C.J.)

- (i) *Insurance—Demolition of Building to Prevent Fire—Payment of Loss by Municipality—Right to Subrogation.*

Upon an assignment of fire insurance policies to a municipality after the latter has indemnified the owner for all damages sustained from the demolition of a building under art. 4426, R.S.Q. 1888, to arrest the progress of a fire, the municipality is entitled to be subrogated to all the rights of the owner and recover from the insurance company the loss payable under the policies.



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June 24, 1915.—Supreme Court of Canada—The Guardian Assurance Co. v. The Town of Chicoutimi.—25 *Dominion Law Reports*, p. 322.

(This is an appeal from the judgment of the Court of King's Bench, appeal side, affirming the judgment of Letellier, J.)

(g) *Insurance*—“*Sporting House*”—*Cancellation*—*Tender of unearned premium*  
*Credit of amount of premium.*

(*Seemle.*) The cancellation notice contemplated by the statutory conditions for Fire Insurance Policies is a ten days' notice and a notice to the effect that a policy shall not be in force after the date of the notice is an insufficient notice of cancellation.

Failure to tender the premium unearned at the date of a cancellation notice or to account to the insured for the same prevents the termination of the policy.

A contract of fire insurance upon “a sporting house” is not an immoral contract so as to render the insurance void. (*Morin v. Anglo-Canadian Fire Insurance Co.*, 13 W. L. R. 667 followed.)

Where a policy of insurance issued on a credit basis the risk must attach from the date of issue. (*Bell Bros. v. Hudson Bay Ins. Co.*, 44 S. C. R. 419 referred to).

March 26, 1915—Supreme Court, Appellate Division, Alberta—Nakata, (Plaintiff) Respondent v. Dominion Fire Insurance Company (Defendant) Appellants, and Carr, third party—VIII *Western Weekly Reports*, 343.

(This is an appeal from a judgment of Beek, J., in favour of plaintiff. Appeal dismissed with costs.)

This case was appealed to the Supreme Court of Canada and the above decision reversed. The report of the appeal case follows.—

(h) *Insurance*—*Fire*—*House of ill fame*—*Illegality*—*Cancellation*—*Statutory Condition 19.*

A policy of fire insurance, where it appears upon the face of the policy that it has been effected upon a house of ill fame and its contents is unenforceable (*Morin v. Anglo-American Fire Insurance Co.* disapproved. *Pearce v. Brooks*, L.R. 1, Ex. 213 applied). (*Per curiam* Idington and Duff, J. J. *dissentientibus.*)

An insurance company seeking to utilize the power of cancellation contained in condition 19 of the Alberta Statutory Conditions must follow the terms of that condition. (*Per* Idington, J.)

December 29, 1915.—IX. *Western Weekly Reports*, 1084.

(i) *Chose-in-Action*—*Assignment of claim for damages for tort*—*Want of notice*—*Laws Declaratory Act, S. 2.*—*Insurance*—*Fire*—*payment of claim*—*Subrogation*—*Corporation*—*Statutory authority*—*Claim in tort*—*Limitation of action*—*The Consolidated Railway Companies' Act, 1896, ss. 44 and 60.*

Owing to the defective installation and maintenance of a live electrical wire by the defendants, the convent of St. Ann at Victoria was burnt, and the proprietors recovered on a policy effected with the plaintiff company. Thereafter the proprietors, by deed poll, authorized the plaintiff company in its own name and for its own benefit to sue for the damages suffered by them, but gave no notice in writing of the assignment to the defendants. After the action was begun, but more than six months after the fire, the proprietors were added as co-plaintiffs.

*Held*, that (1) the claim against the Railway Company was assignable (*King v. Victoria Insurance Co.*, 1896, A. C. 250 followed); (2) owing to want

of notice in writing the assignees could not sue in their own name (*Dell v. Saunders*, 6 W.W.R. 657 followed); (3) apart from the assignment upon payment of the loss, the plaintiff company was in law subrogated to the rights of the proprietors and entitled to bring an action in the name of the latter; (4) by virtue of s. 44 of the Consolidated Railway Company's Act, 1896, no contractual relationship existed between the proprietors and the defendant company, and that therefore an action in the name of the proprietors was barred by s. 60 of the same act (*B.C. Electric Ry. Co. v. Crompton*, 43 S.C.R. 1 and *Lyles v. Southend-on-sea Corporation*, 1905 2 K.B. 1 followed).

February 26, 1915.—Court of Appeal, British Columbia—Union Assurance Society *et al* (Plaintiffs) Respondents *v.* B. C. Electric Ry. (Defendants) Appellants—VIII *Western Weekly Reports*, 327.

(This is an appeal from a judgment of Gregory, J., 7 W. W. R. 119. Appeal allowed.)

(j) *Insurance—Fire—Oral Contract—Interim insurance—Validity*

An interim contract of insurance may be made orally, even though the formal policy is required to be formally executed

November 2, 1915.—Court of Appeal, British Columbia—Westminster Woodworking Co. and Graham *v.* Stuyvesant Insurance Co. *et al*—IX *Western Weekly Reports*, 418.

(This is an appeal by defendants from a judgment of Macdonald, J., 8 W. W. R., 187. Appeal dismissed.)

### 3. ACCIDENT INSURANCE.

(k) *Accident Insurance—Bodily injury—Accidental means—Sprained wrist—Recovery delayed by presence of disease in system—Disability caused exclusively by accident—"Total Disability"—Findings of fact of trial judge.*

By a policy issued by the defendant company, the plaintiff was insured against "bodily injury sustained . . . through accidental means . . . and resulting, directly, independently, and exclusively of all other causes, in an immediate, continuous, and total disability that prevents the assured from performing any and every kind of duty pertaining to his occupation . . ." The plaintiff's occupation was that of an eye, ear, nose and throat specialist. While travelling upon a railway train, he was thrown or fell from an upper berth in a sleeping-car, as the result of which the wrist of his left hand was badly sprained; after the lapse of two and a half years his arm had not recovered, and any future recovery was problematical; the arm was useless to the plaintiff, by reason of its swollen condition and rigidity. In this action the plaintiff, alleging total disability, sought to recover \$150 a week for thirteen weeks, from the 1st March, 1915, to the 30th May, 1915—the accident having occurred on the 30th May, 1913.

*Held*, upon the evidence, that the condition of the arm was referable, to some extent at least, to the presence in the plaintiff's system of tuberculosis; but, nevertheless, that the bodily injury resulted, independently and exclusively of all other causes, in the plaintiff's total disability; the disease which had intervened was not another cause within the meaning of the policy—the tuberculosis was in the system, but was harmless until, as the direct result of the bodily injury, it was given an opportunity to become active.

*Coyle or Brown v. John Watson Limited*, 1915 A.C. 1, *In re Etherington and Lancashire and Yorkshire Accident Insurance Co.*, (1909) 1 K.B. 591, and *Youlden v. London Guarantee and Accident Co.* (1912-13), 26 O.L.R. 75, 28 O.L.R. 161, followed.

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*Held*, also, upon the evidence, that the plaintiff's injury entirely precluded him from doing any special work on the eye, ear, nose and throat—and that constituted "total disability" within the meaning of the policy.

Jan. 4, 1916.—Supreme Court of Ontario—*Mitchell v. Fidelity and Casualty Co. of New York.*—XXXV *Ontario Law Reports*, 280.

(l) *Insurance—Employer's Liability Insurance—Contractor's Employees—City Employees—Extra Premiums.*

A stipulation in an employers' liability policy issued to a municipality that it shall not cover loss from liability for injuries or death caused to a person unless his compensation is included in the scheduled estimate on which the insurance was based, will exclude liability by the insurance company in respect of employees of the city completing works which had been let to contractors at the time the policy was taken out, but which afterwards were taken over by the city on the contractor's default; consequently no action lies against the city for an excess premium on the basis of the additional wages on such work not contemplated in the insurance contract paid to city workmen completing the contract work as to whom no claim was made nor could be substantiated on the city's behalf.

February 8, 1915—Supreme Court, Saskatchewan—*Ocean Accident and Guarantee Corporation v. City of Moosejaw*—21 *Dominion Law Reports*, 16.

(m) *Principal and Surety—Change in Transaction—Priority of Surety—Discharge of Surety.*

G. agreed to erect a building and to lease the same when completed to M., the agreement containing a stipulation that rent was not to be chargeable until the building was finished and fixing damages for breach of the agreement at \$20 per day. Upon G. becoming financially embarrassed, U. went surety for the performance of the agreement by G. G., becoming further embarrassed, M. at his own cost proceeded with the work.

*Held*, upon the facts and inasmuch as the agreement contained no stipulation, that M. could, in default of G. completing the building, undertake the work the surety could not be called upon to assume any further liability than the said \$20 per day.

September 11, 1915—Supreme Court, British Columbia—*Canadian Fairbanks-Morse v. U. S. Fidelity & Guaranty Co.*—IX. *Western Weekly Reports*, 48.

(n) *Execution—Judgment—Satisfaction—Interpleader Issue—Judgments Recovered for Instalments of Purchase-price of Mill—Resale of Mill by Vendor—Sale of Interest in Land or of Chattel—Effect upon Judgments—Costs—Interpleader Bond—Rights of Execution Creditors—Limitation.*

On the 3rd August, 1907, an agreement was made between McP. and McG. and reduced to writing. McG. agreed to buy a certain "saw-mill and machinery, as it stands to-day, at the sum of \$7,500, to be delivered in as good state and condition as at the present, at the end of the present season of sawing." McP. recovered judgments against McG. in two actions for instalments of the purchase-money, and placed writs of execution in the sheriff's hands. The sheriff, having in his hands also executions of B. against McG., seized certain logs, which were claimed by a lumber company, and an interpleader issue was ordered to be tried, in which McP. and B. were plaintiffs and the lumber company was defendant. This issue was finally decided in favour of McP. and B. in November, 1912: *McPherson v. Temiskaming Lumber Co.*, 1913 A.C. 145. The mill and

machinery remained unmoved until January, 1913, when McP. sold them for \$1,750. He also sold the land upon which the mill stood.

In an action by McP. and B. upon the interpleader bond and upon an issue directed to be tried for the purpose of determining whether the judgment recovered by McP. had been satisfied in whole or in part, it was held, by Middleton, J., the trial Judge, following *Lavery v. Pursell* (1888), 39 Ch. D. 508, that the mill was to be regarded as land; and, following *Cameron v. Bradbury* (1862), 9 Gr. 67, and *Gibbons v. Cozens* (1898), 29 O.R. 356, that by reselling McP. had precluded himself from afterwards proceeding upon his judgments, even for the balance of his claim after crediting the \$1,750; but had not precluded himself from enforcing the judgments for the costs thereby awarded. And therefore the executions in respect of the instalments should be directed to be withdrawn, and the executions with respect to costs should be declared to remain in force.

Upon appeal, the four Judges composing a Divisional Court of the Appellate Division were equally divided in opinion.

*Per* Falconbridge, C.J., K.B., and Latchford, J.: The contract was not for the sale of land or an interest in land; and the resale by McP. did not prevent the further enforcement of the judgments. If McP. was guilty of any abuse of the power of resale of the mill and machinery as chattels, McG. had his remedy by action for such abuse.

Hodgins, J. A., and Kelly, J., *contra*, agreeing with the opinion of Middleton, J.

Review of the authorities.

Held, also, by Middleton, J., and affirmed by the Divisional Court, that the liability of the obligors upon the interpleader bond was not confined to the amount remaining due on the executions of McP. and B.—other creditors having executions in the sheriff's hands were entitled to share in the fund represented by the bond.

April 19, 1915.—Supreme Court, Ontario—*McPherson v. United States Fidelity & Guaranty Co.*—XXXIII *Ontario Law Reports*, 524.

(o) *Practice—Security for Costs—Approved Company—Examination for Discovery—Garnishee Proceedings—Examination of Defendant—The Guarantee Companies' Securities Act.*

A Company approved under the Guarantee Companies' Securities Act should not be ordered to give security for costs.

A defendant in a suit in which garnishee proceedings have been instituted is not a person "for whose immediate benefit the issue is being prosecuted" so as to entitle the garnishee to examine him for discovery. (*Woodley v. Harker*, 6 W.L.R. 102 followed. *Macdonald v. Norwich Union*, 10 P.R. 462 distinguished.)

July 13, 1915—Supreme Court, Saskatchewan—*U.S. Fidelity, etc., Co. v. Gouin*—VIII *Western Weekly Reports*, 1198.

(p) *Principal of Surety—Rights and Remedies of Surety—Shortages—Good Faith of Principal.*

A surety is not entitled to recover from the principal for money paid out for shortages in pursuance of the terms of the bond not attributable to the principal's negligence, and where he otherwise faithfully performed his duties.

July 15, 1915—Supreme Court, Saskatchewan—*U.S. Fidelity and Guaranty Co. v. Weber*—24 *Dominion Law Reports*, 113.

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(q) *Re Ontario Fire Insurance Co. (in liquidation).*

## SCHEDULE A.

*Alberta—Supreme Court Chambers—Stuart, J.—Counsel, Fred Taylor, K.C., for persons on list of contributories; H. P. O. Savary, for G. S. Ewart; A. H. Clarke, K.C., and F. S. Albright, for liquidators.*

*Company—Winding-Up—Transfers of Directors' Shares—Validity—List of Contributories*

In this case Stuart J., held upon the facts and the construction of *The Companies Clauses Act* (R.S.C. 1886, ch. 118) ss. 24, 25, 26, made applicable to the Company by its special Act of Incorporation, that certain transfers made by directors of their own shares were improperly made and that their names ought to be added to the list of contributories, on the ground that the power to pass upon transfers of stock not fully paid up was intended by Parliament to be exercised not merely in the interests of the general body of the shareholders, but in the interest also of the public doing business with the company and becoming its actual or contingent creditors. The learned judge then said:

"I come to this conclusion simply upon the wording of the statute. But before dealing with that I think it advisable to make some observations which are perhaps more especially applicable to the question of the general liability of the directors in respect of all the shares transferred.

"I think it probably true that if there were no fraud upon the other shareholders who signed, no transfers and no breach of duty towards them, the directors cannot be bound to make any more careful enquiry into the standing of a proposed transferee where they are transferring their own shares than would be demanded of them when passing upon a transfer of a shareholder who is not a director.

It is clear from the affidavit of Percy W. Thomson that the offer of Rice was communicated to all the shareholders so that an equal opportunity was given to all to accept. Rice was not paying anything for the shares and it was therefore a matter of indifference to him if every single shareholder took up his offer, at least, if we assume that the amount unpaid on one-half the stock would be sufficient to meet all the then outstanding liabilities which I think was the case. Of course, the shareholders were entitled to be informed not only of Rice's offer, but also of the exceedingly difficult and dangerous position in which the company then stood. I am inclined to think that it might not improperly be inferred from the evidence before me that the shareholders were fairly well advised of the unsatisfactory condition of the company.

"But, however this may be, there is the high authority of Lord Cairns in his judgment, delivered in the House of Lords in *Murray v. Bush*, L.R. 6 H.L. 37, 42 L.J. Ch. 586, that a remedy against the directors could, in such a case, only be obtained by a bill in equity and not under winding-up proceedings.

"It is also somewhat difficult for me to reconcile the views expressed by Lord Cairns with any application to the case of a director transferring his own shares of the third rule laid down in *In re Discoveries Finance Corpn., Lindlar's Case* [1910] 1 Ch. 312, 79 L.J. Ch. 193, which is in any case only *obiter* and expressed also only in respect of a transfer by a person who is a shareholder only.

"For the purpose of the single matter which is before me for decision, viz.: whether the old directors can be made liable in respect of their own shares which they transferred, I do not think it necessary to go beyond the terms of *The Companies Clauses Act*. Under the terms of that Act, I do, indeed, find it difficult to see how the directors can be in any worse position with regard to a

transfer made by themselves than with regard to a transfer made by an ordinary shareholder. In the one case as in the other, the test seems to me to be in the question, 'Was the transferee not apparently of sufficient means?' It is true that as a general rule a director will be liable to know more about his own purchaser or transferee than about the proposed transferee from an ordinary shareholder. But in either case the same rule must apply according to the facts. In the case of his own transferee things in fact may be *apparent*, or will likely be apparent, but in either case the meaning of the statute must surely be that judgment must be passed upon the Act of the directors in approving the transfer according to what was or was not *apparent to them*. I think that in either case one result of the statute is that the directors must not approve a transfer to a person, for instance, about whom they know absolutely nothing at all, for in such a case the transferee cannot appear to be of sufficient means. The effect of the statute obviously is that in order to be relieved, there must be a *positive appearance* of sufficient means. If the word 'not' had been differently placed so that the phrase would read '*apparently* not of sufficient means,' then I think the effect would have been to make the burden upon the directors lighter because then there would have to be a positive appearance of insufficiency in order to impose the burden; whereas, as the words are placed, there must be to them a positive appearance of sufficiency in order to relieve them from it. The question, therefore, is whether the liquidator has shown that there was not such a positive appearance of sufficiency. This reveals a distinction which must be borne in mind between the burden of inquiry or knowledge or judgment, or whatever it may be called which rested upon the directors at the time of approval of the transfers and the burden of proof which rested upon the liquidator at the hearing of the application. I think that in the first instance the burden of proof that the transferees did not present to the directors such a positive appearance of sufficiency as would relieve them from the burden otherwise imposed by the statute rested upon the liquidator. In view of this circumstance, that the burden upon the liquidator was that of proving a negative, I think he went as far as the court would call upon him to go, or as he could be expected to go, and that he should not be expected to exhaust all possible facts which might have appeared to the directors and show that they did not so appear, but that he having gone as far as he did, the directors, if they claimed that certain facts did appear to them to be true with respect to the proposed transferee which apparently showed him to be possessed of sufficient means, should have presented such facts to the court on their own behalf.

Now, how far did the liquidator go in his proof? It was shown that Rice happened to be in St. John in connection with some business of the Western Canada Fire Insurance Co., of which he was a managing director, that some of the officers of the Ontario suggested to him the question of acquiring the control or ownership of that company, that Rice informed them that his company had no power to buy shares in another company, that he telegraphed the proposal to Walker, then president of the Western Canada, who replied that more information was needed, which telegram I must infer was brought to the attention of the Ontario Directors and that then Rice signed the offer drawn up by Ewing and the power of attorney to P. W. Thomson to accept on his behalf, that he immediately left for the west, and that then the very next day, with what would appear to have been rather indecent haste, 1258 shares were transferred to him, either by the directors themselves, or by shareholders to whom they immediately communicated the offer and with whom they must have been very closely in touch. Rice was not paying anything for these shares to the transferees so that the directors as transferees had no direct personal interest in his financial standing. He was, however, to their knowledge, assuming a contingent obligation to the company which would become a real one whenever calls were made

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to the extent of \$62,900. Is it not fairly clear from the circumstances that Rice did not really positively appear to the directors to be of sufficient means to meet such a possible obligation? His offer was received on the 19th. His residence was in Calgary and his business centered there. There is no evidence of any intervening inquiries having been made about him prior to the execution of the transfers. Owing to the distance and the shortness of the time, I think it is in any case impossible that really sufficient inquiries could have been made. But there is more than that. It seems to me that the inference must be made from the facts proven, and particularly from some of the later telegrams which I have quoted, that the directors knew perfectly well that Rice had not the slightest intention of purchasing all these shares in his own name but really intended to get other people, to the directors absolutely unknown, to become the owners of them. They could not have thought that the resources of the Western Canada as a company were behind him because they had been informed that that Company had no power to acquire shares in another company and they, therefore, must have known that for sufficiency of means they must look to individuals only, to Rice and his associates. It is true that by the insertion in the offer which Rice signed of a guarantee to pay \$35,000 upon the shares acquired either in cash or securities satisfactory to the superintendent of insurance the directors seem to have to some extent been conscious of their duty. But the mere fact that Rice signed such a guarantee cannot be said to have added any strength to his appearance of sufficiency, because it did not decrease the extent of his obligation and it furnished no evidence at all of his financial strength. If the directors had waited before approving of the transfers until they saw how far he could fulfil that obligation, and had seen that he was fulfilling it, their case would have been different. Even when the time came to fulfil it only \$10,000 in cash was forthcoming and the securities turned over, to which I have not heretofore referred, were obviously very flimsy. How they satisfied the superintendent of insurance, if they did satisfy him, I fail to understand.

Even if events, which occurred, subsequent to the date of the bulk of the transfers in question, viz.: September 20th, could have any bearing on the matter, I can find nothing in any of these events which would strengthen the appearance of sufficiency. The telegram of September 30th, which purports to be signed by Rice and which, although he denied it, I think he probably did sign, does indeed indicate that the expected money was to be raised by a call upon the shareholders of the Western Canada, but this, in my opinion, carries the matter no further, because there is every reason to believe that the directors knew absolutely nothing about the apparent sufficiency of those shareholders to meet any call upon them. Moreover, they knew because they had been told, and it was in the law, that there was no right to use the funds of the Western Canada as a company to pay for and purchase stock in the Ontario. Certainly they knew that there was nothing in the memorandum of September 19th which in any way bound the Western Canada as a company to stand behind Rice on his proposed purchase of their shares and they had every reason to know that no proceedings could have been taken to secure the approval of the Western Canada shareholders by September 30th, when the telegram was sent, because Rice was managing director and could not get back to Calgary before the 24th or 25th.

I think, therefore, that I am justified in finding that the liquidator has shown that the directors approved of transfers to transferees who were not apparently of sufficient means and that with respect to such transfers the effect of the statute is to place upon the directors, both jointly and severally, the same liability as the transferring shareholders would have been under except for the entry of their transfers.

There are, however, some minor questions to be dealt with. Upon the list as presented to me, the directors are not entered as being liable for any but their

own shares previously held. They are not entered as being liable jointly and severally either for each others shares or for the shares of shareholders who are not directors. I do not understand therefore that upon the motion as made before me I have any power to order that they be made contributors to any greater extent than to the amount unpaid on their own shares previously held. Not being on the share register the burden of proof in seeking to aid them was upon the liquidator as I have stated, and when I speak of their names as being upon schedule A, all that is meant is that that is a schedule of names not taken from the register as it now stands, but prepared from the stock certificate book with a view to the motion to place them upon the list.

This, I think, still leaves it open to the liquidator to move, if so advised, to add each of the old directors in question to the list, also with respect to the shares formerly held by each of the other directors and by each of the shareholders whose transfers were approved by them. And after any such motions were made and allowed if that should be the result, the position of the transferring shareholders, who were not directors, would still be left open according to the arrangement at the hearing. In view of the effect which I give to the words of the statute it becomes unnecessary to distinguish between the position of the directors *qua* transferors merely and *qua* directors. With regard to the case of Ewing, a director whose shares were never transferred at all, but cancelled and whose name is upon another schedule including a different class of alleged contributors, it would seem to be still open to the liquidator to apply to make him liable, not merely for his cancelled shares, but also under the statute for the shares of each shareholder whether co-directors or not, whose transfers he approved in violation of the statute.

The directors who transferred their own shares on September 20th were J. Royden Thomson, Robert Thomson and P. W. Thomson. Leavitt and Porter did not transfer theirs until October 24th. They, on that date, each transferred 20 shares to Craig and also resigned their position as directors. I think it is quite clear from the evidence that they knew nothing of Craig, that his name was merely sent down by Rice as a proposed transferee and that he was not to them apparently of sufficient means to meet an obligation amounting to \$2,000. There was in fact no appearance at all of any kind with respect to him. The same must also be said to the transfer by G. S. Ewart to Craig of 20 shares on October 2. Ewart was then a director and obviously knew nothing about Craig. If a motion is made to make the old directors reciprocally liable some question will arise as to these three transfers which were subsequent to September 26, when two of the Thomsons retired from the directorate, but I do not need to discuss that matter now.

The present order will be that each of the directors, Robert Thomson, J. Royden Thomson, Percy W. Thomson, George S. Ewart, R. T. Leavitt (or his estate) and A. Porter, will be added to the list of contributors with respect to the shares and for the amounts mentioned in schedule A. If the transferees are also added to the list, a question may perhaps arise as to whether the old directors are primarily or only secondarily liable, but that matter was not raised on the argument.

One word I may add, which is this, that I am unable to see what effect the subsequent supposed cancellation of shares made by the new directors in Calgary can have upon the question. I have not decided, because at the date of that action there were no shares standing in the names of the old directors which could be cancelled. The shares had undoubtedly been transferred to other persons and the liability of the directors, which I had held exists, rests, not upon their being now shareholders, but upon the words of the statutes as applied to their action in approving of the transfers.

I think the directors added must also bear a share of the costs of the application, proportionate to the amount of liability imposed upon them."



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## LEGISLATION.

## I.—DOMINION LEGISLATION.

The undermentioned Acts were passed by the Parliament of Canada during the session of 1916, 6 George V:—

(1. An Act to authorize certain extensions of time to Insurance Companies. (*Assented to April 12, 1916.*)

His Majesty, by and with the advice and consent of the Senate and House of Commons of Canada, enacts as follows:—

1. Any insurance company whose power to apply for a license under the provisions of *The Insurance Act, 1910*, has expired during the present session or will expire before the end of the next session of Parliament, may obtain an extension of such power until the end of the next session of Parliament by filing a notice with the Superintendent of Insurance in form 1 of the schedule to this Act within two months after the passing of this Act, and paying to the said Superintendent a fee of one hundred dollars.

2. A list of all companies obtaining extensions under the provisions of this Act shall be published in the prefix to the first volume of the annual statutes of Canada published thereafter.

## SCHEDULE I.

To the Superintendent of Insurance:

Notice is hereby given that the (*here insert name of Company*) will take advantage of the extension of time authorized by chapter 8..... of the statutes of 1916, for applying for a license under *The Insurance Act, 1910*.

Dated at.....this..... day of.....A.D. 1916.

(2). An Act to incorporate the Canadian Indemnity Company. (*Assented to March 23rd, 1916.*)

This Act incorporates the Canadian Indemnity Company with power to transact the business of hail and guarantee insurance and with power to acquire the assets and to perform the discharge of obligations and liabilities of the Canadian Indemnity Company incorporated by Chapter 108 of the Statutes of Manitoba 1912. The Act provides that business shall not be commenced until two hundred thousand dollars of the capital stock have been subscribed and paid, and that not more than two of the three classes of business authorized shall be transacted until the subscribed and paid up capital has been increased to three hundred thousand dollars.

The Act is in the model form with the exception of the additional clauses necessary to empower the Company to take over the business of the provincial company.

(3). An Act to incorporate the Fire Insurance Company of Canada, (*Assented to May 18, 1916.*)

This Act incorporates the Company with power to transact fire, automobile, sprinkler leakage and weather insurance. The Act is in the model form.

## 2.—MANITOBA LEGISLATION.

(1). An Act respecting the Northwestern Life Assurance Company. (*Assented to March 10, 1916.*)

This Act extends for two years from March 10, 1916, the time within which the Company may commence business, and provides that a license may be granted to it upon compliance with the provisions of its Act of incorporation, 4 Geo. V, cap. 151, and with the provisions of section 10 of the Manitoba Insurance Act as they were prior to amendment by 5 Geo. V, cap. 33, section 9.

(2). An Act to amend "An Act to incorporate The Western Empire Fire and Accident Insurance Company." (*Assented to March 10, 1916.*)

This Act changes the name of the Company to "The Rupert's Land Investment and Loan Corporation," repeals its insurance powers, and grants the usual powers of a loan company.

(3). An Act to amend "An Act to incorporate the Winnipeg Life Assurance Company." (*Assented to March 10, 1916.*)

This Act (1), extends the time for two years from March 10, 1916, within which the Company may commence business, (2), provides that powers of amalgamation may be exercised at any time prior to or during organization subject to approval by two-thirds in value of the shareholders and by the Superintendent of Insurance, and (3), amends section 4 of the Company's Act of incorporation, chapter 162 of the statutes of 1914, by providing that provisional directors shall be the directors of the company until replaced by others duly appointed in their stead and may exercise all the powers of directors.

## 3.—QUEBEC LEGISLATION.

(1) An Act to amend the Quebec Insurance Act with regard to insurance agents. (*Assented to March 16, 1916.*)

His Majesty, with the advice and consent of the Legislative Council and of the Legislative Assembly of Quebec, enacts as follows:—

1. The Revised Statutes, 1909, are amended by inserting therein, after article 6961 thereof, new articles 6961a and 6961b, as follows:

"6961a. No insurance agent shall do business as such in the Province who is not a *bona fide* resident of the Province.

Nevertheless the provisions of the first paragraph of this article shall not apply to an agent residing in any other province whose laws permit agents residing in this province to do business in such other province on the same terms and conditions as residents thereof."

"6961b. The words "insurance agent," in this section shall include an acknowledged agent, sub-agent or any person, firm or corporation who shall, on behalf of any insurance company, in any manner transact the business of insurance by negotiating for or placing risks, or delivering policies, or collecting premiums, but shall not include the officers and salaried employees of any insurance company who do not receive commissions, nor the agents or representatives of mutual benefit associations."

2. This Act shall come into force on the day of its sanction.

(2) An Act to incorporate "L'Association d'Assurance Mutuelle des paroisses et des maisons d'éducation et de Charité de la vallée de l'Ottawa," in the province of Quebec." (*Assented to March 16, 1916.*)

This Act incorporates under the above-mentioned name the parishes, *fabriques* and missions and educational and charitable institutions of the Archdiocese of Ottawa and of the dioceses of Pembroke, Temiskaming and Mont-Laurier, situate within the limits of the civil province of Quebec, with power to effect assurances against fire and lightning on churches, chapels, presbyteries,

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seminaries, colleges, convents, buildings used as educational establishments, charitable institutions, asylums and their dependencies, as well as upon the moveable of the insured properties.

(3) An Act to incorporate The "Labour Union Insurance Company (La Compagnie d'Assurance L'Union du Travail)." (*Assented to March 16, 1916.*)

This company is authorized by this Act to transact the business of life insurance, sickness insurance and accident insurance, business not to be commenced until at least three hundred thousand dollars of capital has been subscribed and at least thirty thousand dollars paid thereon.

(4) An Act to amend the Act respecting the Mutual Fire Insurance Company of the Butter and Cheese Factories of the Province of Quebec. (*Assented to March 16, 1916.*)

This Act amends the company's Act of incorporation, 3 Edw. VII, chap. 96, by providing that the directors may, among other things, enact from time to time what class of persons shall be admitted as members of the company, section 8 is replaced by a section in which this power is recognized.

## 4.—SASKATCHEWAN LEGISLATION.

(1) An Act to amend The Saskatchewan Insurance Act. (*Assented to March 14, 1916.*)

His Majesty by and with the advice and consent of the Legislative Assembly of Saskatchewan enacts as follows:

1. Paragraph 39 of section 2 of *The Saskatchewan Insurance Act*, being chapter 15 of the statutes of 1915, is hereby amended by striking out the words "a policy holder on the premium note plan" in the third line, and substituting therefor the words "a person holding a contract of insurance issued by a mutual or cash mutual company."

2. Section 23 of the said Act is amended by inserting after the words "trust money" in the fourth line the following words "or in bonds or debentures secured by rates or taxes levied under the authority of the government of any province of Canada on property situated in such province, and collectable by the municipalities in which such property is situated."

3. Section 63 of the said Act is amended by adding thereto the following:  
 "(11) When, by virtue of reciprocal legislation, any other legislature in Canada accepts as valid within its jurisdiction certificates of authority issued to agents in Saskatchewan, the superintendent may indorse as valid for Saskatchewan the like certificates issued under the authority of such legislature. Such indorsement shall not authorise the agent holding such certificate of authority to transact the business of fire insurance in the province."

4. Subsection (7) of section 65 of the said Act is amended by adding thereto the following: "and in addition the same percentage of premiums as is required under the provisions of *The Fire Prevention Act*, such additional percentage to be deposited and dealt with as directed by that Act."

5. Section 72 of the said Act is amended in the following manner:

(a) By striking the words "or transacting any business of life insurance in this province" from the third and fourth lines, and by inserting after "computed" in the fifth line the words "except as hereinafter provided";

(b) By striking out the words "extraprovincial insurance" from the first line of clause (a) and the word "life" from the second line; and by inserting after "reserve" in the fourth line the words "or surplus fund";

(c) By adding thereto the following subsections;

"(2) Every company licensed to transact the business of hail insurance in Saskatchewan shall, in the year 1916, set aside as a hail insurance surplus fund the total profit realised from such business during the said year, not exceeding, however, fifty per centum of the total net premiums received in respect of such business during the year, and shall in each year thereafter continue so to do until or so that, the surplus fund in any year shall be not less than fifty per centum of the said premiums received during the preceeding year."

"(3) In the case of a company other than a Canadian company licensed to transact the business of hail insurance in Saskatchewan, the assets in Canada of such Company, required by this Act to be maintained, shall at all times exceed its total liabilities in Canada in respect of its business other than that of hail insurance, computed in accordance with the provisions of this Act, by an amount at least equal to fifty per centum of the total net premiums received by it in respect of its business of hail insurance in Canada during the preceding year."

6. Subsection (3) of section 198 of the said Act is amended by striking out all the words in said subsection after the word "void" in the fourth line.

7. The said Act is amended by adding thereto the following section:

#### AMALGAMATION AND TRANSFER.

"206. Any company incorporated by the Legislative Assembly of Saskatchewan and licensed under this Act may amalgamate its property and business with those of any other such company, or any other company, or may transfer all or any portion of its contracts of insurance to or reinsure the same in any other such company or any other company, and may transfer its property and business or any part thereof to any other such company or any other company, and such companies are hereby authorised to enter into all contracts and agreements necessary to amalgamation, transfer or reinsurance upon compliance with the conditons hereinafter set forth.

"(2) In like manner any such company may reinsure the contracts of insurance or any portion thereof of any other such company or any other company, or may purchase and take over the business and property or any portion thereof of any other such company or of any other company.

"(3) When an agreement for such amalgamation, transfer, reinsurance or purchase has been entered into, the companies which are parties to such agreement may apply by petition to the minister to sanction and confirm same.

"(4) Notice of the company's intention to apply for sanction and confirmation of such amalgamation, transfer, reinsurance or purchase shall be given in *The Saskatchewan Gazette* at least thirty days before the application is made.

"(5) When such application is made, the companies which are parties to the agreement shall file with the minister the following documents:

"(a) Certified copies of the statement of the assets and liabilities of the companies concerned in such amalgamation, transfer, reinsurance or purchase;

"(b) A statement of the nature and terms of the amalgamation, transfer, reinsurance or purchase;

"(c) A certified copy of the agreement under which such amalgamation, transfer, reinsurance or purchase is effected;

"(d) Certified copies of the actuarial or other reports upon which such agreement is founded;

"(e) A declaration under the hands of the president and manager of each company that to the best of their knowledge and belief every payment made or to be made to any person whatsoever on account of the said amalgamation, transfer, reinsurance or purchase is therein fully set forth and that no other payments beyond those set forth have been made or are to be

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made either in money, contracts or insurance, bonds, valuable securities or other property, by or with the knowledge of any of the parties to the amalgamation, transfer, reinsurance, or purchase.

"(6) Before such amalgamation, transfer, reinsurance or purchase is sanctioned by the minister, he may instruct the superintendent of insurance to examine into and report to him with reference to the general affairs of the interested companies and the certificate of the superintendent approved of by the minister shall be conclusive as to the expenses to be paid by the companies in respect thereof.

"(7) No company shall be permitted to amalgamate its business with, transfer its business to, reinsure its business in, or purchase and take over the business and property, or any portion thereof, of any other company if the capital of the combined companies after such amalgamation or of the continuing company after such transfer, reinsurance or purchase shall be impaired.

"(8) No company shall amalgamate with another company, transfer its business to, reinsure its business in or purchase and take over the business and property, or any part thereof, of another company unless such amalgamation, transfer, reinsurance or purchase is sanctioned by the minister in accordance with the provisions of this Act.

"(9) Nothing in this section shall affect the force of sections 34 and 71 of this Act.

"(10) The effect of this section in so far as regards extra-provincial companies licensed under this Act, shall be limited to contracts of insurance in force in this province, as determined by section 192 of this Act."

8. This Act shall come into force on the day on which it is assented to.

(2) An Act to incorporate The Agricultural Insurance Company, Limited.  
(Assented to February 19, 1916.)

This Act incorporates the company with power to insure against losses by fire, lightning, hail, wind-storm, tornado and damage to live stock by accident, sickness or other casualties. Insurance business shall not be transacted until at least two hundred thousand dollars of capital have been subscribed and at least twenty-five thousand dollars paid thereon. The company's head office is in Regina.

(3) An Act to incorporate the Middle West Insurance Company, Limited.  
(Assented to February 19, 1916.)

The company incorporated by this Act is given power to transact fire, lightning, tornado or windstorm, guarantee insurance and insurance against all accidents or casualties of whatsoever nature and from whatsoever cause, arising whereby the insured or his property may suffer loss, damage or injury or be disabled.... subject however to the provisions of *The Saskatchewan Insurance Act*. The company shall not commence insurance business until two hundred thousand dollars of capital has been subscribed and at least twenty-five thousand dollars paid thereon. The head office is in the City of Moosejaw.

## PROVINCIAL TAXES AND FEES.

In the Report for each of the years 1912, 1913 and 1914 there was published a summary statement of the taxes and fees required by the various provinces of Canada from insurance companies licensed by this Department. A similar statement was given in respect to taxes and fees required by municipalities, brought up to date and is here given in sufficient detail, it is believed, for most cities and towns, within the various provinces. This information has been brought up to date and is here given in sufficient detail, it is believed, for most purposes. As hereinafter indicated the information, in regard to municipalities, cities and towns is in some cases incomplete.

## ALBERTA.

*By the Province—*

(a) *Registration and filing of documents.*—Filing of documents preliminary to issue of license, \$10. Registration and renewal thereof: life insurance, \$300; fire, storm, cyclone, tornado, inland marine, inland transportation and sprinkler leakage insurance, \$300; hail insurance, \$200; accident, sickness and guarantee insurance, \$200; plate glass, \$50; storm, cyclone and tornado, \$50; inland marine and inland transportation, \$50; sprinkler leakage, \$50; one or more of all other classes of insurance, \$100.

(b) *Income Tax.*—The premium income of all insurance companies is taxed to the extent of 1 per cent thereof. If a company lends money on security in the province and has more than \$50,000 invested in the province, the gross income received from its total investments in the province is taxed to the extent of  $\frac{1}{4}$  per cent thereof.

*By Municipalities—*

No taxes or fees permitted.

## BRITISH COLUMBIA.

*By the Province—*

(a) *Registration and filing of documents.*—For filing documents and application for license, \$5; charge for publication notice of license, \$5. Initial license fee for all insurance companies, \$250. For filing of documents on renewal of license: fire companies, \$1 per document; other companies, \$5.

(b) *Income Tax.*—A tax of 1 per cent of income (all sources) is required from all insurance companies other than fire insurance companies. In the case of fire insurance companies the tax on premium income is 2 per cent thereof, and on income from other sources 1 per cent thereof.

*By Municipalities—*

No special taxes or fees are charged by municipalities.

## MANITOBA.

*By the Province—*

(a) *Registration and filing of documents, etc.*—Filing of documents prior to issue of license, \$5. Service of Insurance Inspector acting as attorney for service of process, \$5 annually. Registration—Fire or life companies, \$200; accident, guarantee or surety, \$25. Underwriters' Permit, \$100.

(b) *Income Tax.*—(1) On the gross premium income of all companies:—

Premium income less than \$50,000.....	1	$\frac{c}{100}$ thereof
“ \$50,000 but less than \$100,000....	$1\frac{1}{4}$	“
“ \$100,000 but less than \$150,000...	$1\frac{1}{2}$	“
“ \$150,000 but less than \$200,000...	$1\frac{3}{4}$	“
“ \$200,000 or more.....	$2\frac{c}{100}$	“

(The above premium income taxes are reduced by amounts paid under the provisions of the Manitoba Insurance Act.)

(2) On the income of life insurance companies from investments within the province:—If the amount loaned on policies or loaned or invested on mortgages, stocks or bonds exceeds \$25,000 the gross income therefrom is taxed  $\frac{1}{4}\frac{c}{100}$  thereof.

*By Municipalities—*

No special taxes are charged by municipalities.

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## NEW BRUNSWICK.

*By the Province—*

The taxes imposed by the Province may be conveniently classed according to the nature of the business transacted and are as follows:—

(a) *Fire Insurance Companies.*—A tax on premium income of 1 per cent thereof together with an additional sum of \$100.

(b) *Life Insurance Companies.*—An annual tax of \$250.

(c) *Accident and Guarantee Companies.*—A tax on premium income of  $\frac{1}{2}$  per cent thereof together with an additional sum of \$25.

*By Municipalities—*

Information wanting.

## NOVA SCOTIA.

*By the Province—*

No fees are charged for registration or for filing of documents.

*Income Tax.*—The gross premium income of life insurance companies is taxed to the extent of  $1\frac{1}{4}\%$  thereof; other insurance companies,  $1\%$  thereof. There is no tax on income from other sources.

*By Municipalities—*

No special taxes are imposed by municipalities.

*City Taxes.*—The city of Halifax imposes taxes annually as follows:—Each company doing life, fire, marine, \$200; accident or guarantee insurance, \$50; plate glass, \$25. Information in regard to other cities wanting.

## ONTARIO.

*By the Province—*

(a) *Registration and filing of documents.*—Application fee, \$5; filing power of attorney, \$5; registration, \$150.

(b) *Income Tax.*—Annual tax under the Corporations Tax Act, 1914.—Every insurance company shall pay a tax of \$30,000 subject to reduction in the discretion of the Provincial Treasurer. If any country or state imposes taxes or fees which have the effect of discriminating against any insurance companies organized under the laws of Canada or Ontario, having their principal office in Ontario, then any company organized under the laws of any such country or state may be required to pay additional taxes and fees in Ontario but not exceeding the taxes and fees required by such country or state from insurance companies organized under the laws of Canada or Ontario.

*By Municipalities—*

These taxes vary with the amount of assessment required by the municipality.

## PRINCE EDWARD ISLAND.

*By the Province—*

The only requirement imposed on extra provincial insurance companies by the province is the annual payment of a flat-rate tax depending on the class of business as follows, namely: Life insurance, \$225; fire insurance, \$150; accident, \$50; guarantee, \$10; and accident and guarantee, \$60.

*By Cities and Towns—*

The city of Charlottetown imposes an annual tax as follows: Life, \$100; fire, \$75; guarantee and accident, \$25; and plate glass, \$10.

The town of Summerside imposes an annual tax as follows: Life insurance companies, \$25; fire insurance companies, \$10; accident, \$10; plate glass, \$10.

Information in regard to other towns wanting.

## QUEBEC.

*By the Province—*

(a) *Registration and filing of documents.*—Application for registry, \$5; filing of charter, \$1; filing of power of attorney, \$5; certificate of registry, \$150 annually.

(b) *Income Tax.*—The premium income of life insurance companies,  $1\frac{3}{4}$  per cent thereof but not less than \$400; all other companies, 1 per cent but not less than \$250.

(c) *Fire Prevention Tax.*—Fire companies are taxed  $\frac{1}{4}$  of 1 per cent in addition to the income tax above.

Income other than premium income is not taxed.

*By Municipalities—*

Municipalities have the power in their charters to impose taxes on insurance companies, but there is no statute establishing uniformity of such taxation.

## SASKATCHEWAN.

*By the Province—*

The registration fee is the same for all insurance companies and depends on the amount of nominal capital as follows, namely:—

For a nominal capital of \$20,000 or less.....	\$ 40
For every \$5,000 or part thereof in excess of the first \$20,000 up to \$100,000.....	5
For every \$10,000 or part thereof after the first \$100,000 up to \$500,000.....	3
For every \$100,000 or part thereof after the first \$500,000 up to \$1,000,000.....	20
For registry of power of attorney.....	5
For filing annual statement a fee of \$5 is charged if the capital stock does not exceed \$50,000; otherwise the fee is \$10.	

*Income Taxes.*—Every insurance company is required to pay a tax of 1 per cent on premium income. If a company has more than \$50,000 invested in the province an additional tax of forty cents per \$1,000 so invested is required. Money lent upon municipal or school bonds or debentures or upon the bonds or debentures of any local or public authority in Saskatchewan is not, for the purpose of taxation, deemed to be money invested in Saskatchewan.



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## INSOLVENT COMPANIES IN THE HANDS OF LIQUIDATORS.

## (1) THE VICTORIA-MONTREAL FIRE INSURANCE COMPANY.

*Statement of the liquidator, John Hyde, as at March 31, 1916.*

## ASSETS.

Cash, balance in bank.....	\$	2,186	69
Shareholders' balances considered good.....		116,624	99
<b>Total assets considered good.....</b>	<b>\$</b>	<b>118,811</b>	<b>68</b>
Assets considered doubtful or bad:—			
Shareholders' balances.....	\$	35,197	78
Bills receivable.....		20,072	88
T. A. Temple & Sons.....		37,727	49
Agencies and brokers' balances.....		6,597	87
		99,596	02
<b>Total assets.....</b>	<b>\$</b>	<b>218,407</b>	<b>70</b>

## LIABILITIES.

Return premiums unclaimed.....	\$	91	31
Claims not filed or not admitted but of which the liquidator has notice.....		36,253	22
<b>Total liabilities.....</b>	<b>\$</b>	<b>36,344</b>	<b>53</b>

## CASH STATEMENT FROM APRIL 30, 1915, TO MARCH 31, 1916.

*Receipts.*

Cash on hand and in bank, March 31, 1915.....	\$	2,121	05
Interest on bank account.....		65	64
	\$	2,186	69

*Expenditure.*

		Nil.	
Balance on hand March 31, 1916.....	\$	2,186	69

## (2.) LA COMPAGNIE D'ASSURANCE CONTRE L'INCENDIE DE RIMOUSKI.

Mr. Theodore Meunier, liquidator of the Company furnished the following provisional statement of its assets and liabilities as at March 31st, 1916, and of income and expenditure from March 15, 1915, to March 31st, 1916.

## ASSETS.

Rimouski debentures on deposit with Receiver General, par value.	\$ 55,000 00
Other debentures, par value	35,000 00
Cash on hand	18,631 60
Interest accrued	9,323 73
Rent due	122 50
*Due by agents	34,100 97
Due by reinsurance companies for losses	3,034 90
Due by Calgary Fire Insurance Co. (in liquidation)	3,664 09
Due by Carnegie Trust Co. (in liquidation)	4,302 93
Due by Continental Oil & Cotton Co.	1,431 00
Return premiums due by reinsurance companies	2,597 52
Furniture, fixtures and maps	2,257 00
Uncalled capital	33,445 38
Due by United London & Scottish Insurance Co., and United Counties' Insurance Co. (both companies in liquidation)	16,097 79
<b>Total assets, nominal value</b>	<b>\$ 219,009 41</b>

## LIABILITIES.

Losses due	\$ 112,796 41
Losses disputed	18,784 40
Losses reported, not adjusted, net	2,499 68
Reinsurance premiums due	3,860 50
Return premiums on policies cancelled	90,923 61
Due for salaries	1,438 41
La Banque Nationale	19,954 33
Sundry Accounts	8,708 54
	<b>\$ 258,965 88</b>

NOTE.—The actual value of the assets is considerably less than the nominal value shown above.

## INCOME.

Reinsurance and return premiums	\$ 10,500 00
Rents	40 81
Agents' accounts	425,77
Goad's plans sold	245 00
Furniture sold	344 00
Shareholders' account	702 29
Interest on deposit	193 87
Dividend 30% from Calgary Fire Ins. Co.	1,620 31
Dividend 5% from Carnegie Trust Co.	350 24
First and second dividends from United London & Scottish Ins. Co.	7,172 33
Received from Continental Oil Co.	1,049 00
Cash on hand, March 15, 1915	4,419 61
<b>Total</b>	<b>\$ 27,063 23</b>

\*Agents' accounts have been credited with premiums charged since 31st January, 1914, when policies and renewals have been returned to the liquidator unpaid and not accepted by the insured.

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## EXPENDITURE.

Liquidator's fees.....	\$ 1,000 00
Inspectors' fees.....	1,654 25
Printing and Stationery.....	77 71
Salaries.....	3,005 00
Legal expenses.....	1,200 03
Office expenses.....	628 18
Re Crown deposit release.....	866 46
Cash on hand March 31, 1916.....	18,631 60
<b>Total.....</b>	<b>\$ 27,063 23</b>

## (3.) THE ONTARIO FIRE INSURANCE COMPANY.

The Trusts and Guarantee Co., liquidator, has furnished the following provisional statement of assets and liabilities of the above company, as at March 31, 1916, and of the income and expenditure for the year ended on that date. The liquidator's estimate of what the assets may be reasonably expected to realize is included in the following statement.

	ASSETS.	
	Book value.	Expected to realize.
Cash on hand.....	\$ 15,205 59	\$ 15,205 59
Accounts receivable, agents' balances, proportions of losses recoverable, etc.....	79,212 08	20,000 00
Investments and accrued interest thereon.....	72,514 43	40,000 00
Maps and plans.....	10,346 55	500 00
Office furniture.....	1,900 00	250 00
Capital uncalled.....	95,062 47	50,000 00
	<u>\$274,241 12</u>	<u>\$ 125,955 59</u>

## LIABILITIES.

Fire losses.....	\$ 114,844 00
Rebates to policyholders.....	76,400 00
Other claims (estimated).....	20,000 00
	<u>\$ 211,244 00</u>

## INCOME (April 1, 1915—March 31, 1916).

Accounts receivable:—	
Cash on hand April, 1915.....	\$ 2,932 27
Alix property.....	\$ 13 35
Agents.....	29 60
Reinsurance.....	2,165 98
	<u>2,208 93</u>
Sale of securities.....	3,363 20
Debenture interest and dividends.....	3,356 90
Office furniture.....	25 00
Contributories.....	18,737 53
<b>Total.....</b>	<b>\$ 30,623 83</b>

## EXPENDITURE (April 1, 1915—March 31, 1916).

Salaries and compensation.....	\$ 8,530 00
Appraisal fees.....	157 50
Printing stationery and postage.....	163 89
Legal expenses.....	6,244 59
Audit.....	52 30
Sundry.....	269 96
Balance on hand, March 31, 1916.....	15,205 59
Total.....	\$ 30,623 83

## APPLICATIONS FOR LICENSES UNDER CONSIDERATION.

Within the past few months several applications have been received from insurance companies for licenses to transact business under the Insurance Act, 1910.

An application has been received from a United States company, the Stuyvesant Insurance Company, for a license to transact fire insurance, and from a provincial company, the Hamilton Fire Insurance Company, which has heretofore confined its business to the Province of Ontario, for a license to transact fire insurance throughout Canada. The Scottish Union and National Insurance Company has applied for an extension of its present license to include hail insurance and the Insurance Company of North America for an extension to include tornado insurance.

## INSURANCE IN CANADA.

The statements submitted herewith contain the figures for fire and miscellaneous classes of insurance transacted by all companies licensed by this Department.

There is, however, a certain volume of insurance business of all classes transacted by companies holding licenses from the governments of the various provinces of Canada, or permitted by the laws of the provinces to transact business without a license. In most of the provinces the figures for the business transacted by these provincial licensees are to be found in annual reports issued by the provincial Departments, but there is no single official report issued in Canada in which can be found the combined figures for both Dominion and provincial licensees. From a statistical standpoint this is unfortunate, and with a view to overcoming this defect, I have endeavoured to collect from the available sources the figures for the business transacted by the provincial licensees, for the year 1914, the last year for which the provincial reports are at this date available. For the business of provincial licensees in provinces in which no separate report is published, the figures have been obtained direct from the companies.

The business of the provincial licensees may be divided into three classes:

- (1) Business transacted by provincially incorporated companies, within the province by which they are incorporated,

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(2) Business transacted by provincially incorporated companies in provinces other than those by which they are incorporated, and

(3) Business transacted by British and foreign companies licensed by the provincial governments.

and the compilation has been made on the basis of this classification.

The following table shows the result of the compilation for all classes of insurance business excluding marine insurance. It must be remembered that there may be and probably are cases, where the figures of the provincial licensees are not furnished on the same basis as those of Dominion licensees. The premiums may for instance be shown gross without deduction for reinsurance, or the net premiums written may be shown instead of the cash received for premiums. It is believed that these cases are few, however, and that the total figures are not appreciably affected.

## INSURANCE IN CANADA, 1914.

Business Transacted by	LIFE INSURANCE.		FIRE INSURANCE.		MISCELLANEOUS CLASSES (Excluding Marine).		TOTALS FOR ALL CLASSES (Excluding Marine).	
	Premiums received.	Claims paid.	Premiums received.	Claims paid.	Premiums received.	Claims paid.	Premiums received.	Claims paid.
	\$	\$	\$	\$	\$	\$	\$	\$
Dominion licensees....	43,376,950	16,391,354	27,499,158	15,347,284	9,256,143	4,605,411	80,131,251	36,541,049
Provincial licensees -								
(1) Provincial companies within provinces by which they are incorporated....	391,929	50,875	2,927,502	1,797,237	805,952	192,906	4,125,383	2,041,408
(2) Provincial companies in provinces other than those by which they are incorporated.....	38,128	4,250	103,557	54,050	265,129	48,603	406,614	106,903
(3) British and foreign companies.....	13,809	10,000	820,981	422,275	443,483	209,084	1,278,276	641,359
Totals for Provincial licensees.....	443,866	65,125	3,851,843	2,273,562	1,514,564	450,683	5,810,273	2,789,370
Totals for all Companies.....	43,820,816	16,656,479	31,351,001	17,620,846	10,769,707	5,056,094	85,941,524	39,333,419

## EXAMINATION OF COMPANIES.

The Department has always experienced considerable difficulty in verifying the annual statements rendered to the Department by foreign companies. This difficulty has arisen chiefly from the fact that the records maintained at the Chief Agencies in Canada of these companies were insufficient to permit of satisfactory information being obtained in respect of the business transacted. In many cases the annual statements were made up by the Head Office or branch offices of the company outside of Canada and the Chief Agents had not the knowledge of the business necessary for the compilation of the statement.

In view of this unsatisfactory condition, the following circular was in June last forwarded to the Chief Agents of all these companies for the purpose of indicating the information which they should receive from Canadian agents in order that they might be qualified to prepare the statements which they are required to verify by their oaths:

“INSURANCE DEPARTMENT, OTTAWA, June 1, 1915.

## CANADIAN ACCOUNTS.

“The Department desires to draw the attention of companies other than Canadian companies licensed by the Department to the provisions of section 35 of the Insurance Act, 1910, respecting the records and documents to be maintained at the Chief Agency in Canada.

“Section 35 of the Act, omitting for the present the provisos which will be considered later, is as follows:

‘Such company shall keep at the agency in Canada records and documents sufficient to enable the agent to prepare and furnish the required statement of Canadian business, and such that the said statement may be readily verified therefrom.’

“The statement of Canadian business referred to includes a statement of the cash income and expenditure of the company in Canada, and it is therefore necessary for the verification of this portion of the statement that the entire income of the company in Canada shall pass through the Chief Agency, and that all payments for losses and other expenses in Canada shall be made from the bank account of the Chief Agent or from funds under his control. For this purpose all agents’ remittances should be made to the Chief Agent, together with reports containing details of the policies, in respect of which the remittances are made, sufficient for the calculation of the reserve of unearned premiums. It is not necessary for the purpose of verifying this part of the statement that the daily reports of risks written and cancelled be made to the Chief Agent. These may if desired be made to the Head Office. The monthly or other statements, however, showing how the remittances are made up should be made to the Chief Agent.

“In order that the expenditure of the company in Canada may be checked, it is necessary that cheques drawn in payment of losses, expenses and other disbursements in Canada, whether drawn in Canada or at Head Office, should operate on the bank account of the Chief Agent or on accounts under his control, so that the entire expenditure in Canada can be traced through the records of the Chief Agent.

“The necessary books for recording the income and expenditure in such detail as is called by the Canadian annual statement should be maintained by the Chief Agent.

"The statement of Canadian business requires also that the liabilities of the company in Canada be shown. These liabilities are composed for the most part of the reserves of unearned premiums and the outstanding losses. For the verification of the reserve, it is necessary that the agent's statement accompanying the remittance to the Chief Agent contain particulars of the policies written, cancelled and reinsured in licensed companies, sufficient for the determination of the net unearned premiums on the policies in force at any given date. For the verification of the outstanding losses, it is necessary that the Chief Agent receive direct from the agent or the insured, notification of all losses incurred. From the record of losses incurred and of losses paid, the outstanding losses at any time can be ascertained.

"Transactions affecting the Canadian statement, carried out by the Head Office, should be reported to the Chief Agent in the same way as if carried out by an agent in Canada.

"The first proviso to section 35 makes an exception to the practice above referred to by permitting general agents to report and remit direct to the Head Office of the company and to file with the Chief Agent sworn statements of the business of the year transacted by them. This system has been adopted by several companies but it must be pointed out that, while it is permitted by the Act, it is unsatisfactory, since in many cases no satisfactory facilities for checking the business of the general agents are afforded. In the case of companies operating on the general agency system, it is desirable that the reports and remittances of the general agents be made direct to the Chief Agent.

"The second proviso to the section permits the officers of the Department to visit the Head Offices of the Companies. If, however, the provisions of the earlier part of the section are complied with this will very rarely be found to be necessary.

"The Department has, in the course of its examination of British and Foreign Companies, found that in many cases the practice of the companies fails to conform with the requirements of the act in respect of the essential points mentioned above. It has in some cases been found that the agents report and remit direct to the Head Offices, and that the Canadian statements are prepared at the Head Offices, and that the so-called Chief Agents are merely local agents with no direct knowledge of the companies' business in Canada other than that of their own agencies.

"The Department's conception of the requirements of the Act and of its duty to the public is that it shall be satisfied that the statements made to it by the companies, and by it transmitted to the public, shall represent the facts, and this under conditions prevailing in many of the Chief Agencies is at present impossible. It believes that the failure of many companies to furnish more adequate facilities for checking their Canadian statements is due to a misapprehension of the requirements of the Act, and that it is only necessary to draw the attention of these companies to the infringement of the provisions of the Act to secure in the future a satisfactory compliance.

"The Department would therefore ask the companies to which section 35 of the Act applies, and which have not in the past maintained the records and documents herein referred to as necessary for the purpose of verifying their Canadian annual statements, to bring their practice into conformity with the suggestions above made. It is desirable that the necessary changes in the system of reporting the Canadian business be completed at the earliest possible date, but at all events not later than the end of the year, in order that the Canadian accounts for the year 1916 may be maintained by the chief agents in entire conformity with the provisions of the Act."

I am glad to state that the companies whose systems have not heretofore been satisfactory have been most painstaking in their efforts to comply with the Department's requirements and while there has been in some cases since the



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beginning of the current year some misapprehension as to the extent of the records to be maintained, the necessary information is in all cases being furnished and the details of their accounting systems are being given careful attention. I therefore believe that for the business of the current and subsequent years there will be adequate facilities for a complete verification of the annual statements of these companies.

## LEGISLATION.

The only legislation affecting fire and casualty insurance companies since the date of my last report was an Act granting certain extensions of time to insurance companies for obtaining licenses under their charters. This Act is printed on page liii.

I take this opportunity of drawing to your attention the necessity for the amendment of the Insurance Act in several particulars.

*Basis of Reserve.*

Section 134 of the present Act contains provision for the calculation of the reserve liability for the purpose of the annual statements of fire insurance companies at eighty per cent of the full unearned premiums, calculated *pro rata* for the time unexpired, instead of the full unearned premium, which prior to the last amendment had been the basis of reserve, and since that time the statements made to the Department and published in its report have shown the reserve of unearned premiums on this reduced basis.

This reduction in reserve recognizes the fact that the expense represented by the agents' commission is incurred at the inception of policies, and that since the average commission approximates to twenty per cent of the premiums, eighty per cent of the unearned premiums in force at any time should under ordinary circumstances be sufficient to carry the risks to maturity.

The reduction, however, overlooks the fact that in the event of a company ceasing to transact business, and failing to secure reinsurance, it would be compelled to distribute its assets among its policy holders, either in liquidation under the Winding-up Act, or by the return of premiums called for by the contracts, and in either case the amounts for which the policyholders would be entitled to claim would be not eighty per cent of the unearned premiums, but the full unearned premiums. While, therefore, the company's statement on the basis permitted by section 134 might show an excess of assets over liabilities, thus showing the company to be perfectly solvent, the assets might still be insufficient to pay its claims as aforesaid in full.

The lower standard of reserve may be said to be justified by the fact that the business has a certain value in reinsurance, and that as a rule a commission of at least twenty per cent of the unearned premiums could be obtained from a reinsuring company. It must be pointed out, however, that cases have arisen in the past, and may arise in the future, where owing either to the undesirable nature of the business, or to the inadequacy of the original premiums charged, reinsurance is impracticable. The assumption that a commission of at least twenty per cent could be obtained in reinsurance is equivalent to including in the assets of the company an item for the value of good-will and organization, and it has quite properly in the past been the practice of the Department to disallow all intangible assets of such a nature.

I think therefore that the Act should be amended to provide for the full reserve of unearned premiums being shown in the companies' statements.

*Investments.*

During the last few years there have been a number of cases of investment in unauthorized securities on the part of fire insurance companies. In some cases these investments have been made as the result of a misapprehension of the provisions of the Act prescribing the classes of securities which may be invested in and after reasonable care had been taken to ascertain whether or not the securities were eligible under the Act. In other cases, however, this has not been so. Investments have been made with apparently little or no effort on the part of the directors to see that the securities were authorized by the Act. One company has invested in the stock of an allied company, which the most superficial reading of the Act should have shown to be unauthorized. In another case the unauthorized investment was made as the result of a transaction involving the transfer of shares and the securities have since proved to be worthless.

The penalty provided by the present Act for investment in unauthorized securities is disallowance of such investments by the Department in its annual report, but this penalty is wholly inadequate, and an amendment is necessary to provide that on any investment being shown to be unauthorized the company shall immediately replace the security with cash or other eligible securities to the value of the amount invested, and that any loss arising from the disposal of the unauthorized securities shall be made good by the directors consenting to the purchase.

There is little excuse for companies at the present time investing their funds otherwise than in the highest and most liquid classes of securities. Within the field of investment prescribed by the Act, the more readily realizable securities only should be invested in. Considering the hazardous nature of the business of fire insurance and the responsibility resting upon the directors of a company to ensure the safety of the policyholders, it is surely a betrayal of trust for any company to add to the inevitable conflagration hazard the hazard of the stock exchange.

*Standard of Solvency.*

Section 135 of the Act provides that Canadian companies shall, at all times maintain assets at least equal to their liabilities, including the full reserve of unearned premiums, and also provides that on the assets falling below the amount required, the Superintendent shall report the facts to the Treasury Board, and the Treasury Board may either withdraw the company's license or fix a time within which the deficiency shall be made good. If the company's assets, however, are less than the amount required by twenty per cent or more of the unearned premiums, the license must be withdrawn.

In my opinion the minimum amount of assets prescribed by this section is too low, and an amendment is necessary to provide that the company shall maintain over and above its liabilities including the full unearned premiums, either a fixed amount as a margin of safety in the form of unimpaired capital, or a fixed proportion not less than twenty-five per cent of its liabilities; and further, that a company's license shall not be continued should its assets, by reason of any sudden depreciation or loss, fall below its liabilities.

*Liquidation of Companies.*

The present Act contains no provision by which the business of a company believed to be unsafe can be reinsured, by or at the request of the Department. The Department's power is at present limited to the cancellation of the company's license, and as such a course is usually followed by liquidation, and as the present

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Winding-up Act is not designed to facilitate the reinsurance of a company's business, but contemplates rather the distribution of its assets among the creditors, loss occurs by reason of the dissipation of any value attached to the good-will and organization of the company.

In view of the foregoing it is urgently necessary that the Act be amended to provide that the Department may fix a time within which the business of a company deemed unsafe shall be reinsured, and that failing such reinsurance within the time specified the company may be reinsured or liquidated by the Department. Such a provision would, in the past have resulted in material savings for the policyholders of insolvent companies.

*Organization of Companies.*

The organization of insurance companies in Canada, has in the past been attended as a rule by very great expense. The present Act contains a provision by which the expenses of organization must be defrayed out of premium contributed by the shareholders of the company, so that on starting business the company's capital shall be unimpaired. While this provision is a great advance on the pre-existing legislation, it is desirable that discretion should be given to the Treasury Board to refuse a license to a company in which the expenses of organization even if defrayed from premium on capital have been unduly great. The amendment which is necessary, is a provision that all payments for commission for sale of stock and other expenses of organization other than for salaries, travelling expenses and such unavoidable expenses shall be deferred until after the company is in a position to commence business, and that if it appears to the Treasury Board that the liabilities arising out of the organization of the company are excessive, the license shall not be granted.

*Hail Insurance.*

The business of hail insurance in Canada is of comparatively recent development. The first company licensed by the Department to transact this class of business commenced operations in the year 1910, while at the present time there are fifteen companies licensed for this class of business, and the amount of hail premiums collected in the year 1915 amounted to \$732,636.

By a recent regulation the Treasury Board has required British and foreign companies transacting this class of business to maintain hail deposits at all times, at least equal to fifty per cent of the hail premiums received during the preceding calendar year. There is no provision in the Act, however, by which Canadian companies are required to maintain assets commensurate with the volume of business transacted. This arises from the fact that the contracts expire and all liability thereunder is discharged before the end of the calendar year, at which date the annual statement of the company is compiled.

It is important that Canadian companies transacting this class of business should set aside from the profits on the business, a special hail surplus fund to an amount at least equal to fifty per cent of the hail premiums received, and an amendment to the Act is desirable for this purpose.

Most of the amendments suggested in the foregoing were contained in a bill prepared by the Department two years ago, but owing to the insufficient time available at the session of that year for the consideration of the measure, the bill was postponed, and has not since been proceeded with. It is to be hoped that there may be an early opportunity of having this legislation placed upon the statute book.

## DEPARTMENTAL APPOINTMENTS.

During the year 1915 several appointments were made to vacant positions in the Department. The position of Actuary which had been vacant since the retirement of Dr. Blackadar, was filled by the appointment of Mr. A. D. Watson who has had several years' experience in the actuarial work of the Department. Messrs A. N. MacTavish and W. H. Gilliland, both of whom have for the last few years been closely associated with the work of examination of companies have been appointed Actuarial Examiners, and Mr. R. W. Warwick has been appointed Assistant Actuarial Examiner. All of these men are exceptionally well fitted by their special training and experience for the duties they are called upon to perform in their respective offices.

I have the honour to be, sir,

Your obedient servant,

G. D. FINLAYSON,  
*Superintendent of Insurance.*

**ABSTRACT**

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF FIRE INSURANCE IN CANADA FOR  
THE YEAR 1915 IN ACCORDANCE WITH  
THE INSURANCE ACT, 1910.

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**GENERAL TABLES.**

ASSETS OF COMPANIES, FIRE, ETC.

LIABILITIES OF COMPANIES, FIRE, ETC.

INCOME AND EXPENDITURE OF COMPANIES, FIRE, ETC.

PERCENTAGE OF LOSSES TO PREMIUMS, ETC., ETC.

ABSTRACT FOR THE YEAR 1915.

FIRE INSURANCE IN CANADA—CANADIAN COMPANIES.

Companies.	Net cash received for Premiums.	Re-insurance Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.	Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED LOSSES.	
								Not resisted.	Resisted.
Acadia Fire	\$ 112,009	\$ 97,574	\$ 209,583	\$ 16,405,713	\$ 17,568,338	\$ 88,388	\$ 93,607	\$	\$
Anglo-American	152,045	94,496	246,541	18,390,399	28,390,246	113,322	117,243	4,947	None.
Beaver Fire	30,943	38,227	89,170	3,304,836	2,600,859	2,329	1,348	24,713	None.
British America	506,735	318,287	825,022	77,840,123	85,502,333	26,920	284,665	1,294	None.
British Colonial	64,722	94,743	159,465	9,227,747	15,220,480	74,241	77,723	38,251	None.
British Northwestern	49,953	36,398	86,351	4,520,073	5,028,679	25,470	32,622	7,742	600
Canada National	202,511	157,711	360,222	23,223,662	24,789,571	93,487	86,858	3,725	None.
Canadian Fire	269,301	151,553	420,854	27,494,130	34,380,701	99,899	112,465	2,122	None.
Canadian Mutual	207,537	126,814	334,351	22,855,580	28,376,640	126,401	143,303	9,669	None.
Dominion Fire	4,691	1,573	6,264	999,403	877,876	188	188	None.	None.
Factories Insurance Co.	142,623	147,666	290,289	20,937,423	21,345,691	129,216	133,933	16,739	None.
Hudson Bay	90,652	78,378	168,330	10,211,949	10,405,791	61,750	65,151	9,249	None.
Imperial Underwriters	97,070	23,853	120,927	9,073,454	10,455,572	58,649	64,379	4,245	None.
Liverpool Manitoba	266,296	203,653	469,949	35,935,805	34,522,249	133,223	131,870	16,795	None.
London Mutual	469,924	193,632	659,956	*74,392,919	*92,863,454	280,428	281,380	10,739	None.
Lumberman's Fire Indemnity Contract	3,782	32,400	36,182	1,647,361	1,438,811	None.	None.	None.	None.
Marquette Fire	224,310	50,662	274,971	25,975,436	30,771,558	115,644	135,375	13,927	None.
Montreal-Canada	88,871	57,483	146,354	10,094,400	15,382,174	89,092	89,385	19,862	None.
Mount Royal	411,074	240,120	651,203	52,547,074	50,351,543	156,224	161,653	1,679	2,143
North Empire Fire	111,068	95,170	206,278	15,240,882	8,902,673	57,564	57,905	13,127	None.
North West Fire	133,875	58,848	198,723	15,629,780	15,629,780	89,430	84,093	10,940	None.
Occidental Fire	112,498	68,884	181,382	9,015,069	10,464,401	61,431	68,673	8,263	1,500
Pacific Coast	79,640	71,107	150,747	11,801,000	10,396,912	27,014	32,478	1,493	None.
Quebec Fire	236,307	56,138	292,505	27,282,343	34,109,826	84,901	87,131	9,272	300
Western	488,130	806,345	1,348,475	130,851,486	96,018,465	187,170	285,221	28,445	None.
Totals for 1915	4,559,076	3,375,024	7,934,000	673,244,131	682,793,482	2,424,291	2,625,809	265,562	4,543
Totals for 1914	5,016,653	3,219,265	8,235,948	663,539,377	700,239,242	3,085,320	2,972,304	403,407	9,272

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BRITISH COMPANIES.

Aliance.....	215,168	240,917	25,152,607	37,896,088	92,450	90,381	6,288	None.
Atlas.....	515,974	537,120	46,970,289	66,880,727	300,507	310,587	27,390	1,500
\$British Dominions General	96,456	138,060	11,880,708	12,341,557	63,625	57,898	5,727	None.
Caledonia.....	433,157	504,517	43,763,253	65,888,406	227,887	237,083	18,420	12,000
Commercial Union.....	937,765	1,280,770	119,540,603	127,473,066	472,812	471,565	17,344	None.
Employers' Liability.....	346,005	424,549	39,842,657	42,742,436	123,247	189,959	10,332	1,000
General Accident Fire and Life.....	289,315	356,993	32,272,798	34,755,980	165,511	126,881	15,391	4,100
Guardian Assurance Co.....	970,601	1,128,911	87,571,292	114,416,912	464,488	482,686	28,933	None.
Law Union and Rock.....	257,994	308,780	27,280,780	34,566,124	153,663	182,822	7,834	5,497
Liverpool and London and Globe.....	1,342,437	1,679,292	137,545,950	178,042,888	649,982	710,524	56,952	None.
London Guarantee and Accident.....	1,198	1,198	386,254	None.	None.	None.	None.	None.
London and Lancashire Fire.....	703,503	880,236	80,100,138	95,955,573	337,018	333,860	37,515	1,500
London Assurance.....	300,984	362,769	32,671,206	44,228,391	128,412	139,186	17,083	None.
Marine Insurance Co.....	None.	None.	None.	None.	None.	None.	None.	None.
North British and Mercantile.....	927,240	1,097,610	97,395,445	127,925,775	469,348	495,777	17,655	35,400
Northern Assurance Co.....	770,010	883,246	68,448,611	89,765,775	402,790	385,857	68,061	None.
Norwich Union Fire.....	735,400	834,457	72,435,937	100,088,368	395,682	391,046	43,701	None.
Ocean Accident and Guarantee.....	43,171	43,740	3,918,715	3,870,582	9,408	9,387	None.	None.
Phenix Insurance Co.....	947,025	358,938	29,278,665	27,556,567	113,788	112,917	11,908	None.
Provincial.....	945,794	1,185,248	97,527,941	124,818,466	390,702	390,365	38,815	9,750
Royal Exchange.....	40,473	46,180	3,957,340	6,304,866	8,567	19,781	960	None.
Royal Insurance Co.....	379,111	443,478	43,501,250	51,103,009	171,751	172,636	3,664	None.
Scottish Union and National.....	1,429,655	249,083	150,733,604	209,696,312	702,985	695,908	80,255	None.
Sun Insurance Office.....	372,392	428,248	42,537,867	56,157,276	151,717	160,164	18,653	None.
Union Assurance Society.....	483,707	567,092	46,815,191	63,889,744	281,254	267,578	38,736	None.
Yorkshire.....	474,056	155,604	56,691,850	63,086,901	291,000	244,608	36,594	2,500
Yorkshire.....	390,769	439,149	38,036,807	48,138,029	207,017	210,298	15,808	4,563
Totals for 1915.....	13,679,360	2,539,546	16,539,906	1,438,037,721	1,828,346,532	6,742,667	6,889,360	655,346
Totals for 1914.....	13,710,907	2,776,608	16,487,515	1,736,187,120	7,972,454	7,796,480	837,475	41,514

\*Including the figures for the business of the Canadian Phoenix Insurance Co., of Brandon, Man., which this Company reinsured as at June 1, 1915.

†This Company has ceased business and its Canadian policies have been reinsured in the Western Assurance Co. During the three years 1912 to 1914, the Company's net premium income in Canada under Provincial licenses was \$261,402.24 and the net losses and expenses paid to \$205,911.89. The statement given above includes the entire business for the year 1915.

ABSTRACT FOR THE YEAR 1915—Concluded.

FIRE INSURANCE IN CANADA—UNITED STATES AND OTHER COMPANIES

Companies.	Net cash received for Premiums.	Re-insurance and return Premiums.	Gross cash received for Premiums.	Gross amount of policies new and renewed.	Net amount at risk at date.		Net amount of losses incurred during the year.	Net amount paid for losses.	UNSETTLED LOSSES.	
					\$	\$			Not restated.	Restated.
Etna Insurance Co.....	\$ 314,501	\$ 54,030	\$ 268,531	\$ 31,727,746	\$ 41,972,837	\$ 185,356	\$ 218,329	\$ 32,498	None.	
American Central.....	123,338	139,077	962,415	23,430,734	11,636,476	33,051	53,903	11,481	None.	
American Insurance Co.....	62,633	18,676	81,300	4,745,288	5,039,275	17,934	22,104	5,121	None.	
American Loyds.....	18,299	3,045	21,344	5,288,200	9,954,104	1,617	1,577	96	None.	
California Insurance Co.....	37,130	17,091	54,221	3,263,688	2,981,709	13,460	16,940	164	None.	
Connecticut Fire.....	116,960	96,610	153,270	43,084,957	15,264,416	54,261	61,620	3,552	2,200	
Continental Insurance Co.....	259,816	84,289	354,105	34,211,680	32,100,551	125,624	134,112	17,941	5,775	
Equitable Fire and Marine.....	29,863	129,938	139,802	13,742,357	3,373,257	13,294	13,775	1,519	1,200	
Fidelity-Phenix.....	350,390	108,598	458,988	38,346,677	36,128,283	137,391	196,300	17,641	None.	
Fireman's Fund.....	111,074	42,713	133,787	11,624,306	9,480,900	48,046	48,046	33,843	6,413	
Firemen's Insurance Co.....	70,390	18,355	88,895	6,634,013	10,308,478	31,256	27,968	6,413	None.	
Compagnie d'Assurance G6n6rales.....	63,258	34,967	98,225	8,410,818	7,794,251	57,474	43,308	25,064	6,350	
German American.....	370,849	162,745	533,594	62,232,448	52,866,324	212,242	214,572	38,514	1,000	
*Germania Fire.....	27,419	60,608	88,025	4,361,573	None.	39,348	37,408	10,833	None.	
Glens Falls.....	142,722	41,910	184,632	13,744,428	13,945,744	85,653	64,439	14,825	7,200	
Globe and Rutgers.....	278,165	74,637	352,802	45,829,828	34,728,127	125,808	102,938	29,405	None.	
Hartford Fire.....	899,129	172,956	1,076,084	111,057,076	138,079,126	415,647	461,245	46,886	None.	
Home Insurance Co.....	929,416	147,556	97,029,972	100,199,304	100,199,304	475,093	459,169	74,816	None.	
Insurance Co. of North America.....	430,767	92,965	523,762	47,268,428	56,887,196	241,732	248,106	10,559	None.	
Insurance Co. of State of Pa.....	164,561	55,361	219,922	17,903,934	15,654,871	60,271	73,492	15,008	None.	
Lumber Insurance Co.....	6,555	6,104	12,659	None.	None.	1,640	None.	910	None.	
Millers National.....	24,927	None.	24,927	2,436,455	3,184,483	6,716	5,962	5,760	None.	
National-Ben Franklin.....	84,225	27,122	111,347	9,168,243	17,162,243	58,952	63,784	5,760	None.	
National Fire of Hartford.....	494,643	223,557	718,200	66,982,757	55,918,065	431,266	462,862	67,029	None.	
National Union Fire of Pittsburgh.....	209,848	59,363	269,211	20,947,024	22,247,213	121,561	100,072	27,360	None.	
La Nationale Compagnie d'Assurances.....	148,557	44,353	192,910	15,051,406	14,284,133	74,913	98,357	4,211	2,500	
Niagara Fire.....	172,749	33,110	205,859	15,851,008	16,175,913	82,375	83,073	16,936	None.	
Northwestern National.....	134,649	90,411	155,060	3,129,420	17,435,263	70,641	78,625	3,379	None.	
Phenix Compagnie Francaise.....	24,238	7,654	31,892	3,644,880	2,621,389	4,622	4,342	3,279	None.	
Phoenix of Hartford.....	368,014	135,187	503,201	44,653,485	54,516,589	17,682	100,700	17,731	2,852	
Providence of Washington.....	197,743	48,033	245,786	20,769,707	38,069,656	133,712	130,801	14,856	10,000	
Queen, of America.....	604,463	115,119	719,222	57,948,174	76,671,013	310,513	321,053	21,719	10,000	



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Springfield Fire and Marine.....	479,481	139,494	618,975	75,635,139	63,358,948	289,828	287,912	48,005	None.
St. Paul Fire and Marine.....	253,040	71,537	324,577	24,914,001	25,787,498	133,896	122,113	28,244	None.
L'Union, Paris, France.....	186,253	47,589	233,822	20,797,990	24,879,153	111,986	118,084	5,104	5,000
Westchester Fire.....	136,742	57,511	194,253	14,431,836	14,243,995	90,954	92,835	17,636	5,400
Totals for 1915 .....	8,306,397	2,542,508	10,848,905	1,090,271,051	1,020,510,788	4,487,505	4,646,730	652,731	47,047
Totals for 1914 .....	8,771,598	2,359,839	11,131,437	1,042,361,697	1,019,592,647	4,841,444	4,578,500	842,366	16,500

## RECAPITULATION.

Canadian Companies.....	4,559,076	3,375,024	7,934,101	673,244,131	682,793,482	2,434,291	2,625,800	265,292	4,543
British Companies .....	13,609,369	2,939,546	16,538,906	1,438,637,721	1,828,316,532	6,745,697	6,889,360	652,346	74,947
United States and other Companies .....	8,306,397	2,542,508	10,838,905	1,090,271,051	1,020,510,788	4,487,505	4,646,730	652,731	47,047
Totals for 1915 .....	26,474,833	8,848,078	35,322,911	3,111,552,903	3,531,620,802	13,651,403	14,161,949	1,570,370	124,837
Totals for 1914 .....	27,499,158	8,355,742	35,854,900	3,104,101,568	3,456,019,000	15,899,248	15,347,284	2,083,188	67,286

\*This Company has ceased to transact business in Canada and its unexpired policies in Canada have been reinsured in the Western Assurance Co.  
 †This Company has ceased to transact business in Canada.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880.

1880.	Premiums Received.													1880.	Total.
	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	1880.			
<i>Canadian Companies.</i>															
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
British America	115,822	111,577	135,852	191,035	194,077	184,780	116,332	174,802	174,006	65,401	186,805	1,956,716			
Canada Agricultural					100,802	131,439	115,807	97,468	107,609			454,806			
Canada Fire							135,625	94,788	135,625			107,069			
Citizens								244,363	129,893			141,378			
Dominion												89,718			
London and Lancashire	60,702	71,155	78,072	62,807	73,377	60,333	80,448	86,136	88,441	92,987	106,602	945,654			
National Fire								86,098	93,812	60,070		194,861			
Ottawa Agricultural								86,098	86,174	35,858		1,434,350			
Provincial	99,913	97,633	171,514	190,857	244,331	7,947	64,882	86,174	72,495			888,531			
Quebec	72,234	72,725	77,508	75,169	79,453	86,424	82,203	80,042	106,014	146,773	116,751	128,298			
Royal Canadian								299,434	312,551	290,678		1,553,902			
Stoverleigh								83,250	80,091	92,656		107,879			
Standard								21,918	183,009	201,429		490,388			
Western	154,680	180,730	227,698	262,206	254,049	252,355	232,431	276,395	270,716	268,435	272,758	2,909,551			
	501,362	536,000	707,418	842,896	1,453,781	1,046,654	1,881,641	1,622,955	1,161,896	1,102,822	1,190,029	13,444,901			
<i>British Companies.</i>															
Commercial Union	81,890	86,371	80,162	57,329	84,066	127,253	133,695	174,249	195,500	190,264	231,607	1,472,258			
Guardian	3,156	8,780	17,302	32,947	54,387	50,905	42,717	54,432	51,813	50,253	62,745	480,753			
Imperial	64,522	82,004	85,915	102,750	134,710	126,945	121,548	153,012	156,988	149,149	156,461	1,469,098			
Lancashire	40,487	34,615	33,561	43,967	66,733	71,455	101,116	142,109	161,828	161,064	184,145	1,084,177			
Liverpool and London															
and Gloucester	286,398	273,305	263,696	260,262	258,612	219,948	138,480	106,771	129,082	148,024	155,880	2,398,094			
London and Lancashire															
London Assurance	55,021	56,406	63,320	67,385	60,086	47,450	45,893	74,425	61,272	51,095	52,454	9,448			
North British	141,822	168,500	205,724	235,290	322,516	292,563	265,910	288,943	282,475	262,808	253,871	3,027,356			
Northern	18,115	25,252	30,682	69,905	72,359	60,830	59,757	68,799	76,040	68,628	75,175	721,919			
Phoenix of London															
Queen	86,081	82,645	80,133	108,215	188,503	162,630	151,223	157,844	171,410	150,898	162,339	1,659,722			
Royal	94,048	106,616	122,609	150,530	163,329	169,504	153,273	193,664	193,664	182,042	196,069	1,899,423			
Scottish Commercial	241,683	238,451	262,569	315,848	405,501	361,514	323,450	360,915	359,006	343,317	417,150	4,006,389			
Scottish Imperial	4,878	25,367	36,133	55,192	60,011	46,250	46,303	76,932	82,240	80,516	92,034	343,421			
	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,683,715	1,597,410	1,927,220	1,904,940	1,899,154	2,048,408	19,837,460			

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<i>United States Co's.</i>	197,675	111,121	155,751	177,943	182,929	168,117	152,835	130,678	118,640	118,900	110,533	103,175	1,640,268
Atma			68,361	73,613	61,611						427,279	47,290	286,615
Agricultural of Water-		5,431	31,431										31,431
town													976,529
Andes		75,229	60,909	80,687	103,685	90,902	96,054	78,207	83,332	86,618	80,181	83,191	
Hartford	57,531												
Home							15,506	20,090	11,858	6,075	7,516	7,484	68,529
Phoenix, of Brooklyn													
	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372

RECAPITULATION.

Canadian Companies	501,362	536,600	707,418	796,817	842,896	1,453,781	1,646,654	1,881,641	1,622,957	1,161,806	1,102,822	1,190,029	13,444,901
British Companies	1,119,011	1,185,398	1,299,846	1,499,620	1,773,265	1,809,473	1,683,715	1,507,410	1,907,290	1,904,040	1,899,151	2,048,408	19,837,460
United States Co.	165,166	194,781	314,452	332,243	352,255	259,049	264,395	228,955	213,830	211,594	225,512	241,140	3,003,372
Grand totals	1,785,539	1,916,779	2,321,716	2,628,700	2,968,416	3,522,303	3,594,764	3,708,006	3,761,005	3,308,430	3,227,488	3,479,577	36,285,733

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk. In its premiums for 1880 the \$17,352 received for reinsurance of risks of the National has not been included.

‡This is exclusive of \$63,310 received for reinsurance of the risks of Canada, Agricultural and Ottawa Agricultural.

SUMMARY of Premiums received for Fire Insurance in Canada by all Companies, for the Years 1889 to 1891, inclusive.

	PREMIUMS RECEIVED.											Totals, from 1869 to 1891.	
	Totals, for 1889 to 1890.	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1888.	1889.	1890.		1891.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	
<i>Canadian Companies.</i>													
British America	1,956,746	146,386	127,951	121,071	152,920	197,317	207,629	211,585	197,723	203,489	204,476	196,812	3,924,105
Canada Agricultural	151,896												454,896
Canada Fire	635,435	192,894	32,684										881,323
Citizens	779,639	100,873	137,941	181,393	228,265	195,181	203,269	206,340	205,727	205,308	187,409	205,281	2,834,626
Dominion	155,871	34,371											109,342
Eastern													217,070
London Mutual Fire	945,654	122,189	104,893	109,836	108,246	121,324	111,148	118,618	129,882	131,696	131,881	128,367	2,277,728
National Fire	284,026												584,026
Ottawa Agricultural	191,864												191,864
Provincial	1,134,350												1,134,350
Quebec	888,551	49,287	49,887	61,434	66,720	77,029	85,390	84,670	87,955	96,908	113,065	111,612	1,773,328
Royal Canadian	1,553,902	154,585	164,622	163,021	243,729	183,124	169,178	162,212	171,846	175,617	178,656	184,118	3,233,410
Svevorenig	740,931	123,476	102,554	88,443									1,055,404
Stadacona	490,488												490,488
Western	2,909,551	282,404	312,621	332,609	330,548	330,904	331,096	338,010	340,858	335,562	335,196	333,152	6,510,540
	13,444,901	1,206,470	1,033,433	1,091,801	1,140,428	1,107,879	1,107,710	1,121,435	1,131,991	1,173,948	1,249,884	1,278,756	26,088,616
<i>British Companies.</i>													
Atlas								32,969	45,865	55,945	63,701	58,102	256,972
Caledonian				71,047	90,947	88,281	92,531	105,539	106,886	107,905	103,689	100,436	867,761
City of London			127,100	140,665	171,502	170,338	170,317	160,215	153,789	143,490	144,256	144,256	1,532,439
Commercial Union	1,472,258	277,885	307,967	294,508	312,381	302,635	299,911	285,071	286,903	305,678	318,697	359,153	4,823,347
Employers' Liability								15,199	48,748	54,574	61,730	68,352	278,603
Fire Insurance Associa- tion		43,296	110,989	109,316	131,109	136,497	147,145	127,419	117,721	109,642	113,900	103,367	1,243,401
Glasgow and London					128,201	161,630	205,251	204,578	319,829	311,610	188,574	161,919	1,619,733
Guardian	480,753	64,915	71,095	97,785	113,518	130,313	130,430	162,559	179,849	191,448	195,007	180,565	2,671,305
Imperial	1,469,098	179,486	179,520	200,142	205,142	185,778	182,141	195,650	215,440	218,155	211,895	206,561	3,626,871
Lancashire	1,054,177	197,980	260,539	210,159	226,468	208,454	194,767	192,695	212,962	224,197	233,229	251,233	3,466,890
Liverpool and London and Globe	2,398,694	157,565	161,962	195,692	213,133	207,436	224,030	232,694	233,446	257,022	279,594	287,909	4,868,807
London and Lancashire	9,448	36,964	95,197	93,299	93,415	89,374	85,932	102,841	123,183	133,118	167,692	172,204	1,236,107
London Assurance	715,185	62,402	66,576	76,959	68,415	69,932	65,956	72,312	75,883	72,673	87,337	96,364	1,310,394
Manchester													96,369
National, of Ireland				32,528	45,969	54,082	71,132	73,840	73,443	77,053	75,158	74,116	577,571

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North British.....	3,027,356	273,516	323,171	308,808	304,199	312,653	307,680	313,247	328,018	6,377,004
Northern.....	721,910	152,259	169,577	181,260	154,105	170,111	170,604	179,323	174,564	2,489,008
Norwich Union.....	20,507	51,067	90,770	93,451	90,185	89,500	88,334	93,056	101,378	969,766
Phoenix of London.....	1,659,722	178,497	203,948	208,022	219,891	206,427	216,422	228,449	226,043	3,972,211
Queen.....	1,890,423	194,102	216,314	222,647	210,447	228,850	253,175	262,485	219,742	4,354,694
Royal.....	4,000,389	569,481	609,973	498,738	508,612	525,880	534,299	552,723	536,126	9,889,602
Scottish Commercial.....	343,421	72,314	12,759	.....	.....	.....	.....	.....	.....	343,421
Scottish Imperial Union and National.....	535,710	37,627	50,400	60,507	79,141	115,916	114,508	123,755	134,247	867,919
Union Assurance Society.....	.....	.....	.....	.....	.....	.....	.....	4,717	77,941	82,658
United Fire.....	.....	.....	.....	.....	.....	.....	.....	.....	183,862	183,862
<i>United States Cos.</i>	19,837,460	2,908,458	3,178,820	3,376,401	3,429,012	3,859,282	3,970,642	4,072,133	4,189,171	58,340,768
Etna.....	1,640,268	105,571	114,615	107,688	103,382	124,113	120,290	125,767	133,832	2,428,268
Agricultural of Water-town.....	286,615	57,361	70,457	70,393	78,389	79,570	79,249	77,541	77,753	1,079,187
Andes.....	31,431	.....	.....	.....	.....	.....	.....	.....	.....	31,431
Connecticut.....	.....	.....	.....	24,321	34,344	42,515	41,952	36,791	36,618	215,561
Hartford.....	976,529	87,616	131,133	135,369	124,597	127,371	128,530	128,235	128,684	149,422
Home Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	2,904	26,772	46,150	75,827
Phoenix of Brooklyn.....	68,529	14,840	37,885	58,922	63,924	63,377	70,806	72,552	81,310	676,481
Queen of America.....	.....	.....	.....	.....	.....	.....	.....	43,946	123,804	173,830
.....	3,003,372	267,388	354,090	368,180	395,613	429,075	443,436	514,054	700,809	7,577,403

RECAPITULATION.

Canadian Companies.....	13,444,901	1,033,433	1,091,801	1,107,879	1,107,710	1,121,425	1,173,948	1,249,881	1,278,726	26,088,616
British Companies.....	19,837,460	2,353,258	3,178,820	3,376,401	3,429,012	3,859,282	3,970,642	4,072,133	4,189,171	58,340,768
United States Cos.....	3,003,372	267,388	354,090	367,981	368,180	429,075	443,436	514,054	700,809	7,577,403
Grand totals.....	36,285,733	3,827,116	4,624,741	4,980,128	4,932,406	5,244,502	5,588,016	5,836,071	6,168,716	92,006,787

\*Formerly the Agricultural Mutual.

†Formerly the Isolated Risk.

‡Not including \$124,272 for reinsurance of risks of the Sovereign Insurance Company.



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London and Lancashire	1,236,107	190,308	194,053	170,472	181,436	195,200	214,128	209,025	207,065	220,607	251,142	259,033	3,528,664
Manchester	1,516,394	104,206	107,918	118,754	121,333	134,996	128,400	131,713	131,420	116,182	116,182	135,187	2,875,455
London Assurance	149,376	121,229	118,940	190,006	171,291	186,969	195,416	198,867	219,727	223,671	220,291	191,950	2,187,726
National of Ireland	577,571	90,476	100,301	115,078	131,701	139,859	139,529	144,123	150,159	160,024	160,024	249,526	2,245,110
Scottish	6,377,604	380,333	383,663	386,615	392,021	462,927	431,093	424,111	450,855	468,536	505,536	569,743	11,230,011
Northern	2,439,698	118,128	172,521	181,064	193,065	197,624	224,111	258,008	279,969	296,355	326,194	369,501	4,699,765
Norwich Union	988,766	170,399	142,281	137,571	187,824	212,605	270,584	270,860	279,969	303,292	347,145	396,957	3,427,239
Phoenix of London	3,972,211	250,285	260,576	260,566	304,865	319,317	362,427	403,622	502,604	538,801	594,203	765,756	8,475,113
Queen	4,354,604	567,387	594,631	568,972	604,234	616,175	600,107	583,260	613,666	639,260	814,149	981,850	17,073,200
Royal	9,889,602	343,421	343,421	343,421	343,421	343,421	343,421	343,421	343,421	343,421	343,421	343,421	672,855
Scottish Commercial	867,919	137,817	134,593	119,941	144,043	172,975	169,962	170,765	185,417	209,101	326,909	311,874	2,951,316
Scottish Imperial	37,131	63,800	63,800	137,494	164,506	173,496	181,170	175,809	177,679	178,670	222,594	247,225	1,781,196
Union and	82,658	104,398	105,047	102,300	213,306	244,364	271,727	248,018	288,232	284,387	301,831	294,842	2,661,380
Scottish Fire	183,802	173,011	187,094	156,450	18,927	33,229	4,058	33,216	33,216	42,818	-3,709	72,325	1,309,100
National	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431
Connecticut	215,561	33,634	32,569	32,811	38,633	41,253	44,657	51,129	57,215	61,993	53,173	50,000	721,078
Hartford	2,351,968	144,483	138,504	144,480	156,537	157,980	162,970	178,307	185,804	207,015	230,284	223,802	4,282,164
Home, New Haven,													
Home, New York													
Ins. Co. of North Amer-													
ica	75,827	51,885	66,321	82,919	94,007	101,243	103,108	114,345	122,925	141,451	167,107	181,620	1,305,758
Phoenix of Brooklyn	676,481	88,426	89,314	89,542	101,185	91,869	59,922	75,132	77,888	120,384	147,379	178,036	1,793,808
Phoenix of Hartford	175,850	211,876	218,319	192,551	197,867	155,162	149,928	127,584	119,606	124,755	136,794	130,791	1,601,453
Queen, of America	42,800	271,081	272,214	275,594	282,281	286,037	282,753	290,364	302,828	312,523	415,541	500,755	3,354,793
Grand totals	7,577,403	1,004,812	1,062,602	1,000,328	1,041,966	1,007,948	971,243	1,004,850	1,074,955	1,187,177	1,327,491	1,574,372	19,804,726

RECAPITULATION.

Canadian Companies	26,088,616	1,052,041	1,137,797	1,108,294	1,151,126	1,061,855	1,021,216	1,121,927	1,183,739	1,298,751	1,727,410	2,055,703	10,008,565
British Companies	58,340,708	4,455,474	4,623,196	4,602,747	4,750,290	5,006,047	5,165,202	5,223,345	5,652,228	5,846,030	6,595,447	6,946,010	17,207,683
United States Cos	7,577,403	1,004,812	1,032,602	1,000,328	1,041,966	1,007,948	971,243	1,004,850	1,074,955	1,187,177	1,327,491	1,574,372	19,804,726
Grand totals	92,006,727	6,512,327	6,793,595	6,711,369	6,943,382	7,075,850	7,157,661	7,350,131	7,910,492	8,331,948	9,659,348	10,577,084	17,020,974

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Not including \$124,272 for re-insurance of risks of the Sovereign Insurance Co.

\*\*Formerly the Fire Insurance Association. ††Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive.

Companies.	Totals for 1869 to 1902.		Premiums Received.											Totals for 1869 to 1913.	
	\$		1903	1904	1905	1906	1907	1908	1909	1910	1911	1912	1913.	\$	
<i>Canadian.</i>															
Acadia Fire...														971,316	
Anglo-American...	474,234		271,787	284,863	286,564	264,515	76,859	85,324	84,584	142,956	155,085	110,673	144,172	3,185,085	
Beaver Fire...								270,407		242,665	221,140	180,441	262,743	None	
British America														None	
British Colonial...	7,030,070		424,084	532,271	470,969	513,127	576,277	473,921	401,504	363,565	550,718	421,097	482,282	12,240,485	
British North-western...												12,615	33,796	46,411	
Canada Agric...	454,896											29,439	53,481	82,920	
Canada Fire...	881,333													454,896	
Canada National														881,333	
Canadian Fire	588,206		180,485	205,087	218,917	241,438	248,726	227,003	240,633	262,048	24,898	121,142	131,416	277,456	
Central Canada												301,017	292,204	3,287,459	
Manufacturers...								3,852	23,269		50,615	50,222	56,085	269,368	
Citizens...	2,856,961													2,856,961	
Dominion...	190,242													190,242	
Eastern...	894,194													1,457,602	
Eastern Canada							79,698	177,746	199,976	202,390	277,751	255,742	264,599	894,194	
Manufacturers...														72,143	
Equity Fire...	220,201		135,900	151,142	182,851	199,876	3,852	23,269	29,674	15,348	242,859	175,830	160,747	2,292,451	
Factories Insurance							208,423	205,658	154,570	254,394					
Hudson Bay insur-															
Imperial Underwri-															
ters...															
Liverpool-Manitoba															
London Mutual...	4,426,391		392,062	430,190	458,212	426,825	382,799	433,080	389,419	425,250	353,881	358,896	397,834	756,730	
Manitoba Assuran-															
ce...															
Mercantile Fire...	1,110,484		80,009	92,760	99,219	125,293	150,164	126,691	161,500	298,068	333,578	213,508	241,393	1,294,513	
Montreal-Canada...														2,834,242	
Mount Royal														136,535	
National Fire...														146,959	
North Empire Fire	284,026													441,018	
North West Fire...														239,408	
									8,154	26,842	61,182	81,485	105,814	284,026	
												84,150	115,078	283,477	
														199,228	



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Nova Scotia Fire...	32,857	35,481	51,129	65,224	79,293	108,465	137,949	168,651	-61,910	617,139
Occidental Fire...	...	...	...	...	68,586	90,410	102,455	152,164	158,378	571,793
Ontario Fire...	...	...	245,354	227,320	165,571	174,801	180,976	179,016	100,518	1,274,246
Ottawa Assurance...	...	187,662	3,866	37,260	27,492	10,772	20,366	-3,513	...	1,198,769
Ottawa Agricultural...	...	...	...	...	...	...	...	...	...	194,861
Pacific Coast Fire...	...	...	...	30,294	46,985	53,571	64,802	99,441	66,826	361,919
Provincial...	...	...	...	...	149,138	159,117	174,658	190,816	216,762	1,434,350
Quebec...	...	126,742	...	...	38,629	102,893	190,816	216,762	229,980	4,396,840
Richmond and Drummond...	...	...	...	...	92,539	102,893	190,816	216,762	229,980	307,855
Rimouski...	...	...	...	...	214,941	332,230	306,684	371,161	199,770	1,943,429
Royal Canadian...	...	...	...	...	73,801	71,871	71,319	70,600	-16,077	3,538,023
Sovereign...	...	...	...	...	...	...	...	...	...	1,055,404
Sovereign Fire...	...	...	...	...	...	...	...	...	...	472,135
Stadacona...	...	...	...	...	...	...	...	...	...	490,488
Victoria-Montreal...	...	...	...	...	...	...	...	...	...	79,327
Western...	...	...	...	...	...	...	...	...	...	15,837,641
40,008,565	2,282,498	2,681,275	3,013,714	3,179,319	3,681,235	3,819,379	3,764,341	4,354,612	4,727,141	5,069,298
41,468,310	204,485	242,675	154,112	140,736	130,804	132,712	144,600	189,357	199,736	206,684
1,831,868	293,829	274,880	395,116	397,120	430,060	424,924	447,265	475,196	459,899	497,116
1,632,563	292,829	300,847	313,320	312,942	325,678	317,585	327,341	337,401	388,130	431,217
2,843,282	438,743	528,215	539,213	548,442	602,298	1,020,439	1,080,096	1,152,862	1,233,650	792,177
1,388,254	...	...	...	...	...	...	...	...	...	843,850
8,944,035	...	...	...	...	...	...	...	...	...	17,744,639
364,689	...	...	...	...	...	...	...	...	...	882,454
1,619,733	489,256	547,241	554,461	604,395	692,432	718,413	737,713	746,951	752,342	827,139
5,569,538	...	...	...	...	...	...	...	...	...	1,019,733
6,085,796	...	...	...	...	...	...	...	...	...	13,136,894
6,210,844	...	...	...	...	...	...	...	...	...	6,085,796
297,296	83,194	117,898	125,828	125,823	143,074	132,767	137,735	168,874	183,638	236,795
8,775,428	684,482	957,611	1,086,199	1,139,347	1,210,725	1,388,605	1,151,480	1,129,594	1,299,799	1,297,297
3,528,664	275,349	316,239	322,394	369,091	414,613	451,094	484,064	542,390	555,642	614,269
2,875,155	131,060	144,315	131,059	131,427	140,744	149,425	162,390	213,322	232,948	252,008
2,187,726	197,750	114,838	...	...	...	...	...	...	...	288,379
1,573,040	...	...	...	...	...	...	...	...	...	21,322,732

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.  
 ††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company. \*\*Formerly the Law Union and Crown.

SUMMARY OF PREMIUMS received for Fire Insurance in Canada, by all Companies, for the years 1869 to 1913, inclusive—*Concluded*

Companies.	PREMIUMS RECEIVED.												Totals for 1869 to 1913.
	Totals for 1869 to 1902.												
	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	\$	
National of Ireland	\$ 2,235,110	\$ 160,347	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ .....	\$ 2,607,586
North British and Mercantile.	11,230,017	648,079	680,717	697,011	736,274	793,670	789,309	796,033	839,615	940,875	961,355	19,082,135	
Northern	4,999,765	446,894	470,404	487,221	572,650	508,123	546,028	508,560	564,135	636,980	718,600	10,962,465	
Norwich Union	3,627,239	421,145	535,615	534,410	575,862	563,962	596,323	621,628	723,990	770,887	805,204	10,274,126	
Palatine Insurance Co.,	8,475,113	805,091	925,110	859,755	858,884	1,017,845	831,045	937,087	1,055,569	73,594	187,594	261,188	
Phoenix of London	4,354,694	1,107,031	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,853	1,207,798	1,291,623	18,478,542	
Provincial	17,073,299	973,773	1,226,570	1,157,449	1,225,488	1,323,012	1,187,394	1,221,855	1,193,853	1,207,798	1,291,623	43,354,694	
Queen	343,421	672,855	672,855	672,855	672,855	672,855	672,855	672,855	672,855	672,855	672,855	6,210,448	
Scottish Imperial	2,951,316	337,110	368,177	274,780	264,151	260,377	270,394	271,934	294,003	349,315	359,839	6,210,448	
Scottish Union and National.	1,781,496	251,833	313,880	551,305	378,767	392,924	371,141	388,672	388,831	422,328	475,355	5,816,992	
Sun Insurance Office	2,061,580	361,905	539,750	459,000	461,509	185,210	207,105	237,582	259,976	438,649	494,145	5,900,834	
Union Assurance Society.	718,477	137,523	137,523	137,523	137,523	137,523	137,523	137,523	137,523	137,523	137,523	718,477	
Yorkshire	117,207,683	7,334,432	8,343,606	8,601,374	9,302,906	9,919,403	9,720,997	10,243,255	11,205,694	12,092,125	13,138,597	1,635,489	
<i>United States and Other.</i>	4,711,539	212,034	256,078	234,767	239,572	232,900	243,822	288,990	268,627	299,480	321,364	7,544,245	
A.E.N.A.	1,309,100	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	1,309,100	
Agricultural of Watertown.	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	
American Central.	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	
American Fire.	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	72,325	
American Insurance Co.,	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	31,431	
American Lloyds	721,078	63,666	73,997	118,980	140,907	129,507	129,334	135,377	112,371	108,905	139,412	1,969,121	
Andes.	721,078	63,666	73,997	118,980	140,907	129,507	129,334	135,377	112,371	108,905	139,412	1,969,121	
California Insurance Co.,	721,078	63,666	73,997	118,980	140,907	129,507	129,334	135,377	112,371	108,905	139,412	1,969,121	
Connecticut Fire.	721,078	63,666	73,997	118,980	140,907	129,507	129,334	135,377	112,371	108,905	139,412	1,969,121	
Continental.	721,078	63,666	73,997	118,980	140,907	129,507	129,334	135,377	112,371	108,905	139,412	1,969,121	

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Equitable Fire and Marine.....	23,065	23,065																		23,065
Fidelity-Phoenix.....	372,746	372,746																		372,746
Fireman's Fund.....	82,365	82,365																		82,365
Firemen's Insurance Co.....	44,606	44,606																		44,606
La Compagnie d'Ass. Générales.....	11,953	11,953																		11,953
German American.....	413,313	420,036																		413,313
Germania Fire.....	51,583	51,583																		51,583
Glens Falls.....	790	790																		790
Hartford Fire.....	871,942	887,485																		871,942
Home, New Haven Home Ins. Co.....	734,750	734,750																		734,750
Insurance Co. of North America.....	308,493	308,493																		308,493
Insurance Co. of the State of Pa.....	372,557	372,557																		372,557
Lumber Insurance Company.....	161,200	161,200																		161,200
National Fire.....	111,410	117,659																		111,410
National Union Fire.....	585,111	585,111																		585,111
Niagara Fire.....	195,665	195,665																		195,665
Northwestern Na- tional.....	76,821	76,821																		76,821
Phoenix of Brooklyn.....	39,484	39,484																		39,484
Phoenix of Hart- ford.....	3,765,091	3,765,091																		3,765,091
Providence Wash- ington.....	459,969	459,969																		459,969
Queen, of America.....	158,638	158,638																		158,638
Rockester German Springfield Fire.....	594,859	577,985																		594,859
St. Paul Fire and Marine.....	365,253	374,655																		365,253
L'Union, Paris, France.....	1,121,199	1,121,199																		1,121,199
Westchester Fire.....	935,492	935,492																		935,492
	24,890	24,890																		24,890
	56,239	56,239																		56,239
19,804,726	1,767,832	2,144,941	2,689,052	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,612,420	6,038,984	7,508,052	61,633,801								

RECAPITULATION.

Canadian.....	40,008,565	2,282,498	3,013,714	3,179,319	3,681,335	3,819,372	3,764,341	4,334,612	4,727,141	5,063,499	5,099,298	81,651,879
British Companies and United States and Other.....	17,207,683	7,354,432	8,343,666	8,582,925	8,601,374	9,302,966	9,720,997	10,243,255	11,205,694	12,092,125	13,138,597	225,693,617
19,804,726	1,767,832	2,144,941	2,689,052	2,907,270	3,130,234	3,288,500	3,564,126	4,147,684	4,612,420	6,038,984	7,508,052	61,633,801
Grand totals.....	177,020,974	11,384,762	13,469,882	14,285,671	14,487,164	14,475,17	17,049,469	18,725,531	20,575,553	23,194,518	23,743,917	308,981,717

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies,  
for the Years 1869 to 1915, inclusive.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Totals from 1869 to 1915.
<i>Canadian Companies.</i>				
	\$	\$	\$	\$
Acadia Fire.....	971,316	142,580	112,009	1,225,905
Anglo-American.....	3,185,085	204,229	152,045	3,541,359
Beaver Fire.....	None.	29,334	30,943	60,277
British America.....	12,240,485	489,750	506,735	13,236,970
British Colonial.....	46,411	198,129	64,722	309,262
British Northwestern.....	82,920	46,321	49,953	179,194
Canada Agricultural.....	454,896			454,896
Canada Fire.....	881,333			881,333
Canada National.....	277,456	176,609	202,511	656,576
Canadian Fire.....	3,287,459	279,683	269,301	3,836,443
Central Canada Manufacturers.....	269,368			269,368
Citizens'.....	2,856,961			2,856,961
Dominion.....	190,242			190,242
Dominion Fire.....	1,457,902	213,769	207,537	1,879,208
Dominion of Canada Guarantee and Accident Eastern.....	894,194		4,691	894,194
Eastern Canada Manufacturers.....	72,143			72,143
Equity Fire.....	2,292,451	-15,609		2,276,842
Factories Insurance Co.....	585,511	284,286	142,623	1,012,420
Hudson Bay Insurance.....	461,326	87,868	90,652	639,246
Imperial Underwriters.....	56,512	95,355	97,070	248,937
Liverpool-Manitoba.....	756,730	419,495	266,296	1,442,521
*London Mutual Fire.....	9,019,566	525,657	466,924	10,012,147
Lumbermen's Fire Indemnity Contract, The subscribers to the Manitoba Assurance.....	1,294,513		3,782	1,294,513
Mercantile Fire.....	2,834,242	244,851	224,319	3,303,412
Montreal-Canada.....	2,003,889	131,265	88,871	2,224,025
Mount Royal.....	441,018	381,844	411,074	1,233,936
National Fire.....	284,026			284,026
North Empire Fire.....	283,477	93,410	111,108	487,995
North West Fire.....	199,228	125,711	139,875	464,814
Nova Scotia Fire.....	617,139			617,139
Occidental Fire.....	571,793	129,812	112,498	814,103
Ontario Fire.....	1,274,246			1,274,246
Ottawa Assurance.....	1,198,769			1,198,769
Ottawa Agricultural.....	194,861			194,861
Pacific Coast Fire.....	361,919	75,551	79,640	517,110
Provincial.....	1,434,350			1,434,350
Quebec.....	4,596,840	247,034	236,367	5,080,241
Richmond and Drummond.....	307,855			307,855
Rimouski.....	1,943,429			1,943,429
Royal Canadian.....	3,538,023			3,538,023
†Sovereign.....	1,055,404			1,055,404
Sovereign Fire.....	472,135			472,135
Stadacona.....	490,488			490,488
Victoria-Montreal.....	79,327			79,327
Western.....	15,837,641	409,719	488,130	16,735,490
	81,654,879	5,016,653	4,559,076	91,230,608
<i>British Companies.</i>				
‡Albion Fire Insurance Association.....	1,468,310			1,468,310
Alliance.....	3,802,724	213,203	215,168	4,231,095
Atlas.....	6,689,347	326,216	515,974	7,531,537
British Dominions General.....			96,456	96,456
Caledonian.....	6,617,105	442,976	433,157	7,493,238
City of London.....	1,588,254			1,588,254
Commercial Union.....	17,744,030	1,000,069	937,765	19,681,864
Employers' Liability.....	882,454	308,402	346,005	1,536,861

\*Formerly the Agricultural Mutual Association.

†Formerly the Isolated Risk.

‡Formerly the Fire Insurance Association.

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SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—Continued.

	Totals for 1869 to 1913.	Premiums received, 1914.	Premiums received, 1915.	Totals from 1869 to 1915.
<i>British Companies—Con.</i>				
	\$	\$	\$	\$
General Accident Fire and Life.	1,341,131	267,203	289,315	1,897,649
††Glasgow and London.	1,619,733			1,619,733
Guardian.....	13,136,804	958,195	970,601	15,065,600
Imperial	6,085,796			6,085,796
Lancashire	6,210,844			6,210,844
**Law Union and Rock	1,873,040	282,305	257,994	2,413,339
Liverpool and London and Globe	21,522,732	1,383,305	1,342,437	24,248,474
London Guarantee and Accident			1,198	1,198
London and Lancashire Fire...	8,551,233	691,561	703,503	9,946,297
London Assurance...	4,867,532	310,412	300,984	5,478,928
Manchester.....	2,500,314			2,500,314
Marine Insurance Co.....	None	None	None	None
National of Ireland	2,607,586			2,607,586
North British and Mercantile	19,682,135	943,907	927,240	21,553,282
Northern.....	10,962,465	736,047	770,010	12,468,522
Norwich Union.....	10,274,126	770,642	735,400	11,780,168
Ocean Accident and Guarantee			43,171	43,171
Palatine Insurance Co.	261,188	239,666	247,025	747,879
Phoenix, of London.....	18,478,542	1,035,778	935,794	20,450,114
Provincial.....	77,718	45,591	40,473	163,782
Queen.....	4,354,694			4,354,694
Royal Exchange.....	945,469	422,440	379,111	1,747,020
Royal Insurance Co.	30,249,125	1,450,549	1,429,655	33,129,329
Scottish Commercial.....	343,421			343,421
Scottish Imperial.....	672,855			672,855
Scottish Union and National	6,210,448	350,475	372,392	6,933,315
Sun Insurance Office.....	5,816,992	484,222	483,707	6,784,921
Union Assurance Society.....	5,900,834	480,991	474,056	6,855,881
United Fire.....	718,477			718,477
Yorkshire.....	1,635,489	366,752	360,769	2,363,010
	225,693,037	13,710,907	13,649,360	253,013,304
<i>United States and Other Companies.</i>				
Etna.....	7,544,345	358,554	314,501	8,217,400
Agricultural of Watertown.	1,309,100			1,309,100
American Central.	243,948	163,551	123,338	530,837
American Fire.....	72,325			72,325
American Insurance Co.	74,986	62,518	62,633	200,137
American Lloyds...	39,134	17,010	18,299	74,443
Andes.....	31,431			31,431
California Insurance Co.....	40,117	37,410	37,130	114,657
Connecticut Fire.....	1,969,421	124,133	116,960	2,210,514
Continental.....	764,999	299,678	259,816	1,324,493
Equitable Fire and Marine	23,065	34,106	29,863	87,034
Fidelity-Phoenix	1,448,985	362,151	330,390	2,141,526
Fireman's Fund...	117,102	117,918	111,074	346,094
Firemen's Insurance Co.	131,622	89,562	70,360	291,544
Compagnie d'Ass. Générales	116,233	82,382	63,258	261,873
German American.....	2,225,395	470,652	370,849	3,066,896
Germania Fire...	85,957	66,668	27,419	180,044
Glens Falls.....	729	133,962	142,722	277,413
Globe and Rutgers...		132,879	278,165	411,044
Hartford Fire.....	11,356,291	1,012,780	899,129	13,268,200
Home, New Haven.....				
Home Ins. Co., New York	4,005,740	817,419	929,416	5,842,575
Insurance Co., of North America	4,898,944	441,420	430,767	5,771,131
Insurance Co., of the State of Pa.	316,117	146,982	164,561	627,660
Lumber Insurance Company.....	844,827	100,581	6,555	951,963
Millers National.....			24,927	24,927

††Not including \$124,272 reinsurance of risks of the Sovereign Insurance Company.

\*\*Formerly the Law Union and Crown.

SUMMARY of Premiums received for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—*Concluded*.

	Totals for 1869 to 1913.	Premiums received 1914.	Premiums received 1915.	Totals from 1869 to 1915.
<i>United States and other Companies—Con.</i>	\$	\$	\$	\$
National-Ben Franklin.....		155,675	84,225	239,900
National Fire.....	1,685,795	637,386	494,643	2,817,824
National Union Fire.....	415,786	214,154	209,848	839,788
La Nationale Compagnie d'Ass.....		103,479	148,557	252,036
Niagara Fire.....	219,916	187,012	172,749	579,677
Northwestern National.....	39,484	142,584	134,649	316,717
Phenix, of Brooklyn.....	3,765,091			3,765,091
Phenix, of Paris.....			24,238	24,238
Phoenix, of Hartford.....	4,659,584	402,016	368,014	5,429,614
Providence Washington.....	278,138	190,649	197,743	666,530
Queen, of America.....	9,878,024	607,874	604,103	11,090,001
Rochester German.....	365,253			365,253
Springfield Fire.....	1,121,199	481,373	479,481	2,082,053
St. Paul Fire and Marine.....	935,492	236,513	253,040	1,425,045
L' Union, Paris, France.....	326,858	187,704	186,233	700,795
Westchester Fire.....	192,368	152,863	136,742	481,973
	61,633,801	8,771,598	8,306,397	78,711,796

RECAPITULATION.

Canadian Companies.....	81,654,879	5,016,653	4,559,076	91,230,608
British Companies.....	225,693,037	13,710,907	13,609,360	253,013,304
United States and Other Companies.....	61,633,801	8,771,598	8,306,397	78,711,796
Grand totals.....	368,981,717	27,499,158	26,474,833	422,955,708

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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1880, inclusive.

LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
<i>Canadian Companies.</i>													
British America	49,528	61,636	83,669	89,828	117,970	92,346	125,435	105,989	115,015	73,553	101,804	81,100	1,098,943
Canada Agricultural						41,317	63,437	102,656	83,291				290,101
Canada Fire								35,688	134,715	78,517	102,582	120,719	472,221
Citizens							62,632	168,068	309,010	69,399	71,197	55,674	736,720
Dominion										10,676	34,024	48,973	93,673
London Mutual Fire	42,317	64,078	55,048	50,165	47,273	45,047	59,423	64,166	68,358	67,599	85,031	75,098	723,603
National Fire								42,839	167,447	48,944	28,502		287,732
Ottawa Agricultural							280	14,362	52,743	30,779			108,164
Provincial	81,431	68,006	100,344	119,791	106,512	117,886	139,134	163,020	61,522	15,394	19,511	28,807	613,504
Quebec	28,990	152,076	17,582	60,636	57,606	27,840	61,658	105,753	37,747	55,147	54,597	63,473	1,546,450
Royal Canadian						157,572	322,405	332,977	500,179				1,433,479
Sovereign			2,132	10,074	20,249	37,210	44,546	66,201	39,998	65,351	58,777	88,941	433,479
Stadacona							54,854	243,016	286,070	189,755			773,695
Western	73,840	197,618	155,564	179,981	138,639	143,652	148,402	153,373	230,067	112,845	131,328	138,794	1,733,563
	276,116	453,414	414,339	510,469	487,649	662,470	1,082,206	1,599,048	2,136,162	828,069	687,353	701,639	9,888,934
<i>British Companies.</i>													
Commercial Union	38,223	45,655	85,262	88,407	31,765	30,467	65,287	55,723	430,405	74,117	129,527	103,516	1,167,734
Canadian	None	1,300	3,923	22,910	77,829	34,465	24,275	11,930	642,575	21,081	40,661	23,638	705,617
Imperial	27,587	71,589	67,986	80,965	71,295	68,886	105,942	55,946	67,230	67,230	82,762	49,983	1,411,070
Liverpool and London	29,368	28,212	25,055	53,670	46,802	45,088	46,393	40,307	434,572	70,674	90,180	87,434	1,017,755
and Globe	183,579	251,405	215,563	244,474	136,698	164,156	193,477	118,873	526,275	37,093	78,429	54,700	2,204,637
London and Lancashire	66,274	33,221	84,493	84,493	43,875	56,724	16,544	37,888	25,118	29,697	41,827	463	463
London Assurance	47,829	115,067	140,757	119,605	110,154	137,391	220,639	118,880	1,052,876	118,497	108,880	119,851	2,343,711
North British	6,069	2,781	25,769	60,948	67,742	35,269	44,184	34,865	505,441	51,251	46,434	42,169	920,382
Norwich Union	33,819	128,845	37,226	86,919	53,009	81,732	121,577	92,871	72,313	47,778	147,524	1,415	1,415
Phoenix of London	31,806	56,251	101,478	99,358	126,903	123,259	135,048	836,975	836,975	111,799	115,064	79,914	1,937,781
Queen	124,328	272,622	181,486	147,269	167,838	258,970	293,758	661,774	661,774	179,162	237,268	168,745	3,034,273
Royal	None	17,134	18,127	45,029	60,811	60,655	9,977	39,648	14,247	37,401	46,439	29,617	177,329
Scottish Commercial							33,830	33,769	24,755	35,491	47,545	26,239	400,765
Scottish Imperial	579,116	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	3,718,305	880,371	1,275,540	855,423	16,918,076

\*Formerly the Agricultural Mutual.  
†Formerly the Isolated Risk.

SUMMARY of Losses paid for Fire Insurance in Canada by all Companies for the Years 1869 to 1880 inclusive—*Concluded.*

## LOSSES PAID.

	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.	1880.	Total.
<i>United States Companies.</i>													
Edm.	\$	111,235	116,943	142,928	182,368	103,864	113,761	62,622	342,298	63,166	87,139	41,229	1,452,762
Agricultural of Water-													
town		100	13,168	33,616	28,204					1,196	34,325	37,527	144,136
Andres	29,198	35,756	76,681	86,795	16,647	39,719	65,394	21,048	167,209	47,221	55,215	31,088	671,932
Home	60,691												60,691
Phoenix of Brooklyn							2,558	15,719	77,044	2,451	5,626	672	104,070
	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	111,033	182,305	109,316	2,439,239

## RECAPITULATION.

Canadian Companies	276,116	453,414	414,329	510,489	487,649	662,470	1,082,206	1,599,048	2,186,162	828,069	687,353	701,639	9,888,934
British Companies	523,416	1,024,362	922,400	1,136,167	967,316	1,120,106	1,299,612	1,168,858	5,718,305	880,571	1,275,540	855,423	16,948,076
U. S. Companies	172,188	147,061	212,460	263,339	227,219	143,583	181,713	99,389	586,452	114,033	182,305	109,316	2,439,239
Grand Totals	1,027,720	1,624,837	1,549,199	1,909,975	1,682,184	1,926,159	2,563,531	2,867,295	8,490,919	1,822,674	2,145,198	1,666,378	29,276,269



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SUMMARY of Losses paid for Fire Insurance in Canada by all Companies, for the Years 1869 to 1891, inclusive.

	Totals for 1869 to 1880.		LOSSES PAID.										Totals for 1869 to 1891.		
	\$	%	1881.	1882.	1883.	1884.	1885.	1886.	1887.	1889.	1889.	1890.	1891.	\$	%
<i>Canadian Companies.</i>															
British America	1,098,943		128,869	80,711	82,480	92,961	105,210	135,950	131,933	139,784	125,029	138,318	147,957	2,408,145	
Canada Agricultural...	290,101													290,101	
Canada Fire	472,231		53,898	73,898										698,133	
Citizens'	736,720		89,058	119,581	135,613	148,531	120,488	134,782	170,235	146,917	121,802	148,688	186,292	2,258,637	
Dominion...	95,673		51,582								300			148,255	
Eastern...														108,659	
London Mutual Fire...	723,063		94,632	60,758	70,211	75,748	78,556	83,830	102,639	95,257	92,388	93,352	86,710	1,660,284	
National...	287,732													287,732	
<i>Ontario Agricultural...</i>															
Ottawa Agricultural...	108,164													108,164	
Provincial...	957,146													957,146	
Quebec	613,504		392,442	42,328	49,656	34,829	39,360	46,033	61,254	57,976	68,702	50,499	75,094	1,331,115	
Royal Canadian	1,546,450		142,440	103,328	117,806	161,489	114,684	152,313	126,196	134,896	113,583	110,317	153,103	2,980,634	
Sovereign	453,479		107,042	78,811	96,884									736,216	
Stadacona	773,695													773,695	
Western...	1,733,503		175,619	174,478	208,380	249,179	138,891	186,456	172,064	175,308	154,988	156,994	216,507	3,742,657	
	9,888,934		1,336,758	733,843	760,430	762,737	597,189	739,364	764,321	759,448	678,752	736,095	940,734	18,689,605	
<i>British Companies.</i>															
Atlas															
Caledonian...					18,631	67,032	48,046	72,024	19,824	23,873	31,855	45,657	44,945	166,134	
									71,996	69,500	72,645	73,415	81,275	378,162	
City of London				66,220	82,158	94,585	86,607	127,550	117,840	127,141	79,129	87,048	66,237	931,318	
Commercial Union...	1,167,734		203,594	238,110	234,744	237,611	186,827	227,179	206,841	145,737	176,702	151,610	207,527	3,104,219	
Employers Liability...									11,838	30,892	28,567	37,012	42,420	150,729	
Fire Insurance Associa-															
tion...															
Glasgow and London...			7,453	75,568	96,797	88,231	88,437	93,807	117,067	89,472	57,397	61,930	67,426	843,615	
						109,009	104,043	144,330	216,399	219,175	200,489	163,100		1,167,335	

\*Formerly the Agricultural,  
†Formerly the Isolated Risk.



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Hartford.....	671,932	71,415	85,531	68,868	69,043	65,544	58,558	57,552	109,018	108,034	1,493,279
Home.....	60,691	.....	.....	.....	.....	.....	.....	.....	.....	.....	60,691
Insurance Co. of North America.....	.....	.....	.....	.....	.....	.....	.....	.....	11,866	21,104	32,970
Phoenix of Brooklyn.....	104,070	14,795	17,500	25,116	28,736	91,693	29,034	32,558	27,297	46,325	420,932
Phoenix of Hartford.....	.....	.....	.....	.....	.....	.....	.....	.....	9,346	73,474	82,820
Queen, of America.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,994	7,994
	2,439,259	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234

RECAPITULATION.

Canadian Companies.....	9,888,934	1,336,758	762,737	597,189	739,364	764,321	750,448	678,752	736,095	940,734	18,689,605
British Companies.....	16,948,076	1,669,405	2,260,588	1,895,175	2,338,164	2,335,034	2,094,465	1,968,537	2,229,556	2,553,162	40,083,277
United States Cos.....	2,439,259	167,127	191,998	186,923	223,860	304,159	228,909	228,922	300,916	411,801	5,010,234
Grand Totals.....	29,276,269	3,169,824	3,245,323	2,679,287	3,301,388	3,403,514	3,073,822	2,876,211	3,266,567	3,905,697	63,783,116

SUMMARY of Losses paid for Fire Insurance in Canada, by all Companies for the Years 1869 to 1902, inclusive.

	Losses Paid.											Total for 1869 to 1902.			
	1869.	1870.	1871.	1872.	1873.	1874.	1875.	1876.	1877.	1878.	1879.		1900.	1901.	1902.
<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Anglo-American.....	2,408,145	148,511	144,298	148,829	172,857	165,721	176,736	158,025	30,451	19,540	77,916	51,804	82,516	105,296	239,526
British America.....	290,101	712	712	151,672	64,481	125,638	131,415	119,357	47,589	28,076	47,589	217,077	209,468	160,072	4,272,612
Canada Agricultural.....	698,133	119,835	99,088	126,532	117,940	125,638	131,415	119,357	47,589	28,076	47,589	217,077	209,468	160,072	290,101
Canada Fire.....	2,258,637	148,255	148,255	151,672	172,857	165,721	176,736	158,025	30,451	19,540	77,916	51,804	82,516	105,296	698,133
Canadian Fire.....	108,659	81,686	81,686	99,890	125,110	127,692	44,214	45,066	34,293	34,293	52,655	52,655	47,589	28,076	267,861
Citizens'.....	108,659	81,686	81,686	99,890	125,110	127,692	44,214	45,066	34,293	34,293	52,655	52,655	47,589	28,076	2,287,870
Domestic.....	148,255	148,255	148,255	151,672	172,857	165,721	176,736	158,025	30,451	19,540	77,916	51,804	82,516	105,296	148,255
Eastern.....	108,659	81,686	81,686	99,890	125,110	127,692	44,214	45,066	34,293	34,293	52,655	52,655	47,589	28,076	632,961
Empire Fire.....	1,660,284	82,370	82,370	99,890	125,110	127,692	44,214	45,066	34,293	34,293	52,655	52,655	47,589	28,076	46,031
London Mutual Fire.....	287,732	108,164	108,164	126,532	117,940	125,638	131,415	119,357	47,589	28,076	47,589	217,077	209,468	160,072	3,408,331
Mercantile.....	108,164	108,164	108,164	126,532	117,940	125,638	131,415	119,357	47,589	28,076	47,589	217,077	209,468	160,072	287,732
National Fire.....	108,164	108,164	108,164	126,532	117,940	125,638	131,415	119,357	47,589	28,076	47,589	217,077	209,468	160,072	203,488
Ottawa Fire.....	108,164	108,164	108,164	126,532	117,940	125,638	131,415	119,357	47,589	28,076	47,589	217,077	209,468	160,072	108,164
Ottawa Agricultural.....	657,146	81,974	81,974	63,311	53,727	66,734	101,507	49,279	104,916	104,916	94,128	66,516	66,516	32,798	937,146
Provincial.....	1,531,147	81,974	81,974	63,311	53,727	66,734	101,507	49,279	104,916	104,916	94,128	66,516	66,516	32,798	2,317,629
Quebec.....	2,480,934	8,306	8,306	63,311	53,727	66,734	101,507	49,279	104,916	104,916	94,128	66,516	66,516	32,798	2,988,940
Royal Canadian.....	736,216	773,695	773,695	211,637	272,888	227,781	351,354	185,527	186,800	186,800	296,459	274,811	274,811	196,287	736,216
Sovereign.....	773,695	773,695	773,695	211,637	272,888	227,781	351,354	185,527	186,800	186,800	296,459	274,811	274,811	196,287	773,695
Stadacona.....	3,742,657	226,440	211,459	211,637	272,888	227,781	351,354	185,527	186,800	186,800	296,459	274,811	274,811	196,287	59,878
Victoria-Montreal.....	18,089,605	792,219	797,149	801,871	807,003	713,566	718,891	587,705	637,101	637,101	1,013,087	1,009,899	1,009,899	865,214	6,283,100
Western.....	843,615	90,724	82,427	162,232	124,330	106,319	94,831	118,921	106,732	106,732	242,278	242,278	150,163	22,399	1,016,766
<i>British Companies.</i>															
4Allion Fire Ins. Ass.....	168,134	53,611	177,903	65,669	71,814	77,705	85,491	140,729	107,556	107,556	149,033	149,033	147,062	141,318	1,421,907
Alliance.....	578,162	59,888	97,500	102,019	93,696	99,723	101,706	95,913	144,855	144,855	281,437	281,437	215,475	101,992	1,283,212
Atlas.....	934,518	42,937	253,659	241,680	298,272	224,423	255,943	276,068	287,269	287,269	300,438	300,438	281,721	153,784	1,972,156
Caledonian.....	3,404,249	51,649	53,423	241,680	298,272	224,423	255,943	276,068	287,269	287,269	300,438	300,438	281,721	153,784	977,455
City of London.....	150,729	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	216,100	334,694	334,694	324,933	198,438	4,202,971
Commercial Union.....	1,167,345	93,039	161,072	106,669	109,880	104,225	121,872	118,173	189,037	189,037	307,418	307,418	216,795	104,145	4,181,342
Employer's Liability.....	2,538,967	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	243,329	293,634	293,634	206,042	20,273	4,492,270
Guarantee and London.....	1,167,345	193,029	172,147	217,304	218,756	188,995	240,995	170,135	216,100	216,100	334,694	334,694	324,933	198,438	4,202,971
Imperial.....	2,538,967	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	243,329	293,634	293,634	206,042	20,273	4,492,270
Lancashire.....	2,453,651	173,592	196,318	157,654	223,166	165,504	205,372	153,435	243,329	243,329	293,634	293,634	206,042	20,273	4,492,270

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	3,647,633	202,829	281,337	215,785	249,608	204,133	259,826	299,097	3,585	34,025	41,995	13,048	92,603
<b>Law Union and Rock</b>													
Liverpool and London and Globe	606,200	106,277	95,406	108,758	162,376	89,008	105,672	226,586	106,307	195,108	135,374	187,846	6,393,410
London and Lancashire	911,475	47,827	75,476	75,179	109,385	62,386	100,147	156,650	77,260	132,271	113,541	47,430	2,051,952
London Assurance	54,225	79,519	109,692	148,745	155,536	107,107	149,540	112,863	147,384	321,437	204,759	73,324	1,664,241
Manchester	391,228	64,713	77,817	67,741	71,814	77,705	85,401	140,729	107,533	128,980	129,683	1,479,390	
National of Ireland	4,636,555	240,426	336,358	225,261	240,028	209,795	332,504	272,631	345,245	520,111	354,205	323,388	7,966,347
North British	2,078,967	101,738	121,612	113,862	156,392	132,853	110,389	125,305	158,868	187,078	242,012	109,804	3,629,880
Northampton	2,302,618	74,582	91,212	114,258	131,346	123,352	172,310	196,340	171,356	293,017	252,542	176,084	2,317,655
Norwich Union	135,335	165,007	162,357	149,890	149,890	138,331	193,552	230,395	290,395	299,234	398,455	242,672	4,833,262
Phoenix of London	3,325,321												31,071,294
Queen	6,495,567	361,016	446,332	402,665	439,127	389,995	377,278	394,260	416,076	497,403	485,718	365,377	11,071,321
Royal	177,329												177,329
Scottish Commercial	483,408												483,408
Scottish Imperial													
Scottish Union and National	352,265	94,028	109,741	81,758	124,046	96,187	72,179	114,408	106,630	133,118	204,334	110,367	1,599,301
Sun Insurance Office	34,400	7,217	58,177	88,469	116,304	105,069	150,728	115,180	144,115	163,464	160,333	95,040	1,204,784
Union Assurance Socy	79,965	153,676	165,277	117,321	127,577	143,141	118,861	188,401	179,213	280,041	281,280	105,155	1,714,466
United Fire				121,351	28,994								549,140
<i>Unites States Companies</i>													
Ætna	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,843,994	3,334,667	3,557,122	3,867,212	5,315,231	4,889,192	2,724,487	79,688,641
Agricultural of Water-town	2,184,433	165,379	91,254	77,816	107,468	67,243	110,165	102,714	106,455	296,451	141,995	78,116	3,469,489
American Fire	629,558	47,990	43,637	55,666	42,230	36,693	2,104		3,297	36,703	25,070		857,278
Andes	5,668												60,980
Connecticut Fire	91,889	15,990	20,198	13,619	29,408	21,491	33,563	50,238	38,774	44,552	31,879	27,009	418,691
Hartford	1,493,279	72,716	96,197	94,407	118,373	80,304	99,292	119,692	111,647	263,300	147,172	70,822	2,767,371
Hon. New Haven	60,691												60,691
Hon. New York												1,794	1,794
Ins. Co. of N. America	32,970	31,075	43,132	58,653	58,703	68,471	86,638	91,294	77,244	178,154	110,442	69,749	906,525
Phoenix of Brooklyn	89,282	73,286	63,214	62,696	63,214	56,806	35,176	48,309	46,329	68,853	97,917	54,709	1,126,661
Phoenix of Hartford	82,820	169,316	229,819	145,013	140,935	113,092	126,858	108,471	106,457	90,908	80,225	47,177	1,135,091
Queen, of America	7,994	191,150	171,608	184,851	188,697	169,841	169,539	119,542	185,612	257,054	241,165	213,140	2,101,193
	5,010,234	706,902	739,429	692,631	784,410	613,941	648,275	639,600	677,725	1,245,975	875,865	562,588	13,217,635

RECAPITULATION.

Canadian Companies	18,689,605	792,249	797,149	801,871	807,063	713,566	718,891	587,705	617,101	1,013,087	1,001,884	865,214	27,433,310
British Companies	40,083,277	2,878,149	3,496,112	3,094,861	3,402,337	2,843,994	3,334,667	3,557,122	3,867,212	5,315,231	4,889,192	2,724,487	79,688,641
U.S.C Companies	5,010,234	706,902	739,429	692,631	784,410	613,941	648,275	639,600	677,725	1,245,975	875,865	562,588	13,217,635
Grand totals	63,783,116	4,377,270	5,032,690	4,589,363	4,993,750	4,173,501	4,701,833	4,784,487	5,182,038	7,771,293	6,774,956	1,152,289	190,339,586

\*Formerly the Agriculture Mutual.

†Formerly the Isolated Risk.

‡Formerly the Fire Insurance Association.

§Formerly the Law Union and Crown.

## SUMMARY OF Losses paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1913, inclusive.

Companies.	Losses Paid.											Totals from 1869 to 1913.
	1903.	1904.	1905.	1906.	1907.	1908.	1909.	1910.	1911.	1912.	1913.	
<i>Canadian</i>	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$	\$
Acadia Fire.			6,463	27,231	32,580	62,289	105,990	79,316	87,678	80,081	501,119	
Anglo-American.	299,356	311,345	113,737	166,381	237,462	111,510	153,563	160,622	121,041	131,616	2,092,341	
Beaver Fire.											None.	
British America.		298,212	242,700	270,614	339,845	227,212	230,934	235,565	221,617	308,474	7,303,478	
British Colonial.									911	11,000	11,911	
British North-western.												
Canada Agricultural.	290,101								1,931	19,619	21,550	
Canada Fire.	698,133										290,101	
Canada National.		126,030	76,536	87,804	157,805	117,063	109,097	92,305	26,197	49,756	698,133	
Canadian Fire.	267,801	102,613							91,814	132,072	76,020	
Central Canada.											1,193,705	
Manufacturers.												
Citizens.	2,287,870			3,591	16,092	16,991	15,976	39,330	42,783	62,391	197,111	
Donnison Fire.	148,255										2,287,870	
Eastern Canada.	632,901										148,255	
Eastern Fire.											869,225	
Eastern Manufacturers.											632,901	
Equity Fire.	93,031	142,505	95,812	118,111	158,226	99,066	189,774	117,141	117,848	130,866	1,437,805	
Fairfax Insurance Co.												
Fairfax Insurance Co.												
Hudson Bay Insurance Co.												
Imperial Underwriters.												
Jasper Mutual.												
London Mutual Fire Co.	3,078,331	222,565	258,976	223,329	281,161	229,141	176,686	219,933	221,185	291,777	5,732,080	
Manitoba Assurance Co.												
Mercantile Fire.	763,641	41,137	35,031	63,899	90,036	75,395	132,113	198,172	91,329	98,523	648,754	
Montreal - Canada Fire.			27,283	50,468	82,014	80,080	159,681	101,357			1,619,892	
Mount Royal National Fire.		87,819	116,052	193,431	183,170	129,411	102,106	130,886	91,617	94,401	1,329,299	
National Fire.											247,729	
North-West Fire.											287,732	
North West Fire.											114,497	
Nova Scotia Fire.											45,871	
			7,998	16,543	18,736	30,279	65,108	57,130	84,670	83,523	377,777	

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Occidental Fire.....	203,488	123,068	188,564	69,431	184,594	25,200	38,409	32,610	59,250	84,000	229,667
Ottawa Assurance Co.....	108,164		86,728	104,826	93,823	19,221	43,327	-22,736	739	53,501	851,105
Ottawa Agricultural Pacific Coast Fire.....	957,146	36,962	44,518	73,089	39,692	48,316	113,422	87,303	88,401	119,445	866,253
Quebec Fire.....	2,317,029									413,794	108,164
Richmond and Drummond.....				4,774							147,887
Royal Canadian Insurance Association.....	2,988,950										957,146
Sovereign Fire.....	736,216										3,206,542
Sovereign Fire.....	773,695			514							236,393
Stadacona.....	59,878										1,363,194
Victoria-Montreal.....	6,283,100	228,471	558,804	287,221	259,953	170,571	319,514	187,585	265,186	192,424	2,988,950
Western.....	27,433,320	1,209,678	2,561,475	1,309,065	1,002,131	1,801,449	2,655,226	2,124,476	2,541,670	2,541,179	736,216
											773,695
											59,878
											6,283,100
											27,433,320
<i>British</i>											9,118,068
Allian Fire Insurance Association.....	1,016,766	114,640	556,239	87,963	53,809	82,547	79,673	44,206	87,523	102,045	1,016,766
Alliance.....	1,321,507	141,622	488,703	227,885	185,321	236,996	269,469	203,895	289,073	294,396	2,815,963
Athol.....	1,583,212	132,760	568,008	158,152	127,114	170,689	250,882	132,710	153,706	214,632	4,298,755
Calcutta.....	1,972,456										4,153,441
City of London.....	977,455										977,455
Commercial Union.....	6,267,901	261,278	559,371	223,062	202,418	288,982	725,607	487,171	603,668	606,994	10,882,826
Employers' Liability.....											315,180
General Accident, Fire and Life.....	255,801										255,801
Glasgow and London.....	1,167,345	285,672	416,445	284,460	280,528	367,924	416,343	391,660	433,841	476,700	2,815,963
Guardian.....	4,202,471										4,202,471
Imperial.....	4,181,342										4,181,342
Lancashire.....	4,492,270										4,492,270
**Law Union and Rock.....	92,003										92,003
Liverpool and London and Globe.....	6,383,410	273,920	813,101	430,892	533,162	770,662	862,131	694,558	621,266	749,774	13,781,541
London and Lancashire Fire.....	2,051,952	148,788	422,806	131,843	131,795	168,428	284,030	212,309	391,884	360,856	4,067,018
London Assurance.....	1,905,332	78,041	168,649	54,203	48,502	68,347	86,952	44,615	70,952	89,816	2,837,230
Manchester.....	1,664,241										1,664,241
National of Ireland.....	1,479,390										1,479,390
North British and Mercantile.....	7,966,547	316,374	741,146	282,439	319,625	451,605	431,631	449,566	458,522	459,220	17,066,817
											7,966,547
											316,374
											741,146
											282,439
											319,625
											451,605
											431,631
											449,566
											458,522
											459,220
											761,161
											12,946,482

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association. \*\*Formerly the Law Union and Crown.





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Fireman's Fund	2,767,571	34,712	81,223	131,174	87,504	117,980	133,542	None	21,165	11,879	33,044
Fireman's Insur- ance Co.	60,691							228,011	4,362	30,680	35,042
La Compagnie d'Ass. Generales	1,794	239,367	307,852	318,158	300,900	504,325	294,924	11,679	None	48,179	48,179
German-American Germania Fire	102,555	185,198	307,852	318,158	300,900	504,325	294,924	36,072	None	1,116,371	1,116,371
Glen Falls	60,691							66,751	None	None	None
Hartford Fire	1,794	239,367	307,852	318,158	300,900	504,325	294,924	None	442,708	6,298,287	6,298,287
Home, New Haven Home Ins. Co.	1,794	239,367	307,852	318,158	300,900	504,325	294,924	None	442,708	6,298,287	6,298,287
Home, New Haven Home Ins. Co.	1,794	239,367	307,852	318,158	300,900	504,325	294,924	None	442,708	6,298,287	6,298,287
Insurance Co. of North America	906,525	82,456	168,434	206,883	202,549	130,551	199,992	195,453	190,747	256,614	2,210,752
Insur. Co. of the State of Pa.	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	58,460	87,271	145,731
Lumber Insurance Company	2,101,193	261,401	542,943	542,943	542,943	542,943	542,943	542,943	110,581	99,625	88,084
National Fire National	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	261,644	394,308	972,533
National Fire Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	261,644	394,308	972,533
Niagara Fire	1,126,684	81,713	241,826	185,351	176,132	136,363	184,187	158,491	17,610	95,778	246,531
Northwestern Na- tional	1,126,684	81,713	241,826	185,351	176,132	136,363	184,187	158,491	17,610	95,778	246,531
Phoenix of Brooklyn	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	34,381	36,198	70,579
Phoenix of Hart- ford	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	34,381	36,198	70,579
Providences Wash- ington	2,101,193	261,401	542,943	542,943	542,943	542,943	542,943	542,943	2,858	18,441	21,299
Queen of America	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	2,858	18,441	21,299
Rochester German- Springsfield Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	154,860	211,347	2,721,369
St. Paul Fire and Marine	2,101,193	261,401	542,943	542,943	542,943	542,943	542,943	542,943	25,206	94,795	120,004
L. Union, Paris, France	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	315,079	352,688	5,799,801
Westchester Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	116,147	219,703	519,269
Westchester Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	106,041	168,400	451,980
Westchester Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	41,329	102,978	153,734
Westchester Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	12,561	71,312	83,873
Westchester Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	2,256,881	3,068,756	35,257,966
Westchester Fire	1,435,091	76,268	144,197	143,551	143,551	143,551	143,551	143,551	2,256,881	3,068,756	35,257,966

RECAPITULATION.

Canadian	27,432,320	1,309,678	2,561,475	1,602,131	2,123,508	2,544,650	2,519,179	2,731,761	3,020,560	31,002,002
British	79,688,641	3,803,764	9,172,919	3,634,706	4,849,587	5,488,726	6,181,888	6,319,064	6,936,451	140,758,700
United States and other	13,217,635	857,274	2,365,140	966,748	1,847,504	1,847,504	2,256,017	2,235,881	3,068,756	35,257,966
United States and other	120,330,596	5,870,716	14,099,534	6,000,519	8,646,826	10,292,363	12,119,581	14,003,768	227,618,068	

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive.

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Losses Paid 1915.	Totals from 1869 to 1915.
<i>Canadian.</i>	\$	\$	\$	\$
Acadia Fire.....	501,149	88,906	93,607	683,662
Anglo-American.....	2,092,941	122,659	117,243	2,332,843
Beaver Fire.....	None.	446	1,548	1,994
British America.....	7,305,478	296,396	284,695	7,886,569
British Colonial.....	11,911	26,494	77,723	116,128
British Northwestern.....	24,550	38,832	32,622	96,004
Canada Agricultural.....	290,101			290,101
Canada Fire.....	698,133			698,133
Canada National.....	76,620	79,174	86,858	242,652
Canadian Fire.....	1,493,705	121,913	112,465	1,728,083
Central Canada Manufacturers.....	197,414			197,414
Citizens'.....	2,287,870			2,287,870
Dominion.....	148,255			148,255
Dominion Fire.....	869,225	156,371	143,303	1,168,899
Dominion of Canada Guarantee and Accident.....			188	188
Eastern.....	632,961			632,961
Eastern Canada Manufacturers.....	51,873			51,873
Equity Fire.....	1,437,805	87,921		1,525,726
Factories Insurance Co.....	352,736	149,852	133,933	636,521
Hudson Bay Insurance Co.....	237,409	49,340	65,151	351,900
Imperial Underwriters.....	15,887	41,357	64,379	121,123
Liverpool-Manitoba.....	444,406	250,558	131,870	826,834
*London Mutual Fire.....	5,732,080	399,399	281,380	6,412,859
Lumbermen's Fire Indemnity Contract, The Subscribers to the.....			None.	None.
Manitoba Assurance Co.....	648,754			648,754
Mercantile Fire.....	1,619,892	171,603	135,375	1,926,870
Montreal-Canada Fire.....	1,323,209	95,710	89,385	1,508,304
Mount Royal.....	217,729	152,047	161,653	531,429
National Fire.....	287,732			287,732
North Empire Fire.....	114,497	63,427	57,905	235,829
North West Fire.....	92,072	69,258	84,093	245,423
Nova Scotia Fire.....	377,777			377,777
Occidental Fire.....	239,667	82,292	68,673	390,572
Ontario Fire.....	851,105			851,105
Ottawa Assurance Co.....	866,253			866,253
Ottawa Agricultural.....	108,164			108,164
Pacific Coast Fire.....	147,887	39,837	32,478	220,202
Provincial.....	957,146			957,146
Quebec Fire.....	3,206,542	122,805	84,121	3,413,468
Richmond and Drummond.....	256,393			256,393
Rimouski.....	1,363,199			1,363,199
Royal Canadian.....	2,988,940			2,988,940
†Sovereign.....	736,216			736,216
Sovereign Fire.....	315,189			315,189
Stadacona.....	773,695			773,695
Victoria-Montreal.....	59,878			59,878
Western.....	9,148,038	265,767	285,221	9,699,026
	51,601,983	2,972,304	2,625,869	57,200,156
<i>British.</i>				
‡Albion Fire Insurance Association.....	1,016,766			1,016,766
Alliance.....	2,815,593	144,836	90,381	3,050,780
Atlas.....	4,208,755	328,301	310,587	4,847,643
British Dominions General.....			57,898	57,898
Caledonian.....	4,153,441	274,450	237,083	4,664,971
City of London.....	977,455			977,455
Commercial Union.....	10,882,826	470,222	471,567	11,824,613
Employers' Liability.....	445,068	153,515	189,959	788,542

\*Formerly the Agricultural Mutual. †Formerly the Isolated Risk. ‡Formerly the Fire Insurance Association.

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SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—Continued.

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Losses Paid 1915.	Totals from 1869 to 1915.
<i>British—Con.</i>	\$	\$	\$	\$
General Accident Fire and Life.....	712,786	111,152	126,881	950,819
Glasgow and London.....	1,167,345			1,167,345
Guardian.....	8,697,379	558,248	482,686	9,738,313
Imperial.....	4,181,342			4,181,342
Lancashire.....	4,492,270			4,492,270
**Law Union and Rock.....	967,010	137,003	182,822	1,286,835
Liverpool and London and Globe.....	13,583,544	902,101	710,524	15,196,169
London Guarantee and Accident.....			None.	None.
London and Lancashire Fire.....	4,769,018	391,200	333,860	5,494,078
London Assurance.....	2,857,239	128,502	139,186	3,124,927
Manchester.....	1,914,238			1,914,238
Marine Insurance Co.....	None.	None.	None.	None.
National of Ireland.....	1,706,837			1,706,837
North British and Mercantile.....	12,946,482	595,746	495,777	14,038,005
Northern.....	7,180,041	469,372	385,857	8,055,270
Norwich Union.....	5,914,277	470,923	391,006	6,776,206
Ocean Accident and Guarantee.....			9,383	9,383
Palatine Insurance Co.....	80,428	155,132	112,917	348,477
Phoenix, of London.....	10,011,738	579,207	390,595	10,981,540
Provincial.....	27,148	38,618	19,781	85,547
Queen.....	3,325,321			3,325,321
Royal Exchange.....	368,334	162,218	172,056	702,608
Royal Insurance Co.....	18,810,098	801,985	695,908	20,307,991
Scottish Commercial.....	177,329			177,329
Scottish Imperial.....	483,408			483,408
Scottish Union and National.....	3,436,826	150,454	160,164	3,747,474
Sua Insurance Office.....	3,561,347	268,367	267,578	4,097,292
Union Assurance Society.....	3,486,292	261,460	244,608	3,992,360
United Fire.....	549,440			549,440
Yorkshire.....	851,309	243,438	210,298	1,305,045
	140,758,700	7,796,480	6,889,360	155,444,540
<i>United States and Other Companies.</i>				
Aetna.....	4,822,052	157,403	218,329	5,197,784
Agricultural of Watertown.....	857,278			857,278
American Central.....	67,059	116,411	53,203	236,673
American Fire.....	66,980			66,980
American Insurance Co.....	23,999	31,001	22,104	77,104
American Lloyds.....	14,425	547	1,577	16,549
Andes.....	5,668			5,668
California Insurance Co.....	6,761	18,454	16,940	42,155
Connecticut Fire.....	1,124,073	45,620	61,620	1,231,313
Continental.....	453,278	186,493	134,112	773,883
Equitable Fire and Marine.....	4,998	23,237	13,775	42,010
Fidelity-Phoenix.....	833,304	167,322	196,990	1,197,586
Fireman's Fund.....	33,044	70,200	53,843	157,087
Firemen's Insurance Co.....	35,042	31,934	27,968	94,944
La Compagnie d'Assurances Générales.....	48,179	57,609	43,508	149,296
German American.....	1,116,371	282,743	214,572	1,613,686
Germania Fire.....	67,751	39,899	37,468	145,118
Glens Falls.....	None.	50,315	64,409	114,724
Globe and Rutgers.....		33,280	102,908	136,188
Hartford Fire.....	6,208,287	497,045	461,245	7,166,577
Home, New Haven.....	60,691			60,691
Home Insurance Co., New York.....	2,210,752	419,937	459,169	3,089,858
Insurance Co. of North America.....	2,898,461	221,792	248,106	3,368,359
Insurance Co. of the State of Pa.....	145,731	104,580	73,492	323,803
Lumber Insurance Company.....	644,878	81,919	1,640	728,437
Millers National.....			5,992	5,992
National-Ben Franklin.....		24,377	63,784	88,161

\*\*Formerly the Law, Union & Crown.

SUMMARY OF LOSSES paid for Fire Insurance in Canada, by all Companies, for the Years 1869 to 1915, inclusive—*Concluded.*

Companies.	Totals from 1869 to 1913.	Losses Paid 1914.	Losses Paid 1915.	Totals from 1869 to 1915.
<i>United States and Other Companies.—Con.</i>	\$	\$	\$	\$
National Fire.....	972,533	334,060	462,862	1,769,455
National Union Fire.....	246,531	128,504	109,073	484,108
La Nationale Compagnie d'Assurances.....		10,092	68,357	78,449
Niagara Fire.....	70,579	84,046	83,073	237,698
Northwestern National.....	21,299	65,300	78,625	165,224
Phenix, of Brooklyn.....	2,154,363			2,154,363
Phenix, of Paris.....			4,343	4,343
Phenix, of Hartford.....	2,721,309	237,983	190,790	3,150,082
Providence Washington.....	120,004	125,910	130,804	376,718
Queen, of America.....	5,799,801	357,208	321,095	6,478,104
Rochester German.....	193,689			193,689
Springfield Fire and Marine.....	519,209	277,903	287,942	1,085,054
St. Paul Fire and Marine.....	451,980	101,116	122,113	675,209
L'Union, Paris, France.....	153,734	104,669	118,084	376,487
Westchester Fire.....	83,873	89,591	92,835	266,299
	35,257,966	4,578,500	4,646,720	44,483,186

RECAPITULATION.

Canadian.....	51,601,983	2,972,304	2,625,869	57,200,156
British.....	140,758,700	7,796,480	6,889,360	155,444,540
United States and other...	35,257,966	4,578,500	4,646,720	44,483,186
	227,618,649	15,347,284	14,161,949	257,127,882

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SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1915, inclusive.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
CANADIAN COMPANIES.				
	\$	\$	\$	\$
1869.....	501,362	41,090,604	59,340,916	276,116
1870.....	536,600	54,637,315	59,523,641*	453,414
1871.....	707,418	68,921,494	68,465,914*	414,339
1872.....	796,847	76,499,542	72,203,784*	510,469
1873.....	842,896	71,775,952	91,032,187*	487,649
1874.....	1,453,781	126,588,965	126,705,337*	662,470
1875.....	1,646,654	168,876,111	190,284,543	1,082,206
1876.....	1,881,641	198,509,113	231,834,162	1,599,048
1877.....	1,622,955	168,935,723	217,745,048	2,186,162
1878.....	1,161,896	127,288,165	171,430,720	828,069
1879.....	1,102,822	124,652,727	158,824,631	687,353
1880.....	1,190,029	131,079,789	154,403,173	701,639
1881.....	1,206,470	140,331,153	153,436,153	1,336,758
1882.....	1,033,433	124,123,715	152,564,079	733,843
1883.....	1,091,801	122,202,460	149,930,173	760,430
1884.....	1,140,428	118,747,547	147,968,945	762,737
1885.....	1,107,879	111,162,914	143,759,390	597,189
1886.....	1,107,710	114,543,806	142,685,145	739,364
1887.....	1,121,435	109,206,925	154,165,902	764,321
1888.....	1,131,991	120,158,592	159,070,684	750,448
1889.....	1,173,948	122,965,987	158,883,612	678,752
1890.....	1,249,884	135,145,294	178,691,762	736,095
1891.....	1,278,736	135,943,674	177,785,359	940,734
1892.....	1,052,041	112,566,165	148,557,131	792,219
1893.....	1,137,797	123,785,683	154,614,280	797,149
1894.....	1,108,294	121,562,165	150,241,967	801,871
1895.....	1,151,126	130,567,693	143,697,862	807,003
1896.....	1,061,855	114,379,430	141,251,862	713,566
1897.....	1,021,216	107,268,258	154,231,897	718,891
1898.....	1,121,927	111,006,221	159,927,706	587,705
1899.....	1,183,739	130,509,195	169,792,859	637,101
1900.....	1,298,751	154,851,897	190,577,768	1,013,087
1901.....	1,727,410	170,894,095	221,756,637	1,009,899
1902.....	2,055,793	215,145,909	246,042,580	865,214
1903.....	2,282,498	216,505,990	260,637,251	1,209,678
1904.....	2,681,275	239,234,027	296,888,876	2,561,475
1905.....	3,013,714	301,816,272	328,340,100	1,399,065
1906.....	3,179,319	324,168,552	354,604,064	1,602,131
1907.....	3,681,335	375,927,812	412,019,532	1,801,449
1908.....	3,819,372	423,764,660	433,913,379	2,655,226
1909.....	3,764,341	455,432,696	473,744,578	2,123,508
1910.....	4,334,612	528,093,567	502,510,417	2,544,650
1911.....	4,727,141	572,066,012	549,604,374	2,519,179
1912.....	5,063,409	653,582,426	644,099,996	2,731,761
1913.....	5,099,298	712,651,986	684,512,207	3,020,551
1914.....	5,016,653	663,539,377	700,239,242	2,972,304
1915.....	4,559,076	673,244,131	682,793,482	2,625,869
Totals.....	91,230,608	.....	.....	57,200,156
BRITISH COMPANIES.				
1869.....	1,119,011	120,747,515	115,222,003	579,416
1870.....	1,185,398	131,570,928	120,903,017	1,024,362
1871.....	1,299,846	148,147,966	132,731,241	922,400
1872.....	1,499,620	174,361,395	145,700,486	1,136,167
1873.....	1,773,265	172,531,126	147,602,019	967,316
1874.....	1,809,473	177,346,240	155,088,455	1,120,106
1875.....	1,683,715	166,953,268	154,835,931	1,299,612
1876.....	1,597,410	178,725,453	153,885,268	1,168,858

\*These returns are imperfect.

SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1915, inclusive—  
Continued.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
<i>BRITISH COMPANIES—Con.</i>				
	\$	\$	\$	\$
1877.....	1,927,220	206,713,932	184,304,318	5,718,305
1878.....	1,994,940	213,127,414	202,702,743	880,571
1879.....	1,899,154	213,131,295	208,265,359	1,275,540
1880.....	2,048,408	227,537,306	229,745,985	855,423
1881.....	2,553,258	271,044,719	277,721,299	1,669,405
1882.....	2,908,458	321,466,183	339,520,054	1,768,444
1883.....	3,178,850	350,993,028	380,613,572	1,992,671
1884.....	3,472,119	354,458,616	413,441,198	2,290,558
1885.....	3,376,401	337,216,878	421,205,014	1,895,175
1886.....	3,429,012	349,109,117	393,160,540	2,338,164
1887.....	3,693,992	377,690,654	422,314,264	2,335,034
1888.....	3,859,282	376,540,072	434,941,955	2,094,465
1889.....	3,970,632	403,297,656	468,379,580	1,968,557
1890.....	4,072,133	427,931,692	474,884,419	2,229,556
1891.....	4,189,171	411,748,053	497,550,395	2,553,162
1892.....	4,455,474	466,900,791	549,223,123	2,878,149
1893.....	4,623,196	458,254,364	563,044,318	3,496,112
1894.....	4,602,747	435,237,770	567,948,304	3,094,861
1895.....	4,750,290	436,765,579	575,683,150	3,402,337
1896.....	5,006,047	459,959,398	591,656,008	2,845,994
1897.....	5,165,202	470,466,620	611,840,429	3,334,667
1898.....	5,223,345	481,404,453	629,768,638	3,557,122
1899.....	5,652,228	524,980,343	654,800,000	3,867,212
1900.....	5,846,020	540,448,980	681,751,373	5,515,231
1901.....	6,595,447	542,142,232	694,491,228	4,889,192
1902.....	6,946,919	556,692,825	695,220,761	2,724,487
1903.....	7,334,432	580,718,653	727,389,239	3,803,764
1904.....	8,343,666	609,942,293	745,159,661	9,172,919
1905.....	8,582,925	619,566,539	785,219,445	3,654,706
1906.....	8,601,374	672,318,145	855,091,245	3,829,244
1907.....	9,302,906	748,836,659	937,282,806	5,073,985
1908.....	9,919,403	789,146,201	976,873,509	5,776,725
1909.....	9,720,997	832,409,237	1,059,251,521	4,849,587
1910.....	10,243,235	936,097,608	1,143,463,774	5,488,726
1911.....	11,205,694	998,101,547	1,269,648,229	6,181,888
1912.....	12,092,125	1,148,396,318	1,430,070,127	6,319,064
1913.....	13,138,597	1,318,925,094	1,595,798,865	6,939,451
1914.....	13,710,907	1,398,200,494	1,736,187,129	7,796,480
1915.....	13,609,360	1,458,037,721	1,828,316,532	6,889,360
Totals.....	253,013,304	.....	.....	155,441,540
<i>UNITED STATES AND OTHER COMPANIES.</i>				
1869.....	165,166*	9,702,356	13,796,890*	172,188
1870.....	194,781	12,893,827	11,167,928	147,061
1871.....	314,452	27,367,712	27,256,629*	212,460
1872.....	332,243	26,526,334*	33,818,670	263,339
1873.....	552,255	26,788,850	40,120,629	227,219
1874.....	259,049	25,243,769	25,050,427	143,583
1875.....	264,395	17,357,605	19,300,555	181,713
1876.....	228,955	23,914,181	18,880,550	99,389
1877.....	213,830	21,013,457	18,298,315	586,452
1878.....	211,594	19,432,178	35,766,238	114,034
1879.....	225,512	22,920,397	20,267,995	182,305
1880.....	241,140	25,434,766	27,414,113	109,516
1881.....	267,588	30,040,366	31,053,261	163,661
1882.....	287,815	32,454,518	34,772,345	162,699

\*These returns are imperfect.

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SUMMARY OF FIRE INSURANCE in Canada for the Years 1869 to 1915, inclusive—  
Concluded.

Year.	Net Cash Premiums Received.	Amount of Policies taken during the Year.	Amount of Risks at Date of Statement.	Losses Paid.
UNITED STATES AND OTHER COMPANIES—Con.	\$	\$	\$	\$
1883.....	354,000	40,284,814	41,720,296	167,127
1884.....	367,581	40,777,215	44,097,646	191,998
1885.....	368,180	37,623,116	46,830,075	186,923
1886.....	395,613	42,009,984	50,921,537	223,860
1887.....	429,075	45,881,343	56,287,171	304,159
1888.....	445,990	44,881,343	56,722,420	228,909
1889.....	443,436	46,518,461	57,275,186	228,922
1890.....	514,054	57,646,959	67,103,440	300,916
1891.....	700,809	75,726,695	84,266,437	411,801
1892.....	1,004,812	107,708,732	123,629,818	706,902
1893.....	1,032,602	105,564,192	124,028,459	759,429
1894.....	1,000,328	96,789,493	117,876,931	692,631
1895.....	1,041,966	100,305,776	118,491,852	784,410
1896.....	1,007,948	94,949,822	112,666,482	613,941
1897.....	971,243	85,963,431	102,449,891	648,275
1898.....	1,094,859	88,750,015	105,697,763	639,660
1899.....	1,074,525	100,767,561	112,186,809	677,725
1900.....	1,187,177	108,127,777	120,003,219	1,245,975
1901.....	1,327,491	108,486,527	122,439,754	875,865
1902.....	1,574,372	120,211,152	133,999,827	562,588
1903.....	1,767,832	136,050,121	152,433,226	857,274
1904.....	2,144,941	153,128,785	172,965,394	2,365,140
1905.....	2,689,032	188,712,561	204,586,950	906,748
1906.....	2,907,270	213,613,168	234,206,955	1,152,916
1907.....	3,130,234	259,440,529	265,401,198	1,569,607
1908.....	3,288,500	253,383,160	289,931,375	1,847,504
1909.....	3,564,126	292,133,934	330,290,388	1,673,731
1910.....	4,147,684	352,864,510	388,302,549	2,259,017
1911.....	4,642,420	417,473,032	460,615,743	2,295,881
1912.....	6,048,984	572,182,988	609,273,561	3,068,756
1913.....	7,508,052	893,623,473	871,619,317	4,043,757
1914.....	8,771,598	1,042,361,697	1,019,592,647	4,578,500
1915.....	8,306,397	1,000,271,051	1,020,510,788	4,546,720
Totals.....	78,711,796	.....	.....	44,482,186

TOTALS FOR ALL YEARS FROM 1869 TO 1915 INCLUSIVE.

Canadian Companies.....	91,230,608	.....	.....	57,200,176
British Companies.....	253,013,304	.....	.....	155,444,540
United States and other Companies	78,711,796	.....	.....	44,482,186
Grand totals	422,955,708	.....	.....	257,127,882

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915.

ACADIA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Registered.	Registered.	
	\$	\$	\$	\$	\$	\$		
In Canada	112,009	16,405,713	17,568,338	86,388	93,607	4,947	None.	Total business December 31, 1915.
In other countries.	2,666	297,600	254,000	146	146	None.	None.	
Totals	114,675	16,693,313	17,822,338	86,534	93,753	4,947	None.	

ANGLO-AMERICAN FIRE INSURANCE COMPANY.

In Canada	152,045	18,590,599	28,390,246	113,332	117,243	24,713	None.	Total business December 31, 1915.
In other countries.	93,292	14,120,236	4,965,552	68,655	44,837	24,000	None.	
Totals	245,337	32,710,835	32,895,798	181,967	162,080	48,713	None.	

BRITISH AMERICA ASSURANCE COMPANY.

Fire—In Canada	506,735	77,840,123	85,502,533	267,920	284,695	38,234	None.	Total business December 31, 1915.
Fire—In other countries.	1,404,298	308,022,009	298,388,609	734,832	745,025	159,765	9,052	
Hail—In Canada	84,268	1,771,663	None.	40,094	40,094	None.	None.	Total business December 31, 1915.
Marine—In Canada	106,078	22,851,250	1,204,460	73,263	48,716	24,377	None.	
Marine—In other countries.	85,314	6,264,289	1,035,063	66,967	62,041	4,926	None.	
Totals	2,156,603	416,749,334	386,130,665	1,183,106	1,180,571	227,502	9,052	



CANADIAN FIRE INSURANCE COMPANY.

In Canada .....	269,301	27,494,130	34,380,701	99,899	112,465	None.	} Total business De- } cember 31, 1915.
In other countries .....	7,725	961,045	827,462	1,686	1,686	None.	
Totals .....	277,026	28,455,175	35,208,163	101,585	114,151	7,696	None.

DOMINION FIRE INSURANCE COMPANY.

Fire .....	207,537	22,855,580	28,376,640	136,101	143,303	9,669	} Total business De- } cember 31, 1915.
Hail .....	4,739			1,593	1,593	None.	
Totals .....	212,276			137,694	144,896	9,669	None.

DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

Fire .....	4,691	999,406	877,876	188	188	None.	} Total business De- } cember 31, 1915.
Accident .....	187,408	40,923,238	25,965,670	83,704	83,893	28,075	
Automobile (excluding Fire Risks) .....	11,815			3,224	3,924	50	
Burglary .....	2,960	456,285	410,785	645	72	None.	
Guarantee .....	33,368	13,288,577	8,408,935	9,679	10,869	13,688	
Plate Glass .....	22,476			9,960	9,579	609	
Sickness .....	109,198			51,366	47,648	16,303	
Totals .....	371,916			158,766	156,674	59,397	

HUDSON BAY FIRE INSURANCE COMPANY.

Fire .....	90,052	10,211,949	10,405,791	64,750	65,151	9,029	} Total business De- } cember 31, 1915.
Hail .....	78	None.	None.	65	202	None.	
Totals .....	90,130	10,211,949	10,405,791	64,815	65,353	9,029	None.

THE IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

Fire .....	97,070	9,073,454	10,455,572	58,649	64,379	4,245	} Total business De- } cember 31, 1915.
Plate Glass .....	None.	None.	None.	26	26	189	
Totals .....	97,070	9,073,454	10,455,572	58,675	64,405	4,434	None.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—Continued.

LONDON MUTUAL FIRE INSURANCE COMPANY.

Nature of Business.	Not Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Registered.	Registered.	
In Canada	\$ 466,924	\$ 74,392,919	\$ 42,863,454	\$ 280,428	\$ 281,380	\$	\$	Total business December 31, 1915.
In other countries	1,611	312,715	117,108	1,588	1,588	None	None	
Totals...	468,535	74,705,634	42,980,562	282,016	282,968	10,739	None.	

MONTREAL-CANADA FIRE INSURANCE COMPANY.

In Canada	88,871	10,004,400	15,382,174	89,062	89,385	19,862	None. None.	Total business December 31, 1915.
In other countries	42,766	5,114,622	2,207,470	27,907	16,304	11,653		
Totals.....	131,637	15,119,022	17,589,644	116,969	105,689	31,515	None.	

MOUNT ROYAL ASSURANCE COMPANY.

Fire—In Canada...	411,074	52,547,074	50,351,543	156,224	161,653	1,679	2,143 None. None.	Total business December 31, 1915.
Fire—In other countries...	3,385	774,340	549,940	3	3	None.		
Plate Glass—In Canada...	6,568	.....	.....	2,939	2,939	None.	None.	
Totals.....	421,027	.....	.....	159,156	164,595	1,679	2,143	

NORTH EMPIRE FIRE INSURANCE COMPANY.

In Canada	111,108	10,967,271	8,902,078	57,564	57,905	13,127	None. None.	Total business December 31, 1915.
In other countries	25	1,750	None.	None.	None.	None.		
Totals.....	111,133	10,969,021	8,902,078	57,564	57,905	13,127	None.	

NORTHWEST FIRE INSURANCE COMPANY.

In Canada.....	139,875	15,240,882	89,420	84,093	10,940	Total business De- cember 31, 1915.
In other countries.....	3,087	364,965	648	648	None.	
Totals.....	142,962	15,605,847	90,068	84,741	10,940	None.

OCCIDENTAL FIRE INSURANCE COMPANY.

In Canada.....	112,498	9,915,169	61,431	68,673	8,263	Total business De- cember 31, 1915.
In other countries.....	4,565	581,875	2,058	2,067	None.	
Totals.....	117,063	10,500,014	63,489	70,740	8,263	1,500

PACIFIC COAST FIRE INSURANCE COMPANY.

In Canada.....	79,640	11,801,000	27,014	32,178	1,693	Total business De- cember 31, 1915.
In other countries.....	30,892	10,137,534	32,006	32,006	None.	
Totals.....	110,532	21,938,624	59,020	64,184	1,693	None.

WESTERN ASSURANCE COMPANY.

Fire—In Canada.....	488,130	150,851,486	187,170	285,221	28,543	Total business De- cember 31, 1915.
Fire—In other countries.....	1,117,679	420,689,987	896,905	965,822	178,781	
Explosion—In Canada.....	1,217	1,054,731	None.	None.	None.	None.
Explosion—In other countries.....	943	279,735	None.	None.	None.	
Inland Transportation—In Canada.....	19,967	1,635,833	698,619	None.	None.	None.
Inland Transportation—In other countries.....	6,676	28,880,924	22,172	22,172	None.	
Marine—In Canada.....	414,456	12,667,830	1,953	1,453	None.	None.
Marine—In other countries.....	1,333,325	171,087,902	422,843	391,428	108,029	
Tornado—In other countries.....	6,807	320,749,771	1,726	840,990	115,625	None.
Totals.....	3,639,129	2,691,147	2,434,302	2,450,599	461,074	

FTNA INSURANCE COMPANY.

Fire.....	311,501	31,727,746	185,356	218,329	32,498	In Canada Decem- ber 31, 1915.
Automobile (including Fire Risk).....	18,230	951,012	2,922	9,867	450	
Tornado.....	715	175,060	None.	None.	None.	None.
Totals.....	333,446	32,853,818	188,278	228,196	32,948	

\*Including figures of Canadian Phoenix.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—Continued.

AMERICAN CENTRAL INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	UNSETTLED LOSSES.		Remarks.
						Not Restated.	Restated.	
Fire.....	\$ 123,328	\$ 23,430,724	\$ 11,638,476	\$ 33,051	\$ 53,203	\$ 11,481	\$ None.	In Canada December 31, 1915.
Tornado.....	316	101,045	80,273	None.	None.	None.	None.	
Totals.....	123,654	23,591,779	11,716,749	33,051	53,203	11,481	None.	

AMERICAN LLOYDS, UNDERWRITERS AT.

Fire.....	18,299	5,238,200	4,954,104	1,617	1,577	96	None.	In Canada December 31, 1915.
Sprinkler Leakage.....	11,530	1,927,300	2,885,483	7,218	7,141	436	None.	
Totals.....	29,829	7,215,500	7,839,587	8,835	8,718	532	None.	

CONNECTICUT FIRE INSURANCE COMPANY.

Fire.....	116,960	13,084,257	15,264,416	54,261	61,620	3,552	2,200	In Canada December 31, 1915.
Hail.....	8,483	122,639	None.	6,693	6,693	None.	None.	
Totals.....	125,443	13,206,896	15,264,416	60,954	68,313	3,552	2,200	

EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

Fire.....	346,005	39,842,657	42,742,436	163,247	189,959	10,333	1,000	In Canada December 31, 1915.
Accident.....	122,551	18,037,566	17,548,066	59,409	59,469	13,000	2,000	
Employers' Liability.....	531,974	33,507,429	26,553,500	294,631	344,631	147,500	2,500	
Guarantee.....	76,644	20,133,736	29,075,954	42,662	26,145	33,757	3,000	
Sickness.....	18,076	4,436,825	4,438,075	38,223	40,223	6,000	None.	
Totals.....	1,095,251	121,958,213	111,358,031	598,232	660,427	210,590	8,500	

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FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

Fire.....	330,390	38,346,677	36,129,283	157,391	196,960	17,641	In Canada December 31, 1915.
Tornado.....	1,636	601,720	772,430	91	123	None.	
Totals.....	332,026	38,948,397	36,901,713	157,482	197,083	17,641	1,200

FIREMAN'S FUND INSURANCE COMPANY.

Fire.....	111,074	11,024,366	9,480,960	48,046	53,843	7,814	In Canada December 31, 1915.
Automobile (including Fire Risk).....	10,938	654,965	710,560	4,885	14,290	2,500	
Inland Transportation.....	52,143	5,396,480	4,618,975	57,739	30,685	27,924	None.
Totals.....	174,155	17,675,751	14,810,495	110,690	98,818	38,238	None.

GERMAN AMERICAN INSURANCE COMPANY.

Fire.....	370,849	62,232,448	52,806,324	212,242	214,372	38,514	In Canada December 31, 1915.
Tornado.....	244	195,900	167,600	None.	None.	None.	
Totals.....	371,093	62,428,348	53,033,924	212,242	214,372	38,514	1,000

GLENS FALLS INSURANCE COMPANY.

Fire.....	142,722	13,741,428	13,945,744	85,033	64,409	14,825	In Canada December 31, 1915.
Automobile (including Fire Risk).....	17,945	1,011,579	768,725	3,567	3,574	163	
Tornado.....	None.	None.	None.	None.	None.	None.	7,200
Totals.....	160,667	14,756,007	14,714,469	88,600	67,983	15,018	7,200

GLOBE AND RUTGERS FIRE INSURANCE COMPANY.

Fire.....	278,165	45,820,828	34,728,127	125,808	102,908	29,405	In Canada December 31, 1915.
Explosion.....	4,732	2,610,000	1,110,000	None.	None.	None.	
Totals.....	282,897	48,430,828	35,838,127	125,808	102,908	29,405	None.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—Continued.

HARTFORD FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses Incurred during the Year.		Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
				\$	\$		Not Registered	Resisted.	
Fire.....	\$ 899,129	\$ 111,057,076	\$ 138,079,126	\$ 415,617	\$ 461,245	\$ 46,886	\$		
Automobile (including Fire Risk).....	19,356	1,587,697	4,969	5,219	None.	None.	None.		
Hail.....	169,184	1,967,456	None.	56,969	56,969	None.	None.		
Inland Transportation.....	14,231	981,032	65,021	None.	None.	None.	None.		In Canada December 31, 1915.
Sprinkler Leakage.....	12,859	2,427,251	4,913,057	6,793	6,581	232	None.		
Tornado.....	3,925	1,090,792	2,995,114	313	313	None.	None.		
Totals.....	1,049,684	118,411,304	146,799,961	484,682	530,307	47,118	None.		

HOME INSURANCE COMPANY.

Fire.....	929,416	97,029,178	100,199,301	475,093	439,169	74,816	None.		
Automobile (including Fire Risk).....	19,393	1,022,378	825,878	11,504	9,738	2,925	None.		
Hail.....	284,940	.....	None.	153,381	153,381	None.	None.		
Sprinkler Leakage.....	2,015	417,250	420,350	None.	None.	None.	None.		
Tornado.....	9,978	4,491,500	5,751,120	1,561	1,553	58	None.		In Canada December 31, 1915.
Totals.....	1,245,742	.....	107,196,052	641,539	623,841	77,799	None.		

INSURANCE COMPANY OF NORTH AMERICA.

Fire.....	430,707	47,268,428	56,887,196	241,732	243,106	10,559	None.		
Automobile (including Fire Risk).....	34,598	1,982,828	1,179,258	19,797	22,717	1,565	None.		
Inland Transportation.....	8,424	2,956,015	49,475	12,658	12,558	None.	None.		In Canada December 31, 1915.
Totals.....	473,729	52,207,271	58,115,929	274,187	283,681	12,124	None.		

SESSIONAL PAPER No. 8

LAW UNION AND ROCK INSURANCE COMPANY.

Fire.....	257,994	27,980,780	34,566,124	152,363	182,822	7,834	5,497
Accident.....	12,536	3,922,162	2,877,874	2,300	3,917	808	None.
Employers' Liability.....	37,781	.....	.....	23,944	23,944	12,000	2,000
Sickness.....	4,446	.....	.....	3,840	3,781	739	None.
Totals.....	312,757	.....	.....	183,447	216,464	21,401	7,497
							In Canada December 31, 1915.

LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

Fire.....	1,198	386,254	386,254	None.	None.	None.	None.
Accident.....	135,712	29,679,590	19,700,590	63,908	69,367	8,261	None.
Automobile (including Fire Risk).....	None.	1,250	1,250	None.	None.	None.	None.
Automobile (excluding Fire Risk).....	22,778	5,740,000	3,120,000	7,498	4,518	2,980	None.
Fireguardy.....	317	37,025	32,025	58	58	None.	None.
Employers' Liability.....	215,580	4,480,000	6,040,000	137,768	166,431	66,601	None.
Guarantee.....	118,003	35,118,002	31,908,451	15,728	14,337	7,076	None.
Sickness.....	28,342	3,510,250	4,263,280	13,795	14,333	4,505	None.
Totals.....	551,939	69,982,281	65,451,760	238,790	266,544	90,023	None.
							In Canada December 31, 1915.

MARINE INSURANCE COMPANY, LIMITED.

Fire.....	51,160	None.	None.	None.	None.	None.	None.
Automobile (including Fire Risk).....	29,482	1,530,067	1,530,067	27,195	24,595	2,600	None.
Inland Transportation.....	80,582	101,078,309	1,530,067	5,149	5,149	None.	None.
Totals.....	161,224	102,616,376	3,090,134	32,344	29,744	2,600	None.
							In Canada December 31, 1915.

NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

Fire.....	494,643	66,982,757	55,918,005	431,266	462,862	67,029	None.
Tornado.....	720	244,730	613,710	128	128	None.	None.
Totals.....	495,363	67,227,487	56,531,715	431,394	462,990	67,029	None.
							In Canada December 31, 1915.

NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH, PA.

Fire.....	209,818	20,947,024	22,247,218	121,561	109,073	27,360	None.
Tornado.....	668	195,400	451,813	588	588	None.	None.
Totals.....	210,486	21,142,424	22,699,031	122,149	109,661	27,360	None.
							In Canada December 31, 1915.

Abstract of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—Continued.

NIAGARA FIRE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, New and Renewed.	Net Amount at Risk at Date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid.	UNSETTLED LOSSES.		Remarks.
						Not Restated.	Restated.	
Fire.....	\$ 172,549	\$ 15,851,908	\$ 16,175,913	\$ 82,375	\$ 82,073	\$	\$	In Canada December 31, 1915.
Automobile (including Fire Risk).....	4,281	239,510	156,460	4,953	3,578	16,926	None.	
Tornado.....	\$	4,000	31,800	None.	None.	1,500	None.	
Totals.....	177,038	16,095,418	16,364,173	87,328	80,651	18,426	None.	

NORTHWESTERN NATIONAL INSURANCE COMPANY OF MILWAUKEE, WIS.

Fire.....	134,649	13,129,420	17,435,263	70,641	78,025	3,381	None.	In Canada December 31, 1915.
Hail.....	143,285	2,192,254	None.	88,452	88,928	125	None.	
Tornado.....	475	106,850	762,760	45	45	None.	None.	
Totals.....	278,409	15,428,524	18,198,023	159,138	167,598	3,506	None.	

NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

Fire.....	735,401	72,435,907	100,088,268	395,082	391,006	43,701	None.	In Canada December 31, 1915.
Accident.....	10,486	3,573,466	1,845,300	3,202	2,463	313	None.	
Automobile (including Fire Risk).....	8,158	8,517,722	376,247	2,463	2,463	None.	None.	
Automobile (excluding Fire Risk).....	2,486	1,525,000	650,000	423	308	115	None.	
Employers' Liability.....	13,488	2,371,666	1,659,172	11,022	12,279	4,812	None.	
Plate Glass.....	4,404	.....	.....	1,569	1,548	252	None.	
Sickness.....	6,540	.....	.....	4,169	3,829	1,015	None.	
Totals.....	780,962	.....	.....	417,930	414,472	50,208	None.	



## SESSIONAL PAPER No. 8

## OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

Fire.....	43,171	3,918,715	3,870,382	9,408	9,383	25	None.
Accident.....	171,573	26,038,950	24,751,255	100,816	111,968	12,780	5,000
Automobile (excluding Fire Risk).....	49,182	8,647,500	8,647,500	21,155	10,055	11,100	None.
Employers' Liability.....	256,411	4,643,333	5,113,332	107,132	146,263	111,740	None.
Guarantee.....	24,869	6,011,146	5,134,404	6,245	4,853	3,670	None.
Plate Glass.....	34,212	.....	.....	10,097	14,156	195	None.
Sickness.....	71,255	.....	.....	27,843	24,734	4,215	None.
Totals.....	650,673	.....	.....	282,716	318,412	143,725	5,000

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

Fire.....	197,543	20,769,767	18,689,656	133,712	130,804	14,856	2,000
Automobile (including Fire Risk).....	15,247	801,846	517,756	8,294	10,672	None.	None.
Totals.....	212,990	21,571,613	19,187,412	142,006	141,476	14,856	2,000

## QUEEN INSURANCE COMPANY OF AMERICA.

Fire.....	694,103	57,948,174	76,671,013	310,513	321,095	21,719	10,000
Automobile (including Fire Risk).....	50,533	2,475,735	2,077,542	30,522	29,537	1,370	250
Inland Transportation.....	1	9,100	None.	None.	None.	None.	None.
Totals.....	654,637	60,433,009	78,748,555	341,035	350,632	23,089	10,250

## ROYAL EXCHANGE ASSURANCE.

Fire.....	379,111	43,501,250	51,103,009	171,751	172,056	3,664	None.
Accident.....	10,548	3,395,300	2,160,750	3,716	3,180	215	None.
Automobile (including Fire Risk).....	13,865	739,740	822,725	9,736	10,375	10	None.
Automobile (excluding Fire Risk).....	9,161	1,400,000	1,400,000	3,819	3,329	750	None.
Employers' Liability.....	4,996	920,000	750,000	1,325	300	1,100	None.
Sickness.....	8,065	.....	.....	5,162	5,430	575	None.
Totals.....	427,746	.....	.....	195,069	194,677	6,614	None.

## SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

Fire.....	372,392	42,337,867	56,157,276	151,717	160,164	18,653	None.
Sprinkler Leakage.....	59	29,584	306,640	None.	None.	None.	None.
Tornado.....	190	51,300	.....	None.	None.	None.	None.
Totals.....	372,641	42,418,751	56,553,500	151,717	160,164	18,653	None.

In Canada  
31, 1915.In Canada  
31, 1915.In Canada  
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31, 1915.In Canada  
31, 1915.

ABSTRACT of Fire Insurance done by Canadian Companies which do business outside of the Dominion, and of Fire, etc., business done by Companies transacting Fire and other classes of Insurance, for 1915—*Continued.*

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Gross Amount of Policies, new and renewed.	Net Amount at Risk at date.	Net Amount of Losses incurred during the Year.	Net Amount of Losses Paid	UNSETTLED LOSSES.		Remarks.
						Not Rejected.	Rejected.	
Fire.....	\$ 479,481	\$ 75,635,139	\$ 63,358,948	\$ 289,828	\$ 287,942	\$ 48,065	None.	In Canada December 31, 1915.
Sprinkler Leakage.....	553	84,267	110,667	25	25	None.	None.	
Tornado.....	3,741	1,049,665	2,163,782	456	534	17	None.	
Totals.....	483,775	76,769,101	65,633,397	290,279	288,501	48,112	None.	

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

Fire.....	253,010	24,914,001	25,787,498	133,896	122,115	28,241	None.	In Canada December 31, 1915.
Automobile (including Fire Risk).....	46,783	2,420,478	2,346,128	27,852	26,140	5,058	None.	
Hail.....	65,618	.....	None.	29,319	29,319	None.	None.	
Inland Transportation.....	5,479	2,781,852	732,270	1,863	909	963	None.	
Tornado.....	4,134	488,423	1,665,789	471	476	None.	None.	
Totals.....	375,054	.....	30,369,685	193,341	178,948	34,205	None.	

UNION ASSURANCE SOCIETY.

Fire.....	474,056	56,691,850	63,686,901	261,000	244,608	36,594	2,500	In Canada December 31, 1915.
Inland Transportation.....	None.	1,310,360	None.	None.	None.	None.	None.	
Totals.....	474,056	58,002,150	63,686,901	261,000	244,608	36,594	2,500	

YORKSHIRE INSURANCE COMPANY, LIMITED.

Fire.....	369,769	38,036,807	48,138,029	297,017	210,298	15,868	4,563	In Canada December 31, 1915.
Accident.....	6,197	1,357,750	1,052,750	11,374	11,367	110	None.	
Automobile (excluding Fire Risk).....	17,325	3,070,000	3,280,000	3,741	2,332	1,630	None.	
Employers' Liability.....	12,433	1,400,000	1,940,010	6,903	2,993	4,586	None.	
Live Stock.....	29,913	590,788	356,873	18,878	18,785	2,873	2,220	
Plate Glass.....	6,217	.....	1,750	1,053	92	None.	None.	
Sickness.....	3,997	.....	814	814	1,079	35	None.	
Totals.....	486,852	.....	.....	256,477	248,600	24,934	6,783	

SESSIONAL PAPER No. 8

TABLE I.—Showing Total Assets, and their Nature, of Canadian Companies doing business of Fire and other Insurance.

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures	Stocks.	Cash on hand and in Banks.	Interest and Accrued.	Accrued Balances and Premiums outstanding.	Other Assets.	Total Assets.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Acadia Fire.....	16,894 00	20,000 00	82,270 00	492,602 20	29,394 83	None	22,373 19	2,500 00	606,234 22	Fire.
Anglo-American.....	None.	None.	93,997 55	16,500 00	23,982 21	4,779 67	47,779 67	7,023 15	189,720 34	"
Beaver Fire.....	None.	68,064 62	55,607 40	None.	56,373 25	5,730 76	7,063 34	1,871 02	1,97,915 30	"
British America.....	236,830 71	4,290 00	1,498,994 81	111,561 80	263,908 04	29,104 84	351,369 59	9,834 09	2,536,311 17	Fire, Hail and Marine.
British Colonial.....	None.	127,072 46	None.	None.	81,613 39	2,223 50	17,315 18	12,653 44	252,877 97	Fire.
British Northwestern.....	None.	88,775 52	91,689 35	43,750 00	41,488 35	3,329 47	13,858 65	2,090,959 96	2,090,959 96	"
Canadian National.....	36,777 30	1,434,666 32	55,000 00	59,620 00	316,010 71	101,292 23	31,299 41	61,839 56	2,069,535 53	"
Canadian Fire.....	None.	655,316 28	468,700 00	None.	138,168 23	1,028 56	40,899 18	11,303 15	1,318,445 39	"
Dominion of Can. Gen. and Acc't.....	None.	13,000 00	161,243 49	31,525 00	60,867 82	3,296 74	29,962 29	21,329 36	318,221 70	Fire, and Hail.
	None.	None.	543,430 61	None.	44,140 82	12,411 07	69,091 02	4,509 87	673,583 40	Fire, Automobile, Burglary, Guarantee, Plate Glass and Sickness.
Factories Insurance Co.	4,800 00	26,268 60	72,490 70	None.	10,270 57	1,449 14	* 142,919 24	7,000 00	265,228 25	Fire and Hail.
Hudson Bay.....	65,455 80	71,518 97	57,340 87	None.	53,733 05	6,017 13	26,523 67	7,220 00	287,600 70	Fire and Hail.
Imperial Underwriters.	15,000 00	114,407 36	81,584 05	None.	9,246 81	4,958 41	16,137 54	None.	241,334 17	Fire and Plate Glass.
Liverpool-Mantolaba.	None.	None.	694,629 00	None.	68,293 63	4,686 18	33,887 94	28,380 30	800,458 05	Fire.
London Mutual.....	119,022 34	21,377 50	218,974 86	65,100 00	22,729 41	5,762 87	52,389 64	16,663 90	322,020 94	"
Lombard's Fire Indemnity Contract.	None.	None.	18,630 00	None.	633 04	None.	1,558 08	None.	20,821 12	"
Montreal-Canada.....	None.	None.	314,365 81	None.	73,308 71	370 28	31,680 81	239 21	435,653 83	"
Mount Royal.....	None.	None.	195,241 75	10,800 00	11,897 21	818 93	19,690 53	3,069 16	131,837 63	"
North Empire Fire.....	None.	None.	208,280 00	532,105 10	159,301 90	5,232 02	55,698 46	23,157 54	1,040,375 02	Fire and Plate Glass.
North West Fire.....	None.	177,439 20	64,961 97	11,178 00	32,536 80	12,239 64	34,007 28	6,618 11	339,341 05	Fire.
Oceania Fire.....	None.	161,540 00	53,893 58	None.	59,412 00	7,299 06	11,779 08	199 11	385,622 86	"
Pacific Coast.....	None.	153,195 89	114,327 50	None.	71,177 16	7,296 68	31,510 31	5,419 46	1,008,621 20	"
Quebec Fire.....	158,321 12	293,278 06	(a) 383,375 20	27,594 00	74,631 69	44,026 19	16,489 48	10,302 46	674,014 94	"
Western.....	212,520 74	None.	313,645 78	638,811 95	184,890 35	5,216 47	4,553 33	5 00	1,408,572 54	Fire, Marine, Inland Transportation, Tornado and Explosion.
Totals.....	947,229 35	3,319,848 41	7,676,348 74	2,116,307 72	2,162,128 07	290,747 38	2,567,120 63	354,108 41	19,434,408 71	

\*Including \$99,176.29 unpaid premium notes the unassessed part of which \$86,185.54, is included in reserve in the liabilities. \*\*Not including \$292,544.61 premium notes which are treated as contingent assets only. (a) In this amount there is included at their par value \$34,287.06 National Finance Co. debts, and \$35,000 Ritlands Orchards debts, both of which companies are in liquidation. The Department is unable to place a value upon these debentures.

TABLE II.—CANADIAN COMPANIES—LIABILITIES AT DEC. 31, 1915.

Companies.	Unsettled Losses.		Reserve of Unearned Premiums.		Sundry.		Total Liabilities not including Capital Stock.		Excess of Assets over Liabilities excluding Capital Stock.		Capital Stock paid in cash.		Nature of Business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Acadia Fire .....	4,947	04	91,670	18	57,171	12	153,788	34	512,445	88	400,000	00	Fire.
Anglo-American .....	48,713	23	162,466	30	19,738	15	230,917	68	—	—	76,876	00	"
Beaver Fire .....	1,291	13	27,704	75	9,971	78	38,967	66	158,947	73	135,225	00	"
British America .....	236,555	90	1,369,793	78	126,458	18	1,732,805	86	863,505	31	1,399,029	79	Fire, Hail and Marine.
British Colonial .....	8,342	26	89,913	86	22,006	66	120,359	88	132,525	09	218,877	50	Fire.
British Northwestern .....	2,135	00	34,307	68	10,155	64	46,687	72	244,302	24	238,373	20	"
Canada National .....	2,722	00	142,855	26	156,052	68	302,629	94	1,796,905	59	1,557,828	08	"
Canadian Fire .....	7,695	65	294,622	63	63,604	31	273,922	81	1,039,522	49	500,000	00	"
Dominion Fire .....	9,669	23	131,263	86	49,367	53	190,390	62	127,924	08	215,830	00	Fire and Hail.
Dominion of Can. Gtee. and Acet. .....	39,399	53	136,929	81	4,041	32	260,367	65	473,215	74	244,400	00	Fire, Auto mobile, Burglary, Guarantee, Plate Glass and Sickness.
Factories Insurance Co. ....	16,738	68	163,181	10	25,377	22	205,297	00	59,931	25	100,000	00	Fire.
Hudson Bay .....	9,029	00	66,365	20	32,748	73	108,142	93	179,466	86	228,735	00	Fire and Hail.
Imperial Underwriters .....	4,433	70	61,929	38	3,650	19	69,993	37	171,340	90	110,475	00	Fire and Plate Glass.
Liverpool-Manitoba .....	16,795	29	220,231	61	29,458	18	266,485	08	534,972	97	175,000	00	Fire.
London Mutual .....	10,738	65	354,061	24	15,950	37	380,750	26	141,270	68	17,500	00	"
Lumbermen's Fire Indemnity Contract. ....	None.		15,570	49	6,919	11	22,489	60	—	—	None.		"
Marcelline Fire .....	13,927	00	136,491	46	3,475	00	153,893	46	299,762	37	50,000	00	"
Montreal-Canada .....	31,515	68	86,441	54	14,863	56	132,820	78	19,017	15	112,905	00	"
Mount Royal .....	3,822	00	259,361	50	162,671	37	425,854	67	614,520	35	250,000	00	Fire and Plate Glass.
North Empire Fire .....	13,127	95	57,272	24	50,172	31	120,572	80	218,768	29	293,159	30	Fire.
North West Fire .....	10,940	00	85,156	00	1,522	89	97,618	89	196,063	97	100,000	00	"
Occidental Fire .....	9,762	75	78,261	41	26,406	42	114,430	58	270,596	42	174,782	70	"
Pacific Coast .....	1,692	80	69,415	90	56,058	66	127,167	36	881,433	84	586,431	87	"
Quebec Fire .....	10,072	04	153,944	44	19,568	15	182,584	93	490,466	01	125,000	00	"
Western .....	469,032	32	1,696,438	93	541,881	36	2,707,382	55	1,701,189	99	* 2,484,625	65	Fire, Marine, Inland and Transportation, Tornado and Explosion.
Totals .....	1,004,123	23	5,805,739	77	1,509,362	33	8,409,225	33	11,025,183	38	9,705,234	09	

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†In December, 1906, the capital stock of this company, which was formerly \$1,000,000, was further increased by an issue of \$550,000, 7 per cent preference stock subscribed for at a premium of 25 per cent. The total subscribed capital now stands at \$1,400,000, of which there had been paid in up to date of the return \$1,399,029.79.

‡The capital stock of this company, which had previously been \$500,000, the whole of which was subscribed and \$125,000 paid thereon, was by chapter 38 of the statutes of 1904, reduced to \$250,000, the amount paid up remaining unchanged. An additional \$125,000 was paid in out of surplus in 1905. In 1909, by virtue of the above statute, the capital was increased to \$500,000. An additional \$250,000 was paid in out of surplus in 1909, making the capital fully paid up.

\*In December, 1906, preference stock of this company to the amount of \$500,000 was called in and cancelled, and a new issue of \$1,000,000 7 per cent preference stock was made at 25 per cent premium. The total capital stock is now \$2,500,000 fully subscribed.

<sup>a</sup>This reserve although reinsured in unlicensed companies was not covered by deposits of those companies in Canada, and no credit for the reinsurance has therefore been allowed. Since December 31, 1915 a deposit to the amount of the reserve has been made.

<sup>b</sup>Including \$100,000 Conflagration Fund.

TABLE III.—Showing the Assets in Canada of British, United States and Other Insurance

BRITISH COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.	Loans on Real Estate.	Bonds and Debentures.
		\$ cts	\$ cts.	\$ cts.
Alliance.....	February 29, 1892...	None.	None.	259,077 00
Atlas.....	March 7, 1887.....	None.	None.	445,479 99
British Dominions General.....	*July 22, 1915.....	None.	None.	149,187 66
Caledonian.....	July 20, 1883.....	None.	None.	431,510 94
Commercial Union.....	September, 11, 1863.	325,000 00	20,000 00	818,896 03
Employers' Liability.....	1887 to 1894 and again in 1910..	None.	None.	1,093,605 79
General Accident Fire and Life.....	July 13, 1908.....	None.	None.	306,861 81
Guardian Assurance Co.....	May 1, 1869.....	375,000 00	None.	752,256 34
Law Union and Rock.....	April 1, 1899.....	None.	None.	359,010 60
Liverpool and London and Globe.....	June 4, 1851.....	200,000 00	2,054,100 00	1,271,610 47
London Guarantee and Accident.....	October 22, 1915 ..	None.	None.	420,445 47
London and Lancashire Fire.....	April 1, 1880.....	None.	None.	656,424 89
London Assurance.....	March, 1862.....	None.	None.	297,565 84
Marine Insurance Co.....	September 4, 1913..	None.	None.	105,910 45
North British and Mercantile.....	1862.....	189,000 00	None.	935,935 76
Northern Assurance Co.....	1867.....	None.	None.	629,510 32
Norwich Union Fire.....	April 1, 1880.....	80,000 00	None.	709,756 06
Ocean Accident and Guarantee.....	April 20, 1915 .....	6,605 59	None.	592,659 79
Palatine Insurance Co.....	March 27, 1912.....	None.	None.	235,686 67
Phoenix, of London.....	1804.....	None.	None.	817,609 08
Provincial.....	December 19, 1910..	None.	None.	88,753 39
Royal Exchange.....	November 3, 1910..	75,000 00	240,035 37	452,317 66
Royal Insurance Co.....	1851.....	525,000 00	657,500 00	1,264,071 66
Scottish Union and National.....	February 25, 1852..	None.	616,825 40	366,981 98
Sun Insurance Office.....	June 3, 1892.....	45,850 00	None.	463,479 33
Union Assurance Society.....	1890.....	None.	None.	456,034 33
Yorkshire.....	January 16, 1907..	550,000 00	1,883,300 00	407,180 23
Totals.....	.....	2,371,455 59	5,471,760 77	14,778,619 59

\*Dominion License issued.

UNITED STATES AND OTHER

.Etna Insurance Co.....	1821.....	None.	None.	404,040 00
American Central.....	December 17, 1912..	None.	None.	163,686 00
American Insurance Co.....	June 28, 1912.....	None.	None.	59,130 00
American Lloyds.....	December 1, 1910..	None.	None.	71,139 00
California Insurance Co.....	November 18, 1912..	None.	None.	51,990 00
Connecticut Fire.....	June 28, 1886.....	None.	None.	121,100 00
Continental Insurance Co.....	August 31, 1910.....	None.	None.	242,433 00
Equitable Fire and Marine.....	April 3, 1913.....	None.	None.	107,276 40
Fidelity-Phoenix.....	April 11, 1910.....	None.	None.	356,332 33
Fireman's Fund.....	November 30, 1912..	None.	None.	107,000 00

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Companies doing business of Fire Insurance or of Fire and other classes of in Canada.

ASSETS IN CANADA AT DECEMBER 31, 1915.

Stocks.	Cash on hand and in Banks.	Interest and Rents due and accrued.	Agents' Balances and Premiums. Outstanding.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	13,567 86	None.	24,910 93	5,000 00	302,575 79	Fire.
None.	52,982 78	4,997 69	48,494 83	5,000 00	556,955 29	"
None.	3,518 34	112 35	7,847 50	6,393 30	167,059 15	"
None.	35,246 40	None.	41,005 66	11,350 00	518,913 00	"
None.	79,041 67	6,928 66	192,019 31	10,169 52	1,452,005 19	"
None.	37,689 10	None.	195,695 20	None.	1,326,990 09	Fire, Accident, Guarantee and Sickness.
None.	42,721 11	5,260 03	65,696 54	6,021 23	426,560 72	Fire.
None.	102,212 98	10,580 63	94,321 84	None.	1,334,371 79	"
None.	94,467 03	5,067 43	29,435 49	10,000 41	497,920 96	Fire, Accident and Sickness.
None.	177,430 22	23,481 75	120,471 24	8,861 45	3,855,655 13	Fire and Life.
None.	24,089 94	None.	87,163 49	6,000 00	537,698 90	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
None.	249,050 46	4,163 06	100,359 77	None.	1,009,998 18	Fire.
None.	13,862 44	None.	52,038 36	5,000 00	368,466 64	"
None.	15,740 12	None.	5,192 31	None.	129,842 88	Fire, Automobile and Inland Transportation.
None.	139,759 64	15,988 76	127,899 03	15,000 00	1,423,583 19	Fire.
None.	99,744 20	None.	75,153 47	10,000 00	814,407 99	"
None.	143,637 18	None.	121,694 67	6,067 09	1,052,155 00	Fire, Accident, Automobile, Plate Glass and Sickness.
None.	130,062 15	None.	87,409 00	949 41	\$17,685 94	Fire, Accident, Guarantee, Plate Glass, Sickness and Automobile.
None.	19,208 09	None.	35,998 24	None.	290,893 00	Fire.
None.	17,343 49	15,405 37	85,772 55	15,358 49	1,071,488 98	"
None.	26,516 47	None.	893 69	776 30	116,939 85	"
None.	114,650 13	21,194 97	48,786 55	11,265 74	963,250 42	Fire, Accident, Automobile and Sickness.
None.	309,789 35	30,172 27	205,685 73	None.	2,992,219 01	Fire.
None.	37,739 29	None.	52,736 95	None.	1,674,283 62	Fire, Sprinkler Leakage and Tornado.
None.	21,241 12	None.	62,256 79	13,416 96	606,244 25	Fire.
None.	63,936 26	None.	68,110 90	4,106 48	592,187 97	Fire and Inland Transportation.
None.	80,299 43	43,247 39	85,307 60	14,086 57	3,063,421 22	Fire, Accident, Automobile, Sickness, Plate Glass and Live Stock.
None.	2,265,547 25	186,559 36	2,122,057 64	164,762 95	27,360,754 15	

COMPANIES—ASSETS IN CANADA AT DECEMBER 31, 1915.

None.	40,030 27	6,287 70	42,754 69	None.	493,112 66	Fire, Automobile and Tornado.
None.	None.	3,224 30	33,243 31	None.	200,153 61	Fire and Tornado.
None.	None.	1,460 00	9,094 75	None.	69,684 75	Fire.
None.	None.	1,463 00	1,892 23	None.	74,494 23	Fire and Sprinkler Leakage.
None.	None.	1,187 50	11,487 83	None.	64,665 33	Fire.
None.	4,537 86	1,792 51	21,599 08	661 21	149,710 66	Fire and Hail.
None.	None.	None.	17,961 97	2,500 00	262,894 97	Fire.
None.	None.	2,814 06	None.	None.	110,090 46	Fire.
None.	None.	8,151 65	44,439 72	None.	408,923 70	Fire and Tornado.
None.	None.	2,650 00	17,212 53	None.	126,262 53	Fire, Automobile and Inland Transportation.

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TABLE III.—Showing the Assets in Canada of British, United States and classes of Insurance

## UNITED STATES AND OTHER COMPANIES—

Companies.	Commenced Business in Canada. (Fire.)	Real Estate.		Loans on Real Estate.		Bonds and Debentures.	
		\$	cts.	\$	cts.	\$	cts.
Firemen's Insurance Co.....	May 22, 1912.....	None.		None.		90,693	79
Compagnie d'Assurances Generales.....	July 20, 1912.....	None.		None.		79,663	97
German American.....	December 7, 1904.....	None.		None.		376,491	34
Germania Fire.....	January 11, 1912.....	None.		None.		51,100	00
Glens Falls.....	November 28, 1913.....	None.		None.		131,000	00
Globe and Rutgers.....	March 6, 1914.....	None.		None.		103,700	00
Hartford Fire.....	November, 1836.....	None.		None.		874,134	13
Home Insurance Co.....	January 1, 1902.....	None.		None.		778,753	99
Insurance Co. of North America.....	October 16, 1889.....	None.		None.		353,629	07
Insurance Co. of State of Pa.....	March 22, 1912.....	None.		None.		122,325	79
Lumber Insurance Co.....	October 8, 1906.....	None.		None.		51,840	00
Millers National.....	*October 6, 1915.....	None.		None.		50,500	00
National-Ben Franklin.....	May 23, 1914.....	None.		None.		171,289	33
National Fire of Hartford.....	August 3, 1908.....	None.		None.		575,721	35
National Union Fire of Pittsburgh.....	August 12, 1911.....	None.		None.		197,408	06
La Nationale Compagnie d'Assurances.....	February 13, 1914.....	None.		None.		99,374	63
Niagara Fire.....	July 19, 1912.....	None.		None.		186,600	00
Northwestern National.....	May 22, 1912.....	None.		None.		97,184	13
Phenix Compagnie Française.....	March 20, 1915.....	None.		None.		43,167	67
Phoenix, of Hartford.....	May 20, 1890.....	None.		None.		426,704	60
Providence Washington.....	January 9, 1912.....	None.		None.		200,280	00
Queen, of America.....	November 2, 1891.....	None.		None.		538,353	23
Springfield Fire and Marine.....	November 5, 1908.....	None.		None.		418,310	00
St. Paul Fire and Marine.....	September 14, 1907.....	None.		None.		282,650	00
L'Union, Paris, France.....	April 11, 1911.....	None.		None.		135,219	00
Westchester Fire.....	May 28, 1912.....	None.		None.		137,950	00
Totals.....		None.		None.		8,258,170	81

\*Dominion License issued.



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Other Companies doing business of Fire Insurance or of Fire and other in Canada—*Concluded.*

ASSETS IN CANADA AT DECEMBER 31, 1915—*Concluded.*

Stocks.	Cash on hand and in Banks.	Interest and Rents due and accrued.	Agents' Balances and Premiums Outstanding.	Other Assets.	Total Assets in Canada.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
None.	None.	1,902 92	12,936 86	None.	105,533 57	Fire.
None.	1,949 50	None.	12,751 94	1,427 50	95,792 91	Fire.
None.	58,902 44	7,520 30	77,443 43	None.	520,357 51	Fire and Tornado.
None.	None.	366 66	2,373 68	None.	53,840 34	Fire.
None.	24,369 61	1,982 33	27,826 87	None.	185,178 81	Fire and Automobile.
None.	29,689 63	51 60	42,180 27	35,104 34	210,725 84	Fire and Explosion.
46,500 00	63,516 06	14,153 76	231,804 51	None.	1,230 408 46	Fire, Automobile, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
None.	211,123 90	None.	172,949 27	None.	1,162,827 16	Fire, Automobile, Hail, Sprinkler Leakage and Tornado.
None.	170,401 22	3,623 08	26,276 01	None.	553,929 38	Fire, Automobile and Inland Transportation.
None.	None.	2,118 08	15,860 11	None.	140,303 98	Fire.
None.	None.	1,120 00	None.	None.	52,960 00	Fire.
None.	163 47	1,041 67	3,180 29	None.	54,885 43	Fire.
None.	9,537 04	3,501 44	15,188 30	None.	199,516 11	Fire.
None.	None.	9,825 99	77,156 16	None.	662,703 50	Fire and Tornado.
None.	27,021 74	3,625 35	27,626 54	None.	255,681 69	Fire and Tornado.
None.	36,995 08	946 66	11,152 66	None.	148,469 03	Fire.
None.	17,918 64	3,031 24	25,524 17	None.	233,074 05	Fire, Automobile and Tornado.
None.	4,460 92	2,412 42	26,076 93	None.	130,134 40	Fire, Hail and Tornado.
None.	10,008 77	None.	7,458 51	1,359 32	61,994 27	Fire.
None.	34,570 76	6,618 71	77,851 72	5,386 00	551,131 79	Fire.
None.	None.	2,509 16	16,410 07	None.	219,199 23	Fire and Automobile.
None.	58,851 32	7,188 54	74,338 84	None.	678,731 93	Fire, Automobile and Inland Transportation.
None.	29,224 42	6,317 87	113,412 35	None.	567,264 64	Fire, Sprinkler Leakage and Tornado.
None.	None.	1,223 17	36,672 19	None.	320,545 36	Fire, Automobile, Inland Transportation, Tornado and Hail.
None.	33,391 94	None.	48,130 40	6,142 48	222,883 82	Fire.
None.	3,548 60	2,070 03	24,052 25	3,370 16	170,991 04	Fire.
46,800 00	870,233 19	111,581 70	1,406,320 44	55,951 01	10,749,057 15	

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and other Insurance in Canada, for the Year 1915.

BRITISH COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1915

Companies.	Unsettled Losses, (Fire)		Reserve of Unearned Premiums, (Fire)		Liabilities under other Branches.		Sundry, (Fire.)		Total Liabilities in Canada.		Excess of Assets over Liabilities, in Canada.		Nature of business.
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Alliance	6,288	13	112,005	52	None.	2,676	59	151,585	55	151,585	55	Fire	
Allego	29,089	89	299,158	31	None.	5,000	00	363,248	14	193,707	13	Fire.	
British Dominions General	5,727	30	57,129	51	None.	697	15	62,351	00	103,505	04	Fire.	
Caledonia	30,413	463	290,151	30	None.	7,788	58	328,339	53	190,353	47	Fire.	
Commercial Union	11,333	33	610,911	04	None.	13,800	83	674,145	40	777,839	73	Fire.	
Employers' Liability	11,333	00	193,147	58	457,530	28	22,292	13	629,513	29	617,476	81	Fire, Accident, Guarantee and Sickness.
General Accident Fire and Life	19,690	83	183,650	46	None.	11,085	00	214,426	89	212,133	83	Fire.	
Guarolian Assurance Co.	28,363	40	561,173	48	None.	15,025	51	605,112	42	729,229	37	Fire.	
Law Union and Rock	13,331	00	167,939	02	28,619	18	4,000	00	213,919	20	281,001	76	Fire, Accident and Sickness.
Liverpool and London and Globe	56,362	82	860,387	00	70,025	00	9,158	09	996,522	91	2,839,132	22	Fire and Life.
London Guarantee and Accident	None.		1,742	30	272,257	58	None.	None.	273,989	88	2,263,709	02	Fire, Accident, Automobile, Guarantee and Sickness.
London and Lancashire Fire	39,015	19	449,477	56	None.	11,800	00	500,293	05	509,705	13	Fire.	
London Assurance	17,083	40	199,961	00	None.	6,628	26	223,672	56	144,794	58	Fire and Life.	
Marine Insurance Co.	None.		None.		25,040	00	None.	None.	25,040	00	101,802	88	Fire, Automobile and Inland Transportation.
North British and Mercantile	53,052	29	590,881	29	None.	26,025	51	669,962	09	753,621	10	Fire.	
Northern Assurance Co.	68,961	42	450,633	29	None.	13,250	05	532,853	76	281,554	23	Fire.	
Norwich Union Fire	43,701	42	482,454	46	27,925	58	10,005	32	564,086	72	488,068	28	Fire, Accident, Automobile, Plate Glass and Sickness.
Ocean Accident and Guarantee	25	00	24,200	14	342,239	47	None.	None.	366,464	61	451,221	33	Fire, Accident, Guarantee, Plate Glass and Sickness.
Pacific Insurance Co.	11,908	30	112,897	71	None.	6,029	23	160,835	14	130,057	86	Fire.	
Phoenix of London	48,564	86	613,389	57	None.	7,853	01	639,808	07	401,680	91	Fire.	
Provincial	969	30	13,372	21	None.	329	80	27,602	21	96,277	04	Fire.	
Royal Exchange	3,663	77	242,281	59	25,378	52	7,370	25	278,654	04	684,556	38	Fire, Accident, Automobile and Sickness.
Royal Insurance Co.	80,255	44	987,211	96	None.	26,517	91	1,063,985	31	1,898,233	70	Fire.	
Scottish Union and National	18,653	00	245,078	75	421	15	4,500	00	208,652	90	805,630	72	Fire.

UNITED STATES AND OTHER COMPANIES.—LIABILITIES IN CANADA AT DEC. 31, 1915.

Sun Insurance Office.....	38,735 88	312,503 65	None.	7,499 09	358,828 62	247,415 63	Fire.
Union Assurance Society.....	39,094 20	292,732 29	12 50	3,500 00	335,338 99	256,848 98	Fire and Inland Transportation.
Yorkshire.....	20,371 00	231,470 22	42,845 00	8,000 00	302,336 22	2,761,035 00	Fire, Accident, Automobile, Live Stock Plate Glass and Sickness.
Totals.....	733,157 73	8,681,721 12	1,287,624 26	232,852 87	10,925,355 98	16,425,398 17	
Ætna Insurance Co.....	32,495 10	199,033 44	8,497 06	2,500 00	242,528 60	250,584 09	Fire, Automobile and Tornado.
American Central.....	11,481 29	54,727 50	166 94	1,000 00	67,375 73	132,777 88	Fire and Tornado.
American Insurance Co.....	5,129 59	28,644 59	None.	469 82	34,295 10	35,449 63	Fire.
American Lloyd's.....	95 67	7,268 93	10,723 00	500 00	18,587 60	55,906 63	Fire and Sprinkler Leakage.
California Insurance Co.....	164 36	20,803 42	None.	1,591 51	22,559 32	42,106 01	Fire.
Commercial Fire.....	5,751 69	77,381 01	None.	3,016 97	86,579 70	63,530 96	Fire and Hail.
Continental Insurance Co.....	23,715 96	143,970 83	None.	8,081 76	175,768 55	87,126 43	Fire.
Equitable Fire and Marine.....	2,089 29	15,532 62	None.	300 00	17,921 91	92,106 55	Fire.
Fidelity-Phenix.....	18,840 59	174,333 31	1,549 92	9,494 11	204,217 93	204,705 77	Fire and Tornado.
Fireman's Fund.....	7,814 05	42,157 56	47,458 91	4,350 00	102,180 55	24,081 98	Fire, Automobile and Inland Transportation.
Fireman's Insurance Co.....	6,412 85	56,492 72	None.	1,083 22	63,988 79	41,544 78	Fire.
Compagnie d'Assurances Générales.....	31,403 75	35,622 71	None.	2,969 02	69,995 48	25,797 43	Fire.
German American.....	39,514 00	221,366 70	296 03	2,973 84	254,150 57	256,206 94	Fire and Tornado.
Germania Fire.....	19,882 58	None.	None.	115 27	19,907 85	42,842 49	Fire.
Glens Falls.....	23,025 00	85,870 75	6,835 59	1,000 00	115,731 34	69,447 47	Fire and Automobile.
Globe and Rutgers.....	29,465 27	141,708 80	3,241 00	4,445 79	181,800 86	28,934 98	Fire and Explosion.
Hartford Fire.....	40,886 45	562,747 33	29,655 70	18,811 91	655,131 39	575,277 07	Fire, Automobile, Hail, Inland Transportation, Sprinkler Leakage and Tornado.
Home Insurance Co.....	74,816 00	540,347 62	19,391 36	5,000 00	639,551 98	423,272 18	Fire, Automobile, Hail, Sprinkler Leakage and Tornado.
Insurance Co. of North America.....	10,558 77	217,669 35	14,081 95	None.	272,301 07	281,628 31	Fire, Automobile and Inland Transportation.
Insurance Co. of State of Pa.....	15,067 86	78,785 31	None.	4,670 00	95,383 17	44,910 81	Fire.
Lumber Insurance Co.....	None.	None.	None.	None.	None.	52,960 00	Fire.
Milbers National.....	910 21	13,843 20	None.	None.	14,753 41	40,132 02	Fire.
National-Dean Franklin.....	5,759 62	67,196 24	None.	184 60	73,140 46	126,375 65	Fire.
National Fire of Hartford.....	67,928 73	255,167 61	None.	7,695 01	330,702 72	332,000 78	Fire and Tornado.
National Union Fire of Pittsburgh.....	27,359 78	111,259 65	811 37	3,299 33	143,200 72	113,200 97	Fire and Tornado.
La Nationale Compagnie d'Assurances.....	6,711 00	81,319 91	None.	2,150 00	90,180 91	58,288 12	Fire and Tornado.
Ningara Fire.....	16,925 95	84,849 28	3,115 97	900 00	105,791 20	127,252 85	Fire, Automobile and Tornado.
Northwestern National.....	3,381 46	82,648 12	965 66	4,000 00	90,995 24	39,139 16	Fire, Hail and Tornado.
Phoenix Compagnie Française.....	278 67	17,164 33	None.	2,992 63	20,735 63	41,258 64	Fire.

TABLE IV.—Showing the Liabilities in Canada of British, United States and Other Companies doing business of Fire Insurance or of Fire and Other Insurance in Canada, for the Year 1915—*Concluded*.

UNITED STATES AND OTHER COMPANIES—LIABILITIES IN CANADA AT DEC. 31, 1915—*Concluded*.

Companies.	Unsettled	Reserve of	Liabilities	Sundry.	Total	Excess	Nature of Business.
	Losses (Fire.)	Unearned Pre- miums (Fire.)	under other Branches.	(Fire.)	Liabilities in Canada.	of Assets over Liabilities in Canada.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Phoenix of Hartford .....	20,582 28	250,514 84	None.	7,583 00	278,681 12	272,450 67	Fire.
Providence Washington .....	16,853 96	89,536 00	4,729 38	None.	111,131 34	108,057 89	Fire and Automobile.
Queen, of America .....	31,719 00	378,403 21	22,186 03	9,953 55	442,261 79	236,470 14	Fire, Automobile and Inland Transportation.
Springfield Fire and Marine .....	48,094 51	266,252 28	3,992 87	4,922 79	323,262 45	244,002 19	Fire, Sprinkler Leakage and Tornado.
St. Paul Fire and Marine .....	28,243 91	131,163 78	30,352 71	5,000 00	194,760 40	125,784 96	Fire, Automobile, Hail, Inland Transportation and Tornado.
L'Union, Paris, France .....	13,103 59	120,416 54	None.	9,773 92	143,294 05	79,589 77	Fire.
Westchester Fire .....	18,336 19	80,424 82	None.	3,166 00	101,927 01	69,064 03	Fire.
Totals .....	689,776 11	4,767,935 34	206,203 41	130,794 08	5,804,708 94	4,944,348 21	

TABLE V.

6 GEORGE V, A. 1916

TABLE V.—Showing the CASH INCOME and EXPENDITURE of Canadian Companies—INCOME

Companies.	INCOME (CASH).				
	Net Cash for Premiums	Interest, Rents and Dividends on Stock	Sundry.	Total Cash Income.	Received on Account of Capital Stock not included in Income.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Acadia Fire.	114,674 64	32,101 63	None	146,776 27	None
Anglo-American.	245,336 34	5,215 74	None	250,552 28	None
Beaver Fire.	30,943 26	7,307 81	None.	38,251 07	15,025 00
British America	2,186,603 48	68,783 91	None	2,255,387 39	None
British Colonial.	64,722 11	8,299 15	(a) 29,650 00	102,671 26	48,527 50
British Northwestern.	49,952 87	11,899 30	(b) 100 00	61,952 17	6,166 00
Canada National.	202,510 89	89,372 52	(c) 3,000 00	294,883 41	230,367 69
Canadian Fire	277,025 95	57,223 91	15,197 02	349,446 88	None
Dominion Fire.	212,275 61	10,742 62	None	223,018 23	21,270 00
Dominion of Canada Fire and Accident.	371,915 52	29,378 41	None	401,293 93	30,530 00
Factories Insurance Co.	142,622 54	7,721 36	None	150,343 90	None
Hudson Bay.	90,129 75	10,192 92	None	100,322 67	40,655 00
Imperial Underwriters	97,070 42	12,825 06	None.	109,895 48	None.
Liverpool-Manitoba.	266,296 18	33,695 96	None	299,992 14	None
London Mutual.	468,534 95	16,191 15	372 04	485,098 14	None
Lumbermen's Fire Indemnity Contract.	3,781 65	805 00	479 79	5,066 44	None.
Marine Fire	224,318 67	17,127 53	32 25	241,478 45	None
Montreal-Canada.	131,637 06	5,357 54	None.	136,994 60	None
Mount Royal	421,027 05	59,662 03	None.	480,689 08	None
North Empire Fire	111,133 46	9,463 43	None	120,596 89	229 68
North West Fire.	142,961 82	12,327 01	None.	155,288 83	None
Occidental Fire	117,062 88	17,411 96	None	134,474 84	None
Pacific Coast	110,532 04	51,141 96	(e) 10,446 95	172,120 95	9,055 87
Quebec Fire.	236,366 90	25,573 26	None	261,940 16	None.
Western.	3,689,120 54	92,581 63	517 50	3,782,219 67	None
Totals.	10,008,556 78	672,405 80	59,795 55	10,740,758 13	401,826 74

a. Premium on capital stock. (b) Premium on capital stock.

c. Premium on capital stock. (e) Premium on capital stock.

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panies doing Fire, Marine and other insurance.

AND EXPENDITURE, 1915.

EXPENDITURE (CASH).

Paid.	Dividends or Bonus to holders.	General.	Total Expenditure.	Excess of Premiums over Losses.		Excess of Income over Expenditure.		Nature of Business.
				d The Reverse	d The Reverse	d The Reverse	d The Reverse	
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
93,753 33	18,000 00	52,004 73	163,758 06	e	20,921 31	d	16,981 79	Fire.
162,080 27	None	104,637 00	266,717 27	e	83,256 27	d	16,164 99	"
1,547 50	5,321 35	4,439 19	11,308 04	e	29,395 76	e	26,943 03	"
1,180,570 74	38,500 00	813,851 23	2,032,921 97	e	1,006,032 74	e	222,465 42	Fire, Hail and Marine.
77,723 27	None	80,186 26	157,909 53	d	13,001 16	e	55,238 27	Fire
32,621 78	None.	25,392 24	58,014 02	e	17,331 09	e	3,438 15	"
86,857 83	71,420 98	118,508 01	276,786 82	e	115,633 06	e	18,096 59	"
114,151 23	50,000 00	109,602 59	273,753 82	e	162,874 72	e	75,693 06	"
144,896 36	None	88,963 25	233,859 59	e	67,379 25	d	10,841 36	Fire and Hail.
156,674 29	58,810 30	192,861 50	408,346 09	e	215,241 23	d	7,052 16	Fire, Accident Auto- mobile, Burglary, Guarantee, Plate Glass and Sickness.
133,932 74	None.	73,979 50	207,912 24	e	8,689 80	d	57,568 34	Fire
65,352 31	20 00	65,340 35	130,712 66	e	24,777 44	d	30,389 99	Fire and Hail.
61,404 51	14,765 43	32,615 46	111,785 40	e	32,665 91	d	1,886 92	Fire and Plate Glass.
131,870 21	39,459 77	92,707 12	264,037 10	e	134,425 97	e	35,955 04	Fire
282,967 71	None	216,092 15	499,059 86	e	185,567 24	d	13,961 72	"
None	None	4,433 40	4,433 40	e	3,781 65	e	633 04	"
135,374 89	27,500 00	82,581 94	245,456 83	e	88,943 78	d	3,978 38	"
105,688 94	None	58,385 55	164,074 49	e	25,948 12	d	27,079 89	"
161,595 21	25,000 00	134,907 74	324,502 95	e	256,431 84	e	136,186 13	Fire and Plate Glass.
57,905 34	22 50	36,363 17	94,291 01	e	53,228 12	e	26,305 88	Fire.
84,741 41	6,000 00	47,685 59	138,427 00	e	58,220 41	e	16,861 83	"
70,739 69	None.	47,045 44	117,785 13	e	46,323 19	e	16,689 71	"
64,483 71	35,608 80	44,991 43	145,083 94	e	46,408 33	e	27,637 01	"
84,120 82	50,000 00	83,455 88	217,576 70	e	152,246 08	e	44,363 46	"
2,450,599 49	70,000 00	1,090,237 30	3,610,836 79	e	1,238,521 05	e	171,382 88	Fire,Explosion,Marine, Inland Transporta- tion, and Tornado.
5,947,653 58	510,429 13	3,701,268 00	10,159,350 71	e	4,600,903 20	e	581,407 42	

\*Including investment expenses, \$40,818 28.

TABLE V.—Continued—Showing the Cash Income and Expenditure in Canada and other

BRITISH COMPANIES—

## INCOME (CASH).

Companies.	Net Cash for Premiums (Fire.)		Interest, Rents and Dividends on Stock.		Sundry (Fire.)		Total Cash Income. (Fire.)		Income from Branches other than Fire and Life.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Alliance..	215,167	69	None		None		215,167	69	None.	
Atlas..	515,974	40	19,475	94	None.		535,450	34	None.	
British Dominions General..	96,456	08	6,023	01	None.		102,479	09	None.	
Caledonian..	433,157	07	20,763	59	None.		453,920	66	None.	
Commercial Union..	937,765	42	54,339	56	None.		992,104	98	None.	
Employers' Liability..	346,005	00	None		None.		346,005	00	749,244	90
General Accident Fire and Life	289,315	47	16,043	55	8	00	305,367	02	None.	
Guardian Assurance Co	970,600	86	61,293	94	None.		1,031,894	80	None.	
Law Union and Roek	257,994	38	None		14	50	258,008	88	54,763	56
Liverpool and London and										
Globe	1,342,437	37	164,897	84	None.		1,507,335	21	None.	
London Guarantee and Acet..	1,197	76	497	56	None.		1,695	32	550,732	03
London and Lancashire Fire..	703,503	41	32,826	76	96	13	736,426	30	None.	
London Assurance..	300,981	36	12,763	33	None.		313,747	69	None.	
Marine Insurance Co..	None		None.		None.		None.		80,582	37
North British and Mercantile	927,239	95	52,074	67	None.		979,314	62	None.	
Northern Assurance Co	770,010	19	805	36	None.		770,815	55	None.	
Norwich Union Fire	735,399	83	35,479	72	90	02	770,969	57	45,562	19
Ocean Accident and Guarantee	43,171	34	None.		None.		43,171	34	612,015	33
Palatine Insurance Co.	247,025	46	11,646	19	None.		258,671	65	None.	
Phoenix, of London	935,794	31	40,549	97	353	77	976,698	05	None.	
Provincial	40,472	64	224	14	None.		40,696	78	None.	
Royal Exchange	379,111	04	27,903	47	None.		407,014	51	48,634	54
Royal Insurance Co.	1,429,655	26	119,133	75	None.		1,548,789	01	None.	
Scottish Union and National	372,391	77	58,235	64	None.		430,627	41	249	69
Sun Insurance Office..	483,707	00	12,252	12	4,096	40	500,055	52	None.	
Union Assurance Society	474,055	78	23,041	10	None.		497,096	88	None.	
Yorkshire	360,769	24	141,077	09	None.		501,846	33	76,088	02
Totals..	13,609,363	08	911,348	30	4,658	82	14,525,370	20	2,217,867	63



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of British Companies transacting the Business of Fire Insurance.

INCOME AND EXPENDITURE, 1915.

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire & Life.	Excess of Premiums over Losses paid. (Fire.) The Reverse	Excess of Income over Expenditure. (Fire.) The Reverse	Nature of Business.
\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
90,381 07	71,275 30	161,656 37	None	e 124,786 62	e 53,511 32	Fire.
310,586 77	1,1,020 37	481,607 14	None.	e 205,387 63	e 53,843 20	"
57,897 59	44,137 40	102,034 99	None.	e 38,558 49	e 444 10	"
237,083 19	142,716 12	379,799 31	None	e 196,073 88	e 74,121 35	"
471,565 12	301,336 43	772,901 55	None.	e 466,200 30	e 219,203 43	"
189,959 48	123,113 13	313,072 61	768,115 27	e 156,045 52	e 32,932 39	Fire, Accident, Guarantee and Sickness.
126,881 06	103,775 87	230,656 93	None	e 162,434 41	e 74,710 09	Fire.
482,685 74	297,376 66	780,062 40	None	e 487,915 12	e 251,832 40	"
182,821 97	89,684 31	272,506 28	65,719 53	e 75,172 41	d 14,497 40	Fire, Accident and Sickness.
710,524 11	427,952 60	1,138,476 71	None	e 631,913 26	e 368,858 50	Fire.
None.	4,261 38	4,261 38	516,363 00	e 1,197 76	d 2,566 06	Fire, Accident, Automobile, Burglary, Guarantee and Sickness.
333,859 56	235,704 43	569,563 99	None	e 369,643 85	e 166,862 31	Fire.
139,185 65	105,742 62	244,928 27	None.	e 161,798 71	e 68,819 42	"
None.	None.	None.	51,622 14	None.	None.	Fire, Automobile and Inland Transportation.
495,777 50	285,172 58	780,949 88	None.	e 431,462 65	e 198,364 74	Fire.
385,856 87	234,873 25	620,730 12	None	e 384,153 32	e 150,085 43	"
391,005 90	261,727 83	652,733 73	47,355 53	e 344,393 93	e 118,235 84	Fire, Accident, Automobile, Plate Glass and Sickness.
9,383 47	None.	9,383 47	607,627 82	e 33,787 87	e 33,787 87	Fire, Accident, Guarantee, Plate Glass and Sickness.
112,916 68	85,394 28	198,310 96	None.	e 134,168 78	e 60,360 69	Fire.
390,595 46	318,843 11	709,438 57	None.	e 545,198 85	e 267,259 48	"
19,781 37	10,333 50	30,114 87	None	e 20,691 27	e 10,581 91	"
172,055 85	122,690 19	294,746 04	50,353 34	e 207,055 19	e 112,268 47	Fire, Accident, Automobile and Sickness.
685,907 62	499,612 29	1,195,519 91	None	e 733,747 64	e 353,269 10	Fire.
100,163 80	125,863 95	286,027 84	40 45	e 212,227 88	e 144,599 57	Fire, Sprinkler Leakage and Tornado.
267,578 42	161,390 33	428,968 75	None.	e 216,128 58	e 71,086 77	Fire.
244,607 69	161,564 98	406,172 67	None	e 229,448 09	e 90,924 21	"
210,297 96	117,658 00	327,955 96	72,413 26	e 150,471 28	e 173,890 37	Fire, Accident, Automobile, Live Stock, Plate Glass and Sickness.
6,889,359 79	4,503,220 91	11,392,580 70	2,179,610 34	e 6,720,003 29	e 3,132,789 50	

TABLE V.—*Concluded*—Showing the Cash Income and Expenditure in Canada and other

UNITED STATES AND OTHER COMPANIES—

INCOME (CASH).

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock.	Sundry (Fire.)	Total Cash Income.	Income from Branches other than Fire and Life.
	Fire.	Stock.	(Fire.)	(Fire.)	Fire and Life.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Etna Insurance Co.	314,500 84	16,494 59	None.	330,995 43	18,945 25
American Central.	123,338 09	8,288 96	None.	131,627 05	316 26
American Insurance Co.	62,632 56	2,920 00	None.	65,552 56	None.
American Loyds	18,298 71	2,926 00	None.	21,224 71	11,530 69
California Insurance Co.	37,129 72	2,013 70	None.	39,143 42	None.
Connecticut Fire.	116,959 59	6,050 00	None.	123,009 59	8,482 73
Continental Insurance Co.	259,815 68	11,972 00	None.	271,787 68	None.
Equitable Fire and Marine.	29,863 18	5,542 00	None.	35,405 18	None.
Fidelity-Phenix.	330,390 44	16,607 46	None.	346,997 90	1,636 18
Fireman's Fund..	111,073 95	4,100 00	None.	115,173 95	63,081 06
Firemen's Insurance Co	70,360 42	None	None.	70,360 42	None.
Compagnies d'Assurances Gé- nérales..	63,258 10	None	None	63,258 10	None
German American	370,849 15	19,363 90	None.	390,213 05	243 94
Germania Fire.	27,419 43	2,400 00	None	29,819 43	None.
Glens Falls	142,721 90	5,672 62	None	148,394 53	17,945 02
Globe and Rutgers..	278,164 65	5,827 05	None.	283,991 70	4,732 00
Hartford Fire..	899,128 57	45,481 26	None	944,609 83	150,555 42
Home Insurance Co.	929,416 27	34,686 42	None.	964,102 69	316,326 15
Insurance Co. of N. America	430,767 47	16,178 83	None	446,946 30	43,021 96
Insurance Co. of State of Pa.	164,561 17	12,122 34	None.	176,683 51	None.
Lumber Insurance Co.	6,554 88	1,120 00	None.	7,674 88	None.
Millers National.	24,927 08	None	None.	24,927 08	None.
National-Ben Franklin	84,224 79	10,310 18	None.	94,534 97	None
National Fire of Hartford.	494,642 65	29,039 60	None.	523,682 25	719 96
National Union of Pittsburgh	209,847 79	10,004 32	None.	219,852 11	668 00
La Nationale Compagnie d'As- surances	148,556 66	1,138 34	None.	149,695 00	None.
Niagara Fire..	172,748 71	9,662 89	None	182,411 60	4,289 09
Northwestern National	134,618 57	4,764 41	None.	139,412 98	143,760 17
Phoenix Compagnie Française	24,237 67	36 84	None.	24,274 51	None.
Phoenix of Hartford..	368,014 18	28,605 04	None.	396,619 22	None.
Providence-Washington	197,743 42	8,435 00	None.	206,178 42	15,246 92
Queen of America.	604,103 34	26,482 94	None.	630,586 28	50,534 32
Springfield Fire and Marine.	479,480 87	30,651 37	None	510,132 24	4,293 69
St. Paul Fire and Marine.	253,040 09	12,970 00	None	266,010 09	122,013 93
L'Union. Paris, France..	186,232 76	720 98	None	186,953 74	None
Westchester Fire..	136,741 63	6,107 33	None	142,848 96	None.
Totals. ....	8,306,394 98	398,696 38	None.	8,705,091 36	978,342 73

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of United States and other Companies transacting the Business of Fire Insurance.

INCOME AND EXPENDITURE, 1915.

EXPENDITURE (CASH).

Paid for Losses. (Fire.)	General Expenses. (Fire.)	Total Cash Expenditure. (Fire.)	Expenditure on account of Branches other than Fire & Life.	Excess of Premiums over Losses paid. (Fire.)		Excess of Income over Expenditure. (Fire.)		Nature of Business.
				The Reverse	The Reverse			
\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
218,329 38	99,215 69	317,545 07	14,498 63	e	96,171 46	e	13,450 36	Fire, Automobile and Tornado.
53,202 84	20,829 56	74,032 40	None	e	70,135 25	e	57,594 65	Fire and Tornado.
22,104 40	19,560 29	41,664 69	None	e	40,528 16	e	23,887 87	Fire.
1,576 63	6,747 32	8,323 95	11,596 30	e	16,722 08	e	12,900 76	Fire and Sprinkler Leakage.
16,939 52	11,871 35	28,810 87	None	e	20,190 20	e	10,332 55	Fire.
61,619 70	46,378 34	107,998 04	9,442 05	e	55,339 89	e	15,011 55	Fire and Hail.
134,112 11	92,591 91	226,704 02	None	e	125,703 57	e	45,083 66	Fire.
13,774 87	10,187 89	23,962 76	None	e	16,088 31	e	11,442 42	"
196,960 46	87,877 55	284,838 01	514 05	e	133,429 98	e	62,159 89	Fire and Tornado.
53,843 02	25,575 75	79,418 77	51,434 64	e	57,230 93	e	35,755 18	Fire, Automobile and Inland Transportation.
27,967 63	25,831 18	53,798 81	None	e	42,392 79	e	16,561 61	Fire.
43,507 87	25,179 75	68,687 62	None	e	19,750 23	d	5,429 52	Fire.
214,572 17	106,517 12	321,089 29	51 19	e	156,276 98	e	69,123 76	Fire and Tornado.
37,468 28	2,381 06	39,849 34	None	d	10,048 85	d	10,029 91	Fire.
64,409 27	47,452 22	111,861 49	7,336 35	e	78,312 63	e	36,533 04	Fire and Automobile.
102,907 64	84,784 79	187,692 43	1,233 00	e	175,257 01	e	96,299 27	Fire and Explosion.
461,245 36	271,047 69	732,293 05	113,918 01	e	437,883 21	e	212,316 78	Fire, Hail, Inland Transportation, Automobile, Sprinkler Leakage and Tornado.
459,168 69	256,434 37	715,603 06	218,808 19	e	470,247 58	e	248,499 63	Fire, Automobile, Hail, Sprinkler Leakage and Tornado.
248,106 14	136,397 66	384,503 80	46,725 36	e	182,661 33	e	62,442 50	Fire, Automobile and Inland Transportation.
73,492 37	49,982 86	123,475 23	None	e	91,068 80	e	53,208 28	Fire.
1,640 31	396 35	2,036 66	None	e	4,914 57	e	5,638 22	"
5,991 80	8,097 94	14,089 74	None	e	18,935 28	e	10,837 34	"
63,784 22	37,254 23	101,038 45	None	e	20,440 57	d	6,503 48	"
462,862 11	155,667 06	618,529 17	335 82	e	31,780 54	d	94,846 92	Fire and Tornado.
109,073 11	60,445 71	169,538 82	710 06	e	100,774 68	e	50,313 29	"
68,357 38	52,880 30	121,237 68	None	e	80,199 28	e	28,457 32	Fire.
83,073 08	56,160 94	139,234 02	4,461 32	e	89,675 63	e	43,177 58	Fire, Automobile and Tornado.
78,625 26	52,796 54	131,421 80	136,939 46	e	56,023 31	e	7,991 18	Fire, Hail and Tornado.
4,342 85	21,422 76	25,765 61	None	e	19,894 82	d	1,491 10	Fire.
190,789 60	126,044 05	316,833 65	None	e	177,224 58	e	79,785 57	"
130,804 29	62,660 83	193,465 12	14,957 68	e	66,939 13	e	12,713 30	Fire and Automobile.
321,094 68	207,033 16	528,127 84	42,255 06	e	283,008 66	e	102,458 44	Fire, Automobile and Inland Transportation.
287,942 19	114,032 66	401,974 85	1,631 87	e	191,538 68	e	108,157 39	Fire, Sprinkler Leakage and Tornado.
122,112 73	75,166 56	197,279 29	84,829 82	e	130,927 36	e	68,730 80	Fire, Automobile, Hail, Inland Transportation and Tornado.
118,084 38	69,517 76	187,602 14	None	e	68,148 38	d	648 40	Fire
92,835 40	52,401 22	145,236 62	None	e	43,906 23	d	2,387 66	"
4,646,721 74	2,578,842 42	7,225,564 16	761,588 86	e	2,639,673 24	e	1,479,527 20	

TABLE VI.—Showing the Rate of Losses paid, General Expenses and Stockholders' Dividends, per cent of Premiums received by Canadian Companies doing Fire or Fire and other Insurance during 1915, also the Rates of the Premiums charged per cent of Amounts insured and the Rate of their Assets per cent of Amounts in force at end of the Year, and the Rate of Total Cash Expenditure per cent of Total Cash Income.

Canadian Companies.	Nature of Business.	Rate of Losses paid per cent of Premiums received.	Rate of Dividend or Bonus per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Cash Expenditure per cent of Total Cash Income.	Amount of Risks taken during the year (Fire).	Premiums charged thereon (Fire).	Rate of Premiums charged per cent of Risks taken.	Net amount of insurance in force (Fire and other).	Assets.		Rate of Assets per cent of Amounts in force.
										\$	cts.	
Acadia Fire	Fire.	81.76	15.76	45.35	111.57	16,065,313	222,826.91	1.33	17,822,338	666,234.22	3.74	
Anglo-American	"	66.06		42.65	106.45	32,710,835	437,486.58	1.34	32,865,798	189,720.34	.58	
Beaver Fire	"	5.00	17.20	14.35	29.56	5,304,836	86,936.77	1.64	2,600,859	197,915.39	7.61	
British America	Fire, Hail and Marine.	53.99	1.76	37.22	90.14	385,862,132	3,253,883.31	.84	386,130,665	2,536,311.17	.66	
British Colonial	"	120.69		123.89	153.80	9,227,747	144,266.14	1.56	15,220,480	252,877.97	1.66	
British Northwestern	"	65.31		50.83	93.64	4,520,073	83,070.47	1.84	5,028,679	200,989.96	5.79	
Canada National	"	42.81	35.27	58.52	93.86	23,223,662	354,149.85	1.52	21,789,571	2,099,535.53	9.64	
Canadian Fire	"	41.21	18.05	39.56	78.34	28,455,175	430,349.64	1.51	35,208,163	1,315,445.30	3.74	
Dominion Fire	Fire and Hail	68.26		41.91	104.86	22,855,580	311,060.73	1.36	28,376,640	318,224.70	1.12	
Dom. of Can. Grce and Acc't.	Fire, Automobile, Burglary, Guarantees, P. Glass and Sickness.											
Factories Insurance Co.	Fire.	42.13	15.81	51.86	101.76	999,406	11,392.45	1.14	35,723,266	673,583.40	1.89	
Hudson Bay	Fire and Hail	72.51		72.50	130.29	30,937,423	329,099.65	1.51	21,345,661	265,228.25	.24	
Imperial Underwriters	Fire and Plate Glass	66.35		33.60	101.72	10,211,949	150,321.79	1.56	10,405,791	287,609.79	2.76	
Liverpool-Manitoba	Fire	49.52	14.82	34.81	88.01	9,073,454	118,904.66	1.31	10,455,572	241,334.17	2.31	
Lambert Mutual	"	60.39		46.12	102.88	35,925,893	463,839.81	1.29	34,522,240	801,458.05	2.32	
Lumbermen's Fire Indem.	"			117.23	87.51	74,765,634	780,349.63	1.04	92,380,562	522,029.94	.56	
Montreal Fire	"	60.35	12.26	36.81	81.65	1,647,361	37,729.97	2.29	1,438,811	30,821.12	1.45	
Montreal-Canada	"	80.29		44.35	119.77	25,973,436	273,877.31	1.06	30,771,598	455,655.87	1.47	
Mount Royal	Fire and Plate Glass	39.69	5.94	32.04	70.44	15,149,022	212,169.11	1.43	17,589,644	131,837.03	.80	
North Empire Fire	Fire	52.10	-0.2	32.72	78.19	33,321,414	667,088.78	1.20	30,901,483	1,404,373.02	2.04	
North West Fire	"	59.28	4.20	33.36	89.14	10,969,021	189,060.83	1.72	8,902,078	339,341.09	3.81	
Occidental Fire	"	60.43		40.19	87.59	15,065,847	199,220.75	1.28	15,907,156	622.86	1.85	
						10,500,044	198,357.89	1.89	10,984,674	385,27.0	3.51	

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Pacific Coast.....	58-34	40-70	84-29	21,938,624	188,687-30	-86	13,549,746	1,008,621-20	7-44
Quebec Fire.....	35-59	35-31	83-06	27,282,543	295,837-63	1-08	34,109,826	674,044-94	1-98
Western.....	66-43	29-55	95-47	571,541,473	4,623,210-43	-81	490,142,551	4,408,572-54	-90
Totals.....	59-43	36-98	94-59	1,434,645,809	14,046,378-29	-98	1,424,803,821	19,434,408-71	1-36

TABLE VII.—Showing the Rate of Losses paid, and General Expenses in Canada during 1915, also the Rates of Premiums received by British, United States and other Companies doing Fire Insurance in Canada during 1915, also the Rates of Premiums charged per cent of Amounts insured.

Nature of Business.		Rate of Losses paid per cent of Premiums received.	Rate of General Expenses per cent of Premiums received.	Rate of Total Expenditure per cent of Premiums received.	Amount of Risks taken during the Year.	Premiums charged thereon.	Rate of Premiums charged per cent of Risks taken.
<i>British Companies.</i>							
Aliance	Fire	42.00	33.13	75.13	25,152,607	240,929.12	.96
Atlas	"	60.19	33.15	93.34	46,970,299	598,555.06	1.27
British Dominions General	"	69.02	45.76	105.78	11,880,708	131,885.23	1.11
Calcedonian	"	54.73	32.95	87.68	43,763,253	499,818.52	1.14
Commercial Union	"	50.29	32.13	82.42	119,540,603	1,326,042.42	1.11
Employers' Liability	"	54.00	35.58	90.48	39,842,637	427,755.21	1.07
General Accident Fire and Life	"	43.80	35.87	79.73	32,272,798	383,048.04	1.19
Guardian Assurance Co.	"	40.73	30.64	80.37	87,571,292	1,131,107.85	1.29
Law Union and Rock	"	70.85	34.76	105.62	27,280,780	308,878.53	1.13
Liverpool and London and Globe	"	52.93	31.88	84.81	137,545,030	1,661,469.16	1.21
London Guarantee and Accident	"	47.46	33.57	81.03	80,386,294	888,727.16	1.11
London and Lancashire Fire	"	46.24	33.50	80.96	32,671,266	371,890.08	1.14
London Assurance	"		35.13	81.37	None.	None.	
Marine Insurance Co	"	53.47	30.75	84.22	97,395,448	1,093,294.23	1.12
North British and Mercantile	"	50.11	30.50	80.61	68,448,611	875,839.03	1.28
Northern Assurance Co.	"	53.17	35.59	88.76	72,435,907	871,803.82	1.20
Norwich Union Fire	"	21.74	33.98	55.72	3,918,715	53,999.88	1.38
Ocean Accident and Guarantee.	"	45.71	34.57	80.28	29,278,665	362,279.35	1.24
Palatine Insurance Co	"	41.74	34.07	75.81	97,527,941	1,244,385.52	1.28
Phoenix, of London	"	41.74	34.07	75.81	97,527,941	1,244,385.52	1.28
Provincial	"	48.88	25.53	74.41	5,937,340	43,815.41	.74
Royal Exchange	"	45.38	32.36	77.74	43,501,250	437,345.64	1.05
Royal Insurance Co	"	48.68	34.95	83.63	150,733,604	1,725,350.35	1.14
Scottish Union and National	"	43.01	33.80	76.81	42,337,897	439,155.37	1.04
Sun Insurance Office	"	55.32	33.37	88.69	46,815,191	567,487.63	1.21
Union Assurance Society	"	51.00	34.08	85.08	56,691,850	640,096.30	1.13
Yorkshire	"	58.29	32.61	90.90	38,036,807	459,296.46	1.21
Totals		50.62	33.09	83.71	1,438,037,721	16,807,401.14	1.17

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Etna Insurance Co.	69-42	31-55	100-97	31,727,746	388,890 21	1-23
American Central	43-14	16-89	60-03	23,430,734	226,736 13	-97
American Insurance Co	35-29	31-23	66-52	4,745,288	78,876 94	-06
American Loyds	8-02	36-87	45-49	3,288,200	19,651 65	-37
California Insurance Co	45-02	31-97	77-59	3,263,688	57,790 11	-77
Connecticut Fire	52-08	39-65	92-33	13,084,257	159,670 78	-22
Continental Insurance Co	51-02	35-64	87-26	34,511,980	354,094 56	-03
Equitable Fire and Marine	46-13	34-12	80-25	13,742,357	159,801 83	-16
Fidelity-Phenix	59-01	26-60	80-21	38,346,677	439,197 41	-15
Fireman's Fund	39-75	36-71	71-50	11,624,306	119,204 96	-03
Fireman's Insurance Co	48-47	39-71	76-46	6,634,613	90,252 54	-36
Compagnie d'Assurances Generales	68-78	39-80	108-58	8,410,818	101,053 52	-20
German American	57-86	39-80	86-58	62,232,448	526,384 89	-85
Germania Fire	136-65	8-68	145-33	4,361,573	72,329 84	-66
Gleus Falls	45-13	33-25	78-28	13,744,428	189,202 17	-38
Globe and Rutgers	37-00	30-48	67-48	45,820,828	365,890 51	-80
Hartford Fire	51-30	30-15	81-45	11,057,076	1,036,314 44	-95
Home Insurance Co	49-40	27-50	76-99	97,029,178	1,066,269 21	-10
Insurance Co. of North America	57-00	31-66	89-26	47,268,428	516,764 23	-09
Insurance Co. of State of Pa	44-05	30-37	75-03	17,263,428	219,922 25	-09
Lumber Insurance Co	35-02	6-05	51-07	Name	Name	-25
Millers National	33-02	32-49	56-53	2,436,457	29,313 68	-20
National-Bon Franklin	73-75	44-22	119-96	9,108,245	106,274 22	-16
National Fire of Hartford	35-38	31-47	123-05	66,982,757	703,563 00	-05
National Union Fire of Pitts-borough	51-98	28-81	80-79	20,947,024	268,043 39	-28
La Nationale Compagnie d'Assurances	46-01	53-60	81-61	15,051,406	191,655 36	-27
Niagara Fire	48-09	52-51	80-60	15,851,908	200,549 92	-27
Northwestern National	58-39	39-21	97-60	13,129,420	157,361 99	-20
Phoenix Compagnie Francaise	17-92	88-39	106-31	3,644,889	39,350 28	-08
Prudential of Hartford	51-84	34-25	86-09	44,653,485	324,072 41	-17
Providence-Washington	66-15	31-69	97-84	20,769,767	245,636 70	-18
Queen of America	53-15	34-27	87-42	57,948,174	726,429 79	-25
Springfield Fire and Marine	60-05	23-78	83-83	75,665,139	631,473 61	-84
St. Paul Fire and Marine	48-26	29-71	77-97	24,914,001	326,149 51	-31
L'Union, Paris, France	63-41	47-33	100-74	26,797,990	250,949 89	-24
Westchester Fire	67-89	38-32	106-74	11,431,836	203,537 24	-41
Totals	55 94	31-05	86 99	1,000,271,651	10,812,978 97	-08

United States and other Companies.

ANALYSIS and summary of the statements of fire insurance carried on property in Canada by fire insurance companies, associations or underwriters not licensed to transact business in Canada, such insurance having been effected under the provisions of Sec. 139 of the Insurance Act, 1910.

Province in which Property is Situated.	Amount of Insurance.
	\$
Nova Scotia .....	5,713,674
New Brunswick .....	10,733,775
Quebec .....	76,907,525
Ontario .....	103,645,877
Manitoba .....	9,462,290
Saskatchewan .....	9,030,304
Alberta .....	6,723,638
British Columbia .....	13,196,664
Prince Edward Island .....	16,850
Yukon .....	340,000
	235,770,597
-----	
Nature of Property Insured.	Amount of Insurance.
	\$
Lumber and lumber mills .....	15,488,299
Other industrial plants and mercantile establishments .....	154,450,371
Stock and merchandise .....	40,649,711
Railway property and equipment .....	24,896,076
Miscellaneous .....	286,140
	235,770,597
-----	
Nature of Insurers.	Amount of Insurance.
	\$
Lloyds' Association .....	63,188,168
Reciprocal Underwriters .....	22,109,561
Mutual Companies .....	119,174,939
Stock Companies .....	31,297,929
	235,770,597



## **ABSTRACT**

OF STATEMENTS MADE BY COMPANIES LICENSED TO DO  
BUSINESS OF ONE OR MORE CLASSES OF INSURANCE,  
OTHER THAN FIRE OR LIFE, IN CANADA FOR  
YEAR 1915, IN ACCORDANCE WITH  
THE INSURANCE ACT, 1910.

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TABLE showing the Total Assets, and their nature, of Canadian Companies  
Insurance, Steam

## CANADIAN COMPANIES

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection	None.	5,000 00	211,215 30	44,617 40
Canada Accident ...	None.	None.	410,335 50	20,100 00
Canada Hail.	None.	None.	48,480 23	None.
Canada Weather ...	None.	None.	20,630 00	None.
Canadian Casualty and Boiler	None.	None.	114,404 93	3,660 00
Canadian Surety	None.	1,600 00	213,111 40	None.
Casualty Co. of Canada	None.	None.	13,552 37	None.
Chartered Trust and Executor ...	250 00	65,626 10	93,500 71	29,150 00
Dominion Gresham.	12,796 63	None.	160,746 59	None.
General Accident...	None.	None.	162,115 65	62,476 00
General Animals	None.	3,250 00	23,330 00	None.
Globe Indemnity Co. of Canada..	None.	10,500 00	347,461 22	None.
Guarantee Co. of North America	342,650 00	None.	431,680 00	1,029,676 00
Guardian Accident and Guarantee.	None.	None.	237,034 62	None.
Imperial Guarantee and Accident ...	1,900 00	10,500 00	294,946 00	None.
London and Lancashire Guarantee & Accident	125,011 50	None.	664,580 02	None.
Merchants Casualty Co. ....	None.	18,500 00	71,624 36	None.
Merchants' & Employers' Guar. and Accident	None.	48,966 50	69,120 00	None.
Moose, Grand Lodge of the Loyal Order of North American Accident	None.	1,850 00	10,110 00	None.
	None.	16,000 00	171,453 61	8,095 00
Protective Association of Canada .	None.	None.	36,460 43	None.
Totals .....	482,608 13	181,792 60	3,805,892 94	1,197,774 40

SESSIONAL PAPER No. 8

transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Boiler Insurance, etc.

—ASSETS AT DECEMBER 31, 1915.

Cash on hand and in Banks.	Interest and Rents Due and Accrued.	Agents' Balances and Bills Receivable.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
8,704 09	4,062 68	2 70	9,384 15	2,670 00	285,656 32	Steam Boiler.
61,117 14	4,776 78	None.	42,209 48	None.	538,538 90	Accident, Burglary, Guar- antee, Plate Glass and Sickness.
23,661 88	1,901 81	4,428 62	None.	None.	78,472 54	Hail.
2,483 00	182 50	1,677 81	10,176 54	1,105 26	36,255 11	Weather.
17,493 53	2,283 75	7 91	14,644 65	1,556 60	154,051 37	Accident, Automobile, Sick- ness and Steam Boiler.
28,402 48	4,003 77	695 00	5,900 71	None.	253,713 36	Guarantee.
5,545 35	334 96	None.	None.	537 36	19,970 04	Plate Glass.
11,617 48	6,021 42	None.	50 00	34,840 21	241,055 92	Title.
8,894 86	1,003 12	712 54	16,877 76	132,034 30	333,065 80	Accident, Automobile, Bur- glary, Guarantee and Sick- ness.
12,821 43	3,911 24	None.	32,148 30	3,636 19	277,108 81	Accident, Automobile and Sickness.
10,048 09	540 83	65 00	3,804 20	2,324 60	43,362 72	Live Stock.
37,930 30	5,667 23	None.	100,524 55	16,773 29	518,856 59	Accident, Automobile, Bur- glary, Guarantee and Sick- ness.
203,777 61	5,391 49	None.	10,575 71	32,540 82	2,056 291 63	Guarantee.
6,593 72	4,180 38	None.	10,042 30	185 76	258,036 78	Accident, Burglary, Guar- antee, Plate Glass and Sickness.
60,142 27	1,622 52	6,512 95	41,278 15	4,819 43	421,721 32	Accident, Automobile, Guar- antee, Plate Glass and Sickness.
349,805 43	7,608 99	1,146 81	108,684 28	19,317 08	1,276,154 11	Accident, Automobile, Guar- antee, Plate Glass and Sickness.
41,355 43	1,372 41	1,059 97	None.	7,268 02	141,180 19	Accident (excluding Em- ployers' Liability) and Sickness.
15,817 37	2,387 61	None.	18,122 94	2,246 79	156,661 21	Accident, Automobile, Plate Glass and Sickness.
499 76	227 63	None.	524 85	450 00	13,662 24	Sickness.
31,422 31	2,763 55	1,815 13	17,978 07	2,000 00	251,527 67	Accident, Plate Glass, Sick- ness and Automobile.
27,192 05	502 41	5,075 37	None.	914 29	70,144 55	Accident and Sickness.
965,325 58	60,747 08	23,199 81	442,926 64	265,220 00	7,425,487 18	

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TABLE showing the Total Liabilities of Canadian Companies transacting business  
Steam Boiler

## CANADIAN COMPANIES

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities not including Capital Stock.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	122 70	83,863 05	328 80	84,314 55
Canada Accident.....	86,016 54	71,472 16	6,200 65	163,689 35
Canada Hail.....	None.	None.	1,238 20	1,238 20
Canada Weather.....	563 08	692 47	3,861 56	5,117 11
Canadian Casualty and Boiler.....	7,839 70	62,370 29	3,343 80	73,553 79
Canadian Surety.....	5,883 95	17,601 25	1,608 68	25,093 88
Casualty Co. of Canada.....	None.	None.	4,000 00	4,000 00
Chartered Trust and Executor.....	None.	None.	5,965 19	5,965 19
Dominion Gresham.....	8,412 88	38,234 40	43,445 71	90,092 99
General Accident.....	70,841 54	65,629 35	9,915 16	146,386 05
General Animals.....	2,461 66	13,783 90	336 13	16,581 69
Globe Indemnity Co. of Canada.....	84,887 00	155,337 30	11,290 67	251,514 97
Guarantee Co. of North America.....	38,489 00	104,156 00	154,282 25	296,927 25
Guardian Accident and Guarantee.....	24,633 91	21,310 44	3,376 95	49,321 30
Imperial Guarantee and Accident.....	23,248 88	95,332 20	25,876 27	144,457 35
London and Lancashire Guar. and Accident..	355,106 42	70,560 00	29,314 81	454,981 23
Merchants Casualty Co.....	12,071 91	24,309 91	3,882 90	40,264 72
Merchants' and Employers' Guar. and Acct.	11,413 77	21,533 68	1,224 24	34,171 69
Moose, Grand Lodge of the Loyal Order of	None.	1,483 00	12,295 02	13,778 02
North American Accident.....	26,526 00	59,989 38	2,231 03	88,746 41
Protective Association of Canada.....	11,788 21	28,368 00	3,136 06	43,292 27
Totals.....	770,307 15	936,026 78	327 154 08	2,033,488 01

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of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Insurance, etc.

—LIABILITIES AT DECEMBER 31, 1915.

Excess Assets over Liabilities.	Capital Stock paid in cash.	Nature of Business.
\$ cts.	\$ cts.	
201,341 77	100,100 00	Steam Boiler.
374,849 55	43,320 00	Accident, Burglary, Guarantee, Plate Glass and Sickness.
77,234 34	75,000 00	Hail.
31,138 00	77,892 10	Weather.
80,497 58	50,000 00	Accident, Automobile, Sickness and Steam Boiler.
228,619 48	200,000 00	Guarantee.
15,970 04	18,253 51	Plate Glass.
235,000 73	201,336 91	Title.
242,972 81	200,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
130,722 76	50,000 00	Accident, Automobile and Sickness.
26,781 03	64,800 00	Live Stock.
267,341 62	100,000 00	Accident, Automobile, Burglary, Guarantee and Sickness.
1,759,364 38	304,600 00	Guarantee.
208,715 48	250,000 00	Accident, Burglary, Guarantee, Plate Glass and Sickness.
277,263 97	200,000 00	Accident, Automobile, Guarantee, Plate Glass and Sickness.
821,172 88	400,000 00	Accident, Automobile, Guarantee, Plate Glass and Sickness.
100,915 47	55,890 00	Accident (excluding Employers' Liability) and Sickness.
122,489 52	91,220 00	Accident, Automobile, Plate Glass and Sickness.
- 115 78	None.	Sickness.
162,781 26	88,799 95	Accident, Plate Glass, Sickness and Automobile.
26,852 28	20,000 00	Accident and Sickness.
5,391,999 17	2,591,212 47	

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TABLE showing the Assets in Canada, and their nature, of Companies other  
Burglary Insurance, Steam

## BRITISH AND FOREIGN COMPANIES—ASSETS—

Companies.	Real Estate.	Loans on Real Estate.	Bonds and Debentures.	Stocks.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
American and Foreign Marine .....	None.	None.	26,520 00	None.
American Surety Co .....	None.	None.	54,940 00	None.
British and Foreign Marine .....	None.	None.	105,285 00	None.
Fidelity and Casualty Co.....	None.	None.	190,662 20	None.
Hartford Steam Boiler.....	None.	None.	38,250 00	None.
International Fidelity.....	None.	None.	4,900 00	None.
Lloyds Plate Glass.....	None.	None.	84,268 00	None.
Loyal Protective.....	None.	None.	33,310 00	None.
Maryland Casualty.....	None.	None.	254,973 99	None.
National Provincial Plate Glass .....	None.	None.	13,295 73	None.
National Surety Co.....	None.	None.	55,980 00	None.
New York Plate Glass.....	None.	None.	28,484 00	None.
Ocean Marine.....	None.	None.	104,960 00	None.
Railway Passengers.....	None.	None.	159,377 10	None.
Ridgely Protective.....	None.	None.	24,840 00	None.
Travelers Indemnity Co., Hartford .....	None.	None.	125,645 00	None.
United Commercial Travelers of America....	None.	None.	24,840 00	None.
United States Fidelity and Guaranty.....	None.	None.	291,000 00	2,000 00
Totals.....	None.	None.	1,621,531 02	2,000 00

SESSIONAL PAPER No. 8

than Canadian, doing business of Accident, Sickness, Guarantee, Plate Glass, Boiler Insurance, etc.

IN CANADA AT DECEMBER 31, 1915.

Cash on hand and in Banks.	Interest Due and Accrued.	Agents' Balances and Bills Receivable.	Out-standing and Deferred Premiums.	Other Assets.	Total Assets.	Nature of Business.
\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
742 42	None.	None.	None.	None.	27,262 42	Inland Transportation.
1,728 58	1,340 00	None.	1,000 07	None.	59,008 65	Guarantee.
269 54	780 00	None.	None.	None.	106,334 54	Inland Transportation and Sprinkler Leakage.
197 04	3,168 22	None.	33,190 60	None.	227,218 06	Accident, Auto, Burglary, Plate Glass, Fly Wheel, Sickness and Steam Boiler.
None.	675 00	None.	None.	None.	38,925 00	Steam Boiler.
None.	None.	None.	None.	None.	4,900 00	Guarantee.
None.	850 91	None.	3,682 88	100 00	88,901 79	Plate Glass.
18,152 51	425 00	None.	None.	1,000 00	52,887 51	Accident and Sickness.
6,475 08	1,262 48	None.	27,800 13	None.	290,511 68	Accident, Auto, Burglary, Guarantee, Plate Glass, Sprinkler Leakage, Sickness and Steam Boiler.
None.	None.	None.	556 74	None.	13,852 47	Plate Glass.
9,779 13	3,000 83	None.	3,393 60	None.	72,153 56	Guarantee.
None.	571 36	None.	1,275 50	None.	30,330 86	Plate Glass.
None.	None.	None.	1,825 30	None.	106,785 30	Inland Transportation.
976 05	None.	7,698 23	19,313 10	1,866 50	189,230 98	Accident, Auto, Guarantee, Plate Glass, Sickness.
3,571 73	560 00	None.	None.	None.	28,971 73	Accident and Sickness.
None.	2,651 09	None.	15,417 79	None.	143,713 88	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
None.	600 00	36 50	348 06	None.	25,824 50	Accident.
22,277 87	4,322 92	None.	18,513 72	1,000 00	339,114 51	Accident, Sickness, Burglary Guarantee and Plate Glass.
64,169 95	20,207 81	7,734 73	126,317 43	3,966 50	1,845,927 44	

TABLE showing the Liabilities in Canada of Companies, other than Canadian, transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.  
BRITISH AND FOREIGN COMPANIES—LIABILITIES IN CANADA AT DECEMBER 31, 1915.

Companies.	Unsettled Losses.	Reserve of Unearned Premiums.	Sundry.	Total Liabilities.	Excess of Assets over Liabilities.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
American and Foreign Marine	None.	None.	None.	None.	27,262 42	Inland Transportation.
American Surety Co.	3,348 44	5,325 32	None.	11,673 76	47,834 89	Guarantee.
British and Foreign Marine	None.	306 43	None.	306 43	105,828 09	Inland Transportation and Sprinkler Leakage.
Fidelity and Casualty Co.	16,831 47	107,538 42	2,058 45	126,728 34	100,489 73	Accident, Auto, Burglary, Fly Wheel, Sickness, Steam Boiler and Plate Glass.
Hartford Steam Boiler	None.	None.	None.	None.	38,925 00	Steam Boiler.
International Fidelity	223 68	2,646 50	None.	2,870 18	2,029 82	Guarantee.
Lloyds Plate Glass	2,000 00	55,043 09	850 00	57,893 09	31,008 70	Plate Glass.
Loyal Protective	13,607 59	12,999 20	2,511 40	29,118 19	23,769 32	Accident and Sickness.
Maryland Casualty	37,757 97	92,805 60	3,348 26	133,911 83	156,599 85	Accident, Auto, Burglary, Fly Wheel, Sickness, Sprinkler Leakage and Steam Boiler.
National Provincial Plate Glass	214 44	9,562 45	None.	9,776 89	4,075 58	Plate Glass.
National Surety Co.	14,306 66	27,400 38	None.	41,707 04	30,446 52	Guarantee.
New York Plate Glass	1,166 16	11,812 38	500 00	13,478 54	16,852 32	Plate Glass.
Ocean Marine	50 00	None.	None.	50 00	106,735 30	Inland Transportation.
Railway Passengers	40,600 75	57,629 94	2,785 34	101,016 03	88,214 45	Accident, Auto, Guarantee, Plate Glass and Sickness.
Ridgely Protective	3,192 64	1,382 30	936 20	5,511 14	23,460 59	Accident and Sickness.
Travelers Indemnity Co.	27,408 14	49,372 23	534 17	77,314 54	66,399 34	Accident, Auto, Burglary, Plate Glass, Sickness and Steam Boiler.
United Commercial Travelers of America	3,225 00	None.	None.	3,225 00	22,599 50	Accident.
United States Fidelity and Guaranty	58,988 00	113,122 66	1,500 00	173,610 66	155,503 85	Accident, Sickness, Burglary, Guarantee and Plate Glass.
Totals	225,120 94	547,646 92	15,023 82	787,791 68	1,058,135 76	



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TABLE showing the Cash Income of Canadian Companies transacting business of Accident, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.

INCOME (Cash) 1915.

Companies.	Net Cash for Premiums.	Interest, Rents and Dividends on Stock, etc.	Sundry.	Total Cash Income.	Received on Account of Capital not included in Income.
	\$ cts	\$ cts	\$ cts.	\$ cts.	\$ cts.
Boiler Inspection.....	62,761 38	12,915 09	783 40	76,459 87	None.
Canada Accident.....	244,422 03	23,082 78	None.	267,504 81	None.
Canada Hail.....	52,736 54	3,478 11	None.	56,214 65	None.
Canada Weather.....	70,611 98	1,571 96	178 40	72,362 34	763 63
Canadian Casualty and Boiler.....	97,969 29	6,840 13	2,653 41	107,462 83	None.
Canadian Surety.....	47,260 86	11,562 75	None.	58,823 61	None.
Casualty Co. of Canada.....	None.	513 01	*8,566 49	9,079 50	18,253 51
Chartered Trust and Executor Co.....	78 75	12,281 32	None.	12,360 07	13,011 91
Dominion Gresham.....	104,380 85	7,708 43	10,467 10	122,556 38	None.
General Accident.....	203,479 76	14,223 81	None.	217,703 57	None.
General Animals.....	50,057 64	2,754 90	None.	52,812 54	8,730 00
Globe Indemnity Co. of Canada.....	484,478 90	17,691 95	None.	502,170 85	None.
Guarantee Co. of North America.....	244,592 88	72,370 13	None.	316,963 01	None.
Guardian Accident and Guarantee.....	75,087 74	12,897 47	None.	87,985 21	None.
Imperial Guarantee and Accident.....	240,403 78	17,074 90	None.	257,478 68	None.
London and Lancashire Guar. and Acc.....	820,913 16	42,484 72	None.	863,397 88	None.
Merchants Casualty Co.	149,381 82	4,550 63	145,862 27	299,794 72	5,890 00
Merchants' and Employers' Guar. and Accident.....	76,812 76	7,060 92	16,160 00	90,033 68	1,875 00
Moose, Grand Lodge of the Loyal Order of.....	4,705 50	759 03	None.	5,464 53	None.
North American Accident.....	154,031 73	10,760 76	None.	164,792 49	None.
Protective Association of Canada.....	145,752 28	2,150 76	None.	147,903 04	None.
Totals.....	3,329,919 63	284,733 56	174,671 07	3,789,324 26	48,524 05

\*Premium on capital stock.

†Including \$900 premium on capital stock..

TABLE showing the Cash Expenditure of Canadian Companies transacting business of Accident, Sickness, Guarantee, Plate Glass, Burglary Insurance, Steam Boiler Insurance, etc.  
EXPENDITURE (Cash), 1915.

Companies.	Paid for Losses.	Dividends or Bonuses to Stockholders.	General Expenses.	Total Cash Expenditure.	Nature of Business.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Boiler Inspection	961 50	None.	63,619 45	64,580 95	Steam Boiler.
Canada Accident	135,638 47	None.	107,160 29	242,798 76	Accident, Guarantee, Plate Glass, Burglary and Sickness.
Canada Hail	25,559 45	4,500 00	16,319 68	46,379 13	Hail.
Canada Weather	46,452 10	None.	21,089 39	69,541 49	Weather.
Canadian Casualty and Boiler	34,267 25	10,000 00	67,975 58	112,242 83	Accident, Sickness, Steam Boiler and Automobile.
Canadian Surety	8,928 78	None.	36,666 47	45,595 25	Guarantee.
Casualty Co. of Canada	None.	None.	8,470 79	8,470 79	Plate Glass.
Chartered Trust and Executor Co.	None.	11,205 25	150 86	11,456 11	Title.
Dominion Gresham	41,021 66	8,000 00	64,232 90	113,254 56	Accident, Automobile, Guarantee, Burglary and Sickness.
General Accident	125,162 75	40,000 00	107,952 16	273,114 91	Accident, Automobile and Sickness.
General Animals	32,153 97	None.	27,359 25	59,513 22	Live Stock.
Globe Indemnity Co. of Canada	220,419 99	10,000 00	252,839 58	483,259 57	Accident, Automobile, Sickness, Burglary and Guarantee.
Guarantee Co. of North America	44,275 23	36,552 00	168,903 71	249,730 94	Guarantee.
Guardian Accident and Guarantee	44,632 78	None.	49,241 94	93,894 72	Accident, Burglary, Guarantee, Plate Glass and Sickness.
Imperial Guarantee and Accident	109,201 62	12,000 00	130,110 05	251,311 67	Accident, Automobile, Guarantee, Plate Glass and Sickness.
London and Lancashire Guarantee and Accident	622,485 74	None.	428,018 51	1,050,504 25	Accident, Auto, Guarantee, Plate Glass & Sickness.
Merchants Casualty Co.	49,651 51	4,276 55	197,929 41	251,857 47	Accident, (excluding Employer's Liability) and Sickness.
Merchants' and Employers' Guarantee and Accident	35,331 28	None.	47,289 32	82,620 60	Accident, Automobile, Plate Glass and Sickness.
Moose, Grand Lodge of the Loyal Order of	2,492 42	None.	3,874 96	6,367 38	Sickness.
North American Accident	67,567 67	8,879 95	72,034 76	148,482 38	Accident, Plate Glass, Sickness and Automobile.
Protective Association of Canada	85,273 29	None.	58,940 66	144,213 95	Accident and Sickness.
Totals	1,731,497 46	145,513 75	1,982,179 72	3,809,190 93	



TABLE showing the net amounts received in Canada by all

No	Companies.	Accident.	Accident and Sickness combined.	Auto-mobile (including Fire risk).	Auto-mobile (excluding Fire risk).	Burglary	Employers' Liability.	Guarantee
	<i>Canada Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Ancient Order of Foresters							
2	Boiler Inspection							
3	British America Assurance							
4	Canada Accident	37,294			22,530	426	149,729	2,930
5	Canada Hail							
6	Canada Weather							
7	Canadian Casualty and Boiler.	32,240			19,170			
8	Canadian Surety							41,025
9	Casualty Company of Canada							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	26,425			6,809	41,903	11,631	4,269
14	Dominion of Canada G'tee and Acc't	187,408			11,815	2,960		33,368
15	General Accident of Canada.	54,038			32,573		72,890	
16	General Animals.							
17	Globe Indemnity	198,239			27,024	546	110,879	5,625
18	Guarantee Co. of North America							61,431
19	Guardian Accident and G'tee	12,960				3,137	39,152	5,882
20	Hudson Bay							
21	Imperial Guarantee and Accident	190,081			12,048		2,145	32,353
22	Imperial Underwriters							
23	Independent Order of Foresters							
24	London and Lancashire G'tee and Acc	59,498			16,138		15,973	13,670
25	Merchants' Casualty		149,382					
26	Merchants' and Employers' G'tee and Accident	741	8,841		2,546		62,795	
27	Moose, Grand Lodge of the Loyal Order of							
28	Mount Royal Assurance							
29	North American Accident	19,922			12,783		93,798	
30	Protective Association of Canada		145,752					
31	Royal Guardians							
32	Western Assurance							
33	Woodmen of the World							
	Totals	818,846	303,975		163,436	48,972	558,992	200,553

\* This Company also transacts business outside of Canada.

E—Explosion Insurance. L.S—Live Stock Insurance. T.—Title Insurance. W—Weather Insurance.

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Companies for Premiums other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler.	Tornado.	Other Classes	Totals.	No
\$	\$	\$	\$	\$	\$	\$	\$	\$	
			143,083		62,761			113,083	1
84,268								62,761	2
		20,594	10,919					84,268	3
52,737								241,422	4
								52,737	5
			14 112		31,385		W 70,612	70,612	6
		None						96,907	7
			9,550					11,025	8
								None	9
4,739							T. 79	9,550	10
								79	11
			13,344					4,739	12
		22,476	109,198					104,381	13
			40,751					367,225	14
								300,252	15
			142,166				L.S. 50,058	50,058	16
								184,479	17
		5,337	6,160					61,431	18
	78							72,828	19
		3,777						78	20
		None	234,914					240,401	21
								None	22
		12,657	33,738					234,914	23
								151,674	24
								149,382	25
		1,708	182					76,813	26
			4,706					4,706	27
		6,568						6,568	28
		17,468	10,061					154,032	29
								145,752	30
			2,150					2,150	31
	19,967						E. 1,217	21,184	32
			8,393					8,393	33
141,822	19,967	90,785	783,427		94,146		121,966	3,346,887	

TABLE showing the net amounts received in Canada by all

No	Companies.	Accident.	Accident and Sickness combined	Auto-mobile (including Fire risk).	Auto-mobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
<i>British and Foreign Companies.</i>		\$	\$	\$	\$	\$	\$	\$
1	Etna Insurance			18,230				
2	American and Foreign Marine							
3	American Central							
4	American Lloyds							
5	American Surety							15,915
6	British and Foreign Marine							
7	Connecticut Fire							
8	Employers' Liability	122,551					531,974	76,644
9	Fidelity and Casualty	77,380				20,152	5,222	
10	Fidelity-Phenix							
11	Fireman's Fund			10,938				
12	German-American Ins							
13	Glens Falls Insurance			17,945				
14	Globe and Rutgers Fire							
15	Hartford Fire			19,356				
16	Hartford Steam Boiler							
17	Home Insurance			19,393				
18	Insurance Co of North America			34,598				
19	International Fidelity							6,931
20	Law Union and Rock	12,536					37,781	
21	Lloyds Plate Glass							
22	London Guarantee and Accident	135,712		None	22,778	317	245,580	118,003
23	Loyal Protective		88,318					
24	Marine Insurance			51,100				
25	Maryland Casualty	38,507			8,516	12,497	55,693	34,708
26	National Fire of Hartford							
27	National Provincial Plate Glass							
28	National Surety							58,090
29	National Union of Pittsburgh							
30	New York Plate Glass							
31	Niagara Fire			4,281				
32	Northwestern National Insurance							
33	Norwich Union Fire	10,486		8,158	2,486		13,488	
34	Ocean Accident and Guaranty	171,573			49,182		256,411	24,869
35	Ocean Marine							
36	Provident-Washington			15,247				
37	Queen Insurance of America			50,533				
38	Railway Passengers	60,717			11,490		45,258	10,860
39	Ridgely Protective		10,460					
40	Royal Exchange	10,548		15,805	9,161		4,996	
41	Scottish Union and National							
42	Springfield Fire and Marine			46,783				
43	St Paul Fire and Marine							
44	Travelers Indemnity	2,290			28,445	964		
45	Travelers Insurance	186,712					132,436	
46	Union Assurance Society							
47	United Commercial Travelers	16,226			10,838		51,986	
48	United States Fidelity and Guaranty	13,711			17,326	8,984	12,433	183,565
49	Yorkshire Insurance	6,197						
	Totals	865,164	98,778	312,427	160,222	42,913	1,393,258	529,585
	Grand Totals	1,684,010	402,753	312,427	323,658	91,885	1,952,250	730,138

E—Explosion Insurance      L. S.—Live Stock Insurance

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Companies for premiums other than Fire and Life—*Concluded.*

Had	Inland Transportation.	Plate Glass.	Sickness.	Sprinkler Leakage.	Steam Boiler	Tornado.	Other Classes	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
	17,711					715		18,945	1
				11,531		316		17,711	2
								316	3
								11,531	4
	1,774			313				15,915	5
8,483								2,987	6
			18,076					8,483	7
		10,108	67,981		27,024			749,245	8
	52,143					1,636		207,879	9
							244	1,636	10
						None		63,981	11
								244	12
								17,945	13
100,181	14,231			12,859		3,925	E. 4,732	4,732	14
								157,355	15
284,940					1,820			1,820	16
	8,424			2,015		9,978		316,326	17
								43,022	18
			4,416					6,931	19
		63,538						54,763	20
			28,342					63,538	21
	20,482							550,732	22
		8,150	22,223	11,451	13,923			88,318	23
								80,582	24
		12,882				720		265,668	25
								720	26
		19,748						12,882	27
								58,090	28
								668	29
143,285								19,748	30
								4,289	31
		4,404	6,510					143,760	32
	16,238	34,212	71,255			475		45,562	33
								607,502	34
								16,238	35
								15,247	36
								50,534	37
		13,609	15,179					157,113	38
			8,065					10,460	39
				59				48,635	40
				533		190		249	41
65,618	5,479					3,741		4,291	42
		257	48,849		13,464	4,134		122,014	43
								31,277	44
	None							319,148	45
		5,353	6,415					None	46
		6,217	3,997					16,226	47
							L.S. 29,913	280,852	48
								76,083	49
602,510	145,483	178,378	301,371	38,781	56,231	26,750	34,645	4,786,596	
744,332	165,450	269,263	1,084,798	38,781	150,377	26,750	156,611	8,133,483	

TABLE showing the net amounts paid in Canada by all

No	Companies.	Accident.	Accident and Sickness combined.	Auto-mobile (including Fire risk).	Auto-mobile (excluding Fire risk).	Burglary.	Employers' Liability.	Guarantee
	<i>Canadian Companies.</i>	\$	\$	\$	\$	\$	\$	\$
1	Ancient Order of Foresters							
2	Boiler Inspection							
3	British America Insurance							
4	Canada Accident	19,247			5,779	None	92,273	374
5	Canada Bail							
6	Canada Weather							
7	*Canadian Casualty and Boiler.	11,767			5,607			
8	*Canadian Surety							8,929
9	Casualty Company of Canada.							
10	Catholic Mutual Benefit							
11	Chartered Trust and Executor							
12	Dominion Fire							
13	Dominion Gresham	11,355			2,592	12,004	8,601	512
14	Dominion of Canada G'tee and Acc't	83,893			3,924	573		10,869
15	*General Accident of Canada	39,067			13,444		50,250	
16	General Animals							
17	Globe Indemnity	80,323			10,858	None	51,372	None
18	*Guarantee Co. of North America							10,958
19	*Guardian Accident and G'tee	6,404				295	32,502	443
20	Hudson Bay							
21	Imperial Guarantee and Accident	91,981			2,643		1,280	11,997
22	Imperial Underwriters							
23	*Independent Order of Foresters							
24	*London and Lancashire G'tee and Acc	25,898			7,096		4,402	214
25	Merchants casualty		49,652					
26	Merchants' and Employers' G'tee and Accident	61	3,157		55		31,773	
27	Moose, Grand Lodge of the Loyal Order of							
28	Mount Royal Assurance							
29	North American Accident	4,232			3,248		51,515	
30	Protective Association of Canada.		85,273					
31	Royal Guardians							
32	*Western Assurance							
33	Woodmen of the World							
	Totals	374,138	138,082		55,246	12,872	323,968	44,296

\* This Company also transacts business outside of Canada.  
 E.—Explosion Insurance. L.S.—Live Stock Insurance. T.—Title insurance. W.—Weather Insurance.



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Companies for losses other than Fire and Life.

Hail.	Inland Transportation.	Plate Glass	Sickness.	Sprinkler Leakage	Steam Boiler.	Tornado	Other Classes.	Totals	No
\$	\$	\$	\$	\$	\$	\$	\$	\$	
			96,430		964			96,430	1
40,094								961	2
		10,366	6,999					40,094	3
25,559								135,638	4
			7,254		9,593		46,452	25,559	5
		None	10,044					46,452	6
								34,221	7
								8,929	8
								None	9
1,593							None	10,044	10
			5,958					None	11
		9,579	47,648					1,593	12
			21,931					41,022	13
								156,486	14
			77,867					124,692	15
							L.S. 32,154	32,151	16
		2,329	2,680					220,420	17
202								10,958	18
		1,301						44,653	19
		26						202	20
			213,037					109,202	21
		5,274	16,589					26	22
								213,037	23
								59,383	24
								49,652	25
		249	36					35,331	26
			2,492					2,492	27
		2,939	2,911					2,939	28
		5,662						67,568	29
			1,117					85,273	30
	22,172							1,117	31
			4,917				E. None	22,172	32
								4,917	33
67,448	22,172	38,325	517,910		10,554		78,696	1,683,617	

TABLE showing the net amounts paid in Canada by all

	Accident	Accident and Sickness (combined)	Auto-mobile (including Fire risk)	Auto-mobile (excluding Fire risk)	Burglary	Employers' Liability	Guarantee
<i>British and Foreign Companies.</i>							
1		\$	\$	\$	\$	\$	\$
2				9,867			
3							
4							
5							1,476
6							
7							
8							
9	59,469					344,631	26,145
10	31,368				5,020	865	
11				14,290			
12							
13				3,574			
14							
15				5,219			
16							
17				9,738			
18				22,717			
19							
20	3,917						1,430
21						25,944	
22							
23	69,367	48,254	None.	4,518	58	166,931	11,337
24							
25			24,595				
26	22,483			1,458	5,504	36,077	11,223
27							
28							11,101
29							
30							
31				3,578			
32							
33	3,039		2,463	308		12,279	
34	111,968			10,055		146,263	4,853
35							
36				10,672			
37				29,537			
38	22,293			1,964		17,140	204
39		6,681					
40							
41	3,186		10,376	3,329		300	
42							
43			26,140				
44	388			9,842	None		
45	143,878					69,121	
46							
47	22,583			1,513	961	29,477	53,869
48	3,584			2,393		2,993	
49	11,367						
Totals	508,890	54,935	172,766	35,380	11,553	852,021	121,230
Grand Totals	883,028	193,017	172,766	90,026	24,425	1,175,989	165,526

E.—Explosive Insurance. L. S.—Live Stock Insurance.

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Companies for losses other than Fire and Life—*Concluded.*

Had.	Inland Transportation.	Plate Glass	Sickness	Sprinkler Leakage.	Steam Boiler	Tornado.	Other Classes.	Totals	No.
\$	\$	\$	\$	\$	\$	\$	\$	\$	
						None		9,867	1
	9,405					None		9,405	2
				7,141		None		None	3
								7,141	4
								1,476	5
6,693	260			10				270	6
			40,223					6,693	7
		4,145	41,731					470,468	8
					1,055			84,204	9
	30,685						123	123	10
								44,975	11
						None		None	12
						None		3,571	13
56,969	None			6,561			E. None	None	14
					None	313		69,062	15
153,381				None				None	16
	12,858					1,553		164,672	17
								45,575	18
			3,781					1,430	19
		25,520						53,642	20
			14,333					27,520	21
								296,544	22
	5,149							48,254	23
		4,971	9,205	5,049	864			29,744	24
								96,832	25
		6,123					128	128	26
								6,123	27
								11,101	28
								588	29
		7,322					388	7,322	30
88,928							None	5,578	31
			3,829				45	88,075	32
		1,548	24,734					23,466	33
	489	11,156						399,029	34
								489	35
	None.							10,672	36
		3,098	9,485					29,537	37
								53,776	38
			5,430					6,681	39
				None		None		22,621	40
					25			None	41
29,319	900					334		559	42
		None	27,607			476		56,835	43
					None			37,837	44
	None							212,999	45
								None	46
		1,271	2,809					22,583	47
		1,685	1,079					93,484	48
							L. S. 18,785	38,302	49
335,290	59,746	66,839	184,254	18,786	1,919	3,760	18,785	2,446,154	
402,738	81,918	105,164	702,164	18,786	12,473	3,760	97,391	4,129,771	

ABSTRACT OF ACCIDENT INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the year.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not Registered.	Registered.
	\$		\$		\$	\$	\$	\$	\$
Canada Accident	37,294		12,066,441	2,178	8,205,866	21,878	19,247	9,263	None.
Canadian Casualty and Boiler	32,240	3,085	8,504,525	1,264	2,877,874	11,505	11,747	2,445	None.
Dominion Grasham	26,425	3,623	40,923,238	2,586	3,769,725	12,022	11,355	3,095	None.
Dominion of Canada, Guarantee and Accident	187,408	19,327	18,037,566	5,034	25,965,670	83,704	83,893	28,675	None.
Employers' Liability	122,551				17,548,066	59,469	59,469	13,000	2,000
Fidelity and Casualty Co.	77,389	6,024	40,942,133	9,129	30,263,083	34,693	31,368	5,375	None.
General Accident of Canada	54,638	3,269	9,793,500	1,754	4,624,000	39,927	39,067	3,982	None.
Globe Indemnity Co. of Canada	198,239	23,272	40,923,773	16,730	28,100,547	75,503	80,323	14,310	None.
Guardian Accident and Guarantee	12,960	1,310	4,267,200	498	2,069,013	7,868	6,404	2,536	None.
*Imperial Guarantee and Accident	190,081	11,016		9,782	93,686	91,981	91,981	17,133	1,500
Law Union and Rock	12,536	1,429	3,922,162	1,264	2,877,874	2,300	3,917	None.	None.
London Guarantee and Accident	135,712	9,029	20,679,300	8,369	19,700,500	63,968	69,367	8,291	None.
London and Lancashire Fire, and Acc't.	59,498	6,267	13,177,000	3,052	11,423,750	21,323	23,808	6,211	None.
Maryland Casualty	38,507	2,812	12,076,970	2,038	9,281,567	29,372	22,483	8,896	None.
Merchants' and Employers' Fire, and Acc't	741	76	237,150	64	134,325	61	61	None.	None.
North American Accident	19,922	1,921	4,689,820	1,497	2,865,942	2,467	4,232	587	None.
Norwich Union Fire	10,486		3,573,466	1,497	1,845,300	3,262	3,039	313	None.
Ocean Accident and Guarantee	171,573		26,038,950	3,601	24,751,255	100,816	111,968	12,780	5,000
Railway Passengers	60,717	4,387	10,116,600	81	8,385,163	18,549	22,283	2,620	200
Royal Exchange	10,548	1,300	3,395,500	924	2,190,750	3,016	3,186	215	None.
Travelers Indemnity Co. of Hartford	2,269	218	1,090,100	81	620,100	420	388	32	None.
Travelers Insurance Co., Hartford	186,712	12,408	55,297,114	8,907	40,903,516	139,997	143,878	11,848	None.
United Commercial Travelers	16,226	231	1,155,000	1,630	8,150,000	18,548	22,583	3,225	None.
United States Fidelity and Guaranty	13,711		5,740,500		4,840,500	12,009	12,009	8,875	None.
Yorkshire	6,197	353	1,337,750	282	1,052,750	11,374	11,367	110	None.
Totals	1,684,010					807,277	883,028	164,495	8,700

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ABSTRACT OF COMBINED ACCIDENT AND SICKNESS INSURANCE IN CANADA FOR THE YEAR 1915

Loyal Protective.....	88,318	2,132	8,185,500	5,615	6,797,718	49,169	48,254	13,008	None.
Merchants Casualty Co.....	149,382	22,365	18,573	18,573	6,671	56,671	49,652	12,072	None.
Merchants' and Employers' C'tee. and Accident Protective Association.....	8,841	1,700	657,345	1,342	596,775	3,541	3,157	784	None.
Ridgely Protective.....	145,752	11,323	.....	11,323	.....	87,510	85,273	12,744	None.
Totals.....	402,753	.....	.....	38,305	.....	206,054	193,017	41,901	500

ABSTRACT OF AUTOMOBILE (INCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1915.

Aetna Insurance Co.....	18,230	908	451,012	.....	741,964	2,922	9,867	450	None.
Fireman's Fund.....	10,938	.....	651,965	.....	710,500	4,885	14,290	2,500	None.
Glens Falls.....	17,945	.....	1,011,579	.....	768,725	3,567	3,574	193	None.
Hartford Fire.....	19,356	.....	1,587,697	.....	747,643	4,960	5,219	None.	None.
Home Insurance Co.....	19,363	.....	1,022,378	527	825,878	11,504	9,738	2,925	None.
Insurance Co. of North America	34,598	.....	1,982,828	.....	1,179,258	19,797	22,717	1,565	None.
London Guarantee and Accident	None.	2	1,250	2	1,250	None.	None.	2,600	None.
Marine Insurance Co.....	51,100	.....	1,530,067	.....	1,530,067	27,195	24,595	2,600	None.
Niagara Fire.....	4,281	.....	239,510	.....	156,400	4,953	3,578	1,500	None.
Norwich Union Fire.....	8,178	.....	517,724	.....	376,247	2,463	2,463	None.	None.
Provident Union Fire.....	15,247	.....	801,846	.....	517,756	8,294	10,672	None.	None.
Queen of America.....	50,533	.....	2,475,735	.....	2,077,542	30,532	29,537	1,370	None.
Royal Exchange.....	13,865	606	759,740	555	822,725	9,735	10,376	10	None.
S'c. Paul Fire and Marine.....	46,783	2,345	2,930,478	1,812	2,246,128	27,852	20,140	5,088	None.
Totals.....	312,427	.....	16,456,807	.....	12,702,203	158,650	172,766	18,171	250

\*Including figures for sickness business, which figures could not be separated from Accident figures.

ABSTRACT OF AUTOMOBILE (EXCLUDING FIRE RISK) INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force in Canada at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.	
							Not Registered.	Registered.	Not Registered.	Registered.
Canada Accident	\$ 22,530		\$ 5,700,000	992	3,340,000	5,374	\$ 5,779	\$ 835	None.	
Canadian Casualty and Boiler	19,170	903	.....	654	.....	6,147	5,607	1,482	None.	
Dominion Gresham	6,809	209	.....	106	.....	1,752	3,15	315	None.	
Dominion of Canada Greec. and Acc't	11,815	280	.....	251	.....	3,224	3,924	50	None.	
Fidelity and Casualty	32,573	1,598	16,000,000	992	9,906,000	30,289	13,444	14,318	6,254	
General Accident of Canada	27,024	1,463	7,315,000	1,180	1,409,200	8,377	10,858	2,229	None.	
Globe Indemnity Co. of Canada	22,048	1,900	704,500	1,190	704,500	3,837	2,643	1,850	None.	
Imperial Guarantee and Accident	22,778	574	5,740,000	312	3,120,000	7,498	4,518	2,980	None.	
London Guarantee and Accident	16,138	496	.....	304	.....	7,636	7,096	1,915	800	
London and Lancashire Greec. and Accident	8,516	65	650,000	51	510,000	1,693	1,458	235	None.	
Maryland Casualty	2,546	65	.....	51	.....	180	55	95	100	
Merchants and Employers Greec. and Acc't	12,783	240	2,300,000	151	1,510,000	3,511	3,248	823	None.	
North American Accident	2,486	.....	1,525,000	.....	650,000	433	508	115	None.	
Norwich Union Fire	49,189	.....	8,647,500	.....	8,647,500	21,155	10,035	11,100	None.	
Ocean Accident and Guarantee	11,400	291	.....	203	.....	1,389	1,964	2,075	500	
Railway Passengers	3,161	184	1,840,000	140	1,400,000	3,810	3,326	750	None.	
Royal Exchange	28,415	883	8,830,000	634	6,340,000	14,333	9,842	24,437	None.	
Travelers Indemnity Co. of Hartford	10,838	.....	532,900	.....	348,750	3,738	1,313	2,245	None.	
United States Fidelity and Guaranty	17,326	507	5,070,000	328	3,280,000	3,741	2,393	1,650	None.	
Yorkshire	.....	.....	.....	.....	.....	.....	.....	.....	.....	
Totals	323,658	.....	.....	.....	.....	131,336	90,626	69,409	7,651	

ABSTRACT OF BURGLARY INSURANCE IN CANADA FOR THE YEAR 1915.

Canada Accident	426	76,750	68,250	None.	None.	None.	None.	None.	None.
Dominion of Canada Greec. and Accident	2,960	456,285	410,785	206	456,285	645	573	72	None.
Dominion Gresham	41,903	5,985,275	4,902,821	1,777	4,902,821	12,210	12,004	2,358	None.
Fidelity and Casualty Co.	20,152	2,887,345	2,481,670	2,366	2,481,670	6,430	5,030	1,400	None.
Globe Indemnity Co. of Canada	546	219,500	209,500	67	209,500	None.	None.	None.	800
Guardian Accident and Guarantee	3,137	447,070	311,764	257	311,764	345	295	None.	None.
London Guarantee and Accident	317	37,025	32,025	24	32,025	33	58	None.	None.
Maryland Casualty	12,497	2,888,130	2,250,096	699	2,250,096	3,338	5,504	319	None.
Travelers Indemnity Co. of Hartford	963	.....	.....	44	.....	None.	None.	None.	None.

United States Fidelity and Guaranty Co.....	8,984	1,896,825	1,334,235	956	961	25	None
Totals.....	91,885			24,007	24,425	4,174	800

ABSTRACT OF EMPLOYERS' LIABILITY INSURANCE IN CANADA FOR THE YEAR 1915.

Canada Accident.....	149,729	8,486,799	5,148,500	107,182	92,273	72,938	None.
Dominion Gresham.....	11,631	33,597,429	26,553,500	4,101	8,601	1,670	None.
Employers' Liability.....	531,974	2,043,500	1,635,500	294,631	344,631	147,500	2,500
Fidelity and Casualty.....	5,222	7,526,000	6,536,000	-2,585	865	None.	None.
General Accident of Canada.....	829	3,965,000	3,218,000	41,042	50,250	24,882	9,000
Globe Indemnity Co. of Canada.....	110,879	464		51,372	56,037	55,752	None.
Guardian Accident and Guaranty.....	39,132	27		26,380	32,502	10,768	None.
Imperial Guarantee and Accident.....	2,145	135,000	175,000	1,286	1,286	None.	None.
Law Union and Rock.....	37,781	448		23,944	23,944	12,000	2,000
London Guarantee and Accident.....	245,380	4,480,000	6,040,000	137,768	166,351	66,601	None.
London and Lancashire Guarantee and Accident.....	15,977	321		1,572	4,402	6,146	None.
Maryland Casualty.....	53,697	2,393,800	1,875,500	23,304	36,077	17,835	None.
Merchants and Employers' Guar. and Accident.....	62,795	6,705,000	5,850,000	32,908	31,773	5,355	5,150
North American Accident.....	93,798	3,623,332	5,023,332	47,800	51,515	22,609	350
Norwich Union Fire.....	13,188	2,371,666	1,659,172	11,022	12,279	4,812	None.
Ocean Accident and Guaranty.....	236,411	4,643,333	5,113,332	107,152	146,263	111,740	None.
Railway Passengers.....	45,258	2,510,000	2,530,000	20,633	17,140	7,379	2,700
Royal Exchange.....	4,996	91	750,000	1,525	300	1,400	None.
Travelers Insurance Co., Hartford.....	132,436	91	6,130,000	44,845	69,121	50,519	None.
United States Fidelity and Guaranty.....	51,986	204,124	624,499	27,512	29,477	8,410	1,500
Yorkshire.....	12,433	140	1,040,000	6,903	2,993	4,386	None.
Totals.....	1,952,270			1,014,485	1,175,989	632,702	23,200

ABSTRACT OF EXPLOSION INSURANCE IN CANADA FOR THE YEAR 1915.

Globe and Rutgers Western.....	4,732	2,610,000	1,110,000	None.	None.	None.	None.
	1,217	1,054,731	279,735	None.	None.	None.	None.
Totals.....	5,949	3,664,731	1,389,735	None.	None.	None.	None.

\*This Company has not furnished separately the figures for this class of business in time for insertion in this table and the figures are included in those shown for Employers' Liability.

Included in figures for Employers' Liability.

ABSTRACT OF GUARANTÉE INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies Renewed.	Amount of Policies New and Renewed.	Number of Policies in force in Canada at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.		UNSETTLED CLAIMS.	
							\$	cts	Not resisted	Registered.
American Surety Co. ....	15,915	2,613	5,531,191	1,952	2,685,374	106	\$ 1,476	\$ 548	\$ 5,000	
Canada Accident. ....	2,930	5,836	325,375	..	885,677	1,174	374	900	None.	
Canadian Surety. ....	41,025	2,577	14,407,568	4,361	9,955,025	7,917	8,929	5,884	None.	
Dominion Gresham. ....	4,269	2,606	1,468,280	212	1,068,789	782	512	300	None.	
Dominion of Canada Guarantee and Accident	33,368	..	13,288,577	1,858	8,408,935	9,679	10,869	13,688	None.	
Employers' Liability. ....	76,641	..	26,133,736	..	20,075,954	42,662	26,145	33,757	3,000	
Globe Indemnity Co. of Canada	5,625	226	3,009,076	161	2,294,451	..	None.	None.	None.	
Guarantee Co. of North America. ....	61,411	..	29,410,758	..	23,171,379	12,927	10,958	12,326	10,000	
Guardian Accident and Guarantee	5,882	423	2,223,017	191	967,307	7,979	443	4,845	4,250	
Imperial Guarantee and Accident.	32,353	1,129	9,816,634	1,127	9,079,466	8,276	11,997	2,571	None.	
International Fidelity. ....	6,931	1,299	661,000	1,213	618,000	1,197	1,430	224	None.	
London Guarantee and Accident	118,003	5,195	35,118,002	5,053	31,908,451	15,728	11,337	7,676	None.	
London and Lancashire Guarantee and Accident	13,670	653	5,841,501	899	3,790,807	2,623	214	4,624	None.	
Maryland Casualty. ....	34,708	1,318	3,918,885	475	3,075,493	11,611	11,223	8,368	None.	
National Surety Co. ....	58,040	969	15,155,896	796	12,804,468	1,976	11,101	14,307	None.	
Ocean Accident and Guarantee	24,869	..	6,011,146	..	5,134,404	6,245	4,553	3,670	None.	
Railway Passengers. ....	10,860	323	2,424,310	288	2,443,010	-1,089	4,904	115	20,000	
United States Fidelity and Guaranty	183,561	..	43,056,839	..	29,659,341	42,428	53,869	36,663	None.	
Totals. ....	730,138	..	217,891,379	..	168,091,331	172,221	165,326	150,466	42,250	

CANADIAN SURETY COMPANY.

In Canada. ....	41,025	5,836	14,407,568	4,361	9,955,025	7,917	8,929	5,884	None.
In other countries. ....	6,236	215	2,095,268	103	1,144,483	None.	None.	None.	None.
Totals. ....	47,261	6,051	16,502,836	4,464	11,099,508	7,917	8,929	5,884	None.

GUARANTÉE COMPANY OF NORTH AMERICA.

In Canada. ....	61,431	..	29,470,758	..	23,171,379	12,927	10,958	12,326	10,000
In other countries. ....	183,162	..	93,759,626	..	71,109,275	32,974	33,317	16,163	None.
Totals. ....	244,593	..	123,230,384	..	94,280,654	45,901	44,275	28,489	10,000



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ABSTRACT OF HAIL INSURANCE IN CANADA FOR THE YEAR 1915.

British America.....	84,268	1,771,662	None.	40,094	None.	None.
Canada Hail.....	52,737	2,047	None.	25,559	None.	None.
Connecticut Fire.....	8,483	122,639	None.	6,693	None.	None.
Dominion Fire.....	4,739	1,967,456	None.	1,593	None.	None.
Hartford Fire.....	100,184	None.	None.	56,969	None.	None.
Home Insurance Co.....	284,940	None.	None.	153,381	None.	None.
Hudson Bay.....	78	None.	None.	65	None.	None.
Northwestern National.....	143,285	2,192,254	None.	88,428	None.	125
St. Paul Fire and Marine.....	65,618	None.	None.	29,319	None.	None.
Totals.....	744,332	.....	None.	402,216	402,738	125

ABSTRACT OF INLAND TRANSPORTATION INSURANCE IN CANADA FOR THE YEAR 1915.

American and Foreign Marine.....	17,711	56,914,025	None.	9,405	None.	None.
British and Foreign Marine.....	1,774	1,045,841	8	1,045	None.	None.
Fireman's Fund.....	52,143	5,390,480	.....	290	None.	None.
Hartford Fire.....	14,231	981,032	.....	30,685	None.	27,924
Insurance Co. of North America.....	8,421	2,596,045	None.	None.	None.	None.
Marine Insurance Co.....	29,482	102,948,242	.....	12,658	None.	None.
Ocean Marine.....	16,238	80,949,358	.....	5,149	None.	None.
Queen Insurance Co.....	1	9,100	None.	439	None.	50
St. Paul Fire and Marine.....	5,479	2,781,852	1,858	1,803	None.	903
Union Assurance Society.....	None.	1,310,300	None.	None.	None.	None.
Western.....	19,967	28,889,924	.....	22,172	None.	None.
Totals.....	165,450	282,673,179	8,144,387	109,545	81,918	28,877

ABSTRACT OF LIVE STOCK INSURANCE IN CANADA FOR THE YEAR 1915.

General Animals.....	50,058	1,851	1,156	434,012	25,675	32,154	None.
Yorkshire.....	29,913	887	528	336,873	18,878	18,785	2,462
Totals.....	79,971	2,738	1,684	770,885	44,553	50,939	2,873
							5,335
							2,220
							2,220

ABSTRACT OF PLATE GLASS INSURANCE IN CANADA FOR THE YEAR 1915.

Companies.	Premiums for the Year.	Number of Policies New and Renewed.	Amount of Policies New and Renewed.	Number of Policies in force at Date.	Net Amount in force at Date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.	
								Not resisted.	Resisted.
Canada Accident.	\$ 20,594		\$		\$	10,949	\$	\$	\$
Casualty Co. of Canada	None.	None.	None.	None.	None.	None.	None.	620	None.
Domion of Canada Guarantee and Accident.	22,476	1,107	None.	None.	None.	9,960	None.	None.	None.
Fidelity and Casualty Co.	40,108	988	752,306	2,329	674,880	3,986	9,579	None.	609
Guardian Accident and Guarantee.	5,337	581		1,927		2,374	4,145	149	None.
Imperial Guarantee and Accident.	3,777	335	None.	399		1,362	2,329	200	None.
Lloyds Plate Glass.	61,538	None.	None.	364	None.	1,262	1,301	195	None.
London and Lancashire Guarantee and Accident.	12,057	1,409		None.		21,945	25,520	2,000	None.
Maryland Casualty.	8,150	569		1,294		5,361	5,274	634	None.
Merchants' and Employers' Guar. and Accident.	1,708	236		425		4,331	4,971	213	None.
Mount Royal.	6,568			209		249	2,939	None.	None.
National Provincial Plate Glass.	12,882					2,939	2,939	None.	None.
New York Plate Glass.	19,748	820		1,841		5,887	6,123	214	None.
North American Accident.	17,468					6,895	7,322	1,166	None.
Norwich Union Fire.	4,404					6,029	5,662	1,162	None.
Ocean Accident and Guarantee.	34,212	670		692		1,569	1,548	252	None.
Railway Passengers.	13,609					10,097	11,156	195	None.
Travelers Indemnity Co. of Hartford.	5,353	4		4		3,575	3,098	747	None.
United States Fidelity and Guaranty.	6,217	392		339		1,456	1,271	None.	280
Yorkshire.						1,750	1,685	92	None.
Totals.	269,263					100,740	105,164	8,917	None.

ABSTRACT OF SICKNESS INSURANCE IN CANADA FOR THE YEAR 1915.

* Ancient Order of Foresters.	143,083					96,430	96,430	1,460	None.
Canada Accident.	10,919					6,017	6,999	2,900	None.
Canada Casualty and Boiler.	14,112	1,711		1,016		8,153	7,254	None.	None.
Catholic Mutual Benefit Association.	9,550			2,983		10,044	10,044	None.	None.
Domion of Canada Guarantee and Accident.	109,198	15,891		12,398		51,866	47,648	16,303	None.
Dominion Gresham.	13,344	2,339		1,642		5,213	5,958	6,675	None.
Employers' Liability.	18,076		4,436,825		4,438,075	38,221	40,223	6,000	None.

Fidelity and Casualty Co.....	67,984	4,545	7,302	43,316	41,741	9,575	None.
General Accident of Canada.....	40,751	2,441	1,157	32,800	31,931	4,190	None.
Globe Indemnity Co. of Canada.....	142,166	20,653	13,603	77,680	77,897	12,506	None.
Guardian Accident and Guaranty.....	6,160			3,219	2,680	800	None.
Imperial Guarantee and Accident.....	234,914	2,199	37,559	184,680	213,037	6,739	100
Law Union and Rock.....	4,446	804	1,330	3,840	3,781	3,739	None.
London Guarantee and Accident.....	28,342	228	225	13,795	14,333	4,563	None.
London and Lancashire Guarantee and Accident.....	33,738	4,865	3,943	14,942	16,589	4,563	None.
Maryland Casualty.....	22,223			8,797	9,203	1,520	None.
Merchants' and Employers' Guarantee and Acc't.....	182	24	14	36	36	None.	None.
Moose, Grand Lodge of the Loyal Order of.....	4,706	254	736	2,392	2,492	None.	None.
North American Accident.....	10,061	645	689	3,726	2,911	995	None.
Norwich Union Fire.....	6,540			4,169	3,829	1,015	None.
Ocean Accident and Guaranty.....	71,255			27,843	24,734	4,215	None.
Railway Passengers.....	15,179			11,930	9,485	4,265	None.
Royal Exchange.....	8,065	946	657	5,162	5,430	575	None.
Royal Guards.....	2,150	145	446	1,070	1,117	29	None.
Travelers Indemnity Co., Hartford.....	48,849	4,747	3,599	26,600	27,607	2,939	None.
United States Fidelity and Guaranty.....	6,415			3,134	2,809	990	None.
Woodmen of the World.....	8,393	555	1,404	4,917	4,917	None.	None.
Yorkshire.....	3,997	228	186	3,814	1,079	35	None.
Totals.....	1,084,798			680,358	702,164	87,012	

ABSTRACT OF SPRINKLER LEAKAGE INSURANCE IN CANADA FOR THE YEAR 1915.

American Lloyds, Underwriters at.....	11,530	241	394	2,885,483	7,141	436	None.
British and Foreign Marine.....	313	6	12	92,500	10	None.	None.
Hartford Fire.....	12,859			4,913,057	6,793	232	None.
Home Insurance Co.....	2,015			420,350	None.	None.	None.
Maryland Casualty.....	11,451	279	318	3,305,978	3,968	662	None.
Scottish Union and National.....	59	3	7	29,584	None.	None.	None.
Springfield Fire and Marine.....	553			110,667	25	None.	None.
Totals.....	38,780			11,757,619	18,031	1,330	None.

\*Including Funeral Benefits.  
 †The figures for the Sickness business of this Company were not separated from those of the Accident and are therefore included with the Accident figures.  
 ‡Some of these policies include, in addition to sickness benefit, a funeral benefit of \$30.



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Scottish Union and National.....	190	14	51,300	68	366,640	None.	None	None.
Springfield Fire and Marine.....	3,741		1,049,695		2,163,782	426	534	None.
St. Paul Fire and Marine.....	4,134		968,423		1,603,789	471	476	17
Totals.....	28,750		9,306,415		16,088,787	3,623	3,700	75

ABSTRACT OF WEATHER INSURANCE IN CANADA FOR THE YEAR 1915.

Canada Weather Insurance Co .....	70,612	1,856	2,240,125	160	289,870	46,297	46,452	99	464
Totals.....	70,612	1,856	2,240,125	160	289,870	46,297	46,452	99	464

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business transacted by Companies which transact more than one class of business of casualty insurance.

CANADA ACCIDENT ASSURANCE COMPANY.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Accident.....	\$ 37,294		\$ 12,065,441		\$ 8,295,866	\$ 21,878	\$ 19,247	\$ 9,263	\$ None	Total business, December 31, 1915.
Automobile.....	22,530		5,700,000		3,340,000	5,374	5,779	835	None	
Burglary.....	426		76,750		68,250	None	None	None	None	
Employers' Liability.....	149,729		8,486,799		5,148,500	107,182	92,273	72,938	None	
Guarantee.....	2,930		325,375		885,677	1,174	374	900	None	
Plate Glass.....	20,594					10,949	10,966	629	None	
Sickness.....	10,919					6,969	6,969	1,460	None	
Totals.....	244,422					152,574	135,638	86,016	None	

CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

Accident.....	33,213	3,225		2,290		12,240	11,814	3,758	None	Total business, December 31, 1915.
Automobile.....	19,170	993		634		6,147	5,607	1,482	None	
Sickness.....	14,284	1,738		1,038		8,153	7,253	2,200	None	
Steam Boiler.....	31,302	679	6,765,351	1,188	12,749,186	9,193	9,593	400	None	
Totals.....	97,969	6,545		5,170		35,733	34,267	7,840	None	

DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

Accident.....	26,425	3,623	8,506,525	2,586	3,769,725	12,022	11,355	3,095	None	Total business, December 31, 1915.
Automobile.....	6,809	209		103		1,752	2,592	315	None	
Burglary.....	41,903	3,440	5,985,275	1,777	4,902,821	12,910	12,004	2,358	None	
Employers' Liability.....	11,631	222		99		4,101	8,691	1,670	None	
Guarantee.....	4,209	357	1,468,380	212	1,058,789	782	782	300	None	
Sickness.....	13,344	2,339		1,642		5,213	5,928	675	None	
Totals.....	104,381	10,090		6,422		36,040	41,022	8,413	None	

GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

Accident.....	54,092	3,449	9,981,750	1,759	4,937,000	40,709	39,184	6,688	Total business, December 31, 1915.
Automobile.....	32,880	2,113	18,901,000	1,394	12,181,000	30,289	13,444	14,318	
Employers' Liability.....	75,757	1,261	11,532,500	1,080	9,932,500	41,542	50,250	30,352	
Sickness.....	40,751	2,466	.....	1,151	.....	22,994	22,285	4,199	
Totals.....	203,480	9,289	.....	5,387	.....	135,624	125,163	55,587	15,254

GLOBE INDEMNITY COMPANY OF CANADA.

Accident.....	198,239	23,272	40,933,773	16,730	28,190,547	75,507	80,327	14,310	Total business, December 31, 1915.
Automobile.....	27,024	1,463	7,315,000	1,180	1,409,200	8,377	10,858	2,229	
Burglary.....	546	72	219,500	67	399,500	None	None	None	
Employers' Liability.....	110,879	54	3,965,000	467	3,218,000	36,057	51,372	35,752	
Guarantee.....	5,625	226	3,009,056	101	2,294,451	None	None	None	
Sickness.....	142,106	20,053	.....	13,003	.....	77,680	77,807	12,596	
Totals.....	484,479	45,627	.....	32,298	.....	217,617	220,420	84,887	None.

GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

Accident.....	15,023	1,614	4,634,895	1,102	2,436,708	8,213	6,404	2,911	Total business, December 31, 1915.
Burglary.....	3,137	314	447,070	257	311,764	345	295	None	
Employers' Liability.....	39,340	472	.....	252	967,307	26,389	32,502	40,768	
Guarantee.....	5,882	423	2,225,017	191	.....	7,979	443	4,845	
Plate Glass.....	3,537	581	.....	399	.....	2,329	200	200	
Sickness.....	6,160	.....	.....	.....	.....	3,219	2,680	860	
Totals.....	75,088	.....	.....	.....	.....	48,549	44,653	19,584	5,050

IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	190,081	11,016	.....	9,782	93,086	94,981	17,133	1,500	Total business, December 31, 1915.
Sickness.....	2,115	27	135,000	34	780	1,280	None	None	
Elevator Liability.....	32,353	1,129	9,816,634	1,127	9,079,466	8,276	11,997	2,571	
Guarantee.....	3,777	335	704,500	190	704,500	1,302	1,301	195	
Plate Glass.....	12,048	190	.....	.....	.....	3,837	2,643	1,850	
Automobile.....	240,404	12,697	.....	11,497	107,741	109,202	21,749	1,500	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—Continued.

LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

Nature of Business.	Net Cash received for Premiums.	Number of Policies, new and renewed.	Amount of Policies, new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
	\$		\$		\$	\$	\$			
Accident.....	100,180			3,052	11,423,750	82,860	69,148	16,011	11,875	Total business, December 31, 1915.
Automobile.....	16,138			304		7,636	7,996	1,915	800	
Employers' Liability.....	564,316			388		505,167	464,245	298,553	340	
Guarantee.....	43,836			899	3,799,807	20,169	10,066	16,706	None.	
Plate Glass.....	49,453			1,294		35,576	37,642	1,543	None.	
Sickness.....	46,960			3,943		34,191	34,289	7,363	None.	
Totals.....	830,913			11,880		685,608	622,486	342,001	13,015	

MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

Accident.....	741	76	237,150	64	134,325	61	61	None.	None.	100
Automobile.....	2,546	63	630,000	51	510,000	180	55	25	None.	
Sickness.....	182	24		14		36	36		None.	
Accident and Sickness combined.....	8,841	1,700	657,345	1,342	596,775	3,541	3,157	784	None.	Total business, December 31, 1915.
Employers' Liability.....	62,705	671	6,705,000	381	5,890,000	32,908	31,773	5,355	150	
Plate Glass.....	1,708	236		209		249	249		None.	
Totals.....	76,813	2,772		2,261		36,975	35,331	6,164	5,250	

NORTH AMERICAN ACCIDENT INSURANCE COMPANY OF CANADA.

Accident.....	19,922	1,921	4,689,820	1,497	2,865,942	2,467	4,292	587	None.	Total business, December 31, 1915.
Automobile.....	12,753	240	2,390,000	151	1,510,000	3,511	3,248	823	None.	
Employers' Liability.....	93,798	361	3,623,332	501	5,023,332	47,800	51,515	22,609	370	
Plate Glass.....	17,468	820		1,841		6,029	5,662	1,162	None.	
Sickness.....	10,061	645		689		3,726	2,911	995	None.	
Totals.....	154,032	3,987		4,679		63,533	67,568	26,176	350	



BRITISH AND FOREIGN MARINE INSURANCE COMPANY, LIMITED.

	1,774	187	1,045,841	8	63,516	260	260	None.	In Canada, December 31, 1915.
Inland Transportation	313	6	75,500	12	92,500	10	10	None.	None.
Sprinkler Leakage									
Totals	2,087	193	1,121,341	20	156,046	270	270	None.	None.

FIDELITY AND CASUALTY COMPANY OF NEW YORK.

	77,389	6,921	40,942,132	9,129	30,263,083	34,693	31,368	5,575	In Canada, December 31, 1915.
Accident	20,132	1,302	2,887,315	2,366	2,481,070	6,130	5,030	None	None
Burglary	5,222	344	2,013,500	473	1,635,500	-2,385	865	1,400	None
Employers' Liability	10,108	988	732,396	1,927	674,880	3,980	4,145	None	None
Plate Glass	67,984	4,545		7,302	43,316	41,741	9,575	149	None
Steakness	27,024	303	3,795,503	513	8,278,002	537	1,055	132	None
Stream Boiler									
Totals	207,879	13,006		21,740	86,377	84,204	16,831	None	None

MARYLAND CASUALTY COMPANY.

	38,507	2,812	12,076,970	2,038	9,281,567	29,372	22,483	8,596	In Canada, December 31, 1915.
Accident	12,497	825	2,888,130	639	2,250,096	3,358	5,304	319	None
Burglary	55,603	626	2,393,800	384	1,875,500	1,693	1,458	255	None
Automobile	34,708	653	3,918,885	475	3,075,493	23,304	36,077	17,835	None
Employers' Liability	8,150	569		425		11,611	11,223	8,368	None
Guarantee	22,223					4,331	4,371	213	None
Plate Glass	11,451	279	2,162,585	318	3,305,978	8,797	9,293	1,520	None
Steakness	13,923	176	2,785,000	233	3,914,900	3,968	5,049	662	None
Sprinkler Leakage						874	864	10	None
Stream Boiler						87,308	96,832	37,758	None
Totals	205,668								

RAILWAY PASSENGERS ASSURANCE COMPANY.

	60,717	4,387	10,116,600	3,601	8,385,163	18,549	22,292	2,620	In Canada, December 31, 1915.
Accident	15,179	291	2,510,000	203	2,530,000	11,930	9,485	None	None
Steakness	11,490	251	2,434,310	288	2,448,010	4,389	1,964	4,265	500
Automobile	45,258	323		288		20,633	17,140	2,075	2,700
Employers' Liability	10,860	670		692		-1,089	204	115	20,000
Guarantee	13,699					3,098	3,098	717	None
Plate Glass									
Totals	157,113			57,987		53,776	17,201	23,400	

ABSTRACT of Guarantee, Accident, Sickness, Plate Glass, etc., business done by Companies which transact more than one class of business of casualty insurance—*Continued.*

TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN

Nature of Business.	Not Cash received for Premiums.	Number of Policies new and renewed.	Amount of Policies new and renewed.	Number of Policies in force at date.	Net Amount in force at date.	Losses incurred during the Year.	Claims Paid.	UNSETTLED CLAIMS.		Remarks.
								Not Resisted.	Resisted.	
Accident.....	\$ 2,290	218	\$ 1,096,100	81	\$ 630,100	420	388	\$ 32	None.	In Canada, December 31, 1915.
Automobile.....	28,445	883	8,830,000	634	6,340,000	11,533	9,812	24,437	None.	
Burglary.....	963	44	.....	4	.....	None.	None.	None.	None.	
Plate Glass.....	257	4	.....	4	.....	None.	None.	None.	None.	
Sickness.....	48,849	4,747	.....	3,599	.....	26,660	27,697	2,939	None.	
Steam Boiler.....	13,464	108	2,161,500	446	6,843,500	None.	None.	None.	None.	
Totals.....	94,277	6,001	.....	4,808	.....	41,613	37,837	27,408	None.	

TRAVELERS INSURANCE COMPANY.

Accident.....	186,712	12,408	55,297,114	8,907	40,903,516	139,997	143,878	11,848	None.	In Canada, December 31, 1915.
Employers' Liability.....	132,436	736	7,360,000	577	6,130,000	44,845	69,121	50,519	None.	
Totals.....	319,148	13,144	62,657,114	9,484	47,033,516	184,842	212,999	62,367	None.	

UNITED STATES FIDELITY AND GUARANTY COMPANY.

Accident.....	13,711	.....	5,740,500	.....	4,807,500	12,009	3,584	8,875	None.	In Canada, December 31, 1915.
Burglary.....	8,984	.....	1,896,825	.....	1,334,235	986	961	25	None.	
Employers' Liability.....	51,986	.....	206,124	.....	624,499	27,512	29,477	8,410	1,500	
Guarantee.....	183,565	.....	43,086,830	.....	29,659,341	42,428	53,869	36,663	None.	
Plate Glass.....	5,353	.....	.....	.....	.....	1,456	1,271	280	None.	
Sickness.....	6,415	.....	532,500	.....	348,750	3,134	2,809	990	None.	
Automobile.....	10,838	.....	.....	.....	.....	3,758	1,513	2,245	None.	
Totals.....	280,852	.....	.....	.....	.....	91,283	93,484	57,488	1,500	

List of Insurance Companies licensed to do business in Canada under the Insurance Act, 1910, as at June 15, 1916.

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Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Acadia Fire Insurance Company.	R. K. Elliott, Secretary, Halifax, N. S.	81,000	75,341	Fire and Hail.
Edna Insurance Company, Hartford, Connecticut.	A. M. M. Kirkpatrick, Chief Agent, Toronto	155,333	388,808	Fire, Automobile, Tornado and Sprinkler Leakage.
Edna Life Insurance Company, Hartford, Connecticut.	T. H. Christians, Chief Agent, Montreal	5,591,600	4,736,525	Life.
The Alberta-Saskatchewan Life Insurance Company.	Arthur Davies, President, Edmonton	55,967	46,284	Life.
Alliance Assurance Company, Limited	T. D. Bellfield, Chief Agent, Montreal	367,433	259,077	Fire, Accident, Sickness and Guaranty.
The American and Foreign Marine Insurance Company.	Robert J. Dale, Chief Agent, Montreal.	26,000	25,194	Inland Transportation.
American Central Insurance Company.	W. P. Fess, Chief Agent, Winnipeg	188,217	136,193	Fire, Tornado and Hail (limited to Provinces of Manitoba, Saskatchewan, Alberta and British Columbia)
The American Insurance Company.	Conrad S. Ribley, Chief Agent, Winnipeg	73,000	56,171	Fire.
American Lexels, Underwriters at American Surety Company of New York.	P. E. Clement, Chief Agent, Montreal	76,000	67,382	Fire and Sprinkler Leakage.
Albat Assurance Company, Limited.	William H. Hall, Chief Agent, Toronto	67,000	51,940	Guaranty.
Beaver Fire Insurance Company.	Matthew C. Hinslaw, Chief Agent, Montreal	516,353	446,907	Fire.
The Boiler Inspection and Insurance Company of Canada.	André Gouzeau, Managing Director, Winnipeg	65,353	53,302	Fire.
British America Assurance Company.	H. N. Roberts, Vice-President, Toronto	114,500	97,526	Steam Boiler.
British Colonial Fire Insurance Company.	W. B. Meikle, General Manager, Toronto	91,210	80,387	Fire and Hail.
The British Columbia Life Assurance Company.	Theodore Meunier, Managing Director, Montreal.	65,000	51,217	Fire.
The British Dominions General Insurance Company, Ltd.	L. W. Stratford, President, Vancouver.	61,000	49,619	Life.
The British and Foreign Marine Insurance Co., Limited	Robert J. Dale, Chief Agent, Montreal	109,500	108,314	Fire and Sprinkler Leakage
The British Northwestern Fire Insurance Company.	Robert J. Dale, Chief Agent, Montreal	117,000	100,021	Sprinkler Leakage and Inland Transportation.
Calcutonian Insurance Company.	F. K. Foster, Managing Director, Winnipeg	55,000	52,250	Fire.
The California Insurance Company.	John G. Borthwick, Chief Agent, Montreal	174,679	412,179	Fire.
The Canada Accident Assurance Company.	A. W. Ross, Chief Agent, Vancouver	61,000	49,351	Fire.
The Canada Life Assurance Company.	T. H. Hudson, Manager, Montreal	170,940	143,836	Fire, Accident, Sickness, Plate Glass, Burglary and Guaranty.
The Canada National Fire Insurance Company.	Wm. J. Wilcox, Managing Director, Winnipeg	33,374	28,790	Hail.
The Canada National Fire Insurance Company.	H. C. Cox, President, Toronto	63,000	50,959	Life.
The Canada National Fire Insurance Company.	W. T. Alexander, Managing Director, Winnipeg.	55,000	52,250	Life.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Canada Weather Insurance Company	Frederic B. Wellford, Manager, Toronto.	\$ 23,000	\$ 19,599	Insurance against "injury to property caused by cyclones, tornadoes, wind-storms, frost or hail except with respect to property in transit on water," Accident, Sickness and Steam Boiler.
The Canadian Casualty and Boiler Insurance Company	John J. Durand, Secretary, Toronto	55,893	49,579	Accident, Sickness and Steam Boiler.
The Canadian Fire Insurance Company	R. T. Riley, Vice-President, Winnipeg	70,000	60,515	Fire.
The Canadian Surety Company	Wm. H. Hall, General Manager, Toronto	58,768	48,217	Guarantee.
The Capital Life Assurance Company of Canada	A. E. Corrigan, Managing Director, Ottawa	61,194	50,178	Life.
The Casualty Company of Canada	A. L. Eastman, President, Toronto	12,024	10,880	Plate Glass.
Chartered Trust and Executor Company (formerly the Title and Trust Company).	John J. Gilson, Managing Director, Toronto	77,000	64,895	Title Insurance as defined in Company's Act of incorporation.
Commercial Union Ass. Co., Limited, London, Eng.	James McGrewer, Chief Agent, Montreal	1,245,467	1,086,432	Fire and Life.
Confederation Life Association	J. K. Macdonald, President, Toronto	85,367	68,914	Life.
The Connecticut Fire Insurance Company	J. W. Tatley, Chief Agent, Montreal	164,000	140,523	Fire and Hail.
The Continental Insurance Company	W. E. D. Baldwin, Chief Agent, Montreal	260,300	230,311	Fire.
The Continental Life Insurance Company	Geo. B. Woods, President, Toronto	63,000	50,806	Life.
The Crown Life Insurance Company	William Wallace, General Manager, Toronto	63,478	58,831	Life.
The Dominion Fire Insurance Company	Robt. F. Massie, President, Toronto	103,057	87,224	Fire throughout Canada, and Hail restricted to Provinces of Alberta and Saskatchewan.
The Dominion Gresham Guarantee and Casualty Company	F. J. J. Stark, General Manager, Montreal	135,590	111,212	Burglary, Accident, Sickness, Guarantee and Automobile.
The Dominion Life Assurance Company	Thos. Hilliard, President, Waterloo, Ont	60,220	50,544	Life.
The Dominion of Canada Guarantee and Accident Insurance Company	Charles A. Withers, Manager, Toronto	215,153	178,621	Fire, Guarantee and Plate Glass, Burglary and Plate Glass.
The Employers' Liability Assurance Corporation, Limited	C. W. I. Woodland, Chief Agent, Montreal	1,342,155	1,065,313	Fire, Accident, Guarantee, Sickness, and Automobile.
The Equitable Fire and Marine Insurance Company	J. W. Tatley, Chief Agent, Montreal	194,073	101,913	Fire.
The Equitable Life Assurance Society of the United States	Seargent P. Stearns, Chief Agent, Montreal	5,359,543	4,587,465	Life.
The Fidelity Life Insurance Company	Edwin Marshall, General Manager, Toronto	60,090	52,028	Life.
Factories Insurance Company	Chas. R. Clapp, President, Toronto	60,000	50,602	Fire.
The Fidelity and Casualty Company of New York	Paul H. Boring, Chief Agent, Montreal	181,953	181,129	Burglary, Accident, Sickness, Steam Boiler and Plate Glass.
Fidelity-Phoenix Fire Insurance Company of New York	W. E. D. Baldwin, Chief Agent, Montreal	431,600	341,476	Fire and Tornado.

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Fireman's Fund Insurance Company	G. Temple McMurrich, Chief Agent, Toronto	140,000	126,152	Fire, Inland Transportation and Insurance against loss or damage to automobiles by accident, burglary or theft.
Firemen's Insurance Company of Newark, N.J.	Benjamin B. Smith and Wilson Smith, Chief Agents, Winnipeg	107,647	87,044	Fire.
The General Accident Assurance Company of Canada (formerly the General Accident, Fire and Life Assurance Corporation, Limited)	John J. Durango, Secretary, Toronto. Thomas H. Hall, Chief Agent, Toronto	78,900 349,184	65,904 307,316	Accident, Sickness and Steam Boiler.
The General Animals Insurance Company of Canada	R. A. Leduc, Manager, Montreal	25,000	22,164	Live Stock.
Compagnie d'Assurances Générales contre l'Incendie	T. F. Dolbain, Chief Agent, Montreal	130,397	79,064	Fire.
German American Insurance Company	Wm. Robins, Chief Agent, Toronto	448,097	359,817	Fire, Tornado and Hail.
The Germania Life Insurance Company	C. R. G. Johnson, Chief Agent, Montreal	122,333	105,903	Life.
Gleason Falls Insurance Company	Wm. H. George, Chief Agent, Toronto	165,090	147,963	Fire, Tornado, Hail and Insurance against loss or damage to automobiles by burglary or theft.
The Globe and Rutgers Fire Insurance Company	J. W. Binnie, Chief Agent, Montreal	206,090	193,478	Explosion (as limited by Company's Charter.)
The Globe Indemnity Company of Canada (formerly the Canadian Railway Accident Insurance Company)	John Enno, General Manager, Montreal	135,000	115,415	Accident, Sickness, Burglary, Guarantee and Automobile.
The Great-West Life Assurance Company	Robert Thomas Riley, Vice-Pres., Winnipeg	62,700	49,952	Life.
The Gresham Life Assurance Society, Limited	Arch. R. Howell, Chief Agent, Montreal	175,000	104,175	Life.
The Guarantee Company of North America	Henry E. Rawlings, Managing Director, Montreal	61,500	54,789	Guarantee.
The Guardian Accident and Guarantee Company	H. M. Lambert, Managing Director, Montreal	152,487	119,904	Accident, Sickness, Guarantee, Burglary and Plate Glass.
Guardian Assurance Company, Limited London, Eng.	Hugh M. Lambert, Chief Agent, Montreal	900,823	734,240	Fire.
The Hamilton Fire Insurance Co.	R. T. Kelly, Sec., Hamilton	50,000	50,000	Fire.
Hartford Fire Insurance Company, Hartford, Conn.	Peter A. McCallum, Chief Agent, Toronto	1,065,407	882,063	Fire, Hail, Explosion, Inland Transportation, Cyclone or Tornado, Sprinkler Leakage and "Insurance against loss or damage to automobiles by accident, burglary or theft."
The Hartford Steam Boiler Inspection and Insurance Co.	H. N. Roberts, Chief Agent, Toronto	45,000	36,308	License restricted to guaranteeing the policy contracts of The Boiler Inspection and Insurance Company of Canada.
The Home Insurance Company	F. W. Evans, Chief Agent, Montreal	1,003,723	838,954	Fire, Automobile, Tornado, Hail and Sprinkler Leakage.
The Hudson Bay Insurance Company	Wm. Mackay, President, Montreal	65,976	54,474	Fire and Hail.
The Imperial Guarantee and Accident Insurance Company of Canada	E. Williams, Managing Director, Toronto	111,000	99,414	Guarantee, Accident, Sickness, Automobile and Plate Glass.
The Imperial Life Assurance Company of Canada	Wm. F. Weston, General Manager, Toronto	244,963	221,525	Life.
Imperial Underwriters Corporation of Canada	Lynman Root, President, Toronto	99,727	80,062	Fire.

\*This Company has also \$828,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The Independent Order of Foresters	Elliott G. Stevenson, President, Toronto	\$ 100,000	\$ 100,000	Life, Disability and Sickness Insurance as specified in the Constitution and Laws of the Society for sums not exceeding, in addition to the sick and funeral benefits, the sum of \$5,000 upon any one life.
Insurance Company of North America.	Robt. Hampson & Son, Ltd., Chief Agts., Montreal.	410,080	341,815	Fire, Inland Transportation and Automobile, excluding insurance against loss by reason of injury to the person.
The Insurance Company of the State of Pennsylvania.	T. L. Armstrong, Chief Agent, Toronto	140,780	117,172	Fire.
International Fidelity Insurance Company.	Neil Sheclair, Chief Agent, Toronto	5,000	4,900	Guarantee Insurance, restricted to employees of Singer Sewing Machine Co.
The Law Union and Rock Insurance Co., Limited	J. E. E. Dickson, Chief Agent, Montreal.	448,018	384,999	Fire, Accident, Sickness, Burglary and Plate Glass.
The Liverpool and London and Globe Insurance Company, Limited	H. Gardner Thompson, Chief Agent, Montreal	1,191,017	1,248,394	Fire and Life.
The Liverpool-Manitoba Assurance Company.	J. Gardner Thompson, Managing Director, Montreal	56,000	45,500	Fire.
Lloyds Plate Glass Insurance Company of New York.	Le Grand Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Chief Agents, Toronto.	98,900	81,795	Plate Glass.
The London Assurance	W. Kennedy and W. B. Colley, Joint Chief Agents, Montreal	331,250	288,500	Fire and Life.
The London Guarantee and Accident Co., Limited	D. W. Alexander, Chief Agent, Toronto.	488,613	392,678	Fire, Guarantee, Burglary, Accident and Sickness.
The London and Lancashire Fire Ins. Co., Liverpool, Eng.	Alfred Wright, Chief Agent, Toronto	734,630	616,559	Fire.
The London and Lancashire Guarantee and Accident Co. of Canada.	Alexander MacLean, Manager, Toronto	99,720	84,452	Guarantee, Accident, Sickness, Automobile and Plate Glass.
The London and Lancashire Life and General Assurance Association, Limited.	Alexander Bissett and W. H. R. Emerson, Chief Agents, Montreal.	138,500	113,793	Life.
The London Mutual Fire Ins. Co. of Canada	Frank D. Williams, Managing Director, Toronto.	61,500	52,212	Fire.
The London Life Insurance Company	J. C. Richter, Manager, London, Ont.	63,353	50,824	Life.

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Loyal Protective Insurance Company.	William Atkins, Chief Agent, Toronto.....	37,000	32,622	Accident and Sickness Insurance among members of the Independent Order of Oddfellows resident in Canada.
Lumbermen's Fire Indemnity Contract, The Subscribers to the	E. D. Hardy, Chief Agent, Ottawa.....	20,000	19,700	Fire Insurance among its members, restricted to risks on property situated in the Provinces of Ontario and Quebec.
The Manufacturers Life Insurance Company.....	J. B. McKechnie, General Manager, Toronto, Reed, Shaw & McNaught, Chief Agents, Toronto	208,178	173,820	Life.
The Marine Insurance Company, Limited.....	F. J. Lighthourn, Chief Agent, Toronto.....	112,978	105,910	Fire, Automobile and Inland Transportation.
Maryland Casualty Co., Baltimore, Md.....		289,240	244,605	Accident, Sickness, Burglary, Guarantee, Plate Glass, Steam Hoiler, Fly Wheel and Sprinkler Leakage.
The Mercantile Fire Insurance Company	Alfred Wright, Secretary, Toronto.....	242,857	189,846	Fire.
Mercantile Casualty Company.	Leo. M. Fingard, Vice-President, Winnipeg.	76,222	69,933	Accident (excluding Employers' Liability), and Sickness.
The Merchants' and Employers' Guarantee and Accident Co.	J. G. Dubeau, Managing Director, Montreal.	46,000	40,100	Accident, Sickness, Automobile and Plate Glass Insurance in the Province of Quebec.
*Metropolitan Life Insurance Co., New York	A. G. Brooke Claxton, K.C., Chief Agent, Montreal.	15,109,512	12,645,023	Life.
Millers National Insurance Company.....	G. H. Williams, Chief Agent, Winnipeg	50,000	50,000	Fire.
The Monarch Life Assurance Company.....	J. W. W. Stewart, Managing Director, Winnipeg.	68,546	54,203	Life.
Moose, The Grand Lodge of the Loyal Order of	Louis F. Heyd, Chief Agent, Toronto .....	11,590	9,605	Sickness Insurance among its members.
The Mount Royal Assurance Company.....	J. E. Clement, Manager, Montreal	69,000	55,936	Fire and Plate Glass.
The Mutual Life Assurance Co. of Canada.....	Geo. Wegemast, Managing Director, Waterloo, Ont.	124,000	101,166	Life.
The Mutual Life and Citizens' Assurance Company, Ltd	I. P. Moore, Chief Agent, Montreal .....	121,067	102,200	Life.
The Mutual Life Insurance Co. of New York	Payette Brown, Chief Agent, Montreal	2,965,227	2,546,315	Life.
National-Ben Franklin Fire Insurance Co. of Pittsburgh, Pa.	R. F. Massie, Chief Agent, Toronto	190,553	162,725	Fire, and Automobile Insurance, excluding insurance against loss by reason of bodily injury to the person.
National Fire Insurer Co. of Hartford	Smith, MacKenzie & Hall, Chief Agents, Toronto	634,105	547,456	Fire and Tornado.
The National Life Assurance Co. of Canada	A. J. Reulston, Managing Director, Toronto	55,000	46,830	Life.
The National Provincial Plate Glass and General Insurance Co., Limited.	I. H. Ewart, Chief Agent, Toronto .....	16,000	13,296	Plate Glass.
National Surety Company	Les Grand, Reed, Geo. B. Shaw, Chas. B. McNaught and T. L. Armstrong, Joint Chief Agents, Toronto.	60,000	53,181	Guarantee
National Union Fire Insurance Co. of Pittsburgh, Pa	J. G. Davis, Chief Agent, Toronto	219,553	187,538	Fire and Tornado.

\*This Company has also \$3,555,000 vested in Canadian Trustees under the Insurance Act.

†This Company has also \$7,616,179 vested in Canadian Trustees under the Insurance Act. This Company has also \$5,100,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—Continued.

Name of Company.	Chief Agent to receive Premiums.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.	E. E. Clement, Chief Agent, Montreal.	\$ 166,320	\$ 121,870	Fire.
The New York Life Insurance Co.	Percy V. Raven, Chief Agent, Montreal	7,805,617	6,585,082	Life.
The New York Plate Glass Insurance Co.	Geo. W. Feneup, Chief Agent, Montreal	35,467	27,000	Plate Glass.
Niagara Fire Insurance Company	W. E. Finlay, Chief Agent, Montreal	190,000	179,595	Fire, Tornado and Automobile (including damage to automobiles in transit by rail).
The North American Accident Insurance Company	H. E. Ribout, Assistant Manager, Toronto	62,867	55,158	Accident, Sickness and Plate Glass.
North American Life Assurance Co	E. Goldman, Managing Director, Toronto	61,200	48,828	Life.
North British and Mercantile Insurance Co	Randall J. Davidson, Chief Agent, Montreal	1,372,000	1,188,388	Fire and Life.
The North Empire Fire Insurance Company	I. A. Thompson, President, Winnipeg	62,480	50,193	Fire.
The North West Fire Insurance Company	Thomas Bruce, Deputy Manager, Winnipeg	56,815	48,824	Fire.
The Northern Assurance Co., Ltd	Robt. W. Tyre, Chief Agent, Montreal	799,563	657,210	Fire.
The Northern Life Assurance Company of Canada	W. J. McMurtry, Gen'l Manager, London, Ont	67,107	55,647	Life.
Northwestern National Insurance Company of Milwaukee, Wis.	A. D. Sturrock, Chief Agent, Regina	149,853	114,704	Fire, Tornado and Rail.
The Norwich Union Fire Insurance Society, Limited, Norwich, Eng.	John B. Laidlaw, Chief Agent, Toronto.	891,100	727,901	Fire, Accident, Sickness, Plate Glass and Automobile.
Norwich Union Life Insurance Society	John B. Laidlaw, Chief Agent, Toronto.	72,780	58,590	Life.
The Occidental Fire Insurance Company	C. A. Richardson, Secretary, Winnipeg, Man	105,000	92,240	Fire.
The Ocean Accident and Guarantee Corporation, Limited	Charles H. Neely, Chief Agent, Toronto	690,644	586,466	Fire, Accident, Sickness, Guarantee and Plate Glass.
The Ocean Marine Insurance Co., Limited	Robt. Hampson & Son, Limited, Chief Agent, Montreal.	132,860	104,959	Insuring postal and express packages in transit in Canada.
The Pacific Coast Fire Insurance Co.	Thomas W. Greer, Managing Director, Vancouver.	60,100	47,416	Fire.
The Palatine Insurance Company, Limited	Innes McGeorg, Chief Agent, Montreal.	275,567	252,907	Fire
Phoenix, Compagnie Francaise du, Paris, France	Thomas Francis Dobbin, Chief Agent, Montreal	83,653	51,016	Fire
Phoenix Assurance Co, Limited.	R. MacD. Paterson, and J. B. Paterson, Joint Chief Agents, Montreal.	1,479,380	1,143,613	Fire and Life.
The Phoenix Insurance Co., Hartford, Conn	I. W. Farley, Chief Agent, Montreal	478,903	405,604	Fire.
The Protective Association of Canada, .....	Eugene E. Gleason, Secretary, Granby, Que	23,000	18,278	Accident and Sickness, restricted to members of the Masonic Order within Canada, and limited in amount as provided in the Association's Act of Incorporation.
Providence Washington Insurance Company	Robert Hampson & Son, Limited, Chief Agent, Montreal.	226,000	190,766	Fire and Automobile.
Provident Savings Life Assurance Society of New York	J. S. Lovell, Chief Agent, Toronto	453,563	396,801	Life.



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Provincial Insurance Company, Limited	107,553	87,087	Fire.
The Prudential Insurance Co. of America	4,337,415	3,811,469	Life.
Quebec Fire Assurance Co.	298,887	152,237	Fire.
Queen Insurance Co. of America	647,423	582,101	Fire, Inland Transportation and Automobile.
Railway Passengers Assurance Company	240,221	156,355	Guaranty, Burglary, Accident, Sickness, Plate Glass and Automobile.
The Reliance Mutual Life Assurance Society, London, Eng.	109,500	85,374	Life.
The Ridgely Protective Association	30,000	25,365	Accident and Sickness. Insurance among members of the Independent Order of Oddfellows in Canada.
The Royal Exchange Assurance	491,333	398,629	Fire, Accident, Sickness and Automobile restricted to Burglary or Theft.
The Royal Guardians	98,852	84,349	Life and Sickness.
The Royal Insurance Co., Limited	2,093,860	2,122,056	Fire and Life.
The Saskatchewan Life Insurance Co.	61,000	53,639	Life.
La Sauvegarde Life Insurance Company	58,000	47,937	Life.
The Scottish Union and National Insurance Co.	420,641	348,633	Fire, Tornado and Sprinkler Leakage
The Security Life Insurance Company of Canada	64,661	49,345	Life.
The Sovereign Life Assurance Co. of Canada	63,363	51,317	Life.
Springfield Fire and Marine Insurance Co.	597,000	421,845	Fire, Tornado and Sprinkler Leakage
The Standard Life Assurance Co.	6,076,777	5,200,994	Life.
The Star Assurance Society	194,180	154,385	Life.
*The State Life Insurance Co., Indianapolis, Ind.	257,000	224,537	Life.
St. Paul Fire and Marine Insurance Co.	366,000	311,569	Fire, Had, Inland Transportation, Tornado and Automobile.
The Subsidiary High Court of the Ancient Order of Foresters Sun Insurance Office, London, Eng.	60,899	53,440	Life and Sickness.
The Sun Life Assurance Co. of Canada	595,027	490,640	Fire.
The Travelers Indemnity Company, Hartford, Conn.	64,000	57,779	Life.
The Travelers Insurance Co., Hartford, Conn	151,500	119,363	Accident, Sickness, Burglary, Steam Boiler, Fly Wheel, Plate Glass and Automobile.
The Travellers Life Assurance Company of Canada	879,100	732,477	Life and Accident.
Union Assurance Society, Limited	490,000	48,722	Life.
United Commercial Travelers of America, The Order of.	274,204	187,957	Fire.
	564,567	463,449	Fire and Inland Transportation
	1,305,807	1,027,576	Life.
	30,000	26,508	Accident Insurance on the assessment plan among its members

Wills, Faber & Co., of Canada, Limited, Montreal.  
 Chief Agents, Montreal.  
 Wm. White, Chief Agent, Montreal.  
 Colin E. Sward, Secretary, Quebec.  
 William Mackay, Chief Agent, Montreal.  
 Frank H. Russell, Chief Agent, Toronto.  
 John B. Laird, Chief Agent, Toronto.  
 James E. Scott, Chief Agent, Toronto.  
 Arthur Barry, Chief Agent, Montreal.  
 A. T. Patterson, Supreme Secretary, Montreal.  
 William Mackay, Chief Agent, Montreal.  
 William T. Mollard, President, Regina, Sask.  
 Philomus Bombarme, Manager, Montreal.  
 Esinhart and Evans, Chief Agents, Montreal.  
 Jesse O. McArthur, President, Toronto.  
 H. J. Meiklejohn, Managing Director, Winnipeg.  
 Joseph Murphy, Chief Agent, Toronto.  
 D. M. McCoun, Chief Agent, Montreal.  
 Alf. W. Briggs, Chief Agent, Toronto.  
 W. H. Hunter, Chief Agent, Toronto.  
 C. F. Cutler, Chief Agent, Winnipeg, Manitoba.  
 Wm. Williams, Permanent Secretary, Toronto.  
 Lyman Root, Chief Agent, Toronto.  
 T. B. Macaulay, President, Montreal.  
 Frank F. Parkins, Chief Agent, Montreal.  
 Frank F. Parkins, Chief Agent, Montreal.  
 George P. Graham, President, Montreal.  
 Louis Maurice Ferrand, Chief Agent, Montreal.  
 T. L. Morrissey, Chief Agent, Montreal.  
 Henri E. Morin, Chief Agent, Montreal.  
 F. J. C. Cox, Chief Agent, Winnipeg.

†††This Company has also \$1,826,827 vested in Canadian Trustees under the Insurance Act.  
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 ††This Company has also \$54,270 vested in Canadian Trustees under the Insurance Act.  
 ††This Company has also \$3,300,000 vested in Canadian Trustees under the Insurance Act.

List of Insurance Companies licensed to do business in Canada under the Insurance Act, etc.—*Concluded.*

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.		Description of Insurance Business for which Licensed.
		Par Value.	Accepted Value.	
The United States Fidelity and Guaranty Co., Baltimore, Md.	Sidney W. Band, Chief Agent, Toronto	\$ 395,000	\$ 258,398	Guarantee, Accident, Sickness, Burglary, Plate Glass and Steam Boiler.
United States Life Insurance Co., New York	Lewis A. Stewart, Chief Agent, Toronto	351,073	282,215	Life.
Westchester Fire Insurance Company	J. W. Farley, Chief Agent, Montreal	70,363	190,407	Fire and Hail.
The Western Assurance Co., Toronto	W. B. Meikle, General Manager, Toronto	79,220	71,355	Fire, Inland Transportation, Lighting, Explosion and Toronto.
The Yorkshire Insurance Co., Limited	P. M. Wickham, Chief Agent, Montreal	491,637	425,838	Fire, Live Stock, Accident, Sickness and Plate Glass.

Note.—The Sterling Accident and Guarantee Company of Canada has reinsured all its risks with The Dominion Gresham Guarantee and Casualty Company and its deposit has been released with the exception of \$7,000 par value which has been retained for unsettled claims.

The Nova Scotia Fire Insurance Company has reinsured all its outstanding risks with The Home Insurance Company of New York. Its deposit has been released but a certified cheque for the sum of \$5,000 is held to provide for unsettled claims.

The Ontario Fire Insurance Company is in liquidation and the securities forming its deposit have been released to the liquidator, the Trusts and Guarantee Company, Calgary.

The Rimouski Fire Insurance Company is in liquidation and Theobald Monier of Montreal has been appointed liquidator. The deposit of the Company, amounting to \$85,000 par value is still in the hands of the Receiver General.

The Central Canada Manufacturers Mutual Fire Insurance Company has given notice that all its outstanding policies have been cancelled in accordance with the statutory conditions of the policy or replaced with other underwriters and its deposit has been released with the exception of \$10,000 par value which has been retained to provide for unsettled claims.

The Equity Fire Insurance Company of Canada, by a reinsurance agreement dated July 22, 1914, reinsured all its outstanding policies with the exception of certain risks in Northern Ontario and New Brunswick, in the National-Ben Franklin Fire Insurance Company. Its deposit has been released but a certified cheque for the sum of \$400 is held to provide for unsettled claims.

The International Casualty Company has retired from business in Canada and its deposit has been released with the exception of \$2,000 par value which has been retained to provide for unsettled claims.

The license of the Anglo-American Fire Insurance Company was withdrawn Feb. 18, 1916, and the Company has since gone into liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with The Western Assurance Co., Toronto, whereby all the outstanding Canadian policies of the Company and unpaid losses and claims for unearned premiums thereon as at February 19, 1916, have been assumed by that Company. The deposit of the Company is still in the hands of the Receiver General.

The license of the Montreal-Canada Fire Insurance Company was withdrawn Feb. 18, 1916, and the Company has since gone into liquidation, The National Trust Co., Montreal, having been appointed liquidator. The liquidator has entered into an agreement with The Western Assurance Co., Toronto, whereby all the outstanding Canadian policies of the company and all unpaid losses and claims for unearned premiums thereon as at February 19, 1916, have been assumed by that Company.

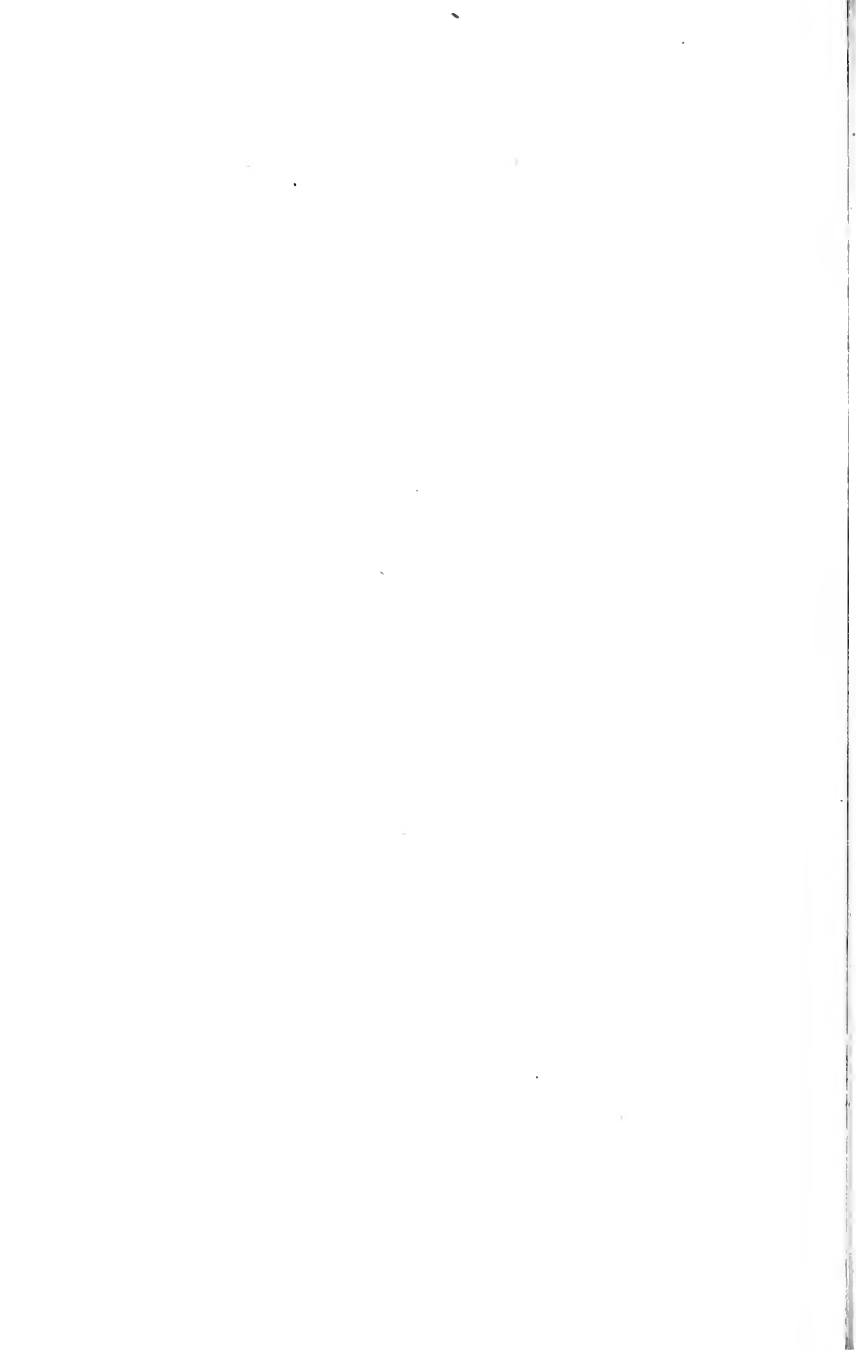
The deposit of the Company is still in the hands of the Receiver General.

The Germania Fire Insurance Company has reinsured all its Canadian risks with the Western Assurance Company and has given notice of its intention to apply for the release of its deposit.

The Limber Insurance Company has ceased to transact business in Canada, and has given notice of its intention to apply for the release of its deposit on June 15, 1916.

The following Insurance Companies are registered under "The Insurance Act, 1910," and are permitted to transact the business of Life Insurance in Canada upon the Assessment Plan:—

Name of Company.	Chief Agent to receive Process.	Amount of Deposit with Receiver General.	Description of Insurance Business Transacted.	
			Par Value.	Accepted Value.
*The Canadian Order of the Woodmen of the World (\$15,000 Municipal Securities accepted at \$12,398, deposited from Sick and Funeral Fund).....	Clair Jarvis, Head Clerk, London, Ont.	\$	\$	
The Commercial Travellers' Mutual Benefit Society.....	Etta M. Rowley, Secretary, Toronto.	113,140	96,560	Life.
*The Grand Council of the Catholic Mutual Benefit Association of Canada (\$10,000 Province of Nova Scotia debentures accepted at \$9,300, deposited from Sick Benefit Fund).....	John J. Behan, Grand Secretary, Kingston, Ont.	68,667	59,913	Life.
*This society is also authorized to transact the business of Sickness Insurance.				
The following Life Insurance Companies, having ceased to transact new business in Canada, are entitled under Section 102 of "The Insurance Act, 1910," to transact all business connected with policies existing at 31st March, 1878, and their deposits are applicable to those policies, subject to provisions of the Statutes in that behalf.				
Name of Company.	Chief Agent to receive Process.	Par Value.	Accepted Value.	Description of Insurance Business Transacted.
The Connecticut Mutual Life Insurance Co., Hartford, Conn.	F. W. Evans, General Agent, Montreal	\$	\$	
The Edinburgh Life Assurance Co.	David Thibault Symons, Chief Agent, Toronto.	175,930	60,000	Life.
The Life Association of Scotland	Charles M. Holt, Attorney, Montreal	60,000	51,160	Life.
National Life Insurance Company of the U.S. of America	Alfred Pows, Chief Agent, Hamilton	100,000	100,000	Life.
Northwestern Mutual Life Insurance Company, Milwaukee, Wis.	William Aney, Attorney, Montreal	130,280	114,772	Life.
Phoenix Mutual Life Insurance Company, Hartford	C. R. G. Johnson, Chief Agent, Montreal	125,000	107,500	Life.
The Scottish Amicable Life Assurance Society	Charles J. Fleet, Attorney, Montreal	75,000	64,363	Life.
The Scottish Provident Institution.....	John H. Dunlop, Chief Agent, Montreal			



STATEMENTS

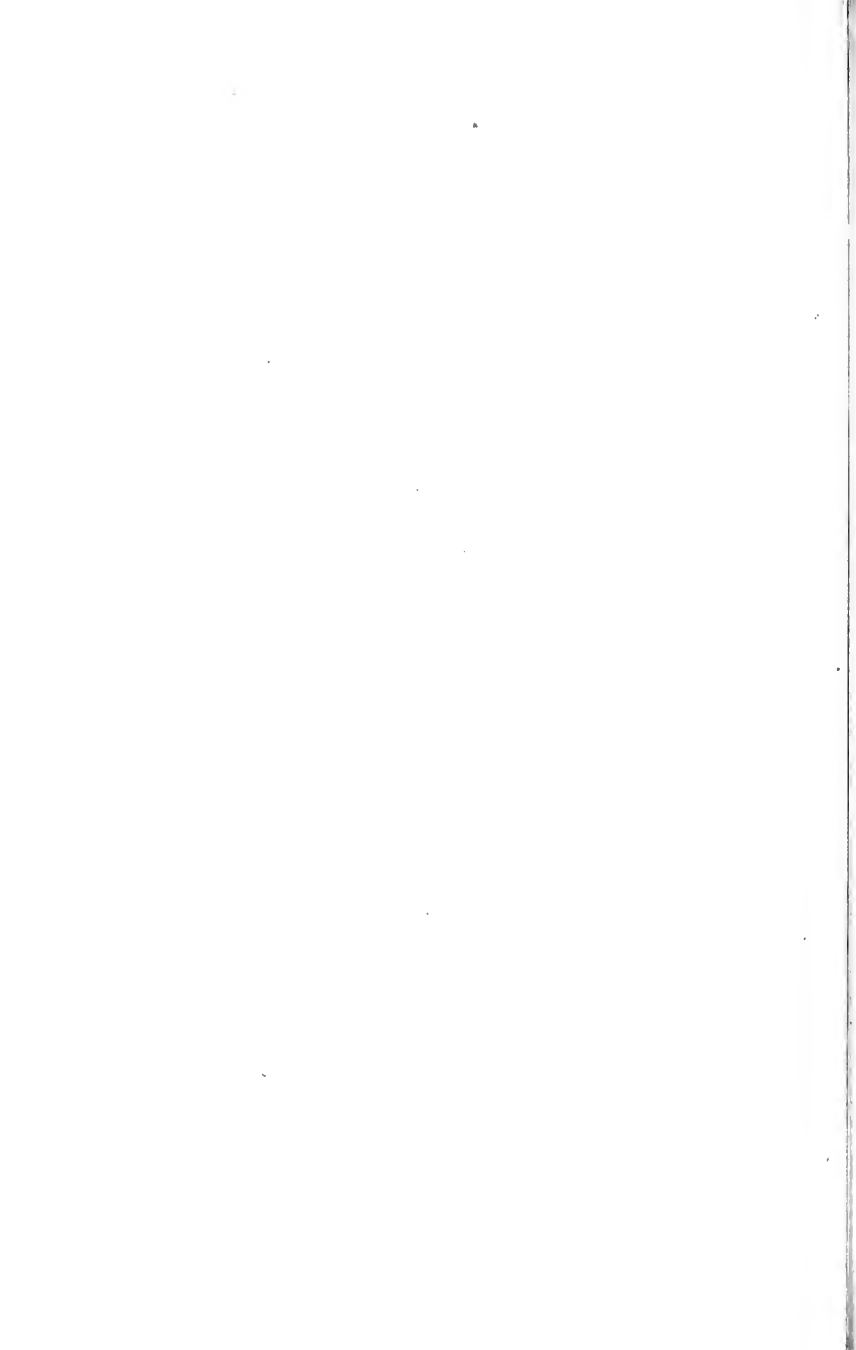
OF

INSURANCE COMPANIES

TRANSACTING FIRE INSURANCE

AND OF

INSURANCE COMPANIES TRANSACTING ONE OR MORE CLASSES  
OF INSURANCE IN ADDITION TO FIRE INSURANCE.



LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,  
1910, TO TRANSACT IN CANADA THE BUSINESS OF FIRE  
INSURANCE DURING THE YEAR ENDED DECEMBER 31, 1915.

The Acadia Fire Insurance Company.  
Ætna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
The American Insurance Company.  
American Lloyds, Underwriters at.  
Anglo-American Fire Insurance Company.  
The Atlas Assurance Company (Limited).  
Beaver Fire Insurance Company.  
British America Assurance Company.  
British Colonial Fire Insurance Company.  
The British Dominions General Insurance Company (Limited).  
The British Northwestern Fire Insurance Company.  
Caledonian Insurance Company.  
The California Insurance Company.  
The Canada National Fire Insurance Company.  
The Canadian Fire Insurance Company.  
Commercial Union Assurance Company (Limited).  
The Connecticut Fire Insurance Company.  
The Continental Insurance Company.  
The Dominion Fire Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited).  
The Equitable Fire and Marine Insurance Company.  
Factories Insurance Company.  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
Firemen's Insurance Company of Newark, New Jersey.  
General Accident Fire and Life Assurance Corporation (Limited).  
Compagnie d'Assurances Générales contre l'Incendie.  
German American Insurance Company.  
Germania Fire Insurance Company.  
Glens Falls Insurance Company.  
The Globe and Rutgers Fire Insurance Company.  
Guardian Assurance Company (Limited).  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Imperial Underwriters Corporation of Canada.  
Insurance Company of North America.  
The Insurance Company of the State of Pennsylvania.

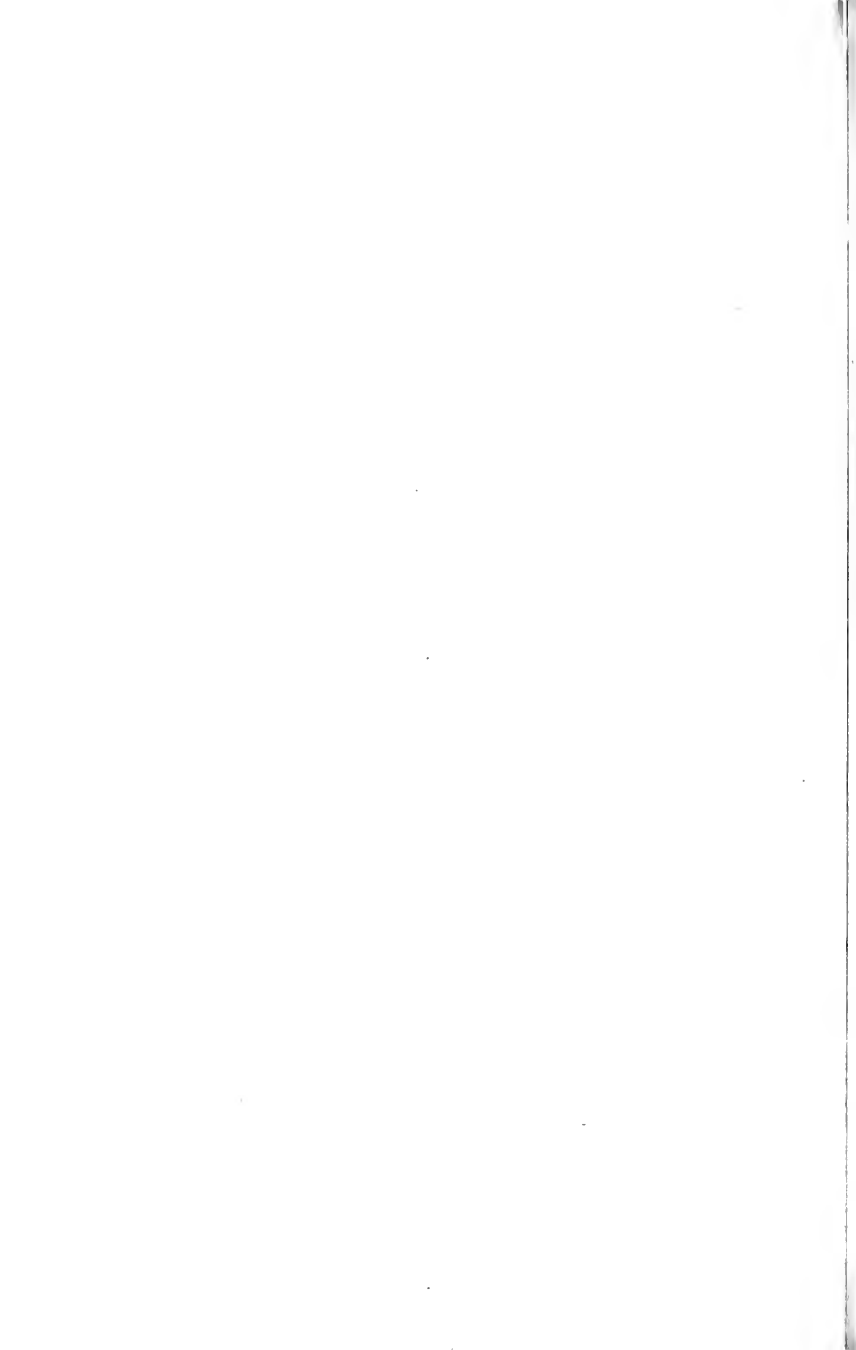
The Law Union and Rock Insurance Company (Limited).  
The Liverpool and London and Globe Insurance Company (Limited).  
The Liverpool-Manitoba Assurance Company.  
The London Guarantee and Accident Company (Limited).  
London and Lancashire Fire Insurance Company (Limited).  
The London Assurance  
The London Mutual Fire Insurance Company of Canada.  
Lumber Insurance Company of New York.  
Lumbermen's Fire Indemnity Contract, the Subscribers to the.  
The Marine Insurance Company (Limited).  
The Mercantile Fire Insurance Company.  
Millers National Insurance Company.  
The Montreal-Canada Fire Insurance Company.  
The Mount Royal Assurance Company.  
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
La Nationale Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.  
Niagara Fire Insurance Company.  
North British and Mercantile Insurance Company.  
The North Empire Fire Insurance Company.  
The North West Fire Insurance Company.  
The Northern Assurance Company (Limited).  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Occidental Fire Insurance Company.  
The Ocean Accident and Guarantee Corporation (Limited).  
The Pacific Coast Fire Insurance Company.  
The Palatine Insurance Company (Limited).  
Phenix Compagnie Française, du.  
Phenix Assurance Company (Limited).  
The Phoenix Insurance Company, Hartford, Conn.  
Providence Washington Insurance Company.  
Provincial Insurance Company (Limited).  
Quebec Fire Assurance Company.  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
The Royal Insurance Company (Limited).  
The Scottish Union and National Insurance Company.  
Springfield Fire and Marine Insurance Company.  
St. Paul Fire and Marine Insurance Company.  
Sun Insurance Office, London, England.  
L'Union Compagnie d'Assurances contre l'Incendie, Paris, France.  
Union Assurance Society (Limited).  
Westchester Fire Insurance Company.  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).



SESSIONAL PAPER No. 8

LIST OF COMPANIES LICENSED UNDER THE INSURANCE ACT,  
1910, TO TRANSACT IN CANADA IN ADDITION TO FIRE  
INSURANCE ONE OR MORE CLASSES OF INSURANCE  
(EXCEPT LIFE INSURANCE) DURING THE YEAR ENDED  
DECEMBER 31, 1915.

Aetna Insurance Company.  
Alliance Assurance Company (Limited).  
American Central Insurance Company.  
American Lloyds, Underwriters at.  
British America Assurance Company.  
The Dominion Fire Insurance Company.  
The Dominion of Canada Guarantee and Accident Insurance Company.  
The Employers' Liability Assurance Corporation (Limited).  
Fidelity-Phenix Fire Insurance Company of New York.  
Fireman's Fund Insurance Company.  
German American Insurance Company.  
Glens Falls Insurance Company.  
The Globe and Rutgers Fire Insurance Company.  
Hartford Fire Insurance Company.  
The Home Insurance Company.  
The Hudson Bay Insurance Company.  
Insurance Company of North America.  
The Law Union and Rock Insurance Company (Limited).  
The London Guarantee and Accident Company (Limited).  
The Marine Insurance Company (Limited).  
The Mount Royal Assurance Company.  
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.  
National Fire Insurance Company of Hartford.  
National Union Fire Insurance Company of Pittsburgh, Pa.  
Niagara Fire Insurance Company.  
Northwestern National Insurance Company of Milwaukee, Wis.  
The Norwich Union Fire Insurance Society (Limited).  
The Ocean Accident and Guarantee Corporation (Limited).  
Providence Washington Insurance Company.  
Queen Insurance Company of America.  
The Royal Exchange Assurance.  
The Scottish Union and National Insurance Company  
Springfield Fire and Marine Insurance Company.  
St. Paul Fire and Marine Insurance Company.  
Union Assurance Society (Limited).  
The Western Assurance Company.  
The Yorkshire Insurance Company (Limited).



## THE ACADIA FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—C. C. BLACKADAR.

Vice-President—A. E. JONES.

Secretary—R. K. ELLIOT.

Principal Office—Halifax, N.S.

(Incorporated by an Act of the Legislative Assembly of Nova Scotia, March 31, 1862; amended March 31, 1863, April 18, 1870, April 30, 1873, April 17, 1879, May 3, 1887, and April 7, 1905. The above Acts were consolidated by chapter 173 of the statutes of Nova Scotia, 1906; amended by chapter 142 of the statutes of 1907. In 1911 an Act of the Legislature of Nova Scotia was passed (1 Geo. V., cap. 102), authorizing the appropriation out of the rest or accumulated profits of the company of one hundred thousand dollars to be applied to the payment of the amount unpaid upon capital stock. In 1912 an Act of the Legislature of Nova Scotia was passed (2 Geo. V., chap. 182), amending chapter 173 of statutes of Nova Scotia, 1906, as to the investment powers of the company and extending its powers as to the classes of business it may undertake. Dominion license issued July 31, 1905. Previous to that date the company's business was confined to the province of Nova Scotia.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash	\$ 400,000 00
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(For list of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company	\$ 16,894 00
Amount secured by way of loans on real estate by bond or mortgage, first liens	20,000 00
Book value of bonds and debts. (For details, see Schedule A)	88,125 00
Book value of stocks (For details, see Schedule B)	423,119 31
Cash at head office	976 66
Cash in banks and loan company, viz:—	
Royal Bank of Canada, (current account)	\$ 19,216 72
Montreal	4,401 45
Eastern Canada Savings and Loan Co. (deposit receipt)	5,000 00
Total cash in banks and loan company	28,618 17
Total ledger assets	\$ 577,733 14

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	\$ 63,627 89
Maps and plans	2,500 00
Agents' balances and premiums uncollected	22,373 19
Total assets	\$ 666,234 22

## THE ACADIA FIRE—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of claims, unadjusted	\$ 4,947 04
Reserve of unearned premiums, \$113,225 99; carried out at 80 p.c.	90,580 80
Dividends declared, but not yet due	12,000 00
Reinsurance premiums	4,223 66
Held in trust for reinsurers	23,965 27
Amount borrowed from Montreal Trust Co.	15,182 19
Taxes due and accrued	1,800 00
<b>Total liabilities in Canada</b>	<b>\$ 152,698 96</b>

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$1,361 72; carried out at 80 p.c.	\$ 1,089 38
<b>Total liabilities in other countries</b>	<b>\$ 1,089 38</b>
<b>Total liabilities in all countries, except capital stock</b>	<b>\$ 153,788 34</b>
Excess of assets over liabilities	\$ 512,445 88
Capital stock paid in cash	400,000 00
<b>Surplus over liabilities and paid up capital</b>	<b>\$ 112,445 88</b>

## INCOME.

	In Canada.	In other countries.	
Gross cash received for premiums	\$ 209,582 83	\$ 3,101 61	
Deduct re-insurances, \$62,386 67; and return premiums, \$35,623 13.	97,574 26	435 54	
<b>Net cash received for premiums</b>	<b>\$ 112,008 57</b>	<b>\$ 2,666 07</b>	
Total net cash received for premiums in all countries			\$ 114,674 64
Cash received for interest on investments			31,930 08
Cash received for rents			171 55
<b>Total income</b>			<b>\$ 146,776 27</b>

## EXPENDITURE.

	In Canada.	In other countries.	
Amount paid for claims occurring in previous years	\$ 12,522 98		
Deduct re-insurances	3,847 05		
<b>Net amount paid for said claims</b>	<b>\$ 8,675 93</b>		
Amount paid for claims occurring during the year	\$ 137,784 93	\$ 145 85	
Deduct savings, salvage and re-insurances	52,853 38		
<b>Net amount paid for said claims</b>	<b>\$ 84,931 55</b>	<b>\$ 145 85</b>	
<b>Total net amount paid for claims</b>	<b>\$ 93,607 48</b>	<b>\$ 145 85</b>	
Total net amount paid for claims in all countries			\$ 93,753 33
Dividends paid			18,000 00
Commission or brokerage			14,342 65
Paid for: Salaries, Home Office officials, \$9,698 54; do., general and special agents, \$7,263.47; directors' fees, \$4,958 33; auditors' fees, \$490; travelling expenses, \$2,575.30.			24,805 64
Taxes			5,040 68
Miscellaneous expenditure, viz.: Advertising, \$322 32; furniture and fixtures, \$163 25; legal fees, \$890 84; maps and plans, \$460 68; postage, telegrams, telephones and express, \$1,598 76; printing and stationery, \$2,402 59; rents, \$1,689; Underwriters' Boards, Tariff Associations, etc., \$1,136 64; Fire depts. patrol, etc., \$13 98; accounts marked off, \$387 21; loss on maturity debentures, \$100; total \$9,085 47, less realized from sale of maps and plans, \$1,269 71			7,815 76
<b>Total expenditure</b>			<b>\$ 163,758 06</b>

## SESSIONAL PAPER No. 8

## THE ACADIA FIRE—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	\$ 555,567 17
Amount of cash income as above	116,776 27
Total	\$ 702,343 74
Amount of expenditure as above	163,758 06
Balance, net ledger assets (\$577,733 14, less \$15,182 19 borrowed money and \$23,965 27 held in trust for reinsurance companies) December 31, 1915	\$ 558,585 68

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	\$ 32,846 10
Amount of commission thereon	8,211 60
Amount of losses recovered from said companies	12,292 15
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$22,605 63; carried out at 80 per cent	18,084 50
Amount of losses due and recoverable from such companies	155 10
Amount of reinsurance premiums payable to such companies	1,159 66
Amount of cash or other securities held as security for recovery of losses	23,965 27

## SUMMARY OF RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts
Gross in force at end of 1914	23,292,553	308,129 28	289,450	3,096 49	23,582,003	311,225 77
Taken in 1915, new and renewed	16,405,713	219,729 86	287,600	3,097 05	16,693,313	222,826 91
Totals	39,698,266	527,859 14	577,050	6,193 54	40,275,316	534,052 68
Less ceased	15,953,477	222,110 52	312,600	3,363 11	16,266,077	225,473 63
Gross in force at end of 1915	23,744,789	305,748 62	264,450	2,830 43	24,009,239	308,579 05
Less reinsured	6,176,451	76,792 63	10,450	106 98	6,186,901	76,899 61
Net in force at end of 1915.	17,568,338	228,955 99	254,000	2,723 45	17,822,338	231,679 44

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
<b>Cities—</b>			
Halifax, 1916, 4½ p.c.	\$ 5,000 00	\$ 5,481 00	\$ 4,950 00
Halifax, 1917, 4½ p.c.	17,000 00	18,635 40	16,830 00
Halifax, 1918, 4½ p.c.	1,000 00	1,096 20	980 00
Halifax Perm. Stock, 5 p.c.	30,000 00	30,500 00	29,100 00
<b>Towns—</b>			
Bridgewater, N.S., 1922, 4 p.c.	2,000 00	1,855 00	1,640 00
Dartmouth, N.S., 1926, 4 p.c.	6,000 00	5,930 00	5,280 00

Total on deposit with Receiver General \$ 61,000 00 \$ 63,497 60 \$ 58,780 00

*Held by the Company.*

City of Halifax, 1917, 1918, 4½ p.c.	2,000 00	2,192 40	1,960 00
City of Halifax School, 1917, 4½ p.c.	1,000 00	1,020 00	990 00
C. P. R. Note Certificates, 1924, 6 p.c.	2,000 00	2,000 00	2,060 00
Halifax Electric Tramway Co., 1916, 5 p.c.	10,000 00	10,050 00	9,700 00
Nova Scotia Steel and Coal Co., 1919, 5 p.c.	4,500 00	4,265 00	3,780 00
Mortgage Corporation of Nova Scotia, 1916, 4½ p.c.	5,000 00	5,000 00	5,000 00

Total par, book and market values \$ 85,500 00 \$ 88,125 00 \$ 82,270 00

THE ACADIA FIRE—*Concluded.*

## SCHEDULE B.

Stocks owned and held by the company, viz.:

	Par value.	Book value.	Market value.
Halifax Fire Ins. Co., 133 shares . . . . .	\$ 5,320 00	\$ 5,320 00	\$ 5,107 20
Dartmouth Development Co., 70 shares . . . . .	700 00	552 50	700 00
C. P. Railway, 100 shares . . . . .	10,000 00	22,100 00	18,300 00
Bank of British North America, 30 shares . . . . .	7,300 00	10,147 00	10,585 00
Bank of Montreal, 30 shares . . . . .	3,000 00	6,741 75	7,020 00
Bank of Nova Scotia, 182 shares . . . . .	18,200 00	48,382 25	47,502 00
Canadian Bank of Commerce, 429 shares . . . . .	42,900 00	57,405 68	87,087 00
Dominion Bank, 18 shares . . . . .	1,800 00	4,140 00	4,086 00
Molsons Bank, 25 shares . . . . .	2,500 00	5,050 00	5,025 00
Royal Bank, 1,390 shares . . . . .	139,000 00	263,280 13	307,190 00
Total par, book and market values . . . . .	<u>\$ 230,720 00</u>	<u>\$ 423,119 31</u>	<u>\$ 492,602 20</u>

SESSIONAL PAPER No. 8

## ETNA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—WM. B. CLARK.

Secretary—E. J. SLOAN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Incorporated June 5, 1893. Commenced business in Canada, 1821.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.	\$5,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A)	\$ 404,040 00
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*Other Assets in Canada.*

Cash in Molsons Bank, Toronto	40,030 27
Interest accrued	6,287 70
Agents' balances and premiums uncollected, viz:—	
Fire (\$1,807 97 on business prior to Oct. 1, 1915)	\$ 41,534 30
Automobile (including fire risk) (\$111.09 on business prior to Oct. 1, 1915)	1,192 15
Tornado	28 24
Total	42,754 60
Total assets in Canada	\$ 493,112 60

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 7,358 60
Net amount of fire claims, unadjusted	25,139 50
Net amount of automobile claims, unadjusted	450 00
Total net amount of unsettled claims	\$ 32,948 10
Reserve of unearned premiums, viz:—	
Fire	\$ 248,791 80
Automobile (including fire risk)	9,053 08
Tornado	1,005 75
Total, \$258,850 63; carried out at 80 per cent.	207,080 50
Taxes due and accrued	2,500 00
Total amount of all liabilities in Canada	\$ 242,525 60

## AETNA—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk.)	Tornado.
	\$ cts	\$ cts	\$ cts
Gross cash received	368,531 02	22,695 30	814 35
Less reinsurance	1,529 12		
Less return premiums	52,501 06	4,465 06	99 34
Total deduction	54,030 18		
Net cash received...	314,500 84	18,230 24	715 01
Net cash received for premiums for all classes of business			\$ 333,446 09
Cash received for interest on investments			16,494 59
Total income.			\$ 349,940 68

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile (including Fire Risk.)	
	\$ cts	\$ cts	
Amount paid for claims occurring in previous years	63,259 19		
Deduct savings and salvage	124 60		
Net payment for claims occurring in previous years.	63,134 59	3,564 00	
Paid for claims occurring during the year.	155,204 84	6,528 45	
Less savings and salvage		225 30	
Less reinsurance	10 05		
Net payment for said claims.	155,194 79	6,303 15	
Total net payment for claims...	218,329 38	9,867 15	
Total net payments for claims for all classes of business			\$ 228,196 53
Commission and brokerage: fire, \$72,718.95; other, \$4,349 20			77,068 15
Taxes			8,705 70
Salaries, Fees and Travelling Expenses (Fire).—Salaries: General and special agents, \$7,350;			
Travelling expenses, officials and agents, \$2,824 56			10,174 56
Miscellaneous Expenditure (Fire), viz.:—Advertising, \$50 86; legal expenses, \$5; maps and plans, \$770 65; postage, telegrams, telephones and express, \$1,195 91; printing and stationery, \$22 06; underwriters' boards, associations, etc., \$4,590 84; travelling expenses, \$351 50, sundries, \$626 66			7,616 48
Miscellaneous Expenditure (Other), viz.:—Postage, telegrams, telephones and express, \$105.82; underwriters' boards, associations, etc., \$86 46			192 28
Total expenditure.			\$ 331,953 70



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## .ETNA--Continued.

## SUMMARY OF RISKS AND PREMIUMS

Risks and Premiums	CLASS OF BUSINESS.					
	Fire.		Automobile (including Fire Risk.)		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts
Gross in force at end of 1914	42,093,244	507,719 79	1,069,547	26,013 27	191,246	929 97
Taken in 1915, new and re- newed . . .	31,727,746	388,899 21	951,012	23,422 05	175,059	814 88
Totals	73,820,990	896 610 00	2,020,559	49,435 32	366,306	1,754 85
Less ceased	31,649,257	401,302 77	1,278,595	31,329 15	38,350	169 88
Gross in force at end of 1915	42,171,733	495,307 23	741,964	18,106 17	327,956	1,584 97
Less reinsured . . . . .	198,893	2,543 07				
Net in force at end of 1915	41,972,840	492,764 16	741,964	18,106 17	327,956	1,584 97

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz. —		
	Par value.	Market value.
<i>Governments:</i> —		
Province of Manitoba, 1947, 4 p.c.	\$ 5,000 00	\$ 4,100 00
" Manitoba, 1948, 4 p.c.	10,900 00	8,100 00
" Ontario, 1925 (or after 1918 on 1 mos. notice), 4½ p.c. . . . .	50,000 00	48,000 00
<i>Cities:</i> —		
Calgary, 1933, 5 p.c.	25,000 00	23,000 00
Hamilton (T. H. and B. Ry. Co.), 1920, 4 p.c. . . . .	46,000 00	43,700 00
Hamilton, 1932, 4 p.c.	25,000 00	21,500 00
Montreal Corp. Stock, 4 p.c. . . . .	6,000 00	4,800 00
Montreal, 1942, 4 p.c.	50,000 00	41,000 00
Ottawa, 1935, 4½ p.c. . . . .	25,000 00	22,750 00
Toronto, 1920, 4 p.c.	10,000 00	9,500 00
Toronto, 1948, 4 p.c.	24,333 33	19,710 00
Westmount, 1938, 3½ p.c. . . . .	50,000 00	38,000 00
<i>Railways</i> —		
C. N. Ry., Winnipeg Terminals (guar'd by Prov. of Man.), 1939, 4 p.c. . . . .	50,000 00	41,000 00
<i>Miscellaneous</i> —		
Can. Perm. Mtge. Corp., 1925, 4½ p.c.	25,000 00	25,000 00
Montreal Harbour, 1917, 4 p.c.	4,000 00	3,880 00
Toronto Mtge. Co., 1916, 4 p.c. . . . .	50,000 00	50,000 00
Total on deposit with Receiver General	\$ 453,333 33	\$ 404,040 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate	\$ 627,207 93
Cash on hand, in trust companies and in banks . . . . .	1,876,318 32
Agents' balances . . . . .	2,332,409 02
Book value of bonds and stocks	19,579,393 13
Bills receivable . . . . .	4,181 46
Total ledger assets	\$24,419,509 86

## .ETNA—Concluded.

## NON-LEDGER ASSETS.

Interest accrued.....	£ 141,769 78
Market value of bonds and stocks over book value.....	491,755 43
Due for: reinsurance, \$55,187.44; and salvages, \$67,844, on paid losses.....	123,031 44
Gross assets.....	\$25,176,066 51
Deduct assets not admitted.....	445,463 84
Total admitted assets.....	\$24,730,602 67

## LIABILITIES.

Net amount of unpaid losses.....	\$ 1,262,479 00
Total unearned premiums.....	10,411,730 33
Amount reclaimable on perpetual fire insurance policies.....	106,877 75
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, State and other taxes due or accrued (estimated).....	350,009 00
Contingent commissions or other charges due or accrued.....	10,000 00
Total liabilities (except capital stock).....	\$12,146,087 08
Capital stock paid in cash.....	5,000,000 00
Surplus over liabilities and capital.....	7,584,515 59
Total liabilities.....	\$24,730,602 67

## INCOME.

Net cash received for premiums.....	\$12,378,665 79
Deposit premiums received on perpetual risks.....	6,547 00
Interest and dividends.....	906,800 53
Rents.....	25,287 00
Agents' balances previously charged off.....	163 86
Gross profit on sale or maturity of bonds and stocks.....	69,209 25
Conscience money.....	721 00
Total income.....	\$13,387,394 43

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 6,312,117 95
Expenses of adjustment and settlement of losses.....	84,595 50
Cash dividends paid stockholders.....	900,000 00
Commission or brokerage.....	2,450,391 85
Deposit premiums returned.....	6,263 01
Salaries, \$224,109 33; and expenses, \$177,114 40, of special and general agents.....	401,223 73
Salaries, fees and all other charges of officers, directors, trustees, and home office employees.....	489,094 08
Rents.....	58,548 23
Taxes on real estate.....	12,504 50
Underwriters' boards and tariff associations.....	124,410 24
Fire department, patrol and salvage corps assessments, fees and expenses.....	59,862 81
Inspections and surveys.....	70,498 92
State taxes on premiums, Insurance Department licenses and fees.....	237,192 28
All other licenses, fees and taxes.....	250,175 96
Agents' balances charged off.....	8,528 08
Gross loss on sale or maturity of bonds and stocks.....	78,016 97
Paid Munich Reinsurance Company for interest on balance.....	26,461 17
Decrease in liabilities on account of reinsurance treaties.....	522,990 99
All other expenditure.....	267,933 58
Total expenditure.....	\$12,360,809 85

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$1,199,248,759 00
Premiums thereon.....	13,154,438 18
Amount of policies terminated—Fire.....	1,000,191,964 00
Premiums thereon.....	11,635,151 36
Net amount in force at the end of the year—Fire.....	1,731,109,879 00
Premiums thereon.....	2,334,239 93
Net amount in force at end of year—Marine and Inland.....	\$ 63,386,502 00
Premiums thereon.....	1,072,089 91
Perpetual risks in force at end of the year—Fire.....	\$ 5,266,878 00
Deposits thereon.....	118,753 46

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## ALLIANCE ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman— Rt. Hon. Lord ROTHSCHILD,

General Manager—ROBERT LEWIS,

Principal Office—Bartholomew Lane, London, England.

Chief Agent in Canada—THOS. D. BELFIELD,

Head Office in Canada—39 St. Sacrament St., Montreal.

(Established August 4, 1823. Commenced business in Canada, March 1, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed	£5,450,000	\$26,523,333 33
Amount paid thereon in cash	1,000,000	<u>4,866,666 67</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General:—

	Par value.	Market value.
Province of British Columbia stock, 1911, 3 p.c.	\$ 109,500 00	\$ 73,365 00
Grand Trunk Pacific Railway first mortgage sterling (guaranteed by Dominion of Canada), 1902, 3 p.c.	257,933 33	185,712 00
Total on deposit with Receiver General	<u>\$ 367,433 33</u>	<u>\$ 259,077 00</u>

Carried out at market value . . . . . \$ 259,077 00

*Other Assets in Canada.*

Cash at head office in Canada	2,246 90
Cash in Bank of Montreal	11,329 96
Agents' balances and premiums uncollected (\$448 77 on business prior to Oct. 1, 1915)	24,910 93
Office furniture and plans, . . . . .	<u>5,000 00</u>
Total assets in Canada	<u>\$ 302,555 79</u>

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 6,288 13
Reserve of unearned premiums, \$177,506.90; carried out at 80 per cent	142,005 52
Taxes due and accrued . . . . .	<u>2,676 59</u>
Total liabilities in Canada	<u>\$ 150,970 24</u>

ALLIANCE—*Concluded.*

## INCOME IN CANADA.

<i>Fire Risks.</i>	
Gross cash received for premiums . . . . .	\$ 240,916 43
Deduct reinsurances, \$1,257 58; return premiums, \$24,491 22 . . . . .	25,748 80
Net cash received for fire premiums . . . . .	\$ 215,167 69
Total income in Canada . . . . .	\$ 215,167 69

## EXPENDITURE IN CANADA.

<i>Fire Risks.</i>	
Amount paid for claims occurring in previous years . . . . .	\$ 4,219 50
Deduct savings and salvage . . . . .	3 64
Net amount paid for said claims . . . . .	\$ 4,215 89
Amount paid for claims occurring during the year . . . . .	\$ 86,248 49
Deduct savings and salvage, \$8.40; reinsurances, \$74.91 . . . . .	83 31
Net amount paid for said claims . . . . .	\$ 86,165 18
Total net amount paid for claims . . . . .	\$ 90,381 07
Commission or brokerage, fire . . . . .	41,299 80
Head Office salaries, \$13,487 68; auditors' fees, \$300; travelling expenses: officials, \$4 20; agents, \$112 85; Total, \$13,904 73 less travelling expenses \$150 . . . . .	13,754 73
Taxes . . . . .	6,422 77
Miscellaneous expenditure, viz.: Rents, \$3,043 51; postage, telegrams, telephones and express, \$758 78; printing and stationery, \$1,623 52; advertising, \$24 19; legal expenses, \$232 94; maps and plans, \$924 65; underwriters' boards, etc., \$2,543 65; furniture and fixtures, \$30 10; rates and taxes on premises, \$89 24; general office expenses: fire, \$497 58; other, \$1; war stamps, \$118 84 . . . . .	9,888 00
Total expenditure in Canada . . . . .	\$ 161,656 37

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement . . . . .	\$ 38,341,691	\$ 368,700 63
Policies taken during the year, new and renewed . . . . .	25,152,607	240,929 12
Total . . . . .	\$ 63,494,298	\$ 609,629 75
Deduct terminated . . . . .	25,112,740	246,626 84
Gross in force at end of year . . . . .	\$ 38,381,558	\$ 363,002 91
Deduct reinsured . . . . .	485,470	4,733 62
Net in force at December 31, 1915 . . . . .	\$ 37,896,088	\$ 358,269 29

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## AMERICAN CENTRAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President —EDWARD T. CAMPBELL.

Secretary—B. G. CHAPMAN, JR.

Principal Office—St. Louis, Mo.

Chief Agent in Canada—W. P. FESS.

Head Office in Canada—Winnipeg.

(Incorporated February, 1853. Dominion license issued December 17, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid thereon in cash..	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A) ...	\$ 163,686 00
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*Other Assets in Canada.*

Interest accrued.....	3,224 30
Agents' balances and premiums uncollected (\$522 47 was on business issued prior to Oct. 1, 1915)	33,243 31
Total assets in Canada.	\$ 200,153 61

## LIABILITIES IN CANADA.

Net amount of fire claims adjusted and unpaid. ....	\$ 699 28
Net amount of fire claims, unadjusted . . . . .	10,782 01
Total net amount of unsettled fire claims	\$ 11,481 29
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 68,409 37
Tornado.....	208 67
Total, \$68,618 04: carried out at 80 per cent	54,894 44
Taxes due and accrued...	1,000 00
Total liabilities in Canada.	\$ 67,375 73

## AMERICAN CENTRAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received.....	262,415 12	828 80
Less reinsurance.....	108,202 24	491 24
Less return premiums.....	30,874 79	21 30
Total deduction.....	139,077 03	512 54
Net cash received.....	123,338 09	316 26
Net cash received for premiums for all classes of business.....		\$ 123,654 35
Cash received for interest on investments.....		8,288 96
Total income in Canada.....		\$ 131,943 31

## EXPENDITURE IN CANADA.

Claims.	Fire.
	\$ cts.
Amount paid for claims occurring in previous years.....	18,031 15
Deduct reinsurances.....	5,409 35
Net payment for said claims.....	12,621 80
Paid for claims occurring during the year.....	57,249 91
Less savings and salvage.....	15 84
Less reinsurances.....	16,653 03
Total deduction.....	16,668 87
Net payment for said claims.....	40,581 04
Total net payment for claims.....	\$ 53,202 84
Commission and brokerage.....	14,768 36
Taxes.....	652 84
Salaries, fees and travelling expenses (Fire): Salaries: general and special agents, \$1,885.05; travelling expenses: agents, \$1,234 93.....	3,119 98
Miscellaneous expenditure (Fire), viz.:—Advertising, \$2 80; inspections and surveys, \$412 75; legal expenses, \$10; maps and plans, \$119 41; postage, telegrams, telephones and express, \$568 05; printing and stationery, \$110 22; duty, \$258; Insurance Department, \$751.65; R. G. Dun & Co., \$55 30.....	2,288 38
Total expenditure in Canada.....	\$ 74,032 40

SESSIONAL PAPER No. 8

## AMERICAN CENTRAL—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts
Gross in force at end of 1914	18,231,959	221,337 33	132,655	556 82
Taken in 1915—New and renewed	23,430,734	226,736 13	161,045	828 80
Totals	41,662,693	448,073 46	293,700	1,385 62
Less ceased	16,731,064	203,222 66	113,804	473 96
Gross in force at end of 1915	24,931,629	244,850 80	179,296	911 66
Less reinsured	13,265,153	131,064 04	99,023	499 58
Net in force at end of 1915.	11,636,476	113,786 76	80,273	412 08

Summary of net in force at end of 1915: Amount, \$11,716 749; Premiums, \$114,198 84.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
Province of Alberta, 1924, 4½ p.c.	\$ 15,000 00	\$ 13,950 00
<i>Cities—</i>		
Brandon, 1942, 4½ p.c.	25,000 00	20,750 00
Calgary, 1933, 5 p.c.	15,000 00	13,800 00
Fort William, 1937, 4½ p.c.	24,820 00	21,097 00
Fort William, 1934, 5 p.c.	11,000 00	10,120 00
Toronto, 1949, 4 p.c.	26,766 67	21,681 00
Victoria, 1937, 4 p.c.	30,660 00	24,528 00
Winnipeg, 1928, 4 p.c.	10,000 00	8,700 00
<i>Towns—</i>		
Selkirk, Man., 1945, 5 p.c.	500 00	415 00
Selkirk, Man., 1938, 5 p.c.	3,000 00	2,450 00
Selkirk, Man., 1959, 5 p.c.	1,500 00	1,215 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	5,000 00	5,000 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	20,000 00	20,000 00
Total on deposit with Receiver General.	\$ 188,246 67	\$ 163,686 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Mortgage loans on real estate	\$ 25,000 00
Loans on bonds, stocks, etc.	4,500 00
Book value of bonds and stocks	4,127,309 97
Cash on hand, in trust companies and in banks	279,979 39
Agents' balances	360,535 28
Total ledger assets	\$ 4,797,324 64

AMERICAN CENTRAL—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued	\$ 39,269 43
Gross assets	\$ 4,836,594 07
Deduct assets not admitted	760,205 77
Total admitted assets	<u>\$ 4,076,388 30</u>

## LIABILITIES.

Net amount of unpaid claims	\$ 240,673 41
Total unearned premiums	1,760,191 18
Dividends, due and unpaid	913 48
Salaries, rents, expenses, bills, accounts, etc., due and accrued	2,304 03
Federal, state and other taxes due or accrued (estimated)	35,000 00
Total liabilities, excluding capital stock	<u>\$ 2,039,082 10</u>
Capital stock paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	1,037,306 20
Total liabilities	<u>\$ 4,076,388 30</u>

## INCOME.

Total premium income	\$ 1,987,943 25
Interest and dividends	169,278 61
Gross profit on sale or maturity of bonds	5,486 05
From agents' balances previously charged off	1,046 21
Total income	<u>\$ 2,163,754 12</u>

## DISBURSEMENTS.

Net amount paid for claims	\$ 1,301,492 10
Expenses of adjustment and settlement of claims	25,483 72
Paid stockholders for interest or dividends	119,985 00
Commissions or brokerage	430,256 93
Allowances to local agencies for miscellaneous agency expenses	8,849 86
Salaries, \$84,100 66; and expenses, \$38,671 97, of special and general agents	122,772 63
Salaries, fees and all other charges of officers, directors, trustees and home office employees	60,998 96
Rents	11,018 29
Underwriters' boards and tariff associations	14,490 11
Fire department, patrol and salvage corps assessments, etc.	4,177 65
Inspections and surveys	17,790 60
State taxes on premiums, Insurance Department licenses and fees.	45,659 73
All other licenses, fees and taxes	25,590 04
Agents' balances charged off	1,154 33
Gross loss on sale or maturity of bonds	24,225 00
All other disbursements	51,242 72
Total disbursements	<u>\$ 2,265,227 67</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year	\$529,498,173 00
Premiums thereon	5,325,942 19
Amount of policies terminated during the year	504,131,159 00
Premiums thereon	5,226,812 82
Net amount in force at December 31, 1915	341,863,890 00
Premiums thereon	<u>3,382,768 40</u>



SESSIONAL PAPER No. 8

## THE AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—P. L. HOADLEY.

Secretary—FREDERICK HOADLEY.

Principal Office—Newark, N.J.

Chief Agent in Canada—C. S. RILEY.

Head Office in Canada—Winnipeg.

Incorporated February 20, 1846. Dominion license issued June 28, 1912.

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash... \$ 1,000,000 00

## ASSETS IN CANADA.

*Hold solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
City of Toronto, 1948, 4 p.c.	\$ 73,000 00	\$ 59,130 00
Carried out at market value		\$ 59,130 00

*Other Assets in Canada.*

Interest due....	1,460 00
Agents' balances and premiums uncollected.	9,094 75
Total assets in Canada.	\$ 69,684 75

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.	\$ 5,120 69
Reserve of unearned premiums, \$35,805.74; carried out at 80 per cent..	28,644.40
Taxes due and accrued	419.00
Total liabilities in Canada	\$ 34,255 00

## INCOME IN CANADA.

Gross cash received for premiums..	\$ 81,308 55
Deduct reinsurances, \$3,942.84; return premiums, \$14,732.95	18,675 79
Net cash received for said premiums	\$ 62,632 76
Received for interest on investments, etc	2,920 00
Total income in Canada..	\$ 65,552 76

## THE AMERICAN INSURANCE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years..	\$ 8,560 27
Amount paid for claims occurring during the year..	13,544 13
Total net amount paid for claims..	\$ 22,104 40
Paid for commission or brokerage..	16,199 06
Taxes..	2,025 89
Miscellaneous expenditure: Maps and plans, \$26.33; postage, telegrams, telephones and express, \$127.73; printing and stationery, \$444.10; board fees, etc., \$724.18; advertising, \$13	1,335 34
Total expenditure in Canada..	\$ 41,664 69

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.	\$ 4,055,666	\$ 67,893 06
Taken during the year, new and renewed.	4,745,288	78,876 94
Total.	\$ 8,800,954	\$ 146,770 00
Deduct terminated	3,444,410	72,034 90
Gross in force at end of year..	\$ 5,356,544	\$ 74,735 10
Deduct reinsured	317,269	4,860 48
Net in force at December 31, 1915	\$ 5,039,275	\$ 69,874 62

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING, DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate..	\$ 454,700 00
Mortgage loans on real estate, first liens	1,969,746 00
Book value of bonds and stocks	7,033,986 21
Cash on hand, in banks and in trust companies..	390,651 37
Agents' balances and bills receivable	1,063,579 99
Total ledger assets	\$10,912,663 57

## NON-LEDGER ASSETS

Interest due and accrued	93,924 94
Re-insurance recoverable on paid losses..	8,646 39
Gross assets.	\$11,015,234 87
Deduct assets not admitted	348,762 92
Total admitted assets..	\$10,666,471 95

## LIABILITIES.

Net amount of unpaid claims	\$ 325,848 43
Total unearned premiums	5,154,961 86
Dividends, due and unpaid	80,114 00
Salaries, rents, expenses, bills, etc., due or accrued (estimated)..	5,000 00
Federal, state and other taxes due or accrued (estimated)..	50,000 00
Commissions, brokerage, etc., due or to become due.	31,202 54
Special reserve fund	300,000 00
Funds held under re-insurance treaties..	6,271 65
Income tax on salaries, withheld at source.	175 00
Total liabilities, except capital stock	\$ 5,953,573 48
Capital paid up in cash	1,000,000 00
Surplus over all liabilities, including capital stock	3,712,898 47
Total liabilities	\$10,666,471 95

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THE AMERICAN INSURANCE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 4,282,179 88
Interest and dividends.....	403,243 50
Rents.....	26,924 05
Agents' balances previously charged off . . .	153 44
Gross profit on sale or maturity of bonds and stocks	694 99
Total income	<u>\$ 4,713,194 99</u>

## DISBURSEMENTS.

Net amount paid for claims . . . . .	\$ 2,226,143 01
Expenses of adjustment and settlement of losses.....	75,249 97
Interest or dividends to stockholders.....	280,000 00
Interests or dividends to policyholders	51 00
Commissions or brokerage.....	997,328 30
Salaries, \$80,646.38; and expenses, \$56,071.97, of special and general agents.....	136,718 35
Salaries, fees and all other charges of officers, directors, trustees and home office employees	214,227 00
Rents.....	23,041 74
Underwriters' boards and tariff associations.....	29,875 54
Fire department, patrol and salvage corps assessments, fees, taxes and expenses. . . . .	31,950 46
Inspection and surveys.....	38,277 60
Taxes on real estate.....	9,268 59
State taxes on premiums, Insurance Department licenses and fees . . . . .	98,298 05
All other licenses, fees and taxes.....	42,816 54
Agents' balances charged off.....	2,068 82
Decrease in liabilities during the year on account of reinsurance treaties.....	2,827 83
Gross loss on sale or maturity of bonds.....	2,241 56
Gross decrease by adjustment in book value of ledger assets	16,591 04
All other disbursements.....	103,776 28
Total disbursements	<u>\$ 4,330,751 48</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year . . . . .	\$595,931,639 00
Premiums thereon.....	5,890,651 10
Amount of policies terminated during the year.....	583,170,874 00
Premiums thereon.....	5,969,343 51
Net amount in force at December 31, 1915 . . . . .	986,632,456 00
Premiums thereon	<u>9,667,112 84</u>

## UNDERWRITERS AT AMERICAN LLOYDS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Secretary—EDWARD E. HALL.

Attorneys—EDWARD E. HALL and CHARLES A. TROWBRIDGE.

Principal Office—New York.

Chief Agent in Canada—E. D. HARDY.

Head Office in Canada—Ottawa.

(Formed April 20, 1890. Dominion license issued November 30, 1910.)

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Commonwealth of Massachusetts, 1935, 3½ p.c.	\$ 30,000 00	\$ 27,900 00
State of New York, 1960, 4 p.c.	25,000 00	25,500 00
City of Toronto, 1948, 4 p.c.	21,900 00	17,739 00
Total on deposit with Receiver General.	\$ 76,900 00	\$ 71,139 00

Carried out at market value ... \$ 71,139 00

#### *Other Assets in Canada.*

Interest accrued		1,463 00
Agents' balances and premiums uncollected, viz:—		
Fire	\$ 925 55	
Sprinkler Leakage	966 68	
Total		1,892 23
Total assets in Canada		\$ 74,494 23

### LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid	\$ 95 67	
Net amount of sprinkler leakage claims, adjusted and unpaid	436 56	
Total net amount of unsettled claims		\$ 532 23
Total reserve of unearned premiums, viz:—		
Fire	\$ 9,086 16	
Sprinkler Leakage	12,858 05	
Total, \$21,944.21; carried out at 80 per cent.		17,555 37
Taxes due and accrued		500 00
Total liabilities in Canada		\$ 18,587 60

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AMERICAN LLOYDS—Continued,  
INCOME IN CANADA.

Premiums	CLASS OF BUSINESS.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received	21,344 17	13,759 53
Less return premiums	3,045 46	2,228 84
Net cash received.	18,298 71	11,530 69
Net cash received for premiums for all classes of business		\$ 29,829 40
Cash received for interest on investments		2,926 00
Total income in Canada		\$ 32,755 40

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years	43 00	325 63
Paid for claims occurring during the year.	1,533 54	6,815 99
Total net payment for claims.....	1,576 63	7,141 62
Total net payments for claims for all classes of business		\$ 8,718 25
Commission and brokerage: fire, \$6,404 55; other, \$4,035 74		10,440 29
Taxes: fire, \$342 77; other, \$418 94		761 71
Total expenditure in Canada		\$ 19,920 25

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	138	4,529,394	17,644 84	263	2,712,383	22,775 87
Taken in 1915:—						
New.....	88	1,521,465	5,166 25	72	503,400	3,976 20
Renewed .....	122	3,766,735	14,485 40	169	1,423,900	9,715 23
Totals.	348	9,817,594	37,296 49	504	4,639,683	36,467 30
Less ceased..	178	4,863,490	18,760 83	210	1,754,200	11,810 32
Gross and net in force at end of 1915	170	4,954,104	18,535 66	294	2,885,483	24,656 98

Summary of net in force at end of 1915: No., 464. Amount, \$7,839,587. Premiums, \$43,192 64.

6 GEORGE V. A. 1916

AMERICAN LLOYDS—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income	\$ 223,654 30
Received for interest and dividends	33,295 02
Gross profit on sale or maturity of bonds..	437 50
All other income	2,000 00
Total income	\$ 259,386 82

## DISBURSEMENTS.

Net amount paid for claims	\$ 62,409 13
Expenses of adjustment and settlement of claims	1,444 88
Paid subscribers for interest or dividends	51,134 07
Commissions or brokerage	82,651 89
Inspections and surveys	351 40
Salaries of special and general agents	90 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees	4,510 00
Underwriters' boards and tariff associations	1,698 98
Fire departments, patrol and salvage corps assessments, fees, taxes and expenses	1,403 72
State taxes on premiums, Insurance Department licenses and fees	2,639 76
All other licenses, fees and taxes	2,358 70
All other disbursements	26,990 82
Total disbursements	\$ 237,683 35

## LEDGER ASSETS.

Book value of bonds	\$ 814,204 69
Cash in trust companies and in banks	81,848 27
Agents' balances	33,134 34
Total ledger assets	\$ 929,187 30

## NON-LEDGER ASSETS.

Interest accrued	7,604 67
Gross assets	\$ 936,791 97
Deduct assets not admitted	55,626 28
Total admitted assets	\$ 881,165 69

## LIABILITIES.

Net amount of unpaid claims	\$ 25,016 78
Total unearned premiums	169,796 14
State, County and Municipal taxes, due and accrued	4,600 00
Underwriters' deposits	106,000 00
Total liabilities, excluding capital stock	\$ 305,412 92
Surplus over all liabilities	575,752 77
Total liabilities	\$ 881,165 69

## RISKS AND PREMIUMS (FIRE RISKS).

Amount of policies written or renewed during the year	\$60,136,049 00
Premiums thereon	326,532 67
Amount of policies terminated during the year	61,364,609 00
Premiums thereon	338,667 44
Net amount of policies in force at December 31, 1915	50,601,985 00
Premiums thereon	329,531 15

SESSIONAL PAPER No. 8

## \*ANGLO-AMERICAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Position vacant.

Vice-President—A. C. HEIGHINGTON.

Manager and Secretary—J. W. RUTHERFORD.

Principal Office—Toronto.

(Incorporated March 13, 1899, by letters patent under the Ontario Insurance Act; amended in 1906.  
Commenced business March, 1899. Dominion license issued August 1, 1900.)

## CAPITAL.

**Amount of joint stock capital authorized	\$ 1,000,000
Amount subscribed for	136,960
Amount paid thereon in cash	76,876

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Book value of bonds and debts. <i>(For details, see Schedule A).</i>	\$ 126,933 36
Book value of stocks. <i>(For details, see Schedule B)</i>	157,415 00
Cash at head office	2,470 31
Cash in banks and Trust Co., viz.:	
Royal Bank, Montreal	\$ 2,123 14
Royal Bank, Toronto	96 06
Standard Bank, Toronto (including \$10,132 49, drafts on agents*)	19,210 20
Union Bank, Toronto	44 89
Union Trust Co., Toronto	27 76
Union Trust Co., Winnipeg	9 85
Total cash in banks and Trust Co.	21,541 90
Total ledger assets	\$ 398,330 57
Deduct market value of bonds, debentures, and stocks under book value	173,850 81
	\$ 134,479 76

## OTHER ASSETS.

Interest accrued	437 76
Agents' balances and premiums uncollected (\$31,198 44 on business prior to Oct. 1, 1915)	76,279 67
Amount due for reinsurance losses and rebates	15,551 40
Office furniture, \$2,049 13; plans, \$9,619 28	11,668 41
Bills receivable	1,303 34
Gross assets	\$ 239,720 34
Deduct assets not admitted	50,000 00
Net assets	\$ 189,720 34

\*The license of this company was withdrawn Feb. 18, 1916, and the company has since gone into liquidation, Mr. G. T. Clarkson, Toronto, having been appointed liquidator. The liquidator has entered into an agreement with the Western Assurance Co., Toronto, whereby all the outstanding Canadian policies of the company and unpaid losses and claims for unearned premiums thereon as at Feb. 19, 1916, have been assumed by that Company.

\*\*An Act was passed by the Ontario Legislature at the session of 1906, the effect of which was to reduce the subscribed capital to \$168,200, the amount paid thereon to \$89,760, and the par value of the shares from \$100 to \$40 each, the amount of capital authorized remaining as before, at \$1,000,000.

## ANGLO-AMERICAN—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of claims, unadjusted	\$ 24,713 23
Reserve of unearned premiums, \$163,671 41; carried out at 80 per cent.	130,937 12
Taxes due and accrued	1,600 00
Reinsurance premiums due	2,242 86
Auditors' fees	20 00
Borrowed money	15,500 00
<b>Total liabilities in Canada</b>	<b>\$ 175,013 21</b>

(2) *Liabilities in other Countries.*

Net amount of claims, unadjusted	\$ 24,000 00
Reserve of unearned premiums, \$39,411 47; carried out at 80 per cent.	31,529 18
Reinsurance premiums due	375 29
<b>Total liabilities in other countries</b>	<b>\$ 55,904 47</b>
<b>Total liabilities in all countries (except capital stock)</b>	<b>\$ 230,917 68</b>
Surplus of liabilities over assets	\$ 41,197 34
Capital stock paid in cash	76,876 00

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 246,541 27	\$ 182,768 87
Deduct re-insurances, \$34,096.65; return premiums, \$149,816.95	94,496 58	89,417 02
<b>Net cash received for said premiums</b>	<b>\$ 152,044 69</b>	<b>\$ 93,291 85</b>
Total net cash received for premiums in all countries		\$ 245,336 54
Received for interest on investments		5,215 74
<b>Total income</b>		<b>\$ 250,552 28</b>

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years	\$ 37,673 46	\$ 818 15
Deduct re-insurances	1,036 44	
<b>Net amount paid for claims occurring in previous years</b>	<b>\$ 36,637 02</b>	<b>\$ 818 15</b>
Amount paid for claims occurring during the year	\$ 86,526 37	\$ 49,159 83
Deduct re-insurances	5,926 76	5,149 94
<b>Net amount paid for said claims</b>	<b>\$ 80,600 21</b>	<b>\$ 44,018 89</b>
<b>Total net amount paid for claims</b>	<b>\$ 117,237 23</b>	<b>\$ 44,837 04</b>
Total net amount paid for claims in all countries		\$ 162,080 27
Commission or brokerage		64,822 32
Salaries, home office, officials, \$16,882 50; directors' fees, \$1,881 17; travelling expenses: officials, \$275 61; agents, \$356 52; auditors' fees, \$320		19,725 80
Taxes, \$4,419 27; Government fees and licenses, \$1,289 85		5,806 12
Miscellaneous expenditure, viz:—General expenses, \$2,339.78; postage, telegrams, telephones and express, \$1,942 67; lighting, \$31 84; rent, \$1,500; advertising, \$575 20; exchange, \$760 88; inspections and surveys, \$2,659 84; printing and stationery, \$1,481 48; legal fees, \$3,251 07		14,282 76
<b>Total expenditure</b>		<b>\$ 266,717 27</b>



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ANGLO-AMERICAN—*Continued.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	\$ 308,995 56
Income as above.....	250,552 28
Total .....	\$ 559,547 84
Expenditure as above	266,717 27
Balance, net ledger assets, December 31, 1915 (\$308,330.57 less borrowed money \$15,500)	\$ 292,830 57

STATEMENT OF REINSURANCES OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies..	\$ 3,481 61
Amount of commission thereon .....	694 72
Amount of losses recovered from said companies ...	255 96
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$1,370 19; carried out at 80 per cent.....	1,096 16
Amount of losses due and recoverable from such companies...	15,186 60
Amount of reinsurance premiums payable to such companies	49 16

ANGLO-AMERICAN—Continued.  
SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914 .....	25,781	36,216,573	442,211 39	1,300	2,119,745	39,826 52	27,081	38,336,318	482,037 91
Taken in 1915—									
New .....	8,756	12,294,419	171,206 64	6,325	13,940,586	178,451 38	15,081	26,235,005	349,658 02
Renewed .....	4,950	6,296,180	85,666 86	188	179,650	2,161 70	5,138	6,475,830	87,828 56
Totals .....	39,487	54,807,172	699,084 89	8,413	16,239,981	220,439 60	47,900	71,047,153	919,524 49
Less ceased .....	16,816	24,898,831	343,557 03	5,753	11,194,718	133,118 33	22,569	36,093,549	476,675 36
Gross in force at end of 1915 .....	22,671	29,908,341	355,527 86	2,660	5,045,263	87,321 27	25,331	34,953,604	442,849 13
Less reinsured .....		1,518,095	16,355 09		539,711	9,954 67		2,057,806	26,309 76
Net in force at end of 1915 .....	22,671	28,390,246	339,172 77	2,660	4,505,552	77,366 60	25,331	32,895,798	416,539 37

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ANGLO-AMERICAN—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
City of Lethbridge, 1916-1933, 5 p.c.	\$ 8,181 90	\$ 8,357 23	\$ 7,609 17
Town of Ingersoll, 1919, 4 p.c.	10,726 26	10,757 48	10,189 95
Can. Nor. Ry. cons. 1st mtg. (guaranteed by Prov. of Manitoba), 1930, 4 p.c.	40,393 33	41,585 37	35,546 13
<b>Total on deposit with Receiver General</b>	<b>\$ 59,301 49</b>	<b>\$ 60,700 08</b>	<b>\$ 53,345 25</b>
<i>Owned and held by the company.</i>			
City of Grand Forks, 1919, 5 p.c.	5,000 00	5,000 00	4,750 00
City of Moosejaw, 1916 to 1954, 5 p.c.	4,787 40	5,124 28	4,452 28
City of St. Boniface, 1928, 5 p.c.	6,000 00	5,917 92	5,580 00
Municipality of Lorne, 1917-1918, 5 p.c.	1,000 00	1,000 00	980 00
Town of Kenora, 1926, 4½ p.c.	3,417 59	3,387 35	3,041 66
Canadian Western Natural Gas, Light, Heat & Power Co. Ltd., 1st mtg. deb. stock, 1936, 5 p.c.	2,053 73	2,053 73	1,848 36
Empire Loan Co., 1918, 5 p.c.	20,000 00	20,000 00	20,000 00
International Steel Corp., Ltd., 1953, 5 p.c.	25,000 00	23,750 00	
<b>Total par, book and market values.</b>	<b>\$ 126,560 21</b>	<b>\$ 126,933 36</b>	<b>\$ 93,997 55</b>

## SCHEDULE B.

Stocks owned by the company, viz.:—

	Par value.	Book value.	Market value.
11,383 shares Montreal-Canada Fire Ins. Co. (75 per cent paid).	\$ 85,372 50	\$ 139,915 00	\$
100 shares Union Trust Co.	10,000 00	17,500 00	16,500 00
<b>Total par, book and market values.</b>	<b>\$ 95,372 50</b>	<b>\$ 157,415 00</b>	<b>\$ 16,500 00</b>

## ATLAS ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HERBERT BROOKS.

Gen. Man. and Sec.—SAMUEL J. PIPKIN.

Principal Office—London, Eng.

Chief Agent in Canada—M. C. HINSHAW.

Principal Office in Canada—Montreal.

(Established in 1808. Commenced business in Canada, March 7, 1887.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.	£ 2,200,000 = \$10,706,666 67
Amount paid thereon in cash	264,000 = 1,284,800 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts, on deposit with Receiver General ( <i>For details, see Schedule A</i> ) . . . . .	\$ 445,479 99
--	---------------

*Other Assets in Canada.*

Cash at head office	484 34
Cash in banks, viz.:	
Bank of British North America, Montreal.	\$ 22,497 62
Union Bank of Canada, Winnipeg. . . . .	30,000 82
Total cash in banks . . . . .	52,498 44
Interest accrued . . . . .	4,997 69
Agents' balances and premiums uncollected (\$8,676 46 on business prior to Oct. 1, 1915) . . . . .	48,494 83
Office furniture, plans, etc. . . . .	5,000 00
Total assets in Canada . . . . .	\$ 556,955 29

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted . . . . .	\$ 27,589 80
Net amount of claims, resisted, in suit. . . . .	1,500 00
Total net amount of unsettled claims . . . . .	\$ 29,089 80
Reserve of unearned premiums, \$411,447.93, carried out at 80 per cent. . . . .	329,158 34
Taxes due and accrued. . . . .	5,000 00
Total liabilities in Canada . . . . .	\$ 363,248 14

## INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 597,120 43
Deduct reinsurance, \$7,047.94; return premiums, \$74,098.09 . . . . .	81,146 03
Net cash received for premiums . . . . .	\$ 515,974 40
Received for interest on securities (paid direct to head office) . . . . .	19,058 61
Interest on bank deposits . . . . .	417 33
Total income in Canada . . . . .	\$ 535,450 34

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ATLAS—*Concluded.*

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years...	\$ 36,177 85	
Amount paid for claims occurring during the year...	\$ 275,492 77	
Deduct reinsurances...	1,083 85	
Net amount paid for said claims ...	\$ 274,408 92	
Total net amount paid for claims...		\$ 310,586 77
Commission or brokerage		103,888 06
Paid for:—Salaries, head office officials, \$29,933.69; auditors' fees, \$550; travelling expenses, \$2,836.15. ....		33,319 84
Taxes.....		12,508 80
Miscellaneous expenditure, viz.: Advertising, \$1,056.29; rent, \$5,296.37; maps and plans, \$1,619 34; postage, express, telephones and telegrams, \$1,288.32; underwriters' association and tariff charges, \$5,476.82; stationery and printing, \$2,859.53; legal fees, \$12; fire departments, patrol and salvage corps assessments, \$168 93; furniture and fixtures, \$84; other charges, \$3,442 07....		21,303 67
Total expenditure in Canada ...	\$ 481,607 14	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 67,985,695	\$ 823,390 08
Taken during the year, new and renewed	46,970,299	598,555 06
Total .....	\$114,955,994	\$1,421,945 14
Deduct terminated .....	47,055,380	604,068 19
Gross in force at end of year .....	\$ 67,900,614	\$ 817,876 95
Deduct reinsured .....	1,019,887	11,547 59
Net in force at December 31, 1915....	\$ 66,880,727	\$ 806,329 36

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General:—

	Par value.	Market value.
Canada inscribed stock, 1909/1934, 3½ p.c.	\$ 184,933 33	\$ 157,193 33
Canada reg'd stock, 1930/1950, 3½ p.c.	24,333 33	20,440 00
Prov. of Saskatchewan, 1923, 4 p.c.	48,666 67	44,286 66
Newfoundland Govt. inscribed stock, 1913/1938, 4 p.c.	48,666 67	46,233 33
Victorian Govt. inscribed stock, 1919, 4 p.c.	58,400 00	55,480 00
City of Toronto, 1921, 4 p.c.	9,733 33	9,149 34
City of Toronto, 1936, 4 p.c.	38,933 33	32,704 00
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Prov. of Alberta), 1939, 4 p.c.	24,333 34	19,953 33
Grand Trunk Pacific Ry. 1st Mtge. (guaranteed by Dominion of Canada), 1962, 3 p.c.	48,666 67	35,040 00
Canada Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	\$ 511,666 67	\$ 445,479 99

*For General Business Statement, see Appendix.*

## BEAVER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. J. CHRISTIE.

Vice-Presidents—G. W. ALLAN and A. GOUZÉE.

Manager and Secretary—A. DEJARDIN.

Principal Office—Winnipeg.

Incorporated May 16, 1913, by an Act of the Parliament of Canada, 3-4 George V. chap. 68. Dominion license issued December 6, 1913.

## CAPITAL.

Amount of joint stock capital authorized	\$ 1,000,000 00
Amount subscribed	300,500 00
Amount paid thereon in cash	135,225 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens	\$ 68,064 62
Book value of bonds and debentures on deposit with Receiver General <i>(For details, see Schedule A)</i>	70,134 53
Cash in Union Bank of Canada, Winnipeg	56,573 25
Total ledger assets	\$ 194,772 40
Market value of bonds and debentures under book value	626 37
	\$ 194,146 03

## OTHER ASSETS.

Interest due, \$2,141.83; accrued, \$3,588.93	5,730 76
Agents' balances and premiums uncollected	7,068 34
Plans, \$1,281.71; furniture and fixtures, \$589 31	1,871 02
Gross assets	\$ 208,816 15
Deduct assets not admitted	10,900 76
Net assets	\$ 197,915 39

## LIABILITIES.

Net amount of claims, unadjusted	\$ 1,291 13
Reserve of unearned premiums, \$34,630.94, carried out at 80 per cent.	27,704 75
Reinsurance premiums	9,170 76
Due and accrued for auditors' fees	150 00
Taxes due and accrued	651 02
Total liabilities	\$ 38,967 66
Surplus of assets over liabilities	\$ 158,947 73
Capital stock paid in cash	135,225 00
Surplus over liabilities and capital	\$ 23,722 73

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## BEAVER FIRE—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 89,170 02
Deduct reinsurances, \$48,214.93; return premiums, \$10,011 83	58,226 76
Net cash received for premiums.....	\$ 30,943 26
Cash received for interest on investments .....	7,307 81
Total.....	\$ 38,251 07
Received for calls on capital.....	15,025 00
Total income.....	\$ 53,276 07

## EXPENDITURE.

Amount paid for claims occurring in previous years	\$ 091 97
Deduct reinsurances.....	443 00
Net amount paid for said claims.....	\$ 248 97
Amount paid for claims occurring during the year .....	\$ 4,111 35
Deduct reinsurances.....	2,812 82
Net amount paid for said claims .....	\$ 1,298 53
Total net amount paid for claims..	\$ 1,547 50
Dividends paid during the year.....	5,321 35
Commission or brokerage.....	—2,139 48
Salaries, H. O. officials.....	3,063 42
Taxes.....	1,015 63
Miscellaneous expenditure: Office furniture and fixtures, \$35; maps and plans, \$343 05; postage, telegrams, telephones, express, printing, stationery and general expenses, \$820 22; rents, \$1,020; underwriters' boards, tariff assoc., \$250 60; investment expenses, \$30.75.	2,499 62
Total expenditure.....	\$ 11,308 04

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914 .....	\$ 152,804 37
Amount of cash income .....	53,276 07
Total.....	\$ 206,080 44
Amount of cash expenditure.....	11,308 04
Balance, net ledger assets, at December 31, 1915 .....	\$ 194,772 40

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1914 .....	1,896	\$ 4,086,739	\$ 69,604 66
Taken during the year, new and renewed.....	2,336	5,304,836	86,936 77
Total.....	4,232	\$ 9,391,575	\$ 156,541 43
Deduct terminated .....	553	2,519,637	37,432 06
Gross in force at end of year .....	3,679	\$ 6,871,938	\$ 119,109 37
Deduct reinsured .....		4,271,079	66,241 61
Net in force at December 31, 1915 .....	3,679	\$ 2,600,859	\$ 52,867 76

BEAVER FIRE—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned, viz.:-

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General—</i>			
City of Brandon (Street Railway), 1952, 4½ p.c.	\$ 10,000 00	\$ 8,064 00	\$ 8,200 00
City of Lethbridge, 1943, 5 p.c.	5,353 33	4,784 27	4,657 40
City of Medicine Hat, 1942, 5 p.c.	10,000 00	8,948 00	8,800 00
City of Prince Albert, 1943, 5 p.c.	15,000 00	13,411 50	13,050 00
Town of Swift Current, 1943, 5 p.c.	15,000 00	12,624 00	12,600 00
City of Weyburn, 1953, 5½ p.c.	10,000 00	8,902 00	8,800 00
Total on deposit with Receiver General	\$ 65,353 33	\$ 56,733 77	\$ 56,107 40
<i>Held by Company—</i>			
Bellegarde Rural Telephone Co., 1930, 8 p.c.	10,500 00	10,900 76	10,900 76
Canadian War Loan (10 p.c. paid), 1925, 5 p.c.	25,000 00	2,500 00	2,500 00
Total par, book and market value.....	\$ 100,853 33	\$ 70,134 53	\$ 69,508 16



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## BRITISH AMERICA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—E. F. GARROW.

Principal Office—18, 20 and 22 Front St. East, Toronto.

(Incorporated February 13, 1833, by an Act of the Legislature of the late Province of Upper Canada; amended in 1869 by 32-33 Vic., Chap. 67, and in 1875 by 35 Vic., Chap. 98, and in 1874 by 37, Vic., Chap. 86. In 1882 the Acts were amended and consolidated by 45 Vic., Chap. 99, amended in 1893 by 56 Vic., Chap. 75, and in 1901 by 1 Edward VII, Chap. 90, and in 1904 by 4 Edward VII, Chap. 51, and in 1906 by 6 Edward VII, Chap. 64, and in 1907 by 6-7 Edward VII, Chap. 65. On May 16, 1913, the power of the Company was extended to include hail insurance under the provisions of Section 81 of the Insurance Act, 1910. Commenced business in Canada June 19, 1835.)

## CAPITAL.

Amount of joint stock capital authorized	\$ 3,000,000 00
Amount subscribed	1,400,000 00
Amount paid thereon in cash	849,029 79
Amount of preferred stock paid up in cash	550,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate held by the Company, viz.:

Company premises, corner Front and Scott streets, Toronto	\$ 236,850 71
Amount secured by way of loans on real estate, by bond or mortgage, first liens	4,200 00
Book value of bonds and debts. (For details, see Schedule A)	1,494,220 30
Book value of stocks (For details see Schedule B)	139,313 00
Cash at head office	526 24
Cash in banks, viz.:	
Canadian Bank of Commerce, London, Eng.	\$ 43,430 24
Canadian Bank of Commerce, New York, \$282,011.47; less overdraft	
Toronto Branch, \$133,303.23	148,708 24
Corn Exchange National Bank, Chicago	15,244 63
United States Mortgage and Trust Co., New York	55,999 29
Total cash in banks	263,381 80
Total ledger assets	\$ 2,138,492 05

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value	6,933 34
Interest accrued	28,775 17
Rents due	326 67
Agents' balances and premiums uncollected (\$11,257 18 on business written prior to Oct. 1, 1915)	351,969 85
Bills receivable	238 72
Plans	7,958 38
Due for reinsurance losses	1,616 99
Total assets	\$ 2,536,311 17

## BRITISH AMERICA—Continued.

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of fire claims, unadjusted (\$10,345 accrued prior to 1915)....	\$ 38,234 20	
Net amount of inland and ocean claims, unadjusted.....	24,577 00	
Total net amount of unsettled claims.....		\$ 62,811 20
Reserve of unearned premiums, viz.:		
Fire.....	\$ 514,943 55	
Inland Navigation.....	13 42	
Marine (ocean).....	2,590 91	
Total, \$523,547.88: carried out at 80 per cent.....		418,838 30
Dividends declared and due, but unpaid.....		25,207 10
Taxes due and accrued.....		12,928 74
Reinsurance premiums due.....		59,363 44
Other liabilities.....		644 85
Total liabilities in Canada.....		\$ 579,793 61

## (2) Liabilities in Other Countries.

Net amount of fire claims, unadjusted.....	\$ 159,765 04	
Net amount of fire claims, resisted, in suit.....	9,052 00	
Total net amount of unsettled fire claims (\$17,970 93 accrued prior to 1915):	\$ 168,817 04	
Net amount of inland and ocean claims, unadjusted.....	2,979 00	
Net amount of ocean claims, unadjusted.....	1,946 66	
Total net amount of unsettled claims.....		\$ 173,742 70
Reserve of unearned premiums, fire, \$1,188,694.36, carried out at 80 per cent.....		950,955 48
Taxes due and accrued.....		16,649 95
Due and accrued for salaries, rent, etc.....		3,500 00
Reinsurance premiums due.....		8,164 12
Total liabilities in other countries.....		\$ 1,153,012 25
Total liabilities (excluding capital stock) in all countries.....		\$ 1,732,805 86
Excess of assets over liabilities.....		\$ 803,505 31
Capital stock paid in cash.....		1,399,029 79

## INCOME.

Premiums.	CLASS OF BUSINESS.										
	Fire.		Inland and Ocean.		Mail.						
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.						
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	
Gross cash received	825,022	47	2,194,197	65	106,410	40	91,474	23	111,587	77	
Less reinsurance	184,460	24	476,563	21			5,842	76	26,884	16	
Less return premiums	133,827	41	313,426	20	332	49	316	74	435	81	
Total deduction	318,287	65	789,989	41			6,159	50	27,319	97	
Net cash received	506,734	82	1,404,208	22	106,077	91	85,314	73	84,267	80	
Net cash received for premiums for all classes of business.....											\$ 2,186,603 48
Cash received for interest on investments.....											61,713 85
Rents.....											7,070 06
Total income.....											\$ 2,255,387 39

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BRITISH AMERICA *Continued.*

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.									
	Fire.		Marine	and Inland.						
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.					
	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts
Amount paid for claims occurring in previous years .....	62,163	62	168,355	10						
Deduct savings, salvage, and reinsurance.....	13,171	64	39,427	34						
Net payment for said claims ..	48,992	01	128,927	76						
Paid for claims occurring during the year ..	302,810	08	809,972	65	56,408	43				
Less savings and salvage			61,775	66						
Less reinsurance.....	67,107	51	132,100	14	16,314	00				
Total deduction ..			193,875	80						
Net payment for said claims ..	235,702	57	616,096	85						
Total net payment for claims ..	284,694	58	745,024	61	40,094	43	48,715	66	62,041	46
Total net payments for claims for all classes of business ..										\$ 1,180,570 74
Dividends paid stockholders.....										38,500 00
Commission and brokerage.....										467,914 30
Taxes.....										60,205 74
Salaries, fees and travelling expenses:—Salaries: Head office, \$56,408.30; general and special agents, \$71,626.52. Fees, Directors, \$11,379.09; auditors, \$632.41										140,046 32
Miscellaneous expenditure, viz.: Advertising, \$6,884.15; fire departments, patrol and salvage corps assessments, etc., \$848.44; furniture and fixtures, \$2,389.45; inspections and surveys, \$49,545.02; legal expenses, \$1,604.47; maps and plans, \$6,219.11; postage, telegrams, telephones and express, \$13,997.56; printing and stationery, \$18,770.22; rents, \$12,522.65; underwriters' boards, associations, etc., \$29,449.15; exchange, \$1,426.28; sundries, \$2,028.37....										145,684 57
Total expenditure ..										\$ 2,032,921 97

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914.....		\$ 1,935,009 17
Income as above.....		2,255,387 30
Total.....		\$ 4,190,396 56
Expenditure as above ..	\$ 2,032,921 97	
Amount of depreciation in securities ..	18,982 54	
		2,051,904 51
Balance, net ledger assets, at December 31, 1915....		\$ 2,138,492 05

## BRITISH AMERICA—Continued.

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies .....	\$ 108,053 23
Commission thereon, \$26,785.17; losses recovered, \$62,461.45..	89,246 62
Reserve of unearned premiums, \$62,588 49; carried out at 80 per cent.....	50,070 79
Amount of losses recoverable from such companies.....	11,124 50
Amount of reinsurance premiums payable to such companies.....	9,057 49
Amount of cash or other securities held as security for recovery of losses, etc.	53,461 36

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	Fire.					
	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	103,743,014	1,144,938 47	345,420,483	2,839,140 68	449,163,497	3,984,079 15
Taken in 1915, new and renewed...	77,840,123	843,500 34	308,022,009	2,392,382 97	385,862,132	3,235,883 31
Totals	181,583,137	1,988,438 81	653,442,492	5,231,523 65	835,025,629	7,219,962 46
Less ceased.	78,986,687	900,969 16	278,618,046	2,217,055 27	357,604,733	3,118,024 43
Gross in force at end of 1915	102,596,450	1,087,469 65	374,824,446	3,014,468 38	477,420,896	4,101,938 03
Less reinsured . . . .	17,093,917	193,071 16	76,435,837	629,376 24	93,529,754	822,447 40
Net in force at end of 1915 .	85,502,533	894,398 49	298,388,609	2,385,092 14	383,891,142	3,279,490 63

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Inland Marine.					
	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross taken in 1915, new and renewed .	1,071,491	9,297 42	2,127,269	16,504 00	3,198,760	25,801 42
Less ceased	1,067,011	9,270 59	1,589,455	3,529 20	2,656,466	12,799 79
Gross in force at end of 1915.	4,480	26 83	537,844	12,974 80	542,294	13,001 63
Less reinsured . . . .			299,482	3,570 17	299,482	5,570 17
Net in force at end of 1915.	4,480	26 83	238,332	7,404 63	242,812	7,431 46

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## BRITISH AMERICA—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	Marine.					
	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	1,064,471	7,436 16	555,333	10,706 66	1,619,804	18,142 82
Taken in 1915, new and renewed...	21,779,759	106,137 41	4,137,020	84,457 22	25,916,779	190,594 63
Totals.	22,844,230	113,573 57	4,692,353	95,163 88	27,536,583	208,737 45
Less ceased	21,644,250	104,982 66	3,895,622	88,282 88	25,539,872	193,265 54
Gross and net in force at end of 1915.	1,199,980	8,590 91	796,731	6,881 00	1,996,711	15,471 91

## SUMMARY OF RISKS AND PREMIUMS.—Concluded.

Risks and Premiums.	Hail.	
	IN CANADA.	
	Amount.	Premiums.
	\$	\$ cts.
Gross taken in 1915, new	1,771 663	110,799 51
Less ceased	1,771 663	110,799 51

Summary of net in force at end of 1915. Amount \$286,130,665. Premiums \$3,502,394.

## SCHEDULE A.

## Bonds and debts. owned by the company.—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General.</i>			
<i>Governments—</i>			
Province of New Brunswick, 1938, 3 p.c.	\$ 5,840 00	\$ 4,263 20	\$ 4,263 20
Province of New Brunswick, 1921, 4 p.c.	10,000 00	9,500 00	9,500 00
<i>Cities—</i>			
Kamloops, 1922, 5 p.c.	4,000 00	3,760 00	3,760 00
London, 1921, 4 p.c.	9,000 00	8,370 00	8,370 00
Montreal, 1925, 4 p.c.	5,000 00	4,550 00	4,550 00
Nanaimo, 1922, 5 p.c.	9,000 00	8,460 00	8,460 00
St. Catharines, 1919, 4 p.c.	15,000 00	14,250 00	14,250 00
Vancouver, 1945, 4 p.c.	3,000 00	2,280 00	2,280 00
Winnipeg, 1938, 3½ p.c.	8,000 00	6,240 00	6,240 00
Winnipeg, 1917, 4 p.c.	1,000 00	980 00	980 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 60 days' notice, 4 p.c.	21,400 00	21,400 00	21,400 00
Total on deposit with Receiver General	\$ 91,240 00	\$ 84,053 20	\$ 84,053 20
Mexican Government redeemable bonds, 1920, 5 p.c., deposited in Mexico	\$ 25,000 00	\$ 18,750 00	\$ 18,750 00

## BRITISH AMERICA—Continued.

## SCHEDULE A—Concluded

*Held with Insurance Departments or with Trustees in the United States.*

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada External War Loan, 1925, 5 p.c.	\$ 7,500 00	\$ 7,312 50	\$ 7,312 50
Anglo-French External War Loan, 1920, 5 p.c.	12,000 00	11,280 00	11,640 00
Province of Ontario, 1920, 5 p.c.	20,000 00	19,800 00	20,000 00
Province of Saskatchewan, 1919, 5 p.c.	25,000 00	24,500 00	24,500 00
Mecklenburg Co. North Carolina, 1936, 5 p.c.	5,000 00	5,250 00	5,250 00
New Mexico Highway, 1928, 4 p.c.	10,000 00	9,756 00	9,756 00
Province of Manitoba, 1930, 4 p.c.	5,000 00	4,350 00	4,350 00
New York State, 1958, 4 p.c.	5,000 00	5,150 00	5,100 00
Porto Rico Reg'd bonds (1909 series), 1932, 4 p.c.	10,000 00	10,000 00	10,000 00
<i>Cities—</i>			
Atlanta, Ga., (School) 1924-1930, 4½ p.c.	10,000 00	10,200 00	10,300 00
Brooklyn, N.Y., 1936, 3½ p.c.	30,000 00	27,600 00	27,300 00
Cleveland, Ohio, 1923, 4 p.c.	100,000 00	102,000 00	100,000 00
Kingston, Ont., 1919-1925, 4½ p.c.	20,000 00	19,164 00	19,000 00
London, 1921, 4 p.c.	15,000 00	13,950 00	13,950 00
New York, 1919, 3½ p.c.	170,000 00	166,600 00	168,300 00
New York, 1941, 3½ p.c.	5,000 00	4,500 00	4,500 00
New York, 1959, 4 p.c.	68,000 00	66,640 00	66,640 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,300 00
Richmond, Va., 1924, 4 p.c.	25,000 00	24,250 00	24,500 00
Richmond, Va., 1927, 4 p.c.	1,300 00	1,248 00	1,261 00
Riverside, Cal., 1923-1935, 5 p.c.	25,000 00	26,290 00	25,750 00
Toledo, Ohio, 1919, 4½ p.c.	10,000 00	10,200 00	10,200 00
Victoria, 1923, 4½ p.c.	140,000 00	127,400 00	130,200 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,350 00	5,350 00
<i>County—</i>			
Greenville Co., S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,000 00
<i>Railways—</i>			
Canadian Northern Ry. Con. deb. (gtd. by Prov. of Manitoba), 1930, 4 p.c.	40,393 34	32,718 60	35,546 14
Chicago, Milwaukee, St. Paul Ry., 2014, 5 p.c.	1,200 00	1,296 00	1,284 00
Duluth, Rainy Lake and Winnipeg Ry., 1st Mtge., 1916, 5 p.c.	55,000 00	55,000 00	54,450 00
Imperial Rolling Stock Co., C.N.R. Equip., 1920, 4½ p.c.	64,000 00	60,800 00	61,440 00
Suburban Rapid Transit Co. 1st mort., 1938, 5 p.c.	22,000 00	20,900 00	19,800 00
West Shore Ry. 1st mort., 2361, 4 p.c.	12,000 00	11,040 00	11,040 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 1916, 4 p.c.	115,000 00	115,000 00	115,000 00
Central Canada Loan and Savings Co., 1917, 4 p.c.	250,000 00	250,000 00	250,000 00
Provincial Light, Heat and Power 1st mort., 1946, 5 p.c.	51,000 00	49,980 00	50,490 00
Toronto General Trusts Corp'n Investment Receipt, 1918, 5 p.c.	12,000 00	12,000 00	12,000 00
Toronto Savings and Loan Co., 1918, 4½ p.c.	50,000 00	50,000 00	50,000 00
Totals with Ins. Depts. or with Trustees in United States . . . . .	\$1,406,393 34	\$1,371,825 10	\$1,376,509 64

*Held by the Company.*

<i>Bonds—</i>			
Chicago, Milwaukee and St. Paul Ry., 1932, 4½ p.c.	\$ 2,100 00	\$ 2,142 00	\$ 2,142 00
Canada Perm. Mtge. Corp., 1917, 4½ p.c.	12,500 00	12,500 00	12,500 00
Eastern Canada Savings and Loan Co., 1922, 4½ p.c.	5,000 00	4,950 00	4,950 00
Totals held by Company . . . . .	\$ 19,600 00	\$ 19,592 00	\$ 19,592 00

Total par, book and market values of bonds and debts . . . . .

\$1,542,233 34 \$1,494,220 50 \$1,498,904 84

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BRITISH AMERICA — *Concluded.*

## SCHEDULE B.

*Held with Insurance Departments or with  
Trustees in United States.*

Stocks—	Par value.	Book value.	Market value.
100 shares Chicago, Milwaukee and St. Paul Ry. (preferred stock)	\$ 10,000 00	\$ 13,500 00	\$ 13,200 00
43 shares Illinois Central Ry. (common stock)	4,300 00	1,644 00	4,644 00
100 shares Minneapolis, St. Paul and Sault Ste. Marie Ry. (common stock)	10,000 00	12,500 00	12,300 00
216 shares Great Northern Ry. (preferred stock)	21,600 00	27,432 00	27,216 00
Totals held with Ins. Depts. or with Trustees in United States	\$ 45,900 00	\$ 58,076 00	\$ 57,360 00

*Held by Company.*

Stocks—			
110 shares Dominion Savings and Invst. Soc.	\$ 5,500 00	\$ 4,345 00	\$ 4,345 00
7,412 shares Western Assurance Co. stock	148,240 00	74,120 00	77,084 80
22 shares Great Northern Ry. (preferred stock)	2,200 00	2,772 00	2,772 00
Totals held by Company	\$ 155,940 00	\$ 81,237 00	\$ 84,201 80
Total par, book and market values	\$ 201,840 00	\$ 139,313 00	\$ 141,561 80

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HON. C. E. DUBORD.

Vice-President—J. B. MORISSETTE.

Managing Director and Secretary—THEODORE MEUNIER.

Treasurer—I. L. LAFLEUR.

Principal Office—Montreal.

(Incorporated May 19, 1909, by an Act of Parliament of Canada, 8-9 Edward VII, chap. 52. Extended in 1912 by 2 George V, chap. 68. Dominion license issued June 1, 1912.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 2,000,000 00
Amount subscribed for . . . . .	1,000,000 00
Amount paid thereon in cash. . . . .	218,877 50

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .	\$ 12,000 00
Book value of bonds and debts. <i>(For details, see Schedule A.)</i> . . . . .	136,899 83
Cash at head office and branches . . . . .	4,642 96
Cash in banks, viz.:—	
Imperial Bank of Canada, Montreal . . . . .	\$ 39,158 15
Less cheque outstanding . . . . .	12,354 66
Net cash in Imperial Bank of Canada, Montreal . . . . .	\$ 26,803 49
Imperial Bank of Canada, Winnipeg . . . . .	2,048 99
Banque Nationale, Quebec. . . . .	48,117 95
Total cash in banks (including \$886.21 drafts on agents) . . . . .	76,970 43
Advances to inspectors and special agents . . . . .	751 68
Total ledger assets . . . . .	\$ 231,264 90
Deduct market value of bonds and debentures under book value . . . . .	9,827 37
	\$ 221,437 53

## OTHER ASSETS.

Interest accrued . . . . .	2,223 50
Agents' balances and premiums uncollected (\$4,584 58 was on business prior to Oct. 1, 1915) . . . . .	16,283 88
Agents' balances and premiums uncollected (specially secured) . . . . .	1,031 30
Office furniture and fixtures, \$3,070 08; maps and plans, \$6,656 68 . . . . .	9,726 76
Bills receivable held by the Company . . . . .	2,175 00
Total assets . . . . .	\$ 252,877 97



## SESSIONAL PAPER No. 8

## BRITISH COLONIAL—Continued.

## LIABILITIES.

Net amount of claims adjusted and unpaid	\$ 1,519 16
Net amount of claims, unadjusted	6,223 20
Net amount of claims, resisted, not in suit	600 00
Total net amount of unsettled claims	\$ 8,342 36
Reserve of unearned premiums, \$100,326.25; carried out at 80 per cent	80,261 00
Reserve of unlicensed reinsurance premiums, unsecured	9,652 86
Taxes due and accrued	1,000 00
Held in trust for unlicensed treaty company	21,096 66
Total liabilities	\$ 120,352 88
Excess of assets over liabilities	\$ 132,525 09
Capital stock paid in cash	218,877 50

## INCOME.

Gross cash received for premiums	\$ 159,465 27
Deduct reinsurances, \$56,496 65; return premiums, \$38,246 51	94,743 16
Net cash received for premiums	\$ 64,722 11
Received for interest on investments	8,299 15
Received for premium on capital stock	29,650 00
Total	\$ 102,671 26
Received for calls on capital	48,527 50
Total income	\$ 151,198 76

## EXPENDITURE.

Amount paid for claims occurring in previous years	\$ 14,196 96
Deduct reinsurances	4,931 93
Net amount paid for said claims	\$ 9,265 03
Amount paid for claims occurring during the year	\$ 105,256 37
Deduct reinsurances	36,798 13
Net amount paid for said claims	\$ 68,458 24
Total net amount paid for claims	\$ 77,723 27
Commission or brokerage	10,149 27
Salaries—H. O. officials, \$20,726 26; auditors' fees, \$277.50; travelling expenses, officials, \$4,248.39; agents, \$4,066.35	29,318 50
Taxes	5,186 41
Miscellaneous expenditure:—Advertising, \$2,530.28; furniture and fixtures, \$546 86; legal fees, \$2,962 50; maps and plans, \$1,544 97; postage, telegrams, telephones and express, \$3,103.74; printing and stationery, \$2,564.13; rents, \$3,587.60; light, \$91 28; office expenses, \$2,102 82; exchange, \$140.98; commission on sale of capital stock, \$14,825; Underwriters' boards, tariff associations, etc., \$1,531 92	35,532 08
Total expenditure	\$ 157,909 53

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1914	\$ 216,879 01
Amount of cash income	151,198 76
Total	\$ 368,077 77
Amount of expenditure	157,909 53
Balance, net ledger assets (\$231,264 90 less deposit of reinsuring Co., \$21,096.66), Decemr 31, 1915	\$ 210,168 24

BRITISH COLONIAL—*Concluded.*

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$	56,333 67
Amount of commission thereon.....		12,538 34
Amount of losses recovered from said companies.....		41,730 06
Reserve of unearned premiums reinsured in unlicensed companies, \$32,898 18; carried out at 80 per cent. ....		26,318 74
Amount of losses recoverable from said companies.....		4,430 98
Amount of cash or other securities held as security for recovery of losses, etc. ....		21,096 66

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	8,888	\$ 28,038,043	\$ 295,620 40
Taken during the year—new and renewed	6,551	9,227,747	144,266 14
Total	15,439	\$ 37,265,790	\$ 439,886 54
Deduct terminated	4,869	16,743,623	119,570 55
Gross in force at end of year.....	10,570	\$ 20,522,167	\$ 320,315 99
Deduct reinsured		5,301,687	79,608 63
Net in force at December 31, 1915	10,570	\$ 15,220,480	\$ 240,707 36

## SCHEDULE A.

Bonds and debentures owned by the Company:—

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
Town of Ste. Anne de Bellevue, 1951, 5 p.c. ....	\$ 10,000 00	\$ 10,552 68	\$ 8,900 00
Town of Joliette, 1941, 4½ p.c. ....	10,000 00	10,200 00	8,400 00
Village of Ste. Rose, 1954, 6 p.c. ....	10,000 00	9,750 00	10,100 00
Village of Ste. Rose, School, 1940, 4½ p.c. ....	18,000 00	18,000 00	13,860 00
Village of Villeraye, School, 1951, 5½ p.c. ....	17,000 00	19,429 30	15,810 00
Total on deposit with Receiver General	\$ 65,000 00	\$ 67,931 98	\$ 57,070 00

*Held by Company.*

City of Regina, 1931, 4½ p.c. ....	\$ 18,000 00	\$ 15,448 60	\$ 15,840 00
Town of Ponoka, 1916-1932, 5 p.c. ....	3,850 10	3,139 92	3,311 09
Municipality of Brenda (g'teed by Prov. of Man.), 1930, 4 p.c. ....	10,000 00	8,713 00	8,600 00
Municipality of Hamiota (g'teed by Prov. of Man.), 1931, 4 p.c. ....	5,000 00	4,356 00	4,300 00
Arcola, Sask., S.D., 1916-1942, 5 p.c. ....	14,400 04	12,361 32	12,528 03
Edmonton, Alta., S.D., 1916-1951, 4½ p.c. ....	13,500 00	10,580 00	11,475 00
Prince Albert School, 1921, 5 p.c. ....	1,566 67	1,369 00	1,488 33
Prince Albert School, 1928, 5 p.c. ....	1,566 67	1,369 00	1,410 00
St. Louis, Alta., R.C.S., 1916-1941, 5 p.c. ....	13,000 01	11,631 01	11,050 01
Total held by company	\$ 80,883 49	\$ 68,967 85	\$ 70,002 46
Total par. book and market values	\$ 145,883 49	\$ 136,899 83	\$ 127,072 46

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\*THE BRITISH DOMINIONS GENERAL INSURANCE COMPANY,  
LIMITED.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1915.

Chairman—F. H. BOOTH.

Secretary—JOHN GARDINER.

Principal Office—London, Eng.

Chief Agent in Canada—R. J. DALE.

Head Office in Canada—Montreal.

(Incorporated 1904. Dominion license issued July 22, 1915.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	£ 600,000	\$2,880,000 00
Amount subscribed . . . . .	580,002	2,784,009 60
Amount paid in cash. . . . .	345,002	1,656,009 60

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Securities on deposit with Receiver General, viz.:

	Par value.	Market value.
British Government Treasury Bills, 1916	\$ 97,333 33	\$ 97,333 33
Carried out at market value . . . . .		\$ 97,333 33

*Other Assets in Canada.*

	Par value.	Market value.
Bonds and debentures held by Company, viz.:		
Dominion of Canada reg'd stock, 1930 1950, 3½ p.c. . . . .	\$ 9,733 33	\$ 8,176 00
Province of Nova Scotia, 1945, 3½ p.c. . . . .	14,600 00	11,095 99
Cities—		
Edmonton, 1929, 4½ p.c. . . . .	14,600 00	12,848 00
Toronto, 1920, 4 p.c. . . . .	12,166 67	11,558 34
Toronto, 1936, 4 p.c. . . . .	9,733 33	8,176 00
Total par and market values	\$ 60,833 33	\$ 51,854 33
Carried out at market value . . . . .		51,854 33
Cash at head office in Canada . . . . .		3,518 34
Interest accrued . . . . .		112 35
Agents' balances and premiums uncollected . . . . .		7,847 50
Office furniture and plans . . . . .		6,393 30
Total assets in Canada . . . . .		\$ 167,059 15

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid . . . . .	\$ 244 00
Net amount of claims, unadjusted . . . . .	5,483 40
Total net amount of unsettled claims . . . . .	\$ 5,727 40
Reserve of unearned premiums, \$71,411.93; carried out at 80 per cent	57,129 54
Taxes due and accrued . . . . .	697 15
Total liabilities in Canada . . . . .	\$ 63,554 09

\*This Company transacted business in Canada under Provincial licenses from May, 1912, until July 22, 1915. During the three years 1912 to 1914 the Company's net premium income in Canada amounted to \$261,402.24 and the net losses and expenses paid to \$265,611.89. The statement here given includes the entire business for the year 1915.

THE BRITISH DOMINIONS GENERAL—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums	\$ 138,060 43
Deduct reinsurances and return premiums . . .	41,604 35
Net cash received for premiums	\$ 96,456 08
Received for interest and dividends	6,023 01
Total income in Canada	\$ 102,479 09

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years . . .	\$ 41,769 23
Amount paid for claims occurring during the year . . .	\$ 16,257 53
Deduct savings, salvage and reinsurances	129 17
Net amount paid for said claims	\$ 16,128 36
Total net amount paid for claims . . . . .	\$ 57,897 59
Commission or brokerage	27,867 42
Salaries H. O. officials, \$3,833.30; auditors' fees \$49; travelling expenses officials, \$1,033.25	4,915 55
Taxes	2,989 04
Miscellaneous expenditure, viz.:—Advertising \$447 54; fire departments, patrol and salvage corps assessments, etc., \$10; inspections and surveys, \$20 25; legal fees, \$247 42; maps and plans, \$1,874 73; postage, telegrams, telephones and express, \$559 19; printing and stationery, \$907 13; underwriters' boards, tariff associations, etc., \$1,956 34; exchange, \$121 72; mercantile agency, \$187.50; insurance on securities, \$794 88; adjusting, \$1,238.69	8,365 39
Total expenditure in Canada . . . . .	\$ 102,034 99

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at end of year	\$ 12,649,940	\$ 163,895 09
Taken during the year, new	10,859,463	120,881 25
Renewed	1,021,245	11,003 98
Total	\$ 24,530,648	\$ 295,780 32
Deduct terminated	12,184,091	151,220 27
Gross in force at Dec. 31, 1915	\$ 12,346,557	\$ 144,560 05
Deduct reinsured	5,000	42 50
Net in force at Dec. 31, 1915	\$ 12,341,557	\$ 144,517 55

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HON. EDWARD BROWN.

Vice-President—E. E. HALL.

Managing Director and Secretary—F. K. FOSTER.

Asst. Secretary—B. A. KELLAM.

Principal Office—Winnipeg, Man.

(Incorporated as "The Freehold Fire Insurance Company" under the authority of chap. 109 of the Statutes of Manitoba, of 1906; and by chap. 110 of Statutes of Manitoba, of 1906, its name was changed to "The Prince Rupert Fire Insurance Company"; and by Order in Council of the Province of Manitoba, dated April 29, 1908, its name was again changed to "The British Northwestern Fire Insurance Company", and by an Act of the Legislature of Province of Manitoba, 1910, certain further amendments were made to the company's Acts. Incorporated May 4, 1910, by an Act of the Parliament of Canada 9-10 Edward VII, chap. 70. Dominion license issued February 20, 1912.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 2,000,000 00
Amount subscribed . . . . .	594,400 00
Amount paid thereon in cash . . . . .	238,573 20

(For List of Shareholders, see Appendix.)

## ASSETS.

Loans on mortgages on real estate, first liens . . . . .	\$ 88,775 52
Book value of bonds and debts. (For details, see Schedule A) . . . . .	95,966 69
Book value of stocks (For details, see Schedule B) . . . . .	60,000 00
Cash at head office . . . . .	3,884 40
Cash in bank and Trust Company:—	
Merchants Bank, Winnipeg . . . . .	\$ 35,603 95
British Columbia Trust Corp., Vancouver . . . . .	2,000 00
Total cash in bank and Trust Company . . . . .	37,603 95
Total ledger assets . . . . .	\$ 286,230 56
Deduct market value of bonds and stocks under book value . . . . .	21,127 34
	\$ 265,103 22

## OTHER ASSETS.

Interest accrued . . . . .	3,320 47
Agents' balances and premiums uncollected . . . . .	8,707 62
Office furniture and fixtures, \$2,000; plans, \$3,800 . . . . .	5,800 00
Due for reinsurance losses . . . . .	6,281 02
Reinsurance premiums . . . . .	6,700 35
Gross assets . . . . .	\$ 295,912 68
Deduct assets not admitted . . . . .	4,922 72
Net assets . . . . .	\$ 290,989 96

## THE BRITISH NORTHWESTERN—Continued.

## LIABILITIES.

Total net amount of claims, unadjusted.....	\$ 2,135 00
Reserve of unearned premiums, \$42,996 36; carried out at 80 per cent.....	34,397 08
Dividend declared and due, unpaid.....	60 25
Taxes due and accrued.....	525 00
Reinsurance premiums due.....	1,517 41
Reinsurance accounts due.....	8,052 98
<b>Total liabilities.....</b>	<b>\$ 46,687 72</b>
Excess of assets over liabilities.....	\$ 244,302 24
Capital stock paid in cash.....	238,573 20
<b>Surplus over liabilities and paid up capital.....</b>	<b>\$ 5,729 04</b>

## INCOME.

Gross cash received for premiums.....	\$ 86,351 06
Deduct reinsurances, \$18,328.72; return premiums, \$18,069 47.....	36,398 19
<b>Net cash received for said premiums.....</b>	<b>\$ 49,952 87</b>
Received for interest on investments.....	11,899 30
Received for premium on capital stock.....	100 00
<b>Total.....</b>	<b>\$ 61,952 17</b>
Received on account of capital stock.....	6,166 00
<b>Total income.....</b>	<b>\$ 68,118 17</b>

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 11,496 76
Deduct reinsurances.....	4,501 89
<b>Net amount paid for said claims.....</b>	<b>\$ 6,994 87</b>
Amount paid for claims occurring during the year.....	\$ 39,796 92
Deduct reinsurances.....	14,080 01
<b>Net amount paid for said claims.....</b>	<b>\$ 25,716 91</b>
Total net amount paid for claims.....	\$ 32,621 78
Commission or brokerage.....	7,347 28
Salaries, \$7,494.30; auditors' fees, \$200; travelling expenses, \$1,543.20.....	9,237 50
Taxes.....	2,261 72
Miscellaneous expenditure: Advertising, \$521.86; adjustment fees, \$820.15; legal fees, \$530.83; maps and plans, \$571.95; postage, telegrams, telephones and express, \$634.90; printing and stationery, \$600.83; rents, \$660; board and tariff associations, \$804.81; stock selling costs, \$504.99; furniture and fixtures, \$22; charges, \$873.42.....	6,545 74
<b>Total expenditure.....</b>	<b>\$ 58,014 02</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914.....	\$ 276,126 41
Amount of cash income, as above.....	68,118 17
<b>Total.....</b>	<b>\$ 344,244 58</b>
Amount of expenditure as above.....	58,014 02
<b>Balance, net ledger assets, December 31, 1915.....</b>	<b>\$ 286,230 56</b>

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1914.....	5,766	\$ 7,490,760	\$ 130,176 81
Taken during the year, new and renewed.....	3,288	4,520,073	83,070 47
<b>Total.....</b>	<b>9,054</b>	<b>\$ 12,010,833</b>	<b>\$ 213,247 28</b>
Deduct terminated.....	3,845	5,537,941	99,409 20
<b>Gross in force at end of year.....</b>	<b>5,209</b>	<b>\$ 6,472,892</b>	<b>\$ 113,838 08</b>
Deduct reinsured.....		1,444,213	26,636 57
<b>Net in force at December 31, 1915.....</b>	<b>5,209</b>	<b>\$ 5,028,679</b>	<b>\$ 87,201 51</b>

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN — *Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par and Book value.	Market value.
Banmatyne, Man., S. D., 1931, 5 p.c.	\$ 5,000 00	\$ 4,200 00
Prince Albert S. D., 1922-1928, 5 p.c.	10,966 69	10,089 35
Saskatoon S. D., 1953, 5 p.c.	20,000 00	16,800 00
Home Investment and Savings Association, 1917, 5 p.c.	55,000 00	55,000 00
Standard Trusts Co., 1916, 5 p.c.	5,000 00	5,000 00
Total par, book and market values	\$ 95,966 69	\$ 91,089 35

## SCHEDULE B.

stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
400 shares Canada West Securities Corp	\$ 40,000 00	\$ 50,000 00	\$ 40,000 00
50 shares Win. Pearson Co., Ltd. (preferred)	5,000 00	10,000 00	3,750 00
Total par, book and market values	\$ 45,000 00	\$ 60,000 00	\$ 43,750 00

\*On deposit with Receiver General.

## CALEDONIAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ROBERT CHAPMAN.

Secretary—R. HILL STEWART.

Principal Office—Edinburgh, Scot.

Chief Agent in Canada—J. G. BORTHWICK.

Head Office in Canada—Montreal.

(Organized in 1805. Incorporated, June 18, 1846. Commenced business in Canada, February, 1883.)

## CAPITAL.

Amount of joint stock capital authorized, £1,000,000	\$ 1,866,666 67
Amount subscribed, £537,500	2,615,833 33
Amount paid thereon in cash, £107,500 . . .	523,166 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debts, on deposit with Receiver General (*For details, see Schedule A*) \$ 431,310 94*Other Assets in Canada.*

Cash in banks:—		
Molsons Bank, Montreal (Manager's account) . . .	\$ 6,033 30	
Molsons Bank, Montreal (deposit account) . . .	25,125 09	
Sterling Bank of Canada, Winnipeg (N. W. Branch) . . .	4,088 01	
Total cash in banks . . . . .		35,246 49
Agents' balances and premiums uncollected (\$3,569 22 was on business issued prior to Oct. 1, 1915)		41,005 66
Maps and plans, \$10,000; office furniture, \$1,350		11,350 00
Total assets in Canada. . . . .		\$ 518,913 00

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 18,419 65
Net amount of claims, resisted in suit	12,000 00
Total net amount of unsettled claims (\$14,500 accrued in previous years).	\$ 30,419 65
Reserve of unearned premiums, \$362,689 13; carried out at 80 per cent	290,151 30
Taxes due and accrued	7,788 58
Total liabilities in Canada . . . . .	\$ 328,359 53

## INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 504,516 75
Deduct reinsurances, \$15,145 99; return premiums, \$56,213 69	71,359 68
Net cash received for premiums . . . . .	\$ 433,157 07
Interest on deposit paid direct to head office . . . . .	17,956 55
Interest on bank account, etc . . . . .	2,807 04
Total income in Canada . . . . .	\$ 453,920 66



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CALEDONIAN—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years . . .	\$ 23,057 27
Deduct savings and salvages, \$11.40; reinsurances, \$786 89	786 29
Net amount paid for said claims . . .	\$ 22,258 98
Amount paid for claims occurring during the year	\$ 223,976 28
Deduct reinsurances . . . . .	9,152 07
Net amount paid for said claims . . .	\$ 214,824 21
Total net amount paid for claims . . . . .	\$ 237,083 19
Commission or brokerage . . . . .	83,960 54
Salaries, manager, branch manager and staff, \$25,496 04; auditors' fees, \$500; travelling expenses (officials), \$3,240 43 . . . . .	29,236 47
Paid for taxes, including war taxes . . . . .	11,873 44
Miscellaneous expenditure, viz.: Printing and stationery, \$1,796 95; advertising, \$481 06; postage and telegrams, \$1,670 30; maps and plans, \$1,992 37; legal expenses, \$165 78; charges, telephone, express, etc., \$1,794 40; rents, \$4,382; underwriters' tariff associations, etc., \$5,208 41; furniture and fixtures, \$154.40 . . . . .	17,645 67
Total expenditure in Canada . . . . .	\$ 379,799 31

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	37,290	\$ 66,510,344	\$ 741,167 62
Policies taken during the year—new and renewed	18,037	43,763,253	499,818 52
Total . . . . .	55,327	\$110,273,597	\$1,240,986 14
Deduct terminated . . . . .	19,236	43,090,110	508,359 30
Gross in force at end of year . . . . .	36,091	\$ 67,183,487	\$ 732,626 84
Deduct reinsured . . . . .		1,595,081	17,646 70
Net in force at December 31, 1915	36,091	\$ 65,588,406	\$ 714,980 14

## SCHEDULE A.

Bonds and debts on deposit with Receiver General, viz.:

	Par value.	Market value.
South Australian Govt. Scrip. Cert., 1921-1923, 5 p.c. . . . .	\$ 48,666 67	\$ 48,666 67
<i>Cities—</i>		
Calgary, 1927, 4½ p.c. . . . .	15,000 00	13,500 00
Edmonton, 1932, 4½ p.c. . . . .	11,680 00	10,044 80
Edmonton, 1952, 4½ p.c. . . . .	8,760 00	7,008 00
Hamilton, 1934, 4 p.c. . . . .	48,666 67	41,366 67
Montreal perm. deb. stock, 3 p.c. . . . .	15,086 67	9,052 00
Montreal stock, 1932, 4 p.c. . . . .	48,666 66	41,853 33
Montreal (St. Henri), 1953, 4½ p.c. . . . .	30,000 00	26,400 00
Montreal (St. Louis), 1948, 4½ p.c. . . . .	10,000 00	8,800 00
Toronto, 1924, 4 p.c. . . . .	13,972 20	12,854 42
Toronto, 1925, 4 p.c. . . . .	38,933 33	35,429 33
Municipality of Point Grey, 1960, 4½ p.c. . . . .	21,413 33	16,702 40
<i>Schools—</i>		
Montreal R. C. S., 1926, 4 p.c. . . . .	15,000 00	13,050 00
Quebec R. C. S., 1947, 4½ p.c. . . . .	15,000 00	12,750 00
<i>Miscellaneous—</i>		
Acadia Loan Corp., 1916, 4½ p.c. . . . .	9,733 33	9,733 33
Acadia Loan Corp., 1917, 4½ p.c. . . . .	14,600 00	14,600 00
Canada Landed and National Inv. Co., 1918, 4½ p.c. . . . .	24,333 33	24,333 33
Central Canada Loan and Savings Co., 1919, 4½ p.c. . . . .	12,166 67	12,166 67
Central Canada Loan and Savings Co., 1920, 5 p.c. . . . .	12,166 66	12,166 66
London Loan and Savings Co. of Canada, 1920, 5 p.c. . . . .	24,333 33	24,333 33
Toronto Mtge. Co., 1917, 4½ p.c. . . . .	14,600 00	14,600 00
Toronto Mtge. Co., 1918, 4½ p.c. . . . .	12,166 67	12,166 67
Toronto Mtge. Co., 1919, 4½ p.c. . . . .	9,733 33	9,733 33
Total on deposit with Receiver General . . . . .	\$ 474,678 85	\$ 431,310 94

(For General Business Statement, see Appendix.)

## THE CALIFORNIA INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. T. NIEBLING.

Secretary—GEO. W. BROOKS.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—A. W. ROSS.

Head Office in Canada—Vancouver.

(Incorporated 1861. Dominion license issued November 18, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.	\$ 400,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.)	\$ 51,990 00
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*Other Assets in Canada.*

Interest accrued	1,187 50
Agents' balances and premiums uncollected (\$4,933.90 was on business prior to Oct. 1, 1915)	11,487 83
Total assets in Canada	<u>\$ 64,665 33</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	\$ 1 03
Net amount of claims, unadjusted	163 33

Total net amount of unsettled claims	\$ 164 36
Reserve of unearned premiums, \$26,004.28; carried out at 80 per cent.	20,803 42
Salaries, rent, etc., due and accrued	500 00
Taxes due and accrued	500 00
Due for reinsurance premiums	591 54
Total liabilities in Canada	<u>\$ 22,559 32</u>

## INCOME IN CANADA.

Gross cash received for premiums	\$ 54,221 21
Deduct reinsurances, \$1,664.38; return premiums, \$15,427.11	17,091 49
Net cash received for premiums	\$ 37,129 72
Received for interest on investments	2,013 70
Total income in Canada	<u>\$ 39,143 42</u>

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THE CALIFORNIA— *Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 3,018 53	
Deduct savings and salvage	39 90	
Net amount paid for said claims.	\$ 2,978 63	
Amount paid for claims occurring during the year	\$ 14,156 49	
Deduct savings and salvage, \$193.50; reinsurance, \$2.10...	195 60	
Net amount paid for said claims.	\$ 13,960 89	
Total net amount paid for claims.	\$	16,939 52
Commission or brokerage.		8,261 00
Taxes.		1,541 88
Miscellaneous expenditure, viz: Advertising, \$24.20; inspections and surveys, \$18.50; maps and plans, \$191.34; postage, telegrams, telephones and express, \$392.27; printing and stationery, \$35.31; fidelity bond, \$21.38; legal expenses, \$21.77; reports, \$25; underwriters' boards, tariff associations, etc., \$494.70; special agents, \$841.		2,065 47
Total expenditure in Canada.	\$	28,810 87

## RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums.
Gross policies in force at date of last statement	\$ 2,743,119	\$ 48,346 54
Taken during the year, new and renewed	3,263,688	57,790 11
Total	\$ 6,006,807	\$ 106,136 65
Deduct terminated	2,751,665	51,649 55
Gross in force at end of year...	\$ 3,255,142	\$ 54,487 10
Deduct reinsured	273,433	2,934.93
Net in force at December 31, 1915.	\$ 2,981,709	\$ 51,552 17

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
City of Brandon, 1952, 4½ p.c....	\$ 10,000 00	\$ 8,200 00
City of Brantford, 1944, 5 p. c....	6,000 00	5,640 00
City of Calgary, Alta., 1927, 4½ p.c....	10,000 00	9,000 00
City of New Westminster, B.C., 1931, 4½ p.c. ...	10,000 00	8,500 00
District of North Vancouver, B.C., 1961, 5 p.c....	10,000 00	8,400 00
District of Oak Bay, B.C., 1962, 5 p.c....	5,000 00	4,150 00
City of Winnipeg, S. D., 1943, 4 p. c....	10,000 00	8,100 00
Total on deposit with Receiver General...	\$ 61,000 00	\$ 51,990 00

(For General Business Statement, see Appendix.)

## THE CANADA NATIONAL FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Capt. WM. ROBINSON.

Vice-President—F. H. ALEXANDER.

Managing Director—W. T. ALEXANDER.

Principal Office—Winnipeg, Man.

Incorporated April 7, 1909, by an Act of the Parliament of Canada, S-9 Edward VII, Chapter 60.  
 Dominion license issued July 31, 1911.)

## CAPITAL.

Amount of joint stock or guaranteed capital authorized	\$ 3,000,000 00
Amount subscribed	2,070,400 00
Amount paid thereon in cash.	<u>1,557,828 08</u>

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company	\$ 36,777 30
Loans secured by mortgages, first liens.	1,434,666 32
Amount of loans secured by bonds, stocks or other marketable collaterals, viz..	<u>39,571 20</u>

	Par Value.	Market Value.	Amount of Loan.
Northern Elevator Co. Ltd., Stock..	\$ 91,600 00	\$ 114,500 00	\$ 39,571 20

Book value of bonds and debts. (For details, see Schedule A.)	55,000 00
Book value of stocks (For details, see Schedule B.)	83,477 23
Cash at head office and branches (including \$46,580.39 cheques on hand)..	46,680 39

Cash in banks and Trust Co., viz.:

Royal Bank of Canada	\$ 242 11
Northern Crown Bank, ..	48,160 25
Imperial Bank of Canada	71,548 13
Imperial Canadian Trust Co	<u>149,379 83</u>

Total cash in banks . . . . . 269,330 32

Total ledger assets.. . . . \$ 1,965,502 76

Deduct market value of bonds, debentures and stocks under book value . . . . . 23,847 23

\$ 1,941,655 53

## OTHER ASSETS.

Interest due, \$71,517.33; accrued, \$29,774.90 . . . . .	101,292 23
Agents' balances and premiums uncollected (\$1,240.90 was on business prior to Oct. 1, 1915).	34,299 41
Bills receivable held by the company	691 22
Maps and plans, \$12,271.13; furniture and fixtures, \$8,226.01.	20,497 14
All other assets.	<u>1,100 00</u>

Total assets.. . . . \$ 2,099,535 53

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## THE CANADA NATIONAL—Continued.

## LIABILITIES.

Net amount of claims, adjusted and unpaid..	\$ 3,722 00
Reserve of unearned premiums, \$178,560.07; carried out at 80 per cent	112,855 26
Dividends declared but not yet due	86,466 57
Due for reinsurance premiums	7,043 47
Taxes due and accrued	1,980 00
Held in trust for reinsurance against unexpired risks .	60,562 64
Total liabilities .	\$ 302,629 94
Excess of assets over liabilities*	\$ 1,796,905 59
Capital stock paid in cash .	1,557,828 08
Surplus over liabilities and paid up capital.	\$ 239,077 51

## INCOME.

Gross cash received for premiums.	\$ 360,222 27
Deduct reinsurances, \$89,598.55; return premiums, \$68,112.83	157,711 38
Net cash received for premiums .	\$ 202,510 89
Received for interest on investments and dividends on stocks	89,372 52
Premium on stock	3,000 00
Total .	\$ 294,883 41
Received for: calls on capital, \$228,367.69; increased capital, \$2,000	230,367 69
Total income	\$ 525,251 10

## EXPENDITURE.

Amount paid for claims occurring in previous years..	\$ 14,265 29
Deduct reinsurances..	2,919 79
Net amount paid for said claims..	\$ 11,345 50
Amount paid for claims occurring during the year .	\$ 122,380 94
Deduct reinsurances..	46,868 61
Net amount paid for said claims..	\$ 75,512 33
Total net amount paid for claims .	\$ 86,857 83
Amount of dividends paid during the year .	71,420 98
Paid for commission or brokerage.	35,884 25
Paid for salaries: Head office, branches and inspectors, \$35,525.84; directors' fees, \$2,825; auditors' fees, \$974.59; travelling expenses, \$6,558.57 .	45,884 00
Paid for taxes..	7,175 02
Miscellaneous expenditure, viz.: Advertising, \$2,428.91; furniture and fixtures, \$76.80; maps and plans, \$1,668.90; postage, telegrams, telephones and express, \$3,446.28; printing and stationery, \$3,847.35; rents, \$9,141.16; legal expenses, \$127.89; underwriters' association fees, etc., \$2,967.57; sundries, \$5,859.88	29,564 74
Total expenditure..	\$ 276,786 82

## SYNOPSIS OF LEDGER ACCOUNTS.

Balance of net ledger assets, December 31, 1914 . . . . .	\$ 1,656,475 84
Income as above .	325,251 10
Total .	\$ 1,981,726 94
Expenditure as above	276,786 82
Balance, net ledger assets, December 31, 1915 (\$1,965,502.76, less \$60,562.64, deposits)	\$ 1,904,940 12

THE CANADA NATIONAL—*Concluded.*STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies . . . . .	\$ 75,267 81
Amount of commission thereon . . . . .	21,742 15
Amount of losses recovered from said companies . . . . .	38,374 73
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$45,416.90; carried out at 80 per cent . . . . .	36,333 52
Amount of reinsurance premiums payable to such companies. . . . .	4,286 22
Amount of cash or other securities held as security for recovery of losses. . . . .	<u>60,562 64</u>

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at date of last statement . . . . .	\$ 28,592,605	\$ 431,865 57
Policies taken during the year . . . . .	23,223,662	354,149 85
Total . . . . .	<u>\$ 51,816,267</u>	<u>\$ 786,015 42</u>
Deduct terminated . . . . .	21,786,909	341,212 76
Gross in force at end of year. . . . .	\$ 30,029,358	\$ 444,802 66
Deduct reinsured . . . . .	8,239,787	110,197 18
Net in force at December 31, 1915. . . . .	<u>\$ 21,789,571</u>	<u>\$ 334,605 48</u>

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Book value.	Market value.
Home Investment and Savings Co. debts, 1916, 5 p. c. . . . .	<u>\$ 55,000 00</u>	<u>\$ 55,000 00</u>	<u>\$ 55,000 00</u>

## SCHEDULE B.

Stocks owned and held by the Company:—

	Par value.	Book value.	Market value.
670 shares Great West Perm. Loan Co. (capital stock). . . . .	<u>\$ 67,000 00</u>	<u>\$ 83,477 23</u>	<u>\$ 59,630 00</u>

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## THE CANADIAN FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—JAS. H. ASHDOWN.

Vice-President—R. T. RILEY.

Manager and Secretary—C. S. RILEY.

Head Office—Winnipeg.

(Incorporated by Act of the Legislature of the Province of Manitoba, Chapter 53 of the statutes of 1887, amended by chapter 49 of the statutes of 1895. Incorporated by Act of the Parliament of the Dominion of Canada, 60-61 Victoria, chapter 76; amended in 1904 by 4 Edward VII, chapter 58. Dominion license issued September 1, 1897.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. . . . .	\$ 500,000 00
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*(For List of Shareholders, see Appendix.)*

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .	\$ 655,316 28
Book value of bonds and debentures <i>(For details, see Schedule A.)</i> . . . . .	468,700 00
Cash at head office and branches . . . . .	6,357 01
Cash in banks, viz.:—	
Union Bank of Canada, Winnipeg . . . . .	\$ 49,222 03
" " Toronto . . . . .	16,900 38
" " Calgary . . . . .	41,997 57
Northern Crown Bank, Winnipeg . . . . .	23,631 54
Total cash in banks . . . . .	131,751 52
Total ledger assets . . . . .	\$ 1,262,124 61

## OTHER ASSETS.

Interest accrued . . . . .	1,028 36
Agents' balances and premiums uncollected (\$844 96 on business prior to Oct. 1, 1915). . . . .	40,899 18
Plans, \$4,521 83; furniture and fixtures, \$5,077 49 . . . . .	9,599 32
Amount due for reinsurance losses . . . . .	16 50
Balance of profit commission due from other companies . . . . .	1,777 33
Total assets . . . . .	\$ 1,315,445 30

## LIABILITIES.

(1) *Liabilities in Canada.*

Total net amount of claims, unadjusted . . . . .	\$ 7,695 65
Reserve of unearned premiums, \$251,258.56; carried out at 80 per cent . . . . .	201,006 85
Taxes due and accrued . . . . .	3,637 58
Reserve fund held in trust for reinsuring companies (including \$1,796 43 reinsurance premiums payable Canadian Indemnity Co.) . . . . .	52,201 25
*Employees' profit sharing fund (balance undistributed) . . . . .	7,765 68
Total liabilities in Canada . . . . .	\$ 272,307 01

\*Total amount set apart for employees' profit sharing fund is \$8,865 89, of which \$6,827 95 was distributed and remainder set aside as liability.

## THE CANADIAN FIRE—Continued.

## LIABILITIES—Concluded.

## (2) Liabilities in other Countries.

Reserve of unearned premiums, \$4,519.76; carried out at 80 per cent.	\$ 3,615 80
Total liabilities in other countries	\$ 3,615 80
Total liabilities in all countries (except capital stock)	\$ 275,922 81
Excess of assets over liabilities	\$ 1,039,522 49
Capital stock paid in cash	500,000 00
Surplus over liabilities and capital	\$ 539,522 49

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 420,853 87	\$ 9,187 89
Deduct reinsurances, \$96,379.11; return premiums, \$56,636 70	151,553 21	1,462 60
Net cash received for premiums	\$ 269,300 66	\$ 7,725 29
Total net cash received for premiums in all countries		\$ 277,025 95
Received for interest on investments		57,223 91
Profit commission		15,197 02
Total income		\$ 349,446 88

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years	\$ 22,016 11	\$ 1,516 66
Deduct reinsurances	6,826 55	
Net amount paid for said claims	\$ 15,189 56	\$ 1,516 66
Amount paid for claims occurring during the year	\$ 125,824 57	\$ 169 25
Deduct reinsurances	28,548 81	
Net amount paid for said claims	\$ 97,275 76	\$ 169 25
Total net amount paid for claims	\$ 112,465 32	\$ 1,685 91
Total net amount paid for claims in all countries		\$ 114,151 23
Amount of dividends paid stockholders (8 per cent and bonus 2 per cent)		50,000 00
Paid for commission or brokerage		33,556 94
Paid for salaries of officials, \$32,980 52; directors' fees, \$815; auditors' fees, \$500; travelling expenses, (officials) \$2,756 86		37,052 38
Paid for taxes		8,121 91
Miscellaneous expenditure, viz.: Printing and stationery, \$2,581 65; postage, telephones, express and telegrams, \$1,538 41; office charges, \$3,430 65; advertising, \$404 53; rent, \$9,700; board fees, \$4,040 08; agents' charges, \$523.11; office furniture and fixtures, \$640 60; maps and plans, \$1,184 38; *share of profits paid to employees, \$6,827.95		30,871 36
Total expenditure		\$ 273,753 82

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	\$ 1,142,298 81
Amount of cash income as above	349,446 88
Amount of appreciation in ledger assets	27 92
Total	\$ 1,491,773 61
Amount of expenditure as above	\$ 273,753 82
Amount of depreciation in book value of bonds	6,300 00
Total expenditure	280,053 82
Balance, net ledger assets, December 31, 1915 (\$1,262,124 61, less \$50,404 82 deposit)	\$ 1,211,719 79



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THE CANADIAN FIRE *Concluded.*

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT

Amount of losses recovered from said companies	\$	8,470 18
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$5,303 14, carried out at 80 per cent thereof		1,212 51
Amount of losses (outstanding) due and recoverable from such companies		500 00
Amount of cash or other security held as security for recovery of losses, etc.		19,931 66

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	IN CANADA.			IN OTHER COUNTRIES.			TOTALS IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	30,629	44,243,876	670,282 10	790	873,525	9,736 84	31,489	45,117,401	680,018 94
Taken in 1915, new and renewed	15,950	27,494,130	419,879 95	961	961,045	10,469 69	16,911	28,455,175	430,349 64
Totals	46,649	71,738,006	1,090,162 05	1,751	1,834,570	20,206 53	48,400	73,572,576	1,110,368 58
Less ceased	17,466	28,795,115	455,540 75	802	884,275	9,848 31	18,268	29,679,390	465,389 06
Gross in force at end of 1915	29,183	42,942,891	634,621 30	949	950,295	10,358 22	30,132	43,893,186	644,979 52
Less reinsured		8,562,190	125,318 72		122,833	1,318 69		8,685,023	126,637 41
Net in force at end of 1915	29,183	34,380,701	509,302 58	949	827,462	9,039 53	30,132	35,208,163	518,342 11

## SCHEDULE A.

Bonds and debentures owned by the Company:—	Par value.	Book and Market value.
Dominion of Canada Internal War Loan, 1925, 5 p.c.	\$ 50,000 00	\$ 5,000 00
*City of Winnipeg, 1923, 4 p.c.	70,000 00	63,700 00
Canada Permanent Mortgage Corp., 1921, 4½ p.c.	20,000 00	20,000 00
Home Investment, Loan and Savings Co., 1918-1919, 5 p.c.	20,000 00	20,000 00
Huron and Erie L. and S. Co., 1916, 4½ p.c.	10,000 00	10,000 00
Northern Mortgage Co., 5 p.c.	350,000 00	350,000 00
Total par, book and market values	\$ 520,000 00	\$ 468,700 00

\*On deposit with Receiver General.

## COMMERCIAL UNION ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—J. CARR SAUNDERS.

Secretary—HENRY MANN.

Principal Office—London, Eng.

Chief Agent in Canada—JAS. MCGREGOR.

Head Office in Canada—Montreal.

Established September 28, 1861. Commenced business in Canada, September 11, 1863.)

## CAPITAL.

Amount of capital authorized and subscribed	£2,950,000 stg. \$14,356,666 66
Amount paid thereon in cash . . .	295,000 stg. 1,435,666 66

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.)	\$ 818,896 03
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*Other Assets in Canada.*

Value of real estate, office building, 232-4 St. James St., Montreal . . .	325,000 00
Amount secured by way of loan on Standard Trust Co. Mortgage . . .	20,000 00
Due by Palatine Insurance Co., acct. proportion of expenses . . .	2,609 52
Cash on hand at head office in Canada . . .	35 36
Cash in banks, viz.—	
Bank of British North America, Vancouver	\$ 14,148 43
Bank of British North America, Montreal . . .	18,722 45
Bank of British North America, Winnipeg . . .	11,874 35
Union Bank of Canada, Montreal . . .	30,983 83
Union Bank of Canada, Montreal (Building Account) . . .	3,277 23
Total cash in banks . . .	79,006 31
Agents' balances and premiums uncollected (\$11,243 04 was on business issued prior to Oct. 1, 1915)	192,019 31
Rents due, \$175; accrued, \$6,763 66	6,938 66
Office furniture and plans	7,500 00
Total assets in Canada . . .	\$ 1,452,005 19

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	\$ 47,343 53
Reserve of unearned premiums (including reserve on American Central business reinsured), \$763,638 80; carried out at 80 per cent.	610,911 04
Taxes due and accrued	11,563 36
Reinsurance premiums due	2,050 25
Due Canadian Theatre Co	2,277 22
Total liabilities in Canada . . .	\$ 674,145 40

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## COMMERCIAL UNION—Continued.

## INCOME IN CANADA.

Gross cash received for premiums	\$ 1,280,770 02
Deduct reinsurances, \$211,681 43; return premiums, \$131,323 17	543,004 60
Net cash received for premiums	\$ 937,765 42
Received for interest on investments	34,724 53
Received for rents	19,615 05
Total income in Canada	\$ 992,104 98

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 31,942 78
Deduct savings and salvage, \$7.39; and reinsurances, \$505.96	513 35
Net amount paid for said claims	\$ 31,429 43
Amount paid for claims occurring during the year	\$ 482,009 00
Deduct savings and salvage, \$15.84; and reinsurances, \$41,857.47	41,873 31
Net amount paid for said claims	\$ 440,135 69
Total net amount paid for claims	\$ 471,565 12
Commission or brokerage	182,965 78
Salaries: H. O. officials and branches, \$50,218 83; general and special agents, \$1,885 05; auditors' fees, \$290.60; travelling expenses, agents, \$1,234 93	53,629 41
Taxes	22,611 68
Miscellaneous expenditure, viz.: Rent, \$5,873 19; inspections and surveys, \$7,799 22; duty, \$258; stationery and printing, \$3,965 04; advertising, \$2,303 21; postage, telegrams, tele-phones and express, \$4,069 50; office expenses, \$4,932 53; legal expenses, \$169 71; under-writers' associations, etc., \$9,644 91; maps and block plans, \$2,293 12; fire-departments, patrol salvage corps assessments, \$13 98; insurance department, \$751 65; R. G. Dun and Co., \$55 50	42,129 56
Total expenditure in Canada	\$ 772,901 55

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	53,989	\$127,785,077	\$1,416,215 06
Taken during the year, new	20,716	89,683,640	979,048 79
Taken during the year, renewed	8,814	29,856,963	346,993 63
Total	83,519	\$247,325,680	\$2,742,257 48
Deduct terminated	33,714	97,128,259	1,045,826 11
Gross in force at end of year	49,805	\$150,197,421	\$1,696,431 37
Deduct reinsured		22,723,755	218,650 35
Net in force at December 31, 1915	49,805	\$127,473,666	\$1,477,781 02

## SCHEDULE A.

Bonds and debts, on deposit with Receiver General, viz.—

	Par value.	Market value.
<i>Governments—</i>		
Canada reg'd stock, 1938, 3 p.c.	\$ 24,333 34	\$ 18,493 34
Prov. of Ontario reg'd stock, 1946, 3½ p.c.	36,500 00	28,470 00
Guaranteed Stock (Irish Land Act), 1933, 2½ p.c.	48,666 67	31,633 34
Ceylon inscribed stock, 1934, 4 p.c.	29,200 00	28,324 00
New South Wales inscribed stock, 1924, 3½ p.c.	121,666 67	109,500 00
New Zealand stock, 1929, 4 p.c.	111,933 33	106,336 67
Queensland, 1925, 4½ p.c.	79,000 00	69,350 00
South Australia, 1916, 4 p.c.	24,333 33	24,333 33
Victoria inscribed stock, 1923, 3½ p.c.	24,333 34	22,143 33
<i>City—</i>		
Quebec, 1923, 4 p.c.	43,800 00	40,296 01
<i>Corporation—</i>		
Point Grey, 1961, 5 p.c.	17,033 33	14,648 66
<i>Schools—</i>		
Montreal P. S., 1942, 4 p.c.	15,000 00	11,700 00
Ottawa, R. C. S., 1939, 4½ p.c.	55,000 00	47,850 00

COMMERCIAL UNION—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts, on deposit with Receiver General, *Concluded*, viz.:—

<i>Railways—</i>	Par value.	Market value.
C.N.R. (g'teed by Prov. of Man.), 1930, 4 p.c.	\$ 177,633 34	\$ 156,317 34
East Indian (g'teed by Indian Govt.), 1929 or later, on 12 mos. notice, 3 p.c.	121,666 67	85,196 67
Can. Perm. Midge. Corp., 1917, 4 p.c.	24,333 34	24,333 34
Total on deposit with Receiver General.	\$ 948,433 36	\$ 818,896 03

*For General Business Statement, see Appendix.*

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## THE CONNECTICUT FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDWARD MILLIGAN.

Secretary—JOHN A. COSMUS.

Principal Office—Hartford, Conn.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

Incorporated June, 1850. Commenced business in Canada, 1886.)

## CAPITAL.

Amount of capital authorized	\$ 3,000,000 00
Amount of capital subscribed and paid thereon in cash.	<u>1,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Ontario, 1936, 3½ p.c.	\$ 15,000 00	\$ 12,150 00
City of Victoria, B.C., 1923, 4 p.c.	55,000 00	49,500 00
St. Denis de Montreal School, 1952, 5½ p.c.	40,000 00	37,200 00
Toronto Harbour Com'rs. (gifted by City of Toronto), 1953, 4½ p.c.	25,000 00	22,250 00
Total on deposit with Receiver General.	<u>\$ 135,000 00</u>	<u>\$ 121,100 00</u>

Carried out at market value \$ 121,100 00*Other Assets in Canada.*

Cash at head office in Canada.	751 43
Cash in Royal Bank of Canada.	3,806 43
Agents' balances and premiums uncollected (\$5,154 07 on business prior to Oct. 1, 1915)	21,599 08
Interest accrued.	1,792 51
Maps and plans, \$299 85; furniture and fixtures, \$361.36.	661 21
Total assets in Canada.	<u>\$ 149,710 66</u>

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.	\$ 3,551 69
Net amount of claims, resisted, in suit (accrued in previous years).	<u>2,200 00</u>
Total net amount of unsettled claims.	\$ 5,751 69
Reserve of unearned premiums, \$96,726 30; carried out at 80 per cent.	77,381 04
Salaries, rents, etc., due and accrued.	46 97
Taxes due and accrued (est.).	3,000 00
Total liabilities in Canada.	<u>\$ 86,179 70</u>

6 GEORGE V, A. 1916

## THE CONNECTICUT FIRE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts	\$ cts
Gross cash received	153,578 74	8,642 33
Less reinsurance	15,718 86	159 60
Less return premiums	20,900 29	
Total deduction	36,619 15	
Net cash received	116,959 59	8,482 73
Net cash received for premiums for all classes of business		\$ 125,442 32
Cash received for interest on investments		6,050 00
Total income in Canada		\$ 131,492 32

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts	\$ cts
Amount paid for claims occurring in previous years	9,388 50	
Less savings and salvage, \$7.73; reinsurances, \$146 67	154 40	
Net payment for said claims	9,234 10	
Paid for claims occurring during the year	52,810 71	6,693 23
Less savings and salvage	109 00	
Less reinsurances	316 11	
Total deduction	425 11	
Net payment for said claims	52,385 60	
Total net payment for claims	61,619 70	6,693 23
Total net payments for claims for all classes of business		\$ 68,312 93
Commission and brokerage: fire, \$30,436 39; other, \$2,121 42		32,557 81
Taxes: Fire, \$4,489 17; Other, \$205 17		4,694 34
Salaries, fees and travelling expenses Fire: Salaries, head office, \$650; general and special agents, \$3,265 73; fees: auditors, \$24 16; travelling expenses: officials, \$251 46; agents, \$716 85		4,908 20
Salaries and fees, Other: Salaries—general and special agents, \$283 81; fees, auditors, \$6 62		290 43
Miscellaneous expenditure Fire: viz.: Advertising, \$128.01; furniture and fixtures, \$361.36; legal expenses, \$484; maps and plans, \$678 29; postage, telegrams, telephones and express, \$780.59; printing and stationery, \$736 69; rents, \$662.54; underwriters' boards, associations, etc., \$1,723.41; exchange, subscriptions, sundries and supplies, \$989.69		6,544 58

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## THE CONNECTICUT FIRE—Continued.

## EXPENDITURE IN CANADA—Concluded.

Miscellaneous expenditure, Other; viz: Advertising, \$4 34; telegrams, telephones and express, \$47.71; printing and stationery, \$20, rents, \$36 84, exchange subscriptions, sundries and supplies, \$22 91.....	\$ 1,1 80
Total expenditure in Canada .....	\$ 117,440 09

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Hail.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914 .....	17,488,701	227,098 74		
Taken in 1915, new and renewed .....	13,084,257	159,670 78	122,639	8,482 73
Totals.....	30,572,958	386,769 52		
Less ceased.....	13,595,141	173,547 65	122,639	8,482 73
Gross in force at end of 1915.....	16,977,817	213,221 87		
Less reinsured.....	1,713,401	17,978 54		
Net in force at end of 1915 .....	15,264,416	195,243 33		

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915,

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 759,600 00
Loans secured by pledge of bonds, stocks or other collaterals.....	30,000 00
Book value of bonds and stocks.....	5,343,911 66
Cash on hand, in trust companies and in banks .....	626,146 66
Agents' balances and bills receivable .....	525,850 42
Total.....	\$ 7,285,508 74

## NON-LEDGER ASSETS.

Amount recoverable for reinsurance on paid claims.....	15,089 67
Interest accrued.....	80,427 94
Gross assets.....	\$ 7,381,026 35
Deduct assets not admitted.....	462,091 27
Total admitted assets .....	\$ 6,918,935 08

## LIABILITIES.

Total net amount of unpaid claims .....	\$ 287,706 28
Unearned premiums .....	3,956,650 35
Salaries, rents, etc., due or accrued .....	7,000 00
Federal, state and other taxes due or accrued (estimated).....	100,000 00
Contingent commissions or other charges due or accrued .....	3,100 00
Total liabilities (excluding capital stock) .....	\$ 4,354,456 63
Joint stock capital paid in cash.....	1,000,000 00
Surplus over all liabilities .....	1,564,478 45
Total liabilities .....	\$ 6,918,935 08

THE CONNECTICUT FIRE—*Concluded.*

## INCOME.

Net cash received for premiums .....	\$ 3,455,829 53
Interest and dividends .....	268,700 46
Rents .....	12 50
Agents' balances previously charged off .....	146 34
Gross profit on sale or maturity of bonds and stocks .....	25,201 50
Total income .....	<u>\$ 3,749,890 33</u>

## DISBURSEMENTS.

Net amount paid for claims .....	\$ 1,850,739 67
Expenses of adjustment and settlement of claims .....	38,569 67
Dividends to stockholders .....	200,000 00
Commission or brokerage .....	755,363 76
Allowances to local agencies for miscellaneous agency expenses .....	16,256 16
Salaries, \$94,277.84; and expenses, \$58,821.38; of special or general agents .....	153,099 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	213,893 31
Rents .....	33,668 12
Underwriters' boards and tariff associations .....	52,588 39
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses .....	26,164 09
Inspections and surveys .....	11,017 26
Taxes on real estate .....	3 43
State taxes on premiums, Insurance Department licenses and fees .....	86,467 25
All other licenses, fees and taxes .....	62,522 75
Agents' balances charged off .....	5,081 09
Gross loss on sale or maturity of bonds .....	8,228 53
All other expenditure .....	91,314 29
Total expenditure .....	<u>\$ 3,604,976 99</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Written or renewed during the year .....	\$ 483,099,331 00
Premiums thereon .....	4,955,080 69
Terminated during the year .....	474,244,447 00
Premiums thereon .....	5,048,136 32
Net in force, December 31, 1915 .....	779,557,802 00
Premiums thereon .....	<u>7,759,479 93</u>



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## THE CONTINENTAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HENRY EVANS.

Secretary—J. E. LOPEZ.

Principal Office—New York.

Chief Agent in Canada—JOSEPH ROWAT.

Head Office in Canada—Montreal.

(Incorporated, January, 1853. Dominion license issued November 25, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash...	\$ 2,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
City of Toronto, 1948, 4 p.c.....	\$ 299,300 00	\$ 242,433 00
Carried out at market value.....		\$ 242,433 00

*Other Assets in Canada.*

Agents' balances and premiums uncollected . . . . .	17,961 97
Office furniture and plants.....	2,500 00
Total assets in Canada . . . . .	\$ 262,894 97

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid . . . . .	\$ 17,940 96
Net amount of claims, resisted in suit. . . . .	5,775 00
Total net amount of unsettled claims.....	\$ 23,715 96
Reserve of unearned premiums, \$179,963.54; carried out at 80 per cent.	143,970 83
Taxes due and accrued.....	2,000 00
Return premiums, \$5,257.04; reinsurance premiums, \$824.72 . . . . .	6,081 76
Total liabilities in Canada. . . . .	\$ 175,768 55

## INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 354,105 19
Deduct reinsurances, \$26,308.26; return premiums, \$67,981.25 . . . . .	94,289 51
Total net cash received for premiums.....	\$ 259,815 68
Interest on investments.....	11,972 00
Total income in Canada . . . . .	\$ 271,787 68

## THE CONTINENTAL—Continued.

## EXPENDITURE IN CANADA.

Amount paid for losses occurring in previous years	\$ 34,304 60
Deduct savings and salvage, \$5.88; reinsurances, \$1,296.44	1,302 32
Net amount paid for said claims	\$ 33,002 28
Amount paid for claims occurring during the year	\$ 107,156 17
Deduct reinsurances	6,046 34
Net amount paid for said claims	\$ 101,109 83
Total net amount paid for claims	\$ 134,112 11
Commission or brokerage	55,424 40
Salaries and travelling expenses	6,563 68
Taxes	12,524 95
Miscellaneous expenditure, viz.: Inspection and surveys, \$7,003.58; postage, express, telegrams and telephones, \$5,828.33; rent, \$1,466.40; maps and plans, \$2,751.28; underwriters' boards, \$355.71; furniture and fixtures, \$673.58	18,078 88
Total expenditure in Canada	\$ 226,704 02

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	11,617	\$ 36,795,114	\$ 394,225 65
Taken during the year, new	8,645	34,511,980	354,094 56
Total	20,262	\$ 71,307,094	\$ 748,320 21
Deduct terminated	8,214	35,755,782	370,053 42
Gross and in force at end of year	12,048	\$ 35,551,312	\$ 378,266 79
Deduct reinsured		3,441,761	26,308 26
Net in force at Dec. 31, 1915	12,048	\$ 32,109,551	\$ 351,958 53

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate	\$ 1,170,000 00
Mortgage loans on real estate, first liens	2,700 00
Book value of stocks and bonds	25,732,639 00
Cash on hand, in trust companies and in banks	2,384,518 84
Agents' balances and bills receivable	1,421,171 60
Amount recoverable for reinsurance on paid losses	48,995 01
Total ledger assets	\$30,760,024 45

## NON-LEDGER ASSETS.

Interest due and accrued	116,399 81
Rents due	150 00
Market value of bonds and stocks over book value	103,283 75
Other non-ledger assets	1,828 00
Gross assets	\$30,981,686 01
Deduct assets not admitted	122,528 16
Total admitted assets	\$30,859,157 85

## LIABILITIES.

Net amount of unpaid claims	\$ 525,857 15
Unearned premiums	9,812,331 47
Federal state and other taxes due or accrued (estimated)	171,200 00
Salaries, rents, bills, expenses, etc., due or accrued	27,500 00
Contingent commissions or other charges, due or accrued	68,033 56
Principal unpaid on scrip, \$26,511 00, interest due or accrued on same, \$6,061.74	32,572 74
Reserve under reinsurance treaties	363 87
All other liabilities	136 66

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THE CONTINENTAL—*Concluded.*LIABILITIES—*Concluded.*

Dividends due and unpaid ...	\$ 500,000 00
Reserve for contingencies ...	199,000 00
Federal income tax withheld at source	1,083 63
Total liabilities (except capital stock)	\$11,239,079 08
Capital stock paid in cash	2,000,000 00
Surplus over all liabilities	17,620,078 77
Total liabilities	\$30,859,157 85

## INCOME.

Net cash received for premiums	\$ 8,505,988 91
Interest and dividends	1,193,041 21
Rents	78,231 44
Agents' balances previously charged off	192 64
Gross profit on sale or maturity of ledger assets	470,778 00
Gross increase by adjustment in book value of ledger assets	1,784,785 50
Federal income tax withheld at source	1,369 69
All other income	11,954 37
Total income	\$12,045,441 76

## DISBURSEMENTS.

Net amount paid for claims	\$ 4,233,613 83
Expenses of adjustment and settlement of claims	131,072 25
Dividends to shareholders	1,099,000 00
Commission or brokerage	1,736,674 45
Allowances to local agencies for miscellaneous agency expenses	1,767 16
Salaries, \$149,583 91; and expenses, \$118,120 68; of special and general agents	267,704 59
Salaries, fees and other charges of officers, directors, trustees and home office employees	474,828 60
Rents	69,699 26
Underwriters' boards and tariff associations	102,139 67
Fire department, patrol and salvage corps, assessments, fees, taxes and expenses	24,557 22
Inspections and surveys	15,990 89
Taxes on real estate	21,636 75
State taxes on premiums, Insurance Department licenses and fees	226,117 88
All other licenses, fees and taxes	85,570 44
Bills receivable past due charged off	37,805 26
Investment expenses other than real estate	844 63
Script or certificates of profits redeemed in cash	30 00
Agents' balances charged off	1,079 52
Federal Income Tax withheld at source	1,334 09
Decrease in liabilities on account of reinsurance treaties	2,171 30
Gross loss on sale or maturity of ledger assets	49,461 00
Gross decrease by adjustment in book value of ledger assets	48,054 00
All other expenditure	255,541 49
Total expenditure	\$ 8,787,694 28

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year	\$1,233,163,525 00
Premiums thereon	11,078,497 13
Amount terminated during the year	1,153,582,606 00
Premiums thereon	10,604,743 80
Net amount in force at December 31, 1915	1,905,715,750 00
Premiums thereon	19,022,203 56

## THE DOMINION FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President and Manager—ROBT. F. MASSIE.

Vice-President—PHILIP POCOCK.

Secretary—NEIL W. RENWICK.

Principal Office—Toronto.

(Incorporated, 1904. Charter renewed and amended, 1907. On June 24, 1915 the power of the company was extended to include hail insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business May 11, 1907.)

## CAPITAL.

Amount of joint stock capital authorized...	\$ 1,000,000 00
Amount subscribed	279,500 00
Amount paid thereon in cash.	215,830 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens	\$ 13,000 00
Amount of loans secured by bonds, stocks or other marketable collaterals, viz:—	5,050 00

	Par value.	Market value.	Amount Loaned.
50 shares Brazilian Traction L. & P. Co.	\$ 5,000 00	\$ 2,650 00	\$ 5,050 00
125 shares Porto Rico Rys. Co.	12,500 00	5,250 00	
10 shares Toronto Ry. Co.	1,000 00	1,110 00	
Total...	\$ 18,500 00	\$ 9,010 00	\$ 5,050 00

Book value of bonds and debts. (For details, see Schedule A.)	172,865 97
Book value of Stock (For details, see Schedule B.)	31,527 80
Cash at head office	7,226 14
Cash in banks:—	
Canadian Bank of Commerce	\$ 10,091 63
Bank of Toronto, Toronto...	11,961 30
Central Canada L. & S. Co. ....	31,588 75
Total cash in banks...	53,641 68
Advances to inspectors, \$425; sundry debtors, \$6,854 36...	7,279 36
Total ledger assets...	\$ 290,590 95
*Deduct market value of bonds, debts, and stocks under book value	11,625 28
	\$ 278,965 67

## OTHER ASSETS.

Interest due, \$450; accrued, \$2,846 74..	3,296 74
Office furniture, \$1,000; plans, \$8,000	9,000 00
Agents' balances and premiums uncollected—net (\$10,931.05 on business prior to Oct. 1, 1915)	26,962 29
Total assets...	\$ 318,224 70

\*Not including deduction in respect of bonds held in trust for reinsuring companies.

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## THE DOMINION FIRE—Continued.

## LIABILITIES.

Total net amount of claims, unadjusted.	\$	9,669 22
Reserve of unearned premiums, \$164,079 82, carried out at 80 per cent.		131,263 86
Due for reinsurance premiums—nets		14,008 14
Taxes due and accrued		3,883 74
Due and accrued for salaries, rent, etc.		1,117 26
Held in trust for reinsurance against unexpired risks.		30,358 39
Total liabilities—except capital.	\$	190,300 62
Excess of assets over liabilities.	\$	127,924 08
Capital stock paid in cash.		215,830 00

## INCOME.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Gross cash received...	334,351 25	5,890 44
Less reinsurance.	60,343 90	1,151 61
Less return premiums.	66,470 57	
Total deduction.	126,814 47	
Net cash received	207,536 78	4,738 83
Net cash received for premiums for all classes of business		\$ 212,275 61
Cash received for interest on investments.		10,742 62
Total.		\$ 223,018 23
Received for calls on capital.		21,270 00
Total income.		\$ 244,288 23

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.	
	Fire.	Hail.
	\$ cts.	\$ cts.
Paid for claims occurring in previous years.	25,693 80	
Deduct reinsurances.	5,380 79	
Net payment for claims occurring in previous years.	20,313 01	
Paid for claims occurring during the year.	167,858 88	2,124 67
Less reinsurances.	44,869 03	531 17
Net payment for said claims.	122,989 85	
Total net payment for claims.	143,302 86	1,593 50
Total net payments for claims for all classes of business		\$ 144,896 36
Commission and brokerage		47,455 43
Taxes.		7,598 67
Salaries, fees and travelling expenses: Salaries, head office, \$7,782 73; fees: directors, \$305; auditors, \$420; travelling expenses: officials, \$301.56; inspectors, \$2,225.05; salaries, inspectors, \$4,511.25		15,545 59
Miscellaneous Expenditure, viz: Advertising, \$2,511.42; legal expenses, \$1,029.97; maps and plans, \$90.05; postage, telegrams, telephones and express, \$2,285.73; printing and stationery, \$1,178.36; rents, \$2,825.15; general expenses, \$2,291.58; loss expenses, \$5,343.54; doubtful accounts, written off, \$807.74		18,363 54
Total expenditure.		\$ 233,859 59

## THE DOMINION FIRE—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914 .....	\$ 249,803 92
Income as above.....	244,288 23
Total.....	\$ 494,092 15
Expenditure as above.....	233,859 59
Balance, net ledger assets, December 31, 1915 (\$290,590 95; less \$30,358 39, deposits).....	\$ 260,232 56

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.....	\$ 60,748 82
Amount of commission thereon.....	16,702 46
Amount of losses recovered from said companies.....	50,139 14
Reserves of unearned premiums on all risks reinsured in unlicensed companies, \$40,995 88; carried out at 80 per cent thereof.....	32,796 71
Amount of losses due and recoverable from such companies.....	3,902 70
Amount of reinsurance premiums payable to such companies.....	13,998 81
Amount of cash or other securities held as security for recovery of losses, etc. ....	30,358 39

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Gross policies in force at December 31, 1914 .....	\$ 39,560 194	\$ 500,415 73
Taken during the year, new and renewed. ....	22,855,580	311,060 73
Total.....	\$ 62,415,774	\$ 811,476 46
Deduct terminated .....	27,627,463	383,894 70
Gross in force at end of year.....	\$ 34,788,311	\$ 427,581 76
Deduct reinsured .....	6,411,671	82,897 51
Net in force December 31, 1915.....	\$ 28,376,640	\$ 344,684 25

## SCHEDULE A.

## Bonds and debentures owned by the Company:—

## On deposit with Receiver General.

	Par value.	Book value	Market value.
<i>Cities:—</i>			
Brantford, 1944, 5 p.c.....	\$ 7,000 00	\$ 6,965 00	\$ 6,580 00
Calgary, 1926, 4½ p.c.....	5,000 00	5,000 00	4,500 00
Edmonton, 1926, 5 p.c.....	10,000 00	10,314 00	9,300 00
Fernie, 1939, 5 p.c.....	5,000 00	5,000 00	4,150 00
Galt, 1946, 4 p.c.....	5,000 00	4,835 50	4,000 00
Kamloops, 1920, 5 p.c.....	5,000 00	4,975 00	4,750 00
London, 1944, 4½ p.c.....	7,000 00	6,463 10	6,090 00
Port Arthur, 1937, 5 p.c.....	5,000 00	5,000 00	4,550 00
Regina, 1920, 4½ p.c.....	10,232 05	10,075 50	9,720 44
Toronto, 1945, 3½ p.c.....	9,733 33	8,879 90	7,202 66
Vancouver, 1926, 4 p.c.....	10,000 00	9,749 00	8,700 00
Winnipeg, 1920, 4 p.c.....	5,000 00	4,951 50	4,700 00
Total on deposit with Receiver General.....	\$ 83,965 38	\$ 82,208 50	\$ 74,243 10

## Held by Company.

<i>Cities:—</i>			
Belleville, 1919, 4 p.c.....	5,000 00	4,800 50	4,750 00
Moosejaw, 1929 to 1932, 5 p.c.....	5,162 26	5,019 25	4,800 90
Nanaimo, 1950, 5 p.c.....	5,000 00	5,000 00	4,250 00
Port Arthur, 1916 to 1924, 5 p.c.....	2,054 34	2,054 34	1,992 71
Port Arthur, 1942, 5 p.c.....	12,166 67	11,619 00	10,950 00
Revelstoke, 1960, 5 p.c.....	5,000 00	5,000 00	4,150 00
St. Thomas, 1921—1928, 4½ p.c.....	8,000 00	8,000 00	7,440 00
Vancouver, 1948, 4 p.c.....	4,866 67	4,039 00	3,650 00
Waterloo, 1930, 5½ p.c.....	6,065 20	6,374 70	6,125 85
<i>Towns:—</i>			
Amherstburg, 1924 to 1928, 5 p.c.....	4,850 66	4,959 31	4,608 12
Goderich, 1916 to 1940, 4½ p.c.....	9,103 35	8,629 93	8,193 01
North Bay, 1931 to 1932, 5 p.c.....	5,389 84	5,389 84	5,120 34
Walkerville, 1920 to 1921, 4½ p.c.....	7,653 02	7,568 07	7,270 36

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THE DOMINION FIRE—*Concluded.*SCHEDULE A—*Concluded.*

<i>Held by Company—Concluded.</i>	Par value.	Book value.	Market value.
<i>Village:—</i>			
Tweed, 1916 to 1928, 4 p.c.	\$ 4,040 19	\$ 3,823 37	\$ 3,636 17
<i>District:—</i>			
Burnaby, 1950, 4½ p.c.	5,353 33	3,469 66	4,104 93
<i>Railway:—</i>			
C.N.R. Equip. (Imperial Rolling Stock), series V, 1918, 4½ p.c.	5,000 00	4,910 50	4,900 00
Total par, book and market values...	<u>\$ 178,670 91</u>	<u>\$ 172,865 97</u>	<u>\$ 160,185 49</u>

## SCHEDULE B.

Stocks owned by the company, viz:—

	Par value.	Book value.	Market value.
50 shares Consumers' Gas...	\$ 2,500 00	\$ 4,872 80	\$ 4,400 00
50 shares Dominion Bank ...	5,000 00	10,880 00	11,350 00
25 shares Bank of Toronto ...	2,500 00	5,075 00	5,275 00
50 shares Imperial Bank ...	5,000 00	10,700 00	10,500 00
Total par, book and market values .	<u>\$ 15,000 00</u>	<u>\$ 31,527 80</u>	<u>\$ 31,525 00</u>

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT  
INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—JAS. E. ROBERTS.

Chairman—COL. A. E. GOODERHAM.

Vice-Chairmen—C. D. WARREN and R. L. PATTERSON.

Manager—C. A. WITHERS.

Sec.-Treas. J. L. TURQUAND.

(Incorporated June 23, 1887 by 50-51 Vic., cap. 105; amended in 1893 by 56 Vic., cap. 80; and in 1898 by 61 Vic., cap. 102; and in 1899 by 62-63 Vic., cap. 108. On June 27, 1910 the power of the company was extended to include plate glass and burglary insurance, under the provisions of section 81 of the Insurance Act, 1910 and on June 12, 1915 its power was further extended to include fire insurance under the provisions of the said section. Commenced business in Canada Nov. 5, 1887).

CAPITAL

Amount of joint stock capital authorized . . . . .	\$ 1,000,000 00
Amount subscribed and paid thereon in cash . . . . .	244,400 00

(For List of Shareholders, see Appendix.)

ASSETS.

Book value of bonds and debentures (For details, see Schedule A.) . . . . .	\$ 601,430 37
Cash at head office . . . . .	9,728 67
Cash in banks, viz:—	
Royal Bank, Toronto . . . . .	\$ 26,609 62
Union Bank, Toronto . . . . .	6,020 73
"    Winnipeg . . . . .	1,350 84
"    Calgary . . . . .	50 73
"    Vancouver . . . . .	380 23
Total cash in banks . . . . .	34,412 15
Agents' ledger balances . . . . .	10,120 82
Total ledger assets . . . . .	\$ 655,692 01
Deduct market value of bonds and debentures under book value . . . . .	57,999 76
	\$ 597,692 25

OTHER ASSETS.

Interest accrued . . . . .	12,411 07
Gross premiums due and uncollected on policies in force, viz:—	
Fire . . . . .	\$ 5,128 73
Accident . . . . .	32,532 52
Guarantee . . . . .	3,738 96
Plate Glass . . . . .	7,204 84
Sickness . . . . .	20,985 65
Burglary . . . . .	1,178 85
Automobile . . . . .	649 61
Industrial . . . . .	2,273 60
Total outstanding premiums, \$73,712 76 less 20 per cent commission . . . . .	58,970 21
Office furniture (net) . . . . .	4,509 87
Total assets . . . . .	\$ 673,583 40



## SESSIONAL PAPER No. 8

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

## LIABILITIES

Reserve for possible fire claims	\$ 1,000 00	
Accident claims, adjusted but unpaid	\$ 11,638 00	
Accident claims, unadjusted	17,037 25	
Total amount of unsettled accident claims (\$9,000 accrued in previous years)	\$ 28,675 25	
Sickness claims, adjusted but unpaid	\$ 462 50	
Sickness claims, unadjusted	15,840 00	
Total amount of unsettled sickness claims (\$726 accrued in previous years)	\$ 16,302 50	
Guarantee claims, unadjusted (\$9,000 accrued in previous years)	13,687 74	
Plate Glass claims, unadjusted	609 04	
Automobile claims, unadjusted	50 00	
Burglary claims, unadjusted	72 00	
Total unsettled claims	\$ 60,396 53	
Reserve of unearned premiums—		
Fire	\$ 7,819 59	
Accident	74,754 17	
Guarantee	16,361 23	
Plate Glass	17,176 80	
Burglary	1,829 30	
Sickness	46,831 10	
Automobile	6,390 08	
Total net reserve, \$171,162 27; carried out at 80 per cent		136,929 81
Taxed due and accrued		3,041 32
Total liabilities (excluding capital stock)	\$ 200,367 66	
Surplus of assets over liabilities	\$ 473,215 74	
Capital stock paid in cash	244,400 00	
Surplus over liabilities and capital	\$ 228,815 74	

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

## INCOME.

Premiums.	CLASS OF BUSINESS.						
	Fire.	Accident.	Auto- mobile.	Burglary.	Guarantee	Plate Glass.	Sickness.
	\$ cts	\$ cts	\$ cts.	\$ cts	\$ cts	\$ cts.	\$ cts.
Gross cash received....	6,263 72	207,074 45	13,395 65	3,778 13	39,854 52	23,161 84	109,308 87
Less reinsurance....	1,551 79	10,057 06		607 95	4,038 56		
Less return premiums..	21 30	9,608 84	1,580 85	210 19	2,448 21	685 94	110 97
Total deduction.....	1,573 09	19,665 90		818 14	6,486 77		
Net cash received....	4,690 63	187,408 55	11,814 80	2,959 99	33,367 75	22,475 90	109,197 90
Net cash received for premiums for all classes of business .....							\$ 371,915 52
Cash received for interest on investments .....							29,378 41
Total .....							\$ 401,293 93
Received for calls on capital .....							30,530 00
Total income .....							\$ 431,823 93

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—Continued.

EXPENDITURE.

Claims.	CLASS OF BUSINESS.						
	Fire.	Accident.	Auto- mobile.	Burglary.	Guarantee	Plate Glass.	Sickness.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Net payment for claims occurring in previous yrs .....		17,902 14	2,536 50		5,280 37	142 29	11,750 38
Paid for claims occurring during the year .....	188 29	68,174 63	1,392 56	573 40	12,354 02	9,607 42	36,348 11
Less savings, salvage and reinsurance .....		2,183 59	5 00		6,765 84	170 72	450 67
Net payment for said claims .....		65,991 04	1,387 56		5,588 18	9,436 70	35,897 44
Total net payment for claims .....	188 29	83,893 18	3,924 06	573 40	10,868 55	9,578 99	47,647 82

Total net payments for claims for all classes of business .....	\$ 156,674 29
Dividends paid stockholders .....	58,810 30
Commission and brokerage .....	109,673 62
Taxes .....	10,949 22
Salaries, fees and travelling expenses: Salaries—head office, \$39,864.34; fees—directors, \$2,800; auditors, \$500; travelling expenses, \$5,599.83 .....	48,764 17
Miscellaneous expenditure, viz.: Advertising, printing and stationery, \$7,057.23; furniture and fixtures, \$258.91; legal expenses, \$26.10; medical examiners' fees, \$4; postage, telegrams, telephones and express, \$4,824.91; rents, \$6,739.28; sundry expenses and lighting, \$4,564.06 .....	23,474 49
Total expenditure .....	\$ 408,346 09

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914.....	\$ 632,214 17
Amount of income as above.....	431,823 93
Total.....	\$ 1,064,038 10
Amount of expenditure as above.....	408,346 09
Balance, net ledger assets, December 31, 1915..	\$ 655,692 01

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.			Accident.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
Gross in force at end of 1914		\$	\$ cts	7,632	32,634,732	188,397 62
Taken in 1915—						
New.....	965	909,406	11,392 45	3,949	8,130,200	54,324 22
Renewed.....				14,268	31,331,870	194,142 92
Industrial.....				1,110	1,461,168	1,198 38
Totals.....				26,959	73,557,970	438,063 14
Less ceased.....	1	1,000	21 30	21,925	46,230,310	280,113 38
Gross in force at end of 1915	964	998,406	11,371 15	5,034	27,327,660	157,949 76
Less reinsured.....		120,530	1,551 79		1,361,990	8,441 42
Net in force at end of 1915	964	877,876	9,819 36	5,034	25,965,670	149,508 34

SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	CLASS OF BUSINESS.						
	Guarantee.			Plate Glass		Automobile.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
Gross in force at end of 1914		\$	\$ cts		\$ cts		\$ cts.
Taken in 1915—							
New.....	689	3,518,622	12,653 16	348	8,487 78	141	6,037 39
Renewed.....	1,917	9,769,955	34,674 47	759	12,972 09	139	7,338 32
Totals.....	4,927	28,726,124	88,218 48	3,215	56,311 02	441	23,233 86
Less ceased.....	3,069	18,729,775	50,855 89	886	23,264 14	190	10,453 71
Gross in force at end of 1915	1,858	10,002,349	37,362 59	2,329	33,046 88	251	12,780 15
Less reinsured.....		1,533,414	4,640 14				
Net in force at end of 1915	1,858	8,468,935	32,722 45	2,329	33,046 88	251	12,780 15

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THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Continued.*SUMMARY OF RISKS AND PREMIUMS—*Continued.*

Risks and Premiums.	CLASS OF BUSINESS.				
	SICKNESS.		BURGLARY.		
	No.	Premiums.	No.	Amount.	Premiums.
	\$	\$ cts		\$	\$ cts.
Gross in force at end of 1914	13,860	106,681 10	222	387,325	3,984 58
Taken in 1915—					
Now .....	2,926	29,530 98	52	180,460	1,276 51
Renewed .....	10,745	90,983 55	178	275,825	2,810 47
Industrial .....	2,220	2,396 77			
Totals	29,751	232,595 40	452	843,610	8,071 56
Less ceased.	17,353	156,892 16	246	432,825	4,412 97
Gross in force at end of 1915.	12,398	95,703 24	206	410,785	3,658 59
Less reinsured.....		2,041 04			
Net in force at end of 1915.....	12,398	93,662 20	206	410,785	3,658 59

Summary of net in force at end of 1915: No. 23,448; Amount, \$42,214,994; Premiums, \$343,593 03.

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.—

<i>On deposit with Receiver General.</i>			
Cities:—	Par value.	Book value.	Market value.
Brandon, 1934, 4½ p.c.....	\$ 10,000 00	\$ 9,860 65	\$ 8,600 00
Brantford, 1918, 4 p.c.....	10,000 00	10,083 50	9,700 00
Calgary, 1925, 4½ p.c.....	15,000 00	15,027 00	13,650 00
Edmonton, 1924, 4½ p.c.....	10,000 00	10,000 00	9,100 00
Fort William, 1927, 4½ p.c.....	19,686 50	19,064 75	17,717 85
Hamilton, 1920, 4 p.c.....	20,000 00	20,352 00	19,000 00
London, 1933, 4 p.c.....	10,000 00	10,051 64	8,500 00
Peterborough, 1931, 3½ p.c.....	10,000 00	9,913 36	8,300 00
Port Arthur, 1935, 5 p.c.....	17,000 00	17,663 90	15,470 00
Strathcona, 1933, 6 p.c.....	6,000 00	6,122 40	6,120 00
Toronto, 1929, 3½ p.c.....	9,733 33	9,733 33	7,981 33
"    1928, 4 p.c.....	9,733 33	9,733 33	8,662 67
Vancouver, 1942, 3½ p.c.....	24,000 00	22,357 56	16,800 00
<i>Town:—</i>			
Dundas, 1917, 4 p.c.....	9,000 00	9,029 00	8,820 00
<i>District:—</i>			
South Vancouver, 1959, 5 p.c.....	20,000 00	20,391 00	17,000 00
<i>School:—</i>			
Winnipeg, 1935, 4 p.c.....	15,000 00	15,023 75	12,600 00
Total on deposit with Receiver General.....	\$ 215,153 16	\$ 215,007 17	\$ 188,021 85

THE DOMINION OF CANADA GUARANTEE AND ACCIDENT—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts, owned by the Company—*Concluded.**Held by the Company.*

	Par value.	Book value.	Market value.
<i>Government:—</i>			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. paid)	\$ 10,000 00	\$ 1,000 00	\$ 1,000 00
Province of Ontario, 1925, 4½ p.c.	10,000 00	9,610 00	9,600 00
<i>Cities:—</i>			
Berlin, 1916 to 1921, 5 p.c.	6,504 20	6,504 20	6,439 16
" 1926, 5 p.c.	1,557 59	1,557 59	1,495 29
" 1933, 5½ p.c.	253 01		255 54
" 1934, 5½ p.c.	431 92		436 23
" 1935, 5½ p.c.	620 68		626 89
" 1936, 5½ p.c.	819 81		828 01
" 1937, 5½ p.c.	1,029 90		1,040 20
" 1938, 5½ p.c.	251 55	6,344 22	254 07
" 1939, 5½ p.c.	485 38		490 23
" 1940, 5½ p.c.	732 08		739 40
" 1941, 5½ p.c.	992 35		1,092 27
" 1942, 5½ p.c.	266 92		269 59
" 1943, 5½ p.c.	556 61		562 18
Kamloops, 1922, 5 p.c.	5,000 00	4,652 74	4,700 00
Lethbridge, 1928, 5 p.c.	16,500 00	17,172 19	15,015 00
Macleod, 1933, 6 p.c.	5,000 00	5,000 00	4,900 00
Moose Jaw, 1916, 5 p.c.	500 00		560 00
" 1918-1919, 5 p.c.	1,000 00		970 00
" 1921-1922, 5 p.c.	1,670 00		950 00
" 1924-1925, 5 p.c.	1,000 00	7,474 50	940 00
" 1927-1928, 5 p.c.	1,000 00		936 00
" 1930-1931, 5 p.c.	1,000 00		920 00
" 1933-1934, 5 p.c.	1,000 00		910 00
" 1936-1937, 5 p.c.	1,000 00		960 00
Nelson (St. Ry.) 1930, 5 p.c.	10,000 00	10,000 00	8,900 00
Niagara Falls, 1919 to 1924, 5 p.c.	3,625 56	3,478 77	3,515 80
North Vancouver, 1957, 5 p.c.	10,000 00	9,702 92	8,400 00
Portage la Prairie, 1928, 5 p.c.	12,230 00	11,189 37	11,129 30
" 1948, 5 p.c.	11,000 00	11,000 00	9,460 00
Prince Albert, 1942, 4½ p.c.	20,000 00	18,135 20	16,000 00
Regina, 1929, 5 p.c.	10,000 00	9,269 00	9,400 00
Revelstoke, 1929, 5 p.c.	4,911 50	4,911 50	4,371 24
St. Boniface, 1930, 5 p.c.	10,000 00	10,461 39	9,300 00
Saskatoon, 1940, 5 p.c.	6,000 00	6,290 40	5,280 00
Strathcona, 1933, 5 p.c.	4,000 00	4,081 60	4,080 00
Toronto, (New Toronto) 1940-1944, 6 p.c.	5,000 00	4,895 92	4,600 00
Vernon, 1933, 5 p.c.	10,000 00	8,882 80	8,700 00
Windsor, 1918 to 1940, 4 p.c.	10,165 63	10,092 19	9,657 35
<i>Towns:—</i>			
Athabasca, 1928-1931, 7 p.c.	5,000 00	5,227 78	4,950 00
Camrose, 1925 to 1931, 5 p.c.	10,548 96	10,317 77	8,966 62
" 1938 to 1941, 5 p.c.	6,529 88	5,402 55	5,158 45
Clareholm, 1916 to 1945, 5½ p.c.	7,700 00	7,700 00	6,776 00
North Battleford, 1938 to 1943, 5 p.c.	11,411 59	10,978 39	9,585 74
Red Deer, 1916 to 1941, 5 p.c.	9,351 32	9,229 76	7,948 63
Renfrew, 1937 to 1939, 4½ p.c.	13,242 26	12,953 90	11,388 35
Smith Falls, 1937 to 1940, 5 p.c.	10,726 13	11,057 62	9,760 78
Strathroy, 1929 to 1932, 4 p.c.	10,495 86	10,495 86	8,711 56
Swift Current, 1946 to 1951, 6 p.c.	10,892 66	12,180 35	10,565 88
Walkerville, 1924 to 1928, 5½ p.c.	6,738 06	6,578 56	6,670 66
Weyburn, 1949, 5 p.c.	5,000 00	5,092 74	4,100 00
Yorkton, 1937-1941, 5 p.c.	5,000 00	4,920 68	4,150 00
<i>Municipality or District:—</i>			
Fort Garry, 1920, 5 p.c.	5,000 00	4,800 00	4,800 00
Oak Bay, 1962, 5 p.c.	10,000 00	10,000 00	8,200 00
Point Grey, 1960, 5 p.c.	10,000 00	10,588 32	8,600 00
Twp. of York, 1930-1933, 5 p.c.	10,670 11	9,914 12	10,243 31
<i>Schools:—</i>			
Calgary, 1920-1923, 4½ p.c.	8,000 00	7,370 72	7,040 00
Medicine Hat, 1916-1924, 5 p.c.	9,000 00	9,127 36	8,640 00
" 1928-1932, 5 p.c.	5,000 00	4,908 11	4,550 00
St. Paul, P.Q., 1929-1932, 5 p.c.	5,323 36	4,589 41	4,693 36
" 1931-1933, 5 p.c.	6,000 00	5,287 23	5,220 00
<i>Railway:—</i>			
Toronto Ry. Co., 1921, 4½ p.c.	4,866 67	4,995 47	4,720 67
<i>Miscellaneous:—</i>			
Can. Perm. Mort. Corp., 1916, 4½ p.c.	10,000 00	10,000 00	10,000 00
" " " 4½ p.c.	10,000 00	10,000 00	10,000 00
Totals held by Company	\$ 401,941 55	\$ 386,423 20	\$ 355,008 76
Total par book and market values	\$ 617,094 71	\$ 601,430 37	\$ 543,030 61

SESSIONAL PAPER No. 8

THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—LORD CLAUD HAMILTON.

General Manager and Secretary—W. E. GRAY.

Principal Office—London, England.

Chief Agent in Canada—CHAS. W. L. WOODLAND.

Head Office in Canada—Montreal.

(Incorporated, October 25, 1880. Licensed for accident and guarantee business in Canada, October 24, 1894, and commenced such business in 1895. New license issued for accident, guarantee and sickness business, February 20, 1900. Licensed for fire business November 29, 1910.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,000,000
Amount paid thereon in cash.....	200,000

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts. on deposit with Receiver General (For details, see Schedule A.).....	\$ 1,093,605 79
---	-----------------

*Other Assets in Canada.*

Cash at head office, \$2,880 15; at Toronto office, \$187.76 .....	3,067 91
Cash in banks, viz:—	
Bank of Montreal, Montreal.....	\$ 23,972 42
Bank of Montreal, Toronto.....	10,648 77
Total cash in banks.....	34,621 19
Agents' balances and premiums uncollected, viz:—	
Fire (\$ 3,181.10 on business prior to Oct. 1, 1915).....	\$ 41,856 75
Accident (\$ 4,410.02 " " " 1, 1915).....	20,241 11
Liability (\$51,471.59 " " " 1, 1915).....	115,095 62
Sickness (\$ 928 60 " " " 1, 1915).....	3,313 80
Guarantee (\$ 5,705.97 " " " 1, 1915).....	15,187 92
Total.....	195,695 20
Total assets in Canada .....	\$ 1,326,990 09

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 10,333 00
" fire claims, resisted, not in suit.....	1,000 00
" accident claims, unadjusted.....	13,000 00
" accident claims, resisted in suit.....	2,000 00
" guarantee claims, unadjusted.....	33,757 00
" guarantee claims, resisted in suit.....	3,000 00
" sickness claims, unadjusted.....	6,000 00
" liability claims, unadjusted.....	147,500 00
" liability claims, resisted in suit.....	2,500 00

## THE EMPLOYERS' LIABILITY—Continued.

## LIABILITIES IN CANADA—Concluded.

Total net amount of unsettled claims	\$ 219,090 00
Reserve of unearned premiums, viz.:	
Fire	\$ 241,434 48
Accident	42,622 83
Guarantee	40,618 80
Sickness	26,901 53
Employers' liability	196,198 43
Total, \$547,776 07, carried out at 80 per cent	438,220 86
Taxes due and accrued	20,000 00
Reinsurance premiums due	2,202 43
Total liabilities in Canada	<u>\$ 679,513 29</u>

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross cash received	424,548 80	150,996 22	741,844 67	22,098 82	98,123 27	
Less reinsurance	9,436 98	1,931 97	1,191 25	16 69	6,221 88	
Less return premiums	69,106 82	26,513 22	208,679 22	4,006 02	15,257 83	
Total deduction	78,543 80	28,445 19	209,870 47	4,022 71	21,479 71	
Net cash received	346,005 00	122,551 03	531,974 20	18,076 11	76,643 56	
Net cash received for premiums for all classes of business						\$ 1,095,249 90
Total income in Canada						<u>\$ 1,095,249 90</u>

## EXPENDITURE IN CANADA.

Claims	CLASS OF BUSINESS.				
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	39,138 36				
Less reinsurances	1,370 58				
Net payment for said claims occurring in previous years	37,767 78	16,950 39	216,517 93	6,060 49	6,708 19
Paid for claims occurring during the year	157,640 74	48,489 60	133,635 43	34,229 31	22,097 89
Less savings and salvage	37 17				
Less reinsurances	5,411 87	5,971 24	5,522 69	66 64	2,660 86
Total deduction	5,449 04				
Net payment for said claims	152,191 70	42,518 36	128,112 74	34,162 67	19,437 03
Total net payment for claims	189,959 48	59,468 75	344,630 67	40,223 16	26,145 22



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THE EMPLOYERS' LIABILITY—Continued.

EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business	\$ 660,427 28
Commission and brokerage: Fire, \$66,970 68; Other, \$185,292 83	252,263 51
Taxes: Fire, \$8,818 75; Other, \$17,221 93	26,040 68
Salaries and travelling expenses, Fire: Salaries, head office, \$24,062.30; travelling expenses, officials, \$4,849.60	28,911 96
Salaries and travelling expenses, Other: Salaries, head office, \$59,324.17; travelling expenses, officials, \$7,034.75	66,358 92
Miscellaneous expenditure: Fire, viz.: Advertising, \$421.28; furniture and fixtures, \$682.13; legal expenses, \$487.37; maps and plans, \$1,298.96; postage, telegrams, telephones and express, \$2,656.39; printing and stationery, \$4,061.12; rents and house expenses \$4,495.91; underwriters' boards, associations, etc., \$4,308.58	18,411 74
Miscellaneous expenditure: Other, viz.: Advertising, \$1,960.25; furniture and fixtures, \$449.95; legal expenses, \$2,471 10; postage, telegrams, telephones and express, \$5,394 32; printing and stationery, \$5,220.47; rents, \$13,277.70	28,773 79
<b>Total expenditure in Canada</b>	<b>\$ 1,081,187 88</b>

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Accident.		Employers' Liability.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	35,961,470	403,864 57	17,641,517	130,816 83	27,713,500	509,912 88
Taken in 1915, New			4,221,050	26,480 69	15,621,000	401,049 85
Renewed	39,842,657	427,755 21	13,816,516	89,118 94	17,886,429	284,315 46
<b>Totals</b>	<b>75,804,127</b>	<b>831,619 78</b>	<b>35,679,083</b>	<b>246,416 46</b>	<b>61,220,929</b>	<b>1,195,278 19</b>
Less ceased	32,221,944	361,613 34	17,812,517	159,456 56	34,624,929	794,085 89
Gross in force at end of 1915	43,582,183	470,006 44	17,866,566	86,959 90	26,596,000	401,192 30
Less reinsured	839,753	8,837 68	318,500	1,714 25	42,500	1,992 50
<b>Net in force at end of 1915</b>	<b>42,742,430</b>	<b>461,168 76</b>	<b>17,548,066</b>	<b>85,245 65</b>	<b>26,553,500</b>	<b>399,199 80</b>

SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.			
	Sickness.		Guarantee.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force an end of 1914	4,482,300	18,989 53	17,661,770	77,518 86
Taken in 1915, New	974,950	14,934 31	13,136,456	45,752 02
Renewed	3,461,875	43,121 25	12,997,280	52,732 88
<b>Totals</b>	<b>8,919,125</b>	<b>77,045 09</b>	<b>43,795,506</b>	<b>176,003 76</b>
Less ceased	4,481,050	23,242 03	22,201,243	88,258 04
Gross in force at end of 1915	4,438,075	53,803 06	21,594,263	87,745 72
Less reinsured			1,518,309	6,508 12
<b>Net in force at end of 1915</b>	<b>4,438,075</b>	<b>53,803 06</b>	<b>20,075,954</b>	<b>81,237 60</b>

Summary of net in force at end of 1915: Amount, \$111,358,025, Premiums, \$1,080,654 87.

THE EMPLOYERS' LIABILITY—*Concluded.*

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Canada registered stock, 1930/1950, 3½ p.c.....	\$ 48,666 67	\$ 40,880 00
“ “ 1940/1960, 4 p.c.....	97,333 33	86,626 66
Province of Alberta, reg'd, stock 1943, 4½ p.c.....	24,333 33	21,170 00
“ British Columbia stock, 1941, 3 p.c.....	68,133 33	45,649 33
“ Manitoba, 1947, 4 p.c.....	24,333 34	19,953 33
“ Nova Scotia stock, 1954, 3½ p.c.....	24,333 33	18,006 66
“ Quebec, 1928, 4 p.c.....	41,853 33	37,668 00
“ Saskatchewan reg'd stock, 1951, 4 p.c.....	4,866 67	3,796 00
Guaranteed stock (Irish Land Act), 1933, 2½ p.c.....	32,017 80	20,811 57
Newfoundland, 1947, 3½ p.c.....	19,953 33	16,361 73
“ 1948, 3½ p.c.....	973 33	798 14
“ 1951, 3½ p.c.....	18,006 67	14,765 46
Belgian, 1925 or later, 3 p.c.....	164,320 20	92,019 31
Japan Sterling bonds, 1920/1970, (on 6 mos. notice) 4 p.c..	26,231 33	18,886 56
<i>Cities:—</i>		
Berlin, 1919, 5 p.c.....	5,000 00	4,950 00
Edmonton, 1949, 4½ p.c.....	39,906 66	31,925 34
Lachine, 1950, 4½ p.c.....	16,000 00	13,280 00
Lethbridge, 1940, 4½ p.c.....	10,000 00	8,100 00
Montreal Stg. reg'd stock, 1953, 4½ p.c.....	24,333 33	21,413 33
“ (Notre Dame de Grace), 1949, 4½ p.c.....	25,000 00	22,000 00
North Vancouver, 1931, 4½ p.c.....	48,666 67	40,880 00
Ottawa, 1940, 4 p.c.....	24,333 33	20,196 66
Quebec, 1923, 4 p.c.....	8,273 34	7,611 47
Three Rivers, 1958, 4½ p.c.....	10,000 00	8,000 00
Toronto, 1920, 4 p.c.....	9,733 33	9,246 66
“ 1940, 4 p.c.....	14,600 00	11,826 00
Vancouver, 1949, 4 p.c.....	24,333 33	18,250 00
Victoria, 1921, 4 p.c.....	24,333 33	22,386 66
“ 1960, 4 p.c.....	9,733 33	7,202 66
Winnipeg, 1940, 4 p.c.....	24,333 33	19,953 33
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.....	9,733 33	7,981 33
<i>School:—</i>		
North Vancouver, 1960, 5 p.c.....	9,000 00	7,470 00
<i>Railways:—</i>		
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Man.) 1930, 4 p.c.	36,013 33	31,691 74
Can. Nor. Ry. 1st mtge (g'teed by Prov. of Sask.) 1939, 4 p.c.	27,253 33	22,347 73
Can. Nor. (Ont.) Ry., 1st mtge deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	48,666 67	38,446 67
G. T. P. Ry., 1st mtge. (g'teed by Prov. of Sask.), 1939, 4 p.c.....	73,000 00	59,860 00
Lacombe & Blindman Valley Elec. Ry., 1st mtge (g'teed by Prov. of Alberta) 1943, 5 p.c.....	25,000 00	22,750 00
Madras Ry. Annuities "Class B" (g'teed by Sec. of State for India) 1956.....	28,186 11	26,776 80
<i>Miscellaneous:—</i>		
Can. Perm. Mtge. Corp., 1924, 4½ p.c.....	50,000 00	50,000 00
Can. Landed & Nat. Inv't. Co., 1918, 4½ p.c.....	24,333 33	24,333 33
Home Inv't & Sav. Assoc., 1919, 5 p.c.....	24,333 33	24,333 33
Huron & Erie Mtge. Corp., 1922, 4½ p.c.....	48,666 67	48,666 67
Ontario Loan and Deb. Co., 1919, 4½ p.c.....	24,333 33	24,333 33
<b>Total on deposit with Receiver General.</b>	<b>\$1,342,455 40</b>	<b>\$1,093,605 79</b>

(For General Business Statement, See Appendix.)

SESSIONAL PAPER No. 8

## THE EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. ARNOLD.

Secretary—SAMUEL G. HOWE.

Principal Office—Providence, R.I.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated 1859. Dominion license issued April 3, 1913.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. . . . . \$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Imperial Japanese Govt. bonds, 2nd Series, 1915/1925 on 6 months' notice, 4½ p.c. . . . .	\$ 9,740 00	\$ 8,376 40
Commonwealth of Massachusetts, 1941, 3 p.c. . . . .	65,000 00	55,250 00
City of Fort William, 1942, 5 p.c. . . . .	24,333 33	21,900 00
City of Stratford, 1942, 4½ p.c. . . . .	25,000 00	21,750 00
Total on deposit with Receiver General. . . . .	\$ 124,073 33	\$ 107,276 40

Carried out at market value. . . . . \$ 107,276 40

*Other Assets in Canada.*

Interest accrued. . . . . 2,814 06

Total assets in Canada. . . . . \$ 110,090 46

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid . . . . .	\$ 1,518 90
Net amount of claims, resisted, not in suit . . . . .	570 39

Total net amount of unsettled claims . . . . . \$ 2,089 29

Reserve of unearned premiums, \$19,415 78; carried out at 80 per cent. . . . . 15,532 62

Taxes, due and accrued (estimated) . . . . . 300 00

Total liabilities in Canada . . . . . \$ 17,921 91

## INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 159,801 83
Deduct reinsurances, \$108,646.89; return premiums, \$21,291.76. . . . .	129,938 65

Net cash received for premiums. . . . . \$ 29,863 18

Received for interest on investments. . . . . 5,542 00

Total income in Canada. . . . . \$ 35,405 18

## THE EQUITABLE FIRE AND MARINE—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years .....	\$ 7,050 65
Deduct reinsurances .....	4,177 07
Net amount paid for said claims.....	\$ 2,873 58
Amount paid for claims occurring during the year .....	\$ 39,046 91
Deduct reinsurances.....	28,145 63
Net amount paid for said claims ...	\$ 10,901 29
Total net amount paid for claims.....	\$ 13,774 87
Commission or brokerage .....	9,954 38
Taxes .....	233 51
Total expenditure in Canada .....	\$ 23,962 76

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 11,133,528	\$ 130,498 26
Taken during the year, new and renewed .....	13,742,357	159,801 83
Total.....	\$ 24,875,885	\$ 290,300 09
Deduct terminated .....	9,528,745	116,815 55
Gross in force at end of year.....	\$ 15,347,140	\$ 173,484 54
Deduct reinsured .....	11,973,883	136,213 28
Net in force at December 31, 1915 .....	\$ 3,373,257	\$ 37,271 26

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.....	\$ 101,180 00
Mortgage loans on real estate, first liens .....	106,600 00
Book value of bonds and stocks.....	973,433 33
Cash in trust companies and in banks.....	69,971 26
Agents' balances .....	25,940 81
Total ledger assets.....	\$ 1,277,125 40

## NON-LEDGER ASSETS.

Interest accrued.....	12,938 15
Rents accrued.....	600 00
Market value of bonds and stocks over book value.....	64,555 67
Recoverable for reinsurance on paid claims .....	626 37
Gross assets .....	\$ 1,355,845 59
Deduct assets not admitted .....	60,610 18
Total admitted assets.....	\$ 1,295,235 41

## LIABILITIES.

Net amount of unpaid claims.....	\$ 52,631 31
Unearned premiums .....	276,556 86
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	250 00
Federal, State and other taxes, due or accrued (estimated).....	3,500 00
Interest on mortgages collected in advance.....	523 75
Total liabilities, except capital stock .....	\$ 333,461 92
Capital stock paid in cash .....	500,000 00
Surplus over liabilities and capital stock.....	461,773 49
Total liabilities .....	\$ 1,295,235 41

## SESSIONAL PAPER No. 8

THE EQUITABLE FIRE AND MARINE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 376,407 24
Received for interest and dividends.....	42,089 10
Received for rent.....	5,553 11
Gross profit on sale or maturity of stocks.....	12,000 08
Gross increase by adjustment in book value of bonds.....	13,362 50
Premium on increase in capital stock.....	200,000 00
All other income.....	315 00
Total income.....	<u>\$ 649,727 03</u>

## EXPENDITURE.

Net amount paid for claims.....	\$ 147,517 54
Expenses of adjustment and settlement of claims.....	2,591 12
Dividends paid stockholders.....	37,000 00
Commissions or brokerage.....	125,926 92
Salaries, fees and all other charges of officers, directors, trustees and home office employees	14,080 42
Rents.....	2,653 07
Taxes on real estate.....	1,729 70
State taxes on premiums, Insurance department licenses and fees.....	389 51
All other licenses, fees and taxes.....	3,120 45
Agents' balances charged off.....	1 80
Gross loss on sale or maturity of ledger assets.....	7,223 75
Decrease, by adjustment, in book value of bonds and stocks.....	47,399 31
All other expenditure.....	3,832 40
Total expenditure.....	<u>\$ 393,465 99</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$178,048,721 00
Premiums thereon.....	1,813,055 24
Amount of policies terminated.....	172,678,874 00
Premiums thereon.....	1,810,400 00
Net amount in force at end of year.....	51,435,164 00
Premiums thereon.....	<u>526,213 54</u>

## FACTORIES INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—C. R. CLAPP.

Vice-President—B. L. ANDERSON.

Secretary—R. J. MAHONY.

Principal Office—Toronto.

Incorporated as Montmagny Mutual Fire Insurance Company under the authority of chapter 68 of the Consolidated Statutes for Lower Canada; and by chapter 70 of the statutes of Quebec of 1905, as amended by chapter 119 of the statutes of Quebec of 1909, certain additional powers were conferred upon the said company; and also by "The Quebec Insurance Act," chapter 69 of the statutes of Quebec of 1908, the said company was enabled to exercise certain additional powers. (Incorporated as Factories Insurance Company, May 4, 1910 by an Act of the Parliament of Canada, 9-10 Edward VII, cap. 128. Dominion license issued December 17, 1910).

### CAPITAL.

Amount of joint stock capital authorized.....	\$ 1,000,000 00
Amount subscribed.....	160,000 00
Amount paid thereon in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Book value of real estate held by the company.....	\$ 4,800 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	12,968 60
The same, second liens.....	16,000 00
Book value of bonds and debts. (For details, see Schedule A.).....	80,997 70
Cash at head office.....	200 00
Cash in banks, viz.:—	
Molsons Bank, Toronto.....	\$ 9,923 62
La Caisse d'Economie de Notre Dame.....	146 95
Total cash in banks.....	10,070 57
Total ledger assets.....	\$ 124,136 87
Deduct market value of bonds and debts. under book value.....	7,607 00
	\$ 116,529 87

### OTHER ASSETS.

Interest due, \$534.76; accrued, \$914.38.....	1,449 14
Agents' balances and premiums uncollected (\$12,725.18 on business written previous to Oct. 1, 1915).....	56,498 13
Due for reinsurance.....	19,645 91
Furniture and fixtures, \$2,000; plans, \$5,000.....	7,000 00
Amount of premium notes on hand on which policies are issued.....	\$ 394,155 68
Deduct amount paid thereon.....	289,979 39
Balance.....	\$ 104,176 29
Less provision for collection, etc.....	5,000 00
Balance carried out.....	99,176 29
Return reinsurance premiums.....	1,955 96
Gross assets.....	\$ 302,255 30
Deduct assets not admitted.....	37,027 05
Net assets.....	\$ 265,228 25

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FACTORIES INSURANCE COMPANY *Continued.*

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 16,738 68
Reserve of unearned premiums, \$203,976.37; carried out at 80 per cent.....	163,181 19
Due for reinsurance premiums.....	22,962 22
Taxes due and accrued.....	2,415 00
Total liabilities (except capital).....	\$ 205,297 00
Excess of assets over liabilities.....	\$ 59,931 25
Capital stock paid in cash.....	100,000 00

## INCOME.

Gross cash received for premiums.....	\$ 290,288 54
Deduct reinsurances, \$61,150.14; return premiums, \$86,515.86.....	147,666 00
Total net cash received for premiums.....	\$ 142,622 54
Received for interest on investments.....	7,721 36
Total income.....	\$ 150,343 90

## EXPENDITURE.

	In Canada.
Amount paid for claims occurring in previous years.....	\$ 28,408 41
Deduct savings and salvage, \$74 40; reinsurances, \$6,563.14.....	6,637 54
Net amount paid for said claims.....	\$ 21,770 87
Amount paid for claims occurring during the year.....	\$ 145,509 65
Deduct savings and salvage, \$7.20; reinsurances, \$23,340 58.....	33,347 78
Net amount paid for said claims.....	\$ 112,161 87
Total net amount paid for claims.....	\$ 133,932 74
Commission or brokerage.....	33,480 81
Salaries: Home Office officials, \$18,182 50; do., agents, \$3,769.40; directors' fees, \$300; auditors' fees, \$400; travelling expenses, \$774.60.....	23,426 50
Taxes.....	5,648 85
Miscellaneous expenditure, viz.: Legal expenses, \$2,562.16; postage, telegrams, telephones and express, \$1,828.79; rent, \$2,383.37; advertising, \$547.53; maps and plans, \$1,850; printing and stationery, \$1,212.09; sundry office expenses, \$638.80; furniture and fixtures, \$400.....	11,423 34
Total expenditure.....	\$ 207,912 24

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, Dec. 31, 1914.....	\$ 182,361 83
Amount of cash income as above.....	150,343 90
Total.....	\$ 332,705 73
Amount of cash expenditure as above.....	\$ 207,912 24
Amount written off ledger assets.....	656 62
Total.....	208,568 86
Balance, net ledger assets, Dec. 31, 1915.....	\$ 124,136 87

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$ 53,620 66
Amount of commission thereon.....	10,376 60
Amount of losses recovered from said companies.....	37,821 40
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$23,679 51; carried out at 80 per cent.....	18,943 61
Amount of losses due and recoverable from such companies.....	25,663 91
Amount of reinsurance premiums payable to such companies.....	21,006 26

FACTORIES INSURANCE COMPANY—*Concluded.*

## RISKS AND PREMIUMS.

<i>Cash Business.</i>	Amount.	Premiums.
Gross policies in force at December 31, 1914....	\$ 26,108,312	\$ 340,198 89
Taken during the year, new and renewed.....	19,041,522	264,900 46
Total.....	\$ 45,149,834	\$ 605,099 35
Deduct terminated.....	24,629,313	348,750 76
Gross in force at end of year.....	\$ 20,520,521	\$ 256,348 59
Deduct reinsured.....	3,599,828	45,740 56
Net in force at December 31, 1915....	\$ 16,929,693	\$ 210,608 03
<i>Mutual Business.</i>		
Gross policies in force at date of last statement	\$ 5,267,512	\$ 259,731 74
Taken during the year (3 year notes).....	1,895,901	64,199 19
Total.....	\$ 7,163,413	\$ 323,930 93
Deduct terminated.....	2,490,265	152,450 73
Gross in force at end of year.....	\$ 4,673,148	\$ 171,480 20
Deduct reinsured.....	257,180	4,103 79
Net in force at December 31, 1915.....	\$ 4,415,968	\$ 167,376 41
Unassessed portion of premium notes.....	\$ 86,185 54	

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

*On deposit with Receiver General.*

	Par value.	Book value.	Market value.
Province of New Brunswick, 1933, 3½ p.c....	\$ 15,000 00	\$ 15,000 00	\$ 12,300 00
Province of Nova Scotia, 1922, 3 p.c.....	25,000 00	23,742 50	22,000 00
City of Hull, P.Q., 1940, 4 p.c.....	6,000 00	5,505 72	4,680 00
City of Hull, P.Q., 1941, 4 p.c.....	4,000 00	3,670 48	3,080 00
City of Medicine Hat, 1923, 5 p.c.....	10,000 00	9,724 00	9,400 00
Total on deposit with Receiver General\$	60,000 00	\$ 57,642 70	\$ 51,460 00

*Other bonds owned by the Company.—*

<i>Cities—</i>			
Fort William, 1933, 5 p.c.....	5,000 00	5,000 00	4,600 00
St. Catharines, 1926, 4 p.c.....	5,000 00	4,600 00	4,450 00
<i>Towns—</i>			
Swift Current, 1941 to 1945, 6 p.c.....	6,578 04	7,209 00	6,380 70
Watrous, Sask., 1943, 6 p.c.....	1,000 00	920 00	910 00
Coronation, Alta., 1939, 6 p.c.....	1,000 00	920 00	900 00
" 1940, 6 p.c.....	1,000 00	920 00	900 00
" 1942, 6 p.c.....	1,000 00	920 00	890 00
<i>Miscellaneous—</i>			
Gen. Can. L. & S. Co., 1916, 4 p.c.....	2,000 00	1,975 00	2,000 00
Total par, book and market values.....	\$ 82,578 04	\$ 80,097 70	\$ 72,490 70



SESSIONAL PAPER No. 8

## FIDELITY-PHENIX FIRE INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HENRY EVANS.

Secretary—J. A. SWINNERTON

Principal Office—80 Maiden Lane, New York, N.Y.

Chief Agent in Canada—A. M. M. KIRKPATRICK.

Head Office in Canada—Toronto.

(Formed by the amalgamation on Jan. 25, 1910, of the Fidelity Fire Insurance Company of New York and the Phenix Insurance Company of Brooklyn. The latter company had previously transacted business in Canada under license dated May 1, 1874. On April 11, 1910, a new license was issued to the Fidelity-Phenix.)

## CAPITAL.

Amount authorized, subscribed and paid in cash.....	\$ 2,500,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.—

	Par value.	Market value.
District of Columbia (g'teed. by U.S. Gov't.), 1924, 3-65 p.c. ....	\$ 50,000 00	\$ 50,000 00
City of Toronto, 1929, 3½ p.c....	55,966 67	45,892 67
City of Toronto, 1944, 3½ p.c....	24,333 33	18,006 66
City of Toronto, 1948, 4 p.c....	299,300 00	242,433 00
Total on deposit with Receiver General.....	<u>\$ 429,600 00</u>	<u>\$ 356,332 33</u>
Carried out at market value.....		\$ 356,332 33

*Other Assets in Canada.*

Interest due, \$7,391 23; accrued, \$760 42.....		8,151 65
Agents' balances and premiums uncollected, viz.—		
Fire (\$1,107.40 on business prior to Oct. 1, 1915)	\$ 44,389 09	
Tornado.....	50 63	
Total.....		<u>44,439 72</u>
Total assets in Canada.....		<u>\$ 408,923 70</u>

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted but unpaid (\$1,975 accrued prior to 1915).....	\$ 17,640 59	
Net amount of fire claims, resisted in suit ..	1,200 00	
Total net amount of unsettled fire claims.....		<u>\$ 18,840 59</u>
Reserve of unearned premiums: fire, \$217,916.64; tornado, \$1,937 49; total, \$219,854 04; carried out at 80 per cent.....		175,883 23
Taxes due and accrued .....		9,494 11
Total liabilities in Canada.....		<u>\$ 204,217 93</u>

## FIDELITY-PHENIX—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Tornado.	
	\$ cts.	\$ cts.	
Gross cash received.....	438,988 66	2,618 82	
Less reinsurance.....	29,791 20	159 05	
Less return premiums.....	78,807 02	823 59	
Total deduction.....	108,598 22	982 64	
Net cash received.....	330,390 44	1,636 18	
Net cash received for premiums for all classes of business.....			\$ 332,026 62
Cash received for interest on investments.....			16,607 46
Total income in Canada.....			\$ 348,634 08

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Tornado.	
	\$ cts.	\$ cts.	
Amount paid for claims occurring in previous years.....	47,560 20		
Less savings and salvage, \$12.60; reinsurances, \$169.74.....	182 34		
Net payment for claims occurring in previous years.....	47,377 86	36 45	
Paid for claims occurring during the year.....	155,291 60	86 15	
Less reinsurances.....	5,709 00		
Net payment for said claims.....	149,582 60		
Total net payment for claims.....	196,960 46	122 60	
Total net payments for claims for all classes of business.....			\$ 197,083 06
Commission and brokerage: Fire, \$62,506.03; Other, \$387.75.....			62,893 78
Taxes.....			10,153 78
Salaries, fees and travelling expenses: Fire, salaries: general and special agents, \$7,497.63; travelling expenses: officials, \$3,674 87.....			11,172 50
Miscellaneous expenditure, Fire, viz.:—Advertising, \$47.82; maps and plans, \$421.75; postage, telegrams, exchange and express, \$1,129 49; printing, stationery and sundries, \$776.58; duty, \$89 91; underwriters' boards, associations, etc., \$1,579 69.....			4,045 24
Miscellaneous expenditure, Other, viz.:—Postage.....			3 70
Total expenditure in Canada.....			\$ 285,352 06

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## FIDELITY-PHENIX—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.	40,173,729	495,582 31	1,806,460	8,632 65
Taken in 1915—new and renewed.	38,346,677	439,197 41	601,720	2,669 45
Totals.	78,520,406	934,779 72	2,408,180	11,302 13
Less ceased.	39,160,843	468,425 40	1,595,756	7,581 27
Gross in force at end of 1915.	39,359,563	466,354 32	812,430	3,720 86
Less reinsured.	3,230,280	31,134 57	40,000	159 05
Net in force at end of 1915	36,129,283	435,219 75	772,430	3,561 81

Summary of net in force at end of 1915: Amount, \$36,901,713. Premiums, \$438,781.56.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.	\$ 566,500 00
Mortgage loans on real estate, first liens	15,500 00
Book value of stocks and bonds.	14,754,741 00
Cash on hand, in trust companies and in banks.	1,067,704 57
Agents' balances and bills receivable.	1,398,579 02
Amount recoverable for reinsurance on paid claims.	67,048 28
Total ledger assets.	\$17,879,072 87

## NON-LEDGER ASSETS.

Interest due and accrued.	67,812 86
Rents due and accrued.	381 00
Market value of bonds and stocks over book value.	48,570 25
Other non-ledger assets.	175 00
Gross assets.	\$17,987,012 88
Deduct assets not admitted.	240,675 32
Total admitted assets.	\$17,746,337 36

## LIABILITIES.

Net amount of unpaid claims.	\$ 466,300 65
Unearned premiums.	7,909,326 42
Dividends declared and unpaid to stockholders.	250,000 00
Funds held under reinsurance treaties.	140 79
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.	25,000 00
Federal, State and other taxes due or accrued (estimated).	145,700 00
Contingent commissions or other charges due or accrued.	29,092 87
Reserve for contested liabilities, not losses	250,000 00
Federal income tax, withheld at source.	126 01
Total liabilities, except capital stock.	\$ 9,075,686 74
Capital stock paid up in cash.	2,500,000 00
Surplus over liabilities and capital stock.	6,170,650 62
Total liabilities.	\$17,746,337 36

FIDELITY-PHENIX—*Concluded.*

## INCOME.

Net cash received for premiums..	\$ 6,739,950 81
Interest and dividends. ....	681,399 95
Rents.....	28,987 76
Agents' balances previously charged off....	249 39
Gross profit on sale or maturity of ledger assets...	183,087 00
Gross increase by adjustment in book value of ledger assets.	1,165,691 00
Federal income tax, withheld at source..	257 78
Other income...	11,954 37
Total income..	<u>\$ 8,811,577 97</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,270,460 79
Expenses of adjustment and settlement of claims.	107,554 02
Dividends to stock holders....	250,000 00
Commission or brokerage..	1,391,995 54
Allowances to local agencies for miscellaneous agency expenses....	1,832 32
Salaries, \$135,275 76; and expenses, \$106,139.53; of special and general agents....	241,415 29
Salaries, fees and all other charges of officers, directors, trustees and home office employees	414,027 91
Rents.....	70,057 99
Underwriters' boards and tariff associations....	87,864 11
Fire department, patrol and salvage corps assessments, fees, taxes and expenses .....	27,952 16
Inspections and surveys.....	17,346 16
Taxes on real estate..	3,261 13
State taxes on premiums, Insurance Department licenses and fees....	181,598 14
All other licenses, fees and taxes.....	58,835 38
Agents' balances charged off.....	1,515 25
Decrease in liabilities during the year on account of reinsurance treaties..	979 10
Bills receivable past due, charged off.....	7,414 94
Federal income tax withheld at source.....	253 77
Gross loss on sale or maturity of ledger assets.....	1,499 00
Gross decrease by adjustment in book value of ledger assets	22,400 00
All other disbursements.....	182,625 98
Total disbursements...	<u>\$ 6,340,888 98</u>

Fire risks—written or renewed during the year—amount	\$ 899,147,321 00
Premiums thereon .....	9,157,983 98
Terminated during the year.	798,304,612 00
Premiums thereon.....	8,368,201 22
Net amount in force, December 31, 1915....	1,448,163,593 14
Premiums thereon .....	<u>14,937,681 79</u>

FIREMAN'S FUND INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—BERNARD FAYMONVILLE.

Secretary—LOUIS WEINMANN.

Principal Office—San Francisco, Cal.

Chief Agent in Canada—G. T. McMURRICH.

Head Office in Canada—Toronto.

(Incorporated May 6, 1863. Dominion license issued November 13, 1912.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. . . . . \$ 1,500,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debs. on deposit with Receiver General, viz.:—

	Par value.	Market value.
Commonwealth of Mass., 1941, 3 p.c. . . . .	\$ 50,000 00	\$ 42,500 00
State of California (State Highway Act), 1919, 4 p.c. . . . .	15,000 00	15,000 00
State of California (State Highway Act), 1920, 4 p.c. . . . .	5,000 00	4,950 00
State of California (San Francisco Seawall), 1924, 4 p.c. . . . .	45,000 00	44,550 00
Total on deposit with Receiver General. . . . .	<u>\$ 115,000 00</u>	<u>\$ 107,000 00</u>

Carried out at market value. . . . . \$ 107,000 00

*Other Assets in Canada.*

Interest accrued. . . . . 2,050 00

Agents' balances and premiums uncollected, viz.:—

Fire. . . . .	\$ 8,011 78
Automobile (including Fire Risk), (\$1,900.40 on business prior to Oct. 1, 1915). . . . .	2,750 40
Inland transportation (\$2,950.35 on business prior to Oct. 1, 1915). . . . .	6,450 35

Total. . . . . 17,212 53

Total assets in Canada. . . . . \$ 126,262 53

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted. . . . .	\$ 7,814 08
Net amount of automobile (including fire risk) claims, unadjusted. . . . .	2,500 00
Net amount of inland transportation claims, unadjusted. . . . .	27,924 18

Total net amount of unsettled claims. . . . . \$ 38,238 26

Reserve of unearned premiums, viz.:—

Fire. . . . .	\$ 52,696 95
Automobile (including fire risk). . . . .	4,215 09
Inland transportation. . . . .	17,703 32

Total, \$74,615.36; carried out at 80 per cent. . . . . 59,692 29

Taxes due and accrued. . . . . 2,000 00

Salaries, rent, advertising, agency and other expenses, due and accrued. . . . . 250 00

Commissions due. . . . . 2,000 00

Total liabilities in Canada. . . . . \$ 102,180 55

## FIREMAN'S FUND—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile. (including Fire Risk).	Inland Trans- portation.
	\$ cts	\$ cts	\$ cts
Gross cash received	153,787 27	14,398 23	56,395 39
Less reinsurance	9,819 33		3,397 59
Less return premiums	32,893 99	3,460 39	854 58
Total deduction	42,713 32		4,252 17
Net cash received	111,073 95	10,937 84	52,143 22
Net cash received for premiums for all classes of business	\$ 174,155 01		
Cash received for interest on investments	4,100 00		
Total income in Canada	\$ 178,255 01		

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile. (including Fire Risk).	Inland Trans- portation.
	\$ cts	\$ cts	\$ cts
Amount paid for claims occurring in previous years	13,611 33		
Less savings and salvage	1,165 40		
Net payment for claims occurring in previous years	12,445 93	11,905 00	850 00
Paid for claims occurring during the year	48,677 39	2,599 93	33,273 67
Less savings and salvage	560 00	215 00	786 46
Less reinsurance	6,720 30		2,652 50
Total deduction	7,280 30		3,438 96
Net payment for said claims	41,397 09	2,384 93	29,834 71
Total net payment for claims	53,843 02	14,289 93	30,684 71
Total net payments for claims for all classes of business	\$ 98,817 66		
Commission and brokerage—Fire, \$15,721 57; Other, \$5,260	20,981 57		
Taxes	3,670 50		
Salaries, fees and travelling expenses, Fire: Salaries—head office, \$500; general and special agents, \$1,000; travelling expenses, agents, \$2,057 72	3,557 72		
Miscellaneous expenditure, Fire, viz.: Advertising, \$520 96; fire departments, patrol and salvage corps assessments, etc., \$215; inspections and surveys, \$220; maps and plans, \$320; postage, telegrams, telephones and express, \$350; printing and stationery, \$200; underwriters' boards, associations, etc., \$800	3,625 96		
Miscellaneous expenditure, Other, viz.: Advertising, \$200; postage, telegrams, telephones and express, \$850; printing and stationery, \$150	1,200 00		
Total expenditure in Canada	\$ 130,853 41		

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## FIREMAN'S FUND—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile. (including Fire Risk)		Inland Transportation.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	\$	\$ cts	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1914.	10,699,909	117,403 60	824,685	21,537 09	499,820	15,247 95
Taken in 1915, new and renewed.	11,624,306	119,264 96	654,965	13,927 83	5,396,480	57,465 54
Totals.	22,324,215	217,668 56	1,479,650	35,464 92	5,896,300	72,713 49
Less ceased.	12,222,805	126,845 56	760,090	27,034 74	1,097,060	34,766 60
Gross in force at end of 1915	10,101,410	110,823 00	710,560	8,430 18	4,799,240	37,946 89
Less reinsured.	1,620,480	11,402 45			180,265	2,540 25
Net in force at end of 1915.	8,480,930	99,420 55	710,560	8,430 18	4,618,975	35,406 64

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.	\$ 573,442 39
Mortgage loans on real estate, first liens	1,138,153 90
Loans on bonds, stocks, etc.	339,459 67
Book value of bonds and stocks.	6,107,862 30
Cash on hand, in trust companies and in banks.	2,141,816 98
Agents' balances and bills receivable.	1,424,585 05
Total ledger assets.	\$11,725,320 29

## NON-LEDGER ASSETS.

Interest due and accrued.	96,955 05
Gross assets.	\$11,822,275 34
Deduct assets not admitted.	496,049 74
Total admitted assets.	\$11,326,225 60

## LIABILITIES.

Net amount of unpaid claims.	\$ 1,147,419 69
Total unearned premiums	5,661,581 73
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	2,500 00
Federal, State and other taxes due or accrued (estimated)	130,000 00
Contingent commissions or other charges due or accrued	160,000 00
Dividend earned but not declared	60,000 00
Total liabilities, excluding capital stock.	\$ 7,161,501 42
Capital stock paid up in cash	1,500,000 00
Surplus over all liabilities and capital stock	2,664,724 18
Total liabilities	\$11,326,225 60

## INCOME.

Net cash received for premiums.	\$ 7,821,896 90
Interest and dividends.	366,200 28
Rents.	15,584 37
Agents' balances previously charged off	399 33
Gross profit on sale or maturity of bonds and stocks.	2,065 75
Total income.	\$ 8,206,146 63

FIREMAN'S FUND—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 3,994,633 09
Expenses of adjustment and settlement of claims.....	90,176 48
Interest or dividends to stockholders.....	240,000 00
Commission or brokerage.....	1,365,121 11
Allowances to local agencies for miscellaneous agency expenses.....	30,014 28
Salaries, \$306,256 38; and expenses, \$123,632 66; of special and general agents.....	429,889 04
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	246,618 12
Rents.....	46,787 45
Underwriters' boards and tariff associations.....	76,645 26
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	10,328 44
Inspections and surveys.....	12,167 10
Taxes on real estate.....	6,551 92
State taxes on premiums, Insurance Department licenses and fees.....	176,092 80
All other licenses, fees and taxes.....	41,509 22
Agents' balances charged off.....	5,411 29
Gross loss on sale or maturity of bonds and stocks.....	10,645 66
Gross decrease by adjustment in book value of real estate.....	120,550 57
All other disbursements.....	179,365 84
Total disbursements.....	<u>\$ 7,085,512 67</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year, fire.....	\$ 539,271,905 00
Premiums thereon.....	6,192,714 25
Amount of policies terminated during the year.....	508,261,367 00
Premiums thereon.....	6,106,776 86
Net amount in force at December 31, 1915.....	743,586,140 00
Premiums thereon.....	<u>8,833,621 54</u>



SESSIONAL PAPER No. 8

## FIREMEN'S INSURANCE COMPANY OF NEWARK, N.J.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—DANIEL H. DUNHAM.

Secretary—A. H. HASSINGER.

Principal Office—Newark, N.J.

Chief Agent in Canada—B. B. SMITH.

Head Office in Canada—Winnipeg.

(Incorporated December 3, 1855. Dominion license issued May 22, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash . . . . . \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz.:

	Par value.	Market value.
City of Toronto, 1948, 4 p.c.	\$ 67,646 65	\$ 54,793 79
City of Hamilton, 1934, 4½ p.c.	20,000 00	18,200 00
Canadian Northern Railway Winnipeg Terminals (g'teed by Prov. of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Winnipeg General Hospital, 1st Mtge. (g'teed by Prov. of Manitoba), 1944, 5 p.c.	10,000 00	9,500 00
Total on deposit with Receiver General.	\$ 107,646 65	\$ 90,693 79

Carried out at market value. . . . . \$ 90,693 79

*Other Assets in Canada.*

Interest accrued . . . . .	1,902 92
Agents' balances and premiums uncollected (\$1,010 41 was on business prior to Oct. 1, 1915).	12,936 86
Total assets in Canada. . . . .	\$ 105,533 57

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid. . . . .	\$ 6,387 85
Net amount of claims, unadjusted. . . . .	25 00
Total net amount of unsettled claims. . . . .	\$ 6,412 85
Reserve of unearned premiums, \$70,615.91; carried out at 80 per cent. . . . .	56,492 72
Taxes due and accrued. . . . .	810 12
Reinsurance premiums, due. . . . .	273 10
Total liabilities in Canada. . . . .	\$ 63,988 79

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$ 88,895 51
Deduct reinsurances, \$2,834.53; return premiums, \$15,700.56. . . . .	18,535 09
Net cash received for premiums. . . . .	\$ 70,360 42
Total income in Canada. . . . .	\$ 70,360 42

FIREMEN'S INSURANCE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 2,702 92	
Add reinsurances.....	490 84	
Net amount paid for said claims .....	\$ 3,193 76	
Amount paid for claims occurring during the year.....	\$ 24,774 77	
Deduct reinsurances.....	90	
Net amount paid for said claims.....	\$ 24,773 87	
Total net amount paid for claims .....	\$	27,967 63
Commission or brokerage.....		14,604 35
Salaries, fees and all other charges of officials .....		5,540 37
Taxes.....		2,407 11
Miscellaneous expenditure, viz.: Advertising, \$35.81; maps and plans, \$301.64; postage, telegrams, telephones and express, \$463.99; printing and stationery, \$344.05; loss and adjustment expenses, \$573.96; duty, \$4 10; underwriters' boards, tariff associations, etc., \$1,555.80.....		3,219 35
Total expenditure in Canada .....	\$	53,798 81

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 11,190,138	\$ 158,400 27
Taken during the year, new and renewed. ....	6,634,613	90,232 54
Total.....	\$ 17,824,751	\$ 248,632 81
Deduct terminated.....	7,204,096	99,590 03
Gross in force at end of year .....	\$ 10,620,655	\$ 149,042 78
Deduct reinsured.....	312,177	3,847 04
Net in force at December 31, 1915 .....	\$ 10,308,478	\$ 145,195 74

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE CORPORATION,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—DONALD M. MACKAY.

Secretary—J. MAYHEW ALLEN.

Chief Agent in Canada—THOMAS H. HALL.

Principal Office—Perth, Scotland.

Head Office in Canada—Toronto.

(Incorporated February 23, 1891. Dominion license issued July 14, 1908.)

## CAPITAL.

Amount of joint stock capital authorized	\$ 6,250,000 00
Amount subscribed	5,765,000 00
Amount paid thereon in cash	2,015,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.)	\$ 296,891 81
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*Other Assets in Canada.*

Market value of bonds and debts deposited with Imperial Bank of Canada (For details, see Schedule B.)	10,000 00
Cash at head office in Canada	50 00
Cash in bank and Trust Co.:	
Imperial Bank of Canada, Toronto	\$ 13,836 58
Imperial Bank of Canada, Winnipeg	8,834 53
Union Trust Co.	20,000 00
Total cash in bank and Trust Company	42,671 11
Agents' balances and premiums uncollected (\$284 39 on business prior to Oct. 1, 1915)	65,696 54
Interest accrued	5,260 03
Office furniture and plans	5,984 26
Other assets	36 97
Total assets in Canada	\$ 426,590 72

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 15,599 83
Net amount of claims, resisted in suit (accrued in 1914)	4,100 00
Total net amount of unsettled claims	\$ 19,699 83
Reserved of unearned premiums, \$229,563.97; carried out at 80 per cent.	183,650 46
Salaries, rent, etc., due and accrued	4,601 01
Taxes due and accrued	4,886 41
Other liabilities	1,598 18
Total liabilities in Canada	\$ 214,426 89

6 GEORGE V, A. 1916

## GENERAL ACCIDENT FIRE AND LIFE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 356,993 50	
Deduct reinsurances, \$5,990.05; return premiums, \$61,687.98.....	67,678 03	
Total net cash received for premiums.....	\$ 289,315 47	
Received for interest on investments.....	16,043 55	
Transfer fees.....	8 00	
Total income in Canada.....	\$ 305,367 02	

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 19,034 23	
Deduct savings and salvage, \$8.40; reinsurances, \$48.95.....	57 35	
Net amount paid for said claims.....	\$ 18,976 88	
Amount paid for claims occurring during the year.....	\$ 107,905 43	
Deduct reinsurances.....	1 25	
Net amount paid for said claims.....	\$ 107,904 18	
Total net amount paid for claims.....	\$ 126,881 06	
Paid or allowed for commission or brokerage.....	59,623 22	
Paid for: Salaries of head office officials, \$19,494.90; auditors' fees, \$600; travelling expenses, officials, \$375; travelling expenses, agents, \$3,145.05.....	23,614 95	
Taxes.....	8,635 80	
Miscellaneous expenditure, viz.: Legal expenses, \$204.34; advertising, \$192.10; printing and stationery, \$2,617.76; postage, telegrams, telephones and express, \$1,275.26; rent, \$2,289.13; underwriters' board fees, \$3,661.79; entertainment, \$111.45; furniture and fixtures, \$24 72; maps and plans, \$143.65; life assurance scheme, \$10.05; charges, \$1,371.62.....	11,901 90	
Total expenditure in Canada.....	\$ 230,656 93	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement...	15,930	\$ 32,204,199	\$ 404,039 25
Taken during the year, new and renewed.....	10,644	32,272,798	383,048 04
Total.....	26,574	\$ 64,476,997	\$ 787,087 29
Deduct terminated.....	8,321	29,191,432	355,413 74
Gross in force at end of year.....	18,253	\$ 35,285,565	\$ 431,673 55
Deduct reinsured.....		529,585	7,023 29
Net in force at December 31, 1915.....	18,253	\$ 34,755,980	\$ 424,650 26

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.—

Cities—	Par value.	Market value.
Cranbrook, 1916 to 1929, 5 p.c.....	\$ 27,800 82	\$ 25,576 75
Edmonton, 1953, 4½ p.c.....	5,353 33	4,282 66
Edmonton, 1953, 5 p.c.....	15,573 34	13,548 81
Fort William, 1930, 5 p.c.....	10,000 00	9,300 00
Hull, 1935, 5 p.c.....	15,000 00	13,800 00
Medicine Hat, 1916, 5 p.c.....	3,000 00	3,000 00
“ 1928, 5 p.c.....	2,000 00	1,840 00
“ 1931, 5 p.c.....	1,915 97	1,743 53
Moosejaw, 1920, 4½ p.c.....	9,000 00	8,460 00
Nanaimo, 1960, 5 p.c.....	16,000 00	13,280 00
North Vancouver, 1958, 5 p.c.....	5,000 00	4,200 00
North Vancouver, 1960, 5 p.c.....	1,450 00	1,218 00
Prince Albert, 1917 to 1935, 4½ p.c.....	13,918 11	12,387 12
Prince Albert, 1916 to 1937, 5 p.c.....	4,281 27	3,938 77
St. Thomas, 1916 to 1920, 4 p.c.....	10,237 03	9,929 92
Saskatoon, 1920, 5 p.c.....	30,000 00	28,800 00
Wetaskiwin, 1917 to 1960, 5 p.c.....	9,675 67	8,321 08

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GENERAL ACCIDENT FIRE AND LIFE—*Concluded.*

SCHEDULE A—*Concluded.*

Bonds and debts. on deposit with Receiver General, *Concluded.* viz.:—

	Par value.	Market value.
<i>Towns—</i>		
Clinton, 1937, 4½ p.c.	\$ 5,000 00	\$ 4,300 00
Newmarket, 1917 to 1918, 5½ p.c.	1,358 54	1,358 54
North Bay, 1916 to 1937, 5½ p.c.	8,185 48	8,021 77
Rosthern, 1916 to 1930, 5 p.c.	3,331 35	2,931 59
Sudbury 1921, 5 p.c.	4,462 44	4,283 94
Swift Current, 1932, 5 p.c.	8,000 00	6,960 00
Waterloo, 1916, 5 p.c.	1,188 86	1,188 86
Waterloo, 1936, 5 p.c.	3,935 58	3,738 80
<i>Schools—</i>		
Edmonton, 1916 to 1920, 5 p.c.	15,600 00	14,700 00
Portage la Prairie, 1916 to 1928, 5 p.c.	13,000 00	12,350 00
Saskatoon, 1916, 5 p.c.	2,000 00	1,980 00
“ 1916 to 1940, 5 p.c.	4,166 67	3,750 00
“ 1917, 5 p.c.	1,000 00	980 00
“ 1918, 5 p.c.	2,600 00	1,940 00
“ 1919, 5 p.c.	1,000 00	970 00
“ 1920, 5 p.c.	2,000 00	1,920 00
“ 1922, 5 p.c.	1,600 00	1,400 00
“ 1924, 5 p.c.	1,000 00	930 00
“ 1926, 5 p.c.	1,000 00	920 00
“ 1928, 5 p.c.	1,000 00	910 00
“ 1930, 5 p.c.	1,000 00	900 00
“ 1932, 5 p.c.	1,000 00	890 00
“ 1934, 5 p.c.	1,066 00	880 00
“ 1936, 5 p.c.	1,000 00	870 00
“ 1938, 5 p.c.	1,000 00	870 00
“ 1940, 5 p.c.	1,000 00	860 00
Strathcona, Public, 1916-1940, 5 p.c.	14,166 67	12,891 67
<i>Miscellaneous—</i>		
Can. Landed and Nat. Invt. Co., Ltd., 1918, 4½ p.c.	15,000 00	15,000 00
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	\$ 320,001 13	\$ 296,861 81

SCHEDULE B.

Bonds and debts. deposited with Imperial Bank of Canada, viz.:—

	Par Value.	Market Value.
Grand Valley R. R. 1947, 5 p. c.	\$ 17,000 00	.....
Colonial Investment and Loan Co., 1916, 4½ p. c.	10,000 00	\$ 10,000 00
Total par and market values	\$ 27,000 00	\$ 10,000 00

(For General Business Statement, see Appendix.)

## COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—BARON DE NEUFLIZE.

Manager—M. PAUL LEVASSEUR

Principal Office—Paris, France.

Chief Agent in Canada—THOMAS F. DOBBIN.

Head Office in Canada—Montreal.

(Incorporated 1819. Dominion license issued July 20, 1912.)

## CAPITAL.

Amount authorized, subscribed and paid in cash. \$ 400,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
676,667 francs French Rentes, 3 p.c. . . . .	\$ 130,596 67	\$ 79,663 97

Carried out at market value. . . . . \$ 79,663 97*Other Assets in Canada.*

Cash in Bank of British North America. . . . .	1,949 50
Agents' balances and premiums uncollected (\$436 06 on business prior to Oct. 1, 1915.) . . . .	12,751 94
Office furniture and plans. . . . .	1,427 50
Total assets in Canada. . . . .	\$ 95,792 91

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid. . . . .	\$ 12,724 75
"    "    unadjusted . . . . .	12,329 00
"    "    resisted, in suit. . . . .	6,250 00
"    "    resisted, not in suit. . . . .	100 00

Total net amount of unsettled claims . . . . .	\$ 31,403 75
Reserve of unearned premiums, \$44,528 39, carried out at 80 per cent . . . . .	35,622 71
Reinsurance premiums due. . . . .	780 91
Taxes due and accrued . . . . .	2,170 78
Reinsurance recoverable on paid claims. . . . .	17 33
Total liabilities in Canada . . . . .	\$ 69,995 48

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$ 98,224 71
Deduct reinsurance, \$5,238 43; return premiums, \$29,728 18. . . . .	34,966 61
Net cash received for premiums. . . . .	\$ 63,258 10
Total income in Canada. . . . .	\$ 63,258 10

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COMPAGNIE D'ASSURANCES GÉNÉRALES CONTRE L'INCENDIE - *Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years...	\$ 12,015 05
Deduct savings and salvage, \$12 09; reinsurances, \$615 50.	627 59
Net amount paid for said claims.....	\$ 11,387 46
Amount paid for claims occurring during the year . . . . .	\$ 33,715 89
Deduct savings and salvage, \$13.23; reinsurances, \$1,582 25	1,595 48
Net amount paid for said claims.....	\$ 32,120 41
Total net amount paid for claims.....	\$ 43,507 87
Commission or brokerage.....	18,537 89
Taxes.....	2,547 25
Salaries, fees and all other charges of officials.....	1,266 45
Miscellaneous expenditure, viz: Advertising, \$4 42; fire departments, patrol and salvage corps assessments, \$28.18; maps and plans, \$1,427.50; postage, telegrams, telephones and express, \$50.59; printing and stationery, \$20.93; rents, \$120.39; underwriters' boards, tariff association, etc., \$1,019.86; travelling expenses, \$150.70; other expenses, \$5.59..	2,828 16
Total expenditure in Canada.....	\$ 68,687 62

## RISKS AND PREMIUMS IN CANADA.

	Amount	Premiums.
Gross policies in force at Dec. 31, 1914.....	\$ 9,115,331	\$ 109,948 17
Taken during the year, new and renewed . . . . .	8,410,818	101,053 32
Total.....	\$ 17,526,149	\$ 211,001 49
Deduct terminated.....	9,142,414	105,007 34
Gross in force at end of year.....	8,383,735	105,994 15
Deduct reinsured.....	589,484	6,257 92
Net in force at December 31, 1915 . . . . .	\$ 7,794,251	\$ 99,736 23

(For General Business Statement, see Appendix.)

GERMAN AMERICAN INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—WILLIAM N. KREMER.

Secretary—EDWIN M. CRAGIN.

Principal Office—1 Liberty St., New York.

Chief Agents in Canada—ESINHART AND EVANS.

Head Office in Canada—Montreal.

(Incorporated March 6, 1872. Commenced business in Canada December 7, 1904.)

CAPITAL.

Amount of capital authorized, subscribed and paid in cash..... \$ 2,000,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General, (*For details, see Schedule A.*)..... \$ 376,491 34

*Other Assets in Canada.*

Cash in banks, viz.:			
Dominion Bank, Toronto.....	\$ 35,425 73		
Imperial Bank, Ottawa.....	23,476 71		
Total cash in banks.....		58,902 44	
Interest accrued.....		7,520 30	
Agents' balances and premiums uncollected, viz.:			
Fire (\$2,446.64 on business prior to Oct. 1, 1915).....	\$ 77,295 74		
Tornado.....	147 69		
Total.....		77,443 43	
Total assets in Canada.....		\$ 520,357 51	

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 38,514 00		
Net amount of fire claims, resisted in suit.....	1,000 00		
Total net amount of unsettled claims.....		\$ 39,514 00	
Reserve of unearned premiums, viz.:			
Fire.....	\$ 276,708 38		
Tornado.....	370 03		
Total, \$277,078 41; carried out at 80 per cent.....		221,662 73	
Due and accrued for salaries, rent, advertising, agency, expenses, etc.....		473 84	
Provincial, municipal or other taxes due and accrued.....		2,500 00	
Total liabilities in Canada.....		\$ 264,150 57	



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## GERMAN AMERICAN—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received .....	533,594 32	429 34
Less reinsurance.....	78,552 32	114 75
Less return premiums .....	81,192 85	61 65
Total deduction..	162,745 17	176 40
Net cash received .....	370,849 15	243 94
Net cash received for premiums for all classes of business .....	\$	371,093 09
Cash received for interest on investments.....		19,363 90
Total income in Canada.....	\$	390,456 99

## EXPENDITURE IN CANADA.

Claims.	Fire.	
	\$ cts.	
Amount paid for claims occurring in previous years.....	54,743 61	
Deduct savings and salvage, \$17.11; reinsurances, \$17,237.59.....	17,254 70	
Net payment for said claims occurring in previous years.....	37,488 91	
Paid for claims occurring during the year.....	188,941 25	
Less savings and salvage.....	59 31	
Less reinsurance.....	11,798 68	
Total deduction.....	11,857 99	
Net payment for said claims.....	177,083 26	
Total net payments for claims for all classes of business .....	\$	214,572 17
Commission and brokerage: fire, \$72,956.71; other, \$51.19.....		73,007 90
Taxes.....		12,265 41
Salaries, fees and travelling expenses: Salaries, general and special agents, \$6,000; travelling expenses, agents, \$3,198 84.....		9,198 84
Miscellaneous expenditure, viz.: Advertising, \$80.50; fire departments, patrol and salvage corps assessments, etc., \$142 29; furniture and fixtures, \$78.25; legal expenses, \$19.50; maps and plans, \$2,375 63; postage, telegrams, telephones and express, \$1,960.58; printing and stationery, \$92 98; rents, \$822 50; underwriters' boards, associations, etc., \$6,322.11; duty and other miscellaneous expenses, \$202 42 .....		12,096 16
Total expenditure in Canada .....	\$	321,140 45

## GERMAN AMERICAN—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1914 . . . . .	74,815,718	696,932 46	10,900	33 00
Taken in 1915, new and renewed . . . . .	62,232,448	526,384 89	195,990	611 31
Totals	137,048,166	1,223,317 35	206,890	644 31
Less ceased	69,261,321	627,490 44	6,700	18 50
Gross in force at end of 1915 . . . . .	67,786,845	595,826 91	200,100	625 81
Less reinsured . . . . .	14,920,521	75,487 93	32,500	114 75
Net in force at end of 1915.	52,866,324	520,338 98	167,600	511 06

Summary of net in force at end of 1915: Amount, \$53,033,924. Premiums, \$520,850.04.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
Province of Manitoba, 1935, 4 p.c.	\$ 50,900 00	\$ 43,000 00
<i>Cities—</i>		
Montreal, 1954, 4½ p.c.	80,000 00	70,400 00
Toronto, 1944, 3½ p.c.	51,100 00	37,814 00
Toronto, 1920, 4 p.c.	25,308 67	24,041 34
Toronto, 1948, 4 p.c.	160,660 00	130,086 00
Toronto, 1924, 4½ p.c.	26,000 00	24,700 00
<i>Towns—</i>		
Lachine, 1941, 4 p.c.	25,000 00	19,500 00
Lachine, 1944, 4½ p.c.	5,000 00	4,200 00
Montreal Harbour, 1924, 4 p.c.	25,000 00	22,750 00
Total on deposit with Receiver General	\$ 448,006 67	\$ 376,491 34

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums	\$ 9,037,801 97
Interest and dividends	963,854 70
Rents	218,249 19
Agents' balances previously charged off	4,894 17
Profit on sale or maturity of bonds and stocks	4,137 72
Other income	10,461 82
Total income	\$10,179,399 57

## DISBURSEMENTS.

Net amount paid for claims	\$ 4,876,580 75
Expenses of adjustment and settlement of claims	127,033 93
Paid stockholders for interest or dividends	600,000 00
Commissions or brokerage	1,731,070 02
Alliances to local agencies for miscellaneous agency expenses	1,549 78
Salaries, \$452,864 17, and expenses, \$154,835 22; of special and general agents	607,639 39
Salaries, fees and all other charges of officers, directors, trustees and home office employees	370,246 48
Rents	75,068 31

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GERMAN AMERICAN - *Concluded.*DISBURSEMENTS - *Concluded.*

Underwriters' boards and tariff associations	\$ 138,406 73
Inspections and surveys	67,339 92
Fire department, fire patrol, salvage corps assessments, fees, taxes and expenses	47,921 10
Taxes on real estate	37,304 11
State taxes on premiums, Insurance Department licenses and fees,.....	201,461 05
All other licenses, fees and taxes	91,555 46
Gross loss on sale or maturity of bonds and stocks	243,376 01
Agents' balances charged off	3,320 39
All other disbursements	310,775 58
Total disbursements	\$ 9,539,640 01

## LEDGER ASSETS.

Book value of real estate	\$ 2,682,285 69
Mortgage loans on real estate, first liens	53,150 00
Book value of bonds and stocks owned	18,566,082 42
Cash on hand, in trust companies and in banks	977,080 14
Agents' balances	1,736,374 91
Bills receivable, taken for fire risks	36,090 89
Total ledger assets	\$24,051,164 05

## NON-LEDGER ASSETS.

Interest accrued,....	148,608 09
Rents due	4,723 52
Recoverable for reinsurance on paid losses	6,242 23
Gross assets	\$24,210,737 80
Deduct assets not admitted	1,846,111 49
Total admitted assets	\$22,364,626 31

## LIABILITIES.

Net amount of unpaid claims,.....	\$ 929,025 12
Unearned premiums	9,036,192 28
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	17,117 93
Federal, State, county and other taxes due or accrued (estimated)	140,000 00
Contingent commissions or other charges due or accrued	14,461 48
Premiums due or to become due	8,235 82
Rents paid in advance	1,907 75
Total amount of all liabilities (except capital stock)	\$ 10,146,941 38
Capital actually paid up in cash	2,000,000 00
Surplus	10,217,684 93
Total liabilities	\$ 22,364,626 31

## RISKS AND PREMIUMS.

## FIRE RISKS.

Written or renewed during the year	\$1,612,470,884 00
Premiums thereon	15,269,418 83
Terminated during the year	1,522,241,784 00
Premiums thereon	15,216,675 79
Net in force at December 31, 1915	2,491,557,324 00
Premiums thereon	22,730,447 48

## \*GERMANIA FIRE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEO. B. EDWARDS.

Secretary—GUSTAV KEHR.

Principal Office—New York, N.Y.

Chief Agent in Canada—PERCY ROBERTSON.

Head Office in Canada—Toronto.

(Incorporated February, 1859. Dominion license issued January 11, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
Province of Ontario, 1939, 4 p.c. ....	\$ 10,000 00	\$ 8,600 00
Province of Ontario, 1941, 4 p.c. ....	50,000 00	42,500 00
Total on deposit with Receiver General.....	\$ 60,000 00	\$ 51,100 00

Carried out at market value.....\$ 51,100 00

*Other Assets in Canada.*

Interest accrued..... 366 66

Agents' balances and premiums uncollected (\$57.72 was on business prior to Oct. 1, 1915)... 2,373 68

Total assets in Canada.....\$ 53,840 34

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....\$ 2,747 41

Net amount of claims, unadjusted..... 8,135 17

Total net amount of unsettled claims.....\$ 10,882 58

Taxes due and accrued..... 115 27

Total liabilities in Canada.....\$ 10,997 85

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 88,025 37

Deduct reinsurance, \$35,714 16; return premiums, \$24,891 78..... 60,605 94

Total net cash received for premiums... \$ 27,419 43

Interest on investments... 2,400 00

Total income in Canada.....\$ 29,819 43

\*By a reinsurance agreement dated Nov. 30, 1915, the Canadian business of this company was reinsured by the Western Assurance Co., Toronto. The deposit of the Company is still in the hands of the Receiver General but the company has given notice as required by the Insurance Act, of its intention to apply for the release of this deposit on May 25, 1916.

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## GERMANIA—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years .....	\$ 7,841 68
Amount paid for claims occurring during the year.....	\$ 30,018 03
Deduct savings and salvage, \$129; reinsurances, \$265.43.....	394 43
Net amount paid for said claims.....	\$ 29,623 60
Total net amount paid for claims.....	\$ 37,468 28
Commission or brokerage.....	— 1,423 14
Taxes.....	1,347 98
Miscellaneous expenditure, viz.: Inspections and surveys, \$1,472.58; maps and plans, \$341.92; postage, telegrams, telephones and express, \$431.33; printing and stationery, \$9.43; exchange, \$166.14; bond premium, \$26.14; advertising, \$8.68 .....	2,456 22
Total expenditure in Canada.....	\$ 39,849 34

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 5,875,339	\$ 89,014 65
Taken during the year, new and renewed.....	4,361,573	72,329 84
Total.....	\$ 10,236,912	\$ 161,344 49
Deduct terminated.....	5,479,541	91,759 47
Gross in force at end of year.....	\$ 4,757,371	\$ 69,585 02
Deduct reinsured .....	4,757,371	69,585 02

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.....	\$ 738,663 02
Mortgage loans on real estate, first liens.....	720,250 00
Book value of bonds and stocks.....	5,753,960 22
Cash on hand, in trust companies and in banks.....	570,272 68
Agents' balances.....	588,785 89
Total ledger assets.....	\$ 8,371,931 81

## NON-LEDGER ASSETS.

Interest accrued.....	51,350 50
Reinsurance on losses paid.....	15,896 03
Gross assets.....	\$ 8,439,178 34
Deduct assets not admitted.....	409,526 50
Total admitted assets.....	\$ 8,029,651 84

## LIABILITIES.

Net amount of unpaid claims.....	\$ 265,927 75
Total unearned premiums.....	3,558,971 56
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	2,410 58
Taxes due and accrued (estimated).....	65,000 00
Contingent commissions and brokerage due or to become due.....	26,066 66
Unpaid return premiums.....	1,919 13
Total liabilities, excluding capital stock.....	\$ 3,920,295 68
Capital actually paid up in cash.....	1,000,000 00
Surplus above all liabilities and capital stock.....	3,109,356 16
Total liabilities.....	\$ 8,029,651 84

GERMANIA—*Concluded.*

## INCOME.

Total premium income.....	\$ 3,193,320 84
Received for interest and dividends.....	282,349 44
Received for rents.....	48,815 03
Conscience money.....	50 00
Agents' balances previously charged off.....	107 10
Federal income tax withheld at source.....	371 23
Gross profit on sale or maturity of real estate and bonds.....	708 63
Total income.....	<u>\$ 3,525,722 27</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,484,845 08
Expenses of adjustment and settlement of claims.....	84,429 56
Interest or dividends to stockholders.....	200,000 00
Commission or brokerage.....	641,369 45
Allowances to local agencies for miscellaneous agency expenses.....	90,574 59
Salaries, \$85,969 59; and expenses, \$53,693 64; of special and general agents.....	139,663 23
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	147,268 46
Rents.....	31,754 45
Underwriters' boards and tariff associations.....	6,729 94
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	23,092 03
Inspections and surveys.....	51,935 54
Taxes on real estate.....	12,013 39
State taxes on premiums, Insurance Department licenses and fees.....	83,710 52
All other licenses, fees and taxes.....	35,462 75
Agents' balances charged off.....	2,895 05
Gross loss on sale or maturity of bonds and stocks.....	15,491 54
Gross decrease, by adjustment, in book value of real estate.....	14,547 12
All other disbursements.....	97,681 59
Total disbursements.....	<u>\$ 3,163,464 20</u>

## RISKS AND PREMIUMS.

Amount of risks written or renewed during the year.....	\$455,777,450 00
Premiums thereon.....	4,526,212 22
Amount of policies terminated during the year.....	414,521,960 00
Premiums thereon.....	4,185,071 25
Net amount in force at December 31, 1915.....	752,409,204 00
Premiums thereon.....	<u>6,951,509 09</u>

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## GLENS FALLS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—R. A. LITTLE.

Secretary—H. N. DICKINSON.

Head Office—Glens Falls, N.Y.

Chief Agent in Canada—W. H. GEORGE.

Head Office in Canada—Toronto.

(Organized 1850. Dominion license issued November 28, 1913.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. . . . . \$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*) . . . . . \$ 131,000 00*Other Assets in Canada.*Cash in Bank of Montreal, Montreal . . . . . 24,369 61  
Interest accrued . . . . . 1,982 33

Agents' balances and premiums uncollected, viz.:

Fire (\$766.67 on business prior to Oct. 1, 1915) . . . . . \$ 26,264 63

Automobile (including fire risk) . . . . . 1,562 24

Total . . . . . 27,826 87

Total assets in Canada. . . . . \$ 185,178 81

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted . . . . . \$ 14,825 00

Net amount of fire claims, resisted, in suit . . . . . 400 00

Net amount of fire claims, resisted, not in suit . . . . . 6,800 00

Net amount of automobile (including fire risk) claims, unadjusted . . . . . 192 50

Total net amount of unsettled claims . . . . . \$ 22,217 50

Reserve of unearned premiums, viz.:

Fire . . . . . \$ 107,338 44

Automobile (including fire risk) . . . . . 8,303 87

Total, \$115,642.31; carried out at 80 per cent. . . . . 92,513 84

Taxes due and accrued (estimated) . . . . . 1,000 00

Total liabilities in Canada . . . . . \$ 115,731 34

## GLENS FALLS INSURANCE COMPANY—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Automobile (including Fire risk).
	\$ cts.	\$ cts.
Gross cash received	184,631 69	22,284 52
Less reinsurances	1,837 86	
Less return premiums	40,071 93	4,339 50
Total deduction	41,909 79	
Net cash received	142,721 90	17,945 02
Net cash received for premiums for all classes of business		\$ 160,666 92
Cash received for interest on investments		5,672 63
Total income in Canada		\$ 166,339 55

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Automobile (including Fire risk).
	\$ cts.	\$ cts.
Net payment for claims occurring in previous years	1,202 65	185 35
Paid for claims occurring during the year	63,437 37	3,388 50
Less reinsurance	230 75	
Net payment for said claims	63,206 62	
Total net payment for claims	64,409 27	3,574 15
Total net payment for claims for all classes of business		\$ 67,983 42
Commission and brokerage: Fire, \$27,648 14; Other, \$3,762 20		31,410 34
Taxes		3,736 59
Salaries and travelling expenses: Salaries, general and special agents, \$4,950.73; travelling expenses, agents, \$1,103 88		6,054 61
Miscellaneous expenditure, viz.: Advertising, \$635.68; fire departments, patrol and salvage corps assessments, etc., \$51 37; maps and plans, \$914 97; postage, telegrams, telephones and express, \$638 24; printing and stationery, \$426.33; rents, \$1,052.04; underwriters' boards, associations, etc., \$1,769 44; other expenses, \$4,474 81		10,012 88
Total expenditure in Canada		\$ 119,197 84



SESSIONAL PAPER No. 8

**GLENS FALLS INSURANCE COMPANY—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA**

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Automobile including Fire-risk.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	10,989,982	147,891 45	645,210	14,363 97
Taken in 1915, new and renewed	13,744,428	189,202 17	1,011,579	22,472 73
<b>Totals</b>	<b>24,734,410</b>	<b>337,093 60</b>	<b>1,656,789</b>	<b>36,836 70</b>
Less ceased	19,630,133	144,843 88	888,064	20,228 96
Gross in force at end of 1915	14,104,277	192,159 72	768,725	16,607 74
Less reinsured	158,533	1,837 19		
<b>Net in force at end of 1915.</b>	<b>13,945,744</b>	<b>190,322 55</b>	<b>768,725</b>	<b>16,607 74</b>

Summary of net in force at end of 1915: Amount, \$14,714,469. Premiums, \$206,930 27.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General —

	Par value.	Market value.
City of Fort William, 1933, 5 p.c.	\$ 10,000 00	\$ 9,200 00
City of Montreal, 1918 (or earlier on 60 days' notice), 5 p.c.	20,000 00	18,800 00
City of St. Catharines, 1933, 4½ p.c.	20,000 00	18,000 00
City of Toronto, 1949, 4½ p.c.	25,000 00	22,000 00
City of Victoria, 1923, 4½ p.c.	20,000 00	18,600 00
City of Regina P.S., 1933, 5 p.c.	20,000 00	18,400 00
Can. Perm. Mtge. Corp., 1919, 4½ p.c.	25,000 00	25,000 00
<b>Total on deposit with Receiver General</b>	<b>\$ 140,000 00</b>	<b>\$ 131,000 00</b>

**GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.**

LEDGER ASSETS.

Book value of real estate	\$ 247,419 79
Mortgage loans on real estate	1,699,300 00
Loans secured by pledge of bonds, stocks or other collaterals	200,000 00
Book value of bonds and stocks owned by the company	2,619,071 60
Cash on hand, in banks and trust companies	655,873 95
Agents' balances and bills receivable	409,979 85
<b>Total ledger assets</b>	<b>\$ 5,831,645 19</b>

NON-LEDGER ASSETS.

Interest due and accrued	31,034 96
Rents accrued	239 57
<b>Gross assets</b>	<b>\$ 5,862,919 72</b>
Deduct assets not admitted	2,973 28
<b>Total admitted assets</b>	<b>\$ 5,859,946 44</b>

GLENS FALLS INSURANCE COMPANY—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims	\$ 237,931 09
Total unearned premiums	2,629,481 89
Federal, State, and other taxes due or accrued (estimated)	40,000 00
Rents, salaries, bills, etc., due and accrued	1,000 00
Reinsurance due other companies	4,967 08
Reserve for dividend	155,000 00
Reserve for contingencies	45,000 00
<b>Total liabilities (not including capital stock)</b>	<b>\$ 3,109,380 06</b>
Joint stock capital paid up in cash	500,000 00
Surplus over all liabilities	2,250,566 38
<b>Total liabilities</b>	<b>\$ 5,859,946 44</b>

## INCOME.

Net cash received for premiums other than perpetuals	\$ 2,432,624 34
Received for interest and dividends	256,733 25
Rents	24,757 90
Profit on sale or maturity of ledger assets	1,702 90
Gross increase by adjustment in book value of ledger assets	32,201 75
From all other sources	104 06
<b>Total income</b>	<b>\$ 2,748,124 20</b>

## DISBURSEMENTS.

Net amount paid for claims	\$ 1,252,681 97
Expenses of adjustment and settlement of claims	44,846 51
Paid stockholders for interest or dividends	60,000 00
Allowances to local agents for miscellaneous agency expenses	17,582 37
Salaries and expenses of special and general agents	124,870 16
Commission or brokerage	523,751 33
Salaries, fees and all other charges of officers, directors, trustees and home office employees	124,088 83
Rents	12,000 00
Underwriters' boards and tariff associations	34,278 77
Fire department, patrol and salvage corps assessments, fees, taxes, and expenses	11,126 95
Inspections and surveys	10,320 21
Taxes on real estate	3,196 38
State taxes on premiums, Insurance Department licenses and fees	53,357 97
All other licenses, fees and taxes	21,841 57
Agents' balances charged off	563 15
Gross loss on sale or maturity of bonds and stocks	624 18
Gross decrease by adjustment in book value of real estate, bonds and stocks	57,639 05
All other disbursements	80,002 03
<b>Total disbursements</b>	<b>\$ 2,432,283 53</b>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	\$ 369,585,595 00
Premiums thereon	3,412,583 34
Amount of fire risks terminated	324,109,976 00
Premiums thereon	3,248,581 79
Net amount of fire risks in force on December 31, 1915	346,781,069 00
Premiums thereon	4,905,150 82
Net amount of marine and inland risks in force on December 31, 1915	11,831,033 00
Premiums thereon	232,631 66

SESSIONAL PAPER No. 8

## THE GLOBE AND RUTGERS FIRE INSURANCE CO.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. C. JAMESON.

Secretaries—W. H. PAULSON and J. T. GORDON.

Principal Office—New York.

Chief Agent in Canada—J. W. Binnie.

Head Office in Canada—Montreal.

(Formed by the consolidation on December 20, 1898, of "The Globe Fire Insurance Co.," which was incorporated in 1863, and "The Rutgers Fire Insurance Co.," which was incorporated in 1853 Dominion license issued March 6, 1914.)

## CAPITAL.

Amount of joint stock capital authorized.	\$ 1,000,000 00
Amount subscribed and paid in cash.	<u>400,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value	
Province of Alberta, 1923, 4½ p.c.	\$ 105,000 00	\$ 98,700 00	
Carried out at market value.			\$ 98,700 00
Cash on deposit with Receiver General.			<u>10,000 00</u>

*Other Assets in Canada.*

Bonds in control of Company, viz:—

Dom. of Can. Internal War Loan, 1925, 5 p.c. (10 p.c. paid).	\$ 50,000 00	\$ 5,000 00	
Carried out at market value.			5,000 00
Cash at head office			1,494 95
Cash in banks, viz:—			
Union Bank of Canada, Montreal.	\$ 27,857 01		
W. R. MacInnes and Co., Halifax, N.S.	337 67		
Lawyers' Title and Trust Bank, New York	20,307 24		
Total cash in banks.			48,501 92
Interest accrued.			51 60
Agents' balances and premiums uncollected, viz:—			
Fire (\$1,775.59 was on business prior to Oct. 1, 1915).	\$ 34,827 77		
Explosion.	7,352 50		
Total.			42,180 27
Office furniture, \$1,800 85; plans, \$2,996 25			<u>4,797 10</u>
Total assets in Canada.			<u>\$ 210,725 84</u>

## THE GLOBE AND RUTGERS—Continued.

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$	9 98	
“ unadjusted.....		29,395 29	
Total net amount of unsettled claims.....	\$		29,405 27
Reserve of unearned premiums, viz.:—			
Fire.....	\$	180,886 00	
Explosion.....		4,051 25	
Total, \$184,937.25; carried out at 80 per cent.....			147,949 80
Taxes, due and accrued.....			3,959 10
Reinsurance premiums, due.....			486 69
Total liabilities in Canada.....	\$		181,800 86

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Explosion.
	\$	cts.
Gross cash received.....	352,801	52
Less reinsurance.....	5,539	39
Less return premiums.....	69,097	48
Total deduction.....	74,636	87
Net cash received.....	278,164	65
		4,732 00
Net cash received for premiums for all classes of business.....	\$	282,896 65
Cash received for interest on investments.....		5,827 05
Total income in Canada.....	\$	288,723 70

## EXPENDITURE IN CANADA.

Claims.	Fire.
	\$
	cts.
Net payment for claims occurring in previous years.....	5,122 28
Paid for claims occurring during the year.....	100,503 85
Less sayings and salvage.....	180 25
Less reinsurance.....	2,538 24
Total deduction.....	2,718 49
Net payment for said claims.....	97,785 36

SESSIONAL PAPER No. 8

THE GLOBE AND RUTGERS—Continued.

EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$	102,907 64
Commission and brokerage: Fire, \$53,042 12; Other, \$1,233.....		54,275 12
Taxes.....		6,329 40
Salaries, Fees and Travelling Expenses:—Salaries, head office, \$11,830.78; auditors' fees, \$150; travelling expenses, officials, \$2,542.95.....		14,523 73
Miscellaneous Expenditure, viz.: Advertising, \$434 63; fire departments, patrol and salvage corps assessments, etc., \$34 62; furniture and fixtures, \$794 95; legal expenses, \$18; maps and plans, \$1,447.38; postage, telegrams, telephones and express, \$1,047.29; printing and stationery, \$2,340 63; rents, \$1,472 95; underwriters' boards, associations, etc., \$2,533.53; exchange, \$84 81; sundries, \$680.75.....		10,889 54
Total expenditure in Canada.....	\$	188,925 43

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.			
	Fire.		Explosion.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.....	9,740,523	105,313 76		
Taken in 1915, new and renewed.....	45,820,828	365,890 51	2,610,000	12,084 50
Totals.....	55,561,351	471,204 27		
Less ceased.....	20,165,858	165,610 22	1,500,000	3,982 00
Gross in force at end of 1915.....	35,395,493	305,594 05	1,110,000	8,102 50
Less reinsured.....	667,366	5,976 48		
Net in force at end of 1915.....	34,728,127	299,617 57	1,110,000	8,102 50

Summary of net in force at end of 1915: Amount, \$35,838,127. Premiums, \$307,720 07

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate.....	\$	72,945 00
Mortgage loans on real estate, first liens.....		76,700 00
Book value of bonds and stocks.....		8,261,501 52
Cash on hand, in trust companies and in banks.....		643,919 28
Agents' balances.....		1,304,727 25
Total ledger assets.....	\$10,359,793 08	
Interest due and accrued.....		53,391 06
Gross assets.....	\$10,413,184 11	
Deduct assets not admitted.....		234,838 95
Total admitted assets.....	\$10,178,345 13	

LIABILITIES.

Net amount of unpaid claims.....	\$	672,977 00
Unearned premiums.....		3,532,023 67
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....		5,000 00
Federal, State and other taxes, due or accrued (estimated).....		45,000 00
Contingent commissions or other charges due or accrued.....		73,659 57
Due and to become due for borrowed money.....		680,000 00
Total liabilities, except capital stock.....	\$	5,008,660 24
Capital stock paid in cash.....		400,000 00
Surplus over liabilities and capital stock.....		4,769,684 89
Total liabilities.....	\$10,178,345 13	

6 GEORGE V, A. 1916

THE GLOBE AND RUTGERS—*Concluded.*

## INCOME.

Net cash received for premiums, (other than perpetual)...	\$ 5,020,955 76
Received for interest and dividends..	398,167 97
Received for rent	5,662 08
Gross profit on sale or maturity of ledger assets..	22,860 21
All other income..	4,659 00
Total income	<u>\$ 5,452,305 02</u>

## DISBURSEMENTS.

Net amount paid for claims	\$ 2,991,378 93
Expenses of adjustment and settlement of claims.	38,905 85
Commissions or brokerage	811,867 22
Expenses of special and general agents..	5,972 78
Salaries, fees and all other charges of officers, directors, trustees and home office employees	174,784 81
Rents..	15,326 41
Underwriters' boards and tariff associations.	34,465 27
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses..	16,048 92
Inspections and surveys	17,300 07
Taxes on real estate	1,710 19
State taxes on premiums, Insurance Department licenses and fees..	66,484 14
All other licenses, fees and taxes..	42,230 05
Paid stockholders for interest or dividends	160,000 00
Gross decrease, by adjustment, in book value of stocks	4,717 75
Gross loss on sale or maturity of ledger assets	6,069 43
Borrowed money repaid..	10,000 00
Interest on borrowed money..	36,182 79
All other disbursements	69,327 70
Total disbursements	<u>\$ 4,502,772 36</u>

## RISKS AND PREMIUMS.

Fire risks—written or renewed during the year—amount.	\$701,917,664 00
Premiums thereon	7,182,537 70
Terminated during the year..	669,044,414 00
Premiums thereon	7,094,717 96
Net amount in force, December 31, 1915.	599,692,595 00
Premiums thereon	<u>6,456,961 33</u>

SESSIONAL PAPER No. 3

## GUARDIAN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HON. EVELYN HUBBARD.

Gen. Manager—GEO. W. REYNOLDS.

Principal Office—London, Eng.

Chief Agent in Canada—HUGH M. LAMBERT.

Head Office in Canada—Montreal.

(Established December 17, 1821. Commenced business in Canada May 1, 1869.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed	£2,000,000 stg.—\$	9,733,333 33
Amount paid thereon in cash	1,000,000 " —	4,866,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> )	\$	752,256 34
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*Other Assets in Canada.*

Value of real estate (unencumbered), Metropolitan Bank building, 181 St. James St., Montreal, \$50,000 00, and Guardian building, 160 St. James St., Montreal, \$325,000 00	375,000 00
Cash at head office in Canada	172 42
Cash in banks, viz.:	
Molsons Bank, Montreal . . .	\$ 39,356 68
Dominion Bank, Montreal . . .	62,683 88
Total cash in banks	102,040 56
Agents' balances and premiums uncollected (\$915 20 on business prior to October 1, 1915)	94,321 84
Interest accrued . . .	10,580 63
Total assets in Canada	\$ 1,334,371 79

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted	\$	28,933 40
Reserve of unearned premiums, \$701,466 85; carried out at 80 per cent	561,173 48	
Taxes due and accrued	15,035 54	
Total liabilities in Canada	\$	605,142 42

## INCOME IN CANADA.

Gross cash received for premiums	\$1,128,911 24	
Deduct reinsurances, \$4,416 69; return premiums, \$153,893 69 . . .	158,310 38	
Net cash received for premiums	\$	970,600 86
Received for interest on investments	37,348 66	
Received for rents . . .	23,945 28	
Total income in Canada	\$	1,031,894 80

## GUARDIAN—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 47,441 15
Deduct savings and salvages, \$1,271.69; reinsurances, \$13.85.....	1,285 57
Net amount paid for said claims.....	\$ 46,155 61
Amount paid for claims occurring during the year.....	\$ 436,733 03
Deduct savings and salvages, \$22.89; reinsurances, \$180.01.....	232 90
Net amount paid for said claims.....	\$ 436,530 13
Total net amount paid for claims.....	\$ 482,685 74
Commission or brokerage.....	185,430 70
Salaries, \$45,216.93; trustees' fees, \$1,600; auditors' fees, \$780; travelling expenses, \$4,281.01	51,877 94
Taxes.....	22,800 38
Miscellaneous expenditure, viz.: Dominion Government assessment, \$624.40; tariff association charges, \$11,033.92; advertising, \$1,790.72; postage, telegrams, telephones and express, \$4,119.82; printing and stationery, \$5,598.56; maps and plans, \$2,968.75; rents, etc., \$3,307.87; sundries, \$7,101.22; legal expenses, \$48.40; office furniture, \$268.59; fire dept. patrol, etc., \$405.39.....	37,267 64
Total expenditure in Canada.....	\$ 780,062 40

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$110,778,662	\$1,365,277 90
Taken during the year, new and renewed.....	87,571,292	1 131,107 85
Total.....	\$198,349,954	\$2,496,385 75
Deduct terminated.....	83,007,352	1,092,733 35
Gross in force at end of year.....	\$115,342,602	\$1,403,652 40
Deduct reinsured.....	925,690	11,766 35
Net in force at December 31, 1915....	\$114,416,912	\$1,391,886 05

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

Governments—	Par value.	Market value.
Province of British Columbia, 1937, 3½ p.c.....	\$ 50,000 00	\$ 37,500 00
“ Manitoba, 1928, 4 p.c.....	23,000 00	20,470 00
“ “ 1930, 4 p.c.....	8,000 00	6,960 00
“ “ 1933, 4 p.c.....	17,000 00	14,620 00
“ “ 1935, 4 p.c.....	50,000 00	43,000 00
“ New Brunswick, 1938, 3 p.c.....	58,400 00	42,632 00
“ Quebec inscribed stock, 1937, 3 p.c.....	48,666 67	35,526 67
British War Loan, 1928, or after Mar. 1, 1925, 3½ p.c.	65,700 00	63,729 00
Newfoundland, 1941, 3½ p.c.....	7,300 00	5,986 00
“ 1947, 3½ p.c.....	6,326 66	5,187 87
“ 1951, 3½ p.c.....	30,173 34	24,742 13
Cities—		
Brantford, 1916, 4 p.c.....	10,000 00	9,900 00
Lachine, 1944, 4½ p.c.....	10,000 00	8,400 00
London, 1939, 4 p.c.....	25,000 00	20,500 00
Montreal Permanent Stock, 7 p.c.....	3,000 00	4,200 00
Montreal (St. Henri), 1950, 4 p.c.....	15,000 00	12,000 00
Montreal (St. Henri), 1920, 4½ p.c.....	6,000 00	5,820 00
Montreal (St. Louis), 1937, 4 p.c.....	10,000 00	8,400 00
Montreal (St. Louis du Mile End), 1935, 4 p.c.....	10,000 00	8,500 00
Toronto, 1944, 3½ p.c.....	58,400 00	43,216 00
Vancouver, 1939, 3½ p.c.....	17,000 00	12,240 00
Vancouver, 1944, 3½ p.c.....	8,000 00	5,520 00
Westmount, 1934, 4 p.c.....	35,000 00	29,400 00
Winnipeg, 1923, 5 p.c.....	14,000 00	13,720 00
Town—		
Maisonneuve, 1946, 5 p.c.....	7,000 00	6,300 00



SESSIONAL PAPER No. 8

GUARDIAN—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded, viz.:*

	Par value.	Market value.
<i>Schools—</i>		
Hochelega, Que., R.C., 1938, 4½ p.c. . . . .	\$ 30,000 00	\$ 25,800 00
Maisonneuve, Que., Public, 1937, 5 p.c. . . . .	10,000 00	8,800 00
Montreal, R.C., 1926, 4 p.c. . . . .	15,000 00	13,050 00
Montreal Technical (guaranteed by Prov. of Quebec), 1949, 4 p.c. . . . .	49,000 00	38,710 00
Ottawa, R.C., 1939, 4½ p.c. . . . .	55,000 00	47,850 00
St. Gregoire le Thaumaturge, Que., R.C., 1947, 4½ p.c. . . . .	25,000 00	19,750 00
Sherbrooke, Que., R.C., 1942, 5 p.c. . . . .	25,000 00	21,750 00
Winnipeg, 1943, 4 p.c. . . . .	25,000 00	20,250 00
<i>Railway—</i>		
C.N.R. 1st Mtge. (guaranteed by Prov. of Man.), 1930, 4 p.c. . . . .	48,666 67	42,826 67
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1921, 4½ p.c. . . . .	25,000 00	25,000 00
Total on deposit with Receiver General . . . . .	<u>\$ 900,633 34</u>	<u>\$ 752,256 34</u>

(For General Business Statement, see Appendix.)

## HARTFORD FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—R. M. BISSELL.

Secretary—FREDRICK SAMSON.

Principal Office—Hartford, Conn.

Chief Agent in Canada—P. A. McCALLUM.

Head Office in Canada—Toronto.

(Incorporated May, 1810. Commenced business in Canada November, 1836.)

## CAPITAL.

Amount of joint stock capital authorized..	\$10,000,000 00
Amount subscribed and paid in cash..	2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds, debentures and stock on deposit with Receiver General. (For details, see Schedule A.)	\$ 920,934 13
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*Other Assets in Canada.*

Cash in banks, viz:—		
Imperial Bank of Canada, Toronto	\$ 24,762 28	
“ “ “ Montreal	2,990 34	
“ “ “ Winnipeg	17,034 76	
Royal Bank of Canada, Toronto..	18,728 68	
Total cash in banks..		63,516 06
Interest accrued..		14,153 76
Agents' balances and premiums uncollected, viz:—		
Fire	\$ 229,504 19	
Automobile..	1,043 26	
Sprinkler Leakage	1,257 06	
Total.		231,804 51
Total assets in Canada..		\$1,230,408 46

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid..	\$ 46,886 45	
Net amount of sprinkler leakage claims, adjusted and unpaid..	231 99	
Total net amount of unsettled claims..		\$ 47,118 44
Reserve of unearned premiums, viz:—		
Fire	\$ 703,434 16	
Automobile..	7,825 58	
Inland Transportation..	275 88	
Sprinkler Leakage	19,194 56	
Tornado..	5,733 62	
Total, \$736,463 80; carried out at 80 per cent..		589,171 04
Taxes due and accrued..		18,841 91
Total liabilities in Canada		\$ 655,131 39

SESSIONAL PAPER No. 8

## HARTFORD FIRE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Fire.	Auto- mobile.	Inland Trans- portation.	Hail.	Sprinkler Leakage.	Tornado.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received..	1,072,083 72	22,238 46	14,371 68	100,510 34	15,362 88	4,568 27
Less reinsurance..	28,875 11	2,882 73	140 00	326 69	2,503 51	643 28
Less return premiums..	144,080 04					
Total deduction ..	172,955 15					
Net cash received ..	899,128 57	19,355 73	14,231 68	100,183 65	12,859 37	3,924 99
Net cash received for premiums for all classes of business .....						\$ 1,049,683 99
Cash received for interest on investments..						43,204 53
Interest on bank account .....						2,276 73
Total income in Canada .....						\$ 1,095,165 25

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Fire.	Automobile	Sprinkler Leakage.	Tornado.	Hail.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Net payment for claims occurring in previous years .....	84,974 23	259 00				
Paid for claims occurring during the year.....	376,271 13	4,960 13	6,561 17	312 85	56,968 64	
Total net payment for claims..	461,245 36	5,219 13	6,561 17	312 85	56,968 64	
Total net payments for claims for all classes of business ..						\$ 530,307 15
Commission and brokerage: Fire, \$183,518 10; Other, \$39,060 40. ....						222,578 50
Taxes:—Fire, \$15,850 39; Other, \$2,092 62 .....						17,943 01
Salaries and travelling expenses, Fire:—Salaries, general and special agents, \$14,309 92; travelling expenses, agents, \$10,135 09....						24,445 01
Salaries and travelling expenses, Other:—Salaries, general and special agents, \$210; travelling expenses, agents, \$217 92. ....						427 92
Miscellaneous Expenditure, Fire, viz.:—Advertising, \$296 40; furniture and fixtures, \$294 12; inspections and surveys, \$2,398 30; legal expenses, \$160 35; maps and plans, \$1,599 25; postage, telegrams, telephones and express, \$3,152 36; printing and stationery, \$1,012 09; rents, \$3,363 34; underwriters' boards, associations, etc., \$9,223 49; commercial ratings, \$120; loss expense, \$3,551 92; salaries of employees, \$22,062 57. ....						47,234 19
Miscellaneous Expenditure, Other, viz.:—Advertising, \$44 70; furniture and fixtures, \$118 43; inspections and surveys, \$12; postage, telegrams, telephones and express, \$184 67; printing and stationery, \$274 86; loss expense, \$2,640 62 .....						3,275 28
Total expenditure in Canada .....						\$ 846,211 06

## HARTFORD FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile.		Hail.	
	Amount.	Premiums	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.	137,877,031	1,406,936 99	680,475	17,641 34		
Taken in 1915, new and renewed.	111,057,076	1,056,314 44	1,587,697	21,934 24	1,967,456	100,510 34
Totals.	248,934,107	2,463,251 43	2,268,172	39,575 58		
Less ceased.	110,854,981	1,123,232 01	1,520,529	23,924 42	1,967,456	100,510 34
Gross and net in force at end of 1915.	138,079,126	1,340,019 42	747,643	15,651 16		

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.					
	Inland Transportation.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.	127,200	656 55	4,685,150	40,939 36	2,840,582	12,518 87
Taken in 1915. New and Renewed.	281,032	14,371 68	2,427,251	15,497 08	1,090,792	4,568 27
Totals.	408,232	15,028 23	7,112,401	56,436 44	3,931,374	17,087 14
Less ceased.	343,211	14,476 46	2,199,344	13,823 55	936,260	4,244 50
Gross and net in force at end of 1915.	65,021	551 77	4,913,057	42,612 89	2,995,114	12,842 64

Summary of net in force at end of 1915: Amount, \$146,799,961. Premiums, \$1,411,677.88.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Alberta, 1924, 4½ p.c.	\$ 35,000 00	\$ 32,550 00
Cities—		
Hamilton, 1927, 4 p.c.	50,000 00	44,500 00
“ 1930, 4½ p.c.	10,000 00	9,200 00
“ 1931, 4½ p.c.	10,000 00	9,200 00
“ 1934, 4½ p.c.	50,000 00	45,500 00
London, 1924, 3½ p.c.	59,000 00	51,920 00
Montreal Stock, 4 p.c.	62,500 00	50,000 00
Toronto, 1929, 3½ p.c.	68,133 33	55,869 34
“ 1930, 3½ p.c.	39,906 67	32,723 47
“ 1944, 3½ p.c.	126,533 34	93,634 66

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HARTFORD FIRE—Continued.

SCHEDULE A—Concluded.

Bonds and debentures and stock on deposit with Receiver General, Concluded viz:—

Cities—	Par value.	Market value.
Toronto, 1945, 2½ p.c.	\$ 73,000 00	\$ 54,020 00
" 1955, 4½ p.c.	13,000 00	11,440 00
Vancouver, 1923, 4½ p.c.	50,000 00	46,500 00
Victoria, 1923, 4 p.c.	26,000 00	23,400 00
Westmount, 1955, 4½ p.c.	25,000 00	21,500 00
Windsor, 1917-1918, 5 p.c.	8,000 00	7,920 00
" 1919-1920, 5 p.c.	10,000 00	9,800 00
Winnipeg, 1941, 3½ p.c.	50,000 00	37,000 00
Towns—		
Maisonneuve, 1954, 5 p.c.	24,333 33	21,656 66
Verdun, 1954, 5 p.c.	30,000 00	27,300 00
School—		
Winnipeg, 1941, 4 p.c.	50,000 00	40,500 00
Railway—		
C. N. R. Winnipeg Term. (guar'd by Prov. of Man), 1939, 4 p.c.	150,000 00	123,000 00
Miscellaneous—		
Can. Perm. Mtge. Corp., 1923, 4½ p.c.	25,000 00	25,000 00
200 shares Bank of Montreal stock	20,000 00	46,800 00
Total on deposit with Receiver General	\$1,065,406 67	\$ 920,934 13

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate.....	\$ 715,577 93
Mortgage loans on real estate, first liens.....	465,500 00
Loans secured by pledge of bonds, stocks or other collaterals.....	35,000 00
Book value of bonds and stocks.....	22,902,622 37
Cash on hand, in trust companies and in banks.....	1,691,928 87
Agents' balances and bills receivable.....	3,517,537 52
Total ledger assets.....	\$29,328,166 69

NON-LEDGER ASSETS.

Interest accrued.....	271,921 64
Rents accrued.....	669 85
Market value of real estate over book value.....	5,422 07
Reinsurance due on claims paid.....	33,500 24
Gross assets.....	\$29,639,680 49
Deduct assets not admitted.....	1,361,853 07
Total admitted assets.....	\$28,277,827 42

LIABILITIES.

Net amount of unpaid claims.....	\$ 1,551,493 02
Unearned premiums.....	16,350,561 50
Salaries, rents, expenses, bills, etc., due or accrued.....	25,000 00
Federal, State or other taxes due or accrued (estimated).....	250,000 00
Contingent commissions or other charges due or accrued.....	30,000 00
Special reserve.....	700,000 00
Funds held under reinsurance treaties.....	20,000 00
Total liabilities, except capital stock.....	\$18,926,854 52
Capital stock paid in cash.....	2,000,000 00
Surplus.....	7,350,972 90
Total liabilities.....	\$28,277,827 42

HARTFORD FIRE—*Concluded.*

## INCOME.

Net cash received for premiums . . . . .	\$19,379,627 61
Interest and dividends . . . . .	971,908 46
Rents . . . . .	42,856 75
Agents' balances previously charged off . . . . .	229 25
Gross profit on sale or maturity of ledger assets . . . . .	85,053 43
Other income . . . . .	160 00
Total income . . . . .	<u>\$20,479,835 50</u>

## EXPENDITURE.

Net amount paid for claims . . . . .	\$10,381,928 39
Expenses of adjustment and settlement of claims . . . . .	284,120 70
Dividends to shareholders . . . . .	800,000 00
Commission or brokerage . . . . .	4,116,898 54
Salaries, \$594,088.79; and expenses, \$347,408 27 of special and general agents . . . . .	941,497 06
Salaries, fees and all other charges of officers, directors, trustees and home office employees . . . . .	715,982 60
Rents . . . . .	93,652 24
Underwriters' boards and tariff associations . . . . .	248,571 97
Fire Departments, Fire Patrol and Salvage Corps assessments, fees, taxes and expenses . . . . .	103,673 69
Inspections and surveys . . . . .	74,510 59
Taxes on real estate . . . . .	12,428 75
State taxes on premiums, Insurance Department licenses and fees . . . . .	371,528 63
All other licenses, fees and taxes . . . . .	298,728 50
Decrease in liabilities during the year on account of reinsurance treaties . . . . .	15,727 77
Agents' balances charged off . . . . .	19,783 30
Gross loss on sale or maturity of ledger assets . . . . .	39,107 28
Gross decrease, by adjustment, in book value of bonds and stocks . . . . .	1,140 43
All other expenditure . . . . .	530,431 28
Total expenditure . . . . .	<u>\$19,049,711 72</u>

## RISKS AND PREMIUMS—FIRE RISKS.

Amount of policies written or renewed during the year . . . . .	\$2,494,178,749 00
Premiums thereon . . . . .	25,462,932 27
Amount terminated during the year . . . . .	2,114,955,544 00
Premiums thereon . . . . .	23,014,070 51
Net amount in force December 31, 1915 . . . . .	3,091,043,507 00
Premiums thereon . . . . .	<u>31,461,371 93</u>

## MARINE AND INLAND RISKS.

Net amount in force December 31, 1915 . . . . .	\$33,868,429 00
Premiums thereon . . . . .	<u>684,849 23</u>

## THE HOME INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ELBRIDGE G. SNOW.

Secretary—AREUNAH M. BURTIS.

Principal Office—New York.

Chief Agent in Canada—F. W. EVANS.

Head Office in Canada—Montreal.

(Incorporated 1853. Commenced business in Canada January 1, 1902.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash. . . . . \$ 6,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.) . . . . . \$ 778,753 99

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal . . . . . 211,123 90

Agents' balances and premiums uncollected, viz.:—

Fire . . . . .	\$ 172,177 91
Sprinkler leakage . . . . .	56 00
Automobile . . . . .	543 33
Tornado . . . . .	172 03

Total . . . . . 172,949 27

Total assets in Canada . . . . . \$ 1,162,827 16

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$12,516 accrued in previous years). . . . . \$ 74,816 00

Net amount of automobile claims, unadjusted (\$50 accrued in previous years) . . . . . 2,925 00

Net amount of tornado claims, unadjusted . . . . . 58 00

Total net amount of unsettled claims . . . . . \$ 77,799 00

Reserve of unearned premiums, viz.:—

Fire . . . . .	\$ 675,434 52
Automobile . . . . .	9,073 62
Sprinkler leakage . . . . .	1,421 75
Tornado . . . . .	10,015 09

Total, \$695,944 98; carried out at 80 per cent. . . . . 556,755 98

Taxes due and accrued (estimated). . . . . 5,000 00

Total liabilities in Canada . . . . . \$ 639,554 98

## THE HOME—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.				
	Fire.	Automobile.	Hail.	Sprinkler Leakage.	Tornado.
	\$ cts	\$ cts	\$ cts	\$ cts.	\$ cts.
Gross cash received	1,076,972 08	23,003 69		2,109 84	10,824 59
Less reinsurance	5,850 74				
Less return premiums	141,705 07	3,610 53		94 57	846 66
Total deduction	147,555 81				
Net cash received	929,416 27	19,393 16	284,939 79	2,015 27	9,977 93
Net cash received for premiums for all classes of business	\$ 1,245,742 42				
Cash received for interest on investments	31,785 68				
Interest on bank deposit	2,900 74				
Total income in Canada	\$ 1,280,428 84				

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.			
	Fire.	Automobile.	Hail.	Tornado.
	\$ cts	\$ cts	\$ cts	\$ cts
Net payment for claims occurring in previous years	58,892 00	1,160 00		50 00
Paid for claims occurring during the year	416,262 20	8,725 85	153,380 56	1,502 91
Less savings and salvage	179 06	147 29		
Less reinsurance	15,806 45			
Total deduction	15,985 51			
Net payment for said claims	400,276 69	8,578 56		
Total net payment for claims	459,168 69	9,738 56	153,380 56	1,552 91
Total net payments for claims for all classes of business	\$ 623,840 72			
Commission and brokerage: Fire, \$194,363 63; Other, \$54,059 58	248,423 21			
Taxes	20,796 64			
Salaries, fees and all other charges of officials	18,959 20			
Miscellaneous expenditure: Fire, viz.: Maps and plans, \$3,222 66; postage, telegrams, telephones and express, \$3,650 48; printing and stationery, \$8,500 75; rents, \$360; underwriters' boards, associations, etc., \$6,253 03; sundry, \$237 98.	22,314 90			
Miscellaneous expenditure: Other, viz.: Postage, telegrams, telephones and express, \$39 89; underwriters' boards, associations, etc., \$36 69.	76 58			
Total expenditure in Canada	\$ 934,411 25			



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THE HOME—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.							
	Fire.			Automobile.			Hail.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	Premiums.	
	\$	\$	cts		\$	\$	cts.	
Gross in force at end of 1914	44,182	103,520,139	1,122,896	76	470	987,978	22,240	98
Taken in 1915, new and renewed	27,497	97,029,178	1,066,269	21	908	1,622,378	22,716	47
Totals	71,679	200,549,317	2,189,165	97	1,378	2,610,356	44,957	45
Less ceased	22,275	99,853,155	982,619	52	851	1,184,478	26,810	22
Gross in force at end of 1915	49,404	100,696,162	1,206,546	45	527	825,878	18,147	23
Less reinsured		496,858	5,850	74				
Net in force at end of 1915	49,404	100,199,304	1,200,695	71	527	825,878	18,147	23

SUMMARY OF RISKS AND PREMIUMS IN CANADA.—Continued.

Risks and Premiums.	CLASS OF BUSINESS.					
	Sprinkler Leakage.		Tornado.			
	Amount.	Premiums.	Amount.	Premiums.		
	\$	\$	cts.	\$	\$	cts.
Gross in force at end of 1914	195,756	1,122	85	1,417,410	5,993	09
Taken in 1915, new and renewed	417,350	2,165	84	4,491,500	10,923	74
Totals	613,106	3,288	69	5,908,910	16,916	83
Less ceased	192,750	1,177	67	157,790	1,245	33
Gross and net in force at end of 1915	420,356	2,111	02	5,751,120	15,671	50

Summary of net in force at end of 1915: Amount, \$107,196,652. Premiums, \$1,236,625.46

SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
Province of Alberta, 1924, 4½ p.c.	\$ 100,000 00	\$ 93,000 00
Province of Ontario, 1941, 4 p.c.	35,000 00	29,750 00
<i>Cities—</i>		
Hamilton, 1919, 4½ p.c.	30,000 00	29,100 00
" 1920, 4½ p.c.	10,000 00	9,700 00
" 1921, 4½ p.c.	10,000 00	9,600 00
Toronto, 1944, 4 p.c.	243,333 33	199,533 33
" 1948, 4 p.c.	107,066 67	86,724 00
Victoria, 1923, 4½ p.c.	50,000 00	46,500 00
<i>Towns—</i>		
Maisonneuve, 1950, 4½ p.c.	146,000 00	119,720 00
" 1953, 5 p.c.	97,333 33	86,626 66

## THE HOME—Continued.

## SCHEDULE A—Concluded.

Bonds and debentures on deposit with Receiver General, <i>Concluded</i> , viz.:		
	Par value.	Market value.
<i>School—</i>		
Edmonton, 1933, 5 p.c.	\$ 50,000 00	\$ 43,500 00
<i>Miscellaneous—</i>		
Can. Perm. Mfg. Corp., 1924, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	\$ 903,733 33	\$ 778,753 99

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income	\$18,245,129 47
Received for interest and dividends	1,581,214 14
Gross profit on sale or maturity of bonds and stocks	60,357 90
Agents' balances previously charged off . . .	100 00
All other income	2,512 77
Total income	\$19,889,314 28

## DISBURSEMENTS.

Net amount paid for claims	\$ 9,708,418 48
Expenses of adjustment and settlement of claims . . .	253,821 66
Paid stockholders for interest or dividends	1,200,000 00
Commission or brokerage . . .	3,926,089 81
Allowances to local agencies for miscellaneous agency expenses	6,331 06
Salaries, \$394,272 80; and expenses, \$172,582 64; of special and general agents . . .	566,855 44
Salaries, fees and all other charges of officers, directors, trustees and home office employees	572,741 47
Rents . . .	145,718 47
State taxes on premiums, Insurance Department licenses and fees	450,685 95
All other licenses, fees and taxes	106,556 63
Underwriters' boards and tariff associations . . .	128,143 46
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses. . .	55,787 26
Inspections and surveys	145,063 75
Gross loss on sale or maturity of stocks and bonds . . .	16,773 74
Gross decrease, by adjustment, in book value of bonds	20,488 14
Agents' balances charged off	739 17
Decrease in liabilities on account of reinsurance treaties	6,120 96
All other disbursements	567,674 92
Total disbursements . . .	\$17,878,250 40

## LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 5,500 00
Book value of bonds and stocks owned	33,423,194 73
Cash in banks and trust companies (not on interest).	6,648 64
Cash in banks and trust companies (on interest) . . .	2,184,262 17
Agents' balances and bills receivable	3,476,028 23
Total ledger assets	\$39,095,633 77

## NON-LEDGER ASSETS.

Interest accrued . . .	269,786 00
Recoverable for reinsurance on paid losses	203,203 47
Gross assets	\$39,568,623 24
Deduct assets not admitted	1,585,879 31
Total admitted assets	\$37,982,743 93

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THE HOME—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims	\$ 1,736,205 32
Total unearned premiums	15,878,826 00
Reserve as a conflagration surplus	2,000,000 00
Salaries, rents, etc., due and accrued . . .	150,000 00
Federal, state and other taxes due or accrued (estimated)	250,000 00
Funds held under reinsurance treaties	431,535 36
<b>Total liabilities, excluding capital stock....</b>	<b>\$20,446,566 68</b>
Capital stock paid up in cash	6,000,000 00
Surplus over all liabilities	11,536,177 25
<b>Total liabilities</b>	<b>\$37,982,743 93</b>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year	\$2,775,253,678 00
Premiums thereon	25,542,718 59
Amount of policies terminated during the year . . . . .	2,379,849,648 00
Premiums thereon	22,621,900 59
Net amount of policies in force at December 31, 1915 . . . . .	3,106,826,080 00
Premiums thereon	29,889,720 00

## THE HUDSON BAY INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—WILLIAM MACKAY.

Vice-President—F. W. WALKER.

Managing Director—J. H. LABELLE.

Secretary—F. J. WALKER.

Principal Office—Montreal.

Incorporated by chapter 50 of the Statutes 1908 of Saskatchewan. Incorporated May 4, 1910, by an Act of the Parliament of Canada, 9-10 Edward VII, chap. 110; amended in 1913, by 3-4 George V, Chap. 130. Dominion license issued December 6, 1910.

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 2,000,000 00
Amount subscribed . . . . .	872,400 00
Amount paid thereon in cash . . . . .	228,735 00

(For List of Shareholders, see Appendix).

## ASSETS.

Value of real estate held by the company . . . . .	\$ 70,705 80
Amount secured by way of loans on real estate, by bond or mortgage, first liens . . . . .	76,868 97
Book value of bonds and debts on deposit with Receiver General (For details, see Schedule A) . . . . .	62,909 65
Cash at head office, \$467.39; and branch offices, \$584.78 . . . . .	1,052 17
Cash in banks, viz.:	
Royal Bank of Canada, Montreal . . . . .	\$ 35,001 57
" " Winnipeg . . . . .	3,881 24
" " Toronto . . . . .	5,119 30
" " Vancouver . . . . .	5,734 89
" " Calgary . . . . .	2,943 88
Total cash in banks . . . . .	52,680 88
Total ledger assets . . . . .	\$ 264,217 47
Deduct market value of bonds, debentures and stocks under book value . . . . .	5,568 78
	\$ 258,648 69

## OTHER ASSETS.

Interest due, \$2,836.07; accrued, \$3,181.06 . . . . .	6,017 13
Agents' balances and premiums uncollected (\$6,999.25 on business prior to Oct. 1, 1915) . . . . .	26,523 97
Due for reinsurance losses in unlicensed companies (unsecured) . . . . .	778 77
Plans, furniture and fixtures . . . . .	7,220 00
Gross assets . . . . .	\$ 299,188 56
Deduct assets not admitted . . . . .	11,578 77
Net assets . . . . .	\$ 287,609 79

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## THE HUDSON BAY—Continued.

## LIABILITIES.

Total net amount of fire claims, unadjusted	\$ 9,029 00
Reserve of unearned premiums, fire, \$82,956.50; carried out at 80 per cent	66,365 20
Taxes due and accrued	2,700 00
Reinsurance premiums due	22,198 34
Accounts payable	7,545 24
Dividends declared and due, remaining unpaid	305 15
<b>Total liabilities</b>	<b>\$ 108,142 93</b>
Surplus of assets over liabilities	\$ 179,466 86
Capital stock paid in cash	228,735 00

## INCOME.

*Fire Risks.*

Gross cash received for premiums	\$ 168,330 19
Deduct reinsurances, \$92,721.19; return premiums, \$45,557.23	78,278 42
Net cash received for fire premiums	\$ 90,051 77

*Hail Risks.*

Net cash received for hail premiums	77 98
Total net cash received for all premiums	\$ 90,129 75
Received for interest on investments	8,219 90
Received for rents	1,973 02
<b>Total</b>	<b>\$ 100,322 67</b>
Received for calls on capital	40,655 00
<b>Total income</b>	<b>\$ 140,977 67</b>

## EXPENDITURE.

*Fire Risks.*

Amount paid for claims occurring in previous years	\$ 11,330 14
Deduct insurances	1,980 18
Net amount paid for said claims	\$ 9,349 96
Amount paid for claims occurring during the year	\$ 79,469 88
Deduct reinsurances	23,669 33
Net amount paid for said claims	\$ 55,800 55
Total net amount paid for fire claims	\$ 65,150 51

*Hail Risks.*

Total net amount paid for claims occurring in previous years	201 80
Total net amount paid for all claims	\$ 65,352 31
Dividends paid to stockholders during the year	20 00
Commission or brokerage	13,964 99
Paid for salaries: home office officials, \$19,185.66; fees: directors, \$280; auditors, \$400; travelling expenses, officials, \$3,502.26	23,367 92
Paid for taxes	4,381 18
Miscellaneous expenditure, viz.: Advertising, \$896.01; furniture, fixtures, \$535.53; maps and plans, \$790.14; legal fees, \$1,855.35; postage, telegrams, telephones and express, \$2,203.34; printing and stationery, \$7,513.89; rents, \$3,584.37; miscellaneous expenses, \$4,417.56; investment expenses, \$108.25; underwriters' boards, \$1,721.82	23,626 26
<b>Total expenditure</b>	<b>\$ 130,712 66</b>

THE HUDSON BAY—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1914	\$	305,999 31
Amount of income as above		140,977 67
<b>Total</b>	\$	<b>446,976 98</b>
Amount of expenditure as above	\$	130,712 66
Written off ledger assets		59,592 09
		<u>190,304 75</u>
Balance, net ledger assets, at December 31, 1915 (\$264,217.47 less ledger liability, \$7,545.24).	\$	<u>256,672 23</u>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies	\$	26,419 68
Amount of commission thereon		7,265 41
Amount of losses recovered from said companies		25,649 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$15,476.36, carried out at 80 per cent		12,381 09
Amount of losses due and recoverable from such companies		2,489 77
Amount of reinsurance premiums payable to such companies		<u>22,198 34</u>

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 12,421,922	\$ 218,256 88
Taken during the year, new and renewed	10,211,949	159,321 79
<b>Total</b>	\$ 22,633,871	\$ 377,578 67
Deduct terminated	9,971,842	173,481 29
Gross in force at end of year	\$ 12,662,029	\$ 204,097 47
Deduct reinsured	2,256,238	34,484 40
Net in force at December 31, 1915	\$ 10,405,791	\$ 169,613 07

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

<i>Cities—</i>	Par value.	Book value	Market value.
Brandon, 1939, 5 p.c.	\$ 3,000 00	\$ 3,000 00	\$ 2,730 00
Calgary, 1929, 5 p.c.	3,000 00	3,157 88	2,790 00
Edmonton, 1945, 4½ p.c.	2,976 38	2,678 74	2,410 87
Fernie, 1939, 5 p.c.	2,000 00	1,818 19	1,660 00
Kamloops, B.C., 1929, 5 p.c.	3,000 00	2,857 14	2,850 00
Kelowna, 1935, 5 p.c.	3,000 00	2,727 28	2,580 00
Lethbridge, 1939, 4½ p.c.	3,000 00	2,700 00	2,430 00
Medicine Hat, 1928, 5 p.c.	3,000 00	3,000 00	2,760 00
Moosejaw, 1920, 4½ p.c.	3,000 00	2,700 00	2,820 00
Nanaimo, 1950, 5 p.c.	3,000 00	2,857 14	2,550 00
New Westminster, 1940, 5 p.c.	5,000 00	5,000 00	4,400 00
North Vancouver, 1960, 5 p.c.	5,000 00	5,000 00	4,200 00
Port Arthur, 1928, 5 p.c.	3,000 00	3,000 00	2,790 00
Revelstoke, 1960, 5 p.c.	3,000 00	2,857 14	2,490 00
Saskatoon, 1939, 5 p.c.	3,000 00	3,000 00	2,640 00
Strathcona, 1949, 4½ p.c.	2,000 00	1,800 00	1,600 00
Victoria, 1943, 4½ p.c.	3,000 00	3,000 00	2,520 00
Winnipeg, 1923, 4 p.c.	5,000 00	4,444 45	4,550 00
<i>Town—</i>			
Weyburn, 1950, 5 p.c.	3,000 00	2,857 14	2,460 00
<i>Township and Municipality—</i>			
Richmond, B.C., 1959, 4½ p.c.	3,000 00	2,454 55	2,310 00
Oak Bay, B.C., 1929, 5 p.c.	2,000 00	2,000 00	1,800 00
<b>Total on deposit with Receiver General</b>	<b>\$ 65,976 38</b>	<b>\$ 62,909 65</b>	<b>\$ 57,340 87</b>

SESSIONAL PAPER No. 8

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—

Vice-President—L. ROOT.

Secretary—F. E. HEYES.

Principal Office—Toronto.

(Incorporated as "Imperial Underwriters Corporation" under the authority of chap. 54 Statutes of British Columbia of 1907. Incorporated as "Imperial Underwriters Corporation of Canada" by an Act of the Parliament of Canada 3-4 George V, chap. 157. Dominion license issued August 18, 1913.)

## CAPITAL.

Amount of joint stock capital authorized..	\$ 1,000,000 00
Amount subscribed	457,400 00
Amount paid thereon in cash.	110,475 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Book value of real estate held by the Company..	\$ 15,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	114,407 36
Book value of bonds and debentures on deposit with Receiver General <i>(For details, see Schedule A.)</i>	84,157 89
Cash at head office and with agents	2,558 81
Cash in banks, viz.:—	
Union Bank of Canada, Toronto..	\$ 6,094 06
Bank of Montreal, Vernon, B.C..	593 94
Total cash in banks..	6,688 00
Total ledger assets.	\$ 222,812 06
Deduct market value of debentures under book value	2,573 84
	\$ 220,238 22

## OTHER ASSETS.

Interest due, \$3,691.09; accrued, \$1,227.32..	4,918 41
Rents accrued..	40 00
Agents' balances and premiums uncollected (\$1,108.63 was on business prior to Oct. 1, 1915).	16,137 54
Total assets..	\$ 241,334 17

## LIABILITIES.

Net amount of fire claims, unadjusted.	\$ 4,244 70
Net amount of plate glass claims, unadjusted (accrued prior to 1915)	189 00
Total net amount of unsettled claims..	\$ 4,433 70
Reserve of unearned premiums, fire, \$77,411.73; carried out at 80 per cent	61,929 38
Taxes due and accrued.	3,476 12
Reinsurance premiums due.	154 07
Total liabilities (excluding capital stock)	\$ 69,993 27
Excess of assets over liabilities	\$ 171,340 90
Capital stock paid in cash..	110,475 00
Surplus over liabilities and capital..	\$ 60,865 90

IMPERIAL UNDERWRITERS—*Concluded.*

## INCOME.

Gross cash received for fire premiums.....	\$ 120,923 50
Deduct reinsurances, \$1,216.35, return premiums, \$22,636 82 .....	23,853 17
Net cash received for fire premiums....	\$ 97,070 42
Received for interest on investments .....	12,808 56
Received for rents.....	19 50
Total income..	\$ 109,898 48

## EXPENDITURE.

*Fire Risks.*

Amount paid for claims occurring in previous years .....	\$ 8,644 66
Amount paid for claims occurring during the year .....	\$ 55,741 86
Deduct reinsurances....	7 39
Net amount paid for said claims .....	\$ 55,734 47
Total net amount paid for fire claims..	\$ 64,379 13

*Plate Glass Risks.*

Amount paid for claims occurring during the year .....	25 38
Total net amount paid for all claims....	\$ 64,404 51
Paid for dividends.....	14,765 43
Commission or brokerage.....	17,538 04
Salaries: head office officials, \$7,199 59; auditors' fees, \$200; travelling expenses, officials, \$58.83.....	7,458 42
Taxes.....	3,812 25
Miscellaneous expenditure, viz.: Maps and plans, \$159 93; postage, telegrams, telephones and express, \$945.03; printing and stationery, \$866 45; board fees, \$1,296.37; loan expenses, \$490.92; sundries, \$48 05 .....	3,806 75
Total expenditure....	\$ 111,785 40

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914.....	\$ 224,698 98
Amount of cash income .....	109,898 48
Total.....	\$ 334,597 46
Amount of expenditure..	111,785 40
Balance, net ledger assets, at December 31, 1915.....	\$ 222,812 06

## RISKS AND PREMIUMS.

<i>Fire Risks.</i>	Amount.	Premiums.
Gross policies in force at date of last statement .....	\$ 9,129,625	\$ 144,194 28
Taken during the year, new and renewed....	9,073,454	118,904 66
Total.....	\$ 18,203,079	\$ 263,098 94
Deduct terminated .....	7,699,607	114,974 81
Gross in force at end of year....	\$ 10,503,472	\$ 148,124 13
Deduct reinsured .....	47,900	948 71
Net in force at December 31, 1915.....	\$ 10,455,572	\$ 147,175 42

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General.

	Par value.	Book value.	Market value.
City of Vernon, 1932, 5 p.c....	\$ 35,000 00	\$ 30,434 75	\$ 30,450 00
Can. Nor. Out. Ry. deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c. ....	64,726 67	53,723 14	51,134 05
Total on deposit with Receiver Gen.	\$ 99,726 67	\$ 84,157 89	\$ 81,584 05



SESSIONAL PAPER No. 8

## INSURANCE COMPANY OF NORTH AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. L. ELLISON.

Secretary—T. HOWARD WRIGHT.

Principal Office—Philadelphia, Pa.

Chief Agents in Canada—ROBERT HAMPSON AND SON, LTD.

Head Office in Canada—Montreal.

(Incorporated April 14, 1791. Commenced business in Canada, November 7, 1889.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. . . . . \$ 4,000,000 00

## ASSETS IN CANADA

*Hold solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General. (For details, see Schedule A) . . . . . \$ 353,629 07

*Other Assets in Canada.*

Cash in banks, viz.:

Bank of Montreal, Montreal. . . . . \$ 154,894 41

Bank of Montreal, Halifax, N.S. . . . . 15,506 81

Total cash in banks . . . . . 170,401 22

Interest accrued. . . . . 3,623 05

Agents' balances and premiums uncollected, viz.:

Fire. . . . . \$ 23,284 53

Automobile (including fire risk). . . . . 1,794 87

Inland Transportation. . . . . 1,196 61

Total. . . . . 26,276 01

Total assets in Canada . . . . . \$ 553,929 35

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted. . . . . \$ 10,558 77

Net amount of automobile claims (including fire risk), unadjusted. . . . . 1,565 00

Total net amount of unsettled claims. . . . . \$ 12,123 77

Reserve of unearned premiums, viz.:

Fire. . . . . \$ 309,575 44

Automobile (including fire risk). . . . . 15,135 19

Inland transportation. . . . . 511 00

Total, \$325,221.63; carried out at 80 per cent . . . . . 260,177 30

Total liabilities in Canada . . . . . \$ 272,301 07

INSURANCE COMPANY OF NORTH AMERICA—Continued.  
INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Auto- mobile (including fire risk).	Inland Transporta- tion.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	523,762 89	51,375 87	9,139 60
Less reinsurance	6,810 88		
Less return premiums	86,184 54	16,778 34	715 17
Total deduction..	92,995 42		
Net cash received	430,767 47	34,597 53	8,424 43
Net cash received for premiums for all classes of business.			\$ 473,789 43
Cash received for interest on investments			16,178 83
Total income in Canada ..			\$ 489,968 26

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Auto- mobile (including fire risk.)	Inland Trans- portation.
	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.	15,881 49		
Less savings and salvage, \$137.60; reinsurances, \$44.86	182 46		
Net payment for said claims	15,699 03	3,537 07	
Paid for claims occurring during the year	238,013 20	20,524 12	12,941 67
Less savings and salvage	80 11	1,344 16	84 30
Less reinsurance	5,525 98		
Total deduction ..	5,606 09		
Net payment for said claims	232,407 11	19,179 96	
Total net payment for claims	248,106 14	22,717 03	12,857 37
Total net payments for claims for all classes of business			\$ 283,680 54
Commission and brokerage: Fire, \$102,010.00, Other, \$9,220.51			111,231 11
Taxes: Fire, \$12,081.29; Other, \$364.03			12,445 32
Salaries; travelling expenses, officials (Fire)			5,480 42
Salaries, fees and travelling expenses (Other); conducting business			1,000 00
Miscellaneous expenditure, Fire, viz.:—Advertising \$533.56; furniture and fixtures, \$52.30; maps and plans, \$1,521.53; postage, telegrams, telephones and express, \$3,198.61; printing and stationery, \$2,981.76; rents, \$2,000; underwriters' boards, associations, etc., \$5,407.72			16,807 35
sundry, \$1,111.87.			

SESSIONAL PAPER No. 8

INSURANCE COMPANY OF NORTH AMERICA—Continued.

EXPENDITURE IN CANADA—Concluded.

Miscellaneous expenditure (Other), viz.: Inspections and surveys, \$339; postage, telegrams, telephones and express, \$23.65; printing and stationery, \$49.65; underwriters' boards, associations, etc., \$124.27; sundry, \$29.85	\$ 566 42
Total expenditure in Canada	\$ 431,229 16

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Automobile (including fire risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Gross in force at end of 1914	\$ 57,453,665	\$ cts 627,090 58	\$ 1,732,755	\$ cts 44,569 55	\$ 52,025	\$ cts 787 61
Taken in 1915, new and renewed . . .	47,268,428	516,764 23	1,982,828	52,226 88	2,956,045	9,668 01
Totals . . . . .	104,722,123	1,143,854 81	3,715,583	96,796 43	3,008,070	10,455 62
Less ceased . . . . .	46,487,995	520,361 44	2,536,325	66,526 05	2,958,595	9,433 62
Gross in force at end of 1915	58,234,128	623,493 37	1,179,258	30,270 38	49,475	1,022 00
Less reinsured . . . . .	1,346,922	12,829 40				
Net in force at end of 1915	56,887,196	610,663 97	1,179,258	30,270 38	49,475	1,022 00

Summary of net in force at end of 1915: Amount, \$58,115,929. Premiums, \$641,956.35.

SCHEDULE A.

Bonds and debts, on deposit with Receiver General, viz.:

<i>Governments:</i> —	Par value.	Market value.
Province of Alberta, 1924, 4½ p.c.	\$ 55,000 00	\$ 51,150 00
Province of Nova Scotia, 1922, 3 p.c.	10,000 00	8,800 00
<i>Cities:</i> —		
Montreal, 1939, 3½ p.c.	45,000 00	34,650 00
Montreal, 1925, 4 p.c.	28,000 00	25,480 00
Montreal, 1926, 4 p.c.	83,000 00	74,700 00
Montreal, 1944, 4 p.c.	27,000 00	22,140 00
Ottawa, 1928, 3½ p.c.	30,000 00	25,200 00
Toronto, 1945, 3½ p.c.	4,866 67	3,601 34
Toronto, 1948, 4 p.c.	20,000 00	16,200 00
Winnipeg, 1938, 4 p.c.	30,000 00	24,600 00
<i>School:</i> —		
Winnipeg S.D., 1941, 4 p.c.	12,000 00	9,720 00
<i>Railway:</i> —		
Canadian Northern Railway (g'teed by Prov. of Manitoba), 1930, 4 p.c.	65,213 33	57,387 73
Total on deposit with Receiver General	\$ 410,080 00	\$ 353,629 07

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate . . . . .	\$ 305,682 20
Mortgage loans on real estate, first liens . . . . .	177,724 25
Book value of stocks and bonds owned by the company . . . . .	16,981,484 75
Cash on hand, in banks and trust companies . . . . .	1,429,693 06
Agents' balances and bills receivable . . . . .	1,912,457 00
Amount recoverable for reinsurances on paid losses . . . . .	91,977 74
Total ledger assets . . . . .	\$20,899,019 00

INSURANCE COMPANY OF NORTH AMERICA—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 194,018 93
Gross assets.....	\$21,093,037 93
Deduct assets not admitted.....	645,378 42
Total admitted assets.....	\$20,447,659 51

## LIABILITIES.

Net amount of unpaid claims.....	\$ 2,271,140 00
Total unearned premiums.....	7,461,532 61
Amount reclaimed by the insured on perpetual fire policies, being 90 and 95 per cent of the premium or deposit received.....	709,513 97
Federal, State and other taxes due or accrued (estimated).....	175,000 00
Contingent fund.....	330,472 93
Conflagration fund.....	500,000 00
Total liabilities (not including stock).....	\$11,447,659 51
Joint stock capital paid up in cash.....	4,000,000 00
Surplus over all liabilities.....	5,000,000 00
Total liabilities.....	\$20,447,659 51

## INCOME.

Net cash received for premiums other than perpetual.....	\$11,513,462 72
Deposit premiums received on perpetual risks.....	12,529 24
Received for interest and dividends.....	739,506 68
Rents.....	16,035 63
Profit on sale or maturity of bonds and stocks.....	25,533 47
Perpetual permits, transfer fees and earned deposits.....	2,614 93
Agents' balances previously charged off.....	766 69
Total income.....	\$12,310,449 36

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 5,826,646 30
Expenses of adjustment and settlement of claims.....	119,625 65
Deposit premiums returned.....	17,867 86
Paid stockholders for interest or dividends.....	480,000 00
Allowances to local agencies for miscellaneous agency expenses.....	319,678 14
Salaries, \$357,068.72; and expenses, \$136,627.24; of special and general agents.....	493,695 96
Commission or brokerage.....	2,077,218 94
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	236,406 78
Rents.....	53,670 75
Underwriters' boards and tariff associations.....	76,498 80
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	32,453 14
Inspections and surveys.....	58,294 27
Taxes on real estate.....	4,061 13
State taxes on premiums, Insurance Department licenses and fees.....	245,863 42
All other licenses, fees and taxes.....	82,027 26
Agents' balances charged off.....	3,329 70
Gross loss on sale of bonds and stocks.....	1,456 59
Gross decrease, by adjustment, in book value of real estate.....	9,456 50
All other expenditure.....	263,533 41
Total expenditure.....	\$10,401,784 60

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.....	\$ 815,446,195 00
Premiums thereon.....	8,764,099 34
Amount of fire risks terminated.....	732,307,071 00
Premiums thereon.....	8,093,831 17
Net amount of fire risks in force at December 31, 1915.....	1,203,626,865 00
Premiums thereon.....	12,894,275 20
Net amount of marine and inland risks in force at December 31, 1915.....	139,787,438 00
Premiums thereon.....	1,590,517 11

## PERPETUAL RISKS.

Amount in force, December 31, 1915.....	\$30,209,207 21
Deposit premiums.....	783,128 03

SESSIONAL PAPER No. 8

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915

President—GUSTAVUS REMAK, JR.

Secretary—J. J. P. RODGERS.

Principal Office—Philadelphia, Pa.

Chief Agent in Canada—T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated April 18, 1794. Dominion license issued March 22, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash....	\$ 1,000,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.).....	\$ 122,325 79
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*Other Assets in Canada.*

Interest accrued.....	2,118 08
Agents, balances and premiums uncollected.....	15,860 11
Total assets in Canada.....	<u>\$ 140,303 98</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid.....	\$ 1,614 93
Net amount of claims, unadjusted.....	13,392 93
Total net amount of unsettled claims.....	<u>\$ 15,007 86</u>
Reserve of unearned premiums, \$98,481 64; carried out at 80 per cent.....	78,785 31
Taxes due and accrued.....	1,600 00
Total liabilities in Canada.....	<u>\$ 95,393 17</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 219,922 25
Deduct reinsurances, \$1,135.14; return premiums, \$54,225.94.....	55,361 08
Net cash received for premiums.....	<u>\$ 164,561 17</u>
Received for interest on investments.....	12,122 34
Total income in Canada.....	<u>\$ 176,683 51</u>

## THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years..	\$ 26,347 66
Deduct savings and salvage . . . . .	2 43
Net amount paid for said claims..	\$ 26,345 23
Amount paid for claims occurring during the year	\$ 47,173 20
Deduct savings and salvage....	26 06
Net amount paid for said claims..	\$ 47,147 14
Total net amount paid for claims..	\$ 73,492 37
Commission or brokerage..	43,817 06
Taxes..	2,836 24
Miscellaneous expenditure, viz.: Advertising, \$7 10; maps and plans, \$1,099 35; duty on supplies, \$37 86; postage, telegrams, telephones and express, \$95 85; bond premiums, \$37 50; underwriters' boards, tariff association, \$2,051 90. . . . .	3,329 56
Total expenditure in Canada..	\$ 123,475 23

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 13,704,273	\$ 182,960 69
Taken during the year: new and renewed	17,603,934	219,922 25
Total.	\$ 31,308,207	\$ 402,882 94
Deduct terminated	15,427,020	205,217 99
Gross in force at end of year..	\$ 15,881,187	\$ 197,664 95
Deduct reinsured	226,316	2,433 61
Net in force at December 31, 1915.	\$ 15,654,871	\$ 195,231 34

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Ontario, 1941, 4 p.c..	\$ 5,000 00	\$ 4,250 00
Quebec, 1920, 5 p.c..	15,000 00	15,000 00
<i>Cities—</i>		
Edmonton, 1943, 4½ p.c.	2,000 00	1,640 00
Edmonton, 1944, 4½ p.c.	3,000 00	2,430 00
Fort William, 1938, 4½ p.c.	5,000 00	4,200 00
Ottawa, 1932, 4 p.c.	10,000 00	8,600 00
Portage la Prairie, 1927, 5 p.c..	2,000 00	1,840 00
Port Arthur, 1941, 4½ p.c.	9,733 33	8,078 66
Toronto, 1948, 4 p.c.	19,733 33	15,984 00
Vancouver (Hospital), 1944, 4 p.c.	10,000 00	7,600 00
Victoria, 1922, 4 p.c. . .	33,580 00	30,557 80
Victoria, 1961, 4 p.c.	9,733 33	7,105 33
Winnipeg, 1918, 4 p.c.	8,000 00	7,760 00
Winnipeg, 1924, 4 p.c.	8,000 00	7,280 00
Total on deposit with Receiver General.. . . .	\$ 140,779 99	\$ 122,325 79

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.	\$ 402,058 35
Loans on mortgages or real estate, first liens	53,850 00
Book value of stocks and bonds	2,976,261 38
Cash in hand, in trust companies and in banks.	242,333 47
Agents' balances.	519,911 33
Other ledger assets..	1,511 25
Total ledger assets	\$ 4,195,955 78

## SESSIONAL PAPER No. 8

THE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA *Continued.*

## NON-LEDGER ASSETS.

Interest due and accrued	\$ 28,323 17
Rents due and accrued.	121 73
Other non-ledger assets..	19,344 54
	-----
Gross assets	\$ 4 236,715 22
Deduct assets not admitted.	224,400 54
	-----
Total admitted assets..	\$ 4,012,344 68

## LIABILITIES.

Net amount of unpaid claims.	\$ 259,351 91
Unearned premiums..	1,773,680 96
Salaries, rents, expenses, bills, accounts, etc., due or accrued..	2,172 01
Federal, state and other taxes due or accrued (estimated)	35,090 00
Amount reclaimable by the insured on perpetual fire insurance policies, being 90 and 95 per cent of the premium or deposit received	513,666 50
Dividends declared and unpaid to stockholders.	1,857 60
All other liabilities..	195 00
	-----
Total liabilities, except capital stock..	\$ 2,585,923 98
Capital stock paid in cash.	1,000,000 00
Surplus	426,420 70
	-----
Total liabilities.	\$ 4,012,344 68

## INCOME.

Total premiums other than perpetual.	\$ 2,278,711 83
Deposit premiums written on perpetual risks..	3,674 97
Interest and dividends.	137,894 07
Rents..	29,058 21
Agents' balances previously charged off.	4 18
Gross profit on sale or maturity of ledger assets..	9,429 02
Borrowed money	50,000 00
All other income...	775 11
	-----
Total income.	\$ 2,509,547 39

## DISBURSEMENTS.

Net amount paid for claims	\$ 1,219,328 85
Expenses of adjustment and settlement of claims.	38,907 24
Paid stockholders for interest or dividends	59,111 95
Commission or brokerage.	563,382 66
Allowances to local agencies for miscellaneous agency expenses.	8,960 54
Salaries, \$40,858 63; and expenses, \$23,493 75, of special and general agents.	64,352 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees.	95,664 62
Rents..	9,000 00
State taxes on premiums, Insurance Department licenses and fees..	58,956 19
All other licenses, fees and taxes.	17,513 84
Underwriters' boards and tariff associations.	21,581 95
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.	14,929 81
Inspection and surveys.	8,109 09
Gross loss on sale or maturity of bonds	6,222 55
Gross decrease, by adjustment, in book value of stocks	2,831 15
Borrowed money repaid	50,000 00
Interest on borrowed money...	397 71
Taxes on real estate..	5,068 03
Agents' balances charged off.	4,752 01
Deposit premiums returned	12,141 99
All other disbursements	48,986 33
	-----
Total disbursements	\$ 2,310,398 89

## RISKS AND PREMIUMS.

Written or renewed during the year..	\$29,904,092 00
Premiums thereon	4,047,465 03
Terminated during the year..	206,611,074 00
Premiums thereon..	3,751,428 91
Net in force at December 31, 1915.	302,747,649 00
Premiums thereon...	3,404,110 31
	-----

## THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—CHARLES G. HAMILTON.

General Manager and Secretary—ROBT. STIRLING.

Principal Office—126 Chancery Lane, London, Eng.

Chief Agent in Canada—J. E. E. DICKSON. Head Office in Canada—Montreal.

(Incorporated 1806. Commenced business in Canada April 1, 1899).

## CAPITAL.

Amount of joint stock capital authorized.....	\$10,375,000 00
Amount subscribed.....	7,875,000 00
Amount paid thereon in cash.....	825,000 00
Debtenture stock.....	1,258,630 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 359,010 60
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*Other Assets in Canada.*

Cash at head office in Canada.....	10,961 41
Cash in banks, viz:—	
Dominion Bank, Montreal.....	\$ 63,067 76
Union Bank, Montreal.....	16,814 81
Royal Bank of Canada, Montreal.....	3,623 05
Total cash in banks.....	83,505 62
Interest accrued.....	5,007 43
Agents' balances and premiums uncollected, viz:—	
Fire (\$10.16 on business prior to Oct. 1, 1915).....	\$ 18,032 59
Accident (\$342.63 on business prior to Oct. 1, 1915).....	2,527 95
Employers' Liability (\$1,229.98 on business prior to Oct. 1, 1915).....	7,113 51
Sickness (\$304.57 on business prior to Oct. 1, 1915).....	1,761 44
Total.....	29,435 49
Office furniture and plans.....	10,000 41
Total assets in Canada.....	\$ 497,920 96

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 7,834 45
" fire claims, resisted, in suit.....	5,496 55
" accident claims, adjusted, but unpaid.....	308 06
" accident claims, unadjusted.....	500 00
" sickness claims, adjusted, but unpaid.....	208 99
" sickness claims, unadjusted.....	550 00
" employers' liability claims, unadjusted.....	12,000 00
" employers' liability claims, resisted, in suit.....	-2,000 00
Total net amount of unsettled claims.....	\$ 28,898 05
Reserve of unearned premiums, viz:—	
Fire.....	\$ 209,923 78
Accident.....	5,699 70
Employers' Liability.....	8,213 37
Sickness.....	2,439 59
Total, \$ 226,276.44; carried out at 80 per cent.....	181,021 15
Taxes due and accrued.....	4,000 00
Total liabilities in Canada.....	\$ 213,919 20



SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.			
	Fire.	Accident.	Employers' Liability.	Sickness.
	\$ cts	\$ cts	\$ cts	\$ cts
Gross cash received .....	308,780 14	21,859 59	88,251 80	8,762 28
Less reinsurance .....	11,631 56	965 19	11,228 18	275 62
Less return premiums .....	39,154 20	8,358 38	39,242 13	4,040 61
Total deduction .....	50,785 76	9,323 57	50,470 31	4,316 23
Net cash received .....	257,994 38	12,536 02	37,781 49	4,446 05
Net cash received for premiums for all classes of business .....				\$ 312,757 94
Endorsement fees .....				14 50
Total income in Canada .....				\$ 312,772 44

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.			
	Fire.	Accident.	Employers' Liability.	Sickness.
	\$ cts	\$ cts	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years .....	37,591 32			
Less savings and salvage .....	3,565 00			
Net payment for claims occurring in previous years .....	34,026 32	1,733 97	17,936 85	626 93
Paid for claims occurring during the year .....	149,259 59	2,599 40	13,275 39	3,697 21
Less savings and salvage .....	100 00			
Less reinsurance .....	363 94	416 53	5,268 59	542 67
Total deduction .....	463 94			
Net payment for said claims .....	148,795 65	2,182 87	8,006 80	3,154 54
Total net payment for claims .....	182,821 97	3,916 84	25,943 65	3,781 47
Total net payments for claims for all classes of business .....				\$ 216,463 93
Commission and brokerage: Fire, \$52,888.06; Other, \$15,922.80 .....				68,810 86
Taxes: Fire, \$9,282.24; Other, \$1,685.82 .....				10,968 06
Salaries, fees and travelling expenses: Fire: salaries: head office, \$16,095.93; auditors, \$120; travelling expenses: officials, \$559.02; agents, \$46.25 .....				16,821 20
Salaries, fees and travelling expenses: Other: Salaries: head office, \$8,667.25; fees: auditors, \$120; travelling expenses: officials, \$619.25; agents, \$20 .....				9,426 50
Miscellaneous expenditure: Fire, viz.: Advertising, \$463.25; fire departments, patrol and salvage corps assessments, etc., \$59.74; furniture and fixtures, \$318.33; legal expenses, \$10; maps and plans, \$849.08; postage, telegrams, telephones and express, \$1,464.55; printing and stationery, \$1,570.69; rents, \$2,327.00; underwriters' boards, associations, etc., \$2,524.83; exchange, \$163.69; sundries, \$1,041.65 .....				10,692 81
Miscellaneous expenditure: Other, viz.: Advertising, \$385.90; furniture and fixtures, \$164.45; medical examiners' fees, \$133; postage, telegrams, telephones and express, \$775.54; printing and stationery, \$526.39; rents, \$1,900.10; exchange, \$16.51; sundries, \$1,140.36 .....				5,042 45
Total expenditure in Canada .....				\$ 338,225 81

THE LAW UNION AND ROCK—Continued.  
SUMMARY OF RISKS AND PREMIUMS IN CANADA

Risks and Premiums	CLASS OF BUSINESS.		
	Fire.		
	No.	Amount.	Premiums.
		\$	\$ cts.
Gross in force at end of 1914	18,702	37,148,663	435,251 12
Taken in 1915, new and renewed	10,713	27,280,780	308,858 53
Totals	29,415	64,429,443	744,109 65
Less ceased	11,137	27,099,260	316,627 90
Gross in force at end of 1915	18,278	37,330,183	427,481 75
Less reinsured		2,704,059	13,783 60
Net in force at end of 1915	18,278	34,626,124	413,698 15

SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.						
	Accident.			Employers' Liability.		Sickness.	
	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1914.	1,515	3,067,610	16,870 80	331	26,823 19	1,577	7,747 40
Taken in 1915, new	398	830,170	3,794 05	224	48,894 55	128	1,676 25
Renewed	1,031	3,091,992	16,508 66	273	25,644 75	676	7,289 46
Totals	2,944	6,989,772	37,173 51	928	101,362 49	2,381	16,713 11
Less ceased	1,680	3,925,648	24,922 29	684	81,409 12	1,051	11,523 62
Gross in force at end of 1915	1,264	3,064,124	12,251 22	244	19,953 37	1,330	5,189 49
Less reinsured		187,250	851 82		3,526 63		310 30
Net in force at end of 1915	1,264	2,876,874	11,399 40	244	16,426 74	1,330	4,879 19

Summary of net in force at end of 1915: No. 21,116. Premiums, \$446,403.48.

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Canada bonds, 1914-1919, 3½ p.c.	\$ 48,666 67	\$ 47,693 34
Prov. of Manitoba, 1923, 5 p.c.	24,333 34	23,846 68
Prov. of Quebec, 1937, 3 p.c.	87,600 00	69,948 00
British War Loan, 1925-1945, 4½ p.c.	77,217 78	74,901 25

SESSIONAL PAPER No. 8

THE LAW UNION AND ROCK - *Concluded.*SCHEDULE A - *Concluded.*

Bonds and debentures on deposit with Receiver General, <i>Concluded</i> , viz.:—		
	Par value.	Market value.
<i>Cities—</i>		
Toronto, 1929, 3½ p.c.	\$ 24,333 33	\$ 19,953 33
Victoria, 1916, 5 p.c.	5,000 00	5,000 00
Victoria, 1936, 5 p.c.	30,000 00	27,600 00
<i>Railway—</i>		
C.N.R. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1958, 3½ p.c.	38,923 33	31,536 00
C.N. Alberta Ry. Co. 1st mtge. deb. stk. (guaranteed by Dom. of Can.), 1960, 3½ p.c.	82,733 33	64,532 00
Total on deposit with Receiver General	\$ 418,817 78	\$ 359,010 60

*(For General Business Statement, see Appendix).*

THE LIVERPOOL AND LONDON AND GLOBE INSURANCE  
COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—EVELYN S. PARKER.

General Manager and Secretary—A. G. DENT.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—J. GARDNER THOMPSON.

Head Office in Canada—Montreal.

(Established May 21, 1836. Commenced business in Canada June 4, 1851.)

CAPITAL.

Amount of joint stock capital authorized. . . . .	£3,000,000 stg.—	\$14,600,000 00
Amount subscribed. . . . .	2,655,250 "	12,922,216 66
Amount paid thereon in cash. . . . .	265,525 "	1,292,221 66

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ) . . . . .	\$ 1,270,720 47
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*Other Assets in Canada.*

Value of real estate held by the company, viz.:—	
The Company's building, St. James St., cor. Place d'Armes Square, Montreal. . . . .	200,000 00
Loans secured by bonds and mortgages on real estate, first liens. . . . .	2,054,100 00
Montreal Board of Trade 5 per cent 2nd mortgage bonds, 1922, par value, \$1,000, market value, \$890; carried out at market value. . . . .	890 00
Cash at head office and branches in Canada. . . . .	21,066 45
Cash in banks, viz.:—	
Bank of Montreal, Montreal, General. . . . .	\$ 140,538 91
Bank of Montreal, Montreal, Manager. . . . .	3,203 57
Bank of Montreal, Winnipeg. . . . .	6,920 00
Bank of Montreal, St. John, N.B. . . . .	5,701 29
Total cash in banks. . . . .	156,363 77
Loans on life policies . . . . .	3,822 95
Due by reinsuring companies . . . . .	38 50
Interest due, \$2,819.50; accrued, \$20,662.25. . . . .	23,481 75
Agents' balances and premiums uncollected. . . . .	120,171 24
Office furniture, maps, plans, etc., at Montreal office and St. John, N.B., branch offices (estimated). . . . .	5,000 00
Total assets in Canada . . . . .	\$ 3,855,655 13

LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid (\$3,291.80 accrued in previous years). . . . .	\$ 56,952 82
Reserve of unearned premiums, \$1,075,483.75; carried out at 80 per cent. . . . .	860,387 00
Liabilities under the life department. . . . .	70,025 00
Due for reinsurance . . . . .	1,658 09
Taxes due and accrued (estimated). . . . .	7,500 00
Total liabilities in Canada . . . . .	\$ 996,522 91

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THE LIVERPOOL AND LONDON AND GLOBE—Continued.

INCOME IN CANADA.

Gross cash received for premiums.....	\$1,679,292 38
Deduct re-insurances, \$58,834 97; return premiums, \$278,020 04.....	336,855 01
Net cash received for premiums.....	\$ 1,342,437 37
Received for interest on investments.....	145,601 92
Received for rents.....	19,295 92
Total income in Canada.....	\$ 1,507,335 21

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 115,780 03
Deduct savings and salvage, \$34 08; re-insurances, \$2,362 43.....	2,396 51
Net amount paid for said claims.....	\$ 113,383 52
Amount paid for claims occurring during the year.....	\$ 639,742 47
Deduct savings and salvage, \$65 48; re-insurances, \$42,536 40.....	42,601 88
Net amount paid for said claims.....	\$ 597,140 59
Total net amount paid for claims.....	\$ 710,524 11
Commission or brokerage.....	258,849 62
Salaries of head office officials, \$69,070.94; fees: directors, \$2,052.18; auditors, \$1,100.....	72,223 12
Taxes.....	30,157 72
Miscellaneous expenditure, viz.: Advertising, \$2,391.15; rents and light, \$10,429.46; inspections and surveys, \$8,640.52; printing and stationery, \$7,995.20; postage, telegrams, telephones and express, \$5,687; maps and plans, \$1,928.20; underwriters' boards and tariff associations, etc., \$15,701.40; legal expenses, \$85.96; office furniture, \$5,270.60; general expenses, \$6,893.93; fire department, etc., \$340.66; exchange, \$1,378.06.....	66,742 14
Total expenditure in Canada.....	\$ 1,138,476 71

RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	88,208	\$183,072,574	\$2,193,548 52
Taken during the year, new and renewed.....	53,105	137,545,930	1,661,460 16
Total.....	141,313	\$320,618,504	\$3,855,008 68
Deduct terminated.....	51,592	134,208,861	1,686,404 42
Gross in force at end of year.....	89,721	\$186,409,643	\$2,174,604 26
Deduct re-insured.....	.....	8,366,755	75,411 52
Net in force at December 31, 1915.....	89,721	\$178,042,888	\$2,099,192 74

SCHEDULE A.

Bonds and debts on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada (C.P.R. Land Grant) stock, 1938, 3½ p.c.....	\$ 48,666 67	\$ 39,906 67
Dominion of Canada Stock, 1930 1956, 3½ p.c.....	570,616 67	479,318 00
Province of Ontario stock, 1947, 4 p.c.....	48,666 67	41,366 67
Province of Quebec, 1934, 4 p.c.....	94,900 00	82,563 00
<i>Cities—</i>		
Edmonton, 1923, 5 p.c.....	4,866 67	4,623 34
Edmonton, 1933, 5 p.c.....	24,333 33	22,143 33
Edmonton, 1953, 5 p.c.....	19,466 67	16,936 00
Montreal stock, 1921, 4 p.c.....	40,000 00	37,600 00
Montreal, 1925, 4 p.c.....	500 00	455 00
Montreal (St. Henri), 1920, 4½ p.c.....	50,000 00	48,500 00
Montreal stock, 1927, 4 p.c.....	1,500 00	1,335 00
Ottawa, 1927, 4 p.c.....	14,600 00	12,994 00
Ottawa, 1937, 4 p.c.....	16,546 67	13,899 20
Ottawa, 1938, 4 p.c.....	4,866 67	4,088 00
Ottawa, 1940, 4 p.c.....	12,653 33	10,502 25
Sherbrooke, 1921, 4 p.c.....	30,000 00	27,600 00
Toronto, 1919, 4 p.c.....	48,666 67	46,720 00
Toronto, 1944, 4 p.c.....	146,000 00	119,720 00
Toronto, 1948, 4 p.c.....	48,666 67	39,420 00
Winnipeg, 1931, 4 p.c.....	46,500 00	39,990 00

THE LIVERPOOL AND LONDON AND GLOBE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts, on deposit with Receiver General, *Concluded*, viz.:—

	Par value.	Market value.
<i>Railways—</i>		
C.N.R. 1st Mtge. (g'teed by Prov. of Manitoba) 1930, 4 p.c.	\$ 48,666 67	\$ 42,826 67
C.N.R. (Ontario division) (g'teed by Prov. of Manitoba), 1930, 4 p.c. . . . .	24,333 33	21,413 33
Can. Nor. Ont. Ry. deb. stock (g'teed by Prov. of Ontario), 1938, 3½ p.c. . . . .	146,000 00	116,800 00
Total on deposit with Receiver General	<u>\$1,491,016 69</u>	<u>\$1,270,720 47</u>

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President and Managing Director—J. GARDNER THOMPSON.

Vice-President and Secretary—LEWIS LAING.

Principal Office—Montreal.

(Incorporated March 12, 1912, by an Act of Parliament of Canada, 2 George V, Chapter 114. Dominion license issued August 1, 1912).

## CAPITAL.

Amount of joint stock capital authorized and subscribed	\$ 500,000 00
Amount paid thereon in cash.	175,000 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Book value of bonds and debts <i>(For details, see Schedule A.)</i>	\$ 760,967 32
Cash at head office and branches	9,992 72
Cash in banks, viz.:—	
Bank of Montreal, Montreal (including \$8,112.40 discounted drafts on agents)	\$ 56,646 77
Bank of Montreal, Montreal	417 38
Canadian Bank of Commerce, Winnipeg	1,109 76
Total cash in banks	58,233 91
Total ledger assets	\$ 829,193 95
Deduct market value of bonds and debts, under book value	66,338 32
	\$ 762,855 63

## OTHER ASSETS.

Interest due, \$257.50; accrued, \$4,328.68.	4,686 18
Agents' balances and premiums uncollected	33,887 94
Due for reinsurance losses	28 30
Total assets	\$ 801,458 05

## LIABILITIES.

Total net amount of claims, unadjusted (of which \$598.20 accrued in previous years).	\$ 16,795 29
Reserve of unearned premiums, \$230,860.96, carried out at 80 per cent.	184,688 74
Reserve on unlicensed reinsurance, unsecured.	35,542 87
Due and accrued for taxes (estimated).	5,000 00
Due: Montreal reinsurance, \$92.51; Winnipeg reinsurance, \$778.42; foreign reinsurance, \$23,587 25	24,458 18
Total liabilities, except capital stock	\$ 266,485 08
Excess of assets over liabilities	\$ 534,972 97
Capital stock paid in cash	175,000 00
Surplus over liabilities and capital	\$ 359,972 97

## THE LIVERPOOL-MANITOBA—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 469,948 69
Deduct reinsurances, \$118,329.68; return premiums, \$85,322.83.....	208,652 51
Total net cash received for premiums.....	\$ 266,296 18
Received for interest on investments.....	33,695 96
Total income.....	\$ 299,992 14

## EXPENDITURE.

Amount paid for claims occurring in previous years.....	\$ 14,560 49
Deduct savings and salvage, 92c.; reinsurances, \$777.31.....	778 23
Net amount paid for said claims.....	\$ 13,782 26
Amount paid for claims occurring during the year.....	\$ 198,875 09
Deduct savings and salvage, \$76.06; reinsurances, \$80,711.08.....	80,787 14
Net amount paid for said claims.....	\$ 118,087 95
Total net amount paid for claims.....	\$ 131,870 21
Dividends.....	39,459 77
Paid or allowed for commission or brokerage.....	34,936 42
Paid for salaries, head office officials, \$21,563.77; fees: directors \$635.96; auditors' \$400.....	22,599 73
Paid for taxes.....	10,594 00
Miscellaneous expenditure, viz.: Advertising, \$620.96; printing and stationery, \$4,304.05; inspections and surveys, \$2,785.81; rents, \$3,876.27; postage, telegrams, telephones and express, \$2,365.07; underwriters' board fees, \$4,982.04; maps and plans, \$1,410.14; law charges, \$31.35; general expenses, \$1,985.96; furniture and fixtures, \$1,697.13; fire departments, patrol and salvage corps assessments, \$77.64; exchange, \$440.55.....	24,576 97
Total expenditure.....	\$ 264,037 10

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914.....	\$ 793,238 91
Amount of cash income, as above.....	299,992 14
Total.....	\$ 1,093,231 05
Amount of expenditure as above.....	264,037 10
Balance net ledger assets, December 31, 1915.....	\$ 829,193 95

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 113,119 34
Amount of commission thereon.....	31,598 41
Amount of losses recovered from said companies.....	39,559 11
Reserve of unearned premium on all risks reinsured in unlicensed companies, \$60,296.26, carried out at 80 per cent.....	48,237 01
Amount of losses due and recoverable from such companies.....	10,893 11
Amount of reinsurance premiums payable to such companies.....	23,587 25

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at December 31, 1914....	27,584	\$ 48,957,487	\$ 641,699 47
Taken during the year, new and renewed.....	15,665	35,935,805	463,839 81
Total.....	43,249	\$ 84,893,292	\$1,105,539 28
Deduct terminated.....	17,500	38,893,244	514,666 23
Gross in force at end of year.....	25,749	\$ 46,000,048	\$ 590,873 05
Deduct reinsured.....		11,477,799	135,813 61
Net in force at December 31, 1915.....	25,749	\$ 34,522,249	\$ 455,059 44



SESSIONAL PAPER No. 8

THE LIVERPOOL-MANITOBA—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General, viz.—</i>			
Province of Manitoba, 1937, 4 p.c.	\$ 21,000 00	\$ 21,164 16	\$ 17,850 00
Montreal Commercial High School (gteed. by Prov. of Quebec) 1949, 4 p.c.	35,000 00	34,913 15	27,650 00
Total on deposit with Receiver General.	\$ 56,000 00	\$ 56,077 31	\$ 45,500 00
<i>Held by the Company.</i>			
<i>Governments—</i>			
Dominion of Canada Internal War Loan, 1925, 5 p.c.	25,000 00	24,213 80	24,375 00
Dominion of Canada Stock, 1930/1950, 3½ p.c.	4,866 66	4,741 50	4,088 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	24,157 89	23,750 00
“ Nova Scotia, 1922, 3 p.c.	15,000 00	14,151 07	13,200 00
“ Quebec, 1937, 3 p.c.	10,000 00	7,672 39	7,300 00
<i>Cities—</i>			
Toronto, 1955, 4½ p.c.	90,000 00	82,800 00	79,200 00
Victoria, 1921, 4 p.c.	29,200 00	27,702 46	26,864 00
<i>Town—</i>			
Outremont, 1938, 4 p.c.	50,000 00	50,701 18	40,000 00
<i>Schools—</i>			
Maisonneuve, R.C., 1953, 5½ p.c.	25,000 00	25,000 00	23,250 00
Montreal, P.S., 1935, 4 p.c.	32,000 00	32,000 00	25,920 00
Notre Dame de Grace Diss., 1951, 5 p.c.	15,000 00	15,601 24	13,650 00
Rosemount, Que., R.C., 1951, 5½ p.c.	13,000 00	14,256 48	12,740 00
Westmount (St. Leo) R.C., 1950, 5 p.c.	15,000 00	15,704 85	13,050 00
<i>Railways—</i>			
Grand Trunk Perp. Cons. Deb. stock, 4 p.c.	111,933 33	100,487 88	85,069 33
Quebec, Montmorency and Charlevoix Ry., 1923, 5 p.c.	25,000 00	25,075 76	23,750 00
Winnipeg Electric, 1935, 5 p.c.	10,000 00	10,532 00	9,700 00
<i>Miscellaneous—</i>			
Can. Perm. Mtge. Corp., 1918, 4½ p.c.	25,000 00	25,000 00	25,000 00
Fidelity Trusts Co. of Ont., 1919, 4½ p.c.	10,000 00	10,000 00	10,000 00
Fidelity Trusts Co. of Ont., 1920, 4½ p.c.	5,000 00	5,000 00	5,000 00
London and Western Trust Co. Ltd., 1916, 4½ p.c.	25,000 00	25,000 00	25,000 00
Montreal, Light, Heat and Power, 1933, 5 p.c.	79,000 00	79,877 90	77,420 00
Montreal Water and Power Co., 1932, 4½ p.c.	31,633 33	30,699 07	29,102 67
New Brunswick Cold Storage Co. (gteed. by Prov. of New Brunswick), 1947, 4 p.c.	9,030 00	8,886 30	7,200 00
Ontario Loan and Debenture Co., 1917, 4½ p.c.	20,000 00	20,000 00	20,000 00
Shawinigan Water and Power Co., 1934, 5 p.c.	25,000 00	25,628 24	24,500 00
Total par, book and market values	\$ 781,633 32	\$ 760,967 32	\$ 694,629 00

## THE LONDON ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

GOVERNOR—COLIN F. CAMPBELL.

Manager Fire Dept.—JAMES CLUNES.

Principal Office—No. 7, Royal Exchange, London, E.C., England.

Joint Chief Agents in Canada—W. KENNEDY and W. B. COLLEY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Commenced business in Canada March 1, 1862.)

## CAPITAL.

Amount of capital authorized..	\$ 9,733,333 33
Amount subscribed.	4,363,210 00
Amount paid thereon in cash.	<u>2,181,605 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada Stock, 1940 60, 4 p.c..	\$ 48,666 67	\$ 43,313 34
Prov. of Manitoba, 1950, 4 p.c....	42,583 33	34,492 50
<i>City—</i>		
Montreal Stock, 1921, 4 p.c.	167,000 00	156,980 00
<i>Railway—</i>		
Can. Nor. Ont. Ry., 1st mtge, deb. stk agreed by Dom. of Can., 1961, 3½ p.c.	48,666 67	38,446 67
<i>Miscellaneous—</i>		
Can. Perm. Mtge Corp., 1920, 4 p.c..	24,333 33	24,333 33
Total on deposit with Receiver General	<u>\$ 331,250 00</u>	<u>\$ 297,565 84</u>

Carried out at market value. \$ 297,565 84

*Other assets in Canada.*

Cash on hand at head office in Canada	3,873 93
Cash in Union Bank of Canada, Montreal..	9,988 51
Agents' balances and premiums uncollected (\$4,403 80 was on business prior to October 1, 1915)	52,038 36
Office furniture and plans.	<u>5,000 00</u>
Total assets in Canada.	<u>\$ 368,466 64</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid	\$ 17,083 00
Reserve of unearned premiums, \$249,951 23; carried out at 80 per cent.	199,961 00
Taxes due and accrued	<u>6,628 26</u>
Total liabilities in Canada	<u>\$ 223,672 26</u>

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THE LONDON ASSURANCE—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.	\$ 362,769 79
Deduct reinsurances, \$13,026 35; return premiums, \$48,759 08.	61,785 43
Net cash received for premiums.	\$ 300,984 36
Interest on deposit with Receiver General, paid direct to head office, England	12,763 33
Total income in Canada..	\$ 313,747 69

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years ..	\$ 24,538 95
Amount paid for claims occurring during the year.	\$ 114,800 10
Deduct savings and salvage, \$112.72; reinsurance, \$40 68 ..	153 40
Net amount paid for said claims.	\$ 114,646 70
Total net amount paid for claims.	\$ 139,185 65
Paid for commission or brokerage.	56,256 95
Salaries..	22,099 49
Paid for taxes..	9,368 98
Miscellaneous expenditure, viz.:—Advertising, \$586 21; office expenses, \$739 86; inspections and surveys, \$3,123 30; maps and plans, \$1,593 99; postage, telegrams, telephones and express, \$2,395 32; printing and stationery, \$2,307 47; rents, \$3,662 67; under-writers' boards, tariff associations, etc., \$3,608 38; ..	18,017 20
Total expenditure in Canada..	\$ 244,928 27

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 43,535,742	\$ 492,337 02
Taken during the year, new and renewed	32,671,206	371,390 08
Total....	\$ 76,206,948	\$ 863,727 10
Deduct terminated	30,594,337	357,176 90
Gross in force at end of year..	\$ 45,612,611	\$ 506,550 20
Deduct reinsured	1,384,220	16,831 00
Net in force at December 31, 1915 ..	\$ 44,228,391	\$ 489,719 20

*(For General Business Statement, see Appendix.)*

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

General Manager—HERBERT C. THISELTON.

Secretary—W. R. STRONG.

Principal Office—London, Eng.

Chief Agent for Canada—D. W. ALEXANDER.

Head Office in Canada—Toronto.

(Established A.D. 1867. Commenced business in Canada July, 1880).

## CAPITAL.

Amount of joint stock capital authorized.....	£250,000	\$ 1,216,666 67
Amount subscribed.....	194,763	947,846 60
Amount paid in cash.....	119,763	582,846 60

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....		\$ 413,345 47
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*Other Assets in Canada.*

Market value of \$10,000 Province of New Brunswick bonds, 1941, 3 p.c. ( <i>deposited with New Brunswick Government</i> ).....		7,100 00
Cash at head office in Canada.....		12,533 20
Cash in banks, viz.:—		
Bank of Nova Scotia, Toronto.....	\$ 9,631 51	
Canadian Bank of Commerce, Toronto.....	1,925 23	
Total cash in banks.....		11,556 74
Office furniture, \$3,000; plans, \$3,000.....		6,000 00
Agents' balances and premiums uncollected, viz.:—		
Fire.....	\$ 1,961 78	
Accident (\$4,283.23 on business prior to Oct. 1, 1915).....	12,294 96	
Burglary (on business prior to Oct. 1, 1915).....	24 00	
Employers' Liability (\$10,109.94 on business prior to Oct. 1, 1915).....	26,921 12	
Guarantee (\$2,124.39 on business prior to Oct. 1, 1915).....	36,565 96	
Sickness (\$945.19 on business prior to Oct. 1, 1915).....	6,661 73	
Automobile (excluding fire risk) \$2,711.42; (including fire risk) \$22 52.....	2,733 94	
Total.....		87,163 49
Total assets in Canada.....		\$ 537,698 90

## LIABILITIES IN CANADA.

Unsettled claims, viz.:—		
Automobile, (excluding fire risk), unadjusted.....	\$ 2,980 00	
Accident, unadjusted.....	8,261 00	
Guarantee, ".....	7,676 00	
Sickness, ".....	4,505 00	
Employers' liability ".....	66,600 68	
Total net amount of unsettled claims.....		\$ 90,022 68

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THE LONDON GUARANTEE AND ACCIDENT—Continued.

LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums:—	
Fire.....	\$ 2,165 38
Accident.....	63,138 64
Guarantee.....	86,576 32
Sickness.....	14,163 36
Employers' liability.....	35,617 06
Burglary.....	99 59
Automobile, including Fire Risk, \$14.07; excluding Fire Risk, \$11,367 79	11,381 86
Total, \$213,142.21; carried out at 80 per cent.....	\$ 170,513 76
Taxes due and accrued.....	6,666 37
Salaries, rent, etc., due and accrued.....	5,166 86
Reinsurance premiums.....	1,620 21
Total liabilities in Canada.....	\$ 273,989 88

INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Automobile (excluding Fire risk.)
	\$ cts	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	1,197 76	139,279 19	258,112 13	28,921 93	333 01	130,074 03	22,777 58
Less reinsurance.....		1,089 97		35 00		7,962 21	
Less return premiums.....		2,477 25	12,532 44	544 72	15 58	4,108 67	
Total deduction.....		3,567 22		579 72		12,070 88	
Net cash received.....	1,197 76	135,711 97	245,579 69	28,342 21	317 43	118,003 15	22,777 58
Net cash received for premiums for all classes of business.....							\$ 551,929 79
Cash received for interest on investments.....							497 56
Total income in Canada.....							\$ 552,427 35

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Automobile (excluding Fire risk.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years..	16,328 26	71,874 27	2,323 74		4,489 51	
Paid for claims occurring during the year.....	53,038 56	95,057 10	12,009 10	57 80	6,847 42	4,518 01
Total net payment for claims	69,366 82	166,931 37	14,332 84	57 80	11,336 93	4,518 01

## THE LONDON GUARANTEE AND ACCIDENT—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business.....	\$	266,543 77
Commission and brokerage: Fire, \$141.21; Other, \$145,358.40.....		145,499 61
Taxes: Fire, \$285; Other, \$13,175.66.....		13,460 66
Salaries, fees and travelling expenses, Fire. Salaries, head office, \$1,304.50; travelling expenses, officials, \$105.25.....		1,409 75
Salaries, fees and travelling expenses; Other: Salaries, head office, \$54,629.01; auditors' fees, \$1,000; travelling expenses, officials, \$10,093.43.....		65,722 44
Miscellaneous expenditure: Fire, viz.: Furniture and fixtures, \$616 48; maps and plans, \$500; postage, telegrams, telephones and express, \$16; printing and stationery, \$917.10; rents, \$294.50; underwriters' boards, associations, and sundries, etc., \$81.34.....		2,425 42
Miscellaneous expenditure: Other, viz.: Advertising, \$2,538.63; legal expenses, \$322.89; postage, telegrams, telephones and express, \$3,797.98; printing and stationery, \$5,086.30; rents, \$6,521.33; underwriters' boards, associations, sundries, etc., \$7,224.67; agency charges, \$70 73.....		25,562 73
Total expenditure in Canada.....	\$	520,624 38

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.								
	Fire.			Accident.			Employers' Liability.		
	No.	Amount.	Pre- miums.	No.	Amount.	Pre- miums.	No.	Amount.	Pre- miums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914.....				9,182	22,622,500	144,968 41	1,108	11,080,000	129,115 45
Taken in 1915, New.....	98	386,254	3,674 74	3,057	6,062,500	42,996 02	317	3,170,000	33,647 10
Renewed.....				5,972	14,617,000	89,847,27	131	1,310,000	15,130 47
Totals.....				18,511	43,302,000	277,751 70	1,556	15,560,000	177,893 02
Less ceased.....				10,142	23,415,500	150,276 55	952	9,520,000	114,374 80
Gross in force at end of 1915.....	98	386,254	3,674 74	8,369	19,886,500	127,475 15	604	6,040,000	63,518 22
Less reinsured.....					186,000	1,197 87			
Net in force at end of 1915.....	98	386,254	3,674 74	8,369	19,700,500	126,277 28	604	6,040,000	63,518 22

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Continued.

Risks and Premiums.	CLASS OF BUSINESS.					
	Burglary.			Sickness.		
	No.	Amount.	Pre- miums.	No.	Amount.	Pre- miums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914.....	70	101,340	994 75	316	3,740,000	30,039 50
Taken in 1915, New.....				7	1,281,500	10,386 55
Renewed.....	25	37,025	214 75	221	2,258,750	18,070 39
Totals.....	95	138,365	1,209 50	544	7,280,250	58,496 44
Less ceased.....	71	106,340	1,010 33	319	3,016,970	30,169 70
Gross and net in force at end of 1915.....	24	32,025	199 17	225	4,263,280	28,326 74

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## THE LONDON GUARANTEE AND ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.															
	Guarantee.					Automobile—(excluding Fire risk.)					Automobile—(including Fire risk.)					
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.				
	\$	\$	cts.		\$	\$	cts.		\$	\$	cts.		\$	\$	cts.	
Gross in force at end of 1914...	4,020	33,445,978	149,986	80												
Take in 1915, New.....	2,697	19,833,656	79,288	60	333	3,330,000	19,387	35								
Renewed .....	2,588	15,284,346	74,989	15	241	2,410,000	16,377	45								
Totals...	9,215	68,563,980	304,255	55	574	5,740,000	35,764	80								
Less ceased.....	4,162	34,297,716	139,021	44	262	2,620,000	13,029	22								
Gross in force at end of 1915...	5,053	34,266,264	165,234	11	312	3,120,000	22,735	58								
Less reinsured.....		2,337,813	9,258	29												
Net in force at end of 1915.....	5,053	31,908,451	155,975	82	312	3,120,000	22,735	58								

Summary of net in force at end of 1915, No. 14,687. Amount, \$65,431,760. Premiums, \$400,735.70

THE LONDON GUARANTEE AND ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:—

<i>Cities—</i>	Par value.	Market value.
Fort William, 1935, 4½ p.c.	\$ 7,300 00	\$ 6,278 00
Fort William, 1940, 4½ p.c.	12,166 66	10,220 00
Moose Jaw, 1952, 5 p.c.	1,460 00	1,314 00
Moose Jaw, 1953, 5 p.c.	26,280 00	23,652 00
New Westminster, 1941, 4½ p.c.	1,460 00	1,182 60
New Westminster, 1961, 4½ p.c.	2,433 34	1,873 67
New Westminster, 1962, 4½ p.c.	25,306 66	19,486 13
New Westminster, 1943, 5 p.c.	5,840 00	5,080 80
New Westminster, 1962, 5 p.c.	5,840 00	4,964 00
New Westminster, 1963, 5 p.c.	12,653 33	10,755 33
Regina, 1943/63, 5 p.c.	48,666 67	43,313 33
Saskatoon, 1941/61, 5 p.c.	48,666 67	42,826 67
<i>Corporation—</i>		
Point Grey, 1953, 5 p.c.	9,246 67	8,044 60
Point Grey, 1961, 5 p.c.	37,473 33	32,227 07
Point Grey, 1962, 5 p.c.	50,613 33	43,527 47
<i>Municipalities—</i>		
Point Grey, 1960, 4½ p.c.	12,166 67	9,490 00
Point Grey, 1961, 4½ p.c.	12,166 67	9,490 00
South Vancouver, 1962, 5 p.c.	97,333 33	81,760 00
South Vancouver, 1961, 4 p.c.	24,333 33	16,790 00
Greater Winnipeg W. Dist., 1954, 4½ p.c.	47,206 67	41,069 80
Total on deposit with Receiver General	\$ 488,613 33	\$ 413,345 47

(For General Business Statement, see Appendix.)



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LONDON AND LANCASHIRE FIRE INSURANCE COMPANY,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—JOHN H. CLAYTON.

General Manager and Secretary—F. W. P. RUTTER.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ALFRED WRIGHT.

Head Office in Canada—Toronto.

(Established December 10, 1861. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	£ 3,000,000	\$14,600,000 00
Amount subscribed . . . . .	2,641,250	12,854,083 33
Amount paid thereon in cash . . . . .	264,125	1,285,408 33

## ASSETS IN CANADA.

 *Held solely for the protection of Canadian Policyholders.*Market value of bonds and debts, on deposit with Receiver General (*For details, see Schedule A*) \$ 571,324 89*Other Assets in Canada.*

Market value of bonds and debentures deposited with Trusts and Grace Co., Ltd. ( <i>For details, see Schedule B</i> ) . . . . .		85,000 00
Cash at head office in Canada . . . . .		6,136 24
Cash in banks, viz.:—		
Dominion Bank, Toronto . . . . .	\$ 153,751 31	
Dominion Bank, Winnipeg . . . . .	39,576 82	
Bank of British North America, Montreal . . . . .	17,704 28	
Royal Bank of Canada, Vancouver . . . . .	31,881 81	
Total cash in banks . . . . .		242,914 22
Interest accrued . . . . .		4,163 06
Agents' balances and premiums uncollected \$5,610.26 on business issued prior to October 1, 1915 . . . . .		100,359 77
Total assets in Canada . . . . .		\$ 1,009,998 18

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted . . . . .	\$ 37,515 49	
Net amount of claims, resisted not in suit . . . . .	1,500 00	
Total net amount of unsettled claims . . . . .		\$ 39,015 49
Reserve of unearned premiums, \$561,846.95; carried out at 80 per cent . . . . .		449,477 56
Taxes due and accrued . . . . .		11,800 00
Total liabilities in Canada . . . . .		\$ 500,293 05

## LONDON AND LANCASHIRE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums	\$ 880,236 79
Deduct reinsurances, \$39,472.88; return premiums, \$137,260.50	176,733 38
Net cash received for premiums	\$ 703,503 41
Cash received for interest on investments	15,447 93
Interest on bonds and debentures paid direct to head office	17,378 93
Endorsement fees	96 13
Total income in Canada	<u>\$ 736,426 30</u>

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 31,003 20
Amount paid for claims occurring during the year	\$ 322,373 06
Deduct reinsurances	19,516 70
Net amount paid for said claims	<u>\$ 302,856 36</u>
Total net amount paid for claims	\$ 333,859 56
Commission or brokerage	137,382 32
Paid for salaries, head office officials	44,323 68
Taxes	17,515 57
Miscellaneous expenditure, viz.:—Advertising, \$3,331.02; rent, \$4,692.62; maps and plans, \$387.39; inspections and surveys, \$2,845.23; postage, telegrams, telephones and express, \$3,122.62; underwriters' associations, \$10,467.16; office expenses, \$4,780.73; sundries, \$428.27; legal expenses, \$8.45; office furniture and fixtures, \$626.88; stationery and printing, \$5,792.49	36,482 86
Total expenditure in Canada	<u>\$ 569,563 99</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 93,936 973	1,111,549 34
Policies taken during the year, new and renewed	80,100,138	888,727 16
Total	<u>\$174,037,111</u>	<u>\$2,000,276 50</u>
Deduct terminated	73,342 431	853,584 76
Gross in force at end of year	\$100,694,680	\$1,146,691 74
Deduct reinsured	4,699,107	34,998 35
Net in force at December 31, 1915	<u>\$ 95,995,573</u>	<u>\$1,111,693 39</u>

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General—

	Par value.	Market value.
<i>Government—</i>		
Dominion of Canada stock, 1938, 3 p.c.	\$ 29,200 00	\$ 22,192 00
Province of Alberta, 1923, 4½ p.c.	25,000 00	23,500 00
Province of Manitoba, 1947, 4 p.c.	26,280 00	21,549 60
Niagara Falls Park (guaranteed by the Prov. of Ontario), 1927, 4 p.c.	49,333 33	44,400 00
Province of Ontario stock, 1947, 4 p.c.	29,200 00	24,820 00
Province of Saskatchewan, 1919, 4½ p.c.	24,333 33	23,846 66
British Government local loans, 1912, or later, 3 p.c.	26,766 67	20,878 01
Guaranteed Stock (Irish Land Act), 1939, or later, 3 p.c.	34,066 67	24,528 00
Cape of Good Hope, 1917, 4 p.c.	24,333 34	23,116 66
<i>Cities—</i>		
Calgary, 1932, 4½ p.c.	4,866 67	4,234 00
Calgary, 1942, 4½ p.c.	19,466 67	16,157 34
Columbia, 1920, 6 p.c.	3,000 00	2,940 00
Edmonton, 1919, 4½ p.c.	742 96	705 81
Edmonton, 1920, 4½ p.c.	1,727 08	1,640 73
Grand Forks, B.C., 1917, 6 p.c.	4,000 00	3,960 00
Grand Forks, B.C., 1918, 6 p.c.	11,000 00	10,890 00
Grand Forks, B.C., 1917, 7 p.c.	10,000 00	10,100 00
Guelph, 1935, 4½ p.c.	10,000 00	8,900 00
Toronto, 1929, 3½ p.c.	24,333 33	19,953 33
Toronto, 1944, 3½ p.c.	24,333 33	18,006 67

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LONDON AND LANCASHIRE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded* :—

<i>Cities—Concluded.</i>	Par value.	Market value.
Toronto, 1921, 4 p.c.	\$ 4,866 67	\$ 4,574 67
Toronto, 1948, 4½ p.c.	24,333 33	21,413 33
Toronto (North Toronto), 1955 to 1942, 4½ p.c.	20,246 58	18,221 92
Vancouver, 1948, 4 p.c.	4,866 67	3,650 00
Winnipeg, 1940, 4 p.c.	14,600 00	11,972 00
<i>School—</i>		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.	68,133 33	53,825 34
<i>Railways—</i>		
C.N.R. 1st mortgage deb. stock (g'teed by Dominion of Canada), 1958, 3½ p.c.	38,933 34	31,536 00
Can. Nor. Alberta Ry. 1st mortgage deb. stock (g'teed by the Dominion of Canada), 1960, 3½ p.c.	58,400 00	45,552 00
Can. Nor. Pacific Ry. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1950, 4 p.c.	38,933 33	32,704 00
Pacific and Great Eastern Ry. Co. 1st mortgage deb. stock (g'teed by Province of British Columbia), 1942, 4½ p.c.	24,333 33	21,656 67
Total on deposit with Receiver General.	\$ 679,629 96	\$ 571,424 74

## SCHEDULE B.

Bonds and debentures deposited with Trusts and Guarantee Co., Ltd.:—

	Par value.	Market value.
Dominion Permanent Loan Co., on demand, 5 p.c.	\$ 15,000 00	\$ 15,000 00
Standard Reliance Mortgage Corp., 1918, 5 p.c.	20,000 00	20,000 00
Colonial Loan and Investment Co., 1919, 4½ p.c.	25,000 00	25,000 00
Canada Permanent Mortgage Corporation	25,000 00	25,000 00
Total par and market values	\$ 85,000 00	\$ 85,000 00

*(For General Business Statement, see Appendix.)*

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—A. H. C. CARSON.

Vice-President—R. HOME SMITH.

Manager—F. D. WILLIAMS

Secretary—A. T. PLATT.

Principal Office—Toronto, Ont.

(Incorporated in 1859 under the Act respecting Mutual Insurance Companies, being cap. 52 of the Consolidated Statutes of Upper Canada; amended in 1863 by 27 Vic., cap. 52. Incorporated in 1878 by Act of the Dominion of Canada, 41 Vic., cap. 40; amended in 1899 by 62-63 Vic., cap. 118; amended in 1901 by 1 Edward VII, cap. 103. Organized and commenced business in Canada, 1859.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount subscribed.....	100,000 00
Amount paid thereon in cash.....	17,500 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Value of real estate (less encumbrances) held by company.....	\$ 119,022 34
Loans secured by way of mortgages on real estate, first liens.....	21,377 50
Loans secured by bonds, stocks or other marketable collateral (For details, see Schedule A.).....	1,200 00
Book value of bonds and debts. (For details, see Schedule B.).....	218,974 89
Book value of stocks (For details, see Schedule C.).....	75,100 00
Cash at head office.....	4,544 63
Cash in banks:—	
Union Bank of Canada, Toronto.....	\$ 6,307 11
Merchants Bank of Canada, Toronto.....	8,334 78
Royal Bank of Canada, Toronto.....	3,546 29
Total cash in banks (including \$18,083.94 discounted drafts on agents which have since been paid).....	18,185 18
Total ledger assets.....	\$ 458,404 54

## OTHER ASSETS.

Interest due, \$1,613 75; accrued, \$4,149.12.....	5,762 87
Agents' balances and premiums uncollected, \$6,957.13 on business prior to Oct. 1, 1915.....	52,389 63
Office furniture and plans.....	12,500 00
Reinsurance claims.....	2,963 90
Unassessed premium notes on hand on which policies are issued.....	252,544 61
Total assets.....	\$ 784,565 55
Deduct unassessed premium notes which are admitted as contingent assets available if required for payment of claims, \$252,544 61; Canada Hail Insurance Co. stock, \$10,000.....	262,544 61
Balance, net admitted assets.....	\$ 522,020 94

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## THE LONDON MUTUAL—Continued.

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims, unadjusted (\$93.44 of which accrued in previous years).....	\$	10,735 65
Reserve of unearned premiums, \$441,879.33; carried out at 80 per cent. (Based upon the cash premiums and the portion of the premium notes assessed).....	353,503 46	
Due and accrued for salaries, rents, etc.....	5,133 48	
Reinsurance premiums, due.....	5,715 25	
Taxes due and accrued.....	4,228 29	
Interest accruing on mortgage on building.....	793 35	
Total liabilities in Canada.....	\$	380,192 48

## (2) Liabilities in other Countries.

Reserve of unearned premiums, \$697.22; carried out at 80 per cent.....	\$	557 78
Total liabilities in other countries.....	\$	557 78
Total liabilities in all countries (except capital stock).....	\$	380,750 26
Excess of assets over liabilities.....	\$	141,270 68
Capital stock paid in cash.....	17,500 00	
Surplus over liabilities and capital.....	\$	123,770 68

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.....	\$ 659,956 16	\$ 3,391 03
Deduct reinsurance, \$107,927.32; and return premiums, \$86,884.92.....	193,031 87	1,780 37
Net cash received for premiums.....	\$ 466,924 29	\$ 1,610 66
Total net cash received for premiums in all countries.....	\$	468,534 95
Received for interest on investments and dividends.....		16,191 15
Profit on securities.....		134 14
Transfer fees.....		236 02
All other income.....		1 88
Total income.....	\$	485,098 14

## EXPENDITURE.

	In Canada.	In other countries.
Amount paid for claims occurring in previous years.....	\$ 11,583 86	\$ 40 31
Deduct reinsurance.....	153 31	
Net amount paid for said claims.....	\$ 11,430 55	\$ 40 31
Amount paid for claims occurring during the year.....	\$ 314,980 67	\$ 1,547 50
Deduct savings and salvage, \$303.62; and reinsurance, \$44,727 70.....	45,031 32	
Net amount paid for said claims.....	\$ 269,949 35	\$ 1,547 50
Total net amount paid for claims in all countries.....	\$	282,567 71
Commission or brokerage.....		107,087 51
Paid for: Salaries of H. O. officials and managers' remuneration, \$42,543.01; directors' fees, \$2,850; auditors' fees, \$849.10; travelling expenses, officials, \$931.94; inspectors, \$4,242.67		51,416 72
Taxes.....		11,634 20
Miscellaneous expenditure, viz.: Advertising, \$4,298.57; furniture and fixtures, \$448 00; inspections and surveys, \$8,914.05; legal fees, \$5,009.55; office expenses, \$1,612.92; post- age, telegrams, telephones and express, \$4,637.67; printing and stationery, \$5,165.83; rents, \$5,165.58; bank exchange \$674 53; bonus to agents, \$3,492 24; subscriptions to papers, Trade Reports, etc., \$372.37; agents' bonds, \$1,122.04; expense of building, \$2,181.25; sundries, \$2,768.52.....		45,953 72
Total expenditure.....	\$	499,059 86

## THE LONDON MUTUAL—Continued.

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies .....	\$	104,648 48
Amount of commission thereon .....		26,137 27
Amount of losses recovered from said companies.....		44,881 01
Reserve of unearned premiums on all risks reinsured in unlicensed companies \$63,785.75; carried out at 80 per cent. ....		51,028 60
Amount of losses due and recoverable from such companies.....		6,790 02
Amount of reinsurance premiums payable to such companies.....		5,795 25

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914 .....	\$	492,028 55
Amount of cash income as above.....		485,098 14
Total .....	\$	977,126 69
Amount of expenditure as above.....	\$	499,059 86
Amount written off ledger assets not included in expenditure .....		19,662 29
Total .....		518,722 15
Balance, net ledger assets at December 31, 1915.....	\$	458,404 54

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.....	96,777,266	907,797 80	680,526	7,065 11	97,457,792	914,862 91
Taken in 1915, new and renewed .....	74,392,919	777,399 91	312,715	3,149 12	74,705,634	780,549 03
Totals ...	171,170,185	1,685,197 71	993,241	10,214 23	172,163,426	1,695,411 94
Less ceased .....	66,816,105	651,977 04	690,626	7,237 96	67,506,731	659,215 00
Gross in force at end of 1915 .....	104,354,080	1,033,220 67	302,615	2,976 27	104,656,695	1,036,196 94
Less reinsured.....	11,490,626	117,776 63	185,507	1,581 84	11,676,133	119,358 47
Net in force at end of 1915 .....	92,863,454	915,444 04	117,108	1,394 43	92,980,562	916,838 47

## SCHEDULE A.

Loans secured by bonds, stock or other marketable collateral, viz.:-

	Par value.	Amount loaned.
98 shares Sovereign Fire Ins. Co. stock.....	\$ 3,920 00	\$ 1,200 00

## SCHEDULE B.

Bonds and debentures owned by the Company, viz.:-

On deposit with Receiver General.

	Par value.	Book and Market value.
City—		
Victoria, 1952, 4 p.c. ....	\$ 6,000 00	\$ 4,500 00
Towns—		
Dauphin, Man., 1925, 5 p.c.....	8,000 00	7,280 00
Springhill, N.S., 1933, 4 p.c.....	24,000 00	19,680 00
Miscellaneous—		
Canada Permanent Mortgage Corp., 1916, 4 p.c.....	7,500 00	7,500 00
Huron and Erie Loan and Savings Co., 1916, 4½ p.c.....	8,000 00	8,000 00
Ontario Loan and Debenture Co., 1919, 4 p.c.....	8,000 00	8,000 00
Total on deposit with Receiver General.....	\$ 61,500 00	\$ 54,960 00

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THE LONDON MUTUAL—*Concluded.*

SCHEDULE B—*Concluded.*

Bonds and debentures owned by the Company—*Concluded, viz.:*—

*In possession of Company.*

	Par value.	Book and Market value.
<i>Governments—</i>		
Province of New Brunswick, 1938, 3 p.c.	\$ 9,733 33	\$ 7,105 33
Province of Saskatchewan, 1925, 5 p.c.	5,000 00	4,800 00
<i>Cities—</i>		
Fort William, 1938, 4½ p.c.	10,000 00	8,400 00
Nanaimo, 1950, 5 p.c.	5,000 00	4,250 00
Nelson, 1928, 5 p.c.	10,000 00	9,000 00
Nelson (Street Ry.), 1930, 5 p.c.	4,500 00	4,005 00
Revelstoke, 1960, 5 p.c.	5,000 00	4,150 00
Toronto, 1918, 4 p.c.	552 33	535 77
Victoria, 1952, 4 p.c.	4,000 00	3,000 00
<i>Towns—</i>		
Aurora, 1916 to 1921, 4½ p.c.	3,795 06	3,681 20
Dresden, 1916 to 1920, 4½ p.c.	3,694 37	3,583 54
Glace Bay, 1935, 4½ p.c.	1,000 00	870 00
Glace Bay, 1923, 5 p.c.	1,000 00	960 00
Hawkesbury, 1920 to 1929, 6 p.c.	3,850 12	3,927 12
Kimcardine, 1938, 5 p.c.	3,000 00	2,760 00
North Battleford, 1916 to 1917, 5 p.c.	2,046 07	2,023 61
<i>Villages—</i>		
Sterling, 1916 to 1918, 5 p.c.	1,277 64	1,264 86
Sterling, 1919 to 1927, 5 p.c.	5,173 24	4,914 58
Thamesville, 1931 to 1940, 5 p.c.	5,023 11	4,520 80
<i>Municipalities—</i>		
Edward, 1916 to 1923, 5 p.c.	1,423 46	1,365 52
Edward, 1916 to 1928, 6 p.c.	1,744 51	1,727 06
Milton, 1916-1932, 5 p.c.	4,250 00	3,867 50
North Battleford, 1916-1933, 5½ p.c.	9,000 00	8,460 00
Strassburg, 1916-1932, 6 p.c.	6,375 00	6,183 75
<i>Miscellaneous—</i>		
Canada Permanent Mortgage Corp., 1920, 4 p.c.	12,500 00	12,500 00
City Central Real Estate Co., (1st m't'ge.) 1940, 5 p.c.	11,612 50	5,806 25
Interurban Electric Co., Ltd., (prior lien) 1914, 5 p.c.	12,500 00	6,250 00
Lewis Building Co., (consolidated m't'ge.) 1952, 5 p.c.	12,000 00	10,200 00
Mexican Northern Power Co., (1st m't'ge.) 1929, 5 p.c.	10,000 00	2,100 00
Mississippi River Power Co., (1st m't'ge.) 1951, 5 p.c.	10,000 00	7,900 00
National Brick Co., of Laprairie, Que., Ltd., (1st m't'ge.) 1951, 6 p.c.	5,000 00	2,750 00
National Bridge Co. of Canada, Ltd., 1951, 6 p.c.	5,000 00	3,650 00
Ontario and Manitoba Flour Mills, Ltd., (1st m't'ge.) 1930, 6 p.c.	5,000 00	4,800 00
St. Maurice Valley Cotton Mills Co., Ltd., (1st m't'ge.) 1932, 6 p.c.	10,000 00	7,000 00
Waygamaek Pulp and Paper Co., Ltd., 1951, 6 p.c.	7,600 00	5,700 00
<b>Total</b>	<b>\$ 269,150 74</b>	<b>\$ 218,974 89</b>

SCHEDULE C.

Stocks owned by the company, viz.:

	Par value.	Book and Market value.
300 shares International Assets, Limited	\$ 7,500 00	\$ 3,750 00
1,400 shares Canada Hail Ins. Co., 50 p.c. paid	140,000 00	70,000 00
50 shares Wabasso Cotton Co. (Common)	5,000 00	1,350 00
<b>Total par, book and market values</b>	<b>\$ 152,500 00</b>	<b>\$ 75,100 00</b>

## \*LUMBER INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—G. A. MITCHELL.

Secretary—R. H. MCKELVEY.

Chief Agent in Canada—E. D. HARDY.

Principal Office—New York.

Head Office in Canada—Ottawa.

(Incorporated June 15, 1904. Dominion license issued October 8, 1906.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.	\$ 400,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Debentures on deposit with Receiver General, viz:—

	Par value.	Market value
Province of Ontario, 1936, 3½ p.c.	\$ 64,000 00	\$ 51,840 00
Carried out at market value		\$ 51,840 00

*Other Assets in Canada.*

Interest accrued	1,120 00
Total assets in Canada	\$ 52,960 00

## INCOME IN CANADA.

Gross cash received for premiums.	\$ 12,659 10
Deduct reinsurance, \$2,592.99; return premiums, \$3,601.23	6,104 22
Net cash received for premiums	\$ 6,554 88
Interest on investments	1,120 00
Total income in Canada	\$ 7,674 88

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years	\$ 1,640 31
Taxes	396 35
Total expenditure in Canada	\$ 2,036 66

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.	\$ 5,692,163	\$ 99,117 97
Deduct terminated	5,498,205	95,363 48
Gross in force at end of year	\$ 193,958	\$ 3,754 49
Deduct reinsured	193,958	3,754 49

\*This company has ceased to transact business in Canada and its unexpired policies in Canada have been reinsured in the Western Assurance Co.



SESSIONAL PAPER No. 8

LUMBER INSURANCE—*Concluded.*

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net premium income.....	\$ 57,024 87
Interest on bonds and deposits and dividends on stocks.....	18,651 77
All other income.....	7,024 90
<b>Total Income.....</b>	<b>\$ 82,701 54</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 49,205 01
Expenses of adjustment and settlement of claims.....	1,983 01
Paid stockholders for interest or dividends.....	80,000 00
Allowances to agencies for miscellaneous agency expenses.....	8,064 07
Salaries, fees and other charges of officers, directors, trustees and home office employees.....	1,055 00
Legal fees.....	3,801 62
Underwriters' Boards and Tariff Associations.....	921 80
All other licenses, fees and taxes.....	629 41
Taxes on real estate.....	3,901 92
Agents balances charged off.....	2,721 82
Gross loss on sale or maturity of bonds.....	7,224 61
All other disbursements.....	92 98
<b>Total disbursements.....</b>	<b>\$ 159,601 25</b>

## LEDGER ASSETS.

Book value of bonds owned.....	\$ 402,475 95
Cash in trust companies and banks on interest.....	3,830 29
Account receivable Lumber Insurers General Agency.....	26,528 65
<b>Total.....</b>	<b>\$ 432,834 89</b>

## NON-LEDGER ASSETS.

Due from American Union Fire Insurance Co.....	5,489 20
Interest accrued.....	4,449 19
<b>Gross assets.....</b>	<b>\$ 9,938 39</b>
Deduct assets not admitted.....	52,595 95
<b>Total admitted assets.....</b>	<b>\$ 390,177 33</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 30,995 92
Returned premiums.....	2,311 29
Federal, State and other taxes due or accrued (estimated).....	439 39
<b>Total.....</b>	<b>\$ 33,746 51</b>
Capital stock paid up.....	400,000 00
Gross divisible surplus.....	43,569 18

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 693,610 00
Premiums thereon.....	11,097 76
Amount terminated.....	30,246,359 00
Premiums thereon.....	454,538 59

## THE SUBSCRIBERS TO THE LUMBERMEN'S FIRE INDEMNITY CONTRACT.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1915.

Manager—E. D. HARDY.

Principal Office—Ottawa.

(Formed by lumbermen in the Provinces of Ontario and Quebec, March 17, 1915. License issued under the provisions of Section 12 of the *Insurance Act, 1910*, for the transaction of insurance among the subscribers in respect of property situated in the said provinces, May 28, 1915.)

### ASSETS.

De-bentures on deposit with Receiver General, viz:—

	Par value.	Book value.	Market value.
Province of Ontario, 1936, 3½ p.c....	\$ 23,000 00	\$ 22,885 00	\$ 18,630 00
Carried out at book value.....			\$ 22,885 00
Cash in Bank of Ottawa, Ottawa.....			633 04
Total ledger assets.....			\$ 23,518 04
Deduct market value of bonds and de-bentures under book value.....			4,255 00
			\$ 19,263 04

### OTHER ASSETS.

Agents' balances and premiums uncollected.....			1,558 08
Total assets.....			\$ 20,821 12

### LIABILITIES.

* Reserve of unearned premiums, \$19,463. 11; carried out at 80 per cent.....			\$ 15,570 49
Taxes due and accrued.....			427 60
Due companies for reinsurance.....			5,380 81
Due Lumber Insurers General Agency, Ottawa, on account Attorney's Commission.....			630 91
Dividends received on subscribers' account.....			479 79
Total liabilities.....			\$ 22,489 60

### INCOME.

Gross cash received for premiums.....			\$ 36,181 89
Deduct reinsurance, \$29,231 04, and return premiums, \$3,169 20.....			32,400 24
Net cash received for premiums.....			\$ 3,781 65
Received for interest on investments.....			805 00
Cash dividends received from reinsurance companies.....			479 79
Total Income.....			\$ 5,066 44

### EXPENDITURE.

Amount paid for losses occurring during the year.....			\$ 3,045 83
Deduct reinsurance.....			3,045 83
Commission or brokerage.....			\$ 3,888 10
Taxes.....			545 30
Total expenditure.....			\$ 4,433 40

\*This reserve although reinsured in unlicensed companies was not covered by deposits of those companies in Canada, and no credit for the reinsurance has therefore been allowed. Since December 31, 1915, a deposit to the amount of the reserve has been made.

## SESSIONAL PAPER No. 8

THE SUBSCRIBERS TO THE LUMBERMEN'S FIRE INDEMNITY CONTRACT--  
*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income as above.....	\$ 5,066 44
Contributed by guarantors.....	22,883 00
Total.....	\$ 27,951 44
Amount of expenditure as above.....	4,433 40
Balance of net ledger assets December 31, 1915.....	\$ 23,518 04

## RISKS AND PREMIUMS.

	Amount.	Premiums.
Taken during the year, new.....	\$ 1,647,361	\$ 37,739 97
Deduct terminated.....	208,550	4,374 64
Gross and net in force December 31, 1915.....	\$ 1,438,811	\$ 33,365 33

## \*THE MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

PRESIDENT—ROBERT BARING.

Principal Office—20 Old Broad Street, London, England.

Chief Agents in Canada—Messrs. REED, SHAW and McNAUGHT.

Head Office in Canada—Toronto.

(Established July 30, 1836, and incorporated in January, 1881. Commenced business in Canada December 14, 1896.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£1,000,000 00
Amount paid thereon in cash.....	<u>600,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General, viz:—

	Par value.	Market value.
Province of Ontario, 1941, 4 p.c.....	\$ 27,000 00	\$ 22,950 00
British War Loan stock, 1925/1945, 4½ p.c.....	81,111 11	78,677 78
Canadian Northern Railway (guaranteed by Province of Manitoba), 1930, 4 p.c.....	4,866 67	4,282 67
Total on deposit with Receiver General.....	<u>\$ 112,977 78</u>	<u>\$ 105,910 45</u>

Carried out at market value..... \$ 105,910 45

*Other assets in Canada.*

Cash in Royal Bank of Canada, Toronto.....	15,740 12
Agents' balances and premiums uncollected, viz:.....	
Automobile (including Fire risk).....	\$ 3,251 08
Inland Transportation .....	<u>1,941 23</u>
Total .....	5,192 31
Total assets in Canada .....	<u>\$ 126,842 88</u>

## LIABILITIES IN CANADA.

Net amount of automobile (including fire risk) claims unadjusted .....	\$ 2,600 00
Reserve of unearned premiums: automobile (including fire risk), \$25,549.99; carried out at 80 per cent .....	20,440 00
Taxes due and accrued (estimated).....	<u>2,000 00</u>
Total liabilities in Canada.....	<u>\$ 25,040 00</u>

\*This company was licensed on Sept. 4, 1913, to transact the business of Fire Insurance in addition to the business of Automobile and Inland Transportation insurance for which it was already licensed but to December 31, 1915, the only fire insurance business transacted in Canada was in connection with automobile insurance.

SESSIONAL PAPER No. 8

THE MARINE—*Concluded.*

## INCOME IN CANADA.

<i>Automobile Risks (including Fire Risk).</i>	
Gross cash received for premiums .....	\$ 65,561 72
Deduct return premiums .....	14,461 73
Net cash received for said premiums.....	\$ 51,099 99
<i>Inland Transportation Risks.</i>	
Gross cash received for premiums .....	\$ 30,213 90
Deduct return premiums .....	731 52
Net cash received for said premiums.....	\$ 29,482 38
Total net cash received for premiums .....	\$ 80,582 37
Total income in Canada.....	\$ 80,582 37

## EXPENDITURE IN CANADA.

<i>Automobile Risks (including Fire Risk).</i>	
Net amount paid for automobile claims occurring during the year.....	\$ 24,594 52
<i>Inland Transportation Risks.</i>	
Net amount paid for inland transportation claims occurring during the year .....	5,149 00
Total net amount paid for claims.....	\$ 29,743 52
Paid for commission or brokerage .....	17,639 35
Paid for taxes and fees .....	2,717 27
Miscellaneous expenditure, viz.: Miscellaneous expenses for running agencies, \$922.02; salaries of general agents, \$600.....	1,522 02
Total expenditure in Canada .....	\$ 51,622 14

## RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>		
Policies taken during the year, new and renewed.....	\$102,548,242	\$ 29,482 38
Deduct terminated .....	102,548,242	29,482 38
<i>Automobile Risks (including Fire Risk).</i>		
Gross policies in force at date of last statement..	\$ 3,299,260	\$ 49,970 99
Taken during the year, new and renewed.....	1,530,067	51,099 99
Total .....	\$ 4,829,327	\$ 101,070 98
Deduct terminated .....	3,299,260	49,970 99
Gross and net in force at Dec. 31, 1915.....	\$ 1,530,067	\$ 51,099 99

(For General Business Statement, see Appendix.)

## THE MERCANTILE FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. A. SIMS.

Managing Director—A. E. BLOGG.

Secretary—ALFRED WRIGHT.

\*Head Office—Waterloo, Ont.

Business Office—Toronto.

(Incorporated by Ontario Act, 37 Vic., cap. 87, 1874; amended by 55 Vic., cap. 101 (Ontario), 1892. Commenced business in Canada November 1, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid thereon in cash.....	50,000 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Book value of bonds and debts. <i>(For details, see Schedule A.)</i> .....	\$ 424,658 05
Cash at head office and branches.....	903 84
Cash for investment.....	23,457 09
Cash in banks, viz.:—	
Dominion Bank, Toronto.....	\$ 36,737 67
Union Bank, Winnipeg.....	10,717 52
Merchants' Bank, Vancouver.....	551 47
Royal Bank, Montreal.....	1,541 12
Total cash in banks.....	49,547 78
Total ledger assets.....	\$ 498,566 76
Deduct market value of bonds and debentures under book value.....	80,392 23
	\$ 418,174 53

## OTHER ASSETS.

Interest accrued.....	570 28
Agents' balances and premiums uncollected (\$1,503.15 on business prior to Oct. 1, 1915).....	34,680 81
Amount due for reinsurance losses.....	230 21
Total assets.....	\$ 453,655 83

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 13,927 00
Reserve of unearned premiums, \$170,614.33; carried out at 80 per cent.....	136,491 46
Taxes due and accrued (estimated).....	3,475 00
Total liabilities (excluding capital stock).....	\$ 153,893 46
Excess of assets over liabilities.....	\$ 299,762 37
Capital stock paid in cash.....	50,000 00
Surplus over liabilities and capital.....	\$ 249,762 37

\*By an Order in Council approved by the Lieutenant Governor of Ontario dated March 16, 1916, the Head office of this Company was removed from Waterloo, Ont., to Toronto, Ont.

SESSIONAL PAPER No. 8

## THE MERCANTILE—Continued.

## INCOME.

Gross cash received for premiums..	\$ 274,981 17	
Deduct reinsurance, \$10,941.71; return premiums, \$39,717.79..	50,662 50	
Net cash received for premiums....		\$ 224,318 67
Received for interest on investments		17,127 53
Endorsement fees, etc....		32 25
Total income ..		\$ 241,478 45

## EXPENDITURE.

Amount paid for claims occurring in previous years....	\$ 27,135 20	
Amount paid for claims occurring during the year...	\$ 117,938 86	
Deduct reinsurances....	9,699 17	
Net amount paid for said claims....	\$ 108,239 69	
Total net amount paid for claims. .		\$ 135,374 89
Commission or brokerage.		46,826 74
Salaries of home office officials, general and special agents		16,234 42
Taxes....		5,526 32
Dividends and bonus....		27,500 90
Miscellaneous expenditure, viz: Postage, telegrams, telephones, and express, \$1,074.55; printing and stationery, \$1,660.66; advertising, \$1,189.98; inspections and surveys, \$1,284.43; maps and plans, \$1,032.99; sundries, \$527.15; fire underwriters, \$3,827.07; rents, \$1,856.70; office furniture and fixtures, \$299.29; legal expenses, \$29.70; office expenses, \$1,211.94....		13,994 46
Total expenditure..		\$ 245,456 83

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1914....	\$ 502,545 14
Amount of income as above..	241,478 45
Total....	\$ 744,023 59
Amount of expenditure as above..	245,456 83
Balance, net ledger assets, December 31, 1915...	\$ 498,566 76

## RISKS AND PREMIUMS.

	Amount.	Premiums
Gross policies in force at date of last statement.	\$ 31,748 967	\$ 369,801 54
Taken during the year, new and renewed . . .	25,973, 436	275,877 31
Total....	\$ 57,722, 403	\$ 645,678 85
Deduct terminated . . . . .	25,690, 670	293,263 42
Gross in force at end of year..	\$ 32,031, 733	\$ 352,415 43
Deduct reinsured . . . . .	1,260, 175	6,614 12
Net in force at December 31, 1915. . . . .	\$ 30,771, 558	\$ 345,801 31

## SCHEDULE A.

Bonds and debts owned, viz:—

On deposit with Receiver General—

Governments—	Par value.	Book value.	Market value.
Dom. of Canada, 1914 to 1919, 3 $\frac{1}{2}$ p.c..	\$ 17,033 34	\$ 16,905 60	\$ 16,692 67
Prov. of Manitoba, 1950, 4 p.c..	24,333 33	22,386 67	19,710 00
Prov. of Ontario stock, 1947, 4 p.c..	19,466 67	20,077 28	16,546 67
City.			
Winnipeg stock, 1940, 4 p.c....	9,733 34	10,080 08	7,981 34

THE MERCANTILE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debts owned—*Concluded.**On deposit with Receiver General—Concluded.*

<i>Villages—</i>	Par value.	Book value.	Market value.
Markham, 1916 to 1919, 5 p.c. ....	\$ 2,234 09	\$ 2,234 09	\$ 2,189 41
Markham, 1916 to 1921, 5 p.c. ....	1,320 52	1,320 52	1,294 12
<i>District—</i>			
South Vancouver, 1960, 5 p.c. ....	13,000 00	14,207 50	11,050 00
<i>Railways—</i>			
Can. Nor. Ry., 1st mtge. (g'teed by Dom. of Can.), 1953, 3 p.c. ....	73,000 00	66,751 12	48,910 00
Can. Nor. Ont. Ry., deb. stk. (g'teed by Dom. of Can.), 1961, 3½ p.c. ....	48,666 67	42,826 66	38,446 67
Can. Nor. Pac. Ry., 1st mtge. deb. stock, (g'teed by Prov. of Br. Columbia), 1950, 4 p.c. ....	9,733 33	9,635 95	8,176 00
St. John and Quebec Ry. Co., 1st mtge. stock (g'teed by New Brunswick), 1962, 4 p.c. ....	24,333 33	23,116 68	19,953 33
Total on deposit with Receiver Gen. ....	\$ 242,854 62	\$ 229,542 15	\$ 190,950 21

*Held by the Company—**City.*

Calgary, 1940, 4½ p.c. ....	24,333 33	22,508 32	20,440 00
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*District.*

South Vancouver, 1960, 5 p.c. ....	12,000 00	11,281 51	10,200 00
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*Railways.*

Caledonia Ry., 3 p.c. pref. Con. Ord. Stock	63,996 67	47,254 56	26,238 65
London and Northwestern Ry., 4 p.c. pref. stock, .....	19,466 67	20,535 66	18,298 70
London, Chatham and Dover Ry. Co. arbit deb. stock, 4½ p.c. ....	24,333 33	27,865 00	25,550 00
Quebec Central Ry. Co., com. stock, 4 p.c. ....	48,666 67	53,046 61	41,366 67
Toronto Power Co., Ltd. con. deb. stock (g'teed by Tor. Ry. Co.), 1941, 4½ p.c. ....	13,359 00	12,624 24	11,221 59
Total par, book and market values. ....	\$ 449,010 29	\$ 424,658 05	\$ 344,265 82



MILLERS NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—C. H. SEYBT.

Secretary—M. A. REYNOLDS.

Principal Office—Chicago, Ill.

Chief Agent in Canada—GEO. H. WILLIAMS.

Head Office in Canada—Winnipeg, Man.

(Incorporated 1865. Dominion license issued October 6, 1915.)

CAPITAL.

Cash surplus capitalized as a Permanent Fund ..... \$ 500,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Securities on deposit with Receiver General, viz.:

	Par value.	Market value.
Dominion of Canada temporary notes, 1916, 5 p.c.....	\$ 50,000 00	\$ 50,500 00
Carried out at market value....		\$ 50,500 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Winnipeg .....	163 47
Interest accrued.....	1,041 67
Agents' balances and premiums uncollected.....	3,180 29
<b>Total assets in Canada.....</b>	<b>\$ 34,885 43</b>

LIABILITIES IN CANADA.

Amount of claims, adjusted but unpaid....	\$ 158 34
Amount of claims, unadjusted.....	751 87
<b>Total net amount of unsettled claims....</b>	<b>\$ 910 21</b>
Reserve of unearned premiums, \$17,304; carried out at 80 per cent....	13,843 20
<b>Total liabilities in Canada .....</b>	<b>\$ 14,753 41</b>

INCOME IN CANADA.

Net cash received for premiums.....	\$ 24,927 08
<b>Total income in Canada.....</b>	<b>\$ 24,927 08</b>

## MILLERS NATIONAL—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 185 77
Amount paid for claims occurring during the year.....	5,806 03
Total net amount paid for claims.....	\$ 5,991 80
Commission or brokerage.....	7,845 86
Taxes.....	200 00
Miscellaneous expenditure, viz.: Legal fees, \$10; war tax fees, \$42.08.....	52 08
Total expenditure in Canada.....	\$ 14,089 74

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1914....	404	\$ 1,261,933	\$ 14,193 45
Taken during the year, new and renewed	782	2,436,455	29,313 68
Total	1,186	\$ 3,698,388	\$ 43,507 13
Deduct terminated	405	513,905	5,845 87
Gross and net in force at Dec. 31, 1915 ...	781	\$ 3,184,483	\$ 37,661 26

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income.....	\$ 590,156 16
Deposit premiums written on renewal risks..	80,823 18
Received from interest.....	104,398 40
Assessments received from members.....	353,850 25
Gross profit on sale or maturity of bonds..	88 00
Total income.....	\$ 1,129,315 99

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 570,513 31
Expenses of adjustment and settlement of claims.....	8,414 03
Commissions or brokerage.....	110,051 62
Salaries, \$33,251 77; and expenses, \$22,038 59 of special and general agents.....	55,290 36
Salaries, fees and all other charges of officers, directors, trustees and home office employees	68,885 16
Rents.....	6,829 84
Underwriters' boards and tariff associations.....	2,920 91
Fire department, patrol and salvage corps assessments, fees and taxes	2,162 71
Inspections and surveys.....	9,615 79
State taxes on premiums, Insurance Department licenses and fees.....	15,959 77
All other licenses, fees and taxes.....	8,219 08
Deposit premiums returned.....	79,110 44
Agents' balances charged off.....	81 30
Gross decrease by adjustment in book value of bonds.....	9,216 20
All other expenditure.....	26,486 89
Total expenditure.....	\$ 973,757 41

## LEDGER ASSETS.

Mortgage loans on real estate, first liens.....	\$ 413,686 25
Book value of bonds and stocks.....	1,683,700 00
Cash on hand, in banks and trust companies .....	115,774 65
Agents' balances and bills receivable.....	114,525 70
All other ledger assets.....	12,319 27
Total ledger assets.....	\$ 2,340,005 87

## NON-LEDGER ASSETS.

Interest due and accrued .....	39,798 42
Gross assets.....	\$ 2,379,804 29
Deduct assets not admitted.....	59,890 05
Total admitted assets.....	\$ 2,319,914 24

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MILLERS NATIONAL—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims...	\$ 78,823 11
Total unearned premiums.....	551,887 56
Amount reclaimable on renewal fire insurance policies.....	311,792 66
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	1,000 00
Taxes due and accrued (estimated).....	16,634 17
Contingent commissions or other charges due or accrued.....	9,170 97
Internal revenue tax held at source.....	90 00
<b>Total liabilities (excluding capital stock)</b> .....	<b>\$ 969,308 47</b>
Capital paid up in cash (Permanent Fund).....	500,000 00
Surplus over all liabilities.....	850,695 77
<b>Total liabilities .....</b>	<b>\$ 2,319,914 24</b>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$ 116,883,993 00
Premiums thereon.....	1,179,364 91
Amount of policies terminated.....	97,094,523 00
Premiums thereon.....	995,344 29
Net amount in force.....	116,000,203 00
Premiums thereon.....	1,326,853 21

## \*THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Office vacant.

Vice-President—A. CHAMPAGNE.

Manager and Secretary—J. W. RUTHERFORD.

Principal Office—59 St. James St., Montreal.

(Incorporated in 1859 under the name of "The Mutual Fire Insurance Company of the City of Montreal" under the authority of "An Act to amend the Act authorizing the establishment of mutual fire insurance companies in Lower Canada," being chapter 59 of the statutes of the Province of Canada of 1859; corporate existence continued with the addition of certain powers by chapter 62 of the statutes of 1881. Incorporated in 1903 by an Act of the Parliament of the Dominion of Canada, 3 Edward VII, cap. 158 and name changed to "The Montreal-Canada Fire Insurance Company." Previous to February 16, 1904, the date of issue of its Dominion license, the company's business was confined to the province of Quebec.)

## CAPITAL

Amount of joint stock capital authorized..	\$ 1,000,000 00
Amount subscribed	150,540 00
Amount paid thereon in cash	112,905 00

*For List of Shareholders, see Appendix.*

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.)	\$ 127,950 07
Book value of stocks (For details, see Schedule B.)	18,500 00
Cash at head office	1,438 64
Cash in banks, viz.—	
Union Bank of Canada, Toronto..	\$ 80 63
Royal Bank of Canada, Toronto..	27 63
Royal Bank of Canada, Montreal..	2,339 46
Standard Bank (including \$4,292.16 drafts on agents)	8,011 48
Total in cash banks	10,458 60
Total ledger assets	\$ 158,347 31
Deduct market value of bonds, debentures and stocks under book value	30,408 32
	\$ 127,938 99

## OTHER ASSETS.

Interest accrued..	818 93
Agents' balances and premiums uncollected (of which \$28,645.05 was on business written prior to Oct. 1, 1915)	49,990 85
Office furniture and fixtures, \$3,668.96; plans, \$6,987.01..	10,655 97
Due for reinsurance losses	5,849 08
Reinsurance return premiums due	2,484 11
Gross assets	\$ 197,737 93
Deduct assets not admitted	45,900 00
Balance net assets..	\$ 151,837 93

\*This company has ceased business and its Canadian policies have been reinsured in the Western Assurance Co.

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## THE MONTREAL-CANADA—Continued.

## LIABILITIES.

1) *Liabilities in Canada.*

Net amount of claims, unadjusted	\$	19,862 44
Reserve of unearned premiums, \$87,999 08; carried out at 80 per cent		70,399 26
Taxes due and accrued		1,200 00
Reinsurance premiums, due		511 01
Borrowed money		13,000 00
Audit fees, due.		20 00
Total liabilities in Canada	\$	104,992 71

2) *Liabilities in Other Countries.*

Net amount of claims, unadjusted	\$	11,653 24
Reserve of unearned premiums, \$20,052.81; carried out at 80 per cent		16,042 28
Reinsurance premiums, due		132 55
Total liabilities in other countries	\$	27,828 07
Total liabilities in all countries, except capital stock	\$	132,820 78
Excess of assets over liabilities	\$	19,017 15
Capital stock paid in cash		112,905 00

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums	\$ 146,354 06	\$ 68,264 06
Deduct reinsurances, \$10,440.86; return premiums, \$72,540.20	57,482 82	25,498 24
Net cash received for said premiums	\$ 88,871 24	\$ 42,765 82
Total net cash received for premiums in all countries		\$ 131,637 06
Received for interest on investments		5,357 54
Total income		\$ 136,994 60

## EXPENDITURE.

	In Canada.	In Other Countries.
Amount paid for claims occurring in previous years	\$ 27,363 16	\$ 179 66
Deduct reinsurances	503 67	
Net amount paid for said claims	\$ 26,859 49	\$ 179 66
Amount paid for claims occurring during the year	\$ 64,044, 23	\$ 16,145 62
Deduct savings and salvage, \$132.59; reinsurances, \$1,407.47.	1,518 61	21 45
Net amount paid for said claims	\$ 62,525 62	\$ 16,124 17
Total net amount paid for claims	\$ 89,385 11	\$ 16,303 83
Total net amount paid for claims in all countries		\$ 105,688 9.
Commission or brokerage		34,722 60
Salaries: Home office officials, \$10,640.61; directors' fees, \$649.17; auditors' fees, \$330;		
travelling expenses, \$256.86		11,576 64
Taxes, \$3,427.71; government fees, \$1,158.		4,585 71
Miscellaneous expenditure: viz. General expenses, \$1,663.99; rent, \$1,500; postage, express,		
telegrams and telephones, \$691.16; advertising, \$272.43; printing and stationery,		
\$645.20; legal expenses, \$397.14; inspections and surveys, \$1,796.86; lighting, \$31.81;		
exchange, \$202.01		7,200 60
Total expenditure		\$ 164,074 49

## THE MONTREAL-CANADA—Continued.

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914 .....	\$	172,427 20
Amount of income as above.....		136,994 60
Total .....	\$	309,421 80
Amount of expenditure as above.....		164,074 49
Balance, net ledger assets, Dec. 31, 1915, (\$158,347.31, less \$13,000 borrowed money).....	\$	145,347 31

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT  
LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies. ....	\$	982 72
Amount of commission thereon.....		245 68
Amount of losses recovered from said companies.....		510 52
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$482.26; carried out at 80 per cent.....		385 81
Amount of reinsurance premiums payable to such companies .....		132 94

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THE MONTREAL-CANADA—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	In Canada.			In other Countries.			Total in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914.....	16,912	22,327,079	287,033 66	523	682,720	11,296 55	17,435	23,010,369	298,330 24
Taken in 1915--New.....	4,569	5,685,467	80,518 41	2,397	4,977,122	70,970 18	6,966	10,662,589	151,488 59
Renewed.....	3,483	4,318,933	58,658 25	178	167,500	2,013 27	3,661	4,486,433	60,671 52
Totals.....	24,964	32,332,079	426,210 35	3,098	5,827,342	84,280 00	28,062	38,159,421	510,490 35
Less ceased.....	11,606	16,265,275	253,276 08	1,568	3,581,622	43,178 27	13,174	19,846,897	268,434 35
Gross in force at end of 1915.....	13,358	16,066,804	209,934 27	1,530	2,245,720	41,101 73	14,888	18,312,524	242,036 00
Less reinsured.....		684,630	7,415 36		38,250	636 52		722,880	8,031 88
Net in force at end of 1915.....	13,358	15,382,174	193,518 91	1,530	2,207,470	40,465 21	14,888	17,589,644	233,984 12

THE MONTREAL-CANADA—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company, viz.:—

	Par Value.	Book Value.	Market Value.
<i>Cities—</i>			
Levis, 1936 to 1951, 4 p.c. ....	\$ 35,300 00	\$ 35,300 00	\$ 27,181 00
*Montreal (St. Henri), 1938, 4 p.c. ....	10,000 00	10,000 00	8,400 00
*Montreal (St. Paul), 1937, 4 p.c. ....	50,000 00	50,000 00	40,500 00
<i>Towns—</i>			
Berthier, 1929, 5 p.c. ....	2,000 00	2,000 00	1,840 00
Ste. Elizabeth, 1940, 4 p.c. ....	6,000 00	6,000 00	4,620 00
Ste. Therese de Blainville, Que., 1916 to 1927, 4 p.c. ....	11,154 67	11,154 67	10,150 75
<i>Township—</i>			
Melville, 1952, 5 p.c. ....	10,000 00	8,495 40	7,800 00
<i>Miscellaneous—</i>			
Montreal, Light, Heat and Power Co., 1932, 4½ p.c. ....	5,000 00	5,000 00	4,750 00
Total par, book and market values....	<u>\$ 129,454 67</u>	<u>\$ 127,950 07</u>	<u>\$ 105,241 75</u>

## SCHEDULE B.

Stocks owned by the company, viz.:—

	Par Value.	Book Value.	Market Value.
600 shares International Assets Limited, pref.	\$ 15,000 00	\$ 15,000 00	\$ 7,500 00
20 shares Union Trust Company Limited....	2,000 00	3,500 00	3,300 00
Total par, book and market values.....	<u>\$ 17,000 00</u>	<u>\$ 18,500 00</u>	<u>\$ 10,800 00</u>

\*On deposit with Receiver General.



THE MOUNT ROYAL ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Hon. H. B. RAINVILLE.

Vice-President—Hon. Senator J. M. WILSON.

Manager and Secretary—J. E. CLEMENT.

Principal Office—Montreal.

Incorporated by an Act of the Legislative Assembly of Quebec, 1902, 2 Edward VII, chap. 67, amended by chap. 90 of the statutes of Quebec, 1911. Dominion license issued October 25, 1912.)

CAPITAL.

Amount of joint stock capital authorized	\$ 1,000,000 00
Amount subscribed and paid in cash	250,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount of loans secured by bonds, stocks or other marketable collaterals (For details, see Schedule A.)	\$ 14,225 00
Book value of bonds and debts. (For details, see Schedule B.)	302,526 84
Book value of stocks (For details, see Schedule C.)	456,350 97
Cash at head office	830 06
Cash in banks, viz.:	
Bank of Hochelaga, Montreal	\$ 132,414 09
Provincial Bank of Canada, Montreal	18,097 75
Clydesdale Bank, London, Eng.	4,560 00
Total cash in banks	155,071 84
Taxes recoverable	188 87
Total ledger assets	\$ 929,193 58

OTHER ASSETS.

Market value of bonds, debts, and stocks over book value	41,507 29
Interest due, \$1,675; accrued, \$3,557.02	5,232 02
Agents' balances and premiums uncollected (\$4,409 13 was on business prior to Oct. 1, 1915)	55,698 46
Office furniture and fixtures, \$3,600; plans, \$2,400	6,000 00
All other property belonging to the company (plate glass)	2,743 67
Total assets	\$ 1,040,375 02

LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted	\$ 1,679 00
Net amount of claims, resisted in suit (accrued in previous years)	2,143 00
Total net amount of unsettled fire claims	\$ 3,822 00
Reserve of unearned premiums: fire, \$319,348.08; plate glass, \$3,155.53. Total, \$322,473 61;	
carried out at 80 per cent.	257,978 88
Taxes due and accrued	6,795 62
Reinsurance premiums, due	34,449 88
Deposits from reinsurance companies	111,019 65
Dividends declared, but not yet due	10,000 00
Due and accrued for salaries, rent, advertising agency and other miscellaneous expenses	406 22
Total liabilities in Canada	\$ 424,472 25

## THE MOUNT ROYAL—Continued.

## LIABILITIES—Continued.

## (2) Liabilities in other Countries.

Reserve of unearned premiums: fire, \$1,728.02; carried out at 80 per cent.....	\$ 1,382 42
Total liabilities in other countries.....	\$ 1,382 42
Total liabilities (excluding capital stock) in all countries.....	\$ 425,854 67
Excess of assets over liabilities (excluding capital stock).....	\$ 614,520 35
Capital stock paid in cash.....	250,000 00
Excess over all liabilities and capital.....	\$ 364,520 35

## INCOME.

Premiums.	CLASS OF BUSINESS.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts	\$ cts	\$ cts
Gross cash received.....	651,203 36	3,724 71	8,036 77
Less reinsurance.....	161,401 03		158 55
Less return premiums.....	78,728 56	339 14	1,310 51
Total deduction.....	240,129 59		1,469 06
Net cash received.....	411,073 77	3,385 57	6,567 71
Net cash received for premiums for all classes of business.....	\$ 421,027 05		
Cash received for interest on investments.....	39,662 03		
Total income.....	\$ 460,689 08		

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.		
	Fire.		Plate Glass.
	In Canada.	In other Countries.	In Canada.
	\$ cts	\$ cts	\$ cts
Amount paid for claims occurring in previous years.....	11,091 80		
Less reinsurances.....	2,227 37		
Net payment for said claims occurring in previous years.....	8,864 43		
Paid for claims occurring during the year.....	224,788 85	3 18	2,959 86
Less savings and salvage.....			20 40
Less reinsurance.....	72,000 71		
Net payment for said claims.....	152,788 14		
Total net payment for claims.....	161,652 57	3 18	2,939 46

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## THE MOUNT ROYAL—Continued.

## EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 164,595 21
Dividends paid stockholders .....	25,000 00
Commission and brokerage ....	66,327 01
Taxes .....	12,284 33
Salaries, fees and travelling expenses: Salaries—head office, \$33,904 97; fees—directors, \$3,200; auditors, \$350; travelling expenses, officials, \$2,992 95.....	40,447 92
Miscellaneous expenditure, viz.: Advertising, \$1,219 62; exchange, \$114 95; furniture and fixtures, \$279 39; agents' charges, \$759 02; legal expenses, \$172 30; maps and plans, \$779 07; offices' expenses, \$2,320 91; postage, telegrams, telephones and express, \$1,467 10; printing and stationery, \$2,693 98; rents, \$5,099 35; underwriters' boards, associations, etc., \$699 68; donations and sundries, \$243 11.....	15,848 48
Total expenditure .....	<u>\$ 324,502 95</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914 .....	\$ 688,687 86
Amount of income as above.....	460,659 08
Total.....	\$ 1,149,376 88
Amount of expenditure as above.....	\$ 324,502 95
Amount written off ledge: assets.....	6,700 00
	<u>331,202 95</u>
Balance net ledger assets, December 31, 1915 (\$929,193 58, less \$111,019 65, deposits from reinsuring companies).....	<u>\$ 818,173 93</u>

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums ceded to unlicensed companies.....	\$ 180,108 20
Amount of commission thereon.....	47,788 82
Amount of losses recovered from said companies.....	70,376 51
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$106,398 18; carried out at 80 per cent.....	85,118 54
Amount of losses due and recoverable from such companies.....	2,634 00
Amount of reinsurance premiums payable to such companies.....	34,448 29
Amount of cash or other securities held as security for recovery of losses, etc.....	111 019 65

## SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	In Canada		In Other Countries.		Totals in all Countries.	
	Amount.	Premiums	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	57,744,993	708,022 50			57,744,993	708,022 50
Taken in 1915—						
New.....	34,472,644	417,044 85	774,340	4,164 16	35,246,984	421,209 01
Renewed.....	18,074,430	235,879 77			18,074,430	235,879 77
Totals.....	110,292,067	1,360,947 12			111,066,407	1,365,111 28
Less ceased.....	42,173,913	537,041 70	224,400	842 92	42,398,313	537,884 62
Gross in force at end of 1915	68,118,154	823,905 42	549,940	3,321 24	68,668,094	827,226 66
Less reinsured.....	17,766,611	206,031 16			17,766,611	206,031 16
Net in force at end of 1915.	50,351,543	617,874 26	549,940	3,321 24	50,901,483	621,195 50

## THE MOUNT ROYAL—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Plate Glass Risks.	Premiums.
	\$ cts.
Gross in force at end of 1914.....	8,876 69
Taken in 1915—New and renewed.....	7,959 55
Total.....	16,836 24
Less ceased.....	10,369 43
Gross in force at end of 1915.....	6,466 81
Less reinsured.....	155 75
Net in force at end of 1915.....	6,311 06

## SCHEDULE A.

Loans secured by bonds, stocks or other marketable collaterals, viz:—

	Par value.	Market value.	Amt. loaned.
50 shares Dominion Cannery .....	\$ 5,000 00	\$ 1,550 00	
435 " Montreal Tramway and Power common.....	43,500 00	17,400 00	
6 " Canada S.S., preferred.....	600 00	426 00	
8 " C.P.R. ....	800 00	1,464 00	\$ 14,225 00
5 " Dom. Steel Corp'n, common.....	500 00	245 00	
100 " Wayagamaek Pulp and Paper common.....	10,000 00	2,700 00	
Quebec Ry. L. H. & P. Co., bonds, 1939, 5 p.c.	2,000 00	1,000 00	
Totals.....	\$ 62,400 00	\$ 24,785 00	\$ 14,225 00

## SCHEDULE B.

Bonds and debentures owned—

	Par Value.	Book value.	Market value.
Province of Ontario, 1925, 4½ p.c.....	\$ 15,000 00	\$ 14,587 50	\$ 14,400 00
Anglo-French External Loan, 1920, 5 p.c. ....	25,000 00	24,093 13	24,250 00
<i>Cities—</i>			
*Montreal (Town of Emard), 1939, 5 p.c. ....	2,000 00	2,128 40	1,860 00
<i>Towns—</i>			
Cartierville, 1954, 5½ p.c.....	15,000 00	13,800 00	14,250 00
Lasalle, 1952, 4½ p.c.....	40,000 00	32,256 00	28,800 00
Maisonneuve, 1918, 6 p.c.....	25,000 00	25,000 00	25,000 00
Pointe aux Trembles, 1940, 6 p.c.....	10,000 00	9,686 00	10,000 00
*St. Pierre aux Liens, 1951, 5 p.c.....	19,000 00	19,847 08	16,530 00
St. Laurent, 1953, 6 p.c.....	15,000 00	14,850 00	15,600 00
<i>Villages—</i>			
*Boulevard St. Paul, 1937, 5 p.c.....	5,000 00	5,312 50	4,700 00
*Delorimier, 1948, 4 p.c.....	10,000 00	9,621 94	8,100 00
*Sault au Roccollet, 1951, 5 p.c.....	15,000 00	15,288 76	13,050 00
<i>Schools—</i>			
*St. Edward, (now Montreal), 1949, 5½ p.c.....	8,000 00	9,649 28	7,440 00
Villeray, 1955, 6 p.c.....	25,000 00	24,750 00	25,000 00
<i>Railways—</i>			
Quebec Ry. L. H. and P. Co., Ltd., 1939, 5 p.c	48,000 00	40,800 00	24,000 00
<i>Miscellaneous—</i>			
Cedars Rapids Mfg. Co., 1953, 5 p.c.....	15,000 00	13,500 00	12,900 00
Dominion Textile Co., "C" 1925, 6 p.c.....	5,000 00	4,606 25	4,900 00
St. Maurice Valley Cotton Mills, Ltd., 1952, 6 p.c.....	25,000 00	22,750 00	17,500 00
Total par, book and market values.....	\$ 322,000 00	\$ 302,526 84	\$ 268,280 00

\*On deposit with Receiver General. †\$10,000 of which is on deposit with Receiver General.

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THE MOUNT ROYAL—*Concluded.*

SCHEDULE C.

Stocks owned by the company, viz:—

	Par Value.	Book value	Market value.
332 shares Soci�t� d'Administration Generale (25 p.c. paid).	\$ 3,320 00	\$ 4,150 00	\$ 4,415 60
100 " Atcheson, Topeka and Santa Fe Ry. ....	10,000 00	11,387 50	10,400 00
100 " (Pref'd.) B.C. Packers "A". . . . .	10,000 00	7,546 88	12,000 00
160 " Bank of Hochelaga. ....	16,000 00	23,352 50	23,840 00
300 " (Pref'd.) Dom. Iron and Steel. . . . .	30,000 00	31,787 50	28,200 00
300 " (Pref'd.) Dom. Textile. ....	30,000 00	29,849 99	30,300 00
175 " (Com.) Dom. Textile. ....	17,500 00	13,087 50	13,125 00
200 " Detroit United Rys. ....	20,000 00	11,825 00	14,200 00
100 " (Pref'd.) Duluth Superior Ry. . . . .	10,000 00	6,125 00	6,300 00
200 " Lake of the Woods Milling Co. (Com.) . . . . .	20,000 00	27,000 00	26,200 00
800 " Montreal L. H. and P. Co. . . . .	80,000 00	136,085 62	186,400 00
200 " Railway Steel Springs Co. . . . .	20,000 00	11,950 00	9,200 00
100 " Southern Pacific Ry. . . . .	10,000 00	12,375 00	10,000 00
150 " Toronto St. Ry. . . . .	15,000 00	17,416 42	16,500 00
300 " Union Pacific Ry. . . . .	30,000 00	44,373 68	41,400 00
100 " (Pref'd.) U.S. Steel Corp. . . . .	10,000 00	12,000 00	11,600 00
125 " Wabasso Cotton Co. (Bonus Com- mon Stock). . . . .	12,500 00	.....	3,375 00
100 " Canada Cement (Common). . . . .	10,000 00	2,725 00	4,000 00
100 " Canada Cement (Preferred). . . . .	10,000 00	8,825 00	9,100 00
100 " Cedars Rapids Mfg. (Common). . . . .	10,000 00	4,709 50	7,800 00
300 " Montreal Tramway and Power. . . . .	30,000 00	12,218 75	12,000 00
100 " C.P.R. Railway. . . . .	10,000 00	16,075 00	18,300 00
400 " B. C. Fishing & Packing Co. . . . .	40,000 00	3,965 63	24,400 00
67 1/2 " Baltimore & Ohio Ry. Co., (Common). . . . .	6,750 00	4,927 50	6,277 50
36 " Baltimore & Ohio Ry. Co. (Prefer- red). . . . .	3,600 00	2,592 00	2,772 00
Total par, book and market values. . . . .	\$ 464,670 00	\$ 456,350 97	\$ 532,105 10

NATIONAL-BEN FRANKLIN FIRE INSURANCE COMPANY  
OF PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—S. MCKNIGHT.

Secretary—H. M. SCHMITT.

Principal Office—Pittsburg, Pa.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto.

(Incorporated December 28, 1910. Dominion license issued May 23, 1914.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash. . . . . \$ 1,000,000 00

ASSETS IN CANADA.

*Hold solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General (For details, see Schedule A.) . . . . . \$ 171,289 33

*Other Assets in Canada.*

Cash on hand at head office . . . . . 66 30  
Cash in Bank of Toronto, Toronto . . . . . 9,470 74  
Interest accrued . . . . . 3,501 44  
Agents' balances and premiums uncollected (\$611 36 on business prior to Oct. 1, 1915) . . . . . 15,188 30

Total assets in Canada . . . . . \$ 199,516 11

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid . . . . . \$ 785 66  
Net amount of claims, unadjusted . . . . . 4,973 96

Total net amount of unsettled claims . . . . . \$ 5,759 62  
Reserve of unearned premiums, \$85,995 30; carried out at 80 per cent thereof . . . . . 67,196 24  
Taxes due and accrued . . . . . 184 60

Total liabilities in Canada . . . . . \$ 73,140 46

INCOME IN CANADA.

Gross cash received for premiums . . . . . \$ 111,347 17  
Deduct re-insurances, \$5,085 02; return premiums, \$22,037 36 . . . . . 27,122 38

Total net cash received for premiums . . . . . \$ 84,224 79  
Interest on investments . . . . . 10,310 18

Total income in Canada . . . . . \$ 94,534 97

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NATIONAL-BEN FRANKLIN—Continued.

EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years . . . . .	\$ 17,623 50
Deduct savings and salvage, \$211.69; re-insurances, \$5,716.94 . . .	5,928 63
Net amount paid for said claims . . . . .	\$ 11,694 87
Amount paid for claims occurring during the year . . . . .	\$ 59,962 29
Deduct re-insurances . . . . .	7,872 94
Net amount paid for said claims . . . . .	\$ 52,089 35
Total net amount paid for claims . . . . .	\$ 63,784 22
Commission or brokerage . . . . .	17,212 76
Salaries of officials, \$8,221 63; do., general and special agents, \$756 74; travelling expenses, officials, \$59.34; agents, \$847.60 . . . . .	9,885 31
Taxes . . . . .	3,747 38
Miscellaneous expenditure, viz.: Advertising, \$25 90; maps and plans, \$66 04; postage, telegrams, telephones and express, \$850 51; printing and stationery, \$1,017 82; rents, \$421; adjusting expenses, \$2,378 24; registration fees, \$1,011; legal expenses, \$57 37; miscellaneous expenses, \$580 70 . . . . .	6,408 58
Total expenditure in Canada . . . . .	\$ 101,038 45

RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 20,869,326	\$ 239,682 56
Taken during the year, new and renewed	9,168,243	106,274 22
Total . . . . .	\$ 30,037,569	\$ 345,956 78
Deduct terminated	12,449,591	153,529 59
Gross in force at end of year	\$ 17,587,978	\$ 192,427 19
Deduct reinsured	425,735	4,992 23
Net in force at December 31, 1915	\$ 17,162,243	\$ 187,434 96

SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Cities—</i>		
Calgary, 1925, 4½ p.c.	\$ 15,000 00	\$ 13,650 00
Edmonton, 1924, 4½ p.c.	10,000 00	9,100 00
Fort William, 1928, 5 p.c.	10,000 00	9,300 00
Fort William, 1936, 4½ p.c.	10,000 00	8,500 00
Hamilton, 1934, 4½ p.c.	10,000 00	9,100 00
Medicine Hat, 1943, 5 p.c.	10,000 00	8,800 00
Portage la Prairie, 1945, 5 p.c.	5,000 00	4,350 00
Saskatoon, 1943, 5 p.c.	10,000 00	8,700 00
St. Boniface, 1943, 5 p.c.	10,000 00	9,000 00
Toronto, 1919, 3½ p.c.	24,333 33	22,873 33
Vancouver, 1923, 4½ p.c.	20,000 00	18,600 00
Victoria, 1924, 4½ p.c.	5,000 00	4,600 00
Victoria, 1936, 4 p.c.	10,220 00	8,176 00
Woodstock, 1920, 4 p.c.	11,000 00	10,340 00
<i>Schools—</i>		
Belleville, P.S., 1943, 5 p.c.	10,000 00	9,300 00
Saskatoon, P.S., 1953, 5 p.c.	10,000 00	8,400 00
<i>Municipality—</i>		
Delta, B.C., 1960, 5 p.c.	10,000 00	8,500 00
Total on deposit with Receiver General	\$ 190,553 33	\$ 171,289 33

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate . . . . .	\$ 135,517 37
Mortgage loans on real estate, first liens	2,233,285 78
Loans secured by pledge of bonds, stocks or other collateral . . . . .	24,500 00
Book value of stocks and bonds . . . . .	353,246 67
Cash on hand, in trust companies and in banks	395,124 88
Agents' balances and bills receivable . . . . .	265,432 67
Other ledger assets . . . . .	200 00
Total ledger assets . . . . .	\$ 3,407,306 77

NATIONAL-BEN FRANKLIN—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	43,451 05
Rents due.....	171 50
Market value of real estate, bonds and stocks over book value.....	13,697 63
Gross assets.....	\$ 3,464,536 95
Deduct assets not admitted.....	88,631 45
Total admitted assets.....	\$ 3,375,905 50

## LIABILITIES.

Net amount of unpaid claims.....	\$ 170,943 81
Total unearned premiums.....	1,742,607 78
Federal, State and other taxes due or accrued (estimated).....	20,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	139 15
Contingent commissions due or accrued.....	507 72
Dividends declared but unpaid.....	335 00
Total liabilities, not including capital stock.....	\$ 1,935,033 46
Capital stock paid in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	440,872 04
Total liabilities.....	\$ 3,375,905 50

## INCOME.

Net cash received for premiums.....	\$ 1,611,444 23
Interest and dividends.....	161,207 14
Rents.....	10,403 25
Agents' balances previously charged off.....	681 44
Gross profit on sale or maturity of bonds.....	50 00
Total income.....	\$ 1,783,786 06

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 868,590 46
Expenses of adjustment and settlement of claims.....	26,812 22
Interest and dividends to stockholders.....	80,000 00
Commissions or brokerage.....	448,280 36
Salaries, \$17,946 80; and expenses, \$21,422 29; of special and general agents.....	39,369 09
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	69,058 18
Allowances to local agencies for miscellaneous agency expenses.....	47,156 72
Rents.....	6,000 00
Underwriters' boards and tariff associations.....	10,090 84
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	17,676 70
Inspections and surveys.....	7,208 99
Taxes on real estate.....	2,476 97
State taxes on premiums, Insurance department licenses and fees.....	34,777 45
All other licenses, fees and taxes.....	17,760 30
Agents' balances charged off.....	371 09
All other disbursements.....	14,364 01
Total disbursements.....	\$ 1,689,993 38

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$ 226,614,204 00
Premiums thereon.....	2,327,019 11
Amount of policies terminated during the year.....	233,471,870 00
Premiums thereon.....	2,400,628 17
Net amount in force at December 31, 1915.....	352,865,286 00
Premiums thereon.....	3,342,436 97



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## NATIONAL FIRE INSURANCE COMPANY OF HARTFORD.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—H. A. SMITH.

Secretary—GEO. H. TRYON.

Principal Office—Hartford, Conn.

Chief Agents in Canada—SMITH, MACKENZIE and HALL.

Head Office in Canada—Toronto.

(Incorporated May, 1869. Dominion license issued August 3, 1908.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 5,000,000 00
Amount subscribed and paid in cash.....	<u>2,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts., on deposit with the Receiver General ( <i>For details, see Schedule A.</i> ).....	\$ 575,721 35
---	---------------

*Other assets in Canada.*

Interest accrued.....	9,825 99
Agents' balances and premiums uncollected: fire, \$77,114.53; tornado, \$41.63.....	<u>77,156 16</u>
Total assets in Canada.....	<u>\$ 662,703 50</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 22,579 64
"    "    unadjusted.....	<u>44,449 09</u>
Total net amount of unsettled fire claims.....	\$ 67,028 73
Reserve of unearned premiums: fire, \$318,959.52; tornado, \$1,014.21; total, \$319,973.73; carried out at 80 per cent.....	255,978 98
Taxes due and accrued.....	<u>7,695 01</u>
Total liabilities in Canada.....	<u>\$ 330,702 72</u>

## INCOME IN CANADA.

*Fire Risks.*

Gross cash received for premiums.....	\$ 718,190 35
Deduct reinsurances, \$59,964.37; return premiums, \$163,592.33.....	<u>223,556 70</u>
Net cash received for said premiums.....	<u>\$ 494,642 65</u>

## NATIONAL FIRE—Continued.

## INCOME IN CANADA—Concluded.

*Tornado Risks.*

Gross cash received for premiums.	\$	867	97
Deduct return premiums.		148	01
Net cash received for said premiums	\$	719	96
Total net cash received for premiums	\$	495,362	61
Received for interest on investments.		29,039	60
Total income in Canada	\$	524,402	21

## EXPENDITURE IN CANADA.

*Fire Risks.*

Amount paid for claims occurring in previous years	\$	85,534	48
Deduct reinsurances		31	34
Net amount paid for said claims	\$	85,503	14
Amount paid for claims occurring during the year	\$	422,510	33
Deduct reinsurances.		45,151	36
Net amount paid for said claims	\$	377,358	97
Total net amount paid for fire claims	\$	462,862	11

*Tornado Risks.*

Total net amount paid for claims occurring during the year	128	08	
Total net amount paid for claims	\$	462,990	
Paid or allowed for commission or brokerage: Fire, \$81,915.75; Other, \$156 08		82,071	83
Paid for salaries: of general and special agents; Fire, \$38,254.61; Other, \$59,222; travelling expenses of agents; Fire, \$4,094.27; licenses and fees; Fire, \$1,292.54		43,691	64
Paid for taxes: Fire, \$11,887.82; Tornado, \$1.44		11,889	26
Miscellaneous expenditure, (Fire) viz.: Stationery and printing, \$1,603.92; advertising, \$117 94; postage, telegrams, telephones and express, \$3,081.65; maps and plans, \$1,128 31; boards, \$4,702.22; adjustment expenses, \$6,616 04; rent, \$200; legal expenses, \$33 42; duty, \$20.65; inspections and surveys, \$588 07; mercantile reports, \$29 35; furniture and fixtures, \$100 50		18,222	07
Total expenditure in Canada	\$	618,864	99

## RISKS AND PREMIUMS IN CANADA.

*Fire Risks.*

	Amount.	Premiums.
Gross policies in force at date of last statement	\$ 79,039,109	\$ 831,149 73
Policies taken during the year, new and renewed	66,982,757	703,563 00
Total	\$146,021,866	\$1,534,712 73
Deduct terminated	82,404,382	834,204 58
Gross in force at end of year	\$ 63,617,484	\$ 700,508 15
Deduct reinsured	7,699,479	90,099 66
Net in force at December 31, 1915.	\$ 55,918,005	\$ 610,408 49

*Tornado Risks.*

Gross policies in force at date of last statement	\$ 820,564	\$ 4,717 34
Taken during the year, new and renewed.	244,730	916 95
Total	\$ 1,065,294	\$ 5,634 29
Deduct terminated	451,584	2,612 11
Gross and net in force at December 31, 1915	\$ 613,710	\$ 3,022 18

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## NATIONAL FIRE—Continued.

## SCHEDULE A.

Bonds and debts, on deposit with the Receiver General, viz:—

Governments—	Par value.	Market value.
Prov. of New Brunswick, 1933, 3½ p.c.	\$ 1,000 00	\$ 820 00
Prov. of Ontario, 1925, 4½ p.c.	10,000 00	9,600 05
<i>Cities—</i>		
Fort William, 1932, 5 p.c.	25,000 00	23,000 00
Fort William, 1933, 5 p.c.	100,000 00	92,000 00
Fort William, 1942, 5 p.c.	25,000 00	22,500 00
Fredericton, N.B., 1927 to 1929, 4 p.c.	1,605 00	1,396 35
Hamilton, 1927, 4 p.c.	50,000 00	44,500 00
London, 1944, 5 p.c.	100,000 00	95,000 00
Montreal (on 60 days notice on or before) 1918, 5 p.c.	5,000 00	4,950 00
Moosejaw, 1933, 5 p.c.	50,000 00	46,500 00
St. Hyacinthe, 1933, 5 p.c.	50,000 00	43,000 00
St. John, N.B., 1942, 3½ p.c.	1,000 00	750 00
St. John, N.B., 1938, 4 p.c.	1,000 00	840 00
Toronto, 1932, 4 p.c.	30,000 00	25,800 00
Victoria, 1923, 4 p.c.	25,000 00	22,500 00
<i>Towns—</i>		
Annapolis Royal, 1945, 5 p.c.	500 00	445 00
Campbellton, N.B., 1942, 4 p.c.	1,000 00	800 00
Chatham, N.B., 1946, 4 p.c.	1,000 00	780 00
Dalhousie, N.B., 1937, 4½ p.c.	1,000 00	850 00
Dartmouth Ferry, N.S., 1931, 4½ p.c.	1,000 00	890 00
Maisonneuve, 1946, 4½ p.c.	25,000 00	20,750 00
Sussex, N.B., 1947, 4 p.c.	2,000 00	1,480 00
Truro, N.S., 1939, 4 p.c.	2,000 00	1,580 00
Woodstock, N.B., 1916, 4 p.c.	1,000 00	990 00
<i>School—</i>		
Maisonneuve, 1950, 4½ p.c.	50,000 00	39,000 00
<i>Miscellaneous—</i>		
Huron and Erie Loan and Sav. Co., 1916, 4½ p.c.	50,000 00	50,000 00
Huron and Erie Loan and Sav. Co., 1920, 4½ p.c.	25,000 00	25,000 00
Total on deposit with Receiver General	\$ 634,105 00	\$ 575,721 35

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums	\$ 8,894,463 13
Interest and dividends	609,670 25
Rents	30,287 25
Agents' balances previously charged off	637 88
Gross profit on sale or maturity of real estate, bonds and stocks	57,477 21
Other income	42 54
Total income	\$ 9,592,578 26

## DISBURSEMENTS.

Net amount paid for claims	\$ 5,011,784 73
Expenses of adjustment and settlement of claims	58,970 52
Interest or dividends to stockholders	400,000 00
Commissions or brokerage	1,532,178 64
Salaries, \$731,469.87; and expenses, \$202,961.23; of special and general agents	934,431 10
Salaries, fees and all other charges of officers, directors, trustees and home office employees	251,749 22
Allowances to local agencies for miscellaneous agency expenses	1,765 35
Rents	53,475 70
Underwriters' boards and tariff associations	128,448 53
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses	57,157 61
Inspections and surveys	17,731 39
Taxes on real estate	10,494 42
State taxes on premiums, Insurance department licenses and fees	205,496 90
All other licenses, fees and taxes	144,955 18
Agents' balances charged off	12,929 60
Gross loss on sale or maturity of real estate, bonds and stocks	167,330 07
Decrease in liabilities on account of reinsurance treaties	58,838 16
All other disbursements	246,083 39
Total disbursements	\$ 9,293,820 54

NATIONAL FIRE—*Concluded.*

## LEDGER ASSETS.

Book value of real estate.....	\$ 582,444 73
Mortgage loans on real estate, first liens.....	1,692,325 00
Book value of bonds and stocks.....	10,789,399 49
Cash on hand, in trust companies and banks.....	1,506,565 50
Agents' balances and bills receivable.....	1,814,222 43
Other assets.....	136 97
Total ledger assets.....	<u>\$16,385,094 12</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	209,074 99
Market value of real estate over book value.....	15,555 27
Due from other insurance companies.....	41,106 76
Gross assets.....	<u>\$16,650,831 14</u>
Deduct assets not admitted.....	<u>424,746 76</u>
Total admitted assets.....	<u>\$16,226,084 38</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 804,567 39
Total unearned premiums.....	9,324,661 44
Federal, State and other taxes due or accrued (estimated).....	225,000 00
Special reserve fund.....	300,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	27,739 34
Contingent commissions, etc., due or accrued.....	22,260 66
Funds held under reinsurance treaties.....	25,510 43
Total liabilities, not including capital stock.....	<u>\$10,729,739 26</u>
Capital stock paid in cash.....	2,000 000 00
Surplus over all liabilities, including capital stock.....	3,496,345 12
Total liabilities.....	<u>\$16,226,084 38</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year.....	\$1,510,269,208 00
Premiums thereon.....	14,776,602 30
Amount of policies terminated during the year.....	1,358,683,435 00
Premiums thereon.....	13,795,560 38
Net amount in force at December 31, 1915.....	1,753,943,902 00
Premiums thereon.....	<u>17,586,342 27</u>

SESSIONAL PAPER No. 8

NATIONAL UNION FIRE INSURANCE COMPANY OF  
PITTSBURGH, PA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. E. COLE.

Secretary—WM. G. ARMSTRONG.

Principal Office—Pittsburgh, Pa., U.S.A.

Chief Agent in Canada—HENRY J. RICHMOND.

Head Office in Canada—Toronto.

(Incorporated Feb. 14, 1901. Dominion License issued Aug. 10, 1911.)

CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

*Held solely for the protection of the Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (*For details, see Schedule A*)..... \$ 197,408 06

*Other Assets in Canada.*

Cash in Standard Bank of Canada, Toronto ..... 27,021 74  
Interest accrued..... 3,625 35

Agents' balances and premiums uncollected, viz.:

Fire..... \$ 27,602 07  
Tornado..... 24 47

Total..... 27,626 54

Total assets in Canada..... \$ 225,681 69

LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid ..... \$ 5,837 38  
Net amount of claims, unadjusted..... 21,522 40

Total net amount of unsettled fire claims..... \$ 27,359 78

Reserve of unearned premiums, (fire) \$139,074 57; (tornado) \$514 95; total, \$139,889 52;  
carried out at 80 per cent..... 111,911 61

Taxes due or accrued..... 3,209 33

Total liabilities in Canada..... \$ 142,480 72

## NATIONAL UNION FIRE—Continued.

## INCOME IN CANADA.

PREMIUMS.	CLASS OF BUSINESS.	
	Fire.	Tornado.
	\$ cts.	\$ cts.
Gross cash received	269,210 81	905 57
Less reinsurance	2,247 09	
Less return premiums	57,115 93	237 57
Total deduction	59,363 02	
Net cash received	209,847 79	668 00
Net cash received for all classes of business		\$ 210,515 79
Cash received for interest on investments		10,004 32
Total income in Canada		\$ 220,520 11

## EXPENDITURE IN CANADA.

	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years	10,164 20	
Less, savings and salvage, \$4.20; reinsurances, \$125. . . . .	129 20	
Net payment for said claims	10,035 00	
Paid for claims occurring during the year.	99,271 95	588 00
Less, savings and salvage. . . . .	223 00	
Less, reinsurance . . . . .	10 84	
Total deduction	233 84	
Net payment for said claims	99,038 11	
Total net payment for claims	109,073 11	588 00
Total net payments for claims for all classes of business		\$ 109,661 11
Commission and brokerage, Fire, \$46,022.03; Tornado, \$116.76		46,138 79
Taxes, Fire, \$5,964.97; Tornado, \$5.30		5,970 27
Salaries and travelling expenses, Fire:—Salaries, of general and special agents, \$1,900; travelling expenses, agents, \$773.14.		2,673 14
Miscellaneous expenditure, viz.—Fire: Fire departments, patrol and salvage corps assessments, etc., \$787.58; maps and plans, \$785.21; postage telegrams, telephone and \$1,364.43; underwriters' boards, associations, etc., \$1,181.37; adjusting loss expense, \$1,686 98		5,805 57
Total expenditure in Canada		\$ 170,248 88

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## NATIONAL UNION FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Policies	CLASS OF BUSINESS.			
	Fire.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.	22,036,339	279,516 72	651,838	3,189 19
Taken in 1915, new and renewed.	20,947,024	268,043 39	195,400	858 90
Totals.....	42,983,363	547,560 11	847,238	4,048 09
Less ceased.....	20,488,881	266,520 87	395,425	1,776 57
Gross in force at end of 1915.....	22,494,482	281,039 24	451,813	2,271 52
Less reinsured.....	247,264	2,435 28		
Net in force at end of 1915	22,247,218	278,603 96	451,813	2,271 52

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

Cities—	Par value.	Market value.
St. Henri (Montreal), 1937, 4 p.c.	\$ 7,000 00	\$ 5,880 00
Toronto, 1920, 4 p.c.	24,333 33	23,116 66
St. Boniface, 1917, 5 p.c.	10,000 00	9,900 00
St. Boniface, 1932, 5 p.c.	15,000 00	13,800 00
Edmonton, 1953, 5 p.c.	10,220 00	8,891 40
Medicine Hat, 1942, 5 p.c.	10,000 00	8,800 00
Regina, 1928, 5 p.c.	15,000 00	14,100 00
Brantford, 1942, 4½ p.c.	15,000 00	13,200 00
Guelph, 1940, 4 p.c.	6,000 00	4,860 00
Guelph, 1932, 4½ p.c.	1,000 00	900 00
Guelph, 1942, 4½ p.c.	8,000 00	7,040 00
Vancouver, 1923, 4½ p.c.	10,000 00	9,300 00
Regina, 1939, 4½ p.c.	10,000 00	8,490 00
Victoria, 1924, 4½ p.c.	25,000 00	23,000 00
Hamilton, 1934, 4½ p.c.	15,000 00	13,650 00
Calgary, 1933, 5 p.c.	15,000 00	13,800 00
<i>Schools—</i>		
Calgary, P. S., 1935, 4½ p.c.	10,000 00	8,500 00
Montreal, P.S., 1939, 4 p.c.	13,000 00	10,270 00
Total on deposit with Receiver General.	\$219,533 33	\$ 197,408 06

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums ..	\$ 2,120,882 91
Interest and dividends.....	176,980 79
Rents.....	2,415 49
Agents' balances previously charged off.....	176 57
Gross profit on sale or maturity of bonds.....	17,662 37
Borrowed money.....	340,000 00
Total income.....	\$ 2,658,119 13

NATIONAL UNION FIRE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 1,413,990 04
Expenses of adjustment and settlement of claims .....	41,279 04
Paid stockholders for interest or dividends.....	15,000 00
Commissions or brokerage.....	328,794 27
Allowances to local agencies for miscellaneous agency expenses.....	13,223 15
Salaries, \$80,794.49; and expenses, \$46,459.51; of special and general agents.....	127,254 00
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	132,877 38
Rents.....	15,940 20
Underwriters' boards and tariff associations.....	28,397 04
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.....	9,259 94
Inspections and surveys.....	4,629 98
Taxes on real estate.....	547 63
State taxes on premiums, insurance department licenses and fees.....	89,990 38
All other licenses, fees and taxes.....	21,759 37
Agents' balances charged off.....	1,201 65
Borrowed money.....	440,000 00
Interest on borrowed money.....	8,760 43
Decrease in liabilities on account of reinsurance treaties.....	60,143 92
Gross loss on sale or maturity of bonds.....	1,525 00
All other disbursements.....	52,704 21
Total disbursements.....	<u>\$ 2,807,277 63</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 30,654 40
Mortgage loans on real estate, first liens.....	410,300 00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	117,500 00
Book value of bonds and stocks.....	2,833,081 14
Cash on hand, in trust companies and in banks.....	193,497 51
Agents' balances and bills receivable.....	539,759 81
Other ledger assets (due from other companies).....	61,232 86
Total ledger assets.....	<u>\$ 4,186,025 72</u>

## NON-LEDGER ASSETS.

Interest accrued.....	46,007 12
Gross assets.....	\$ 4,232,032 84
Deduct assets not admitted.....	93,276 88
Total admitted assets.....	<u>\$ 4,138,755 96</u>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 161,976 08
Unearned premiums.....	2,327,302 98
Salaries, rents, expenses, bills, accounts, etc., due or accrued.....	7,202 30
Federal, State and other taxes due or accrued (estimated).....	60,000 00
Funds held under reinsurance treaties.....	1,328 06
Contingent commissions or other charges due or accrued.....	5,000 00
Special Reserve for Contingencies.....	25,000 00
Total amount of all liabilities (except capital stock).....	<u>\$ 2,587,809 42</u>
Capital actually paid up in cash.....	1,000,000 00
Surplus over all liabilities and capital.....	550,946 54
Total liabilities.....	<u>\$ 4,138,755 96</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of policies written or renewed during the year.....	\$382,159,130 00
Premiums thereon.....	4,471,829 02
Amount terminated during the year.....	366,937,402 00
Premiums thereon.....	4,464,251 54
Net amount in force at December 31, 1915.....	415,853,546 00
Premiums thereon.....	<u>4,678,792 40</u>



SESSIONAL PAPER No. 8

LA NATIONALE COMPAGNIE ANONYME D'ASSURANCES CONTRE  
L'INCENDIE ET LES EXPLOSIONS.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—LE BARON DAVILLIER.

Manager—M. F. MULSANT.

Principal Office—Paris, France.

Chief Agent in Canada—J. E. CLEMENT.

Head Office in Canada—Montreal.

(Established 1820. Dominion license issued February 13, 1914.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 2,000,000 00
Amount paid thereon in cash.....	500,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—		
	Par value.	Market value.
476,666.66 Francs (French Rentes), 3 p.c.....	\$ 91,996 67	\$ 56,117 97
City of Toronto, 1945, 3½ p.c.....	24,333 33	18,006 66
Total on deposit with Receiver General.....	\$ 116,330 00	\$ 74,124 63
Carried out at market value.....		\$ 74,124 63

*Other assets in Canada.*

Bonds and debentures held by Company, viz:—		
Dom. of Canada Temporary notes, 1916, 5 p.c.....	25,000 00	25,250 00
Carried out at market value.....		25,250 00
Cash at head office.....		53 22
Cash in Bank of Montreal, Montreal.....		36,941 86
Interest accrued.....		946 66
Agents' balances and premiums uncollected.....		11,152 66
Total assets in Canada.....		\$ 148,469 03

LIABILITIES IN CANADA.

Net amount of losses, unadjusted.....	\$ 4,211 00
Net amount of losses, resisted, in suit.....	2,500 00
Total net amount of unsettled claims.....	\$ 6,711 00
Reserve of unearned premiums, \$101,649.89; carried out at 80 p.c.....	81,319 91
Taxes due and accrued.....	2,000 00
Auditors' fees.....	150 00
Total liabilities in Canada.....	\$ 90,180 91

INCOME IN CANADA.

Gross cash received for premiums.....	\$ 192,910 03
Deduct reinsurances, \$21,040.23; return premiums, \$23,313.14.....	44,353 37
Net cash received for premiums.....	\$ 148,556 66
Interest on investments.....	1,138 34
Total income in Canada.....	\$ 149,695 00

LA NATIONALE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.	\$	226 41	
Deduct reinsurances		2 81	
Net amount paid for said claims	\$	223 60	
Amount paid for claims occurring during the year	\$	73,764 94	
Deduct reinsurances		5,631 16	
Net amount paid for said claims	\$	68,133 78	
Total net amount paid for claims	\$	68,357 38	
Commission or brokerage		32,126 15	
Salaries, head office officials, \$9,174.60; auditors' fees, \$150		9,324 60	
Taxes		4,062 20	
Miscellaneous expenditure, viz.: Advertising, \$1,329.69; maps and plans, \$53 98; postage, telegrams, telephones and express, \$429.04; printing and stationery, \$1,535 58; rents, \$1,492 40; underwriter's boards, tariff associations, etc., \$270.64; agents' charges, \$428.53; office charges, exchange, etc., \$951 84; inspections and surveys, \$875 65		7,367 35	
Total expenditure in Canada	\$	121,237 68	

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.	\$ 9,375,992	\$ 123,844 61
Policies taken during the year—new	15,651,406	191,635 36
Total	\$ 24,427,398	\$ 315,479 97
Deduct terminated	8,322,577	111,557 97
Gross in force at end of year	\$ 16,104,821	\$ 203,922 00
Deduct reinsured	1,870,688	22,915 59
Gross and net in force at December 31, 1915	\$ 14,234,133	\$ 181,006 41

(For General Business Statement, See Appendix.)

SESSIONAL PAPER No. 8

## NIAGARA FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HAROLD HERRICK.

Secretary—GEO. W. DEWEY.

Principal Office—New York, N.Y.

Chief Agent in Canada—W. E. FINDLAY.

Head Office in Canada—Montreal.

(Incorporated July, 1850. Dominion License issued July 19, 1912.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash, . . . . . \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Bonds and debts., on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Government—</i>		
Prov. of Alberta, 1934, 4½ p.c. . . . .	\$ 50,000 00	\$ 46,500 00
New York State, 1961-1962, 4 p.c. . . . .	100,000 00	102,000 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c. . . . .	10,000 00	8,100 00
<i>Miscellaneous—</i>		
Can. Perm. Mort. Corp., 1920, 4½ p.c. . . . .	30,000 00	30,000 00
Total on deposit with Receiver General. . . . .	\$ 190,000 00	\$ 186,600 00

Carried out at market value . . . . . \$ 186,600 00

*Other Assets in Canada.*

Cash in Royal Bank of Canada, Montreal. . . . .	17,918 64
Agents' balances and premiums uncollected, Fire (\$2,810.22 on business prior to Oct. 1, 1915)	25,524 17
Interest accrued . . . . .	3,031 24
Total assets in Canada. . . . .	\$ 233,074 05

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted. . . . .	\$ 16,925 95
Net amount of automobile claims, unadjusted. . . . .	1,500 00
Total net amount of unsettled claims. . . . .	\$ 18,425 95
Reserve of unearned premiums: fire, \$106,061.60; other, \$2,019.96; total, \$108,081 56; carried out at 80 per cent. . . . .	86,465 25
Taxes due and accrued. . . . .	900 00
Total liabilities in Canada . . . . .	\$ 105,791 20

## NIAGARA FIRE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile	Tornado.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received	205,859 13	5,520 17	8 00
Less reinsurance	1,902 40		
Less return premiums	31,208 02	1,239 08	
Total deduction	33,110 42		
Net cash received	172,748 71	4,281 09	8 00
Net cash received for premiums for all classes of business			\$ 177,037 80
Cash received for interest on investments			9,662 89
Total income in Canada			\$ 186,700 69

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile	
	\$ cts.	\$ cts.	
Amount paid for claims occurring in previous years	10,788 99		
Deduct reinsurances	2,363 88		
Net payment for claims occurring in previous years	8,425 11	125 00	
Paid for claims occurring during the year	74,695 13	3,966 83	
Less savings and salvage	43 16		
Less reinsurance	4 00	514 25	
Total deduction	47 16		
Net payment for said claims	74,647 97	3,452 58	
Total net payment for claims	83,073 08	3,577 58	
Total net payments for claims for all classes of business			\$ 86,650 66
Commission and brokerage:—Fire, \$36,495.47; Other, \$649.13			37,144 60
Taxes:—Fire, \$7,385.01; Other, \$62.76			7,447 77
Salaries: Fire, general and special agents			2,249 52
Miscellaneous expenditure, Fire, viz.:—Advertising, \$38.70; office expenses, \$280.38; furniture and fixtures, \$16.58; inspections and surveys, \$578.52; loss expenses, \$1,407.33; maps and plans, \$1,147.78; travelling expenses, \$1,416.54; postage, telegrams telephones and express, \$609.13; printing and stationery, \$575.53; rents, \$314.72; underwriters' boards, associations, etc., \$3,603.13; commercial reports, \$42.60			10,030 94
Miscellaneous expenditure, Other, viz.:—Office expenses, 15c; postage, telegrams, telephones and express, \$2.80; printing and stationery, \$168.90			171 85
Total expenditure in Canada			\$ 143,695 34

SESSIONAL PAPER No. 8

NIAGARA FIRE—Continued.

SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.					
	Fire.		Automobile.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	16,200,392	223,044 06	282,543	5,995 38	27,800	135 76
Taken in 1915, new and renewed.....	15,851,908	200,549 92	239,510	5,304 11	4,000	8 00
Totals.....	32,052,300	423,593 98	522,053	11,299 49	31,800	143 76
Less ceased.....	15,876,387	214,675 27	365,593	7,325 46		
Gross and net in force at end of 1915.....	16,175,913	208,918 71	156,460	3,974 03	31,800	143 76

Summary of net in force at end of 1915: Amount \$16,364,173; premiums, \$213,036 50.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Mortgage loans on real estate.....	\$ 551,000 00
Book value of bonds and stocks.....	5,990,376 88
Cash on hand, in banks and trust companies.....	467,024 24
Agents' balances.....	653,104 70
Total ledger assets.....	\$ 7,661,705 82

NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	24,833 12
Interest accrued.....	58,662 17
Claims and expenses recoverable.....	40,513 23
Gross assets.....	\$ 7,755,714 34
Deduct assets not admitted.....	102,842 90
Total admitted assets.....	\$ 7,652,871 44

LIABILITIES.

Net amount of unpaid claims.....	\$ 304,730 63
Total amount of unearned premiums.....	3,491,216 55
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	26,212 50
Taxes due and accrued (estimated).....	75,000 00
Contingent commissions, brokerage and other charges due or to become due to agents and brokers.....	27,500 00
Income tax reserved.....	497 25
Citizens' contingent liability.....	1,500 00
Total liabilities, except capital stock.....	\$ 3,926,656 93
Capital stock paid up in cash.....	1,000,000 00
Surplus over liabilities and paid up capital stock.....	2,756 214 51
Total liabilities.....	\$ 7,682,871 44

NIAGARA FIRE—*Concluded.*

## INCOME.

Net cash received for premiums . . . . .	\$ 3,484,781 57
Received for interest and dividends . . . . .	327,993 98
Agents' balances previously charged off . . . . .	1,034 29
Gross profit on sale or maturity of bonds . . . . .	1,065 24
Borrowed money . . . . .	50,000 00
All other income . . . . .	2,076 57
Total income . . . . .	<u>\$ 3,866,951 65</u>

## DISBURSEMENTS.

Net amount paid for claims . . . . .	\$ 1,937,160 74
Expenses of adjustment and settlement of claims . . . . .	51,569 12
Dividends paid stockholders . . . . .	250,000 00
Commissions or brokerage . . . . .	706,522 59
Salaries, \$68,504.11, and expenses, \$60,017.74 of special and general agents . . . . .	128,521 85
Salaries, fees and other charges of officers, directors, trustees and home office employees . . . . .	228,010 15
Rents . . . . .	44,171 20
Underwriters' boards and tariff associations . . . . .	54,228 51
Fire Department, fire patrol and salvage corps assessments, fees, taxes and expenses . . . . .	7,463 64
Inspections and surveys . . . . .	22,729 11
State taxes on premiums, Insurance Department fees and licenses . . . . .	105,496 98
All other licenses, fees and taxes . . . . .	30,796 77
Agents' balances charged off . . . . .	64 70
Borrowed money . . . . .	50,000 00
Interest on borrowed money . . . . .	383 34
Amount paid from income tax reserve . . . . .	611 67
Gross loss on sale or maturity of bonds . . . . .	1,692 50
Gross decrease, by adjustment, in book value of bonds . . . . .	15 19
All other expenditure . . . . .	102,029 13
Total expenditure . . . . .	<u>\$ 3,721,476 19</u>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year . . . . .	\$495,822,399 10
Premiums thereon . . . . .	5,149,215 21
Amount of policies terminated . . . . .	507,501,536 00
Premiums thereon . . . . .	5,545,161 26
Net amount in force at end of year . . . . .	687,447,842 00
Premiums thereon . . . . .	<u>6,794,741 25</u>

SESSIONAL PAPER No. 8

## NORTH BRITISH AND MERCANTILE INSURANCE COMPANY

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—CHAS. J. CATER SCOTT.

Manager—OWEN D. JONES.

Principal Office—Edinburgh, Scotland.

Manager in Canada—RANDALL DAVIDSON.

Head Office in Canada—Montreal

(Established 1809. Commenced business in Canada 1862.)

## CAPITAL.

Amount of joint stock capital authorized	\$29,200,000 00
Amount subscribed	21,900,000 00
Amount paid thereon in cash	11,862,500 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> )	\$ 878,873 20
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*Other Assets in Canada.*

Real estate held by company, viz.:		
Five-story building, situated N.W. corner St. Francois Xavier and Hospital Streets, Montreal, occupied by the company and tenants as offices	\$ 155,000 00	
Four-story building, 26 Wellington Street E., Toronto, occupied by the company and tenants as offices	34,000 00	
Total real estate, market value		189,000 00
Market value of bonds and debentures held by the company ( <i>For details, see Schedule B.</i> )		57,062 56
Cash in banks, viz.:		
Bank of Montreal, Montreal	\$ 105,632 18	
Bank of Montreal, Winnipeg (Branch account)	25,493 71	
Bank of Montreal, Winnipeg (Current account)	8,633 75	
Total cash in banks		139,759 64
Interest accrued		14,011 15
Rents due, \$707 19; accrued, \$1,270 42		1,977 61
Agents' balances and premiums uncollected (\$1,790 45 was on business prior to Oct. 1, 1915)		127,899 03
Office furniture and plans in Montreal, Toronto and St. John, N.B.		15,000 00
Total assets in Canada		\$ 1,423,583 19

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid	\$ 17,655 29
Net amount of claims, resisted, in suit	35,400 00
Total net amount of unsettled claims (\$15,975 accrued in 1914)	\$ 53,055 29
Reserve of unearned premiums, \$738,601 61; carried out at 80 per cent	590,881 29
Due and accrued for salaries, rent, advertising, agency and other miscellaneous expenses	5,781 45
Reinsurance premiums due	2,367 19
Taxes due and accrued	17,876 87
Total liabilities in Canada	\$ 669,962 09

## NORTH BRITISH AND MERCANTILE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,097,610 11
Deduct reinsurances, \$25,202.64; return premiums, \$145,167.52.....	170,370 16
Net cash received for premiums.....	\$ 927,239 95
Received for interest on investments.....	41,148 97
Rents.....	8,795 41
Interest on bank deposit.....	2,130 29
Total income in Canada.....	\$ 979,314 62

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 49,550 23
Deduct reinsurances.....	267 55
Net amount paid for said claims.....	\$ 49,282 68
Amount paid for claims occurring during the year.....	\$ 448,988 25
Deduct savings and salvage, \$2,115.56; reinsurances, \$378.07.....	2,493 63
Net amount paid for said claims.....	\$ 446,494 62
Total net amount paid for claims.....	\$ 495,777 30
Commission or brokerage.....	164,327 93
Salaries: head office officials, \$38,264.18; general and special agents, \$1,200; directors' fees, \$1,460; auditors' fees, \$620; travelling expenses, \$5,915.58; retiring allowances, \$4,258.33.	51,718 09
Taxes.....	22,331 61
Miscellaneous expenditure, viz.: Advertising, \$891.25; furniture and fixtures, \$501.14; fire departments, patrol and salvage corps assessments, \$358.85; underwriters' associations, \$10,373.75; inspections and surveys, \$9,206.35; insurance superintendence, \$615.09; postage, express, telephones, and telegrams, \$5,232.01; maps and plans, \$1,211.32; sundry \$2,836.69; rents, \$8,362.68; legal fees, \$270.58; investment expenses, \$432.50; printing and stationery, \$7,252.74; total, \$47,544.95—less proportion of expenses chargeable to Life branch, \$750.....	46,794 95
Total expenditure in Canada.....	\$ 780,949 88

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	54,199	\$ 129,868,154	\$ 1,504,541 20
Taken during the year, new and renewed.....	31,746	97,395,448	1,093,294 23
Total.....	85,945	\$ 227,263,602	\$ 2,597,835 43
Deduct terminated.....	32,286	94,442,478	1,106,843 40
Gross in force at end of year.....	53,659	\$ 132,821,124	\$ 1,490,992 03
Deduct reinsured.....		4,895,339	39,249 65
Net in force at December 31, 1915.....	53,659	\$ 127,925,785	\$ 1,451,742 38

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General.</i>		Par value.	Market value.
<i>Cities—</i>			
Belleville, 1934, 42 p.c.....	\$ 50,000 00	\$ 43,500 00	
Brantford, 1934, 4 p.c.....	50,000 00	42,000 00	
Calgary, 1924, 5 p.c.....	24,000 00	22,800 00	
Halifax, 1918, 4 p.c.....	44,000 00	43,120 00	
London, 1921, 4 p.c.....	25,000 00	23,250 00	
London, 1931, 4 p.c.....	9,000 00	8,190 00	
London, 1932, 4 p.c.....	10,000 00	9,100 00	
London, 1933, 4 p.c.....	6,000 00	5,460 00	
Medicine Hat, 1931, 5 p.c.....	25,000 00	22,750 00	
Nelson, B.C., 1921, 5 p.c.....	25,000 00	23,750 00	
Three Rivers, 1931, 4 p.c.....	43,000 00	35,260 00	
Victoria, B.C., 1917, 5 p.c.....	126,000 00	124,740 00	
Westmount, 1932, 4 p.c.....	100,000 00	85,000 00	



## SESSIONAL PAPER No. 8

NORTH BRITISH AND MERCANTILE—*Concluded*SCHEDULE A—*Concluded.*

Bonds and debentures owned by the Company, viz.:

<i>On deposit with the Receiver General.</i>		
	Par value.	Market value.
<i>Towns—</i>		
Goderich, 1917, 5 p.c.	\$ 54,000 00	\$ 53,460 00
Longueuil, 1934, 4½ p.c.	25,000 00	21,500 00
Salaberry de Valleyfield, 1925, 4 p.c.	33,000 00	29,040 00
Welland, 1918, 5 p.c.	32,000 00	31,680 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.	25,000 00	21,250 00
<i>Township—</i>		
Richmond, B.C., 1941, 5 p.c.	40,000 00	34,800 00
<i>Schools—</i>		
Montreal, R.C., 1918, 4 p.c.	55,000 00	52,800 00
Montreal, Prot., 1923, 4 p.c.	18,000 00	16,200 00
Montreal, Prot., 1924, 4 p.c.	40,000 00	35,600 00
Saskatoon, Prot., 1925, 5 p.c.	4,000 00	3,680 00
“ 1926, 5 p.c.	7,000 00	6,440 00
“ 1927, 5 p.c.	7,000 00	6,370 00
“ 1928, 5 p.c.	7,000 00	6,370 00
<i>Railways—</i>		
G.T.P. Ry. 1st Mtge. (g'teed by Dominion of Canada), 1962, 3 p.c.	28,226 67	20,323 20
<i>Miscellaneous—</i>		
Montreal Harbour, 1917, 4 p.c.	52,000 00	50,440 00
Total on deposit with Receiver General.	\$ 964,226 67	\$ 878,873 20

## SCHEDULE B.

*Held by the Company.*

<i>Cities—</i>		
Edmonton, 1927, 4½ p.c.	\$ 20,330 07	\$ 18,906 96
Halifax-Permanent stock, 5 p.c.	15,000 00	14,550 00
<i>Towns—</i>		
Acton, 1917, 4½ p.c.	1,000 00	980 00
Acton, 1922, 4½ p.c.	16,000 00	15,040 00
<i>Village—</i>		
Kingsville, 1923, 5 p.c.	7,820 21	7,585 60
Total held by Company	\$ 60,150 28	\$ 57,062 56
Total par and market values.	\$1,024,376 95	\$ 935,935 76

*(For General Business Statement, see Appendix.)*



SESSIONAL PAPER No. 3

## THE NORTH EMPIRE—Continued.

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums..	\$ 206,278 41	\$ 29 87
Deduct reinsurances, \$47,549.16; return premiums, \$47,625.66	95,170 58	1 24
Net cash received for said premiums . . .	\$ 111,107 83	25 63
Total net cash received for premiums in all countries..		\$ 111,133 46
Received for interest on investments		9,463 43
Total....		\$ 120,596 89
Received for calls on capital, \$4.68; increased capital, \$225		229 68
Total income . . . . .		\$ 120,826 57

## EXPENDITURE.

	In Canada.	
Amount paid for claims occurring in previous years....	\$ 26,623 45	
Deduct savings and salvage, \$2,025; and reinsurances, \$10,254 85	12,279 85	
Net amount paid for said claims..	\$ 14,343 60	
Amount paid for claims occurring during the year. . .	\$ 73,153 48	
Deduct reinsurances....	29,591 44	
Net amount paid for said claims..	\$ 43,561 74	
Total net amount paid for claims..		\$ 57,905 34
Commission or brokerage		13,114 02
Paid for salaries: home office officials, \$8,051.42; auditors' fees, \$250; travelling expenses, \$1,179.36; director's fees, \$750		10,230 78
Taxes....		3,966 41
Dividends paid during the year . . . . .		22 50
Miscellaneous expenditure, viz.: Maps and plans, \$1,144.47; postage, express, telegrams and telephones, \$1,161.56; printing and stationery, \$1,003.39; investment expenses, \$763.50; underwriters' charges, \$2,233.51; rents, and office expenses, \$1,823.41; furniture and fixtures, \$482.83; advertising, \$136.65; legal expenses, \$302.64		9,051 96
Total expenditure..		\$ 94,291 01

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914..	\$ 261 705 23
Amount of cash income as above....	120,826 57
Total....	\$ 382,531 80
Amount of expenditure....	94,291 01
Balance, net ledger assets, December 31, 1915 (\$312,327.82, less \$24,087.03, ledger liabilities)	\$ 288,240 79

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies....	\$ 46,832 48
Amount of commission thereon, 27½ per cent. . . . .	14,719 84
Amount of losses recovered from said companies..	38,751 84
Reserve of unearned premiums, \$25,457.12; carried out at 80 per cent....	20,365 70
Amount of losses due and recoverable from such companies....	6,822 96
Amount of reinsurance premiums payable to such companies....	27,109 36
Amount of cash or other securities held for recovery of losses....	24,087 03

THE NORTH EMPIRE—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
Gross in force at end of 1914	\$ 10,766,267	\$ 220,816 04	\$ 38,300	\$ 426 69	\$ 10,804,567	\$ 221,242 73
Taken in 1915, new and renewed.....	10,967,271	189,030 96	1,750	29 87	10,969,021	189,060 83
Totals.....	21,733,538	409,847 00	40,050	456 56	21,773,588	410,303 56
Less ceased.....	9,697,770	216,351 12	40,050	456 56	9,737,820	216,807 68
Gross in force at end of 1915	12,035,768	193,495 88	.....	.....	12,035,768	193,495 88
Less reinsured..	3,133,690	53,980 06	.....	.....	3,133,690	53,980 06
Net in force at end of 1915..	8,902,078	139,515 82	.....	.....	8,902,078	139,515 82

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

District—	Par value.	Book value.	Market value.
South Vancouver, 1959, 4½ p.c.....	\$ 45,000 00	\$ 45,000 00	\$ 34,650 00
<i>Schools—</i>			
Berrywater, S.D., 1916-19, 5½ p.c.....	720 00	720 00	698 40
Brockton, S.D., 1916-19, 7 p.c.....	520 00	520 00	520 00
Buffalo View, S.D., 1916-19, 5 p.c.....	480 00	480 00	460 80
Clear Creek, S.D., 1916-19, 6 p.c.....	400 00	400 00	392 00
Daysville, S.D., 1916-19, 6 p.c.....	400 00	400 00	392 00
East Kildonan, S. D., 1922, 6 p.c.....	1,000 00	1,000 00	990 00
East Kildonan, S.D., 1923, 6 p.c.....	4,000 00	4,000 00	3,960 00
East Kildonan, S.D., 1924, 6 p.c.....	5,000 00	5,000 00	4,950 00
Heavyland, S.D., 1916, 6 p.c.....	100 00	100 00	99 00
Herzel, S.D., 1916-17, 6 p.c.....	200 00	200 00	198 00
Herzel, S.D., 1916-17, 8 p.c.....	40 00	40 00	40 40
Kelliker, S.D., 1916-19, 7 p.c.....	680 00	680 00	680 00
Kingsland, S.D., 1916-19, 5½ p.c.....	800 00	800 00	776 00
Knapton, S.D., 1916-19, 6 p.c.....	480 00	480 00	470 40
Lamoyle, S.D., 1916-19, 6 p.c.....	340 00	340 00	333 20
McConnell, S.D., 1916-19, 5½ p.c.....	480 00	480 00	465 60
Poplar Hill, S.D., 1916-19, 6 p.c.....	400 00	400 00	392 00
Prudential, S.D., 1916-19, 6 p.c.....	1,000 00	1,000 00	980 00
Riversdale, S.D., 1916-19, 5½ p.c.....	460 00	460 00	446 20
Round Valley, S.D., 1916-19, 5½ p.c.....	720 00	720 00	698 40
Sudom, S.D., 1916-19, 5½ p.c.....	520 00	520 00	504 40
Sunny View, S.D., 1916-19, 5½ p.c.....	480 00	480 00	465 60
Tiferas Israel, S.D., 1916, 6 p.c.....	100 00	100 00	99 00
Warman, S.D., 1916-19, 6 p.c.....	400 00	400 00	392 00
Total on deposit with Receiver General.....	\$ 64,720 00	\$ 64,720 00	\$ 54,053 40

Other debentures owned by the company, viz:—

<i>Government—</i>			
Dominion of Canada Internal War Loan, 1925, 5 p.c.....	10,000 00	9,750 00	9,750 00
<i>City—</i>			
Winnipeg Hospital, 1936, 4 p.c.....	973 33	943 73	807 87
<i>Schools—</i>			
Berrywater, S.D., 1915, 5½ p.c.....	180 00	180 00	174 60
Loon Creek, S.D., 1914, 6 p.c.....	50 00	50 00	50 00
Sudom, S.D., 1915, 5½ p.c.....	130 00	130 00	126 10
Total par, book and market values.....	\$ 76,053 33	\$ 75,773 73	\$ 64,961 97

## SCHEDULE B.

Stock owned by company:—

	Par value.	Book value.	Market value.
3,726 shares Canada West Fire Ins. Co..	\$ 11,178 00	\$ 11,178 00	\$ 11,178 00

SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—G. R. CROWE.

Vice-President—D. E. SPRAGUE.

General Manager—T. L. MORRISSEY.

Deputy Manager—THOS. BRUCE.

Principal Office—Winnipeg.

(Incorporated by an Act of the Legislature of the Province of Manitoba, 1880, chapter 37, amended in 1885 by chap. 51; in 1888, by chap. 46, and in 1903 by chap. 62. The above Acts were consolidated and amended by chap. 79, Statutes of Manitoba, 1904. Dominion license issued February 6, 1912.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	250,000 00
Amount paid thereon in cash.....	100,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens.....	\$ 164,540 00
Amount of loans as above on which interest has been overdue for one year or more previous to statement.....	\$ 37 590
Bonds and debentures on deposit with Receiver General, viz.:—	
<i>Government—</i>	
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. pd.).....	\$ 25,000 00   \$ 2,500 00   \$ 2,500 00
<i>Cities—</i>	
St. Boniface, 1932, 5 p.c.....	16,000 00   15,092 80   14,720 00
St. Boniface, 1940, 5 p.c.....	38,815 09   41,792 10   34,933 58
Winnipeg, 1930, 4 p.c.....	2,000 00   1,800 00   1,740 00
Total on deposit with Receiver General....	\$ 81,815 09   \$ 61,184 90   \$ 53,893 58
Carried out at book value.....	61,184 90
Cash at head office.....	141 81
Cash at Eastern Branch.....	5,139 09
Cash in Banks, viz.:—	
Royal Bank of Canada (current account).....	\$ 25,183 44
Royal Bank of Canada (savings account).....	24,947 66
Total cash in banks.....	50,131 10
Sinking fund, St. Boniface debts.....	83 95
Total ledger assets.....	\$ 281,220 55
Deduct market value of bonds under book value.....	7,291 32
	\$ 273,929 53

## THE NORTH WEST FIRE—Continued.

## OTHER ASSETS.

Interest due, \$3,728 40, accrued, \$4,070 66.	\$	7,799 06
Agents' balances and premiums uncollected (\$2,060.60 on business prior to October 1, 1915)		11,779 08
Bills receivable.		115 19
Total assets.	\$	293,622 86

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount claims, unadjusted...	\$	10,940 00
Reserve of unearned premiums, \$104,698.37; carried out at 80 per cent.		83,758 70
Taxes due and accrued		1,520 39
Suspense account (unpresented cheque)..		2 50
Total liabilities.	\$	96,221 59

(2) *Liabilities in other Countries.*

Reserve of unearned premiums, \$1,746, 63; carried out at 80 per cent.	\$	1,397 30
Total liabilities in other countries	\$	1,397 30
Total liabilities in all countries.	\$	97,618 89
Excess of assets over liabilities	\$	196,003 97
Capital stock paid in cash.		100,000 00
Surplus over liabilities and capital..	\$	96,003 97

## INCOME.

	In Canada.	In other countries.
Gross cash received for premiums.	\$ 198,722 83	\$ 4,162 54
Deduct reinsurances, \$52,805.05; return premiums, \$27,118.50	58,848 32	1,675 23
Net cash received for premiums.	\$ 139,874 51	\$ 3,087 31
Net cash received for premiums in all countries.		\$ 142,961 82
Received for interest on investments		12,327 91
Total income.		\$ 155,288 83

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years..	\$ 5,526 13	
Deduct reinsurances..	50 13	
Net amount paid for said claims..	\$ 5,476 00	
Amount paid for claims occurring during the year...	\$ 103,833 56	\$ 648 61
Deduct reinsurances..	25,216 76	
Net amount paid for said claims	\$ 78,616 80	\$ 648 61
Total net amount paid for claims	\$ 84,092 80	\$ 648 61
Total net amount paid for claims in all countries.		\$ 84,741 41
Dividends paid to shareholders at 6 per cent...		6,000 00
Commission or brokerage.		29,156 89
Salaries: Head Office officials, \$8,039 63; directors' fees, \$460; auditors' fees, \$200; travelling expenses, \$455 96..		9,155 59
Taxes..		4,194 33
Miscellaneous expenditure, viz.: Advertising, \$240.36; maps and plans, \$78 53; postage, telegrams, telephones and express, \$814 03; printing and stationery, \$1,069 40; rents, \$934 56; Board fees, \$1,599 79; light, exchange and miscellaneous, \$442 11.		5,178 78
Total expenditure.		\$ 138,427 00

SESSIONAL PAPER No. 8

THE NORTH WEST FIRE—*Continued.*

## SYNOPSIS OF LEDGER ASSETS.

Amount of net ledger assets, December 31, 1914.. . . . .	\$ 264,356 52
Amount of cash income . . . . .	155 288 83
Total . . . . .	\$ 419,645 35
Amount of expenditure . . . . .	138,427 00
Balance, net ledger assets, December 31, 1915; (\$281,220.85 less suspense account, \$2.50) . . . . .	\$ 281,218 35

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums in unlicensed companies.... . . . .	\$ 567 17
Amount of commission thereon. . . . .	73 43
Amount of claims recovered from said companies. . . . .	2,032 69

THE NORTH WEST FIRE—Concluded.  
SUMMARY OF RISKS AND PREMIUMS.

Fire Risks.	IN CANADA.				IN OTHER COUNTRIES.				TOTAL IN ALL COUNTRIES.			
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$	cts.	\$	\$	cts.	\$	\$	cts.	\$	\$
Gross in force at end of 1914.....	11,772	16,922,514	238,077	97	331,758	4,066	22	17,257	272	12,027	242,144	19
Taken in 1915 New.....	8,113	14,017,431	173,693	84	180,365	2,374	18	14,197	796	8,245	176,068	02
Renewed.....	777	1,223,451	20,952	94	184,600	2,199	79	1,408	051	915	23,152	73
Totals.....	20,662	32,163,396	432,724	75	699,723	8,640	19	32,863	119	21,187	441,364	94
Less ceased.....	7,850	13,394,686	187,159	56	353,845	4,260	34	13,748	531	8,116	191,419	90
Gross in force at end of 1915 .....	12,812	18,768,710	245,565	19	345,878	4,379	85	19,114	588	13,071	249,945	04
Less reinsured.....	.....	3,138,950	41,588	32	68,482	886	58	3,207	432	.....	42,474	90
Net in force at end of 1915 .....	12,812	15,629,760	203,976	87	277,396	3,493	27	15,907	156	13,071	207,470	14



SESSIONAL PAPER No. 8

## THE NORTHERN ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HENRY CHARLES HAMBRO.

General Manager—H. E. WILSON.

Principal Offices—London and Aberdeen.

Manager for Canada—R. W. TYRE.

Head Office in Canada—Montreal.

(Established June 2, 1836. Commenced business in Canada, 1867.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 3,000,000 00	\$14,600,000 00
Amount paid thereon in cash.....	300,000 00	1,460,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$	629,510 32
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*Other Assets in Canada.*

Cash on hand: Montreal, \$16,347.10; Winnipeg, \$5.82.....		16,352 92
Cash in banks, viz.:—		
Bank of Montreal, Montreal.....	\$ 23,073 57	
Bank of British North America, Montreal.....	24,742 88	
Union Bank of Canada, Montreal.....	20,667 95	
Union Bank of Canada, Winnipeg.....	14,474 85	
Bank of British North America, Victoria.....	432 03	
Total cash in banks.....		83,391 28
Agents' balances and premiums uncollected (\$4,891.66 was on business prior to Oct. 1, 1915)		75,153 47
Office furniture, \$4,000; and plans \$6,000.....		10,000 00
Total assets in Canada.....	\$	814,407 99

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 32,506 71	
Net amount of claims, unadjusted.....	36,454 71	
Total net amount of unsettled claims.....	\$	68,961 42
Reserve of unearned premiums, \$563,291.61; carried out at 80 per cent.....		450,633 29
Taxes due and accrued.....		10,277 53
Due for miscellaneous expenses.....		2,398 47
Reinsurance premiums, due.....		583 05
Total liabilities in Canada.....	\$	532,853 76

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 883,245 76	
Deduct reinsurance, \$8,438.81; return premiums, \$104,796.76.....	113,235 57	
Net cash received for premiums.....	\$	770,010 19
Interest on bank deposits.....		805 36
Total income in Canada.....	\$	770,815 55

6 GEORGE V. A. 1916

THE NORTHERN—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 47,610 44	
Deduct reinsurances.....	3,714 28	
Net amount paid for said claims....	\$ 43,896 16	
Amount paid for claims occurring during the year	\$ 346,673 95	
Deduct savings and salvage, \$2,391 52; reinsurances, \$2,321 72....	4,713 24	
Net amount paid for said claims ...	\$ 341,960 71	
Total net amount paid for claims .....		\$ 385,856 87
Commission or brokerage ...		142,237 80
Salaries, \$39,151 23; auditors' fees, \$600; travelling expenses, \$3,818 78		43,570 01
Taxes.....		12,792 71
War taxes.....		5,659 13
Miscellaneous expenditure, viz.: Maps and plans, \$1,904 39; postage, telegrams, telephones and express, \$4,255 97; underwriters' associations, \$8,666 80; rent, \$4,507 50; stationery and printing, \$7,080 76; advertising, \$1,433 57; office furniture and fixtures, \$556 25; exchange, \$354 53; sundry payments, \$719 22; cleaning and lighting, \$884 66; newspapers and books, \$133 45; legal expenses, \$116 50.....		30,613 60
Total expenditure in Canada ...		\$ 620,730 12

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	40,322	\$ 86,938,442	\$ 1,100,741 57
Taken during the year, new and renewed....	21,209	68,448,611	875,839 03
Total ..	61,531	\$155,387,053	\$ 1,976,583 60
Deduct terminated .....	26,156	64,678,227	854,378 60
Gross in force at end of year.....	35,375	\$ 90,708,826	\$ 1,122,205 00
Deduct reinsured .....		943,051	9,871 11
Net in force at December 31, 1915	35,375	\$ 89,765,775	\$ 1,112,333 89

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
<i>Government—</i>		
Canada Stock, 1930 1950, 3½ p.c. . . . .	\$ 65,213 33	\$ 54,779 20
British War Loan Scrip, 1925 1945, 4½ p.c. . . . .	24,333 33	23,603 33
<i>Cities—</i>		
Toronto, 1919, 5 p.c. . . . .	34,553 33	34,207 79
Toronto, 1929, 3½ p.c. . . . .	146,000 00	119,720 00
Winnipeg, 1941, 3½ p.c. . . . .	30,000 00	22,200 00
Winnipeg, 1925, 4 p.c. . . . .	25,000 00	22,500 00
Vancouver, 1927, 6 p.c. . . . .	24,333 33	25,063 33
North Vancouver, 1931, 4½ p.c. . . . .	24,333 33	20,440 00
Port Arthur, 1928, 5 p.c. . . . .	7,000 00	6,510 00
Port Arthur, 1929, 5 p.c. . . . .	2,000 00	1,860 00
Port Arthur, 1937, 5 p.c. . . . .	25,000 00	22,750 00
Port Arthur, 1938, 5 p.c. . . . .	1,000 00	910 00
Vancouver, 1923, 4½ p.c. . . . .	48,666 67	45,260 00
Quebec, 1963, 4½ p.c. . . . .	48,666 67	41,853 34
Ottawa, 1932, 4½ p.c. . . . .	24,333 33	22,386 66
Ottawa, 1943, 4½ p.c. . . . .	24,333 34	21,656 67
Calgary, 1932, 4½ p.c. . . . .	24,333 33	21,170 00
<i>Railway—</i>		
Grand Trunk Pacific Railway 1st mortgage (guaranteed by Dominion of Canada), 1962, 3 p.c. . . . .	170,333 33	122,640 00
Total on deposit with Receiver General.	\$ 749,433 32	\$ 629,510 32

*For General Business Statement, see Appendix.)*

SESSIONAL PAPER No. 8

**NORTHWESTERN NATIONAL INSURANCE COMPANY  
OF MILWAUKEE, WISCONSIN**

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. M. PATTON.

Secretary—J. HUEBL.

Principal Office—Milwaukee, Wis.

Chief Agent in Canada—R. F. MASSIE.

Head Office in Canada—Toronto, Ont.

(Incorporated February 20, 1869. Dominion license issued May 22, 1912, limited to Provinces of Ontario, Manitoba, Alberta, Saskatchewan and British Columbia; extended on April 10, 1913, to include whole Dominion.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash \$ 1,000,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz.:

<i>Cities—</i>	Par value.	Market value.
Toronto, 1948, 4 p.c.	\$ 31,146 67	\$ 25,228 80
Victoria, 1936, 4 p.c.	54,506 67	43,605 33
<i>Schools—</i>		
Calgary, P., 1950, 4½ p.c.	17,000 00	13,770 00
Calgary, P., 1951, 4½ p.c.	16,000 00	12,960 00
Calgary, P., 1952, 4½ p.c.	2,000 00	1,620 00
Total on deposit with Receiver General . . .	\$ 120,653 34	\$ 97,184 13

Carried out at market value . . . \$ 97,184 13

*Other Assets in Canada.*

Cash at head office	23 54
Cash in Bank of Toronto, Toronto . . . . .	4,437 38
Interest accrued . . . . .	2,412 42
Agents balances and premiums uncollected, viz.:	
Fire (\$8,237.51 on business prior to Oct. 1, 1915) . . . . .	\$ 22,912 66
Hail (on business prior to Oct. 1, 1915) . . . . .	3,164 27
Total . . . . .	26,076 93
Total assets in Canada . . . . .	\$ 130,134 40

LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid . . . . .	\$ 506 46
Net amount of fire claims, unadjusted . . . . .	2,875 00
Net amount of hail claims, adjusted and unpaid . . . . .	124 75
Total net amount of unsettled claims . . . . .	\$ 3,506 2
Reserve of unearned premiums, viz.:	
Fire . . . . .	\$ 103,310 15
Tornado . . . . .	1,051 14
Total, \$104,361.29; carried out at 80 per cent. . . . .	83,489 03
Taxes due and accrued (estimated) . . . . .	2,000 00
Salaries, rent, etc., due and accrued . . . . .	2,000 00
Total liabilities in Canada . . . . .	\$ 90,995 24

## NORTHWESTERN NATIONAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.		Hail.		Tornado.		
	\$	cts.	\$	cts.	\$	cts.	
Gross cash received.....	155,059	65	144,344	46	522	48	
Less reinsurance.....	-	134	594	40			
Less return premiums.....	20,545	73	464	48	47	89	
Total deduction.....	20,411	08	1,058	88			
Net cash received.....	134,648	57	143,285	58	474	59	
Net cash received for premiums for all classes of business.....						\$	278,408 74
Cash received for interest on investments.....							4,764 41
Total income in Canada.....						\$	283,173 15

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.		Hail.		Tornado.		
	\$	cts.	\$	cts.	\$	cts.	
Amount paid for claims occurring in previous years.....	18,224	72					
Less savings and salvage, \$425.12; reinsurances, \$919.58.....	1,344	70					
Net payment for said claims occurring in previous years.....	16,880	02	691	20			
Paid for claims occurring during the year.....	63,673	86	89,146	81	45	00	
Less savings and salvage.....	62	24					
Less reinsurance.....	1,866	38	910	65			
Total deduction.....	1,928	62					
Net payment for said claims.....	61,745	24	88,236	16			
Total net payment for claims.....	78,625	26	88,927	36	45	00	
Total net payments for claims for all classes of business.....						\$	167,597 62
Commission and brokerage, Fire, \$27,817.32; Other, \$47,967.10.....							75,784 42
Taxes.....							6,559 89
Salaries, fees and travelling expenses, Fire: Salaries of general and special agents, \$5,000; travelling expenses, officials, \$229.63, agents, \$270.60.....							5,500 23
Miscellaneous Expenditure, Fire, viz.:—maps and plans, \$122.82; telegrams, telephones and express, \$501.06; printing and stationery, \$622.82; underwriters' boards, associations, etc., \$304.36; miscellaneous agency expenses, \$11,068.04.....							12,919 10
Total expenditure in Canada.....						\$	268,361 26

SESSIONAL PAPER No. 8

NORTHWESTERN NATIONAL—Continued.

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Hail.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914.	17,069,330	197,663 24			865,570	4,363 13
Taken in 1915—new and renewed.	13,129,420	157,361 99	2,192,254	140,508 72	106,850	522 48
Totals.	30,198,750	355,025 23			972,420	4,885 61
Less ceased.	12,044,094	144,185 55	2,192,254	140,508 72	209,660	1,018 38
Gross in force at end of 1915	18,154,656	210,839 68			762,760	3,867 23
Less reinsured.	719,393	7,994 54				
Net in force at end of 1915.	17,435,263	202,845 14			762,760	3,867 23

Summary of net in force at end of 1915: amount, \$18,198,023, premiums, \$206,712.37

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate.....	\$ 178,000 00
Mortgage loans on real estate, first liens .....	1,528 100 00
Book value of bonds.....	5,093,436 51
Cash on hand, in trust companies and in banks.....	393,563 16
Agents' balances and bills receivable.....	409,051 56
Total ledger assets.....	\$ 7,602,351 23

NON-LEDGER ASSETS.

Interest accrued.....	47,795 17
Reinsurance recoverable on losses paid.....	393 79
Gross assets.....	\$ 7,650,540 19
Deduct assets not admitted.....	521,394 49
Total admitted assets.....	\$ 7,128,945 70

LIABILITIES.

Net amount of unpaid claims.....	\$ 193,606 81
Total amount of unearned premiums.....	3,328,377 01
Conflagration reserve.....	500,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	3,472 08
Taxes due or accrued (estimated).....	116,600 00
Commissions, brokerage and other charges due or accrued.....	26,408 88
Total liabilities except capital stock.....	\$ 4,168,464 78
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	1,960,450 92
Total liabilities.....	\$ 7,128,945 70

NORTHWESTERN NATIONAL—*Concluded.*

## INCOME.

Net cash received for premiums...	\$ 2,944,872 74
Interest and dividends.	278,210 24
Rents...	10,000 00
Agents' balances previously charged off...	108 78
Profit on sale or maturity of bonds.	6,745 56
Total income..	<u>\$ 3,239,937 32</u>

## DISBURSEMENTS.

Net amount paid for claims.	\$ 1,407,974 77
Expenses of adjustment and settlement of claims..	43,638 84
Paid stockholders for interest and dividends...	150,000 00
Commissions or brokerage	693,444 58
Allowances to local agencies for miscellaneous agency expenses...	7,328 98
Salaries, \$97,912 29; and expenses, \$185,871 84; of special and general agents.	283,784 13
Salaries, fees and all other charges of officers, directors, trustees, and home office employees	109,971 44
Rents..	10,000 00
Underwriters' boards and tariff associations.	15,838 64
Fire department, fire patrol and salvage assessments, fees, taxes and expenses..	17,210 87
Inspections and surveys	315 00
Taxes on real estate.	4,899 72
State taxes on premiums; Insurance Department licenses and fees..	98,556 98
All other licenses, fees and taxes....	11,374 34
Agents' balances charged off.	894 16
Gross loss on sale or maturity of bonds	128 33
All other disbursements	75,960 61
Total disbursements	<u>\$ 2,931,321 39</u>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year..	\$359,283,930 00
Premiums thereon	3,608,248 63
Amount of risks terminated during the year.	336,708,175 00
Premiums thereon	3,438,426 86
Net amount in force at December 31, 1915....	746,828,380 00
Premiums thereon	<u>6,512,836 92</u>

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## THE NORWICH UNION FIRE INSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—Major F. ASTLEY CUBITT.

General Manager and Secretary—JOHN LARGE.

Principal Office—Norwich, Eng.

Chief Agent in Canada—JOHN B. LAIDLAW.

Head Office in Canada—Toronto, Ont.

(Organized and commenced business 1797. Commenced business in Canada, April, 1880.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed..	£ 1,100 000	\$5,333,333 33
Amount of capital paid thereon in cash	132,000	642,400 00
Debenture Stock (Norwich and London).	580,000	2,822,666 66

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> ).....	\$	700,756 06
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*Other Assets in Canada.*

Value of real estate held by the company, 12-14 Wellington St. E., Toronto.....		80,000 00
Cash on hand.....		13,033 24
Cash in banks, viz:—		
Molsons Bank, Toronto (current account); fire, \$3,526.37; other, \$1,007.37..\$	4,533 74	
Molsons Bank, Toronto (special account)....	56,248 06	
Molsons Bank, Montreal (current account)...	750 00	
Molsons Bank, Montreal (special account).....	10,503 21	
Imperial Bank, Toronto (special account)....	50,038 19	
Imperial Bank, Toronto (current account)....	8,530 74	
Total cash in banks.....		130,603 94
Agents' balances and premiums uncollected, viz:—		
Fire (\$10,131 84 on business prior to Oct. 1, 1915)....	\$ 112,994 52	
Accident (493 44 " " " 1, 1915).....	2,029 09	
Automobile (including Fire risk).....	566 29	
Automobile (excluding Fire risk) (116 23 " " 1, 1915).....	1,005 46	
Employers' liability (1,135 26 " " 1, 1915).....	3,051 32	
Plate glass (154 65 " " 1, 1915).....	831 25	
Sickness (252 87 " " 1, 1915).....	1,216 74	
Total.....		121,694 67
Plans.....		5,000 00
Glass Underwriters' Association of Canada deposit.....		100 00
Due from reinsuring Companies (fire claims).....		862 07
" " (auto and sickness claims).....		105 02
Total assets in Canada.....	\$	1,032,155 00

## THE NORWICH UNION FIRE—Continued.

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted (\$500 accrued in previous years).....	\$	43,701	42
Net amount of accident claims, unadjusted.....		312	50
Net amount of automobile (including fire risk) claims, unadjusted.....		115	00
Net amount of plate glass claims, unadjusted.....		251	50
Net amount of sickness claims, unadjusted (\$500 accrued in previous years)		1,015	00
Net amount of employers' liability claims, unadjusted (\$1,000 accrued in previous years).....		4,812	50
Total net amount of unsettled claims.....	\$	50,207	92
Reserve of unearned premiums, viz.:—			
Fire.....	\$	603,068	00
Accident.....		5,728	38
Automobile (including Fire risk).....		4,231	47
Automobile (excluding Fire risk).....		1,888	16
Employers' liability.....		8,183	20
Sickness.....		3,726	54
Plate glass.....		3,016	10
Total, \$629,841.85; carried out at 80 per cent.....		503,873	48
Taxes due and accrued.....		9,000	00
Reinsurance premiums due.....		697	20
Due and accrued for salaries, rents, etc.....		308	12
Total liabilities in Canada.....	\$	564,086	72

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.							
	Fire.	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile (including Fire risk.)	Automobile (excluding Fire risk.)	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross cash received.....	834,457 18	19,413 91	22,892 01	11,296 42	6,764 14	9,109 75	6,682 50	
Less reinsurance.....	7,712 23	715 30	2,232 74	176 00	185 08	952 15	2,694 12	
Less return premiums.....	91,345 12	8,212 61	7,170 81	4,580 37	2,174 59		1,502 77	
Total deduction.....	99,057 35	8,927 91	9,403 55	4,756 37	2,359 67		4,196 89	
Net cash received.....	735,399 83	10,486 00	13,488 46	6,540 05	4,404 47	8,157 60	2,485 61	
Net cash received for premiums for all classes of business.....							\$	780,962 02
Cash received for interest on investments.....								33,241 09
Cash received for rents.....								2,238 63
Endorsement fees.....								90 02
Total income in Canada.....							\$	816,531 76



THE NORWICH UNION FIRE—Continued.

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile (including Fire risk.)	Automobile (excluding Fire risk.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.		\$ cts.
Amount paid for claims occurring in previous years.....	34,386 75						
Deduct savings, and salvage \$67.82; and reinsurances, \$1.24....	69 06						
Net payment for claims occurring in previous years.....	34,317 69	213 74	7,200 72	742 33	159 70		
Paid for claims occurring during the year.....	357,055 52	2,832 74	6,372 19	3,135 32	1,498 47	2,463 11	392 31
Less savings and salvage	270 70						
Less reinsurance.....	96 61	7 40	1,294 21	48 75	110 18		84 65
Total deduction.....	367 31						
Net pay. for said claims	356,688 21	2,825 34	5,077 98	3,086 57	1,388 29		
Total net pay. for claims	391,005 90	3,039 08	12,278 70	3,828 90	1,547 99	2,463 11	307 66
Total net payments for claims for all classes of business..... \$ 414,471 34							
Commission and brokerage: Fire, \$145,027.99; Other, \$9,043.22..... 154,071 21							
Taxes: Fire, \$19,064.41; Other, \$640.82..... 19,705 23							
Salaries, fees and travelling expenses: Fire; Salaries, Head office, \$52,366.16; fees—directors, \$1,000; auditors, \$650; travelling expenses, officials, \$4,581.83..... 58,597 99							
Miscellaneous expenditure: Fire; Advertising, \$2,925.76; furniture and fixtures, \$253.90; legal expenses, \$159.72; maps and plans, \$2,841.29; postage, telegrams, telephones and express, \$6,559.79; printing and stationery, \$8,129.80; rents, \$4,000; underwriters' boards, associations, etc., \$8,699.90; sundry charges, \$5,467.28..... 39,037 44							
Salaries, fees and travelling expenses: Other; Salaries—head office, \$9,239.07; general and special agents, \$500; travelling expenses, officials, \$1,705.55..... 11,444 62							
Miscellaneous expenditure: Other; Advertising, \$279.05; furniture and fixtures, \$120.30; inspections and surveys, \$165.24; postage, telegrams, telephones and express, \$475.24; printing and stationery, \$1,330.29; underwriters' boards, associations, etc., \$232.83; sundry charges, \$158.48..... 2,761 43							
Total expenditure in Canada..... \$ 700,089 26							

## THE NORWICH UNION FIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.					
	Fire.		Accident.		Employers' Liability.	
	Amount	Premiums	Amount	Premiums	Amount	Premiums
	\$	\$ cts	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1914	98,933,107	1,177,105 25	1,904,500	11,632 73	2,049,166	17,627 63
Taken in 1915—New	48,923,411	579,048 59	1,623,966	9,112 84	1,195,000	15,610 57
Renewed	23,512,496	292,755 23	1,949,500	11,087 25	1,176,666	7,857 26
Totals	171,369,014	2,048,909 07	5,477,966	31,832 82	4,420,832	41,005 46
Less ceased	70,345,412	862,315 63	3,518,666	19,797 75	2,723,328	22,509 57
Gross in force at end of 1915	101,023,602	1,186,593 44	1,950,300	42,035 07	1,697,504	18,585 89
Less reinsured	935,334	9,623 77	114,000	578 30	38,332	2,219 48
Net in force at end of 1915	100,088,268	1,176,969 67	1,835,300	11,456 77	1,659,172	16,366 41

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks.	CLASS OF BUSINESS.					
	Sickness.	Plate Glass.	Automobile (Including Fire risk.)		Automobile (excluding Fire risk.)	
	Premiums.	Premiums.			Amount.	Premiums.
	\$ cts.	\$ cts.			\$	\$ cts.
Gross in force at end of 1914	6,620 66	4,356 45				
Taken in 1915—New	5,632 01	5,179 06	517,722	9,676 04	1,525,000	8,023 11
Renewed	6,267 01	2,072 83				
Totals	18,519 68	11,608 34				
Less ceased	10,929 59	5,530 68	141,475	1,213 10	315,000	1,552 67
Gross in force at end of 1915	7,590 09	6,077 66	376,247	8,462 94	1,210,000	6,470 44
Less reinsured	137 00	104 35			560,000	2,694 12
Net in force at end of 1915	7,453 09	5,973 31	376,247	8,462 94	650,000	3,776 32

Summary of net in force at end of 1915: Amount, \$104,618,987; Premiums, \$1,230,458 51.

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THE NORWICH UNION FIRE—*Concluded.*

## SCHEDULE A.

Bonds and debts on deposit with the Receiver General: *Concluded.*

	Par value.	Market value.
<i>Governments—</i>		
Canada inscribed stock, 1938, 3 p.c.	\$ 26,766 67	\$ 20,342 67
Canada inscribed stock, 1930-1950, 3½ p.c.	97,333 33	81,760 00
Canada Reg'd stock, 1940-1960, 4 p.c.	73,000 00	64,970 00
Prov. of New Brunswick, 1938, 3 p.c.	29,200 00	21,316 00
Prov. of Ontario, 1939, 4 p.c.	10,000 00	8,600 00
Prov. of Ontario, 1941, 4 p.c.	20,000 00	17,000 00
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.	30,000 00	26,100 00
Edmonton, 1924, 4½ p.c.	9,800 00	8,918 00
London, 1921, 4 p.c.	15,000 00	13,950 00
London, 1916, 4½ p.c.	6,000 00	6,000 00
Montreal permanent debenture stock, 3 p.c.	24,333 33	14,600 00
Montreal, 1942, 3½ p.c.	34,066 66	25,550 00
Montreal stg. stock, 1932, 4 p.c.	14,600 00	12,556 00
Ottawa, 1931, 4 p.c.	44,286 67	38,529 40
Quebec stock, 1962, 3½ p.c.	38,933 33	27,253 33
Toronto, 1929, 3½ p.c.	90,033 33	73,827 33
Toronto, 1944, 3½ p.c.	38,933 33	28,810 66
Toronto, 1948, 4 p.c.	29,200 00	25,652 00
Vancouver, 1944, 4 p.c.	16,000 00	12,160 00
Vancouver, 1946, 4 p.c.	20,000 00	15,200 00
Victoria, 1936, 4 p.c.	19,466 67	15,573 34
Victoria, 1961, 4 p.c.	9,733 33	7,105 33
Winnipeg, 1938, 3½ p.c.	6,000 00	4,560 00
Winnipeg, 1927, 4 p.c.	8,000 00	7,280 00
Winnipeg, 1925, 4 p.c.	20,000 00	18,000 00
<i>District—</i>		
South Vancouver, 1959, 5 p.c.	10,000 00	8,500 00
<i>Railway—</i>		
Can. Nor. Ry. Cons. 1st Mgt. (g'teed by Prov. of Manitoba), 1930, 4 p.c.	58,400 00	51,392 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corporation, 1919, 4½ p.c.	25,000 00	25,000 00
Toronto Harbour Commrs. (g'teed by City of Toronto), 1953, 4½ p.c.	25,000 00	22,250 00
Total on deposit with Receiver General.	\$ 849,086 65	\$ 700,756 06

(For General Business Statement, see Appendix.)

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—RANDALL DAVIDSON.

Vice-President and Secretary—C. A. RICHARDSON.

Principal Office—Winnipeg, Man.

Incorporated by an Act of the Legislature of the Province of Manitoba, chapter 65 of the Statutes of 1902. Incorporated, June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 139. Dominion license issued, May 5, 1909.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$	500,000 00
Amount paid thereon in cash.....		<u>174,762 70</u>

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Amount secured by way of loans on real estate, first liens.....	\$	155,028 72
Mortgage charges .....		<u>167 17</u>

Bond and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
<i>Governments.</i>			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. pd.) .....	\$ 25,000 00	\$ 2,500 00	\$ 2,500 00
*Province of Manitoba, 1920, 5 p.c.....	10,000 00	10,000 00	9,900 00
*Province of Manitoba (Telephone and Telegraph Systems), 1947, 4 p.c.....	55,000 00	55,000 00	45,100 00
<i>District—</i>			
*Greater Winnipeg Water Dist., 1920, 5 p.c.	40,000 00	39,227 39	39,200 00
<i>School—</i>			
Huntley, Alta., 1916-1919, 5½ p.c.....	600 00	600 00	570 00
Waldron, Alta., 1916-1920, 5 p.c.....	1,250 00	1,250 00	1,187 50
Flying Arrow, Sask., 1916-1919, 5½ p.c.....	600 00	600 00	582 00
Echo, Sask., 1916-1919, 5½ p.c.....	400 00	400 00	388 00
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Coporation 1920, 4½ p.c. ....	15,000 00	15,000 00	15,000 00
Total par, book and market values.	\$ 147,850 00	\$ 124,577 39	\$ 114,427 50

Carried out at book value..... 124,577 39

Cash in banks, viz:—

Royal Bank of Canada, Winnipeg (current account).....	\$	10,791 48
Royal Bank of Canada, Winnipeg (investment account).....		54,845 58
Royal Bank of Canada, Montreal (current account).....		<u>5,540 10</u>

Total cash in banks..... 71,177 16

Advances to inspectors..... 34 20

Total ledger assets..... \$ 350,984 64

Deduct market value of bonds under book value..... 10,149 89

\$ 340,834 75

\*On deposit with Receiver General.

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## THE OCCIDENTAL FIRE—Continued.

## OTHER ASSETS.

Interest due, \$1,706.71; accrued, \$5,589.97.....	\$	7,296 68
Agents' balances and premiums uncollected (\$2,144.78 on business prior to October 1, 1915).....		31,510 31
Office furniture, \$1,152.64; maps and plans, \$4,225 09.....		5,377 73
Reinsurance losses due.....		7 53
Total assets.....	\$	<u>385,027 00</u>

## LIABILITIES.

## (1) Liabilities in Canada.

Net amount of claims adjusted and unpaid.....	\$	8,262 75
Net amount of claims, resisted in suit.....		1,500 00
Total net amount of unsettled claims.....	\$	9,762 75
Reserve of unearned premiums, \$95,017.69; carried out at 80 per cent.....		76,014 18
Held in trust for unlicensed reinsuring companies.....		19,858 59
Dividends declared and due, remaining unpaid.....		10 00
Taxes due and accrued.....		1,000 00
Due for reinsurance premiums.....		680 67
Commission accrued.....		3,724 80
Proportion of expenses due to North British and Mercantile Ins. Co.....		1,132 36
Total liabilities in Canada.....	\$	<u>112,183 35</u>

## (2) Liabilities in other countries.

Reserve of unearned premiums, \$2,809.04; carried out at 80 per cent.....	\$	2,247 23
Total liabilities in other countries.....	\$	<u>2,247 23</u>
Total liabilities (excepting capital stock) in all countries.....	\$	114,430 58
Excess of assets over liabilities.....	\$	270,596 42
Capital stock paid in cash.....		174,762 70
Surplus over liabilities and capital.....	\$	<u>95,833 72</u>

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums.....	\$ 181,382 58	\$ 5,225 17
Deduct reinsurances, \$32,900.11; return premiums, \$36,644.76.....	68,884 16	660 71
Net cash received for said premiums.....	<u>\$ 112,498 42</u>	<u>\$ 4,564 46</u>
Total net cash received for premiums in all countries.....		\$ 117,062 88
Received for interest on investments.....		17,411 96
Total income.....		<u>\$ 134,474 84</u>

## EXPENDITURE.

	In Canada.	In other Countries.
Amount paid for claims occurring in previous years.....	\$ 18,864 47	
Deduct savings and salvage, \$5,078.02; reinsurances, \$946.18.....	6,024 20	
Net amount paid for said claims.....	<u>\$ 12,840 27</u>	
Amount paid for claims occurring during the year.....	\$ 67,040 23	\$ 2,066 80
Deduct reinsurances.....	11,207 61	
Net amount paid for said claims.....	<u>\$ 55,832 62</u>	<u>\$ 2,066 80</u>
Total net amount paid for claims.....	<u>\$ 68,672 89</u>	<u>\$ 2,066 80</u>

THE OCCIDENTAL FIRE—*Concluded.*EXPENDITURE—*Concluded.*

Total net amount paid for claims in all countries.	\$	70,739 69
Commission or brokerage.		14,774 17
Paid for salaries. H.O. officials, \$7,565.09; general and special agents, \$2,500; directors' fees, \$180; auditors' fees, \$332.40; travelling expenses; officials, \$1,734.44; agents, \$1,960.45		14,272 38
Taxes.		3,552 44
Miscellaneous expenditure, viz: Advertising, \$438 04; maps and plans, \$2,450.18; printing and stationery, \$5,355.28; postage, telegrams, telephones and express, \$1,350.58; legal expenses, \$254.77; boards, tariff associations, etc., \$1,114.43; sundries, \$2,234.65; rents, \$907.57; furniture and fixtures, \$340.95		14,446 45
Total expenditure.	\$	117,785 13

## SYNOPSIS OF LEDGER ACCOUNTS.

Net Ledger assets at December 31, 1914.		313,303 98
Amount of income as above.		134,474 84
Total.	\$	447,778 82
Amount of expenditure as above.		117 785 13
Balance, net ledger assets, at December 31, 1915 (\$350,984.64, less deposits \$19,858.59 held for reinsuring companies and \$1,132.36 other ledger liability)	\$	329,993 69

## STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies.	\$	28,128 05
Amount of commission thereon.		8,447 28
Amount of losses recovered from said companies.		9,693 91
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$16,372.76; carried out at 80 per cent.		13,098 20
Amount of losses due and recoverable		2,855 65
Amount of cash or other securities held as security for recovery of claims, etc		19,858 59

## SUMMARY OF RISKS AND PREMIUMS.

Risks	In Canada.			In other Countries.			Totals in all Countries.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	7,605	10,548,757	213,654 26	785	744,305	8,471 16	8,393	11,293,062	222,125 42
Taken in 1915, new and renewed.	5,766	9,915,169	192,162 76	612	584,875	6,194 63	6,378	10,500,044	198,357 39
Totals	13,371	20,463,926	405,817 02	1,400	1,329,180	14,665 79	14,771	21,793,106	420,482 81
Less ceased.	5,015	8,476,828	181,974 56	785	749,655	8,543 11	5,800	9,226,483	190,517 67
Gross in force at end of 1915	8,356	11,987,098	223,842 46	615	579,525	6,122 68	8,971	12,566,623	229,965 14
Less reinsured.		1,522,694	38,076 15		59,255	494 59		1,581,949	38,570 74
Net in force at end of 1915.	8,356	10,464,404	185,766 31	615	520,270	5,628 09	8,971	10,984,674	191,394 40

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## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—E. R. OWEN.

Secretary—T. M. E. ARMSTRONG.

Principal Office—London, Eng.

General Manager for Canada—CHAS. H. NEELY.

Head Office in Canada—Toronto, Ont.

(Incorporated under the Companies' Acts, 1862 and 1867. Empowered by special Act of Parliament in 1871. Commenced business in Canada September 1, 1895.)

### CAPITAL.

Amount of joint stock capital authorized...	\$ 5,000,000 00
Amount subscribed .....	3,107,000 00
Amount paid in cash.....	861,540 00

### ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.)	\$ 592,659 79
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#### *Other Assets in Canada.*

Value of real estate.....	6,605 59
Cash at head office.....	50 00
Cash in banks, viz:—	
Bank of Montreal, Toronto.....	\$ 102,060 00
Bank of Montreal, Calgary.....	50 00
Bank of Montreal, Montreal.....	50 00
Bank of Montreal, Regina.....	50 00
Bank of Montreal, Vancouver.....	500 00
Royal Bank of Canada.....	27,301 25
Total cash in banks.....	130,012 15
Deposit with Underwriters' Association.....	100 00
Expenses advanced.....	849 41
Agents' balances and premiums uncollected, viz:	
Fire.....	\$ 10,259 81
Accident.....	31,556 34
Automobile (excluding Fire risk).....	9,033 31
Plate glass.....	5,970 18
Sickness.....	13,079 98
Employers' liability.....	37,183 24
Guarantee.....	4,979 14
Total.....	\$ 112,062 00
Less reserve for commission.....	24,653 00
Net amount of agents' balances and premiums uncollected (including \$10,864 06 on business prior to Oct. 1, 1915).....	87,409 00
Total assets in Canada.....	\$ 817,685 94

## THE OCEAN ACCIDENT AND GUARANTEE—Continued.

## LIABILITIES IN CANADA.

Net amount of unsettled claims—		
Fire, unadjusted.....	\$	25 00
Accident, unadjusted.....		12,780 00
Accident, resisted in suit (accrued in previous years).....		5,000 00
Automobile, (excluding Fire risk) unadjusted (\$4,700 accrued in previous years).....		11,100 00
Plate glass, unadjusted.....		195 00
Sickness, unadjusted.....		4,215 00
Employers' liability, unadjusted (\$28,900 accrued in previous years).....		111,739 86
Guarantee, unadjusted.....		3,670 00
Total net amount of unsettled claims.....		\$ 148,724 86
Reserve of unearned premiums—		
Fire.....	\$	30,250 18
Accident.....		79,452 31
Automobile (excluding Fire Risks).....		22,583 27
Plate glass.....		32,797 80
Sickness.....		33,186 90
Employers' liability.....		53,797 76
Guarantee.....		11,912 78
Total net reserve of unearned premiums, \$263,961; carried out at 80 per cent.....		211,168 80
Due and accrued for taxes (estimated).....		6,000 00
Reinsurance premiums due.....		570 95
Total liabilities in Canada.....		\$ 386,464 61

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.	Plate Glass.	Automobile (Excluding Fire risk).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	43,740 07	178,794 85	256,510 38	73,724 08	28,243 79	34,361 51	49,182 28
Less reinsurance.....	568 75	7,221 74	100 00	2,469 13	3,374 72	149 68	
Net cash received.....	43,171 34	171,573 11	256,410 38	71,254 95	24,869 07	34,211 83	49,182 28
Net cash received for premiums for all classes of business.....	\$ 650,672 96						
Cash received for interest on investments.....	4,157 94						
Cash received for rents.....	355 77						
Total income in Canada.....	\$ 655,186 67						



SESSIONAL PAPER No. 8

THE OCEAN ACCIDENT AND GUARANTEE—Continued.

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.	Accident.	Employers' Liability.	Sickness.	Guarantee.	Plate Glass.	Auto-mobile (Excluding Fire Risk).
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Not payment for claims occurring in previous years.....		22,552 96	83,327 76	8,173 31	2,811 72	761 09	1,649 41
P'd for claims occurring during the year.....	10,529 66	97,629 50	62,934 83	17,633 07	2,041 65	10,394 52	8,495 55
Less reinsurances.....	1,146 19	8,214 08		1,072 85			
Net payment for said claims.....		89,415 42		16,560 22			
Total net payment for claims.....	9,383 47	111,968 38	146,262 59	24,733 53	4,853 37	11,155 61	10,054 96
Total net payments for claims for all classes of business.....							\$ 318,411 91
Commission or brokerage.....							153,606 65
Taxes.....							16,389 29
Salaries, fees and travelling expenses: Salaries, h. o. officials, \$48,572 32, salaries, branches, \$39,304.30; directors' fees, \$850; travelling expenses, officials \$1,201.96.....							89,928 58
Miscellaneous expenditure, viz.:—Advertising, \$1,623.72; furniture and fixtures, \$2,727.98; inspections and surveys, \$3,435.80; legal expenses, \$3,057.66; maps and plans, \$2,024.05; postage, telegrams, telephones and express, \$3,450.19; printing and stationery, \$10,395.91; rents, \$3,864.27; underwriters' boards, associations, etc., \$841.72; general expenses, \$6,731.76; bad debts, \$521.80.....							38,674 86
Total expenditure in Canada.....							\$ 617,011 29

SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.					
	Fire.		Accident.		Employers' Liability	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914			29,327,290	180,837 59	22,934,429	302,061 49
Taken in 1915—						
New.....	3,918,715	53,999 88	2,442,200	30,762 01	4,638 333	198,676 24
Renewed.....			23,596,750	135,324 35	5,000	22 50
Totals.....			55,366,240	346,923 95	27,577,762	500,760 23
Less ceased.....			29,327,290	180,837 59	22,454,430	395,685 99
Gross in force at end of 1915.....			26,038,950	166,086 36	5,123 332	105,074 24
Less reinsured.....	48,333	568 73	1,287 695	7,221 74	10,000	100 00
Net in force at end of 1915..	3,870,382	53,431 15	24,751 255	158,864 62	5,113,332	104,974 24

THE OCEAN ACCIDENT AND GUARANTEE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	CLASS OF BUSINESS.					
	Automobile. (excluding Fire Risk.)		Sickness.	Guarantee.		Plate Glass.
	Amount.	Premiums.	Premiums.	Amount.	Premiums.	Premiums.
	\$ cts.	\$ cts.	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1914			73,055 46	6,574,541	26,379 56	64,947 09
Taken in 1915—						
New	8,647 500	45,166 54	10,697 13	6,011,146	26,206 02	24,181 54
Renewed			58,145 81			7,241 12
Totals			141,898 40	12,585,687	52,585 58	96,369 75
Less ceased			73,055 46	6,503,481	25,140 99	32,211 43
Gross in force at end of 1915			68,842 94	6,082,206	27,444 59	64,158 32
Less reinsured			2,469 13	947,802	3,766 63	149 68
Net in force at end of 1915	8,647 500	45,166 54	66,373 81	5,134,404	23,677 96	64,008 64

Summary of net in force at end of 1915. Premiums \$516,496.96.

## SCHEDULE A.

Bonds and debts. on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Canada stock, 1930-1950, 3½ p.c.	\$ 4,866 66	\$ 4,088 00
Prov. of Ontario, 1946, 3½ p.c.	53,533 34	41,756 00
" Quebec inscribed, 1937, 3 p.c.	102,200 00	74,606 00
" " " 1928, 4 p.c.	12,166 67	10,950 00
British War Loan, 1925-1945, 4½ p.c.	241,711 11	234,459 78
Guaranteed Stock (Irish Land Act), 1933 or later, 2½ p.c.	48,666 67	31,633 34
New South Wales, 1935, 3 p.c.	36,500 00	28,470 00
<i>Cities—</i>		
Montreal (St. Henri), 1950, 4 p.c.	20,000 00	16,000 00
Toronto, 1919, 4 p.c.	48,666 67	46,720 00
Westmount, 1934, 4 p.c.	25,000 00	21,000 00
Winnipeg, 1936, 4 p.c.	24,333 33	20,196 66
" 1940, 4 p.c.	24,333 34	19,953 34
<i>Railways—</i>		
C.N.R. 1st Mtge. Cons. deb. stk. (gt'd by Prov. of Man.), 1930, 4 p.c.	34,066 67	29,978 67
C.N.R. (Ont. Div.), gt'd by Prov. of Man., 1930, 4 p.c.	14,600 00	12,848 00
Total on deposit with Receiver General	\$ 690,644 46	\$ 592,659 79

SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—D. H. WILSON, M.D.  
 Vice-Presidents—W. H. MALKIN and J. B. MATHERS.  
 Managing Director—T. W. GREER.  
 Secretary—F. H. GODFREY.  
 Principal Office—Vancouver, B.C.

(Incorporated by an Act of the Legislature of the Province of British Columbia, chapter 54 of the Statutes of 1890, amended by chapter 61 of the Statutes of 1906. Reincorporated in 1908 by an Act of the Parliament of the Dominion of Canada, being chapter 143 of the Statutes of 1907-08. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 1,000,000 00
Amount subscribed . . . . .	831,600 00
Amount paid in cash . . . . .	586,431 87

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate (less encumbrances) . . . . .	\$ 158,321 12
Amount secured by way of loans on real estate, first liens . . . . .	289,396 06
The same, second liens . . . . .	3,882 00
Book value of bonds and debts. (For details, see Schedule A) . . . . .	389,220 02
Book value of stocks. (For details, see Schedule B) . . . . .	28,470 00
Cash at head office . . . . .	7,923 16
Cash in banks, viz.:—	
Royal Bank of Canada (Savings Account) . . . . .	\$ 66,219 91
Royal Bank of Canada (Current Account) . . . . .	544 10
Total . . . . .	\$ 66,764 01
Less cheques (B.C. Permanent Loan Co.) account closed out . . . . .	55 48
Net cash in banks . . . . .	66,708 53
Total ledger assets . . . . .	\$ 943,920 89
Deduct market value of bonds, debts, and stocks under book value . . . . .	6,117 82
	\$ 937,803 07

## OTHER ASSETS.

Interest due, \$37,884 63; accrued, \$6,141 56 . . . . .	44,026 19
Agents' balances and premiums uncollected (\$2,535 47 on business prior to Oct. 1, 1915) . . . . .	16,489 48
Office furniture and fixtures, \$1,305 50; maps and plans, \$5,312 77 . . . . .	6,618 27
Due for reinsurance losses . . . . .	3,684 19
Total assets . . . . .	\$ 1,008,621 20

## LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted . . . . .	\$ 1,602 80
Reserve of unearned premiums, \$50,850 17, carried out at 80 per cent. . . . .	64,680 13
Dividends declared and due, remaining unpaid . . . . .	833 00
Taxes due and accrued . . . . .	1,410 44
Reinsurance premiums due . . . . .	11,357 15
Reinsuring companies' deposit accounts . . . . .	42,458 04
Total liabilities in Canada . . . . .	\$ 122,431 59

## THE PACIFIC COAST—Continued.

## LIABILITIES—Concluded.

## (2) Liabilities in other Countries.

Reserve of unearned premiums, \$5,919.71; carried out at 80 per cent.....	\$	4,735 77
Total liabilities in other countries.....	\$	4,735 77
Total liabilities in all countries, except capital stock.....	\$	127,167 36
Excess of assets over liabilities.....	\$	881,453 84
Capital stock paid in cash.....	\$	586,431 87
Surplus over liabilities and capital (including \$100,000 conflagration fund).....	\$	295,021 97

## INCOME.

	In Canada.	In Other Countries.	
Gross cash received for premiums.....	\$ 150,747 42	\$ 36,085 06	
Deduct reinsurance, \$44,252.34; return premiums, \$32,048.10.....	71,107 56	5,192 88	
Net cash received for premiums.....	\$ 79,639 86	\$ 30,892 18	
Total net cash received for premiums in all countries.....		\$	110,532 04
Received for interest on investments and dividends on stocks.....			51,115 96
Endorsement fees.....			26 00
Premium on Treasury Stock.....			10,446 95
Total.....		\$	172,120 95
Received for calls on capital and increased capital in instalment.....			9,055 87
Total income.....		\$	181,176 82

## EXPENDITURE.

	In Canada.	In other Countries.	
Amount paid for claims occurring in previous years.....	\$ 8,837 20		
Deduct savings and salvage, \$460.66; reinsurance, \$2,892.41.....	3,353 07		
Net amount paid for said claims.....	\$ 5,484 13		
Amount paid for claims occurring during the year.....	\$ 54,071 84	\$ 32,005 87	
Deduct reinsurance.....	27,078 13		
Net amount paid for said claims.....	\$ 26,993 71	\$ 32,005 87	
Total net amount paid for claims.....	\$ 32,477 84	\$ 32,005 87	
Total net amount paid for claims in all countries.....		\$	64,483 71
Amount paid for dividends during the year at 6 per cent.....			35,608 80
Commission or brokerage.....			17,917 38
Paid for salaries: Home office officials and staff, \$13,939.47; fees: directors, \$1,000; auditors, \$200; travelling expenses, \$940.35.....			16,079 82
Taxes and licenses.....			3,748 09
Miscellaneous expenditure, viz.: Adjustment expenses, \$905.17; rents, \$1,500; maps, plans and office supplies, \$538.10; advertising, \$870.07; postage, telephone, express, telegrams and exchange, \$811.25; furniture and fixtures, \$29.60; miscellaneous expenses, \$198.12; underwriters' boards, tariff associations, etc., \$1,677.67; legal fees, \$251.85; printing and stationery, \$464.31.....			7,246 14
Total expenditure.....		\$	145,083 94

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914.....	\$	865,369 97
Amount of income as above.....	\$	181,176 82
Total.....	\$	1,046,546 79
Amount of expenditure as above.....	\$	145,083 94
Balance, net ledger assets (\$943,920.59 less (reinsurance companies' deposits, \$42,458.04) at December 31, 1915.....	\$	901,462 85

SESSIONAL PAPER No. 8

THE PACIFIC COAST—Continued.

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums paid to unlicensed companies. . . . .	\$ 35,476 67
Amount of commission thereon. . . . .	10,926 25
Amount of losses recovered from said companies. . . . .	25,417 64
Reserve of unearned premiums on all risks reinsured in unlicensed companies, \$35,516.35: carried out at 80 per cent. . . . .	28,413 08
Amount of losses due and recoverable from such companies. . . . .	3,721 08
Amount of reinsurance premiums payable to such companies. . . . .	10,228 32
Amount of cash or other securities held as security for recovery of losses. . . . .	42,478 04

RISKS AND PREMIUMS.

	IN CANADA.		IN OTHER COUNTRIES.		TOTALS IN ALL COUNTRIES.	
	Amount.	Premiums	Amount.	Premiums	Amount.	Premiums
	\$	¢	\$	¢	\$	¢
Gross policies in force—December 31, 1914 . . . . .	18,563,705	271,199 35	2,459,572	9,049 59	21,023,277	280,458 94
Taken during the year, new and renewed . . . . .	11,801,090	153,501 13	10,137,534	35,186 17	21,938,624	188,687 30
Total . . . . .	30,364,795	424,910 48	12,597,106	44,235 76	42,961,901	469,146 24
Deduct terminated . . . . .	13,837,628	184,062 28	9,443,573	32,396 34	23,281,201	216,458 62
Gross in force at end of year. . . . .	16,527,167	240,848 20	3,153,533	11,839 42	19,680,700	252,687 62
Deduct reinsured . . . . .	6,130,954	84,404 84			6,130,954	84,404 84
Net in force at December 31, 1915. . . . .	10,396,213	156,443 36	3,153,533	11,839 42	13,549,746	168,282 78

SCHEDULE A.

Bonds and debentures owned by the company:—

Par value. Book value Market value.

<i>Government—</i>			
Dom. of Can. Internal War Loan, 1925, 5 p.c., (10 p.c. of subscription). . . . .	\$ 3,000 00	\$ 3,000 00	\$ 3,000 00
<i>City—</i>			
*Edmonton, 1933 to 1941, 4½ p.c. . . . .	14,862 95	13,877 30	12,336 27
*Edmonton, 1934 to 1942, 4½ p.c. . . . .	43,236 91	40,369 54	35,454 27
<i>Twp—</i>			
*Richmond, B.C., 1962, 4½ p.c. . . . .	2,000 00	1,663 20	1,540 00
<i>Miscellaneous—</i>			
†National Finance Co., Ltd., 1914 and 1915, 9 p.c. . . . .	206,787 66	206,787 66	206,787 66
†National Finance Co., Ltd., 1916, 9 p.c. . . . .	58,000 00	58,000 00	58,000 00
†Richlands Orchard Co. (g'anteed by National Finance Co., Ltd.), 1915, 8 p.c. . . . .	53,000 00	50,553 52	53,000 00
Richmond, B.C., 1962, 4½ p.c. . . . .	18,000 00	14,968 80	13,860 00
Total par, book and market values . . . . .	\$398,887 55	\$389,220 02	\$383,978 20

\*On deposit with Receiver General.

†The National Finance Company is in liquidation and the Department is unable to place a value upon these debentures. The debentures are secured by the hypothecation of certain parcels of real estate in Vancouver and Lulu Island. The Department had an independent valuation of this real estate made in March 1915, and the valuator stated that as real estate of any description was practically unsaleable at that time, it was impossible to estimate what the properties might sell for, but that the Vancouver property should, in ordinary or normal times, be worth \$477,550 and the Lulu Island property, \$1,500. Deducting encumbrances amounting at the present time to \$60,000 on the Vancouver property the net value under

THE PACIFIC COAST—*Concluded.*

## SCHEDULE B.

Stocks owned by the Company, viz.:—

	Par value.	Book value.	Market value.
219 shares British Columbia Permanent Loan Com- pany of Vancouver, B.C., permanent stock .	\$ 21,900 00	\$ 28,470 00	\$ 27,594 00

ordinary circumstances would be \$419,050. The liquidator of the National Finance Company has certified to the hypothecation of the real estate and has stated that the creditors of the National Finance Company, other than the Pacific Coast Fire Insurance Company, have no claim whatsoever upon the said properties until the claim of the Pacific Coast Fire Insurance Company against the National Finance Company has been fully satisfied.

†This company is in the hands of a Receiver. The security behind the debentures is the assignment of certain sale agreements for \$55,000 on property sold by the company and over 3000 acres of farm and fruit lands improved by an irrigation system. The Department is unable to place a value on these debentures.

SESSIONAL PAPER No. 8

## THE PALATINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Managing Director—E. ROGER OWEN.  
 Secretary—HENRY MANN.  
 Principal Office—London, Eng.  
 Chief Agent in Canada—JAMES MCGREGOR.  
 Head Office in Canada—Montreal.

(Incorporated August 22, 1900. Dominion license issued March 27, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash, £200,000 . . . . . \$ 973,333 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.	
Bonds and debts, on deposit with Receiver General, viz.:			
New Zealand Govt. Cons. Stock, 1929, 4 p.c. . . . .	\$ 82,733 33	\$ 78,596 66	
Town of Longue Pointe School, 1951, 5 p.c. . . . .	50,000 00	42,500 00	
Town of Maisonneuve School, 1951, 4½ p.c. . . . .	7,000 00	5,460 00	
Corp. Point Grey, 1961, 5 p.c. . . . .	12,166 67	10,463 34	
Can. Perm. Mtge Corp., 1919, 4½ p.c. . . . .	50,000 00	50,000 00	
Ontario Loan and Debenture Co., 1917, 4½ p.c. . . . .	48,666 67	48,666 67	
Total on deposit with Receiver General	\$250,566 67	\$235,686 67	
Carried out at market value. . . . .			\$ 235,686 67
<i>Other Assets in Canada.</i>			
Cash in banks—			
Union Bank of Canada, Montreal. . . . .		\$ 7,105 38	
Union Bank of Canada, Winnipeg. . . . .		5,800 30	
Union Bank of Canada, Vancouver. . . . .		6,302 41	
Total cash in banks. . . . .			19,208 09
Agents' balances and premiums uncollected (\$915.09 on business prior to October 1, 1915). . . . .			35,998 24
Total assets in Canada. . . . .			\$ 290,893 00

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted . . . . .	\$ 11,908 20
Reserve of unearned premiums, \$178,622.13; carried out at 80 per cent . . . . .	142,897 71
Taxes due and accrued. . . . .	3,419 71
Due to Commercial Union. . . . .	2,609 52
Total liabilities in Canada . . . . .	\$ 160,835 14

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$ 358,938 99
Deduct reinsurances, \$33,903.38; return premiums, \$78,010.15 . . . . .	111,913 53
Net cash received for premiums. . . . .	\$ 247,025 46
Received for interest on investments. . . . .	11,646 19
Total income in Canada. . . . .	\$ 258,671 65

THE PALATINE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 9,561 07	
Deduct reinsurances.....	16 32	
Net amount paid for said claims.....	\$ 9,544 75	
Amount paid for claims occurring during the year.....	\$ 107,609 99	
Deduct reinsurances.....	4,238 06	
Net amount paid for said claims.....	\$ 103,371 93	
Total net amount paid for claims.....	\$ 112,916 68	
Commission or brokerage.....	49,576 11	
Salaries, \$15,066.72; auditors' fees, \$119.40.....	15,186 12	
Taxes.....	7,347 70	
Miscellaneous expenditure, viz.—Advertising, \$810.39; inspections and surveys, \$2,217.80; legal fees, \$69.61; maps and plans, \$660.23; postage, telegrams, telephones and express, \$1,703.70; printing and stationery, \$1,823.51; rents, \$1,630.26; board fees, \$3,085.09; office expenses, \$1,283.76.....	13,284 35	
Total expenditure in Canada.....	\$ 198,310 96	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	11,806	\$ 26,423,196	\$ 332,275 24
Taken during the year, new and renewed.....	11,166	29,278,665	362,279 35
Total.....	22,972	\$ 55,701,861	\$ 694,552 59
Deduct terminated.....	10,384	23,228,163	308,774 39
Gross in force at end of year.....	12,588	\$ 30,473,698	\$ 385,778 20
Deduct reinsured.....		2,917,131	36,876 77
Net in force at December 31, 1915.....	12,588	\$ 27,556,567	\$ 348,901 43

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

COMPAGNIE FRANÇAISE DU PHENIX ASSURANCE CONTRE  
L'INCENDIE, PARIS, FRANCE.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1915.

President—E. J. DE BAMMEVILLE.  
Principal Office—Paris, France.  
Chief Agent in Canada—T. F. DOBBIN.  
Head Office in Canada—Montreal

(Established 1819. Dominion license issued March 20, 1915.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash, 4,000,000 fr. . . . . \$ 772,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Bonds on deposit with Receiver General, viz:— 367,000 Francs (French Rentes), 3 p.c. . . . .	\$ 70,766 67	\$ 43,167 67
Carried out at market value. . . . .		\$ 43,167 67

*Other Assets in Canada.*

Cash at head office. . . . .	1,209 95
Cash in Bank of British North America, Montreal. . . . .	8,798 82
Agents' balances and premiums uncollected. . . . .	7,458 51
Office furniture and plans. . . . .	1,359 32
Total assets in Canada. . . . .	\$ 61,994 27

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid. . . . .	\$ 252 50
Net amount of claims, unadjusted. . . . .	26 17
Total net amount of unsettled claims. . . . .	\$ 278 67
Reserve of unearned premiums, \$21,830.41; carried out at 80 per cent. . . . .	17,464 33
Due and accrued for salaries, rent, etc. . . . .	489 42
Taxes due and accrued. . . . .	1,924 78
Reinsurance premiums due. . . . .	578 43
Total liabilities in Canada. . . . .	\$ 20,735 63

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$ 31,891 77
Deduct reinsurances, \$2,325.18; return premiums, \$5,328.92. . . . .	7,654 10
Net cash received for premiums. . . . .	\$ 24,237 67
Interest on investments. . . . .	36 84
Total income in Canada. . . . .	\$ 24,274 51

COMPAGNIE FRANÇAISE DU PHENIX—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year. . . . .	\$	4,342 85
Commission or brokerage. . . . .		6,027 50
Salaries, fees and all other charges of officials.. . . .		4,290 52
Taxes. . . . .		3,190 34
Miscellaneous expenditure, viz:—Advertising, \$306.76; legal fees, \$261.18; maps and plans, \$1,359.32; postage, telegrams, telephones and express, \$124.61; printing and stationery, \$2,478.13; rents, \$471.72; travelling expenses, \$1,748.79; sundries, \$1,163.89. . . . .		7,914 40
Total expenditure in Canada.. . . .	\$	25,765 61

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums thereon.
Gross policies taken during the year, new . . . . .	1,416	\$ 3,644,889	\$ 39,350 28
Deduct terminated . . . . .	239	752,011	6,925 49
Gross in force at Dec. 31, 1915.. . . .	1,177	\$ 2,892,878	\$ 32,424 79
Deduct reinsured. . . . .		271,489	2,817 14
Net in force at Dec. 31, 1915.. . . .	1,177	\$ 2,621,389	\$ 29,607 65

(For General Business Statement, see Appendix).

SESSIONAL PAPER No. 8

## PHOENIX ASSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—The Rt. Hon. Lord GEO. HAMILTON, P.C., G.C.S.I.

General Manager—Sir G. H. RYAN.

Principal Office—Phoenix House, King William St., London, E.C., Eng.

Chief Agents in Canada—Messrs. R. MACD. PATERSON and J. B. PATERSON.  
Head Office in Canada—Montreal.

(Organized A.D. 1782. Commenced business in Canada A.D. 1864. In 1908 an Act was passed by the Parliament of Canada, 7-8 Edward VII, Cap. 145, providing that notwithstanding anything contained in The Insurance Act a license might be granted to the Company to carry on in Canada in addition to its fire insurance business, the existing life insurance business in Canada of the Pelican and British Empire Life Office. In 1910 a further Act was passed by the Parliament of Canada empowering the Company to transact in Canada life insurance business generally. A license was granted to the Company for life insurance on April 4, 1910.)

## CAPITAL.

Amount of capital authorized and subscribed	£ 3,210,650	\$15,625,163 33
Amount paid thereon in cash.	422,855	2,057,874 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details, see Schedule A.).	\$	817,600 08
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*Other Assets in Canada.*

Cash at head office in Canada ..		707 46
Cash in banks, viz.:		
Bank of Montreal, Montreal.	\$ 95,445 32	
Bank of Montreal, Vancouver....	33,497 89	
Bank of Montreal, Victoria ..	7,692 82	
Total cash in banks..		136,636 03
Agents' balances and premiums uncollected (\$2,302.23 on business prior to Oct. 1, 1915)...		85,772 55
Interest accrued....		15,405 37
Office furniture and plans. . . . .		15,358 49
Total assets in Canada..	\$	1,071,488 98

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.	\$ 48,816 17
Net amount of claims, unadjusted.	19,998 69
Net amount of claims, resisted not in suit...	9,750 00
Total net amount of unsettled claims (of which \$7 26 accrued in previous years).	\$ 48,564 86
Reserve of unearned premiums, \$766,736 96; carried out at 80 per cent.	613,389 57
Taxes due and accrued.	5,000 00
Reinsurance premiums due . . . . .	2,853 64
Total liabilities in Canada	\$ 669,808 07

## PHENIX ASSURANCE—Continued.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,185,247 79
Deduct reinsurances, \$55,822 29; return premiums, \$193,631.19.....	249,453 48
Net cash received for premiums.....	\$ 935,794 31
Received for interest on deposit with the Receiver General, paid direct to the head office in London.....	39,685 07
Interest on bank account.....	864 90
Fees, \$56.77; conscience money, \$297.....	553 77
Total income in Canada.....	\$ 976,698 05

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 40,869 77
Deduct reinsurances.....	262 74
Net amount paid for said claims.....	\$ 40,607 03
Amount paid for claims occurring during the year.....	\$ 356,514 60
Deduct reinsurances.....	6,526 17
Net amount paid for said claims.....	\$ 349,988 43
Total net amount paid for claims.....	\$ 390,595 46
Commission or brokerage.....	204,447 58
Salaries, \$50,594.58; fees: directors, \$600; auditors, \$500; travelling expenses, \$4,435.37.....	56,129 95
Taxes.....	26,178 95
Miscellaneous expenditure, viz.—Advertising, \$668.44; office expenses, \$6,771.33; board of underwriters, \$11,320.05; furniture and fixtures, \$221; legal expenses, \$40 10; maps and plans, \$2,095.12; postage, telegrams, telephones and express, \$4,276.82; stationery and printing, \$3,780.64; rent, \$5,000; sundries, \$1,399.15; fire departments, patrol and salvage corps assessments, \$13.98; total, \$35,586.63, (less \$3,500., proportion of general expenses recovered from Acadia Fire Insurance Co.).....	32,086 63
Total expenditure in Canada.....	\$ 709,438 57

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	60,915	\$ 126,706,044	\$ 1,571,638 33
Taken during the year, new and renewed.	28,787	97,527,941	1,244,385 52
Total.....	89,702	\$ 224,233,985	\$ 2,816,023 85
Deduct terminated.....	26,812	93,985,354	1,232,041 08
Gross in force at end of year.....	62,890	\$ 130,248,631	\$ 1,583,982 77
Deduct reinsured.....		5,430,165	59,642 20
Net in force at December 31, 1915.....	62,890	\$ 124,818,466	\$ 1,524,340 57

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Government—</i>		
Prov. of Quebec inscribed stock, 1937, 3 p.c.....	\$ 84,553 33	\$ 61,723 93
<i>Cities—</i>		
Calgary, 1931, 4½ p.c.....	7,786 67	6,774 40
Calgary, 1941, 4½ p.c.....	32,120 00	26,659 60
Edmonton, 1930, 4½ p.c.....	26,280 00	22,863 60
Edmonton, 1950, 4½ p.c.....	17,520 00	14,016 00
Edmonton, 1928, 5 p.c.....	24,333 33	22,630 01
Edmonton, 1933, 5 p.c.....	34,066 67	31,000 67
Edmonton, 1948, 5 p.c.....	24,333 33	21,413 33
Montreal, 1925, 4 p.c.....	6,000 00	5,460 00
New Westminster, 1959, 5 p.c.....	48,666 67	41,366 67
Port Arthur, 1940, 4½ p.c.....	43,800 00	36,792 00
Regina, 1923, 5 p.c.....	24,333 33	23,360 00
Toronto, 1944, 3½ p.c.....	73,000 00	54,020 00
Toronto, 1945, 3½ p.c.....	14,600 00	10,804 00

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PHENIX ASSURANCE—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures on deposit with Receiver General—*Concluded, viz:—*

<i>Cities—Concluded.</i>	Par value.	Book value.
Victoria, 1959, 4 p.c.....	\$45,746 66	\$33,852 54
Victoria, 1960, 4 p.c.....	24,333 34	18,006 66
Westmount, 1954, 4 p.c.....	50,000 00	39,000 00
Winnipeg, 1917, 4 p.c.....	25,000 00	24,500 00
Winnipeg, 1940, 4 p.c.....	48,666 67	39,906 67
Winnipeg, 1960, 4 p.c.....	36,500 00	29,930 00
<i>Railways—</i>		
Can. Nor. Ry., 1st mtge. deb. stock, (g'teed by Dom. Gov't) 1958, 3½ p.c.....	38,933 33	31,536 00
Can. Nor. Alberta Ry., 1st mtge deb. stock, (g'teed by Dom. Gov't.), 1960, 3½ p.c.....	82,733 33	64,532 00
Can. Nor. Ontario Ry., 1st mtge deb. stock (g'teed by Dom. Gov't.), 1961, 3½ p.c.....	114,366 67	90,349 67
Can. Nor. Ry. deb. stock, (g'teed. by Dom. Gov't.) 1953, 3 p.c.....	24,333 33	16,303 33
G. T. P., 1st mtge (g'teed by Dom. Gov't.), 1962, 3 p.c....	70,566 67	50,808 00
Total on deposit with Receiver General.....	\$1,022,573 33	\$ 817,609 08

(For General Business Statement, see Appendix.)

## THE PHOENIX INSURANCE COMPANY, HARTFORD, CONN.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDW. MILLIGAN.  
 Secretaries—J. B. KNOX and THOS. C. TEMPLE  
 Principal Office—Hartford, Conn.  
 Chief Agent in Canada—J. W. TATLEY.  
 Head Office in Canada—Montreal.

(Incorporated May 31, 1854. Commenced business in Canada May 20, 1890.)

## CAPITAL.

Amount of joint stock capital authorized...	\$ 5,000,000 00
Amount subscribed and paid in cash...	<u>3,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian policyholders.*

Market value of bonds and debts on deposit with Receiver General (For details see Schedule A)	\$ 426,704 60
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*Other Assets in Canada.*

Cash at head office in Canada.	5,323 06
Cash in banks, viz:—	
Imperial Bank of Canada, Montreal	\$ 24,520 44
Imperial Bank of Canada, Montreal (special)	93 18
Bank of Nova Scotia, St. John, N. B.	4,634 08
Total cash in banks.	29,247 70
Agents' balances and premiums uncollected (\$10,567.23 on business prior to Oct. 1, 1915).	77,851 72
Interest accrued.	6,618 71
Office furniture and fixtures, \$2,322; maps and plans, \$3,064.	5,386 00
Total assets in Canada...	<u>\$ 551,131 79</u>

## LIABILITIES IN CANADA.

Net amount of claims adjusted and unpaid.....	\$ 2,519 83
Net amount of claims, unadjusted.....	15,211 46
Net amount of claims, resisted not in suit.....	<u>2,851 99</u>
Total net amount of unsettled claims.....	\$ 20,583 28
Reserve of unearned premiums, \$313,143 55; carried out at 80 per cent.....	250,514 84
Taxes due and accrued (estimated).....	7,000 00
Due and accrued for salaries, rents, etc. (estimated).....	583 00
Total liabilities in Canada.....	<u>\$ 278,681 12</u>

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 503,201 00
Deduct reinsurance, \$64,503 08; return premiums, \$70,683 74.....	<u>135,186 82</u>
Net cash received for premiums.....	\$ 368,014 18
Received for interest on investments.....	28,605 04
Total income in Canada.....	<u>\$ 396,619 22</u>

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## THE PHOENIX OF HARTFORD—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years...	\$ 37,393 81
Deduct savings and salvage, \$20.83; reinsurances, \$6,147.66.	6,168 49
Net amount paid for said claims...	\$ 31,225 35
Amount paid for claims occurring during the year.	\$ 187,210 17
Deduct savings and salvage, \$34.55; reinsurances, \$27,611.37.	27,645 92
Net amount paid for said claims...	\$ 159,564 25
Total net amount paid for claims.....	\$ 190,789 60
Commission or brokerage.....	75,361 05
Paid for salaries: general and special agents., \$16,860 04; travelling expenses: officials, \$1,316.78; agents, \$2,766.69; auditors' fees, \$109.35 .....	21,052 77
Taxes.....	11,571 90
Miscellaneous expenditure, viz.: Underwriters' Association, \$4,679 56; postage, telegrams, telephones and express, \$3,180 59; printing and stationery, \$2,420 44; rents, \$3,978 13; advertising, \$183.38; office furniture and fixtures, \$240 65; legal expenses, \$246 75; maps and plans, \$696 08; exchange, subscriptions, sundries and supplies, \$2,433 05	18,058 33
Total expenditure in Canada.....	\$ 316,833 65

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$ 60,115,858	\$ 701,920 21
Taken during the year, new and renewed	44,633,485	524,072 41
Total.....	\$104,749,343	\$1,225,992 62
Deduct terminated	43,467,206	526,582 13
Gross in force at end of year...	\$ 61,282,137	\$ 699,410 49
Deduct reinsured .....	6,765,548	70,885 95
Net in force at December 31, 1915.	\$ 54,516,589	\$ 628,524 54

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.—

	Par value.	Market value.
<i>Government—</i>		
Prov. of New Brunswick, 1922, 4 p.c.	\$ 5,000 00	\$ 4,700 00
<i>Cities—</i>		
Brantford, 1934, 4 p.c.....	20,000 00	16,800 00
Brantford, 1952, 5 p.c.....	20,000 00	18,800 00
Guelph, 1929, 4½ p.c.....	20,000 00	18,400 00
Guelph, 1919, 5 p.c.....	24,000 00	23,760 00
Kingston, 1943, 4½ p.c.....	25,000 00	22,750 00
Montreal (Town of St. Louis), 1941, 4 p.c.	40,000 00	33,200 00
Montreal, (St. Henri), 1918, 4½ p.c.	75,000 00	73,500 00
Montreal West, 1952, 5 p.c.....	19,000 00	9,200 00
St. Boniface, 1930, 5 p.c.....	25,000 00	23,250 00
Toronto, 1948, 4 p.c.....	54,993 33	44,544 60
Toronto (Elec. Dist. Plant), 1953, 4½ p.c.	45,000 00	39,600 00
Victoria, 1928, 5 p.c.....	20,000 00	18,800 00
Westmount, 1945, 4 p.c.....	50,000 00	40,000 00
<i>Town—</i>		
Outremont, 1950, 5 p.c.....	25,000 00	23,000 00
<i>School—</i>		
St. Henri R. C., 1949, 4½ p.c.....	20,000 00	16,400 00
Total on deposit with Receiver General..	\$ 478,993 33	\$ 426,704 60

## THE PHOENIX OF HARTFORD—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915

## LEDGER ASSETS.

Book value of real estate.....	\$ 216,728 16
Mortgage loans on real estate, first liens.....	147,780 00
Book value of bonds and stocks owned by the company.....	11,001,298 48
Cash on hand, in trust companies and in banks.....	1,159,742 51
Agents' balances.....	1,063,806 00
Total ledger assets.....	\$ 13,589,355 15

## NON-LEDGER ASSETS.

Interest due and accrued.....	120,215 24
Rents due and accrued.....	1,076 14
Market value of real estate over book value.....	21,377 74
Market value of bonds and stocks over book value.....	1,768,943 52
Net cash value of premiums in course of collection.....	40,200 00
Gross assets.....	\$15,541,167 79
Deduct assets not admitted.....	195,802 63
Total admitted assets.....	\$15,345,365 16

## LIABILITIES.

Net amount of unpaid claims.....	\$ 410,921 57
Total unearned premiums.....	5,628,337 29
Federal, State and other taxes due or accrued (estimated).....	265,000 00
Salaries, rents, etc., due or accrued.....	35,000 00
Commissions, brokerage and other charges, due or to become due to agents and brokers.....	10,000 00
Total liabilities, excluding capital stock.....	\$ 6,289,258 86
Capital stock paid in cash.....	3,000,000 00
Surplus over all liabilities.....	6,056,106 30
Total liabilities.....	\$15,345,365 16

## INCOME.

Net cash received for premiums.....	\$ 5,439,645 62
Received for interest and dividends.....	703,564 23
Rents.....	14,060 78
Agents' balances previously charged off.....	238 86
Gross profit on sale or maturity of ledger assets.....	76,152 25
From Equitable Securities Co., previously charged off.....	675 00
From Commercial Bank, previously charged off.....	2,500 00
Conscience money.....	50 00
Total income.....	\$ 6,236,886 74

## DISBURSEMENTS.

Net amount paid during the year for claims.....	\$ 2,559,603 39
Expenses of adjustment and settlement of claims.....	52,387 27
Dividends paid to stockholders (including \$102,226.35 stockholders' tax).....	702,226 35
Commission or brokerage.....	1,026,058 35
Rents.....	27,760 09
Salaries, \$265,652.05; and expenses, \$124,519.17; of special and general agents and branch office employees.....	390,171 22
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	243,831 32
Underwriters' boards and tariff associations.....	95,466 37
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	15,835 57
Inspections and surveys.....	18,765 61
Taxes on real estate.....	3,010 43
State taxes on premiums, Insurance Department licenses and fees.....	169,787 65
All other licenses, fees and taxes.....	39,526 64
Agents' balances charged off.....	1,692 77
Federal corporation tax.....	9,709 22
Gross loss on sale or maturity of bonds and stocks.....	37,162 20
Gross decrease by adjustment in book value of bonds and stocks.....	903 00
All other disbursements.....	152,188 88
Total disbursements.....	\$ 5,546,086 33



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THE PHENIX OF HARTFORD—*Concluded.*

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year.. . . .	\$ 586,476,694 00
Premiums thereon... . . . .	8,321,753 45
Amount of policies terminated.....	787,290,190 00
Premiums thereon.....	7,173,827 83
Net amount in force on December 31, 1915.....	1,118,359,590 00
Premiums thereon.....	10,913,348 25

## PROVIDENCE WASHINGTON INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—J. B. BRANCH.  
 Secretary—A. G. BEALS.  
 Principal Office—Providence, R.I.  
 Chief Agents in Canada—Messrs. ROBT. HAMPSON AND SON, LTD.  
 Head Office in Canada—Montreal.

(Incorporated 1799. Dominion license issued January 9, 1912.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash. . . . . \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General, viz.—

	Par value.	Market value.
Province of Ontario, 1919, 5 p.c.	\$ 10,000 00	\$ 10,000 00
Commonwealth of Massachusetts, 1936, 3½ p.c.	6,000 00	5,580 00
Commonwealth of Massachusetts, 1938, 3½ p.c.	35,000 00	32,200 00
State of Rhode Island, 1958, 3½ p.c.	100,000 00	94,000 00
City of Montreal, Prot. School, 1942, 4 p.c.	75,000 00	58,500 00
Total on deposit with Receiver General . . . . .	\$ 226,000 00	\$ 200,280 00

Carried out at market value. . . . . \$ 200,280 00

*Other Assets in Canada.*

Interest accrued . . . . .		2,509 16
Agents' balances and premiums uncollected, viz.:—		
Fire . . . . .	\$ 16,022 59	
Automobile (including Fire risk) . . . . .	387 48	
Total . . . . .		16,410 07
Total assets in Canada. . . . .		\$ 219,199 23

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted . . . . .	\$ 14,855 96
Net amount of fire claims, resisted, not in suit . . . . .	2,000 00
Total net amount of unsettled claims . . . . .	\$ 16,855 96
Reserve of unearned premiums: fire, \$111,944 99; automobile (including fire risk) \$5,911 73; total, \$117,856 72; carried out at 80 per cent. . . . .	94,285 37
Total liabilities in Canada . . . . .	\$ 111,141 33

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## PROVIDENCE WASHINGTON—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Fire.	Automobile (including Fire risk.)
	\$ cts.	\$ cts.
Gross cash received.....	245,795 64	20,680 17
Less reinsurance.....	942 38	45 00
Less return premiums.....	47,109 84	5,388 25
Total deduction....	48,052 22	5,433 25
Net cash received.....	197,743 42	15,246 92
Net cash received for premiums for all classes of business.....		\$ 212,990 34
Cash received for interest on investments.....		8,435 00
Total income in Canada.....		\$ 221,425 34

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Fire.	Automobile (including Fire risk.)
	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	13,562 21	
Less savings and salvage, \$4.65; reinsurances, \$2 72.....	7 37	
Net payment for claims occurring in previous years.....	13,554 84	1,785 15
Paid for claims occurring during the year.....	118,154 67	8,931 72
Less reinsurances.....	905 22	45 00
Net payment for said claims.....	117,249 45	8,886 72
Total net payment for claims.....	130,804 29	10,671 87
Total net payments for claims for all classes of business.....		\$ 141,476 16
Commission and brokerage: Fire, \$52,053.49; Other, \$4,285.81.....		56,339 30
Taxes.....		5,517 41
Miscellaneous expenditure, viz.: Advertising, \$66.85; maps and plans, \$593.71; postage, telegrams, telephones and express, \$1,116.88; printing and stationery, \$637.46; underwriters' boards, associations, etc., \$2,223.87; sundry, \$451.16.....		5,089 93
Total expenditure in Canada.....		\$ 208,422 80

## PROVIDENCE WASHINGTON—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.			
	FIRE.		AUTOMOBILE. (including Fire risk.)	
	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914 .....	18,090,516	217,745 81	709,710	17,691 60
Taken in 1915, new and renewed .....	20,769,767	245,636 70	801,846	19,716 29
Totals.....	38,860,283	463,382 51	1,511,556	37,407 89
Less ceased.....	20,067,245	238,250 05	991,800	25,539 42
Gross in force at end of 1915 .....	18,793,038	225,132 46	519,756	11,868 47
Less reinsured.....	123,382	1,415 90	2,000	45 00
Net in force at end of 1915.....	18,669,656	223,716 56	517,756	11,823 47

Summary of net in force at end of 1915: Amount, \$19,187,412; Premiums, \$235,540 03.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 65,000 00
Book value of bonds and stocks.....	3,618,292 15
Cash on hand, in trust companies and in banks.....	341,274 81
Agents' balances and bills receivable.....	736,627 52
Total ledger assets.....	\$ 4,761,194 48

## NON-LEDGER ASSETS.

Interest accrued.....	21,539 35
Market value of bonds and stocks over book value .....	945,175 85
Gross assets.....	\$ 5,727,909 68
Deduct assets not admitted.....	58,975 93
Total admitted assets.....	\$ 5,668,933 75

## LIABILITIES.

Net amount of unpaid claims.....	\$ 702,644 84
Total unearned premiums .....	2,785,949 45
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,000 00
Federal, State and other taxes due and accrued (estimated).....	52,000 00
Contingent commissions or other charges due or accrued.....	10,000 00
Total liabilities, except capital stock.....	\$ 3,555,594 29
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities .....	1,113,339 46
Total liabilities.....	\$ 5,668,933 75

## INCOME.

Net cash received for premiums.....	\$ 4,225,576 24
Interest and dividends.....	202,165 55
Gross profit on sale or maturity of ledger assets .....	92,988 00
Total income.....	\$ 4,520,729 79

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PROVIDENCE WASHINGTON—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,475,175 49
Expenses of adjustment and settlement of claims.....	38,234 50
Dividends paid stockholders.....	100,000 00
Commission or brokerage.....	915,116 55
Allowances to agencies for miscellaneous agency expenses.....	217 17
Salaries, \$91,528.58; and expenses, \$29,329.80; of special and general agents.....	120,858 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees	135,497 61
Rents.....	15,383 27
Underwriters' boards and tariff associations.....	37,666 04
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	19,465 14
Inspections and surveys.....	16,894 97
State taxes on premiums, Insurance Department licenses and fees.....	95,364 04
All other licenses, fees and taxes.....	32,786 33
All other expenditure.....	74,367 45
Total disbursements.....	<u>\$ 4,077,026 94</u>

## RISKS AND PREMIUMS.

## FIRE RISKS.

Amount of risks written or renewed during the year.....	\$ 437,370,831 00
Premiums thereon.....	4,477,258 70
Amount of policies terminated.....	409,388,047 00
Premiums thereon.....	3,881,364 97
Net amount in force at December 31, 1915.....	432,274,442 00
Premiums thereon.....	<u>4,646,018 40</u>

## PROVINCIAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—Sir SAMUEL SCOTT, Bart.

Secretary—F. C. SCOTT.

Principal Office—Bolton, England.

Chief Agents in Canada—WILLIS, FABER AND CO. OF CANADA, LIMITED.

Head Office in Canada—Montreal.

Established October 17, 1903. Dominion license issued December 19, 1910.

## CAPITAL.

Amount of joint stock capital authorized..	£ 250,000	\$ 1,216,666 67
Amount subscribed	180,000	876,000 00
Amount paid thereon in cash	90,000	438,666 00

## ASSETS IN CANADA.

*Hold solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Quebec stock, 1954, 4½ p.c..	\$ 12,166 67	\$ 11,071 67
Prov. of Saskatchewan stock, 1951, 4 p.c..	24,333 33	18,980 00
<i>Cities—</i>		
Montreal stock, 1950, 4 p.c....	4,866 66	3,893 33
Montreal stock, 1951, 4½ p.c..	9,733 33	8,565 33
Quebec, 1963, 4½ p.c.	7,300 00	6,278 00
Toronto, 1948, 4 p.c.	9,733 33	7,884 00
<i>Municipality—</i>		
South Vancouver, 1961, 4 p.c.	9,733 33	6,716 00
<i>Railways—</i>		
Pacific Great Eastern Ry. Co. deb. stock (g'teed by Prov. of B.C.), 1942, 4½ p.c.	14,600 00	12,994 00
St. John & Quebec Ry. 1st mtge. deb. stock (g'teed by Prov. of N.B.), 1962, 4 p.c..	15,086 66	12,371 06
Total on deposit with Receiver General..	\$ 107,553 31	\$ 88,753 39

Carried out at market value.. \$ 88,753 39

*Other Assets in Canada.*

Cash at head office in Canada.	10 00
Cash in Bank of Montreal, Montreal..	26,506 47
Agents' balances and premiums uncollected (\$97 75 on business prior to Oct. 1, 1915)...	893 63
Office furniture and plans.	776 30
Total assets in Canada.	\$ 116,939 85

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted.	\$ 960 20
Reserve of unearned premiums, \$24,215 27; carried out at 80 per cent..	19,372 21
Accounts payable.	147 68
Taxes due and accrued...	182 12
Total liabilities in Canada	\$ 20,662 21

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## PROVINCIAL INSURANCE Co.—Continued.

## INCOME IN CANADA.

Gross cash received for premiums..	\$ 46,188 49	
Deduct return premiums..	5,715 85	
Net cash received for premiums..		\$ 40,472 64
Received for interest on bank deposit..		224 14
Total income in Canada..		\$ 40,696 78

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years..	\$ 12,174 66	
Deduct savings and salvage..	85 86	
Net amount paid for said claims..	\$ 12,088 80	
Amount paid for claims occurring during the year..	\$ 7,694 24	
Deduct savings and salvage..	1 67	
Net amount paid for said claims..	\$ 7,692 57	
Total net amount paid for claims..		\$ 19,781 37
Commission or brokerage..		6,231 48
Salaries, officials, \$1,151 70; auditors' fees, \$350..		1,501 70
Paid for taxes..		2,587 40
Miscellaneous expenditure, viz.:—Exchange, \$4 87; maps and plans, \$8 05..		12 92
Total expenditure in Canada..		\$ 30,114 87

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement..	1,783	\$ 6,562,541	\$ 48,422 46
Taken during the year, new and renewed..	1,303	5,937,340	43,815 44
Total..	3,086	\$ 12,499,881	\$ 92,237 90
Deduct terminated..	1,270	6,194,895	44,957 33
Gross and net in force at December 31, 1915..	1,816	\$ 6,304,986	\$ 47,280 57

PROVINCIAL INSURANCE Co.—*Concluded.*  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

FIRE ACCOUNT.

	£	s. d.
Reserve for unexpired risks at December 31, 1914.	11,867	0 0
Premiums, less reinsurance	31,008	5 10
Losses (paid and outstanding) after deduction of reinsurances.		
Expenses of management.		8,923 2 6
Commission.		3,897 14 6
Transfer to profit and loss account.		2,111 17 8
Reserve for unexpired risks at December 31, 1915 (40% of the net premium).	12,403	0 0
Total	£ 42,875	5 10

PROFIT AND LOSS ACCOUNT.

	£	s. d.
Balance from last year	4,253	9 0
Interest and dividends received and outstanding	5,653	4 2
Profit from fire account	2,111	17 8
Profit from accident account	2,260	14 10
Total	£ 14,279	5 8

BALANCE SHEET.

	£	s. d.		£	s. d.
Shareholders' Capital—			LIABILITIES.		
Authorized—25,000 shares of £10 each,			Total funds available for fire and accident liabilities	141,564	5 8
Subscribed—18,000 shares of £10 each,			Dividend of 5% less income tax	3,900	0 0
Paid up—18,000 shares of £5 each	£ 90,000	0 0	Outstanding fire losses	3,544	0 0
General reserve fund	25,000	0 0	Outstanding accident claims	6,380	0 0
Fire account—reserve for unexpired risks	12,403	0 0	Sundry liabilities	2,265	0 0
Accident account—reserve for unexpired risks	9,482	0 0	War Risks' Office—Aircraft and bombardment premiums	4,475	5 8
Profit and loss account	4,679	5 8	Total	£ 162,128	11 4
Total	£ 14,279	5 8	Mortgages on property within the United Kingdom	1,300	0 0
			British Government securities	15,746	16 10
			Indian and Colonial Government securities	2,618	17 0
			Indian and Colonial Provincial securities	6,682	18 0
			Indian and Colonial Municipal securities	10,091	3 1
			Foreign Government securities	175	0 0
			Foreign Municipal securities	3,897	2 11
			Railway and other debentures and debenture stocks—home and foreign	32,081	19 9
			Railway stocks, preference and guaranteed	43,629	9 4
			Railway and other ordinary stocks	12,363	8 6
			Freehold property	10,150	0 0
			Agents' balances	11,156	17 2
			Outstanding interest	1,500	0 0
			Outstanding premiums	3,020	0 0
			Cash at bankers, at branches and in hand	5,704	6 8
			Office furniture, fittings, etc., less depreciation	1,710	12 1
			Total	£ 162,128	11 4



SESSIONAL PAPER No. 8

## QUEBEC FIRE ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—VICTOR CHATEAUVERT.

Secretary—G. H. HENDERSON.

Chief Agent—COLIN E. SWORD.

Principal Office—Quebec.

(Organized April 2, 1818, and incorporated by Act of L.C., 9 George IV, cap. 58; amended by 18 Vic., cap. 212, and by 29-30 Vic., cap. 127, and by 41 Vic., cap. 31, and by 42 Vic., cap. 69, and by 46 Vic., cap. 83. Commenced business 1818.)

## CAPITAL.

Amount of capital authorized and subscribed.....	\$ 225,000 00
Amount paid thereon in cash.....	125,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate (Company's Office, St. Peter St., Quebec).....	\$ 81,587 34
Book value of bonds and debts owned (For details, see Schedule A.).....	373,768 68

Stocks owned by the Company:—

	Par value.	Book value	Market value.
London and North Western Railway, 4 p.c. preference stock.....	\$ 48,666 67	\$ 51,966 70	\$ 45,746 67
Carried out at book value.....			51,966 70
Cash at head office .....			1,758 42
Cash at branch offices: Montreal, Toronto and Liverpool, Eng.....			63,124 33
Cash in banks, viz.:—			
Bank of British North America, Quebec.....		\$ 3,102 99	
Dominion Bank, Toronto .....		62,752 06	
Canadian Bank of Commerce, Winnipeg.....		30,563 51	
Quebec Bank, Toronto .....		381 69	
Merchants Bank of Canada, Vancouver.....		10,443 29	
Royal Bank of Canada, Montreal.....		12,764 06	
Total cash in banks.....			120,007 60
Total ledger assets.....		\$ 692,213 07	
Deduct market value of bonds and stocks under book value.....			66,342 93
			\$ 625,870 14

## OTHER ASSETS.

Interest accrued.....	4,641 47
Rents accrued .....	575 00
Agents' balances and premiums uncollected (\$10,836.20 on business prior to Oct. 1, 1915)...	42,953 33
Due for reinsurance losses.....	5 00
Total assets.....	\$ 674,044 94

## QUEBEC—Continued.

## LIABILITIES.

Net amount of claims, unadjusted.....	\$ 9,772 04
Net amount of claims, resisted not in suit.....	500 00
Total net amount of unsettled claims.....	\$ 10,072 04
Reserve of unearned premiums, \$192,430 55; carried out at 80 per cent.....	153,944 44
Taxes due and accrued (estimated).....	19,568 45
Total liabilities, except capital stock.....	\$ 183,584 93
Excess of assets over liabilities.....	\$ 490,460 01
Capital stock paid in cash.....	125,000 00
Surplus over liabilities and capital.....	\$ 365,460 01

## INCOME.

Gross cash received for premiums.....	\$ 292,504 90
Deduct re-insurances, \$13,965 73; return premiums, \$42,172 27.....	56,138 00
Net cash received for premiums.....	\$ 236,366 90
Received for interest on investments.....	20,302 61
Received for rent.....	5,270 65
Total income.....	\$ 261,940 16

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$ 8,440 18
Amount paid for claims occurring during the year.....	\$ 81,462 05
Deduct re-insurances.....	5,781 42
Net amount paid for said claims.....	\$ 75,680 64
Total net amount paid for claims.....	\$ 84,120 82
Amount paid for dividends and bonus at 40 p.c.....	50,000 00
Commission or brokerage.....	46,481 15
Paid for salaries of head office officials, \$17,442.19; directors' fees, \$230; travelling expenses, \$889 92.....	18,562 11
Taxes.....	6,786 94
Miscellaneous expenditure, viz.: Printing and stationery, \$1,966.26; plans and maps, \$774 31; postage, express, telegrams and telephones, \$1,493 64; sundries, \$177.69; advertising, \$777 85; office charges, \$1,307 50; underwriters' association, \$3,004 68; legal expenses, \$106 65; furniture and fixtures, \$201 68; rents, \$1,813 92; inspections and surveys, \$1.50.....	11,625 65
Total expenditure.....	\$ 217,576 70

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914.....	\$ 647,849 62
Amount of cash income as above.....	261,940 16
Total.....	\$ 909,789 78
Amount of expenditure as above.....	217,576 70
Balance, net ledger assets, December 31, 1915.....	\$ 692,213 08

SESSIONAL PAPER No. 8

QUEBEC—*Concluded.*

## RISKS AND PREMIUMS.

	Amount.	Premiums
Gross policies in force at date of last statement . . .	\$ 33,997,519	\$ 391,542 09
Taken during the year, new and renewed	27,282,543	295,837 61
Total . . . . .	\$ 61,280,062	\$ 687,379 72
Deduct terminated	25,964 511	297,135 94
Gross in force at end of year..	\$ 35,315,551	\$ 390,243 78
Deduct reinsured....	1,205,725	13,370 09
Net in force at Dec. 31, 1915...	\$ 34,109,826	\$ 376,873 78

## SCHEDULE A.

Bonds and debts, on deposit with Receiver General:—

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Prov. of Alberta, 1922, 4 p.c. . . . .	\$ 24,333 33	\$ 23,116 67	\$ 22,386 66
Prov. of Manitoba, 1947, 4 p.c. . . . .	46,720 00	48,121 59	38,310 40
<i>Cities—</i>			
Fort William, 1930, 4½ p.c. . . . .	3,893 33	3,971 20	3,426 13
Fort William, 1935, 4½ p.c. . . . .	9,733 33	9,928 00	8,370 66
Fort William, 1940, 4½ p.c. . . . .	10,706 67	10,920 80	8,993 69
Hull, Que. (g'teed by Prov. of Quebec), 1937, 4 p.c. . . . .	8,500 00	8,346 87	7,055 09
Hull, 1936, 5 p.c. . . . .	10,000 00	10,500 00	9,200 00
Montreal (Town of St. Louis), 1949, 4½ p.c. . . . .	25,000 00	25,500 00	22,000 00
Quebec, 1922, 4½ p.c. . . . .	3,000 00	3,000 00	2,850 00
Quebec, 1926, 4½ p.c. . . . .	4,000 00	4,340 00	3,760 00
Three Rivers, 1931, 4 p.c. . . . .	10,000 00	10,000 00	8,200 00
Toronto, 1944, 3½ p.c. . . . .	24,333 33	21,678 33	18,006 66
Vancouver, 1948, 4 p.c. . . . .	19,466 67	19,564 00	14,600 00
<i>School—</i>			
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c. . . . .	29,200 00	28,948 88	23,068 00
Total on deposit with Receiver General	\$ 228,886 66	\$ 227,306 34	\$ 190,227 11

Other bonds and debentures owned by the company:—

Egyptian Unified Debt, 1941, 7 p.c. . . . .	\$ 19,466 67	\$ 19,442 34	\$ 16,546 67
City of Toronto, 1921, 4 p.c. . . . .	7,300 00	6,935 00	6,862 09
B.C. Elec. Ry. perp. cons. deb. stock, 4½ p.c. . . . .	24,333 33	22,873 33	22,630 00
C.N.R. perp. cons. deb. stock, 4 p.c. . . . .	48,666 66	45,746 67	36,013 33
C.P.R. perp. cons. deb. stock, 4 p.c. . . . .	48,666 67	51,465 00	41,366 67
Totals . . . . .	\$ 148,433 33	\$ 146,462 34	\$ 123,418 67
Total par, book and market values of bonds	\$ 377,319 99	\$ 373,768 68	\$ 313,645 78

QUEEN INSURANCE COMPANY OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—EDWARD F. BEDDALL.

Secretary—N. S. BARTOW.

Principal Office—New York.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Incorporated Sept. 11, 1891. Commenced business in Canada Nov. 1, 1891.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$1,000,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General (*For details, see schedule A*)..... \$ 538,353 23

*Other assets in Canada.*

Cash at head office in Canada ..... 3,126 01

Cash in banks, viz.:

Royal Bank, Halifax.....	\$ 750 99
"    "    Montreal.....	30,199 05
"    "    Calgary.....	4,367 17
Dominion Bank, Montreal.....	10,788 25
"    "    Winnipeg.....	9,446 23
"    "    Calgary.....	173 62

Total cash in banks..... 55,725 31

Interest due and accrued..... 7,188 54

Agents' balances and premiums uncollected, viz.:

Fire (\$910 94 on business prior to Oct. 1, 1915).....	\$ 70,666 15
Automobile, including Fire risk, (\$74.99 on business prior to Oct. 1, 1915).....	3,672 69

Total..... 74,338 84

Total assets in Canada..... \$ 678,731 93

LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted.....	\$ 21,719 00
"    "    "    resisted, in suit (accrued in previous years).....	10,000 00

Net amount of unsettled fire claims ..... \$ 31,719 00

Net amount of automobile, (including fire risk), claims, unadjusted.....	\$ 1,370 00
"    "    "    resisted, not in suit (accrued in previous years).....	250 00

Net amount of unsettled automobile, including fire risk claims..... \$ 1,620 00

Total net amount of unsettled claims ..... \$ 33,339 00

Reserve of unearned premiums: fire, \$473,004.01; automobile (including fire risk) \$25,707.54; total, \$498,711.55; carried out at 80 per cent thereof. .... 398,969 24

Due for return premiums, \$8.68; reinsurance, \$1,646.28..... 1,654 96

Due and accrued for salaries, rent, etc..... 133 20

Due and accrued for taxes ..... 8,165 39

Total liabilities in Canada ..... \$ 442,261 79

SESSIONAL PAPER No. 8

QUEEN—Continued.  
INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.		
	Fire.	Automobile. (including Fire risk.)	Inland Transportation.
	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	719,221 72	62,061 23	1 39
Less reinsurance.....	25,871 38		
" return premiums.....	89,247 00	11,528 30	
Total deduction.....	115,118 38		
Net cash received.....	604,103 34	50,532 93	1 39
Net cash received for premiums for all classes of business.....			\$ 654,637 64
Cash received for interest on investments.....			26,482 99
Total income in Canada.....			\$ 681,120 60

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Fire.	Automobile. (including Fire risk.)	
	\$ cts.	\$ cts.	
Amount paid for claims occurring in previous years.....	26,163 33		
Deduct savings and salvage, \$61.85; reinsurances, \$1,653.48.....	1,715 33		
Net payment for claims occurring in previous years.....	24,448 00	948 96	
Paid for claims occurring during the year.....	303,903 25	29,432 73	
Less savings and salvage.....	126 18	844 65	
" reinsurances.....	7,130 39		
Total deduction.....	7,256 57		
Net payment for said claims.....	296,646 68	28,588 08	
Total net payment for claims.....	321,094 68	29,537 04	
Total net payments for claims for all classes of business.....			\$ 350,631 72
Commission and brokerage: Fire, \$117,482.16; Other, \$8,891.84.....			126,374 00
Taxes: Fire, \$14,348.70; Other, \$1,076.14.....			15,424 84
Salaries, fees and travelling expenses, Fire:—Salaries: Head office, general and special agents, \$41,716.96; fees: auditors, \$218.24; travelling expenses: officials, \$654.65.....			42,589 85
Salaries and travelling expenses, Other:—Salaries: Head office, general and special agents, \$2,350; travelling expenses: officials, \$141.10.....			2,491 10

## QUEEN—Continued.

## EXPENDITURE IN CANADA—Concluded.

Miscellaneous expenditure, Fire, viz.:—Advertising, \$1,341.99; furniture and fixtures, \$1,742.42; inspections and surveys, \$2,328.38; legal expenses, \$206.74; maps and plans, \$1,685.28; postage, telegrams, telephones and express, \$4,039.41; printing and stationery, \$7,859.75; rents, \$4,995.57; underwriters' boards, associations, etc., \$6,682.65; miscellaneous expenses, \$1,730.26 . . . . .	\$ 32,612 45
Miscellaneous expenditure, Other viz.:—Advertising, \$4.50; furniture and fixtures, \$6.60; inspections and surveys, \$92.50; legal expenses, \$3.54; postage, telegrams, telephones and express, \$22.78; printing and stationery, \$221.61; underwriters' boards, associations, etc., \$189.56; miscellaneous expenses, —\$282.15 . . . . .	258 94
Total expenditure in Canada . . . . .	\$ 570,382 90

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.					
	Fire.		Automobile, (including Fire risk.)		Inland Transportation.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts	\$	\$ cts.
Gross in force at end of 1914 . . . . .	77,941,097	955,828 12	2,342,537	56,249 38		
Taken in 1915, new and renewed . . . . .	57,948,174	726,429 79	2,475,735	62,607 60	9,100	1 39
Totals . . . . .	135,889,271	1,682,257 91	4,818,272	118,856 98		
Less ceased . . . . .	55,973,783	712,228 62	2,749,730	67,441 90	9,100	1 39
Gross in force at end of 1915 . . . . .	79,915,488	970,029 29	2,077,542	51,415 08		
Less re-insured . . . . .	3,244,475	35,352 64				
Net in force at end of 1915 . . . . .	76,671,013	934,676 65	2,077,542	51,415 08		

Summary of net in force at end of 1915: Amount, \$78,748,555. Premiums, \$986,091 73.

## SCHEDULE A.

## Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
<i>Governments—</i>		
Province of Manitoba Drainage, 1935, 4 p.c.	\$ 35,000 00	\$ 30,100 00
" Manitoba Drainage, 1937, 4 p.c.	5,000 00	4,250 00
" Ontario, 1936, 3½ p.c.	40,000 00	32,400 00
" Ontario, 1939, 4 p.c.	39,000 00	25,800 00
" Quebec inscribed stock, 1937, 3 p.c.	30,416 65	22,204 16
New Zealand stock, 1929, 4 p.c.	48,666 67	46,233 34
<i>Cities—</i>		
Halifax permanent stock, 5 p.c.	60,000 00	58,200 00
Montreal deb. stock, 1942, 3½ p.c.	34,066 67	25,550 00
Montreal Sinking Fund, 1942, 4 p.c.	70,000 00	57,400 00
Ottawa, 1928, 3½ p.c.	30,000 00	25,200 00
Toronto, 1929, 3½ p.c.	48,666 67	39,906 66
Toronto, 1948, 4 p.c.	35,040 00	28,382 40
Toronto, 1955, 4½ p.c.	5,000 00	4,400 00
Victoria, 1918, 4 p.c.	20,000 00	19,200 00
Victoria, 1924, 4½ p.c.	32,000 00	29,440 00
Winnipeg, 1919, 4 p.c.	12,000 00	11,520 00
<i>School—</i>		
Montreal (St. Henri School), 1949, 4½ p.c.	32,000 00	26,240 00
<i>Railway—</i>		
Can. Nor. Ry. 1st mtg. (guar. by Prov. of Manitoba), 1930, 4 p.c.	48,666 67	42,826 67
<i>Miscellaneous—</i>		
Montreal Harbour, 1924, 4 p.c.	10,000 00	9,100 00
Total on deposit with Receiver General	\$ 626,523 23	\$ 538,353 23

SESSIONAL PAPER No. 8

## QUEEN—Continued.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens .....	\$ 65,000 00
Book value of stocks and bonds owned by the company.....	9,849,331 01
Cash on hand, in trust companies and banks.....	475,336 60
Agents' balances and bills receivable.....	890,947 35
Other ledger assets.....	20,379 83
Total ledger assets.....	\$11,268,997 79

## NON-LEDGER ASSETS.

Interest due and accrued .....	100,073 44
Gross assets.....	\$11,369,071 23
Deduct assets not admitted .....	495,861 40
Total admitted assets.....	\$10,873,209 83

## LIABILITIES.

Net amount of unpaid claims.....	\$ 493,701 59
Total unearned premiums.....	4,674,971 58
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	5,384 34
Federal, State and other taxes due or accrued (estimated) .....	116,826 87
Contingent commissions or other charges due or accrued .....	16,394 00
Pension obligations.....	27,827 25
Income tax, withheld at source.....	545 24
Total liabilities, excluding capital stock .....	\$ 5,335,650 87
Capital stock paid up in cash .....	1,000,000 00
Surplus beyond liabilities, including capital stock .....	4,537,558 96
Total liabilities.....	\$10,873,209 83

## INCOME.

Net cash received for premiums.....	\$ 5,305,243 55
Interest and dividends.....	399,005 74
From agents' balances previously charged off .....	62 55
Gross profit on sale or maturity of ledger assets .....	450 00
Income tax, withheld at source.....	545 24
Total income.....	\$ 5,705,307 08

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,652,983 20
Expenses of adjustment and settlement of claims.....	86,328 65
Cash dividends paid stockholders.....	350,000 02
Commission or brokerage .....	963,762 82
Allowances to agencies for miscellaneous agency expenses .....	10,839 11
Salaries, \$113,319 11; and expenses, \$78,399 42; of special and general agents .....	191,718 53
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	352,135 47
Rent .....	43,778 24
Underwriters' boards and tariff associations .....	51,788 00
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	50,865 69
Inspections and surveys.....	26,388 79
State taxes on premiums, Insurance Department licenses and fees .....	109,928 44
All other licenses, fees and taxes.....	48,743 71
Agents' balances charged off.....	965 01
Gross loss on sale or maturity of bonds and stocks .....	20,546 00
Gross decrease, by adjustment, in book value of bonds and stocks.....	2,010 00
All other expenditure.....	155,935 41
Total expenditure.....	\$ 5,108,717 09

QUEEN—*Concluded.*

## RISKS AND PREMIUMS.

## FIRE.

Fire risks written or renewed during the year.....	\$ 596,868,338 00
Premiums thereon.....	6,229,893 29
Amount terminated during the year.....	543,314,903 00
Premiums thereon.....	6,016,950 34
Net amount in force at December 31, 1915 .....	826,343,272 00
Premiums thereon.....	<u>8,557,243 70</u>

## MARINE AND INLAND.

Net amount in force at December 31, 1915.. . . .	\$32,861,130 00
Premiums thereon.....	<u>600,170 98</u>



SESSIONAL PAPER No. 8

## THE ROYAL EXCHANGE ASSURANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Governor—VIVIAN HUGH SMITH.

Secretary—W. N. WHYMPER.

Principal Office—Royal Exchange, London, E.C.

Chief Agent in Canada—ARTHUR BARRY.

Head Office in Canada—Montreal.

(Incorporated June 22, 1720. Dominion license issued November 4, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, £2,000,000	\$ 9,733,333 33
Amount subscribed and paid in cash, £689,219 17s. 10d.	3,354,203 46

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> )	\$ 402,047 65
--	---------------

*Other Assets in Canada.*

Value of real estate held by the company	75,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	240,035 37
Market value of bonds and debentures held by Company ( <i>For details, see Schedule B</i> )	50,270 00
Cash at head office in Canada	431 71
Cash in banks, viz:—	
Bank of Montreal, Montreal	\$ 50,610 78
Bank of British North America, Montreal	15,661 83
Royal Bank of Canada, Montreal	16,061 03
Royal Bank of Canada, Toronto	1,851 83
Canadian Bank of Commerce, Vancouver	12,950 49
Canadian Bank of Commerce, Montreal	17,082 46
Total cash in banks	114,218 42
Rents due, \$83.34; accrued, \$200	283 34
Interest due, \$6,795.81; accrued, \$14,115.82	20,911 63
Agents' balances and premiums uncollected on policies in force:—	
Fire (\$1,659.60 on business prior to Oct. 1, 1915)	\$ 39,670 60
Accident, (\$819.88 on business prior to Oct. 1, 1915)	2,652 95
Sickness, (\$315.22 on business prior to Oct. 1, 1915)	1,368 66
Employers' liability (\$471.19 on business prior to Oct. 1, 1915)	3,314 38
Automobile (Fire and Theft) (\$190.72 on business prior to Oct. 1, 1915)	1,134 76
Automobile (Other) (\$108.52 on business prior to Oct. 1, 1915)	645 20
Total	48,786 55
Office furniture and plans	11,265 74
Total assets in Canada	\$ 963,250 42

## THE ROYAL EXCHANGE ASSURANCE—Continued.

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted . . . . .	\$	3,663 77	
Net amount of sickness claims, unadjusted . . . . .		575 72	
Net amount of employers' liability claims, unadjusted . . . . .		1,400 00	
Net amount of accident claims, unadjusted . . . . .		215 00	
Net amount of automobile (Fire and Theft) claims, unadjusted . . . . .		10 00	
Net amount of automobile (Other) claims, unadjusted . . . . .		750 00	
Total net amount of unsettled claims . . . . .	\$		6,614 49
Reserve of unearned premiums, viz:—			
Fire . . . . .	\$	302,851 87	
Accident . . . . .		5,839 10	
Employers' liability . . . . .		5,348 81	
Sickness . . . . .		3,915 75	
Automobile (Fire and Theft) . . . . .		8,335 25	
Automobile (Other) . . . . .		4,595 84	
Total, \$330,886.62; carried out at 80 per cent . . . . .			264,709 30
Due reinsuring companies . . . . .			31 69
Taxes due and accrued . . . . .			7,338 56
Total liabilities in Canada . . . . .	\$		278,694 04

## INCOME IN CANADA.

Premiums	CLASS OF BUSINESS.					
	Fire.	Accident.	Employ- ers' li- ability.	Sickness.	Automobile (Fire and Theft).	Automobile (Other.)
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Gross cash received . . . . .	443,478 17	16,355 73	8,831 84	11,602 63	17,871 13	11,692 32
Less reinsurance . . . . .	4,017 12	797 69		386 00		
Less return premiums . . . . .	60,350 01	5,009 63	3,835 88	3,152 20	2,006 61	2,531 10
Total deduction . . . . .	64,367 13	5,807 32		3,538 20		
Net cash received . . . . .	379,111 04	10,548 41	4,995 96	8,064 43	15,864 52	9,161 22
Net cash received for premiums for all classes of business . . . . .					\$	427,745 58
Cash received for interest on investments, \$24,157.78; rents, \$3,745.69 . . . . .						27,903 47
Total income in Canada . . . . .					\$	455,649 05

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—Continued.  
EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Fire.	Accident.	Employ- ers' lia- bility.	Sickness.	Automobile (Fire and Theft).	Automobile (Other.)
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Amount paid for claims occurring in previous years..	3,097 80					
Less savings and salvage	16 80					
Net payment for said claims. .	3,081 00	383 47	23 00	1,024 97	308 00	61 00
Paid for claims occurring during the year..	168,974 85	3,659 51	276 85	4,996 25	10,298 36	3,296 93
Less savings and salvage					230 70	30 47
Less reinsurance.		856 71		590 99		
Net payment for said claims. .		2,802 80		4,405 26	10,067 66	3,266 46
Total net payment for claims. .	172,055 85	3,186 27	299 85	5,430 23	10,375 66	3,329 46
Total net payments for claims for all classes of business						\$ 194,677 32
Commission and brokerage: Fire, \$73,118.97; Other, \$11,262.10						84,381 07
Taxes, Fire, \$11,254.08; Other, \$1,409.92						12,664 00
Salaries, fees and travelling expenses: Fire: salaries: head office, \$18,742.80; fees: directors, \$900; auditors, \$900; travelling expenses: officials, \$2,293.17						22,835 97
Salaries, fees and travelling expenses, Other: salaries: head office, \$8,657.54; fees: auditors, \$150; travelling expenses: officials, \$237.70; general expenses, \$1,800; pay-roll audits, \$17.25; elevator inspection, \$89.50						10,951 99
Miscellaneous expenditure: Fire: viz. Advertising, \$659.51; furniture and fixtures, \$1,113.82; legal expenses, \$288.59; maps and plans, \$1,221.08; postage, telegrams, telephones and express, \$1,841.93; printing and stationery, \$2,162.35; rents, \$1,970; underwriters' boards, associations, etc., \$4,993.42; bad debts, \$184.05; bank exchange, \$145.65; papers and periodicals, \$45.36; sundry office expense, \$85.43						15,481 17
Miscellaneous expenditure: Other, viz.:— Advertising, \$52.62; furniture and fixtures, \$403.66; legal expenses, \$33.04; postage, telegrams, telephones and express, \$720.14; printing and stationery, \$438.05; rents, \$1,960; underwriters' boards, associations, etc., \$307.07; sundry office expense, \$193.28						4,107 86
Total expenditure in Canada. .						\$ 345,099 38

THE ROYAL EXCHANGE ASSURANCE—Continued.  
SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.											
	Fire.				Accident.				Employers' Liability.			
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
	\$ cts.	\$ cts.	\$ cts.		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914 .....	21,665	51,974,954	609,116 46	1,106	2,743,250	14,784 77	91	903,333	10,143 53			
Taken in 1915—New .....	10,957	36,165,431	371,368 30	467	1,228,250	6,067 84	52	530,000	8,090 18			
Renewed.....	2,471	7,335,818	85,977 34	833	2,167,250	10,792 28	39	390,000	2,970 94			
Totals .....	35,093	95,476,203	1,066,462 60	2,406	6,138,750	31,644 89	182	1,823,333	21,204 65			
Less ceased.....	12,494	43,965,321	460,413 29	1,482	3,806,250	19,249 74	108	1,073,333	10,363 79			
Gross in force at end of 1915 .....	22,599	51,510,882	606,049 31	924	2,332,500	12,395 15	74	750,000	10,640 86			
Less reinsured.....		467,873	3,371 13		141,750	716 95						
Net in force at end of 1915.....	22,599	51,043,009	602,678 18	924	2,190,750	11,678 20	74	750,000	10,640 86			

SESSIONAL PAPER No. 8

THE ROYAL EXCHANGE ASSURANCE—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.							
	Sickness.		Automobile, (Fire and Theft.)		Automobile (Other).			
	No.	Premiums. \$ cts.	No.	Amount. \$	No.	Premiums. \$ cts.	No.	Amount. \$
Gross in force at end of 1914 .....	789	9,710 34	432	509,775	111	14,446 90	111	1,110,000
Taken in 1915—New .....	327	3,535 55	666	759,740	184	18,880 79	184	1,840,000
Renewed .....	619	7,827 75						
Totals .....	1,735	21,079 64	1,098	1,269,515	295	33,327 69	295	2,950,000
Less ceased .....	1,078	12,882 39	543	446,790	155	16,657 18	155	1,550,000
Gross in force at end of 1915 .....	657	8,197 25	555	822,725	140	16,670 51	140	1,400,000
Less reinsured .....		465 75						
Net in force at end of 1915 .....	657	7,831 50	555	822,725	140	16,670 51	140	1,400,000

Summary of net in force at end of 1915: No. 21,949. Premiums, \$658,690.92.

THE ROYAL EXCHANGE ASSURANCE—*Concluded.*

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Ontario, 1946, 3½ p.c.	\$ 42,340 00	\$ 33,025 20
Prov. of Saskatchewan, 1951, 4 p.c.	42,826 67	33,404 80
<i>Cities—</i>		
Calgary, 1931, 4½ p.c.	7,300 00	6,351 00
Calgary, 1932, 4½ p.c.	25,793 34	22,440 20
Calgary, 1941, 4½ p.c.	32,120 00	26,659 60
Calgary, 1942, 4½ p.c.	15,573 33	12,925 86
<i>Railways—</i>		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alberta), 1959, 5 p.c.	86,000 00	79,120 00
C.N.R. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1958, 3½ p.c.	19,466 67	15,768 00
C.N. Alberta Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1960, 3½ p.c.	29,200 00	22,776 00
C.N. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. Gov't), 1961, 3½ p.c.	108,526 67	85,736 07
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.	36,013 33	25,929 60
St. John and Quebec Ry. 1st mtge. deb. stock (g'teed by N.B. Gov't), 1962, 4 p.c.	46,233 33	37,911 33
Total on deposit with Receiver General.	<u>\$ 491,393 34</u>	<u>\$ 402,047 66</u>

## SCHEDULE B.

Other bonds owned and held by the company:

<i>Miscellaneous—</i>		
Provincial L. H. & P. Co., 1946, 5 p.c.	\$ 23,000 50	\$ 22,770 00
Eastern Can. Savings and Loan Co., 1918, 5 p.c.	2,500 00	2,500 00
Canada Permanent Mtge. Corp., 1920, 4½ p.c.	25,000 00	25,000 00
Total par and market values.	<u>\$ 50,500 00</u>	<u>\$ 50,270 00</u>

*For General Business Statement, see Appendix.)*

SESSIONAL PAPER No. 8

## THE ROYAL INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—HERBERT W. HIND.

Manager—GEO. CHAPPELL.

Principal Office—Liverpool, England.

Chief Agent in Canada—WM. MACKAY.

Head Office in Canada—Montreal.

(Established May 31, 1845. Commenced business in Canada, 1851.)

## CAPITAL.

Amount of joint capital authorized, £3,000,000 . . . . .	\$14,600,000 00
Amount subscribed £2,944,680 . . . . .	14,330,776 00
Amount paid thereon in cash, £441,702 . . . . .	2,149,616 40

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A.</i> ) . . . . .	\$ 1,264,071 66
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*Other Assets in Canada.*

Real estate in Canada held by the Company, viz.: Building situate Notre Dame Street and Place d'Armes Square, Montreal, \$450,000; building situate 27 and 29 Wellington Street East, Toronto, \$75,000. . . . .	525,000 00
Mortgage loans on real estate, first liens . . . . .	657,500 00
Cash at head office in Canada . . . . .	4,585 55
Cash in banks, viz.:—	
Bank of Nova Scotia, Halifax . . . . .	\$ 12,838 75
Royal Bank, Montreal . . . . .	225,118 91
Molsons Bank, Montreal . . . . .	23,943 76
Royal Bank, Winnipeg . . . . .	9,091 68
Royal Bank, Toronto . . . . .	3,835 97
Molsons Bank, Calgary . . . . .	16,439 41
Royal Bank, Vancouver . . . . .	13,935 32
Total cash in banks . . . . .	305,203 80
Interest due and accrued . . . . .	25,101 02
Rents due, \$556 92; accrued, \$4,514 33. . . . .	5,071 25
Agents' balances and premiums uncollected (\$79.78 was on business prior to October 1, 1915) . . . . .	205,685 73
Total assets in Canada . . . . .	\$ 2,999,219 01

## LIABILITIES IN CANADA.

Total net amount of claims, unadjusted . . . . .	\$ 80,255 44
Reserve of unearned premiums, \$1,234,014 95; carried out at 80 per cent . . . . .	987,211 96
Taxes due and accrued . . . . .	22,364 58
Due and accrued for salaries, rent, etc. . . . .	865 26
Due for return premiums, \$347.25; reinsurance premiums, \$2,940 82. . . . .	3,288 07
Total liabilities in Canada . . . . .	\$ 1,093,985 31

THE ROYAL INSURANCE COMPANY—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 1,678,738 43
Deduct reinsurances, \$41,502.69; return premiums, \$207,580.48.....	249,083 17
Net cash received for premiums.....	\$ 1,429,655 26
Received for interest on investments.....	98,346 93
Rents.....	20,786 82
Total income in Canada.....	\$ 1,548,789 01

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 52,794 15
Deduct savings and salvage, \$24; reinsurance, \$793.89.....	817 89
Net amount paid for said claims.....	\$ 51,976 26
Amount paid for claims occurring during the year.....	\$ 648,190 54
Deduct savings and salvage, \$40.55; reinsurance, \$4,218 63.....	4,259 18
Net amount paid for said claims.....	\$ 643,931 36
Total net amount paid for claims.....	\$ 695,907 62
Paid for commission or brokerage.....	268,938 07
Paid for salaries: head office officials and agents, \$115,319.58; auditors' fees, \$575.42; travelling expenses, officials, \$2,716.32.....	118,611 32
Taxes.....	33,023 99
Miscellaneous expenditure, viz.: Printing and stationery, \$17,029.89; inspections and surveys, \$7,091.81; underwriters' associations, \$15,804.46; advertising, \$3,243.28; rent, \$13,774; postage, telegrams, telephones and express, \$8,684.94; maps and plans, \$3,622.66; office furniture and fixtures, \$6,032.62; legal expenses, \$452.35; sundry and office expenses, \$3,302.90.....	79,038 91
Total expenditure in Canada.....	\$ 1,195,519 91

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement.....	\$203,217,460	\$2,314,238 42
Taken during the year, new and renewed.....	150,733,604	1,725,350 35
Total.....	\$353,951,064	\$4,039,588 77
Deduct terminated.....	137,072,887	1,576,527 66
Gross in force at end of year.....	\$216,878,177	\$2,463,061 11
Deduct reinsured.....	7,181,835	71,374 99
Net in force at December 31, 1915.....	\$209,696,342	\$2,391,686 12

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General—	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada stock, 1909/34, 3½ p.c.....	\$ 48,666 67	\$ 41,366 67
Dom. of Canada stock, 1930/50, 3½ p.c.....	104,633 33	87,892 00
Prov. of British Columbia, 1937, 3½ p.c.....	100,000 00	75,000 00
Prov. of Manitoba, 1937, 4 p.c.....	100,000 00	85,000 00
Prov. of New Brunswick, 1938, 3 p.c.....	77,866 67	56,842 67
Prov. of New Brunswick, 1922, 4 p.c.....	24,500 00	23,030 00
Prov. of Nova Scotia, 1945, 3½ p.c.....	103,040 00	82,110 40
<i>Cities—</i>		
Toronto, 1948, 4½ p.c.....	97,333 33	85,653 33
Victoria, 1943, 4½ p.c.....	60,000 00	50,400 00
<i>Town—</i>		
Maisonneuve, 1952, 5 p.c.....	24,333 33	21,656 66
<i>Schools—</i>		
Montreal Technical (g'teed by Prov. of Quebec), 1949, 4 p.c.....	97,333 33	76,893 33
Westmount, 1925-1927, 5 p.c.....	18,000 00	17,280 00
<i>Railways—</i>		
Can. Nor. Ont. Ry. 1st mtge. deb. stock (g'teed by Dom. of Can.), 1961, 3½ p.c.....	148,433 33	117,262 33
Can. Nor. Ry., Ontario Div., (g'teed by Prov. of Manitoba), 1930, 4 p.c.....	504,186 67	443,684 27
Total on deposit with Receiver General.....	\$1,513,326 66	\$1,264,071 66

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## THE SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

General Manager—JAMES A. COOK.

Secretary—JOHN GUNN.

Principal Office—Edinburgh, Scotland.

Chief Agents in Canada—Messrs. ESINHART AND EVANS.

Head Office in Canada—Montreal.

(Organized 1824. Incorporated June 26, 1833. Commenced business in Canada February, 1882.)

## CAPITAL.

Amount of capital authorized.....	\$30,000,000 00
Amount subscribed.....	25,807,500 00
Amount paid thereon in cash.....	<u>1,500,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> ).....	\$ 366,981 08
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*Other Assets in Canada.*

Amount secured by way of loans on real estate in Canada, by bond or mortgage, first liens	616,825 40
Cash in banks, viz.:	
Imperial Bank of Canada, Toronto .....	\$ 25,173 07
Union Bank of Canada, Winnipeg .....	12,566 22
Total cash in banks.....	37,739 29
Agents' balances and premiums uncollected, fire, (\$6,008.36 was on business prior to Oct. 1, 1915)	52,736 95
Total assets in Canada .....	<u>\$ 1,074,283 62</u>

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid.....	\$ 17,869 00
Net amount of claims, unadjusted.....	784 00
Total net amount of unsettled fire claims.....	\$ 18,653 00
Reserve of unearned premiums: fire, \$306,348.44; tornado, \$496.76; sprinkler leakage, \$29.67; total, \$306,874.87; carried out at 80 per cent.....	245,499 90
Taxes due or accrued.....	<u>4,500 00</u>
Total liabilities in Canada.....	<u>\$ 268,652 90</u>

## THE SCOTTISH UNION AND NATIONAL—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.		Sprinkler Leakage.		Tornado.		
	\$	cts.	\$	cts.	\$	cts.	
Gross cash received. ....	428,248	20	59	34	234	10	
Less reinsurance ..	9,958	25					
Less return premiums ..	45,898	18			43	75	
Total deduction...	55,856	43					
Net cash received ..	372,391	77	59	34	190	35	
Net cash received for premiums for all classes of business .....						\$	372,641 46
Cash received for interest on investments .....							58,235 64
Total income in Canada ..						\$	430,877 10

## EXPENDITURE IN CANADA.

Claims.	Fire.	
	\$	cts.
Net payment for claims occurring in previous years ..	24,246	52
Paid for claims occurring during the year ..	146,390	24
Less savings and salvage ..	10	07
Less reinsurance ..	10,462	80
Total deduction ..	10,472	87
Net payment for said claims ..	135,917	37
Total net payment for claims ..	160,163	89
Total net payments for claims for all classes of business .....	\$ 160,163 89	
Commission and brokerage: Fire, \$83,300.41; Other, \$35.69 ..	83,336 10	
Taxes: Fire, \$11,108.75; Other, \$4.16 ..	11,112 91	
Salaries and travelling expenses:—Salaries of head office, general and special agents, \$13,360; travelling expenses:—officials, \$4,760.05; agents, (including all expenses in relation to loss adjustments) \$1,634.49 ..	19,754 54	
Miscellaneous expenditure, Fire, viz.:—Advertising, \$125.91; fire departments, patrol and salvage corps assessments, etc., \$13.98; furniture and fixtures, \$125; legal expenses, \$42; maps and plans, \$2,252.84; postage, telegrams, telephones and express, \$1,791.35; printing and stationery, \$1,189.18; rents, \$860; underwriters' boards, associations, etc., \$4,677.53; office expenses, \$99.96; miscellaneous expenses, \$522.50 ..	11,700 25	
Miscellaneous expenditure, Other, viz.:—Postage, telegrams, telephones and express ..	0 60	
Total expenditure in Canada ..	\$ 286,068 29	

SESSIONAL PAPER No. 8

THE SCOTTISH UNION AND NATIONAL—*Concluded.*

## SUMMARY OF RISKS AND PREMIUMS IN CANADA

	Fire.			Sprinkler Leakage.			Tornado.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914 . . .	25,866	55,174,957	598,149 54				60	342,940	1,573 39
Taken in 1915, new and renewed	17,999	42,337,867	439,155 37	3	29,584	59 34	14	51,300	234 10
Totals . . . . .	43,865	97,512,824	1,037,304 91				74	394,240	1,807 49
Less ceased . . . . .	15,150	39,583,638	424,320 50				6	27,600	114 67
Gross in force at end of 1915	28,715	57,929,186	612,984 41				68	366,640	1,692 82
Less reinsured . . . . .		1,771,910	13,767 60						
Net in force at end of 1915 . . . . .	28,715	56,157,276	599,216 81	3	29,584	59 34	68	366,640	1,692 82

Summary of net in force at end of 1915: No. 28,786. Amount, \$56,553,509. Premiums, \$600,968.97.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General:—

<i>Cities—</i>	Par value.	Market value.
St. John, 1936, 4 p.c. . . . .	\$ 2,000 00	\$ 1,700 00
Hamilton, Ont., 1934, 4 p.c. . . . .	48,666 66	41,366 66
London, Ont., 1925, 4 p.c. . . . .	25,000 00	22,500 00
Brantford, 1930, 4 p.c. . . . .	30,000 00	25,800 00
Edmonton, 1929, 4½ p.c. . . . .	48,666 67	42,826 67
St. Boniface, 1928, 5 p.c. . . . .	50,310 38	46,788 65
Toronto (St. Ry.), 1918, 4 p.c. . . . .	50,000 00	48,500 00
Quebec, 1933, 3½ p.c. . . . .	6,000 00	4,800 00
Brantford, 1928, 4½ p.c. . . . .	10,000 00	9,200 00
Halifax, 1945, 4 p.c. . . . .	50,500 00	40,500 00
Fort William, 1939, 4½ p.c. . . . .	50,000 00	42,000 00
<i>School—</i>		
Ottawa, 1941, 4 p.c. . . . .	50,000 00	41,000 00
Total on deposit with Receiver General . . . . .	\$ 420,643 71	\$366,981 98

*For General Business Statement, see Appendix.)*

## SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—A. W. DAMON.

Secretary—W. J. MACKAY.

Principal Office—Springfield, Mass.

Chief Agent in Canada—JOSEPH MURPHY.

Head Office in Canada—Toronto.

(Incorporated April 24, 1849. Dominion license issued November 5, 1908.)

## CAPITAL.

Amount of joint capital authorized, subscribed and paid in cash.....\$ 2,500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*Market value of bonds and debentures on deposit with Receiver General (*For details, see Schedule A.*).....\$ 418,310 00*Other Assets in Canada.*

Cash in banks, viz:—

Bank of Nova Scotia, St. John, N.B.....	\$ 16,496 06
Bank of Nova Scotia, Toronto, Ont.....	5,730 62
Royal Bank of Canada, Montreal, P.Q.....	6,997 74

Total cash in banks.....	29,224 42
Interest accrued.....	6,317 87
Agents' balances and premiums uncollected: Fire (\$10.20 on business prior to Oct. 1, 1915)..	113,412 35

Total assets in Canada .....	\$ 567,264 64
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## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted .....	\$ 48,094 51
Net amount of tornado claims, unadjusted.....	17 00

Total net amount of unsettled claims .....	\$ 48,111 51
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Reserve of unearned premiums—

Fire .....	\$ 332,815 35
Tornado .....	4,472 60
Sprinkler leakage .....	497 24

Total, \$337,785.19: carried out at 80 per cent .....	270,228 15
Taxes due and accrued.....	4,922 79

Total liabilities in Canada .....	\$ 323,262 45
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SESSIONAL PAPER No. 8

## SPRINGFIELD FIRE AND MARINE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS						
	Fire.		Sprinkler Leakage.		Tornado.		
	\$	cts.	\$	cts.	\$	cts.	
Gross cash received.....	618,975	42	617	83	4,857	20	
Less reinsurance.....	18,397	37			254	83	
Less return premiums.....	121,097	18	94	50	860	01	
Total deduction.....	139,494	55			1,114	84	
Net cash received.....	479,480	87	553	33	3,740	36	
Net cash received for premiums for all classes of business.....						\$ 483,774	56
Cash received for interest on investments.....						30,651	37
Total income in Canada.....						\$ 514,425	93

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.		Sprinkler Leakage.		Tornado.		
	\$	cts.	\$	cts.	\$	cts.	
Amount paid for claims occurring in previous years.....	43,275	66					
Deduct savings and salvage.....		333	72				
Net payment for claims occurring in previous years.....	42,935	94			135	25	
Paid for claims occurring during the year.....	259,404	81	24	25	408	95	
Less savings and salvage.....	10,501	04					
Less reinsurance.....	3,897	52					
Total deduction.....	14,398	56					
Net payment for said claims.....	245,006	25					
Total net payment for claims.....	287,942	19	24	25	534	20	
Total net payments for claims for all classes of business.....						\$ 288,500	64
Commission and brokerage: Fire, \$78,201.40 Other, \$1,073.42.....						79,274	82
Taxes.....						12,439	90
Salaries and travelling expenses.—Salaries of general and special agents, \$4,845.84; travelling expenses of special agents, \$8,012.91.....						12,858	75
Miscellaneous expenditure, viz.:—Advertising, \$121.69; fire departments, patrol and salvage corps assessments, etc., \$13.98; legal expenses, \$766.93; maps and plans, \$1,198.22; postage, telegrams, telephones and express, \$1,437.34; printing and stationery, \$382.13; underwriters' boards, associations, etc., \$2,685.39; adjusting expenses, \$3,926.93.....						10,532	61
Total expenditure in Canada.....						\$ 403,606	72

## SPRINGFIELD FIRE AND MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Fire.		Sprinkler Leakage.		Tornado.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	63,272,608	598,346 32	134,000	1,020 00	2,583,075	13,522 12
Taken in 1915, new and renewed	75,635,139	631,773 61	84,267	553 33	1,049,695	4,855 20
Totals	138,907,747	1,230,119 93	218,267	1,573 33	3,632,770	18,377 32
Less ceased	74,100,552	617,584 96	78,600	750 50	1,244,660	5,936 52
Gross in force at end of 1915	64,807,195	612,534 97	139,667	822 83	2,388,110	12,449 80
Less reinsured	1,448,247	15,680 14	29,000	132 00	224,328	1,060 88
Net in force at end of 1915.	63,358,948	596,854 83	110,667	690 83	2,163,782	11,379 92

Summary of net in force at end of 1915: Amount, \$63,333,397. Premiums, \$608,925.58.

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.—

<i>Cities</i> —	Par value.	Market value.
Brantford, 1942, 4½ p.c.	\$ 60,000 00	\$ 52,800 00
Calgary, 1933, 5 p.c.	50,000 00	46,000 00
Hamilton, 1932, 4 p.c.	12,000 00	10,320 00
Hamilton, 1934, 4½ p.c.	38,000 00	34,580 00
Ottawa, 1935, 4½ p.c.	20,000 00	18,200 00
Regina, 1928, 5 p.c.	20,000 00	18,800 00
Toronto, 1948, 4½ p.c.	27,000 00	23,760 00
Victoria, 1951, 4 p.c.	15,000 00	11,270 00
Victoria, 1938, 4½ p.c.	30,000 00	25,800 00
Westmount, 1947, 4½ p.c.	35,000 00	30,450 00
Westmount, 1955, 4½ p.c.	15,000 00	12,900 00
Winnipeg, 1925, 4 p.c.	55,000 00	49,500 00
Winnipeg, 1934, 4 p.c.	5,000 00	4,200 00
<i>Schools</i> —		
Montreal Catholic, 1948, 4 p.c.	25,000 00	19,000 00
Montreal Protestant, 1938, 4 p.c.	25,000 00	19,750 00
Outremont, 1950, 4½ p.c.	70,000 00	41,000 00
Total on deposit with Receiver General	\$ 482,000 00	\$418,310 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME

Net cash received for premiums	\$ 6,113,916 67
Interest and dividends	413,407 80
Rent	18,000 00
Increase in liabilities on account of reinsurance treaties	10,531 39
Refund of taxes on Massachusetts bank stocks.	18,998 53
Gross profit on sale or maturity of bonds and stocks	40,242 00
Total income	\$ 6,615,096 39

SESSIONAL PAPER No. 8

SPRINGFIELD FIRE AND MARINE—*Concluded.*

## DISBURSEMENTS.

Net amount paid for claims	\$ 3,300,770 98
Expenses of adjustment and settlement of claims	58,328 25
Commission or brokerage	1,132,928 18
Allowances to local agencies for miscellaneous agency expenses	32,599 71
Salaries, \$205,209.78; and expenses, \$151,591.60; of special and general agents	356,801 38
Salaries, fees and all other charges of officers, directors, trustees and home office employees	354,886 59
Rents	35,503 98
Underwriters' boards and tariff associations	65,066 59
Fire department, patrol and salvage corps assessments, fees, taxes and expenses	35,420 89
Inspections and surveys	48,111 47
Taxes and real estate	5,851 30
State taxes on premiums, Insurance Department licenses and fees	150,479 80
All other licenses, fees and taxes	74,614 82
Stockholders for interest or dividends	250,000 00
Agents' balances charged off	4,848 91
Gross loss on sale or maturity of bonds and stocks	480,761 38
Gross decrease, by adjustment, in book value of stocks	15,500 09
All other disbursements	172,297 69
<b>Total disbursements</b>	<b>\$ 6,574,771 92</b>

## LEDGER ASSETS.

Book value of real estate	\$ 300,000 00
Mortgage loans on real estate, first liens	2,112,770 00
Book value of bonds and stocks	6,071,671 02
Cash on hand, in trust companies and in banks	1,479,571 45
Agents' balances	1,360,195 73
<b>Total ledger assets</b>	<b>\$11,324,208 20</b>

## NON-LEDGER ASSETS.

Interest accrued	68,734 64
Market value of bonds and stocks over book value	359,260 98
Reinsurance due on paid claims	16,557 32
<b>Gross assets</b>	<b>\$11,768,761 19</b>
Deduct assets not admitted	73,387 59
<b>Total assets admitted</b>	<b>\$11,695,373 60</b>

## LIABILITIES.

Net amount of unpaid claims	\$ 577,261 47
Total unearned premiums	5,673,329 62
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	15,000 00
Federal, state and other taxes due or accrued (estimated)	50,000 00
Funds held under reinsurance treaties	283,508 22
Interest due or accrued to Munich Reinsurance Co	5,607 66
Contingent commissions or other charges due or accrued	10,000 00
<b>Total amount of liabilities, except capital stock</b>	<b>\$ 6,614,706 97</b>
Capital stock paid up in cash	2,500,000 00
Surplus over all liabilities	2,580,666 63
<b>Total liabilities</b>	<b>\$11,695,373 60</b>

## RISKS AND PREMIUMS.

Amount of fire risks written or renewed during the year	\$863,061,305 00
Premiums thereon	9,210,654 04
Amount of risks terminated during the year	787,192,993 00
Premiums thereon	8,671,287 92
Net in force, December 31, 1915	1,943,112,633 00
Premiums thereon	10,929,117 30

## ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. R. BIGELOW.  
 Secretary—A. W. PERRY.  
 Principal Office—St. Paul, Minn.  
 Chief Agent in Canada—C. F. CODERE.  
 Head Office in Canada—Saskatoon, Sask.

(Incorporated May, 1865. Dominion license issued September 14, 1907.)\*

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 2,000,000 00
Amount subscribed and paid in cash.....	<u>1,000,000 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

## Bonds and debentures on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Alberta, 1923, 4½ p.c.....	\$ 50,000 00	\$ 47,000 00
“ Manitoba, 1937, 4 p.c.....	32,000 00	27,200 00
<i>Cities—</i>		
Fort William, 1940, 4½ p.c.....	10,000 00	8,400 00
Galt, 1946, 4 p.c.....	51,000 00	40,800 00
Hamilton, 1927, 4 p.c.....	35,000 00	31,150 00
Hamilton, 1937, 4 p.c.....	15,000 00	12,600 00
St. Boniface, 1942, 5 p.c.....	25,000 00	22,500 00
Toronto, 1922, 4 p.c.....	100,000 00	93,000 00
Total on deposit with Receiver General.....	<u>\$ 318,000 00</u>	<u>\$ 282,650 00</u>
Carried out at market value.....		\$ 282,650 00

*Other Assets in Canada.*

Interest due, \$300; accrued, \$923.17.....		1,223 17
Agents' balances and premiums uncollected, viz.:—		
Fire (\$194.31 on business prior to Oct. 1, 1915).....	\$ 34,336 27	
Automobile (including Fire risk).....	1,123 69	
Inland Transportation.....	1,212 23	
Total.....		<u>36,672 19</u>
Total assets in Canada.....	\$	<u><u>320,545 36</u></u>

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 145 57
Net amount of fire claims, unadjusted.....	28,098 34
Net amount of automobile (including fire risk) claims, unadjusted.....	5,058 03
Net amount of inland transportation claims, unadjusted.....	903 14
Total net amount of unsettled claims.....	\$ 34,205 08
Reserve of unearned premiums, viz.:—	
Fire.....	\$ 163,954 72
Automobile (including Fire risk).....	23,115 48
Inland Transportation.....	2,881 90
Tornado.....	4,492 05
Total, \$194,444.15; carried out at 80 per cent.....	155,555 32
Taxes due and accrued.....	5,000 00
Total liabilities in Canada.....	<u>\$ 194,760 40</u>



SESSIONAL PAPER No. 8

## ST. PAUL FIRE AND MARINE—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.				
	Fire.	Auto- mobile. (including Fire risk.)	Inland Trans- portation.	Tornado.	Hail.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	324,376 73	60,269 62	6,061 28	4,138 08	66,149 26
Less reinsurance.....	8,820 34		180 01		214 89
Less return premiums.....	62,716 30	13,487 02	402 13	4 10	316 26
Total deduction.....	71,536 64		582 14		531 06
Net cash received.....	253,040 09	46,782 60	5,479 14	4,133 98	65,618 20
Net cash received for premiums for all classes of business.....	\$ 375,054 01				
Cash received for interest on investments.....	12,970 00				
Total income in Canada.....	\$ 388,024 01				

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.				
	Fire.	Auto- mobile. (including Fire risk.)	Inland Trans- portation.	Tornado.	Hail.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Amount paid for claims occurring in previous years.....	18,450 69				
Deduct reinsurance.....	223 37				
Net payment for claims occurring in previous years.....	18,227 32	3,523 35		5 00	
Paid for claims occurring during the year.....	104,887 25	22,616 55	899 62	471 45	29,319 40
Less reinsurance.....	1,001 84				
Net payment for said claims.....	103,885 41				
Total net payment for claims.....	122,112 73	26,139 90	899 62	476 45	29,319 40
Total net payments for claims for all classes of business.....	\$ 178,948 10				
Commission and brokerage: Fire, \$54,985.17; Other, \$26,228.90.....	81,214 07				
Taxes.....	9,171 12				
Salaries and travelling expenses, Fire:—Salaries of general and special agents, \$2,500; travelling expenses of special agents, \$3,178.06.....	5,678 06				
Miscellaneous expenditure, Fire, viz.:—Advertising, \$118.94; fire departments, patrol and salvage corps assessments, etc., \$2,884; furniture and fixtures, \$16.25; adjusting expense, \$194.98; legal expenses, 50c.; maps and plans, \$32.56; postage, telegrams, telephones and express, \$987.25; printing and stationery, \$95.39; rents, \$592.50; duty, \$384.84; commercial reports, \$25.....	5,332 21				

## ST. PAUL FIRE AND MARINE—Continued.

## EXPENDITURE IN CANADA—Concluded.

Miscellaneous expenditure, Other, viz.: Inspections and surveys, \$17; adjusting expense, \$1,279.56; postage, telegrams, telephones and express, \$134.12; printing and stationery, \$99.35; duty, \$36.85; underwriters' boards, associations, etc., \$188.92; miscellaneous expense, \$9.75	\$	1,765 55
Total expenditure in Canada	\$	282,109 11

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.				
	Fire.		Automobile. (including Fire risk.)		
	Amount.	Premiums	No.	Amount.	Premiums.
	\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	26,219,252	337,366 00	2,015	2,615,570	58,018 51
Taken in 1915, new and renewed	24,914,001	326,149 51	2,345	2,920,478	59,717 98
Totals	51,133,253	663,515 51	4,360	5,536,048	117,736 49
Less ceased.	24,837,856	327,510 89	2,548	3,289,920	71,505 53
Gross in force at end of 1915	26,295,397	336,004 62	1,812	2,246,128	46,230 96
Less reinsured.	507,899	8,401 00			
Net in force at end of 1915. . . .	25,787,498	327,603 62	1,812	2,246,128	46,230 96

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.				
	Inland Transportation.			Tornado.	
	No.	Amount.	Premiums.	Amount.	Premiums.
		\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	52	31,973	561 33	1,238,226	5,527 86
Taken in 1915, new	79,667	2,781,852	7,119 81	938,423	4,132 76
Totals	79,719	2,813,825	7,681 14	2,176,649	9,660 62
Less ceased	77,861	1,081,555	3,272 17	572,860	1,773 54
Gross in force at end of 1915	1,858	1,732,270	4,408 97	1,603,789	7,887 08
Less reinsured.		1,000,000	180 01		
Net in force at end of 1915	1,858	732,270	4,228 96	1,603,789	7,887 08

Summary of net in force at end of 1915. Amount, \$30,369,685. Premiums, \$385,950.62.

SESSIONAL PAPER No. 8

ST. PAUL FIRE AND MARINE—*Continued.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums.	\$ 8,194,279 55
Interest and dividends.	435,184 65
Rents.	15,719 94
Agents' balances previously charged off	41 28
Gross profit on sale or maturity of bonds.	877 29
Gross increase, by adjustment, in book value of stocks.	100 00
Borrowed money	350,000 00
Increase in liabilities on account of reinsurance treaties	18,914 43
From other sources	2,155 00
Total income.	<u>\$ 9,017,263 14</u>

## DISBURSEMENTS.

Net amount paid for claims	\$ 4,661,482 64
Expenses of adjustment and settlement of claims.	105,953 23
Interest or dividends to stockholders	200,000 00
Commissions or brokerage.	1,875,513 54
Allowances to local agencies for miscellaneous agency expenses.	3,412 53
Borrowed money	350,000 00
Interest on borrowed money.	3,344 46
Salaries, \$61,893.82; and expenses, \$164,733.88, of special and general agents.	226,627 70
Salaries, fees and all other charges of officers, directors, trustees and home office employees	143,582 03
Rents.	12,952 50
Underwriters' boards and tariff associations.	39,512 50
Fire department, patrol and salvage corps assessments, fees, taxes and expenses.	8,208 73
Inspections and surveys.	10,875 91
Taxes on real estate.	3,522 00
State taxes on premiums, Insurance Department licenses and fees.	149,580 68
All other licenses, fees and taxes.	61,229 76
Agents' balances charged off	1,390 78
Gross loss on sale or maturity of bonds and stocks	15,462 66
Gross decrease, by adjustment, in book value of stocks.	2,125 00
All other disbursements.	121,976 62
Total disbursements	<u>\$ 7,995,853 27</u>

## LEDGER ASSETS.

Book value of real estate.	\$ 235,774 34
Mortgage loans on real estate, first liens	1,175,630 00
Mortgage loans on real estate, second liens.	400 00
Book value of bonds and stocks	8,305,203 71
Cash on hand, in trust companies and banks.	606,393 75
Agents' balances and bills receivable.	1,207,664 40
Return premiums.	48 36
Due from reinsurance company on claims paid	34,074 17
Total ledger assets.	<u>\$11,565,188 73</u>

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.	14,646 82
Interest due and accrued	84,067 67
Unliquidated interest in National German American bank stock.	200 00
Gross assets.	<u>\$11,664,103 22</u>
Deduct assets not admitted.	343,392 81
Total admitted assets...	<u>\$11,320,710 41</u>

ST. PAUL FIRE AND MARINE—*Concluded.*

## LIABILITIES.

Net amount of unpaid claims .....	\$ 728,992 98
Total unearned premiums.....	5,471,723 01
Federal, State and other taxes due or accrued (estimated).....	140,280 00
Reinsurance premiums.....	42,642 18
Contingent commissions or other charges, due or accrued.....	2,291 95
Salaries, rents, etc., due or accrued.....	2,500 00
Due reinsurance companies for claims.....	5,323 12
Due for contingent commissions.....	27,500 00
	<hr/>
Total liabilities, not including capital stock.....	\$ 6,421,253 24
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities, including capital stock.....	3,899 457 17
	<hr/>
Total liabilities.....	\$11,320,710 41

## RISKS AND PREMIUMS.

Amount written or renewed during the year—Fire .....	\$ 574,187, 62 00
Premiums thereon.....	7,361,553 64
Amount terminated during the year—Fire.....	500,626,898 00
Premiums thereon.....	6,880,403 92
Net amount in force at December 31, 1915—Fire.....	847,350,921 00
Premiums thereon.....	9,750,623 24
	<hr/>
Net amount in force at December 31, 1915—Marine and Inland.....	\$67,349,174 00
Premiums thereon.....	936,348 04

SESSIONAL PAPER No. 8

## SUN INSURANCE OFFICE, LONDON, ENGLAND.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—MARLBOROUGH R. PRYOR.

Manager—GEO. EDWARD MEAD.

Principal Office—London, England.

Manager in Canada—

Head Office in Canada—Toronto.

(Organized April 7, 1710. Commenced business in Canada June 3, 1892.)

## CAPITAL.

Amount of capital authorized and subscribed	\$11,680,080 00
Amount paid thereon in cash.	<u>1,168,008 00</u>

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A</i> )	\$ 463,479 33
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*Other Assets in Canada.*

Value of real estate held by the company (Toronto office)	45,850 00
Cash at head office in Canada	435 97
Cash in banks, viz:—	
Dominion Bank, Toronto	\$ 13,304 60
Union Bank of Canada, Toronto	7,500 55
Total cash in banks	20,805 15
Agents' balances and premiums uncollected	62,256 79
Office furniture, \$1,075.76; plans, \$12,341.20	13,416 96
Total assets in Canada	<u>\$ 606,244 25</u>

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 38,735 88
Reserve of unearned premiums, \$390,742.07; carried out at 80 per cent.	312,593 65
Taxes due and accrued	7,499 09
Total liabilities in Canada	<u>\$ 358,828 62</u>

## INCOME IN CANADA.

Gross cash received for premiums	\$ 567,091 68
Deduct reinsurance, \$3,691.54; return premiums, \$79,693.14	83,384 08
Net cash received for premiums	\$ 483,707 00
Endorsement fees	64 75
Received for interest on investments	12,252 12
Rents	1,908 93
Conscience money	2,122 72
Total income in Canada	<u>\$ 500,055 52</u>

SUN INSURANCE OFFICE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 29,388 29	
Amount paid for claims occurring during the year.....	\$ 245,801 30	
Deduct savings and salvage, \$12.60; reinsurances, \$7,598.57..	7,611 17	
Net amount paid for said claims.....	\$ 238,190 13	
Total net amount paid for claims.....	\$	267,578 42
Commission or brokerage.....		99,570 54
Paid for: Salaries, head office officials, \$26,121 02; auditors' fees, \$400; travelling expenses of officials, \$4,083 73.....		30,604 75
Taxes.....		12,158 65
Miscellaneous expenditure, viz.: Postage, telegrams, telephones and express, \$3,566 18; advertising, \$2,111 23; stationery and printing, \$2,822 89; board dues, \$5,619 74; rents, \$2,174; miscellaneous, \$147.98; maps and plans, \$2,069.21; furniture and fixtures, \$91 69; fire departments, patrols, etc., \$45 76; Bradstreets, \$92 17; insurance superintendence, \$315 54.....		19,056 39
Total expenditure in Canada.....	\$	<u>428,968 75</u>

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at beginning of year....	\$ 60,386,807	\$ 766,154 08
Policies taken during the year, new.....	30,741,930	357,501 96
"    "    "    renewed.....	16,073,261	209,985 67
Total.....	\$107,201,998	\$1,333,641 71
Deduct terminated.....	42,924,937	556,809 37
Gross in force at end of year.....	\$ 64,277,061	\$ 776,832 34
Deduct reinsured.....	387,317	6,207 37
Net in force at December 31, 1915.....	\$ 63,889,744	\$ 770,624 97

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Governments—</i>		
Dom. of Canada stock, 1938, 3 p.c.	\$ 23,530 33	\$ 17,883 05
Prov. of Manitoba Tel. and Tel., 1947, 4 p.c.	48,666 67	39,906 67
Prov. of Nova Scotia redeemable stock, 1954, 3½ p.c.	24,333 33	18,006 66
<i>Cities—</i>		
Calgary, 1937, 4½ p.c.	14,600 00	12,410 00
Edmonton, 1921, 5 p.c.	19,466 67	18,688 00
Halifax Con. Fund deb. stock, 1940, 4 p.c.	15,000 00	12,450 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,750 00
London, 1933, 4 p.c.	25,000 00	21,250 00
Montreal Cons. deb. stock, 1932, 4 p.c.	48,666 67	41,853 34
Toronto, 1929, 3½ p.c.	48,666 66	39,906 66
Vancouver, 1931, 4 p.c.	12,166 67	10,098 34
Vancouver, 1932, 4 p.c.	12,166 66	9,976 66
Victoria, 1958, 4 p.c.	25,000 00	18,500 00
Winnipeg, 1918, 4 p.c.	50,000 00	48,500 00
<i>School—</i>		
Winnipeg, 1943, 4 p.c.	17,000 00	13,770 00
<i>Railways—</i>		
Alberta & Great Waterways Ry. Co. 1st mtge. (g'teed by Prov. of Alta.), 1959, 5 p.c.	75,000 00	69,000 00
G.T.P. 1st mtge. (g'teed by Dom. Gov't), 1962, 3 p.c.	36,500 00	26,286 00
<i>Miscellaneous—</i>		
Toronto Harbour Commissioners (g'teed by City of Toronto), 1952, 4½ p.c.	25,000 00	22,250 00
Total on deposit with Receiver General.....	\$ 545,763 66	\$ 463,479 38

(For General Business Statement, see Appendix.)

SESSIONAL PAPER No. 8

## L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE PARIS, FRANCE.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—STEPHANIE DERVILLE.  
Manager—BARON G. CERISE.  
Principal Office—Paris, France.  
Chief Agent in Canada—LOUIS MAURICE FERRAND.  
Head Office in Canada—Montreal.

(Established, 1828. Dominion license issued April 11, 1911.)

### CAPITAL.

Amount of joint capital authorized and subscribed . . . . .	\$ 2,000,000 00
Amount paid in cash . . . . .	500,000 00
	2,500,000 00

### ASSETS IN CANADA.

*Held solely for protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General:—

	Par value.	Market value.
966,666 67 francs French Rentes, perpetual, 3 p.c. . . . .	\$ 186,566 67	\$ 113,805 67
City of Montreal stock, 1951, 4½ p.c. . . . .	24,333 33	21,413 33
	\$ 210,900 00	\$ 135,219 00

Carried out at market value. . . . .	\$ 135,219 00
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#### *Other Assets in Canada.*

Cash at head office in Canada . . . . .	4,589 10
Cash in Merchants Bank of Canada, Montreal . . . . .	28,502 84
Agents' balances and premiums uncollected (\$26,423 19 on business prior to Oct. 1, 1915)	48,130 40
Office furniture and plans . . . . .	6,142 48
	\$ 222,883 82

### LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid (\$11 73 outstanding from agents' balances). . . . .	\$ 6,746 59
Net amount of claims, unadjusted . . . . .	1,357 00
Net amount of claims, resisted in suit (accrued in 1914) . . . . .	5,000 00

Total net amount of unsettled claims . . . . .	\$ 13,103 59
Reserve of unearned premiums, \$150,520 68; carried out at 80 per cent . . . . .	120,416 54
Due and accrued for salaries, rent, advertising, etc. . . . .	1,192 66
Return premiums, \$5,615 96; reinsurance, \$154 37 . . . . .	5,770 33
Taxes due and accrued. . . . .	2,810 93

Total liabilities in Canada . . . . .	\$ 143,294 05
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### INCOME IN CANADA.

Gross cash received for premiums . . . . .	\$ 233,822 04
Deduct reinsurances, \$9,585 23; return premiums, \$38,004 05 . . . . .	47,589 28

Net cash received for premiums . . . . .	\$ 186,232 76
Interest on bank account . . . . .	720 98

Total income in Canada. . . . .	\$ 186,953 74
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L'UNION COMPAGNIE D'ASSURANCES CONTRE L'INCENDIE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years.....	\$ 14,833 45	
Deduct reinsurances.....	787 79	
Net amount paid for said claims.....	\$ 14,045 66	
Amount paid for claims occurring during the year.....	\$ 107,150 70	
Deduct reinsurances.....	3,111 98	
Net amount paid for said claims.....	\$ 104,038 72	
Total net amount paid for claims.....	\$ 118,084 38	
Paid for commission or brokerage.....	31,925 26	
Paid for salaries of officials, \$14,587.69; directors' fees, \$200; travelling expenses, officials, \$880 94; agents, \$399 37.....	16,068 00	
Paid for taxes.....	6,777 14	
Miscellaneous expenditure: Advertising, \$1,038.76; furniture and fixtures, \$44.50; maps and plans, \$1,353.86; postage, telegrams, telephones and express, \$1,270.06; printing and stationery, \$1,026.78; rents, \$2,291.63; boards and tariff associations, \$1,954.43; sundries, \$1,872 96; inspections and surveys, \$3,488.56; exchange, \$156.61; legal expenses, \$249.21.....	14,747 36	
Total expenditure in Canada.....	\$ 187,602 14	

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	10,386	\$ 23,699,740	\$ 278,507 27
Policies taken during the year, new and renewed.....	7,939	20,797,990	250,949 89
Total.....	18,325	\$ 44,497,730	\$ 529,457 16
Deduct terminated.....	6,245	18,619,746	221,811 95
Gross in force at end of year.....	12,080	\$ 25,877,984	\$ 307,645 21
Deduct reinsured.....		998,831	12,693 51
Net in force at December 31, 1915.....	12,080	\$ 24,879,153	\$ 294,951 70

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## UNION ASSURANCE SOCIETY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—CHARLES MORTIMER.  
 General Manager—HERBERT LEWIS.  
 Principal Office—London, Eng.  
 Chief Agent in Canada—T. L. MORRISSEY.  
 Head Office in Canada—Montreal.

(Incorporated 1714. Dominion license issued September 9, 1911.)

## CAPITAL.

Amount of capital authorized and subscribed, £450,000.....	\$ 2,190,000 00
Amount paid thereon in cash, £50,000.....	243,333 33

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts. on deposit with Receiver General (For details, see Schedule A).....	\$ 456,034 33
--	---------------

*Other Assets in Canada.*

Cash at head office.....	5,649 78
Cash in banks, viz:—	
Merchants Bank of Canada, Montreal.....	\$ 1,724 89
Bank of Toronto, Montreal.....	56,561 59
Total cash in banks.....	58,286 48
Agents' balances and premiums uncollected, viz:—	
Fire (\$516 on business prior to Oct. 1, 1915).....	\$ 67,945 09
Inland transportation.....	165 81
Total.....	68,110 90
Plans, \$5,133.10 (less \$1,026.62 depreciation).....	4,106 48
Total assets in Canada.....	\$ 592,187 97

## LIABILITIES IN CANADA.

Net amount of fire claims, adjusted and unpaid.....	\$ 36,594 20
Net amount of fire claims, resisted, in suit.....	2,500 00
Total net amount of unsettled fire claims.....	\$ 39,094 20
Reserve of unearned premiums, fire, \$365,915.37; carried out at 80 per cent.....	292,732 29
Taxes due and accrued.....	3,500 00
Other liabilities.....	12 50
Total liabilities in Canada.....	\$ 335,338 99

## INCOME IN CANADA.

Gross cash received for fire premiums.....	\$ 629,659 91
Deduct reinsurance, \$80,016.62; return premiums, \$75,587.51.....	155,604 13
Net cash received for fire premiums.....	\$ 474,055 78
Received for interest on bank deposits.....	2,444 70
Received for interest on investments.....	20,596 40
Total income in Canada.....	\$ 497,096 88

UNION ASSURANCE—*Concluded.*

## EXPENDITURE IN CANADA.

Amount paid for fire claims occurring in previous years .....	\$ 22,622 75
Deduct savings and salvage, \$8.40; reinsurances, \$1,818.74 .....	1,827 14
Net amount paid for said claims .....	\$ 20,795 61
Amount paid for fire claims occurring during the year .....	\$ 267,739 82
Deduct savings and salvage, \$5; reinsurances, \$43,922.74 .....	43,927 74
Net amount paid for said claims .....	\$ 223,812 08
Total net amount paid for fire claims .....	\$ 244,607 69
Commission or brokerage; fire .....	88,299 76
Salaries and travelling expenses, fire: salaries, head office, \$38,940.18; salaries of agents, \$900; travelling expenses, officials, \$2,295.58 .....	42,135 76
Taxes, fire .....	8,678 39
Miscellaneous expenditure, fire, viz.: Advertising, \$919.05; fire record and mercantile agency, \$119; exchange, \$538.66; maps and plans, \$2,459.89; postage, telegrams, telephones and express, \$1,851.25; printing and stationery, \$1,904.16; rents, \$5,920.44; board fees, \$5,846.66; sundries, \$483.24; miscellaneous, \$2,138.24; express, \$270.48 .....	22,451 07
Total expenditure in Canada .....	\$ 406,172 67

## RISKS AND PREMIUMS IN CANADA.

<i>Fire Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement .....	30,513	\$ 68,047,076	\$ 809,639 49
Taken during the year, new and renewed .....	19,424	56,691,850	640,096 30
Total .....	49,937	\$124,738 926	\$1,449,735 79
Deduct terminated .....	19,243	51,601,748	614,048 30
Gross in force at end of year .....	30,694	\$ 73,137 178	\$ 835,687 49
Deduct reinsured .....		9,450,277	101,851 11
Net in force at December 31, 1915 .....	30,694	\$ 63,686 901	\$ 733,836 38
<i>Inland Transportation Risks.</i>			
Taken during the year, new .....		\$ 1,310,300	\$ 196 92
Deduct terminated .....		1,310,300	196 92

## SCHEDULE A.

Bond and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of British Columbia stock, 1941, 3 p.c. ....	\$ 48,666 67	\$ 32,606 67
Newfoundland, 1947, 3½ p.c. ....	24,333 34	19,953 34
Newfoundland, 1951, 3½ p.c. ....	24,333 33	19,953 33
Victorian Cons. Inc. stock, 1929/49, 3½ p.c. ....	46,233 33	38,373 66
<i>Cities—</i>		
Montreal stock, 1948, 4 p.c. ....	24,333 33	19,710 00
Ottawa, 1919, 4 p.c. ....	50,000 00	48,000 00
Toronto, 1929, 3½ p.c. ....	17,033 33	13,967 33
Toronto, 1918, 4 p.c. ....	100,000 00	97,000 00
Toronto, 1925, 4½ p.c. ....	10,000 00	9,400 00
Winnipeg, 1941, 3½ p.c. ....	53,000 00	39,220 00
<i>Schools—</i>		
Emerald, Que., 1951, 5 p.c. ....	25,000 00	22,750 00
Maisonneuve, 1951, 4½ p.c. ....	50,000 00	39,000 00
St. Pierre, Que., 1951, 5 p.c. ....	30,000 00	26,100 00
<i>Miscellaneous—</i>		
Can. Perm. Mortgage Corp., 1921, 4½ p.c. ....	30,000 00	30,000 00
Total on deposit with Receiver General .....	\$ 532,933 33	\$ 456,054 33

(For General Business Statement, see Appendix)

SESSIONAL PAPER No. 8

## WESTCHESTER FIRE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEO. R. CRAWFORD.

Secretary—OTTO E. SCHAEFER.

Principal Office—New York, N.Y.

Chief Agent in Canada—J. W. TATLEY.

Head Office in Canada—Montreal.

(Incorporated March 14, 1837. Dominion license issued May 28, 1912.)

## CAPITAL.

Amount of stock authorized, subscribed and paid in cash . . . . . \$ 500,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz:—

	Par value.	Market value.
State of New York Canal Imp., 1961, 4 p.c. . . . .	\$ 60,000 00	\$ 61,200 00
State of New York, 1961, 4 p.c. . . . .	40,000 00	40,800 00
Town of Maisonneuve, 1953, 5 p.c. . . . .	40,393 33	35,950 00
Total on deposit with Receiver General . . . . .	\$ 140,393 33	\$ 137,950 00

Carried out at market value . . . . . \$ 137,950 00

*Other Assets in Canada.*

Cash at chief agency in Canada . . . . .	507 63
Cash in Royal Bank of Canada, Montreal . . . . .	3,040 97
Interest accrued . . . . .	2,070 03
Agents' balances and premiums uncollected (\$1,662.36 on business prior to Oct. 1, 1915) . . . . .	24,052 25
Office furniture, \$860.26; maps and plans, \$2,509.90 . . . . .	3,370 16
Total assets in Canada . . . . .	\$ 170,991 04

## LIABILITIES IN CANADA.

Net amount of claims, adjusted and unpaid . . . . .	\$ 2,530 65
Net amount of claims, unadjusted . . . . .	15,405 54
Net amount of claims, resisted, in suit (accrued prior to 1915) . . . . .	400 00
Total net amount of unsettled claims . . . . .	\$ 18,336 19
Reserve of unearned premiums, \$100,531 03; carried out at 80 per cent. . . . .	80,424 82
Taxes due and accrued (estimated) . . . . .	2,990 00
Due and accrued for salaries, rents, etc. . . . .	266 00
Total liabilities in Canada . . . . .	\$ 101,927 01

## INCOME IN CANADA

Gross cash received for premiums . . . . .	\$ 194,253 13
Deduct reinsurances, \$12,000 90; return premiums, \$45,510 60. . . . .	57,511 50
Total net cash received for premiums . . . . .	\$ 136,741 63
Received for bank interest and dividends . . . . .	6,107 33
Total income in Canada . . . . .	\$ 142,848 96

## WESTCHESTER—Continued.

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years .....	\$ 23,708 11
Deduct savings and salvage, \$214 77; reinsurances, \$40.32 .....	255 09
Net amount paid for said claims .....	\$ 23,453 02
Amount paid for claims occurring during the year .....	\$ 71,409 21
Deduct reinsurances .....	2,026 83
Net amount paid for said claims .....	\$ 69,382 38
Total net amount paid for claims .....	\$ 92,835 40
Commission or brokerage .....	36,954 64
Salaries of general and special agents, \$4,002.03; auditors' fees, \$36.87; travelling expenses: officials, \$328.82; agents, \$728.70 .....	5,096 42
Taxes .....	4,947 98
Miscellaneous expenditure, viz.: Advertising, \$31 19; furniture and fixtures, \$63.38; maps and plans, \$486.86; postage, telegrams, telephones and express, \$991.40; printing and stationery, \$858 08; rents, \$873.58; board fees, etc., \$1,280.60; exchange, \$310 59; sundries, \$283 14; supplies, \$219.86; legal expenses, \$3.50 .....	5,402 18
Total expenditure in Canada .....	\$ 145,236 62

## RISKS AND PREMIUMS IN CANADA.

	Amount.	Premiums.
Gross policies in force at date of last statement .....	\$ 14,358,341	\$ 198,182 92
Taken during the year, new and renewed .....	14,431,836	203,537 24
Total .....	\$ 28,790,177	\$ 401,720 16
Deduct terminated .....	13,448,481	190,451 56
Gross in force at end of year .....	\$ 15,341,696	\$ 211,268 60
Deduct reinsured .....	1,097,701	12,778 35
Net in force at December 31, 1915 .....	\$ 14,243,995	\$ 198,490 25

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate .....	\$ 5,876 00
Mortgage loans on real estate, first liens .....	114,710 00
Book value of bonds and stocks .....	5,570,376 60
Cash in trust companies and in banks .....	327,919 40
Agents' balances .....	491,896 59
Reinsurances due .....	43,106 83
Total ledger assets .....	\$ 6,553,885 42

## NON-LEDGER ASSETS.

Interest due and accrued .....	40,432 07
Gross assets .....	\$ 6,594,317 49
Deduct assets not admitted .....	391,942 08
Total admitted assets .....	\$ 6,202,375 41

## LIABILITIES.

Net amount of unpaid claims .....	\$ 408,878 26
Total unearned premiums .....	3,478,363 48
Federal, State and other taxes due and accrued (estimated) .....	85,000 00
Contingent commissions or other charges due or accrued .....	15,000 00
Federal income tax, withheld from salaries paid .....	362 04
Total liabilities, except capital stock .....	\$ 3,987,603 78
Capital paid up in cash .....	500,000 00
Surplus over all liabilities and capital .....	1,714,771 63
Total liabilities .....	\$ 6,202,375 41

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WESTCHESTER—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 3,700,125 98
Interest and dividends.....	243,517 41
Rents.....	108 00
Agents' balances previously charged off.....	354 03
Gross profit on sale or maturity of stocks.....	247 70
All other income.....	689 52
<b>Total income.....</b>	<b>\$ 3,945,042 64</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 2,028,844 96
Expenses of adjustment and settlement of claims.....	49,804 27
Paid stockholders for interest or dividends.....	200,000 00
Commission or brokerage.....	738,234 77
Salaries, \$162,530.41; expenses, \$105,010.30; of special and general agents.....	267,540 71
Salaries, fees and all other charges of officers, directors, trustees and home office employees	126,797 71
Rents.....	27,597 19
Underwriters' boards and tariff associations.....	47,956 21
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	10,309 92
Inspections and surveys.....	28,944 71
Taxes on real estate.....	87 57
State taxes on premiums, Insurance Department licenses and fees.....	101,495 11
All other licenses, fees and taxes.....	35,482 57
Agents' balances previously charged off.....	843 97
Gross decrease, by adjustment, in book value of bonds and stocks.....	2,661 63
Gross loss on sale or maturity of bonds.....	1,932 25
All other disbursements.....	90,404 85
<b>Total disbursements.....</b>	<b>\$ 3,758,938 40</b>

## RISKS AND PREMIUMS.

Amount of policies written or renewed during the year—Fire.....	\$ 571,469,214 00
Premiums thereon.....	5,966,385 23
Amount of policies terminated during the year—Fire.....	505,740,217 00
Premiums thereon.....	5,482,422 46
Net amount of policies in force at December 31, 1915—Fire.....	714,217,566 00
Premiums thereon.....	6,822,909 48

## THE WESTERN ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. R. BROCK.

Vice-President and General Manager—W. B. MEIKLE.

Secretary—C. C. FOSTER.

Principal Office—Toronto.

(Incorporated, August 31, 1851, by Act of the Legislature of the late Province of Canada, 14-15, Vic., cap. 162, amended in 1857, 20 Vic., cap. 167, and in 1872, 35 Vic., cap. 99, and in 1875, 38 Vic., cap. 81, in 1887, 50-51 Vic., cap. 102, and in 1901 by 1 Edward VII, cap. 116, and in 1903 by 3 Edward VII, cap. 201, and in 1904 by 4 Edward VII, cap. 141, and in 1906 by 6 Edward VII, cap. 179. On Sept. 6, 1912, the power of the company was extended to include explosion and tornado insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada, August, 1851.)

## CAPITAL.

Amount of joint stock capital authorized . . . . .	\$ 5,000,000 00
Amount of joint stock capital subscribed . . . . .	2,500,000 00
Amount paid thereon in cash (\$1,000,000 Preferred).....	2,484,625 65

(For List of Shareholders, see Appendix.)

## ASSETS.

Real estate—Company's building, corner of Scott and Wellington Sts., Toronto....	\$ 212,520 74
Book value of bonds and debentures. (For details, see Schedule A) . . . . .	1,691,623 73
Book value of stocks. (For details, see Schedule B).....	657,098 70
Cash on hand at head office.....	1,438 33

Cash in banks, etc., viz.:

Canadian Bank of Commerce, New York, Toronto and London.....	\$ 167,082 21
Corn Exchange, National Bank, Chicago . . . . .	3,583 65
United States Mortgage and Trust Co., New York . . . . .	49,413 81
Crédit Lyonnais, London.....	58,826 56

Total cash in banks . . . . . 278,906 23

Total ledger assets . . . . . \$ 2,841,587 73

Market value of bonds and stocks under book value . . . . . 6,248 55

\$ 2,835,339 18

## OTHER ASSETS.

Interest accrued.....	24,774 59
Rents accrued . . . . .	1,057 06
Agents' balances and premiums uncollected (\$29,058 45 on business prior to Oct. 1, 1915)....	1,420,038 87
Bills receivable.....	14,836 71
Maps and plans . . . . .	17,679 65
Due for reinsurance . . . . .	94,846 48
Total assets.....	\$ 4,408,572 54

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## THE WESTERN—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of fire claims, unadjusted . . . . .	\$ 28,543 49	
Net amount of inland and ocean claims, unadjusted . . . . .	108,029 00	
<b>Total net amount of unsettled claims . . . . .</b>	<b>\$ 136,572 49</b>	
Reserve of unearned premiums:—		
Fire . . . . .	\$ 590,975 65	
Inland Navigation . . . . .	57,595 95	
Marine (Ocean) . . . . .	11,955 39	
Inland Transportation . . . . .	2,790 32	
Explosion . . . . .	593 91	
<b>Total, \$633,851 22; carried out at 80 per cent . . . . .</b>	<b>507,080 98</b>	
Dividends declared and due, remaining unpaid . . . . .	981 93	
Dividends declared but not yet due . . . . .	35,000 00	
Taxes due and accrued . . . . .	8,000 00	
Reinsurance premiums due . . . . .	439,396 19	
<b>Total liabilities in Canada . . . . .</b>	<b>\$ 1,127,031 59</b>	

(2) *Liabilities in Other Countries.*

Net amount of fire claims, unadjusted (\$23,048 84 accrued prior to 1915) . . . . .	\$ 178,780 83	
Net amount of fire claims, resisted, in suit . . . . .	7,988 09	
<b>Total net amount of unsettled fire claims . . . . .</b>	<b>\$ 186,768 83</b>	
Net amount of inland and ocean claims, unadjusted . . . . .	145,625 00	
Net amount of tornado claims, unadjusted . . . . .	96 00	
<b>Total net amount of unsettled claims in other countries . . . . .</b>	<b>\$ 332,489 83</b>	
Reserve of unearned premiums:—		
Fire . . . . .	\$1,292,110 91	
Inland Navigation . . . . .	74,391 54	
Marine (Ocean) . . . . .	104,936 42	
Inland Transportation . . . . .	2,352 48	
Tornado . . . . .	11,590 63	
Explosion . . . . .	1,315 46	
<b>Total, \$1,486,697 44; carried out at 80 per cent . . . . .</b>	<b>1,189,357 95</b>	
Due and accrued for taxes . . . . .	25,607 12	
Reinsurance premiums due . . . . .	32,896 06	
<b>Total liabilities in other countries . . . . .</b>	<b>\$ 1,580,350 96</b>	
<b>Total liabilities in all countries . . . . .</b>	<b>\$ 2,707,382 55</b>	
Excess of assets over liabilities . . . . .	\$ 1,701,189 99	
Capital stock paid in cash . . . . .	2,484,625 65	

## INCOME.

Premiums.	CLASS OF BUSINESS.											
	Fire.		Inland and Ocean.		Inland Transportation.							
	In Canada.	In Other Countries.	In Canada.	In Other Countries.	In Canada.	In Other Countries.						
	\$	cts	\$	cts	\$	cts	\$	cts	\$	cts		
Gross cash received . . . . .	1,248,475	59	2,833,625	24	1,002,028	82	1,852,836	03	32,099	95	13,214	73
Less reinsurance and return premiums . . . . .	860,345	32	1,415,995	84	587,573	06	519,511	40	12,132	90	6,538	48
Net cash received . . . . .	488,130	27	1,417,629	40	414,455	76	1,333,324	63	19,967	05	6,676	25

## THE WESTERN—Continued.

## INCOME—Concluded.

Premiums.	CLASS OF BUSINESS.						
	Explosion.				Tornado.		
	In Canada.		In Other Countries.		In Other Countries.		
	\$	cts.	\$	cts.	\$	cts.	
Gross cash received.....	3,342	56	3,283	20	13,307	36	
Less reinsurance and return premiums.....	2,125	21	2,370	46	6,500	27	
Net cash received.....	1,217	35	912	74	6,807	09	
Net cash received for premiums for all classes of business.....						\$ 3,689,120	54
Cash received for interest on investments.....						87,953	04
Rents.....						4,628	59
Profit on sale of securities.....						517	50
Total income.....						\$ 3,782,219	67

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.							
	Fire.		Inland Transportation.		Tornado.	Marine and Inland.		
	In Canada.	In Other Countries.	In Canada.	In Other Countries.	In Other Countries.	In Canada.	In Other Countries.	
	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Amount paid for claims occurring in previous years.....	135,495	14	205,538	70	8,409	76	2,452	54
Less savings, salvage and reinsurances...	79,656	64	67,734	31	5,104	96	2,227	75
Net payment for claims occurring in previous years.....	55,838	50	137,804	39	3,304	80	224	79
Paid for claims occurring during the year....	375,665	27	1,235,784	84	24,306	99	2,507	53
Less savings, salvage and reinsurances.....	146,282	74	467,766	88	5,439	92	779	76
Net payment for said claims.....	229,382	53	768,017	96	18,867	07	1,727	77
Total net payment for claims.....	285,221	03	905,822	35	22,171	87	1,952	56
					2,513	42	391,928	37
							840,989	89



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THE WESTERN—Continued

EXPENDITURE—Concluded.

Total net payments for claims for all classes of business.....	\$ 2,450,599 49
Dividends paid stockholders.....	70,000 00
Commission and brokerage.....	542,559 13
Taxes.....	79,326 19
Salaries, and fees:—Salaries: head office, \$101,441.16; departments, branches, general and special agents, \$112,554.26; fees: directors, \$18,240.54; auditors, \$3,920.54.....	236,156 50
Miscellaneous expenditure, viz.:—Advertising, \$14,178.32; fire departments, patrol and salvage corps assessments, etc., \$10,292.17; furniture and fixtures, \$4,025.39; inspections and surveys, \$63,592.91; legal expenses, \$1,527.56; maps and plans, \$6,070.86; office expenses, \$5,958.03; postage, telegrams, telephones and express, \$30,039.94; printing and stationery, \$34,383.36; rents, \$28,468.98; underwriters' boards, associations, etc., \$28,960.61; exchange, \$4,697.32.....	232,195 48
Total expenditure.....	\$ 3,610,836 79

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914.....	\$ 2,699,022 09
Income as above.....	3,782,219 67
Total.....	\$ 6,481,241 76
Expenditure as above.....	\$ 3,610,836 79
Amount written off ledger assets.....	28,817 24
Total.....	3,639,654 03
Balance, net ledger assets, December 31, 1915.....	\$ 2,841,587 73

STATEMENT OF REINSURANCE OF CANADIAN BUSINESS IN COMPANIES NOT LICENSED UNDER THE INSURANCE ACT.

Amount of reinsurance premiums written in unlicensed companies.....	\$ 137,726 93
Amount of commission thereon.....	34,857 77
Amount of losses recovered from said companies.....	90,788 65
Reserve, \$74,457.45; carried out at 80 per cent.....	59,505 96
Amount of losses recoverable.....	12,107 69
Amount of reinsurance premiums payable to such companies.....	4,554 90
Amount of cash or other securities held as security for recovery of losses, etc.....	92,920 14

SUMMARY OF RISKS AND PREMIUMS.

Risks.	FIRE.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	160,639,141	1,783,282 31	521,111,239	4,026,791 45	681,750,380	5,810,073 76
Taken in 1915, new and renewed.....	150,851,486	1,717,641 58	420,689,987	2,905,568 85	571,541,473	4,623,210 43
Totals.....	311,490,627	3,500,923 89	941,801,226	6,932,360 30	1,253,291,853	10,433,284 19
Less ceased.....	145,655,202	1,686,196 48	442,213,731	3,236,585 40	587,868,933	4,922,781 88
Gross in force at end of 1915	165,835,425	1,814,727 41	499,587,495	3,695,774 90	665,422,920	5,510,502 31
Less reinsured.....	69,816,960	818,323 43	146,530,576	1,084,023 95	216,347,536	1,902,347 38
Net in force at end of 1915.	96,018,465	996,403 98	353,056,919	2,611,750 95	449,075,384	3,608,154 93

THE WESTERN—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	INLAND MARINE.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	7,960,678	66,000 24	6,993,728	125,049 17	14,954,406	191,049 41
Taken in 1915, new and re- newed . . . . .	40,313,890	187,780 54	70,407,689	267,873 89	110,721,579	455,654 43
Totals	48,274,568	253,780 78	77,401,417	392,923 06	125,675,985	646,703 84
Less ceased	42,095,803	161,061 17	64,501,610	235,584 17	106,597,413	396,645 34
Gross in force at end of 1915	6,178,765	92,719 61	12,899,807	157,338 89	19,078,572	250,058 50
Less reinsured . . . . .	4,458,059	24,251 90	10,345,738	59,771 55	14,803,797	84,023 45
Net in force at end of 1915	1,720,706	68,467 71	2,554,069	97,567 34	4,274,775	166,035 05

SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	MARINE (OCEAN.)					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	11,705,201	120,746 79	15,948,886	170,255 81	27,654,087	291,002 60
Taken in 1915, new and re- newed . . . . .	130,774,012	817,737 44	250,342,082	1,667,440 61	381,116,094	2,485,178 05
Totals	142,479,213	938,484 23	266,290,968	1,837,696 42	408,770,181	2,776,180 65
Less ceased . . . . .	131,889,469	817,038 12	239,866,892	1,636,316 82	371,756,261	2,453,354 94
Gross in force at end of 1915	10,589,744	121,446 11	26,424,076	201,379 60	37,013,820	322,825 71
Less reinsured . . . . .	6,656,059	62,886 53	5,495,532	45,227 43	12,151,591	108,113 96
Net in force at end of 1915	3,933,685	58,559 58	20,928,544	156,152 17	24,862,229	214,711 75

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## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	ISLAND TRANSPORTATION.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	453,028	9,500 12	318,926	2,381 44	771,654	11,881 56
Taken in 1915, new and renewed .....	28,880,924	31,460 74	12,667,830	13,076 97	41,548,754	44,537 71
Totals.	29,333,952	40,960 86	12,986,456	15,458 41	42,320,408	56,419 27
Less ceased.	25,411,303	32,589 91	3,225,058	6,048 49	28,636,361	38,638 40
Gross in force at end of 1915	3,922,649	8,370 95	9,761,398	9,409 92	13,684,047	17,780 87
Less reinsured .....	1,307,549	2,790 32	4,880,699	4,704 96	6,188,248	7,495 28
Net in force at end of 1915.	2,615,100	5,580 63	4,880,699	4,704 96	7,495,799	10,285 79

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks.	EXPLOSION.					
	In Canada.		In Other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Taken in 1915, new . . .	1,054,731	4,251 05	1,055,833	5,000 56	2,090,564	9,251 61
Less ceased. . . . .	100,000	225 00		2 29	100,000	227 29
Gross in force at end of 1915	954,731	4,026 05		4,998 27	1,990,564	9,024 32
Less reinsured .....	674,996	2,858 23	427,214	2,367 34	1,102,210	5,205 57
Net in force at end of 1915.	279,735	1,167 82	608,619	2,630 93	888,354	3,818 75

## THE WESTERN—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks.	TORNADO.	
	In Other Countries.	
	Amount.	Premiums.
	\$	\$ cts.
Gross in force at end of 1914 .....	2,545,672	13,095 04
Taken in 1915, new and renewed .....	2,691,147	14,216 40
Totals .....	5,236,819	27,311 44
Less ceased .....	760,651	3,402 54
Gross in force at end of 1915 .....	4,476,168	23,908 90
Less reinsured .....	930,158	5,722 80
Net in force at end of 1915 .....	3,546,010	18,186 10

Summary of net in force at end of 1915: amount, \$490,142,551; premiums, \$4,021,192.17.

## SCHEDULE A.

## Bonds and debts, owned by the Company:—

## On deposit with Receiver General.

	Par value.	Book value.	Market value.
<i>Government—</i>			
Prov. of Manitoba, 1930, 4 p.c. ....	\$ 10,000 00	\$ 8,700 00	\$ 8,700 00
<i>Cities—</i>			
London, 1921, 4 p.c. ....	4,000 00	3,700 00	3,720 00
Winnipeg, 1941, 3½ p.c. ....	2,000 00	1,480 00	1,480 00
<i>Town—</i>			
Owen Sound, 1925, 4 p.c. ....	6,000 00	5,340 00	5,340 00
<i>Schools—</i>			
Moosejaw P., 1920-1922, 4½ p.c. ....	12,499 98	14,569 97	14,569 97
Moosejaw P., 1923, 4½ p.c. ....	3,166 66		
<i>Railway—</i>			
Can. Nor. Ry. Co. Cons. deb. (g'teed by Prov. of Manitoba), 1930, 4 p.c. ....	5,353 33	4,710 93	4,710 93
<i>Miscellaneous—</i>			
Canada Permanent Mortgage Corp., 1916, 4 p.c. ....	2,500 00	2,500 00	2,500 00
Canada Permanent Mortgage Corp., 1920, 4½ p.c. ....	11,000 00	11,000 00	11,000 00
Central Canada Loan and Savings Co. (on 60 days' notice), 4 p.c. ....	14,100 00	14,100 00	14,100 00
Toronto Savings and Loan Co., 1917, 4 p.c. ....	5,600 00	5,600 00	5,600 00
Toronto Savings and Loan Co., 1918, 4 p.c. ....	3,000 00	3,000 00	3,000 00
Total on deposit with Receiver General \$	79,219 97	\$ 74,700 90	\$ 74,720 90

## Bonds and debentures on deposit or with trustees in United States, viz.:—

## Government—

Dom. of Canada stock (6 months' notice), 3½ p.c. ....	\$ 5,350 00	\$ 5,350 00	\$ 5,350 00
Dom. of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription) .....	7,500 00	7,500 00	7,500 00
Anglo-French External War Loan, 1920, 5 p.c. ....	13,000 00	12,220 00	12,610 00
Prov. of Manitoba, 1930, 4 p.c. ....	60,000 00	52,200 00	52,200 00
Prov. of Ontario, 1920, 5 p.c. ....	50,000 00	49,500 00	50,000 00
Georgia State, 1933, 3½ p.c. ....	10,000 00	9,400 00	9,400 00
Porto Rico registered (1909 series), 1927, 4 p.c. ....	5,000 00	5,000 00	5,000 00
Porto Rico registered (1909 series), 1932, 4 p.c. ....	5,000 00	5,000 00	5,000 00

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## THE WESTERN—Continued.

## SCHEDULE A—Continued.

Bonds and debentures on deposit or with trustees in United States, viz:—Continued.

Cities—	Par Value.	Book Value.	Market Value.
Columbus, Ohio, 1919, 4 p.c.	\$ 50,000 00	\$ 50,500 00	\$ 50,000 00
Eugene, Ore. (Bancroft Act), 1924, 6 p.c.	13,900 00	15,012 00	14,595 00
Hamilton, 1934, 4½ p.c.	25,000 00	22,500 00	22,750 00
Kingston, 1922 and 1923, 4 p.c.	26,700 00	24,652 00	24,385 00
Kingston, 1918 to 1927, 4½ p.c.	21,300 00	20,286 00	20,235 00
Montreal, 1917-1924, 4 p.c.	36,000 00	32,860 00	33,840 00
Montreal, 1922, 4 p.c.	10,000 00	9,300 00	9,300 00
New York, 1919, 3½ p.c.	141,000 00	138,180 00	139,590 00
New York, 1941, 3½ p.c.	6,000 00	5,400 00	5,400 00
New York, 1955, 4 p.c.	60,000 00	58,800 00	58,800 00
New York, 1963, 4½ p.c.	5,000 00	5,300 00	5,300 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,700 00	8,700 00
Richmond, Virginia, 1921, 4 p.c.	40,000 00	39,161 91	39,200 00
Richmond, Virginia, 1927, 4 p.c.	2,000 00	1,958 09	1,940 00
St. Boniface, Man., 1944, 5 p.c.	25,000 00	20,750 00	22,500 00
Toledo, Ohio, 1942, 4 p.c.	3,000 00	3,120 00	3,030 00
Toledo, Ohio, 1944, 4 p.c.	47,000 00	48,880 00	47,470 00
Winnipeg, 1920, 4 p.c.	16,000 00	15,200 00	15,040 00
Wilmington, N.C., 1955, 5 p.c.	5,000 00	5,350 00	5,350 00
<b>Towns—</b>			
Cobourg, 1924 to 1927, 4 p.c.	25,000 00	21,540 00	22,060 00
Stayner, 1916 to 1928, 4 p.c.	14,660 78	13,184 83	13,194 70
<b>Counties—</b>			
Greenville, S.C., 1933, 4½ p.c.	5,000 00	5,000 00	5,000 00
Mecklenburg, N.C., 1936, 5 p.c.	5,000 00	5,250 00	5,250 00
<b>District—</b>			
Greater Winnipeg, 1920, 5 p.c.	25,000 00	24,750 00	24,750 00
<b>School—</b>			
Westmount, 1950, 5 p.c.	14,000 00	13,440 00	12,880 00
<b>Railways—</b>			
Aurora, Elgin, and Chicago Ry. Co. (1st and Ref. Mtge.), 1946, 5 p.c.	5,000 00	4,150 00	4,200 00
Can. Nor. Ry., 1919, 4 p.c.	50,000 00	48,000 00	47,000 00
Can. Nor. Ry. (g'teed by Prov. of Man.), 1930, 4 p.c.	97,333 33	78,840 00	85,653 33
Can. Nor. Ry. (Imperial Rolling Stock Co., Ltd., 1st Mtge.), 1920, 4½ p.c.	50,000 00	47,500 00	48,000 00
C.P.R. Note Cert., 1924, 6 p.c.	2,500 00	2,575 00	2,575 00
Chicago Ry. Co. (1st Mtge.), 1927 or earlier, 5 p.c.	5,000 00	4,850 00	4,850 00
Chicago, Milwaukee and St. Paul Ry., 1989, 4 p.c.	8,000 00	7,360 00	7,680 00
Chicago, Milwaukee and St. Paul Ry. Convertible, 1932, 4½ p.c.	600 00	618 00	612 00
Chicago, Milwaukee and St. Paul Ry. General Refunding Bonds, 2014, 5 p.c.	1,200 00	1,296 00	1,284 00
Duluth Street Ry., General Mtge., (g'teed by the Duluth Superior Traction Co.), 1930, 5 p.c.	25,000 00	22,500 00	23,000 00
Los Angeles, California, Ry. Corporation (1st and Ref. Mtge. Gold Bonds), 1940, 5 p.c.	105,000 00	93,450 00	94,500 00
Minneapolis and St. Paul Street Ry. Co., 1928, 5 p.c.	5,000 00	5,100 00	5,050 00
Niagara, St. Catharines and Toronto Ry. Co., 1929, 5 p.c.	25,000 00	22,750 00	23,250 00
Porto Rico Railways Co. (1st mortgage), 1936, 5 p.c.	25,000 00	19,750 00	20,000 00
<b>Miscellaneous—</b>			
Canada Landed and National Investment Company, 1920, 5 p.c.	20,000 00	20,000 00	20,000 00
Central Canada Loan and Savings Co., 1917, 4 p.c.	300,000 00	300,000 00	300,000 00
Consolidated Gas Co. of New York, 1920, 6 p.c.	2,500 00	3,175 00	3,000 00
Mortgage Bond Co. of New York, 1932, 5 p.c.	10,000 00	9,500 00	9,500 00
Provincial Light, Heat and Power Co., 1946, 5 p.c.	96,000 00	94,080 00	95,040 00
Toronto Savings and Loan Co., 1917 and 1919, 4 p.c.	50,000 00	50,000 00	50,000 00
Total held in United States	\$1,670,544 11	\$1,590,738 83	\$1,602,754 03

THE WESTERN—*Concluded.*SCHEDULE A—*Concluded.*

<i>Other bonds—</i>	Par Value.	Book Value.	Market Value.
Cape of Good Hope Conf. Stock, 1943, 3 p.c., (on deposit at Pretoria)...	\$ 29,200 00	\$ 22,484 00	\$ 22,484 00
Clifton Hotel Company, 1916, 6 p.c. (with company).....	3,700 00	3,700 00	3,700 00
Total par, book and market values	<u>\$1,782,664 08</u>	<u>\$1,691,623 73</u>	<u>\$1,703,658 93</u>

## SCHEDULE B.

Stocks owned by the company:—			
551 shares Canadian Bank of Commerce ...	\$ 55,100 00	\$ 110,200 00	\$ 111,853 00
2,044 shares Canada Permanent Mtge. Corp	20,440 00	37,405 20	37,405 20
300 shares Dominion Savings and Investment Society .....	15,000 00	12,000 00	11,850 00
30 shares Toronto General Trusts Corporation	3,000 00	6,210 00	6,210 50
12 shares Baltimore and Ohio R.R. Co. (pref.)	1,200 00	936 00	924 50
22½ shares Baltimore and Ohio R.R. Co. (com.)	2,250 00	2,160 00	2,092 50
19,683 shares British America Assurance Co.	492,075 00	246,037 50	231,275 25
200 shares Chicago & North Western Ry. Co.	20,000 00	27,400 00	26,860 00
62 shares Lehigh Valley Coal Sales Co	35,600 00	58,450 00	57,050 00
700 shares Lehigh Valley Ry. Co	3,100 00	4,960 00	4,960 00
240 shares Louisville & Nashville Ry. Co.....	24,000 00	31,200 00	30,480 00
300 shares Minneapolis, St. Paul & Sault Ste. Marie Ry. (com.) .....	30,000 00	37,560 00	36,900 00
80 shares Illinois Central Ry. Co ..	8,000 00	8,640 00	8,640 00
100 shares Chicago, Milwaukee & St. Paul Ry. Co.....	10,000 00	10,000 00	9,700 00
125 shares Can. Pac. Ry. Co	12,500 00	23,060 00	22,875 00
100 shares Northern Pacific Ry. Co ..	10,000 00	11,800 00	11,600 00
100 shares Union Pacific R.R. Co	10,000 00	14,800 00	13,800 00
100 shares Consolidated Gas. Co. of New York	10,000 00	14,400 00	14,400 00
Total par, book and market values	<u>\$ 761,665 00</u>	<u>\$ 657,098 70</u>	<u>\$ 638,814 95</u>

SESSIONAL PAPER No. 8

## THE YORKSHIRE INSURANCE COMPANY LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—EDWIN GRAY.

General Manager and Secretary—JAMES HAMILTON.

Principal Offices—York and London.

Manager in Canada—P. M. WICKHAM.

Head Office in Canada—Montreal.

Company established in 1824 and constituted by Deed of Settlement July 20, 1825. Subsequently incorporated by Certificate of Register of Joint Stock Companies, June 3, 1908, under Companies' Acts 1862 to 1900. Dominion license issued January 16, 1907.)

## CAPITAL.

Amount of joint stock capital authorized	\$ 4,860,000 00
Amount subscribed	4,110,860 00
Amount paid in cash	608,904 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders*

Market value of bonds and debts on deposit with Receiver General ( <i>For details, see Schedule A</i> )	\$ 407,180 23
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*Other Assets in Canada.*

Value of real estate held by the company	550,000 00
Amount secured by way of loans on real estate, by bond or mortgage, first liens	1,883,300 00
Cash at head office in Canada	22,201 70
Cash in banks, viz:—	
Canadian Bank of Commerce, Montreal	\$ 52,774 11
La Banque Provinciale, Montreal	5,323 62
Total cash in banks	58,097 73
Agents' balances and premiums uncollected, viz:—	
Fire (\$530.17 on business prior to Oct. 1, 1915)	\$ 73,943 93
Accident, etc. (\$109.35 on business prior to Oct. 1, 1915)	8,796 84
Live stock (\$133.88 on business prior to Oct. 1, 1915)	2,566 83
Total	85,307 60
Interest due, \$4,611.25; accrued, \$34,944.05	39,555 30
Rents due, \$2,405.43; accrued, \$1,286.66	3,692 09
Office furniture and plans	14,086 57
Total assets in Canada	\$ 3,063,421 22

## LIABILITIES IN CANADA.

Net amount of fire claims, unadjusted	\$ 15,808 00
Net amount of fire claims, resisted, in suit	4,563 00
Net amount of live stock claims, unadjusted	2,873 00
Net amount of live stock claims, resisted, in suit	2,220 00
Net amount of accident claims, unadjusted	110 00
Net amount of plate glass claims, unadjusted	91 60
Net amount of sickness claims, unadjusted	35 00
Net amount of employers' liability claims, unadjusted	4,386 00
Net amount of automobile (excluding fire risk) claims, unadjusted	1,630 00
Total net amount of unsettled claims	\$ 31,716 60

## THE YORKSHIRE—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:—

Fire.....	\$ 288,962 78
Accident.....	2,957 44
Plate Glass.....	4,766 12
Sickness.....	1,730 24
Employers' Liability.....	8,953 79
Live Stock.....	12,394 91
Automobile (excluding Fire risk).....	8,571 74

Total, \$328,537.02; carried out at 80 per cent.....	\$ 262,669 62
Taxes (due and accrued (estimated)).....	8,000 00
Total liabilities in Canada.....	\$ 302,386 22

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Fire.	Acci- dent.	Employ- ers' Liabi- lity.	Sick- ness.	Live Stock.	Plate Glass.	Auto- mobile (excluding Fire risk.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash re- ceived.....	439,148 78	8,263 64	15,731 42	4,779 86	35,119 94	8,745 01	23,623 93
Less reinsur- ance.....	4,145 03	234 64		39 04	637 90		
Less return premiums..	74,234 51	1,832 34	3,298 43	743 25	4,569 09	2,528 03	6,298 06
Total deduc- tion.....	78,379 54	2,066 98		782 29	5,206 99		
Net cash re- ceived.....	360,769 24	6,196 66	12,432 99	3,997 57	29,912 95	6,216 98	17,325 87

Net cash received for premiums for all classes of business.....	\$ 436,852 26
Cash received for interest on investments.....	123,621 55
Rents.....	17,455 54
Total income in Canada.....	\$ 577,929 35



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THE YORKSHIRE—Continued.  
EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Fire.	Acci- dent.	Employ- ers' Liabi- lity.	Sick- ness.	Live Stock.	Plate Glass.	Auto- mobile (excluding Fire risk.)
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years	11,699 04	203 00	421 37	390 00	2,176 66	59 45	154 50
Paid for claims occurring during the year	199,700 84	11,343 67	2,571 69	843 91	16,608 77	1,625 79	2,238 97
Less savings and salvage	20 81						
Less reinsurance	1,081 11	180 00		155 34			
Total deduction	1,101 92						
Net payment for said claims	198,598 92	11,163 67		688 57			
Total net payment for claims	210,297 96	11,366 67	2,993 06	1,078 57	18,785 43	1,685 24	2,393 47

Total net payments for claims for all classes of business	\$ 248,600 40
Dividends paid stockholders	87,113 08
Commission and brokerage: Fire, \$71,028.47; Other, \$16,084.61	12,293 16
Taxes: Fire, \$9,996.08; Other, \$2,297.08	20,054 45
Salaries, fees and travelling expenses: Fire—Salaries, head office, \$16,553.99; fees—directors, \$960; auditors, \$200; travelling expenses, officials, \$2,340.46	10,456 05
Salaries, fees and travelling expenses: Other—Salaries, head office, \$8,433.98; fees, auditors, \$200; travelling expenses, officials, \$1,822.07	16,579 00
Miscellaneous expenditure: Fire; viz.—Advertising, \$146.26; furniture and fixtures, \$597.07; legal expenses, \$197.82; maps and plans, \$1,274.34; postage, telegrams, telephones and express, \$2,625.22; printing and stationery, \$2,185.60; rents, \$4,306.12; underwriters' boards, associations, etc., \$4,200.55; light, \$113.53; sundries, \$932.69	5,273 08
Miscellaneous expenditure: Other; viz.—Advertising, \$218.64; furniture and fixtures, \$140.50; inspections and surveys, \$234.16; legal expenses, \$9.75; medical examiners' fees, \$90; postage, telegrams, telephones and express, \$891.69; printing and stationery, \$2,163.43; rents, \$877.92; underwriters' boards, associations, etc., \$115; light, \$97.84; sundries, \$523.25	
Total expenditure in Canada	\$ 400,369 22

## THE YORKSHIRE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.								
	Fire			Accident.			Employers' Liability		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	29,893	46,146,857	534,544 57	328	1,151,250	6,264 50	127	1,270,000	16,291 86
Taken in 1915—New and Renewed	14,365	38,036,837	459,296 46	156	639,000	3,585 75	90	900,000	14,040 11
				194	698,750	3,786 50	50	500,000	4,645 31
Totals	45,168	84,183,694	993,841 03	681	2,489,000	13,636 75	267	2,670,000	35,077 28
Less ceased	13,991	35,217,501	420,817 65	393	1,392,250	7,487 24	163	1,630,000	17,425 16
Gross in force at end of 1915	21,267	48,966,163	573,023 38	288	1,096,750	6,149 51	104	1,040,000	17,652 12
Less reinsured		828,134	4,406 78		44,000	234 64			
Net in force at end of 1915...	21,267	48,138,029	568,622 60	288	1,052,750	5,914 87	104	1,040,000	17,652 12

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Continued.

Risks and Premiums	CLASS OF BUSINESS.						
	Sickness.		Live Stock			Plate Glass.	
	No.	Premiums	No.	Amount	Premiums	No.	Premiums
		\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1914.	237	3,861 26	683	469,468	33,078 30	227	5,116 21
Taken in 1915—New and Renewed	97	1,950 00	887	590,788	34,142 13	261	6,724 26
	131	2,357 50	...	...	...	131	2,397 37
Totals	465	8,168 76	1,570	1,060,256	67,220 43	619	14,237 84
Less ceased	274	4,637 51	1,042	723,383	41,890 30	280	5,946 28
Gross in force at end of 1915.	191	3,531 25	528	336,873	25,330 13	339	8,291 56
Less reinsured	...	70 78	...	...	540 31	...	...
Net in force at end of 1915	191	3,460 47	528	336,873	24,789 82	339	8,291 56

SESSIONAL PAPER No. 8

THE YORKSHIRE—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks and Premiums.	Automobile (excluding Fire risk.)		
	No.	Amount. (Premiums)	
		\$	cts.
Gross in force at end of 1914...	197	1,970,000	13,997 62
Taken in 1915—New and Renewed.	499	4,990,000	22,683 03
	8	80,000	1,068 85
Totals...	704	7,040,000	37,749 50
Less ceased	376	3,760,000	20,606 02
Gross and net in force at end of 1915.	328	3,280,000	17,143 48

Summary of net in force at end of 1915: No. 23,045. Premiums, \$645,874.92.

## SCHEDULE A.

Bonds and debts, on deposit with Receiver General, viz:—	Par Value.	Market Value.
<i>Governments—</i>		
Dom. of Canada registered stock, 1930-50, 3½ p.c. ....	\$ 72,513 33	\$ 60,911 20
Dom. of Canada bonds, 1920-1925, ½ p.c. ....	42,340 00	41,493 20
Prov. of Manitoba, (Tel. and Tel. System) 1947, 4 p.c. ....	25,000 00	20,500 00
India stock, 1948, 3 p.c. ....	24,333 33	16,790 00
<i>Cities—</i>		
Fort William, 1928, 5 p.c. ....	14,250 00	13,252 50
Fort William, 1938, 5 p.c. ....	6,000 00	5,460 00
Fort William, (Hospital) 1928, 5 p.c. ....	18,000 00	16,740 00
Kamloops, 1936, 5 p.c. ....	20,000 00	17,200 00
Port Arthur, 1940, 4½ p.c. ....	24,333 33	20,440 00
Regina, 1939, 4½ p.c. ....	24,333 33	20,440 00
Vancouver, 1917, 4 p.c. ....	6,000 00	5,880 00
Vancouver, 1918, 4 p.c. ....	20,000 00	19,200 00
<i>School—</i>		
Montreal, R.C., 1948, 4 p.c. ....	22,000 00	16,720 00
<i>Railways—</i>		
Alberta and Great Waterways Ry. Co., 1st mtge. (g'teed by Prov. of Alta.) 1939, 5 p.c. ....	35,000 00	32,200 00
Can. Nor. Ry. 1st mtge. (g'teed by the Prov. of Man.) 1929, 4 p.c. ....	24,333 33	21,413 33
New Brunswick Coal and Ry. Co., 1st mtge. (g'teed by Prov. of N.B.) 1953, 4 p.c. ....	26,000 00	20,540 00
<i>Miscellaneous—</i>		
Can. Perm. Mtge. Corp., 1921, 4½ p.c. ....	58,000 00	58,000 00
Total on deposit with Receiver General. ....	\$ 462,436 65	\$ 407,180 23

(For General Business Statement, see Appendix.)



# STATEMENTS

OF

Accident, Guarantee, Plate Glass, Steam Boiler,  
Burglary, Sickness, Inland Transit,

AND OTHER

INSURANCE COMPANIES

TRANSACTIONING BUSINESS

OTHER THAN FIRE OR LIFE

## LIST OF COMPANIES

LICENSED UNDER THE INSURANCE ACT, 1910, TO TRANSACT IN CANADA BUSINESS OF INSURANCE OTHER THAN FIRE OR LIFE, DURING THE YEAR ENDED DECEMBER 31, 1915.

### ACCIDENT INSURANCE.

- Alliance Assurance Company (Limited). (*See* Fire Statement.)  
 The Canada Accident Assurance Company.  
 The Canadian Casualty and Boiler Insurance Company.  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See* Fire Statement.)  
 The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)  
 The Fidelity and Casualty Company of New York.  
 The General Accident Assurance Company of Canada.  
 The Globe Indemnity Company of Canada.  
 The Guardian Accident and Guarantee Company.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 The Law Union and Rock Insurance Company (Limited). (*See* Fire Statement.)  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 The London Guarantee and Accident Company (Limited). (*See* Fire Statement.)  
 Loyal Protective Insurance Company.  
 Maryland Casualty Company.  
 Merchants Casualty Company  
 The Merchants' and Employers' Guarantee and Accident Company.  
 The North American Accident Insurance Company.  
 The Norwich Union Fire Insurance Society (Limited). (*See* Fire Statement.)  
 The Ocean Accident and Guarantee Corporation (Limited). (*See* Fire Statement.)  
 The Protective Association of Canada.  
 Railway Passengers Assurance Company.  
 The Ridgely Protective Association.  
 The Royal Exchange Assurance. (*See* Fire Statement.)  
 The Travelers Indemnity Company, Hartford, Conn.  
 The Travelers Insurance Company, Hartford, Conn.  
 United Commercial Travelers of America, The Order of  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (*See* Fire Statement.)

### AUTOMOBILE INSURANCE (INCLUDING FIRE RISK.)

- Etna Insurance Company. (*See* Fire Statement.)  
 The Employers' Liability Assurance Corporation (Limited). (*See* Fire Statement.)  
 Fireman's Fund Insurance Company. (*See* Fire Statement.)  
 Glens Falls Insurance Company. (*See* Fire Statement.)  
 Hartford Fire Insurance Company. (*See* Fire Statement.)

## SESSIONAL PAPER No. 8

AUTOMOBILE INSURANCE (INCLUDING FIRE RISK)—*Concluded.*

The Home Insurance Company. (*See Fire Statement.*)  
 Insurance Company of North America. (*See Fire Statement.*)  
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
 The Marine Insurance Company (Limited). (*See Fire Statement.*)  
 National-Ben Franklin Fire Ins. Co., of Pittsburgh, Pa. (*See Fire Statement.*)  
 Niagara Fire Insurance Company. (*See Fire Statement.*)  
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
 Providence Washington Insurance Company. (*See Fire Statement.*)  
 Queen Insurance Company of America. (*See Fire Statement.*)  
 The Royal Exchange Assurance. (*See Fire Statement.*)  
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)

## AUTOMOBILE INSURANCE (EXCLUDING FIRE RISK.)

The Canada Accident Assurance Company.  
 The Canadian Casualty and Boiler Insurance Company.  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
 The Employers' Liability Assurance Corp. (Limited). (*See Fire Statement.*)  
 The Fidelity and Casualty Company of New York.  
 The General Accident Assurance Company of Canada.  
 The Globe Indemnity Company of Canada.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
 Maryland Casualty Company.  
 The Merchants' and Employers' Guarantee and Accident Company.  
 The North American Accident Insurance Company.  
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
 Railway Passengers Assurance Company.  
 The Royal Exchange Assurance. (*See Fire Statement.*)  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## BURGLARY INSURANCE.

The Canada Accident Assurance Company.  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
 The Fidelity and Casualty Company of New York.  
 The Globe Indemnity Company of Canada.  
 The Guardian Accident and Guarantee Company.  
 The London Guarantee and Accident Company (Limited). (*See Fire Statement.*)  
 Maryland Casualty Company.  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.

## EXPLOSION INSURANCE.

The Globe and Rutgers Fire Insurance Company.  
 The Western Assurance Company. (*See Fire Statement.*)

## GUARANTEE INSURANCE.

- Alliance Assurance Company (Limited). (*See Fire Statement.*)  
 American Surety Company of New York.  
 The Canada Accident Assurance Company.  
 The Canadian Surety Company.  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (*See Fire Statement.*)  
 The Employers' Liability Assurance Corporation (Limited). (*See Fire Statement.*)  
 The Globe Indemnity Company of Canada.  
 The Guarantee Company of North America.  
 The Guardian Accident and Guarantee Company.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 International Fidelity Insurance Company.  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 The London Guarantee and Accident Company (Limited.) (*See Fire Statement.*)  
 Maryland Casualty Company.  
 National Surety Company.  
 The Ocean Accident and Guarantee Corporation (Limited.) (*See Fire Statement.*)  
 Railway Passengers Assurance Company.  
 The United States Fidelity and Guaranty Company.

## HAIL INSURANCE.

- British America Assurance Company. (*See Fire Statement.*)  
 The Canada Hail Insurance Company.  
 The Dominion Fire Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company (*See Fire Statement.*)  
 The Home Insurance Company. (*See Fire Statement.*)  
 The Hudson Bay Insurance Company. (*See Fire Statement.*)  
 Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)

## INLAND TRANSPORTATION INSURANCE.

- The American and Foreign Marine Insurance Company.  
 The British and Foreign Marine Insurance Company (Limited.)  
 Fireman's Fund Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 Insurance Company of North America. (*See Fire Statement.*)  
 The Marine Insurance Company (Limited). (*See Fire Statement*)  
 The Ocean Marine Insurance Company (Limited).  
 Queen Insurance Company of America. (*See Fire Statement.*)  
 St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)  
 Union Assurance Society (Limited.) (*See Fire Statement.*)  
 The Western Assurance Company. (*See Fire Statement.*)

## LIGHTNING INSURANCE.

- The Western Assurance Company. (*See Fire Statement.*)



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## LIVE STOCK INSURANCE.

The General Animals Insurance Company of Canada.  
 The Yorkshire Insurance Company (Limited). (See Fire Statement.)

## PLATE GLASS INSURANCE.

The Canada Accident Assurance Company.  
 The Casualty Company of Canada  
 The Dominion of Canada Guarantee and Accident Insurance Company. (See Fire Statement.)  
 The Fidelity and Casualty Company of New York.  
 The Guardian Accident and Guarantee Company.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 Lloyds Plate Glass Insurance Company of New York.  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 Maryland Casualty Company.  
 The Merchants' and Employers' Guarantee and Accident Company.  
 The Mount Royal Assurance Company. (See Fire Statement.)  
 The National Provincial Plate Glass and General Insurance Company (Limited).  
 The New York Plate Glass Insurance Company.  
 The North American Accident Insurance Company.  
 The Norwich Union Fire Insurance Society (Limited). (See Fire Statement.)  
 The Ocean Accident and Guarantee Corporation (Limited). (See Fire Statement.)  
 Railway Passengers Assurance Company.  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (See Fire Statement.)

## SICKNESS INSURANCE.

Alliance Assurance Company (Limited). (See Fire Statement.)  
 The Canada Accident Assurance Company.  
 The Canadian Casualty and Boiler Insurance Company.  
 The Canadian Order of the Woodmen of the World. (See Life Statement, Vol. II.)  
 Catholic Mutual Benefit Association of Canada, The Grand Council of the (See Life Statement, Vol. II.)  
 The Dominion Gresham Guarantee and Casualty Company.  
 The Dominion of Canada Guarantee and Accident Insurance Company. (See Fire Statement.)  
 The Employers' Liability Assurance Corporation (Limited). (See Fire Statement.)  
 The Fidelity and Casualty Company of New York.  
 The General Accident Assurance Company of Canada.  
 The Globe Indemnity Company of Canada.  
 The Guardian Accident and Guarantee Company.  
 The Imperial Guarantee and Accident Insurance Company of Canada.  
 The Independent Order of Foresters. (See Life Statement, Vol. II.)  
 The Law Union and Rock Insurance Company (Limited). (See Fire Statement.)  
 The London and Lancashire Guarantee and Accident Company of Canada.  
 The London Guarantee and Accident Company (Limited). (See Fire Statement.)

SICKNESS INSURANCE—*Concluded.*

- Loyal Protective Insurance Company.  
 Maryland Casualty Company.  
 Merchants Casualty Company.  
 The Merchants' and Employers' Guarantee and Accident Company.  
 Moose, The Grand Lodge of the Loyal Order of, in the Dominion of Canada.  
 The North American Accident Insurance Company.  
 The Norwich Union Fire Insurance Society (Limited). (*See Fire Statement.*)  
 The Ocean Accident and Guarantee Corporation (Limited). (*See Fire Statement.*)  
 The Protective Association of Canada.  
 Railway Passengers Assurance Company.  
 The Ridgely Protective Association.  
 The Royal Exchange Assurance. (*See Fire Statement.*)  
 The Royal Guardians. (*See Life Statement, Vol. II.*)  
 The Subsidiary High Court of the Ancient Order of Foresters in the Dominion of Canada. (*See Life Statement, Vol. II.*)  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.  
 The Yorkshire Insurance Company (Limited). (*See Fire Statement.*)

## SPRINKLER LEAKAGE INSURANCE.

- Etna Insurance Company. (*See Fire Insurance.*)  
 American Loyds, Underwriters at. (*See Fire Statement.*)  
 The British and Foreign Marine Insurance Company (Limited).  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 The Home Insurance Company. (*See Fire Statement.*)  
 Maryland Casualty Company.  
 The Scottish Union and National Insurance Company. (*See Fire Statement.*)  
 Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

## STEAM BOILER INSURANCE.

- The Boiler Inspection and Insurance Company of Canada.  
 The Canadian Casualty and Boiler Insurance Company.  
 The Fidelity and Casualty Company of New York.  
 The Hartford Steam Boiler Inspection and Insurance Company.  
 Maryland Casualty Company.  
 The Travelers Indemnity Company, Hartford, Conn.  
 The United States Fidelity and Guaranty Company.

## TITLE INSURANCE.

- Chartered Trust and Executor Company.

## TORNADO INSURANCE.

- Etna Insurance Company. (*See Fire Statement.*)  
 American Central Insurance Company. (*See Fire Statement.*)  
 Fidelity-Phenix Fire Insurance Company of New York. (*See Fire Statement.*)  
 German American Insurance Company. (*See Fire Statement.*)  
 Glens Falls Insurance Company. (*See Fire Statement.*)  
 Hartford Fire Insurance Company. (*See Fire Statement.*)  
 The Home Insurance Company. (*See Fire Statement.*)

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TORNADO INSURANCE—*Concluded.*

National Fire Insurance Company of Hartford. (*See Fire Statement.*)

National Union Fire Insurance Company of Pittsburgh, Pa. (*See Fire Statement.*)

Niagara Fire Insurance Company. (*See Fire Statement.*)

Northwestern National Insurance Company of Milwaukee, Wis. (*See Fire Statement.*)

The Scottish Union and National Insurance Company. (*See Fire Statement.*)

Springfield Fire and Marine Insurance Company. (*See Fire Statement.*)

St. Paul Fire and Marine Insurance Company. (*See Fire Statement.*)

The Western Assurance Company. (*See Fire Statement.*)

## WEATHER INSURANCE.

The Canada Weather Insurance Company.

## THE AMERICAN AND FOREIGN MARINE INSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. L. H. SIMPSON.

Secretary—JOHN E. HOFFMAN.

Principal Office—New York.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized and incorporated, December, 1896. Commenced business in Canada, January 1, 1904.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 300,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with the Receiver General, viz.:—

	Par Value.	Market Value.
State of New York, 1961, 4 p.c.....	\$ 26,000 00	\$ 26,520 00
Carried out at market value.....		\$ 26,520 00

*Other Assets in Canada.*

Cash at head office in Canada .....	742 42
Total assets in Canada.....	\$ 27,262 42

## LIABILITIES IN CANADA.

Nil.

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 17,874 14
Deduct reinsurances, \$42.84; return premiums, \$120.44. ....	163 28
Net cash received for said premiums.....	\$ 17,710 86
Total income in Canada.....	\$ 17,710 86

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year.....	\$ 10,027 17
Deduct savings and salvage.....	622 15
Total net amount paid for claims.....	\$ 9,405 02
Paid for commission or brokerage.....	3,426 41
Paid for taxes.....	501 10
Paid for salaries, fees and all other charges of officials.....	41 66
Miscellaneous expenditure, viz.: Printing and stationery.....	19 50
Total expenditure in Canada.....	\$ 13,393 69

## RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	No.	Amount.	Premiums.
Policies taken during year.....		\$ 56,914,025	\$ 17,874 14
Deduct terminated.....		56,914,025	17,874 14

## SESSIONAL PAPER No. 8

THE AMERICAN AND FOREIGN MARINE—*Concluded.*

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total amount received for premiums.....	\$ 327,769 96
Total amount received for interest and dividends.....	51,601 18
Gross increase, by adjustment, in book value of bonds.....	402 88
Agents' balances previously charged off.....	54 55
<b>Total income.....</b>	<b>\$ 379,828 57</b>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 135,303 39
Expenses of adjustment and settlement of claims.....	6,712 15
Paid stockholders for interest or dividends.....	30,000 00
Commission or brokerage.....	47,070 85
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	4,360 00
Allowances to agencies for miscellaneous agency expenses.....	141 14
State taxes on premiums, Insurance Department licenses and fees.....	4,958 41
All other licenses, fees and taxes.....	1,437 13
Gross decrease, by adjustment, in book value of bonds.....	991 02
Underwriters' boards and tariff associations.....	276 47
Inspections and surveys.....	196 50
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses.....	0 77
All other disbursements.....	2,624 26
<b>Total disbursements.....</b>	<b>\$ 234,072 09</b>

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$ 1,350,186 25
Cash in trust companies and in banks.....	103,833 36
Agents' balances.....	8,684 95
<b>Total ledger assets.....</b>	<b>\$ 1,462,704 56</b>

## NON-LEDGER ASSETS.

Due from other companies for reinsurance on claims paid.....	1,043 08
Interest accrued.....	10,633 60
Gross assets.....	\$ 1,474,381 24
Deduct assets not admitted.....	112,093 06
<b>Total admitted assets.....</b>	<b>\$ 1,362,288 24</b>

## LIABILITIES.

Net amount of unpaid claims.....	\$ 175,731 00
Total unearned premiums.....	67,067 22
Federal, state, county and other taxes due or accrued.....	12,500 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	200 00
Reinsurance due other companies.....	86,518 39
<b>Total liabilities, except capital.....</b>	<b>\$ 342,016 61</b>
Capital paid up in cash.....	300,000 00
Surplus over all liabilities.....	720,271 63
<b>Total liabilities.....</b>	<b>\$ 1,362,288 24</b>

## RISKS AND PREMIUMS.

## FOR MARINE AND INLAND RISKS.

Amount written or renewed during the year.....	\$1,142,017,255 00
Premiums thereon.....	1,306,321 66
Amount terminated during the year.....	1,120,392,288 00
Premiums thereon.....	1,299,944 23
Net amount in force at December 31, 1915.....	19,829,583 00
Premiums thereon.....	111,977 29

## AMERICAN SURETY COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. LAFRENTZ.

Secretary—W. A. BRANDT.

Principal Office—100 Broadway, New York.

Chief Agent in Canada—W. H. HALL.

Head Office in Canada—Toronto.

Incorporated, April 14, 1884. Commenced business in Canada, July, 1887.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash.....\$ 5,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Canadian Northern Railway, Winnipeg Terminals, (guaranteed by Prov. Man.) 1939, 4 p.c.....	\$ 67,000 00	\$ 54,940 00

Carried out at market value.....\$ 54,940 00

*Other Assets in Canada.*

Cash in Home Bank, Toronto.....1,728 58

Interest accrued.....1,340 00

Agents' balances and premiums uncollected (\$342.78 on business prior to Oct. 1, 1915).....1,000 07

Total assets in Canada.....\$ 59,008 65

## LIABILITIES IN CANADA.

Amount of guarantee claims, resisted, in suit.....\$ 5,000 00

Amount of guarantee claims, resisted, not in suit.....548 44

Total net amount of unsettled claims.....\$ 5,548 44

Reserve of unearned premiums, \$6,906.65; carried out at 80 per cent.....5,525 32

Total liabilities in Canada.....\$ 11,073 76

## INCOME IN CANADA.

Gross cash received for premiums.....\$ 26,336 70

Deduct reinsurances, \$2,596.56; return premiums, \$7,830.67.....10,421 23

Total net cash received for premiums.....\$ 15,915 47

Received for interest on investments.....2,680 00

Total income in Canada.....\$ 18,595 47

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## AMERICAN SURETY—Continued.

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ -1,271 44	
Amount paid for claims occurring during the year.....	\$ 2,770 42	
Deduct recoveries.....	23 12	
Net amount paid for said claims.....	\$ 2,747 30	
Total net amount paid for claims.....	\$	1,475 86
Commission or brokerage.....		3,849 72
Taxes and fees.....		252 97
Miscellaneous expenditure, viz.: Printing and stationery, \$46.97; adjustment expenses, \$317.61.....		364 58
Total expenditure in Canada.....	\$	5,943 13

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	1,938	\$ 4,664,512	\$ 20,101 19
Taken during the year, new and renewed.....	2,613	5,531,191	24,846 36
Total.....	4,551	\$ 10,195,703	\$ 44,947 55
Deduct terminated.....	2,599	6,472,429	29,188 68
Gross in force at Dec. 31, 1915.....	1,952	\$ 3,723,274	\$ 15,758 87
Deduct reinsured.....		1,037,900	2,590 56
Net in force Dec. 31, 1915.....	1,952	\$ 2,685,374	\$ 13,168 31

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.....	\$ 3,166,047 91
Loans secured by pledge of bonds, stocks or other collaterals.....	71,000 00
Mortgage loans on real estate, first liens.....	24,795 69
Book value of bonds and stocks owned.....	3,925,215 00
Cash on hand and in banks or deposited in trust companies.....	1,219,248 21
Gross premiums in course of collection.....	739,910 25
Salvage recoverable.....	154,055 62
Reinsurance recoverable.....	389 90
Total ledger assets.....	\$ 9,300,662 58

## NON-LEDGER ASSETS.

Interest accrued.....	33,537 48
Rents due and accrued.....	6,508 32
Appraised value of real estate over book value.....	248,952 09
Gross assets.....	\$ 9,589,680 47
Deduct assets not admitted.....	441,239 93
Total admitted assets.....	\$ 9,148,440 54

## LIABILITIES.

Total amount of unpaid claims.....	\$ 746,229 19
Total unearned premiums.....	2,053,118 17
Commission, brokerage, etc., due or to become due to agents or brokers.....	67,560 18
Salaries, expenses, etc., due or accrued.....	65,071 43
Federal, State and other taxes due or accrued (estimated).....	49,868 39
Reinsurance due.....	44,837 61
Premiums paid in advance.....	16,343 61
Federal income tax retained.....	1,078 91
All other liabilities.....	2,804 58
Total liabilities, except paid up capital.....	\$ 3,046 912 07
Capital stock paid up.....	5,000 000 00
Surplus beyond capital and other liabilities.....	1,101,528 47
Total liabilities.....	\$ 9,148,440 54

AMERICAN SURETY—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 3,210,138 13
Received for interest and dividends .....	223,110 13
Received for rents.....	278,174 69
Gross profit on sale or maturity of real estate, bonds and stocks .....	2,264 25
Gross increase, by adjustment, in book value of bonds and stocks.....	634,441 25
All other income.....	131 13
Total income.....	<u>\$ 4,348,259 58</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 902,482 20
Investigation and adjustment of claims.....	97,329 67
Dividends paid stockholders.....	250,000 00
Commission or brokerage.....	593,298 06
Salaries, travelling and all other expenses of agents, not on commission account.....	862,496 68
Salaries, fees and all other compensations of officers, directors, trustees and home office employees.....	437,633 75
Inspections.....	16,878 24
Taxes on real estate.....	78,609 74
State taxes on premiums, Insurance Department licenses and fees.....	88,636 29
All other licenses, fees and taxes.....	19,994 68
Rent.....	52,707 50
Repairs and expenses (other than taxes) on real estate, including rent of building, leased for 99 years.....	163,346 23
Gross loss on sale or maturity of real estate, bonds and stocks.....	424,491 81
Gross decrease, by adjustment, in book value of ledger assets.....	85,584 50
Reinsurance.....	24,423 04
Advance premiums.....	26,758 15
All other disbursements.....	143,006 32
Total disbursements.....	<u>\$ 4,267,676 86</u>

## EXHIBIT OF PREMIUMS.

	For fidelity risks.	For surety risks.
Premiums on policies written or renewed during the year .....	\$ 1,825,700 83	\$ 2,825,203 20
Premiums on risks expired and terminated .....	1,811,656 17	3,078,584 57
Premiums on policies in force at end of year.....	1,571,450 23	2,436,041 60



SESSIONAL PAPER No. 8

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEORGE C. ROBB.

Vice-President, Chief Agent and Secretary—HENRY N. ROBERTS.

Principal Office—Toronto.

(Incorporated, April 8, 1875, by 38 Vic., cap. 95; amended in 1882 by 45 Vic., cap. 102, and in 1889 by 52 Vic., cap. 97, and in 1892, by 55-56 Vic., cap. 68. Commenced business in Canada, October 9, 1875.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed and paid in cash.....	100,100 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 5,000 00
Book value of bonds and debts owned by the Company. (For details, see Schedule A).....	228,251 65
Book value of stocks owned by the Company. (For details, see Schedule B).....	40,651 32
Cash at head office (including \$1,582.69 cheques at head office).....	1,631 05
Cash at Montreal office.....	2 70
Cash in banks—	
Bank of Nova Scotia, Toronto (savings account).....	\$ 2,628 93
Bank of Nova Scotia, Toronto, (current account).....	4,146 11
Bank of Nova Scotia, Montreal (current account).....	298 00
Total cash in banks.....	7,073 04
Total ledger assets.....	\$ 282,609 76
Deduct market value of bonds, debts, and stocks, under book value.....	13,070 27
	\$ 269,539 49

## OTHER ASSETS.

Interest accrued.....	4,062 68
Office furniture and inspectors' appliances.....	2,500 00
Special service accounts in course of collection.....	170 00
Net amount of outstanding premiums, (\$12,130.99, less \$405.30 written off) \$11,725.69; less commission.....	9,384 15
Total assets.....	\$ 285,656 32

## LIABILITIES.

Net amount of steam boiler claims, unadjusted.....	\$ 122 70
Reserve of unearned premiums, \$104,828.82; carried out at 80 per cent.....	83,863 05
Taxes due and accrued.....	328 80
Total liabilities (excluding capital stock).....	\$ 84,314 55
Excess of assets over liabilities.....	\$ 201,341 77
Capital stock paid in cash.....	100,100 00
Surplus over all liabilities and capital.....	\$ 101,241 77

## THE BOILER INSPECTION—Continued.

## INCOME.

Gross cash received for premiums.....	\$ 73,436 56
Deduct reinsurance, \$1,820 48; return premiums, \$8,854.70 .....	10,675 18
Net cash received for premiums.....	\$ 62,761 38
Received for interest on investments and net dividends on stocks.....	12,915 09
Income for special service department (net).....	783 40
Total income.....	\$ 76,459 87

## EXPENDITURE.

Amount paid for claims occurring during the year.....	\$ 963 97
Deduct salvages and reinsurances.....	2 47
Total net amount paid for claims.....	\$ 961 50
Commission or brokerage.....	7,483 07
Paid for salaries of officials, \$7,300; salaries of agents, \$1,857.15, travelling expenses, \$802.42; inspectors' salaries and expenses, \$33,116.32.....	43,075 89
Taxes.....	2,946 55
Miscellaneous expenditure. Head office expenses, \$1,903.78; advertising, \$853.86; furniture and fixtures, \$360.61; postage, telegrams, telephones and express, \$1,162.97; rent, \$3,801 50; exchange, \$63.42; legal fees, \$30 55; investigation of claims, \$10.75; agency expenses, \$709.24; printing and stationery, \$1,217.26.....	10,113 94
Total expenditure.....	\$ 64,580 95

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914.....	\$ 270,730 84
Income as above.....	76,459 87
Total.....	\$ 347,190 71
Amount of expenditure as above.....	64,580 95
Net ledger assets, December 31, 1915.....	\$ 282,609 76

## RISKS AND PREMIUMS.

<i>Steam Boiler Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	2,734	\$ 26,993 050	\$ 220,374 89
Taken during the year, new and renewed.....	973	9,476,521	78,446 82
Total.....	3,707	\$ 36,469,571	\$ 298,821 71
Deduct terminated.....	1,132	10,085,050	84,482 04
Gross and net in force at December 31, 1915.....	2,575	\$ 26,384,521	\$ 214,339 67

## SCHEDULE A.

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General.</i>			
<i>Government—</i>			
Province of Alberta, 1924, 4½ p.c.....	\$ 15,000 00	\$ 14,437 50	\$ 13,950 00
<i>Cities—</i>			
London, 1921, 4 p.c.....	6,000 00	6,000 00	5,580 00
Vancouver, 1912, 3½ p.c.....	7,000 00	6,686 42	4,900 00
Vancouver, 1916, 4 p.c.....	7,000 00	6,686 42	5,320 00
Westmount, 1917, 4½ p.c.....	9,000 00	9,090 00	7,830 00
<i>Towns—</i>			
Maisonneuve, 1916, 4½ p.c.....	10,000 00	9,761 97	8,300 00
Owen Sound, 1923, 4 p.c.....	4,000 00	4,013 58	3,600 00
<i>District—</i>			
Burnaby, 1922, 5 p.c.....	25,000 00	25,500 00	23,750 00
<i>Schools—</i>			
Edmonton, 1916-1938, 5 p.c.....	11,500 01	11,787 65	10,695 01
Saskatoon, 1921-1940, 5 p.c.....	20,000 00	20,503 74	18,000 00
Total on deposit with Receiver General.....	\$114,500 01	\$114,467 28	\$ 101,925 01

## SESSIONAL PAPER No. 8

THE BOILER INSPECTION—*Concluded.*SCHEDULE A.—*Concluded.*Bonds and debentures owned by the company, *Concluded*, viz:—

	Par value.	Book value.	Market value.
<i>Held by the Company.</i>			
<i>Governments—</i>			
Dominion of Canada (Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription) ..	\$ 2,500 00	\$ 2,500 00	\$ 2,500 00
Province of Alberta, 1924, 4½ p.c. ....	15,000 00	14,437 50	13,950 00
Province of Saskatchewan, 1925, 5 p.c. ....	10,000 00	9,400 00	9,600 00
<i>Cities—</i>			
Hamilton (Hospital Extension), 1916 to 19, 4 p.c.	7,103 40	6,808 21	6,890 29
Kamloops, 1956, 5 p.c. ....	5,000 00	4,769 50	4,150 00
Moose Jaw, 1921, 4½ p.c. ....	10,000 00	9,764 00	9,300 00
Regina, 1929, 5 p.c. ....	10,000 00	9,290 80	9,400 00
Strathcona, 1949, 4½ p.c. ....	12,000 00	11,786 40	9,600 00
Toronto, 1953, 4½ p.c. ....	15,000 00	13,893 75	13,200 00
<i>School—</i>			
Medicine Hat, 1932-35, 5 p.c. ....	12,000 00	11,041 71	10,560 00
<i>Railway—</i>			
Canada Southern Ry. Cons. Ist and Ref. Mtge. (g'd'd by Michigan Central R.R.), 1962, 5 p.c.	19,000 00	20,092 50	20,140 00
Total par, book and market values .....	\$ 232,103 41	\$228,251 65	\$ 211,215 30

## SCHEDULE B.

Stocks owned by the Company, viz:—

	Par value.	Book value.	Market value.
628 shares Canada Permanent Mortgage Corp. ....	\$ 6,280 00	\$ 7,713 70	\$ 11,492 40
75 shares Toronto General Trusts Corp. ....	7,500 00	11,987 50	15,525 00
200 shares Consumers Gas Co. ....	10,000 00	20,950 12	17,600 00
Total par, book and market values.....	\$ 23,780 00	\$ 40,651 32	\$ 44,617 40

THE BRITISH AND FOREIGN MARINE INSURANCE COMPANY,  
LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—G. B. HEYWORTH.

Secretary—W.M. GOW.

Principal Office—Liverpool, Eng.

Chief Agent in Canada—ROBERT J. DALE.

Head Office in Canada—Montreal.

(Organized, 1863; incorporated, August 5, 1867. Commenced business in Canada, May 16, 1888.)

CAPITAL.

Amount of joint stock capital authorized and subscribed.....	£ 1,340,000	\$ 6,521,333 33
Amount paid thereon in cash.....	268,000	1,304,266 67

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts. on deposit with Receiver General:—

<i>Cities:—</i>	Par value.	Market value.	
Montreal, 1926, 4 p.c....	\$ 112,000 00	\$ 100,800 00	.
Montreal stock, 1926, 4 p.c....	3,500 00	3,150 00	
Montreal stock, 1927, 4 p.c....	1,500 00	1,335 00	
Total on deposit with Receiver General.	<u>\$ 117,000 00</u>	<u>\$ 105,285 00</u>	
Carried out at market value..		\$ 105,285 00	

*Other Assets in Canada.*

Cash at head office in Canada....		269 54
Interest accrued.....		750 00
Total assets in Canada.		<u>\$ 106,334 54</u>

LIABILITIES IN CANADA.

Reserve of unearned premiums:—		
Inland Transportation..	\$ 247 42	
sprinkler Leakage	385 64	
Total, \$633.06; carried out at 80 per cent .		\$ 506 45
Total liabilities in Canada		<u>\$ 506 45</u>

SESSIONAL PAPER No. 8

THE BRITISH AND FOREIGN MARINE—*Continued.*  
INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Gross cash received .....	2,139 51	575 60
Less reinsurance.....	230 77	150 00
Less return premiums.....	134 42	112 50
Total deduction.....	365 19	262 50
Net cash received.....	1,774 32	312 50
Net cash received for premiums for all classes of business.....		\$ 2,086 82
Cash received for interest on investments .....		4,680 00
Total income in Canada.....		\$ 6,766 82

EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Inland Transportation.	Sprinkler Leakage.
	\$ cts.	\$ cts.
Paid for claims occurring during the year.....	290 76	10 00
Less reinsurance.....	30 61	
Total net payment for claims.....	260 15	10 00
Total net payments for claims for all classes of business.....		\$ 270 15
Commission and brokerage.....		434 98
Paid for adjustment fees.....		3 60
Miscellaneous expenditure, viz: Exchange .....		0 25
Total expenditure in Canada.....		\$ 698 38

## THE BRITISH AND FOREIGN MARINE—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.					
	Inland Transportation.			Sprinkler Leakage.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
	\$	\$ cts.		\$	\$ cts.	
Gross in force at end of 1914..	5	63,190	539 34	15	125,000	900 00
Taken in 1915, new and renewed .....	187	1,045,841	2,139 51	6	75,500	575 00
Totals.....	192	1,109,031	2,678 85	21	200,500	1,475 00
Less ceased.....	184	1,037,631	2,122 85	8	78,000	595 00
Gross in force at end of 1915..	8	71,400	556 00	13	122,500	880 00
Less reinsured.....		7,854	61 16	.....	30,000	150 00
Net in force at end of 1915....	8	63,546	494 84	13	92,500	730 00

Summary of net in force at end of 1915: No. 21. Amount, \$156,046. Premiums, \$1,224.84.



## THE CANADA ACCIDENT ASSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—S. H. EWING.

Vice-President—J. S. N. DOUGALL.

Manager and Secretary—T. H. HUDSON.

Principal Office—Montreal.

(Incorporated, June 23, 1887, by 50-51 Vic., cap. 106; amended in 1899 by 62-63 Vic., cap. 98. On August 31, 1911, the power of the company was extended to include guarantee insurance, under the provisions of section 81 of the Insurance Act, 1910 and on November 6, 1914 its power was further extended to include burglary insurance under the provisions of the said section.)

## CAPITAL.

Amount of capital authorized.....	\$ 500,000 00
Amount of capital subscribed.....	108,300 00
Amount paid thereon in cash.....	43,320 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 439,590 79
Book value of stocks (For details, see Schedule B).....	19,400 00
Cash at head office, \$282.51; at branches, \$1,629.07.....	1,911 58
Cash in Molsons Bank, Montreal, savings account, \$48,253.14; current account, \$10,952.42 ...	59,205 56
Total ledger assets.....	\$ 520,107 93
Deduct market value of bonds, debentures and stocks under book value.....	28,555 29
	\$ 491,552 64

## OTHER ASSETS.

Interest due, \$1,350; accrued, \$3,426.78.....	4,776 78
Agents' balances and premiums uncollected, viz.:	
Accident.....	\$ 7,431 27
Plate Glass.....	2,724 29
Sickness.....	3,300 18
Employers' Liability.....	40,536 51
Burglary.....	43 13
Guarantee.....	191 50
Automobile.....	2,052 43
Total.....	\$ 56,279 31
Less commission.....	14,069 83
Net amount.....	42,209 48
Total assets.....	\$ 538,538 90

## LIABILITIES.

Net amount of accident claims, unadjusted (\$5,000 accrued in previous years).....	\$ 9,263 42
Net amount of plate glass claims, unadjusted (\$26.68 accrued in previous years).....	620 12
Net amount of sickness claims, unadjusted (\$100 accrued in previous years).....	1,460 00
Net amount of employers' liability claims, unadjusted (\$15,350 accrued in previous years).....	72,938 00
Net amount of guarantee claims, unadjusted.....	900 00
Net amount of automobile claims, unadjusted (\$500 accrued in previous years).....	835 00
Total net amount of unsettled claims.....	\$ 86,016 54



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## THE CANADA ACCIDENT—Continued.

## LIABILITIES—Concluded.

Reserve of unearned premiums, viz.:		
Accident...	\$ 20,444 27	
Burglary...	201 85	
Employers' Liability	28,625 19	
Guarantee...	1,457 18	
Plate Glass...	20,172 15	
Sickness...	6,034 17	
Automobile...	12,405 39	
Total reserve, \$89,340.20; carried out at 80 per cent....	\$ 71,472 16	
Present value of claims paid by instalments not yet due...	2,100 00	
Due reinsurance companies.	600 65	
Taxes due and accrued.	2,000 06	
Special commission due	1,500 00	
<b>Total liabilities (except capital).</b>	<b>\$ 163,689 35</b>	
Excess of assets over liabilities	\$ 374,849 55	
Capital stock paid in cash...	43,320 00	
<b>Surplus over liabilities and capital...</b>	<b>\$ 331,529 55</b>	

## INCOME.

Premiums.	CLASS OF BUSINESS.							
	Accident	Em- ployers' Liability	Sickness.	Bur- glary.	Gua- rantee.	Plate Glass	Auto- mobile	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross cash received.....	40,589 55	150,231 93	11,933 55	425 82	3,014 52	20,601 06	22,529 97	
Less reinsurances.	3,295 39	503 15	1,014 27		85 00	6 56		
<b>Net cash received.</b>	<b>37,294 16</b>	<b>149,728 78</b>	<b>10,919 28</b>	<b>425 82</b>	<b>2,929 52</b>	<b>20,594 50</b>	<b>22,529 97</b>	
Net cash received for premiums for all classes of business								\$ 244,422 03
Cash received for interest on investments..								23,082 78
<b>Total income.</b>								<b>\$ 267,504 81</b>

## THE CANADA ACCIDENT—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.						
	Accident.	Em- ployers' Liability.	Sick- ness.	Guarantee	Plate Glass.	Auto- mobile.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Net payment for claims occurring in previous years . . . . .	2,574 46	43,359 54	1,992 63	317 77	1,371 78	672 60	
Paid for claims occurring during the year. . . . .	17,800 16	48,941 33	5,124 43	56 41	9,594 43	5,105 97	
Less re-insurances. . . . .	1,127 46	27 80	117 78				
Net payment for said claims. . . . .	16,672 70	48,913 53	5,006 65				
Total net payment for claims. . . . .	19,247 16	92,273 07	6,999 28	374 18	10,966 21	5,778 57	
Total net payments for claims for all classes of business . . . . .							\$ 135,638 47
Commission and brokerage. . . . .							60,242 69
Taxes. . . . .							6,544 17
Salaries, fees and travelling expenses: Salaries—head office, \$22,226.79; Fees—directors, \$1,900; auditors, (including pay roll audits), \$1,882.79; travelling expenses, \$2,461.05 . . . . .							28,470 63
Miscellaneous expenditure, viz.:—Advertising, \$776.91; furniture and fixtures, \$239.50; legal expenses, \$125; postage, telegrams, telephones and express, \$1,515.38; printing and stationery, \$2,513.90; rents and light, \$2,335.59; underwriters' boards, associations, etc., \$264.40; elevator inspections, \$842.43; general expenses, \$3,289.69 . . . . .							11,902 80
Total expenditure. . . . .							\$ 242,798 76

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914. . . . .	\$ 495,401 88
Amount of income as above. . . . .	267,504 81
Total. . . . .	\$ 762,906 69
Amount of expenditure as above. . . . .	242,798 76
Balance, net ledger assets, December 31, 1915 . . . . .	\$ 520,107 93

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## THE CANADA ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.				
	Accident.		Employers' Liability.		Sickness.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1914	9,282,866	41,206 41	8,942,167	115,852 68	14,006 61
Taken in 1915, new and renewed	12,066,441	58,423 05	8,486,799	202,393 94	19,599 91
Totals	21,349,307	99,629 46	17,428,966	318,246 62	33,606 52
Less ceased	12,823,191	56,596 96	12,236,966	260,170 22	26,780 25
Gross in force at end of 1915	8,526,116	43,032 50	5,192,000	58,076 40	12,886 27
Less reinsured	320,250	2,143 96	43,500	410 89	817 93
Net in force at end of 1915	8,205,866	40,888 54	5,148,500	57,665 51	12,068 34

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	CLASS OF BUSINESS.				
	Burglary.		Guarantee.		Plate Glass.
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$ cts.
Gross in force at end of 1914	25,500	128 25	759,727	2,144 26	43,754 72
Taken in 1915, new and renewed	76,750	504 75	325,375	3,764 01	31,116 35
Totals	102,250	633 00	1,085,102	5,908 27	74,871 07
Less ceased	34,000	229 30	179,425	1,935 86	35,704 27
Gross in force at end of 1915	68,250	403 70	905,677	3,972 41	39,166 80
Less reinsured			20,000	85 00	25 31
Net in force at end of 1915	68,250	403 70	885,677	3,887 41	39,141 49

## THE CANADA ACCIDENT—Continued.

## SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Automobile.	
	Amount.	Premiums.
	\$	\$ cts.
Taken in 1915, new .....	5,700,000	40,472 74
Less ceased.. ..	2,360,000	15,661 96
Gross and net in force at end of 1915.....	3,340,000	24,810 78

Summary of net in force at end of 1915: Premiums, \$178,865.77.

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

## On deposit with Receiver General.

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Prov. of Manitoba, 1947, 4 p.c.....	\$ 1,000 00	\$ 915 00	\$ 820 00
Prov. of New Brunswick, 1938, 3 p.c.....	9,733 33	7,592 00	7,105 00
Prov. of New Brunswick, 1921, 4 p.c.....	5,000 00	4,850 00	4,750 00
<i>Cities—</i>			
Montreal (St. Henri), 1951, 4½ p.c.....	8,000 00	7,840 00	7,040 00
Montreal (St. Louis), 1937, 4 p.c.....	10,000 00	9,125 00	8,400 00
Montreal (St. Louis), 1929, 4½ p.c.....	4,000 00	3,940 00	3,720 00
Montreal (St. Paul), 1949, 4½ p.c.....	13,000 00	12,675 00	11,440 00
Montreal (St. Paul), 1950, 4½ p.c.....	25,000 00	24,375 00	22,000 00
Winnipeg, 1938, 4 p.c.....	15,000 00	13,500 00	12,300 00
<i>Town—</i>			
Whitby, 1916 to 1918, 5 p.c.....	302 02	299 00	299 00
<i>School—</i>			
School Com'rs of St. Edouard of Fraserville, 1940, 5 p.c.....	23,000 00	21,390 00	19,320 00
Total on deposit with Receiver General	\$ 114,035 35	\$ 106,501 00	\$ 97,194 00

## Held by the Company.

<i>Governments—</i>			
Dom. of Canada Internal War Loan, 1925, 5 p.c.(10 p.c. of subscription)	2,500 00	2,500 00	2,500 00
Dom. of Can. inscribed stock, 1909-1934, 3½ p.c.	37,960 00	34,164 00	32,266 00
Prov. of Manitoba, 1947, 4 p.c.....	5,000 00	4,575 00	4,100 00
<i>Cities—</i>			
Fort William, 1933, 5 p.c.....	15,000 00	14,550 00	13,800 00
Lachine, 1952, 4½ p.c.....	15,000 00	13,162 00	12,450 00
Lachine, 1940, 4 p.c.....	6,000 00	4,980 00	4,680 00
Montreal (St. Louis), 1929, 4½ p.c.....	1,000 00	985 00	930 00
Montreal West, 1954, 5 p.c.....	6,000 00	5,340 00	5,520 00
Stratford, 1936, 4 p.c.....	8,000 00	6,880 00	6,560 00
Sydney, N. S., 1932, 4 p.c.....	5,000 00	4,400 00	4,150 00
Three Rivers, 1956, 4½ p.c.....	15,000 00	13,125 00	12,000 00
Three Rivers, 1958, 4½ p.c.....	12,000 00	10,440 00	9,600 00
Vancouver, 1939, 3½ p.c.....	4,000 00	3,210 00	2,880 00
Winnipeg, 1935, 3½ p.c.....	2,000 00	1,680 00	1,560 00
<i>Towns—</i>			
Maisonneuve, 1946, 4½ p.c.....	5,000 00	4,575 00	4,150 00
St. Lambert, 1954, 5½ p.c.....	20,000 00	20,300 00	19,400 00
St. Lambert, 1954, 5½ p.c.....	10,000 00	10,205 00	9,700 00
Valleyfield, 1926, 4 p.c.....	5,000 00	4,350 00	4,300 00
Vaudreuil, 1929, 4½ p.c.....	5,000 00	4,350 00	4,200 00
Verdun, 1939, 5 p.c.....	5,000 00	4,912 00	4,600 00
Verdun, 1929, 4 p.c.....	2,000 00	1,760 00	1,700 00
<i>District—</i>			
Dewdney Dyking, 1930, 6 p.c.....	15,000 00	15,000 00	14,400 00

## SESSIONAL PAPER No. 8

THE CANADA ACCIDENT—*Concluded.*Bonds and debentures owned by the Company, *Concluded*, viz:—*Held by the Company.—Concluded.*

	Par value.	Book value.	Market Value.
<i>Parochial Loan—</i>			
Parish Tres St. Redempteur, 1916 to 1945, 5 p.c.	\$ 7,225 00	\$ 5,100 79	\$ 6,213 50
<i>Schools—</i>			
Municipality of Dorval R.C., 1932, 5 p.c.	15,000 00	13,500 00	13,650 00
Hintonburg R.C., 1922, 5 p.c.	2,500 00	2,500 00	2,375 00
Longue Pointe R.C., 1951, 5 p.c.	5,000 00	4,800 00	4,250 00
Longue Pointe, 1952, 5 p.c.	10,000 00	9,600 00	8,500 00
Municipality of Maisonneuve, 1937, 5 p.c.	10,000 00	9,650 00	8,800 00
Montreal (St. Henri) R.C., 1949, 4½ p.c.	11,000 00	9,680 00	9,020 00
Montreal (Youville), 1952, 5 p.c.	10,000 00	9,500 00	8,500 00
Ottawa, R.C., 1916, 4½ p.c.	2,600 00	2,561 00	2,600 00
St. Edouard de Fraserville, 1940, 5 p.c.	3,000 00	2,790 00	2,520 00
Municipality of St. Georges (Montreal) R.C., 1960, 4½ p.c.	20,000 00	17,400 00	15,400 00
St. Gregoire Le Thaumaturge, 1950, 4½ p.c.	20,000 00	17,600 00	15,600 00
St. Laurent, 1951, 5 p.c.	5,000 00	4,750 00	4,200 00
Sherbrooke R.C., 1942, 5 p.c.	5,000 00	4,725 00	4,350 00
Westmount, 1949, 5 p.c.	6,000 00	5,880 00	5,520 00
Westmount, 1951, 5 p.c.	6,000 00	5,880 00	5,520 00
Westmount, 1952, 5 p.c.	6,000 00	5,880 00	5,520 00
<i>Railway—</i>			
Can. Nor. Ry., 1st mtge. (g'teed by Prov. of Manitoba, 1930, 4 p.c.)	12,166 66	10,950 00	10,707 00
<i>Miscellaneous—</i>			
Windsor Hotel Co., 1931, 4½ p.c.	5,000 00	4,900 00	4,450 00
Total par, book and market values...	<u>\$ 476,987 01</u>	<u>\$ 439,590 79</u>	<u>\$ 410,333 50</u>

## SCHEDULE B.

Stock owned by the Company, viz:—

100 shares Molsons Bank stock	\$ 10,000 00	\$ 19,400 00	\$ 20,100 00
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## THE CANADA HAIL INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—GEO. H. WILLIAMS.

Vice President and Secretary—F. M. DOYLE.

Manager—W. J. WILLCOX.

Principal Office—Winnipeg, Man.

Incorporated by an Act of Parliament of Canada, 3-4 George V, chap. 54. Assented to April 2, 1913.  
 Dominion license issued May 14, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 300,000 00
Amount of capital subscribed.....	150,000 00
Amount paid thereon in cash.....	<u>75,000 00</u>

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A).....	\$ 52,030 90
Cash in Union Bank of Canada, Winnipeg (including \$6,000 drafts on agents).....	23,661 88
Total ledger assets.....	\$ 75,692 78
Deduct market value of bonds and debentures under book value.....	<u>3,550 67</u>
	\$ 72,142 11

## OTHER ASSETS.

Interest due, \$769.05; accrued, \$1,132.76.....		1,901 81
Agents' balances and premium, notes outstanding.....	\$ 28,124 77	
Less disallowance.....	<u>23,696 15</u>	
Balance carried out.....		4,428 62
Total assets.....	\$	<u>78,472 54</u>

## LIABILITIES.

Due for reinsurance.....	\$ 938 20
Taxes due and accrued.....	<u>300 00</u>
Total liabilities.....	\$ 1,238 20
Surplus of assets over liabilities.....	\$ 77,234 34
Capital stock paid in cash.....	<u>75,000 00</u>
Surplus of assets over liabilities and capital.....	\$ 2,234 34

## INCOME.

Gross cash received for premiums.....	\$ 126,960 28
Deduct reinsurances, \$73,434.24; return premiums, \$789.50.....	<u>74,223 74</u>
Total net cash received for hail premiums.....	\$ 52,736 54
Received for interest on investments.....	<u>3,478 11</u>
Total income.....	\$ 56,214 65

## SESSIONAL PAPER No. 8

THE CANADA HAIL—*Concluded.*

## EXPENDITURE.

Amount paid for claims occurring during the year.....	\$ 73,026 99	
Deduct salvages and reinsurances.....	47,467 54	
Net amount paid for hail claims.....		\$ 25,559 45
Paid for dividends.....		4,500 00
Commission or brokerage.....		12,481 53
Taxes.....		1,972 00
Paid for adjustment of losses.....		1,201 07
Miscellaneous expenditure, viz.: Legal expenses, \$292.26; printing and stationery, \$75.50; collection and exchange, \$247.58; sundries, \$49.74.....		665 08
Total expenditure.....		\$ 46,379 13

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914.....	\$ 65,857 26
Amount of income as above.....	56,214 65
Total.....	\$ 122,071 91
Amount of expenditure as above.....	46,379 13
Balance, net ledger assets, at December 31, 1915.....	\$ 75,692 78

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies taken during the year.....	2,047	\$ 1,953,098	\$ 114,334 44
Deduct terminated.....	2,047	1,953,098	144,334 44

## SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

	Par value.	Book value.	Market value.
City of Strathcona, 1915 to 1931, 5 p.c.....	\$ 9,041 82	\$ 9,380 00	\$ 8,589 73
*City of Strathcona, 1947, 5½ p.c.....	2,000 00	2,000 00	1,900 00
City of Three Rivers, 1946, 4 p.c.....	2,000 00	2,000 00	1,509 00
*Town of Melfort, 1942, 6 p.c.....	10,000 00	10,000 00	9,000 00
*Mun. of the Gap, 1916-1932, 6 p.c.....	4,250 00	4,250 00	4,122 50
*Mun. of Mt. Hope, 1916-1933, 6 p.c.....	7,200 00	7,200 00	6,984 00
*Rural Mun. of Scott, 1916-1933, 6 p.c.....	7,200 00	7,200 00	6,984 00
Riordon Pulp & Paper Co. 1942, 6 p.c.....	10,000 00	10,000 00	9,400 00
Total par, book and market values.....	\$ 51,691 82	\$ 52,030 90	\$ 48,480 23

\*On deposit with Receiver General.

## THE CANADA WEATHER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ANGUS MCKAY.

Vice President—FREDERICK MILLMAN.

Manager and Secretary—F. B. WELFORD.

Principal Office—Toronto.

(Incorporated June 16, 1908, by an Act of the Parliament of Canada, 7-8 Edward VII, chap. 91.  
Dominion license issued February 1, 1910.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed.....	119,000 00
Amount paid thereon in cash.....	77,892 10
Amount of premium on capital stock paid in by stockholders.....	40 00

*(For List of Shareholders, see Appendix).*

## ASSETS.

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Book value.	Market value.
City of Port Arthur, 1937, 5 p.c.	\$ 11,000 00	\$ 11,400 40	\$ 10,010 00
City of Stratford, 1939, 4½ p.c.	10,000 00	10,197 00	8,800 00
City of Victoria, 1925, 4½ p.c.	2,000 00	1,859 88	1,820 00
Total on deposit with Receiver General..	\$ 23,000 00	\$ 23,457 28	\$ 20,630 00

Carried out at book value.....	\$ 23,457 28
Cash on hand at head office.....	108 01
Cash in Royal Bank, Toronto.....	2,374 99
Total ledger assets.....	\$ 25,940 28
Deduct market value of bonds and debentures under book value.....	2,827 28
	\$ 23,113 00

## OTHER ASSETS.

Interest accrued.....	182 50
Office furniture and fixtures.....	323 67
Agents' balances.....	1,677 81
Outstanding notes on 1915 business.....	\$ 16,449 72
Reserve for cost of collection and possible loss.....	6,273 18
Balance carried out.....	10,176 54
Sundry accounts receivable.....	781 59
Total assets.....	\$ 36,255 11



## SESSIONAL PAPER No. 8

THE CANADA WEATHER—*Concluded.*

## LIABILITIES.

Net amount of claims, unadjusted.....	\$	98 68
Net amount of claims, resisted, in suit (accrued in previous years).....		5 00
Net amount of claims, resisted, not in suit.....		459 40
<hr/>		
Total net amount of unsettled claims.....	\$	551 08
Reserve of unearned premiums, \$865.59; carried out at 80 per cent.....		692 47
Due and accrued for agency and other expenses.....		2,593 17
Taxes due and accrued.....		1,072 90
Items in suspense.....		195 49
<hr/>		
Total liabilities (excluding capital stock).....	\$	5,117 11
<hr/>		
Excess of assets over liabilities.....	\$	31,138 00
Capital stock paid in cash.....		77,892 10

## INCOME.

Gross cash received for premiums.....	\$	92,773 79
Deduct re-insurances, \$21,997.34; return premiums, \$164.47.....		22,161 81
<hr/>		
Total net cash received for premiums.....	\$	70,611 98
Received for interest on investments.....		1,571 96
Received for transfer fees.....		14 79
Bad debts recovered.....		163 62
<hr/>		
Total.....	\$	72,362 34
Received for calls on capital stock.....		763 63
<hr/>		
Total income.....	\$	73,125 97

## EXPENDITURE.

Net amount paid for claims occurring in previous years.....	\$	70 97
Amount paid for claims occurring during the year.....	\$	50,313 45
Deduct salvages and re-insurances.....		3,932 32
<hr/>		
Net amount paid for said claims.....	\$	46,381 13
<hr/>		
Total net amount paid for claims.....	\$	46,452 10
Commission or brokerage.....		11,276 72
Salaries of officials, \$3,459 64; directors' fees, \$160; auditors' fees, \$225; travelling expenses: head office, \$249; agents, \$16 55; directors, \$48 60.....		4,158 79
Taxes and licenses.....		1,682 69
Miscellaneous expenditure, viz.: Advertising, \$18 96; legal expenses, \$332 24; postage, telegrams, telephones and express, \$659 86; printing and stationery, \$564 67; rent, \$672; adjustment expense, \$2,141 85; sundries, \$196 96; collection of accounts, \$1,238 64; exchange, \$229 11; total, \$6,054 29 (less furniture sold, \$83.10).....		5,971 19
<hr/>		
Total expenditure.....	\$	69,541 49

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914.....	\$	22,160 31
Amount of cash income.....		73,125 97
<hr/>		
Total.....	\$	95,286 28
Amount of expenditure.....		69,541 49
<hr/>		
Balance, net ledger assets, at December 31, 1915 (\$25,940 28, less \$195 49 items in suspense).....	\$	25,744 79

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement.....	3,692	\$ 4,141,832	\$ 32,516 40
Taken during the year, new.....	1,405	1,755,503	107,049 96
Taken during the year, renewed.....	448	484,622	4,032 21
<hr/>			
Total.....	5,548	\$ 6,381,957	\$ 143,598 57
Deduct terminated.....	2,132	2,453,825	112,527 86
<hr/>			
Gross in force at end of year.....	3,416	\$ 3,928,132	\$ 31,070 71
Deduct reinsured.....		3,638,262	28,815 15
<hr/>			
Net in force at December 31, 1915.....	3,416	\$ 289,870	\$ 2,255 56

## THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—DR. W. A. YOUNG.

Vice-President—C. NORIE-MILLER.

Manager and Secretary—JOHN. J. DURANCE.

Head Office—Toronto.

(Incorporated March 7, 1903, by Letters Patent of the Province of Ontario. Amended by an Act of the Legislature of Ontario, being chapter 149 of the Statutes of Ontario, 1909. Commenced business in Ontario April, 1903. Dominion license issued July 7, 1905.)

## CAPITAL.

Amount of capital stock authorized.....	\$ 889,200 00
Amount of capital stock subscribed.....	313,100 00
Amount paid thereon in cash.....	50,000 00
Amount of premium on capital stock paid in by stockholders.....	25,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debentures (For details, see Schedule A).....	\$ 119,999 73
Book value of stock (For details, see Schedule B).....	4,350 60
Cash at head office.....	75 00
Cash in Imperial Bank of Canada, Toronto.....	17,418 53
Agents' ledger balances.....	7 91
Due for special services of engineers.....	181 88
Engineers' travelling expenses.....	121 78
Total ledger assets.....	\$ 142,154 85
Deduct market value of bonds, debentures and stocks under book value.....	6,284 82
	\$ 135,870 03

## OTHER ASSETS.

Office furniture and equipment.....	1,252 94
Interest accrued.....	2,283 75
Agents' balances and premiums uncollected, viz:—	
Accident.....	\$ 3,641 20
Sickness.....	1,779 79
Steam Boiler.....	6,460 30
Automobile.....	2,549 36
Property damage.....	214 00
Total.....	14,644 65
Total assets.....	\$ 154,051 37

## SESSIONAL PAPER No. 8

## THE CANADIAN CASUALTY AND BOILER—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of accident claims, unadjusted.....	\$ 2,300 00	
Net amount of automobile claims, unadjusted.....	1,482 20	
Net amount of sickness claims, unadjusted.....	2,200 00	
Net amount of steam boiler claims, unadjusted.....	400 00	
Net amount of property damage (teams) claims, unadjusted.....	145 00	
Total net amount of unsettled claims.....		\$ 6,527 20
Reserve of unearned premiums—		
Accident.....	\$ 13,415 25	
Sickness.....	5,792 20	
Steam Boiler.....	47,398 40	
Automobile.....	10,118 87	
Property damage.....	774 75	
Total net reserve, \$77,499.51; carried out at 80 per cent.....		61,999 61
Reinsurance accounts payable.....		242 39
Due General Accident of Perth.....		719 90
Due General Accident of Canada.....		636 51
Due and accrued for salaries.....		45 00
Taxes due and accrued.....		1,100 00
Bad debts, reserve.....		500 00
Directors' fees.....		100 00
Total liabilities in Canada.....		\$ 71,870 61

(2) *Liabilities in Other Countries.*

Net amount of accident claims, unadjusted (accrued in previous years).....	\$ 1,312 50
Reserve of unearned premiums: accident, \$378.35; sickness, \$85; total, \$463.35; carried out at 80 per cent.....	370 68
Total liabilities in other countries.....	\$ 1,683 18
Total liabilities in all countries (except capital stock).....	\$ 73,553 79
Excess of assets over liabilities.....	\$ 80,497 58
Capital stock paid in cash.....	50,000 00
Surplus over liabilities and capital.....	\$ 30,497 58

## INCOME.

Premiums.	CLASS OF BUSINESS.															
	Accident.		Sickness.		Steam Boiler.		Auto- mobile.	Property Damage.								
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In Canada.								
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.						
Gross cash received.....	31,283	15	973	35	14,425	63	172	25	31,939	73	-82	67	19,169	69	1,402	55
Less reinsurance.....	445	81			313	95			554	43						
Net cash received.....	30,837	34	973	35	14,111	68	172	25	31,385	30	-82	67	19,169	69	1,402	55
Net cash received for premiums for all classes of business.....										\$	97,999	29				
Cash received for interest on investments.....											6,540	13				
Special services.....											2,653	41				
Total income.....										\$	107,192	83				

## THE CANADIAN CASUALTY AND BOILER—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.													
	Accident.		Sickness.	Steam Boiler.	Auto-mob.	Property Damage.								
	In Canada.	In other Countries.	In Canada.	In Canada.	In Canada.	In Canada.								
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.		
Net payment for claims occurring in previous years.....	2,946	21			1,462	83	800	00	944	51			50	00
Paid for claims occurring during the year.....	8,663	62	47	51	5,805	00	8,792	58	4,662	31			274	80
Less salvages and reinsurances.....	167	84			14	28								
Net payment for said claims.....	8,495	78			5,790	72								
Total net payment for claims.....	11,441	99	47	51	7,253	55	9,592	58	5,606	82			324	80
Total net payments for claims for all classes of business.....												\$	34,267	25
Dividends paid stockholders.....													10,000	00
Commission and brokerage.....													26,006	23
Taxes.....													3,718	87
Salaries, fees and travelling expenses:—Salaries—head office, \$23,786; general and special agents, \$965; fees—directors, \$300; auditors, \$375; travelling expenses, \$7,053.74; boiler information bureau, \$100.....													32,579	74
Miscellaneous expenditure, viz.: Advertising, \$620.49; furniture and fixtures, \$4.45; boiler inspection fees, \$293.05; legal expenses, \$115.41; charges, \$915.07; medical examiners' fees, \$259; postage, telegrams, telephones and express, \$688.78; printing and stationery, \$941.44; rents, \$1,777.36; entertainment, \$13.90; sundry expenses, \$41.79.....													5,670	74
Total expenditure.....												\$	112,242	83

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914.....	\$	145,578	44
Amount of income as above.....		107,462	83
Total.....	\$	253,041	27
Amount of expenditure as above.....		112,242	83
Balance, net ledger assets, December 31, 1915 (\$142,154.85 less ledger liabilities, \$1,356.41)\$	\$	140,798	44

## SESSIONAL PAPER No. 8

## THE CANADIAN CASUALTY AND BOILER—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Accident.	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914.....	2,320	5,820,300	30,534 75	77	108,000	564 70	2,397	5,928,300	31,099 45
Taken in 1915—									
New.....	406	803,800	4,385 80	63	90,000	411 75	469	893,800	4,797 55
Renewed.....	2,609	6,780,800	33,802 57	77	150,000	592 95	2,686	6,930,800	34,395 52
Totals.....	5,335	13,404,900	68,723 12	217	348,000	1,569 40	5,552	13,752,900	70,292 52
Less ceased.....	3,217	8,159,350	41,355 28	105	160,000	812 70	3,322	8,319,350	42,167 98
Gross in force at end of 1915.....	2,118	5,245,550	27,367 84	112	188,000	756 70	2,230	5,433,550	28,124 54
Less reinsured.....		119,500	537 25					119,500	537 25
Net in force at end of 1915.....	2,118	5,126,050	26,830 59	112	188,000	756 70	2,230	5,314,050	27,587 29

Sickness.	In CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.	
	No.	Premiums	No.	Premiums	No.	Premiums
		\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1914.....	1,186	13,933 54	9	54 00	1,195	13,987 54
Taken in 1915—New.....	262	2,824 90	18	131 25	280	2,956 15
Renewed.....	1,449	15,724 13	9	53 75	1,458	15,777 88
Totals.....	2,897	32,482 57	36	239 00	2,933	32,721 57
Less ceased.....	1,881	20,653 18	14	69 00	1,895	20,722 18
Gross in force at end of 1915.....	1,016	11,829 39	22	170 00	1,038	11,999 39
Less reinsured.....		245 00				245 00
Net in force at end of 1915.....	1,016	11,584 39	22	170 00	1,038	11,754 39

**THE CANADIAN CASUALTY AND BOILER—Concluded.**  
**SUMMARY OF RISKS AND PREMIUMS—Concluded.**

Risks.	Steam Boiler. IN CANADA.			Automobile IN CANADA.		Property Damage. IN CANADA.	
	No.	Amount.	Premiums	No.	Premiums	No.	Premiums
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1914.....	1,092	12,753,700	84,170 00	541	22,872 44	38	946 34
Taken in 1915—New .....	404	4,402,851	34,080 94	856	26,297 22	70	1,728 50
Renewed.....	275	2,362,500	19,693 58	47	2,782 21		
Totals .....	1,771	19,519,051	137,944 52	1,444	51,951 87	108	2,674 84
Less ceased.....	583	6,144,865	50,245 20	790	31,714 12	48	1,125 34
Gross in force at end of 1915.....	1,188	13,374,186	87,699 32	654	20,237 75	60	1,549 50
Less reinsured.....		625,000	631 42				
Net in force at end of 1915.....	1,188	12,749,186	87,067 90	654	20,237 75	69	1,549 50

Summary of net in force at end of 1915: No. 5,170. Premiums, \$148,196.83.

SCHEDULE A.

Bonds and debentures owned by the Company, viz:—

*On deposit with Receiver General—*

Cities—	Par Value.	Book Value.	Market Value.
Lethbridge, 1940, 4½ p.c.....	\$ 5,000 00	\$ 5,000 00	\$ 4,050 00
Port Arthur, 1939, 5 p.c.....	5,000 00	5,360 60	4,500 00
<i>Towns—</i>			
North Bay, 1938, 5 p.c.....	2,000 00	29,308 92	1,840 00
North Bay, 1938 to 1941, 5 p.c.....	12,553 42		11,549 14
North Bay, 1939 to 1941, 5 p.c.....	8,034 10		7,391 37
North Bay, 1942, 5 p.c.....	2,490 41		2,266 27
North Bay 1943, 5 p.c.....	5,814 93		5,291 59
<i>School—</i>			
Verdun (Village La Rivière St. Pierre), 1954, 6 p.c.....	15,000 00	15,579 04	15,300 00
Total on deposit with Receiver General \$	55,892 86	\$ 55,248 56	\$ 52,188 37

*Held by the company—*

Cities—	Par Value.	Book Value.	Market Value.
Brandon, 1952, 4½ p.c.....	5,000 00	4,580 59	4,100 00
Kamloops, 1937, 5 p.c.....	5,000 00	4,837 94	4,300 00
Port Arthur, 1924, 4½ p.c.....	5,000 00	4,733 44	4,600 00
Revelstoke, 1927, 5 p.c.....	2,000 00	1,840 72	1,800 00
Sault Ste. Marie, 1936, 4½ p.c.....	4,000 00	3,685 14	3,480 00
<i>Towns—</i>			
Brockville, 1916 to 1919, 4½ p.c.....	2,584 28	2,584 28	2,532 59
Indian Head, 1946, 5 p.c.....	5,000 00	4,720 13	3,750 00
North Bay, 1923, 5 p.c.....	2,838 43	2,662 17	2,724 89
Red Deer, 1916 to 1940, 5 p.c.....	5,042 53	4,169 43	4,336 58
<i>District—</i>			
North Vancouver, 1960, 5 p.c.....	3,000 00	2,752 38	2,550 00
<i>Schools—</i>			
Moosejaw, P., 1918, 4½ p.c.....	1,000 00	982 99	970 00
Moosejaw, P., 1919, 4½ p.c.....	4,000 00	3,931 98	3,840 00
<i>Railway—</i>			
C.P.R. Note Certificates, 1924, 6 p.c.....	400 00	320 00	412 00
<i>Miscellaneous—</i>			
Canada Landed and National Inv't. Co., 1916, 4½ p.c.....	10,000 00	10,000 00	10,000 00
Standard Loan Co., 1916, 4 p.c.....	10,000 00	10,000 00	9,900 00
Standard Loan Co., 1917, 4 p.c.....	2,950 00	2,950 00	2,920 50
Total par, book and market values.....	\$ 123,708 10	\$ 119,999 75	\$ 114,404 93

SCHEDULE B.

Stock owned by the Company viz:—

	Par Value.	Book Value.	Market Value.
20 shares C. P. Ry. ....	\$ 2,000 00	\$ 4,350 00	\$ 3,660 00

SESSIONAL PAPER No. 8

## THE CANADIAN SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—P. W. LAFRENTZ.

Vice-President—HON. J. J. FOY, K.C.

General Manager—W. H. HALL.

Secretary—WM. H. BURGESS.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada 1-2 George V, Chap. 60, assented to May 19, 1911.  
Dominion license issued May 15, 1913.)

## CAPITAL.

Amount of capital authorized.....	\$ 1,000,000 00
Amount of capital stock subscribed and paid in cash.....	200,000 00
Amount of premium on capital stock paid in by stockholders.....	40,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens.....	\$ 1,600 00
Book value of bonds and debts. (For details, see Schedule A.).....	226,193 92
Cash at head office.....	50 00

Cash in banks, viz.:—

Bank of Ottawa, Toronto.....	\$ 12,746 15
Union Bank of Canada, Toronto, (premium account).....	15,151 30
Union Bank of Canada, Toronto, (current account).....	455 03
Total cash in banks.....	28,352 48
Agent's ledger balances.....	120 00
Bills receivable.....	375 00
Total ledger assets.....	\$ 256,891 40
Deduct market value of bonds and debentures under book value.....	13,082 52
	\$ 243,808 88

## OTHER ASSETS.

Interest accrued.....	4,093 77
Premiums due and uncollected, \$7,375.88; (less commissions, \$1,475.17).....	5,900 71
†Total assets.....	\$ 253,713 36

†Not including \$15,000 balance not written off from \$25,000 paid during 1913 for the agency organization, office equipment and good will of the business of the American Surety Company in Canada.

## LIABILITIES.

(1) Liabilities in Canada.

Net amount of claims, unadjusted (\$2,500 accrued in 1914).....	\$ 5,883 95
Reserve of unearned premiums, \$18,494.24; carried out at 80 per cent.....	14,723 49
Reinsurance due.....	1,458 68
Taxes due and accrued.....	150 00
Total liabilities in Canada.....	\$ 22,216 03

## THE CANADIAN SURETY—Continued.

## LIABILITIES—Concluded.

## (2) Liabilities in Other Countries.

Reserve of unearned premiums, \$3,597.31 carried out at 50 per cent.....	\$	2,577 85
Total liabilities in all countries .....	\$	25,093 88
Surplus of assets over liabilities (except capital).....	\$	228,619 48
Capital stock paid in cash.....		200,000 00
Surplus over liabilities and capital.....	\$	28,619 48

## INCOME.

	In Canada.	In other Countries.
Gross cash received for premiums .....	\$ 61,744 11	\$ 11,233 15
Deduct re-insurances, \$10,481.19; return premiums, \$15,235.21 .....	20,719 57	4,996 83
Net cash received for premiums.....	\$ 41,024 54	\$ 6,236 32
Net cash received for premiums in all countries .....		\$ 47,260 86
Received for interest on investments.....		11,562 75
Total income.....		\$ 58,823 61

## EXPENDITURE.

	In Canada.
Amount paid for claims occurring in previous years .....	\$ 271 25
Amount paid for claims occurring during the year.....	\$ 11,544 57
Deduct recoveries.....	2,887 04
Net amount paid for said claims.....	\$ 8,657 53
Total net amount paid for claims .....	\$ 8,928 78
Commission or brokerage.....	10,870 91
Salaries of officials, \$16,165.36; directors' fees, \$410; travelling expenses, \$991.68; auditors' fees, \$200 .....	17,767 04
Taxes .....	2,535 21
Miscellaneous expenditure: Advertising, \$126.93; furniture and fixtures, \$141.50; legal fees, \$55.55; postage, telegrams, telephones and express, \$1,513.72; printing and stationery, \$1,138.66; rents, \$1,299.98; sundries, \$693.75; claim expenses, \$253.54; Patriotic Fund, \$192.95; agency advances, \$76.73 .....	5,493 31
Total expenditure.....	\$ 45,595 25

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914.....	\$	243,663 04
Amount of cash income .....		58,823 61
Total.....	\$	302,486 65
Amount of cash expenditure.....		45,595 25
Balance, net ledger assets, at December 31, 1915.....	\$	256,891 40



## SESSIONAL PAPER No. 8

## THE CANADIAN SURETY—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts		\$	\$ cts		\$	\$ cts
Gross in force at end of 1914	4,297	10,669,153	21,385 52				4,297	10,669,153	21,385 52
Taken in 1915— new and renewed.	5,836	14,407,568	62,797 94	215	2,095,268	10,615 16	6,051	16,502,836	73,413 10
Totals . . . . .	10,133	25,076,721	84,183 46				10,348	27,171,989	94,798 62
Less ceased . . . . .	5,772	13,275,363	42,159 50	112	950,785	3,420 54	5,884	14,226,148	45,580 04
Gross in force at end of 1915	4,361	11,801,358	42,023 96	103	1,144,483	7,194 62	4,464	12,945,841	49,218 58
Less reinsured . . . . .		1,846,333	7,005 67					1,846,333	7,005 67
Net in force at end of 1915 . . . . .	4,361	9,955,025	35,018 29	103	1,144,483	7,194 62	4,464	11,099,508	42,212 91

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:

On deposit with Receiver General.

Cities—	Par value.	Book value	Market value.
Belleville, 1941, 4½ p.c. . . . .	\$ 10,000 00	\$ 9,424 00	\$ 8,600 00
Fort William, 1932, 4½ p.c. . . . .	2,000 00	1,828 40	1,620 00
Guelph, 1832, 5 p.c. . . . .	1,514 75	1,553 38	1,454 16
Peterboro, 1920, 3½ p.c. . . . .	7,586 96	6,891 23	6,980 00
Stratford, 1932, 4½ p.c. . . . .	5,700 00	5,438 94	5,130 00
Toronto, 1948, 4 p.c. . . . .	9,733 33	8,874 85	7,884 00
Victoria, 1936, 4 p.c. . . . .	9,733 33	8,867 06	7,786 66
Town—			
Owen Sound, 1932, 4½ p.c. . . . .	10,000 00	9,509 00	8,900 00
School—			
Guelph P., 1932, 5 p.c. . . . .	2,500 00	2,563 74	2,400 00
Total on deposit with Receiver General	\$ 58,768 37	\$ 54,950 60	\$ 50,754 82

Held by the Company.

Governments—

Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription) . . . . .	1,000 00	1,000 00	1,000 00
Prov. of Alberta, 1924, 4½ p.c. . . . .	10,000 00	9,725 00	9,300 00
*Prov. of New Brunswick, 1939, 3 p.c. . . . .	10,000 00	7,900 00	7,200 00
Prov. of Saskatchewan, 1925, 5 p.c. . . . .	5,000 00	4,698 50	4,806 00
Cities—			
Brandon, 1933, 5 p.c. . . . .	10,000 00	9,852 00	9,200 00
Edmonton, 1933, 5 p.c. . . . .	1,000 00	967 70	910 00
Medicine Hat, 1933, 5 p.c. . . . .	10,000 00	9,525 00	9,000 00
Portage la Prairie, 1937, 5 p.c. . . . .	7,000 00	6,642 30	6,250 00
†Sorel, 1932, 5 p.c. . . . .	17,000 00	16,287 90	15,300 00
Sydney, 1942, 4 p.c. . . . .	15,000 00	13,374 00	12,750 00
Towns—			
Estevan, 1942-43, 5 p.c. . . . .	8,000 00	6,885 76	6,800 00
Lindsay, 1934, 5½ p.c. . . . .	5,000 00	5,172 50	4,900 00
Neepawa, 1944, 6 p.c. . . . .	3,000 00	3,091 50	2,820 00
North Bay, 1938-43, 5 p.c. . . . .	12,000 00	11,516 40	11,000 00
Orillia, 1923, 5 p.c. . . . .	2,234 10	2,171 97	2,144 74
Orillia, 1925, 5 p.c. . . . .	2,463 10	2,383 56	2,339 95
Smith Falls, 1933 to 1935, 5½ p.c. . . . .	2,464 54	2,487 31	2,415 25
Swift Current, 1933, 6 p.c. . . . .	5,000 00	5,122 50	4,850 00
Sandwich, 1921, 6 p.c. . . . .	682 94	700 22	689 77

\*On deposit with Government of New Brunswick.

†On deposit with Government of Quebec.

THE CANADIAN SURETY—*Concluded.*SCHEDULE A—*Concluded.*Bonds and debentures owned by the Company, viz.:—*Concluded.**Held by the Company—Concluded.*

<i>Towns—Concluded.</i>	Par value.	Book value.	Market value.
Sandwich, 1923, 6 p.c. ....	\$ 355 36	\$ 397 69	\$ 393 07
Sandwich, 1924, 6 p.c. ....	768 47	795 44	783 84
Sandwich, 1925, 6 p.c. ....	174 58	181 23	178 07
Trancona, 1944, 6 p.c. ....	10,000 00	9,950 00	9,700 00
Waterloo, 1928, 5½ p.c. ....	2,423 48	2,548 29	2,447 71
Watrous, 1944, 6 p.c. ....	2,000 00	1,828 00	1,820 00
Welland, 1934, 5½ p.c. ....	2,000 00	2,025 00	1,980 00
<i>Townships—</i>			
Bruce, 1922, 5 p.c. (Telephone) .....	9,867 01	9,755 12	9,571 00
Esquimalt, 1963, 5 p.c. ....	2,000 00	1,760 00	1,660 00
North Vancouver, 1960, 5 p.c. ....	7,000 00	6,379 80	5,950 00
Richmond, B.C., 1959, 4½ p.c. ....	7,000 00	5,916 40	5,350 00
St. Vital, Man. (R.M.), 1933, 6 p.c. ....	1,000 00	1,012 10	970 00
<i>Schools—</i>			
†St. Hyacinthe, 1953 to 1960, 4½ p.c. ....	10,346 29	9,179 13	7,863 18
Total par, book and market values	\$ 240,578 24	\$ 226,193 92	\$ 213,111 40

†On deposit with Government of Quebec.

SESSIONAL PAPER No. 8

## THE CASUALTY COMPANY OF CANADA.

STATEMENT FOR THE TERM ENDING DECEMBER 31, 1915.

President and Managing Director—ARTHUR L. EASTMURE.

Secretary—GEORGE UPRICHARD.

Principal Office—Toronto.

(Incorporated May 19, 1911, by an Act of Parliament of Canada 1-2 George V, cap. 63; amended in 1913 by 3-4 George V, cap. 100; amended in 1915 by 5 George V, cap. 62. Dominion license issued Nov. 27, 1915.)

## CAPITAL.

Amount of joint stock capital authorized.....	\$ 500,000 00
Amount subscribed for.....	66,400 00
Amount paid in cash.....	18,253 51
Amount of premium on capital stock paid in by stockholders.....	8,566 49

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures owned, viz.:

*On deposit with Receiver General—*

City—	Par value.	Book value.	Market value.
City of Calgary, 1918, 6 p.c.....	\$ 2,000 00	\$ 2,000 00	\$ 2,000 00
<i>Towns—</i>			
Barrie (g'teed by County of Simcoe), 1921-1922, 5 p.c.....	2,000 00	1,925 20	1,940 00
Barrie (g'teed by County of Simcoe), 1937-1939, 5 p.c.....	3,000 00	2,756 20	2,790 00
North Bay, 1928, 5 p.c.....	1,281 07	1,161 99	1,204 21
North Bay, 1929, 5 p.c.....	2,289 13	2,066 80	2,151 78
North Bay, 1930, 5 p.c.....	1,453 59	1,306 68	1,366 38
Total on deposit with Receiver General	\$ 12,023 79	\$ 11,216 87	\$ 11,452 37

*Held by the Company—**Government—*

Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. of subscription).....

100 00 100 00 100 00

*City—*

Calgary, 1918, 6 p.c.....

2,000 00 2,000 00 2,000 00

Total par, book and market values \$ 14,123 79 \$ 13,316 87 \$ 13,552 37

Carried out at book value.....	\$ 13,316 87
Cash at head office.....	750 00
Cash in Royal Bank of Canada, Toronto.....	4,795 35
Total ledger assets.....	\$ 18,862 22

## OTHER ASSETS.

Market value of bonds and debentures over book value.....	235 50
Interest accrued.....	334 96
Office furniture.....	537 36
Total assets.....	\$ 19,970 04

THE CASUALTY COMPANY—*Concluded.*

## LIABILITIES.

Commission payable on sale of stock .....	\$	4,000 00
Total Liabilities.....	\$	4,000 00
Excess of assets over liabilities .....	\$	15,970 04
Capital stock paid in cash.....		18,253 51

## INCOME.

Interest and dividends .....	\$	513 01
Premium on capital stock .....		8,566 49
Total .....	\$	9,079 50
Received for calls on capital .....		18,253 51
Total income.....	\$	27,333 01

## EXPENDITURE.

Commission or brokerage.....	\$	2,640 00
Paid for: Travelling expenses, \$780 75; sundries, \$1,377 10.....		2,137 85
Miscellaneous expenditure, viz.:—Advertising, \$117 55; furniture and fixtures, \$537 30; legal fees, \$1,351 40; postage, telegrams, telephones and express, \$494 25; printing and stationery, \$492 38; rent, \$680.....		3,672 94
Total expenditure.....	\$	8,470 79

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of cash income .....	\$	27,333 01
Amount of cash expenditure .....		8,470 79
Balance net ledger assets, December 31, 1915.....	\$	18,862 22

SESSIONAL PAPER No. 8

## CHARTERED TRUST AND EXECUTOR COMPANY.

*(Formerly The Title and Trust Company).*

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—E. F. B. JOHNSTON, K.C.

1st Vice-President—HON. W. A. CHARLTON.

Manager—JOHN J. GIBSON.

Secretary—J. M. PRENTISS.

Principal Office—Toronto.

Incorporated by an Act of Parliament of Canada, 4-5 Edward VII, cap. 162, July 20, 1905. By an Act of the Parliament of Canada 5 George V, cap. 50, the name was changed to "Chartered Trust and Executor Company." Dominion license issued July 19, 1907.

## CAPITAL.

Amount of joint stock capital authorized	\$ 1,000,000 00
Amount subscribed for	273,000 00
Amount paid in cash	201,336 91

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Real estate	\$ 250 00
Amount secured by way of loans on real estate by bond or mortgage, first liens	58,432 28
The same, second liens	7,193 82
Amount of loans secured by bonds, stocks or other marketable collaterals <i>(For details, see Schedule A)</i> ....	14,061 23
Book values of bonds and debts. <i>(For details, see Schedule B.)</i>	105,442 52
Book value of stocks <i>(For details, see Schedule C.)</i>	31,666 57
Cash at head office	1,134 38
Cash in Royal Bank of Canada, Toronto	10,483 10
Interest in Real Estate Syndicate	4,000 00
Total ledger assets	\$ 232,663 00
Debet market value of bonds, debentures and stocks under book value	14,458 78
	\$ 218,205 22

## OTHER ASSETS.

Interest due \$1,718.44, accrued, \$1,630.84.	4,398 98
Rents due	1,622 44
Agents' balances and premiums uncollected	50 00
Accounts receivable	13,639 45
Office furniture and automobile	3,139 55
Total assets	\$ 241,055 92

## CHARTERED TRUST AND EXECUTOR—Continued.

## LIABILITIES.

Cash dividends to stockholders remaining unpaid	\$	5,927 69
Advance payment on account of sale of securities		37 50
Total liabilities	\$	5,965 19
Surplus of assets over liabilities	\$	235,090 73
Capital stock paid in cash	\$	201,326 91
Surplus over liabilities and paid capital		33,763 82

## INCOME.

Net cash received for premiums	\$	78 75
Received for interest on investments and dividends on stocks		12,281 32
Total	\$	12,360 07
Total net income from trust and real estate business		14,136 44
Total	\$	26,496 51
Received for calls on capital		13,011 91
Total income	\$	39,508 42

## EXPENDITURE.

Paid for taxes	\$	150 86
Total expenses of Title business	\$	150 86
Expenses of Trust business		23,645 57
Dividends paid during the year, at 6 per cent.		11,205 25
Total expenditure	\$	35,101 68

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	\$	228,219 66
Amount of cash income as above		39,508 42
Total	\$	267,728 08
Amount of expenditure as above		35,101 68
Balance, net ledger assets at December 31, 1915	\$	232,626 40

## RISKS AND PREMIUMS.

	No.	Amount.	Premiums.
<i>Title Risks.</i>			
Taken during the year, new	1	\$ 15,000 00	\$ 78 75
Terminated during the year	18	30,851 09	

## SCHEDULE A.

## Loans on Collaterals, viz:—

	Par value.	Market value.	Amount loaned thereon.
10 shares Provident Land Co., stock	\$ 1,000 00	\$ 2,750 00	\$ 3,363 50
5 shares in York St. Real Estate Syndicate	500 00	1,000 00	
11 shares Provident Land Co., stock	1,100 00	3,025 00	
150 shares Brazilian Traction Co., stock	15,000 00	7,950 00	6,000 00
20 shares Dixon Real Estate Syndicate	2,000 00	6,000 00	
10 shares Royal Park Real Estate Syndicate	1,000 00	6.0 00	
18 shares Provident Land Co., stock	1,800 00		2,000 00
20 shares Berwick Land Co., Ltd	2,000 00	4,950 00	
Assignment of mortgage	1,700 00	1,700 00	125 00
Assignment of Berwick Land Co., Ltd., agree- ment	6,337 00	6,337 00	1,500 00
Assignment of $\frac{1}{2}$ share in an estate	43,107 90	43,107 90	1,072 73
	\$ 75,544 90	\$ 77,449 90	\$ 14,061 23

SESSIONAL PAPER No. 8

CHARTERED TRUST AND EXECUTOR—*Concluded.*

## SCHEDULE B.

Bonds and debentures owned, viz.:

	Par value.	Book value.	Market value.
<i>Government</i> —			
Dominion of Canada Internal War Loan, 1925			
5 p.c. (10 p.c. paid)....	\$ 5,500 00	\$ 550 00	\$ 550 00
<i>Cities</i> —			
*Ferne, B. C., 1939, 5 p.c. ....	10,000 00	10,000 00	8,300 00
Fort William, 1927, 5 p.c. ....	6,000 00	5,976 28	5,640 00
*Lethbridge, 1928, 5 p.c. ....	55,000 00	56,998 31	50,050 00
Montreal (East) 1953, 5 p.c. ....	4,000 00	3,188 40	3,680 00
*Moose Jaw, 1949, 4½ p.c. ....	6,000 00	6,000 00	4,800 00
Port Arthur, 1927, 5 p.c. ....	1,500 00	1,588 04	1,410 00
<i>Towns</i> —			
Gananoque, 1933, 4 p.c. ....	5,000 00	4,842 97	4,100 00
Melville, 1952, 5 p.c. ....	1,000 00	851 54	780 00
North Battleford, 1912, 5½ p.c. ....	1,000 00	896 85	870 00
Penetanguishene, 1925, 5 p.c. ....	1,981 52	1,862 53	1,862 14
Yorkton, Sask., 1941 to 1942, 5 p.c. ....	2,177 24	1,887 24	1,806 91
<i>Villages</i> —			
Drumheller, 1929, 6 p.c. ....	500 00	464 15	435 00
West Kildonan, 1944, 5½ p.c. ....	1,000 00	915 11	930 00
<i>Municipality</i> —			
*Point Grey, B.C., 1959, 5 p.c. ....	6,000 00	6,333 38	5,160 00
<i>Schools</i> —			
Saskatoon, (St. Paul's R.C.) 1928, 5 p.c. ....	1,334 34	1,153 94	1,186 66
Swift Current, 1944, 6 p.c. ....	2,000 00	1,933 78	1,940 00
Total par, book and market values	\$ 101,993 10	\$ 105,442 52	\$ 93,500 71

## SCHEDULE C.

Stocks owned, viz.:

	Par value.	Book value.	Market value.
54 shares Provident Land Co	\$ 5,400 00	\$ 15,600 00	\$ 14,850 00
110 shares Brazilian Traction	11,000 00	9,724 12	5,850 00
8 shares Imperial Bank	800 00	1,769 00	1,688 00
8 shares Royal Bank	800 00	1,794 00	1,768 00
22 shares Dominion Bank	2,200 00	4,779 45	4,994 00
Total par, book and market values	\$ 20,200 00	\$ 31,666 57	\$ 29,150 00

\*These debentures are held by the Receiver General, Ottawa, in respect of the Title insurance business of the company. The Port Arthur, Gananoque and Fort William debentures are held by the Department of Insurance, Ontario, in respect of the Trust and Title business of the company.

THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. W. EVANS.

Vice-President—BENJAMIN TOOKE.

General Manager—F. J. J. STARK.

Sec.-Treas.—F. H. PYPER.

Head Office—Montreal.

(Incorporated April 26, 1893, by 56 Vic., cap. 78; amended in 1894 by 57-58 Vic., cap. 121, and in 1901 by 1 Edward VII, cap. 95, and in 1903 by 3 Edward VII, cap. 113, and in 1908 by 7-8 Edward VII, cap. 102, and in 1912 by 2 Geo. V, cap. 87; and by 2 Geo. V, cap. 88 the foregoing Acts (except cap. 87, 1912), were repealed and the provisions of said cap. 88 substituted therefor. Commenced business in Canada, June 6, 1893.)

CAPITAL.

Amount of capital stock authorized, subscribed and paid in cash ..... \$ 200,000 00

(For List of Shareholders, see Appendix.)

ASSETS.

Value of real estate held by company	\$	12,796 63
Book value of bonds and debts. (For details, see Schedule A.).....		184,385 00
Electric plant (less reserves written off)		119,385 47
Cash on hand at head office		117 30
Cash in banks—		
Molsons Bank	\$	8,120 57
Royal Bank of Canada		656 99
Total cash in banks		8,777 56
Agents' ledger balances.		712 54
Total ledger assets	\$	326,174 50
Deduct market value of bonds and debentures under book value		23,638 41
	\$	302,536 09

OTHER ASSETS.

Interest accrued		793 12
Rents accrued		210 00
Claims recoverable, \$422 50; furniture, \$3,895.73		4,318 23
Premiums due and uncollected, viz.—		
Accident	\$	6,708 50
Guarantee		932 80
Sickness		3,961 01
Burglary		7,656 83
Employers' Liability		2,197 85
Automobile		1,051 82
Total, \$22,508 90 less, \$5,631 14 commission		16,877 76
Earnings of other branches outstanding		8,330 60
Total assets	\$	333,065 80



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## THE DOMINION GRESHAM—Continued.

## LIABILITIES.

Net amount of accident claims, adjusted and unpaid . . . . .	\$	3,095 00	
Net amount of sickness claims, adjusted and unpaid . . . . .		675 00	
Net amount of burglary claims, adjusted and unpaid . . . . .		2,357 88	
Net amount of employers' liability claims, adjusted and unpaid (\$250 accrued in previous years) . . . . .		1,670 00	
Net amount of automobile claims, adjusted and unpaid (\$200 accrued in previous years) . . . . .		315 00	
Net amount of guarantee claims, adjusted and unpaid . . . . .		300 00	
Total net amount of unsettled claims . . . . .	\$	8,412 88	
Reserve of unearned premiums:—			
Accident . . . . .	\$	12,243 07	
Guarantee . . . . .		2,323 45	
Sickness . . . . .		6,089 13	
Burglary . . . . .		20,521 53	
Employers' liability . . . . .		3,111 58	
Automobile . . . . .		3,594 24	
Total reserve of \$47,793; carried out at 80 per cent . . . . .		38,234 40	
Taxes due and accrued . . . . .		1,000 00	
Directors' fees . . . . .		1,250 00	
Reinsurance premiums outstanding . . . . .		418 15	
Due and accrued for salaries, rent, advertising, etc . . . . .		777 56	
Amount of money borrowed . . . . .		40,000 00	
Total liabilities (excluding capital stock) . . . . .	\$	90,692 99	
Excess of assets over liabilities . . . . .	\$	242,972 81	
Capital stock paid up . . . . .		200,000 00	
Surplus of assets over liabilities and paid up capital . . . . .	\$	42,972 81	

## INCOME.

Premiums.	CLASS OF BUSINESS.						
	Accident	Em- ployers' Liability	Sickness.	Guarantee.	Automobile	Burglary.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross cash received	44,250 05	20,869 36	20,126 65	6,004 46	12,756 30	52,408 54	
Less reinsurances	4,124 82	1,366 31	199 37	183 71	569 49	295 94	
Less return premiums	13,700 44	7,871 83	6,583 78	1,551 65	5,377 74	16,269 43	
Total deduction	17,825 26	9,238 14	6,783 15	1,735 36	5,947 23	10,565 37	
Net cash received	26,424 79	11,631 22	13,343 50	4,269 10	6,809 07	41,903 17	
Net cash received for premiums for all classes of business . . . . .							\$ 104,580 85
Cash received for interest on investments . . . . .							7,708 43
Net earnings of other branches . . . . .							10,467 10
Total income . . . . .							\$ 122,556 38

## THE DOMINION GRESHAM—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident	Em- ployers' Liability	Sickness.	Guarantee.	Automobile	Burglary.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Net payment for claims occurring in previous years . . . . .	1,644 55	6,624 29	829 40	21 66	786 53	2,115 35
Paid for claims occurring during the year . . . . .	10,325 57	1,976 60	5,225 13	729 19	1,833 01	10,233 50
Less salvages and re-insurances . . . . .	615 35		196 77	238 70	27 63	344 73
Net payment for said claims . . . . .	9,710 22		5,128 36	490 49	1,805 38	9,889 27
Total net payment for claims . . . . .	11,354 77	8,600 89	5,957 76	512 18	2,591 91	12,604 15

Total net payments for claims for all classes of business . . . . .	\$ 41,021 66
Dividends paid stockholders, rate 4 p.c. . . . .	8,000 00
Commission and brokerage . . . . .	25,062 17
Taxes . . . . .	3,563 00
Salaries, fees and travelling expenses—Salaries: head office, \$18,114 94; fees: directors, \$833 33; auditors, \$350; travelling expenses, \$718 29 . . . . .	20,016 56
Miscellaneous expenditure, viz.:—Advertising, \$1,841 44; furniture and fixtures, \$61 50; legal expenses, \$539 57; bad debts, \$1,103 30; postage, tel-grams, telephones and express, \$4,739 87; printing and stationery, \$2,146 49; rents, \$5,539 . . . . .	15,791 17
Total expenditure . . . . .	\$ 113,254 56

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, December 31, 1914 . . . . .	\$ 285,795 39
Amount of income as above . . . . .	122,556 38
Total . . . . .	\$ 408,351 77
Amount of expenditure as above . . . . .	\$ 113,254 56
Plant reserve written off . . . . .	8,922 71
Total . . . . .	122,177 27
Balance, net ledger assets, December 31, 1915 (\$326,174 50, less \$40,000 loans). . . . .	\$ 286,174 50

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## THE DOMINION GRESHAM—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.						
	Accident.			Employers' Liability.		Sickness.	
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$ cts.		\$ cts.
Gross in force at end of 1914	8,407	7,058,100	37,946 37	604	14,637 31	4,126	17,714 15
Taken in 1915—New	2,293	5,491,250	14,141 37	64	9,268 61	753	6,173 23
Renewed	1,330	3,015,275	28,107 26	158	8,545 58	1,606	13,353 93
Totals	12,030	15,564,625	80,195 00	826	32,451 50	6,485	37,241 31
Less ceased	9,444	9,500,150	51,674 91	727	25,872 08	4,823	24,945 67
Gross in force at end of 1915	2,586	6,064,475	28,520 09	99	6,579 42	1,642	12,295 64
Less reinsured		2,294,750	4,033 95		381 84		117 57
Net in force at end of 1915	2,586	3,769,725	24,486 14	99	6,197 58	1,642	12,178 27

## SUMMARY OF RISKS AND PREMIUMS—Continued.

Risks and Premiums.	CLASS OF BUSINESS.							
	Automobile.		Guarantee.			Burglary.		
	No.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	193	8,560 05	303	1,084,084	4,679 11	5,972	5,349,649	43,470 78
Taken in 1915—New	152	8,594 14	162	1,122,886	4,437 60	739	1,211,166	11,584 25
Renewed	57	4,152 35	95	345,400	1,365 14	2,701	4,774,109	38,975 84
Totals	402	21,306 54	560	2,552,364	10,481 85	9,412	11,334,924	94,030 87
Less ceased	296	13,729 95	348	1,432,075	5,652 80	7,635	6,368,693	52,620 83
Gross in force at end of 1915	106	7,576 59	212	1,120,289	4,829 05	1,777	4,966,321	41,400 04
Less reinsured		568 11		51,500	182 16		63,500	356 98
Net in force at end of 1915	106	7,008 48	212	1,068,789	4,646 89	1,777	4,902,821	41,043 06

Summary of net in force at end of 1915: No. 6,422; Premiums \$95,560.42.

THE DOMINION GRESHAM—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company.—

<i>Cities—</i>	Par value.	Book value.	Market value.
Lachine, 1952, 4½ p.c.	\$ 25,000 00	\$ 25,000 00	\$ 20,750 00
*Lethbridge, 1941, 4½ p.c.	31,500 00	31,500 00	25,515 00
*Peterborough, 1931, 3½ p.c.	15,000 00	14,670 00	12,450 00
*Sydney, 1923, 4 p.c.	5,000 00	4,785 00	4,500 00
*Sydney, 1932-1934, 4 p.c.	15,000 00	13,988 00	12,400 00
*Sydney, 1938, 4 p.c.	5,000 00	4,619 00	4,000 00
*Three Rivers, Que., 1958, 4½ p.c.	6,000 00	6,000 00	4,800 00
*Three Rivers, Que. (St. Maurice Bridge) 1958, 4½ p.c.	15,000 00	15,000 00	12,000 00
Three Rivers, 1958, 4½ p.c.	9,000 00	9,000 00	7,200 00
*Town of Buckingham, 1917, 5 p.c.	30,000 00	30,450 00	29,700 00
County of Haldimand, 1916 to 1929, 4 p.c.	17,099 55	16,373 00	15,731 59
<i>School—</i>			
*Montreal P., 1923, 4 p.c.	13,000 00	13,000 00	11,700 00
Total par, book and market values	\$ 186,599 55	\$ 184,385 00	\$ 160,746 59

\*On deposit with Receiver General.



## THE FIDELITY AND CASUALTY—Continued.

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted, viz:—

Accident...	\$ 5,575 00
Sickness...	9,575 00
Plate glass...	149 47
Steam boiler...	132 00
Burglary...	1,100 00

Total net amount of unsettled claims.

\$ 16,831 47

Reserve of unearned premiums—

Accident..	\$ 38,628 82
Plate glass..	7,422 12
Sickness..	34,723 42
Burglary..	11,117 07
Steam boiler and fly wheel..	38,682 32
Liability	2,926 16
Automobile (including collision and property damage)..	1,298 12

Total reserve, \$134,798.03; carried out at 80 per cent. . . . .

107,838 42

Taxes, due and accrued.. . . . .

2,058 45

Total liabilities in Canada

\$ 126,728 34

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Accident	*Liability (including Automobile.)	Sickness.	Burglary.	Plate Glass.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received..	82,441 36	7,024 96	71,106 24	21,686 73	12,731 76	31,891 50
Less reinsurance					393 76	
Less return premiums.	5,052 34	1,803 42	3,123 25	1,534 74	2,229 64	4,867 02
Total deduction ..					2,623 40	
Net cash received	77,389 02	5,221 54	67,983 99	20,152 02	10,108 36	27,023 58

Net cash received for premiums for all classes of business. . . . . \$ 207,878 51

Cash received for interest on investments... . . . . 7,903 12

Total income in Canada....

\$ 215,781 63

## SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY—Continued.  
EXPENDITURE IN CANADA

Claims.	CLASS OF BUSINESS					
	Accident	*Liability (including Automobile.)	Sickness.	Burglary.	Plate Class.	Steam Boiler.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years...	7,858 79	95 15	9,140 21	778 63	284 13	372 33
Paid for claims occurring during the year..	23,509 49	799 46	32,601 11	4,251 59	4,040 62	682 04
Less reinsurance .....					180 00	
Net payment for said claims.....					3,860 62	
Total net payment for claims..	31,368 28	894 61	11,741 32	5,030 22	1,144 75	1,054 37
Total net payments for claims for all classes of business .....						\$ 84,203 55
Commission and brokerage.....						63,715 61
Taxes.....						5,288 82
Salaries and travelling expenses:—Salaries:—head office, \$11,472.63; general and special agents, \$1,704.99; travelling expenses, \$3,175.56						16,351 18
Miscellaneous expenditure, viz.—Inspections and surveys, \$8,594.37; legal expenses, \$297.61; postage, telegrams, telephones and express, \$2,198.05; printing and stationery, \$31.95; rents, \$3,021.72; sundries, \$1,057.51. Total, \$15,221 54; less received for office furniture and fixtures, \$160.18..						15,061 36
Total expenditure in Canada.....						\$ 184,620 52

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.							
	Accident			Liability (including Automobile).			Sickness.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1914	4,993	32,874,083	89,885 17	356	2,733,500	15,073 22	4,010	78,074 72
Taken in 1915, new and renewed.	6,924	40,942,133	106,547 65	244	2,043,500	9,250 24	4,545	94,302 70
Totals..	11,917	73,816,216	196,432 82	580	4,777,000	24,323 46	8,555	172,377 42
Less ceased .....	1,888	43,553,133	119,175 18	107	3,141,500	15,789 78	1,253	102,930 58
Gross and net in force at end of 1915	9,129	40,263,083	77,257 64	473	1,635,500	8,533 68	7,302	69,446 84

\*The figures for Automobile business are herewith included. A separation of them was not made in time for publication in this report.

**THE FIDELITY AND CASUALTY—Continued.**  
**SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.**

Risks.	CLASS OF BUSINESS.								
	Burglary.			Plate Glass.			Steam Boiler and Fly Wheel.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914.	1,215	2,249,915	20,689 62	1,306	818,823	23,453 36	357	7,852,030	56,170 79
Taken in 1915, new and renewed	1,502	2,887,345	26,189 68	988	752,306	15,821 81	303	3,795,503	43,445 32
Totals	2,717	5,137,260	46,879 30	2,294	1,571,129	39,275 17	660	11,647,503	99,616 11
Less ceased	351	2,655,590	24,714 41	364	879,449	23,392 09	117	3,338,901	28,823 93
Gross in force at end of 1915	2,366	2,481,670	22,164 89	1,930	691,680	15,883 08	543	8,278,602	70,792 18
Less reinsured					16,803	393 76			
Net in force at end of 1915	2,366	2,481,670	22,164 89	1,930	674,880	15,489 32	543	8,278,602	70,792 18

Summary of net in force at end of 1915: No. 21,743; Premiums, \$263,684 55.

**GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.**

**INCOME.**

Total net cash received for premiums	\$ 8,581,544 36
Interest and dividends	408,434 89
Rents	131,243 02
Fidelity Insurance fund	419 61
Agents' balances charged off suspense account	278 44
	2,842 99
Munich Reinsurance Co., (Reserve retained under contract)	138,548 94
Gross profit on sale or maturity of bonds	2,923 25
All other income	17,533 98
<b>Total income</b>	<b>\$ 9,283,769 48</b>

**DISBURSEMENTS.**

Net amount paid for claims	\$ 3,579,063 44
Investigation and adjustment of claims	631,355 93
Commissions or brokerage (less amount received on return premiums and reinsurance)	2,161,569 59
Cash paid stockholders for interest or dividends	200,030 00
Salaries, travelling and all other expenses of agents not paid by commissions	485,152 56
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	461,511 55
Medical examiners' fees and salaries	7,760 90
Inspections (other than medical and claim)	365,116 14
State taxes on premiums, Insurance Department licenses and fees	176,702 22
Taxes on real estate	22,956 27
Rents	83,932 67
All other taxes, licenses and fees	43,203 02
Agents' balances charged off	2,893 53
Gross decrease, by adjustment in book value of real estate	50,000 00
Gross loss on sale or maturity of bonds and stocks	37,917 11
All other disbursements	345,432 90
<b>Total disbursements</b>	<b>\$ 8,654,567 83</b>



SESSIONAL PAPER No. 8

THE FIDELITY AND CASUALTY—*Concluded.*

LEDGER ASSETS.

Book value of real estate	\$ 1,318,833 45
Premiums in course of collection	1,783,511 12
Book value of bonds and stocks	9,563,368 94
Cash on hand, in trust companies and in banks	389,855 26
Agents' balances and sundry ledger assets	232,029 55
<b>Total ledger assets</b>	<b>\$13,287,598 32</b>

NON-LEDGER ASSETS.

Reinsurance on paid claims	13,955 06
Interest accrued	96,787 26
<b>Gross assets</b>	<b>\$13,398,340 64</b>
Deduct assets not admitted	671,940 00
<b>Total admitted assets</b>	<b>\$12,726,400 64</b>

LIABILITIES.

Net amount of unpaid claims and expenses of settlement	\$ 2,968,015 79
Total unearned premiums	4 831,650 71
Commissions, brokerage and other charges due or to become due to agents or brokers	568,390 80
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued	9,536 62
Federal, State and other taxes due or accrued (estimated)	139,310 18
Reinsurance	49,984 94
Expenses of investigation and adjustment of unpaid claims (estimated)	40,090 00
Reserve for contingencies	750,000 00
Fidelity Insurance fund	13,057 52
Unearned premiums retained under contract with Munich Reinsurance Company	130,035 35
Suspense account	7,981 92
All other liabilities	18,915 20
<b>Total</b>	<b>\$ 9,326,859 03</b>
Capital stock paid in cash	1,000,000 00
Surplus beyond capital and other liabilities	2,399,541 61
<b>Total liabilities</b>	<b>\$12,726,400 64</b>

EXHIBIT OF PREMIUMS.

	Premiums written or re-newed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1915.
	\$ cts.	\$ cts.	\$ cts.
Accident	2,476,525 49	2,587,752 29	1,842,933 50
Health	1,776,467 39	1,771,954 72	1,307,567 75
Liability	2,468,274 2	2,435,332 25	1,666,484 16
Plate glass	553,783 56	594,297 59	423,219 86
Steam boiler	659,524 67	549,555 58	1,094,411 90
Burglary and theft	806,081 59	783,128 99	809,628 64
Fidelity	398,946 52	405,629 07	287,817 63
Fly wheel	99,297 66	96,078 35	222,346 23
Workmen's collective	5,454 49	5,722 72	3,140 97
Surety	384,607 81	317,937 32	291,777 34
Auto and teams, property damage and collision	222,207 72	188,997 58	154,322 93
Workmen's compensation	2,389,803 46	2,547,983 94	1,473,159 07

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—DR. W. A. YOUNG.

Manager and Secretary—J. J. DURANCE.

Principal Office—Toronto.

(Incorporated by an Act of the Parliament of Canada, 6 Edward VII, cap. 98; assented to July 13, 1906.  
Dominion license issued September 4, 1906.)

## CAPITAL.

Amount of joint stock capital authorized..	\$ 1,000,000 00
Amount subscribed	200,000 00
Amount paid thereon in cash.	50,000 00
Amount of premium on capital stock paid in by stockholders..	35,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.)	\$ 172,611 69
Book value of stocks (For details, see Schedule B.).	65,745 87
Cash at head office	150 00
Cash in Imperial Bank of Canada, Toronto	12,671 43
Staff life premiums, \$22.91; balance due from officials travelling expense account, \$56.06; General Accident Fire Corp., Ltd., Toronto, \$64.76; Canadian Casualty and Boiler Ins. Co., \$636 51	780 24
Total ledger assets	\$ 251,959 23
Deduct market value of bonds and stocks under book value..	13,765 91
	\$ 238,193 32

## OTHER ASSETS.

Interest accrued..	3,911 24
Office furniture and fixtures..	2,855 95
Premiums due and uncollected, viz.:	
Accident...	3,839 78
Sickness.	2,636 48
Employers' liability	17,260 28
Automobile	8,411 76
Total.	32,148 30
Total assets..	\$ 277,108 81

## SESSIONAL PAPER No. 8

## THE GENERAL ACCIDENT—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Unsettled claims:—		
Liability claims, unadjusted	\$ 24,882 45	
Liability claims, resisted in suit	9,000 00	
Total liability claims, unsettled (\$10,397 accrued in previous years)	\$ 33,882 45	
Automobile claims, unadjusted	\$ 14,318 00	
Automobile claims, resisted in suit	6,254 29	
Total automobile claims, unsettled, (\$7,504 29 accrued in previous years)	\$ 20,572 29	
Accident claims, unadjusted	\$ 3,981 87	
Sickness " (\$200 accrued in previous years)	4,199 14	
Total net amount of unsettled claims (\$18,101 29 accrued in previous years)	\$ 62,635 75	
Reserve of unearned premiums —		
Accident..	\$ 14,364 17	
Sickness..	8,083 46	
Liability	36,719 39	
Automobile..	19,369 17	
Total reserve \$78,536.49: carried out at 80 per cent		62,829 19
Agents' credit balances		1,972 74
Due and accrued for salaries, rent, etc		3,788 42
Due for reinsurance		1,154 09
Taxes due and accrued		3,040 00
Total liabilities in Canada		\$ 135,380 10

(2) *Liabilities in other Countries.*

Unsettled claims:—		
Accident claims, unadjusted (\$2,562.50 accrued in previous years)	\$ 2,765 79	
Employers' liability claims, unadjusted	5,500 00	
Total net amount of unsettled claims	\$ 8,265 79	
Reserve of unearned premiums —		
Accident..	\$ 36 25	
Sickness..	10 00	
Employers' liability	2,832 10	
Automobile..	621 85	
Total reserve \$3,506.20: carried out at 80 per cent		2,809 16
Total liabilities in other countries.	\$ 11,005 95	
Total liabilities (except capital stock) in all countries..	\$ 146,386 05	
Excess of assets over liabilities	\$ 130,722 76	
Capital stock paid in cash	50,000 00	
Surplus over liabilities and capital	\$ 80,722 76	

## THE GENERAL ACCIDENT—Continued.

## INCOME.

Premiums.	CLASS OF BUSINESS						
	Accident.		Employers' Liability.		Sickness.	Automobile.	
	In Canada	In other Countries	In Canada	In other Countries.	In Canada	In Canada	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received....	55,550 03	54 37	72,890 51	1,865 92	41,262 39	32,572 56	307 42
Less reinsurance..	1,512 17				511 27		
Net cash received	54,037 86	54 37	72,890 51	1,865 92	40,751 12	32,572 56	307 42
Net cash received for premiums for all classes of business							\$ 203,479 76
Cash received for interest on investments..							14,223 81
Total income							\$ 217,703 57

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident		Employers' Liability	Sickness.		Automobile.
	In Canada.	In other Countries.	In Canada.	In Canada.	In other Countries.	In Canada.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.	4,118 70		33,577 6	5,749 93	354 39	3,364 4
Paid for claims occurring during the year.	35,324 97	116 25	16,672 77	16 64 6		10,074 4
Less salvage and reinsurance	573 29			75 01		
Net payment for said claims	34,948 74			16,589 67		
Total net payment for claims	39,067 50	116 25	50,250 46	21,930 61	354 39	13,443 54

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—Continued.

EXPENDITURE—Continued.

Total net payments for claims for all classes of business—In Canada, \$124,692.11; in other countries, \$470.64.	\$	125,162.75
Dividends paid stockholders.		40,000.00
Commission and brokerage.		57,609.52
Taxes.		5,875.14
Salaries, fees and travelling expenses—Salaries—Head office, \$20,236.95; general and special agents, \$2,381.68; fees: directors, \$800; auditors, \$750; travelling expenses, \$4,474.86; Canadian information bureau, \$100.		28,743.49
Miscellaneous expenditure, viz.—Advertising, \$2,297.96; elevator inspection fees, \$2,149.31; furniture and fixtures, \$14.50; entertainment, \$153.90; legal expenses, \$674.59; charges, \$1,895.91; medical examiners' fees, \$255; postage, telegrams, telephones and express, \$2,463.45; printing and stationery, \$2,846.19; rents, \$2,910; life assurance scheme, \$30.49; loss on sale of investments, \$32.72		15,724.02
Total expenditure.	\$	273,114.91

SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	\$	304,870.62
Amount of income as above		217,703.57
Total	\$	522,574.19
Amount of expenditure as above		273,114.91
Balance, net ledger assets, December 31, 1915 (\$251,659.23, less \$2,499.95 net ledger liabilities)	\$	249,159.28

SUMMARY OF RISKS AND PREMIUMS.

Accident.	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts		\$	\$ cts		\$	\$ cts
Gross in force at end of 1914.	2,000	6,232,750	31,183.81	90	210,200	1,252.63	2,180	6,442,950	32,436.44
Taken in 1915—									
New.	610	1,984,250	11,757.38				610	1,984,250	11,757.38
Renewed.	2,759	7,809,250	33,034.75	80	488,250	1,118.88	2,839	7,997,500	34,153.63
Totals	5,459	16,026,250	75,975.94	170	398,450	2,371.51	5,629	16,424,700	78,347.45
Less ceased	3,705	10,686,000	46,854.91	165	385,450	2,299.01	3,870	11,071,450	49,153.92
Gross in force at end of 1915.	1,754	5,340,250	29,121.03	5	13,000	72.50	1,759	5,353,250	29,193.53
Less reinsured		416,250	2,163.76					416,250	2,163.76
Net in force at end of 1915.	1,754	4,924,000	26,957.27	5	13,000	72.50	1,759	4,937,000	27,029.77

THE GENERAL ACCIDENT—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Concluded.

Employers' Liability.	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	608	6,014,000	73,250 83	401	3,707,000	8,996 53	1,009	9,721,000	82,247 36
Taken in 1915—									
New	443	3,668,500	61,633 09	432	4,606,500	7,870 10	875	7,675,000	69,503 19
Renewed	336	3,837,500	38,368 73	...	...	...	386	3,857,500	38,368 79
Totals	1,437	13,540,000	173,252 71	833	7,713,500	16,866 63	2,270	21,253,500	190,119 34
Less ceased	709	6,994,000	101,499 34	481	4,317,000	10,752 27	1,190	11,311,000	112,251 61
Gross in force at end of 1915	728	6,546,000	71,753 37	352	3,396,500	6,114 36	1,080	9,942,500	77,867 73
Less reinsured		10,000	14 00					10,000	14 00
Net in force at end of 1915	728	6,536,000	71,739 37	352	3,396,500	6,114 36	1,080	9,932,500	77,853 73
Sickness									
Gross in force at end of 1914	1,220		19,885 56	24		454 00	1,244		20,339 56
Taken in 1915—									
New	422		4,468 20	...		...	422		4,468 20
Renewed	1,022		22,364 98	22		409 00	2,041		22,773 98
Totals	1,664		46,718 74	46		863 00	3,710		47,581 74
Less ceased	2,511		31,494 98	47		843 00	2,556		32,337 98
Gross in force at end of 1915	1,153		15,223 76	1		20 00	1,154		15,243 76
Less reinsured			828 50						828 50
Net in force at end of 1915	1,153		14,395 26	1		20 00	1,154		14,415 26
Automobile.									
Gross in force at end of 1914	86	7,719,000	42,278 57	287	2,531,000	1,224 23	1,153	10,250,000	43,502 80
Taken in 1915—									
New	1,413	14,145,000	49,028 35	515	2,895,000	1,744 46	1,928	17,040,000	50,772 81
Renewed	18	1,861,000	6,782 51	...	...	...	185	1,861,000	6,782 51
Totals	2,464	23,725,000	98,089 43	802	5,426,000	2,968 69	3,266	29,151,000	101,038 12
Less ceased	1,472	13,759,000	59,351 09	400	3,211,000	1,724 98	1,872	16,970,000	61,076 07
Gross and net in force at end of 1915	992	9,966,000	38,738 34	402	2,215,000	1,243 71	1,394	12,181,000	39,982 05

Summary of net in force at end of 1915: No. 5,387. Premiums, \$159,250 81.

SESSIONAL PAPER No. 8

THE GENERAL ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debts, owned by the Company:—  
On deposit with Receiver General:—

<i>Cities—</i>	Par value.	Book value.	Market value.
Cranbrook, 1951, 5 p.c.	\$ 5,000 00	\$ 4,611 60	\$ 4,650 00
Kamloops, 1931, 5 p.c.	5,000 00	5,000 00	4,400 00
Mooscow, 1950, 4½ p.c.	2,006 63	1,921 82	1,605 30
Prince Albert, 1942, 4½ p.c.	15,000 00	13,777 95	12,000 00
Reynolds, 1960, 5 p.c.	5,000 00	5,000 00	4,150 00
Salisbury of Valleyfield, 1933, 5 p.c.	3,000 00	3,145 70	2,700 00
Saskatoon, 1939, 5 p.c.	5,000 00	5,270 02	4,400 00
Winnipeg, 1925, 4 p.c.	8,000 00	7,977 82	7,200 00
Total on deposit with Receiver General	\$ 48,006 63	\$ 46,704 91	\$ 40,565 30

*Held by the Company.*

<i>Cities—</i>	Par value.	Book value.	Market value.
Cranbrook, 1916 to 1929, 5 p.c.	3,972 57	3,972 57	3,654 76
Guelph, 1926, 4 p.c.	5,000 00	4,362 49	4,450 00
Hamilton, 1916 to 1921, 4 p.c.	6,342 88	6,341 16	6,089 16
Nanaimo, 1960, 5 p.c.	5,000 00	5,000 00	4,150 00
Prince Albert, 1916 to 1923, 4½ p.c.	3,549 62	3,507 12	3,336 64
Salisbury of Valleyfield, 1933, 5 p.c.	2,000 00	2,097 14	1,840 00
Toronto, 1924, 4½ p.c.	10,000 00	9,885 29	9,500 00
Wetaskiwin, 1916 to 1931, 5 p.c.	5,217 96	5,171 86	4,852 70
Wetaskiwin, 1916 to 1960, 5 p.c.	4,867 94	4,867 94	4,186 43
<i>Towns—</i>			
Brampton, 1916 to 1921, 4½ p.c.	10,893 53	10,893 53	10,457 79
Meaford, 1923 to 1927, 5 p.c.	5,444 07	5,042 24	5,171 87
Meaford, 1927 to 1932, 5 p.c.	2,841 43	2,567 11	2,670 94
Niagara Falls, 1930 to 1934, 5 p.c.	6,509 11	6,240 99	6,118 56
North Bay, 1922, 5 p.c.	2,703 27	2,552 35	2,622 17
Palmerston, 1925 to 1929, 5 p.c.	3,308 65	3,131 21	3,110 13
Red Deer, 1916 to 1927, 6 p.c.	1,681 23	1,802 60	1,630 78
St. Albert, 1916 to 1928, 5 p.c.	3,769 58	3,637 96	3,354 93
Wingham, 1929 to 1933, 5 p.c.	2,952 96	2,689 04	2,746 25
<i>Municipality—</i>			
Strathcona, 1916-1921, 5 p.c.	2,400 00	2,400 00	2,256 00
<i>Schools—</i>			
Edmonton, 1921, 4½ p.c.	5,000 00	4,873 09	4,700 00
Strathcona, 1916-1939, 5 p.c.	4,004 04	4,042 82	3,680 04
<i>Railway—</i>			
C.P.R. Note Certificates, 1924, 6 p.c.	1,040 00	832 00	1,071 20
<i>Miscellaneous—</i>			
Canada Landed and National Investment Co., Ltd., 1918, 4½ p.c.	10,000 00	10,000 00	10,060 00
Colonial Investment and Loan Co., 1915, 4½ p.c.	10,000 00	10,000 00	10,090 00
Niagara Navigation Co., 1916, 4½ p.c.	10,000 00	9,976 27	9,900 00
Total par, book and market values	\$ 176,505 47	\$ 172,611 69	\$ 162,115 65

## SCHEDULE B.

Stocks, viz.—	Par value.	Book value.	Market value.
325 shares Consumers' Gas Co. stock	\$ 16,250 00	\$ 31,950 12	\$ 28,600 00
52 shares C.P.R. stock	5,200 00	8,164 75	9,516 00
116 shares Imperial Bank stock	11,600 00	25,631 00	24,360 00
	\$ 33,050 00	\$ 65,745 87	\$ 62,476 00

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ROBERT NESS.

Vice-President—L. A. LAVALLEE, K.C.

Manager—R. A. LEDUC.

Secretary—BARON JOSEPH D'HALEWYN.

Principal Office—Montreal.

Incorporated by an Act of the Parliament of Canada, April 27, 1907. Dominion license issued November 5, 1908.

## CAPITAL.

Amount of joint capital stock authorized	\$ 500,000 00
Amount subscribed	117,400 00
Amount paid in cash	64,800 00
Amount of premium on capital stock paid in by stockholders	1,358 50

(For List of Shareholders, see Appendix.)

## ASSETS.

Amount of loans secured by mortgage on real estate, second liens	\$ 3,250 00
Bonds and debts on deposit with Receiver General:—	

	Par value.	Book value.	Market value.
City of Columbia (Grand Forks, B.C.), 1920, 6 p.c.	\$ 5,000 00	\$ 5,175 50	\$ 4,900 00
Village of Cartierville, 1942, 5 p.c.	5,000 00	4,906 00	4,450 00
Parish of St. Romuald d'Etchemin, 1939, 5 p.c.	5,000 00	5,000 00	4,300 00
Municipalité Scolaire de St. Jean de la Croix, 1938, 5 p.c.	11,000 00	11,000 00	9,680 00
Total on deposit with Receiver General	\$ 26,000 00	\$ 26,081 50	\$ 23,330 00

Carried out at book value	26,081 50
Cash at head office	2,267 56
Cash in Hochelaga Bank	7,780 53
Advances to agents	65 00
Total ledger assets	\$ 39,444 59
Deduct market value of bonds and debentures under book value	2,751 50
	\$ 36,693 09

## OTHER ASSETS.

Interest accrued	540 83
Office furniture	2,322 60
Net premiums due and uncollected, viz.—(\$4,858.12 less \$1,053.92 com.)	3,804 20
Medical fees	2 00
Total assets	\$ 43,362 72

## LIABILITIES.

Net amount of live stock claims, unadjusted	\$ 2,461 66
Reserve of unearned premiums, \$17,229.88; carried out at 80 per cent	13,783 90
Taxes due and accrued	336 13
Total liabilities (except capital stock)	\$ 16,581 69
Surplus of assets over liabilities	\$ 26,781 03
Capital stock paid in cash	64,800 00



## SESSIONAL PAPER No. 8

THE GENERAL ANIMALS--*Continued.*

## INCOME.

Gross cash received for premiums.	\$ 58,673 62
Deduct reinsurances, \$2,731 04, return premiums, \$5,834.24	8,615 98
Total net cash received for live stock premiums	\$ 50,057 64
Received for interest	2,774 90
Total	\$ 52,832 54
Received for calls on capital	8,749 00
Total income	\$ 61,582 54

## EXPENDITURE.

Net amount paid for claims occurring in previous years	\$ 7,560 25
Amount paid for claims occurring during the year	\$ 27,418 69
Deduct reinsurances	2,825 00
Net amount paid for said claims	\$ 24,593 69
Total net amount paid for live stock claims	\$ 32,153 97
Commission or brokerage	9,399 49
Paid for salaries of officials, \$5,353 32; do., of agents, \$2,439.72; auditors' fees, \$400; travelling expenses, \$1,323.05	9,216 09
Taxes	2,481 11
Miscellaneous expenditure, viz.: Printing and stationery, \$1,248.61, furniture and fixtures, \$93.08; advertising, \$225.15; sundry expenses, \$109.29; postage, telegrams, tel. phone, and express, \$739 61; rent, \$1,471 67; legal expenses, \$2,143.27; collection and exchange, \$92.09; medical examiners' fees, \$39.85	6,262 62
Total expenditure	\$ 59,513 22

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914	\$ 37,415 27
Amount of income as above	61,582 54
Total	\$ 98,997 81
Amount of expenditure as above	59,513 22
Balance, net ledger assets, at December 31, 1915.	\$ 39,484 59

## RISKS AND PREMIUMS

<i>Live Stock Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at Dec. 31, 1914.	1,422	\$ 634,918	\$ 48,704 11
Policies taken during the year	1,851	974,534	75,142 90
Total	3,273	\$ 1,609,452	\$ 123,847 01
Deduct terminated	2,117	1,163,615	68,639 74
Gross in force at December 31, 1915	1,156	\$ 445,837	\$ 35,147 27
Deduct reinsured		11,825	687 51
Net in force at December 31, 1915	1,156	\$ 434,012	\$ 34,459 76

## THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly The Canadian Railway Accident Insurance Company.)*

Statement for the year ending December 31, 1915.

President—J. G. THOMPSON.  
 Vice-President—LEWIS LAING.  
 Manager and Secretary—JOHN EMO.  
 Principal Office—Montreal.

(Incorporated July 23, 1894, by 57-58 Vic., cap. 118; amended in 1899 by 62-63 Vic., cap. 106 and again in 1914, the name of the Company being changed to "The Globe Indemnity Company of Canada." On October 5, 1911 the power of the Company was extended to include automobile, burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. Commenced business in Canada August 27, 1895.)

## CAPITAL.

Amount of capital authorized	\$ 500,000 00
Amount of capital subscribed	250,000 00
Amount of capital paid thereon in cash	100,000 00

*(For List of Shareholders, see Appendix.)*

## ASSETS.

Loans secured by bond or mortgage on real estate, first liens	\$ 10,500 00
Book value of bonds and debts, <i>(For details, see Schedule A.)</i>	386,235 74
Cash at head office and branches	700 00
Cash in banks, viz:—	
Royal Bank, Montreal	\$ 34,230 30
"    Winnipeg	500 00
"    Vancouver	750 00
"    Fort William	250 00
"    Calgary	750 00
"    Toronto	750 00
Total cash in banks	37,230 30
Total ledger assets	\$ 434,666 04
Deduct market value of bonds and debentures under book value	38,774 52
	\$ 395,891 52

## OTHER ASSETS.

Railroad collection lists due	5,464 35
Interest due, \$825; accrued, \$4,842.23	5,667 23
Office furniture and equipment	11,308 94
Gross premiums due and uncollected, viz:—	
Accident	\$ 51,506 95
Sickness	30,127 40
Employers' liability	23,487 64
Burglary	199 40
Automobile	10,080 18
Guarantee	2,853 10
Total, \$118,254.67 less \$17,730.12 commission	100,524 55
Total assets	\$ 518,856 59

SESSIONAL PAPER No. 8

THE GLOBE INDEMNITY—Continued.

LIABILITIES.

Net amount of unsettled claims:—	
Accident, unadjusted (\$1,610.10 accrued in previous years)	\$ 11,310 00
Sickness, unadjusted	12,596 00
Employers' liability, unadjusted (\$16,203 accrued in previous years)	53,752 00
Automobile, unadjusted (\$500 accrued in previous years)	2,229 00
<b>Total net amount of unsettled claims</b>	<b>\$ 84,887 00</b>
Reserve of unearned premiums, viz	
Accident.....	\$ 89,802 05
Sickness....	55,900 77
Employers' liability	28,560 09
Burglary.....	351 42
Automobile.....	14,923 73
Guarantee.....	4,633 57
Total, \$194,171.63, carried out at 80 per cent	
Due for reinsurance premiums.	155,337 50
Due and accrued for rent	3,747 93
Due and accrued for taxes	1,250 00
Taxes due and accrued	6,292 74
<b>Total liabilities (excluding capital stock)</b>	<b>\$ 251,514 97</b>
Excess of assets over liabilities	\$ 267,341 62
Capital stock paid in cash	100,000 00
<b>Surplus over liabilities and capital</b>	<b>\$ 167,341 62</b>

INCOME.

Premiums.	CLASS OF BUSINESS.					
	Accident.	Employers' Liability.	Sickness.	Burglary.	Guarantee.	Automobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.	257,712 30	158,232 61	177,193 72	767 68	9,315 52	50,038 73
Less reinsurance	5,970 84	3,769 77			2,238 75	
Less return premiums	53,502 61	43,583 62	35,028 21	221 54	1,451 98	23,014 36
Total deduction.	59,473 45	47,353 39			3,690 73	
Net cash received	198,238 85	110,879 24	142,165 51	546 14	5,624 79	27,024 37

Net cash received for premiums for all classes of business	\$ 484,178 90
Cash received for interest on investments.	17,691 95
<b>Total income</b>	<b>\$ 502,170 85</b>

## THE GLOBE INDEMNITY—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.			
	Accident.	Employers' Liability.	Sickness.	Automobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.	18,948 29	24,111 53	18,965 10	5,134 65
Paid for claims occurring during the year.	64,781 71	27,740 32	58,902 37	5,723 64
Less reinsurances	3,407 25	480 37		
Net payment for suit claims	61,374 46	27,259 95		
Total net payment for claims	80,322 75	51,371 48	77,867 47	10,858 29
Total net payments for claims for all classes of business			\$	230,419 99
Dividends paid stockholders				10,000 00
Commission and brokerage				127,787 79
Taxes				10,025 93
Salaries, fees and travelling expenses:—Salaries—Head office, \$58,001.51; fees—directors, \$1,061.86; auditors, \$3,647.45; travelling expenses, \$13,593.11				76,303 96
Miscellaneous expenditure, viz:—advertising, \$3,912.41; furniture and fixtures, \$2,972.51; legal expenses, \$576.12; lighting, \$247.23; bond premium, \$651.76; postage, telegrams, telephones and express, \$5,856.79; printing and stationery, \$10,755.63; rents, \$9,316.26; underwriters' boards, associations, etc., \$96; sundry expenses, \$4,337.19				38,721 90
Total expenditure			\$	483,259 57

## SYNOPSIS OF LEDGER ACCOUNTS

Net ledger assets, December 31, 1914	\$	415,754 76
Amount of income as above		502,170 85
Total	\$	917,925 61
Amount of expenditure as above.		483,259 57
Balance, net ledger assets December 31, 1915	\$	434,666 04

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	12,159	23,823,723	185,415 48	407	4,082,000	70,479 80
Taken in 1915, new and renewed	23,272	40,933,773	210,220,82	541	3,965,000	133,258 19
Totals	35,431	64,757,496	395,636 30	948	8,047,000	203,737 99
Less ceased	18,702	36,498,949	215,488 64	481	4,822,000	143,908 92
Gross in force at end of 1915	16,729	28,288,547	180,147 66	467	3,225,000	59,829 07
Less reinsured		98,036	543 55		7,000	3,709 67
Net in force at end of 1915	16,729	28,190,511	179,604 11	467	3,218,000	56,119 40

## SESSIONAL PAPER No. 8

THE GLOBE INDEMNITY—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks.	CLASS OF BUSINESS.					
	Sickness.			Burglary.		
	No.	Premiums.		No.	Amount	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	8,860	117,798	25	17	17,000	169 00
Taken in 1915, new and renewed	20,053	1,37,867	27	72	219,500	765 33
Totals	28,922	2,55,665	46	89	236,500	934 33
Less ceased	15,319	1,33,859	31	23	27,000	231 50
Gross and net in force at end of 1915	13,603	1,11,806	15	67	209,500	702 83

Risks.	CLASS OF BUSINESS.					
	Guarantee.			Automobile.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914	27	261,213	8,31 56	1,617	3,594,200	40,778 51
Taken in 1915, new and renewed.	223	3,029,659	10,618 48	1,463	7,315,000	36,571 39
Totals	253	3,290,872	11,182 98	3,080	10,909,200	77,349 90
Less ceased	50	495,266	1,187 50	1,900	9,500,000	47,502 44
Gross in force at end of 1915	203	2,868,056	10,299 48	1,180	1,409,200	29,847 46
Less reinsured	42	573,605	1,032 35			
Net in force at end of 1915.	161	2,294,451	9,267 13	1,180	1,409,200	29,847 46

Summary of net in force at end of 1915: No. 32,237. Premiums, \$387,342 48

THE GLOBE INDEMNITY—*Concluded.*

## SCHEDULE A.

Bonds and debts, owned by the Company, viz:—

*On Deposit with Receiver General:—*

	Par value.	Book value.	Market value.
<i>Government—</i>			
Prov. of Ontario, 1939, 4 p.c.	\$ 15,000 00	\$ 15,230 00	\$ 12,900 00
<i>Cities—</i>			
Belleville, 1940, 4 p.c. . . . .	5,000 00	5,093 51	4,000 00
Fort William, 1926, 4 ½ p.c.	5,000 00	5,040 94	4,500 00
Medicine Hat, 1928, 5 p.c.	5,000 00	5,175 01	4,600 00
Port Arthur, 1935, 5 p.c.	10,000 00	10,535 14	9,100 00
Stratford, 1928, 4 p.c.	2,000 00	2,000 00	1,740 00
Stratford, 1929-1931, 4 p.c.	5,000 00	5,000 00	2,570 00
Vancouver, 1944, 3 ½ p.c. . . . .	5,000 00	4,569 18	3,450 00
Winnipeg, 1917, 4 p.c.	10,090 00	10,000 00	9,800 00
<i>Town—</i>			
Brockville, 1922, 4 ½ p.c.	5,000 00	5,029 98	4,650 00
<i>Schools—</i>			
St. Leo Westmount, 1950, 5 p.c.	10,500 00	10,446 34	8,700 00
Village Cote La Visitation, 1951, 5 ½ p.c. . . . .	30,000 00	33,015 70	27,900 00
St. Stanislas de Montreal, 1962, 5 ½ p.c. . . . .	20,000 00	20,824 60	18,400 00
Winnipeg, 1933, 4 p.c.	10,000 00	10,000 00	8,500 00
Total on deposit with Receiver Gen	\$ 135,000 00	\$ 139,960 40	\$ 120,810 00
<i>Held by the Company:—</i>			
<i>Government—</i>			
Dom. of Can. Internal War Loan, 1925, 5 p.c.	25,000 00	24,375 00	24,375 00
Prov. of Alberta, 1923, 4 ½ p.c. . . . .	25,000 00	24,222 22	23,500 00
<i>Cities—</i>			
Chatham, 1920-1923, 5 p.c.	12,000 00	12,069 00	11,640 00
Guelph, 1917, 5 p.c.	5,849 00	5,897 03	5,781 60
Lachine, 1953, 5 p.c.	25,000 00	22,779 86	22,500 00
Moose Jaw, 1924, 5 p.c.	500 00		
" 1926-27, 5 p.c.	1,000 00		
" 1923-30, 5 p.c.	1,000 00		
" 1932-33, 5 p.c. . . . .	1,000 00	5,166 06	4,650 00
" 1935-36, 5 p.c.	1,000 00		
" 1938, 5 p.c. . . . .	500 00		
<i>Town—</i>			
Bracebridge, 1926 to 1929, 4 ½ p.c.	12,410 77	12,160 72	11,133 91
Maisonneuve, 1951, 4 ½ p.c. . . . .	30,173 32	30,665 76	24,440 38
<i>Municipalities—</i>			
Assiniboia, 1935, 5 p.c.	4,685 13		4,216 61
Assiniboia, (R.M.) 1936, 5 p.c.	7,061 36	18,521 23	6,362 42
Assiniboia, 1937, 5 p.c.	8,472 87		7,540 85
<i>Schools—</i>			
Dauphin, Man. S.D., 1929, 5 p.c. . . . .	20,262 65	20,801 82	18,060 45
Montreal (St. Edouard), 1949, 5 ½ p.c.	15,000 00	17,061 08	13,950 00
St. Georges, 1960, 4 ½ p.c.	20,000 00	19,675 58	15,400 00
Toronto, R.C., 1953, 5 p.c. . . . .	20,000 00	28,852 50	20,100 00
<i>Utilities—</i>			
Moose Jaw Electric Ry., 1930, 5 p.c. . . . .	4,000 00	4,036 48	4,030 00
Total par, book and market values	\$ 384,944 10	\$ 386,255 74	\$ 347,461 22

SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HARTLAND S. MACDOUGALL.

Vice-President and Managing Director—HENRY E. RAWLINGS.

Secretary—Richard B. SCOTT.

Head Office—59 Beaver Hall Hill, Montreal.

(Incorporated August 2, 1851, by Act of the Legislature of the Province of Canada, 14-15 Vic., cap. 36; amended in 1873 by 36 Vic., cap. 22; and in 1880 by 43 Vic., cap. 71; and in 1881 by 44 Vic., cap. 57; and in 1913 by 3-4 Geo. V., cap. 126. Commenced business in Canada, April, 1872. Commenced business in United States, January, 1881.)

Amount of capital authorized	\$ 1,000,000 00
Amount subscribed	668,600 00
Amount paid in cash	304,600 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of real estate held by the company	\$ 342,650 00
Book value of bonds and debts. (For details, see Schedule A.)	452,530 88
Book value of stocks (For details, see Schedule B.)	947,190 36
Cash on hand at head office and branch offices.	3,368 47

## Cash in banks or trust companies, viz.:

Dominion Bank, Montreal: current account, \$1,047 74; at interest: Montreal, \$10,000.00; Toronto, \$5,099.90	\$ 16,747 64
Chase National Bank, New York	49,716 23
Bank of Montreal, Montreal: current account	12,696 12
Bank of Montreal, Chicago	9,423 87
National Bank of Kentucky, Louisville, Ky	1,723 78
Bank of Buffalo, Buffalo, N.Y.	4,603 65
Standard Bank of Canada, Toronto: at interest	10,462 91
Union Trust Co., Pittsburg, Pa.	19,778 02
Philadelphia Trust Co., Philadelphia	28,833 47
Central National Bank, Philadelphia	5,393 63
New England Trust Co., Boston	10,000 00
Commercial Trust Co., Philadelphia	5,000 00
Franklin National Bank, Philadelphia	5,000 00
Continental and Commercial Trusts and Savings Bank, Chicago	19,000 00
Beacon Trust Co., Boston	10,000 00
Bank of Montreal, Winnipeg: current account	427 12

Total cash in banks or trust companies 260,499 14

This Company's equity in funds held by New York Exercise Committee 26,492 32

Total ledger assets \$ 1,972,641 17

## OTHER ASSETS.

Market value of bonds, debentures and stocks over book value.	61,634 76
Interest due, \$701 56, accrued, \$4,689 93	5,391 49
Gross premiums due and uncollected	10,575 71
Office furniture and fixtures, including safes at head office and branches	6,048 50
Total assets	\$ 2,056,291 63

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## LIABILITIES.

(1) *Liabilities in Canada.*

Net amount of guarantee claims, unadjusted.	\$ 12,326 00
Net amount of guarantee claims, resisted in suit	10,000 00
Total net amount of unsettled claims (of which \$16,000, accrued in previous years)	\$ 22,326 00
Reserve of unearned premiums, \$30,735 50; carried out at 80 per cent.	24,588 40
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated).	2,042 85
Taxes due and accrued (estimated)	1,000 00
Contingencies and surplus reinsurance reserve	102,700 00
Amount payable under subscription to Canadian War Loan	43,750 00
Total liabilities in Canada.	\$ 196,407 25

(2) *Liabilities in other Countries.*

Net amount of guarantee claims, unadjusted (\$2,837 accrued in previous years)	\$ 16,163 00
Reserve of unearned premiums, \$99,459 50; carried out at 80 per cent.	79,567 60
Due and accrued for salaries, rent, advertising, agency and other expenses (estimated)	780 40
Taxes due and accrued (estimated)	4,600 00
Total liabilities in other countries	\$ 100,520 00
Total liabilities (except capital stock) in all countries	\$ 296,927 25
Excess of assets over liabilities	\$ 1,759,264 38
Capital stock paid in cash	304,600 00
Surplus over liabilities and capital	\$ 1,454,764 38

## INCOME.

	In Canada.	in other Countries.
Gross cash received for premiums	\$ 69,762 40	\$ 211,912 93
Deduct reinsurance, \$25,642 86; return premiums, \$12,779 59	8,271 39	28,751 06
Net cash received for premiums	\$ 61,491 01	\$ 183,161 87
Total net cash received for premiums in all countries		\$ 244,592 88
Received for interest and dividends		70,531 29
Net rents		1,838 84
Total income		\$ 316,963 01

## EXPENDITURE.

	In Canada.	In other Countries.
Net amount paid for claims occurring in previous years.	\$ 1,776 73	\$ 6,738 09
Amount paid for claims occurring during the year	\$ 17,036 98	\$ 32,435 27
Deduct recoveries and reinsurance	7,856 08	5,855 76
Net amount paid for said claims	\$ 9,180 90	\$ 26,579 51
Total net amount paid for guarantee claims	\$ 10,957 63	\$ 33,317 60
Total net amount paid for claims in all countries		\$ 44,275 23
Amount of dividends paid during the year at 10 per cent and bonus 2 per cent		36,552 00
Commission or brokerage		22,880 06
Paid for salaries of officials, \$52,604; salaries of agents, \$28,770 34; directors' fees, \$11,530; auditors' fees, \$800; travelling expenses, \$1,274 36; inspection expenses, \$2,704 44		97,683 14
Life		8,085 44
Miscellaneous expenditure, viz.: Advertising, \$2,788 58; rent, \$11,417 28; postage, telephone, express, telegrams, etc., \$5,699 35; printing and stationery, \$4,637 17; legal expenses, \$1,425 41; office furniture and fixtures, \$988 13; office expenses, \$3,242 46; adjustment of claims, \$6,234 72; benevolence acct., \$3,611 13; trustees' fees, \$172 10; war tax stamps, \$638 72		40,255 07
Total expenditure		\$ 249,730 94



SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA *Continued.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets, December 31, 1914	\$ 1,861,629 26
Amount of cash income as above	236,963 61
<b>Total</b>	\$ 2,178,622 41
Amount of cash expenditure as above	240,720 04
<b>Balance, net ledger assets, December 31, 1915 (\$1,972,611 17 less ledger liability \$43,750)</b>	\$ 1,928,891 47

## Summary of Risks and Premiums.

Guarantee Risks	In Canada.		In other Countries.		Total in all Countries.	
	Amount.	Premiums.	Amount.	Premiums.	Amount.	Premiums.
	\$	\$ cts.	\$	\$ cts.	\$	\$ cts.
Gross in force at end of 1914	22,658,834	62,503 67	63,515,340	175,720 47	86,174,200	238,223 52
Taken in 1915, new	9,631,044	18,997 65	29,520,673	52,850 14	38,551,677	111,847 23
Renewed	20,439,714	50,418 84	64,238,998	121,462 12	84,678,705	171,891 93
<b>Totals.</b>	52,729,612	131,919 00	157,274,971	350,042 73	209,464,584	521,961 78
Less ceased.	28,271,902	69,147 71	75,515,311	158,818 97	103,790,213	237,996 29
Gross in force at end of 1915	23,854,710	62,771 66	81,759,660	201,223 81	105,614,370	265,995 49
Less reinsured	683,331	1,765 34	10,650,387	21,494 15	11,333,716	23,259 49
<b>Net in force at end of 1915</b>	23,171,379	61,006 32	71,109,273	179,729 68	94,280,654	249,736 00

## SCHEDULE A.

Bonds and debts owned by the company, viz.:-

	Par value.	Book value.	Market value.
<i>Governments—</i>			
Dominion of Canada Internal War Loan (10 p.c. paid) 1925, 5 p.c.	\$ 50,000 00	\$ 48,750 00	\$ 48,750 00
Prov. of Manitoba, 1935, 4 p.c.	20,000 00	20,600 00	17,200 00
<i>Cities—</i>			
Montreal Corp. stock, 1927, 4 p.c.	30,300 00	30,763 50	26,567 30
" " " 1921, 4 p.c.	1,160 00	1,100 00	1,024 00
" " " 1925, 4 p.c.	10,000 00	10,000 00	9,000 00
Montreal, Corp. stock, 1925, 4 p.c.	400 00	400 00	304 00
Montreal, 1939, 3½ p.c.	7,000 00	6,199 80	5,390 00
* " " 1921, 4 p.c.	25,500 00	25,065 00	23,970 00
* " " 1925, 4 p.c.	3,000 00	3,150 00	4,350 00
New York, 1917, 3½ p.c.	100,000 00	103,500 00	140,000 00
" " " 1917, 4 p.c.	10,000 00	9,957 50	13,000 00
" " " 1900, 4½ p.c.	100,000 00	100,833 68	102,000 00
Richmond, Va., 1920, 4 p.c.	500 00	525 00	475 00
" " " 1924, 4 p.c.	14,000 00	14,710 00	13,720 00
" " " 1926, 4 p.c.	1,500 00	1,520 00	1,455 00
Toronto, 1948, 4½ p.c. . . . .	10,000 00	9,300 00	8,860 00
Victoria, B.C., 1925, 4 p.c.	12,000 00	11,940 00	10,500 00
Winnipeg, 1920, 4 p.c.	15,000 00	15,000 00	14,190 00
<i>Schools—</i>			
Montreal P., 1942, 4 p.c.	10,000 00	9,317 00	7,300 00
*Winnipeg, 1935, 4 p.c.	10,000 00	9,975 00	8,360 00
<i>Railway—</i>			
Lake Champlain and St. Lawrence Junction Ry. (g'teed. as to interest by Montreal and Atlantic Ry. Co.) 1949, 4 p.c.	5,000 00	4,500 00	4,200 00
<i>Miscellaneous—</i>			
*Montreal Harbour, 1917, 4 p.c.	4,000 00	4,680 00	3,880 00
" " " 1918, 4 p.c.	7,000 00	7,140 00	6,720 00
Montreal Board of Trade, 2nd m.g., 1922, 5 p.c.	2,500 00	1,625 00	2,225 00
<b>Total par, book and market values</b>	\$ 450,800 00	\$ 452,530 88	\$ 431,680 00

\*On deposit with the Receiver General.

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*

## SCHEDULE B.

STOCKS.		Par value.	Book value.	Market value.
250 shares	Montreal Tramways Co. (5 p.c. deb. stock)	\$ 25,000 00	\$ 16,042 50	\$ 20,250 00
1,500 "	Montreal Telegraph Co. (g'tced. div.)	60,000 00	96,335 80	81,600 00
220 "	Toronto Ry. Co.	22,000 00	29,948 75	24,420 00
1,491 "	U. S. Guarantee Company	149,100 00	164,010 00	223,650 00
800 "	Western Union Telegraph Co.	80,000 00	68,463 00	69,600 00
2,032 "	Bell Telephone Co. of Canada	203,200 00	247,019 00	296,672 00
700 "	Mackay Companies Prefd.	70,000 00	49,968 75	46,200 00
256 "	Bank of Montreal	25,600 00	61,861 29	59,904 00
1,100 "	Pennsylvania R. R. Co.	55,000 00	70,308 72	64,900 00
116 "	Merchants Bank of Canada	11,600 00	18,117 00	20,880 00
250 "	Great Northern Ry. Co., Prefd. (80 p.c. pl.)	25,000 00	29,986 55	31,500 00
400 "	Molsons Bank	40,000 00	82,577 00	80,400 00
100 "	Chicago, Milwaukee and St. Paul R. R. Co.	10,000 00	12,552 00	9,700 00
Total par, book and market values.		\$ 776,500 00	\$ 947,190 36	\$1,029,676 00
Total bonds, debentures and stocks		\$1,227,300 00	\$1,399,721 24	\$1,461,356 00

SESSIONAL PAPER No. 8

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—K. W. BLACKWELL.  
 Vice-President—D. FORBES ANGUS.  
 Managing Director—H. M. LAMBERT.  
 Secretary—JOHN GOOD.  
 Principal Office—Montreal.

(Incorporated by an Act of the Parliament of Canada, 1-2 George V., chap. 86, assented to April 4, 1911  
 Dominion license issued November 17, 1911.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed.....	\$ 1,000,000 00
Amount paid in cash .....	250,000 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Book value of bonds and debts. (For details, see Schedule A.) .....	\$ 286,193 24
Cash at head office.....	3 33
Cash in Bank of Nova Scotia.....	6,590 39
Total ledger assets.....	\$ 292,786 96
Market value of bonds, debentures, etc., under book value.....	49,158 62
	\$ 243,628 34

## OTHER ASSETS.

Interest accrued.....	4,180 38
Gross premiums due and uncollected—	
Accident.....	\$ 2,335 68
Guarantee.....	895 28
Plate Glass.....	908 47
Sickness.....	1,450 27
Burglary.....	529 41
Employers' Liability.....	7,270 62
Total, \$13,389.73. (less commission, \$3,347.43).	10,042 30
Due for reinsurance losses.....	185 76
Total assets.....	\$ 258,036 78

## LIABILITIES.

Amount of unsettled claims:—	
Accident, in Canada, \$2,535.57 (\$1,500 accrued in previous years) in other countries, \$375.....	\$ 2,910 57
Burglary, resisted, in suit (accrued in previous years).....	800 00
Plate Glass.....	199 77
Employers' Liability, (\$2,717.47 accrued in previous years).....	10,768 10
Sickness.....	860 47
Guarantee, \$4,845; resisted, in suit, \$4,250; (\$6,100 accrued in previous years).....	9,095 00
Total net amount of unsettled claims.....	\$ 24,633 91



SESSIONAL PAPER No. 8

## THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident.	Employers' Liability.	Sickness.	Burglary.	Guarantee.	Plate Glass.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	1,309 82	21,826 89	455 50		129 69	201 99
Paid for claims occurring during the year.....	5,200 77	12,873 16	2,436 72	291 80	313 89	2,170 12
Less salvages and reinsurances.....	107 00	2,197 66	212 48			43 43
Net payment for said claims	5,093 77	10,675 50	2,224 24			2,126 69
Total net payments for claims.....	6,403 59	32,502 39	2,679 74	294 80	443 58	2,328 68

Total net payments for claims for all classes of business.....	\$	44,652 78
Commission and brokerage.....		17,753 81
Taxes.....		2,733 40
Salaries, fees and travelling expenses:—Salaries: Head office, \$13,692.51; Fees: directors' \$3,750; auditors, \$200; travelling expenses, \$3,235.64		20,878 15
Miscellaneous expenditure, viz.:—Advertising, \$264.75; pay roll and auditors' fees, \$296.12; furniture and fixtures, \$23.90; elevator inspection, \$388.50; legal expenses, \$223.45; house and office, \$663.09; bank charges, \$10.24; postage, telegrams, telephones and express, \$819.24; printing and stationery, \$1,201.04; rent, rates and taxes, \$2,379.32; claim adjustment, etc., \$1,014.25; bad debts, \$147.86; tariff, \$425.22; sundries, \$19.60.		7,576 58
Total expenditure.....	\$	93,894 72

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914.....	\$	298,696 47
Amount of income as above.....		87,985 21
Total.....	\$	386,681 68
Amount of expenditure as above.....		93,894 72
Balance net ledger assets, at December 31, 1915.....	\$	292,786 96

## THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	Accident.								
	IN CANADA.			IN OTHER COUNTRIES.			TOTAL IN ALL COUNTRIES.		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
	\$	\$ cts.		\$	\$ cts.		\$	\$ cts.	
Gross in force at end of 1914	779	2,936,925	13,476 12	107	473,115	2,412 24	886	3,410,040	15,888 36
Taken in 1915, new and renewed.....	1,510	4,267,200	20,495 70	104	367,695	1,827 59	1,614	4,634,895	22,323 29
Totals .....	2,289	7,204,125	33,971 82	211	840,810	4,239 83	2,500	8,044,935	38,211 65
Less ceased.....	1,222	4,860,365	21,302 33	107	473,115	2,412 24	1,329	5,333,480	23,714 57
Gross in force at end of 1915 .....	1,067	2,343,760	12,669 49	104	367,695	1,827 59	1,171	2,711,455	14,497 08
Less reinsured.....		274,747	1,021 54					274,747	1,021 54
Net in force at end of 1915 .....	1,067	2,069,013	11,647 95	104	367,695	1,827 59	1,171	2,436,708	13,475 54

Risks.	Employers' Liability.								
	IN CANADA.		IN OTHER COUNTRIES.		TOTAL IN ALL COUNTRIES.				
	No.	Premiums.	No.	Premiums.	No.	Premiums.			
	\$	cts.		\$	cts.		\$	cts.	
Gross in force at end of 1914 .....	158	40,246	96	5	183	11	163	40,430	07
Taken in 1915, new and renewed.....	464	66,177	96	8	134	10	472	66,312	06
Totals .....	622	106,424	92	13	317	21	635	106,742	13
Less ceased .....	350	83,285	87	5	183	11	355	83,468	98
Gross in force at end of 1915.....	272	23,139	05	8	134	10	280	23,273	15
Less reinsured.....		2,764	81					2,764	81
Net in force at end of 1915 .....	272	20,374	24	8	134	10	280	20,508	34

SESSIONAL PAPER No. 8

THE GUARDIAN ACCIDENT AND GUARANTEE—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks.	CLASS OF BUSINESS.									
	Sickness.		Burglary.		Guarantee.					
	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums			
	\$	cts.	\$	\$	cts.	\$	\$	cts.		
Gross in force at end of 1914	6,548	26	229	324,800	3,090	37	238	2,112,850	8,717	57
Taken in 1915—										
New	10,555	35	107	148,170	1,436	07	248	1,252,184	5,355	65
Renewed			207	298,900	2,787	50	175	970,833	3,974	82
Totals	17,103	61	543	771,870	7,313	94	651	4,335,867	18,048	04
Less ceased	11,010	13	283	453,940	4,266	50	391	2,779,880	11,554	33
Gross in force at end of 1915	6,093	48	260	317,930	3,047	44	260	1,555,987	6,493	71
Less reinsured	532	48		6,166	56	68		588,680	2,530	60
Net in force at end of 1915	5,561	00	260	311,764	2,990	76	260	967,307	3,963	11

Risks.	Plate Glass.		
	No.	Premiums.	
		\$	cts.
Gross in force at end of 1914	415	9,742	42
Taken in 1915—			
New	297	5,016	09
Renewed	284	4,635	25
Totals	996	19,393	76
Less ceased	587	10,588	31
Gross in force at end of 1915	409	8,805	45
Less reinsured		594	99
Net in force at end of 1915	409	8,210	46

Summary of net in force at end of 1915: No. 2,380. Premiums, \$54,709.21.

THE GUARDIAN ACCIDENT AND GUARANTEE—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz.:—

<i>On deposit with Receiver General.</i>			
<i>Cities—</i>	Par value—	Book value.	Market value.
Calgary, 1921, 4 p.c.	\$ 5,000 00	\$ 4,775 00	\$ 4,600 00
Fort William, 1931, 4½ p.c.	19,953 35	19,953 33	17,359 40
Lachine, 1951, 4½ p.c.	25,000 00	25,467 50	20,750 00
New Westminster, 1958, 5 p.c.	15,000 00	16,074 00	12,750 00
Victoria, 1961, 4 p.c.	24,333 33	23,693 36	17,763 33
Winnipeg, 1919, 4 p.c.	4,000 00	3,936 49	3,840 00
<i>Town—</i>			
Maisonneuve, 1951, 4½ p.c.	29,200 00	26,886 20	23,652 00
<i>School—</i>			
St. Gregoire le Thaumaturge, R.C., 1951, 5 p.c.	30,000 00	32,772 60	25,500 00
Total on deposit with Receiver General.	\$ 152,486 66	\$ 156,577 79	\$ 126,214 73
<i>Hold by the Company.</i>			
<i>Cities—</i>			
Brandon, 1952, 4½ p.c.	5,000 00	4,569 50	4,100 00
Calgary, 1933, 4½ p.c.	5,000 00	4,650 00	4,350 00
London, 1939, 4 p.c.	7,000 00	6,855 80	5,740 00
London, 1940, 4 p.c.	3,000 00	2,937 00	2,460 00
Port Arthur, 1931, 4½ p.c.	4,856 66	4,324 03	4,224 00
Toronto, 1936, 4 p.c.	9,732 20	9,290 22	8,175 89
Welland, 1943, 5 p.c.	5,000 00	4,812 00	4,600 00
Westmount, 1953, 4½ p.c.	10,000 00	9,291 00	8,600 00
Winnipeg, 1919, 4 p.c.	1,000 00	984 10	960 00
<i>Town—</i>			
Maisonneuve, 1951, 4½ p.c.	25,000 00	25,000 00	19,500 00
<i>Schools—</i>			
Dorval, 1932, 5 p.c.	7,000 00	7,224 10	6,370 00
Hochelaga, 1950, 4½ p.c.	17,000 00	17,179 00	13,600 00
Longue Pointe, 1952, 5 p.c.	3,000 00	3,133 80	2,550 00
Montreal, P., 1939, 4 p.c.	15,000 00	14,700 00	11,850 00
St. Jean de la Croix, 1951, 5 p.c.	5,000 00	4,835 00	4,250 00
Westmount, 1931, 5 p.c.	8,000 00	7,880 00	7,600 00
Westmount, 1932, 5 p.c.	2,000 00	1,970 00	1,880 00
Total par, book and market values.	\$ 285,086 52	\$ 286,191 24	\$ 237,034 62



SESSIONAL PAPER No. 8

\*THE HARTFORD STEAM BOILER INSPECTION AND  
INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1915.

President—L. B. BRAINERD.

Secretary—C. S. BLAKE.

Principal Office—Hartford, Conn.

Chief Agent in Canada—H. N. ROBERTS.

Head Office in Canada—Toronto.

(Incorporated in 1866, amended in 1868, 1874 and 1883. Dominion license issued July 12, 1907.)

CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General—	Par value.	Market value.
Commonwealth of Massachusetts, 1941, 3 p.c.....	\$ 45,000 00	\$ 38,250 00
Carried out at market value.....		\$ 38,250 00

*Other Assets in Canada.*

Interest accrued.....	675 00
Total assets in Canada.....	\$ 38,925 00

LIABILITIES IN CANADA.

Nil.

INCOME IN CANADA.

Net cash received for premiums.....	\$ 1,820 48
Cash received for interest on deposit with Receiver General.....	1,350 00
Total income in Canada.....	\$ 3,170 48

EXPENDITURE IN CANADA.

Nil.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LEDGER ASSETS.

Book value of real estate.....	\$ 90,000 00
Mortgage loans on real estate, first liens.....	1,448,245 00
Book value of bonds and stocks.....	4,134,505 91
Cash on hand, in trust companies and in banks.....	169,588 94
Cash in course of transmission.....	45,518 43
Gross premiums in course of collection.....	467,157 62
Total ledger assets.....	\$ 6,355,015 90

\*This company is licensed to transact in Canada the business of guaranteeing the full and faithful performance of all and every obligation and undertaking assumed by the Boiler Inspection and Insurance Company of Canada under the provisions of its policies.

THE HARTFORD STEAM BOILER—*Concluded.*

## NON-LEDGER ASSETS.

Interest accrued.....	\$ 92,778 26
Gross assets.....	\$ 6,447,794 16
Deduct assets not admitted.....	213,377 84
Total admitted assets.....	\$ 6,234,416 32

## LIABILITIES.

Total unpaid claims.....	\$ 33,988 00
Unearned premiums.....	2,473,007 92
Commission, brokerage and other charges due or to become due to agents or brokers.....	84,301 22
Federal, state and other taxes due or accrued (estimated).....	50,000 00
Special and contingent reserve.....	20,965 76
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,400 00
Total liabilities, except capital stock.....	\$ 2,663,662 90
Capital stock paid up.....	2,000 000 00
Surplus over all liabilities.....	1,570,753 42
Total liabilities.....	\$ 6,234,416 32

## INCOME.

Total net cash received for premiums.....	\$ 1,713,486 72
Interest and dividends.....	243,480 90
Rents.....	15,268 26
Inspections.....	39,458 42
Gross profit on sale or maturity of stocks.....	9,146 55
Total cash income.....	\$ 2,020,840 95

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 80,428 53
Investigation and adjustment of claims.....	539 96
Commission or brokerage.....	246,757 11
Interest or dividends to stockholders.....	1,120,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	74,703 81
Salaries, travelling and all other expenses of agents not paid by commission.....	312,712 74
Inspections, other than medical and claim.....	550,970 07
Rents.....	11,000 00
Taxes on real estate.....	3,337 50
State taxes on premiums, Insurance Department licenses and fees.....	34,638 02
All other licenses, fees and taxes.....	53,363 41
Gross loss on sale or maturity of bonds.....	751 66
All other disbursements.....	53,937 37
Total disbursements.....	\$ 2,543,191 18

## EXHIBIT OF PREMIUMS.

	Steam Boiler	Fly Wheel.
Premiums written or renewed during the year.....	\$ 1,859,666 86	\$ 87,796 42
Premiums on risks terminated during the year.....	1,639,641 02	51,812 06
Net premiums in force at December 31, 1915.....	4,533,700 24	217,511 69

SESSIONAL PAPER No. 8

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1915.

President—H. C. COX.

Vice-President—NOEL MARSHALL.

Managing Director—E. WILLIAMS.

Secretary—FRANK W. COX.

Principal Office—Toronto.

(Incorporated May, 1905. On December 10, 1910 the power of the company was extended to include burglary and plate glass insurance, under the provisions of section 81 of the Insurance Act, 1910. On May 7, 1914 its power was further extended to include automobile insurance under the provisions of the said section. Commenced business in Canada July 1, 1905.)

### CAPITAL.

Amount of joint stock authorized and subscribed .....	\$ 1,000,000 00
Amount paid in cash .....	200,000 00
Amount of premium on capital stock paid in by stockholders.....	50,000 00

(For List of Shareholders, see Appendix.)

### ASSETS.

Book value of real estate held by the company .....	\$ 1,324 03
Amount secured by way of loans on real estate, by bond or mortgage, first liens .....	10,500 00
Book value of bonds and debts. (For details, see Schedule A.).....	301,966 55
Cash at head office .....	1,459 69
Cash in banks, viz.:—	
Central Canada Loan and Savings Co., Toronto (on interest) .....	\$ 839 85
Toronto Savings and Loan Co., Peterborough (on interest).....	50,490 86
Imperial Bank, St. Thomas (not on interest) .....	300 00
Bank of Nova Scotia, Toronto (not on interest) .....	6,521 93
Merchants Bank, Winnipeg (not on interest) .....	500 00
Total cash in banks .....	58,652 67
Deposit with Glass Underwriters' Association .....	100 00
Total ledger assets .....	\$ 374,932 85
Deduct market value of real estate, bonds and debentures under book value.....	6,444 58
	\$ 367,588 27

### OTHER ASSETS.

Interest due, \$168 55; accrued, \$1,453.97. ....	1,622 52
Office furniture .....	4,719 43
Agents' balances .....	6,512 95
Premiums due and uncollected, viz.:—	
Accident (including Sickness).....	\$ 40,486 94
Guarantee .....	7,746 86
Automobile .....	2,173 55
Plate Glass .....	809 46
Elevator liability.....	290 87
Total, \$51,597.68; less commission, \$10,319.53 .....	41,278 15
Total assets .....	\$ 421,721 32

## THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.

## LIABILITIES.

Unsettled claims, viz.:			
Accident (including Sickness) unadjusted (\$5,000 accrued in previous years)	\$	17,133	42
Accident (including Sickness) resisted in suit (accrued in previous years)		1,500	00
<b>Total unsettled accident (including sickness) claims</b>	<b>\$</b>	<b>18,633</b>	<b>42</b>
Guarantee, unadjusted (\$700 accrued in previous years)		2,570	46
Automobile unadjusted		1,850	00
Plate Glass, unadjusted		195	00
<b>Total net amount of unsettled claims</b>	<b>\$</b>	<b>23,248</b>	<b>88</b>
Reserve of unearned premiums:			
Accident (including Sickness)	\$	91,251	68
Guarantee		17,073	79
Automobile		6,133	65
Plate Glass		2,638	12
Elevator Liability		2,068	01
<b>Total reserve, \$119,165.25; carried out at 80 per cent.</b>		<b>95,332</b>	<b>20</b>
Due and accrued for rent		750	00
Dividends to stockholders, remaining unpaid		8,000	00
Provincial municipal and other taxes, due and accrued		2,126	27
Contingent reserve		15,000	00
<b>Total liabilities (except capital stock)</b>	<b>\$</b>	<b>144,457</b>	<b>35</b>
Excess of assets over liabilities	\$	277,263	97
Capital stock paid in cash		200,000	00
<b>Surplus over liabilities and capital</b>	<b>\$</b>	<b>77,263</b>	<b>97</b>

## INCOME.

Premiums.	CLASS OF BUSINESS.				
	Accident (including Sickness.)	Elevator Liability.	Guarantee.	Automobile.	Plate Glass.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received	201,915 60	2,145 30	38,454 17	13,109 66	4,231 37
Less reinsurance	9,981 41		3,176 24		
Less return premiums	1,853 21		2,925 20	1,062 09	454 17
Total deduction	11,834 62		6,101 44		
Net cash received	190,080 98	2,145 30	32,352 73	12,047 57	3,777 20
Net cash received for premiums for all classes of business	\$ 240,403 78				
Cash received for interest on investments	17,074 90				
Total income	\$ 257,478 68				

## SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—Continued.  
EXPENDITURE.

Claims.	CLASS OF BUSINESS.				
	Accident (including Sickness.)	Elevator Liability.	Guarantee.	Automobile.	Plate- Glass.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years . . . . .	16,506 86	1,280 25	4,406 36	410 70	166 70
Paid for claims occurring during the year . . . . .	77,351 97		9,230 38	2,393 59	1,266 87
Less salvages and reinsurances . . . . .	1,877 98		1,639 61	162 00	132 47
Net payment for said claims . . . . .	75,473 99		7,590 77	2,231 59	1,134 40
Total net payment for claims . . . . .	91,980 85	1,280 25	11,997 13	2,642 29	1,301 10
Total net payments for claims for all classes of business . . . . .					\$ 109,201 62
Dividends paid stockholders at 6 p.c. . . . .					12,000 00
Commission and brokerage . . . . .					68,259 52
Taxes . . . . .					6,303 64
Salaries, fees and travelling expenses:—Salaries:—head office, \$30,431.90; fees:—directors, \$2,840; auditors, \$350; travelling expenses, \$3,817.79 . . . . .					37,439 69
Miscellaneous expenditure, viz.:—Advertising, \$2,248.76; furniture and fixtures, \$144 90; agents' advances, \$3,022.53; postage, telegrams, telephones and express, \$2,488.13; printing and stationery, \$3,152.74; rent, \$5,319.92; sundry expenses, \$1,730.22 . . . . .					18,107 20
Total expenditure . . . . .					\$ 251,311 67
SYNOPSIS OF LEDGER ACCOUNTS.					
Amount of net ledger assets at December 31, 1914 . . . . .					\$ 367,865 84
Amount of cash income as above . . . . .					257,478 68
Total . . . . .					\$ 625,344 52
Amount of cash expenditure as above . . . . .					251,311 67
Balance, net ledger assets, at December 31, 1915 . . . . .					\$ 374,032 85

THE IMPERIAL GUARANTEE AND ACCIDENT—*Continued.*

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.										
	Accident (including Sickness.)		Elevator Liability.			Guarantee.					
	No.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.			
		\$	cts.	\$	\$	cts.	\$	\$	cts.		
Gross in force at end of 1914.	11,074	221,489	13	25	147,000	2,824	47	972	7,935,973	30,935	16
Taken in 1915—New.	3,887	79,901	80	15	75,000	1,420	30	470	4,215,384	14,922	40
Renewed	7,129	128,880	14	12	69,000	748	10	659	5,601,250	22,144	89
Totals	22,090	430,271	07	52	282,000	4,992	85	2,101	17,752,607	68,002	45
Less ceased.	12,308	237,786	28	18	107,000	1,479	55	974	8,122,973	32,457	22
Gross in force at end of 1915.	9,782	192,484	79	34	175,000	3,522	30	1,127	9,629,634	35,545	23
Less reinsured.		9,981	41						550,168	1,397	65
Net in force at end of 1915.	9,782	182,503	38	34	175,000	3,522	30	1,127	9,079,466	34,147	58

Risks.	CLASS OF BUSINESS.						
	Automobile.			Plate Glass.			
	No.	Amount.	Premiums.	No.	Premiums.		
		\$	\$	cts.	\$	cts.	
Gross in force at end of 1914.	157	664,000	11,370	49	300	4,813	46
Taken in 1915—New.	130	431,000	7,931	90	168	2,090	81
Renewed	60	273,500	4,335	39	167	2,283	14
Totals	347	1,368,500	23,637	78	635	9,187	41
Less ceased.	157	664,000	11,370	49	271	3,975	92
Gross and net in force at end of 1915	190	704,500	12,267	29	364	5,211	49

Summary of net in force at end of 1915: No. 11,491. Premiums, \$237,652.04.

## SESSIONAL PAPER No. 8

THE IMPERIAL GUARANTEE AND ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the company:—

<i>On deposit with Receiver General.</i>	Par value.	Book value.	Market value.
<i>Cities—</i>			
Kingston, 1923, 4 p.c.	\$ 4,600 00	\$ 4,600 00	\$ 4,186 00
Kingston, 1924, 4 p.c.	5,400 00	5,400 00	4,860 00
Winnipeg, 1920, 4 p.c.	10,000 00	10,000 00	9,400 00
Woodstock, 1924, 4½ p.c.	15,000 00	15,900 00	13,950 00
<i>School—</i>			
Victoria, 1951, 4 p.c.	15,000 00	15,000 00	11,250 00
<i>Miscellaneous—</i>			
Central Canada Loan and Savings Co., 1920, 4½ p.c. ....	50,000 00	50,000 00	50,000 00
Toronto Savings and Loan Co., 1920, 4½ p.c.	11,000 00	11,000 00	11,000 00
Total on deposit with Receiver Gen.	\$ 111,000 00	\$ 111,900 00	\$ 104,646 00
<i>Held by the Company, viz.:—</i>			
<i>Government—</i>			
Dominion of Canada Internal War Loan, 1925, 5 p.c. (10 p.c. paid)	5,000 00	500 00	500 00
<i>Cities—</i>			
Kamloops, B.C., 1938, 6 p.c.	5,000 00	4,950 00	4,900 00
Macleod, Alta., 1932, 6 p.c.	5,000 00	4,950 00	4,900 00
Macleod, 1951, 6 p.c.	5,000 00	4,950 00	4,850 00
Prince Albert, Sask., 1939, 5 p.c.	10,000 00	8,729 80	8,700 00
<i>Districts—</i>			
Oak Bay, B.C., 1925, 5½ p.c.	5,000 00	4,789 00	4,800 00
Oak Bay, B.C., 1943, 6 p.c.	5,000 00	4,937 50	4,950 00
<i>Miscellaneous—</i>			
J. H. Ashdown & Co., Ltd., 1928, 5 p.c.	12,000 00	10,704 00	10,680 00
P. Burns & Co., Ltd., 1931, 6 p.c.	10,000 00	9,900 00	9,900 00
Central Canada Loan and Savings Co., (on 60 days' notice) 4½ p.c.	25,000 00	25,000 00	25,000 00
W. Davies Co., Ltd., 1926, 6 p.c.	5,000 00	5,100 00	5,050 00
Dunlop Tire Co., Ltd., 1927, 6 p.c.	10,000 00	9,800 00	10,000 00
Electrical Development Co., 1933, 5 p.c.	7,000 00	6,006 25	6,370 00
Gordon Ironsides and Fares Co., Ltd., 1927, 6 p.c. ....	10,000 00	9,900 00	9,800 00
Harris Abattoir Co., Ltd., 1928, 6 p.c.	5,000 00	4,850 00	4,900 00
Toronto Savings and Loan Co., 1920, 4½ p.c.	64,000 00	64,000 00	64,000 00
Western Canada Flour Mills, 1931, 6 p.c. ....	11,000 00	11,000 00	11,000 00
Total par, book and market values	\$ 310,000 00	\$ 301,966 55	\$ 294,946 00

## \*INTERNATIONAL FIDELITY INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—A. A. AETSCHULER.

Secretary—C. T. JOHNSON.

Principal office—15 Exchange Place, Jersey City, N.J.

Chief Agent in Canada—NEIL SINCLAIR.

Head Office in Canada—Toronto.

Incorporated December 27, 1904. Dominion license issued June 2, 1905.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash. . . . . \$ 300,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

	Par value.	Market value.
Bonds on deposit with Receiver General—		
United States Consols, 1930 or later, 2 p.c. . . . .	\$ 5,000 00	\$ 4,900 00
Carried out at market value. . . . .		\$ 4,900 00
Total assets in Canada . . . . .		\$ 4,900 00

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted. . . . .	\$ 223 68
Total net reserve of unearned premiums, \$3,368.13; carried out at 80 per cent. . . . .	2,646 50
Total liabilities in Canada . . . . .	\$ 2,870 18

## INCOME IN CANADA.

Gross cash received for premiums. . . . .	\$ 7,064 25
Deduct return premiums. . . . .	133 75
Total net cash received for premiums. . . . .	\$ 6,930 50
Total income in Canada. . . . .	\$ 6,930 50

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year . . . . .	\$ 1,634 39
Deduct reinsurances. . . . .	204 27
Net amount paid for claims . . . . .	\$ 1,430 12
Legal expenses . . . . .	150 00
Taxes . . . . .	226 40
Miscellaneous expenses. Postage, telegrams, telephone and express . . . . .	71 50
Total expenditure in Canada . . . . .	\$ 1,878 02

\*Business in Canada is restricted to the issue of contracts or bonds to the Singer Sewing Machine Company as against loss arising from the defaults, neglect or breaches of duty by the employees of said Singer Sewing Machine Company.



## SESSIONAL PAPER No. 8

## INTERNATIONAL FIDELITY—Continued.

## RISKS AND PREMIUMS IN CANADA.

<i>Guarantee Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement.	1,148	\$ 584,500	\$ 6,161 23
Taken during the year, new	554	287,000	3,116 25
Taken during the year, renewed	745	374,000	3,932 50
Total	2,447	\$ 1,245,500	\$ 13,210 00
Deduct terminated	1,234	627,500	6,593 75
Gross and net in force, December 31, 1915	1,213	\$ 618,000	\$ 6,616 25

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums	\$ 250,480 36
Policy fees required or represented by applications	181 36
Interest and dividends	30,014 09
Gross increase, by adjustment, in book value of bonds	5,930 00
Other income	349 47
Total income	\$ 286,955 28

## DISBURSEMENTS.

Net amount paid policyholders for claims	\$ 93,093 16
Stockholders for interest and dividends	15,000 00
Commissions or brokerage	50,156 94
Salaries, fees, and all other compensation of officers, directors, trustees and home office employees	20,014 95
State taxes on premiums, Insurance Department licenses and fees	1,342 88
All other licenses, fees and taxes	1,255 29
Rent	2,049 28
Gross decrease, by adjustment in book value of bonds	5,080 00
Agents' balances charged off	690 99
All other disbursements	10,659 61
Total disbursements	\$ 179,313 10

## LEDGER ASSETS.

Book value of bonds	\$ 791,765 00
Cash on hand, in trust companies and in banks	69,729 07
Gross premiums in course of collection	31,474 64
Total ledger assets	\$ 892,968 71

## NON-LEDGER ASSETS.

Interest accrued	\$ 9,170 80
Gross assets, not admitted	\$ 902,139 51
Deduct assets not admitted	7,828 16
Total admitted assets	\$ 894,311 35

## LIABILITIES.

Total unpaid claims	\$ 25,519 55
Total unearned premiums	120,347 82
Federal, State, and other taxes due or accrued (estimated)	1,791 66
Return premiums	378 00
Reinsurance	3,961 14
Commissions, brokerage and other charges due or to become due to agents or brokers	6,544 31
Income tax	41 00
Total liabilities, not including capital stock	\$ 158,583 48
Capital paid up in cash	300,000 00
Surplus over all liabilities and capital	435,727 87
Total liabilities	\$ 894,311 35

INTERNATIONAL FIDELITY—*Concluded.*

## EXHIBIT OF PREMIUMS.

## FIDELITY.

Premiums on policies written during the year . . . . .	\$ 161,016 88
Premiums on policies terminated during the year . . . . .	168,282 16
Net premiums in force at December 31, 1915 . . . . .	<u>143,902 68</u>

## SURETY.

Premiums on policies written during the year . . . . .	\$ 181,809 29
Premiums on policies terminated during the year . . . . .	136,722 21
Net premiums in force at December 31, 1915 . . . . .	<u>87,494 24</u>

SESSIONAL PAPER No. 8

## LLOYDS PLATE GLASS INSURANCE COMPANY OF NEW YORK.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. T. WOODS.

Secretary—C. E. W. CHAMBERS.

Principal Office—61 and 63 William Street, New York.

Chief Agents in Canada—Reed, Shaw, McNaught and Armstrong.

Principal Office in Canada—Toronto.

(Incorporated August, 1882. Commenced business in Canada July 12, 1886.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash.	\$ 250,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz.:

	Par value.	Market value.
Province of Manitoba, 1930, 4 p.c.	\$ 40,000 00	\$ 34,800 00
<i>Cities—</i>		
Calgary, 1933, 4½ p.c.	5,000 00	4,350 00
London, 1940, 4 p.c.	10,000 00	8,200 00
Montreal (St. Louis), 1937, 4 p.c.	15,000 00	12,600 00
Regina, 1928, 5 p.c.	6,000 00	5,640 00
Westmount, 1945, 4 p.c.	10,000 00	8,000 00
Westmount, 1947, 4½ p.c.	2,000 00	1,740 00
<i>Town—</i>		
Maisonneuve, 1950, 4½ p.c.	10,900 00	8,938 00
Total on deposit with Receiver General.	\$ 98,900 00	\$ 84,268 00

Carried out at market value	\$ 84,268 00
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*Other Assets in Canada.*

Deposited with Underwriters' Association	100 00
Interest accrued	850 91
Agents' balances and premiums uncollected	3,682 88
Total assets in Canada	\$ 88,901 79

## LIABILITIES IN CANADA.

Net amount of claims, unadjusted	\$ 2,000 00
Reserve of unearned premiums, \$68,803 86; carried out at 80 per cent.	55,043 09
Taxes due and accrued	850 00
Total liabilities in Canada	\$ 57,893 09

## LLOYDS PLATE GLASS—Continued

## INCOME IN CANADA.

Gross cash received for premiums.....	\$ 84,245 78
Deduct return premiums.....	20,708 00
Net cash received for premiums.....	\$ 63,537 78
Received for interest on investments.....	4,563 27
Total income in Canada.....	\$ 68,101 05

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years.....	\$ 4,950 78
Net amount paid for claims occurring during the year.....	20,569 33
Total net amount paid for claims.....	\$ 25,520 11
Commission or brokerage.....	25,186 50
Taxes.....	2,211 82
Miscellaneous expenditure, viz.: Advertising, \$10 75; legal expenses, \$323 90; postage, telegrams, telephones and express, \$44 61; printing and stationery, \$170 90; underwriters' expenses, \$564 65.....	1,114 82
Total expenditure in Canada.....	\$ 54,033 25

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums.
Gross policies in force at date of last statement.....	\$ 153,833 68
Taken during the year, new and renewed.....	81,933 87
Total.....	\$ 235,767 55
Deduct terminated.....	99,323 54
Gross and net in force December 31, 1915.....	\$ 136,444 01

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of real estate.....	\$ 255,763 18
Mortgage loans on real estate, first liens.....	78,000 00
Book value of stocks and bonds held by the company.....	553,992 53
Cash on hand, in trust companies and in banks.....	28,921 79
Premiums in course of collection.....	90,076 42
Total ledger assets.....	\$ 1,006,753 92

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	19,236 82
Interest accrued.....	4,424 48
Rents due.....	275 00
Salvage glass on hand.....	6,156 54
Sundry accounts.....	145 00
Gross assets.....	\$ 1,036,991 76
Deduct assets not admitted.....	85,754 87
Total admitted assets.....	\$ 951,236 89

## LIABILITIES.

Net amount of unpaid claims.....	\$ 36,447 41
Unearned premiums.....	295,930 73
Commissions, brokerage and other charges due or to become due to agents or brokers.....	29,764 81
Federal, State and other taxes due or accrued (estimated).....	12,000 00
Return premiums.....	418 09
Other liabilities.....	482 31
Total liabilities, except capital stock.....	\$ 375,043 35
Capital stock paid up.....	250,000 00
Surplus over capital and liabilities.....	326,193 54
Total liabilities.....	\$ 951,236 89

## SESSIONAL PAPER No. 8

LLOYDS PLATE GLASS—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 562,073 62
Interest and dividends.....	25,768 40
Rents.....	20,996 71
Income tax collected at source.....	151 80
Total income.....	<u>\$ 608,990 53</u>

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 197,081 29
Dividends to stockholders.....	50,000 09
Paid for commission or brokerage to agents, less amount received from reinsurance and return premiums.....	190,195 46
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	76,072 79
Salaries, travelling and all other expenses of agents not paid by commissions.....	10,708 34
State taxes on premiums, Insurance Department licenses and fees.....	14,278 34
Rent.....	12,339 20
Taxes on real estate.....	7,227 14
All other licenses, fees and taxes.....	6,769 99
Agents' balances charged off.....	3 84
Gross loss on sale or maturity of bonds.....	1,850 05
All other disbursements.....	28,637 50
Total disbursements.....	<u>\$ 595,163 74</u>

## EXHIBIT OF PREMIUMS.

Premiums on plate glass risks written or renewed during the year.....	\$ 672,306 06
Premiums on risks terminated during the year.....	709,971 71
Premiums on net amount in force at December 31, 1915.....	<u>590,697 76</u>

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT  
COMPANY OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—ALFRED WRIGHT.

Manager and Secretary—ALEXANDER MACLEAN.

Head Office—61-65 Adelaide St., E. Toronto.

Incorporated by an Act of Parliament of Canada, April 10, 1908. On November 4, 1910, the power of the Company was extended to include plate glass insurance, under the provisions of section 81 of The Insurance Act, 1910, and on May 30, 1913, its power was further extended to include automobile insurance under the provisions of the said section. Dominion license issued July 24, 1908.)

CAPITAL.

Amount of capital stock authorized and subscribed .....	\$ 500,000 00
Amount paid in cash .....	400,000 00
Amount of premium on capital stock paid in by the stockholders .....	435,000 00

*For List of Shareholders, see Appendix.)*

ASSETS.

Book value of real estate .....	\$ 125,011 50
Book value of bonds and debentures ( <i>For details, see Schedule A.</i> ) .....	682,413 55
Cash at head office and branches .....	4,585 21
Cash in banks, viz.:—	
Dominion Bank, Winnipeg .....	\$ 2,355 79
Royal Bank of Canada, Vancouver .....	51 12
Royal Bank of Canada, Montreal .....	1,730 11
Bank of Toronto, Toronto .....	23,350 94
Continental and Commercial Bank, Chicago .....	55,318 34
Phoenix National Bank, Hartford .....	77,896 65
Fidelity Trust Co., Hartford .....	16,242 55
U.S. Mortgage and Trust Co., New York .....	152,462 39
Crocker National Bank, San Francisco, Cal. ....	14,216 22
Wells Fargo Nevada National Bank, San Francisco, Cal. ....	1,596 11
Total cash in banks .....	345,220 22
Agents' balances .....	1,146 81
Due from London and Lancashire Fire Ins. Co., Liverpool .....	12,249 96
Deposit with Glass Underwriters' Assoc., \$100; N. Y. State Workmen's Compensation Com., \$1,000 .....	1,100 00
Due to Pacific Branch: by London and Lancashire Fire, \$590; London and Lancashire Indem. Co. of America, \$4,467.92 .....	5,057 92
Total ledger assets .....	\$ 1,176,785 17
Deduct market value of bonds and debentures under book value .....	17,833 53
	\$ 1,158,951 64

## SESSIONAL PAPER No. 2

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

## OTHER ASSETS.

Interest accrued . . . . .		\$	7,457 49
Rents due and accrued . . . . .			151 50
Gross premiums due and uncollected, viz.:—			
Accident . . . . .	\$	18,441 10	
Liability . . . . .		90,542 45	
Guarantee . . . . .		11,272 85	
Sickness . . . . .		12,087 99	
Plate Glass . . . . .		7,613 50	
Automobile . . . . .		9,839 04	
Total . . . . .	\$	149,796 93	
Less commission . . . . .		41,112 65	
Net amount of premiums due and uncollected . . . . .			108,684 28
Claims recoverable from other companies (Accident) . . . . .			909 20
Total assets . . . . .			\$ 1,276,154 11

## LIABILITIES.

## 1) Liabilities in Canada.

Unsettled claims, viz.:—			
Guarantee, unadjusted . . . . .	\$	4,624 00	
Accident, unadjusted . . . . .		6,211 00	
Sickness, unadjusted . . . . .		4,562 57	
Plate Glass, unadjusted . . . . .		634 37	
Liability, unadjusted . . . . .		6,145 90	
Automobile, unadjusted . . . . .		1,915 35	
Automobile, resisted in suit . . . . .		800 00	
Total net amount of unsettled claims . . . . .			\$ 24,893 19
Reserve of unearned premiums, viz.:—			
Accident . . . . .	\$	32,345 92	
Liability . . . . .		10,049 13	
Guarantee . . . . .		8,021 80	
Sickness . . . . .		18,459 67	
Plate Glass . . . . .		9,545 37	
Automobile . . . . .		9,778 14	
Total reserve, \$88,200 00; carried out at 80 per cent. . . . .			70,560 00
Taxes due and accrued . . . . .			1,300 00
Due and accrued for salaries, rent, advertising, agency and other expenses . . . . .			218 81
Due for reinsurances . . . . .			345 16
Total liabilities in Canada . . . . .			\$ 97,317 16

## 2) Liabilities in other Countries.

Unsettled claims, viz.:—			
Accident, unadjusted . . . . .	\$	9,800 00	
Accident, resisted in suit . . . . .		11,875 00	
Plate Glass, unadjusted . . . . .		909 00	
Guarantee, unadjusted . . . . .		12,082 00	
Sickness, unadjusted . . . . .		2,800 00	
Liability, unadjusted . . . . .		292,407 23	
Liability, resisted in suit . . . . .		340 00	
Total net amount of unsettled claims . . . . .			\$ 330,213 23
* Reserve of unearned premiums . . . . .			1,300 00
Taxes due and accrued . . . . .			20,996 69
Due or accrued for salaries, rent, advertising, agency and other expenses . . . . .			4,115 00
Agents' credit balances . . . . .			1,768 74
Reinsurance premiums payable . . . . .			570 41
Total liabilities in other countries . . . . .			\$ 357,664 07
Total liabilities (except capital stock) in all countries . . . . .			\$ 454,981 23
Excess of assets over liabilities . . . . .			\$ 821,172 88
Capital stock paid in cash . . . . .			400,000 00
Surplus over all liabilities and capital . . . . .			\$ 421,172 88

\* All business re-insured on 8 p. c. 1915, with London and Lancashire Indemnity Company of America.

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.

## INCOME.

Premiums.	CLASS OF BUSINESS.					
	Accident.		Liability.		Sickness.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received .....	83,373 45	114,042 76	30,984 18	1298,651 43	45,893 57	35,842 66
Less reinsurance and return premiums.....	23,875 30	73,360 78	15,011 67	750,308 01	12,155 80	22,620 22
Net cash received.....	59,498 15	40,681 98	15,972 51	548,343 42	33,737 77	13,222 44

## INCOME—Concluded.

Premiums.	CLASS OF BUSINESS.					
	Guarantee.		Automobile.		Plate Glass.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	20,865 10	91,709 00	27,935 99	Included	19,376 14	84,572 74
Less reinsurance and return premiums.....	7,194 96	61,543 27	11,797 67	in Liability.	6,718 66	47,747 52
Net cash received.....	13,670 14	30,165 73	16,138 32	.....	12,657 48	36,825 22

Net cash received for premiums for all classes of business. ....	\$ 820,913 16
Cash received for interest on investments .....	40,057 43
Cash received from rents.....	2,427 29
<b>Total income.....</b>	<b>\$ 863,397 88</b>



SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*  
EXPENDITURE.

Claims.	CLASS OF BUSINESS.					
	Accident.		Liability.		Sickness.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	7,278 24	4,406 73	2,354 67	195,806 57	5,151 18	2,367 78
Paid for claims occurring during the year.....	19,595 14	41,288 10	2,262 46	264,384 97	11,646 53	16,472 79
Less reinsurances ....	1,065 79	2,354 53	215 00	348 99	208 74	1,141 02
Net payment for said claims.....	18,529 35	38,933 57	2,047 46	264,035 98	11,437 79	15,331 77
Total net payment for claims.....	25,807 59	43,340 30	4,402 13	459,842 55	16,588 97	17,699 55

EXPENDITURE—*Continued.*

Claims.	CLASS OF BUSINESS.					
	Guarantee.		Automobile.		Plate Glass.	
	In Canada.	In other Countries.	In Canada.	In other Countries.	In Canada.	In other Countries.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	183 43	1,612 39	1,440 81	Included	442 08	3,599 00
Paid for claims occurring during the year. . .	283 22	14,114 81	5,707 15	in	4,831 54	28 836 22
Less salvages and reinsurances....	252 40	5,875 15	52 00	Liability.	.....	66 45
Net payment for said claims.....	30 82	8,239 66	5,655 15	.....	.....	28 769 77
Total net payment for claims.....	214 25	9,852 05	7,095 96	.....	5,273 62	32,368 77

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Continued.*EXPENDITURE.—*Continued.*

Total net payment for claims for all classes of business: in Canada, \$59,382.52, in other Countries, \$563,103.22	\$ 622,485 74
Refund to shareholders of excess contributions of premium	2,007 52
Commission or brokerage	199,967 63
Taxes	33,786 15
Salaries, Fees and Travelling Expenses:—Salaries: head office, \$68,584.51, general and special agents, \$2,002.67; fees: auditors, \$3,306.25; travelling expenses, \$20,842.16	94,735 59
Miscellaneous Expenditure, viz.:—Advertising, \$3,616.44; investigation and adjustment expenses, \$47,382.08; inspections and surveys, \$3,909.27; legal expenses, \$1,311.38, medical examiners' fees, \$195.98; postage, telegrams, telephones and express, \$5,004.67; printing and stationery, \$16,367.52; rents, \$10,002.11; office expenses, \$10,430.31; bad debts, \$566.69. Total, \$98,786.45, (less \$1,264.83, received for furniture and fixtures )	97,521 62
Total expenditure	<u>\$ 1,050,504 25</u>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger asset at December 31, 1914	\$ 1,362,122 80
Amount of cash income as above	863,397 88
Total	<u>\$ 2,225,520 68</u>
Amount of cash expenditure as above	1,050,504 25
Balance, net ledger assets, at December 31, 1915, (\$1,176,785.17 less \$1,768.74 ledger liability)	<u><u>\$ 1,175,016 43</u></u>

## SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.  
SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.											
	Accident.				Liability.				Sickness.			
	In Canada.		In other Countries.		In Canada.		In other Countries.		In Canada.		In other Countries.	
	No.	Amount.	Premiums.	Premiums.	No.	Premiums.	Premiums.	Premiums.	No.	Premiums.	Premiums.	Premiums.
	\$	\$ cts	\$ cts		\$	\$ cts	\$ cts		\$ cts	\$ cts	\$ cts.	
Gross in force at end of 1914	4,796	9,782,800	64,431 06	72,775 57	587	32,070 29	1,058,209 35	3,490	31,736 62	22,944 77		
Taken in 1915	1,957	4,825,700	26,334 45	97,021 33	183	15,900 91	1,548	18,140 99	30,947 60			
Renewed	4,330	10,351,300	58,672 52		338	15,696 26	1,148,397 52	3,317	29,167 27			
Totals	11,083	24,959,800	149,437 83	170,396 90	1,108	63,667 46	2,296,606 87	8,355	79,044 88	53,892 37		
Less ceased	6,011	12,910,650	81,495 99	170,396 90	720	40,768 25	2,296,606 87	4,412	41,019 66	53,892 37		
Gross in force at end of 1915	5,052	12,049,150	67,941 84		388	22,899 21		3,943	38,025 22			
Less reinsured		626,000	3,249 99			1,993 52			1,105 87			
Net in force at end of 1915	5,052	11,423,150	64,691 85		388	20,905 69		3,943	36,919 35			

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—Continued.  
SUMMARY OF RISKS AND PREMIUMS—Concluded.

Risks and Premiums.	Class of Business.											
	Guarantee.				Automobile.				Plate Glass.			
	In Canada.		In other Countries.		In Canada.		In other Countries.		In Canada.		In other Countries.	
	No.	Amount.	Premiums.	\$ cts.	No.	Premiums.	\$ cts.	No.	Premiums.	\$ cts.	No.	Premiums.
	\$											\$ cts.
Gross in force at end of 1914	1,055	4,776,414	15,987 09	54,534 36	216	14,202 81	2,255	30,911 64	71,258 14			
Taken in 1915—New	488	2,127,824	9,358 98	85,591 14	395	24,122 99	753	10,361 87	65,311 22			
Renewed	830	3,713,685	12,879 38		101	6,065 44	656	7,363 60				
Totals	2,373	10,617,923	38,224 96	140,125 50	712	44,391 24	3,664	38,837 11	136,569 36			
Less ceased	1,474	6,039,351	20,097 70	110,125 30	408	24,710 46	2,370	19,792 78	136,569 36			
Gross in force at end of 1915	899	4,578,572	18,127 26		304	19,680 78	1,294	19,044 33				
Less reinsured		787,765	2,083 65			124 50		39 81				
Net in force at end of 1915	899	3,790,807	16,043 61		304	19,556 28	1,294	19,004 52				

Summary of net in force at end of 1915. No. 11,880; Premiums, \$177,121.30.

## SESSIONAL PAPER No. 8

THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT—*Concluded.*

## SCHEDULE A.

Bonds and debentures owned by the Company, viz—

	Par value.	Book value.	Market value.
<i>On deposit with Receiver General—</i>			
<i>Governments—</i>			
British Government local loans, 1912 or later, 3 p.c. ....	\$ 48,666 67	\$ 47,000 00	\$ 37,960 00
Cape of Good Hope, 1917 or 1923, 4 p.c. ....	34,066 66	33,000 00	32,363 33
<i>Cities—</i>			
Hull (g'teed. by Prov. Quebec) 1937, 4 p.c. ....	16,500 00	16,005 00	13,695 00
Victoria, 1922, 4 p.c. ....	486 67	447 80	442 87
Total on deposit with Receiver General	\$ 99,720 00	\$ 96,452 89	\$ 84,461 20
<i>Deposited in the United States—</i>			
<i>Governments—</i>			
Dom. of Canada, 1919, 3½ p.c. ....	\$ 31,500 00	\$ 31,500 00	\$ 30,958 20
Prov. of Manitoba, 1923, 5 p.c. ....	7,200 00	7,834 32	7,144 20
Massachusetts State, 1935, 3½ p.c. ....	70,000 00	65,800 00	65,100 00
<i>Cities—</i>			
Buffalo, N. Y., 1931, 4 p.c. ....	75,000 00	75,937 50	75,750 00
Buffalo, N. Y., 1960, 4 p.c. ....	25,000 00	25,500 00	25,250 00
Mount Vernon, N. Y., 1932, 4½ p.c. ....	50,000 00	51,671 45	52,500 00
Mount Vernon, N. Y., School, 1961, 4½ p.c. ....	5,000 00	5,480 29	5,470 00
New York, 1957, 4½ p.c. ....	60,000 00	63,500 00	63,600 00
Oswego, N. Y., 1928, 4½ p.c. ....	20,000 00	20,662 48	20,800 00
Oswego, N. Y., 1929, 4½ p.c. ....	5,000 00	5,173 42	5,250 00
Schenectady, N. Y., 1917, 4 p.c. ....	6,000 00	5,965 20	6,000 00
Schenectady, N. Y., 1918, 4 p.c. ....	9,000 00	8,941 50	9,000 00
Syracuse, N. Y., 1918, 4 p.c. ....	10,000 00	10,062 50	10,000 00
Syracuse, N. Y., 1924, 4 p.c. ....	10,000 00	10,102 50	10,000 00
Syracuse, N. Y., 1917, 4½ p.c. ....	10,000 00	10,132 76	10,100 00
Syracuse, N. Y., 1918-1921, 4½ p.c. ....	44,000 00	44,834 16	44,793 80
Syracuse, N. Y., 1922, 4½ p.c. ....	1,000 00	1,024 19	1,030 00
Syracuse, N. Y., 1923, 4½ p.c. ....	1,000 00	1,026 11	1,030 00
Syracuse, N. Y., 1921-1927, 4½ p.c. ....	44,000 00	45,343 73	45,870 00
<i>Counties—</i>			
Schenectady, N. Y., 1954, 4½ p.c. ....	2,000 00	2,097 16	2,080 00
Schenectady, N. Y., 1955, 4½ p.c. ....	12,000 00	12,588 04	12,480 00
Schenectady N. Y., 1956-1958, 4½ p.c. ....	36,000 00	37,792 74	37,440 00
<i>Railway</i>			
Grand Trunk Pacific, 1st mtge. (g'ted. by Dom. of Can.) 1962, 3 p.c. ....	53,460 00	42,500 70	38,492 62
Total deposited in United States	\$ 587,340 00	\$ 585,960 75	\$ 580,118 82
Total par, book and market values	\$ 687,060 00	\$ 682,413 55	\$ 664,580 02

## LOYAL PROTECTIVE INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—S. A. ALLEN.

Secretary—F. R. Parks.

Principal Office—Boston, Mass.

Chief Agent in Canada—WILLIAM ATKINS.

Head Office in Canada—Toronto.

(Incorporated 1909. Dominion License issued February 13, 1913.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash	\$ 100,000 00
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## ASSETS IN CANADA

*Hold solely for the protection of Canadian Policyholders.*

Bonds and debentures on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Governments—</i>		
Prov. of Alberta, 1924, 4½ p. c.	\$ 10,000 00	\$ 9,300 00
Prov. of Ontario, 1941, 4 p. c.	13,000 00	11,050 00
Massachusetts State, 1941, 3 p. c.	5,000 00	4,250 00
Massachusetts State, 1923, 3½ p. c.	1,000 00	960 00
Massachusetts State, 1924, 3½ p. c.	5,000 00	4,900 00
Massachusetts State, 1929, 3½ p. c.	3,000 00	2,850 00
Total on deposit with Receiver General . . .	<u>\$ 37,000 00</u>	<u>\$ 33,310 00</u>

Carried out at market value..	\$ 33,310 00
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*Other Assets in Canada*

Cash at head office	100 00
Cash in Standard Bank, Toronto.	18,952 51
Interest accrued.	425 00
Office furniture and plans . . .	1,000 00
Total assets in Canada.	<u>\$ 52,887 51</u>

## LIABILITIES IN CANADA.

Net amount of accident and sickness claims, unadjusted.	\$ 13,597 59
Reserve of unearned premiums, \$16,249; carried out at 80 per cent	12,999 20
Due and accrued for salaries, rent, advertising, agency and other expenses.	100 00
Taxes due and accrued	1,000 00
Premiums paid in advance	1,363 50
Estimated cost of adjusting claims . . . . .	47 90
Total liabilities in Canada . . . . .	<u>\$ 29,118 19</u>

## SESSIONAL PAPER No 8

## LOYAL PROTECTIVE—Continued.

## INCOME IN CANADA.

*Accident and Sickness Risks.*

Gross cash received for premiums.	\$ 88,887 00
Deduct return premiums.	568 75
Net cash received for said premiums	\$ 88,318 25
Received for interest	1,727 08
Received from policy fees.	10,660 00
Total income in Canada.	\$ 100,705 33

## EXPENDITURE IN CANADA.

*Accident and Sickness Risks.*

Net amount paid for claims occurring in previous years.	\$ 11,623 50
Net amount paid for claims occurring during the year	36,630 99
Total net amount paid for accident and sickness claims.	\$ 48,254 49
Paid for commission or brokerage	16,669 41
Salaries of head office officials, \$2,549.66; do., of agents, \$3,328; travelling expenses; officials, \$350.77; agents, \$492.26; advance to agents, \$297.90	6,928 59
Taxes.	1,131 80
Miscellaneous expenditure, viz.: Advertising, \$793.25; clerks, \$648.70; postage, telegrams, telephone and express, \$1,270.32; printing and stationery, \$2,023.36; rent, \$1,019.50; office supplies, \$244.01; exchange, \$86.77; medical examiners' fees, \$2; furniture and fixtures, \$1,066.91; insurance journals, etc., \$6; investigating claims, \$136.05; insurance departments licenses and fees, \$1,245.86; sundry, \$38.80	8,581 53
Total expenditure in Canada.	\$ 81,565 82

## RISKS AND PREMIUMS IN CANADA.

*Accident and Sickness Risks.*

	No.	Premiums
Gross policies in force at date of last statement	5,799	\$ 24,387
Taken during the year, new and renewed	2,132	88,887
Total	7,931	\$ 113,274
Deduct terminated	2,316	88,901
Gross and net in force at December 31, 1915	5,615	\$ 24,373

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of bonds and stocks owned	\$ 406,170 53
Cash on hand, in banks and in trust companies.	100,539 52
Total ledger assets.	\$ 506,710 05
Interest accrued....	5,666 65
Gross assets	\$ 512,376 70
Deduct assets not admitted ..	10,612 54
Total admitted assets.	\$ 501,764 16

## LIABILITIES.

Total amount of unpaid claims.	\$ 118,000 09
Expenses of investigation and adjustment of unpaid claims (estimated)..	305 86
Total unearned premiums	105,916 33
Salaries, rent., etc., due or accrued	1,500 00
Federal, State and other taxes due or accrued (estimated)..	11,000 00
Total liabilities.	\$ 236,722 19
Capital stock paid up in cash.	100,000 00
Surplus over all liabilities and capital stock.	165,041 97
Total liabilities.	\$ 501,764 16

LOYAL PROTECTIVE—*Concluded.*

## INCOME.

Total net cash received for premiums. . . . .	\$ 567,493 44
Policy fees. . . . .	48,985 00
Interest and dividends accrued. . . . .	17,603 96
Rents. . . . .	480 00
Agents' balances previously charged off. . . . .	313 70
Gross profit on sale or maturity of bonds. . . . .	1,250 00
All other income. . . . .	120 84
Total income. . . . .	<u>\$ 636,246 94</u>

## DISBURSEMENTS.

Net amount paid for claims. . . . .	\$ 331,946 95
Investigation and adjustment of claims. . . . .	2,557 22
Policy fees retained by agents. . . . .	48,702 00
Commissions or brokerage. . . . .	53,001 55
Salaries, fees and all other charges of officers, directors, trustees and home office employees	81,859 89
Salaries, traveling and all other expenses of agents not paid by commissions. . . . .	11,551 00
Medical examiners' fees and salaries. . . . .	313 00
Rents. . . . .	7,438 39
State taxes on premiums, Insurance Department licenses and fees. . . . .	12,892 96
All other fees and taxes. . . . .	1,892 12
Paid stockholders for interest or dividends. . . . .	10,000 00
Agents' balances charged off. . . . .	652 85
Gross decrease by adjustment in book value of bonds. . . . .	751 00
All other disbursements. . . . .	40,219 51
Total disbursements. . . . .	<u>\$ 603,778 44</u>

## EXHIBIT OF PREMIUMS.

*Accident and Sickness.*

Premiums on policies written or renewed during the year. . . . .	\$ 570,423 55
Premiums on policies expired and terminated. . . . .	573,592 55
Premiums on policies in force at end of year. . . . .	<u>149,052 50</u>



SESSIONAL PAPER No. 8

## MARYLAND CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—JOHN T. STONE.

Secretary—JAS. F. MITCHELL.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—F. J. LIGHTBOURN.

Head Office in Canada—Toronto.

(Incorporated March, 1898. Commenced business in Canada May 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid in cash..... \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debts, on deposit with Receiver General (For details, see Schedule A)..... \$ 254,973 99

*Other Assets in Canada.*Cash on deposit with Central Canada Loan and Savings Co..... 6,475 08  
Interest accrued..... 1,262 48

Agents' balances and premiums uncollected, viz:—

Accident (\$22.76 on business written prior to Oct. 1, 1915).....	\$ 3,555 67
Automobile.....	209 75
Sickness (\$11.05 on business written prior to Oct. 1, 1915).....	2,228 26
Employers' liability (\$202.90 on business written prior to Oct. 1, 1915).....	6,435 77
Steam boiler (\$26.25 on business written prior to Oct. 1, 1915).....	1,187 62
Sprinkler leakage.....	1,019 45
Guarantee (\$902.65 on business written prior to Oct. 1, 1915).....	10,862 83
Plate glass (\$434.87 on business written prior to Oct. 1, 1915).....	1,355 06
Burglary (\$8.40 on business written prior to Oct. 1, 1915).....	945 72

Net outstanding premiums..... 27,800 13

Total assets in Canada..... \$ 290,511 68

## LIABILITIES IN CANADA.

Unsettled claims:—

For accident claims, adjusted but unpaid.....	\$ 8,596 05
For employers' liability claims, adjusted but unpaid.....	10,260 00
For employers' liability claims, unadjusted.....	6,100 00
For sickness claims, adjusted but unpaid.....	1,520 24
For plate glass claims, adjusted but unpaid.....	212 83
For guarantee claims, adjusted but unpaid.....	5,617 96
For guarantee claims, unadjusted.....	2,759 00
For sprinkler leakage claims, adjusted but unpaid.....	466 85
For sprinkler leakage claims, unadjusted.....	195 00
For burglary claims, adjusted but unpaid.....	319 00
For steam boiler, adjusted but unpaid.....	10 00
For automobile, adjusted but unpaid.....	1,710 00

Total net amount of unsettled claims..... \$ 37,757 97

## MARYLAND CASUALTY—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:—		
Accident...	\$ 18,667 39	
Sickness . . . . .	10,781 62	
Liability . . . . .	13,621 83	
Steam boiler...	17,754 26	
Sprinkler leakage . . . . .	15,210 00	
Guarantee . . . . .	22,842 23	
Plate glass . . . . .	5,400 27	
Burglary . . . . .	7,150 46	
Automobile . . . . .	4,578 94	
Total reserve, \$116,007.00; carried out at 80 per cent . . . . .		92,805 60
Taxes due and accrued . . . . .		3,348 26
Total liabilities in Canada . . . . .		\$ 133,911 83

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.									
	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Plate Glass.	Steam Boiler.	Sprinkler Leakage	Automobile.	
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
Gross cash received . . . . .	50,229 59	64,007 62	29,785 05	15,662 48	41,897 60	10,963 80	17,621 02	15,444 66	11,023 50	
Less reinsurance . . . . .	211 00	36 63	47 50	1,239 40	2,224 24			221 87		
Less return premiums . . . . .	11,511 41	18,277 95	7,514 88	1,925 73	4,965 52	2,813 59	3,697 65	3,772 08	2,507 67	
Total deduction . . . . .	11,722 41	18,314 58	7,562 38	3,165 13	7,189 76			3,993 95		
Net cash received . . . . .	38,507 18	55,693 04	22,222 67	12,497 35	34,707 84	8,150 21	13,923 37	11,450 71	8,515 83	
Net cash received for premiums for all classes of business . . . . .										\$ 205,668 20
Cash received for interest on investments . . . . .										17,220 29
Total income in Canada . . . . .										\$ 222,888 49

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Accident.	Liability.	Sickness.	Burglary.	Guarantee.	Automobile.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
Net payment for claims occurring in previous years . . . . .	4,155 93	17,376 11	1,344 97	2,185 34	6,297 47	660 30
Paid for claims occurring during the year . . . . .	18,327 52	18,701 12	7,858 01	3,318 50	4,925 79	797 20
Total net payment for claims . . . . .	22,483 45	36,077 23	9,202 98	5,503 84	11,223 26	1,457 50

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## MARYLAND CASUALTY—Continued.

## EXPENDITURE IN CANADA—Concluded.

Claims.	CLASS OF BUSINESS.		
	Plate Glass.	Steam Boiler.	Sprinkler Leakage.
	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years . . . . .	530 75	742 63	1,873 01
Paid for claims occurring during the year . . . . .	4,440 29	121 72	3,175 48
Total net payment for claims . . . . .	4,971 04	864 35	5,048 49
Total net payments for claims for all classes of business . . . . .			\$ 96,832 14
Commission and brokerage . . . . .			51,602 20
Taxes . . . . .			7,276 25
Salaries and travelling expenses: Salaries, head office, \$3,424; travelling expenses, officials, \$1,106 10 . . . . .			4,530 10
Miscellaneous expenditure, viz: Inspections and surveys, \$10,524 43; postage, telegrams, telephones and express, \$714 45; rents, \$767 50; branch claim divisions, \$8,802 34; miscel- laneous expense, \$781 63 . . . . .			21,590 35
Total expenditure in Canada . . . . .			\$ 181,831 04

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks and Premiums.	CLASS OF BUSINESS.						
	Accident.			Liability.			Sickness.
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	Premiums.
		\$	\$ cts.		\$	\$ cts.	\$ cts.
Gross in force at end of 1914 . . . . .	2,719	13,355,728	57,678 48	873	2,964,000	74,012 31	12,383 37
Taken in 1915, new and renewed. . . . .	2,812	12,076,970	48,954 10	626	2,393,800	62,236 93	28,734 26
Totals . . . . .	5,531	25,432,698	106,632 58	1,499	5,357,800	136,249 24	41,137 63
Less ceased . . . . .	3,488	16,126,131	69,086 80	1,112	3,457,300	109,333 90	19,526 89
Gross in force at end of 1915 . . . . .	2,043	9,306,567	37,545 78	387	1,900,500	26,915 34	21,610 74
Less reinsured . . . . .		25,000	211 00		25,000	36 63	47 50
Net in force at end of 1915 . . . . .	2,043	9,281,567	37,334 78	387	1,875,500	26,878 71	21,563 24

## MARYLAND CASUALTY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA—Concluded.

Risks and Premiums.	CLASS OF BUSINESS.							
	Burglary.			Guarantee.			Plate Glass.	
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Premiums
		\$	\$ cts		\$	\$ cts		\$ cts.
Gross in force at end of 1914.	651	1,214,766	11,584 91	442	5,960,348	29,928 72	582	16,091 13
Taken in 1915, new and renewed	825	2,888,130	15,606 83	653	3,918,885	49,955 50	569	11,181 50
Totals.	1,476	4,102,896	27,191 74	1,095	9,879,233	79,884 22	1,151	27,272 63
Less ceased . . .	760	1,439,582	13,299 06	613	6,717,240	34,748 08	726	17,092 09
Gross in force at end of 1915.	716	2,663,314	13,892 68	482	3,161,993	45,136 14	425	10,270 54
Less reinsured . . . . .		413,218	1,059 42		86,500	215 00		
Net in force at end of 1915 . . . . .	716	2,250,096	12,833 26	482	3,075,493	44,921 14	425	10,270 54

Risks and Premiums.	CLASS OF BUSINESS.						
	Auto-mobile.		Steam Boiler.		Sprinkler Leakage.		
	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
	\$ cts.		\$	\$ cts		\$	\$ cts
Gross in force at end of 1914 . . . . .		218	3,624,250	42,192 75	216	1,899,504	26,066 72
Taken in 1915, new and renewed . . . . .	11,665 50	176	2,785,000	17,802 08	279	2,162,595	15,833 60
Totals . . . . .		394	6,409,250	59,994 83	495	4,062,099	41,900 32
Less ceased . . . . .	2,507 67	161	2,494,350	32,541 83	175	698,621	10,931 06
Gross in force at end of 1915 . . . . .	9,157 83	233	3,914,900	27,453 00	320	3,363,478	30,969 26
Less reinsured . . . . .					57,500	57,500	599 59
Net in force at end of 1915 . . . . .	9,157 83	233	3,914,900	27,453 00	320	3,305,978	30,369 67

Summary of net in force at end of 1915: Premiums, \$29,782 57.

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## MARYLAND CASUALTY—Continued.

## SCHEDULE A.

Bonds on deposit with Receiver General, viz.:

Cities—	Par value.	Market value.
Brandon, 1934, 4½ p.c.	\$ 10,000 00	\$ 8,600 00
Charlottetown, 1927, 4 p.c.	10,000 00	8,800 00
Edmonton, 1919, 4½ p.c.	28,000 00	26,600 00
Edmonton, 1933, 4½ p.c.	18,493 33	15,719 33
Edmonton, 1944, 4½ p.c.	7,000 00	5,670 00
London, 1919-1920, 4½ p.c.	10,000 00	9,650 00
Peterborough, 1937, 4½ p.c.	17,000 00	15,640 00
Quebec, 1922, 4½ p.c.	20,000 00	19,000 00
St. Boniface, 1928, 5 p.c.	10,000 00	9,300 00
St. Catharines, 1922, 4½ p.c.	5,000 00	4,750 00
Toronto, 1929, 3½ p.c.	38,933 33	31,925 33
Vancouver, 1946, 4 p.c.	10,000 00	7,600 00
Victoria, 1921, 4 p.c.	25,206 67	23,282 14
Victoria, 1937, 4 p.c.	9,733 33	7,786 66
<i>Towns—</i>		
Amherst, 1938, 4½ p.c.	15,000 00	13,050 00
<i>Railways—</i>		
C.N.R., Ontario Div., 1st Mtge (g'teed by Province of Manitoba), 1930, 4 p.c.	44,773 33	39,400 53
C.N.R., Winnipeg Term. (g'teed by Province of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Total on deposit with Receiver General	\$ 289,239 99	\$ 254,973 99

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums	\$ 6,476,956 03
Interest and dividends	207,950 28
Rents	103,059 98
Gross profit on sale or maturity of bonds and stocks	1,891 82
Gross increase, by adjustment, in book value of bonds and stocks	41,869 20
All other income	118,404 65
Total income	\$ 6,950,131 96

## DISBURSEMENTS.

Net amount paid policyholders for claims	\$ 2,871,960 56
Investigations and adjustment of claims	495,737 79
Cash paid stockholders for interest and dividends	200,000 00
Commission or brokerage to agents (less received on return premiums and reinsurance)	1,508,396 12
Salaries, travelling and all other expenses of agents not paid by commissions	172,370 36
Salaries, fees and all other compensation of officers, directors, trustees and home office employees	318,479 17
Salaries and expenses of pay roll auditors	41,178 93
Inspections (other than medical and claim)	243,262 42
Rents	55,693 84
State taxes on premiums, Insurance Department licenses and fees (including Municipal license)	136,608 78
Taxes on real estate	20,732 01
All other licenses, fees and taxes	51,124 52
Agents' balances previously charged off (including \$121,018.18 overdue bonding premiums)	154,020 62
Gross loss on sale or maturity of real estate	214 24
Bills receivable charged off	1,875 00
Gross decrease, by adjustment, in book value of ledger assets	74,399 50
All other disbursements	180,314 93
Total disbursements	\$ 6,526,368 99

MARYLAND CASUALTY—*Concluded.*

## LEDGER ASSETS.

Book value of real estate . . . . .	\$ 1,339,082 08
Mortgage loans on real estate, first liens . . . . .	142,343 37
Book value of bonds and stocks . . . . .	4,458,910 38
Cash on hand, in trust companies and in banks . . . . .	293,262 59
Agents' balances and bills receivable . . . . .	17,063 06
Reinsured losses due from other companies . . . . .	3,273 00
Premiums in course of collection . . . . .	1,298,220 79
All other ledger assets . . . . .	718 66
Total ledger assets . . . . .	\$ 7,552,873 93

## NON-LEDGER ASSETS.

Interest accrued . . . . .	32,895 33
Total . . . . .	\$ 7,585,769 26
Deduct assets not admitted . . . . .	195,432 68
Total admitted assets . . . . .	\$7,390,336 58

## LIABILITIES.

Net amount of unpaid claims and expenses of settlement . . . . .	\$ 1,834,206 71
Expenses of investigation and adjustment of unpaid claims (estimated) . . . . .	20,640 16
Total unearned premiums . . . . .	3,182,804 40
Commissions, brokerage and other charges due or to become due to agents or brokers . . . . .	267,888 82
Federal, state and other taxes due or accrued (estimated) . . . . .	116,812 05
Salaries, rents, expenses, etc., due or accrued . . . . .	11,425 60
Reinsurance due . . . . .	35,008 70
Total liabilities, except capital . . . . .	\$ 5,468,786 44
Capital stock paid up in cash . . . . .	1,000,000 00
Surplus over capital and other liabilities . . . . .	921,550 14
Total liabilities . . . . .	\$ 7,390,336 58

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net Premiums in force at Dec. 31, 1915.
	\$ cts	\$ cts	\$ cts
Accident . . . . .	766,864 85	820,510 73	541,103 17
Health . . . . .	302,629 07	341,223 66	211,089 76
Liability . . . . .	2,688,906 41	2,502,402 23	1,638,096 52
Plate glass . . . . .	319,444 52	330,166 16	272,378 71
Steam boiler . . . . .	373,734 55	311,915 82	751,131 59
Burglary and theft . . . . .	413,332 31	401,576 99	476,247 01
Sprinkler . . . . .	211,754 13	181,932 35	269,332 70
Fly-wheel . . . . .	32,158 35	32,330 02	58,975 63
Auto and teams-property damage . . . . .	257,877 59	230,140 79	184,506 32
Workmen's collective . . . . .	26,263 97	33,617 62	8,067 39
Fidelity . . . . .	556,935 67	471,944 93	360,400 16
Surety . . . . .	777,054 36	621,205 40	632,258 94
Physicians' defence . . . . .	40,983 42	48,300 07	34,425 73
Workmen's compensation . . . . .	1,696,448 03	1,562,190 84	824,724 83

SESSIONAL PAPER No. 8

## MERCHANTS CASUALTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31 1915.

President—M. J. McMICHAEL.

Vice-President and Manager—L. M. FINGARD.

Secretary-Treasurer—H. J. KING.

Head Office—WINNIPEG, MAN.

(Incorporated as "Merchants Casualty Company" under authority of chap. 117 of Statutes of Manitoba, 1913. Dominion license issued March 2, 1914.)

## CAPITAL.

Amount of joint stock capital authorized	\$ 500,000 00
Amount subscribed	425,000 00
Amount paid thereon in cash	55,890 00

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens		\$ 18,500 00
Bonds and debentures on deposit with Receiver General, viz:—		
<i>Governments—</i>	Par value.	Book value. Market value.
Province of Alberta, 1923, 4½ p. c. ....	\$ 30,000 00	\$ 28,599 00 \$ 28,200 00
" Saskatchewan, 1925, 5 p. c. ....	10,000 00	9,400 00 9,600 00
<i>Cities—</i>		
Regina, 1918, 6 p. c. ....	5,000 00	5,025 00 5,000 00
St. Boniface, 1942, 5 p. c. ....	10,000 00	9,290 00 9,000 00
<i>Towns—</i>		
Macleod, 1933, 6 p. c. ....	5,069 00	4,925 00 4,900 00
Humboldt, 1937 to 1943 6 p. c. ....	16,222 16	15,200 65 14,924 36
Total on deposit with Receiver General	\$ 76,222 16	\$ 72,439 65 \$ 71,624 36
Carried out at book value		72,439 65
Cash at head office and eastern office, Toronto, Ont.		2,054 64
Cash in Standard Bank, Winnipeg		39,300 79
Agents' ledger balances		1,059 97
Total ledger assets		\$ 133,355 05
Deduct market value of bonds and debentures under book value		815 29
		\$ 132,539 76

## OTHER ASSETS.

Interest accrued	1,372 41
Furniture and fixtures (less depreciation)	7,285 02
Total assets	\$ 141,190 19

MERCHANTS CASUALTY—*Concluded.*

## LIABILITIES.

Net amount of accident and sickness claims, unadjusted . . . . .	\$ 12,071 91
Reserve of unearned premiums, \$30,387 27; carried out at 80 per cent . . . . .	24,309 91
Salaries, rent, advertising, agency and other expenses due and accrued . . . . .	2,517 62
Taxes due and accrued . . . . .	1,365 28
<b>Total liabilities</b> . . . . .	<b>\$ 40,264 72</b>
Surplus of assets over liabilities . . . . .	\$ 100,915 47
Capital stock paid in cash . . . . .	55,890 00
<b>Surplus over liabilities and paid up capital</b> . . . . .	<b>\$ 45,025 47</b>

## INCOME.

Gross cash received for premiums . . . . .	\$ 150,227 67
Deduct return premiums . . . . .	845 85
Net cash received for premiums . . . . .	\$ 149,381 82
Interest and dividends . . . . .	4,550 63
Membership fees . . . . .	145,572 55
Other income . . . . .	289 72
<b>Total</b> . . . . .	<b>\$ 299,794 72</b>
Received for increased capital . . . . .	5,890 00
<b>Total income</b> . . . . .	<b>\$ 305,684 72</b>

## EXPENDITURE.

Net amount paid for claims occurring in previous years . . . . .	\$ 5,800 55
Net amount paid for claims occurring during the year . . . . .	43,790 96
Total net amount paid for accident and sickness claims . . . . .	\$ 49,651 51
Amount of dividends paid during the year at 10 per cent . . . . .	4,276 55
Commission or brokerage (including \$111,825.00 policy fees retained by agents) . . . . .	138,935 35
Paid for: salaries of officials, \$23,912.48, salaries of agents, \$3,614.83, directors' fees, \$235; travelling expenses, \$3,569.21 . . . . .	31,331 52
Taxes . . . . .	3,144 93
Miscellaneous expenditure, viz.: Advertising, \$2,738.32; furniture and fixtures, \$1,801.74; legal expenses, \$447.59; postage, telegrams, telephone and express, \$5,777.67; printing and stationery, \$3,708.45; rent, \$7,199; accounts written off, \$330.33; general expense, \$2,514.21 . . . . .	24,517 61
<b>Total expenditure</b> . . . . .	<b>\$ 251,857 47</b>

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914 . . . . .	\$ 79,527 80
Amount of cash income . . . . .	305,684 72
<b>Total</b> . . . . .	<b>\$ 385,212 52</b>
Amount of cash expenditure . . . . .	251,857 47
<b>Balance net ledger assets at December 31, 1915</b> . . . . .	<b>\$ 133,355 05</b>

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement . . . . .	9,626	\$ 3,523,116	\$ 10,492 34
Taken during the year . . . . .	22,365	8,185,590	24,377 85
<b>Total</b> . . . . .	<b>31,991</b>	<b>\$ 11,708,706</b>	<b>\$ 34,870 19</b>
Deduct terminated . . . . .	13,418	4,910,988	14,625 62
<b>Gross and net in force at December 31, 1915</b> . . . . .	<b>18,573</b>	<b>\$ 6,797,718</b>	<b>\$ 20,244 57</b>



SESSIONAL PAPER No. 8

**THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND  
ACCIDENT COMPANY.**

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—L. N. DUPUIS.

Vice-Presidents—C. ROBILLARD, M.P.P., W. E. HAYES, and G. E. LARIN, M.D.

Managing Director—J. G. DUBEAU.

Secretary—J. C. H. DUSSAULT.

Head Office—Montreal.

(Incorporated as "The National Weekly Indemnity Company" under the authority of chap. 124 of the Statutes of Quebec of 1909. Incorporated as "The Merchants' and Employers' Guarantee and Accident Company," April 4, 1911, by an Act of the Parliament of Canada 1-2 George V, chap. 118. Dominion license issued March 18, 1913.)

CAPITAL.

Amount of capital authorized	\$ 1,000,000 00
Amount subscribed	459,600 00
Amount paid in cash	91,220 00
Amount of premium on capital stock paid in by stockholders	42,435 00

(For List of Shareholders, see Appendix.)

ASSETS.

Amount secured by way of loans on real estate, by bond or mortgage, first liens \$ 48,966 50

Bonds and debentures owned by the Company, viz.:

	Par value.	Book value.	Market value.
*City of Kamloops, B.C., 1938, 6 p.c....	\$ 10,000 00	\$ 9,800 00	\$ 9,800 00
<i>Towns—</i>			
*Pointe aux Trembles, 1933, 6 p.c....	8,000 00	8,311 20	8,000 00
" " 1933, 6 p.c....	2,000 00	2,077 80	2,000 00
Sault au Recollet, 1954, 6 p.c....	10,000 00	10,000 00	10,200 00
Shawinigan Falls, 1945, 5½ p.c....	15,000 00	14,362 50	14,700 00
<i>Village—</i>			
*Ormstown, 1952, 5 p.c....	25,000 00	23,960 00	21,750 00
<i>Municipality—</i>			
*Cartierville, 1942, 5 p.c....	3,000 00	3,000 00	2,670 00
Total par, book and market values.	\$ 73,000 00	\$ 71,511 50	\$ 69,120 00

Carried out at book value	71,511 50
Cash at head office	100 00
Cash in Bank of Hochelaga, Montreal..	15,717 37
Borrowers' charges	416 74

Total ledger assets..... \$ 136,712 11

Deduct market value of bonds and debentures under book value .. 2,391 50

\$ 134,320 61

\*On deposit with Receiver General.

## THE MERCHANTS' AND EMPLOYERS'—Continued.

## OTHER ASSETS.

Interest due, \$700; accrued, \$1,687.61		\$	2,387 61
Gross premiums due and uncollected—			
Accident	\$	184 81	
Sickness		21 50	
Employers' Liability		17,421 95	
Automobile		1,124 44	
Plate Glass		2,324 11	
Perfect Protection, (Health and Accident)		181 64	
Total	\$	21,258 45	
Less commission \$4,668.62; less advances, \$1,533.11		3,135 51	
Net premiums due and uncollected			18,122 94
Office fixtures			1,830 05
Total assets		\$	156,661 21

## LIABILITIES.

Unsettled claims—			
P.P. (Health and Accident) unadjusted	\$	784 00	
Employers' Liability, unadjusted	\$	5,354 77	
Employers' Liability, resisted, in suit		3,150 00	
Employers' Liability, resisted, not in suit		2,000 00	
Total net amount of Employers' Liability claims, unsettled (\$1,000 of which accrued in previous years)	\$	10,504 77	
Automobile, unadjusted		25 00	
Automobile, resisted, in suit		100 00	
Total net amount of unsettled claims		\$	11,413 77
Reserve of unearned premiums—			
Accident	\$	432 34	
Sickness		72 13	
Plate Glass		3,699 70	
Employers' Liability		19,395 67	
Automobile		1,977 75	
Total, \$25,577.59; carried out at 80 per cent \$20,462.07 and \$1,071.61 Perfect Protection, Health and Accident premiums paid in advance)			21,533 68
Taxes due and accrued			1,067 15
Accounts payable			217 09
Total liabilities		\$	34,171 69
Surplus of assets over liabilities		\$	122,489 52
Capital stock paid in cash			91,220 00
Surplus over liabilities and capital		\$	31,269 52

SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS'—Continued.

## INCOME.

Premiums.	CLASS OF BUSINESS.						
	Accident	Employ- ers' Liability	Sickness.	Automobile.	Plate Glass.	Perfect Protec- tion Health and Accident.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Gross cash received...	1,212 84	73,575 48	396 63	2,916 02	2,635 57	9,039 10	
Less reinsurances							
	124 95		53 12				
Less return premiums ..	346 79	10,780 51	162 21	369 86	927 35	197 91	
Total deduction	471 74		215 33				
Net cash received	741 10	62,794 97	181 30	2,546 16	1,708 04	8,841 19	
Net cash received for premiums for all classes of business							\$ 76,812 76
Cash received for interest on investments..							7,060 92
Policy fees...							5,260 00
Premium on capital stock.							900 00
Total...							\$ 90,033 68
Received for calls on capital..							1,875 00
Total income...							\$ 91,908 68

## EXPENDITURE.

Claims.	CLASS OF BUSINESS.						
	Accident.	Employ- ers' Liability.	Sickness.	Automobile.	Perfect Protec- tion Health and Accident.	Plate Glass.	
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	
Net payment for claims occurring in previous years...		6,398 50			269 35		
Paid for claims occurring during the year..	60 72	25,174 21	35 74	55 68	2,888 28	254 82	
Less salvages and reinsurances ..						6 00	
Total net payment for claims .....	60 72	31,772 71	35 74	55 68	3,157 61	245 82	
Total net payments for claims for all classes of business .....							\$ 35,331 28
Commission and brokerage (including \$5,229 policy fees retained by agents) ..							20,061 54
Taxes...							2,133 03
Salaries, fees and travelling expenses:—Salaries: head office, \$10,875.56; general and special agents, \$2,444; fees: directors, \$2,115; auditors, \$288.50; travelling expenses: officials and agents, \$1,342.40							17,065 46
Miscellaneous expenditure, viz.:—Advertising, \$726.82; furniture and fixtures, \$30.66; legal expenses, \$1,335.64; medical examiners' fees, \$958.38; postage, telegrams, telephones and express, \$868.28; printing and stationery, \$1,851.14; rent, \$1,690.96; general expenses, \$563.33; entertainment, \$32.50; exchange and collection, \$21.38; commission on sale of stock, \$150.....							8,029 29
Total expenditure.							\$ 82,620 60

6 GEORGE V, A. 1916

THE MERCHANTS' AND EMPLOYERS'—*Concluded.*

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets at December 31, 1914..	\$ 127,424 03
Amount of cash income	91,908 68
Total ..	\$ 219,332 71
Total amount of expenditure..	82,620 60
Balance of net ledger assets at December 31, 1915 ..	\$ 136,712 11

## SUMMARY OF RISKS AND PREMIUMS.

Risks and Premiums.	CLASS OF BUSINESS.							
	Accident.			Employers' Liability.			Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	No.	Premiums.
		\$	\$ cts.		\$	\$ cts.		\$ cts.
Gross in force at end of 1914	60	173,500	1,034 75	647	6,510,000	57,606 37	14	214 75
Taken in 1915—New...	27	75,250	363 41	264	2,640,000	15,144 12	10	222 75
Renewed ..	49	161,900	870 12	407	4,065,000	34,090 04	14	191 38
Totals.	136	410,650	2,288 28	1,318	13,215,000	106,840 53	38	628 88
Less ceased.	72	233,825	1,281 16	737	7,365,000	68,049 20	24	431 50
Gross in force at end of 1915	64	176,825	1,007 12	581	5,850,000	38,791 33	14	197 38
Less reinsured....		42,500	142 45					53 12
Net in force at end of 1915	64	134,325	864 67	581	5,850,000	38,791 33	14	144 26

Risks and Premiums.	CLASS OF BUSINESS.							
	Plate Glass.		Automobile			*Sickness Perfect Protection (Health and Accident).		
	No.	Premiums.	No.	Amount.	Premiums.	No.	Amount.	Premiums.
		\$ cts.		\$	\$ cts.		\$	\$ cts.
Gross in force at end of 1914						321	210,605	344 66
Taken in 1915—New and Renewed	236	4,958 68	65	650,000	4,040 46	1,700	657,345	2,065 50
Totals.						2,021	867,950	2,410 16
Less ceased.	27	878 83	14	140,000	876 07	679	271,175	841 24
Gross and net in force at end of 1915...	209	4,079 85	51	510,000	3,164 39	1,342	596,775	1,568 92

\*Premiums on these policies are payable on the first of each month for insurance for the ensuing month and consequently the only liability thereunder is for premiums paid in advance.

Summary of net in force at end of 1915; No. 2,261; premiums, \$48,613.42

SESSIONAL PAPER No. 8

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE IN THE  
DOMINION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Grand Dictator—NORMAN G. HEYD.

Grand Past Dictator—F. BEARD.

Grand Vice-Dictator—W. BULLER.

Grand Secretary—R. H. BRANDON.

Principal Office—Toronto.

(Incorporated April 1, 1912, by an Act of the Parliament of Canada, 2 George V, chap. 124. Dominion  
license issued November 3, 1913.)

(For List of Officers, see Appendix.)

## ASSETS.

Amount secured by way of loans on real estate, first liens.				\$	1,850 00
Bonds and debentures on deposit with Receiver General, viz:—					
	Par value.	Book value.	Market value.		
<i>Cities—</i>					
Medicine Hat, 1942, 5 p. c.	\$ 11,000 00	\$ 10,570 48	\$ 9,680 00		
Kamloops, 1937, 5 p. c.	500 00	500 00	430 00		
Total on deposit with Receiver General	\$ 11,500 00	\$ 11,070 48	\$ 10,110 00		
Carried out at book value...					11,070 48
Cash at head office					50 57
Cash in Quebec Bank, Toronto...					449 19
All other ledger assets					450 00
Total ledger assets.				\$	13,870 24
Deduct market value of bonds and debentures under book value					960 48
				\$	12,909 76

## OTHER ASSETS.

Interest due, \$64.75; accrued, \$162.88					227 63
Premiums due and uncollected, on sickness policies					524 85
Total assets				\$	13,662 24

## LIABILITIES.

Advances by Supreme Lodge				\$	12,295 02
Reserve on sickness certificates					1,483 00
Total liabilities				\$	13,778 02

## INCOME.

Net cash received for sickness premiums				\$	4,795 50
Received for interest					759 03
Total income				\$	5,464 53

THE GRAND LODGE OF THE LOYAL ORDER OF MOOSE—*Concluded.*

## EXPENDITURE.

Total net amount paid for sickness claims	\$	2,492 42
Paid for: salaries of officials, \$1,575; do., of agents, \$210; directors' fees and mileage, \$106.60; auditors' fees, \$40; travelling expenses, \$87.69; actuary's fees, \$125		2,144 29
Paid for taxes		150 00
Miscellaneous expenditure, viz.:—Postage, telegrams, telephone and express, \$56.83; printing and stationery, \$181.50; repayment to Supreme Lodge on account of principal, \$1,175; exchange, \$12.93; Receiver General, \$4.41; gifts to subordinate lodges, \$150		1,580 67
Total expenditure	\$	6,367 38

## SYNOPSIS OF LEDGER ACCOUNTS.

Amount of net ledger assets December 31, 1914.	\$	14,773 09
Amount of cash income		5,464 53
Total	\$	20,237 62
Amount of expenditure		6,367 38
Balance net ledger assets December 31, 1915	\$	13,870 24

## RISKS AND PREMIUMS.

<i>Sickness Risks.</i>	No	Premiums.
Policies in force at date of last statement	884	.....
Taken during the year	254	.....
Total	1,138	.....
Deduct terminated	402	.....
Gross and net in force at end of year	736	.....

SESSIONAL PAPER No. 8

THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL  
INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—SPENCER JOHN PORTAL.

Manager—WILFRID GALE.

Secretary—T. B. MULLINGS.

Principal Office—London, England.

Chief Agent in Canada—J. H. EWART.

Head Office in Canada—Toronto.

(Established by Deed of Settlement in 1854. Registered in 1862 under the Companies' Act, 1862, as an unlimited company; incorporated under the Companies' Acts, 1862 to 1883, as a limited company, June 17, 1885. Dominion license issued April 1, 1907. Name changed from the National Provincial Plate Glass Insurance Company, Limited, to the above name in June, 1912.)

CAPITAL.

Amount of joint stock capital authorized, £50,000.....	\$ 243,333 33
Amount subscribed and paid in cash, £20,525 .....	<u>99,888 33</u>

ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.—

	Par value.	Market value.
British Consols, 1923 or later, 2½ p.c. ....	\$ 4,866 67	\$ 3,066 00
Canada stock, 1930-1950, 3½ p.c. ....	2,433 33	3,465 06
Canada stock, 1940-1960, 4 p.c. ....	3,893 33	2,044 00
British War Loan stock, 1925-1945, 4½ p.c. ..	4,866 67	4,720 67
Total on deposit with Receiver General.....	<u>\$ 16,060 00</u>	<u>\$ 13,295 73</u>

Carried out at market value.....	\$ 13,295 73
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*Other Assets in Canada.*

Agents' balances and premiums uncollected (plate glass) .....	556 74
Total assets in Canada .....	<u>\$ 13,852 47</u>

LIABILITIES IN CANADA.

Net amount of plate glass claims, adjusted and unpaid .....	\$ 214 44
Reserve of unearned premiums, \$11,953.07; carried out at 80 per cent.....	9,562 45
Total liabilities in Canada .....	<u>\$ 9,776 89</u>

6 GEORGE V, A. 1916

THE NATIONAL PROVINCIAL PLATE GLASS—*Concluded.*

## INCOME IN CANADA.

Gross cash received for premiums ..	\$ 16,269 06
Deduct reinsurances, \$26.50, return premiums, \$3,360 23. ....	3,386 73
Total net cash received for plate glass premiums.....	\$ 12,882 33
Total income in Canada .....	\$ 12,882 33

## EXPENDITURE IN CANADA

Net amount paid for claims occurring in previous years ..	\$ 146 10
Amount paid for claims occurring during the year.....	\$ 6,012 33
Deduct salvages.....	35 38
Net amount paid for said claims. ....	\$ 5,976 95
Total net amount paid for plate glass claims.....	\$ 6,123 05
Commission or brokerage.....	5,182 51
Taxes.....	789 03
Miscellaneous expenditure: Printing and stationery, \$251.50; postage, telegrams, telephones and express, \$12.20.....	263 70
Total expenditure in Canada.....	\$ 12,358 29

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums.
Policies in force at date of last statement.....	\$ 25,374 80
Taken during the year, new.....	11,518 06
Taken during the year, renewed.....	4,798 32
Total.....	\$ 41,691 18
Deduct terminated.....	17,062 88
Gross in force at December 31, 1915.....	\$ 24,628 30
Deduct reinsured .....	2 95
Net in force at December 31, 1915. ....	\$ 24,625 35

(For General Business Statement, see Appendix.)



SESSIONAL PAPER No. 8

## NATIONAL SURETY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—W. B. JOYCE.

Secretary—H. J. HEWITT.

Principal Office—New York.

Joint Chief Agents in Canada—LE GRAND REED, GEO. B. SHAW, CHAS. B. McNAUGHT AND T. L. ARMSTRONG.

Head Office in Canada—Toronto.

(Incorporated February 24, 1897. Dominion license issued November 30, 1910.)

## CAPITAL.

Amount of joint stock capital authorized, subscribed and paid up in cash . . . . . \$ 2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts on deposit with Receiver General, viz:—

	Par value.	Market value.
City of Westmount, 1954, 4 p.c. . . . .	\$ 15,000 00	\$ 11,700 00
Town of Maisonneuve, 1950, 4½ p.c. . . . .	54,000 00	44,280 00
Total on deposit with Receiver General. . . . .	<u>\$ 69,000 00</u>	<u>\$ 55,980 00</u>

Carried out at market value . . . . . \$ 55,980 00

*Other Assets in Canada.*

Cash in banks, viz:—

Royal Bank of Canada, Toronto . . . . .	\$ 1,175 60
Home Bank of Canada, Toronto. . . . .	8,603 53

Total cash in banks . . . . . 9,779 13

Interest accrued . . . . . 3,000 83

Agents' balances and premiums uncollected (guarantee). . . . . 3,393 60

Total assets in Canada. . . . . \$ 72,153 56

## LIABILITIES IN CANADA.

Total net amount of guarantee claims, unadjusted. . . . . \$ 14,306 66

Reserve of unearned premiums, \$34,250.48; carried out at 80 per cent. . . . . 27,400 38

Total liabilities in Canada. . . . . \$ 41,707 04

## NATIONAL SURETY—Continued.

## INCOME IN CANADA.

Gross cash received for premiums .....	\$ 64,522 84
Deduct return premiums .....	6,433 12
Total net cash received for guarantee premiums .....	\$ 58,089 72
Received for interest: bonds, \$4,905, banks, \$213.70 .....	5,118 70
Total income in Canada .....	\$ 63,208 42

## EXPENDITURE IN CANADA.

Amount paid for claims occurring during the year .....	\$ 20,287 25
Deduct recoveries, \$8,183.88; reinsurances, \$1,002.75 .....	9,186 63
Net amount paid for guarantee claims .....	\$ 11,100 62
Paid for commission of brokerage .....	20,833 03
Paid for taxes .....	2,174 87
Miscellaneous expenditure, viz.:—Advertising, \$5; postage, telegrams, telephones and express, \$31.96; printing and stationery, \$127.75 .....	164 71
Total expenditure in Canada .....	\$ 34,273 23

## RISKS AND PREMIUMS IN CANADA.

<i>For Guarante Risks.</i>	No.	Amount.	Premiums.
Gross policies in force at date of last statement .....	840	\$ 11,963,540	\$ 57,341 95
Policies taken during the year, new and renewed .....	969	15,155,497	78,355 14
Total .....	1,809	\$ 27,119,037	\$ 135,697 09
Deduct terminated .....	1,013	14,314,569	68,133 32
Gross and net in force at December 31, 1915 .....	796	\$ 12,804,468	\$ 67,563 77

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Net cash received for premiums .....	\$ 3,775,286 42
Inspections .....	2,575 53
Interest and dividends .....	279,008 45
Rents .....	1,342 45
Agents' balances previously charged off .....	1,060 12
Gross profit on sale or maturity of bonds .....	2,982 70
Gross increase, by adjustment, in book value of real estate .....	400 00
Surplus paid in by stockholders .....	500,000 00
Income received from other sources .....	47,175 50
Total income .....	\$ 4,609,831 17

## DISBURSEMENTS.

Net amount paid policyholders for claims .....	\$ 997,529 57
Investigation and adjustment of claims .....	172,780 61
Cash paid stockholders for interest or dividends .....	240,156 00
Commission of brokerage .....	891,062 98
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees .....	508,081 27
Salaries, travelling and all other expenses of agents not paid by commissions .....	199,448 91
Head office travelling expenses .....	3,564 79
Inspections (other than medical and claim) .....	3,009 49
Rents .....	44,584 94
Taxes on real estate .....	832 50
State taxes on premiums, Insurance Department licenses and fees .....	80,300 02
All other licenses, fees and taxes .....	8,264 95
Agents' balances charged off .....	2,581 20
Gross on sale or maturity of ledger assets .....	57,069 25
Adjustment of agents' balances .....	1,736 69
Tax stamps .....	8,576 84
All other disbursements .....	157,227 38
Total disbursements .....	\$ 3,376,807 39

SESSIONAL PAPER No. 8

NATIONAL SURETY—*Concluded.*

## LEDGER ASSETS.

Book value of real estate	\$ 66,382 00
Mortgage loans on real estate, first liens	86,492 82
Mortgage loans on real estate, second liens	200 00
Loans secured by pledge of bonds, stocks, or other collaterals	56,307 07
Book value of bonds and stocks	7,491,819 00
Cash on hand, in transit, in trust companies and in banks	1,713,283 23
Premiums in course of collection	728,470 31
Bills and accounts receivable	73,795 68
Due from suspended banks	214,281 67
Other ledger assets	120,684 82
Total ledger assets	\$10,251,716 60

## NON-LEDGER ASSETS.

Interest due and accrued	76,366 52
Total	\$10,328,083 12
Deduct assets not admitted	377,188 17
Total admitted assets	\$ 9,950,894 95

## LIABILITIES.

Total net amount of unpaid claims	\$ 1,122,755 18
Estimated expenses of investigation and adjustment of unpaid claims	69,671 63
Total unearned premiums	2,092,689 75
Commissions, brokerage and other charges due or accrued	136,194 19
Salaries, rents, bills, expenses, etc., due or accrued	5,765 64
Federal, state, and other taxes due or accrued (estimated)	60,303 95
Dividends declared and unpaid	60,084 00
Return premiums, \$23,532.96; reinsurance, \$43,347.95	66,880 91
All other liabilities	47,038 79
Total liabilities (except capital)	\$ 3,661,384 04
Capital stock paid up in cash	3,000,000 00
Surplus above capital and other liabilities	3,289,510 91
Total liabilities	\$ 9,950,894 95

## RISKS AND PREMIUMS.

	Premiums on policies written or renewed during the year.		Premiums on risks expired and terminated.		Premiums on policies in force at end of year.	
	\$	cts.	\$	cts.	\$	cts.
Fidelity risks	1,717,914	89	1,634,308	22	1,475,872	74
Surety risks	3,050,774	70	2,781,682	27	2,075,715	12
Burglary and theft risks	632,925	50	623,891	93	550,929	97

## THE NEW YORK PLATE GLASS INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—MAJOR A. WHITE.

Secretary—J. CARROLL FRENCH.

Principal Office—Maiden Lane and William St., New York.

Chief Agent in Canada—GEO. W. PACAUD.

Head Office in Canada—Montreal.

(Incorporated March, 1891. Commenced business in Canada January, 1900.)

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 200,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz:—

	Par value.	Market value.
<i>Cities—</i>		
Quebec, 1932, 3½ p.c.	\$ 11,000 00	\$ 8,800 00
Toronto, 1929, 3½ p.c.	9,733 34	7,981 34
Toronto, 1944, 3½ p.c.	9,733 33	7,202 66
Three Rivers, 1943, 5 p.c.	5,000 00	4,500 00
Total on deposit with Receiver General.	\$ 35,466 67	\$ 28,484 00
Carried out at market value.		\$ 28,484 00

*Other Assets in Canada*

Interest accrued.	571 36
Agents' balances and premiums uncollected (plate glass)	1,275 50
Total assets in Canada.	\$ 30,330 86

## LIABILITIES IN CANADA.

Net amount of plate glass claims, unadjusted	\$ 1,166 16
Reserve of unearned premiums, \$14,765.48; carried out at 80 per cent.	11,812 38
Due and accrued for taxes (estimated).	500 00
Total liabilities in Canada	\$ 13,478 54

## INCOME IN CANADA.

Gross cash received for premiums.	\$ 25,822 23
Deduct return premiums.	6,074 32
Net cash received for plate glass premiums.	\$ 19,747 91
Received for interest on investments	1,309 37
Total income in Canada.	\$ 21,057 28

SESSIONAL PAPER No. 8

THE NEW YORK PLATE GLASS - *Continued.*

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years..	\$	1,340 58
Deduct savings and salvage.		75 20
Net amount paid for said claims..	\$	1,265 38
Amount paid for claims occurring during the year . .	\$	6,396 17
Deduct savings and salvage.		251 96
Net amount paid for said claims..	\$	6,054 21
Total net amount paid for plate glass claims	\$	7,321 59
Commission or brokerage.		5,896 12
Taxes..		1,075 13
Miscellaneous expenditure, viz.: exchange, \$1.43; printing and stationery, \$6.83; advertising, \$48; postage, telegrams, telephone and express, \$46.27; duty, \$11.58		84 11
Total expenditure in Canada	\$	14,376 95

## RISKS AND PREMIUMS IN CANADA.

<i>Plate Glass Risks.</i>	Premiums.
Gross in force at date of last statement	\$ 38,772 27
Taken during the year, new and renewed.	23,203 28
Total ..	\$ 61,975 55
Deduct terminated	22,300 77
Gross and net in force at December 31, 1915	\$ 29,674 78

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915

## INCOME.

Net cash received for plate glass premiums.	\$	569,100 34
Interest and dividends.		40,855 89
Gross profit on sale or maturity of stocks..		18,175 00
Agents' balances previously charged off..		21 02
Total income	\$	628,152 25

## DISBURSEMENTS.

Net amount paid for plate glass claims	\$	215,221 40
Cash paid stockholders for interest or dividends.		49,000 00
Commission or brokerage		203,494 37
Salaries, travelling and all other expenses of agents not paid by commission..		4,166 97
Salaries, fees, and all other compensation of officers, directors, trustees, and home office employees		60,727 01
State taxes on premiums, Insurance Department licenses and fees..		14,230 31
All other licenses, fees, and taxes		5,058 05
Rents.		10,459 06
Agents' balances charged off.		459 66
All other disbursements		12,725 96
Total disbursements	\$	568,542 79

## LEDGER ASSETS.

Mortgage loans on real estate, first liens..	\$	1,000 00
Book value of bonds and stocks		933,581 15
Cash on hand, in trust companies, and in banks		74,141 63
Premiums in course of recollection		149,212 32
Total ledger assets	\$	1,157,935 10

6 GEORGE V. A. 1915

THE NEW YORK PLATE GLASS—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 4,026 69
Gross assets.....	\$ 1,161,961 79
Deduct assets not admitted.....	117,596 85
Total admitted assets.....	<u>\$ 1,044,364 94</u>

## LIABILITIES.

Total amount of unpaid claims.....	\$ 22,758 38
Total unearned premiums.....	300,388 44
Dividends due stockholders.....	20,000 00
Commissions, brokerage and other charges due or to become due to agents or brokers.....	43,829 11
Federal, State, and other taxes due or accrued, estimated.....	5,000 00
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	500 00
Total liabilities, except capital.....	<u>\$ 392,475 93</u>
Capital stock paid in cash.....	200,000 00
Surplus over all liabilities.....	451,889 01
Total liabilities.....	<u>\$ 1,044,364 94</u>

## EXHIBIT OF PREMIUMS.

## FOR PLATE GLASS RISKS.

Premiums written or renewed during the year.....	\$ 712,693 16
Premiums terminated during the year.....	740,084 19
Net premiums in force at December 31, 1915.....	<u>602,987 73</u>

SESSIONAL PAPER No. 8

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—D. K. RIDOUT.

Vice-Presidents—R. C. HOLDEN and A. E. DYMENT.

Manager—CHAS. F. DALE.

Secretary—P. W. PEACOCK.

Principal Office—Toronto.

(Incorporated by Letters Patent of Province of Ontario bearing date December 12, 1912. Dominion license issued January 30, 1913.)

## CAPITAL.

Amount of capital authorized	\$ 500,000 00
Amount of capital subscribed...	306,400 00
Amount paid thereon in cash.	88,799 95
Amount of premium on capital stock paid in by shareholders..	22,199 96

(For List of Shareholders, see Appendix.)

## ASSETS.

Mortgage loans on real estate, first liens	\$ 16,000 00
Book value of bonds and debts. (For details, see Schedule A.)	176,843 60
Book value of stocks (For details, see Schedule B.)	8,726 87
Cash at head office	321 82
Cash in banks, viz.:—	
Union Bank of Canada, Toronto	\$ 19,394 62
Royal Bank of Canada, Toronto...	1,601 07
Union Bank of Canada, Montreal.	10,104 80
Total cash in banks..	31,100 49
Agents' balances.	1,815 13
Total ledger assets	\$ 234,807 91
Deduct market value of bonds, debentures and stocks under book value..	6,021 86
	\$ 228,786 05

## OTHER ASSETS.

Interest accrued..	2,763 55
Gross premiums due and uncollected, viz.:—	
Accident..	\$ 3,522 35
Automobile .....	1,145 01
Plate glass...	3,825 80
Sickness.	2,514 35
Employers' liability.	12,719 20
Total .....	\$ 23,726 71
Less commission...	5,748 64
Net premiums due and uncollected	17,978 07
Office furniture...	2,000 00
Total assets.....	\$ 251,527 67

## THE NORTH AMERICAN ACCIDENT—Continued.

## LIABILITIES.

Unsettled claims:—			
Accident, unadjusted		\$	587 00
Plate glass, unadjusted (\$453 accrued in previous years)			1,162 00
Sickness, unadjusted			995 00
Employers' liability, unadjusted (\$4,185 accrued in previous years)			22,600 00
Employers' liability, resisted in suit..			370 00
Automobile, unadjusted			823 00
Total net amount of unsettled claims		\$	26,526 00
Reserve of unearned premiums:—			
Accident..		\$	7,183 24
Plate glass..			25,781 59
Sickness..			5,319 65
Employers' liability			30,280 16
Automobile			6,422 01
Total, \$74,986.73, carried out at 80 per cent..			59,989 38
Taxes due and accrued..			2,000 00
Premiums due reinsuring companies..			231 03
Total liabilities..		\$	88,746 41
Surplus of assets over liabilities		\$	162,781 26
Capital stock paid in cash			88,799 95
Surplus above liabilities and capital		\$	73,981 31

## INCOME.

## CLASS OF BUSINESS.

Premiums.	CLASS OF BUSINESS.									
	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile.					
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Gross cash received ..	24,016	56	93,724	72	10,155	75	17,468	05	12,783	27
Less reinsurance.....	4,124	95	—	73	33	95	00			
Net cash received.....	19,921	61	93,798	05	10,060	75	17,468	05	12,783	27
Net cash received for premiums for all classes of business.....									\$	154,031 73
Cash received for interest on investments.....										10,760 76
Total income.....									\$	164,792 49

## EXPENDITURE.

## CLASS OF BUSINESS.

Claims.	CLASS OF BUSINESS.									
	Accident.	Employers' Liability.	Sickness.	Plate Glass.	Automobile.					
	\$	cts.	\$	cts.	\$	cts.	\$	cts.	\$	cts.
Net payment for claims occurring in previous years	351	99	29,654	37	67	14	643	13	623	95
Paid for claims occurring during the year..	5,502	34	21,860	61	2,844	09	5,018	67	2,624	19
Less reinsurances.....	1,622	81								
Net payment for said claims.....	3,879	53								
Total net payment for claims.....	4,231	52	51,514	98	2,911	23	5,661	80	3,248	14



## SESSIONAL PAPER No. 8

## THE NORTH AMERICAN ACCIDENT—Continued.

## EXPENDITURE—Continued.

Total net payments for claims for all classes of business.....	\$	67,567 67
Dividends paid stockholders at 10 per cent.....		8,879 95
Commission and brokerage.....		33,675 83
Taxes.....		4,340 68
Salaries, fees and travelling expenses:—Salaries, head office, \$19,754.90; fees:—directors, \$310; auditors, \$333.32; travelling expenses, \$2,236.84.....		22,635 06
Miscellaneous expenditure, viz.:—Advertising, \$1,856.04; furniture and fixtures, \$551.45; legal expenses, \$91.45; postage, telegrams, telephones and express, \$671.76; printing and stationery, \$1,520.92; rents, \$2,123; elevator inspections, \$642.57; general expenses, \$3,926.....		11,383 19
Total expenditure.....	\$	148,482 38

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets at December 31, 1914.....	\$	218,497 80
Amount of cash income.....		164,792 49
Total.....	\$	383,290 29
Amount of expenditure.....		148,482 38
Balance, net ledger assets at December 31, 1915.....	\$	234,807 91

## SUMMARY OF RISKS AND PREMIUMS.

Risks.	CLASS OF BUSINESS.								
	Accident.			Liability.			Automobile		
	No.	Amount.	Premiums	No.	Amount.	Premiums	No.	Amount.	Premiums
		\$	\$ cts		\$	\$ cts		\$	\$ cts.
Gross in force at end of 1914.....	6,237	5,515,375	15,165 57	722	7,100,762	89,815 98			
Taken in 1915, new and renewed.....	1,921	4,689,820	23,736 82	361	3,623,332	70,267 50	240	2,390,000	18,857 78
Totals.....	8,158	10,205,195	38,902 39	1,083	10,724,094	160,083 48			
Less ceased.....	6,661	6,197,170	20,938 15	582	5,700,762	99,066 62	89	880,000	6,013 61
Gross in force at end of 1915.....	1,497	4,008,025	17,964 24	501	5,023,332	61,016 86	151	1,510,000	12,844 17
Less reinsured.....		1,142,083	3,597 77						
Net in force at end of 1915.....	1,497	2,865,942	14,366 47	501	5,023,332	61,016 86	151	1,510,000	12,844 17

THE NORTH AMERICAN ACCIDENT—*Concluded.*SUMMARY OF RISKS AND PREMIUMS—*Concluded.*

Risks.	CLASS OF BUSINESS.			
	Sickness.		Plate Glass.	
	No.	Premiums.	No.	Premiums.
Gross in force at end of 1914 ...	532	\$ 9,255 05	1,319	\$ 37,457 40
Taken in 1915, new and renewed ...	645	10,171 03	820	18,617 54
Totals ...	1,177	19,426 08	2,139	56,074 94
Less ceased ...	488	8,701 78	298	5,266 50
Gross and net in force at end of 1915 ...	689	10,724 30	1,841	50,808 44
Less reinsured ...		85 00		
Net in force at end of 1915 ...	689	10,639 30	1,841	50,808 44

Summary in net of force at end of 1914: No., 4,679; Premiums, \$149,675 24.

## SCHEDULE A.

Bonds and debentures owned by the company, viz:—

	Par value.	Book value.	Market value.
<i>Government—</i>			
Dominion of Canada Internal War Loan, 1925, 5 p.c. ...	\$ 10,000 00	\$ 9,685 52	\$ 9,750 00
<i>Cities—</i>			
Fort William, 1933, 5 p.c. ...	5,000 00	4,775 00	4,600 00
Kamloops, 1938, 6 p.c. ...	5,000 00	4,937 50	4,900 00
Lethbridge, 1943, 5 p.c. ...	5,839 93	5,148 63	5,0 0 80
MacLeod, 1933, 6 p.c. ...	10,000 00	9,862 50	9,800 00
*Nanaimo, 1922, 5 p.c. ...	11,000 00	10,499 50	10,340 00
St. Boniface, 1942, 5 p.c. ...	10,000 00	9,285 00	9,000 00
St. Catharines, 1928, 4½ p.c. ...	3,000 00	2,783 10	2,760 00
St. Catharines, 1933, 4½ p.c. ...	10,000 00	9,103 50	9,000 00
*Toronto, 1929, 3½ p.c. ...	4,866 67	4,291 91	3,990 67
*Toronto, 1922, 4 p.c. ...	45,000 00	43,312 75	41,850 00
<i>Town—</i>			
Sault au Recollet, 1954, 6 p.c. ...	10,000 00	9,950 00	10,200 00
<i>Rural Municipality—</i>			
Fort Garry, 1929, 6 p.c. ...	10,000 00	10,224 00	9,900 00
<i>Schools—</i>			
Berlin, Ont., 1925 to 1927, 4½ p.c. ...	6,665 99	6,129 92	6,132 71
Outremont, Que., 1953, 5½ p.c. ...	10,000 00	10,000 00	9,700 00
*Westmount, Que., 1933, 5 p.c. ...	2,000 00	1,970 00	1,880 00
Westmount, Que., 1933, 5 p.c. ...	6,000 00	5,910 00	5,640 00
Wilkie, Sask., 1916-1943, 6 p.c. ...	4,695 65	4,471 12	4,386 65
<i>Railways—</i>			
Barcelona Traction, Light and Power Co., (10 year Notes), 1925, 5 p.c. ...	365 00	364 98	197 10
Barcelona Traction, Light and Power Co., 1961 (or earlier), 5 p.c. ...	4,895 67	4,063 67	2,530 67
C.P.R. Special Investment Fund Note Certificates, 1924, 6 p.c. ...	500 00	400 00	515 00
Suburban Rapid Transit Co. 1st Mtge. (guaranteed by Winnipeg Elec. Ry.), 1938, 5 p.c. ...	5,000 00	4,825 00	4,500 00
<i>Miscellaneous—</i>			
Nova Scotia Steel and Coal Co., Ltd., Perp. Debenture Stock, 1919 or later (on 6 mos notice), 6 p.c. ...	5,000 00	4,850 00	4,800 00
Total par, book and market values ...	\$ 184,770 98	\$ 176,843 60	\$ 171,453 61

## SCHEDULE B.

Stocks owned by the company, viz:—			
25 shares C.P.R. stock ...	\$ 2,500 00	\$ 5,321 87	\$ 4,575 00
40 shares Consumers' Gas Co. stock ...	2,000 00	3,405 00	3,520 00
Total par, book and market values ...	\$ 4,500 00	\$ 8,726 87	\$ 8,095 00

\*On deposit with Receiver General.

SESSIONAL PAPER No. 8

## THE OCEAN MARINE INSURANCE COMPANY, LIMITED.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Chairman—A. H. CAMPBELL.

Secretary—H. T. R. ROSS.

Principal Office—London, Eng.

Chief Agents in Canada—ROBT. HAMPSON AND SON (LTD.).

Head Office in Canada—Montreal.

(Organized 1859. Incorporated 1888. Commenced business in Canada 1868.)

## CAPITAL.

Amount of capital authorized and subscribed	£ 1,000,000	\$ 4,866,666 67
Amount paid in cash	100,000	486,666 67

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:—

	Par value.	Market value.
Can. Nor. Ont. Ry. 1st mtg. deb. stock g'nted by Dominion of Canada, 1961, 3½ p.c.	\$ 132,860 00	\$ 104,960 00

Carried out at market value . . . . . \$ 104,960 00

*Other Assets in Canada.*

Agents' balances and premiums uncollected	1,825 30
Total assets in Canada	\$ 106,785 30

## LIABILITIES IN CANADA.

Inland transportation losses, unadjusted	\$ 70 00
Total liabilities in Canada	\$ 70 00

## INCOME IN CANADA.

Net cash received for inland transportation premiums . . . . . \$ 16,278 49

## EXPENDITURE IN CANADA.

Amount paid for claims occurring in previous years	\$ 68 70
Amount paid for claims occurring during the year	429 75
Net amount paid for inland transportation claims	\$ 498 45
Paid for commission or brokerage	2,153 23
Paid for taxes	143 67
Miscellaneous expenditure: stationery	234 75
Total expenditure in Canada	\$ 3,020 90

## RISKS AND PREMIUMS IN CANADA.

<i>Inland Transportation Risks.</i>	Amount.	Premiums.
Policies taken during the year, new	\$ 80,549,338	\$ 16,601 83
Deduct terminated	80,549 338	16,601 83

(For General Business Statement, see Appendix.)

## THE PROTECTIVE ASSOCIATION OF CANADA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—J. T. FARISH

Vice-President—NELSON MITCHELL.

Manager and Secretary—E. E. GLEASON.

Principal Office—Granby, Que.

(Incorporated by an Act of the Parliament of Canada March 22, 1907. Dominion license issued June 18, 1907.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed . . . . .	\$ 50,000 00
Amount paid thereon in cash . . . . .	<u>20,000 00</u>

(For List of Shareholders, see Appendix.)

## ASSETS.

Bonds and debentures owned by the Company.—

	Par value.	Book value.	Market value.
<i>Cities—</i>			
Edmonton, 1916 to 1956, 4½ p.c. . . . .	\$ 4,845 75	\$ 4,513 82	\$ 4,070 43
*Port Arthur (Atikokan Iron Co., Ltd.), 1925, 5 p.c. . . . .	2,000 00	1,974 41	1,900 00
Prince Albert, 1942, 4½ p.c. . . . .	5,000 00	4,142 27	4,000 00
*Regina, 1928, 5 p.c. . . . .	5,000 00	4,883 54	4,700 00
<i>Villages—</i>			
Granby, 1936, 4 p.c. . . . .	16,000 00	16,000 00	12,640 00
St. Michel de Laval, 1934, 6 p.c. . . . .	5,000 00	5,000 00	5,100 00
<i>School—</i>			
Fort William, Ont., R.C., 1941, 4½ p.c. . . . .	5,000 00	4,641 98	4,050 00
Total par, book and market values . . . . .	<u>\$ 42,845 75</u>	<u>\$ 41,156 02</u>	<u>\$ 36,460 43</u>

Carried out at book value . . . . .	\$ 41,156 02
Cash at head office . . . . .	790 56
Cash in banks, viz.—	
Canadian Bank of Commerce, Granby, Que. . . . .	\$ 21,283 61
Bank of Ottawa, Granby, Que. . . . .	5,117 88
Total cash in banks . . . . .	<u>26,401 49</u>
Total ledger assets . . . . .	\$ 68,348 07
Deduct market value of bonds and debentures under book value . . . . .	<u>4,695 59</u>
	<u>\$ 63,652 48</u>

\*On deposit with Receiver General.

## SESSIONAL PAPER No. 8

## THE PROTECTIVE ASSOCIATION—Continued.

## OTHER ASSETS.

Cash in hands of travellers	\$	43 75
Office furniture		870 54
Interest accrued		502 41
Agents' balances		5,055 37
Total assets	\$	70,141 55

## LIABILITIES.

Total net amount of unsettled accident and sickness claims	\$	11,788 21
Reserve of unearned premiums, \$35,460, carried out at 80 per cent		28,368 00
Due and accrued for salaries, rent, etc.		2,249 28
Taxes due and accrued		885 78
Total liabilities	\$	43,292 27
Excess of assets over liabilities	\$	26,852 28
Capital stock, paid in cash		20,000 00
Surplus over liabilities and capital	\$	6,852 28

## INCOME.

Gross cash received for accident and sickness premiums	\$	143,771 97
Deduct return premiums		1,019 69
Total net cash received for premiums	\$	142,752 28
Received for interest		2,150 76
Total income	\$	144,903 04

## EXPENDITURE.

Net amount paid during the year for accident claims	\$	38,041 69
Net amount paid during the year for sickness claims		47,231 60
Total net amount paid for claims	\$	85,273 29
Commission or brokerage		19,072 49
Paid for: salaries of officials, \$15,814 41; do., of agents and office staff, \$10,494 00; auditors' fees, \$185; travelling expenses, \$4,189 45		30,682 80
Taxes		2,359 24
Miscellaneous expenditure, viz.: Office furniture and fixtures, \$15 59; postage, telephone and express, \$1,880; printing and stationery, \$1,425 50; advertising and legal expenses, \$742 10; rent, light and heat, \$385 83; sundries, \$235 27; medical, \$2,141 75		6,826 04
Total expenditure	\$	144,213 95

## SYNOPSIS OF LEDGER ACCOUNTS.

Net ledger assets, Dec. 31, 1914	\$	64,627 63
Amount of cash income above		147,903 04
Appreciation in book value of bonds to bring to amortized value		31 35
Total	\$	212,562 02
Expenditure as above		144,213 95
Balance, net ledger assets, at Dec. 31, 1915	\$	68,348 07

## RISKS AND PREMIUMS.

<i>Accident and Sickness Risks.</i>	No.	Premiums.
Gross policies in force at date of last statement	11,913	\$ 142,956
Taken during the year, new	2,584	31,038
Policies in force Dec. 31, 1915	11,323	135,876

## RAILWAY PASSENGERS ASSURANCE COMPANY.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—HON. CHAS. N. LAWRENCE.

Manager—ARTHUR WORLEY.

Principal Office—London, Eng.

Chief Agent in Canada—F. H. RUSSELL.

Head Office in Canada—Toronto.

(Organized March, 1849. Licensed to do business in Canada November 27, 1902.)

## CAPITAL.

Amount of joint stock capital authorized and subscribed. . . . . £ 1,000,000  
 Amount paid in cash . . . . . 200,000

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz.:—

	Par value.	Market value.
<i>Governments—</i>		
British War Loan, 1925-1945, 4½ p.c. . . . .	\$ 12,166 67	\$ 11,501 67
India Stock (Sterling), 1948 or later, 3 p.c. . . . .	79,599 75	54,923 83
<i>Cities—</i>		
Toronto, 1948, 4 p.c. . . . .	48,666 67	39,420 00
Toronto, 1948, 4½ p.c. . . . .	24,333 33	21,413 33
<i>Railway—</i>		
East Indian Ry. New deb. stock (g'teed by Sec. of State for India), 1929 or later on 12 mos. notice, 3 p.c. . . . .	45,454 67	31,818 27
Total on deposit with Receiver General . . . . .	\$ 210,221 00	\$ 159,377 10

Carried out at market value . . . . . \$ 159,377 10

*Other Assets in Canada.*

Cash at head office in Canada . . . . .	976 05
Due from agents . . . . .	7,698 23
Office furniture . . . . .	1,566 50
Gross premiums due and uncollected, viz.:—	
Accident (\$1,886 83 on business prior to Oct. 1, 1915) . . . . .	\$ 8,402 34
Guarantee (\$1,062 55 " " " " 1, 1915) . . . . .	1,925 13
Employers' liability (\$4,974 91 " " " " 1, 1915) . . . . .	5,956 05
Sickness (\$ 471 71 " " " " 1, 1915) . . . . .	2,100 58
Plate glass (\$ 637 98 " " " " 1, 1915) . . . . .	3,587 12
Automobile (\$315 00 on business prior to Oct. 1, 1915) . . . . .	1,208 93
Total premiums due and uncollected, (\$26,150 15, less \$6,367 05 commission) . . . . .	19,315 10
Total assets in Canada . . . . .	\$ 189,230 98

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## RAILWAY PASSENGERS—Continued.

## LIABILITIES IN CANADA

Net amount of unsettled claims, viz.:		
Accident, adjusted and unpaid	\$	5 00
Accident, unadjusted		2,615 00
Accident, resisted in suit		299 00
Guarantee, unadjusted		115 00
Guarantee, resisted in suit (accrued in previous years)		20,000 00
Plate glass, unadjusted		747 00
Sickness, adjusted but unpaid		85 00
Sickness, unadjusted		4,180 00
Employers' liability, adjusted but unpaid		58 75
Employers' liability, unadjusted		7,320 00
Employers' liability, resisted, in suit (\$750 accrued in previous years)		1,250 00
Employers' liability, resisted, not in suit (\$550 accrued in previous years)		1,450 00
Automobile, unadjusted		2,075 00
Automobile, resisted in suit		500 00
Total net amount of unsettled claims	\$	49,600 75
Reserve of unearned premiums, viz.:		
Accident	\$	27,215 94
Guarantee		5,603 50
Sickness		6,803 98
Employers' liability		15,313 00
Plate glass		12,006 24
Automobile		5,014 77
Total, \$72,037 43; carried out at 80 per cent		57,629 94
Due and accrued for salaries, rent, advertising, etc.		461 00
Taxes due and accrued		1,884 86
Return premiums due		180 35
Bank overdraft		259 13
Total liabilities in Canada	\$	101,016 03

## INCOME IN CANADA

Premiums.	CLASS OF BUSINESS.						
	Accident	Em- ployers' Liability	Sickness	Guarantee	Plate Glass	Automobile	
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts	
Gross cash received	63,287 88	49,806 64	15,821 97	11,848 44	14,002 47	12,714 92	
Less reinsurance	184 00		46 00				
Less return premiums	2,387 20	4,548 62	596 80	988 18	306 31	1,225 47	
Total deduction	2,571 20		642 80				
Net cash received.	60,716 68	45,258 02	15,179 17	10,860 26	13,696 14	11,489 45	
Net cash received for premiums for all classes of business							\$ 157,112 72
Total income in Canada							\$ 157,112 72

## RAILWAY PASSENGERS—Continued.

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.					
	Accident	Em- ployers' Liability.	Sickness.	Guarantee	Plate Glass.	Auto- mobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payment for claims occurring in previous years.....	10,588 99	10,141 72	2,809 60	279 00	216 79	334 44
Paid for claims occurring during the year.....	11,724 16	7,024 23	6,699 83		2,897 50	1,679 50
Less savings and salvage. Less reinsurance.	20 00	25 71	25 00	482 81	16 30	50 00
Total deduction						
Net payment for said claims.....	11,704 16	6,998 52	6,674 83		2,881 20	1,629 50
Total net payment for claims.....	22,293 15	17,140 24	9,484 43	-203 81	3,097 99	1,963 94
Total net payment for all classes of business						\$ 53,775 94
Commission and brokerage.....						41,193 34
Taxes.....						4,692 52
Salaries, fees and travelling expenses: Salaries, head office, \$16,470 67; fees, auditors, \$599; travelling expenses, officials, \$2,226 75; agents, \$161 45.....						19,457 87
Miscellaneous expenditure, viz.: Advertising, \$371 05; furniture and fixtures, \$125 38; inspections, \$180 50; legal expenses, \$251 62; sundries, \$660 84; medical examiners' fees, \$508; postage, telegrams, telephones and express, \$1,388 08; printing and stationery, \$3,201 62; rents, \$3,332 55; underwriters' boards, associations, etc., \$237 16; sub-branches expenses, \$6,113 78						16,390 58
Total expenditure in Canada						\$ 135,510 25

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.						
	Accident.			Employers' Liability.		Sickness.	
	No.	Amount.	Premiums.	No.	Amount.	Premiums.	
		\$	\$ cts.		\$	\$ cts.	
						\$ cts.	
Gross in force at end of 1914	4,308	10,661,800	71,555 00	337	3,370,000	40,686 07	17,888 73
Taken in 1915—New.	1,172	2,945,650	15,541 52	151	1,510,000	13,625 91	3,885 38
Renewed.	3,215	7,170,950	45,281 38	100	1,000,000	32,965 29	11,320 35
Totals	8,695	20,778,400	132,377 90	588	5,880,000	87,277 27	33,094 46
Less ceased	5,094	12,353,237	77,762 02	335	3,350,000	54,998 39	19,440 51
Gross in force at end of 1915	3,601	8,425,163	54,615 88	253	2,530,000	32,278 88	13,653 95
Less reinsured..		40,000	184 00				46 00
Net in force at end of 1915.	3,601	8,385,163	54,431 88	253	2,530,000	32,278 88	13,607 95



SESSIONAL PAPER No. 8

RAILWAY PASSENGERS—*Concluded.*SUMMARY OF RISKS AND PREMIUMS IN CANADA—*Concluded.*

Risks.	CLASS OF BUSINESS.									
	Guarantee.			Plate Glass.		Automobile				
	No.	Amount.	Premiums.	No.	Premiums.	No.	Premiums.			
	\$	\$	cts		\$	cts	\$	cts		
Gross in force at end of 1914.....	423	5,376,416	18,888	49	151	8,647	31	137	8,013	16
Taken in 1915—New	103	699,060	3,537	42	594	13,040	43	251	10,496	57
Renewed	220	1,725,250	7,081	84	76	3,294	98	40	2,368	11
Totals.....	746	7,800,726	29,507	75	821	24,982	72	428	20,877	84
Less ceased.....	458	5,352,716	18,074	16	129	5,475	67	225	10,688	30
Gross and net in force at end of 1915.....	288	2,448,010	11,433	59	692	19,507	05	203	10,189	54

Summary of net in force at end of 1915: No., 5,037; Premiums, \$141,448 89.

*(For General Business Statement, see Appendix.)*

## THE RIDGELY PROTECTIVE ASSOCIATION.

## STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—F. A. HARRINGTON.

Secretary—F. C. HARRINGTON.

Principal Office—Worcester, Mass.

Chief Agent in Canada—JAS. E. SCOTT.

Head Office in Canada—Toronto, Ont.

Incorporated 1894. Dominion license issued September 30, 1913.

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash . . . . .	\$ 100,000 00
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## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds and debts, on deposit with Receiver General, viz—

	Par value.	Market value.
City of Halifax, 1945, 4 p. c. . . . .	\$ 10,000 00	\$ 8,100 00
City of Toronto, 1922, 4 p. c. . . . .	18,000 00	16,740 00
Total on deposit with Receiver General	<u>\$28,000 00</u>	<u>\$ 24,840 00</u>

Carried out at market value. . . . .	\$ 24,840 00
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*Other Assets in Canada.*

Cash in Molsons Bank, Toronto . . . . .	3,571 73
Interest accrued. . . . .	560 00
Total assets in Canada. . . . .	<u>\$ 28,971 73</u>

## LIABILITIES IN CANADA.

Net amount of unsettled claims, viz:—

Accident, unadjusted. . . . .	\$ 802 98
Sickness, unadjusted . . . . .	1,889 66
Sickness, resisted, not in suit. . . . .	<u>500 00</u>

Total net amount of unsettled claims . . . . .	\$ 3,192 64
Reserve of unearned premiums: accident and sickness, \$1,727.88; carried out at 80 per cent. . . . .	1,382 30
Taxes due and accrued . . . . .	209 21
Salaries, rent, advertising, agency and other expenses due and accrued. . . . .	328 55
Premiums paid in advance, \$353.50; investigating and adjusting unpaid claims (estimated) \$44 94. . . . .	<u>398 44</u>

Total liabilities in Canada. . . . .	<u>\$ 5,511 14</u>
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## THE RIDGELY PROTECTIVE—Continued.

## INCOME IN CANADA.

<i>Accident and Sickness Risks.</i>	
Gross cash received for premiums.	\$ 10,491 00
Deduct return premiums.	30 73
Total net cash received for premiums.	\$ 10,460 27
Interest.....	1,189 36
Policy fees....	5,862 50
Collectors over remittances	11 60
Total income in Canada.	\$ 17,523 73

## EXPENDITURE IN CANADA.

<i>Accident and Sickness Risks.</i>	
Net amount paid for claims occurring in previous years.	\$ 1,088 37
Net amount paid for claims occurring during the year....	5,592 25
Total net amount paid for claims....	\$ 6,680 62
Commission or brokerage.	6,091 10
Salaries of head office officials, \$579.38; do., of agents, \$1,540.48; travelling expenses, agents, \$860.10.....	2,979 96
Taxes.....	71 79
Miscellaneous expenditure, viz: advertising, \$264.50; furniture and fixtures, \$717.45; postage, telegrams, telephones and express, \$387.79; printing and stationery, \$50.91; rents, \$500; Insurance Department, \$675.05; miscellaneous, \$42.01; exchange, \$23.52....	2,661 23
Total expenditure in Canada.	\$ 18,484 70

## RISKS AND PREMIUMS IN CANADA.

<i>Accident and Sickness Risks.</i>	
Gross policies in force at date of last statement	Premiums. \$ 2,490 50
Taken during the year, new and renewed	10,491 00
Total....	\$ 12,981 50
Deduct terminated	6,962 00
Gross and net in force at December 31, 1915	\$ 6,019 50

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Book value of bonds.	\$ 469,568 00
Cash on hand, in trust companies and in banks.....	32,987 23
Total ledger assets.....	\$ 502,555 23

## NON-LEDGER ASSETS.

Interest accrued.....	7,904 47
Gross assets.	\$ 510,459 70
Deduct assets not admitted.....	35,619 39
Total admitted assets.....	\$ 474,840 31

## LIABILITIES.

Total net amount of unpaid claims.	\$ 63,001 05
Expenses of investigation and adjustment of claims (estimated)	981 19
Total unearned premiums	35,696 54
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.	1,966 25
Federal, State and other taxes (estimated).....	8,207 47
Total liabilities, except paid up capital.....	\$ 109,852 50
Capital stock paid up	100,000 00
Surplus over capital and other liabilities.....	264,987 51
Total liabilities.....	\$ 474,840 31

THE RIDGELY PROTECTIVE—*Concluded.*

## INCOME.

Net cash received for premiums.....	\$ 410,373 52
Policy fees required or represented by applications. . . . .	60,637 00
Received for interest and dividends . . . . .	22,560 49
Gross profit on sale or maturity of bonds . . . . .	62 50
All other income. . . . .	4 51
Total income . . . . .	<u>\$ 493,638 02</u>

## DISBURSEMENTS.

Net amount paid for claims . . . . .	\$ 251,481 08
Investigation and adjustment of claims. . . . .	6,833 23
Policy fees retained by agents. . . . .	59,438 65
Commissions or brokerage . . . . .	20,213 52
Dividends and interest to stockholders. . . . .	10,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees . . . . .	72,276 15
Salaries, travelling and all other expenses of agents not on commission account. . . . .	14,673 18
Rents. . . . .	3,867 37
State taxes on premiums, Insurance Department licenses and fees. . . . .	9,779 76
All other licenses, fees and taxes. . . . .	4,210 39
Agents' balances charged off . . . . .	99 49
Gross decrease, by adjustment, in book value of bonds. . . . .	237 50
All other disbursements . . . . .	25,492 95
Total disbursements. . . . .	<u>\$ 478,603 27</u>

## EXHIBIT OF PREMIUMS.

Premiums on policies written or renewed during the year.....	\$ 410,870 00
Premiums on risks expired and terminated. . . . .	393,933 00
Premiums on policies in force at end of the year. . . . .	<u>129,331 75</u>

SESSIONAL PAPER No. 8

## THE TRAVELERS INDEMNITY COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—L. F. BUTLER.

Secretary—J. H. COBURN.

Principal Office—Hartford, Conn.

Chief Agent in Canada—F. F. PARKINS.

Head Office in Canada—Montreal.

Incorporated March 25, 1903. Dominion license issued April 29, 1913.

## CAPITAL.

Amount of capital authorized, subscribed and paid in cash \$ 1,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.—

<i>Cities—</i>	Par value.	Market value.
London, 1933, 4 p.c....	\$ 17,000 00	\$ 14,450 00
Toronto, 1948, 4 p.c....	109,500 00	88,695 00
Victoria, 1923, 4 p.c. ....	25,000 00	22,500 00
Total on deposit with Receiver General	<u>\$ 151,500 00</u>	<u>\$ 125,645 00</u>

Carried out at market value .... \$ 125,645 00

*Other Assets in Canada.*

Interest accrued ... 2,651 09

Agents' balances and premiums uncollected, viz.:

Accident.....	\$ 313 25
Sickness.....	5,490 27
Automobile.....	3,940 37
Steam boiler and Flywheel....	9,136 49
Burglary.....	1,268 63
Plate glass.....	8 30

Total \$20,157.31; less commission, \$4,739.52 15,417 79

Total assets in Canada \$ 143,713 88

## LIABILITIES IN CANADA.

Unsettled claims, viz.:

Accident, unadjusted ...	\$ 31 50
Sickness, adjusted and unpaid	137 15
Sickness, unadjusted...	2,802 19
Automobile, unadjusted...	24,437 30

Total net amount of unsettled claims \$ 27,408 14

Reserve of unearned premiums.—

Accident.....	\$ 1,003 54
Burglary.....	1,542 82
Plate glass.....	159 41
Sickness.....	21,519 33
Automobile.....	12,490 57
Steam boiler.....	24,999 62

Total net reserve, \$61,715.29; carried out at 80 per cent. . 49,372 23

Taxes due and accrued .... 534 17

Total liabilities in Canada \$ 77,314 54

## THE TRAVELERS INDEMNITY—Continued.

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.					
	Accident	Sickness.	Automobile	Steam Boiler and Flywheel	Burglary.	Plate Glass.
	\$ cts	\$ cts.	\$ cts	\$ cts	\$ cts	\$ cts.
Gross cash received....	2,456 09	50,553 96	30,836 33	14,316 62	962 56	257 21
Less return premiums. .	157 56	1,705 30	2,391 03	852 11		
Net cash received	2,298 53	48,848 66	28,445 30	13,464 51	962 56	257 21
Net cash received for premiums for all classes of business						\$ 94,276 77
Cash received for interest on investments						6,060 00
Total income in Canada.....						\$ 100,336 77

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.		
	Accident.	Sickness.	Automobile
	\$ cts	\$ cts	\$ cts
Net payment for claims occurring in previous years..		6,210 08	3,557 89
Paid for claims occurring during the year....	388 57	21,396 67	6,284 08
Total net payment for claims	388 57	27,606 75	9,841 97
Total net payments for claims for all classes of business	\$ 37,837 29		
Commission and brokerage ...	22,102 56		
Taxes . . . . .	2,825 40		
Salaries and travelling expenses: Salaries of head office officials and general and special agents, \$8,892 92; travelling expenses, officials, \$1,673 20	10,566 12		
Miscellaneous expenditure, viz.: Legal expenses, \$919 10; medical examiners' fees, \$365; post- age, telegrams, telephones and express, \$428 91; printing and stationery, \$26 52; rents, \$236 84; exchange, \$12 12; adjusting, \$70 44.	2,058 93		
Total expenditure in Canada.....	\$ 75,390 30		

SESSIONAL PAPER No. 8

## THE TRAVELERS INDEMNITY—Continued.

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.							
	Accident.			Sickness.		Automobile.		
	No.	Amount	Premiums	No.	Premiums	No.	Amount	Premiums
	\$	\$ cts		\$ cts		\$	\$ cts	
Gross in force at end of 1914				3,026	47,000 64	740	7,400,000	28,080 41
Taken in 1915, new and renewed.	218	1,096,100	2,611 78	4,747	54,338 93	883	8,830,000	32,385 67
Totals				7,773	101,339 57	1,623	16,230,000	60,466 08
Less ceased	137	476,000	604 70	4,174	58,300 91	989	9,800,000	35,484 94
Gross and net in force at end of 1915	81	620,100	2,007 08	3,599	43,038 66	634	6,340,000	24,981 14

Risks.	CLASS OF BUSINESS.							
	Steam Boiler.			Burglary.		Plate Glass.		
	No.	Amount	Premiums	No.	Premiums	No.	Amount	Premiums
	\$	\$ cts		\$ cts		\$	\$ cts	
Gross in force at end of 1914	378	5,258,000	28,431 51					
Taken in 1915, new and renewed.	108	2,161,500	22,601 00	44	2,231 19	4		265 51
Totals	486	7,419,500	51,032 51					
Less ceased	40	576,000	7,397 10					
Gross and net in force at end of 1915	446	6,843,500	43,635 41	44	2,231 19	4		265 51

Summary of net in force at end of 1915: No., 4,808; Premiums, \$116,158 99.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## LEDGER ASSETS.

Mortgage loans on real estate, first liens	\$ 465,053 00
Loans secured by pledge of bonds, stocks and other collateral	27,850 00
Book value of bonds and stocks	2,217,781 62
Cash on hand, in trust companies and in banks	60,375 20
Premiums in course of collection	193,354 14
Total ledger assets	\$ 2,964,413 96

THE TRAVELERS INDEMNITY—*Concluded.*

## NON-LEDGER ASSETS.

Interest due and accrued.....	\$ 38,668 67
Gross assets.....	\$ 3,003,082 63
Deduct assets not admitted.....	157,513 65
Total admitted assets.....	\$ 2,845,568 98

## LIABILITIES.

Unpaid claims.....	\$ 333,308 42
Expenses of investigation and adjustment of unpaid claims (estimated).....	25,376 65
Unearned premiums.....	828,809 04
Commissions, brokerage and other charges due or to become due to agents or brokers.....	39,292 09
Salaries, rents, expenses, bills, accounts, fees, etc., due and accrued.....	3,321 04
Federal, State and other taxes due or accrued (estimated).....	37,926 55
Reserve, Accident contingent fund.....	1,587 93
Total liabilities, except capital stock.....	\$ 1,269,621 72
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	575,947 26
Total liabilities.....	\$ 2,845,568 98

## INCOME.

Total net cash received for premiums.....	\$ 1,258,808 94
Inspections.....	769 38
Interest and dividends.....	115,175 20
Gross increase by adjustment in book value of bonds.....	2,598 00
Gross profit on sale or maturity of bonds.....	1,250 00
Total income.....	\$ 1,378,601 52

## DISBURSEMENTS.

Net amount paid for claims.....	\$ 404,093 80
Investigation and adjustment of claims.....	56,150 33
Paid stockholders for interest and dividends.....	80,000 00
Commissions or brokerage.....	250,434 07
Salaries, fees and all other compensation of officers, directors, trustees and home office employees.....	47,648 41
Salaries, travelling and all other expenses of agents not paid by commission.....	67,582 60
Inspections.....	100,887 65
Rents.....	14,306 95
State taxes on premiums, Insurance Department licenses and fees.....	23,232 77
All other licenses, fees and taxes.....	27,675 10
Agents' balances charged off.....	78 74
Gross decrease, by adjustment, in book value of bonds.....	1,767 70
All other disbursements.....	25,315 10
Total disbursements.....	\$ 1,099,173 22

## EXHIBIT OF PREMIUMS.

	Premiums written or re- newed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1915.
Accident.....	\$ 63,077 71	\$ 53,632 85	\$ 54,041 02
Health.....	71,951 63	74,667 02	50,164 97
Liability.....	119,936 92	127,597 11	78,782 63
Plate glass.....	26,073 53	5,857 23	20,216 30
Flywheel.....	15,633 10	7,761 20	25,625 50
Auto and teams property damage.....	947,793 42	833,358 80	663,899 53
Steam boiler.....	319,996 21	188,751 86	583,054 76
Burglary and Theft.....	84,420 95	12,715 26	67,231 60



SESSIONAL PAPER No. 8

## THE TRAVELERS INSURANCE COMPANY, HARTFORD, CONN.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

ACCIDENT DEPARTMENT—CANADIAN BUSINESS.

## ASSETS IN CANADA.

*(For Invested Assets, see Life Statement.)*

Agents' balances and premiums uncollected:—	
Accident .....	\$ 16,452 02
Employers' liability .....	14,139 67
Total .....	\$ 30,591 69
Less commissions .....	6,877 59
Net amount of agents' balances and premiums uncollected .....	\$ 23,714 10

## LIABILITIES IN CANADA.

Unsettled claims—	
Accident, adjusted but unpaid .....	\$ 129 50
Accident, unadjusted .....	11,718 34
Employers' liability .....	50,518 96
Total net amount of unsettled claims .....	\$ 62,366 80
Reserve of unearned premiums, viz.:—	
Accident .....	\$ 80,642 29
Employers' liability .....	38,367 02
Ten premium accident .....	18,722 00
Total, \$137,731.31; carried out at 80 per cent .....	110,185 05
Due and accrued for salaries, rent, advertising, agency and other expenses .....	2,745 36
Due and accrued for taxes .....	1,720 22
Total liabilities in Canada .....	\$ 177,017 43

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.	
	Accident.	Employers' Liability.
	\$ cts	\$ cts
Gross cash received .....	191,400 82	156,110 07
Less return premiums .....	4,689 13	23,673 92
Net cash received .....	186,711 69	132,436 15
Net cash received for premiums for all classes of business .....	\$ 319,147 84	
Total income in Canada .....	\$ 319,147 84	

## THE TRAVELERS—Continued.

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.	
	Accident.	Employers' Liability.
	\$ cts	\$ cts
Net payment for claims occurring in previous years. . . . .	10,976 70	38,328 93
Paid for claims occurring during the year. . . . .	132,901 57	30,791 91
Total net payment for claims . . . . .	143,878 27	69,120 84
Total net payments for claims for all classes of business . . . . .	\$ 212,999 11	
Commission and brokerage . . . . .	76,161 77	
Taxes . . . . .	8,249 30	
Salaries and travelling expenses: Salaries of head office officials and general and special agents, \$37,505 82; travelling expenses, officials, \$6,463 69. . . . .	43,969 51	
Miscellaneous expenditure, viz.: Legal expenses, \$3,973 91; medical examiners' fees, \$3,385 30; postage, telegrams, telephones and express, \$1,234 62; printing and stationery, \$3,084 31; rents, \$8,937 73; exchange, \$360 62; adjusting, \$1,062 77. . . . .	22,089 26	
Total expenditure in Canada . . . . .	\$ 363,468 95	

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.					
	Accident.			Employers' Liability.		
	No.	Amount.	Premiums.	No.	Amount.	Premiums.
	\$	\$ cts		\$	\$ cts.	
Gross in force at end of 1914 . . . . .	10,566	45,708,761	184,834 60	1,054	10,900,000	132,927 65
Taken in 1915, new and renewed . . . . .	12,408	55,297,114	203,163 71	736	7,360,000	146,575 82
Totals . . . . .	22,974	101,005,875	387,998 31	1,790	18,260,000	279,503 47
Less ceased . . . . .	14,067	60,102,359	226,713 73	1,213	12,130,000	200,262 13
Gross and net in force at end of 1915 . . . . .	8,907	40,903,516	161,284 58	577	6,130,000	79,241 34

Summary of net in force at end of 1915: No., 9,484; Amount, \$47,033,516; Premiums, \$240,525 92.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income . . . . .	\$15,250,366 16
Inspections . . . . .	25 00
Cash received for interest and dividends . . . . .	762,231 33
Agents' balances previously charged off . . . . .	3,765 60
Gross profit on sale or maturity of bonds and stocks . . . . .	46,654 79
Gross increase, by adjustment, in book value of bonds . . . . .	47,874 00
Income tax, withheld at source . . . . .	2,057 39
Total income . . . . .	\$16,112,974 27

## SESSIONAL PAPER No. 8

## THE TRAVELERS—Continued.

## DISBURSEMENTS.

Net amount paid for claims	\$ 7,245,679 81
Matured endowments and surrender values under ten premium accident policies	25,903 08
Investigation and adjustment of claims	1,129,484 76
Paid stockholders for interest and dividends	520,000 00
Commissions or brokerage	3,044,578 00
Salaries, travelling and all other expenses of agents not paid by commissions	849,239 17
Salaries, travelling and other expenses of pay roll auditors	213,238 12
Salaries, fees and all other compensation of officers, directors, trustees, and home office employees	621,519 83
Medical examiners' fees and salaries	34,018 26
Inspections	455,144 04
Taxes on real estate	36 06
Travelling expenses, home office	27,784 91
State taxes on premiums, Insurance Department licenses and fees	233,092 71
All other licenses, fees and taxes	200,893 12
Rents	194,519 87
Agents' balances charged off	6,583 37
Gross loss on sale or maturity of bonds	526 00
Gross decrease, by adjustment, in book value of bonds	44,510 25
All other disbursements	405,130 84
Total disbursements	\$15,251,882 20

## LEDGER ASSETS.

Loans secured by pledge of bonds or other collaterals	\$ 282,110 00
Book value of bonds and stocks owned	16,175,691 75
Cash on hand, in trust companies and in banks	2,348,111 20
Premiums in course of collection	2,808,671 49
Bills receivable	37,291 84
Agents' ledger balances	76,727 55
Deposit with New York State Workmen's Compensation Commission	848 50
Total ledger assets	\$21,729,452 33

## NON-LEDGER ASSETS.

Interest due and accrued	192,373 74
Market value of stocks over book value	642,756 75
Total	\$22,564,582 82
Deduct assets not admitted	731,490 48
Total admitted assets	\$21,833,092 34

## LIABILITIES.

Total unpaid claims	\$ 5,520,906 40
Estimated expenses of investigations and adjustment of unpaid claims	34,416 82
Total unearned premiums	6,104,862 29
Commissions, brokerage and other charges due or to become due to agents or brokers	447,590 22
Due or accrued on account of salaries, rent, expenses, bills, accounts, fees, etc.	135,460 64
Federal, State and other taxes due or accrued (estimated)	377,473 35
Special reserves	1,461,611 17
Income tax withheld at source	2,057 36
Total liabilities (excluding capital stock)	\$14,084,378 28
Joint stock capital paid up in cash	5,000,000 00
Surplus over liabilities	2,748,714 06
Total liabilities	\$21,833,092 34

## EXHIBIT OF PREMIUMS.

## Accident.

Premiums on policies written or renewed during the year	\$ 5,263,831 20
Premiums on policies terminated	5,129,258 21
Net premiums in force at December 31, 1915	3,842,853 54

THE TRAVELERS—*Concluded.*EXHIBIT OF PREMIUMS—*Concluded.**Employers' Liability.*

Premiums on policies written or renewed during the year . . .	\$ 5,808,654 47
Premiums on policies terminated . . . . .	5,733,926 38
Net premiums in force at December 31, 1915 . . . . .	<u>3,814,469 11</u>

*Health.*

Premiums on policies written or renewed during the year . . .	\$ 956,529 01
Premiums on policies terminated . . . . .	872,494 19
Net premiums in force at December 31, 1915 . . . . .	<u>656,549 13</u>

*Workmen's Compensation.*

Premiums on policies written or renewed during the year . . . . .	\$ 6,511,778 18
Premiums on policies terminated . . . . .	6,933,419 45
Net premiums in force at December 31, 1915 . . . . .	<u>3,534,350 61</u>

*Workmen's Collective.*

Premiums on policies written or renewed during the year . . . . .	\$ 9,206 89
Premiums on policies terminated . . . . .	12,256 14
Net premiums in force at December 31, 1915 . . . . .	<u>2,256 75</u>

SESSIONAL PAPER No. 8

## THE ORDER OF UNITED COMMERCIAL TRAVELERS OF AMERICA.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

Supreme Counsellor—F. S. GANIARD.

Secretary—W. D. MURPHY.

Principal Office—Columbus, O.

Chief Agent in Canada—F. J. C. COX.

Head Office in Canada—Winnipeg, Man.

(Incorporated September 25, 1890. Dominion license issued July 24, 1914.)

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Bonds on deposit with Receiver General, viz.:

	Par value.	Market value.
City of Calgary, 1933, 5 p.c. . . . .	\$ 27,000 00	\$ 24,840 00
Carried out at market value. . . . .		\$ 24,840 00
<i>Other Assets in Canada.</i>		
Interest accrued . . . . .		600 00
Agents' balances and premiums uncollected . . . . .		348 00
Bills receivable . . . . .		36 50
Total assets in Canada . . . . .		\$ 25,824 50

## LIABILITIES IN CANADA.

Net amount of claims, adjusted but unpaid . . . . .	\$ 2,425 00
Net amount of claims, unadjusted . . . . .	800 00
Total net amount of unsettled claims . . . . .	\$ 3,225 00
Total liabilities in Canada . . . . .	\$ 3,225 00

## INCOME IN CANADA.

Net cash received for premiums . . . . .	\$ 16,225 85
Interest on investments . . . . .	1,350 00
Application fees. . . . .	655 00
Per capita tax. . . . .	772 00
Total income in Canada . . . . .	\$ 19,002 85

## EXPENDITURE IN CANADA.

Net amount paid for claims occurring in previous years . . . . .	\$ 1,300 00
Net amount paid for claims occurring during the year. . . . .	21,282 85
Total net amount paid for accident claims. . . . .	\$ 22,582 85
Travelling expenses, \$196.31; filing fee, license, etc., \$355.58 . . . . .	551 89
Total expenditure in Canada . . . . .	\$ 23,134 74

THE ORDER OF UNITED COMMERCIAL TRAVELERS—*Concluded.*

## RISKS AND PREMIUMS IN CANADA.

	No.	Amount.	Premiums.
Gross policies in force at date of last statement	1,917	\$ 9,585,000	\$ 19,170 00
Taken during the year, new	131	655,000	1,310 00
Taken during the year, renewed	77	385,000	770 00
Transfers accepted	23	115,000	230 00
Total	2,148	\$ 10,740,000	\$ 21,480 00
Deduct terminated	518	2,590,000	5,180 00
Gross and net in force at December 31, 1915	1,630	\$ 8,150,000	\$ 16,300 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income	\$ 781,807 33
Interest and dividends	19,633 93
Rents	5,384 65
Suspense account	759 83
Official publication	18,825 99
Donations	15,223 82
Gross profit on sale or maturity of bonds	753 60
All other income	4,532 34
Total income	\$ 846,923 49

## DISBURSEMENTS.

Total paid for claims	\$ 687,366 44
Salaries of officers and trustees	9,015 00
Salaries of office employees	30,196 88
Salaries and fees paid to supreme medical examiners	8,000 00
Salaries and fees paid to subordinate medical examiners	2,706 00
Travelling and other expenses of officers, trustees and committees	2,510 33
Insurance Department fees	1,604 67
Rent	5,000 00
Taxes, repairs and expenses on real estate	2,784 08
Gross loss on sale or maturity of bonds	1,294 20
Gross decrease, by adjustment, in book value of bonds	2,215 20
All other disbursements	97,085 42
Total disbursements	\$ 847,777 92

## ASSETS.

## LEDGER ASSETS.

Book value of real estate	\$ 39,166 00
Book value of bonds	305,500 00
Cash in trust companies and banks	127,998 34
Total ledger assets	\$ 472,664 34

## NON-LEDGER ASSETS.

Interest accrued	3,936 32
Market value of real estate and bonds over book value	18,294 00
Assessments actually collected by and still in hands of sub. lodges	146,315 40
All other non-ledger assets	63,203 42
Gross assets	\$ 704,613 48
Deduct assets not admitted	85,068 42
Total admitted assets	\$ 619,605 06

## LIABILITIES.

Total unpaid claims	\$ 277,054 41
Salaries, rents, commissions, etc., due or accrued	816 63
Taxes due or accrued	220 89
Total liabilities	\$ 278,091 93

## RISKS.

Benefit Certificates written, revived or received during the year	\$ 44,285,000
Benefit Certificates terminated during the year	43,795,000
Benefit Certificates in force at end of the year	365,310,000

SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY COMPANY.

STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

President—J. R. BLAND.

Treasurer—W. G. HYNSON.

Principal Office—Baltimore, Md., U.S.A.

Chief Agent in Canada—S. W. BARD.

Head Office in Canada—Toronto.

(Incorporated March 19, 1896. Commenced business in Canada March 12, 1903.)

## CAPITAL.

Amount of joint stock capital authorized	\$ 2,500,000 00
Amount subscribed and paid in cash	2,000,000 00

## ASSETS IN CANADA.

*Held solely for the protection of Canadian Policyholders.*

Market value of bonds and debentures on deposit with Receiver General ( <i>For details, see Schedule A.</i> )	\$ 268,200 00
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*Other Assets in Canada.*

Market value of bonds and debentures on deposit with Provincial Govts. ( <i>For details, see Schedule B.</i> )	22,800 00
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Market value of stock owned ( <i>For details, see Schedule C.</i> )	2,000 00
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Cash at head office in Canada	114 20
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Cash in banks, viz.:—

Home Bank	\$ 10,786 95
Union Bank	10,324 65
Bank of Nova Scotia	1,250 78

Total cash in banks, \$22,362 38 (less \$198 71 overdraft Dominion Bank)	22,163 67
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Interest due, \$2,900; accrued, \$1,422 92	4,322 92
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Agents' balances and premiums uncollected, viz.:—

Guarantee (\$10,314 26 on business prior to Oct. 1, 1915)	\$ 13,602 83
Accident (\$1,893 13 on business prior to Oct. 1, 1915)	2,140 40
Plate glass (\$1,022 42 on business prior to Oct. 1, 1915)	1,025 57
Sickness (\$1,023 55 on business prior to Oct. 1, 1915)	1,400 93
Burglary (on business prior to Oct. 1, 1915)	1,059 92
Employers' liability (\$3,856 94 on business prior to Oct. 1, 1915)	5,755 30

Total \$24,684.95 (less \$6,171.23 commission)	18,513 72
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Office furniture	1,000 00
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Total assets in Canada	\$ 339,114 51
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## LIABILITIES IN CANADA.

Net amount of burglary claims, unadjusted	\$ 25 00
Net amount of guarantee claims, unadjusted	36,663 00
Net amount of employers' liability claims, unadjusted \$4,000 accrued in previous years	8,410 00
Net amount of employers' liability claims, resisted in suit (accrued in previous years)	1,500 00
Net amount of accident claims, unadjusted	8,875 00
Net amount of plate glass claims, unadjusted	280 00
Net amount of sickness claims, unadjusted	990 00
Net amount of automobile claims, unadjusted	2,245 00

Total net amount of unsettled claims	\$ 58,988 00
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## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## LIABILITIES IN CANADA—Concluded.

Reserve of unearned premiums, viz:—	
Guarantee.....	\$ 87,231 81
Accident.....	7,003 04
Plate glass.....	2,558 39
Sickness.....	4,039 66
Burglary.....	5,036 50
Employers' liability.....	35,533 93
Total, \$14,403.33; carried out at 80 per cent .....	\$ 113,122 66
Taxes due and accrued.....	1,500 00
Total liabilities in Canada .....	\$ 173,610 66

## INCOME IN CANADA.

Premiums.	CLASS OF BUSINESS.						
	Accident.	Em- ployers' Liability.	Sickness.	Burglary	Guarantee	Plate Glass.	Auto- mobile.
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Gross cash received.....	18,649 35	69,275 24	8,964 00	11,781 15	205,574 28	6,391 33	10,838 00
Less reinsurance....	52 53	9 45	17 50	1,711 13	960 46		
Less return premi- ums.....	4,886 05	17,279 65	2,531 76	1,086 35	21,048 93	1,038 64	
Total deduction....	4,938 58	17,289 10	2,549 26	2,797 48	22,009 39		
Net cash received....	13,711 37	51,986 14	6,414 74	8,983 67	183,564 89	5,352 69	10,838 00
Net cash received for premiums for all classes of business.....							\$ 280,851 50
Cash received for interest on investments.....							13,475 00
Total income in Canada .....							\$ 294,326 50

## EXPENDITURE IN CANADA.

Claims.	CLASS OF BUSINESS.						
	Accident.	Em- ployers' Liability.	Sickness.	Burglary	Guarantee	Plate Glass.	Auto- mobile
	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.	\$ cts.
Net payments for claims occurring in previous years.....	320 57	15,009 95	165 56		31,603 29	72 89	
Paid for claims occu- ring during the year....	3,263 10	14,467 00	2,643 87	961 30	51,434 26	1,197 91	1,512 58
Less salvages. ....					29,168 16		
Net payment for said claims .....					22,266 10		
Total net payment for claims....	3,583 67	29,476 95	2,809 43	961 30	53,869 39	1,270 80	1,512 58



SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## EXPENDITURE IN CANADA—Concluded.

Total net payments for claims for all classes of business	\$ 93,481 12
Commission and brokerage....	62,804 71
Taxes .....	6,988 93
Salaries and travelling expenses: Salaries of head office, \$36,865 85; general and special agents, \$5,100; travelling expenses of officials, \$4,916 02	46,881 87
Miscellaneous expenditure, viz: Advertising, \$162 36; furniture and fixtures, \$319 78; legal, postage, telegrams, telephones and express, \$4,516 66; printing and stationery, \$82 75; rents, \$3,542.85; underwriters' boards, associations, etc., \$400; duty, \$699 17; sundries, \$1,916.68 .....	12,440 05
<b>Total expenditure in Canada</b>	<b>\$ 222,596 68</b>

## SUMMARY OF RISKS AND PREMIUMS IN CANADA.

Risks.	CLASS OF BUSINESS.				
	Accident.		Employers' Liability.		Sickness.
	Amount.	Premiums.	Amount.	*Premiums.	Premiums.
	\$ cts	\$ cts	\$ cts	\$ cts	\$ cts
Gross in force at end of 1914	5,184,000	15,858 53	8,283,125	90,471 10	8,482 00
Taken in 1915—New	1,684,500	5,268 44	206,124	73,849 99	2,992 92
Renewed	4,056,000	12,909 18			5,672 28
Totals...	10,924,500	34,036 15	8,489,249	164,321 09	17,147 20
Less ceased.....	6,095,000	19,977 53	7,863,750	93,243 77	9,070 38
Gross in force at end of 1915	4,829,500	14,078 62	625,499	71,077 32	8,096 82
Less reinsured .....	22,000	52 53	1,000	9 45	17 50
Net in force at end of 1915.....	4,807,500	14,006 09	624,499	71,067 87	8,079 32

Risks.	CLASS OF BUSINESS.				
	Burglary.		Guarantee.		Plate Glass
	Amount.	Premiums.	Amount.	Premiums.	Premiums.
	\$	\$ cts	\$	\$ cts	\$ cts.
Gross in force at end of 1914	895,525	8,396 63	41,407,394	240,168 20	7,948 57
Taken in 1915—					
New .....	960,750	8,060 44	14,668,351	76,835 03	4,763 44
Renewed .....	936,075	3,986 80	28,418,488	125,363 27	913 40
Totals...	2,792,350	20,443 87	84,494,233	442,366 50	13,625 41
Less ceased.....	1,281,902	8,659 74	54,613,666	266,942 42	8,508 64
Gross in force at end of 1915	1,510,448	11,784 13	29,880,567	175,424 08	5,116 77
Less reinsured.....	176,213	1,711 13	221,226	960 46	
Net in force at end of 1915. ....	1,334,235	10,073 00	29,659,341	174,463 62	5,116 77

\*The premiums for this class of business include those for Automobile. The amount of Automobile risks taken during the year was \$532,500 of which \$348,750 was in force at the end of the year.

Summary of net in force at end of 1915: Premiums, \$282,806 67.

## THE UNITED STATES FIDELITY AND GUARANTY—Continued

## SCHEDULE A.

Bonds and debentures on deposit with Receiver General, viz.:

	Par value.	Market value.
<i>Provinces—</i>		
Province of Ontario, 1939, 4 p.c.	\$ 50,000 00	\$ 43,000 00
<i>Cities—</i>		
Brandon, 1944, 5 p.c.	25,000 00	22,500 00
Hamilton, 1933, 4½ p.c.	50,000 00	45,500 00
Montreal, 1939, 3½ p.c.	30,000 00	23,100 00
Ottawa, 1928, 3½ p.c.	40,000 00	33,600 00
Quebec, 1932, 3½ p.c.	25,000 00	20,000 00
Toronto, 1916, 3½ p.c.	10,000 00	9,900 00
Toronto (Street Railway), 1918, 4 p.c.	40,000 00	38,800 00
Vancouver, 1928, 4½ p.c.	5,000 00	4,450 00
<i>Railway—</i>		
C.N.R. Winnipeg Terminal, (g'teed by Prov. of Manitoba), 1939, 4 p.c.	5,000 00	4,100 00
<i>Miscellaneous—</i>		
University of Alberta, 1st Mtge. (g'teed by Prov. of Alberta), 1924, 4½ p.c.	25,000 00	23,250 00
Total on deposit with Receiver General	\$ 305,000 00	\$ 268,200 00

## SCHEDULE B.

Special deposit with Quebec Government, viz.:		
Province of Quebec, inscribed stock, 1937, 3 p.c.	20,000 00	14,600 00
Special deposit with New Brunswick Government, viz.:		
Canadian Northern Ry. Winnipeg Terminal (guaranteed by Prov. of Manitoba), 1939, 4 p.c.	10,000 00	8,200 00
Total par and market values	\$ 335,000 00	\$ 291,000 00

## SCHEDULE C.

Stock owned by the company in Canada, viz.:

	Par value.	Market value.
25 shares Sterling Bank of Canada	\$ 2,500 00	\$ 2,000 00
	\$ 2,500 00	\$ 2,000 00

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total net cash received for premiums	\$ 8,154,487 15
Inspections	1,411 26
Interest and dividends	252,096 83
Rents	79,769 15
Munich reinsurance reserve account	2,331 00
Agents' balances previously charged off	113 85
Gross profit on sale or maturity of bonds and stocks	7,392 62
All other income	7,983 14
Total income	\$ 8,505,585 00

## SESSIONAL PAPER No. 8

## THE UNITED STATES FIDELITY AND GUARANTY—Continued.

## DISBURSEMENTS.

Net amount paid for claims . . . . .	\$ 3,044,209 42
Investigation and adjustment of claims. . . . .	334,125 33
Commissions or brokerage (less amount received on return premiums and reinsurance)	1,571,595 12
Cash paid stockholders for interest or dividends . . . . .	200,000 00
Salaries, fees and all other compensation of officers, directors, trustees and home office employees . . . . .	459,741 12
Salaries, travelling and all other expenses of agents not paid by commissions . . . . .	800,732 55
Medical examiners' fees and salaries . . . . .	1,262 60
Inspections (other than medical and claim). . . . .	41,183 49
Rents. . . . .	129,421 26
Taxes on real estate . . . . .	15,555 08
State taxes on premiums, Insurance Department licenses and fees . . . . .	158,713 34
All other licenses, fees and taxes . . . . .	84,202 31
Agents' balances charged off . . . . .	6,378 79
Gross loss on sale or maturity of real estate and bonds . . . . .	7,883 50
Gross decrease, by adjustment, in book value of stocks . . . . .	345 00
All other disbursements . . . . .	374,278 62
<b>Total disbursements</b> . . . . .	<b>\$ 7,229,927 44</b>

## LEDGER ASSETS.

Book value of real estate. . . . .	\$ 724,137 32
Mortgage loans on real estate, first liens . . . . .	22,750 00
Loans secured by pledge of bonds, stocks or other collaterals. . . . .	29,399 00
Book value of bonds and stocks . . . . .	6,467,504 76
Cash on hand, in trust companies and in banks. . . . .	1,116,624 86
Gross premiums in course of collection . . . . .	1,822,846 06
Due by U. S. Government under contract . . . . .	6,276 99
Due for subscriptions, Department Guaranteed Attorneys. . . . .	79,677 12
Accounts with suspended banks . . . . .	24,038 10
Advance secured. . . . .	80,761 75
Bills receivable . . . . .	2,600 00
Deposit with N. Y. Workmen's Compensation Commission . . . . .	2,500 00
All other ledger assets. . . . .	62,560 73
<b>Total ledger assets</b> . . . . .	<b>\$10,441,676 69</b>

## NON-LEDGER ASSETS.

Interest due and accrued. . . . .	81,974 23
Rents due and accrued. . . . .	206 67
<b>Gross assets</b> . . . . .	<b>\$10,523,857 59</b>
Deduct assets not admitted . . . . .	816,838 08
<b>Total admitted assets</b> . . . . .	<b>\$ 9,707,019 51</b>

## LIABILITIES.

Total net amount of unpaid claims . . . . .	\$ 2,178,268 02
Total unearned premiums . . . . .	3,662,724 12
Expenses of investigation, and adjustment of unpaid claims (estimated). . . . .	6,300 00
Commissions, brokerage, etc. . . . .	305,635 09
Salaries, rents, etc., due and accrued . . . . .	8,796 14
Federal, State and other taxes due or accrued (estimated) . . . . .	143,426 23
Return premiums . . . . .	5,789 61
Due on account of reinsurance . . . . .	73,157 91
Reinsurance Companies' reserve account . . . . .	39,264 72
Federal Income Tax deducted from salaries . . . . .	494 72
Voluntary reserves for contingencies . . . . .	100,000 00
<b>Total liabilities excluding capital stock</b> . . . . .	<b>\$ 6,523,856 56</b>
Capital stock paid up in cash . . . . .	2,000,000 00
Surplus over all liabilities. . . . .	1,183,162 95
<b>Total liabilities</b> . . . . .	<b>\$ 9,707,019 51</b>

6 GEORGE V, A. 1916

THE UNITED STATES FIDELITY AND GUARANTY—*Concluded.*

## EXHIBIT OF PREMIUMS.

	Premiums written or renewed during the year.	Premiums terminated during the year.	Net premiums in force at Dec. 31, 1915.
	\$ cts.	\$ cts.	\$ cts.
Accident.....	293,737 88	183,492 30	170,748 89
Health.....	76,721 83	70,201 72	63,425 93
Liability.....	2,302,501 84	1,838,500 73	1,314,336 69
Fly Wheel.....		843 01	
Fidelity.....	1,671,594 50	1,596,798 75	1,331,124 49
Plate Glass.....	161,074 44	158,835 55	132,704 28
Auto and Teams property damage.....	309,407 62	255,519 57	214,631 82
Steam Boiler.....		11,396 41	
Burglary and Theft.....	393,317 47	396,788 79	414,291 36
Workmen's Collective.....	73,345 94	81,909 20	1,248 12
Surety.....	3,177,788 97	3,126,292 48	2,787,059 60
Workmen's Compensation.....	1,882,924 05	1,621,035 52	800,373 56

## APPENDIX A.

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*(Canadian Companies.)*

# List of Directors and Shareholders

OF FIRE INSURANCE COMPANIES AND OF COMPANIES OTHER  
THAN FIRE OR LIFE.

AS AT DECEMBER 31, 1915

OR SUBSEQUENT DATE.

LIST OF CANADIAN DIRECTORS OR MEMBERS OF ADVISORY  
BOARDS OF BRITISH AND FOREIGN COMPANIES.

(*Fire Companies and Companies other than Fire or Life.*)

- General Accident, Fire and Life Assurance Corporation, Ltd.*—Peleg Howland, Toronto.
- Glens Falls Insurance Company.*—Geo. C. Chahoon, Grand Mère, Que.
- Guardian Assurance Company, Limited.*—K. W. Blackwell, Chairman; J. O. Gravel, T. Bienvenu.
- The Liverpool and London and Globe Insurance Company, Limited*—M. Chevalier, T. J. Drummond, Sir Alex. Lacoste, W. M. Macpherson, Sir F. Williams-Taylor.
- Lumber Insurance Company of New York.*—Dwight J. Turner, Toronto.
- North British and Mercantile Insurance Company.*—Wm. McMaster, G. M. Moncel, E. L. Pease.
- Northwestern National Insurance Company.*—J. O. Armour, Frederick Layton, Chas. Ray, Hon. J. G. Jenkins, Washington Becker, Fred. Vogel, Jr., H. A. J. Upham, Wm. D. Van Dyke, Howard Green, Grant Fitch, J. H. Tweedy, Jr., Robt. Camp, W. M. Patton, A. F. James, Wm. D. Reed.
- The Norwich Union Fire Insurance Society, Limited.*—Hon. J. J. Foy, K.C., G. B. Patteson, Sir Wm. Mortimer Clark
- The Ocean Accident and Guarantee Corporation, Limited.*—E. B. Greenshields,
- Phoenix Assurance Company, Limited.*—C. W. Dean, Brig.-Gen'l. F. S. Meighen, J. M. McIntyre, Sir H. K. Egan.
- The Royal Exchange Assurance.*—H. V. Meredith, Chairman, J. S. Hough, K.C., Dr. E. P. Lachapelle.
- The Travelers Insurance Company, Hartford, Conn.*—Trustees:—F. F. Parkins, F. W. Evans, The Royal Trust Co.
- The Union Fire Assurance Company of Paris.*—Sir H. Bate, G. Lemoine, Lansing Lewis.
- The Yorkshire Insurance Company, Limited.*—Hon. C. J. Doherty, G. M. Bosworth, Hon. Alphonse Racine, A. L. McLaurin.

## THE ACADIA FIRE INSURANCE CO.

LIST OF DIRECTORS—(As at February 28, 1916).

C. C. Blackadar, Pres.; A. E. Jones, Vice-Pres.; C. H. Mitchell, G. R. Hart, W. M. P. Webster,  
R. MacD. Paterson and J. R. Paterson.

LIST OF SHAREHOLDERS—(As at December 31, 1915).

Name	Address	Number of shares.	Amount subscribed and paid in cash.
			\$
Eastern Trust Co., Trustees	Halifax, N.S.	9,553	382,120
C. C. Blackadar	"	50	2,000
A. E. Jones	"	50	2,000
Donald Keith	"	50	2,000
C. H. Mitchell	"	50	2,000
G. R. Hart	"	50	2,000
W. M. P. Webster	"	50	2,000
R. MacD. Paterson	Montreal, P.Q.	50	2,000
Estate G. T. Kennedy	Wolfville, N.S.	25	1,000
Mrs. Maggie Nicholson	St. Peter's, C.B.	10	400
M. V. White (Mrs. W. B. Cowper)	Scotland, G.B.	50	2,000
Marion G. Douglas	Amherst, N.S.	2	80
W. H. Cabot	Halifax, N.S.	10	400
		10,000	\$400,000

## ANGLO-AMERICAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 15, 1916).

A. C. Houghton, Vice-Pres.; J. W. Rutherford, G. A. Howell.

LIST OF SHAREHOLDERS—(As at December 31, 1915).

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Anglin, S.	Kingston, Ont.	400	240
Arthur, J. Robins.	Collingwood, Ont.	800	480
Abbot, Edwin.	Brockville, Ont.	400	240
Ainley, Norman.	Toronto, Ont.	400	240
Anderson, Mrs. Mary Alberta.	Orillia, Ont.	200	120
Bowlby, G. Herbert, M.D.	Berlin, Ont.	2,000	1,200
Boeckh, Emil C.	Toronto, Ont.	400	240
Bruce, Edw. W.	"	800	480
Burnley, S. M. & Bro.	Brantford, Ont.	400	240
Berry, Hartley.	Pillsburg, Ont.	400	240
Bennett, Josiah.	Toronto, Ont.	800	480
Burgess, H. H.	Owen Sound, Ont.	400	240
Burnham, Geo.	Peterboro, Ont.	800	480
Bowie, R.	Brockville, Ont.	2,000	1,200
Burrows, F.	Toronto, Ont.	200	200
Brooks, estate of B. F., J. N. Hay, executor.	Listowel, Ont.	2,000	1,200
Burrill, Wm.	Yarmouth, N.S.	400	240
Burrill, Wm.	"	400	240
Barber, Mrs. Clara L.	Toronto, Ont.	600	360
Barker, Hon. S. M. P. C.	Hamilton, Ont.	5,000	500
Cowan, John W., executors of, Chas. T. Stark, executor	Toronto, Ont.	400	240
Coates, Daniel H.	Brantford, Ont.	200	120
Copland, W. A.	Collingwood, Ont.	1,600	960
Chant, Sperrin	St. Thomas, Ont.	400	240
Carpenter, E. R., Louise M. Carpenter and E. Stewart, executors	Collingwood, Ont.	400	240
Caldwell, Dr. Wm., The Toronto General Trusts Corp., executors	Toronto, Ont.	2,000	1,200
Cousin, Miss Annie	Laycock School, Brantford	400	240
Collins, J. D.	Peterboro, Ont.	400	400
Collins, J. D.	"	400	240
Clements, L., estate of, Trusts and Guarantee Co., executors	Toronto, Ont.	400	240
Cook, Daniel.	Georgetown, Ont.	200	120
Cann, Augustus	Yarmouth, N.S.	1,000	600
Cossitt, L. R.	Echo Lodge, via Gananoque	480	288
Cossitt, Newton.	Grimshy, Ont.	480	288
Dupuis, Prof. N. F.	Kingston, Ont.	800	480
Dunlop, H. C.	Goderich, Ont.	2,000	2,000
Dalton, C. C.	Toronto, Ont.	800	480
Dussseau, L. V.	"	400	240
DuVernet, E. E. A.	"	5,000	3,080
Ego, Angus	Markdale, Ont.	400	240
Fair, Robert.	Peterboro, Ont.	400	240
Fife, Mrs. E. J.	Kenora, Ont.	2,000	1,200
Frawley, M. J.	Barrie, Ont.	800	480
Fowler, Dr. Geo. S.	Teeswater, Ont.	400	240
Friel, Mrs. Hannah B.	Chicago, U.S.A.	400	240
Gowans, John, executors of, Toronto General Trusts Corporation.	Toronto, Ont.	2,000	1,200
Gage, W. J.	"	2,000	1,200
Grobb, Franklin	Brantford, Ont.	800	800



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## ANGLO-AMERICAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.	Amount paid in cash.
		\$	\$
Gillespie, A.	Edmonton, Alta	400	240
Graham, Thomas	Fenelon Falls, Ont.	200	120
Govenlock, Wm	Seaforth, Ont.	2,000	1,200
Gallagher, Mrs. Ledita	Toronto, Ont.	200	120
Hallam, John, executors of	"	2,000	1,200
Hill, Wm. H.	Peterboro, Ont.	1,000	600
Harley, A. E.	Brantford, Ont.	400	240
Harley, W. R., estate of, Mr. Jas. Harley, executor	Canning P.O., Ont.	400	240
Harold, John	Paris, Ont.	1,200	720
Howie, Hugh	Brantford, Ont.	400	240
Hamilton, A., estate of, Toronto General Trusts, executors.	Toronto, Ont.	1,200	720
Harold, Samuel	Brantford, Ont.	2,000	1,200
Hume, John	Port Hope, Ont.	400	240
Refferman, Miss M. C.	London, Ont.	400	400
Heighington, A. C.	Toronto, Ont.	1,310	864
Heighington, A. C.	"	2,500	256
Howell, G. A.	"	5,000	500
Jenkins, Mrs. F. E.	Madoc, Ont.	400	240
Johnson, J. A., estate of.	Toronto, Ont.	400	240
Kilgour, Jos.	"	2,000	1,200
Kraus, Carl	Berlin, Ont.	400	240
Kerr, John R.	Brantford, Ont.	400	240
Kerr, R. J.	"	200	120
King, Mrs. Alberta	Aurora, Ont.	200	120
Long, Thomas	Toronto, Ont.	3,500	3,500
Lytel, H. J.	Lindsay, Ont.	400	480
Leitch, Archibald.	St. Thomas, Ont.	2,000	1,200
Logic, G. R.	Toronto, Ont.	200	120
Long, J. J., jr., in trust	Collingwood, Ont.	720	720
Lytel, Mrs. H. E.	Toronto, Ont.	800	480
Long, C. T., estate of, Toronto General Trusts Corporation, executors	Toronto, Ont.	200	280
Long, T. P.	Collingwood, Ont.	500	360
Macintosh, John A.	Toronto, Ont.	2,000	1,200
McLaughlin, R. J.	Lindsay, Ont.	400	240
McLean, Thos., estate of, Trusts & Guarantee Co., executors	Toronto, Ont.	400	240
McCanley, R.	"	400	240
McFaul, Dr. A. M.	Collingwood, Ont.	400	240
McGee, Mrs. T. D'Arcy	Ottawa, Ont.	280	280
Mills, Prof. James	"	2,000	1,200
Moore, W. P.	Toronto, Ont.	400	240
Milman, Dr. Thomas	"	400	240
Michie, John F.	"	400	240
Magwood, J., executors of.	Lindsay, Ont.	400	240
Middleboro, W. S.	Owen Sound, Ont.	400	240
Morgan, J. D.	Dundalk, Ont.	400	240
Marsh, Rev. C. H.	Lindsay, Ont.	400	240
Mulloy, C. W.	Aurora, Ont.	1,200	720
Morrow, R. F.	Peterboro, Ont.	2,000	1,200
Murphy, J. E.	Toronto, Ont.	2,800	1,680
Murray, J. Lorell	Summitt, New Jersey.	200	120
Neelelands, Dr. Jacob	Lindsay, Ont.	1,600	960
Nichol, Wm	Brantford, Ont.	400	240
Nordheimer, S. C., estate Toronto General Trusts Corp., executors	Toronto, Ont.	400	240
Nurmberger, A.	"	400	240
Philip, D. L., executors of.	Brantford, Ont.	400	240
Pettibone, W. L.	Newark, N. J.	5,000	
Robertson, R. W.	Woodstock, Ont.	2,000	1,200
Ranton, W. George	Brantford, Ont.	400	240
Reynolds, R. W., executors of	Norwood, Ont.	400	240
Ruston, Thos.	Georgetown, Ont.	400	400

ANGLO-AMERICAN FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount	Amount
		subscribed.	paid in cash.
		\$	\$
Robson, Thos	Fenelon Falls, Ont.	200	120
Rutherford, J. W	Toronto, Ont	1,040	624
"	"	3,960	2,376
Stevens, W. H.	Lindsay, Ont	400	240
Somerville, W	Scarforth, Ont.	400	240
Smith, Dr. A. Dalton	Mitchell, Ont.	2,000	1,200
Stenabaugh, Herman	Brantford, Ont	800	480
Shapley, W. H.	Toronto, Ont	1,660	960
"	"	400	400
"	"	300	240
Sablere, C. H. R. De La	Woodstock, Ont.	400	240
Sinclair, Dr. D. J.	Brantford, Ont	2,000	1,200
Schell, R. S., executors of	Markdale, Ont.	400	240
Stephens, R. L.	Newmarket, Ont	400	400
Sutherland, James	Scarforth, Ont	240	120
Somerville, Mrs. Eva	Harrison, Ont.	600	360
Spotton, Judge	"	200	120
"	Millbrook, Ont.	400	240
Turner, Dr. Henry A.	Goderich, Ont	800	480
Tom, J. Elgin	Woodstock, Ont.	600	360
Terryberry, E. B.	Brantford, Ont	400	240
Tranmer, E. G.	Owen Sound, Ont.	400	240
Tobey, J. D.	Fenelon Falls, Ont	200	120
Twoomey, Jeremiah	Toronto, Ont	800	480
Trethewey, Cathn	"	720	720
Toronto General Trusts	Brantford, Ont	400	240
Verity, Mrs. Minnie	"	600	360
Verity, W. J.	"	800	480
Verity, Percy E.	"	200	120
Vrooman, J. P.	Napanee, Ont.	1,400	840
Waddell, R. R. M.	Peterboro, Ont	1,400	840
Waddell, Mary	"	280	280
Wheeler, Mrs. Annie	St. Paul, Minn., U.S.A	200	120
Wickett, S. R.	Toronto, Ont	400	240
Webster, Samuel	Norval, Ont	400	240
Wood, W. T.	Millbrook, Ont	200	120
Witts, A. J., K.C.	Brantford, Ont	400	240
Wood, Isaac, estate of	Kingston, Ont	1,000	600
Whitney, Chas	Brantford, Ont	400	240
Webster, David	"	400	240
Williams, Wm	Collingwood, Ont.	400	240
Widdifield, W. C.	Newmarket, Ont.	400	240
Witts, Miss Laura K.	Brantford, Ont	200	120
Ward, Henry A.	Port Hope, Ont.	800	480
Wilkins, F. W.	Norwood, Ont	200	120
Watson, F. C.	Sarnia, Ont		
Totals...		\$ 136,960	\$ 76,876

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## BEAVER FIRE INSURANCE COMPANY

LIST OF DIRECTORS—(As at Feb. 7, 1916.)

W. J. Christie, Pres.; G. W. Allan, K.C.; Vice-Pres.; A. Gouzée, J. H. Munson, K.C., I. Morton Morse,  
W. H. Cross, F. T. Griffin, D. H. Laird, A. De Jardin.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
W. H. Cross	Winnipeg	50	5,000	2,250
John Galt	"	100	10,000	4,500
A. M. Nanton	"	100	10,000	4,500
J. H. Munson	"	75	7,500	3,375
D. H. Laird	"	25	2,500	1,125
W. J. Christie	"	100	10,000	4,500
I. Morton Morse	"	100	10,000	4,500
F. T. Griffin	"	70	5,000	2,250
G. W. Allan	"	130	13,000	5,850
R. T. Riley	"	100	10,000	4,500
Andre Gouzée	"	170	15,000	6,750
A. De Jardin	"	25	2,500	1,125
General Financial Corporation of Canada	"	2,000	200,000	90,000
Totals			\$ 300,700	\$ 135,225

## THE BOILER INSPECTION AND INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 17, 1916.)

George C. Robb, Pres.; Henry N. Roberts, Vice-Pres.; Lyman B. Brainerd, and Chas. S. Blake.

LIST OF SHAREHOLDERS—(As at Dec. 31st, 1915.)

Name.	Address.	No. of shares.	Amount subscribed and paid in cash.
			\$
Charles S. Blake	Hartford, Conn.	20	2,000
Lyman B. Brainerd	"	30	3,000
George C. Robb	Toronto, Ont.	20	2,000
Henry N. Roberts	"	20	2,000
Hartford Steam Boiler Inspection and Insurance Company	Hartford, Conn.	911	91,100
Totals		1,001	100,100

## BRITISH AMERICA ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 7, 1916.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; John Aird, Robt. Bickerdike, M.P., Alfred Cooper, H. C. Cox, D. B. Hanna, Jno. Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., G. A. Morrow, A. Myers, Lt.-Col. Frederic Nicholls, Col. Sir Henry Pellatt, E. R. Wood.

LIST OF SHAREHOLDERS—COMMON STOCK—(As at Dec. 31, 1915).

Name.	Residence.	No. of shares.	Amount	
			subscribed	paid in cash.
			\$	cts.
Agar, Miss Florence	Toronto, Ont.	6	150	00
Agar, R. T.	Ingersoll, Ont.	10	250	00
Aird, John, in trust	Toronto, Ont.	209	5,000	00
Aitkin, Mrs. Janet	Toronto, Ont.	46	1,150	00
Allen, Mrs. Emma J.	Toronto, Ont.	38	950	00
Allen, J. K.	Newcastle, Ont.	8	200	00
Ardagh, Miss Anna E.	"Ardraven, Barrie, Ont.	9	225	00
Ardagh, Henry H.	"	9	225	00
Armour, E. Douglas, K.C.	Toronto, Ont.	20	500	00
Armour, Robert	Montreal, Que.	41	1,025	00
Atkinson, D. H.	Toronto, Ont.	5	125	00
Bailey, P. L.	Toronto, Ont.	20	500	00
Bailey, Mrs. P. L.	Mimico, Ont.	5	125	00
Baker, est. of John T.	New York, N. Y.	100	2,500	00
Bull, Mary Veronia	Woodstock, Ont.	2	50	00
Banks, Mrs. Emily	Care of W. H. Banks, Toronto, Ont.	20	500	00
Banks, W. H., in trust	Toronto, Ont.	1	25	00
Barkworth, J. E.	Baltimore, Md.	29	500	00
Baxter, est. of James E.	Edmonton, Alta.	4	100	00
Behan, Mrs. Julia	Orange, N. J.	13	325	00
Bell, A. J.	Halifax, N. S.	10	250	00
Bezley, Mrs. E. A.	Toronto, Ont.	11	275	00
Bickerdike, Robert, M.P.	Montreal, Que.	119	2,975	00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	27	675	00
Black, MacM.	Springfield, Ont.	5	125	00
Blossom, Geo. W.	Chicago, Ill.	100	2,500	00
Bond, exec. of estate of John M.	Toronto, Ont.	26	650	00
Boswell, A. R., K.C., (in trust)	Toronto, Ont.	2	50	00
Bounsall, Miss Phebe S.	Hamilton, Ont.	4	100	00
Boxer, Mrs. Sarah E.	Toronto, Ont.	20	500	00
Bowie, Dr. E. F.	Toronto, Ont.	2	50	00
Boyd, Mrs. Mary H.	Toronto, Ont.	8	200	00
Boyd, W. Y.	Gananoque, Ont.	5	125	00
Brock, W. R.	Toronto, Ont.	6	150	00
Browne, estate of Rev. Geo.	Toronto, Ont.	26	650	00
Brumell, Mrs. Kate W.	Toronto, Ont.	96	2,400	00
Bryan, A. W.	Toronto, Ont.	20	500	00
Bryan, Geo. J.	"	5	125	00
Bryan, Geo. J. (in trust)	"	5	125	00
Bunnell, Arthur K.	Brantford, Ont.	5	125	00
Buntin, estate of Alex.	Montreal, Que.	285	7,125	00
Buntin, Mrs. Isabella G.	"	284	7,100	00
Burton, Geo. F.	Toronto, Ont.	20	500	00
Cayley, Mrs. Agnes L.	Collingwood, Ont.	16	400	00
Cameron, Mrs. E. S.	Toronto, Ont.	50	1,250	00
Carey, J. P.	Unknown.	1	25	00
Carpenter, estate of E. R.	Collingwood, Ont.	13	325	00
Carpmal, Miss A. C.	Care of John Hoskin, K.C., LL.D., McCar- thy, Osler, Hoskin & Harcourt, Toronto, Ont.	60	1,500	00

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BRITISH AMERICA ASSURANCE COMPANY *Continued.*LIST OF SHAREHOLDERS—COMMON STOCK—*Continued.*

Name.	Residence.	No. of shares.	Amount	Amount
			subscribed	in cash.
			\$	cts.
Curtwright, John R.	Toronto, Ont.	12	300 00	300 00
Cutheart, R.	Unknown.	1	25 00	25 00
Central Canada Loan & Sav. Co.	Toronto, Ont.	711	17,775 00	17,775 00
Chafee, Zechariah, jr.	Providence, R.I.	18	450 00	450 00
Chafee, Zechariah.	"	47	1,175 00	1,175 00
Champion, estate of Charles.	Brantford, Ont.	27	675 00	675 00
Champion, Eden W.	"	26	650 00	650 00
Clark, Janet.	Care of J. A. Patterson, Toronto, Ont.	2	50 00	50 00
Clark, Janet and Barbara Stewart	"	1	25 00	25 00
Clark, James.	Bullocks-Corners, Ont.	28	700 00	700 00
Clark, Sir Wm. Mortimer, K.C.	Toronto, Ont.	13	325 00	325 00
Clarkson, Edith Mary	Toronto, Ont.	400	10,000 00	10,000 00
Cook, C., Pres., W. G. Holliker, manager, (Royal Loan & Savings Co.)	Brantford, Ont.	100	2,500 00	2,500 00
Coutts, Peter.	Uford, Muskoka	20	500 00	500 00
Cox, H. C.	Toronto, Ont.	200	5,000 00	5,000 00
Cucksey, R.	Orlham, Ont.	4	100 00	100 00
Cunningham, Mrs. Margaret.	Guelph, Ont.	70	1,750 00	1,750 00
Curtis, Frank E.	Amcoe, Ont.	4	100 00	100 00
Davidson, Nancy W.	Toronto, Ont.	15	375 00	375 00
De Gra, L. M.	Canadian Bank of Com- merce, Prince Rupert, B.C.	26	650 00	650 00
Denton, A. Muir.	Port Dalhousie, Ont.	31	775 00	775 00
Dickson, Robert.	St. Marys, Ont.	200	5,000 00	5,000 00
Duffett, Herbert.	Toronto, Ont.	157	3,925 00	3,925 00
Duffett, Walter.	Toronto, Ont.	20	500 00	500 00
Duncan, John, exec. of estate of Wm. Duncan	Toronto, Ont.	17	425 00	425 00
Dundas, Mrs. Amy C.	"	19	475 00	475 00
Dundas, Miss Amy D.	"	4	100 00	100 00
Dudham, Mrs. Alice.	Upton, Mass.	67	1,675 00	1,675 00
Dunlop, Belle.	Woodstock, Ont.	2	50 00	50 00
Dunlop, H. C.	Goderich, Ont.	48	1,200 00	1,200 00
Dunlop, James.	Woodstock, Ont.	1	25 00	25 00
Dunlop, Ste. cusion.	"	1	25 00	25 00
Dunnett, Mrs. Jessie.	Toronto, Ont.	30	750 00	750 00
Dupuis, Mrs. Annie J.	Care of R. Crawford Kingston, Ont.	13	325 00	325 00
Elliott, Christopher.	Unknown.	16	400 00	400 00
Emery, Mrs. C. E. and H. M.	Port Burwell, Ont.	10	250 00	250 00
Enright, Mrs. Kate.	Colfingwood, Ont.	16	400 00	400 00
Essory, W. H.	Toronto, Ont.	10	250 00	250 00
Farthings, J. Murray, trustee	Aylmer, Ont.	10	250 00	250 00
Farwell, W. G. (in trust).	St. Francis Court, River- side Drive and 135th St., New York, N.Y.	40	1,000 00	1,000 00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	45	1,125 00	1,125 00
Ferrah, Miss Maggie.	Oakville, Ont.	1	25 00	25 00
Ferrah, Miss Mary.	"	2	50 00	50 00
Ferrier, Mrs. Annie.	Care of C. R. McKeown, Orangeville, Ont.	7	175 00	175 00
Fitton, H. W.	Canadian Bank of Com- merce, Brantford, Ont.	10	250 00	250 00
Fitton, C. H., M. and H. W. (trustees)	"	10	250 00	250 00
Fletcher, Robert J.	Barrie, Ont.	10	250 00	250 00
Forster, Geo.	Toronto, Ont.	1	25 00	25 00
Freyssing, Peter.	"	26	650 00	650 00
Fudger, W. E.	792 Indian Rd., Toronto, Ont.	22	550 00	550 00
Gamble, Geo.	Toronto, Ont.	21	525 00	525 00
Gamble, Mrs. Matilda	"	24	600 00	600 00
Gardiner, Samuel	Unknown.	1	25 00	25 00
Garrow, E. F.	Toronto, Ont.	20	500 00	500 00

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Gibson, Rev. John	"The Rectory", Thornhill, Ont.	10	250 00		250 00	
Gilmor, Miss Jessie	Mimico P.O., Ont.	2	50 00		50 00	
Gilmour, Thomas	Toronto, Ont.	50	1,250 00		1,250 00	
Godwin, est. of W. H.	Kingston, Ont.	5	125 00		125 00	
Gorham, Mrs. Helen D.	Milton, Ont.	10	250 00		250 00	
Hamilton, J. M. and J. H. Sharpe, executors	San Francisco, Cal.	72	1,800 00		1,800 00	
Hamilton, Clark, and Wm. F. Nickle, trustees	Kingston, Ont.	9	225 00		225 00	
Hammond, L. D.	Chicago, Ill.	40	1,000 00		1,000 00	
Haney, Mrs. Annie M.	Strathroy, Ont.	15	375 00		375 00	
Hanlin, Mrs. Helen	Fergus, Ont.	8	200 00		200 00	
Hanna, D. B.	Toronto, Ont.	6	150 00		150 00	
Harris, Arthur B.	Clarkson, Ont.	13	325 00		325 00	
Harris, Miss Lucy	Toronto, Ont.	26	650 00		650 00	
Haskill, Mrs. Sarah	St. Clair, Mich.	13	325 00		325 00	
Hay, A. W.	Quebec, Que.	20	500 00		500 00	
Henderson, John	(City Clerk) Ottawa, Ont.	70	1,750 00		1,750 00	
Heribel, Louis Emile	St. Hyacinthe, Que.	3	75 00		75 00	
Henson, Mrs. Fanny B.	Niagara Falls, Ont.	20	500 00		500 00	
Hime, W. L. and M. W. (in trust)	Toronto, Ont.	20	500 00		500 00	
Hirschberg, Mrs. Mary	Merchants' Exchange Bldg., St. Louis, Mo.	50	1,250 00		1,250 00	
Holeroft, H. S.	Orillia, Ont.	10	250 00		250 00	
Hooper, Edward M.	St. Catharines, Ont.	2	50 00		50 00	
Hooper, Mrs. Isabella L.	Care of Dr. Hooper, St. Catharines, Ont.	2	50 00		50 00	
Hoskin, John, K.C., LL.D.	Care McCarthy, Osler, Hoskin & Harcourt, Toronto	286	7,150 00		7,150 00	
Howe, Etna D.	Toronto, Ont.	54	1,350 00		1,350 00	
Howson, est. of H. B.	"	10	250 00		250 00	
Hutton, Mrs. E. A.	Care H. L. Hutton, White Shiles & Co., 312-315 Westminster Trust Block, New Westminster, B.C.	20	500 00		500 00	
Irving, Mrs. Louisa S.	Care L. H. Irving, Prov. Secy's Dept., Parliament Bldgs., Toronto, Ont.	3	75 00		75 00	
Irwin, J.	Strathroy, Ont.	20	500 00		500 00	
Jackes, Mrs. Kate, exec.	Toronto, Ont.	49	1,225 00		1,225 00	
Jaffray, Robt., exec. of est. (in trust)	"	50	1,250 00		1,250 00	
Jaffray, W. G. (in trust)	Care of Globe Printing Co., Toronto, Ont.	50	1,250 00		1,250 00	
Jaffray, W. G.	Care of Globe Printing Co., Toronto, Ont.	50	1,250 00		1,250 00	
Kehoe, Christopher J.	Care of F. S. Hirschberg & Co., St. Louis, Mo.	50	1,250 00		1,250 00	
Kenny, est. of James J.	Toronto, Ont.	79	1,975 00		1,975 00	
Kent, Miss Myra.	"	53	1,325 00		1,325 00	
Kernahan, J. K.	St. Catharines, Ont.	10	250 00		250 00	
Kimmerly, P. G.	Toronto, Ont.	20	500 00		500 00	
Kirkpatrick, W.M. and A. T., execs.	Care of Wm. Kirkpatrick, C.P.R., Montreal, Que.	25	625 00		625 00	
Knowlton, F. J. G.	St. John, N.B.	20	500 00		500 00	
Laird, Alex.	Toronto, Ont.	6	150 00		150 00	
Larkin, Ellen M., exx., and H. E. McSloy, exec. est. of P. Larkin	St. Catharines, Ont.	200	5,000 00		5,000 00	
Lavis, est. of Chas. S. Masson, exec.	Belleville, Ont.	80	2,000 00		2,000 00	
Lash, Z. A., K.C., LL.D., trustee	Can. Bank of Commerce Bldg., Toronto, Ont.	66	1,650 00		1,650 00	

## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Lash, Z. A., K.C., LL.D.	Can. Bank of Commerce Bldg., Toronto, Ont.	6	150 00	150 00
Leach, James	Toronto, Ont.	40	1,000 00	1,000 00
Leshie, William	Unknown.	2	50 00	50 00
Lester, Thomas W	Hamilton, Ont.	25	550 00	750 00
Long, Thomas	Collingwood, Ont.	462	11,550 00	11,550 00
Long, Thomas (in trust).	"	254	6,350 00	6,350 00
Long, John J	Care of Thomas Long, Toronto, Ont.	16	400 00	400 00
Long, Miss Marcella	Toronto, Ont.	16	400 00	400 00
Long, Miss Mary	"	16	400 00	400 00
Long, Miss Margaret E.	"	16	400 00	400 00
Maddison, Mrs. Esther A	"	10	250 00	250 00
Mahony, T. H.	Care of Mahony & Hay, Quebec, Que.	80	2,000 00	2,000 00
Marling, Thomas W. B.	Care of H. B. Gilsome & Wm. Marling, Montreal, Que.	1	25 00	25 00
Marsh, Mrs. Emily Carow	Lindsay, Ont.	21	525 00	525 00
Maughan, est. of Nicholas	Care of John W. Maughan Toronto, Ont.	26	650 00	650 00
Meadows, Mrs. Emily M	Mooretown, Ballycoogley, Wexford, Ireland	24	600 00	600 00
Meikle, W. B.	Toronto, Ont.	56	1,400 00	1,400 00
Milner, Mrs. Margaret Flavell	"	12	300 00	300 00
Moran, W. J.	Winnipeg, Man.	18	450 00	450 00
Morrison, Miss Ethel I.	Montreal, Que.	176	4,400 00	4,400 00
Morrow, Geo. A.	Can. Loan & Savings Co., Toronto, Ont.	106	2,650 00	2,650 00
Mountain, Rev. J. J. S., exec. est. of.	Cornwall, Ont.	102	2,550 00	2,550 00
Mountain, Mrs. Louisa Mira.	St. Catharines, Isle of Wight, England.	36	900 00	900 00
Moyna, Rev. Michael	McDonell Square, Toronto, Ont.	40	1,000 00	1,000 00
Munro, Alexander	Toronto, Ont.	5	125 00	125 00
Munro, James	"	2	50 00	50 00
Murray, Rev. James	"	2	50 00	50 00
Myers, Augustus	"	532	13,300 00	13,300 00
Macaulay, Miss C. I.	Kingston, Ont.	20	500 00	500 00
Macdonald, The Baroness	Care of A. V. Sinclair, Barrister, Ottawa, Ont.	56	1,400 00	1,400 00
MacGillivray, Mrs. Clara D.	Kingston, Ont.	20	500 00	500 00
MacKerchar, Donald	1st National Bk., Minneapolis, Minn.	2	50 00	50 00
MacMahon, H. P.	Manager Royal Bank, Woodstock, Ont.	10	250 00	250 00
MacMahon, H. W.	Toronto, Ont.	10	250 00	250 00
McCabe, S. L.	Lotus, Ont.	20	500 00	500 00
McCallum, J. Finlay	Edmonton, Alta.	5	125 00	125 00
McDonald, Mrs. Alice.	Guelph, Ont.	7	175 00	175 00
McGee, Mrs. Annie.	Toronto, Ont.	13	325 00	325 00
McIntosh, James Innes	Guelph, Ont.	8	200 00	200 00
McKay, Geo.	Unknown.	2	50 00	50 00
McKeown, Mrs. Christina Innes	Care of C. R. McKeown, Barrister, Orangeville, Ont.	7	175 00	175 00
McLaughlin, Dr. R. G.	Toronto, Ont.	2	50 00	50 00
McLean, Donald	"	2	50 00	50 00
National Trust Co., Ltd	"	668	16,700 00	16,700 00
Neihaus, Katherine P. and Tor. Gen. Trusts Corp., exec. of est. of late Charles Neihaus	"	80	2,000 00	2,000 00
Nicholls, H. A.	Richmond Hill, Ont.	4	100 00	100 00
Nichol, Miss Margaret P.	Care of Robert Dickson, St. Marys, Ont.	10	250 00	250 00

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Continued.

Name.	Residence.	No. of shares.	Amount	
			paid subscribed.	in cash.
			\$	cts.
Niven, John K. & Co.	Toronto, Ont...	10	250 00	250 00
Northeote, Henry	"	2	50 00	50 00
Northern Life Assurance Co	London, Ont..	200	5,000 00	5,000 00
O'Flynn, Francis E.	Belleville, Ont.	16	400 00	400 00
O'Flynn, Fred. W.	Toronto, Ont.	10	250 00	250 00
O'Flynn, Harry H.	Dominion Bank, Tor- onto, Ont. ....	10	250 00	250 00
O'Flynn, Philo Walter	Madoc, Ont.	17	425 00	425 00
O'Hara, James.	Toronto, Ont.	6	150 00	150 00
Osborne, James Kerr.	Care of Massey-Harris Co., Toronto, Ont...	690	17,250 00	17,250 00
Parke, James.	Toronto, Ont...	2	50 00	50 00
Parlier, Mrs. M. D.	Winnipeg, Man.	12	300 00	300 00
Parsons, Miss Helen M.	Toronto, Ont...	14	350 00	350 00
Paterson, John A.	"	2	50 00	50 00
Paterson, Miss Mary Louise.	Care of Rev. T.W. Paters- son, Toronto, Ont.	48	1,200 00	1,200 00
Paterson, Rev. T. W.	"	84	2,100 00	2,100 00
Patrick, Geo. S.	Lindsay, Ont.	12	300 00	300 00
Peasey, G. S. (in trust)	Toronto, Ont...	12	300 00	300 00
Pellatt, Col. in Henry, C.V.O.	Traders Bank Bldg., Toronto, Ont....	412	10,300 00	10,300 00
Perry, Walter D.	Mitchell, Ont.	280	7,000 00	7,000 00
Philps, E. L.	Halifax, N.S.	20	500 00	500 00
Pierce, Chauncey H.	Northampton, Mass...	55	1,375 00	1,375 00
Poole, James.	Gilenceo, Ont..	4	100 00	100 00
Porter, John S.	Toronto, Ont..	34	850 00	850 00
Potts, Mrs. Jane V.	Sterling, Ont...	20	500 00	500 00
Power, William.	Toronto, Ont...	4	100 00	100 00
Provident Investment Co.	"	20	500 00	500 00
Pyne, Dr. R. A. and W. F. MacQueen, execs.	Care of Dr. R. A. Pyne, Toronto, Ont.	8	200 00	200 00
Raikes, Geo. (in trust)	Barrie, Ont..	60	1,500 00	1,500 00
Raikes, Geo.	"	60	1,500 00	1,500 00
Ramsay, William	Bowland Stow, Scotland	26	650 00	650 00
Raue, Mrs. Harriet	Clinton, Ont.	40	1,000 00	1,000 00
Renwick, Mrs. Jane Macdonald.	29 Hillside Rd., Stam- ford Hill, London N., England.	10	250 00	250 00
Ridout, Perival F.	Can. Bank of Commerce, North Toronto..	30	750 00	750 00
Robinson, Misses H. M. and A. A., executrices	Toronto, Ont...	40	1,000 00	1,000 00
Robinson, Mrs. Elizabeth.	"	50	1,250 00	1,250 00
Roberts, Dr. J. M.	Ingersoll, Ont.	4	100 00	100 00
Ross, Fred. H.	Toronto, Ont..	10	250 00	250 00
Royce, Mrs. Elizabeth	"	10	250 00	250 00
Scott, Ann	Unknown.	8	200 00	200 00
Scott, C. W.	Toronto, Ont..	20	500 00	500 00
Shaw, Mrs. Isabel T.	Hamilton, Ont.	15	375 00	375 00
Sharpe, Miss Clara L.	San Francisco, Cal.	17	425 00	425 00
Simpson, Benjamin M.	Care of Wm. A. Simpson & Son, Philadelphia, Pa..	40	1,000 00	1,000 00
Simpson, Charles C.	"	20	500 00	500 00
Simpson, William M.	"	20	500 00	500 00
Sims, P. H.	Toronto, Ont....	200	5,000 00	5,000 00
Sims, P. H. (in trust).	"	6	150 00	
Smart, A. M.	Care of G. M. Gunn & Son, London, Ont.	20	500 00	500 00
Smiley, James.	Paris, Ont.	4	100 00	100 00
Smith, Alexander.	Toronto, Ont..	40	1,000 00	1,000 00
Smith, Mrs. Jane M., executrix.	Montreal, Que...	6	150 00	150 00
Smith, W. W.	Raleigh, N. C.	40	1,000 00	1,000 00



## SESSIONAL PAPER No. 8

## BRITISH AMERICA ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—COMMON STOCK—Concluded.

Name.	Residence.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Sproule, Mrs. Elizabeth J.	Springfield-on-the-Credit, Ont.	5	125	00	125	00
Staebler, estate of J. M.	Berlin, Ont.	10	250	00	250	00
Stewart, Barbara	Toronto, Ont.	2	50	00	50	00
Stewart, James B.	"	4	100	00	100	00
Stewart, Wm. E., exec.	"	1	100	00	100	00
Stewart, John and John Duncan, execs. (in trust)	"	52	1,500	00	1,500	00
Strathy, James Robert.	Care of A. G. Strathy, Toronto, Ont.	9	225	00	225	00
Strathy, Miss Elizabeth M. I.	"	9	225	00	225	00
Strathy, A. G.	"	9	225	00	225	00
Strathy, Gerard B.	"	9	225	00	225	00
Swan, Henry.	"	2	50	00	50	00
Taylor, Maria and R. V. Sinclair, extr.	Ottawa, Ont.	10	250	00	250	00
Tott, Mrs. Ethel M.	Lacombe, Alta.	88	2,200	00	2,200	00
Thompson, Robert, estate of	Care of R. W. Thompson, Toronto, Ont.	544	13,600	00	13,600	00
Tilley, Mrs. Elizabeth M.	London, Ont.	4	100	00	100	00
Toronto General Trusts Corp. (in trust)	Toronto, Ont.	210	5,250	00	5,250	00
Toronto General Trusts Corp., executors, estate of Jane Todd Kirkland	"	80	2,000	00	2,000	00
Toronto General Trusts Corp., exec., estate of John Gowans	"	50	1,250	00	1,250	00
Toronto General Trusts Corp., administrators of est. of Mrs. E. M. Dalton	"	13	325	00	325	00
Toronto General Trusts Corp. (trustees)	"	30	750	00	750	00
Toronto General Trusts Corp. exec. of estate of Chas. E. Gould.	"	700	17,500	00	17,500	00
Toronto General Trusts Corp. (in trust) "Byrnes"	"	114	2,850	00	2,850	00
Toronto General Trusts Corp., (trustees) M. Long Family.	"	2	50	00	50	00
Torrance, Rev. Robert, D.D.	Guelph, Ont.	12	300	00	300	00
Towndey, W. R.	Chicago, Ill.	20	500	00	500	00
Turner, Geo. R.	MacGregor, Iowa	4	100	00	100	00
Turner, Charles Conrad	Winnipeg, Man.	5	125	00	125	00
Turner, J. A. and C.	Melfort, Sask.	9	225	00	225	00
Vachon, Mrs. Belinda L.	Prince Albert, Sask.	16	400	00	400	00
Wade, Mrs. Lillie M.	Brighton, Ont.	33	825	00	825	00
Walker, Miss Mary L.	Ottawa, Ont.	24	600	00	600	00
Walker, W. H.	Governor General's Office, Ottawa, Ont.	14	350	00	350	00
Warren, Charles D.	Toronto, Ont.	1	25	00	25	00
Watson, Mrs. Sarah	"	125	3,125	00	3,125	00
Watson, Thomas	"	80	2,000	00	2,000	00
Weir, James.	Unknown.	8	200	00	200	00
Western Assurance Co	Toronto, Ont.	13,433	335,825	00	335,825	00
Whittier, H. F.	Trenton, Ont.	18	450	00	450	00
Wilson, Chas. S., trustee of estate	Care of John Stark Co., Toronto, Ont.	40	1,000	00	1,000	00
Wilson, John.	Unknown.	8	200	00	200	00
Wingham, John Walker.	Toronto, Ont.	40	1,000	00	1,000	00
Wingard, Miss Nora M.	Morrisburg, Ont.	26	650	00	650	00
Wolfe, Mrs. Maude G.	Petrolia, Ont.	52	1,300	00	1,300	00
Wolfe, Fred. (in tr. for F. B. Wolfe)	"	2	50	00	50	00
Wood, Lucinda J.	Brantford, Ont.	27	675	00	675	00
Wood, E. R.	Toronto, Ont.	6	150	00	150	00
Wood, E. R. and W. B. Meikle (in trust)	"	6,050	151,250	00	151,250	00
Woodman, Gordon C.	Winnipeg, Man.	40	1,000	00	1,000	00
		34,000	\$850,000	00	\$ 849,029	79

BRITISH AMERICA ASSURANCE COMPANY—*Concluded.*

## LIST OF STOCKHOLDERS—PREFERENCE STOCK.

Name.	Address.	No. of shares.	Amount	Amount
			subscribed.	paid in cash.
			§    cts.	§    cts.
Baker, estate of J. T.,	New York City, U.S.A.	32	800 00	800 00
Brock, W. R.,	Toronto, Ont . . . . .	200	5,000 00	5,000 00
Central Canada Loan & Savings Co.,	"	10,000	250,000 00	250,000 00
Dominion Securities Corp. Ltd.	"	7,040	176,000 00	176,000 00
Hanna, D. B.,	"	200	5,000 00	5,000 00
Hodgens, W. S. (in trust),	"	648	16,200 00	16,200 00
Lash, Z. A. K.C., LL.D.,	"	200	5,000 00	5,000 00
Meikle, W. B. (in trust),	"	1,000	25,000 00	25,000 00
Morrow, G. A.,	"	200	5,000 00	5,000 00
Morrow, G. A. (in trust),	"	2,000	50,000 00	50,000 00
Nicholls, Lt.-Col. Frederic,	"	200	5,000 00	5,000 00
Toronto General Trusts Corp., exec. estate of late Chas. E. Goad . . . . .	"	200	5,000 00	5,000 00
Townley, W. R.,	Chicago, Illinois, . . . . .	80	2,000 00	2,000 00
		22,000	\$50,000 00	\$ 550,000 00

SESSIONAL PAPER No. 8

## BRITISH COLONIAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 7, 1916.)

Hon. C. E. Dabord, Pres.; J. B. Morissette, Vice-Pres.; J. L. Laffeur, J. E. E. Leonard, T. Meunier,  
Hon. J. E. Roberge, N. Drouin, E. Huard, D. O. E. Denault, L. H. Desjardins, J. Spycket,  
M. Propper.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Ainey, Joseph	Montreal, P.Q.	10	1,000 00		250 00	
Armstrong, J. E.	Perth, N.B.	10	1,000 00		200 00	
Audet, L. O.	Levis, Que.	5	500 00		125 00	
Barras, Dr. A. D. E.	"	10	1,000 00		250 00	
Beaudry, Toussaint	Verdon Sta., Que.	1	100 00		25 00	
Beauvais, J. P.	Montreal, P.Q.	5	500 00		125 00	
Bedard, Dr. A. E.	Quebec, P.Q.	5	500 00		125 00	
Berard, Jos. B.	Montreal, P.Q.	5	500 00		125 00	
Bisson, Evariste	Chartierville, P.Q.	10	1,000 00		250 00	
Blanchet, J. L.	Lambton, P.Q.	1	100 00		25 00	
Boileau, L. J., N.P.	Montreal, P.Q.	10	1,000 00		250 00	
Borden, Robert A.	Moncton, N.B.	5	500 00		125 00	
Bourret, Maj.	La Patrie, P.Q.	15	1,500 00		300 00	
Brien, J. A.	Montreal, P.Q.	25	2,500 00		625 00	
Brien, L. A.	St. Germain de Gran- tham, P.Q.	25	2,500 00		625 00	
British Colonial Trust Co. Inc.	Montreal, P.Q.	2,440	244,000 00		34,170 00	
Bruneau, O. H.	Lake Aylmer	1	100 00		25 00	
Calmann-Levy, G.	Paris, France	100	10,000 00		2,500 00	
Calmann-Levy, Geo.	"	100	10,000 00		2,500 00	
Carreau, G. P.	Montreal, P.Q.	1	100 00		25 00	
Chapleau & Delorme	"	5	500 00		125 00	
Chene, Adolphe	Oka, P.Q.	10	1,000 00		200 00	
Chevalier, Arthur	Sherbrooke, P.Q.	10	1,000 00		250 00	
Cloutier, Jos.	St. Ephrem, P.Q.	16	1,600 00		400 00	
Corbett, A. M.	Summerhill, N.B.	1	100 00		25 00	
Cordonnier, Celestin	Haubourdin France.	200	20,000 00		5,000 00	
Cote, Joseph	Ottawa, Ont.	5	500 00		125 00	
Crepuy, Aug. P. O.	Lille, France.	50	5,000 00		1,250 00	
Dagenais, Eug.	Sault au Recollet, P.Q.	10	1,000 00		200 00	
Daoust, J. E. C.	Montreal, P.Q.	25	2,500 00		625 00	
Daoust, Guis.	Ste. Anne de Bellevue, P.Q.	5	500 00		125 00	
Decarie, J. Tel.	Montreal, P.Q.	100	10,000 00		2,500 00	
Decarie, Leon	"	1	100 00		25 00	
Dechene, Elz. Miv.	Quebec	50	5,000 00		1,000 00	
Decoster, P. E. W. J.	Lille, (N.) France	50	5,000 00		1,250 00	
Deguire, J. B.	St. Laurent, P.Q.	50	5,000 00		1,250 00	
Deguire, Pierre	"	10	1,000 00		225 00	
DeLamothe, J.	Montreal, P.Q.	10	1,000 00		200 00	
Delorme, C. E.	"	10	1,000 00		250 00	
Denault, D. O. E.	Sherbrooke.	245	34,500 00		8,625 00	
Denault, G. E.	Asbestos, P.Q.	10	1,000 00		250 00	
Desjardins, L. H.	Terrebonne, P.Q.	345	34,500 00		8,625 00	
Desruisseaux, Mde. O.	Sherbrooke, P.Q.	5	500 00		125 00	
Dorais, O. E.	"	20	2,000 00		400 00	
Drouin, Nap.	Quebec	345	34,500 00		8,625 00	
Dubord, Hon. C. E.	Monument, P.Q.	345	34,500 00		8,625 00	
Dufresne, R.	Montreal, P.Q.	100	10,000 00		2,500 00	
Dupont, Alf. J. T.	Paris, France	100	10,000 00		2,500 00	
Dupre, J. B.	Montreal, P.Q.	10	1,000 00		200 00	
Durand, J. L.	Three Rivers, P.Q.	5	500 00		125 00	
Filion, Z.	Montreal, P.Q.	10	1,000 00		200 00	

## BRITISH COLONIAL FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Fontaine, J. A.	Valecourt, P.Q.	1	100 00		25 00	
Forest, Lionel	Sherbrooke, P.Q.	2	200 00		50 00	
Fortier, Laval E.	Levis, P.Q.	5	500 00		125 00	
Francoeur, J. N.	Quebec	10	1,000 00		250 00	
Frchette, Succ. J.	Sherbrooke, P.Q.	5	500 00		125 00	
Garon, A. G.	Drummondville, P.Q.	1	100 00		25 00	
Gauvin, Pierre	Sherbrooke, P.Q.	10	1,000 00		250 00	
Gingras, Fortunat	Quebec	10	1,000 00		250 00	
Gobeil, S.	La Patrie, P.Q.	5	500 00		100 00	
Godbout, A., M.P.P.	St. George East, P.Q.	50	5,000 00		1,250 00	
Gosselin & Lassier	Weedon Station, P.Q.	6	600 00		150 00	
Graton, J. B.	Montreal, P.Q.	20	2,000 00		500 00	
Guenette, J. A.	Ste. Anne de Bellevue, P.Q.	5	500 00		125 00	
Guptill, S. D.	Grand Manan, N.B.	5	500 00		125 00	
Harris, C. P. Realty, Ltd	Moncton, N.B.	10	1,000 00		200 00	
Harwood, Dr. L. de L.	Montreal, P.Q.	100	10,000 00		2,000 00	
Huard, Lucbe	Lake Megantic.	345	34,500 00		8,625 00	
Huard, Rev. Victor A.	Quebec	5	500 00		125 00	
Jarry, Stanislas.	St. Laurent, P.Q.	250	25,000 00		5,000 00	
Jolicœur, J. A.	St. Ephrem, P.Q.	1	100 00		20 00	
Joly, J. A.	Ste. Rose, P.Q.	1	100 00		25 00	
Kohn, Geo.	Paris, France	160	10,000 00		2,500 00	
Lalanne, J. A. K.	Quebec	5	500 00		125 00	
Lafleur, I. L.	Montreal, P.Q.	345	34,500 00		8,625 00	
Lajeunesse, W.	"	10	1,000 00		250 00	
Lalonde, Succ. Emery	Ste. Anne de Bellevue.	345	34,500 00		8,625 00	
Lalonde, L. A.	"	1	100 00		25 00	
Lamarche, J. A.	Montreal, P.Q.	5	500 00		100 00	
Lapierre, Omer	"	20	2,000 00		425 00	
Lapierre, P.	"	50	5,000 00		1,000 00	
La Reassurance Nouvelle, Compagnie de Reassurances et de Co-Assurances.	Paris, France.	400	40,000 00		10,000 00	
Lasalle, Roch.	St. Guillaume	1	100 00		25 00	
Lebel, S. W.	Cabano, P.Q.	10	1,000 00		250 00	
Lefebvre, J. E.	Farnham, P.Q.	5	500 00		125 00	
Legault, Victor	St. Laurent, P.Q.	50	5,000 00		1,250 00	
Leger, Edouard E.	Montreal, P.Q.	10	1,000 00		250 00	
Lemieux, T. S.	Weedon Station, P.Q.	3	300 00		60 00	
Leonard, D. A.	Montreal, P.Q.	5	500 00		112 50	
Leonard, J. E. E.	"	345	34,500 00		8,625 00	
Letourneau, Jos.	"	50	5,000 00		1,250 00	
Limoges, Jos.	Terrebonne, P.Q.	10	1,000 00		250 00	
Lorrain, C. A.	St. Jerome, P.Q.	1	100 00		25 00	
Majean, Joseph.	Montreal, P.Q.	10	1,000 00		250 00	
Marchand, C. A.	"	5	500 00		125 00	
Martin, Theo.	Chartierville, P.Q.	3	300 00		75 00	
Maynard, George	Montreal, P.Q.	10	1,000 00		200 00	
Meunier, Theodore	"	345	34,500 00		7,900 00	
Michaud, J. L. Succ	"	20	2,000 00		450 00	
Mitchell, Mrs. M. S.	Moncton, N.B.	2	200 00		50 00	
Morisset, Dr. A.	Quebec.	50	5,000 00		1,250 00	
Morissette, J. B.	"	345	34,500 00		8,625 00	
Nault, J. M.	Sherbrooke, P.Q.	10	1,000 00		250 00	
Normandeau, J. D.	Ste. Anne de Bellevue, Que.	1	100 00		25 00	
Pelletier, P.	St. Guillaume d'Upton, P.Q.	1	100 00		25 00	
Pineau, J. E.	Fraserville, P.Q.	10	1,000 00		250 00	
Primeau, J. C.	Montreal, P.Q.	10	1,000 00		250 00	
Propper, Emu	Paris, France.	100	10,000 00		2,500 00	
Propper, Michel	"	100	10,000 00		2,500 00	
Poulin, J.	Beauceville	1	100 00		25 00	
Queen, J. M.	St. John, N.B.	25	2,500 00		500 00	
Reinach, G. de	Paris, France.	100	10,000 00		2,500 00	

SESSIONAL PAPER No. 8

## BRITISH COLONIAL FIRE INSURANCE COMPANY (continued)

## LIST OF SHAREHOLDERS (Continued.)

Name	Address	No of shares	Amount	
			subscribed	paid in cash.
			\$	cts.
Roberge, Hon. J. L.	Lambton, P.Q.	345	34,500 00	8,625 00
Rocheleau, J. H.	St. John's, Que.	5	500 00	100 00
Rousseau, P.	Ste. Anne de Bellevue, Que.	10	1,000 00	250 00
Roy, Cyrille E.	Megantic, P.Q.	1	100 00	25 00
Roy, Eustache	"	1	100 00	25 00
Saindon, M. E.	Fraserville, P.Q.	5	500 00	100 00
Sauve, Joseph	Montreal, P.Q.	20	2,000 00	500 00
Scalbert, P. S. H. W.	St. Andre lez Lille, Fr	150	15,000 00	3,750 00
Scale, R. F.	Sta. Ste. Cecile	1	100 00	20 50
Simon, Estate D. C.	Hull, P.Q.	5	500 00	125 00
Societe Anonyme de Reassurances contre l'Incendie	Paris, France	300	30,000 00	7,500 00
Speyket, B.	"	50	5,000 00	1,250 00
Speyket, E. T.	"	50	5,000 00	1,250 00
Speyket, J. P. B.	"	50	5,000 00	1,250 00
St. Denis, A. J. H.	Montreal, P.Q.	20	2,000 00	500 00
St. Germain, J. E.	St. Bonaventure	1	100 00	20 00
St. Germain, T. A.	St. Hyacinthe, P.Q.	5	500 00	125 00
Tourville, Art.	Montreal, P.Q.	50	5,000 00	1,250 00
Tourville, Rod., M.P.P.	"	50	5,000 00	1,250 00
Trumbay, Thos.	Sherbrooke, P.Q.	5	500 00	125 00
Vaillancourt, E.	Theftord Mines, P.Q.	1	100 00	25 00
Veilleux, Andre	Sherbrooke	5	500 00	105 00
Versailles, Jean.	Montreal, P.Q.	50	5,000 00	1,000 00
Vien, Thomas	Quebec	10	1,000 00	250 00
Williams, F. S.	Marysville, N.B.	1	100 00	25 00
Wilson, Jas. W.	Welsford, N.B.	1	100 00	25 00
Totals		10,000	1,000,000 00	218,877 50

## THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 25, 1916.)

Hon. E. Brown, Pres.; E. E. Hall, Vice-Pres.; F. K. Foster, Sir D. Cameron, D. E. Williams, C. W. N. Kennedy, P. C. McIntyre, W. T. Devlin, Hon. A. C. Flumerfelt, F. Carter-Cotton, J. Balfour, T. J. S. Skinner, T. L. Wood, Jos. Stauffer.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address.	No. of shares.	Amount.	
			subscribed.	paid in cash.
			\$	cts.
Andrew, T. N. . . . .	Port Arthur, Ont. . . . .	25	1,000 00	200 00
Appleton, John. . . . .	Toronto, Ont. . . . .	10	400 00	400 00
Archibald, M. G. . . . .	Kamloops, B.C. . . . .	25	1,000 00	125 00
Ashon, E. C. . . . .	Brantford, Ont. . . . .	50	2,000 00	700 00
Allen, C. E. . . . .	Winnipeg, Man. . . . .	25	1,000 00	640 00
Allen, Miss V. W. . . . .	Cheltenham, Eng. . . . .	50	2,000 00	2,000 00
Ashdown, J. H. . . . .	Winnipeg, Man. . . . .	5	200 00	200 00
Adams, D. E. . . . .	" . . . . .	25	1,000 00	700 00
Brown, E. W. . . . .	" . . . . .	1270	50,000 00	10,000 00
Burdett, S. W. . . . .	" . . . . .	15	600 00	600 00
Eryce, Rev. Geo. . . . .	Ottawa, Ont. . . . .	50	2,000 00	2,000 00
Burgett, J. E. A. . . . .	Winnipeg, Man. . . . .	25	1,000 00	1,000 00
Brydon, Wm. . . . .	" . . . . .	20	800 00	800 00
Balfour, Jas. . . . .	Regina, Sask. . . . .	500	20,000 00	3,000 00
Borden, Dr L. E. . . . .	Nelson, B.C. . . . .	50	2,000 00	500 00
Brydgos, S. M. . . . .	" . . . . .	25	1,000 00	740 00
Bivell, A. A. . . . .	Brantford, Ont. . . . .	25	1,000 00	1,000 00
Bizgar, S. D. . . . .	Hamilton, Ont. . . . .	10	400 00	70 00
Bradshaw, J. L. . . . .	Stratford, Ont. . . . .	5	200 00	200 00
Beatty, J. A. . . . .	" . . . . .	25	1,000 00	333 00
Bernhardt, V. P. . . . .	Preston, Ont. . . . .	20	800 00	600 00
Bernhardt, I. A. . . . .	" . . . . .	10	400 00	100 00
Briscoe, R. A. . . . .	Galt, Ont. . . . .	25	1,000 00	270 00
Brown, A. C. . . . .	Cochran, Ont. . . . .	10	400 00	100 00
Brit. Can. Trust Co. . . . .	Lethbridge, Alta. . . . .	50	2,000 00	1,825 00
Blackford, E. G. . . . .	Saskatoon, Man. . . . .	5	200 00	200 00
Binnington, H. . . . .	Winnipeg, Man. . . . .	12	480 00	176 00
Bone, T. W. . . . .	" . . . . .	2	80 00	75 00
Baker, F. C. . . . .	Prince Albert, Sask. . . . .	3	120 00	120 00
Boas, R. A. . . . .	Regina, Sask. . . . .	2	80 00	80 00
Burhanon, W. P. . . . .	Winnipeg, Man. . . . .	25	1,000 00	520 00
Brown, F. L. . . . .	" . . . . .	12	480 00	100 00
Booth, C. B. . . . .	" . . . . .	25	1,000 00	200 00
Belcher, H. M. . . . .	" . . . . .	15	600 00	300 00
Bedard, A. A. . . . .	Petrolia, Ont. . . . .	20	800 00	100 00
Carter-Cotton, F. . . . .	Vancouver, B. C. . . . .	125	5,000 00	5,000 00
Croft's Estate, J. T. . . . .	" . . . . .	200	8,000 00	1,900 00
Carter-Cotton, F. . . . .	" . . . . .	50	2,000 00	2,000 00
Cameron, Sir D. C. . . . .	Winnipeg, Man. . . . .	250	10,000 00	2,000 00
Calder, Alex. . . . .	" . . . . .	25	1,000 00	1,000 00
Corbett Estate, Dr. S. C. . . . .	" . . . . .	100	4,000 00	2,500 00
Cameron, John. . . . .	" . . . . .	100	4,000 00	2,500 00
Chapman, Mrs. F. A. . . . .	Washington, D.C. . . . .	65	2,600 00	2,600 00
Cummings, W. J. . . . .	Winnipeg, Man. . . . .	100	4,000 00	4,000 00
Calder, N. F. . . . .	" . . . . .	25	1,000 00	1,000 00
Craig & Ross. . . . .	" . . . . .	200	8,000 00	1,000 00
Cushing, Hon. W. H. . . . .	Calgary, Alta. . . . .	100	4,000 00	4,000 00
Conybeare, C. E. P. . . . .	Lethbridge, Alta. . . . .	25	1,000 00	1,000 00
Campbell, P. J. . . . .	Winnipeg, Man. . . . .	25	1,000 00	887 00
Crease, E. A. J. . . . .	Nelson, B.C. . . . .	5	200 00	100 00
Creighton, W. T. . . . .	Winnipeg, Man. . . . .	30	1,200 00	800 00
Carpenter, A. G. . . . .	Nelson, B.C. . . . .	25	1,000 00	125 00
Clare, Fred. . . . .	Preston, Ont. . . . .	10	400 00	100 00

SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INSURANCE COMPANY—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address	No. of shares.	Amount	
			subscribed	paid in cash.
			\$	cts.
Campbell, Dr. T. F.	Galt, Ont.	10	400 00	25 00
Campbell, Miss O. A.	Winnipeg, Man.	10	400 00	400 00
Connell, T. A.	"	87	3 480 00	700 00
Cunnington, C. Has.	"	5	200 00	200 00
Campbell, T. B.	"	63	2 520 00	375 00
Cameron, A. A.	Oak Lake, Man.	25	1 000 00	200 00
Cleott, J. D.	Tilston, Man.	12	480 00	176 00
Clarke, Dr. Adam	Winnipeg, Man.	50	2 000 00	400 00
Clyde, Wm.	Petrolia, Ont.	25	1 000 00	1 000 00
Dawson, Judge A.	Winnipeg, Man.	35	1 400 00	1 400 00
Delbridge, E. M.	"	50	2 000 00	1 250 00
Day, E. A.	Kelowna, B. C.	25	1 000 00	1 000 00
Darke, F. N.	Regina, Sask.	100	4 000 00	2 500 00
Dom. Inv. & Sec.	Winnipeg, Man.	400	16 000 00	16 000 00
Deatur, D. R.	"	12	4 00 00	190 00
Dyke, John	"	125	5 000 00	770 00
Devlin, W. T.	"	92	3 680 00	740 00
Evaus, R. T.	"	100	4 000 00	4 000 00
Emmert, H. L.	"	100	4 000 00	500 00
Elliott, R. T.	Victoria, B. C.	250	10 000 00	7 000 00
Erzinger, Mrs. M. E.	Winnipeg, Man.	37	1 480 00	300 00
Foster, F. K.	"	399	15 960 00	3 500 00
Flumeicht, A. C.	Victoria, B. C.	500	20 000 00	4 000 00
Fair, G. H.	Brantford, Ont.	10	400 00	100 00
Forster, F. J. R.	Stratford, Ont.	40	1 600 00	400 00
Fleming, D. J.	Galt, Ont.	10	400 00	100 00
Fink, Geo.	Preston, Ont.	25	1 000 00	750 00
Fink, G. H.	Winnipeg, Man.	10	400 00	400 00
Ferguson, G. W.	"	12	480 00	100 00
Finklemen, G.	Saskatoon, Man.	1	40 00	40 00
Foster, Mrs. M. E.	Winnipeg, Man.	10	400 00	400 00
Godfrey, A. K.	"	25	1 000 00	1 000 00
Graham, W. C.	Vancouver, B. C.	25	1 000 00	625 00
Gautier, F. E.	Winnipeg, Man.	5	200 00	132 00
Getty, L. J.	Galt, Ont.	100	4 000 00	2 000 00
Greenizen, J.	Petrolia, Ont.	60	2 400 00	300 00
Gentzel, A. E.	Winnipeg, Man.	5	200 00	200 00
Grant, G. T.	"	5	200 00	200 00
Goldstein, Chas.	"	5	200 00	200 00
Galbraith, W. H.	Hartney, Man.	2	80 00	80 00
Halls, F. E.	Winnipeg, Man.	100	4 000 00	4 000 00
Hebb, E. H.	"	50	2 000 00	2 000 00
Harvie, Dr. R. A.	"	50	2 000 00	1 250 00
Holden, D. B.	Victoria, B. C.	25	1 000 00	1 000 00
Hughes, W. L.	Brantford, Ont.	10	400 00	450 00
Hollinrake, W. A.	"	10	400 00	275 00
Hunter, Miss J. G.	"	5	200 00	200 00
Husband, D. G.	"	5	200 00	200 00
Hill, John	"	10	400 00	50 00
Husband, Mrs. K. C.	Vernon, B. C.	50	2 000 00	1 250 00
Hunter, M. M.	Onanaga, Ont.	10	400 00	200 00
Holstead, A. B.	Edmonton, Alta.	50	2 000 00	400 00
Hudson, W. S.	Preston, Ont.	25	1 000 00	750 00
Hydman, G. J.	Winnipeg, Man.	62	2 480 00	250 00
Hall, E. E.	"	105	4 200 00	4 200 00
Hiebert, John	"	30	1 200 00	1 200 00
Hill, A. E.	Griswold, Man.	60	2 400 00	1 000 00
Hong Frank, Lee	Winnipeg, Man.	3	120 00	100 00
Hardy, Thos.	Victoria, B. C.	3	120 00	100 00
Henderson, Dr. N. B.	London, Ont.	20	800 00	266 00
Ives, W. C.	Calgary, Alta.	50	2 000 00	1 500 00
James, E.	Winnipeg, Man.	25	1 000 00	1 000 00
Jones, E. W.	Moosomin, Sask.	7	280 00	160 00
Jonasson, J.	Winnipeg, Man.	3	120 00	120 00

## THE BRITISH NORTHWESTERN FIRE INS. CO.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Johnson, Chas	Winnipeg, Man.	3	120	120
Jones, C. A.	Petrolia, Ont.	10	400	50
Kennedy, C. W. N.	Winnipeg, Man.	750	30,000	7,500
Kellam, B. A.	"	25	1,000	200
Landerkin, H.	Portland, Maine	250	10,000	2,000
Langley, A. G.	Vancouver, B.C.	25	1,000	1,000
Lent & Jones	Calgary, Alta.	50	2,000	2,000
Langford, T. J.	Winnipeg, Man.	25	1,000	1,000
Lonsdale, J.	"	75	3,000	975
Lathrop, O. T.	Lethbridge, Alta.	10	400	400
Jones, Lloyd D.	Kelowna, B.C.	25	1,000	1,000
Jones, Lloyd W.	"	25	1,000	1,000
Lyons, J. H.	Revelstoke, B.C.	20	800	800
Long, W. E.	Brantford, Ont.	50	2,000	1,000
Laird, J. H.	Galt, Ont.	25	1,000	250
Loftus, Edwin	Winnipeg, Man.	25	1,000	700
Liddle, A. T.	"	125	5,000	750
Laurie, John	"	25	1,000	200
MacAra, W. E.	"	250	10,000	2,000
Morrill, C. M.	Vancouver, B.C.	100	4,000	1,500
McIntyre, J. F.	Winnipeg, Man.	50	2,000	2,000
Moody, Dr. A. W.	"	100	4,000	3,200
Macklin, E. H.	"	5	200	200
McMunn, Dr. R. S.	"	50	2,000	750
Malden, Miss M.	Newport, R.I.	6	240	240
MacKay, D. S.	Winnipeg, Man.	25	1,000	225
Maurer & Wilde.	"	50	2,000	250
McIntyre, P. C.	"	100	4,000	1,500
McLwen, N. W.	Brantford, Ont.	10	400	400
McMurtry, Miss J. H.	Galt, Ont.	5	200	100
McMurtry, W. J.	"	25	1,000	500
McMurtry, Miss E. E.	"	5	200	100
Nessicar, C. E.	Brantford, Ont.	100	4,000	1,333
Memor, E.	New Hamburg, Ont.	50	2,000	250
Milton, W. R.	Winnipeg, Man.	25	1,000	1,000
Moxam, John	Calgary, Alta.	15	600	600
Manwaring, H. A.	Birtle, Man.	10	400	400
Macdonald, Alex.	Winnipeg, Man.	7	280	280
Moffett, Mis. R.	"	15	600	200
McCarthy, John	Regina, Sask.	5	200	200
McPherson, W. J.	Winnipeg, Man.	37	1,480	300
McLennan, Thos.	Assessippi, Man.	1	40	40
Mayhew, W. G.	Winnipeg, Man.	25	1,000	200
McMillan, D. A.	Griswold, Man.	3	120	100
Nelson, H. R.	Victoria, B.C.	25	1,000	1,000
Nelles, S. B.	Wilsonville, Ont.	45	1,800	625
Ormond, A. E.	Winnipeg, Man.	250	10,000	2,600
Oakes, A. H.	"	125	5,000	1,000
Pulford, A. H.	"	50	2,000	2,000
Popham, Dr. E. S.	"	50	2,000	2,000
Prowse, Dr. S. W.	"	25	1,000	300
Palmer, F. D.	Galt, Ont.	25	1,000	750
Palmer, F. H.	"	10	400	100
Patterson, H. D.	Winnipeg, Man.	25	1,000	275
Parker, E. S.	"	5	200	200
Playfair, Miss A. F.	Hartney, Man.	25	1,000	100
Robertson, O. A.	St. Paul, Minn.	250	10,000	2,000
Ruinans, E. O.	London, Ont.	125	5,000	2,000
Richardson, R. D.	Toronto, Ont.	112	4,480	1,700
Ruttan, H. N.	Winnipeg, Man.	50	2,000	2,000
Ruinans, J. E.	Victoria, B.C.	25	1,000	700
Robson, Judge H. A.	Winnipeg, Man.	50	2,000	250
Ross, Mrs. M. S.	"	50	2,000	250
Ryerson, F. W.	Brantford, Ont.	10	400	400



SESSIONAL PAPER No. 8

THE BRITISH NORTHWESTERN FIRE INS. CO.—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$	\$
Revitzer, John	Preston, Ont.	25	1,000	750
Richardson, Wm.	Portage la Prairie, Man.	10	400	100
Riley, W. P.	Winnipeg, Man.	62	2,480	1,292
Robert, J. V.	"	25	1,000	520
Ross, Dr. D. G.	Saskirk, Man.	5	200	200
Ross, H. L.	Winnipeg, Man.	5	200	200
Roberts, Mrs. H. M.	"	5	200	200
Sproule, W. H.	"	500	20,000	3,250
Sprague, D. B.	"	25	1,000	200
Skinner, T. J. S.	Calgary, Alta.	250	10,000	2,000
Senkler, J. H., K.C.	Vancouver, B.C.	100	4,000	2,500
Stiles, H. B.	Winnipeg, Man.	50	2,000	1,200
Stevens, R. W.	Kelowna, B.C.	5	200	150
Spence, J. H.	Brantford, Ont.	10	400	325
Spears, D. G.	Galt, Ont.	25	1,000	750
Sloan, John	"	10	400	300
Stahlschmidt, Wm.	Preston, Ont.	25	1,000	500
Staufner, Jos.	Galt, Ont.	100	4,000	1,000
Stevenson, W. J.	London, Ont.	50	2,000	250
Smith, R. M.	Griswold, Man.	3	120	100
Sutherland, W. J.	Winnipeg, Man.	25	1,000	1,000
Stevenson, S. S.	"	3	120	120
Steiner, A. P.	Griswold, Man.	2	80	50
Sheperd-Peers Co.	Saskirk, Man.	20	800	100
Swan, Dr. R. R.	Winnipeg, Man.	12	480	100
Shandley, Mrs. L. M.	Victoria, B.C.	100	4,000	4,000
Snary, L. D.	Winnipeg, Man.	3	120	120
Todd, Dr. J. O.	"	125	5,000	5,000
Tufford, Dr. A. F.	St. Thomas, Ont.	25	1,000	600
Taylor, Judge A. E.	Sarnia, Ont.	25	1,000	333
Taylor, Dr. W. F.	Winnipeg, Man.	10	400	400
Vokes, Chas.	"	250	10,000	1,500
Watt, W. L.	Long Beach, Cal.	25	1,000	200
Williams, D. E.	Winnipeg, Man.	500	20,000	3,000
Wallace, C. A.	Calgary, Alta.	50	2,000	2,000
Woodruff, H. S.	Penticton, B.C.	50	2,000	1,000
Wade, Mrs. C. E.	"	25	1,000	250
Wade, A. H.	"	25	1,000	250
White, R. B.	"	25	1,000	250
White, W. G.	Winnipeg, Man.	100	4,000	2,500
Whyte, Est. Sir Wm.	"	250	10,000	2,000
Wilson, W. O.	Virden, Man.	10	400	400
Woods, T. L.	Brantford, Ont.	200	8,000	1,000
Wilcox, Miss H.	"	20	800	800
Wade, B. J.	"	10	400	400
Wood, D. B.	"	100	4,000	500
Whitaker, G. W.	"	10	400	300
Windell, A. J.	Galt, Ont.	5	200	150
Windell, Miss J. B.	"	5	200	150
Watson, Ralph	Paris, Ont.	20	800	400
Walker, John.	Petrolia, Ont.	25	1,000	125
White & Manahan	Winnipeg, Man.	5	200	200
Whiting, C. A. B.	"	15	600	175
Young, Robert	"	5	200	200
Totals....		14,860	\$ 594,400	\$ 238,573 29

## THE CANADA ACCIDENT ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at February 29, 1916).

S. H. Ewing, President; J. S. N. Dougall, Vice-President; T. H. Hudson, Manager; Hon. N. Curry,  
Jas. McGregor.

LIST OF SHAREHOLDERS—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Commercial Union Assurance Co., Ltd.	London, Eng.	1,023	102,300	40,920
S. H. Ewing	Montreal, Que.	10	1,000	400
J. S. N. Dougall	"	10	1,000	400
T. H. Hudson	"	10	1,000	400
Hon. N. Curry	"	10	1,000	400
Jas. McGregor	"	10	1,000	400
J. K. Osborne	Toronto, Ont.	10	1,000	400
		1,083	\$ 108,300	\$ 43,320

## THE CANADA HAIL INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1916).

Geo. H. Williams, President; Frank M. Doyle, Vice-President; Wm. J. Willecox, H. B. Strang,  
Roderick McKenzie, Arthur Macaw, E. E. Sharpe, A. H. C. Carson, Frank D.  
Williams.

LIST OF SHAREHOLDERS—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
G. H. Williams	Winnipeg, Man.	25	2,500	1,250
F. M. Doyle	"	25	2,500	1,250
W. J. Willecox	"	25	2,500	1,250
H. B. Strang	"	25	2,500	1,250
Arthur Macaw	"	25	2,500	1,250
A. H. C. Carson	Toronto, Ont.	25	2,500	1,250
F. D. Williams	"	25	2,500	1,250
E. E. Sharpe	Winnipeg, Man.	25	2,500	1,250
Roderick McKenzie	"	25	2,500	1,250
London Mutual Fire Insurance Co.	Toronto, Ont.	1,275	127,500	63,750
Totals		1,500	\$ 150,000	\$ 75,000

SESSIONAL PAPER No. 8

## THE CANADA NATIONAL FIRE INSURANCE COMPANY

List of Directors—(As at February 28, 1916).

Capt. W. Robinson, Pres.; F. H. Alexander, Vice-Pres.; W. T. Alexander, Managing Director; D. E. Sprague, E. F. Hutchings, E. D. Martin, E. L. Taylor, K. C. E. S. Popham, M. D., A. Gray, Jonathan Rogers, T. N. Darke, S. D. Lazier.

List of Shareholders—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount paid in.	
			subscribed.	cash.
			\$	cts.
Agar, Mrs. Essie	Bird's Hill, Man	5	500 00	500 00
Anderson, Mrs. C. E.	Winnipeg, Man	10	1,000 00	1,000 00
Armstrong, Mrs. Catherine	New Westminster, B.C.	77	7,700 00	7,700 00
Adrain, John	St. Johns, Nfld	15	1,500 00	1,500 00
Anderson, J. A.	Victoria, B.C.	10	1,000 00	750 00
Antoniew, Rev. Alex	Kozodlawinse, Russia.	30	3,000 00	3,000 00
Adam, George	Winnipeg, Man	10	1,000 00	1,000 00
Alexander, Est. R. H.	Vancouver, B.C.	30	3,000 00	3,000 00
Armstrong, J. C.	New Westminster, B.C.	15	1,500 00	1,500 00
Archibald, M. G., M.D.	Kamloops, B.C.	10	1,000 00	650 00
Alexander, W. T.	Winnipeg, Man	100	10,000 00	1,000 00
Alexander, F. H.	"	100	10,000 00	1,000 00
Allen, G. H.	"	50	5,000 00	1,500 00
Albeck, R. G.	"	80	8,000 00	3,075 78
Armstrong, J. W., M.D.	Cladstone, Man	20	2,000 00	1,255 20
Allen, A. E.	Victoria, B.C.	25	2,500 00	1,650 00
Archibald, J. Ross	Kamloops, B.C.	10	1,000 00	321 80
Anderson, James	New Westminster, B.C.	30	3,000 00	2,750 00
Agam, David	Birtle, Man	5	500 00	475 00
Angus, Miss Mary C.	Victoria, B.C.	10	1,000 00	910 00
Arlez, C. J. H.	St. Claude, Man	10	1,000 00	650 00
Alolph, H. L.	Frederon, Man	10	1,000 00	53 00
Anderson, J. R.	Arvola, Sask	2	200 00	164 00
Allan, H. M.	Weyburn, Sask	5	500 00	365 00
Anderson, George	Portage la Prairie, Man	5	500 00	410 00
Abernothy, Samuel	Vancouver, B.C.	15	1,500 00	1,000 14
Ashley, D. T.	"	5	500 00	267 23
Austin, H. M.	Victoria, B.C.	10	1,000 00	487 60
Astley, William	Calgary, Alta	10	1,000 00	392 20
Agar, H. P.	Bird's Hill, Man	5	500 00	410 00
Agnew, G. A. T. (T. D. Agnew, Trustee).	Prince Albert, Sask	5	500 00	410 00
Aylard, G. H.	Victoria, B.C.	50	5,000 00	4,100 00
Arzo, Rev. James	Seaforth, Ont	2	200 00	164 00
Bruce, Est. John	Winnipeg, Man	20	2,000 00	2,000 00
Bowker, A. G.	Doynnton, Eng	100	10,000 00	10,000 00
Beveridge, William	Cumberland, B.C.	20	2,000 00	1,865 00
Birrell, Peter	New Westminster, B.C.	10	1,000 00	1,000 00
Belson, Miss E. A.	Victoria, B.C.	10	1,000 00	1,000 00
Barber, Mrs. Maude M.	Fernie, B.C.	10	1,000 00	1,000 00
Bradshaw, G. H.	Binscarth, Man	5	500 00	500 00
Burchill, W. J.	Brandon, Man	10	1,000 00	1,000 00
Baird, Hugh	St. Johns, Nfld	10	1,000 00	1,000 00
Browning, B. M.	"	25	2,500 00	2,500 00
Bone, Miss Helen	Vancouver, B.C.	10	1,000 00	910 00
Bergeson, Narriese	St. Boniface, Man	10	1,000 00	1,000 00
Brien liffe, Greenwood	Winnipeg, Man	20	2,000 00	2,000 00
Briercriffe, Mrs. Elizabeth	"	20	2,000 00	2,000 00
Bridgewater, Conyers	Victoria, B.C.	20	2,000 00	2,000 00
Baxter, Samuel	"	25	2,500 00	2,500 00
Brenchley, John	Kenora, Ont	10	1,000 00	1,000 00
Brymner, G. D.	New Westminster, B.C.	30	3,000 00	1,265 19
Buchan, Alexander	Winnipeg, Man	5	500 00	500 00

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Amount.	Address.	No of shares.	Amount	Amount.
			subscribed.	paid in cash.
			§ cts	§ cts
Bell, Mrs. Sarah	Seymour Arm, B.C.	25	2,500 00	2,500 00
Bawlf, Est. N., Standard Trust Co., executors	Winnipeg, Man.	100	10,000 00	10,000 00
Beck, Hon. N. D.	Edmonton, Alta.	15	1,500 00	1,500 00
Burdett, S. W.	Winnipeg, Man.	20	2,000 00	2,000 00
Beliveau, Hermidas	"	25	2,500 00	2,500 00
Burdett, W. W.	"	20	2,000 00	2,000 00
Barnett, J. K., M.D.	Winnipeg, Man.	10	1,000 00	1,000 00
Bogor, H. W. O.	"	25	2,500 00	1,783 73
Burnett, E. A.	Vancouver, B.C.	10	1,000 00	487 60
Brown, W. F. H.	Edmonton, Alta.	5	500 00	475 00
Brown, R. S.	Stony Mountain, Man.	10	1,000 00	910 00
Badie, Miss Mary E.	Winnipeg, Man.	10	1,000 00	910 00
Bigar, Spencer	Calgary, Alta.	3	300 00	273 60
Borthwick, Ralph	Victoria, B.C.	100	10,000 00	9,100 00
Railey, S. O.	"	50	5,000 00	4,100 00
Bryce, William, in trust for Gertrude E. Bryce	"	3	300 00	273 00
Burgess, Joseph	Minnedosa, Man.	5	500 00	435 00
Bennett, Mrs. Lydia J.	N. Vancouver, B.C.	10	1,000 00	820 00
Barnes, F. H.	Enderby, B.C.	10	1,000 00	910 00
Benson, Dr. J. M.	Winnipeg, Man.	5	500 00	410 00
Baskerville, C. A.	"	25	2,500 00	2,050 00
Bulyea, Hon. G. H. V.	Edmonton, Alta.	20	2,000 00	1,255 00
Bothel, William	Beausejour, Man.	5	500 00	435 00
Bombier, T. J.	Brandon, Man.	5	500 00	435 00
Boek, Charles	Yorkton, Sask.	10	1,000 00	820 00
Baker, Mrs. Helen C.	Victoria, B.C.	20	2,000 00	1,820 60
Burnett, Miss Mary A.	Armstrong, B.C.	10	1,000 00	582 14
Burnett, John M.	"	10	1,000 00	782 14
Burnett, Miss E. L.	"	10	1,000 00	582 14
Burnett, Miss J. S.	"	10	1,000 00	582 14
Burnett, W. A., W. S. Burnett, trustee	"	10	1,000 00	582 14
Bryanstone, Samuel	Elm Creek, Man.	10	1,000 00	820 00
Badley, Thomas	Oak Lake, Man.	10	1,000 00	910 00
Bulloch, William	Reston, Man.	20	2,000 00	1,640 00
Beattie, William	Victoria, B.C.	10	1,000 00	820 00
Brown, W. A.	Vancouver, B.C.	50	5,000 00	3,100 00
Boyer, B. F., M.D.	Kelowna, B.C.	100	10,000 00	6,429 26
Bertram, David	"	10	1,000 00	730 00
Loewn, D. E.	Le Pas, Man.	5	500 00	420 00
Bullis, W. J.	Weyburn, Sask.	5	500 00	410 00
Brydges, S. M.	Nelson, B.C.	20	2,000 00	143 10
Booth, J. G.	Qu'Appelle, Sask.	5	500 00	410 00
Poeker, C. T.	Wilcox, Sask.	10	1,000 00	820 00
Bridgman, Wellington	Winnipeg, Man.	5	500 00	237 28
Buttart, R. P.	Tod Inlet, B.C.	200	20,000 00	16,430 00
Brown, W. M.	Pavilion, B.C.	10	1,000 00	820 00
Black, Mrs. Grace J.	St. Johns, Nfld.	20	2,000 00	1,319 75
Brown, A. L.	Broadview, Sask.	5	500 00	410 60
Brook, A. T.	Regina, Sask.	10	1,000 00	784 80
Barry, Mrs. A. M.	Grenfell, Sask.	10	1,000 00	780 00
Bozue, Richard	Moose Jaw, Sask.	5	500 00	329 99
Ezra, W. A.	Medicine Hat, Alta.	10	1,000 00	820 00
Banninger, Arthur	Wadhurst, Sask.	5	500 00	410 00
Boxst, John	Se-skatoon, Sask.	5	500 00	152 83
Brandt, J. J.	Pincher Creek, Alta.	10	1,000 00	543 07
Benson, S. C.	Nee-pawa, Man.	10	1,000 00	693 06
Bowyer, J. W.	Cardell, Sask.	10	1,000 00	820 00
Banbury, R. S.	Regina, Sask.	10	1,000 00	820 00
Balfour, James	"	5	500 00	410 00
Ballauchey, A. A.	High River, Alta.	10	1,000 00	672 50
Borland & McIntyre	Saskatoon, Sask.	20	2,000 00	1,640 00
Boddingfield, Francis	Pekisko, Alta.	50	5,000 00	4,100 00
Blackstock, Malcolm	Victoria, B.C.	20	2,000 00	1,640 00
Braden, M. H.	Fort William, Ont.	20	2,000 00	1,640 00

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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Brown, W. E.	Strathmore, Alta.	20	2,000	00	1,280	00
Brown, Hon. J. T.	Regina, Sask.	50	5,000	00	2,438	00
Bruce, Miss Alice (James Bruce, guardian)	Cardston, Alta.	5	500	00	367	00
Bentley, W. H.	Vancouver, B.C.	180	18,000	00	15	00
Byer, Henry	Leithbridge, Alta.	5	500	00	54	70
Banks & Finken	Dryden, Ont.	15	1,500	00	1,250	00
Butler, C. A.	Penticton, B.C.	2	200	00	146	00
Campbell, Angus	Victoria, B.C.	50	5,000	00	5,000	00
Campbell, Mrs. I. A.	"	50	5,000	00	5,000	00
Campbell, Peter	Carman, Man.	15	1,500	00	1,320	00
Cathart, Rev. Nassau	Guernsey, Channel Is.	10	1,000	00	1,000	00
Cuttle, H. G.	Minnedosa, Man.	5	500	00	500	00
Clark, William	Winnipeg, Man.	30	3,000	00	3,000	00
Craighton, D. J.	Yale, B.C.	5	500	00	500	00
Crawford, W. K. (John Crawford, trustee)	Vancouver, B.C.	5	500	00	500	00
Cook, William	St. John's, Nfld.	10	1,000	00	800	00
Cooke, E. E.	Brandon, Man.	10	1,000	00	1,000	00
Chapman, G. H.	Hamilton, Ont.	10	1,000	00	1,000	00
Clarke, A. T.	Vancouver, B.C.	20	2,000	00	1,155	86
Church, J. W.	Victoria, B.C.	60	6,000	00	6,000	00
Cran, Mrs. Mary H.	Lunenburg, B.C.	3	300	00	300	00
Carey, S. C.	Winnipeg, Man.	10	1,000	00	1,000	00
Cran, James	Duncan, B.C.	5	500	00	500	00
Cunningham, Robert	Spokane, Wash., U.S.A.	20	2,000	00	1,934	22
Caroy, E. D.	Winnipeg, Man.	25	2,500	00	2,003	13
Curry, Dr. B. J.	"	25	2,500	00	2,500	00
Carmichael, D. L.	Vancouver, B.C.	20	2,000	00	1,568	42
Champion, H. T.	Winnipeg, Man.	10	1,000	00	950	00
Cross, J. A.	Regina, Sask.	5	500	00	500	00
Church, Mrs. Emily E.	Victoria, B.C.	10	1,000	00	910	00
Costley, T. D.	Kamloops, B.C.	10	1,000	00	910	00
Collison, Rev. H. A.	Victoria, B.C.	50	5,000	00	2,057	25
Cruikshank, Miss G. E.	"	10	1,000	00	820	00
Chipperfield, Sydney	Hubbard, Sask.	2	200	00	182	00
Cameron, John	Victoria, B.C.	5	500	00	291	40
Cruikshank, Mrs. M.	"	5	500	00	425	00
Caldwell, James	Vancouver, B.C.	5	500	00	455	00
Corry, W. Y., M.D.	"	10	1,000	00	820	00
Campbell, C. F.	"	10	1,000	00	820	00
Cote, J. L.	Edmonton, Alta.	15	1,500	00	1,095	00
Carter, L. E.	Saltonstons, Sask.	10	1,000	00	910	00
Coke, Est. C. E.	Winnipeg, Man.	5	500	00	241	58
Cleveland, E. A.	Vancouver, B.C.	50	5,000	00	4,100	00
Cameron, A. A.	Oak Lake, Man.	25	2,500	00	2,275	00
Crotty, H. S.	Victoria, B.C.	60	6,000	00	4,780	00
Collins, A. H.	Glaston, Man.	5	500	00	475	00
Crawford, J. W.	Pipestone, Man.	5	500	00	520	00
Campbell, C. C.	Reston, Man.	20	2,000	00	1,820	00
Chapman, A. B., M.D.	"	10	1,000	00	910	00
Cartmell, J. M., M.D.	Glenboro, Man.	10	1,000	00	640	00
Campbell, J. A.	Dauphin, Man.	10	1,000	00	820	00
Cohen, Samuel	"	5	500	00	455	00
Cameron, Duncan	Gilbert Plains, Man.	10	1,000	00	910	00
Copeland, R. A.	Kelowna, B.C.	20	2,000	00	212	00
Carson, T. A.	Glenboro, Man.	10	1,000	00	640	00
Comings, C. L.	Brandon, Man.	20	2,000	00	1,820	00
Crichton, A. H.	Kelowna, B.C.	50	5,000	00	2,989	00
Collins, Peter	Calgary, Alta.	20	2,000	00	1,600	00
Cowan, H. J.	Portage la Prairie, Man.	25	2,500	00	1,457	70
Cowan, T. H.	"	25	2,500	00	1,689	34
Conway, Mrs. Lydia	Miniota, Man.	5	500	00	410	00
Comerford, Patrick	Victoria, B.C.	10	1,000	00	238	16
Chegwin, E. J.	Moose Jaw, Sask.	25	2,500	00	2,070	00
Campbell, J. F.	Miami, Man.	10	1,000	00	640	00

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount paid	
			subscribed.	in cash.
			\$	cts.
Christie, G. D.	Victoria, B.C.	10	1,000 00	392 20
Croese, E. A.	Nelson, B.C.	10	1,000 00	820 00
Curey, Charles	Edmonton, Alta.	50	5,000 00	1,961 00
Curr, C. E.	Calgary, Alta.	10	1,000 00	820 00
Calyvert, S. H.	Moosomin, Sask.	5	500 00	410 00
Congdon & Church	Lethbridge, Alta.	25	2,500 00	2,070 00
Copeman, Fesslie	Moore-Jaw, Sask.	5	500 00	291 12
Cooke, E. H.	"	10	1,000 00	820 00
Claxton, W. C.	Calgary, Alta.	10	1,000 00	820 00
Connor, E. L., M.D.	Pincher Creek, Alta.	10	1,000 00	730 00
Clay, Mrs. Janet L.	Victoria, B.C.	50	5,000 00	3,250 00
Cooper, Est. W. J.	Portage la Prairie, Man.	25	3,700 00	2,375 00
Cyr, Adolphus	Pincher Creek, Alta.	25	2,500 00	1,213 48
Chomars, Mrs. Huglena C.	Prince Albert, Sask.	10	1,000 00	820 00
Curie Bros.	Saskatoon, Sask.	10	1,000 00	820 00
Christina, A. R.	Edmonton, Alta.	100	10,000 00	5,850 00
Crane, F. W., M.D.	Edmonton South, Alta.	10	1,000 00	820 00
Carleton, J. H.	Fort William, Ont.	10	1,000 00	579 57
Carleton, A. Co.	"	20	2,000 00	975 20
Clark, Charles	High River, Alta.	5	500 00	365 00
Candler, Pons-fell & Co.	Vancouver, B.C.	50	5,000 00	2,907 75
Canadian Loan and Invest. Co., Limited	St. John's, Nfld.	10	1,000 00	820 00
Dunlop, Wilton	Winnipeg, Man.	10	1,000 00	1,000 00
Deatman, H. W.	Winnipeg, Man.	30	3,000 00	3,000 00
Davis, T. G. B.	Victoria, B.C.	2	200 00	200 00
Deyson, H. G.	Wapella, Sask.	10	1,000 00	1,000 00
Dyckin, A. N.	Vancouver, B.C.	75	7,500 00	2,800 00
Dyckson, William	New Westminster, B.C.	58	5,800 00	5,800 00
Dickson, T. A.	Winnipeg, Man.	40	4,000 00	3,791 45
Duncan, W. C.	Duncan, B.C.	30	3,000 00	2,100 00
Draper, Miss Katharine	Clorisdale, B.C.	10	1,000 00	1,000 00
Dunlop, Mrs. Frances	Elkhorn, Man.	10	1,000 00	1,000 00
Douglas & Company	Winnipeg, Man.	20	2,000 00	1,188 68
Davis, E. T.	Minneapolis, Minn. U.S.	20	2,000 00	1,924 24
Deans, W. J.	Branford, Man.	5	500 00	455 00
Duncan, George	Winnipeg, Man.	20	2,000 00	1,820 00
Demmitt, A. G., M.D.	Langenburg, Sask.	10	1,000 00	640 00
Dunford, C. R.	Victoria, B.C.	10	1,000 00	910 00
Dickson, J. T.	"	60	6,000 00	5,450 90
Deans, J. F.	"	100	10,000 00	2,537 33
Dudley, J. C.	Birtle, Man.	10	1,000 00	910 00
Donald, Est. W. A.	Winnipeg, Man.	10	1,000 00	910 00
Do-Isen, Frank	Vancouver, B.C.	20	2,000 00	1,001 05
Dynes, T. B.	Fleming, Sask.	10	1,000 00	910 00
Drowny, George	Kenora, Ont.	50	5,000 00	4,550 00
DeLong, C. T.	Victoria, B.C.	5	500 00	455 00
DeLong, Mrs. Elizabeth	Victoria, B.C.	5	500 00	455 00
Dackstember, J. H.	Armstrong, B.C.	5	500 00	455 00
Dackstember, Mrs. Annie E.	"	5	500 00	455 00
Dodd, H. R. F.	Okanagan Mission, B.C.	10	1,000 00	775 00
Dynes, V. & Son	Penticton, B.C.	11	1,100 00	735 62
Douglas, G. S.	Victoria, B.C.	20	2,000 00	1,360 60
Duffy, John	Regina, Sask.	10	1,000 00	820 00
Dallas, Harold	Roland, Man.	10	1,000 00	371 80
Dimock, W. C.	Victoria, B.C.	20	2,000 00	974 81
Davie, C. F.	"	10	1,000 00	403 91
DesRosiers, N., M.D.	Rockland, Ont.	5	500 00	410 00
Duncan, W. H.	Regina, Sask.	25	2,500 00	1,825 00
Duthie, R. C.	Montreal, Que.	10	1,000 00	820 00
Doyle, Alfred	Fort Steele, B.C.	50	5,000 00	3,200 00
Dawson, F. B., M.D.	Maple Creek, Sask.	5	500 00	410 00
Darke, F. N.	Regina, Sask.	100	10,000 00	8,020 00
Dirks, A. B.	Rosthern, Sask.	5	500 00	410 00
DeSabis, Major H. J. N.	Victoria, B.C.	10	1,000 00	836 21

SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.
			\$	cts	\$
Dowler, A. H.	Fort William, Ont.	50	5,000 00		4,169 00
DeGero, Louis	Penikese, B. C.	5	500 00		365 00
Draper, Mrs. Hester	Vancouver, B. C.	5	760 00		427 56
Douglas, Mrs. Flora M.	Brownlee, Sask.	10	1,000 00		919 06
Dietrich, F. E.	Minneapolis, Minn., U.S.A.	10	1,000 00		820 00
Dickinson, John	Camberland, B. C.	10	1,000 00		820 10
Earp, Mrs. Annie G.	Winnipeg, Man.	2	200 00		200 00
Earp, Percy	"	5	500 00		500 00
Eilers, Lewis	Victoria, B. C.	75	7,500 00		7,500 00
Eardley, B. A.	Vancouver, B. C.	10	1,000 00		1,000 00
Eirley, Mrs. Janet	Vancouver, B. C.	10	1,000 00		1,000 00
Earlu, George	Winnipeg, Man.	25	2,500 00		2,500 00
Evans, O. W.	Dawson City, Yukon	15	1,500 00		1,500 00
Erzinger, John	Winnipeg, Man.	25	2,500 00		2,275 00
Ellis, Thomas	Victoria, B. C.	25	2,500 00		2,275 00
Elliott, R. T., K. C.	"	200	20,000 00		2,210 00
Elford, J. H.	"	70	7,000 00		6,370 00
Elford, Theophilus	"	10	1,000 00		910 00
Elliott, G. W.	Medicine Hat, Alberta	5	500 00		410 00
Ezland, Charles	Bluefie, Alberta	5	500 00		410 00
Frazier, R. P.	Minneapolis, Man.	10	1,000 00		1,000 00
Ferguson, Archibald, Jr.	Holyoke, Mass., U.S.A.	2	200 00		260 00
Fernie, William	Victoria, B. C.	100	10,000 00		10,000 00
Ferguson, Hugh	"	10	1,000 00		1,000 00
Forlong, J. A.	Winnipeg, Man.	25	2,500 00		2,500 00
Framont, Joseph	Oak Lake, Man.	10	1,000 00		1,000 00
Frankfurter, George	Winnipeg, Man.	20	2,000 00		1,610 00
Fear, George M.	Banff, Alberta	6	600 00		546 00
Fear, William H.	Banff, Alberta	6	600 00		546 00
Fraue, T. H.	Scott, Sask.	1	100 00		48 76
Fletcher, Joseph	Victoria, B. C.	100	10,000 00		2,000 00
Flett, J. A.	Vancouver, B. C.	5	500 00		320 00
Falls, Hugh	Ladner, B. C.	15	1,500 00		1,140 00
Fuller, Harry	Victoria, B. C.	10	1,000 00		820 00
Frizell, George L.	Minneapolis, Man.	5	500 00		455 00
Fitch, E. E.	Strathclair, Man.	10	1,000 00		673 40
Foot, W. A.	Revelstoke, B. C.	10	1,000 00		910 00
Freeman, G. A.	Victoria, B. C.	20	2,000 00		1,829 00
Ferguson, Hugh	Kenora, Ont.	10	1,000 00		910 00
Forbes, A. Iun.	Rathwell, Man.	10	1,000 00		349 58
Footna, Peter	Virden, Man.	5	500 00		410 00
Ferrier, Rev. Thompson	Brandon, Man.	20	2,000 00		1,460 00
Fretterickson, J. S.	Glenboro, Man.	10	1,000 00		787 24
Forbes, Willford	Calgary, Alberta	10	1,000 00		707 04
Falk, A. A.	New Westminster, B. C.	50	5,000 00		2,892 80
Foxwell, W. E.	Victoria, B. C.	10	1,000 00		640 00
Field, W. H., M. D.	Swift Current, Sask.	10	1,000 00		820 00
Forster, H. T. W.	Medicine Hat, Alberta	20	2,000 00		751 54
Ferguson, R. N.	Victoria, B. C.	15	1,500 00		219 00
Fenton, Miss Bessie M. (A. A. King, Trustee)	Ladner, B. C.	5	500 00		320 00
Foot, A. A. B.	Pincher Creek, Alberta	10	1,000 00		820 00
Froom, A. C.	Regina, Sask.	20	2,000 00		1,640 00
Fowler, J. E.	Wetaskiwin, Alberta	10	1,000 00		820 00
Fudger, W. E.	Toronto, Ont.	20	2,000 00		1,325 00
Ferguson & Sanson	"	98	9,800 00		8,036 00
Garland, Miss May B.	St. Johns, Nfld	5	500 00		500 00
Gwynne-Vaughan, Miss E. B.	Chilliwack, B. C.	5	500 00		500 00
George, W. B.	Wapella, Sask.	5	500 00		500 00
Gore-Browne, H. T. T.	Victoria, B. C.	25	2,500 00		2,500 00
Gibbins, Johnson	Vancouver, B. C.	10	1,000 00		1,000 00
Gunn, Robert, Sr.	Winnipeg, Man.	10	1,000 00		1,000 00
Grant, David	Vancouver, B. C.	5	500 00		500 00
Genge, L. A.	Victoria, B. C.	30	3,000 00		2,730 00
Gibson, Andrew	"	20	2,000 00		1,698 18

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount	
			subscribed.	paid in cash.
			\$ cts.	\$ cts.
Guilmet, J. A.	Victoriaville, P. Q.	10	1,000 00	1,000 00
Greig, Mrs. Margaret E.	Victoria, B. C.	29	2,900 00	2,960 00
Girvan, Mrs. Louise F.	Plumosa, Man.	5	500 00	500 00
Goodridge, L. A.	Edmonton, Alberta	100	10,000 00	6,085 01
Great West Permanent Loan Company, The	Winnipeg, Man.	475	47,500 00	38,725 00
Gibbons, Mrs. Ellen.	Lethbridge, Alberta	10	1,000 00	1,000 00
Groom, P. M.	Penticton, B. C.	2	200 00	200 00
Gilhuly, R. H.	Selkirk, Man.	5	500 00	455 00
Gunn, W. H.	Winnipeg, Man.	10	1,000 00	564 10
Gunn, Robert	"	10	1,000 00	910 00
Gray, Andrew.	Victoria, B. C.	100	10,000 00	9,100 00
Galletly, Mrs. M. M.	"	10	1,000 00	910 00
Gunn, J. F.	Green Ridge, Man.	10	1,000 00	910 00
Graham, George	Troherna, Man.	5	500 00	400 70
Gibson, Miss M. Lottie.	Virdeu, Man	5	500 00	455 00
Grey, R. J.	Maryfield, Sask.	20	2,000 00	1,730 00
Garry, T. H.	Yorkton, Sask.	10	1,000 00	820 00
Gosley, S. H.	Brandon, Man.	10	1,000 00	910 00
Grant, Mrs. Helen M.	Victoria, B. C.	100	10,000 00	7,750 00
Goodland, Herbert	Brandon, Man.	5	500 00	455 00
Gray, George.	Graysville, Man	5	500 00	410 00
Garratt, A. W.	Milestone, Sask.	10	1,000 00	550 00
Gamble, G. S.	Regina, Sask.	10	1,000 00	629 55
Gass, Mrs. Elizabeth.	Victoria, B. C.	80	8,000 00	3,680 00
Gilker, J. A.	Nelson, B. C.	20	2,000 00	1,228 89
Groves, Job.	Steveston, B.C.	10	1,000 00	207 42
Garrow, Frederick	Granum, Alberta	10	1,000 00	730 00
Gibbs, F. E.	Fort William, Ont.	10	1,000 00	820 00
Gross, J. P.	Wetaskiwin, Alberta.	15	1,500 00	1,230 00
Girvin, A. W., M. D.	Strathmore, Alberta.	5	500 00	410 00
Gourlay, James	Lacombe, Alberta	10	1,000 00	820 00
Gibbons, R. V.	Lethbridge, Alberta	10	1,000 00	
Glattli, Herman.	Portland, Oregon, U.S.A.	10	1,000 00	820 00
Grant, C. D.	Winnipeg, Man.	10	1,000 00	820 00
Hamilton, Mrs. Sarah.	Winnipeg, Man.	25	2,500 00	2,500 00
Hislop, James.	Seymour Arm, B.C.	10	1,000 00	1,000 00
Hamilton, John	Winnipeg, Man.	20	2,000 00	2,000 00
Hunter, A. C.	Green Ridge, Man	25	2,500 00	2,475 00
Hewlings, F. H.	Victoria, B.C.	10	1,000 00	1,000 00
Harrison, D. A., M. D.	Whitestone, L.I., N. Y., U.S.A.	20	2,000 00	2,000 00
Hunter, James.	Green Ridge, Man	10	1,000 00	1,000 00
Harley, Hugh.	Swan River, Man	5	500 00	500 00
Hutchings, H. G.	Winnipeg, Man.	115	11,500 00	11,500 00
Hutchings, Ernest F.	"	100	10,000 00	10,000 00
Hachwin, F. W.	"	5	500 00	500 00
Hutchings, E. F.	Winnipeg, Man.	275	27,500 00	27,500 00
Hind, W. T.	Moosomin, Sask	30	3,000 00	3,000 00
Hobb, E. H.	Winnipeg, Man.	100	10,000 00	4,876 00
Hodgson, R. S.	"	5	500 00	500 00
Hall, J. Andrew, M. D.	"	20	2,000 00	2,000 00
Hopper, A. T.	Moosomin, Sask.	5	500 00	455 00
Herron, Curry.	Winnipeg, Man.	4	400 00	364 00
Herron, Miss Mabel L.	"	1	100 00	91 00
Hume, J. Fred	Nelson, B. C.	50	5,000 00	4,370 00
Hallier, J. A.	Edmonton, Alberta	20	2,000 00	1,820 00
Hansworth, J. S.	New Westminster, B.C	10	1,000 00	910 00
Hamilton, A. E.	Winnipeg, Man.	5	500 00	455 00
Harrison, A. G.	Edmonton, Alberta	10	1,000 00	730 00
Hollingshead, W. J.	Winnipeg, Man.	30	3,000 00	2,730 00
Hetu, Mrs. Bertha.	Edmonton, Alberta.	20	2,000 00	1,532 56
Hallett, W. H.	Saltcoats, Sask	10	1,000 00	820 00
Hoban, M. J.	Beausjour, Man	5	500 00	410 00
Hoffmeister, R.	Vancouver, B.C.	50	5,000 00	2,511 20



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## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Henry, C. M., M. D.	Yorkton, Sask.	10	1,000 00		775 00	
Herriott, William	Souris, Man.	10	1,000 00		820 00	
Hughes, Samuel	Grand View, Man.	10	1,000 00		730 00	
Huycke, A. H., M.D.	Kelowna, B. C.	10	1,000 00		485 08	
Hart, Wilfred	Weyburn, Sask.	20	2,000 00		1,320 00	
Hall, G. C.	Portage La Prairie, Man.	10	1,000 00		731 21	
Hamilton, F. J.	Vancouver, B. C.	20	2,000 00		1,460 00	
Hyde, W. J.	Baldonie, Sask.	20	2,000 00		1,640 00	
Hamilton, Mrs. E. A. (J. G. Hamilton, Trustee)	Wileox, Sask.	5	500 00		308 18	
Hutchinson, T. W.	Swift Current, Sask.	5	500 00		410 00	
Hepburn, Walter	Vancouver, B. C.	25	2,500 00		1,670 57	
Hunter, Capt. William...	Belleville, Ont.	50	5,000 00		3,650 73	
Heisterman, B. S.	Victoria, B. C.	25	2,500 00		2,050 00	
Holt, Est. T. G.	Medicine Hat, Alberta	5	500 00		410 00	
Haney, C. N.	Vancouver, B. C.	10	1,000 00		607 60	
Harvey, Edward	St. Johns, Nfld.	20	2,000 00		1,630 00	
Halpia, H. W.	Prince Albert, Sask.	10	1,000 00		820 00	
Hinton, H. R.	Cranbrook, B. C.	10	1,000 00		578 92	
Hancock, A. J.	Toronto, Ont.	10	1,000 00		583 00	
Hutchinson, Joseph	Gull Lake, Sask.	25	2,500 00		2,070 00	
Hewitt, Est. E. G.	Maple Creek, Sask.	10	1,000 00		820 00	
Henderson, Est. T. H.	Chilliwack, B. C.	10	1,000 00		706 98	
Hanes, W. A. W.	Bassano, Alberta	10	1,000 00		280 00	
Horne, J. T.	Fort William, Ont.	50	5,000 00		3,670 00	
Holmes, W. E. M.	High River, Alberta	10	1,000 00		221 91	
Holden, D. B., M.D.	Victoria, B. C.	10	1,000 00		820 00	
Hume, Alexander	Lucombe, Alberta	50	3,000 00		950 00	
Herbert, F. H.	Edmonton South, Alb.	5	500 00		365 00	
Imes, R. L.	Hamilton, Ont.	25	2,500 00		2,500 00	
Inkster, Hon. Colia	Winnipeg, Man.	50	3,000 00		3,000 00	
Inkster, W. E.	San Jose, Costa Rico	20	2,000 00		2,000 00	
Imperial Canadian Trust Co., The (Trustees Est. James Brownlee)	Winnipeg, Man.	15	1,500 00		1,500 00	
Ives, F. D.	Victoria, B. C.	5	500 00		320 00	
Irving, R. W., M.D.	Kamloops, B. C.	10	1,000 00		910 00	
Ings, J. Walter	Lincham, Alberta	65	6,500 00		5,370 00	
Ings, F. W.	Nanton, Alberta	10	1,000 00		640 00	
Imperial Canadian Trust Co., The	Winnipeg, Man.	5	500 00		243 80	
Jones, Thomas	"	20	2,000 00		2,000 00	
Jeffery, Isaac	"	3	300 00		266 00	
Jefferies, B. N.	Armstrong, B. C.	1	100 00		82 00	
Jones, E. W.	Moosomin, Sask.	5	500 00		455 00	
Jones, S. E.	Virden, Man.	10	1,000 00		910 00	
Jack, Alexander	Victoria, B. C.	50	5,000 00		4,274 83	
Jones, Joseph	Winnipeg, Man.	10	1,000 00		910 00	
Jones, W. R.	Vancouver, B. C.	25	2,500 00			
Jones, A. E.	Milestone, Sask.	10	1,000 00		820 00	
Jones Joseph	Vancouver, B. C.	50	5,000 00		3,650 00	
Jones, W. H.	Nelson, B. C.	20	2,000 00		1,041 93	
Jagger, Harold	Moose Jaw, Sask.	10	1,000 00		820 00	
Jordan, Mrs. E. K.	Winnipeg, Man.	3	300 00		273 00	
Jenkins, C. G.	Fort William, Ont.	10	1,000 00		579 37	
Johns, Samuel	Victoria, B. C.	25	2,500 00		2,050 00	
Kinnaird, D. McK	Russell, Man.	20	2,000 00		2,000 00	
Kiddie, Thomas	Vancouver, B. C.	25	2,500 00		2,500 00	
Kneen, G. V.	Montreal, Que.	1	100 00		100 00	
Keesh, Hiram	Stony Mountain, Man.	20	2,000 00		1,820 00	
Kirk, G. A.	Victoria, B. C.	20	2,000 00		2,000 00	
Kay, J. D.	New Westminster, B. C.	5	500 00		500 00	
Keith, Est. J. C.	Vancouver, B. C.	100	10,000 00		1,291 76	
Kerr, T. W.	Vancouver, B. C.	50	5,000 00		3,425 91	
Kenny, F. J., M. D.	New Westminster, B. C.	40	4,000 00		3,280 00	
Kippen, R. D., M. D.	Newdale, Man.	10	1,000 00		910 00	
Keith, H. W., M. D.	Enderby, B. C.	10	1,000 00		910 00	

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts	\$	cts
Keown, Dr. I. D.	Moosomin, Sask	5	500	00	455	00
Kane Paul.	Ratwell, Man.	10	1,000	00	680	50
Knox, W. J., M. D.	Kelowna, B. C.	10	1,000	00	820	00
Kirk, T. W.	Myrtle, Man.	10	1,000	00	690	00
Knight, A. W. P.	Victoria, B. C.	5	500	00	410	00
King, A. A., M. D.	Ladner, B. C.	5	500	00	410	00
Kilborn, Miss Jessie	Vancouver, B. C.	5	500	00	410	00
Kettles, Charles...	Pincher Creek, Alberta	30	3,000	00	2,100	00
Kettles, J. N.	"	10	1,000	00	580	00
Keams, David.	Maple Creek, Sask.	50	5,000	00	4,322	12
Kinnair, A. Y.	Ogema, Sask.	10	1,000	00	650	00
Knox, William.	Prince Albert, Sask	10	1,000	00	820	00
Kempthorne, S. T.	Saskatoon, Sask	20	2,000	00	1,460	00
Knight, Robert	Calgary, Alberta.	10	1,000	00	295	80
Knutsen, Mrs. Anne G. C.	Limerick, Sask	2	200	00	200	00
Lee, Thomas	Winnipeg, Man.	100	10,000	00	10,000	00
Laycock, W. T.	Edmonton, Alta	10	1,000	00	1,000	00
Leckhart, Est. Thomas	Vancouver, B. C.	5	500	00	500	00
Layson, Est. James H.	Victoria, B. C.	35	3,500	00	3,275	00
Lathrop, Mrs. Charlotte F.	Shoal Lake, Man.	5	500	00	500	00
Laundy, Mrs. Ellen	Victoria, B. C.	2	200	00	200	00
Loxell, Mrs. Margaret	"	40	4,000	00	4,000	00
Leeming, Est. Anne	"	15	1,500	00	1,230	00
Lindsay, Mrs. Naomi E.	"	150	15,000	00	15,000	00
Lander, Mrs. Annie L.	Ladner, B. C.	5	500	00	500	00
Lamont, J. F.	Vancouver, B. C.	20	2,000	00	1,640	00
Leam, F. E.	MacGregor, Man.	10	1,000	00	910	00
Larson, W. S.	Prince Albert, Sask.	2	200	00	182	00
Lloyd, T. D. D.	Toronto, Ont.	35	3,500	00	2,510	00
Lowther, J. S.	Edmonton, Alta	10	1,000	00	885	17
Lyons, R. F.	Carberry, Man.	10	1,000	00	948	32
Lavery, W. R.	Winnipeg, Man.	10	1,000	00	820	00
Lyne, John	Vancouver, B. C.	100	10,000	00	7,322	55
Lee, William	Moosomin, Sask	10	1,000	00	910	00
Laycock, Burton (A. Laycock, trustee).	Foxwarren, Man.	10	1,000	00	753	23
Laytons, L. H.	Foxwarrea, Man.	10	1,000	00	910	00
Laughton, J. C.	Revelstoke, B. C.	10	1,000	00	750	00
Levariou, A. E.	Churchbridge, Sask.	10	1,000	00	820	00
Lazier, S. D.	Belleville, Ont.	100	10,000	00	7,300	00
Levar, Mrs. Husley H.	Armstrong, B. C.	20	2,000	00	1,820	00
Lyons, J. B.	Carberry, Man.	10	1,000	00	910	00
Lyons, Mrs. Belle M.	"	5	500	00	455	00
Lozan & Macdonald	Gilbert Plains, Man.	10	1,000	00	910	00
Laymstone, Mrs. Annie G.	Deloraine, Man.	5	500	00	455	00
Larllaw, Rev. R. S.	Brandon, Man.	10	1,000	00	1,000	00
Lawson, Thomas	Graysville, Man.	10	1,000	00	820	00
Levy, H. E.	Victoria, B. C.	20	2,000	00	1,630	00
Lougré, J. A. R.	Qu'Appelle, Sask.	10	1,000	00	820	00
Limoges, Benjamin	Whitewood, Sask	20	2,000	00	1,640	00
LeMessurier, G. W.	St. Johns, Nfld	5	500	00	410	00
Latham, Arthur	Moose Jaw, Sask.	25	2,500	00	2,050	00
Low, W. J.	S. Vancouver, B. C.	50	5,000	00		
Lee, Thomas	Victoria, B. C.	10	1,000	00	392	20
Leeming, Mrs. Cecil	"	10	1,000	00	640	00
Love, Mrs. Clara H. M.	"	10	1,000	00	580	01
Lindsay & Mudie	Prince Albert, Sask.	20	2,000	00	1,640	00
Loggie, W. J.	Wetaskiwin, Alta	10	1,000	00	820	00
Muir, George	Edinburgh, Scotland	5	500	00	500	00
Maclelan, Rev. John	Winnipeg, Man.	20	2,000	00	1,732	39
Moon, J. J.	London, England.	10	1,000	00	1,000	00
Muir, William	Brandon, Man.	20	2,000	00	2,000	00
Murphy, H. Sherman	Kenora, Ont	10	1,000	00	1,000	00
Middleton, Mrs. Edith L.	Mansfield, Nottingham, Eng.	10	1,000	00	1,000	00

SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares	Amount	Amount
			subscribed	paid in cash.
			\$	cts.
Morden, T. W.	Pincher Creek, Alta.	5	700 00	700 00
Mail, James	Edmonton, Alta.	20	2,000 00	2,000 00
MacPherson, Mrs. Annie S.	Napanee, Ont.	9	900 00	900 00
Mellon, J. J.	Edmonton South, Alta.	50	5,000 00	3,979 91
Mitchell, J. A.	Paken, Alta.	5	500 00	700 00
Martin, Cornelius	Vancouver, B.C.	25	2,500 00	2,700 00
Montgomery, G. S.	Edmonton, Alta.	10	1,000 00	1,000 00
Murray, George	Graysville, Man.	10	1,000 00	1,000 00
Macdonald, D. J.	Vancouver, B.C.	65	6,700 00	5,780 00
MacLachlan, Major R. C.	Lipperary, Ireland	21	2,100 00	2,100 00
Manley, Miss Adelaide	Vancouver, B.C.	10	1,000 00	1,000 00
Malne, Alexander	Winnipeg, Man.	20	2,000 00	2,000 00
Main, Mrs. Laura E.	"	50	5,000 00	5,000 00
Mellor, Samuel	Phillieack, B.C.	10	1,000 00	1,000 00
Mutter, Maer J. M.	Somerset, B.C.	50	5,000 00	2,909 57
Mitchell, J. A.	Victoria, B.C.	150	15,000 00	15,000 00
Muller, H. D. & Co., Ltd.	"	100	10,000 00	10,000 00
Moore, Miss Ethel	Winnipeg, Man.	10	1,000 00	1,000 00
Macmorris, Miss S. L.	London, Man.	5	500 00	500 00
MacLeod, M. H.	Winnipeg, Man.	50	5,000 00	5,000 00
Noonan, J. H.	"	10	1,000 00	1,000 00
Nichols, H. A.	Victoria, B.C.	70	5,000 00	5,000 00
Martin, Wm. M.	Regina, Sask.	40	4,000 00	4,000 00
Martin, Mrs. Violette T.	"	10	1,000 00	1,000 00
Martin, E. D.	Winnipeg, Man.	100	10,000 00	4,875 00
Martyn, Rev. Basil	Edmonton, Alta.	20	2,000 00	1,903 00
Mullins, P. W.	Saskatoon, Man.	5	500 00	384 54
Moulh, J. W.	Edmonton, Alta.	50	5,000 00	3,528 20
Macdonald, J. S.	"	100	10,000 00	6,618 23
Moore, H. H.	Calgary, Alta.	50	5,000 00	4,728 42
Muaro, Est. G. F.	Winnipeg, Man.	10	1,000 00	910 00
Mortlock, Ernest	Donnacona City, Man.	10	1,000 00	910 00
Munroe, Donald	Winnipeg, Man.	20	2,000 00	1,820 00
Mony, Henry	New Westminster, B.C.	10	1,000 00	910 00
Morton, John	Vancouver, B.C.	15	1,500 00	937 77
Muir, James	MacGregor, Man.	5	500 00	475 00
Martin, A. F.	Elrose, Sask.	10	1,000 00	880 00
Mathias, J. A.	Rainy River, Ont.	70	5,000 00	4,550 00
Morrison, S. R.	Atwood, Ont.	40	4,000 00	2,075 68
Moore, F. A.	Delia, Alta.	10	1,000 00	910 00
Muskett, A. D.	Victoria, B.C.	5	700 00	455 00
Musson, H. G.	Winnipeg, Man.	10	1,000 00	720 00
May, L. W., M.D.	Edmonton South, Alta.	10	1,000 00	772 17
Manning, A. J.	Reston, Man.	10	1,000 00	910 00
Matheson, Robert	Victoria, B.C.	5	700 00	410 00
Mitchell, J. W.	Arrow River, Man.	10	1,000 00	820 00
Munroe, James	Winnipeg, Man.	10	1,000 00	820 00
Mitchell, Mrs. Winifred W.	Kelowna, B.C.	200	20,000 00	12,800 00
Marsh, John	Rudford, England	2	200 00	164 00
Megill, Mrs. Mary O.	Winnipeg, Man.	10	1,000 00	823 00
Munroe, Mrs. Barbara	"	5	500 00	410 00
Muir, Robert	Yellow Grass, Sask.	20	2,000 00	1,640 00
Meek, Mrs. Hattie L.	Regina, Sask.	20	2,000 00	1,640 00
Mara, J. A.	Victoria, B.C.	200	20,000 00	16,400 00
Manley, Thomas	Prince Albert, Sask.	10	1,000 00	730 00
Markle, M. C.	Shog Lake, Man.	5	700 00	410 00
May, Arthur H.	Weybridge, England	15	1,500 00	1,295 01
Morrison, Mrs. Bertha M. (W. N. Morrison, trustee)	Lincombe, Alta.	15	1,500 00	1,230 00
Moberly, Mrs. Bessie	Yorkton, Sask.	15	1,700 00	1,365 00
Macenzie-Crieve, Capt. F. J.	Droxford, England	10	1,000 00	820 00
McIntosh, S. G.	Winnipeg, Man.	10	1,000 00	1,000 00
McDonald, A. W.	Fleming, Sask.	10	1,000 00	1,000 00
McDonald, Mrs. Euphemia E.	"	10	1,000 00	1,000 00

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
McDougall, James	Victoria, B.C.	30	3,000	00	3,000	00
McKnight, George	Glenboro, Man.	10	1,000	00	770	00
McNabb, Thomas	Turin, Alta	10	1,000	00	1,000	00
McPherson, Daniel	New Westminster, B.C.	30	3,000	00	2,450	00
McKinnon, Mrs. Mary J.	Moose Jaw, Sask.	5	500	00	500	00
McCull, Mrs. Maria J.	New Westminster, B.C.	10	1,000	00	1,000	00
McGrath, John	Point du Bois, Man.	10	1,000	00	1,000	00
McManus, Michael	Winnipeg, Man.	100	10,000	00	10,000	00
McCandless, A. G.	Vancouver, B.C.	100	10,000	00	6,000	00
McBride, William	Winnipeg, Man.	3	300	00	300	00
McIntyre, Dammn	Carman, Man.	10	1,000	00	1,000	00
McKeague, W. W.	Winnipeg, Man.	50	5,000	00	2,488	00
McRae, D. A.	"	50	5,000	00	4,550	00
McArthur, D. A.	"	50	5,000	00	3,593	81
McCartney, John	Emerson, Man.	10	1,000	00	950	26
McRae, P. J.	Winnipeg, Man.	5	500	00	455	00
McIntosh, David	"	10	1,000	00	1,000	00
McBean, William	Ridgville, Man.	10	1,000	00	910	00
McBenn, Angus	"	10	1,000	00	910	00
McLeod, Donald	Keewatin, Ont.	5	500	00	474	22
McKay, James	Minneapolis, Man.	10	1,000	00	910	00
McDermott, P. J.	"	5	500	00	474	17
McPherson, T. S.	Victoria, B.C.	200	20,000	00	15,500	00
McKechnie, W. B., M.D.	Vancouver, B.C.	10	1,000	00	770	00
McCullum, R. H.	Russell, Man.	15	1,500	00	1,320	00
McGregor, Allan	Moosomin, Sask.	5	500	00	455	00
McKay, Donald	Armstrong, B.C.	40	4,000	00	1,571	73
McDonald, W. W.	Fleming, Sask.	10	1,000	00	910	00
McKay, A. H.	Minneapolis, Man.	10	1,000	00	1,000	00
McDougal, R. J. & Son	Lancaster, Ont.	20	2,000	00	1,820	00
McIntyre, Peter	Carman, Man.	10	1,000	00	640	00
McGregor, James	"	10	1,000	00	820	00
McGregor, Malcolm	"	10	1,000	00	820	00
McRae, Kenneth	"	5	500	00	365	00
MacPherson, Coleman	Victoria, B.C.	50	5,000	00	2,488	05
McNeill, J. C.	Calgary, Alta	10	1,000	00	820	00
McDonald, J. A.	Rebend, Man.	25	2,500	00	2,050	00
McKenzie, Alexander	Vancouver, B.C.	10	1,000	00	820	00
McKenzie, Alexander, jr.	"	5	500	00	410	00
McKenzie, Mrs. Janet	"	5	500	00	410	00
McNeish, Thomas	Slocan City, P.C.	25	2,500	00	1,400	00
McNeish, Mrs. Bessie O.	"	25	2,500	00	1,400	00
McCowan, Mrs. Janet	Portage la Prairie, Man.	10	1,000	00	820	00
McEdward, George	Fort William, Ont.	30	3,000	00	2,190	00
McNaught, Mathew	Granum, Alta	10	1,000	00	820	00
McLeod, D. D.	Regina, Sask.	25	2,500	00	1,453	42
McKellar, Peter	Fort William, Ont.	50	5,000	00	4,100	00
McMureby, R. D.	Regina, Sask.	10	1,000	00	820	00
McPhalen, D. J.	Vancouver, B.C.	50	5,000	00	2,750	00
MacKenzie, Miss Tena	Edmonton, Alta	10	1,000	00	730	00
McMillan, Miss Eliza	Victoria, B.C.	10	1,000	00	417	20
McLean, Miss Ernestine	Canagucy, Cuba	50	5,000	00	1,855	00
Narracott, Mrs. Clara I.	Winnipeg, Man.	10	1,000	00	1,000	00
Nimmons, Mrs. Isabella	Victoria, B.C.	100	10,000	00	10,000	00
Nelson, H. R., M.D.	Williamshead, B.C.	10	1,000	00	820	00
Nye, T. S.	North Vancouver, B.C.	75	7,500	00	5,114	50
Nelson, Charles	Vancouver, B.C.	50	5,000	00	1,600	00
Nelson Loan & Inv't Co., Ltd	St. Johns, Nfld	20	2,000	00	1,640	00
Noble, Francis	Longview, Alta	10	1,000	00	730	00
Noble, W. J.	High River, Alta	10	1,000	00	730	00
O'Sullivan, Mrs. Helen A.	New York, N.Y., U.S.A.	100	10,000	00	10,000	00
O'Brien, John	Portage la Prairie, Man.	25	2,500	00	1,689	34
Oliver, William	Lethbridge, Alta	25	2,500	00	1,628	12
Ohlheiser, Joseph	Gull Lake, Sask.	5	500	00	333	80

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THE CANADA NATIONAL. *Continued.*LIST OF SHAREHOLDERS. *Continued.*

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Odell, W. H.	Wetaskiwin, Alta	5	500 00		110 00	
Olmstead, Mrs. Rachel	Vancouver, B.C.	20	2,000 00		1,285 00	
Partridge, Ira O.	Sintaluta, Sask.	10	4,000 00		4,000 00	
Pollock, Est. Henry C.	Stewinchie, N.S.	5	500 00		500 00	
Phair, James	Vancouver, B.C.	50	5,000 00		4,280 00	
Perdue, G. M.	Victoria, B.C.	106	10,000 00		9,575 81	
Pender, James	Nanaimo, B.C.	10	1,000 00		1,000 00	
Parker, Mrs. Isabel	Kamloops, B.C.	10	1,000 00		1,000 00	
Powell, I. W.	Victoria, B.C.	100	10,000 00		5,283 15	
Paddon, J. A.	St. John's, Nfld.	10	1,000 00		1,000 00	
Piper, H. M.	Fort William, Ont.	20	2,000 00		2,000 00	
Peterson, Mrs. Petrea, Administratrix.	Winnipeg, Man.	10	1,000 00		1,000 00	
Power, R. A.	Victoria, B.C.	5	500 00		500 00	
Potts, R. J.	Vancouver, B.C.	5	500 00		432 25	
Popham, E. S., M.D.	Winnipeg, Man.	100	10,000 00		9,100 00	
Parr, W. J.	Killarney, Man.	4	400 00		261 00	
Paterson, Alexander	Vancouver, B.C.	5	500 00		455 00	
Pope, Charles	Kenora, Ont.	20	2,000 00		1,720 00	
Price, A. H.	Essondale, B.C.	10	1,000 00		910 00	
Pennington, Walter	Moosomin, Sask.	5	500 00		455 00	
Patterson, Est. William	Birtle, Man.	10	1,000 00		910 00	
Pearson, Mrs. Sophia	Alto, Ga., U.S.A.	5	500 00		455 60	
Pawlett, Francis	Yorkton, Sask.	5	500 00		365 00	
Pitt, Alfred	Dryden, Ont.	5	500 00		455 00	
Price, Mrs. Margery A.	Westmount, Que.	10	4,000 00		2,319 26	
Pollitt, William	Sperling, Man.	5	500 00		455 00	
Pender, W. D.	Winnipeg, Man.	10	1,000 00		633 91	
Partridge, T. E.	Sintaluta, Sask.	20	2,000 00		1,640 00	
Preston, A. F.	Victoria, B.C.	100	10,000 00		8,200 00	
Paterson, J. B.	Calgary, Alta.	20	2,000 00		969 44	
Piper, R. S.	Fort William, Ont.	20	2,000 00		1,640 00	
Poole, J. I.	Wetaskiwin, Alta.	5	500 00		432 44	
Parlee, H. B.	Edmonton, Alta.	20	2,000 00		1,610 00	
Park, A. W., M.D.	Cochrane, Alta.	10	1,000 00		820 00	
Pender, Miss Mary	Nanaimo, B.C.	5	500 00		410 00	
Parker, Sir Gilbert, Bart.	London, Eng.	100	10,000 00		2,800 00	
Putnam, A. G.	Vancouver, B.C.	5	500 00		485 03	
Partington, Oswald	Kenora, Ont.	10	1,000 00		910 00	
Pender, Andrew	Nanaimo, B.C.	15	1,500 00		960 00	
Quinn, J. W.	Brandon, Man.	5	500 00		455 00	
Redmond, Mrs. Mary E.	Wingham, Ont.	10	1,000 00		1,000 00	
Robertson, John	Cambuslang, Scot.	10	1,000 00		1,000 00	
Robertson, Andrew, jr.		10	1,000 00		1,000 00	
Richardson, G. A.	Victoria, B.C.	10	1,000 00		1,000 00	
Ross, Mrs. Hattie W.	Edmonton, Alta.	25	2,500 00		2,500 00	
Rendell, A. S.	St. John's, Nfld.	10	1,000 00		1,000 00	
Reid, James	Cumberland, B.C.	25	2,500 00		2,500 00	
Rann, Mrs. Eleanor M.	Sedgley, Eng.	10	1,000 00		918 28	
Redshaw, William	Dominion City, Man.	5	500 00		500 00	
Runions, Mrs. Helen E.	Calgary, Alta.	5	500 00		500 00	
Ross, Miss Lucy K., Fred. Ross, Trustee	Edmonton, Alta.	25	2,500 00		2,500 00	
Rea, R. H.	Calgary, Alta.	10	1,000 00		1,000 00	
Rugg, E. W.	Winnipeg, Man.	10	1,000 00		640 00	
Robinson, Capt. Wm.		100	10,000 00		9,771 43	
Ross, D. G., M.D.		5	500 00		455 00	
Rutherford, Hon. A. C.	Selkirk, Man.	5	500 00		455 00	
Rogers, Jonathan	Edmonton South, Alta.	100	10,000 00		6,400 00	
Rott, H. H. & Son	Vancouver, B.C.	100	10,000 00		6,723 04	
Rithet, Mrs. Velda W.	Emerson, Man.	5	500 00		455 00	
Ramsay, Walter	Victoria, B.C.	10	1,000 00		910 00	
Rutherford, Mrs. Bessie F.	Edmonton, Alta.	50	5,000 00		1,650 00	
Raney, W. D.	Stratford, Ont.	5	500 00		455 00	
Riehl, Jacob	Moosomin, Sask.	5	500 00		455 00	
Richardson, William	Transcona, Man.	10	1,000 00		81 97	
	portage la Prairie, Man.	10	1,000 00		675 84	

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Robinson, Mrs. Agnes M.	Victoria, B.C.	10	1,000	00	910	00
Raymer, H. W.	Kelowna, B.C.	10	1,000	00	730	00
Runions, J. E.	Calgary, Alberta.	5	500	00	50	00
Raby, W. G.	Summerland, B.C.	10	1,000	00	730	00
Redding, J. T.	Victoria, B.C.	25	2,500	00	106	00
Reade, G. Morris.	Whitewood, Sask.	20	2,000	00	1,640	00
Ross, G. H.	Calgary, Alta.	5	500	00	379	70
Robinson, Est. T. W.	Toronto, Ont.	50	5,000	00	4,100	00
Ross, H. S.	Moosjaw, Sask.	20	2,000	00	455	80
Robinson, W. J.	Bassano, Alberta.	10	1,000	00	60	24
Reilly, Dawson & Reilly	Regina, Sask.	20	2,000	00	1,640	00
Ranby, A. C.	Keoma, Alberta.	1	100	00	82	00
Robertson, Est. James.	Olds, Alberta.	5	500	00	148	40
Rossie, E. C.	Regina, Sask.	10	1,000	00	730	00
Sandgren, J. A.	Spokane, Wash., U.S.A.	50	5,000	00	5,000	00
Steele, Mrs. Fanny W.	Winnipeg, Man.	20	2,000	00	2,000	00
Stevenson, Mrs. Sarah E.	Viriden, Man.	10	1,000	00	1,000	00
Simpson, H. J.	Kentville, N.S.	10	1,000	00	1,000	00
Stull, J. F. A.	Prince Albert, Sask.	20	2,000	00	2,000	00
Schoenan, Mrs. Elizabeth.	Viriden, Man.	5	500	00	300	00
Sawle, A. L.	Athabasca Landing, Alberta.	6	600	00	600	00
Stone, W. H.	Victoria, B.C.	26	2,600	00	2,600	00
Skinner, Mrs. Fanny J.	Nanaimo, B.C.	25	2,500	00	2,500	00
Spicer, H. W.	Grenfell, Sask.	10	1,000	00	897	52
Sirett, E. J.	Neepawa, Man.	10	1,000	00	1,000	00
Stevens, Henry.	Oak Lake, Man.	10	1,000	00	1,000	00
Siebenbaum, Henry.	Victoria, B.C.	25	2,500	00	2,500	00
Stewart, George.	S. Vancouver, B.C.	140	14,000	00	5,321	71
Spunkie, J. E., M.D.	Victoria, B.C.	10	1,000	00	500	00
Speirs, J. T.	Winnipeg, Man.	30	3,000	00	3,000	00
Stroh, Mrs. Amelia B.	Los Angeles, Cal., U.S.A.	3	300	00	300	00
Simpson, H. C.	Viriden, Man.	5	500	00	500	00
Seldon, G. E., M.D.	Vancouver, B.C.	20	2,000	00	2,000	00
Smart, J. F.	Winnipeg, Man.	50	5,000	00	4,550	00
Sandison, Henry.	"	25	2,500	00	2,275	00
Strevel, Est. G. H.	"	50	5,000	00	550	00
Spear, J. R.	Winnipeg, Man.	50	5,000	00	3,384	23
Sprague, D. E.	"	100	10,000	00	5,700	00
Sparling, Est. J. W.	"	10	1,000	00	520	00
Sparling, F. W.	"	10	1,000	00	487	60
Short, James.	Calgary, Alberta.	20	2,000	00	1,757	00
Stirling, J. T.	Edmonton, Alberta.	30	3,000	00	2,335	00
Stewart, Miss Margaret I.	Selkirk, Man.	5	500	00	455	00
Sutherland, Cecil.	Edmonton, Alberta.	20	2,000	00	1,820	00
Scott, Hon. Walter	Regina, Sask.	10	1,000	00	910	00
Stewart, Duncan	Victoria, B.C.	50	5,000	00	4,460	00
Stewart, Alexander.	"	75	7,500	00	6,525	00
Smith, H. A.	Ridgeville, Man.	5	500	00	455	00
Smith, J. M.	Green Ridge, Man.	10	1,000	00	910	00
Schmid, Mrs. Mary	Edmonton, Alberta.	25	2,500	00	2,175	00
Scott, Robert.	Victoria, B.C.	50	5,000	00	4,460	00
Speers, S. H.	Enderby, B.C.	10	1,000	00	760	00
Stubbs, L. S.	Birtle, Man.	10	1,000	00	910	00
Seruton, G. R.	Winnipeg, Man.	5	500	00	412	00
Smith, J. H.	Elm Creek, Man.	10	1,000	00	820	00
Scallion Bros.	Viriden, Man.	20	2,000	00	1,820	00
Sandell, F. & A. J.	Oak Lake, Man.	10	1,000	00	910	00
Smith, David	Gladstone, Man.	5	500	00	410	00
Stech, A. H. F.	Dauphin, Man.	25	2,500	00	1,444	00
Sutherland, David	"	25	2,500	00	1,444	00
Snowden, W. H.	Morden, Man.	10	1,000	00	850	00
Sigmar, Bros. & Co.	Glenboro, Man.	10	1,000	00	820	00
Sayward, J. A.	Victoria, B.C.	200	20,000	00	18,200	00

SESSIONAL PAPER No. 8

## THE CANADA NATIONAL—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Stewart, Miss Florence N	Victoria, B.C.	16	1,600	00	1,168	00
Shirreff, R. G.	Edmonton South, Alta	5	500	00	475	00
Sutherland, Mrs. Janet	Gilbert Plains, Man.	10	1,000	00	940	00
Snyder, James	Manor, Sask.	5	500	00	475	00
Sileox, A. J.	Reclvers, Sask.	5	500	00	475	00
Scott, W. J.	Weyburn, Sask.	5	500	00	100	70
Silvester, Geoffrey	Calgary, Alberta	20	2,000	00	1,820	00
Schuster, Est. Joseph	"	10	1,000	00	730	00
Starr, J. C.	Winnipeg, Man	5	500	00	455	00
Sharron, C. A.	"	15	1,500	00	1,230	00
St. Denis, Denis	Nelson, B.C.	50	5,000	00	2,478	00
Stamper, Est. Daniel	Moose Jaw, Sask.	10	1,000	00	581	68
Selwood, F. S.	Calgary, Alberta.	10	1,000	00	667	00
Smyth, Hon. W. O.	Swift Current, Sask.	25	2,500	00	975	00
Sparks, F. F.	Vancouver, B.C.	50	5,000	00	2,770	00
Simmonds, W.R.	Medicine Hat, Alberta.	10	1,000	00	288	52
Shaw, York	Calgary, Alberta	10	1,000	00	730	00
Samner, A. J. E.	Saskatoon, Sask.	15	1,500	00	1,230	00
Small, Edwin	Maple Creek, Sask.	5	500	00	410	00
Salmon, H. L.	Victoria, B.C.	50	5,000	00	3,370	39
Stanley, G.D., M.D.	High River, Alberta.	5	500	00	410	00
Storey, Est. E. M.	Regina, Sask.	20	2,000	00	1,640	00
Smith, A. J.	Saskatoon, Sask.	10	1,000	00	673	73
Short, C. C.	High River, Alberta.	10	1,000	00	730	00
Smith, C. W.	Red Deer, Alberta.	50	5,000	00	2,902	72
St. Clair, Mrs. Eliza	Victoria, B.C.	20	2,000	00	1,560	00
Sture, P.W.	Port Arthur, Ont	10	1,000	00	580	00
Silvester, Miss Beatrice	Vancouver, B.C.	5	500	00	410	00
Titley, Rupert	Toronto, Ont	10	1,000	00	1,000	00
Turner, George	New Westminster, B.C.	10	1,000	00	1,000	00
Turnbull, J. H.	Winnipeg, Man	100	10,000	00	10,000	00
Taylor, E. L., K.C.	"	100	10,000	00	10,000	00
Tallot, Mrs. Laura T.	Victoria, B.C.	50	5,000	00	5,000	00
Tomalini, Mrs. Elizabeth A., W. J. C. Tomalin, Trustee	"	5	500	00	500	00
Taylor, H. H.	Chilliwack, B.C.	5	500	00	273	80
Tobin, A. H.	Victoria, B.C.	20	2,000	00	1,822	00
Thomson, George	Winnipeg, Man.	5	500	00	455	00
Thomson, H. B.	Victoria, B.C.	100	10,000	00	6,772	90
Toms, L. W.	"	50	5,000	00	3,850	00
Taylor, Mrs. Georgia M.	"	10	1,000	00	910	00
Tyson, George	Vancouver, B.C.	10	1,000	00	730	00
Thompson, Mrs. Abbie G.	S. Vancouver, B.C.	5	500	00	196	10
Thorburn, W. C.	Broadview, Sask.	25	2,500	00	1,825	00
Thompson & Baker	Moosejaw, Sask.	25	2,500	00	1,433	67
Taylor, W. E.	Toronto, Ont	5	500	00	410	00
Turgeon, Mrs. Rose A.	Cranbrook, B.C.	50	5,000	00	3,650	00
Taylor, Hillard	Winnipeg, Man.	10	1,000	00	583	00
Vaughan, L.S.	Selkirk, Man	10	1,000	00	910	00
Vereker, J. E. P.	Kenora, Ont	25	2,500	00	2,275	00
Vankleeck, P. D., M.D.	Armstrong, B.C.	20	2,000	00	1,443	07
Vicars, W. G.	Qu'Appelle, Sask.	10	1,000	00	550	00
Van Houten, W. J.	Vancouver, B.C.	200	20,000	00		
Van Edmond, W. G.	Regina, Sask.	20	2,000	00	1,640	00
Van Decar, L.B.	Vancouver, B.C.	50	5,000	00	545	83
Vigar, F.C.	Gleichen, Alberta	55	5,500	00	2,573	93
Vigar, F. C. (Trustee)	"	5	500	00	291	14
Van Houten, Mrs. Mary O.	Nanaimo, B.C.	50	5,000	00	3,650	00
Wright, W. J.	Victoria, B.C.	20	2,000	00	2,000	00
Winter, Mrs. Sarah	Fleming, Sask.	5	500	00	500	00
Willoughby, Charles	Regina, Sask.	60	6,000	00	5,550	00
Williams, A. A. G.	Winnipeg, Man	1	100	00	100	00
Wainwright, R. S.	"	20	2,000	00	1,730	00
Wasson, H. J., M.D.	Victoria, B.C.	50	5,000	00	4,730	00

THE CANADA NATIONAL—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$ cts.	\$ cts.
Wallace, C. A.	Grand Forks, B.C.	35	3,500 00	3,500 00
Wynne, Est. J. R.	Winnipeg, Man.	100	10,000 00	10,000 00
Westbrook, A. E.	Regina, Sask.	20	2,000 00	1,460 00
Weirige, George.	Vancouver, B.C.	10	1,000 00	1,000 00
Wilkes, John	Winnipeg, Man.	10	1,000 00	1,000 00
Waddell, Est. Thomas	"	25	2,500 00	2,500 00
West, T. A.	"	8	800 00	694 68
Williamson, R. T.	Fort Saskatchewan, Alta.	50	5,000 00	2,915 00
Williamson, S. W.	Edmonton, Alberta	50	5,000 00	2,982 50
Weller, Mrs. Emma J.	Victoria, B.C.	50	5,000 00	4,325 00
Wells, I. T.	Winnipeg, Man.	3	300 00	273 00
Walker, R. E.	Colombia, Ont.	5	500 00	455 00
Walker, R. A.	"	1	100 00	91 00
Walker, R. E. Ion, M.D.	New Westminster, B.C.	25	2,500 00	2,275 00
Wilson, Engerstaff	Victoria, B.C.	100	10,000 00	8,542 86
Wilson, W. and J.	"	100	10,000 00	9,100 00
Woods, J. E.	Pincher Creek, Alberta	100	10,000 00	7,196 77
Williamson, William	Winnipeg, Man.	5	500 00	410 00
Wilson, James.	Vancouver, B.C.	20	2,000 00	1,730 00
Wogan-Wainwright, C.	Varden, Man.	10	1,000 00	18 00
Wilson, David	Victoria, B.C.	20	2,000 00	1,820 00
Williams, Herbert	Fort Francis, Ont.	50	5,000 00	4,570 00
Woodfle, C. A.	Moosomin, Sask.	10	1,000 00	910 00
Wilson, C. H.	Fleming, Sask.	10	1,000 00	910 00
Widrig, Est. Frederick	Victoria, B.C.	35	3,500 00	3,179 35
Wallace, W. H.	Dauphin, Man.	20	2,000 00	781 85
Wallace, A. W.	"	10	1,000 00	640 00
Wade, A. H.	Pontifex, B.C.	10	1,000 00	685 00
White, R. B., M.D.	"	20	2,000 00	1,214 91
Wilson, O. K.	Milestone, Sask.	100	10,000 00	6,400 00
Willis, Robert	Vancouver, B.C.	25	2,500 00	265 00
White, Est. Mrs. M. J. G.	Victoria, B.C.	50	5,000 00	3,650 00
White, C. J.	Vancouver, B.C.	10	1,000 00	555 00
Wallace, R. W.	Lothbridge, Alberta	10	1,000 00	820 00
Wilson, D. H.	Winnipeg, Man.	5	500 00	382 16
Willoughby, J. H. C.	Saskatoon, Sask.	15	1,500 00	1,230 00
Walley, A. T.	Nelson, B.C.	10	1,000 00	820 00
Wilkinson, A. I.	Prince Albert, Sask.	5	500 00	337 03
Wilson, N. R.	Winnipeg, Man.	10	1,000 00	820 00
Wenyer, H. D., M.D.	Saskatoon, Sask.	10	1,000 00	822 45
Whiteside & Edmonds	New Westminster, B.C.	10	1,000 00	730 00
White, Mrs. Annie J.	Banff, Alberta.	10	1,000 00	820 00
Wood, W. D.	Vancouver, B.C.	20	2,000 00	742 00
Wallace, Miss Blanche	Campbellford, Ont.	10	1,000 00	640 00
Wright, Mrs. Mattie	Calgary, Alberta	5	500 00	313 95
Woodard, A. W.	Vancouver, B.C.	5	500 00	103 55
Young, R. C.	Montreal, Que.	5	500 00	500 00
Young, Mrs. Jessie H.	Murray P.O., Ont.	5	500 00	500 00
Yates, Rowland	Victoria, B.C.	10	1,000 00	855 02
Young, Hugh	Tranent, Scotland.	10	1,000 00	690 50
Totals.		20,704	\$2,070,400 00	\$1,557,828 08



SESSIONAL PAPER No. 8

## THE CANADA WEATHER INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 9, 1915).

Angus McKay, Pres.; Frederick Millman, Vice-Pres.; A. B. Welford; James E. Fergusson; Frederick B. Welford.

LIST OF SHAREHOLDERS.—(As at Dec. 31, 1915.)

*Shares marked \* have been forfeited since Dec. 31, 1915, for non-payment of call.*

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Atmore, T. S.	St. George, Ont.	2	200	00	200	00
Alexander, John	Palermo, Ont.	2	200	00	200	00
Anderson, & Tamahill	Cobourg, Ont.	1	100	00	100	00
Appel, Wm. M.	Tavistock, Ont.	1	100	00	100	00
Asibley, Richard B.	Brampton, Ont.	1	100	00	100	00
Armour, Mrs. Mary (administratrix of estate of A. Armour, deceased)	Brantford, Ont.	2	200	00	200	00
Adamson, E. H.	Wintarbourne, Ont.	2	200	00	200	00
Atkinson, C. E.	Newport, Ont.	1	100	00	100	00
Armstrong, John B.	Orangeville, Ont.	1	100	00	100	00
Adams, E. L.	Metegregor, Ont.	1	100	00	100	00
Armstrong, B. J.	Grimsby, Ont.	1	100	00	100	00
Andrews Anger Co.	Carman, Man.	5	500	00	275	00
Adamson, J. D.	Newdale, Man.	5	500	00	500	00
Ball, J. W.	Tilsonburg, Ont.	1	100	00	100	00
Barker, Wm.	Princeton, Ont.	1	100	00	100	00
Beehtel, Allen	Baden, Ont.	1	100	00	100	00
Beehtel, Gideon	"	2	200	00	200	00
Bellamy, J. J.	Kirkton, Ont.	1	100	00	100	00
Biggar, J. C.	Mohawk, Ont.	1	100	00	100	00
Black, G. D.	Ayr, Ont.	1	100	00	100	00
Boulter, W.	Pictou, Ont.	1	100	00	100	00
Broughton, H. S.	Bradford, Ont.	1	100	00	100	00
Burgis, E. A.	Barford, Ont.	4	400	00	400	00
Burton, M. E.	Hamilton, Ont.	1	100	00	100	00
Badder, Chas.	Dresden, Ont.	1	100	00	100	00
Brewer, A. J.	Bothwell, Ont.	1	100	00	100	00
Bell, Lachlan	Tiverton, Ont.	1	100	00	100	00
Biggar, W. H.	Mohawk, Ont.	1	100	00	100	00
Brooking, W. H.	Dundas, Ont.	1	100	00	100	00
Buckel, John	New Hamburg, Ont.	1	100	00	100	00
Brown, Jacob	Nanticoke, Ont.	1	100	00	100	00
Berdux, P. J.	Wellesley, Ont.	2	200	00	200	00
Bond and Realty Ltd	Toronto, Ont.	*355	35,500	00	3,749	00
Bunting, W. H.	St. Catharines, Ont.	1	100	00	100	00
Bingeman, J. C.	Bridgeport, Ont.	2	200	00	200	00
Backus, M.	Chatham, Ont.	1	100	00	100	00
Baragar, Percy D.	Areola, Sask.	2	200	00	200	00
Erush, Barnie.	New Westminster, B.C.	1	100	00	40	00
Brooksbank, W. H.	Eberts, Ont.	1	100	00	90	00
Bickell, J. J.	Peterborough, Ont.	1	100	00	40	00
Book, J. A.	Grimsby, Ont.	2	200	00	200	00
Baker, A. T.	Port Dalhousie, Ont.	1	100	00	100	00
Brown, James.	Lurgan, Ont.	1	100	00	100	00
Brown, Thos.	Varency, Ont.	1	100	00	100	00
Broughton, V. E.	Bradford, Ont.	1	100	00	100	00
Blackburn, P. C.	Mount Dennis	1	100	00	100	00
Bowman, Geo. A.	Conestogo, Ont.	2	200	00	200	00
Brubacher, A. B.	Berlin, Ont.	1	100	00	100	00
Baechler, A. B.	Tavistock, Ont.	1	100	00	100	00
Boothe, P. J.	Toronto, Ont.	1	100	00	100	00
Bacon, J. A.	Alton, Ont.	1	100	00	100	00
Bundscho, S.	Shakespeare, Ont.	1	100	00	100	00
Brock, Geo.	Adelaide, Ont.	1	100	00	100	00

## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts	\$	cts
Brown, J. S.	Laurel, Ont.	1	100	00	100	00
Blakie, A. J.	White Oak, Ont.	1	100	00	100	00
Blair, Geo.	Belfountain, Ont.	2	200	00	200	00
Brown, Jas. C.	Parkhill, Ont.	1	100	00	100	00
Brooking, Mrs. G. E.	Dundas, Ont.	1	100	00	100	00
Brown, M. E.	Woodstock, Ont.	2	200	00	200	00
Brown, I. E.		2	200	00	200	00
Brown, R. I.	Irina, Wisconsin, U.S.A.	2	200	00	200	00
Brown, L. T.	Englehart, Ont.	2	200	00	200	00
Campbell, A.	Woodville, Ont.	1	100	00	100	00
Campbell, Paul	Merton, Ont.	1	100	00	100	00
Campbell, W. L.	Bradford, Ont.	1	100	00	100	00
Caister, E.	Tavistock, Ont.	1	100	00	100	00
Chantler, Jas. G.	Beeton, Ont.	1	100	00	100	00
Clarkson, Wm.	Svea, Bourg, Ont.	1	100	00	100	00
Clinton, Wm.	Wellington, Ont.	1	100	00	100	00
Cowie, Geo.	Brantford, Ont.	1	100	00	100	00
Cuncannon, F. W.	Didsbury, Alta.	1	100	00	100	00
Chapin, T. F.	Beeton, Ont.	1	100	00	100	00
Clark, John W.	Cainsville, Ont.	1	100	00	100	00
Cromer, Alex.	Lisbon, Ont.	1	100	00	100	00
Chapman, J. G.	St. Thomas, Ont.	1	100	00	100	00
Crumbach, J.S.	Mohawk, Ont.	5	500	00	500	00
Clark, W. I.	Alliston, Ont.	1	100	00	100	00
Crumbach, J. M.	Oakland, Ont.	1	100	00	100	00
Campbell, John H.	Brantford, Ont.	1	100	00	100	00
Caskey, James	Kincardine, Ont.	1	100	00	100	00
Combs, Geo. R.	Guelph, Ont.	1	100	00	100	00
Connon, John	Hamilton, Ont.	1	100	00	100	00
Croft, David	Tavistock, Ont.	1	100	00	100	00
Campbell, Donald	Terra Cotta, Ont.	1	100	00	100	00
Coad, Geo.	Alliance, Ont.	1	100	00	100	00
Campbell, P. D.	Newbury, Ont.	4	400	00	400	00
Campbell, R. B.	Arnow, Ont.	1	100	00	100	00
Campbell, D. J.	Strathroy, Ont.	1	100	00	100	00
Cation, Walter J.	Snelgrove, Ont.	1	100	00	100	00
Campbell, Trafford	Fenhill, Ont.	1	100	00	100	00
Cousins, J. S.	Belmont, Ont.	1	100	00	100	00
Cation, J. B.	Snelgrove, Ont.	1	100	00	100	00
Corbett, W. L.	Brinsley, Ont.	1	100	00	100	00
Creswell, J. H.	Bond Head, Ont.	1	100	00	100	00
Coulter, J. A.	Essex, Ont.	1	100	00	100	00
Coxon, Geo. J.	Milverton, Ont.	1	100	00		
Carpenter, G. H.	Fruitland, Ont.	1	100	00	100	00
Duncanson, J.	Dutton, Ont.	1	100	00	100	00
Dutcher, J. A.	Bradford, Ont.	1	100	00	100	00
Dalton, E.	Tansley, Ont.	2	200	00	200	00
Drummond, J. D. F.	Ailsa Craig, Ont.	1	100	00	100	00
Dewar, J. D.	Coldstream, Ont.	1	100	00	100	00
Dowey, Geo. E.	Chatham, Ont.	1	100	00	100	00
Dolson, J. M.	Alloa, Ont.	1	100	00	100	00
Davids n, W. T.	Snelgrove, Ont.	1	100	00	100	00
Donaldson, W. A.	Mono Mills, Ont.	1	100	00	100	00
Doyle, J. M.	Vancouver, B.C.	1	100	00	100	00
Dynes, Wm. J.	Francis, Sask.	5	500	00	100	00
Duff, Robert	Lakefield, Ont.	2	200	00	80	00
Dunn, John	Alliston, Ont.	1	100	00	100	00
Edgington, E. G.	Brownsville, Ont.	2	200	00	200	00
Edgington, E.	Woodstock, Ont.	2	200	00	200	00
Edgar, Wm. A.	Ingersoll, Ont.	1	100	00	100	00
Edwards, Chas.	Onondaga, Ont.	2	200	00	200	00
Elliott, John.	Mitchell, Ont.	1	100	00	100	00
Edmondson, Alex.	Echo Place, Ont.	1	100	00	100	00
Edmondson, Chris	Brantford, Ont.	1	100	00	100	00
Edt, A.	New Hamburg, Ont.	1	100	00	100	00

SESSIONAL PAPER No. 8

THE CANADA WEATHER—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount paid in cash.	
			\$	cts
Everitt, Geo	Newbury, Ont	1	100	00
Elliss, J. F	Maidstone, Ont	1	100	00
Elliott, F. B	Macklin, Sask.	1	100	00
Elliott, James	Stratford, Ont	1	100	25
Erne Anton	Webb, Sask	5	500	00
Fox, P. C	Kingsville, Ont	1	100	00
Freeborn, W. H	Wellesley, Ont	2	200	00
Freeborn, A. K	"	1	100	00
Felker, J. F	Stoney Creek, Ont.	1	100	00
Fraser, Alex.	Bradford, Ont	2	200	00
Fraser, Alex	Verdun, Ont	1	100	00
Fraser, Robert C	Parkhill, Ont	1	100	00
Forrest, Jas	Nithburg, Ont.	1	100	00
Ford, Alfred	Chatham, Ont.	2	200	00
Fretz, Wm	Jordan Harbour, Ont..	2	200	00
Forman, A. E.	Toronto, Ont	6	600	00
Fisher, H. St. C	Queenston, Ont	1	100	00
Fisher, C. G	"	1	100	00
Fried, L. G	Roseville, Ont	1	100	00
Ferguson, John	Kincardine, Ont	1	100	00
Fowle, J. A	Orillia, Ont.	2	200	00
Fisher, Mrs. L. H	Manor, Sask	5	500	00
Foster, James	Glen Ewen, Sask.	3	300	00
Ferguson, James E	Ingersoll, Ont	25	2,500	00
Ferris, James	Stoney Creek, Ont.	1	100	00
Falconbridge, Mrs. G	Leamington, Ont..	1	100	00
Garner, Thos.	Palermo, Ont.	1	100	00
Gerow, W. J	Bloomfield, Ont	1	100	00
Goring, A. H	Favistock, Ont	2	200	00
Green, Geo. G.	Bradford, Ont	1	100	00
Gawley, G. R	East Linton, Ont..	1	100	00
Glasgow, Thos. J	Tupperville, Ont	1	100	00
Geldie, Robert	Paris, Ont	1	100	00
Gough, Thos. E	Strathroy, Ont	1	100	00
Glaister, Wm	Wellesley, Ont.	1	100	00
Guthrie, Donald	Fenchville, Ont..	5	500	00
Gardner, Alex.	Woodstock, Ont	1	100	00
Guy, James	Sadle, Ont	1	100	00
Gayman, Melvin	St. Catharines, Ont	3	300	00
Goettling, Wm.	New Dundee, Ont	2	200	00
Goos, John	Hanover, Ont....	1	100	00
Harman, Herbert	Beeton, Ont	1	100	00
Holland, Isaac	Brownsville, Ont	5	500	00
Hollman, A. C.	New Dundee, Ont..	1	100	00
Howell, Jas. B	St. George, Ont.	2	200	00
Hill, J. J.	Toronto, Ont	1	100	00
Hutchinson, R. J.	London, Ont.	1	100	00
Hellman, B.	Rodney, Ont..	1	100	00
Hardy, Henry	Strathroy, Ont	3	300	00
Hamilton, D. R.	Burford, Ont.	1	100	00
Hager, L.	Palermo, Ont.	5	500	00
Hall, Chas.	Fraulgar, Ont	1	100	00
Honsberger, E	Jordan Station..	2	200	00
Honsberger, M.	"	2	200	00
Howey, J. C	Nanticoke, Ont	1	100	00
Hurst, J. G	Conestogo, Ont	2	200	00
Hurst, Mrs. J. G	"	4	400	00
Henderson, J. F	Wardsville, Ont.	1	100	00
Hamacher, J	Poplar Hill, Ont	1	100	00
Huston, E. T	Glencoe, Ont	1	100	00
Hamilton, A. M	Winterbourne, Ont	2	200	00
Harrison, B.	Toronto, Ont.....	1	100	00
Hilborn, I	Elmira, Ont	1	100	00
Herriott, Wm.	Souris, Man	5	500	00
Hope, J. C.	Lang, Ont.....	1	100	00

## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of Shares	Amount.		Amount paid in cash	
			subscribed			
			\$	cts	\$	cts.
Hyndman, J. A.	Hyndman, Man.	5	500	00	200	00
Harkness, Robert	Annan, Ont	1	100	00	100	00
Hunter, Mrs. J. (administratrix of estate of J. Hunter, deceased)	Petrolia, Ont	2	200	00	200	00
Haviland, C. W.	Chatham, Ont	1	100	00	100	00
Hudson, Wm. S.	Preston, Ont	3	300	00	300	00
Ireland, M. J.	Burlington, Ont	1	100	00	100	00
Ingoldsby, Thos	Mayfield, Ont	1	100	00	100	00
Ivey, John	Jarvis, Ont	2	200	00	200	00
Ironson, G. A.	Ingersoll, Ont.	1	100	00	100	00
James, David	Thorahill, Ont.	1	100	00	100	00
Johnston, John	Chatham, Ont	1	100	00	100	00
Jackson, Wm. A.	London, Ont.	1	100	00	40	00
Johnston, L. K.	Orangeville, Ont	1	100	00	40	00
Jackson, M. S.	Chatham, Ont.	2	200	00	200	00
Jennings, T. A.	Theftford, Ont.	1	100	00	100	00
Karn, V. W.	Woodstock, Ont	2	200	00	200	00
Kelly, D. A.	Pictou, Ont.	1	100	00	100	00
Kendrick, A.	Cainsville, Ont	1	100	00	100	00
Kendrick, U. O.	"	1	100	00	100	00
Kienle, J.	Conestogo, Ont	1	100	00	100	00
Kelly, Chas	Curries Crossing, Ont	3	300	00	300	00
Koeh, J. S.	Tavistock, Ont	1	100	00	100	00
Lampman, W. F.	Woodstock, Ont	2	200	00	200	00
Lester, H. A.	Barford, Ont	1	100	00	100	00
Lester, E. A.	"	1	100	00	100	00
Lunn, James	Port Talbot, Ont	1	100	00	100	00
Lang, Robert	Erin, Ont.	1	100	00	100	00
Livingston, J. P.	Baden, Ont	1	100	00	100	00
Laidlaw, A. E.	Brampton, Ont	3	300	00	300	00
Lunn, W. H.	St. Thomas, Ont..	1	100	00	100	00
Lyons, James	Cheltenham, Ont	1	100	00	100	00
Little, Thos	"	2	200	00	200	00
Lyons, Wm. G.	Terra Cotta, Ont	1	100	00	100	00
Lyons, Mrs. G.	"	1	100	00	100	00
Letson, Wm. J.	West Montrose, Ont.	1	100	00	100	00
Lawrence, W. J.	Eglinton, Ont	2	200	00	200	00
Laird, Jas	Owen Sound, Ont	2	200	00	200	00
Lindley, W. S.	Ingersoll, Ont.	1	100	00		
La Pierre, Mrs	Paris, Ont	2	200	00	200	00
MacLaren, J. B.	Montreal, Que	20	2,000	00	800	00
Malone, John	Breehin, Ont	1	100	00	100	00
Manson, Wm	Ayr, Ont	1	100	00	100	00
Millman, F.	Woodstock, Ont.	26	2,600	00	2,600	00
Mogk, W. Jr	Tavistock, Ont	1	100	00	100	00
Mowbray, F. B.	Palermo, Ont.	2	200	00	200	00
Mott, Chas	Mt. Vernon, Ont	1	100	00	100	00
Meyers, C. B.	Bayside, Ont	1	100	00	100	00
Mitton, W. J.	Thamesville, Ont.	1	100	00	100	00
Miller, F. W.	Lawrence Station, Ont	1	100	00	100	00
Misner, G. W.	Jerseyville, Ont.	1	100	00	100	00
Marshall, J. R.	Northwood, Ont..	1	100	00	100	00
Mander, Wm	Bradford, Ont	1	100	00	100	00
Misener, W. S.	Hamilton, Ont.	1	100	00	100	00
Macdonald, Hugh	Boston Mills, Ont.	1	100	00	100	00
Micht, Aubrey	Derry West, Ont	1	100	00	100	00
Miller, F. A.	Barford, Ont	4	400	00	400	00
Miller, Walter.	Bradford, Ont	1	100	00	100	00
Marshall, Robert	Spelgrove, Ont	1	100	00	100	00
Murray, Jas.	Wilton Grove, Ont.	1	100	00	100	00
MacKenzie, J. A.	Kincairdine, Ont	3	300	00	300	00
Miller, Ferd	Brodhagen, Ont	1	100	00	100	00
Martin, James.	Amherstburg, Ont.	1	100	00	100	00
Major, P. M.	Puce, Ont	2	200	00	200	00
Mitchell, Josiah	Peterborough, Ont.	2	200	00	120	00

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THE CANADA WEATHER *Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No. of Shares	Amount	
			Subscribed	paid in cash
			\$	cts.
Mitchell, Wm.	Grimsby, Ont	1	100 00	30 00
Miller, E. B.	Aylmer, Ont	1	100 00	100 00
Miller, A.	Woodstock, Ont	2	200 00	200 00
Muldon, John.	Brandon, Man	5	500 00	500 00
McDonald, T. D.	Olinda, Ont	1	100 00	100 00
McKay, Angus	Ingersoll, Ont.	25	2,500 00	2,500 00
McDonald, Alex	Welliesley, Ont	1	100 00	100 00
McArthur, Archie	Cataraug, Ont	1	100 00	100 00
McArthur, J. C.	Rockside, Ont.	1	100 00	100 00
McKinnon, D. C.	Glanville, Ont.	1	100 00	100 00
McMillan, D.	Rodney, Ont	1	100 00	100 00
McEachren, D.	Criman, Ont	1	100 00	100 00
McNeil, Duncan	Strathroy, Ont	1	100 00	100 00
McDonald, Malcolm	Rockton, Ont.	1	100 00	100 00
McMurchy, John	Brampton, Ont	1	100 00	100 00
McFarland, J. B.	Woodstock, Ont.	3	300 00	300 00
McQuaker, John	Owen Sound, Ont	1	100 00	100 00
McKenzie, James	Jarvis, Ont	1	100 00	100 00
McCartney, Wm. A.	Onnagh, Ont	1	100 00	100 00
McCallum, Daniel H.	Cowal, Ont.	1	100 00	100 00
McAllister, Geo.	Bloomingsdale, Ont.	2	200 00	200 00
McIntyre, Angus	Woodstock, Ont	1	100 00	100 00
McGregor, Roderick	Inglewood, Ont.	3	300 00	300 00
McLachlin, Alex.	Cowal, Ont.	1	100 00	100 00
McEachren, Neil	Criman, Ont	1	100 00	100 00
McCracken, Wm. R. S.	Glenoe, Ont	1	100 00	100 00
McDonald, S. O.	Cheltenham, Ont	3	300 00	300 00
McDermid, H. S.	Fingal, Ont	1	100 00	100 00
McDonald, J. C.	Springbank, Ont	1	100 00	100 00
McKinnon, Alex.	Hillsburg, Ont	1	100 00	100 00
McFarlan, John	Leesboro, Ont	1	100 00	100 00
McGregor, Jas. W.	Springbank, Ont.	1	100 00	100 00
McEachren, D.	Linwood, Ont	1	100 00	100 00
McLachlin, D. J.	Aylmer, Ont	1	100 00	100 00
McCaugherty, D. H.	Streetsville, Ont	2	200 00	200 00
McKeown, Jas.	Forest, Ont	1	100 00	100 00
McKay, Andrew	Woodville, Ont	1	100 00	100 00
McAgy, John	Chatham, Ont	1	100 00	100 00
McTavish, A. C.	Shakespeare, Ont	2	200 00	80 00
Nelles, T. R.	Simcoe, Ont	1	100 00	100 00
Nesbitt, E. W.	Woodstock, Ont	1	100 00	100 00
Newton, Edward.	Toronto, Ont	30	3,000 00	
Oatman, A. L.	Cornell, Ont	1	100 00	100 00
Ogilvie, Geo.	Bradford, Ont	2	200 00	200 00
Patterson, N. L.	Woodville, Ont	1	100 00	100 00
Potter, W. A.	Woodstock, Ont	2	200 00	200 00
Porter, Samuel	Bradford, Ont.	5	500 00	500 00
Proctor, Geo. A.	Sarnia, Ont.	1	100 00	100 00
Pumfrey, C. R.	Thamesville, Ont	1	100 00	100 00
Pearce, E. H.	Wallacetown, Ont	1	100 00	100 00
Pranglen, L. J.	St. Thomas, Ont	1	100 00	100 00
Pollard, Alice	Burford, Ont	2	200 00	200 00
Pierce, Thomas.	Glen Oak, Ont	1	100 00	
Pearce, S. M.	Iona, Ont	1	100 00	100 00
Parrott, Geo.	Glenoe, Ont	1	100 00	100 00
Payne, R. D.	Chatham, Ont	1	100 00	100 00
Park, J. H.	Burford, Ont	1	100 00	100 00
Pettit, C. C.	Fruitland, Ont	2	200 00	200 00
Pollard, Arthur	Burford, Ont	2	200 00	200 00
Pearce, W. C.	Iona, Ont	1	100 00	100 00
Peters, James	Falconbridge, Ont	1	100 00	100 00
Pollock, T. E.	Kincardine, Ont	1	100 00	100 00
Quinn, Thos	Caledon, Ont	1	100 00	100 00
Reynolds, J. M.	Becton, Ont	1	100 00	100 00
Robinson, Wm.	Stevensville, Ont	2	200 00	200 00

## THE CANADA WEATHER—Continued.

## LIST OF SHAREHOLDERS.—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Russell, Wm. S. ....	Tavistock, Ont	1	100	00	100	00
Rayner, John. ....	Beeton, Ont	1	100	00	100	00
Reiner, E. K. ....	Wellesley, Ont	2	200	00	200	00
Rowe, J. C. ....	Hickson, Ont	1	100	00	100	00
Rapley, F. ....	Strathroy, Ont	1	100	00	100	00
Roberts, W. A. ....	Ilderton, Ont	2	200	00	200	00
Reid, D. ....	Orangeville, Ont	1	100	00	40	00
Robotham, D. G. ....	Strathroy, Ont	1	100	00	100	00
Ross, H. D. ....	Nairn, Ont	1	100	00	100	00
Remus, Chas. ....	Harriston, Ont	2	200	00		
Rudl, S. R. ....	Araprior, Ont	1	100	00	100	00
Richardson, Geo. S. ....	North Portal, Sask	1	100	00	100	00
Ryan, H. L. ....	Chatham, Ont	1	100	00		
Rose, H. T. ....	Saskatoon, Sask	5	500	00	413	00
Saunders, C. F. ....	Barford, Ont	2	200	00	200	00
Scott, Alex. ....	Tavistock, Ont	1	100	00	100	00
Selchen, Geo. ....	Ingersoll, Ont	3	300	00	300	00
Smith, Wm. M. ....	Scotland, Ont	5	500	00	500	00
Selby, Wm. ....	Brantford, Ont	1	100	00	100	00
Stratton, W. A. ....	Calgary, Alta	1	100	00	100	00
Stewart, Robert ....	Milton West, Ont	1	100	00	100	00
Sager, J. F. ....	Alberton, Ont	2	200	00	200	00
Strangway, E. T. ....	Beeton, Ont	1	100	00	100	00
Strangway, H. A. ....	"	1	100	00	100	00
Swain, A. ....	Guysborough, Ont	1	100	00	100	00
Standing, D. J. ....	Barford, Ont	2	200	00	200	00
Scarff, J. W. ....	Wellesley, Ont	1	100	00	100	00
Schayler, J. W. ....	Brantford, Ont	1	100	00	100	00
Sanderson, J. C. ....	Jarvis, Ont	1	100	00	100	00
Scharb, L. ....	Wellesley, Ont	2	200	00	200	00
Sarnia Realty Co., Ltd.	Sarnia, Ont	1	100	00	100	00
Sampkin, Geo. P. ....	Brantford, Ont	1	100	00	100	00
Scott, Henry ....	Woodstock, Ont	10	1,000	00	1,000	00
Scott, T. G. ....	Tiverton, Ont	1	100	00	100	00
Simpson, Wm. ....	Ononaga, Ont	1	100	00	100	00
Staehler, Geo. ....	Tavistock, Ont	2	200	00	200	00
Snider, W. W. ....	St. Jacobs, Ont	5	500	00	500	00
Schmi B. A. D. ....	North Woolwich, Ont.	2	200	00	200	00
Shantz, T. S. ....	Waterloo, Ont	1	100	00	100	00
Sterns, S. S. ....	Saskatoon, Sask	1	100	00	100	00
Scott, Henry ....	Melville Cross, Ont	1	100	00	100	00
Simpson, J. A. ....	The Maples, Ont	1	100	00	100	00
Shewfelt, P. ....	Armow, Ont	1	100	00	100	00
Smith, A. E. ....	Brantford I, Ont	1	100	00	30	00
Shepherd, J. H. ....	Bridgeport, Ont	3	300	00	300	00
Shochotham, Wm. M. ....	London, Ont	2	200	00	100	00
Spencer, C. C. ....	Pictou, Ont	2	200	00	200	00
Secord, B. W. ....	Pelham Corners, Ont	1	100	00	100	00
Strong, J. H. ....	Belle River	1	100	00	100	00
Scott, A. A. ....	Leamington, Ont	5	500	00	500	00
Shearer, W. W. ....	Lang, Ont	1	100	00	40	00
Scollard, Wm. Y. ....	Ennismore, Ont....	1	100	00	40	00
Stimers, A. O. ....	Essex, Ont	1	100	00	100	00
Smith, John E. ....	Orangeville, Ont	3	300	00	300	00
Scott, C. ....	Strathroy, Ont	1	100	00	40	00
Stoddart, A. E. B. ....	Brantford, Ont	1	100	00	70	00
Smythe, J. A. ....	Essex, Ont	1	100	00	60	00
Scott, Robt. N. ....	Peterborough, Ont....	1	100	00	20	00
Scharff, W. J. ....	Hartney, Man	5	500	00	200	00
Sherling, W. C. ....	Montmartre, Sask....	5	500	00	500	00
Schafer, N. ....	Berlin, Ont	1	100	00	100	00
Taylor, T. P. ....	Brantford, Ont	2	200	00	200	00
Taylor, R. R. ....	Scotland, Ont.....	1	100	00	100	00
Taylor, Jas. L. ....	Hamilton, Ont	1	100	00	100	00
Taylor, Geo. R. ....	Guolph, Ont.	2	200	00	200	00

THE CANADA WEATHER *Continued.*

LIST OF SHAREHOLDERS- *Continued.*

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Tracey, O. J.	Beeton, Ont.	2	200	00	200	00
Fisdale, H.	Paris, Ont.	1	100	00	100	00
Turner, W. H.	Southwold, Ont.	3	300	00	300	00
Tubby, Mrs. J. H. (Executrix of Estate of J. H. Tubby, deceased)	Stevensville, Ont.	5	500	00	500	00
Thomson, Thos.	Cainsville, Ont.	1	100	00	100	00
Trimble, W. H.	Laurel, Ont.	1	100	00	100	00
Toohill, R. F.	Strathroy, Ont.	1	100	00	98	20
Turney, W. H.	Trenton, Ont.	1	100	00	5	00
Thomas, J. T.	Portage la Prairie, Man.	5	500	00	410	00
Urbuhart, D.	Hensall, Ont.	1	100	00		
Vansickle, W. C.	Hamilton, Ont.	3	300	00	300	00
Vogler, J. B.	Bothwell, Ont.	1	100	00	100	00
Vansickle, W. B.	Hamilton, Ont.	2	200	00	200	00
Wallace, Henry	South Middleton, Ont.	3	300	00	300	00
Welford, A. B.	Woodstock, Ont.	25	2,500	00	2,500	00
Welford, F. B.	Toronto, Ont.	21	2,100	00	2,100	00
Waites, L.	Woodstock, Ont.	2	200	00	200	00
Wilson, John, jr.	Oakville, Ont.	2	200	00	200	00
Wrench, L. E.	Merton, Ont.	1	100	00	100	00
Weber, C. S.	Heidelberg, Ont.	1	100	00	100	00
Watson, John	Toronto, Ont.	10	1,000	00	1,000	00
Wilson, W. H.	Woodstock, Ont.	1	100	00	100	00
Wilson, F. G.		1	100	00	100	00
Weber, S. M.	Floradale, Ont.	1	100	00	100	00
Webster, D. F.	West Lorne, Ont.	1	100	00	100	00
Wood, Wm. E.	Jarvis, Ont.	1	100	00	100	00
Wagner, P. A.	St. Agatha, Ont.	1	100	00	100	00
Wilson, Mrs. L. L.	Detroit, Mich., U.S.A.	3	300	00	300	00
Wright, A. P.	Bradford, Ont.	1	100	00	100	00
Weber, Menno L.	St. Jacobs, Ont.	1	100	00	100	00
Weidenhammer, F. J.	Hawkesville, Ont.	2	200	00	200	00
Woodland, Jas.	Orangeville, Ont.	1	100	00	100	00
Wiedrick, W. H.	Edmonton, Alta.	1	100	00	100	00
Wilson, Robert P.	Strathroy, Ont.	1	100	00	100	00
Walker, T. P.	Brantford, Ont.	1	100	00	100	00
Wilson, John W.	Nortonville, Ont.	1	100	00	100	00
West, F. H.	Manor, Sask.	5	500	00	500	00
Watson, C. H.	Methven, Man.	5	500	00	500	00
Wagg, W. W.	Moosejaw, Sask.	5	500	00	245	50
Whitelock, F. C.	Davidson, Sask.	5	500	00	54	50
Yungblut, E.	Tavistock, Ont.	1	100	00	100	00
Young, David W.	Burteh, Ont.	2	200	00	200	00
Young, Jas.	Mohawk, Ont.	2	200	00	200	00
Zavitz, J. C.	Fernhill, Ont.	1	100	00	100	00
Zehr, C. I.	Tavistock, Ont.	2	200	00	200	00
Zilliox, Hy.	Elmira, Ont.	5	500	00	500	00
Totals		1,190	\$119,000	00	\$ 77,892	10

## THE CANADIAN CASUALTY AND BOILER INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 29, 1916.)

Dr. W. A. Young, Pres.; C. Norie-Miller, Vice-Pres.; F. Norie-Miller, J. A. Macintosh, Thos. H. Hall

LIST OF SHAREHOLDERS—(As at December 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
John J. Durance.	Toronto, Ont .....	25	2,500	00	399	00
Thos. H. Hall	" .....	25	2,500	00	399	00
J. A. Macintosh	" .....	25	2,500	00	399	00
C. Norie-Miller	New York, U.S.A.	25	2,500	00	399	00
F. Norie-Miller	Perth, Scotland.....	25	2,500	00	399	00
W. A. Young, M. D.	Toronto, Ont.....	25	2,500	00	399	00
General Accident Fire and Life Ass. Corp., Ltd.	Perth Scotland.....	2981	298,100	00	47,606	00
Totals.		3131	\$313,100	00	\$ 50,000	00



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## THE CANADIAN FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 17, 1916.)

J. H. Ashdown, Pres.; R. T. Riley, Vice-Pres.; Sir Jas. A. M. Aikins, K.C., R. J. Campbell,  
G. R. Crowe, John Galt, G. A. Hastings.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address	No. of Shares	Amount subscribed and paid in cash.
			\$ cts.
Adams, John Henry..	Toronto, Ont..	20	1,000 00
Aeneas, Amy Jane...	Ells, B. C.	4	200 00
Aikins, Sir James	Winnipeg, Man.	260	13,000 00
Alley, W. S.	Toronto, Ont..	20	1,000 00
Anderson, Wm..	Winnipeg, Man.	4	200 00
Ashdown, Emma Louise	"	200	10,000 00
Ashdown, Harry..	"	200	10,000 00
Ashdown, J. H..	"	120	6,000 00
Ashdown, Lilian...	"	200	10,000 00
Amyrge, Kathleen.	"	20	1,000 00
Bathgate, Jas. L.	"	32	1,600 00
Blowey, J. T. . . .	Edmonton, Alta	20	1,000 00
Buchanan, David W.	Winnipeg, Man.	10	500 00
Barrow, M. Adela..	"	20	1,000 00
Banning, Florence...	"	200	10,000 00
Booth, Mary...	"	5	250 00
Booth, Margaret J.	"	5	250 00
Colhato, J. O. . . .	Portage la Prairie, Man.	10	500 00
Cameron, A. L..	Victoria, B. C.	30	1,500 00
Campbell, Mary . .	Winnipeg, Man.	30	1,500 00
Campbell, R. J.	"	124	6,200 00
Carr, Evelyn M..	Virton, Man.	30	1,500 00
Canson, A. . . . .	Toronto, Ont..	6	300 00
Cassie, W. G. M.	Calgary, Alta..	10	500 00
Clark, S. P. . . .	Winnipeg, Man.	40	2,000 00
Cockburn, Jennie..	"	30	1,500 00
Cockburn, J. W.	"	40	2,000 00
Cross, A. E. . . .	Calgary, Alta..	10	500 00
Cross, Wm. . . .	Winnipeg, Man..	50	2,500 00
Collum, Annie Maud.	"	20	1,000 00
Crowe, G. R. . . .	"	210	10,500 00
Crowe, H. . . . .	Brookline, Mass..	250	12,500 00
Crowe, James Alex..	Winnipeg, Man.	20	1,000 00
Cruthers, Estate of S.	Oakville, Ont. . .	4	200 00
Culver, Estate of W. H.	Winnipeg, Man.	120	6,000 00
Davidson, Sophia E..	"	5	250 00
Davidson, Jack Adrian...	"	5	250 00
Denison, A. L. . . .	"	103	5,150 00
Dowler, Jas. A. . .	"	20	1,000 00
Elliott, D. K. . . .	"	62	3,100 00
Fitzgerald, Harry G. .	Lakefield, Ont.	20	1,000 00
Flower, C. A. . . .	Uno P. O., Man.	100	5,000 00
Forrest, Helen R..	Winnipeg, Man.	30	1,500 00
Foster, Fred. K..	"	35	1,750 00
Galt, Geo. F. . . .	"	424	21,200 00
Galt, John.	"	1028	51,400 00
Greene, J. J. . . .	Hamilton, Ont..	50	2,500 00
Galt, G. F. & J.	Winnipeg, Man..	170	8,500 00
Hastings, Geo. V.	Winnipeg, Man..	240	12,000 00
Hume, Mona. . . .	Edmonton, Alta	36	1,800 00
Howden, Jas. H. . .	Neepeawa, Man..	4	200 00
Hutchings, R. J..	Calgary, Alta..	20	1,000 00
Huxley, Joseph E.	Winnipeg, Man.	335	16,750 00
Hastings, Agnes S..	"	20	1,000 00
Holmes, Geo. D. . .	"	10	500 00
Ireland, W. W. . . .	"	10	500 00
Johnson, Mabel Frances.	Carberry, Man..	10	500 00
	St. John's Nfld.	10	500 00

## THE CANADIAN FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address	No. of shares.	Amount subscribed and paid in cash.
			\$    cts.
Johnston, W....	Victoria, B. C.....	40	2,000 00
Phoebe E. Keddy & R. W. Earle, Ex. Will of J. Keddy	Brandon, Man.....	20	1,000 00
Kelly, Jennie W....	Brandon, Man.....	10	500 00
Kinnisten, Est. of W. H.	Calgary, Alta.....	20	1,000 00
Longheed, James A.	"	20	1,000 00
Lashbrook, Ella.	London, Ont.....	4	200 00
Macdonald, P. A....	Winnipeg, Man.....	20	1,000 00
Mackenzie, Kenneth	"	74	3,700 00
Manwaring, H. A.	Birtle, Man.....	10	500 00
Marsh, D. W.....	Calgary, Alta.....	50	2,500 00
Marsh, G. T.....	Toronto, Ont.....	50	2,500 00
Martin, Robert	Walmey, Kent, Eng.....	20	1,000 00
Matheson, R. M.	Brandon, Man.....	30	1,500 00
Matheson, W. A....	Winnipeg, Man.....	30	1,500 00
Meredith, Henry....	Brandon, Man.....	66	3,300 00
Millar, T. B.....	Portage la Prairie, Man.	50	2,500 00
Milroy, Thos., M.D.....	Winnipeg, Man.....	10	500 00
Mitchell, J. B.....	"	40	2,000 00
Molson, Maria D....	Calgary, Alta.....	12	600 00
Murdoch, Margaret O...	Vancouver, B. C.....	36	1,800 00
Murphy, Ex. Est. of G. B.	Carberry, Man.....	10	500 00
Munk, John B....	Winnipeg, Man.....	24	1,200 00
McAllister, John E.	"	10	500 00
McDermott, P. J.	Minnedosa, Man.....	10	500 00
McDiarmid, J.	Brandon, Man.....	10	500 00
McDonald, John J....	Winnipeg, Man.....	40	2,000 00
McKenny, J. T....	St. Paul, Minn.....	12	600 00
McLaren, J. B....	Winnipeg, Man.....	22	1,100 00
McLoughlin, James..	Toronto, Ont.....	50	2,500 00
McNaughton, Est. R. D.	Winnipeg, Man.....	62	3,100 00
McBride, Edward....	Calgary, Alta.....	4	200 00
McBride, Lillian.	Red Deer, Alta.....	4	200 00
McBride, Minnie.	London, Ont.....	4	200 00
McBride, J. D. (In trust)..	Cranbrook, B. C.....	4	200 00
Nanton, A. M....	Winnipeg, Man.....	46	2,300 00
Newton, Chas. H....	"	10	500 00
O'Reilly, Frances B..	"	6	300 00
Pace, Fred. W....	"	100	5,000 00
Parish, W. L....	"	20	1,000 00
Parsons, S. R....	Toronto, Ont.....	100	5,000 00
Patton, F. L....	Winnipeg, Man.....	10	500 00
Pearce, Margaret A.	Calgary, Alta.....	20	1,000 00
Pearce, Wm.....	Calgary, Alta.....	20	1,000 00
Peffers, Maggie R..	Winnipeg, Man.....	24	1,200 00
Powis, Edmund....	Toronto, Ont.....	400	20,000 00
Phillips, Louise....	London, Eng.....	56	2,800 00
Redmond, James ..	Montreal, Que.....	124	6,200 00
Riley, Conrad S.	Winnipeg, Man.....	500	25,000 00
Riley, J. H....	"	5	250 00
Riley, R. T....	"	507	25,350 00
Riley, W. J....	Victoria, B. C.....	20	1,000 00
Robinson, Jerry..	Winnipeg, Man.....	20	1,000 00
Rutherford, J. G....	Calgary, Alta.....	10	500 00
Riley, Jean L....	Winnipeg, Man.....	100	5,000 00
Richards, Nora Ann	"	20	1,000 00
Rannard, Marion Black	"	50	2,500 00
Randall, Mrs. H. S....	Hamilton, Ont.....	50	2,500 00
Sanders, Bernard P. ...	Halifax, N.S.....	16	800 00
Schofield, F. H....	Winnipeg, Man.....	120	6,000 00
Scott, Hattie M....	"	30	1,500 00
Somerset, Eliz. S.	Toronto, Ont.....	60	3,000 00
Somerset, W. B....	"	17	850 00
Stewart, Est. D. A....	Halifax, N.S.....	40	2,000 00
Stitt, Wm....	Winnipeg, Man.....	74	3,700 00

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THE CANADIAN FIRE INSURANCE CO.—*Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of shares.	Amount subscribed and paid in cash.
			\$ cts.
Stobart, F. W. . . . .	Belford, Eng	550	27,500 00
" " (in trust for Amy M. Jeffcock) . . .	"	6	300 00
" " (in trust for F. E. Stobart) . . . . .	"	4	200 00
" " (in trust for Grace M. Wilkinson) . . .	"	8	400 00
" " (in trust for Phoebe B. Stobart) . . . . .	"	4	200 00
" " (in trust for Wm. Stobart) . . . . .	"	2	100 00
Stoddart, Kenneth B . . . . .	Winnipeg, Man.	40	2,000 00
Standard Trusts Co., Ex. Est. of R. S. Barrow . . .	"	120	6,000 00
Standard Trusts Co., Ex. Est. of Sir Wm. Whyte . .	"	50	2,500 00
Stoddart, Norma . . . . .	Calgary, Alta. . .	24	1,200 00
Stoddart, Caroline . . . . .	"	4	200 00
Steer, Walter J. . . . .	Winnipeg, Man.	10	500 00
Steer, Lillian . . . . .	"	4	200 00
Standard Trusts Co., Ex. Est. of N. Bawlf . . . . .	"	64	3,200 00
Tufis, Prof. J. F. . . . .	Wolfville, N.S. . .	100	5,000 00
Thomson, Wm. H. (in trust) . . . . .	Fortage-la-Prairie, Man	10	500 00
Walker, Thos. D., M.D. . . . .	St. John, N.B. . . .	20	1,000 00
Waller, Frederick . . . . .	Winnipeg, Man.	20	1,000 00
Webb, Mabel T. . . . .	Quebec, Que . . .	124	6,200 00
Wellwood, Sarah Jane . . . . .	Minnedosa, Man. . .	28	1,400 00
Whitla, Eleanor Kathleen . . . . .	Winnipeg, Man.	22	1,100 00
Wilson, R. R. . . . .	"	174	8,700 00
Windatt, Clara Isabella . . . . .	Bowmanville, Ont	20	1,000 00
Wright, S. R. . . . .	Swan River, Man	16	800 00
Young, A. L. . . . .	Souris, Man.	12	600 00
Totals . . . . .		10,000	\$ 500,000 00

## THE CANADIAN SURETY COMPANY.

## LIST OF DIRECTORS (As at February 11, 1916.)

F. W. Lafrentz, Pres.; Hon. J. J. Foy, K.C., Vice-Pres.; T. Bradshaw, R. R. Brown, Geo. Burn,  
R. Deming, J. B. Laidlaw, H. C. Willcox, W. H. Hall.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	Amount subscribed and paid in cash.
		\$
Lafrentz, F. W.	New York, N.Y.	2,500
Foy, Hon. J. J.	Toronto, Ont....	2,500
Bradshaw, T.	"	2,500
Brown, R. R.	New York, N.Y.	2,500
Burn, Geo.	Ottawa, Ont.	2,500
Deming, Richard	New York, N.Y.	2,500
Hall, W. H.	Toronto, Ont....	2,500
Laidlaw, John B.	"	2,500
Willcox, Henry C.	New York, N.Y.	2,500
Amsuco Securities Co.	"	177,500
Totals		200,000

SESSIONAL PAPER No. 8

## THE CASUALTY COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1916.)

Arthur L. Eastmure, President and Managing Director; H. S. Strathy, C. S. Blackwell, A. E. Renfrew,  
A. G. Strathy, W. J. Keens, A. W. Eastmure, W. W. Cumming and Hon. Thos. Crawford.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.
			\$	cts.	cts.
Adams, Dr. J. Frank	Toronto, Ont.	2	200 00		100 00
Abbott, J. W.	New York, N.Y.	2	200 00		100 00
Allen, Edward	Toronto, Ont.	1	100 00		50 00
Alley, John A. M.	"	1	100 00		50 00
Amsden, Lionel G.	"	1	100 00		50 00
Anderson, James E.	"	1	100 00		50 00
Anderson, James S.	"	1	100 00		50 00
Annandale, A. W.	"	1	100 00		30 00
Arnold, Frank W.	"	5	500 00		83 35
Ardagh, Henry H.	Barrie, Ont.	1	100 00		50 00
Ashworth, James J.	Toronto, Ont.	5	500 00		133 34
Ashbridge, Jesse	"	10	1,000 00		500 00
Ashdown, V. E.	"	1	100 00		
Abbott, Frank E.	"	3	300 00		150 00
Alderson, W. H.	"	2	200 00		100 00
Anderson, George	"	1	100 00		16 67
Armstrong, Fred W.	"	1	100 00		43 34
Addison, W. F.	"	2	200 00		100 00
Aikenhead, Thomas E.	"	1	100 00		50 00
Archibald, C. E.	Montreal, Que.	1	100 00		50 00
Appleton, John	Toronto, Ont.	1	100 00		16 67
Ashworth, E. M.	"	1	100 00		16 66
Bergh, Charles V.	Philadelphia, Pa.	10	1,000 00		166 67
Bowen, Thomas J.	Toronto, Ont.	2	200 00		16 67
Bartram, J. B.	"	1	100 00		50 00
Black, S. W. & Co.	"	4	400 00		200 00
Barker, W. A.	"	2	200 00		100 00
Barnard, F. M.	Montreal, Que.	1	100 00		50 00
Brown, Philip H.	Toronto, Ont.	1	100 00		50 00
Bonnell, W. H. M.	"	1	100 00		50 00
Brown, T. A.	"	2	200 00		100 00
Bilton, Thomas	"	1	100 00		50 00
Boland, E. T.	"	2	200 00		33 34
Bruce, J. Stuart	Toronto, Ont.	1	100 00		16 67
Booth, Charles	"	2	200 00		100 00
Bishop, W. E.	"	1	100 00		50 00
Boase, Joseph B.	"	5	500 00		250 00
Boase, Mrs. Claire E.	"	5	500 00		250 00
Birrell, Howard H.	"	1	100 00		16 67
Bollard, Arthur	"	1	100 00		50 00
Blackwell, Charles S.	"	25	2,500 00		1,250 00
Burns, Edward	"	2	200 00		100 00
Bishop, George H.	Montreal, Que.	1	100 00		50 00
Bulley, Samuel	Toronto, Ont.	1	100 00		50 00
Business Systems' Ltd.	"	2	200 00		100 00
Brown, Nicholas	"	1	100 00		50 00
Boake, G. Wilfred	"	1	100 00		50 00
Blachford, Horace P.	"	2	200 00		100 00
Bender, Charles A.	"	1	100 00		50 00
Croft, William	"	1	100 00		50 00
Clarke, Estate A. R.	"	1	100 00		50 00
Coles, George, Ltd.	"	1	100 00		50 00
Calvert, J. H.	"	1	100 00		50 00

## THE CASUALTY COMPANY OF CANADA.—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed		Amount paid in cash.	
			\$	cts.	\$	cts.
Caldwell, A. W.	Toronto, Ont.	1	100	00	33	34
Campbell, J. B.	"	1	100	00	50	00
Carswell, Robert.	"	2	200	00	60	00
Campbell, George H.	"	1	100	00	16	67
Cane, James G.	"	1	100	00	16	67
Carveth, John A.	"	2	200	00	86	67
Chapman, A. H.	"	2	200	00	100	00
Cleghorn, Thomas H.	"	1	100	00	33	34
Chapin, Arthur S.	"	1	100	00	50	00
Chapman, Stephen H.	"	1	100	00	50	00
Coper, Hubert A.	"	1	100	00	50	00
Clubb, Arthur F.	"	2	200	00	100	00
Collins, Charles H.	"	2	200	00	100	00
Charles R. Christie	Coboconk, Ont.	2	200	00	33	34
Coryell, C. S.	Toronto, Ont.	2	200	00	100	00
Culver, Frank L.	"	5	500	00	250	00
Cumming, Walter W.	"	2	200	00	100	00
Cumming, Walter W.	"	23	2,300	00	230	00
Cutten and Foster.	"	10	1,000	00	500	00
Campbell, Enos M.	"	1	100	00	43	34
Cumming, Charles C.	"	1	100	00	50	00
Crawford, Hon. Thos.	"	25	2,500	00	250	00
Douglas, W. Milne.	"	2	200	00	33	34
Davison, R. C.	"	1	100	00	16	67
Dale, Joseph G.	"	1	100	00	50	00
Despard, W. H.	"	1	100	00	50	00
DeGruchy, John.	"	1	100	00	50	00
Dorenwend, H.	"	2	200	00	33	34
Donovan, Harry B.	"	1	100	00	16	67
Eastmure, Arthur L.	"	50	5,000	00	2,500	00
Elliott, Smith.	Kingston, Ont.	1	100	00	10	00
Eby, W. J.	Toronto, Ont.	1	100	00	50	00
Eby, Estate J. F.	"	1	100	00	50	00
Eastmure, A. Wyburn.	"	25	2,500	00	250	00
Eastmure, Mrs. L. H.	"	1	100	00	50	00
Five-in-One Letter Env. Co.	"	1	100	00	16	67
Fraser, Dr. R. Douglas.	"	2	200	00	100	00
Fountain, William.	"	2	200	00	33	34
Grey, John G.	"	5	500	00	50	00
Greene, R. H.	"	5	500	00	183	34
Green, John C. & Co.	"	1	100	00	50	00
Gibson, R. L.	"	1	100	00	50	00
Gilverson, A. E.	"	1	100	00	50	00
Gourlay, R. S.	"	1	100	00	50	00
Gouinlock, George Estate.	"	2	200	00	100	00
Hobberlin, A. M.	"	1	100	00	50	00
Hayes, F. Barry.	"	1	100	00	50	00
Hewitt, Arthur.	"	1	100	00	50	00
Howard, Lewis.	"	1	100	00	50	00
Hill, George A.	"	1	100	00	16	67
Hutson, J. T. and H.	"	1	100	00	50	00
Hodgins, John P.	"	1	100	00	50	00
Hopkins, Edward.	"	2	200	00	100	00
Hillary, Norman T.	Winnipeg, Man.	1	100	00	50	00
Hales, Edward.	Toronto, Ont.	2	200	00	100	00
Hardy, Henry R.	"	2	200	00	100	00
Heintzman, Herman.	"	5	500	00	250	00
Henderson, Thomas A.	"	1	100	00	50	00
Jones, J. Gordon.	"	5	500	00	250	00
Keens, James H.	"	2	200	00	33	34
Keens, Walter J.	"	10	1,000	00	500	00
Keens, Walter J.	"	15	1,500	00	150	00
Langley, Elliott W.	"	10	1,000	00	100	00
Longwell, Alexander.	"	2	200	00	100	00
Lanskail, C. E.	"	1	100	00	50	00

THE CASUALTY COMPANY OF CANADA.—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Lytle, Mrs. Agnes E.	Toronto, Ont. ....	2	200	00	100	00
Mowat, H. M.	"	1	100	00	50	00
Mills, Thomas.	Kingston, Ont. ....	1	100	00	10	00
Martin, William.	North Bay, Ont. ....	1	100	00	30	00
Medland, T. J.	Toronto, Ont. ....	1	100	00	50	00
Morson, W. R.	"	1	100	00	50	00
Miller, Thomas W.	"	2	200	00	100	00
Morrice, W. J.	Montreal, Que. ....	1	100	00	50	00
McLaughlin, Dr. R. G.	Toronto, Ont. ....	1	100	00	50	00
McPherson, Allan.	"	2	200	00	100	00
Norrie, E. J. C.	"	2	200	00	86	67
Oliver, Joseph.	"	1	100	00	16	67
Pringle, C. H.	"	2	200	00	33	34
Pepler, Dr. W. H.	"	2	200	00	10	00
Pudhomme, C. F.	"	2	200	00	100	00
Punchard, T. R.	"	2	200	00	33	34
Pafford, A. H.	"	1	100	00	50	00
Phillips, A. J.	"	2	200	00	73	34
Pringle, Alexander.	Montreal, Que. ....	1	100	00	50	00
Renfrew, Allan E.	Toronto, Ont. ....	10	1,000	00	166	67
Renfrew, Allan E.	"	15	1,500	00	150	00
Rous, Mrs. C. C.	"	1	100	00	13	34
Richardson, J. W.	North Bay, Ont.	1	100	00	50	00
Strathy, G. B.	Toronto, Ont. ....	1	100	00	50	00
Seager, John R.	"	2	200	00	33	34
Stewart, William B.	"	1	100	00	50	00
Simmers, Herman.	"	1	100	00	50	00
Strathy, A. Gowan.	"	10	1,000	00	500	00
Strathy, A. Gowan.	"	15	1,500	00	150	00
Strathy, A. G., Ltd.	"	4	400	00	40	00
Strathy, Miss E. L. M.	"	5	500	00	250	00
Strathy, Henry S.	"	50	5,000	00	500	00
Smith, Harold T.	"	50	5,000	00	250	00
Stoddart, Charles J.	"	1	100	00	43	33
Stevenson, N. J.	"	4	400	00	66	67
Somers, James.	"	2	200	00	100	00
Staunton, Thomas A.	"	1	100	00	50	00
Taft, John W.	"	2	200	00	100	00
Thompson, George W.	"	2	200	00	100	00
Wilson, Dr. R. J.	"	1	100	00	50	00
Waddington, Herbert.	"	1	100	00	50	00
Willard, J. C.	"	1	100	00	50	00
Westwood, Benjamin	"	1	100	00	50	00
Wickett, S. R.	"	1	100	00	50	00
Wood, William H.	"	1	100	00	50	00
Walker, James R.	Montreal, Que. ....	1	100	00	50	00
Worden, William H.	Toronto, Ont. ....	1	100	00	50	00
Wiltse, Herbert G.	"	1	100	00	50	00
Wood, David O.	"	1	100	00	50	00
Wood, W. Lloyd.	"	1	100	00	50	00
Wilson, John.	"	1	100	00	30	00
Wilson, Norman D.	"	1	100	00	50	00
Worts, J. Gooderham	"	1	100	00	50	00
Wheeler, Alexander E.	"	1	100	00	50	00
Yorston, James A.	"	1	100	00	30	00
Young, Melville.	"	1	100	00	...	...
Allen, Benjamin.	"	2	200	00	...	...
Allen, Frank B.	"	1	100	00	...	...
Ansley, A. M. N.	"	1	100	00	...	...
Abrey, George S.	"	1	100	00	...	...
Alison, Thomas H. C.	"	1	100	00	...	...
Atkinson, J. Leonard.	"	2	200	00	...	...
Burnett, Harris W.	"	1	100	00	...	...
Bryce, Alexander.	"	5	500	00	...	...
Darrall, Charles H.	"	1	100	00	...	...

THE CASUALTY COMPANY OF CANADA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$ cts.	\$ cts.
Hallworth, J. B. . . . .	Toronto, Ont. . . . .	1	100 00	.....
Harty, Hon. William . . . . .	Kingston, Ont. . . . .	1	100 00	.....
Leitch, George C. . . . .	Toronto, Ont. . . . .	1	100 00	.....
McCausland, W. M. . . . .	" . . . . .	1	100 00	.....
Nerlich, Emil . . . . .	" . . . . .	1	100 00	.....
Plow, Mrs. C. S. . . . .	Montreal, Que. . . . .	10	1,000 00	.....
Plow, George S. . . . .	" . . . . .	15	1,500 00	.....
Perrin, James H. . . . .	Toronto, Ont. . . . .	1	100 00	.....
Radford, William . . . . .	" . . . . .	1	100 00	.....
Stapells, R. A. . . . .	" . . . . .	1	100 00	.....
Symons, W. L. . . . .	" . . . . .	1	100 00	.....
White, Dr. J. W. . . . .	" . . . . .	1	100 00	.....
Totals . . . . .			\$66,400 00	\$18,252 51



SESSIONAL PAPER No. 8

## CHARTERED TRUST AND EXECUTOR COMPANY.

(Formerly The Title and Trust Company.)

LIST OF DIRECTORS—(As at Feb. 29, 1916.)

E. F. B. Johnston, K.C., Pres.; Hon. W. A. Charlton, Noel Marshall and W. J. Gage, Vice-Presidents;  
 W. K. George, George H. Hees, W. R. Robbs, D. B. Hanna, Jas. B. Tudhope, Jacob Kohler,  
 R. Wade, Allan McPherson and John J. Gibson, Managing Director.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address.	Amount	Amount
		subscribed.	paid up.
		\$ cts.	\$ cts.
Johnston, E. F. B.	Toronto, Ont.	16,000 00	12,250 00
Charlton, Hon. W. A.	"	21,000 00	13,650 00
Gage, W. J.	"	16,000 00	11,200 00
Jenkins, Thomas	"	16,000 00	11,200 00
Hardy, James	"	16,000 00	11,200 00
Tudhope, James B.	Orillia, Ont.	16,000 00	10,400 00
Hobbs, W. R.	Toronto, Ont.	15,000 00	10,500 00
Clark, W. J.	"	6,000 00	4,200 00
Marshall, Noel	"	27,500 00	19,250 00
George, W. K.	"	6,000 00	6,000 00
Smith, Alex.	Ottawa, Ont.	2,000 00	1,300 00
Hees, George H.	Toronto, Ont.	20,000 00	20,000 00
Kohler, Jacob	Cayuga, Ont.	6,000 00	4,200 00
Anderson, Frances D.	Ottawa, Ont.	3,000 00	3,000 00
Thomson, Wm.	Orillia, Ont.	2,000 00	1,300 00
Wade, R.	"	15,000 00	10,500 00
Bartlett, Mrs. Clara C.	"	5,000 00	3,500 00
McPherson, Allan	Longford Mills, Ont.	16,000 00	9,888 00
Tudhope, W. H.	Orillia, Ont.	5,000 00	3,500 00
Burgess, Estate of R. K.	Toronto, Ont.	5,000 00	3,500 00
Ramsey, Wm.	Bowland, Scotland	5,000 00	5,000 00
Gibson, John J.	Toronto, Ont.	5,100 00	3,600 00
Aikins, H. W.	"	1,000 00	700 00
Somers, G. T.	"	2,000 00	1,100 00
Webster, T. Shaw	"	-1,000 00	1,000 00
Russell, Thos. A.	"	500 00	500 00
Auden, H. W.	"	500 00	350 00
Jelly, R. R.	Brandon, Man.	2,500 00	1,798 91
Grant, Gideon	Toronto, Ont.	2,500 00	1,375 00
Dods, Andrew	"	2,500 00	2,500 00
Hanna, D. B.	"	6,000 00	4,200 00
Prentiss, J. M.	"	500 00	325 00
Kohler, Mrs. Sarah J.	Cayuga, Ont.	2,000 00	1,400 00
McMahon, H. P.	St. Thomas, Ont.	500 00	350 00
Marshall, N. C.	Toronto, Ont.	1,000 00	700 00
MacKenzie, Alexander	"	1,000 00	1,000 00
Kerry, Kay	Montreal, Que.	2,400 00	2,400 00
Paterson, Mary Ethel	"	1,200 00	1,200 00
McIntosh, R. W., and Kay Kerry	"	600 00	600 00
Paterson, N. L.	Toronto, Ont.	300 00	300 00
McIntosh, R. W.	Montreal, Que.	300 00	300 00
Ireland, Jean P.	Toronto, Ont.	100 00	100 00
Total		\$273,000 00	\$201,336 91

## THE DOMINION FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 16, 1916).

R. F. Massie, Pres.; P. Pocock, Vice-Pres.; Henry Brock, N. W. Renwick, Sec.; R. S. Cassels, K.C., E. Ostiguy, T. Walker, R. J. Hutchings, R. Kelly.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts	\$	cts
Andrews, Arthur T	Winnipeg, Man	5	500	00	360	00
Austen, Percy G	Halifax, N.S.	5	500	00	500	00
Austen, J. Howe	"	5	500	00	500	00
Arthur, R. A., M.D	Sudbury, Ont.	5	500	00	500	00
Bownass, Wm.	Victoria, B.C.	10	1,000	00	700	00
Baskerville, Chas. A	Winnipeg, Man	5	500	00	400	00
Bawlf, Est. Nicholas	"	50	5,000	00	3,500	00
Bellamy, Thos	Edmonton, Alta	10	1,000	00	700	00
Bartlett, James H	Souris, Man	10	1,000	00	700	00
Brock, Henry.	Toronto, Ont	50	5,000	00	4,000	00
Bradley, Levi	High River, Alta	5	500	00	350	00
Belleau, James F.	Quebec, Que	5	500	00	250	00
Brais & Dupras	Longueuil, Que	5	500	00	400	00
Brimacombe, Matthew A	Vermilion, Alta	3	300	00	240	00
Brewster, W. A	Banff, Alta	5	500	00	285	00
Black, D. E.	Calgary, Alta	3	300	00	240	00
Bouey, John N. & Chas	Winnipeg, Man	5	500	00	400	00
Bell, Nat	Edmonton, Alta	5	500	00	400	00
Bathalon, J. B. S	St. Liboire, Que	10	1,000	00	800	00
Bickerton, James G	Woodstock, Ont	5	500	00	500	00
Beatty, Est. James H	Toronto, Ont	25	2,500	00	2,500	00
Butler, R. E	Woodstock, Ont	6	600	00	600	00
Costigan, C	Portage la Prairie, Man	5	500	00	490	00
Clark, Chas. W., M.D	Toronto, Ont	4	400	00	200	00
Chisholm, A. R	Edmonton, Alta	5	500	00	250	00
Colling, John W	Moosejaw, Sask	5	500	00	350	00
Curran, Jos. B	Brandon, Man	5	500	00	490	00
Courtney, T. F.	Halifax, N.S.	10	1,000	00	800	00
Crowell, M. O.	"	10	1,000	00	800	00
Craig, Thomas	Ridgetown, Ont	2	200	00	160	00
Collins, Franklin	Winnipeg, Man	50	5,000	00	4,000	00
Coventry Bros.	Moosejaw, Sask	10	1,000	00	690	00
Carleton, James G	St. John, N.B.	1	100	00	80	00
Clarke, Richard H	Moosejaw, Sask	10	1,000	00	500	00
Coppinger, Thos. S	Morlon, Man	10	1,000	00	500	00
Carstens, Hugo	Winnipeg, Man	5	500	00	250	00
Cassels, R. S.	Toronto, Ont	50	5,000	00	4,000	00
Curtis, John H	Nanton, Alta	3	300	00	240	00
Crossman, Millo	Staveley, Alta	2	200	00	160	00
Crosby, Louis S	Banff, Alta	3	300	00	240	00
Cawker, Edwin M	Medicine Hat, Alta	5	500	00	250	00
Campbell, R. J	Boisecvain, Man	5	500	00	400	00
Campeau, J. Alph & Co.	Therford Mines, Que	2	200	00	160	00
Crews, J. G.	North Bay, Ont	5	500	00	500	00
Clewlo, Rolt. W.	Toronto, Ont	5	500	00	500	00
Caswell, Est. Thomas	"	5	500	00	500	00
Croucher, Miss Margaret M	Saskatoon, Sask	5	500	00	500	00
Cowan, Thos. H	Portage la Prairie, Man	10	1,000	00	700	00
Comer, Mrs. Ida May	Calgary, Alta.	10	1,000	00	800	00
Cote, Jos	Ottawa, Ont	3	300	00	240	00
Deacon, Est. Wm. H	Winnipeg, Man	5	500	00	400	00
Doyle, Ernest M	Calgary, Alta	5	500	00	400	00
Dorrell, Hy	Moosejaw, Sask.	10	1,000	00	800	00
Donaldson, Joseph	Brandon, Man	5	500	00	400	00

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## THE DOMINION FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed		Amount paid in cash.	
			\$	cts	\$	cts
Desjardines, J. M.	Laurentides, Que.	2	200	00	160	00
Drulard, Chas. H.	Windsor, Ont.	5	500	00	500	00
Douglas, H. W. B.	Edmonton, Alta.	20	2,000	00	1,100	00
Edwards, Robt. H.	Halifax, N.S.	5	500	00	400	00
Edgecombe, Mrs. Helen G.	St. John, N.B.	10	1,000	00	800	00
Fairbairn, James	Portage la Prairie, Man.	5	500	00	400	00
Fleming, John H.	Maple Creek, Sask.	5	500	00	400	00
Fear, Wm. H. & Geo. M.	Banff, Alta.	5	500	00	400	00
Foisy, J. H.	Montreal, Que.	2	200	00	160	00
Fraser, John D.	Tuxford, Sask.	10	1,000	00	800	00
Fleury, H. W. (in trust)	Aurora, Ont.	10	1,000	00	1,000	00
Fleury, Leila M.	"	5	500	00	500	00
Field, Edward	Toronto, Ont.	5	500	00	500	00
Fleming, H. O.	Windsor, Ont.	5	500	00	500	00
Foley Bros., Larson & Co.	Winnipeg, Man.	50	5,000	00	3,000	00
Farrell, Hon. Just. A. G.	Moosomin, Sask.	10	1,000	00	800	00
Goodridge, Est. Henry	Edmonton, Alta.	10	1,000	00	800	00
Green, Patrick	Winnipeg, Man.	3	300	00	240	00
Griffiths, Thos.	"	3	300	00	240	00
Gunn, J. A., M.D.	"	10	1,000	00	500	00
Gardner, Arthur C.	"	5	500	00	400	00
Gordon, Chas.	Vegreville, Alta.	3	300	00	240	00
Gainer, J.	Edmonton South, Alta.	3	300	00	240	00
Gareau, J. O.	Montreal, Que.	2	200	00	160	00
Garland, Nicholas	Toronto, Ont.	5	500	00	500	00
Gordon, Est. Geo.	Woodstock, Ont.	5	500	00	500	00
Greenizen, Isaac	Petrolia, Ont.	2	200	00	200	00
Huston, James	Manitou, Man.	5	500	00	400	00
Harlow, Robt. J.	Victoria, B.C.	5	500	00	400	00
Hoover & Co.	Winnipeg, Man.	10	1,000	00	800	00
Hanlon, Michael	"	10	1,000	00	800	00
Hutchings, Robt. J.	Calgary, Alta.	50	5,000	00	4,000	00
Higgs, Frederick F.	Victoria, B.C.	20	2,000	00	1,000	00
Hatfield, Thos. A.	Vancouver, B.C.	50	5,000	00	4,000	00
Heinmiller, Edwin J.	Prince Albert, Sask.	5	500	00	350	00
Hill, W. H. A.	Regina, Sask.	15	1,500	00	750	00
Henderson, Geo. G.	Fernie, B.C.	5	500	00	400	00
Hitchcock, Arthur	Moosajaw, Sask.	10	1,000	00	800	00
Hunter, Helen	Hartney, Man.	5	500	00	400	00
Hasselfield, Chas. F.	Deloraine, Man.	5	500	00	325	00
Hall & Fairweather.	St. John, N.B.	10	1,000	00	800	00
Higinbotham, John D.	Lethbridge, Alta.	5	500	00	400	00
Haddin, John	Winnipeg, Man.	2	200	00	160	00
Holmes, James.	Woodstock, Ont.	15	1,500	00	1,500	00
Hastings, Dr A. O.	Toronto, Ont.	5	500	00	500	00
Harper, Est. W. H.	Chatham, Ont.	5	500	00	500	00
Halliday, Mrs. May.	Halifax, N.S.	10	1,000	00	1,000	00
Johnston, Wm.	Winnipeg, Man.	10	1,000	00	800	00
Jackson, Bros.	Edmonton, Alta.	10	1,000	00	595	00
Johnston, J. M., M.D.	Toronto, Ont.	5	500	00	500	00
Jackson, Geo. N.	Winnipeg, Man.	20	2,000	00	1,275	00
Kelly, Robt.	Vancouver, B.C.	50	5,000	00	3,500	00
Knott, Frederick J.	Winnipeg, Man.	5	500	00	300	00
Kent & Brown	Moosajaw, Sask.	5	500	00	400	00
Kennedy, Est. James.	St. John, N.B.	13	1,300	00	1,300	00
Kieffer Bros.	Montreal, Que.	2	200	00	160	00
Karn, C. J. W., M.D.	Berlin, Ont.	10	1,000	00	1,000	00
Likely, Joseph A.	St. John, N.B.	13	1,300	00	1,300	00
Lush, Frank	Wainwright, Alta.	5	500	00	385	00
Lawlor, Thos. J.	Killarney, Man.	10	1,000	00	475	00
Ludlow, James H.	Winnipeg, Man.	3	300	00	240	00
Lussier & Guimont.	St. Hyacinthe, Que.	10	1,000	00	800	00
Lovett, H. A., K.C.	Montreal, Que.	5	500	00	500	00
Leaver, Geo.	Toronto, Ont.	5	500	00	500	00
Lewis, Wm.	Mount Forest, Ont.	5	500	00	500	00

## THE DOMINION FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Lang, Lisgar L.....	Winnipeg, Man.....	10	1,000	00	800	00
Massie, Robt. F.....	Toronto, Ont.....	200	20,000	00	16,000	00
Magrath, Hart & Co.....	Edmonton, Alta.....	50	5,000	00	2,500	00
Muir, Wm.....	Brandon, Man.....	30	3,000	00	2,400	00
Maynard, James.....	Victoria, B.C.....	25	2,500	00	2,000	00
Mickle, Geo. Thos.....	Ridgetown, Ont.....	2	200	00	160	00
Morrison & Johnston.....	Lacombe, Alta.....	10	1,000	00	800	00
Mathews, Ed. Chas.....	Victoria, B.C.....	10	1,000	00	800	00
Maedonald, Duncan M.....	Winnipeg, Man.....	10	1,000	00	375	00
Murphy, Wm. Geo.....	Carberry, Man.....	5	500	00	350	00
Munro, Robt.....	Winnipeg, Man.....	50	5,000	00	4,000	00
Morris, Edw. A.....	Vancouver, B.C.....	50	5,000	00	4,000	00
Maedonnell, D. G.....	".....	25	2,500	00	1,750	00
Mitchell, J. B.....	Winnipeg, Man.....	5	500	00	400	00
Martin, Wm. D.....	Moncton, N.B.....	5	500	00	400	00
Meredith, Henry.....	Brandon, Man.....	2	200	00	160	00
Moon, Thomas.....	Woodstock, Ont.....	10	1,000	00	1,000	00
Murphy, James.....	Mount Forest, Ont.....	10	1,000	00	1,000	00
Miller, B. B.....	Warton, Ont.....	5	500	00	500	00
Mann, Mrs. Francis.....	Windsor, Ont.....	5	500	00	500	00
Meiklejohn, J.....	Harriston, Ont.....	2	200	00	200	00
McTavish, A. R.....	Calgary, Alta.....	5	500	00	400	00
McRae, Alex. C.....	Winnipeg, Man.....	5	500	00	400	00
McMillan, Allan F.....	Vancouver, B.C.....	1	100	00	80	00
McDermott, Pat'k. J.....	Minnedosa, Man.....	10	1,000	00	800	00
McNaughton, Jas.....	Carmanagay, Alta.....	5	500	00	400	00
McKenzie, & Mann.....	Swift Current, Sask.....	5	500	00	400	00
McBride, Edward.....	Calgary, Alta.....	10	1,000	00	700	00
McCarthy, Edw.....	Regina, Sask.....	25	2,500	00	1,450	00
McKillop, Dougald.....	Portage la Prairie, Man.....	5	500	00	400	00
McRobbie, John, H.....	St. John, N.B.....	13	1,300	00	1,300	00
McElvanny, Wm. J.....	Winnipeg, Man.....	5	500	00	400	00
McDougall, A.....	Pictou, N.S.....	5	500	00	500	00
McClellan, S. E.....	Medicine Hat, Alta.....	5	500	00	250	00
Neilson, Hugh.....	Calgary, Alta.....	10	1,000	00	800	00
Nankin, Samuel.....	Toronto, Ont.....	15	1,500	00	750	00
Naden, Thos. H.....	Macclesfield, Eng.....	5	500	00	400	00
Normand, N.....	Laurierville, Que.....	1	100	00	80	00
Osborne, W. J.....	Winnipeg, Man.....	10	1,000	00	700	00
Outbit, C. W.....	Halifax, N.S.....	10	1,000	00	800	00
On, Mar.....	Blairmore, Alta.....	3	300	00	300	00
Ostiguy, Emile.....	Montreal, Que.....	142	14,200	00	12,500	00
Poeock, Philip.....	London, Ont.....	55	5,500	00	4,400	00
Parker, James.....	Langford, B. C.....	5	500	00	250	00
Parker, Wm. A.....	Manitou, Man.....	5	500	00	400	00
Payne, Howard R. A.....	Winnipeg, Man.....	5	500	00	400	00
Pollock, Wm.....	Maple Creek, Sask.....	20	2,000	00	1,600	00
Peterson, Chas. J.....	Vancouver, B. C.....	10	1,000	00	700	00
Paine, Wm. B.....	Winnipeg, Man.....	10	1,000	00	525	00
Powell, James A.....	Edmonton, Alta.....	20	2,000	00	700	00
Phillbrick, E. E.....	Danville, Que.....	1	100	00	70	00
Pringle, Mrs. M. W.....	Belleville, Ont.....	3	300	00	300	00
Queen, J. M.....	St. John, N.B.....	5	500	00	250	00
Quick, Gordon W.....	Maple Creek, Sask.....	10	1,000	00	800	00
Renwick, Neil W.....	Toronto, Ont.....	50	5,000	00	4,000	00
Ross, Daniel N.....	Winnipeg, Man.....	5	500	00	400	00
Robertson & Hackett.....	Vancouver, B. C.....	10	1,000	00	800	00
Reid, Chas.....	Swift Current, Sask.....	10	1,000	00	800	00
Read, Thos.....	Regina, Sask.....	5	500	00	400	00
Rose, Fred'k. E.....	St. Stephen, N.B.....	50	5,000	00	3,500	00
Riddell, John R.....	Moosejaw, Sask.....	5	500	00	400	00
Rundle, Wm. P.....	Winnipeg, Man.....	5	500	00	200	00
Rutherford, John R. Est.....	Aurora, Ont.....	10	1,000	00	1,000	00
Rennie, Wm. H.....	Winnipeg, Man.....	5	500	00	500	00
Ross, James.....	Edmonton, Alta.....	10	1,000	00	700	00

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THE DOMINION FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name	Address	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Shea, Patrick	Winnipeg, Man.	5	500	00	400	00
Senecal, Rev. L. A.	St. Hyacinthe, Que.	5	500	00	400	00
Schnarr, Wm. Jos.	Killarney, Man.	5	500	00	400	00
Stephens, G. F. & Co. Ltd.	Winnipeg, Man.	5	500	00	400	00
Sherlock, Philip J.	Killarney, Man.	2	200	00	160	00
Sutherland, Donald MacLeod.	Boissevain, Man.	6	600	00	480	00
Shannon, Est. W. B.	Tara, Ont.	5	500	00	400	00
Smith, Geo. K.	Moosejaw, Sask.	5	500	00	400	00
Smith, Wm. H.	Lehora, Man.	5	500	00	400	00
Siebenbaum, H.	Victoria, B. C.	13	1,300	00	1,040	00
Smith, Est. Daniel.	Winnipeg, Man.	50	5,000	00	2,250	00
Smith, Edward J. C.	Victoria, B. C.	5	500	00	400	00
Sibbett & Hallett	Nanton, Alta.	3	300	00	210	00
Spencer, John H.	Medicine Hat, Alta.	1	100	00	80	00
Sutherland, James A.	Drumheller, Alta.	3	300	00	210	00
Stuart, T. R. & Co.	Calgary, Alta.	5	500	00	400	00
Solis, E. H.	Outremont, Que.	5	500	00	400	00
Sutherland, Wm. H.	Ingersoll, Ont.	5	500	00	500	00
Storey, D.	Ottawa, Ont.	5	500	00	500	00
Scott, Est. Mrs. Bessie	Halifax, N. S.	15	1,500	00	1,500	00
Scott, David A.	"	30	3,000	00	3,000	00
Struthers, Est. R. B.	Montreal, Que.	5	500	00	500	00
Scott, Angus M.	Edmonton, Alta.	5	500	00	500	00
Skitch, Alfred.	Welland, Ont.	2	200	00	200	00
Thomas, Robt. C.	Calgary, Alta.	20	2,000	00	1,400	00
Thorne, Levert H.	St. John, N.B.	1	100	00	80	00
Tenaille, Daniel J.	Maple Creek, Sask.	10	1,000	00	500	00
Turner, Hyles E.	Winnipeg, Man.	5	500	00	400	00
Taylor, Frank L.	"	5	500	00	400	00
Troughton, E.	Lumsden, Sask.	2	200	00	160	00
Trudel, Benoit	Montreal, Que.	3	300	00	240	00
Taylor, E. L.	Winnipeg, Man.	20	2,000	00	700	00
Urquhart, Andrew.	Lacombe, Alta.	20	2,000	00	1,600	00
Underwood, Thos.	Calgary, Alta.	25	2,500	00	1,250	00
Wilson, Alexander.	Victoria, B. C.	5	500	00	400	00
Williamson Bros.	Edmonton, Alta.	10	1,000	00	500	00
Welsh, Alex. R.	Boissevain, Man.	10	1,000	00	800	00
Whirla, Hy. W.	Winnipeg, Man.	10	1,000	00	650	00
White, & Manahan	Winnipeg, Man.	5	500	00	400	00
Wellington, John H.	Moosejaw, Sask.	10	1,000	00	800	00
Walton, Geoffrey H.	Victoria, B. C.	25	2,500	00	2,000	00
Wilkinson, James B.	Vancouver B. C.	5	500	00	270	00
Welliver, R. B.	Red Deer, Alta.	1	100	00	50	00
Williams, David	Canmore, Alta.	10	1,000	00	800	00
Williams, R. A., M. D.	Ingersoll, Ont.	5	500	00	500	00
White, Est. John	Halifax, N.S.	10	1,000	00	1,000	00
Watterworth, Mrs. M.	Ingersoll, Ont.	5	500	00	500	00
Whitelaw, R.	Woolstock, Ont.	2	200	00	200	00
Wilkinson, W. T.	Amherstburg, Ont.	2	200	00	200	00
Walker, Thaddeus.	Walkerville, Ont.	84	8,400	00	8,400	00
White, Hugh.	Toronto, Ont.	5	500	00	400	00
Wallis, Henry A.	Killarney, Man.	10	1,000	00	540	00
Totals.		2,795	\$279,500	00	\$215,830	00

6 GEORGE V, A. 1916

## THE DOMINION GRESHAM GUARANTEE AND CASUALTY COMPANY.

## LIST OF DIRECTORS—(As at Feb. 25, 1916.)

Fred. W. Evans, Pres.; Benj. Tooke, Vice-Pres.; J. M. Fortier, Wm. Hanson, Sir. H. B. Ames, M.P.;  
Geo. G. Foster, K.C.; F. W. Fairman.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares	Amount subscribed and paid in cash.
			\$    cts.
Ames, H. B., M.P.	Montreal, Que.	25	2,500 00
Evans, Fred. W.	"	25	2,500 00
Fairman, F. W.	"	25	2,500 00
Fortier, J. M.	"	25	2,500 00
Foster, Geo. G., K.C.	"	25	2,500 00
Hanson, Wm.	"	25	2,500 00
Tooke, Benj.	"	25	2,500 00
Gresham Fire & Accident Insurance Society, Limited.	London, Eng.	825	82,500 00
Gresham Life Assurance Society, Limited	"	1,000	100,000 00
	Totals.	2,000	\$200,000 00

## THE DOMINION OF CANADA GUARANTEE AND ACCIDENT INSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Jan. 28, 1916.)

James E. Roberts, Pres.; A. E. Gooderham, Chairman; C. D. Warren and R. L. Patterson, Vice-Chairmen;  
W. G. Blackstock, Sir D. D. Mann, Robert Archer, Douglas G. Ross.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	No. of shares.	Amount subscribed and paid in cash.
		\$
McKinnon Estate	100	10,000 00
Warren, C. D.	40	4,000 00
Warren, Mrs. Georgina S.	50	5,000 00
Patterson, R. L.	50	5,000 00
Crean Estate.	20	2,000 00
Archer, Robert	50	5,000 00
Thomson, Miss J. J.	20	2,000 00
Lowndes Estate	30	3,000 00
Flett, Jno. Estate...	50	5,000 00
Ross Estate.	160	16,000 00
Blackstock, Mrs. H. V.	30	3,000 00
Mann, Sir Donald.	100	10,000 00
Gooderham, Geo., Est. in trust	150	15,000 00
Gooderham, A. E.	50	5,000 00
Gooderham, Geo. Estate	1,434	143,400 00
Blackstock, W. G.	20	2,000 00
Roberts, J. E.	70	7,000 00
Ross, Douglas G.	20	2,000 00
	Totals	2,444 \$ 244,400 00

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## FACTORIES INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Mar. 1, 1916.)

C. R. Clapp, Pres.; B. L. Anderson, Vice-Pres.; F. Murphy, K.C.; A. Fleming, Ernest Roy, W. D. Boyce

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount	
			subscribed.	paid in cash.
			\$	cts
Clapp, C. R.	Toronto, Ont.	10	1,600 00	1,000 00
Fleming, A.	"	10	1,600 00	1,000 00
Anderson, B. L.	"	10	1,600 00	1,000 00
Boyce, W. D.	St. Thomas, Ont.	10	1,600 00	1,000 00
Clapp & Anderson, Limited	Toronto, Ont.	960	153,600 00	96,000 00
Totals		1,000	\$160,000 00	\$100,000 00

## THE GENERAL ACCIDENT ASSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 29, 1916.)

W. A. Young, M.D., Pres.; C. Norie-Miller, Vice-Pres.; F. Norie-Miller, J.P., H. E. Southam, John J. Durance, J. A. Macintosh, Thos. H. Hall.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount	
			subscribed.	paid in cash.
			\$	cts.
Norie-Miller, F.	Perth, Scotland	60	6,000 00	1,500 00
Norie-Miller, C.	New York, N.Y.	20	2,000 00	500 00
Young, W. A.	Toronto, Ont.	20	2,000 00	500 00
Southam, H. E.	New York, N.Y.	20	2,000 00	500 00
Durance, John J.	Toronto, Ont.	60	6,000 00	1,500 00
Macintosh, J. A.	"	20	2,000 00	500 00
Hall, Thos. H.	"	20	2,000 00	500 00
Allen, J. Mayhew	Perth, Scotland	20	2,000 00	500 00
General Accident Corp., Ltd.	"	1,760	176,000 00	44,000 00
Totals		2,000	\$200,000 00	\$50,000 00

## THE GENERAL ANIMALS INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 21, 1916.)

Robert Ness, Pres.; L. A. Lavallee, K.C., Vice-Pres.; A. P. Frigon, L. P. Berard, K.C., A. Champagne, N. Rochon, J. d'Halewyn.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address.	No. of shares.	Amount	
			subscribed.	paid in cash.
			\$ cts.	\$ cts.
Prevost, Jos.	Sault au Recollet, Que.	1	100 00	60 00
Monette, Dr. W.	Montreal, Que.	44	4,400 00	2,080 00
Senecal, T. P.	Sault au Recollet, Que.	6	600 00	360 00
Rochon, Nap.	Montreal, Que.	70	7,000 00	4,200 00
Vallieres, A. I. & Cie.	"	1	100 00	60 00
Geneux, Dr. D.	"	50	5,000 00	2,925 00
Agla, A.	Harrow, Ont.	1	100 00	60 00
Duchene, Dr. J. D.	Quebec, Que.	5	500 00	300 00
d'Halewyn, Baron J.	Montreal, Que.	80	8,000 00	4,300 00
Desjardins, Hon. A.	"	1	100 00	40 00
Gohier & Cie.	"	10	1,000 00	400 00
Lachapelle, Dr. E. P.	"	1	100 00	60 00
Brousseau, F. J.	Sault au Recollet, Que.	51	5,100 00	2,425 00
Masson, Dr. R. A.	Montreal, Que.	23	2,300 00	1,265 00
Colin, Dr. A.	Grand Mere, Que.	1	100 00	50 00
Paradis, J. G.	Lac aux Saumons, Que.	2	200 00	120 00
Desaulniers, E., N. P.	Montreal, Que.	5	500 00	300 00
Michaud, F.	"	2	200 00	120 00
Belanger, A. O.	Papineauville, Que.	15	1,500 00	625 00
Aitken, W. R.	Montreal, Que.	5	500 00	300 00
Archambault, Dr. U.	Hull, Que.	20	2,000 00	1,200 00
Chauret, A.	Ste. Genevieve, Que.	5	500 00	300 00
Delorme, E.	Sault au Recollet, Que.	8	800 00	480 00
Gagnon, J. L. S.	Ahuntsic, Que.	7	700 00	420 00
Laporte, H.	Montreal, Que.	4	400 00	240 00
Champagne, A.	"	100	10,000 00	6,000 00
Telmousse, Dr. A. E.	Ottawa, Ont.	20	2,000 00	1,150 00
Lariviere, Hon. A. A. C.	Montreal, Que.	1	100 00	60 00
Marchand, C. A.	"	10	1,000 00	600 00
Kannon, Dr. M.	"	10	1,000 00	600 00
Chatelain, S.	St. Andre Avellan, Que.	1	100 00	60 00
Cornu, Dr. F.	Ottawa, Ont.	10	1,000 00	500 00
Alarie, Dr. G.	Joliette, Que.	2	200 00	120 00
Sawyer, E.	Montreal, Que.	10	1,000 00	600 00
Choiniere, A.	Waterloo, Que.	1	100 00	40 00
Cleveland, Dr. H. R.	Danville, Que.	1	100 00	60 00
Daigneault, Dr. F. H.	Acton Vale, Que.	1	100 00	60 00
Telmousse, Dr. J. B. R.	Sorel, Que.	1	100 00	40 00
Barette, J. A., N. P., M. P.	St. Barthelmi, Que.	1	100 00	60 00
Sylvestre, Dr. L. P.	"	1	100 00	60 00
Laurin, Dr. A. M.	Buckingham, Que.	10	1,000 00	600 00
Chevrier, Dr. R.	Ottawa, Ont.	5	500 00	275 00
Chatelain, Rev. P.	Buckingham, Que.	5	500 00	250 00
Tracy, Dr. A. W.	Sherbrooke, Que.	2	200 00	120 00
Janelle, Dr. J. A.	"	2	200 00	120 00
Duhamel, E.	Granby, Que.	1	100 00	55 00
Martin, S.	"	1	100 00	60 00
Lavallee, L. A., C. R.	Montreal, Que.	56	5,600 00	3,360 00
Berard, L. P., C. R.	"	114	11,400 00	6,840 00
Mackay, Mme. A. Perrier.	Papineauville, Que.	10	1,000 00	600 00
Toupin, Rev. J.	St. Antoine Abbe, Que.	10	1,000 00	400 00
Gauthier, J. A.	Hull, Que.	5	500 00	300 00
Mailhot, J. Art.	Montreal, Que.	5	500 00	200 00
Watson, Dr. Jno.	Howick, Que.	5	500 00	300 00
Dupuis, H.	Hull, Que.	10	1,000 00	550 00
Frigon, A. P.	Montreal, Que.	96	9,600 00	4,800 00
Leduc, R. A.	"	51	5,100 00	3,060 00
Pilon, H.	"	2	200 00	110 00
Houle, Rev. J. B.	Vandreuil, Que.	5	500 00	300 00
Jodoin, M.	Montreal, Que.	20	2,000 00	1,100 00



SESSIONAL PAPER No. 8

THE GENERAL ANIMALS INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$ cts	\$ cts
Fauteux, Frs	Montreal, Que.	10	1,000 00	550 00
Lanctot, R., M.P.	St. Constant, Que.	20	2,000 00	1,200 00
Gonthier, Geo.	Montreal, Que.	1	100 00	60 00
Archambault, J	Roxton Pond, Que	1	100 00	60 00
Ness, R.	Howick, Que.	50	5,000 00	3,000 00
Bregent, A. E.	Montreal, Que.	71	7,100 00	2,800 00
Monty, A	Roxton Pond, Que	3	300 00	180 00
St. Pierre, I.	"	2	200 00	120 00
Lambert, Mrs. J. B.	Fort George, B.C.	2	200 00	80 00
Lamarre, W. & Cie.	Montreal, Que.	5	500 00	200 00
Plaqueuf, A.	St. Antoine, Que	1	100 00	60 00
Melancon, H	Ottawa, Ont.	5	500 00	300 00
Totals		1,174	\$117,400 00	\$64,800 00

## THE GLOBE INDEMNITY COMPANY OF CANADA.

*(Formerly The Canadian Railway Accident Insurance Co.)*

## LIST OF DIRECTORS—(As at Feb. 28, 1916.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; Sir Frederick Williams-Taylor, Sir Alexander Lacoste, A. G. Dent, W. Molson Macpherson, M. Chevalier, T. J. Drummond.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	Amount sub-	Amount paid
		scribed.	cash.
		\$ cts	\$ cts.
Liverpool & London & Globe Insurance Co., Ltd	Liverpool, Eng. . .	245,500 00	98,200 00
Sir Frederick Williams-Taylor.	Montreal, Que. . . . .	500 00	200 00
Sir Alexander Lacoste	"	500 00	200 00
A. G. Dent	Liverpool, Eng. . .	500 00	200 00
J. Gardner Thompson	Montreal, Que. . . . .	1,000 00	400 00
Lewis Laing	"	500 00	200 00
T. J. Drummond	"	500 00	200 00
W. Molson Macpherson	"	500 00	200 00
M. Chevalier	"	500 00	200 00
Totals		\$250,000 00	\$100,000 00

SESSIONAL PAPER No. 8

## THE GUARANTEE COMPANY OF NORTH AMERICA

LIST OF DIRECTORS (As at Feb. 22, 1916.)

Hartland S. McDougall, Pres.; Henry E. Rawlings, Vice-Pres. and Man. Director; H. V. Meredith, Jas. B. Forgan, William McMaster, Hon. E. C. Smith, Jas. G. Cannon, Philip Stockton, E. F. Hebden, Jno. Macdonald.

LIST OF SHAREHOLDERS (As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount sub-	Amount paid
			scribed.	in cash.
			\$	\$
Bailey, Mrs. Ernestine V.	Fredericton, N. B.	4	200	200
Billingsley, Mrs. Anne.	Westmount, Que.	10	500	500
Carter, Mrs. Edith L.	Montreal, Que.	20	1,000	1,000
Cumming, Mrs. E. M.	Vancouver, B. C.	509	25,450	8,930
Dixon, B. Homer, estate of	Toronto, Ont.	100	5,000	5,000
Gale, Alfred J. V.	Hull, Que.	5	250	250
Gale, G. Gordon	"	4	200	200
Gale, Dr. Ernest G.	Quebec, Que.	4	200	200
Gale, Dr. Whithall P.	"	4	200	200
Gilroy, Mrs. B.	Winnipeg, Man.	75	3,750	750
Girdwood, Miss Fannie S. M.	Montreal, Que.	34	1,700	340
Gibb, Jas. D., estate of	"	30	1,500	1,500
Glassco, Mrs. B. M.	"	510	25,500	8,980
Gunn, Geo. C.	London, Ont.	10	500	100
Gunn, Mrs. Theresa M.	"	10	500	100
Gundry, Mrs. M. A., estate of	Toronto, Ont.	75	3,750	750
Hague, George, estate of	Montreal, Que.	20	1,000	1,000
Hamilton, John	Quebec, Que.	50	1,000	2,500
Hebden, E. F.	Montreal, Que.	20	2,500	200
Lindsay, Miss Amy C.	"	20	1,000	1,000
Lindsay, Cecil V.	"	20	1,000	1,000
Lindsay, Douglas V.	Georgeville, Que.	20	1,000	1,000
Morrice, D., estate of	Montreal, Que.	10	500	100
Morrice, W. J.	"	10	500	100
Morrice, D.	"	10	500	100
Morrice, A. A.	Toronto, Ont.	10	500	100
Morrice, R. B.	Montreal, Que.	10	500	100
Morrice, J. W.	"	10	500	100
McMaster, Wm.	"	20	1,000	200
McRobie, Lewis, in trust	"	30	1,500	1,500
Macdonald, John	Toronto, Ont.	20	1,000	200
MacDougall, H. S.	Montreal, Que.	350	17,500	3,500
Meredith, H. V.	"	25	1,250	1,250
McCulloch, Wm., estate of	Toronto, Ont.	6	300	60
McCulloch, Robertson	Montreal, Que.	6	300	60
McCulloch, Henry	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 1	"	6	300	60
McCulloch, Robertson, and Royal Trust Co., trust 2	"	6	300	60
MacTier, Mrs. Ethel	"	14	700	700
Nelles, R. Campbell, and Royal Trust Co., executors	"	210	10,500	10,500
Piddington, Mrs. Susan	Quebec, Que.	3	150	150
Piddington, Florence	"	3	150	150
Piddington, Ethel E.	"	3	150	150
Piddington, Arthur G.	Montreal, Que.	6	300	300
Piddington, Samuel	Ottawa, Ont.	21	1,050	1,050
Piddington, Alfred	Montreal, Que.	23	1,150	1,150
Piddington, Mrs. Annie, institute	Quebec, Que.	21	1,050	1,050
Ross, James G., estate of	"	120	6,000	1,200
Riddell, Alex. F.	Montreal, Que.	10	500	100
Ramsay, William	Toronto, Ont.	60	3,000	3,000
Rawlings, Edward, estate of	Montreal, Que.	50	2,500	1,500
Rawlings, H. E. A.	"	560	28,000	14,440
Rawlings, Mrs. L.	"	4,043	202,150	69,870
Rawlings, Miss A. L.	"	511	25,550	9,030
Rawlings, George W.	"	510	25,500	8,980
Rawlings, W. T.	"	610	30,500	13,904

## THE GUARANTEE COMPANY OF NORTH AMERICA—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Rawlings, Mrs. L., Institute, Scott, Richard B., Curator	Montreal, Que.	1,009	50,450	17,370
Renfrew, Mrs. G. Constance	Quebec, Que.	3	150	150
Smith, Larratt W., estate of	Toronto, Ont.	100	5,000	5,000
Stayner, Mrs. H. R.	"	53	2,650	2,650
Stayner, T. Sutherland, estate of	"	90	4,500	2,900
Stayner, Winslow S.	Colchester, England.	137	6,850	5,250
Strickland, Mrs. C. C., estate of	Lakefield, Ont.	30	1,500	200
Torrance, Jas. F.	Montreal, Que.	365	18,250	4,130
Torrance, John.	"	366	18,300	4,180
Thomson, Geo. H.	Quebec, Que.	60	3,000	3,000
Walker, James R.	Montreal, Que.	6	300	60
Wells, Mrs. Vivian M.	"	3	150	150
Withall, Wm. J., estate of	"	63	3,150	3,150
Wainwright, Wm., estate of	"	33	1,650	330
Wainwright, Wm. Arnold	"	5	250	50
Wainwright, Eric Foster	"	4	200	40
Wainwright, Arnold	"	4	200	40
Wainwright, Claude Stanley	Los Angeles, Cal.	4	200	40
White, Mrs. Amelia.	Montreal, Que.	10	500	500
Atkins, Edw. F.	Boston, Mass.	100	5,000	5,000
Burroughs, H. N., estate of	Philadelphia, Pa.	50	2,500	2,500
Bullions, Mrs. L. C.	Troy, N.Y.	5	250	250
Barr, John W., jr.	Louisville, Ky.	10	500	500
Caldwell, Miss Mary	Troy, N.Y.	5	250	250
Carver, Daniel G.	Binghamton, N.Y.	270	13,500	3,500
Carver, Geo. S.	"	270	13,500	3,500
Comegys, B. B., estate of	Philadelphia, Pa.	20	1,000	1,000
Cannon, Jas. G.	New York, N.Y.	20	1,000	200
Cannon, H. W.	"	230	11,500	7,500
Chafee, Z.	Providence, R.I.	7	350	350
Chafee, Z., jr.	"	7	350	350
Chase, Mrs. Mamie F.	Nashville, Tenn.	10	500	500
Collins, Mrs. Burd Thaw	Pittsburg, Pa.	5	250	250
Dunham, Mrs. Alice	Boston, Mass.	6	300	300
Dohrman, Mrs. E., estate of	Alleghany City, Pa.	20	1,000	1,000
Diekson, Mrs. S. H.	"	6	300	300
Day, Mrs. Lillie M.	Pittsburg, Pa.	8	400	400
Furnival, Mrs. Amy	Napance, Ont.	20	1,000	1,000
Forgan, Jas. B.	Chicago, Ill.	20	1,000	1,000
Gibbs, Mrs. Sarah B.	New York, N.Y.	40	2,000	2,000
Garrison, Mrs. Sallie E.	Pittsburg, Pa.	14	700	700
Gorman, Mrs. Fanny A.	"	10	500	500
Hamilton, W. A.	Boston, Mass.	24	1,200	800
Hartshorne, Charles, estate of	Philadelphia, Pa.	50	2,500	2,500
Hepburn, A. B.	New York, N.Y.	20	1,000	1,000
Jesup, Maria de Witt, estate of	"	200	10,000	2,000
Illinois Trust & Savings Bank, trustee under the will of the Hon. J. Russell Jones.	Chicago, Ill.	20	1,000	1,000
Keech, Mrs. Isabel H.	St. Louis, Mo.	15	750	750
Lee, Mrs. Caroline Worrall.	Philadelphia, Pa.	60	3,000	3,000
Lloyd, D. McK.	Pittsburg, Pa.	10	500	500
Loutrel, Cyrus F., estate of	South Orange, N.J.	70	2,500	2,500
Merrill, Mrs. Kate	Pasadena, Cal.	10	500	500
Messler, Mrs. M. R.	Pittsburg, Pa.	14	700	700
Messler, Mrs. Agnes C.	"	28	1,400	1,400
McCook, Willis F.	"	5	250	250
McCoy, Mrs. Mary E.	Alleghany City, Pa.	20	1,000	1,000
McClintock, Mrs. Mary G.	Pittsburg, Pa.	13	650	650
Pennsylvania Co., for insurance on lives and granting annuities, etc.—Trustees under will of Jos. W. Drexel, deceased	Philadelphia, Pa.	200	10,000	10,000
Pell, Alfred, estate of	"	40	2,000	2,000
Quarier, Cushman	Louisville, Ky.	10	500	500
Ricketson, Mrs. Clementine G.	Pittsburg, Pa.	13	650	650
Rolph, W. T., estate	Philadelphia, Pa.	10	500	500

SESSIONAL PAPER No. 8

THE GUARANTEE COMPANY OF NORTH AMERICA—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Smith, Hon. J. Gregory, estate of . . . . .	St. Albans, Vt. . . . .	80	4,000	4,000
Smith, Hon. E. C. . . . .	" . . . . .	20	1,000	1,000
Schoonmaker, James M. . . . .	Pittsburg, Pa. . . . .	20	1,000	1,000
Stockton, Philip . . . . .	Boston, Mass. . . . .	20	1,000	1,000
Thaw, Wm. . . . .	Pittsburg, Pa. . . . .	5	250	250
Thompson, Mary Thaw, testamentary trustee . . . . .	" . . . . .	20	1,000	1,000
Walton, Samuel B. . . . .	" . . . . .	20	1,000	1,000
Weld, C. Minot . . . . .	Boston, Mass. . . . .	10	500	500
	Totals . . . . .	13,372	\$ 668,600	\$ 304,600

## THE GUARDIAN ACCIDENT AND GUARANTEE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 28, 1916).

K. W. Blackwell, Pres.; D. F. Angus, Vice-Pres.; H. M. Lambert, A. G. Sweet, Hon. A. W. Atwater, K.C., Hon. E. Hubbard, F. W. Molson, F. L. Wanklyn, Geo. W. Reynolds.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$ cts.	\$ cts.
Angus, D. Forbes. . . . .	Montreal, Que. . . . .	2,500 00	625 00
Atwater, Honourable A. W. . . . .	" . . . . .	2,500 00	625 00
Blackwell, K. W. . . . .	" . . . . .	2,500 00	625 00
Hubbard, Honourable Evelyn . . . . .	London, England . . . . .	2,500 00	625 00
Lambert, H. M. . . . .	Montreal, Que. . . . .	2,500 00	625 00
Molson, F. W. . . . .	" . . . . .	2,500 00	625 00
Reynolds, Geo. W. . . . .	London, England. . . . .	2,500 00	625 00
Sweet, A. G. . . . .	" . . . . .	2,500 00	625 00
Wanklyn, F. L. . . . .	Montreal, Que. . . . .	2,500 00	625 00
Guardian Assurance Company, Ltd. . . . .	London, England. . . . .	977,500 00	244,375 00
	Totals . . . . .	\$1,000,000 00	\$ 250,000 00

## THE HUDSON BAY INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 19, 1916).

William Mackay, Pres.; Fred W. Walker, Vice-Pres.; J. H. Labelle, Managing Director, George Chappell,  
W. H. Barker, \*George B. Fraser, \*P. R. Gault, D. G. Marshall, P. J. Quinn,  
\*A. St. Cyr, George E. Trorey.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name	Residence.	Amount	Amount
		subscribed.	paid in cash.
		\$	\$
		cts.	cts.
Royal Insurance Co .....	Liverpool, England.....	820,100 00	217,775 00
Geo. Chappell.....	".....	2,500 00	625 00
W. Mackay.....	Montreal, Que.....	2,500 00	500 00
J. H. Labelle.....	".....	2,500 00	500 00
P. J. Quinn.....	Toronto, Ont.....	2,500 00	500 00
J. Pickering.....	Winnipeg, Man.....	2,500 00	500 00
A. Huddell.....	Calgary, Alta.....	2,500 00	500 00
F. W. Walker.....	Vancouver, B.C.....	2,500 00	625 00
W. H. Barker.....	".....	2,500 00	500 00
D. G. Marshall.....	".....	2,500 00	500 00
Geo. E. Trorey.....	".....	2,500 00	625 00
M. J. MacLeod.....	Moosajaw, Sask.....	5,000 00	1,000 00
J. Duff.....	Drinkwater, Sask.....	500 00	100 00
L. P. Fulmore.....	Macoun, Sask.....	100 00	20 00
W. LaMere.....	Stavely, Alta.....	500 00	100 00
T. J. James.....	Rouleau, Sask.....	500 00	100 00
O. J. Amundsen.....	Claresholm, Alta.....	500 00	100 00
O. S. Chapin.....	Calgary, Alta.....	2,500 00	500 00
J. Robertson.....	Cranbrook, B.C.....	500 00	100 00
C. S. Springer.....	Calgary, Alta.....	500 00	100 00
C. S. Gladstone, in trust.....	Prince Albert, Sask.....	300 00	60 00
Jas. Clark Co.....	Claresholm, Alta.....	1,000 00	200 00
H. A. Stewart.....	Saskatoon, Sask.....	200 00	40 00
F. W. Stribling.....	High River, Alta.....	1,000 00	200 00
A. N. Wankel.....	Plentywood, Mont.....	1,000 00	200 00
E. F. Comber.....	Selkirk, Man.....	500 00	100 00
Noble Advertising Agency.....	Vancouver, B.C.....	1,000 00	200 00
W. Simington.....	Moosajaw, Sask.....	1,000 00	200 00
A. H. Prosser.....	".....	3,000 00	600 00
A. H. Woolhams.....	".....	1,000 00	200 00
G. F. Bosomworth.....	Oxbow, Sask.....	500 00	125 00
W. Langrish.....	".....	600 00	150 00
Mrs. H. Yewdall.....	Prince Albert, Sask.....	800 00	160 00
M. Finklestein.....	Winnipeg, Man.....	200 00	40 00
E. J. D. Jones.....	Alameda, Sask.....	400 00	100 00
J. McGuire.....	Grand Forks, N.D.....	200 00	40 00
C. Spencer.....	Vancouver, B.C.....	1,000 00	250 00
R. M. Matheson.....	Brandon, Man.....	1,000 00	200 00
T. Ashford.....	Weyburn, Sask.....	1,000 00	200 00
W. & M. Beveridge.....	Cumberland, B.C.....	1,000 00	200 00
Totals.....		\$872,400 00	\$ 228,735 00

\*These directors have acquired stock in this Company after December 31, 1915.

SESSIONAL PAPER No. 8

## THE IMPERIAL GUARANTEE AND ACCIDENT INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Jan. 21, 1916.)

H. C. Cox, Pres.; Noel Marshall, Vice-Pres.; R. Bickerdike, M.P., Elias Rogers, S. Burrows, G. A. Morrow, W. D. Robb, P. G. Goldsmith, M.D., D. B. Hanna, W. G. Morrow, A. McT. Campbell, W. B. Meikle, E. Williams.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Cox, Hon. G. A., estate.....	Toronto, Ont.....	1,750	175,000 00	35,000 00
Cox, H. C.....	".....	650	65,000 00	13,000 00
Cox, E. W., estate.....	".....	1,000	100,000 00	20,000 00
Davis, A. L., estate.....	".....	1,000	100,000 00	20,000 00
Goldsmith, Dr. P. G.....	".....	250	25,000 00	5,000 00
Hodgens, W. S.....	".....	150	15,000 00	3,000 00
Morrow, G. A.....	".....	550	55,000 00	11,000 00
Marshall, Noel.....	".....	350	35,000 00	7,000 00
Rogers, Elias.....	".....	100	10,000 00	2,000 00
Williams, E.....	".....	500	50,000 00	10,000 00
Central Canada Loan & Savings Co.....	".....	1,500	150,000 00	30,000 00
Hanna, D. B.....	".....	100	10,000 00	2,000 00
Cox, F. W.....	".....	100	10,000 00	2,000 00
Toronto Savings & Loan Co.....	Peterboro, Ont.....	550	55,000 00	11,000 00
Morrow, W. G.....	".....	400	40,000 00	8,000 00
Kenny, J. J. (estate).....	San Francisco, Cal.....	500	50,000 00	10,000 00
Bickerdike, R., M.P.....	Montreal, Que.....	100	10,000 00	2,000 00
Burrows, S.....	Belleville, Ont.....	100	10,000 00	2,000 00
Corby, H.....	".....	100	10,000 00	2,000 00
Robb, W. D.....	Montreal, Que.....	50	5,000 00	1,000 00
Campbell, A. McT.....	Winnipeg, Man.....	100	10,000 00	2,000 00
Meikle, W. B.....	Toronto, Ont.....	100	10,000 00	2,000 00
	Totals	10,000	\$1,000,000 00	\$ 200,000 00

## IMPERIAL UNDERWRITERS CORPORATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 28, 1916.)

Lyman Root, Vice-Pres.; H. F. Petman, F. E. Heyes, G. A. Hankey, A. W. Giles, W. F. Windeyer, W. J. Blackburn, A. R. Williams.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
H. M. Blackburn (estate).....		25	2,500	625
Lyman Root.....	Toronto, Ont.....	25	2,500	625
A. R. Williams.....	".....	25	2,500	625
H. F. Petman.....	".....	25	2,500	625
W. J. Blackburn.....	".....	25	2,500	625
W. F. N. Windeyer.....	".....	25	2,500	625
F. E. Heyes.....	".....	25	2,500	625
G. A. Hankey.....	Vernon, B.C.....	25	2,500	625
A. W. Giles.....	".....	25	2,500	625
Sun Insurance Office.....	London, England..	4,349	434,900	104,850
	Totals	4,574	\$ 457,400	\$ 110,475

## THE LIVERPOOL-MANITOBA ASSURANCE COMPANY.

## LIST OF DIRECTORS—(As at Feb. 22, 1916.)

J. Gardner Thompson, Pres.; Lewis Laing, Vice-Pres.; A. G. Dent, J. C. Rimmer, Sir Alexander Lacoste, M. Chevalier, W. Molson Macpherson, Thos. J. Drummond, John Emo, Sir Frederick Williams-Taylor.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Liverpool and London and Globe Insurance Company, Limited	Liverpool, Eng.	4,725	472,500	165,375
Dent, A. G.	"	25	2,500	875
Rimmer, J. C.	"	25	2,500	875
Thompson, J. Gardner	Montreal, Que.	50	5,000	1,750
Lacoste, Sir Alexander	"	25	2,500	875
Chevalier, M.	"	25	2,500	875
Macpherson, W. M.	"	25	2,500	875
Drummond, T. J.	"	25	2,500	875
Emo, John.	"	25	2,500	875
Laing, Lewis	"	25	2,500	875
Williams-Taylor, Sir F.	"	25	2,500	875
Totals		5,000	\$ 500,000	\$ 175,000

## THE LONDON AND LANCASHIRE GUARANTEE AND ACCIDENT COMPANY OF CANADA.

## LIST OF DIRECTORS—(As at March 1, 1916.)

Alfred Wright, Pres.; Alex. MacLean, Manager and Secretary; C. E. Sword, Geo. C. Howie, A. E. Blogg.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	Amount subscribed.	Amount paid in cash.
		\$	\$
Wright, Alfred	Toronto, Ont.	2,000	1,600
Sword, C. E.	Montreal, Que.	2,000	1,600
Blogg, A. E.	Toronto, Ont.	2,000	1,600
Howie, Geo. C.	"	2,000	1,600
MacLean, Alex.	"	2,000	1,600
London and Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	490,000	392,000
Totals		\$ 500,000	\$ 400,000



SESSIONAL PAPER No. 8

## THE LONDON MUTUAL FIRE INSURANCE COMPANY OF CANADA.

LIST OF DIRECTORS—(As at Feb. 26, 1916.)

A. H. C. Carson, Pres.; R. Home Smith, Vice-Pres.; F. D. Williams, Man. Dir.; G. H. Williams, A. C. McMaster, W. T. Kernahan, S. G. M. Nesbitt, H. N. Cowan, W. G. Willoughby.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$	\$
			cts.	cts.
London and Midland Ins. Co. Ltd	London, Eng	910	91,000 00	15,925 00
W. T. Kernahan	Toronto	10	1,000 00	175 00
A. H. C. Carson	"	10	1,000 00	175 00
F. D. Williams	"	10	1,000 00	175 00
R. Home Smith	"	10	1,000 00	175 00
A. C. McMaster	"	10	1,000 00	175 00
S. G. M. Nesbitt	Brighton, Ont	10	1,000 00	175 00
H. N. Cowan	Toronto, Ont	10	1,000 00	175 00
W. G. Willoughby	"	10	1,000 00	175 00
G. H. Williams	Winnipeg	10	1,000 00	175 00
Totals.		1,000	\$100,000 00	\$ 17,500 00

## LUMBERMEN'S FIRE INDEMNITY CONTRACT, THE SUBSCRIBERS TO THE.

LIST OF OFFICERS—(As at March 1, 1916.)

Advisory Committee: C. Jackson Booth; Gordon C. Edwards; Arthur H. Campbell; W. C. Hughson and Edgar D. Hardy, Chief Agent.

## THE MERCANTILE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at March 1, 1916.)

W. A. Sims, Pres.; Alfred Wright, A. E. Blogg, Arthur W. Blake, C. E. Sword, Alex. MacLean.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$	\$
Sims, W. A.	Bushey, Herts, Eng.	20	2,000	400
Wright, Alfred	Toronto, Ont	20	2,000	400
Blogg, A. E.	"	20	2,000	400
MacLean, Alex	"	20	2,000	400
Sword, C. E.	Montreal, Que.	20	2,000	400
Blake, Arthur W.	Winnipeg, Man.	20	2,000	400
London and Lancashire Fire Insurance Co. Ltd	Liverpool, Eng.	2,380	238,000	47,600
Totals.		2,500	\$ 250,000	\$ 50,000

## MERCHANTS CASUALTY COMPANY.

LIST OF DIRECTORS—(As at Feb. 29, 1916.)

M. J. McMichael, Pres.; L. M. Fingard, Vice-Pres. and General Manager; R. B. Graham; J. S. Turner; Dr. J. S. Gray; W. J. Bulman; G. W. Curtiss.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$	\$
Geo. W. Andrick	Minneapolis, Minn.	18	900	900
W. J. Bulman	Winnipeg, Man.	50	2,500	250
G. W. Curtiss	Minneapolis, Minn.	1,000	50,000	5,765
Mrs. L. Curtiss	"	2	100	100
Marjorie Curtiss	"	2	100	100
A. C. Engan	"	101	5,050	505
Leo. M. Fingard	Winnipeg, Man.	201	10,050	1,005
M. L. Fisch	Windom, Minn.	10	500	500
C. B. Fraser	Minneapolis, Minn.	200	10,000	1,000
H. S. Gibson	"	10	500	500
G. W. Gillam	Windom, Minn.	20	1,000	1,000
R. B. Graham	Winnipeg, Man.	51	2,550	255
Dr. J. S. Gray	"	50	2,500	250
John A. Hartigan	St. Paul, Minn.	16	800	800
Johh E. Hartigan	"	2	100	100
Minnie Hobson	Minneapolis, Minn.	10	500	500
W. R. Jeffers	Windom, Minn.	7	350	350
H. Kettlewell	"	27	1,350	1,350
H. J. King	Toronto, Ont.	101	5,050	505
Ella McCray	Minneapolis, Minn.	10	500	500
M. L. McIntire	"	10	500	500
J. A. McMichael	"	33	1,650	480
M. J. McMichael	"	3,624	181,200	19,470
O. H. McMichael	Vernon Centre, Minn.	310	15,500	2,000
G. W. Sawyer	Annandale, Minn.	10	500	500
A. D. Shepherd	Minneapolis, Minn.	10	500	500
Y. Shepherd	St. Paul, Minn.	10	500	500
E. E. Smith	Minneapolis, Minn.	100	5,000	500
F. O. Smith	"	200	10,000	1,000
C. C. Sternaman	St. Paul, Minn.	8	400	400
C. C. Thomas	Minneapolis, Minn.	411	20,550	2,505
M. C. Tift	"	700	35,000	3,500
J. S. Turner	Winnipeg, Man.	50	2,500	500
A. E. Warner	St. Paul, Minn.	200	10,000	1,000
E. S. Warner	"	400	20,000	2,000
F. A. Warner	"	200	10,000	1,000
Lee F. Warner	"	306	15,300	1,800
T. T. Worham	Minneapolis, Minn.	30	1,500	1,500
Totals		8,500	\$ 425,000	\$ 55,890

## SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT COMPANY.

## LIST OF DIRECTORS—(As at Feb. 8, 1916.)

L. N. Dupuis, Pres.; G. E. Larin, M.D., C. Robillard, M.P.P., and W. E. Hayes, Vice-Presidents; O. Constantineau, J. P. Lamarche, N.P., J. G. Piché, M.D., A. Gingras, J. A. Duchaine, J. B. Baillargeon, J. G. Dubeau, Gaspard De Serres, J. C. H. Dussault.

## LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Acme Paper Box Co.	Montréal, Qué.	2	200 00		40 00	
Auclair, C. & Frère.	Québec, Qué.	1	100 00		20 00	
Aubry, J. B. A.	Montréal, Qué.	10	1,000 00		200 00	
Allard, Amédée.	Maisonneuve, Qué.	2	200 00		40 00	
Abel, Fortin J. P. & Cie.	"	5	500 00		100 00	
Aird & Son Reg.	Montréal, Qué.	2	200 00		40 00	
Archambault, O.	"	5	500 00		100 00	
Allard & Boyer.	"	1	100 00		20 00	
Allard, A. & Fils.	"	1	100 00		20 00	
Allard & Frère.	"	1	100 00		20 00	
Ainey, Jos.	"	50	5,000 00		1,000 00	
Ainey, N.	"	1	100 00		20 00	
Brien, J. A. & Cie.	"	10	1,000 00		200 00	
Binette, Jos.	"	10	1,000 00		200 00	
Berthiaume, Zéphirin.	"	1	100 00		20 00	
Brunet, J. C. & Cie.	"	10	1,000 00		200 00	
Bélanger, O.	"	5	500 00		100 00	
Beauchemin, Alfred	Sorel, Qué.	5	500 00		100 00	
Baillargeon, J. B.	Montréal, Qué.	100	10,000 00		2,000 00	
Bélaire, A.	Viauville, Qué.	5	500 00		100 00	
Baillargeon, P.	Montréal, Qué.	2	200 00		40 00	
Briard, Joseph.	"	5	500 00		100 00	
Blanchard, J. E.	"	2	200 00		40 00	
Bonhomme, Jos. Ltée.	"	5	500 00		100 00	
Baillargeon, A. F.	"	1	100 00		20 00	
Brunelle & Bernier.	"	5	500 00		100 00	
Bourdon, J. E.	Maisonneuve, Qué.	12	1,200 00		240 00	
Bourdon, Léandre.	"	2	200 00		40 00	
Bourdon, Wilfrid.	"	2	200 00		40 00	
Bourque, Jos.	Hull, Qué.	10	1,000 00		200 00	
Brault, Pierre.	Montréal, Qué.	3	300 00		60 00	
Bourdon, Camille.	"	10	1,000 00		200 00	
Brunet, F. C.	Lachine, Qué.	1	100 00		20 00	
Beauchamp, Narelse.	Montréal, Qué.	2	200 00		40 00	
Bleau, Ovila.	"	2	200 00		40 00	
Bernier, J. H.	"	1	100 00		20 00	
Barsalou, J. & Cie, Ltée.	"	5	500 00		100 00	
Bissonnette, F. X.	"	5	500 00		100 00	
Buisson, J. H.	"	30	3,000 00		400 00	
Brouillard, O.	Drummondville, Qué.	2	200 00		40 00	
Blain, N.	Montréal, Qué.	1	100 00		20 00	
Borne, L.	Québec, Qué.	5	500 00		100 00	
Blais, J. E.	"	2	200 00		40 00	
Bélanger, Ed. & Co.	Montréal, Qué.	5	500 00		100 00	
Bourdon, J. L.	L'Épiphanie, Qué.	2	200 00		40 00	
Blain, A.	Montréal, Qué.	5	500 00		100 00	
Bisaillon, J. E. & Cie.	"	1	100 00		20 00	
Brouillette, P.	"	2	200 00		40 00	
Bezner, M. C.	Ste. Anne de Bellevue, Qué.	10	1,000 00		300 00	
Bourgie, H.	Montréal, Qué.	13	1,300 00		260 00	
Bourguignon, Jules.	"	2	200 00		40 00	
Bélaire, A. P.	"	2	200 00		40 00	
Beauvoys & Brouillet.	"	1	100 00		20 00	

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts	\$	cts
Bluteau, H. P.	Maisonneuve, Qué.	1	100	00	20	00
Beauchamp, A.	Hull, Qué.	1	100	00	20	00
Beaudry, Henri	Montréal, Qué.	10	1,000	00	200	00
Bénard, J. E. Z.	"	5	500	00	100	00
Bénard, T.	"	5	500	00	100	00
Brochu, Camille	"	4	400	00	80	00
Bellefeuille & Ferron	Trois-Rivières, Qué.	2	200	00	40	00
Boivin, Johnay.	"	1	100	00	20	00
Bourque, Armand.	St. Paul, l'Ermitte, Qué	5	500	00	100	00
Burelle, M.	Beloeil, Qué.	1	100	00	20	00
Bonhôte, Dame Clorinde.	Montréal, Qué.	100	10,000	00	2,000	00
Brossard, J. A.	"	5	500	00	100	00
Bisson, J. N. E.	"	5	500	00	100	00
Brossseau, J. A.	"	25	2,500	00		
Barbeau, Omer.	Québec, Qué.	1	100	00	20	00
Cusson, Zotique.	Montréal, Qué.	2	200	00	40	00
Cloutier, J. R.	Maisonneuve, Qué.	5	500	00	100	00
Chénard, J. D.	Berthierville, Qué.	3	300	00	60	00
Chouinard, J. I.	Montréal, Qué.	5	500	00	100	00
Chapleau, F. X.	"	3	300	00	60	00
Casavant, & Frère.	St. Hyacinthe, Qué.	5	500	00	100	00
Choquette, Arsène.	Maisonneuve, Qué.	5	500	00	100	00
Chouinard, Michel.	"	10	1,000	00	200	00
Copping, Wm.	Joliette, Qué.	25	2,500	00	500	00
Chartrand, J. A.	Montréal, Qué.	5	500	00	100	00
Corbeil, Emile.	"	3	300	00	60	00
Corbeil, Arthur	"	3	300	00	60	00
Constantineau, O.	"	125	12,500	00	2,500	00
Clark, Frank E.	Magog, Co. Stanstead.	2	200	00	40	00
Contant, H.	Montréal, Qué.	10	1,000	00	200	00
Charland, Zénon.	"	5	500	00	100	00
Corbeil, Prima.	"	1	100	00	20	00
Côté, Victor.	Ville Emard, Qué.	1	100	00	20	00
Côté, Bros. & Burritt.	Montréal, Qué.	45	4,500	00	900	00
Charette, James.	"	1	100	00	20	00
City Ice Co., Ltd	"	30	3,000	00	600	00
Chalifoux, H.	"	1	100	00	20	00
Charretier, Jos.	"	1	100	00	20	00
Chalifour, J. O.	Québec, Qué.	2	200	00	40	00
Cambronne, Auguste	Montréal, Qué.	2	200	00	40	00
Canada Lime Build. Supply Co.	"	2	200	00	40	00
Cantin, Wilfrid.	Québec, Qué.	5	500	00	100	00
Crevier, Alph.	Montréal, Qué.	3	300	00	60	00
Côté, Jos.	Pierreville, Qué.	1	100	00	20	00
Cyr, Damien.	Ste. Rose, Qué.	1	100	00	20	00
Charlebois, P. J.	Montréal, Qué.	1	100	00	20	00
Côté, Napoléon.	"	20	2,000	00	400	00
Côté, Michel	"	10	1,000	00	200	00
Cassidy, H. R.	Maisonneuve, Qué.	1	100	00	20	00
Caron & Surprenant	"	1	100	00	20	00
Carmel, Edgar.	Montréal, Qué.	5	500	00	100	00
Chagnon & Beaulieu.	"	1	100	00	20	00
Carignan, J. Alex.	Trois-Rivières, Qué.	1	100	00	20	00
Charron, R.	Montréal, Qué.	1	100	00	20	00
Caisse, Maxime.	"	1	100	00	20	00
Court-manche, J. A.	"	5	500	00	100	00
Charboneau & Deguise	"	2	200	00	40	00
Côté, G. J. E.	Québec, Qué.	2	200	00	40	00
Chartrain, Philippe.	Trois-Rivières, Qué.	10	1,000	00	200	00
Champagne, A. G.	Montréal, Qué.	20	2,000	00	400	00
Crépeau, Jules.	"	10	1,000	00	200	00
Charpentier, T.	"	50	5,000	00	1,000	00
Dupont & Frère.	"	2	200	00	40	00
Dufresne & Locke Ltd.	"	10	1,000	00	200	00
Duhamel, J. B.	N. Dame de Grâces.	30	3,000	00	600	00

SESSIONAL PAPER No. 8

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts	\$	cts
Dupuis & Lefebvre	Montréal, Qué. . .	10	1,000	00	200	00
Daoust, Jos.	"	5	500	00	100	00
Davignon, J. P.	"	2	200	00	40	00
Desrochers, G. Pite	Joliette, Qué.	1	100	00	20	00
Desjardins & Gélinas.	Montréal, Qué. . .	2	200	00	40	00
Deslongchamps, Arthur	Maisonneuve, Qué.	2	200	00	40	00
David, O.	Montréal, Qué. . .	2	200	00	40	00
Denis, Jos.	"	10	1,000	00	200	00
Dugas, D. & Cie.	"	5	500	00	100	00
Desormeaux, Jos.	"	2	200	00	40	00
Dechaux, A. F.	"	5	500	00	100	00
Dechaux, Elie.	"	5	500	00	100	00
Daigle, T.	"	1	100	00	20	00
Deslauriers, Jos.	Ville-Émard, Qué.	2	200	00	40	00
Dupuis, J. P. Reg.	Verdun, Qué.	5	500	00	100	00
Durancœur & Durancœur.	Ville-Émard, Qué.	5	500	00	100	00
Dalceggio, F.	Montréal, Qué. . .	1	100	00	20	00
Dubeau, J. G.	"	100	10,000	00	2,000	00
Dussault, J. C. H.	"	120	12,000	00	2,400	00
Deschenaux, C. E.	Verdun, Qué.	3	300	00	60	00
Dussault, Arsène.	Maisonneuve, Qué.	1	100	00	20	00
Dansereau, Félix	Montréal, Qué.	2	200	00	40	00
Drummond Shirt Co., Ltd.	Drummondville, Qué.	3	300	00	60	00
Daigneault, F. H.	Acton Vale, Qué. . .	10	1,000	00	200	00
Denis, Isaac	Montréal, Qué. . .	1	100	00	20	00
Dupré, J. B.	"	10	1,000	00	200	00
Duchaine, J. A.	Québec, Qué. . .	100	10,000	00	2,000	00
Drolet, P. X.	"	5	500	00	100	00
Dorval, Théodule.	"	2	200	00	40	00
Duchaine, L.	"	5	500	00	100	00
Dubé, Anselme.	Trois-Rivières, Qué.	3	300	00	60	00
Demers, A.	Montréal, Qué. . .	1	100	00	20	00
Dupuis, L. N.	"	101	10,100	00	2,020	00
Dubrule, C.	"	43	4,300	00	860	00
Dagenais, Jos.	"	1	100	00	20	00
Dalcourt, Ludger.	"	5	500	00	100	00
Desmarais, S. E. & Cie.	Richmond, Qué. . .	1	100	00	20	00
Dupras, Didier.	Montréal, Qué. . .	2	200	00	40	00
Dagenais, M.	"	10	1,000	00	200	00
David, Wilfrid	"	5	500	00	100	00
Deschamps, Alex.	"	5	500	00	100	00
Dupuis, Rosaire.	"	10	1,000	00	200	00
Dostaler, D. A.	Joliette, Qué.	5	500	00	100	00
Dansereau, J. H.	Trois-Rivières, Qué.	5	500	00	100	00
Demers & Sarrazin.	Montréal, Qué. . .	1	100	00	20	00
DesRosiers, Agapit.	"	10	1,000	00	200	00
Dussault, J. C. H., in trust	"	5	500	00	100	00
DeSerres, G.	"	103	10,300	00	2,060	00
Derome, W. J., M.D.	"	100	10,000	00	2,000	00
Drouin, Joseph.	Maisonneuve, Qué.	5	500	00	100	00
Dominion Die Co.	"	2	200	00	40	00
Dupré, Joseph Israel.	Montréal, Qué. . .	25	2,500	00	500	00
Ethier, Arthur	"	1	100	00	20	00
Ethier, J. A. C., M.D	Sherbrooke, Qué.	5	500	00	100	00
Filion, A. & Frère.	Montréal, Qué.	5	500	00	100	00
Falardeau, Cyrille.	Québec, Qué.	3	300	00	60	00
Fortier, Nazaire & Cie	"	5	500	00	100	00
Fortin, D.	Montréal, Qué. . .	10	1,000	00	200	00
Ferland, J. O. & Frère.	L'Épiphanie, Qué.	2	200	00	40	00
Farand & Delorme.	Montréal, Qué. . .	10	1,000	00	200	00
Fittes, Jean.	"	1	100	00	20	00
Fortin, A.	"	1	100	00	20	00
Fleury, F. A., M.D.	"	10	1,000	00	200	00
Frenette, Arsène.	"	2	200	00	40	00
Fortier, L. E., M.D.	"	50	5,000	00	1,000	00

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Favreau & Corbeau.....	Montréal, Qué.	3	300 00		60 00	
Faribault, Norbert.....	"	5	500 00		100 00	
Fontaine, Gustave.....	"	5	500 00		100 00	
Fashion Craft Mfrs. Ltd.....	"	5	500 00		100 00	
Forest, Mde. Roch.....	"	10	1,000 00		200 00	
Forest, Roch.....	"	10	1,000 00		200 00	
Guertin & Bouchard.....	"	2	200 00		40 00	
Gagnon, J. A.....	Maisonneuve, Qué.	1	100 00		20 00	
Gauthier, A.....	Montréal, Qué.	1	100 00		20 00	
Gougeon, Josephat.....	Maisonneuve, Qué.	5	500 00		100 00	
Grenier, E. P.....	Montréal, Qué.	10	1,000 00		200 00	
Grandbois, M. A. Eng.....	St. Casimir, Qué.	10	1,000 00		200 00	
Grothé, L. O. & Cie.....	Montréal, Qué.	5	500 00		100 00	
Gagnon, J. O.....	"	2	200 00		40 00	
Grothé, F. A.....	"	5	500 00		100 00	
Gratton, Alph.....	Viauville, Qué.	2	200 00		40 00	
Gobeille, F. & Fils.....	Montréal, Qué.	5	500 00		100 00	
Giguère, L. & Cie.....	"	10	1,000 00		200 00	
Gauthier, Provost & Frère.....	"	6	600 00		120 00	
Gaudreau, F. C.....	"	2	200 00		40 00	
Gingras & Cie.....	"	1	100 00		20 00	
Guay, F. X.....	"	2	200 00		40 00	
Goudreau, C. & Cie.....	"	1	100 00		20 00	
Gosselin, Origène.....	Drummondville, Qué.	1	100 00		20 00	
Germain, Louis.....	Montréal, Qué.	3	300 00		60 00	
Gibert, Payé & Cie.....	"	5	500 00		100 00	
Goulet, O.....	Québec, Qué.	5	500 00		100 00	
Gratton, J. B.....	Montréal, Qué.	10	1,000 00		200 00	
Gélinas, C. P.....	Trois-Rivières, Qué.	2	200 00		40 00	
Girard & Godin.....	"	5	500 00		100 00	
Godin, J. N.....	"	2	200 00		40 00	
Guay, Eugène.....	Montréal, Qué.	1	100 00		20 00	
Giard, B.....	"	1	100 00		20 00	
Gagnon, Abondius.....	"	1	100 00		20 00	
Gagnon, G.....	Thurso, Qué.	1	100 00		20 00	
Grenier, Alph. G.....	Montréal, Qué.	5	500 00		100 00	
Granger, Utric.....	"	10	1,000 00		200 00	
Gingras, Alph.....	Québec, Qué.	100	10,000 00		2,000 00	
Gagnier, L. A., M.D.....	Montréal, Qué.	100	10,000 00		2,000 00	
Gervais, J. T.....	"	1	100 00		20 00	
Goulet, Théo.....	"	1	100 00		20 00	
Guilbault, T.....	"	15	1,500 00		300 00	
Girard, Thomas.....	"	20	2,000 00		400 00	
Grégoire, Adrien.....	"	3	300 00		60 00	
Gauthier, H. Eng.....	"	10	1,000 00		200 00	
Germain & Frère.....	Trois-Rivières, Qué.	10	1,000 00		200 00	
Girard, Philippe.....	Montréal, Qué.	1	100 00		20 00	
Giroux, J. H.....	Trois-Rivières, Qué.	1	100 00		20 00	
Gaboury, Jos.....	Montréal, Qué.	3	300 00		60 00	
Gagnon, Alfred.....	"	5	500 00		100 00	
Gauthier, Z. & Cie.....	"	1	100 00		20 00	
Gauthier, Mde. Henri.....	"	15	1,500 00		300 00	
Giroux, J. B.....	"	1	100 00		20 00	
Gignac, J. L.....	Maisonneuve, Qué.	5	500 00		100 00	
Guilbault, J. A.....	Montréal, Qué.	10	1,000 00		200 00	
Holley, T.....	St. Hyacinthe, Qué.	5	500 00		100 00	
Hébert, Elzéar.....	Montréal, Qué.	1	100 00		20 00	
Hardy, J. E.....	"	2	200 00		40 00	
Hall Bros.....	"	1	100 00		20 00	
Hayes, W. E.....	"	100	10,000 00		2,000 00	
Hébert, Paul.....	Québec, Qué.	5	500 00		100 00	
Hamelin, Chs. & Fils.....	Trois-Rivières, Qué.	6	600 00		120 00	
Hirbour, A. F. G.....	Montréal, Qué.	50	5,000 00		1,000 00	
Hamon & Hess.....	"	1	100 00		20 00	
Hamelin, Chs.....	Trois-Rivières, Qué.	10	1,000 00		200 00	

SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT *Continued.*LIST OF SHAREHOLDERS—*Continued.*

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Hamelin, Chs. Ed.	Trois-Rivières, Qué.	5	500 00		100 00	
Hickey & Aubut	Montréal, Qué.	2	200 00		40 00	
Joubert, S. D., in trust	"	10	1,000 00		200 00	
Joubert, J. J., Ltée	"	2	200 00		40 00	
Jobin, Elie, Ltée.	Québec, Qué.	1	100 00		20 00	
Jobin & Paquette.	"	2	200 00		40 00	
Juchereau, J. B. & Lamonde, P. A.	"	5	500 00		100 00	
Jobin, Chrysanth.	"	1	100 00		20 00	
Jauvin, Philippe.	Montréal, Qué.	20	2,000 00		400 00	
Jarry, Stanislas.	St. Laurent, Qué.	32	3,200 00		640 00	
Kieffer, Bros.	Montréal, Qué.	1	100 00		20 00	
Kochenburger, Daniel.	"	5	500 00		100 00	
La Cie Carrière & Frère, Ltée.	"	10	1,000 00		200 00	
Legault, Arsène.	"	1	100 00		20 00	
Laurier, Jos.	"	10	1,000 00		200 00	
Launy & Frère P.	"	1	100 00		20 00	
Laloué, Cléophas.	Maisonneuve, Qué.	2	200 00		40 00	
Lanthier, F. X. R.	"	10	1,000 00		200 00	
Lecompte, G.	Montréal, Qué.	2	200 00		40 00	
Lavigueur, J. R.	"	5	500 00		100 00	
Landreville & Huard.	"	1	100 00		20 00	
Lefebvre, William.	"	1	100 00		20 00	
Larivière, A. C.	"	1	100 00		20 00	
Lymburner, Ltd.	"	2	200 00		40 00	
Lamarche, J. P., N.P.	"	100	10,000 00		2,000 00	
Limoges, Olivier.	"	1	100 00		20 00	
Lebel, George.	"	10	1,000 00		200 00	
Latourelle, T.	"	10	1,000 00		200 00	
Larin, G. E., M.D.	"	110	11,000 00		2,200 00	
Laurent, & Frère	"	5	500 00		100 00	
Librairie Beauchemin, Ltée.	"	10	1,000 00		200 00	
Larivière & Paquette.	"	1	100 00		20 00	
Laverdure, William.	"	2	200 00		40 00	
Lefrançois, Chas.	"	1	100 00		20 00	
Leboeuf, J. H. & Cie.	Ville St. Pierre, Qué.	5	500 00		100 00	
Lemay, Albéric.	Viauville, Qué.	1	100 00		20 00	
Legault, J. & Cie.	Montréal, Qué.	5	500 00		100 00	
Lauzon & Ethier	"	1	100 00		20 00	
Labelle, Eusèbe.	Pont-Viau, Co. Laval.	1	100 00		20 00	
Lemieux, J. F.	Montréal, Qué.	1	100 00		20 00	
Lafrance, Jos. D.	"	1	100 00		20 00	
La Fonderie de Victoriaville.	Victoriaville, Qué.	2	200 00		40 00	
Lambert, Arthur.	"	2	200 00		40 00	
La Cie Cantin & Fils	Warwick, Qué.	1	100 00		20 00	
Lefrançois, Jos.	Québec, Qué.	5	500 00		100 00	
La Cie de Machineries Mercier.	Lévis, Qué.	5	500 00		100 00	
Laclanche & Tanguay.	Québec, Qué.	5	500 00		100 00	
Laroche, J. H. & Fils	"	5	500 00		100 00	
Lapointe, Albert.	Limoulu, Qué.	2	200 00		40 00	
Laroque, Pascal.	Montréal, Qué.	2	200 00		40 00	
Leduc & Fortin.	Beauharnois, Qué.	5	500 00		100 00	
La Cie Gauthier & Frère.	Québec, Qué.	5	500 00		100 00	
Larose, W.	Montréal, Qué.	10	1,000 00		200 00	
La Cie Buanderie à Vapeur.	Trois-Rivières, Qué.	2	200 00		40 00	
Lymburner, T. & Fils.	"	2	200 00		40 00	
Limoges & Cie.	Terrebonne, Qué.	5	500 00		100 00	
Leclair, J. U. & Cie	Montréal, Qué.	2	200 00		40 00	
Lafond, F. X.	"	1	100 00		20 00	
Labelle, Félix.	Ste. Rose, Qué.	10	1,000 00		200 00	
Long, Geo.	Sherbrooke, Qué.	5	500 00		100 00	
Langlois, Mendoza.	Montréal, Qué.	50	5,000 00		1,000 00	
Lanoix, J. C.	"	2	200 00		40 00	
Labrecque, Nap.	Sherbrooke, Qué.	1	100 00		20 00	
Lacroix, Jos.	Montréal, Qué.	5	500 00		100 00	

## THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Laflamme, Albert	Montréal, Qué	3	300	00	60	00
Landry, Jos	"	2	200	00	40	00
La Cie. Savoie Guay	Plessisville, Qué	3	300	00	60	00
Laberge, R.	Montréal, Qué	2	200	00	40	00
Legault & Frère	"	1	100	00	20	00
Lajeunesse, W.	"	10	1,000	00	200	00
Larose, Alcide L.	Maisonneuve, Qué	5	500	00	100	00
Lamarche, Joseph.	Montréal, Qué	10	1,000	00	200	00
Laudry, J. A.	"	2	200	00	40	00
Lebeau, Chas. W.	"	5	500	00	100	00
Lessard, C. E.	"	20	2,000	00	400	00
Langevin, J. H.	"	5	500	00	100	00
Lavoie & Lavoie	"	1	100	00	20	00
Landreau, Geo	"	3	300	00	60	00
Lafleur, Jos	Ste. Agathe des Monts	1	100	00	20	00
Langevin, Ferdinand	Montréal, Qué	5	500	00	100	00
Lapalmé, H. J. & Fils	"	1	100	00	20	00
Lafontaine, Aimé	"	2	200	00	40	00
Lafontaine, P.	"	2	200	00	40	00
Lamontagne, Aimé	"	2	200	00	40	00
Laporte & Forest	"	2	200	00	40	00
Laperrière, Donat	"	3	300	00	60	00
Laporte Martin Ltée	"	1	100	00	20	00
La Parisienne Shoe Co.	Maisonneuve, Qué	2	200	00	40	00
Lamontagne, Racine & Cie	Québec, Qué	2	200	00	40	00
Labrecque, J. O. & Cie	Montréal, Qué	1	100	00	20	00
Levasseur, Henri.	Victoriaville, Qué	1	100	00	20	00
Lamarche, Rév. J. A.	L'Assomption, Qué	5	500	00	100	00
La Cie. Ind. de Joliette Ltée	Joliette, Qué	5	500	00	100	00
Morin, J. T.	Montréal, Qué	10	1,000	00	200	00
Martin, Frères & Cie. Ltée	"	5	500	00	100	00
Marchand, C. A.	"	10	1,000	00	200	00
Martineau & Fils Ltée.	"	20	2,000	00	400	00
Meunier, Elie	St. Jérôme, Qué	1	100	00	20	00
Morin, L. P. & Fils	St. Hyacinthe, Qué	5	500	00	100	00
Mathieu, J. O.	Montréal, Qué	10	1,000	00	200	00
Martineau & Prenoveau	"	25	2,500	00	500	00
Mercuré, Alfred	"	10	1,000	00	200	00
Meunier, E.	"	2	200	00	40	00
Meunier Frs. & Cie.	"	1	100	00	20	00
Marsan & Frère	"	5	500	00	100	00
Morin, Clovis	"	3	300	00	60	00
Marcotte, A., M. D.	St. Basile	2	200	00	40	00
Martial, Jos. & Fils	Maisonneuve, Qué	1	100	00	20	00
Marchand, Antoine	Montréal, Qué	2	200	00	40	00
Millen & Frère	Abbotsford, Qué	3	300	00	60	00
Meunier, O. B.	Maisonneuve, Qué	1	100	00	20	00
Mercuré, A.	Drummondville, Qué	2	200	00	40	00
Martin, Cyrisse	Montréal, Qué	15	1,500	00	300	00
Massicotte, J. P. II., M. D.	Victoriaville, Qué	2	200	00	40	00
Morissette, C. E.	Québec, Qué	5	500	00	100	00
Malo, Edgar	Montréal, Qué	1	100	00	20	00
Marineau, Henri	Viauville, Qué	1	100	00	20	00
Marineau, Alexandre	Trois-Rivières, Que.	3	300	00	60	00
Montebault, R. E.	"	5	500	00	100	00
Marchand, Z. & Fils	"	5	500	00	100	00
Marion, J. P.	Montréal, Qué	1	100	00	20	00
Massicotte, L.	"	2	200	00	40	00
McLaren, Frederick W.	"	2	200	00	40	00
McLaren, R. W.	"	1	100	00	20	00
Millette, Léonide	Rosemount, Qué	5	500	00	100	00
Mercuré, I. Rosario.	Montréal, Qué	1	100	00	20	00
Marchand, O.	"	1	100	00	20	00
Majean, J. E.	L'Epiphanie, Qué	5	500	00	100	00
Marier, J. A.	Montréal, Qué	5	500	00	100	00



SESSIONAL PAPER No. 8

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Martineau, J. B.	Maisonneuve, Qué.	4	400	00	80	00
Martineau, J. O.	Montreal, Qué.	25	2,500	00	500	00
Marcoux, G.	"	5	500	00	100	00
Morin, J. H. G., Dr.	"	5	500	00	100	00
Martel, J. L. H., M.D.	"	25	2,500	00	500	00
Moineau, C. H.	"	50	5,000	00	1,000	00
Marsh, Mrs. Annie M.	Québec, Qué.	5	500	00	100	00
Normand, A. N.	Montmagny, Qué.	10	1,000	00	200	00
Noel, L. O.	Sherbrooke, Qué.	1	100	00	20	00
Normand & Legaré.	Montréal, Qué.	2	200	00	40	00
Normandin, Ovide	"	50	5,000	00	1,000	00
Ouellette & St. Pierre	St. Lambert.	1	100	00	20	00
Ouimet, Honorat.	Ste. Rose.	2	200	00	40	00
Préfontaine, Thos., jr.	Montréal, Qué.	10	1,000	00	200	00
Pariseau & Frère.	"	1	100	00	20	00
Parent, J. C.	"	10	1,000	00	200	00
Pelletier, Wm.	"	5	500	00	100	00
Pichette, Alfred.	"	1	100	00	20	00
Paquette, Ferdinand	"	2	200	00	40	00
Pepin, E. M. R.	St. Basile, Qué.	2	200	00	40	00
Pauzé & Gohier	Montréal, Qué.	2	200	00	40	00
Pepin, D. E.	Magog, Co. Stanstead	1	100	00	20	00
Pressseau, J. A.	Montréal, Qué.	1	100	00	20	00
Piché, J. G., M.D.	"	50	5,000	00	1,000	00
Paradis & Boisvoit	"	1	100	00	20	00
Prud'homme & Frère.	Verdun, Qué.	1	100	00	20	00
Perrault Printing Co.	Montréal, Qué.	1	100	00	20	00
Pouliot, Arthur	Québec, Qué.	1	100	00	20	00
Panneton, E. F.	Trois-Rivières, Qué.	4	400	00	80	00
Préfontaine, E. & Fils	Longueuil, Qué.	5	500	00	100	00
Pagé, Philémon	Montréal, Qué.	5	500	00	100	00
Patenaude, Eugène	"	5	500	00	100	00
Paquette, Achille & Albert, Drs.	Québec, Qué.	30	3,000	00	600	00
Picotte, J. N., M.D.	Montréal, Qué.	20	2,000	00	400	00
Papineau, C. L.	Outremont, Qué.	10	1,000	00	200	00
Papineau, G.	Montréal, Qué.	5	500	00	100	00
Parker, W. H.	Buckingham, Qué.	1	100	00	20	00
Peters, L. H., Ltd.	Québec, Qué.	1	100	00	20	00
Perras, O.	Montréal, Qué.	1	100	00	20	00
Papineau, Hormidas	"	1	100	00	20	00
Patenaude, O.	"	10	1,000	00	200	00
Paquin, J. H.	Outremont, Qué.	5	500	00	100	00
Pagé, J. E. Chs.	Montréal, Qué.	1	100	00	20	00
Paradis, Vincent & Cie	"	1	100	00	20	00
Prévost, Adolphe	"	5	500	00	100	00
Picard, Léger.	Québec, Qué.	3	300	00	60	00
Phaneuf, Rod.	Maisonneuve, Qué.	2	200	00	40	00
Phaneuf, Ed.	"	1	100	00	20	00
Phaneuf, J. E.	St. Hugues, Qué.	10	1,000	00	200	00
Pelletier, J.	Montréal, Qué.	50	5,000	00	1,000	00
Quebec Glove Leather Mfg	Limoilon, Qué.	1	100	00	20	00
Quintal, Omer.	Montréal, Qué.	5	500	00	100	00
Robin & Frères	"	2	200	00	40	00
Roberge, Jos.	"	2	200	00	40	00
Rhéaume, Jos.	"	5	500	00	100	00
Rochon, Stanislas.	"	2	200	00	40	00
Roger, Alphée.	Pont-Viau, Co. Laval, Qué.	1	100	00	20	00
Richard, Archibald	Maisonneuve, Qué.	1	100	00	20	00
Reed, Walter	Montreal, Qué.	1	100	00	20	00
Rousseau, Lacasse.	"	5	500	00	100	00
Robillard, H.	"	3	300	00	60	00
Richard, Elie.	Québec, Qué.	1	100	00	20	00
Robillard, Clément	Montréal, Qué.	100	10,000	00	2,000	00
Riopel, Edmond	Rosemont, Qué.	1	100	00	20	00

THE MERCHANTS' AND EMPLOYERS' GUARANTEE AND ACCIDENT—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Rhéaume, Arthur	Montréal, Qué.	2	200	00	40	00
Riberdy, J. A., M.D.	La Tuque Falls, Qué.	10	1,000	00	200	00
Royal Toilet Service Co	Montréal, Qué.	6	600	00	120	00
Robin, L. E.	"	3	300	00	60	00
Rousseau, Alf	"	1	100	00	20	00
Richer & Frère	"	1	100	00	20	00
Sarrazin, Nap.	"	5	500	00	100	00
St. Amand, Jos.	"	5	500	00	100	00
Sheppard, Jas. & Son.	Sorel, Qué.	5	500	00	100	00
Saumure, Ph.	Montréal, Que.	5	500	00	100	00
Sigouin, Jos.	"	5	500	00	100	00
Sauvageau, Ursicse	"	1	100	00	20	00
Shinnick, J. A.	"	5	500	00	100	00
Sauriol, Joseph.	"	10	1,000	00	200	00
Savard, Donat.	Maisonneuve, Qué.	1	100	00	20	00
Senecal & Quidoz	Ste. Thérèse, Qué.	2	200	00	40	00
Sicotte, Josephat.	Maisonneuve, Qué.	1	100	00	20	00
Sauve, Téléphone	Verdun, Qué.	5	500	00	100	00
Standard Lime & Quarry, Ltd	Joliette, Qué.	5	500	00	100	00
Simard, Maxime	Maisonneuve, Qué.	2	200	00	40	00
Strachan, James, Reg.	Montréal, Que.	5	500	00	100	00
Strachan, A. L.	"	2	200	00	40	00
Séminaire, St. Sulpice	"	100	10,000	00	2,000	00
Surveyer, L. J. A.	"	10	1,000	00	200	00
Tremblay, J. E.	"	10	1,000	00	200	00
Tardif, O.	Maisonneuve, Qué.	2	200	00	40	00
Tremblay, F.	Montreal, Qué.	10	1,000	00	200	00
Tessier, Édouard	Maisonneuve, Qué.	10	1,000	00	200	00
Tardif, Wilfrid	Viauville, Qué.	30	3,000	00	600	00
The Standard Paper Box Co., Ltd.	Montréal, Qué.	1	100	00	20	00
The King Paper Box Co., Ltd	Maisonneuve, Qué.	2	200	00	40	00
Tessier, Henri.	Montréal, Qué.	5	500	00	100	00
Tremblay, E.	"	5	500	00	100	00
The Tourville Lumber Mills Co.	"	10	1,000	00	200	00
The Victoriaville Furniture Co.	Victoriaville, Que	5	500	00	100	00
The Victoria Clothing Co.	"	1	100	00	20	00
The Victoriaville Chair Mfg. Co.	"	3	300	00	60	00
The Canadian Rattan Chair Co. Ltd	Victoriaville, Qué.	2	200	00	40	00
The Canada Mattress Mfg. Co.	"	3	300	00	60	00
The Canadian Buffalo Forge Co. Ltd	Montréal, Que.	1	100	00	20	00
Tourigny & Marois.	Québec, Qué.	5	500	00	100	00
Terreau & Racine	"	5	500	00	100	00
Thivierge, Eugène	"	5	500	00	100	00
The Royal Paper Box Co.	"	5	500	00	100	00
Turmaine, Narcisse	Montréal, Qué.	1	100	00	20	00
Thomson, W. H.	Thurso, Qué.	2	200	00	40	00
Thériault, J. E.	Montréal, Qué.	50	5,000	00	1,000	00
Thouin, Gaspard	"	75	7,500	00	1,500	00
Thériault, P.	"	2	200	00	40	00
Truchon, Henri.	"	5	500	00	100	00
Tisseur, J. Elz.	"	4	400	00	80	00
Villeneuve, L. & Cie	"	10	1,000	00	200	00
Vaillancourt, B.	"	2	200	00	40	00
Vessot, S.	Joliette, Qué.	10	1,000	00	200	00
Viau, I. & Fils	St. Jérôme	2	200	00	40	00
Varin, Victor	Montréal, Qué.	1	100	00	20	00
Vadeboncoeur, Edmon I	"	5	500	00	100	00
Vaillancourt, Louis	"	1	100	00	20	00
Vezina, Chas., Eng	Québec, Qué.	2	200	00	40	00
Vakos, J. J.	Montréal, Qué.	5	500	00	100	00
Villeneuve, L.	"	10	1,000	00	200	00
Warwick Overall Co.	Warwick, Qué.	1	100	00	20	00
Welhelmy, D.	Montréal, Qué.	1	100	00	20	00
Warren, Wilfrid	"	20	2,000	00	400	00
Totals		4,596	\$459,600	00	\$ 91,220	00

SESSIONAL PAPER No. 8

## THE MONTREAL-CANADA FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 15, 1916.)

A. Champagne, Vice-Pres.; J. W. Rutherford, A. C. Heighington, F. C. Lariviere, E. L. de Bellefeuille, A. B. Dufresne, G. A. Howell, W. L. Pettibone.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	Amount	
		subscribed.	paid in cash.
		\$	cts.
Amiot, O	340 Ave. Hotel de Ville, Montreal, Que.		
Barrett A. L.	Toronto, Ont.	380 00	285 00
Barette, M. Succn.	Montreal, Que., c/o Dr. Laberge, 345 Sherbrooke East.	10,000 00	7,500 00
Beausjour, J. E.	461 St. Andrews St., Montreal	730 00	547 50
Bauchemin, L. Jo.	79 St. James St., Montreal	80 00	60 00
Boucher, J. N.	138 Montcalm St., Montreal, Que.	200 00	150 00
Bennett, W. H.	Toronto, Ont.	340 00	255 00
Champagne, A.	619 St. Hubert St., Montreal	10,000 00	7,500 00
Champagne, A., in trust.	619	870 00	652 50
Couillard, Dame Vve. E.	c/o J. P. Doutre, 20 St. James St., Montreal	8,000 00	6,000 00
Campbell, B.	2603 Waverley St., Montreal, Que.	60 00	45 00
Constantineau, G.	142 Christopher Columbus St., Montreal, Que.	260 00	195 00
Cherier, C. S. Succn.	c/o F. A. Monk, 58 St. Francis Xavier St., Montreal, Que.	200 00	150 00
Cumberland, C. R.	Toronto, Ont.	1,430 00	1,072 50
Dufresne, A. B.	Montreal, Que.	10,000 00	7,500 00
De Bellefeuille, E. L.	38 Notre Dame St., Montreal, Que.	10,000 00	7,500 00
Deary, A., estate Moise Deary, ex.	204 St. James St., Montreal, Que.	40 00	30 00
Doutre, Jetson Epouse, Succn.	20 St. James St., Montreal, Que.	130 00	97 50
Dupras, M. A.	290 Beaudry St., Montreal, Que.	150 00	112 50
Desrosier, B.	Ville St. Pierre, Que.	180 00	135 00
Deschene, T.	179 Boyer, Montreal, Que.	60 00	45 00
Dionne, A.	581 St. Catherine St. W., Montreal, Que.	50 00	37 50
Destroismaisons R.	337 Visitation St., Montreal, Que.	710 00	532 50
DuVernet, E. E. A.	Toronto, Ont.	140 00	105 00
Gauthier, T.	107 St. James St., Montreal, Que.	500 00	375 00
Gratton, C., estate.	213 Esplanade Ave., Montreal, Que.	430 00	322 50
Giroux, Dame N.	9 Notre Dame E., Montreal, Que.	400 00	300 00
Girard, J.	46 Boulevard St. Joseph W., Montreal, Que.	40 00	30 00
Girard, Dame J.	46 Boulevard St. Joseph W., Montreal, Que.	130 00	97 50
Heighington, A. C.	Toronto, Ont.	130 00	97 50
Howell, G. A.	"	10,000 00	7,500 00
Julien, L.	"	10,000 00	7,500 00
Kolber, Dame S.	264 Ave. de L'Epee, Outremont	600 00	450 00
Leduc, E.	1001 St. Lawrence Blvd., Montreal, Que.	100 00	75 00
Leclaire, Noe.	19 St. Emalie St., Montreal.	770 00	577 50
Lariviere, F. C.	874 Sanguinet St., Montreal, Que.	500 00	375 00
Lariviere, E.	911 St. Lawrence Blvd., Montreal, Que.	700 00	525 00
Labreque, J. O.	Baldwin St., Longue Point, Que.	1,000 00	750 00
Lambert, A.	425 St. Andre St., Montreal, Que.	250 00	187 50
Lamer, Dame J. E.	17 Notre Dame East, Montreal, Que.	70 00	52 50
	431 St. Hubert St., Montreal, Que.	190 00	142 50

THE MONTREAL-CANADA FIRE INSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	Amount	
		subscribed.	paid in cash.
		\$	cts.
Lariviere, Inc.	911 St. Lawrence Blvd., Montreal, Que.	370 00	277 50
Lalonde, N.	15 Bellingham Rd., Outremont	500 00	375 00
Laberge, L., M.D.	345 Sherbrooke St. East, Montreal, Que.	800 00	600 00
Lamy, Hercule	385 Notre Dame West, Montreal Que	550 00	412 50
Lamer, J. E.	431 St. Hubert St., Montreal, Que	250 00	187 50
Lavolette, Dr. J., estate, Mrs. G. Lavolette and Victor Levesque, executors	384 Panet St., Montreal 530 Parc Lafontaine, Montreal, Que	960 00	720 00
Laurier, Mde. A.	L'Assomption, P. Q.	90 00	67 50
Larose, A.	458 Henri Julien St., Montreal, Que	90 00	67 50
Labreque, Delle A.	164 Boyer, Montreal, Que.	90 00	67 50
Lanoix, C.	164 Boyer, Montreal, Que.	70 00	52 50
Leblanc, H. J.	401 De Montigny E., Montreal, Que	40 00	30 00
Laporte, Jos.	70 1st Ave., Maisonneuve, Que	90 00	67 50
Mosseau, J. G.	Credit Foncier Bldg., St. James St., Montreal, Que	30 00	22 50
Major, E.	724 Gilford, Montreal, Que	50 00	37 50
Mathieu, Mme. F. H.	St. Lawrence Hotel, Montreal, Que	1,250 00	937 50
O'Neill, T. J.	494 Elm Ave., Westmount, Que	360 00	270 00
Poirier, L.	84 Grand Trunk St., Montreal, Que	20 00	15 00
Payette, L.	92 Laval Ave., Montreal, Que	140 00	105 00
Perras, J.	89 Shannon St., Montreal, Que.	130 00	97 50
Paquette, A.	1883 St. Urbaine St., Montreal, Que	320 00	240 00
Papineau, J. A.	782 St. Denis St., Montreal, Que.	4,690 00	3,517 50
Papineau, J. C. Gustave	Windsor Hotel, Montreal, Que.	1,250 00	937 50
Papineau, Evelyn	782 St. Denis St., Montreal, Que.	1,250 00	937 50
Papineau, Berthe	100 Rue Crescent, Montreal, Que.	1,250 00	937 50
Papineau, Godfrey	1265 St. Denis St., Montreal, Que.	1,250 00	937 50
Papineau, J. A. Amie	782 St. Denis St., Montreal, Que.	1,250 00	937 50
Pettibone, W. L.	Newark, N.J.	10,000 00	7,500 00
Papineau, Louis J.	Valleyfield, Que	1,250 00	937 50
Quintal, Dame J.	1887 Notre Dame E., Montreal, Que	220 00	165 00
Roy, A. N., Succn.	714 Ontario East, Montreal, Que.	50 00	37 50
Racette & Frere	48 Bonsecours Market, Montreal, Que	2,010 00	1,507 50
Robert, E.	c/o Oscar Amiot, Montreal, Que.	240 00	180 00
Rutherford, J. W., in trust	Toronto, Ont.	5,830 00	4,372 50
Rigley, John	"	10,000 00	7,500 00
St. Aubin, C.	188 Parc Lafontaine, or 428 St James St., Montreal, Que.	60 00	45 00
St. Denis, A. J. H.	20 St. James St., Montreal, Que.	3,400 00	2,550 00
St. Jean, T.	195 St. Andre, Montreal, Que.	220 00	165 00
Synons, Chas. Wood	Toronto, Ont.	10,000 00	7,500 00
Tessier, A. L.	561 St. Andre, Montreal, Que.	350 00	262 50
Yarker, G. W.	Toronto, Ont.	9,500 00	7,125 00
Zappa, J. B.	159 Joliette St., Montreal, Que.	450 00	337 50
Totals		\$ 150,540 00	\$ 112,905 00

SESSIONAL PAPER No. 3

## MOOSE, THE GRAND LODGE OF THE LOYAL ORDER OF, IN THE DOMINION OF CANADA

LIST OF OFFICERS—(As at Feb. 21, 1915.)

Fred Beard, jr., Past Grand Dictator; Norman C. Heyd, Grand Dictator; W. Buller, Vics-Grand Dictator; A. W. Lorsche, Grand Prelate; R. H. Brandon, Grand Sec.; P. D. Knowles, Grand Treas.; Geo. Holder, Grand Srgt-at-Arms; Grand Inner Guard, G. Reeves; Grand Outer Guard, Thos. Lessman, Grand Trustees—F. Robins, A. Jacobs, P. A. Schultes.

## THE MOUNT ROYAL ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at December 31, 1915.)

Hon. H. B. Rainville, Pres.; Hon. Senator J. M. Wilson, Vics-Pres.; Neuville Belleau, Hon. J. L. Decarie, K.C., H. A. Ekers, Sir Lomer Gouin, Hon. J. A. Guimet, P.C., P. Rainville, Hon. N. Perdeau, M.L.C.

LIST OF SHAREHOLDERS—(As at December 31, 1915.)

Name.	Address.	No. of shares.	Amount paid	
			subscribed.	in cash.
			\$	cts
Beaubien, L. G. & Co	Montreal, Que.	30	300	00
Beauchemin, L. J. O.	"	50	500	00
Beaudet, G.	Victoriaville, Que.	14	140	00
Beekit, O. G.	Montreal, Que.	100	1,000	00
Belleau, Neuville...	Quebec, Que.	150	1,500	00
Berger, Succ. Chs	Montreal, Que.	50	500	00
Berthiaume, O. F.	St. Bruno, Que.	35	350	00
Boisvert, J. H.	Quebec, Que.	17	170	00
Boucher, A.	Joliette, Que.	100	1,000	00
Brassard, A. R.	Montreal, Que.	85	850	00
Brunet, R.	"	200	2,000	00
Blondeau, J. A.	"	89	890	00
Brassard, Evariste	"	20	200	00
Cardinal, Succ. J. T.	"	50	500	00
Caron, Rev. J. B. T.	St. Maurice, Que.	100	1,000	00
Chaput, C.	Montreal, Que.	100	1,000	00
Charland, A.	Montreal, Que.	40	400	00
Clement, J. E.	"	4,458	44,580	00
Clement, J. E., in trust.	"	60	600	00
Clement, J. E., Mrs.	"	35	350	00
Copping, W.	Joliette, Que.	100	1,000	00
Clement, Succ. J. E., sr.	Montreal, Que.	25	250	00
Chalifoux, J. H.	"	100	1,000	00
Clement, Clementine B.	Waterloo, Que.	50	500	00
D'Argencourt, L. O.	Montreal, Que.	100	1,000	00
Decarie, Hon. J.	"	1,260	12,600	00
Dubuc, A.	"	10	100	00
Dufour, J.	St. Moise, Que.	10	100	00
Ekers, H. A.	Montreal, Que.	375	3,750	00
Ethier, J.	"	100	1,000	00
Fiset, Hon. J. B. R.	Ottawa, Ont.	50	500	00
Fournier, J. E.	Montreal, Que.	25	250	00
Forget, Sir R.	"	1,700	17,000	00
Gabias, M.	Westmount, Que.	105	1,050	00

THE MOUNT ROYAL—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Gariépy, H. . . . .	Montreal, Que. . . . .	20	200	00	200	00
Granger, F. J. . . . .	"	50	500	00	500	00
Gouin, Sir Lomer. . . . .	Quebec, Que. . . . .	175	1,750	00	1,750	00
Grothe, R. O., A. A. & L. E. . . . .	Montreal, Que. . . . .	100	1,000	00	1,000	00
Lamy, H. . . . .	"	50	500	00	500	00
Larne, L., jr. . . . .	"	50	500	00	500	00
Lavallee, L. A. . . . .	"	100	1,000	00	1,000	00
Lemieux, J. H. . . . .	"	25	250	00	250	00
L'Esperance, A. P. . . . .	"	50	500	00	500	00
Letendre, J. B. . . . .	"	10	100	00	100	00
Larivière, Emery. . . . .	Longue Pointe, Que . . . . .	300	3,000	00	3,000	00
Langlais, Mde. Yve, Henri	Montreal, Que. . . . .	75	750	00	750	00
Majeau, Jos. . . . .	"	50	500	00	500	00
Mathieu, Succ. J. B. B. . . . .	"	30	300	00	300	00
Maurault, Mde. L. B. . . . .	L'Assomption, Que. . . . .	400	4,000	00	4,000	00
Macdonald, J. R. . . . .	Montreal, Que. . . . .	25	250	00	250	00
McKergow, J. . . . .	Montreal, P.Q. . . . .	25	250	00	250	00
McNally, Mrs. Annie. . . . .	"	275	2,750	00	2,750	00
Normandin, A. . . . .	"	200	2,000	00	2,000	00
Normandin, J. . . . .	"	50	500	00	500	00
Quimet, Hon. J. A. . . . .	"	160	1,600	00	1,600	00
Paterson, Mary Ethel. . . . .	"	50	500	00	500	00
Perodeau, Hon. N. . . . .	"	200	2,000	00	2,000	00
Pelletier, Hon. L. P. . . . .	Quebec, P.Q. . . . .	175	1,750	00	1,750	00
Phelan, F. E. . . . .	Montreal, P.Q. . . . .	10	100	00	100	00
Plouffe, H. . . . .	"	30	300	00	300	00
Prefontaine, T. . . . .	"	50	500	00	500	00
Prevost, E. . . . .	"	11	110	00	110	00
Philps, A. . . . .	Huntingdon, P.Q. . . . .	20	200	00	200	00
Quebec Bank . . . . .	Rock Island, P.Q. . . . .	50	500	00	500	00
Rainville, Hon. H. B. . . . .	Montreal, P.Q. . . . .	7,211	72,110	00	72,110	00
Rainville, Hon. H. B. (in trust) . . . . .	"	1,000	10,000	00	10,000	00
Rougier, P. V. . . . .	"	10	100	00	100	00
Roulean, A. . . . .	"	20	200	00	200	00
Roy, Clotilde. . . . .	"	50	500	00	500	00
Rainville, Eugénie A. . . . .	"	500	5,000	00	5,000	00
Rainville, Paul . . . . .	"	220	2,200	00	2,200	00
Seminaire de Montreal . . . . .	"	685	6,850	00	6,850	00
Santoire, A. T. Z. . . . .	St. Chrysostome, P.Q. . . . .	50	500	00	500	00
Savard, Mde. J. A. . . . .	Montreal, P.Q. . . . .	5	50	00	50	00
Simard, A. . . . .	"	80	800	00	800	00
St. Germain, F. . . . .	"	20	200	00	200	00
Soeurs de la Cong. de Montreal . . . . .	"	50	500	00	500	00
Thibaudeau, A. . . . .	"	10	100	00	100	00
Toohy, J. . . . .	"	25	250	00	250	00
Tremblay, W. . . . .	"	10	100	00	100	00
Trenholme, W. H. . . . .	Westmount, P.Q. . . . .	10	100	00	100	00
Trudel, J. D. . . . .	Montreal, P.Q. . . . .	25	250	00	250	00
Vaillancourt, J. A. . . . .	"	100	1,000	00	1,000	00
Villeneuve, Mde. J. B. . . . .	"	50	500	00	500	00
Ward, J. . . . .	Montreal, P.Q. . . . .	20	200	00	200	00
Warren, J. L. . . . .	"	100	1,000	00	1,000	00
Wilson, Hon. J. M. . . . .	"	2,000	20,000	00	20,000	00
Quimet, E. A. . . . .	"	140	1,400	00	1,400	00
Totals. . . . .		25,000	\$250,000	00	\$250,000	00

SESSIONAL PAPER No. 8

## THE NORTH AMERICAN ACCIDENT INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 9, 1916).

D. K. Ridout, Pres.; A. E. Dymont and R. C. Holden, Vice-Pres.; W. T. Bradshaw, W. J. Murray, W. D. E. Strickland, F. W. Baillie, J. D. Montgomery, C. F. Dale, J. J. Meagher, G. W. Birks, W. S. Dresser.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Bradshaw, W. T.	Toronto, Ont.	75	7,500	00	2,500	00
Dale, Chas. F.	Montreal, P.Q.	1,000	100,000	00	20,000	00
Dymont, A. E.	Toronto, Ont.	75	7,500	00	2,500	00
Githleson, Leonard.	Montreal, P.Q.	5	500	00	166	66
Mathias, P. F.	"	10	1,000	00	1,000	00
Meagher, J. J. (in trust)	"	80	8,000	00	6,000	00
Montgomery, J. D.	Toronto, Ont.	70	7,000	00	2,333	33
Murphy, Miss L. V.	Montreal, P.Q.	60	6,000	00	2,000	00
Murray, W. Parkyn	Toronto, Ont.	25	2,500	00	2,500	00
McCulloch, Miss J. H.	Montreal, P.Q.	10	1,000	00	333	33
Peacock, P. W.	"	30	3,000	00	1,000	00
Potter, P. E.	"	12	1,200	00	400	00
Strickland, W. D'E.	Toronto, Ont.	30	3,000	00	1,000	00
Thomson, J. A.	"	1	100	00	33	33
Holden, R. C.	Montreal, P.Q.	55	5,500	00	3,500	00
Macpherson, A. J.	"	30	3,000	00	1,000	00
Shirres, D. A.	"	30	3,000	00	1,000	00
Peacock, Wm.	Winnipeg, Man.	50	5,000	00	1,666	66
Ness, Mrs. M. S.	Ottawa, Ont.	10	1,000	00	333	33
Ridout, H. E.	Toronto, Ont.	10	1,000	00	333	33
Dickson, J. E. E.	Montreal, P.Q.	10	1,000	00	333	33
Birks, Gerald W.	"	30	3,000	00	1,000	00
Clelland, Wm.	"	25	2,500	00	833	33
Willmott, Jno. H.	Bracebridge, Ont.	40	4,000	00	4,000	00
Robertson, A. W.	Montreal, P.Q.	30	3,000	00	1,000	00
Quinlan, Hugh	"	30	3,000	00	1,000	00
Meagher, Muriel C.	"	72	7,200	00	2,400	00
Dresser, W. S.	Sherbrooke, P.Q.	25	2,500	00	833	33
Meagher, Jno. J.	Montreal, P.Q.	30	3,000	00	1,000	00
Baillie, Frank W.	Toronto, Ont.	25	2,500	00	833	33
Baillie, F. W.	"	75	7,500	00	2,500	00
Ridout, Douglas K.	"	935	93,500	00	19,500	00
McCulloch, Mrs. M. S.	Montreal, P.Q.	10	1,000	00	333	33
Sproul, Robert.	Toronto, Ont.	4	400	00	133	33
Holden, Jas. C.	Montreal, P.Q.	25	2,500	00	2,500	00
Mosher, Mrs. M. C.	"	30	3,000	00	1,000	00
Totals..		3,064	\$306,400	00	\$ 88,799	95

## THE NORTH EMPIRE FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 28, 1916).

J. A. Thompson, Pres.; M. Long and W. M. Fisher, Vice-Presidents; J. D. McArthur, Colin Inkster, F. W. Drewry, D. L. Mutter, F. E. Kenaston, C. A. Adamson, J. E. Adamson.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915).

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Adair, Thos.	Treherne, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Adamson, Alan (in trust)	Winnipeg, Man.	475	47,500	00	12,784	56
Adamson, J. E.	"	25	2,500	00	750	00
Adamson, Mrs. Mary W.	"	11	1,100	00	350	00
Adamson, Alan B.	"	35	3,500	00	952	85
Adamson, C. A.	"	108	10,800	00	3,240	00
Argue, Wm. P.	Vancouver, B.C.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Allan, Jas. A.	Regina, Sask.	19	1,900	00	300	00
Appleton, Jno.	Toronto, Ont.	5	500	00	150	00
Axford, Annie	Belmont, Man.	3	300	00	90	00
Ashley, W. W.	Saskatoon, Sask.	13	1,300	00	390	00
Atkinson, C. L.	Wawanesa, Man.	10	1,000	00	300	00
Alpine, John Chas.	Joliet, Ill.	5	500	00	150	00
Adair, John	Treherne, Man.	5	500	00	150	00
Agnew, Thos. J.	Prince Albert, Sask.	13	1,300	00	390	00
Armitage, R. W.	Roland, Man.	13	1,300	00	390	00
Bell, Mrs. C. N.	Saskatoon, Sask.	100	10,000	00	3,000	00
Baum, Alex.	Winnipeg, Man.	25	2,500	00	750	00
Bettes, Jas. W.	"	50	5,000	00	1,500	00
Bell, Mrs. Elizabeth	"	105	10,500	00	3,603	95
Bashford, Wm. B.	Rosthern, Sask.	100	10,000	00	2,532	00
Boggs, N. G.	Saskatoon, Sask.	50	5,000	00	1,500	00
Brook, J. H. (Estate).	Winnipeg, Man.	4	400	00	120	00
Breton, Mrs. N.	Letellier, Man.	1	100	00	30	00
Bullman, W. J.	Winnipeg, Man.	5	500	00	150	00
Bray, G. H.	Morden, Man.	5	500	00	150	00
Bond, Amos	Roland, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Baker, A. H.	Rosbank, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Bristol, J. Wesley	Victoria, B.C.	25	2,500	00	750	00
Black, Miss Jean E.	Morden, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Bjorstead, Julius	St. Paul, Minn.	5	500	00	150	00
Black, John Henry	Morden, Man.	5	500	00	150	00
Brenthon, R. W.	Hanniota, Man.	1	50	00	15	00
Christie, Jonas	Glenboro, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Campbell, A. A.	Vancouver, B.C.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Campbell, I.	"	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Chambers, John Hudson	Winnipeg, Man.	13	1,200	00	390	00
Chadwick, Ashford (Estate).	"	1	100	00	30	00
Church, E. J.	South Durham, P.Q.	5	500	00	150	00
Carlin, Mrs. Florence	Victoria, B.C.	15	1,500	00	450	00
Clarkson, Worrall	St. Paul, Minn.	1	100	00	30	00
Cameron, John A.	Rathwell, Man.	5	500	00	150	00
Chalmers, R. J.	Manitou, Man.	5	500	00	150	00
Cornwall, W. A.	Clareholm, Alta.	5	500	00	150	00
Carrothers, J. W.	Methven, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Cherry, Harry T.	Winnipeg, Man.	5	500	00	150	00
Coyle, D. F.	"	25	2,500	00	749	04
Chambers, Robert	Gretna, Man.	20	2,000	00	600	00
Campbell, R. J.	Boissevain, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Crawford, W. E.	Hartney, Man.	10	1,000	00	300	00
Cannon, Charles	Belmont, Man.	7 <sup>1</sup> / <sub>2</sub>	750	00	225	00
Campbell, E. J.	Carnduff, Sask.	5	500	00	150	00
Costello, Sophia A. H.	Belmont, Man.	5	500	00	150	00
Chinkskill, James	Saskatoon, Sask.	5	500	00	150	00



SESSIONAL PAPER No. 8

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Couling, Pierce	Wawanesa, Man.	5	500	00	150	00
Crease, Lindlay	Vancouver, B.C.	23	250	00	75	00
Clubb, Benjamin	North Vancouver, B.C.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Carpenter, Oscar A.	Sully, Iowa	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Coo, George H.	Fort William, Ont.	5	500	00	150	00
Crawford, Miss A. G.	Ottawa, Ont.	10	1,000	00	300	00
Drewry, E. L.	Winnipeg, Man.	5	500	00	150	00
Drewry, F. W.	"	30	3,000	00	900	00
Dewart, D. H.	Stoekton, Man.	5	500	00	150	00
Deans, W. J.	Brandon, Man.	13	1,300	00	390	00
Deenes, Griffin H.	Chicago, Ill.	10	1,000	00	300	00
Davidson, Gilbert E.	Manitou, Man.	5	500	00	150	00
Dundas, Henry	Miami, Man.	7 <sup>1</sup> / <sub>2</sub>	750	00	225	00
Denegre, James D.	St. Paul, Minn.	5	500	00	150	00
Dingwall, D. R. (Estate)	Winnipeg, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Duncan, James	Glenboro, Man.	5	500	00	150	00
Elliott, A. G. & A. T. H.	Carnduff, Sask.	13	1,300	00	390	00
Canada Terr. Corporation	Winnipeg, Man.	174	17,400	00	4,431	34
Dingle, G. S.	Calgary, Alta.	5	500	00	150	00
Elliott, James	Wawanesa, Man.	25	2,500	00	750	00
Elliott, A. R.	Chicago, Ill.	10	1,000	00	300	00
Friesen, Jacob L.	Gretna, Man.	25	2,500	00	750	00
Friesen, Jacob P.	"	50	5,000	00	1,500	00
Friessem, Peter J.	"	25	2,500	00	750	00
Fahey, Joseph	Winnipeg, Man.	30	5,000	00	1,410	00
Fisher, William	"	200	20,000	00	6,000	00
Fairbairn, Alex.	Carnduff, Sask.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Fairbairn, Geo.	"	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Foulds, A. H.	"	38	3,800	00	1,140	00
Fitzhenry, W. D. Tight	Myrtle, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Fleming, Edgar	Victoria, B. C.	3	300	00	90	00
Fairfax, W. H.	Holland, Man.	7 <sup>1</sup> / <sub>2</sub>	750	00	225	00
Frederickson, J. S.	Glenboro, Man.	5	500	00	150	00
Frank, Mrs. R. W.	Minto, Man.	5	500	00	150	00
Farghay, John H.	La Riviere, Man.	2	50	00	15	00
Fife, Gordon	Crystal City, Man.	5	500	00	150	00
Fellows, Archie	Victoria, B. C.	5	500	00	150	00
Foulds, W. R.	Carnduff, Sask.	8	800	00	240	00
Fitzpatrick, Frank	Newdale, Man.	20	2,000	00	600	00
Grant, Geo. J.	St. Paul, Minn.	5	500	00	150	00
Galt, Geo. F.	Winnipeg, Man.	5	500	00	150	00
Gordon, Albert L.	Regina, Sask.	25	2,500	00	750	00
Guthrie, Archibald	St. Paul, Minn.	5	500	00	150	00
Green, Jos. E.	Wawanesa, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Garbutt, O. D.	Crystal City, Man.	1	100	00	30	00
Gillen, Mrs. Maud	Winnipeg, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Hebblewhite, W. A.	"	100	10,000	00	3,000	00
Heubach, Elizabeth H.	Punichy, Sask.	50	5,000	00	1,500	00
Harris, Henry	Victoria, B. C.	3	300	00	90	00
Hettle, John	Fairfax, Man.	1	100	00	30	00
Hanulton, Janet	Victoria, B. C.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Hall, J. D.	Vancouver, B. C.	5	500	00	150	00
Herriott, William	Souris, Man.	5	500	00	150	00
Huston, James	Manitou, Man.	5	500	00	150	00
Hodgson, James H.	Myrtle, Man.	37 <sup>1</sup> / <sub>2</sub>	3,750	00	1,125	00
Hefford, Chas. W.	Miami, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Hedderley, John E.	Grandview, Man.	5	500	00	150	00
Hanson, A. H.	Saskatoon, Sask.	25	2,500	00	750	00
Holroyde, Ed.	Winnipeg, Man.	50	5,000	00	1,341	96
Hutchinson, H. W.	"	100	10,000	00	2,818	75
Hay, Robert, F.	"	20	2,000	00	600	00
Hamilton, W. L.	Passburg, Alta.	50	5,000	00	1,500	00
Haverson, John H.	Carman, Man.	5	500	00	150	00
Higgins, A. F.	Roland, Man.	3	300	00	90	00

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount Subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Halpenny, J.	Winnipeg, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Holditch, Constance M.	"	5	500	00	150	00
Hudson, Horace V.	"	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Hamilton, J. J.	Minneapolis, Minn.	3	300	00	90	00
Hughton, Raymond R.	Belmont, Man.	1	100	00	30	00
Hodgson, William T.	Roland, Man.	38	3,800	00	1,140	00
Inkster, Colin.	Winnipeg, Man.	50	5,000	00	1,500	00
Jordan, Wm.	"	100	10,000	00	3,000	00
Jackson, Wemyss.	Hinsdale, Ill.	10	1,000	00	300	00
Jackson, Wm.	Holland, Man.	5	500	00	150	00
Johnson, R. E.	Minneapolis, Minn.	1 <sup>1</sup> / <sub>2</sub>	150	00	45	00
Johnson Bros.	Minto, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Jones, Oswald Meredith	Victoria, B. C.	25	2,500	00	750	00
Jones, Frederik W.	"	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Keene, Harold	Winnipeg, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Kerr, O. W. & Co	Minneapolis, Minn.	5	500	00	150	00
Kane, Paul.	Rathwell, Man.	5	500	00	150	00
Konantz, Edward A.	St. Paul, Minn.	5	500	00	150	00
Kirk, Mrs. Mary E.	Myrtle, Man.	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Kirk, Thomas.	"	25 <sup>1</sup> / <sub>2</sub>	2,350	00	705	00
Keir, Ezra M.	Crystal City, Man.	2	250	00	75	00
Kenny, John	Victoria, B. C.	8	800	00	240	00
Kenaston, Frederick E.	Minneapolis, Minn.	100	10,000	00	3,000	00
Kisbey, R.	Estevan, Sask.	50	5,000	00	1,500	00
Kelley, W. C.	West Summerland, B. C.	50	5,000	00	1,409	37
Kennedy, Finlay	Regina, Sask.	3	300	00	90	00
Lockhard, W. T.	Carnduff, Sask.	13	1,300	00	390	00
Limback, Jos. A.	Chicago, Ill.	13	1,300	00	390	00
Livingston, Peter.	Morden, Man.	3	300	00	90	00
Long, Michael.	Winnipeg, Man.	405	40,500	00	11,349	86
Long, William.	"	20	2,000	00	680	00
Long, W. S.	"	15	1,500	00	490	00
Lamont, Hon John N.	Regina, Sask.	50	5,000	00	1,500	00
Laughlin, J. Bell.	Cartwright, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Langton, Robert	Roland, Man.	3	300	00	90	00
Lloyd, M. T. L.	Winnipeg, Man.	5	500	00	150	00
Leslie, Frederick G.	St. Paul, Minn.	1	100	00	30	00
Leslie, John, Estate of.	Winnipeg, Man.	20	2,000	00	600	00
Locke, C.	Morden, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Law, William M.	Prince Rupert, B. C.	5	500	00	150	00
Long, James.	Whitby, Ont.	10	1,000	00	300	00
Mather, D. L.	Winnipeg, Man.	250	25,000	00	8,250	00
Matheson, Duncan.	Inverness, Scotland	20	2,000	00	600	00
Mather, R. A.	Vancouver, B. C.	50	5,000	00	1,500	00
Mulock, William Redford.	Winnipeg, Man.	2	200	00	60	00
Manning, Luther.	Crystal City, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Morphy, John Henry	Miami, Man.	15	1,500	00	450	00
Moore, Richard F.	Winnipeg, Man.	2 <sup>1</sup> / <sub>2</sub>	250	00	75	00
Manning, Robert	"	12 <sup>1</sup> / <sub>2</sub>	1,250	00	375	00
Mitchell, Hillyard.	Duck Lake, Sask.	5	500	00	150	00
Miller, R. H.	Morden, Man.	5	500	00	150	00
Moffatt, Frank B.	Weyburn, Sask.	5	500	00	150	00
Mara, John Andrew	Victoria, B. C.	50	5,000	00	1,500	00
Martin, James E.	Fort William, Ont.	25	2,500	00	750	00
Morley, W. D. E.	Winnipeg, Man.	5	500	00	150	00
Morrison, A. M.	Calgary, Alta.	5	500	00	150	00
McDonald, Donald H.	Ft. Qu'Appelle, Sask.	424	42,400	00	11,931	54
McKenty, F. D., Dr	Winnipeg, Man.	60	6,000	00	1,798	14
McDonald, D. O.	"	10	1,000	00	300	00
McKenty, Dr. James.	"	50	5,000	00	1,500	00
McArthur, John D.	"	250	25,000	00	7,500	00
McDonald, John A.	Fort Qu'Appelle, Sask.	50	5,000	00	1,500	00
McIntyre, David Ross.	Belmont, Man.	5	500	00	150	00
McGregor, James.	Clearwater, Man.	5	500	00	150	00
McLachlan, R. D.	Stockton, Man.	25	2,500	00	750	00

SESSIONAL PAPER No. 3

## THE NORTH EMPIRE FIRE—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount			
			subscribed.	paid in cash.		
			\$	cts.	\$	cts.
McTavish, Sara.	Minto, Man.	1	100	00	30	00
McLeod, D. N.	Winnipeg, Man.	1	100	00	30	00
McKnight, George	Glenboro, Man.	10	1,000	00	300	00
McMillan, Donald.	Neepawa, Man.	5	500	00	150	00
McCullough, Wm. Irvine	Cartwright, Man.	1	100	00	30	00
McGill, David	Holland, Man.	5	500	00	150	00
McCutcheon, John A.	Glenboro, Man.	10	1,000	00	300	00
McGillyray, Thos. D.	Mather, Man.	14	1,400	00	420	00
McKenzie, N. M. W. J.	North Bay, Ont.	10	1,000	00	300	00
MacIntyre, L. C.	Winnipeg, Man.	5	500	00	150	00
McNeil, Frederick M.	Coronation, Alta.	12½	1,250	00	375	00
Newth, Reginald.	Lipton, Sask.	10	1,000	00	300	00
Newport, Reece M.	St. Paul, Minn.	1	100	00	30	00
McCullough, C. C.	Fort William, Ont.	5	500	00	150	00
Newton, Walter Selkirk	Calgary, Alta.	2	200	00	60	00
Oxendale, James.	Victoria, B.C.	3	300	00	90	00
Orchard, H. M.	Chicago, Ill.	3	300	00	90	00
Philips, Haskell L.	Cartwright, Man.	2½	250	00	75	00
Park, Jos.	Rosebank, Man.	5	500	00	150	00
Philips, Alex. (Estate).	Roland, Man.	12½	1,250	00	375	00
Pfermmer, A. H.	Myrtle, Man.	12½	1,250	00	375	00
Philips, Jas.	Roland, Man.	2½	250	00	75	00
Platz, Paul P.	Chicago, Ill.	1	100	00	30	00
Pemberton, Frederick B.	Victoria, B.C.	50	5,000	00	1,500	00
Parker, Wm. A.	Manitou, Man.	10	1,000	00	300	00
Price, Harry S.	Winnipeg, Man.	2½	250	00	75	00
Roberts, Edward.	Treherne, Man.	5	500	00	150	00
Ross, George.	Roland, Man.	13	1,300	00	390	00
Roblin, Sir R. P.	Winnipeg, Man.	50	5,000	00	1,498	14
Roberts, Henry L.	Grimby, Ont.	50	5,000	00	1,500	00
Ross, Jas. I. N.	Saskatoon, Sask.	10	1,000	00	300	00
Robertson, Thos. S.	Holland, Man.	25	2,500	00	750	00
Roberts, Thomas	Treherne, Man.	5	500	00	150	00
Riddell, Alex.	Burnside, Man.	2	200	00	60	00
Ross, W. F.	Holland, Man.	5	500	00	150	00
Rixon, H. L.	Holland, Man.	5	500	00	150	00
Ross, Wm. Randolph.	Holland, Man.	5	500	00	150	00
Reid, John Wm.	Hartney, Man.	1	100	00	30	00
Robinson, James	Bonsevaik, Man.	3	300	00	90	00
Rawson, W. J.	Brandon, Man.	5	500	00	150	00
Rankin, George & Son.	Oakner, Man.	3	300	00	90	00
Riordon, John.	Winnipeg, Man.	50	5,000	00	1,500	00
Ryan, Thomas.	"	5	500	00	150	00
Richardson, J. F.	Winnipeg, Man.	13	1,300	00	390	00
Smith, James Baird.	"	15	1,500	00	450	00
Scarrow, Wellington	Rathwell, Man.	2½	250	00	75	00
Smith, William.	New York, N. Y.	5	500	00	150	00
Sparkes, Francis F.	Vancouver, B.C.	6	600	00	180	00
Shannon, John Philip.	Neepawa, Man.	5	500	00	150	00
Stewart, Alexander.	Holland Man.	27½	2,750	00	825	00
Stewart, James.	"	32½	3,250	00	975	00
Seaborn, W. E.	Moose Jaw, Sask.	25	2,500	00	750	00
Stewart, Arthur (Estate).	Winnipeg, Man.	25	2,500	00	750	00
Stirk, Harry F.	Moose Jaw, Sask.	30	3,000	00	900	00
Smith, W. W. H.	Verden, Man.	2½	250	00	75	00
Smith, P. A. (Estate).	Fort Frances, Ont.	20	2,000	00	600	00
Simpson, R. M.	Winnipeg, Man.	12½	1,250	00	375	00
Smith, Alfred.	Holland, Man.	17½	1,750	00	525	00
Speight, Miss Augusta	Winnipeg, Man.	100	10,000	00	3,000	00
Sullivan, Mrs. Sarah A.	"	25	2,500	00	750	00
Story, Richard	Franklin, Man.	1	100	00	30	00
Stoker, Dee A.	Chicago, Ill.	5	500	00	150	00
Scarrow, Robert	Rathwell, Man.	2½	250	00	75	00
Steel, Jennie.	Nga, Man.	7½	750	00	225	00
Snider, R. W.	Wawanosa, Man.	25	2,500	00	750	00

THE NORTH EMPIRE FIRE—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount	Amount
			subscribed.	paid in cash.
			\$ cts.	\$ cts.
Scott, R. R.	Winnipeg, Man.	5	500 00	150 00
Squires, Mrs. C.	Clearwater, Man.	1	100 00	30 00
Stachan, Robert.	Fort William, Ont.	7½	750 00	225 00
Scagrelli, Ernest B.	Joliet, Ill.	5	500 00	150 00
Scott, Henry.	West Summerland, B.C.	10	1,000 00	300 00
Thorburn, Chas. H.	Chicago, Ill.	2½	250 00	75 00
Turrieff, John G.	Regina, Sask.	50	5,000 00	1,500 00
Turrieff, Miss L. J.	Winnipeg, Man.	100	10,000 00	3,400 00
Turrieff, Mrs. C. M.	Regina, Sask.	56	5,600 00	1,678 00
Turrieff, Miss E. O.	"	11	1,100 00	330 00
Turrieff, John G. (in trust)	"	11	1,100 00	330 00
Turrieff, John G. (in trust)	"	11	1,100 00	330 00
Turrieff, Robert S.	"	11	1,100 00	330 00
Thompson, J. A.	Winnipeg, Man.	177½	17,750 00	5,325 00
Thomson, W. M.	Ft. Qu'Appelle, Sask.	10	1,000 00	300 00
Tweel, H. R.	Winnipeg, Man.	5	500 00	150 00
Tipper, Ransom.	Chicago, Ill.	10	1,000 00	300 00
Thornton, Mrs. Mary.	Deloraine, Man.	5	500 00	150 00
Tweed, George Frank	Winnipeg, Man.	5	500 00	150 00
Thomber, Bessie H.	Wawanesa, Man.	2½	250 00	75 00
Thomber, Ernest J.	"	5	500 00	150 00
Thomber, Hugh R.	"	2½	250 00	75 00
Thompson, Mrs. Ethel.	Boissevain, Man.	2½	250 00	75 00
Talton, John Ernest	Oak Lake, Man.	2½	250 00	75 00
Tannweiler, Charles.	Calgary, Alta.	10	1,000 00	300 00
Wilkinson, Jos.	Redland, Man.	25	2,500 00	750 00
Webster, Henry	Victoria, B.C.	3	300 00	90 00
Willbur-Wright, Louise F.	Maitland, Ont.	7½	750 00	225 00
Willers, Thomas.	Ellisborough, Sask.	20	2,000 00	600 00
West, George W.	Innisfail, Alta.	1½	150 00	45 00
Wessels, Henry F.	St. Paul, Minn.	5	500 00	150 00
Willcock, W. L.	Sully, Iowa.	2½	250 00	75 00
Whedlock, Webster.	St. Paul, Minn.	5	500 00	150 00
Willson, Harry L.	Winnipeg, Man.	5	500 00	150 00
Wardhaugh, Mark Ferris	"	1	100 00	30 00
Wilson, David.	Ft. Qu'Appelle Sask.	5	500 00	150 00
Wilson, Thos. J.	Belmont, Man.	13	1,300 00	390 00
Wilson, Russell.	Saskatoon, Sask.	5	500 00	150 00
Wilson, Mrs. Nancy	Rathwell, Man.	5	500 00	150 00
Willoughby, J. H. C.	Saskatoon, Sask.	25	2,500 00	750 00
Willoughby, W. B.	Moose Jaw, Sask.	5	500 00	150 00
Willoughby, W. B.	"	1½	150 00	45 00
Whitmore, George R.	Regina, Sask.	50	5,000 00	1,500 00
Wray, Annie R.	Omaha, Neb.	5	500 00	150 00
Wefeh, John.	Roland, Man.	2½	250 00	75 00
Wennman, Helen Kate.	Souris, Man.	5	500 00	150 00
Westbrook, S. G.	Belmont, Man.	2½	250 00	75 00
Winthrop, A. W.	Lyleton, Man.	5	500 00	150 00
Young, Donald D.	Winnipeg, Man.	10	1,000 00	300 00
Young, John M.	Regina, Sask.	50	5,000 00	1,500 00
Young, David J.	Calgary, Alta.	5	500 00	150 00
Young, Peter A.	Crystal City, Man.	15	1,500 00	450 00
Youngman, Walter	Winnipeg, Man.	3	300 00	90 00
Totals		6879	\$687,900 00	\$ 203,159 30

SESSIONAL PAPER No. 8

## THE NORTH WEST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 21, 1916.)

G. R. Crowe, Pres.; D. E. Sprague, Vice-Pres.; G. V. Hastings, G. F. Galt, J. S. Hough, Thos. Bruce.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount sub- scribed.		Amount paid in cash.	
			\$	cts	\$	cts
Crowe, G. R.	Winnipeg, Man.	15	1,500	00	600	00
Sprague, D. E.	"	15	1,500	00	600	00
Hastings, G. V.	"	15	1,500	00	600	00
Galt, G. F.	"	15	1,500	00	600	00
Hough, J. S.	"	15	1,500	00	600	00
Bruce, Thos.	"	15	1,500	00	600	00
Union Assurance Society, Limited	London, Eng.	2,410	241,000	00	96,400	00
Totals..		2,500	\$250,000	00	\$ 100,000	00

## THE OCCIDENTAL FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 24, 1916.)

Randal Davidson, Pres.; C. A. Richardson, Vice-Pres.; S. E. Richards, W. A. T. Sweatman, N. T. Hillary.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Residence.	No. of shares.	Amount sub- scribed.		Amount paid in cash.	
			\$	cts	\$	cts
Davidson, R.	Montreal, Que.	25	2,500	00	1,000	00
Richardson, C. A.	Winnipeg, Man.	25	2,500	00	1,000	00
Richards, S. E.	"	25	2,500	00	1,000	00
Sweatman, W. A. T.	"	25	2,500	00	1,000	00
Hillary, N. T.	"	25	2,500	00	1,000	00
North British and Mercantile Ins. Co.	Edinburgh, Scot.	4,845	484,500	00	168,562	70
Sutton, M. E., estate	Roland, Man.	10	1,000	00	400	00
Powell, Geo.	Grenfell, Sask.	10	1,000	00	400	00
Spicer, H. W.	"	10	1,000	00	400	00
Totals..		5,000	\$500,000	00	\$ 174,762	70

## THE PACIFIC COAST FIRE INSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 9, 1916.)

Dr. D. H. Wilson, Pres.; W. H. Malkin and J. B. Mathers, Vice-Pres.; R. P. McLennan, J. Rogers, Geo. Martin, T. W. Greer, D. Spencer, E. H. Crandell, Sir Richard McBride, J. W. Horne.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	Amount	Amount
		sub- scribed.	paid in cash.
		\$	\$
		cts.	cts.
Popham, Edwin S., Dr.....	Winnipeg, Man. ....	3,000 00	3,000 00
Cran, James.....	Duncan, B.C.....	2,000 00	2,000 00
Althoff, Rev. Jno.	Nelson, B.C.....	600 00	600 00
Curtis, D. S.....	New Westminster, B.C.	2,000 00	2,000 00
Stuart, J. Duff.....	Vancouver, B.C.....	10,000 00	3,820 00
Allen, J. C.....	East Burnaby, B.C.....	3,000 00	1,360 00
Almour, Joseph.....	".....	700 00	700 00
Macaulay, D. G.....	Victoria, B.C.....	5,000 00	5,000 00
Tremaine, Z., D. L. & C. F.	Halifax, N.S.....	500 00	500 00
Crosby, Thos., Estate	Vancouver, B.C.....	2,000 00	2,000 00
Jones, T. D.....	Nanaimo, B.C.....	500 00	500 00
Fawcett, R. C.....	Duncan, B.C.....	1,000 00	1,000 00
Pettit, Geo.....	Victoria, B.C.....	2,000 00	2,000 00
Collins, Mrs., A. M.....	Edmonds, B.C.....	1,500 00	1,300 00
Dalley, E.....	Victoria, B.C.....	1,500 00	1,500 00
Hughes, Mrs. E.....	Sardis, B.C.....	2,000 00	1,760 00
Wilson, A. H.....	Fairville, N.B.....	500 00	500 00
Wilson, R. S.....	".....	500 00	500 00
York, Mrs. Martha	Victoria, B.C.....	500 00	500 00
Swayne, A. C.....	Vancouver, B.C.....	3,500 00	3,500 00
Huggart, T. F.....	Tod Inlet, B.C.....	1,000 00	950 00
McBride, Sir Richard	Victoria, B.C.....	10,000 00	10,000 00
Renwick, John.....	Nanaimo, B.C.....	1,000 00	1,000 00
Hume, Bessie W.....	Dartmouth, N.S.....	700 00	700 00
Plaxton, H. E.....	Winnipeg, Man.....	900 00	900 00
Blake, Mrs. L. E.....	Vancouver, B.C.....	500 00	500 00
Pinchbeck, Geo.....	Bellingham, Wash.....	1,200 00	1,180 00
Deans, Mrs. Elizabeth..	Victoria, B.C.....	2,000 00	1,700 00
Plaxton, Jno.....	Winnipeg, Man.....	500 00	500 00
Wood, Thos.....	Victoria, B.C.....	6,000 00	4,568 74
Armstrong, Angus.....	Ashcroft, B.C.....	900 00	900 00
McNutt, A. J.....	Halifax, N.S.....	500 00	500 00
James, W. H.....	Nanaimo, B.C.....	600 00	528 00
Abbott, E. J.....	Mission City, B.C.....	2,000 00	1,760 00
Gaetz, F. H.....	Halifax, N.S.....	400 00	400 00
Adams, Mary.....	Dartmouth, N.S.....	2,500 00	2,300 00
Cross, G. B.....	Sapperton, B.C.....	500 00	500 00
Heaps, Mrs. Anna.....	Vancouver, B.C.....	800 00	688 00
Miller, Isaac.....	Winnipeg, Man.....	500 00	500 00
Spencer, David.....	Victoria, B.C.....	20,000 00	12,104 00
Spencer, Chris.....	Vancouver, B.C.....	1,600 00	1,376 00
Maritime Securities Co., Ltd...	Sydney, N.S.....	100 00	72 00
Ollum, Edward.....	Vancouver, B.C.....	500 00	500 00
Connell, K.....	Victoria, B.C.....	2,600 00	2,600 00
Bunce, John.....	Vancouver, B.C.....	3,500 00	3,500 00
Wright, Mrs. C. A.....	Halifax, N.S.....	2,000 00	2,000 00
Evans, G. U.....	".....	500 00	500 00
Young, G. W.....	".....	300 00	300 00
Horne, Jas. W.....	Vancouver, B.C.....	10,000 00	5,200 00
Rumble, John, Estate	Central Park, B.C.....	5,000 00	5,000 00
Watt, W. L.....	Long Beach, Cal.....	2,000 00	2,000 00
Hamilton, S. B.....	Nanaimo, B.C.....	3,000 00	3,000 00
Stabler, A.....	North Vancouver, B.C.	1,000 00	1,000 00
Gaskell, M. J.....	Vancouver, B.C.....	2,000 00	1,300 00

SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount	Amount
		sub- scribed.	paid in cash.
		\$ cts	\$ cts
McRae, Henry	Nanaimo, B.C.	500 00	500 00
Palmer, E. J.	Cheminains, B.C.	2,000 00	2,000 00
Sanford, I. E.	Halifax, N.S.	500 00	500 00
Smith, Mrs. F. R.	Victoria, B.C.	2,000 00	2,000 00
Martindale, Eliz.	"	100 00	100 00
Jones, Geo. H.	Nanaimo, B.C.	2,000 00	2,000 00
Paterson, T. W. (Hon.)	Victoria, B.C.	5,000 00	5,000 00
Newbury, J. C.	"	20,000 00	20,000 00
Thomson, H. B.	"	10,000 00	10,000 00
Dominicy, Wm	Halifax, N.S.	600 00	600 00
Ker, W. H.	Vancouver, B.C.	10,000 00	10,000 00
Epson, Vincent	Nelson, B.C.	500 00	500 00
Snider, S. B.	Summerland, B.C.	1,200 00	1,200 00
Flack, Thos	Vancouver, B.C.	10,000 00	10,000 00
Gossip, Lucy	Dartmouth, N.S.	300 00	300 00
Rogers, J. Spencer	Seattle, Wash.	23,200 00	6,070 00
King, Chas. E.	Victoria, B.C.	500 00	500 00
Leckie, W. H.	Vancouver, B.C.	10,000 00	4,833 33
McDonald, Rosanna	Halifax, N.S.	500 00	500 00
Turner, John	Vancouver, B.C.	400 00	400 00
Matheson, Georgina	Victoria, B.C.	500 00	500 00
Rogers, Jonathan	Vancouver, B.C.	10,000 00	4,333 33
Thomson, John	Victoria, B.C.	1,000 00	1,000 00
Huestis, S. F.	Toronto, Ont.	800 00	800 00
Grant, Mrs. H. M.	Victoria, B.C.	10,000 00	10,000 00
Mosher, F. W.	Halifax, N.S.	500 00	500 00
Horner, J.	Vancouver, B.C.	500 00	500 00
Harvey, Mary	Halifax, N.S.	100 00	100 00
Snider, A. B.	Nanaimo, B.C.	1,000 00	1,000 00
Preston, Mrs. B. L.	Nanaimo, B.C.	500 00	500 00
Begg, W. A.	Medicine Hat, Alta	1,000 00	950 00
Carter, W. C.	Sydney, C.B.	400 00	400 00
McKeown, Angus	Victoria, B.C.	3,000 00	2,800 00
Peacey, John	Vancouver, B.C.	600 00	600 00
Cherry, Mrs. Flora	Winnipeg, Man.	1,000 00	880 00
Telfer, Geo. J.	Vancouver, B.C.	2,500 00	1,318 00
Blackstock, M.	Victoria, B.C.	1,600 00	1,600 00
Carter, A. E.	Vancouver, B.C.	200 00	200 00
McKie, Jno	Grand Forks, B.C.	500 00	500 00
Martin, Geo	Vancouver, B.C.	4,500 00	3,660 00
Edgcombe, Mrs. Helen	St. John, N.B.	800 00	800 00
Grant, C. C.	St. Stephen, N.B.	4,000 00	3,760 00
McLachlin, J.	Vancouver, B.C.	2,000 00	1,880 00
Parsons, E. J., Estate.	Victoria, B.C.	2,000 00	2,000 00
Elliott, Mrs. S. R.	Kamloops, B.C.	2,000 00	2,000 00
White, G. H., Estate.	Sussex, N.B.	1,200 00	1,200 00
Norton, Miss S. L.	Halifax, N.S.	600 00	516 00
Fulton, Wm. H.	Vancouver, B.C.	500 00	500 00
Duke, Thos.	"	500 00	500 00
Baker, Mrs. E. A.	Winnipeg, Man.	1,500 00	1,500 00
Duke, R. H., Estate	Vancouver, B.C.	6,100 00	2,794 00
Bilodeau, P. O.	New Westminster, B.C.	2,000 00	2,000 00
McCourt, John	Vancouver, B.C.	2,000 00	2,236 00
Morris, Jas. W.	Halifax, N.S.	1,000 00	848 00
Gardiner, Fk	Vancouver, B.C.	2,100 00	2,100 00
Boulding, G. T.	Victoria, B.C.	500 00	500 00
Anderson, Andrew	"	800 00	800 00
Wells, James	Vancouver, B.C.	1,000 00	880 00
Doyle, J. F.	Nanaimo, B.C.	300 00	300 00
Clemence, S. G.	Victoria, B.C.	800 00	716 00
Thomson, J. A.	Vancouver, B.C.	1,000 00	720 00
Thomson, M. P.	Vancouver, B.C.	2,500 00	2,080 00
Mathers, J. C.	"	500 00	360 00
Mould, Mrs. J. M.	"	1,600 00	1,376 00
Ballam, R. G.	Chilliwack, B.C.	500 00	500 00

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount	Amount
		sub- scribed.	paid in cash.
		\$ cts.	\$ cts.
Mathers, J. B.	Vancouver, B.C.	5,900 00	4,640 00
Newcombe, Mrs. Sarah	Victoria, B.C.	5,000 00	4,232 00
Shatford, W. T.	Penticton, B.C.	4,000 00	3,440 00
Stoddart, G. A. C.	Victoria, B.C.	2,600 00	2,320 00
Malkin, W. H.	Vancouver, B.C.	4,000 00	3,580 00
Muddell, C.	"	1,600 00	1,376 00
MacDonald, W. L.	"	1,000 00	880 00
Chadwick, S.	"	300 00	300 00
Boyer, Dr. B. F.	Kelowna, B.C.	1,600 00	1,376 00
Graham, T. W.	Lillooet, B.C.	500 00	500 00
Matheson, Robt.	Victoria, B.C.	2,100 00	1,776 00
Hart, Dr. E. C.	"	3,000 00	2,520 00
Marett & Reid	Vancouver, B.C.	1,000 00	1,000 00
Harrison, Mrs. C. H.	St. John, N.B.	400 00	400 00
Stirling, T. W.	Kelowna, B.C.	2,000 00	1,720 00
Mounce, L. A.	Vancouver, B.C.	2,000 00	2,000 00
Wilson, Dr. D. H.	"	7,600 00	7,600 00
Deans, Geo.	Victoria, B.C.	5,000 00	5,000 00
Deans, John	"	5,000 00	5,000 00
Powers, J. E. T.	Nanaimo, B.C.	3,500 00	1,447 50
Scott, R. H.	Winnipeg, Man.	1,000 00	860 00
Harris & Horton	Halifax, N.S.	300 00	300 00
Macdonald, T. D.	Vancouver, B.C.	1,000 00	1,000 00
Hogle, Dr. J. H.	"	2,000 00	1,720 00
Crandell, E. H.	Calgary, Alta.	8,800 00	4,280 00
Dingwall, Estate (D. R.)	Winnipeg, Man.	12,500 00	7,025 00
Heibert, Gerhard	"	1,000 00	860 00
Banning, C. P.	"	500 00	500 00
Woodlund, H. E.	Grand Forks, B.C.	2,000 00	1,860 00
Wilson, A. E.	St. John, N.B.	500 00	500 00
Godlaure, L.	Victoria, B.C.	300 00	500 00
Bone, W. H.	"	1,000 00	860 00
Morley, John	Sydney, N.S.	100 00	100 00
McLennan, R. P.	Vancouver, B.C.	5,000 00	2,630 00
McFadzen, F. H.	Montreal, P.Q.	400 00	344 00
Brown, Thos.	Halifax, N.S.	1,000 00	1,000 00
LeLingham, G. T.	Victoria, B.C.	1,000 00	860 00
Walker, T. D.	St. John, N.B.	500 00	500 00
Clarke, G. W.	Victoria, B.C.	2,300 00	1,324 84
Lewis, Wm.	Courtney, B.C.	2,000 00	1,400 00
Wasson, Dr. H. J.	Victoria, B.C.	5,000 00	5,000 00
Solly, D. A. O.	Summerland, B.C.	4,000 00	4,000 00
Richards, J. T.	Pennington, N.J.	200 00	176 00
McCallum, D.	Grand Forks, B.C.	1,500 00	1,500 00
Wallace, P.	Vancouver, B.C.	10,000 00	10,000 00
Gillespie, Dr. J. A.	"	1,500 00	718 00
Murray, Mrs. A.	Halifax, N.S.	600 00	600 00
Downs, Mrs. Mary	"	100 00	100 00
Mounce, Ralph	Newport Landing, N.S.	200 00	200 00
Van Houten, A. C.	Nanaimo, B.C.	3,700 00	3,700 00
Van Houten, A. C. & M. O.	"	2,800 00	2,800 00
Brown, F. T.	Vancouver, B.C.	1,000 00	1,000 00
Taylor, D. & J.	Nanaimo, B.C.	500 00	500 00
Halliday, Mrs. May	Halifax, N.S.	2,000 00	1,720 00
Munro, A. K.	Victoria, B.C.	3,100 00	3,100 00
Munro, A. K. (Administrator)	"	200 00	200 00
Saunders, B. P.	Halifax, N.S.	400 00	400 00
Sinfield, C. A. J.	Ryde, New South Wales	500 00	500 00
Reid, Mrs. Roberta	Victoria, B.C.	1,400 00	1,400 00
Hutchison, Dr. J. N.	Winnipeg, Man.	6,000 00	6,000 00
Lamont, Jas. F.	Vancouver, B.C.	200 00	200 00
Swanson, J. A.	Nanaimo, B.C.	200 00	200 00
Vedder, E. A.	Sardis, B.C.	400 00	400 00
Hendry, Alex.	Winnipeg, Man.	1,000 00	1,000 00
Craig, Geo. (In trust)	"	500 00	500 00



## SESSIONAL PAPER No. 8

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name	Address	Amount paid in cash.	
		\$	cts.
Koenig, Anna	Shawingan Lake, B.C.	500	00
Koenig, Harry	"	500	00
Koenig, Geo.	"	500	00
Bowman, A. & E.	Nanaimo, B.C.	300	00
Shaffner, Mrs. A.	Halifax, N.S.	2,800	00
Flynn, Patrick	Lakemere, B.C.	300	00
Renwick, Thos.	Nanaimo, B.C.	1,000	00
Estate of Wm. M. Moir.	Victoria, B.C.	2,500	00
Leslie, Isaac G.	Dartmouth, N.S.	1,000	00
Hodgson, H. H.	Prince Rupert, B.C.	300	00
Crathorne, G. A.	Dartmouth, N.S.	500	00
Hardy, Mrs. A. McN.	Arlington, Mass.	400	00
Mott, Thos.	Dartmouth, N.S.	500	00
Barron, Eliz. A. F.	Victoria, B.C.	500	00
Pauline, F. A.	"	10,000	00
Chittick, Jos.	Dartmouth, N.S.	200	00
Chittick, S. C.	"	400	00
Laidlaw, A. M.	"	300	00
Copp, W. H., Capt.	Vancouver, B.C.	5,000	00
Ross, Geo. H.	Winnipeg, Man.	1,000	00
Carter, All.	Dartmouth, N.S.	200	00
Carter, Robt.	"	200	00
Carter, Mrs. S.	"	400	00
Griffin, Mrs. M. C.	"	300	00
Balcom, Mrs. E. M.	"	200	00
Morash, J. P.	"	200	00
Dustan, A. E.	"	300	00
Creighton, A. H.	"	200	00
Creighton, Mrs. B.	"	200	00
Ross, Mrs. Emma	"	100	00
Morash, Scott	"	400	00
Morash, J. R.	"	400	00
Morash, N.	"	400	00
Gossip, M. L.	Halifax, N.S.	200	00
Johns, Samuel	Strawberry Vale, B.C.	1,000	00
Whitacre, M. F.	Vancouver, B.C.	500	00
Johns, Albion	Victoria, B.C.	1,000	00
Young, Abram	Bridgetown, N.S.	500	00
Tobin, A. H.	Victoria, B.C.	5,000	00
Russell, J. H. G.	Winnipeg, Man.	2,500	00
Munro, Jane	Halifax, N.S.	500	00
Mahon, C. E.	Vancouver, B.C.	6,000	00
Wilson, Wm.	Victoria, B.C.	5,000	00
Greer, T. W.	Vancouver, B.C.	2,500	00
Morash, J. P.	Northwest Cove N.S.	1,000	00
Brown, G. B.	Nanaimo, B.C.	1,000	00
Hodgson, Thos.	"	1,000	00
Mahrer, Herman	"	4,000	00
Shaw, John	"	1,100	00
Thompson, Eliz.	Victoria, B.C.	1,000	00
Mills, S. P. (Estate)	"	1,000	00
Bartlett, Mrs. M. J.	"	5,000	00
Finch, Lewis	"	2,500	00
Hanbury, D. W.	"	5,000	00
Macdonald, Mrs. M. W.	"	500	00
Craig, R. W.	Winnipeg, Man.	1,000	00
Fraser, Mrs. G. E.	Halifax, N.S.	500	00
Dustan, E. P.	Dartmouth, N.S.	100	00
Munro, Mrs. J.	Victoria, B.C.	600	00
Irving, Mrs. J. M.	"	200	00
Rithet, Mrs. E. J.	"	200	00
Rithet, Mrs. E. J. (Committee)	"	200	00
Wilson, Mrs. M. K.	"	200	00
Munro, K. V.	Chilliwack, B.C.	200	00
Harriman, Mrs. J.	Niagara, Falls Ont.	500	00

## THE PACIFIC COAST FIRE INSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	Amount subscribed.		Amount paid in cash.	
		\$	cts.	\$	cts.
Hall, A. E.	Halifax, N.S.	500	00	500	00
Schmitt, C. A. E.	Berlin, Ont.	500	00	500	00
Grant, J. R.	Winnipeg, Man.	3,000	00	2,900	00
Chittick, S. & Sons	Dartmouth, N.S.	200	00	200	00
Chittick, C. P.	"	200	00	200	00
Dustan, Mrs. A. M.	Bridgetown, N.S.	200	00	200	00
Danaher, Mrs. E. G.	Vancouver, B.C.	800	00	800	00
Rankine, Jas.	Halifax, N.S.	1,000	00	1,000	00
Waddell, M. M.	Dartmouth, N.S.	300	00	300	00
Thompson, M. J.	Halifax, N.S.	200	00	200	00
Connelly, Lizzie.	Vancouver, B.C.	100	00	100	00
Corkey, J. D.	Dartmouth, N.S.	200	00	200	00
Macdonald, D. D.	Vancouver, B.C.	100	00	100	00
Coffey, Eliz.	Victoria, B.C.	500	00	500	00
Horton, W. T. M.	Halifax, N.S.	300	00	216	00
Slater, A. R.	Sapperton, B.C.	300	00	228	00
Ashton, Eliz.	New Westminster, B.C.	500	00	380	00
Harrison, J. G.	St. John, N.B.	400	00	296	00
Mackasey, S. E.	Halifax, N.S.	1,000	00	1,000	00
Falls, Hugh.	Ladner, B.C.	1,000	00	1,000	00
MacDongal, Wm.	Nanaimo, B.C.	600	00	600	00
Stoddart, R. W. C.	Victoria, B.C.	2,000	00	1,800	00
Telfer, Lizzie L.	Vancouver, B.C.	3,700	00	3,700	00
Mantle, M. A.	Kelowna, B.C.	1,200	00	1,032	00
Rowley, H. H. & Ramsay, A. M.	Vancouver, B.C.	5,000	00	5,000	00
Gillespie, A. E. H.	"	500	00	360	00
Harriman, Jas.	Niagara Falls, Ont.	2,200	00	2,000	00
Barr, Mrs. E. M.	Vancouver, B.C.	1,000	00	1,000	00
Archibald, Mrs. B. A.	Moncton, N.B.	700	00	588	00
Archibald, M. B.	Vancouver, B.C.	700	00	616	00
Campbell, Mrs. M. J. B.	Winnipeg, Man.	1,000	00	1,000	00
Wilson, M. W.	Vancouver, B.C.	500	00	500	00
Ramsay, Mrs. Winifred	"	3,200	00	2,752	00
Smith, D. G.	Victoria, B.C.	5,000	00	2,500	00
Courtney, M. J.	"	500	00	400	00
Gamble, F. C.	"	5,000	00	4,250	00
Morgan, T. C.	Vancouver, B.C.	2,000	00	290	00
Milne, Dr. G. L.	Victoria, B.C.	1,000	00	900	00
Winchester, Rev. A. B.	Toronto, Ont.	700	00	700	00
Keith, J. C., Estate.	Vancouver, B.C.	20,000	00	1,123 56	
McGuire, J. D.	Salmon Arm, B.C.	1,000	00	500	00
McFeely, E. J.	Vancouver, B.C.	10,000	00	3,400	00
Allan, W. G.	"	1,000	00	700	00
Mable, L. E.	Victoria, B.C.	400	00	84	00
Poole, I. R.	Cascade, B.C.	2,000	00	1,000	00
Murdoff, H. M.	Winnipeg, Man.	3,500	00	385	00
Thomson, J. W.	Vancouver, B.C.	2,500	00	1,150	00
Campbell, R. G.	Vancouver, B.C.	500	00	320	00
Baxter, S.	Victoria, B.C.	500	00	450	00
Funk, Dr. E. H.	Vancouver, B.C.	1,000	00	740	00
Gore, C. H.	"	1,000	00	100	00
McLennan, Dr. J. K.	Winnipeg, Man.	5,000	00	2,650	00
Wylde, M. A.	Strathcona, Shawnigan Lake B.C.	2,500	00	800	00
Wylde, Mrs. A. E.	" " "	2,500	00	800	00
Gillies, Dr. B. D.	Vancouver, B.C.	2,000	00	680	00
Drost, P. G.	"	2,000	00	1,400	00
Jensen, N. G.	"	2,500	00	1,750	00
Barr, M. J.	"	1,000	00	175	00
Stein, W. T.	"	1,000	00	700	00
Douglas & Co.	Winnipeg, Man.	2,500	00	1,400	00
Campbell, C. J.	"	5,000	00	2,350	00
Dresser, W. W.	Vancouver, B.C.	1,000	00	105	00
Dyke, G. J.	"	500	00	55	00
Hooper, Thos.	"	5,000	00	550	00

SESSIONAL PAPER No. 8

THE PACIFIC COAST FIRE INSURANCE COMPANY— *Concluded*LIST OF SHAREHOLDERS— *Concluded.*

Name.	Address.	Amount	Amount
		subscribed.	paid in cash.
		\$	cts.
McFarlane, J. W.	Vancouver, B.C.	5,000 00	137 34
Vancouver Auto & Cycle Co., Ltd.	"	5,000 00	500 00
Douglass, J.	Winnipeg, Man.	2,500 00	1,675 00
Scabold, J. A.	Vancouver, B.C.	1,000 00	110 00
Brubaker, A. J.	Victoria, B.C.	1,000 00	520 00
Dill, J. C.	Vancouver, B.C.	10,000 00	1,100 00
McIntosh, M. A.	Winnipeg, Man.	5,000 00	4,000 00
Wolfson, Leon.	"	1,000 00	600 00
Escott, W. H.	"	1,000 00	500 00
Taylor, F. G.	Portage la Prairie, Man.	5,000 00	3,301 25
Colwill, J. R.	Regina, Sask.	500 00	110 00
Cowan, H. J.	Portage la Prairie, Man.	1,000 00	425 00
Patrick, J. A. M.	Yorkton, Sask.	1,000 00	300 00
Bulyea, G. H. V.	Edmonton, Alta.	20,000 00	2,100 00
Mould, J. W.	"	1,000 00	600 00
Green, F. J.	Calgary, Alta.	2,000 00	640 00
Gibbard, F. E.	Vancouver, B.C.	500 00	46 00
Rutherford, A. C.	South Edmonton, Alta.	1,000 00	700 00
Dodson, F.	Vancouver, B.C.	1,000 00	107 00
McKechnie, A.	"	500 00	155 00
Argue, W. P.	"	10,000 00	1,120 00
Pither, Luke.	Victoria, B.C.	10,000 00	3,200 00
Hall, Dr. Lewis.	"	1,000 00	106 00
Carstens, Hugo	Winnipeg, Man.	5,000 00	1,120 00
Steele, F.	"	200 00	42 00
Darke, F. N.	Regina, Sask.	4,000 00	2,320 00
Perdue, G. M.	Victoria, B.C.	2,500 00	2,000 00
Walker, Rev. Andrew.	"	2,500 00	870 00
Beattie, Wm.	"	500 00	200 00
Taylor, R. R.	"	2,000 00	1,200 00
Maynard, Jos.	"	500 00	400 00
Maynard, Catherine.	"	500 00	400 00
Amonson, L. S., Estate	Philadelphia, Pa.	5,000 00	2,300 00
Mulgrew, John.	Vancouver, B.C.	200 00	20 00
Galloway, E. J.	"	500 00	384 87
Robertson, David	"	1,000 00	1,000 00
Hackett, J. W.	"	1,000 00	700 00
Fletcher, Bros.	Victoria, B.C.	5,000 00	1,600 00
Rodgers, D. G.	Vancouver, B.C.	500 00	100 00
McNair, J. A.	"	10,000 00	1,870 00
Bone, F. S.	Victoria, B.C.	1,000 00	937 70
Bridgman, A. W.	"	1,000 00	500 00
Dyke, F. W.	Vancouver, B.C.	10,000 00	2,800 00
Skelding, W. W.	"	500 00	105 00
Martin, Miss M. M.	"	1,500 00	1,500 00
Martin, Miss J. I.	"	1,500 00	1,500 00
Hanscome, S. M.	"	2,000 00	2,000 00
Dougherty, R. F.	"	10,000 00	6,821 70
Thomas, Miss M. K.	Brooklyn, N. Y.	1,000 00	1,000 00
Rowley, H. H. & Vibert P.	Vancouver, B.C.	500 00	500 00
Telfer, Isabella M.	Galt, Ont.	800 00	608 00
Bailey, L. A.	Moose Jaw, Sask.	1,500 00	1,460 00
Clarke, Mrs. Mary M.	Victoria, B.C.	3,700 00	3,700 00
Lawson, J. H. & Henry G.	"	5,900 00	5,900 00
Skinner, Fanny J.	Nanaimo, B.C.	1,500 00	1,500 00
Totals.		\$831,600 00	\$ 586,431 87

## THE PROTECTIVE ASSOCIATION OF CANADA.

LIST OF DIRECTORS—(As at Feb. 10, 1916.)

J. T. Farish, Pres.; Nelson Mitchell, Vice-Pres.; Eugene E. Gleason, W. D. Bradford,  
Daniel K. Cowley, M.D., Geo. H. Sherwood.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No of shares.	Amount	
			sub- scribed.	paid in cash.
			\$	cts
J. T. Farish	Winston-Salem, Box 440, N.C.	115	11,500 00	4,600 00
Nelson Mitchell	Granby, Que.	115	11,500 00	4,600 00
E. E. Gleason	"	115	11,500 00	4,600 00
W. D. Bradford	"	94	9,400 00	3,760 00
C. S. B. Halpin Estate	"	40	4,000 00	1,600 00
D. K. Cowley, M.D.	"	10	1,000 00	400 00
Geo. H. Sherwood	Cardinal, Ont.	11	1,100 00	440 00
Totals		500	\$ 50,000 00	\$ 20,000 00

## QUEBEC FIRE ASSURANCE COMPANY.

LIST OF DIRECTORS—(As at Feb. 29, 1916.)

Victor Chateaufort, Pres.; A. W. Blake, A. E. Blogg, Alex. MacLean, Wm. A. Sims,  
Colin E. Sword, Alfred Wright, R. Audette, E. G. Meredith.

LIST OF SHAREHOLDERS—(As at Dec. 31, 1915.)

Name.	Address.	No of shares.	Amount	
			sub- scribed.	paid in cash.
			\$	cts
Blake, A. W.	Winnipeg, Man.	10	450 00	250 00
Blogg, A. E.	Toronto, Ont.	10	450 00	250 00
Chateaufort, V.	Quebec, Que.	10	450 00	250 00
Audette, R.	"	10	450 00	250 00
MacLean, Alex.	Toronto, Ont.	10	450 00	250 00
London & Lancashire Fire Insurance Co., Ltd.	Liverpool, Eng.	491	220,950 00	122,750 00
Sims, W. A.	Florence, Italy.	10	450 00	250 00
Sword, Colin E.	Montreal, Que.	10	450 00	250 00
Wright, Alfred	Toronto, Ont.	10	450 00	250 00
Meredith, L. G.	Quebec, Que.	10	450 00	250 00
Totals		581	\$225,000 00	\$ 125,000 00

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## THE WESTERN ASSURANCE COMPANY.

List of Directors (As at March 1, 1916.)

W. R. Brock, Pres.; W. B. Meikle, Vice-Pres.; R. Bickerdike, M.P., H. C. Cox, D. B. Hanna, John Hoskin, K.C., LL.D., Z. A. Lash, K.C., LL.D., Geo. A. Morrow, Augustus Myers, Lt.-Col. Frederic Nicholls, Alfred Cooper, Col. Sir Henry Pellatt, E. R. Wood, John Aird.

List of Holders of Preference Stock - As at Dec. 31, 1915.

Name.	Address.	No. of shares.	Amount sub-	Amount paid
			scribed.	in cash.
			\$ cts.	\$ cts.
Aird, John	Toronto, Ont.	250	5,000 00	5,000 00
Anderson, C. E.	Baltimore, Md.	40	800 00	800 00
Bickerdike, Robert, M.P.	Montreal, Que.	1,250	25,000 00	25,000 00
Brock, W. R.	Toronto, Ont.	5,000	100,000 00	100,000 00
Carpenter, Mrs. Alice B.	Wakefield, Mass.	100	2,000 00	2,000 00
Carpenter, Geo. D.	St. Louis, Mo.	100	2,000 00	2,000 00
Central Canada Loan and Savings Co.	Toronto, Ont.	4,945	98,900 00	98,900 00
Daly, Sir M. B.	Halifax, N.S.	50	1,000 00	1,000 00
Donnelly, W. J.	Baltimore, Md.	60	1,200 00	1,200 00
DuBois, C. D. (Estate of)	New York, N.Y.	63	1,260 00	1,260 00
Frank & DuBois	"	187	3,740 00	3,740 00
Gold, James	Seven Oaks, Kent, Eng.	37	740 00	740 00
Guntrum, L. E.	Cincinnati, Ohio	40	800 00	800 00
Hammond, H. C., Exrs. Estate of	Toronto, Ont.	700	14,000 00	14,000 00
Hoskin, John, K.C., LL.D.	"	1,250	25,000 00	25,000 00
Jemmett, F. G., & A. St. L. Triggs in trust	"	12,250	245,000 00	245,000 00
Lash, Z. A., K.C., LL.D.	"	1,250	25,000 00	25,000 00
MacKenzie, Sir William	"	5,000	100,000 00	100,000 00
Mann, Sir D. D.	"	5,000	100,000 00	100,000 00
Nicholls, Frederic, Lt.-Col.	"	750	15,000 00	15,000 00
Oshorne, James Kerr (Estate of)	"	2,500	50,000 00	50,000 00
Oder, Hammond & Nanton	Winnipeg, Man.	300	6,000 00	6,000 00
Pearson, F. S. (Estate of)	New York, N.Y.	1,250	25,000 00	25,000 00
Perrin, Mrs. Miney	"	250	5,000 00	5,000 00
Smith, Davis & Co.	Buffalo, N.Y.	211	4,220 00	4,220 00
Smith, F. J. D.	Newtonbrook, Ont.	40	800 00	800 00
Wood, E. R.	Toronto, Ont.	7,127	142,540 00	142,540 00
Total		50,000	\$1,000,000 00	\$1,000,000 00

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

## LIST OF HOLDERS OF COMMON STOCK—(As at Dec. 31, 1915.)

Name.	Address.	No. of shares.	Amount sub-	Amount paid
			scribed.	in cash.
			\$ cts.	\$ cts.
Adamson, W. H.	Toronto, Ont.	10	200 00	200 00
Agar, Miss Florence.	"	11	220 00	220 00
Alexander, S. C., Trustees of the late	Birmingham, Eng.	35	700 00	700 00
Allan, Mrs. Elsie M.	Toronto, Ont.	100	2,000 00	2,000 00
Allison, Mrs. Mary	Ayer's Cliff, Que.	20	400 00	400 00
Ardagh, Miss Annie B.	Barrie, Ont.	30	600 00	600 00
Ardagh, H. H., Exrs. Estate of	"	30	600 00	600 00
Arkell, F. Henry	Woolaston, Eng.	400	8,000 00	8,000 00
Arnoldi, Mrs. E. Louis	Toronto, Ont.	25	500 00	500 00
Arnoldi, Mrs. Agnes	"	11	220 00	220 00
Arnoldi, Frank (in trust for Miss Harriet Burrows)	"	30	600 00	600 00
Ayles, Miss Anna	Vancouver, B.C.	12	240 00	240 00
Bailey, Mrs. P. L.	Mimico, Ont.	20	400 00	400 00
Baillie, James E.	Toronto, Ont.	37	740 00	740 00
Bain, Mrs. Helen	Dundas, Ont.	60	1,200 00	1,200 00
Bain, Miss Helen D.	"	50	1,000 00	1,000 00
Baines, Mrs. Mary L.	Toronto, Ont.	9	180 00	180 00
Baird, Hugh N., Exrs. Estate of	"	120	2,400 00	2,400 00
Baker, John T., Exrs. Estate of	New York, N.Y.	250	5,000 00	5,000 00
Ballantyne, W. L.	Glasgow, Scot.	24	480 00	480 00
Barker, Miss Lucy W.	Torrington, Conn.	16	320 00	320 00
Barker, Samuel (Estate of)	Hamilton, Ont.	166	3,320 00	3,320 00
Barnet, Mrs. J. G.	Renfrew, Ont.	150	3,000 00	3,000 00
Bassett, Mrs. Annie	Bowmanville, Ont.	25	500 00	500 00
Bassett, Mrs. Mary J. C.	"	20	400 00	400 00
Bassett, Thomas, Exrs. Estate of	"	30	600 00	600 00
Bate, T. B., Exrs. Estate of	St. Catharines, Ont.	100	2,000 00	2,000 00
Bate, W. T.	"	50	1,000 00	1,000 00
Bates, F. W., & C. S. Austin	London, E.C., Eng.	10	200 00	200 00
Battersby, C. (A. C. Clark, Sarnia, Ont., and H. C. P. Battersby, Exors. Estate of)	c/o. H. C. P. Battersby, Port Dover, Ont.	26	520 00	520 00
Baxter, Dighton W.	Bedford Park, Ont.	10	200 00	200 00
Baxter, Miss Ellen M.	"	100	2,000 00	2,000 00
Bean, Rev. W. H. (Mary Anna Bean, Executrix Estate of)	Yonkers, N.Y.	36	720 00	720 00
Beatty, Mrs. Edith A.	Toronto, Ont.	68	1,360 00	1,360 00
Beatty, Mrs. Margaretta E.	"	25	500 00	500 00
Beemer, Miss Clara	"	14	280 00	280 00
Beemer, Frank, M.D.	Vittoria, Ont.	8	160 00	160 00
Beemer, Miss. Kate A.	Toronto, Ont.	35	700 00	700 00
Beeson, Mrs. Mary W.	Colorado Springs, Col.	16	320 00	320 00
Bell-Irving, J. J.	Rokeyby, Barnard Castle, Yorkshire, Eng.	400	8,000 00	8,000 00
Bickerdike, Robert, M.P.	Montreal, Que.	1,050	21,000 00	21,000 00
Biggs, Mrs. Gertrude L.	Toronto, Ont.	53	1,060 00	1,060 00
Blaker, Rev. C. R. (Mrs. C. R. Blaker and Mrs. E. H. Blaker, Exors. Estate of)	The Vicarage, Turner's Hill, Sussex, Eng.	50	1,000 00	1,000 00
Blaker, E. H.	Northgate, Chichester, Sussex, Eng.	200	4,000 00	4,000 00
Blaker, H. M.	The Wallands, Lewes, Sussex, Eng.	4	80 00	80 00
Blaker, M. S.	"	20	400 00	400 00
Blaker, Reginald	"	12	240 00	240 00
Blossom, George W.	Chicago, Ill.	125	2,500 00	2,500 00
Bond, J. M. (D. T. Symons, Exor. Estate of)	Toronto, Ont.	38	760 00	760 00
Bond, George	Guelph, Ont.	20	400 00	400 00
Boswell, Mrs. Charlotte	Hamilton, Bermuda	100	2,000 00	2,000 00
Boyd, Ernest B.	New York, N.Y.	125	2,500 00	2,500 00
Braid, John	London, Eng.	10	200 00	200 00
Brock, W. R.	Toronto, Ont.	607	12,140 00	12,140 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount	Amount
			sub- scribed.	paid in cash.
			\$ cts	\$ cts
Brown, Miss Cornelia C	Owen Sound, Ont.	250	5,000 00	5,000 00
Brown, Edward B. (Exor. Estate Mrs. Diana Betley)	Toronto, Ont.	75	1,500 00	1,500 00
Brown, Robert S.	"	50	1,000 00	1,000 00
Bruce, Robert	Pinner, Eng.	70	1,400 00	1,400 00
Brunton, Mrs. Harriet A.	Newmarket, Ont.	50	1,000 00	1,000 00
Burder, R. H. R.	London, Eng.	50	1,000 00	1,000 00
Burder, Mrs. A. F.	Hampstead, Eng.	2	40 00	40 00
Burder, R. H. R. (in trust)	London, Eng.	34	680 00	680 00
Burder, John	Barcombe, Sussex, Eng.	50	1,000 00	1,000 00
Burns, Miss Jennie S.	Toronto, Ont.	100	2,000 00	2,000 00
Cable, Sir Ernest	London, Eng.	250	5,000 00	5,000 00
Cameron, Mrs. Annie	Toronto, Ont.	40	800 00	800 00
Cameron, Mrs. Catherine	"	6	120 00	120 00
Campbell, D. (W. J. Campbell, Exor. Estate of)	Interlaken, N.Y.	47	940 00	940 00
Campbell, Mrs. Eleanor	Stonewall, Man.	25	500 00	500 00
Campbell, P. McL.	Collingwood, Ont	20	400 00	400 00
Canada Trust Company	London, Ont.	20	400 00	400 00
Carey, Wm. (F. Roper and Mrs. M. Carey, exors. estate of)	Toronto, Ont	60	1,200 00	1,200 00
Carlyle, Mrs. W. D.	"	179	3,580 00	3,580 00
Carlyle, James, exr. estate of	"	125	2,500 00	2,500 00
Carpenter, E. R. (Miss Louise M. Carpenter and Elisha Stewart, exors. estate of)	Collingwood, Ont	100	2,000 00	2,000 00
Carpenter, George O	St. Louis, Mo.	125	2,500 00	2,500 00
Carpenter, Mrs. Alice B	Wakefield, Mass	125	2,500 00	2,500 00
Carruthers, James	Montreal, Que.	500	10,000 00	10,000 00
Cawthra, Mrs. E. J. and W. R. Cawthra (in trust)	Toronto, Ont	110	2,200 00	2,200 00
Cawthra, Mrs. E. J.	"	50	1,000 00	1,000 00
Cawthra, W. Herbert	"	30	600 00	600 00
Central Canada Loan and Savings Co. (in trust)	"	12,293	245,860 00	245,860 00
Central Canada Loan and Savings Co.	"	1,772	35,440 00	35,440 00
Champion, Charles (Brantford Trust Co., exrs. estate of)	Brantford, Ont	53	1,060 00	1,060 00
Chester, John George	Toronto, Ont	50	1,000 00	1,000 00
Cheyne, A. D.	London, Eng	80	1,600 00	1,600 00
Chipman, Willis	Toronto, Ont	100	2,000 00	2,000 00
Chute, Miss Eliza and Agnes (in trust)	"	15	300 00	300 00
Clark, Andrew	Dundas, Ont.	160	2,000 00	2,000 00
Clark, James A	Greensville, Ont	25	500 00	500 00
Clark, Mrs. Janet	Toronto, Ont	50	1,000 00	1,000 00
Cockburn, Mrs. Mary E.	"	902	18,040 00	18,040 00
Coffee, J. F.	"	50	1,000 00	1,000 00
Coles, Ernest	Arnolds, Holmwood, Surrey, Eng.	100	2,000 00	2,000 00
Cooch, A. C.	Toronto, Ont	82	1,640 00	1,640 00
Cook, J. L., exrs. estate of	"	50	1,000 00	1,000 00
Cooke, Trevor E.	"	40	800 00	800 00
Cooper, Alfred	London, Eng	100	2,000 00	2,000 00
Cowdery, Mrs. Frank D	Albany, N.Y.	12	240 00	240 00
Coulthard, W. W.	Peterboro, Ont	10	200 00	200 00
Courts, James	U'ford, Muskoka, Ont	50	1,000 00	1,000 00
Cox, H. C.	Toronto, Ont	250	5,000 00	5,000 00
Cox, H. C. and W. B. Meikle (in trust)	"	1,180	23,600 00	23,600 00
Craig, Rev. Robert J	Demorestville, Ont	4	80 00	80 00
Craig, Miss Gertrude R	Kingston, Ont	2	40 00	40 00
Creelman, A. R., K.C.	Montreal, Que	100	2,000 00	2,000 00
Crocker, Sydney	Toronto, Ont	15	300 00	300 00
Crosbie, C. A.	Vancouver, B.C.	25	500 00	500 00
Crosley, Geo. R.	Milwaukee, Wis	25	500 00	500 00
Crosley, Geo. R. (trustee)	"	50	1,000 00	1,000 00
Crowther, W. C.	Toronto, Ont	40	800 00	800 00
Cryderman, J. H.	Bowmanville, Ont	50	1,000 00	1,000 00

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Cunningham, Mrs. Margaret.	Guelph, Ont	222	4,440	00	4,440	00
Currie, Miss Louisa S	Onemec, Ont	16	320	00	320	00
Dadson, Mrs. Amanda V. S	Paris, Ont	100	2,000	00	2,000	00
Dalton, C. C	Toronto, Ont	575	11,500	00	11,500	00
Dalton, R. C	"	5	100	00	100	00
Davidson, S. T., D. C. and N. F. Davidson, exors. estate of)	"	37	740	00	740	00
Davy, John	(Cleveland, Ohio)	5	100	00	100	00
DeGex, Leonard M	Ladysmith, B.C.	16	320	00	320	00
Demers, Mrs. A	Montreal, Que	10	200	00	200	00
Dennis, M. L.	Batavia, N.Y.	50	1,000	00	1,000	00
Denny, John A. Denny, W. A. Cameron and J. A. Wornell, exors. estate of)	Toronto, Ont	100	2,000	00	2,000	00
Dés Voeux, H. J.	London, England	10	200	00	200	00
Dewar, George T.	Toronto, Ont	5	100	00	100	00
Dewart, Mrs. E.	"	20	400	00	400	00
Dickson, Robert	St. Marys, Ont	200	4,000	00	4,000	00
Dight, Norris, exors. estate of	Theford, Ont.	20	400	00	400	00
Dingman, Mrs. A. C	Toronto, Ont	25	500	00	500	00
Donnelly, Thos., exors. estate of	Kingston, Ont	20	400	00	400	00
DuBois, Cornelius (estate of).	New York, N.Y.	395	7,900	00	7,900	00
DuBois, Cornelius D	"	290	5,800	00	5,800	00
Duff, Miss Marie E	Toronto, Ont	7	140	00	140	00
Duffet, Mrs. Margaret	"	12	240	00	240	00
Duffett, Walter	"	277	5,540	00	5,540	00
Dundas, J. R., exors. estate of)	"	50	1,000	00	1,000	00
Dunlop, Miss Mary Mildred	Richmond, Va.	2	40	00	40	00
Dunlop, Robert J.	Glasgow, Scotland	100	2,000	00	2,000	00
Dunlop, Thomas	"	100	2,000	00	2,000	00
Dunn, Jessie W	Toronto, Ont	25	500	00	500	00
Dunnet, Mrs. Jessie	"	75	1,500	00	1,500	00
Dupuis, Mrs. Annie.	Kingston, Ont	20	400	00	400	00
Edleston, Ann	Ancaster, Ont.	37	740	00	740	00
Elliott, Miss Kate A	London, Ont.	60	1,200	00	1,200	00
Emory, Misses Charlotte E. and Harriet M	Port Burwell, Ont.	25	500	00	500	00
Evans, Mrs. Mary E. (estate of)	London, Ont.	48	960	00	960	00
Ewing, Mrs. Isabella	Rosthern, Sask.	25	500	00	500	00
Farmer, Margaret	Ancaster, Ont.	37	740	00	740	00
Farthing J. M. (in trust)	Aylmer, Ont	10	200	00	200	00
Farwell, W. G., M.D. (in trust)	New York, N.Y.	70	1,400	00	1,400	00
Fauquier, G. E	Ottawa, Ont.	250	5,000	00	5,000	00
Featherstonhaugh, Mrs. C. L.	Toronto, Ont.	55	1,100	00	1,100	00
Feecey, Farrel C.	"	10	200	00	200	00
Ferguson, Walter J.	New Orleans, La	20	400	00	400	00
Fernie, Mrs. D. M	Belfast, Ireland	40	800	00	800	00
Fernie, W. J.	"	360	7,200	00	7,200	00
Fernie, W. K	Liverpool, Eng	50	1,000	00	1,000	00
Ferrier, Miss Annie	Orangeville, Ont	13	260	00	260	00
Folkes, Miss Agnes Ann	Toronto, Ont	103	2,060	00	2,060	00
Field, Mrs. Isabel	"	50	1,000	00	1,000	00
Fitton, Cecil H.	Brantford, Ont	10	200	00	200	00
Fitton, Minnie } Trustees						
Fitton, Horace W	"	8	160	00	160	00
Fitton, H. W	"	5	100	00	100	00
Fitzgerald, William	Unknown	52	1,040	00	1,040	00
Forbes, Geo. D	Hespeler, Ont	52	1,040	00	1,040	00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040	00	1,040	00
Forbes, Geo. D. and J. J. Shaw, (in trust)	"	52	1,040	00	1,040	00
Forbes, Geo. D. and J. J. Shaw (in trust)	"	52	1,040	00	1,040	00
Forster, J. W. L.	Toronto, Ont	10	200	00	200	00
Foster, C. C.	"	10	200	00	200	00
Foster, Ethel A. G	"	13	260	00	260	00
Foster, Harold W. A	"	13	260	00	260	00
Fox, G. W.	Liverpool, Eng.	92	1,840	00	1,840	00



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THE WESTERN ASSURANCE COMPANY *Continued*LIST OF SHAREHOLDERS *Continued.*

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ - cts.	\$ - cts.
Frank, Emil H.	New York, N.Y.	280	7,000 00	7,000 00
Frank, George S.	"	60	1,200 00	1,200 00
Freyseug, Peter.	Toronto, Ont.	175	3,700 00	3,700 00
Frink, H. W.	St. John, N.B.	25	500 00	500 00
Frink, R. W. W.	"	250	5,000 00	5,000 00
Fullard, R. J. B.	Prince Albert, Sask.	5	100 00	100 00
Fulton, R. R., exrs. estate of	Toronto, Ont.	145	2,920 00	2,920 00
Gamble, Mrs. Matilda	"	55	1,110 00	1,110 00
Gamsby, Mrs. Rosa A. B.	Oseola, Fla.	96	1,920 00	1,920 00
Garrett, Mrs. Minnie L.	Kingston, Ont.	25	500 00	500 00
Gash, Jane, exrs. estate of	Toronto, Ont.	50	1,000 00	1,000 00
Gash, N. B.	"	25	500 00	500 00
Gentles, Mrs. Margaret	Kingstline, Ont.	75	1,500 00	1,500 00
George, W. H.	Toronto, Ont.	5	100 00	100 00
Gibbs, H. M., exrs. estate of	Baltimore, Md.	25	500 00	500 00
Gibbs, Malcolm, exrs. estate of	Guelph, Ont.	10	200 00	200 00
Gibson, Hon. William, estate of	Hamilton, Ont.	412	8,240 00	8,240 00
Gibson, Lady Elizabeth M.	"	100	2,000 00	2,000 00
Gibson, Rev. J.	Thornhill, Ont.	25	500 00	500 00
Gill, Robert	Ottawa, Ont.	20	400 00	400 00
Gilleland, L. J.	Ayton, Ont.	10	200 00	200 00
Gilmour, Miss Alice.	Toronto, Ont.	5	100 00	100 00
Glover, Mrs. H. B. Q.	Liverpool, England.	50	1,000 00	1,000 00
Goad, C. E., exrs. estate of.	Toronto, Ont.	700	14,000 00	14,000 00
Goddard, Leonard	London, Eng.	10	200 00	200 00
Gold, James	Seven Oaks, Kent, Eng.	50	1,120 00	1,120 00
Gordon, William	Unknown.	3	60 00	60 00
Gorham, Mrs. Helen D.	Milton, Ont.	12	240 00	240 00
Gould, Isaac J.	Uxbridge, Ont.	125	2,500 00	2,500 00
Gourley, Mrs. Lottie E.	Toronto, Ont.	50	1,000 00	1,000 00
Gowans, John, exrs. estate of.	"	150	3,000 00	3,000 00
Graham, Mrs. Ada	Fairhope, Baldwin Co., Alabama	50	1,000 00	1,000 00
Graham, James	Lindsay, Ont.	125	2,500 00	2,500 00
Graham, Sir John H. M.	Glasgow, Scotland.	250	5,000 00	5,000 00
Grant, Miss Aggie G.	Woodville, Ont.	72	1,440 00	1,440 00
Grassett, Fred. LeM., M.D.	Toronto, Ont.	114	2,280 00	2,280 00
Gray, Wm.	New York, N. Y.	20	400 00	400 00
Gunn, Miss Tena	Toronto, Ont.	25	500 00	500 00
Guntrum, L. E.	Cincinnati, Ohio	50	1,000 00	1,000 00
Gzowski, Mrs. Vera M.	Toronto, Ont.	4	80 00	80 00
Hague, George	Montreal, Que.	25	500 00	500 00
Haming, Joseph	Ridgetown, Ont.	7	140 00	140 00
Hall, Bertha F.	Vancouver, B.C.	20	400 00	400 00
Hamilton, James, exrs. estate of	Warkworth, Ont.	100	2,000 00	2,000 00
Hammond, Mrs. Isabella	Erindale, Ont.	386	7,720 00	7,720 00
Hanlin, Mrs. Helen	Fergus, Ont.	15	300 00	300 00
Hanna, D. B. and W. B. Meikle (in trust)	Toronto, Ont.	5,492	109,840 00	109,840 00
Hanna, D. B.	"	325	6,500 00	6,500 00
Harrington, Fred.	"	19	380 00	380 00
Harrington, Mrs. Catherine	"	1	20 00	20 00
Harrington, Miss Kate	"	25	500 00	500 00
Harrington, Joseph	Jerseyville, Ont.	37	740 00	740 00
Harrington, William	Ancaster, Ont.	37	740 00	740 00
Harris Trust, The	Brantford, Ont.	50	1,000 00	1,000 00
Harris, A. B.	Clarkson, Ont.	22	440 00	440 00
Harris, Lloyd	Brantford, Ont.	340	6,800 00	6,800 00
Harris, Mrs. Mary H. S. V.	Clarkson, Ont.	62	1,240 00	1,240 00
Harris, Miss Naomi M.	"	54	1,080 00	1,080 00
Harris, Miss Annie L.	"	54	1,080 00	1,080 00
Harris, Miss Lucy L.	Toronto, Ont.	61	1,220 00	1,220 00
Hart, M. G. Agt. and G. H. Hodggets, Acct. (in trust).	"	73	1,460 00	1,460 00
Harvey, Mrs. Joanna L. (in trust).....	Guelph, Ont.	10	200 00	200 00
Haszard, Horace	Charlottetown, P.E.I.	50	1,000 00	1,000 00

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.		Amount paid in cash.	
			\$	cts.	\$	cts.
Heakes, Rev. William	Lewiston, N.Y.	40	800	00	800	00
Heape, Mrs. Barbara	Liverpool, Eng	450	9,000	00	9,000	00
Hefferman, Miss N. C.	Toronto, Ont	80	1,600	00	1,600	00
Henderson, John	Ottawa, Ont	125	2,500	00	2,500	00
Henry, John, exrs. estate of	Toronto, Ont	20	400	00	400	00
Hepburn, R. H.	Winnipeg, Man	5	100	00	100	00
Hewat, Miss Florence E.	Halifax, N.S.	20	400	00	400	00
Heyd, George B.	Brantford, Ont	65	1,300	00	1,300	00
Hime, W. L. & M. W. (in trust)	Toronto, Ont	20	400	00	400	00
Hinde, George J.	Croydon, Surrey, Eng	750	15,000	00	15,000	00
Hirschberg, Mary	St. Louis, Mo.	63	1,260	00	1,260	00
Hobson, Mrs. Agnes	Guelph, Ont	60	1,200	00	1,200	00
Hobson, Mrs. R. M.	Toronto, Ont	100	2,000	00	2,000	00
Hodson, J. Henry	Redcliffe, Dowlish, Eng	200	4,000	00	4,000	00
Hodgkinson, F. A.	London, Eng	30	600	00	600	00
Hodgins, Frank E. (trustee Wm. Thompson estate)	Toronto, Ont	30	600	00	600	00
Hogg, Mrs. Mary Harvey and Gerard Lake (role)	London, N. Eng					
Holerofit, Mrs. M. S. (estate of) c/o H. S. Holerofit	Edinburgh, Scot	15	300	00	300	00
Holerofit, H. S.	Toronto, Ont	10	200	00	200	00
Hood, John (in trust)	"	5	100	00	100	00
Hooper, Chas. E., exrs. estate of, c/o I. L. Hooper	Keeewatin, Ont	25	500	00	500	00
Hopkins, George	St. Catharines, Ont	63	1,260	00	1,260	00
Horne, George, exrs. estate of	London, Eng	7	140	00	140	00
Horne, Miss Mary	Toronto, Ont	48	960	00	960	00
Hornsby, Harry	Tillsonburg, Ont	14	280	00	280	00
Hornsby, Mrs. Julia	Leamington, Eng	17	340	00	340	00
Hoskin, John, K.C., LL.D.	Toronto, Ont	11	220	00	220	00
Howe, Etta D.	Toronto, Ont	75	1,500	00	1,500	00
Hughes, Miss Jerusha D.	Toronto, Ont	100	2,000	00	2,000	00
Hunter, J. H., exrs. estate of	Toronto, Ont	150	3,000	00	3,000	00
Ince, William (trustee)	Toronto, Ont	255	5,100	00	5,100	00
Inglis, Miss Annie	Toronto, Ont	103	2,060	00	2,060	00
Jackes, Mrs. Henrietta	London, S.W., Eng	10	200	00	200	00
Jackes, Price, exrs. estate of	Toronto, Ont	20	400	00	400	00
Jackson, George, J.	Toronto, Ont	132	2,640	00	2,640	00
Jackson, Alexander H.	Simcoe, Ont	10	200	00	200	00
Jackson, Mrs. N. Lane	Buffalo, N.Y.	10	200	00	200	00
Jackson, Mrs. Emma E.	Horton Lodge, London, Eng	20	400	00	400	00
Jackson, Thompson	Scarboro, Ont	5	100	00	100	00
Jager, A. N. R.	Scarboro, Ont	20	400	00	400	00
Jager, B. M.	Liverpool, Eng	25	500	00	500	00
Jarvis, Mrs. Jennie	Liverpool, Eng	50	1,000	00	1,000	00
Johnston, James A., exrs. estate of	Toronto, Ont	47	940	00	940	00
Johnston, Miss. Sidney M.	Toronto, Ont	50	1,000	00	1,000	00
Jones, Grey	Unknown	75	1,500	00	1,500	00
Jones, Thomas E.	Liverpool, Eng	10	200	00	200	00
Jones, Rev. William, exrs. estate of	Toronto, Ont	9	180	00	180	00
Jones, W. E.	Toronto, Ont	3	60	00	60	00
Keefer, W. Napier	Liverpool, Eng	20	400	00	400	00
Kehoe, Christopher J.	Toronto, Ont	55	1,100	00	1,100	00
Keith, David S.	Care of F. D. Hirschberg & Co., St. Louis, Mo	62	1,240	00	1,240	00
Kennaway, Miss Gertrude E.	Toronto, Ont	65	1,300	00	1,300	00
Kennaway, Rt. Hon. Sir John H. (Bart.)	Ottery, St. Marys, Devonshire, Eng	27	540	00	540	00
Kennedy, Miss Belle H.	Ottery, St. Marys, Devonshire, Eng	150	3,000	00	3,000	00
Kennedy, Miss Grace M.	San Francisco, Cal	1	20	00	20	00
Kennedy, Wm. B., M.D.	"	1	20	00	20	00
	Guelph, Ont.	32	640	00	640	00

SESSIONAL PAPER No. 3

THE WESTERN ASSURANCE COMPANY—Continued.

LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Kenny, J. J., exrs. estate of.	Care of Mrs. P. L. Bailey, Mimico, Ont.	2,089	41,780 00	41,780 00
Kent, Mrs. Caroline	Toronto, Ont.	898	17,960 00	17,960 00
Ketchum, Mrs. Carrie E.	Gananoque, Ont.	56	1,120 00	1,120 00
King, Miss Emma	Quebec, Que.	20	400 00	400 00
Kirkpatrick, Francis Grant	Tweed, Ont.	5	100 00	100 00
Kirkpatrick, Chas. Stafford	Kingston, Ont.	5	100 00	100 00
Kirkpatrick, Herbert Rutherford	Montreal, Que.	5	100 00	100 00
Kirkpatrick, Henrietta Helen	Montreal, Que.	5	100 00	100 00
Kirkpatrick, Annie Kathleen	Saranac Lake, N.Y.	5	100 00	100 00
Kirkpatrick, Mrs. Harriet B.	Kingston, Ont.	41	820 00	820 00
Knight, Edward	Rotterdam, Holland.	20	400 00	400 00
Knox, Mrs. Leonora J.	Toronto, Ont.	6	120 00	120 00
Knox, William	Toronto, Ont.	6	120 00	120 00
Knowles, Miss Mary G.	Albany, N.Y.	12	240 00	240 00
Laird, Alexander (estate of)	Toronto, Ont.	34	680 00	680 00
Lamond, Mrs. M. L. A.	Richmond, Surrey, Eng.	50	1,000 00	1,000 00
Landon, Zebulon	Simcoe, Ont.	500	10,000 00	10,000 00
Langley, H. George	Toronto, Ont.	35	700 00	700 00
Larkin, P., exrs. estate of	Care of Mrs. E. M. Larkin, St. Catharines, Ont.	100	2,000 00	2,000 00
Lash, Z. A., K.C., LL.D.	Toronto, Ont.	34	680 00	680 00
Lash-Miller, Mrs. P. C.	Toronto, Ont.	30	600 00	600 00
Latta, James G.	London, Eng.	130	2,600 00	2,600 00
Law, William	Glasgow, Scot.	72	1,440 00	1,440 00
Lawrence, G. W., exrs. estate of	Care of W. N. Lawrence, Stratford, Ont.	55	1,100 00	1,100 00
Lawrence, William	Stratford, Ont.	50	1,000 00	1,000 00
Leggatt, Catherine M.	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, John	Hamilton, Ont.	50	1,000 00	1,000 00
Leggatt, Matthew H.	Vancouver, B.C.	50	1,000 00	1,000 00
Leggatt, William	Montreal, Que.	50	1,000 00	1,000 00
Lee, Frank P.	Toronto, Ont.	25	500 00	500 00
Lipscomb, H. J., exrs. estate of	La Plaza Apts., Toronto, Ont.	50	1,000 00	1,000 00
Little, Rev. James, M.A.	Belfast, Ireland	250	5,000 00	5,000 00
Little, Dr. L. S. (Rosetta Annie Little and Chas. Jas. Colbrooke Little, exrs. estate of)	The Roughets, Whitehill, Bletchingley, Surrey, Eng.	20	400 00	400 00
Locke, J. T.	J. T. Locke & Co., Toronto, Ont.	10	200 00	200 00
Long, Thomas	Toronto, Ont.	754	15,080 00	15,080 00
Long, Miss Annie	Toronto, Ont.	80	1,600 00	1,600 00
Long, Thomas (in trust)	Toronto, Ont.	100	2,000 00	2,000 00
Long, F. S.	London, Eng.	2	40 00	40 00
Logan, F. G.	Care of James Lumbers & Co., Toronto, Ont.	45	900 00	900 00
Lyons, Miss Antonia E.	Toronto, Ont.	12	240 00	240 00
MaeDonald, Miss Alice	Guelph, Ont.	12	240 00	240 00
MaeDonald, Mrs. Sarah M.	Toronto, Ont.	12	240 00	240 00
MaeGillivray, Clara D.	Kingston, Ont.	22	440 00	440 00
MaeKay, Geo. S., exrs. estate of	Toronto, Ont.	32	640 00	640 00
MaeMahon, H. P.	Inspector, Traders Bank, Winnipeg, Man.	50	1,000 00	1,000 00
MaePherson, Miss Katherine L.	Montreal, Que.	12	240 00	240 00
MaePherson, Gilbert G.	Rochester, N.Y.	50	1,000 00	1,000 00
Maddison, Mrs. C. A. (in trust)	Toronto, Ont.	11	220 00	220 00
Mahony, Mrs. M. E.	Oakville, Ont.	5	100 00	100 00
Mann, John, jr.	Glasgow, Scot.	36	720 00	720 00
Mann, Ludovic M.	"	72	1,440 00	1,440 00
Manning, Mrs. Francis	New York, N.Y.	15	300 00	300 00
Manning, Alex., exrs. estate of	Toronto, Ont.	400	8,000 00	8,000 00
Manitoba College	Winnipeg, Man.	105	2,100 00	2,100 00

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares.	Amount.	
			paid in cash.	
			§	cts.
Maria, Miss Ida M.	Lucan, Ont	15	500 00	500 00
Marks, Mrs. Emile P., exrs. estate of	Toronto, Ont	25	500 00	500 00
Marriott, Charles..	Toronto, Ont	100	2,000 00	2,000 00
Martin, Percy.	Vancouver, B.C.	5	100 00	100 00
Martin, Thomas B., trustee	Cayuga, Ont.,	40	800 00	800 00
Mason, J. Choper, mgr. Kennedy, J. H., asst. mgr. (in trust)	Toronto, Ont	1,308	26,160 00	26,160 00
Mason, Wm., exrs. estate of	Toronto, Ont	122	2,440 00	2,440 00
Maugham, N., exrs. estate of	Toronto, Ont	50	1,000 00	1,000 00
Meikle, W. B.	"	414	8,280 00	8,280 00
Merrill, A. D.	Pillsbury, Ont	25	500 00	500 00
Merrill, L.	"	25	500 00	500 00
Metcalf, Mrs. Emma	Grimshy, Ont	35	700 00	700 00
Miles, Rev. J.	Suffolk, Eng.	4	40 00	40 00
Miles, Mrs. Martha P.	Toronto, Ont	31	620 00	620 00
Milford, George	Owen Sound, Ont	269	4,000 00	4,000 00
Miller, Mrs. Elizabeth A.	Toronto, Ont	16	320 00	320 00
Miller, R. S., exrs. estate of	Unknown	8	160 00	160 00
Mills, Jesse S.	Toronto, Ont	10	200 00	200 00
Mitchell, Miss Bessie I. A and Abastair R. H., Mitchell trustees	"	40	800 00	800 00
Minty, Gilbert	"	5	100 00	100 00
Moore, A. J., exrs. estate of	Goldensh, Ont	10	200 00	200 00
Moran, William J.	Winnipeg, Man	70	1,000 00	1,000 00
Morgan, Miss M. Hope	Toronto, Ont	4	80 00	80 00
Morgan, Miss T.	"	4	80 00	80 00
Morren, E. W. S.	"	5	100 00	100 00
Morrison, Angus, exrs. estate of	"	5	500 00	500 00
Morrow, George A.	"	250	5,000 00	5,000 00
Morrow, W. G.	Peterboro, Ont	219	4,380 00	4,380 00
Munro, Alexander	Toronto, Ont	2	40 00	40 00
Murray, Rev. J., exrs. estate of	Care of Mrs. Isabella Murray, Grimshy, Ont	20	400 00	400 00
Murray, George	Toronto, Ont	684	13,680 00	7,919 30
Myers, Augustus	"	796	15,920 00	15,920 00
McAllen, George H.	Montreal, Que	25	500 00	500 00
McAllum, W. R.	London, Eng	10	200 00	200 00
McCabe, J.	Hampstead, Eng	55	1,100 00	1,100 00
McCalla, Mrs. W. J. (in trust)	St. Catharines, Ont	2	40 00	40 00
McCunnig, Mrs. Matilda M.	Belleville, Ont	100	2,000 00	2,000 00
McCormack, E. U.	Toronto, Ont	20	400 00	400 00
McDonald, Mrs. Mary J.	New York, N.Y.	10	200 00	200 00
McEwen, John	Unknown	15	300 00	500 00
McFiggens, Arthur J.	Fenella, Ont	50	1,000 00	1,000 00
McGachen, Mrs. Gertrude	Orillia, Ont	5	100 00	100 00
McGill, Wm., exrs. estate of	Toronto, Ont	25	500 00	500 00
McGill, Margaret, exrs. estate of	Toronto, Ont.	15	300 00	300 00
McGee, Elizabeth	Ottawa, Ont	80	1,600 00	1,000 00
McGee, Mrs. Annie	Toronto, Ont	80	1,600 00	1,600 00
McGillivray, Mrs. Helen	Whitby, Ont	62	1,240 00	1,240 00
McIntosh, James I.	Guelph, Ont	12	240 00	240 00
McIntyre, R. L.	Toronto, Ont	10	200 00	200 00
McKeand, John	Liverpool, England.	20	400 00	400 00
McKeown, Miss Christina I.	Orangeville, Ont	13	260 00	260 00
McLaren, Henry E.	Hamilton, Ont	14	280 00	280 00
McLaren, Arch. K.	"	14	280 00	280 00
McLaren, George H., Dr	Toronto, Ont	14	280 00	280 00
McLaren, H. E. and R. A. Lucas for Jean McLaren.	Hamilton, Ont	14	280 00	280 00
McLaren, Frederick G.	"	16	320 00	320 00
McLaren, Richard	"	14	280 00	280 00
McLaren, W. F.	"	14	280 00	280 00
McLean, E. L.	Toronto, Ont	5	100 00	100 00
McMurrich, Professor J. P.	"	86	1,720 00	1,720 00
McMurrich, George, estate of	"	220	4,400 00	2,640 00

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## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued

Name.	Address	No of Share	Amount subscribed,	Amount paid in each
			\$	cts.
McMurrich, Mrs. Minnie G.	Toronto, Ont.	40	800 00	800 00
McNamara, Thomas	Peterboro, Ont.	20	400 00	400 00
McTaggart, Miss Elizabeth.	Toronto, Ont.	50	1,000 00	1,000 00
Näffel, D. J.	Goderich, Ont.	10	200 00	200 00
Nairn, Alexander (estate of)	Toronto, Ont.	30	600 00	600 00
National Trust Co. Ltd., (estate of H. C. Hammond)	"	125	2,500 00	2,500 00
National Trust Co. Ltd., in trust for Thomas Todd	"	200	4,000 00	4,000 00
Neelson, Alexander	London, Eng.	30	600 00	600 00
Neilson, Hugh	Toronto, Ont.	100	2,000 00	2,000 00
Nevitt, Mrs. E. E.	"	25	500 00	500 00
Nicholson, E. A., exrs. of the late	Lewes, Sussex, England	40	800 00	800 00
Nicholson, Miss Jessie.	"	80	1,600 00	1,600 00
Nicholson, W. E.	"	80	1,600 00	1,600 00
Nicholai, Siegfried F.	Josefplatz, Munich.	16	320 00	320 00
Nichaus, Charles (estate of)	Toronto, Ont.	125	2,500 00	2,500 00
Niven, J. K. (in trust)	"	60	1,200 00	1,200 00
Nordheimer, Samuel, estate of	"	300	6,000 00	6,000 00
Northern Life Assurance Co.	London, Ont.	200	4,000 00	4,000 00
Nixon, Mrs. George E.	Toronto, Ont.	25	500 00	500 00
Oakshott, Elizabeth S.	Bidsen, Cheshire, Eng.	50	1,000 00	1,000 00
O'Flynn, F. W., exrs. estate	Toronto, Ont.	50	1,000 00	1,000 00
O'Flynn, H. H.	"	50	1,000 00	1,000 00
O'Flynn, Philo W.	Madoc, Ont.	63	1,260 00	1,260 00
O'Flynn, F. E.	Belleville, Ont.	62	1,240 00	1,240 00
Ogden, W. W. (in trust)	Toronto, Ont.	24	480 00	480 00
Osborne, James Kerr (estate of)	"	353	7,100 00	7,100 00
Ostler, Hammond & Nanton	Winnipeg, Man.	375	7,500 00	7,500 00
Osborne, J. P.	Beamsville, Ont.	5	100 00	100 00
Oxward, George A.	Guelph, Ont.	40	800 00	800 00
Pann, Mrs. E. J.	Los Angeles, Cal.	50	1,000 00	1,000 00
Parfitt, Albion	London, Ont.	50	1,000 00	1,000 00
Parker, Stephen J.	Owen Sound, Ont.	400	8,000 00	8,000 00
Parlane, W. A.	Collingwood, Ont.	15	300 00	300 00
Paterson, Rev. T. W.	Deer Park, Toronto, Ont.	84	1,680 00	1,680 00
Paterson, Mrs. Florence	Toronto, Ont.	12	240 00	240 00
Paton, Miss Jean	"	50	1,000 00	1,000 00
Paton, John	"	60	1,200 00	1,200 00
Paton, Nigel F.	Calcutta, India	50	600 00	600 00
Patton, Jos. C., M.D.	Toronto, Ont.	155	3,100 00	3,100 00
Payne, Julian D., exrs. estate	New Orleans, La.	20	400 00	400 00
Pearson, F. S. (estate of)	New York, N.Y.	1,270	25,000 00	25,000 00
Pellatt, Col. Sir Henry M., C.V.O.	Toronto, Ont.	304	6,080 00	6,080 00
Peine, Louis	New Hamburg, Ont.	50	1,000 00	1,000 00
Pepper, Rev. John	West Toronto, Ont.	15	300 00	300 00
Perrin, Mrs. Minnie	New York, N.Y.	125	2,500 00	2,500 00
Perry, Miss Elizabeth.	Toronto, Ont.	27	540 00	540 00
Peterkin, W. M.	"	250	5,000 00	5,000 00
Peters, George	Peterboro, Ont.	20	400 00	400 00
Phelps, E. S.	Burlington, Iowa	50	1,000 00	1,000 00
Pipe, Harvey (surviving trustee)	Amherst, N.S.	25	500 00	500 00
Poland, H. G.	London, England	20	400 00	400 00
Pontifex, Bryan	Toronto, Ont.	25	500 00	500 00
Porter, John G.	"	30	600 00	600 00
Potts, James McC.	Stirling, Ont.	10	200 00	200 00
Powell, James H. U.	London, England.	100	2,000 00	2,000 00
Price, Miss Lavinia	Toronto, Ont.	10	200 00	200 00
Pringle, Mrs. Sara J.	"	35	700 00	700 00
Provident Investment Co.	"	107	2,140 00	2,140 00
Radley, Mrs. Elizabeth J.	"	50	1,000 00	1,000 00
Ramsay, William	Stowe, Scotland.	950	19,000 00	19,000 00
Rance, Miss Eva Frances	Blyth, Ont.	3	60 00	60 00
Rennie, Mrs. Mary Ann.	Bromley, Kent, Eng.	20	400 00	400 00
Rance, Mrs. Harriet	Clinton, Ont.	50	1,000 00	1,000 00

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name	Address.	No. of shares.	Amount	
			paid subscribed.	in cash.
			\$	cts.
Richard, Alfred.	Montreal, Que. ....	10	200 00	200 00
Ridout, Percival F.	London, Eng. ....	55	1,100 00	1,100 00
Robertson, John A.	Toronto, Ont. ....	25	500 00	500 00
Robinson, Mrs. Elizabeth	" .....	60	1,200 00	1,200 00
Robinson, Mrs. Elizabeth (in trust)	" .....	4	80 00	80 00
Robinson, Sir Thomas B. and Lady Rosa Hannah Robinson	North Foreland, Broad- stairs, Kent, Eng. ....	100	2,000 00	2,000 00
Rogers, Dr. J. M.	Ingersoll, Ont. ....	18	360 00	360 00
Rogers, Mrs. Helen S.	Peterboro, Ont. ....	41	820 00	820 00
Rollo, Jennie S.	Chicago, Ill. ....	53	1,050 00	1,050 00
Rollo, W. F.	" .....	56	1,120 00	1,120 00
Rollo, Evelyn L.	" .....	53	1,050 00	1,050 00
Ross, Alexander.	Liverpool, England. . .	4	80 00	80 00
Ross, Hon. A. M., exrs. estate of.	Toronto, Ont. ....	50	1,000 00	1,000 00
Ross, Miss Caroline S.	" .....	25	500 00	500 00
Ross, Charles G.	Newmarket, Ont. ....	35	700 00	700 00
Ross, Mrs. Mary S.	" .....	25	500 00	500 00
Ross, Mrs. E. Phoebe	Port Hope, Ont. ....	5	100 00	20 00
Routh, J. H., exrs. estate	Montreal, Que. ....	20	400 00	400 00
Rowlands, R. F.	Toronto, Ont. ....	10	200 00	200 00
Royal Trust Company	Montreal, Que. ....	333	6,660 00	6,660 00
Rumsey, C. S., exrs. estate of	St. Marys, Ont. ....	10	200 00	200 00
Rumsey, Mrs. M. A. A.	" .....	10	200 00	200 00
Ruston, Thomas	Georgetown, Ont. ....	100	2,000 00	2,000 00
Royal Trust Company (trustee for Mrs. Pipon)	Toronto, Ont. ....	5	100 00	100 00
Ryan, Miss Elizabeth	Lucan, Ont. ....	34	680 00	680 00
Sauer, George.	Toronto, Ont. ....	2	40 00	40 00
Saylor, Wesley.	Trenton, Ont. ....	25	500 00	500 00
Schell, R. S., exrs. estate of	Brantford, Ont. ....	80	1,600 00	1,600 00
Schell, H. P.	New York, N.Y. ....	20	400 00	400 00
Scholfield, W. G.	West Toronto, Ont. ....	10	200 00	200 00
Scott, Charles W.	Toronto, Ont. ....	60	1,200 00	1,200 00
Scott, George F.	374 Margueretta St., Tor- onto, Ont. ....	4	80 00	80 00
Scott, J., exrs. estate of.	Toronto, Ont. ....	100	2,000 00	2,000 00
Semple, Miss Jennie P.	Toronto, Ont. ....	35	700 00	700 00
Sewall, Mrs. Winnifred L.	Hamilton, Ont. ....	20	400 00	400 00
Sharpe, Miss Clara L.	San Francisco, Cal. ....	50	1,000 00	1,000 00
Sharpe, George, exrs. estate of.	" .....	170	3,400 00	1,221 35
Shaw, Mrs. Isabella T.	Hamilton, Ont. ....	33	660 00	660 00
Sherrard, H. A.	Toronto, Ont. ....	77	1,540 00	1,540 00
Sherrard, Mrs. A. L.	" .....	5	100 00	100 00
Shutt, Mrs. Charlotte.	Ottawa, Ont. ....	15	300 00	300 00
Sidley, J. Henry	Cobourg, Ont. ....	20	400 00	400 00
Sinclair, Miss Janet	Unknown.	13	260 00	260 00
Sinclair, J. C., Elizabeth A. and Donald G. G., exrs. estate of	Care of Mrs. Elizabeth A. Sinclair, Toronto, Ont. ....	83	1,660 00	1,660 00
Small, Miss Catherine G.	Sarnia, Ont. ....	36	720 00	720 00
Smalley, George F. & Co.	Toronto, Ont. ....	10	200 00	200 00
Smith, F. J. D.	Newtonbrook, Ont. ....	210	4,200 00	4,200 00
Smith, Alexander	Toronto, Ont. ....	60	1,200 00	1,200 00
Smith, Dr. Andrew, exrs. estate of.	Toronto General Trusts Corp., Toronto, Ont. . .	40	800 00	800 00
Smith, D. King, M. D.	Toronto, Ont. ....	10	200 00	200 00
Smith, Mrs. Mary Ann, exrs. estate	National Trust Co., Tor- onto, Ont. ....	270	5,400 00	5,400 00
Smith, H. B.	Owen Sound, Ont. ....	175	3,500 00	3,500 00
Smith, Davis & Co.	Buffalo, N.Y. ....	500	10,000 00	10,000 00
Smith, W. W.	Raleigh, N.C. ....	75	1,500 00	1,500 00
Smith, Marshall J., exrs. estate of	New Orleans, La. ....	20	400 00	400 00
Sonkson, E.	London, E.C., Eng. ....	224	4,480 00	4,480 00

SESSIONAL PAPER No. 8

## THE WESTERN ASSURANCE COMPANY—Continued.

## LIST OF SHAREHOLDERS—Continued.

Name.	Address.	No. of shares	Amount subscribed.	Amount paid in cash.
			\$ cts.	\$ cts.
Sproule, Miss E. J.	Springfield-on-Credit, Ont.	78	1,560 00	1,560 00
Stanley, Bernard	Lucan, Ont.	300	6,000 00	6,000 00
Stanley, Mrs. Hannah E. (in trust)	"	8	160 00	160 00
Stanley, Mrs. Jennie	"	50	1,000 00	1,000 00
Stanley, Aljoe E.	"	37	740 00	740 00
Stanley, Miss Mary E.	"	64	1,220 00	1,220 00
Stanley, Miss Charlotte M.	"	39	780 00	780 00
Stanley, Albert E.	"	30	600 00	600 00
Stanley, Miss M. Lucretia	"	36	720 00	720 00
Stanley, Uriah M.	Brantford, Ont.	40	800 00	800 00
Stanway, F. N.	Toronto, Ont.	5	100 00	100 00
Staples, Mrs. Eliza	St. Thomas, Ont.	8	160 00	160 00
Stayner, Rev. Sutherland	Toronto, Ont.	4	80 00	80 00
Stayner, Mrs. Harriet R.	"	6	120 00	120 00
Steele, Mrs. Annie E.	Belleville, Ont.	3	60 00	60 00
Stevenson, Miss Amy	Ancaster, Ont.	40	800 00	800 00
Stewart, Miss Ida A.	Woodstock, Ont.	25	500 00	500 00
Stewart, William	Toronto, Ont.	22	440 00	440 00
Stewart, Mrs. Margaret J.	Campbellford, Ont.	10	200 00	200 00
Stewart, Robert, exrs. estate of	Care of John Duncan, Toronto, Ont.	36	720 00	720 00
Stinson, G. A. & Co	"	100	2,000 00	2,000 00
Stinson, H. E.	"	10	200 00	200 00
Stock, William H.	Liverpool, England	20	400 00	400 00
Stocking, Charles P.	Waubasheene, Ont.	200	4,000 00	4,000 00
Strachan, Miss Mary E. H.	Toronto, Ont.	206	4,120 00	4,120 00
Strathy, A. G.	"	32	640 00	640 00
Strathy, J. R.	"	30	600 00	600 00
Strathy, Miss Elizabeth M.	"	30	600 00	600 00
Strathy, G. B.	"	30	600 00	600 00
Strong, Arthur Douglas Dawker	Galt, Ont.	20	400 00	400 00
Summer, Mrs. Elizabeth	Beckenham, Kent, Eng.	19	380 00	380 00
Swain, W. J.	Collingwood, Ont.	30	600 00	600 00
Symons, Miss Eliza F.	Toronto, Ont.	13	260 00	260 00
Tackaberry, Mrs. Catherine, exrs. estate	Care of R. J. Tackaberry, Toronto, Ont.	25	500 00	500 00
Talbut, Marcus, exrs. estate	Unknown	5	100 00	100 00
Taylor, Miss Amy E. R.	Toronto, Ont.	14	280 00	280 00
Taylor, Miss Mary L.	"	9	180 00	180 00
Taylor, Mrs. Elizabeth A. H., exrs. estate of	Care of F. Roper, Toronto, Ont.	3	60 00	60 00
Thomas, Mrs. M. M.	Quebec, Que.	47	940 00	940 00
Thompson, Mrs. Cassie B.	Brampton, Ont.	5	100 00	100 00
Thompson, J. B.	St. Marys, Ont.	15	300 00	300 00
Thompson, Robert, exrs. estate	Care of R. W. Thompson, Pelham Place, Toronto, Ont.	847	16,940 00	16,940 00
Thomson, Alexander	Glasgow, Scot.	24	480 00	480 00
Thomson, Malcolm	Montreal, Que.	130	2,600 00	2,600 00
Thornburn, Miss Mary, exrs. estate of	Care of J. T. and D. T. Symons, Toronto, Ont.	4	80 00	80 00
Tidswell, W. C., exr., estate of	Care of Kate Ethel Tidswell, Hamilton, Ont.	100	2,000 00	2,000 00
Tingle, John	Wexford, Ont.	13	260 00	260 00
Toronto General Trusts Corp., exrs. estate A. Robertson	Toronto, Ont.	50	1,000 00	1,000 00
Toronto General Trusts Corp., exrs. estate C. C. Baines	"	2	40 00	40 00
Toronto General Trusts Corp., exrs. estate Jane Kirkland	"	166	3,320 00	3,320 00
Torrance, Rev. Robert	Guelph, Ont.	10	200 00	200 00
Townley, Mrs. W. R.	Chicago, Ill.	24	480 00	480 00
Van Der Linde, Harold	Plainfield, N.Y.	56	1,120 00	1,120 00
Van Heyningen, A. E., estate of	Care of Mary W. Heyningen, Mobile, Ala.	100	2,000 00	2,000 00

THE WESTERN ASSURANCE COMPANY—*Concluded.*LIST OF SHAREHOLDERS—*Concluded.*

Name.	Address.	No. of shares.	Amount	
			subscribed.	paid in cash.
			\$	cts.
Vogel, Phillipp Jacob and Camille Soyka	London, E.C., Eng	60	1,200	00
Waddell, John	Orono, Ont	25	500	00
Wade, Mrs. Lillie M	Brighton, Ont	17	340	00
Wadhams, John M	Goshen, Conn	18	360	00
Wadhams, Julia E	"	16	320	00
Wadhams, Mrs. Mary P	"	30	600	00
Wadhams, Robert P	"	16	320	00
Wainwright, C. S.	Toronto, Ont	10	200	00
Walker, Mrs. Clara R	"	34	680	00
Walker, Warren J	"	2	40	00
Wallace, Mrs. Henrietta	"	20	400	00
Ward, R. H., Brerherton	Liverpool, Eng	50	1,000	00
Warwick, Guy F	Toronto, Ont	290	5,800	00
Warwick, R. D	"	10	200	00
Watson, Thomas	"	150	3,000	00
Webb, Albert E. (in trust)	Los Angeles, Cal	1,056	21,120	00
Webster, Alfred F. (in trust)	Toronto, Ont	21	420	00
Weir, Robert	"	5	100	00
White, Miss Alice	Montreal, Que	5	100	00
Whitelaw, Mrs. Sarah	Fairbank, Ont	11	220	00
Wilkes, Alfred J	Brantford, Ont	2	40	00
Williamson, H. W., estate of...	Care of W. Williamson, Toronto, Ont	10	200	00
Wills, Miss Annie	Toronto, Ont	31	620	00
Wills, Miss Annie (exec.)	"	1	20	00
Wills, Miss Eliza, exrs. estate of	"	31	620	00
Wills, Miss Susan	"	31	620	00
Wills, Miss Wilhelmina	"	31	620	00
Wills, Thomas (J. E. Wills exec. estate of)	Care of Wills and Wright Belleville, Ont	125	2,500	00
Wilson, C. S., exr. estate of...	Care of John Stark & Co., Toronto, Ont	1,200	24,000	00
Wintle, Cyril & Co	London, Eng.	30	600	00
Wood, E. R. & W. B. Meikle (in trust)	Toronto, Ont	500	10,000	00
Wood, E. R.	"	75	1,500	00
Wood, Lewis P.	"	56	1,120	00
Wood, H. H.	"	56	1,120	00
Wood, Mrs. Margaret F	Nashville, Tenn	50	1,000	00
Wood, S. Casey	Toronto, Ont	56	1,120	00
Wood, Hon. S. C., estate of	Care of S. Casey Wood, Toronto, Ont	3	60	00
Wood, Miss Lucinda J	Brantford, Ont	53	1,060	00
Young, Mrs. Margaret	Toronto, Ont	12	240	00
Young, J. A. Jr	"	13	260	00
Young, W. E	"	2	40	00
Zepf, Otto	Montreal, Que	5	100	00
Total Common Stock.		75,000	\$1,500,000	\$1,484,625 65
Total Preferred Stock		50,000	1,000,000 00	1,000,000 00
Totals		125,000	\$2,500,000 00	\$2,484,625 65

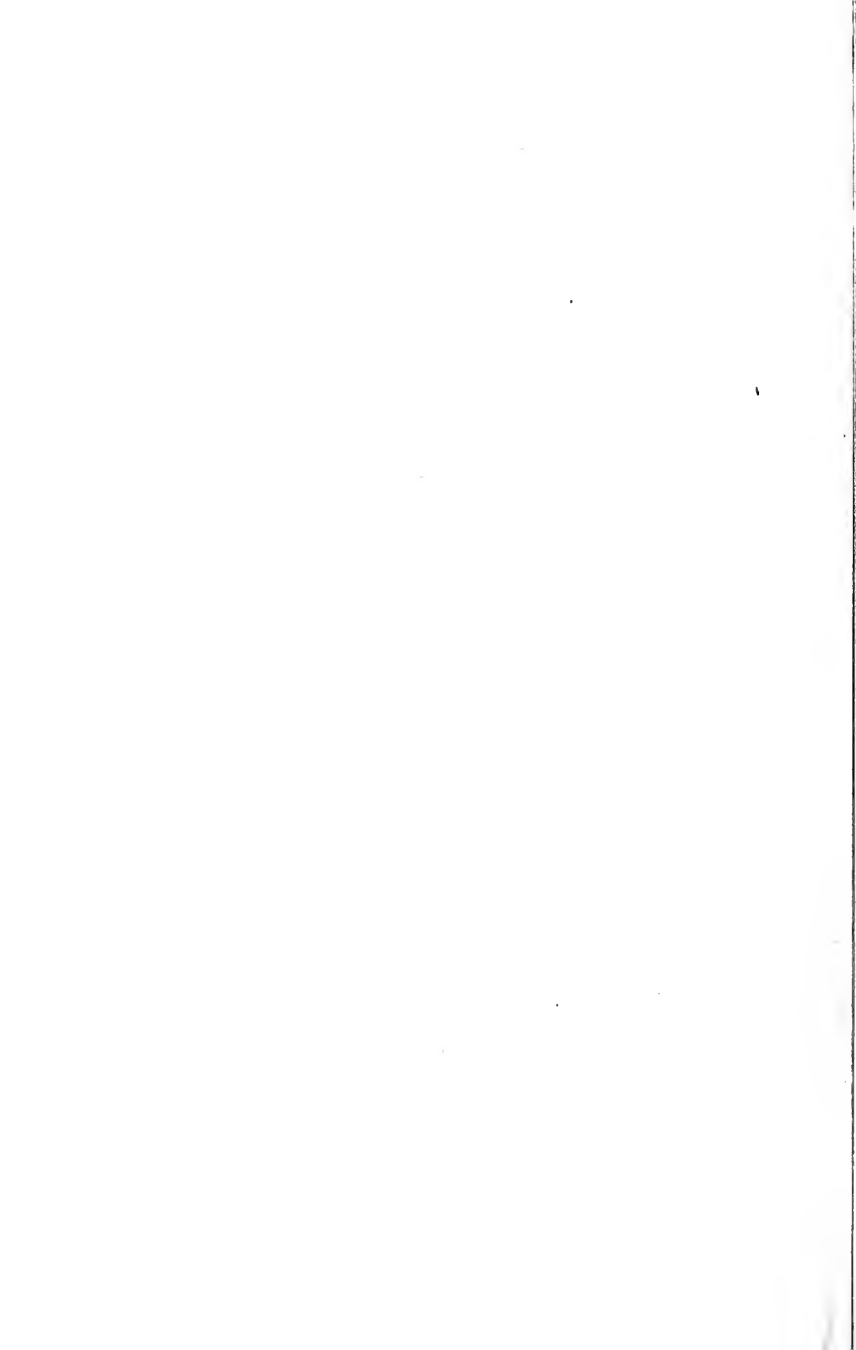


## APPENDIX B.

GENERAL STATEMENTS  
OF  
BRITISH AND FOREIGN COMPANIES  
FOR  
YEAR ENDING DECEMBER 31, 1915

THE GENERAL BUSINESS STATEMENTS OF THE FOLLOWING COMPANIES WERE NOT RECEIVED IN TIME FOR INSERTION IN THIS APPENDIX:—

The British Dominions General Insurance Company, Limited.  
Caledonian Insurance Company.  
Commercial Union Assurance Company, Limited.  
General Accident Fire and Life Assurance Corporation, Limited.  
Compagnie d'Assurances Générales contre l'Incendie.  
Guardian Assurance Company, Limited.  
The Liverpool and London and Globe Insurance Company, Limited.  
The Marine Insurance Company, Limited.  
La Nationale, Compagnie anonyme d'Assurances contre l'Incendie et les Explosions.  
North British and Mercantile Insurance Company.  
The Northern Assurance Company, Limited.  
The Norwich Union Fire Insurance Society, Limited.  
The Ocean Marine Insurance Company, Limited.  
Compagnie Française du Phenix.  
Railway Passengers Assurance Company.  
The Royal Insurance Company of Canada, Limited  
The Scottish Union and National Insurance Company.  
Sun Insurance Office.  
L'Union Compagnie d'assurances contre l'incendie.  
The Yorkshire Insurance Company, Limited.



SESSIONAL PAPER No. 8

ALLIANCE ASSURANCE COMPANY, LIMITED,  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

FIRE INSURANCE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year.				530,007	2	8
Reserve for unexpired risks.	4541,350	0	0	183,362	17	1
Additional reserve.	1,577,007	0	0	330,653	5	3
Premiums . . .		2,121,357	0	12,466	8	1
Interest, dividends and rents . . .	£ 94,362	19	2			
Less Income tax thereon . . .	11,338	6	2			
		83,004	13	£ 296,426	6	6
				£ 83,004	13	0
				379,430	19	6
Claims under policies paid and outstanding Commission.						
Expenses of management . . .						
Contributions to fire brigades . . .						
Transferred to Profit and Loss Account (Second schedule):—						
(a) Underwriting surplus on the year's Fire Account . . .						
(b) Interest, dividends and rents, less Income tax thereon . . .						
Amount of Fire Insurance Fund at the end of the year, as per Third schedule (Balance Sheet). Reserve for unexpired risks, being 40 per cent of premium income for the year . . .				£ 542,003	0	0
Additional reserve . . .				1,579,354	0	0
				2,121,357	0	0
				£ 3,559,367	12	7



SESSIONAL PAPER No. 8

BALANCE SHEET.

	£	s.	d.	£	s.	d.
<b>LIABILITIES.</b>						
Authorized and Subscribed Capital £5,450,000, consisting of 250,000 original shares and 450,000 new shares, each now share carrying the same right to dividend and assets as each original share:—						
Issued						
{ 250,000 original shares of £20 each, with £2 4s. 0d. per share paid up	1,000,000	0	0			
{ 450,000 new shares of £1 each (fully paid)	16,808	110	3			
Life Assurance Fund	1,483	296	16			
Annuity Fund	2,121	357	0			
Fire Insurance Fund	617	627	15			
Marine Insurance Fund	19,041	0	0			
Personal Accident Insurance Fund	292,516	0	11			
Employers' Liability Insurance Fund (including £616 for estimated outstanding claims).	187,852	14	5			
Miscellaneous Insurance Fund (including £56,722 for estimated outstanding claims)	169,744	0	5			
General Fund	896,357	14	3			
Sinking Fund and Capital Redemption Fund	100,000	0	0			
Reserve for contingencies arising out of the war	1,014,227	15	6			
Profit and Loss Account	£24,720,711	0	5			
Claims admitted or intimated, but not paid—						
Life Assurance	283,443	6	7			
Fire Insurance	118,712	0	9			
Marine Insurance	102,231	0	0			
Miscellaneous Insurance	14,758	8	11			
Sinking Fund and Capital Redemption	900	0	0			
Annuities due and unpaid	1,009	3	0			
Outstanding dividends	1,006	13	3			
Strundry creditors—						
Life Assurance Account	48,931	4	7			
Fire Insurance Account	58,879	4	7			
Marine Insurance Account	5,206	14	1			
Personal Accident Insurance Account	4,752	9	10			
Employers' Liability Insurance Account	4,022	8	8			
Miscellaneous Insurance Account	1,910	0	11			
Miscellaneous creditors	51,003	19	2			
	£25,415,790	5	9			
<b>ASSETS.</b>						
Mortgages on property within the United Kingdom	5,041,517	1	11			
Mortgages on property out of the United Kingdom	154,399	12	0			
Loans on parochial and other public rates	692,793	15	1			
" life interests	877,340	15	4			
" reversions	358,794	10	9			
" rent charges	182,302	19	8			
" stocks and shares	49,370	0	0			
" company's policies within their surrender value	1,993,373	5	9			
" personal security	63,257	1	8			
" miscellaneous securities	55,477	16	7			
Investments (at book values)—						
India, 3½ per cent stock, 1931	21,250	0	0			
London County Consolidated 3½ per cent stock	18,300	0	0			
Municipal and County securities, United Kingdom	1,765,140	17	4			
Indian and Colonial Government securities	908,877	0	0			
Indian and Colonial Provincial securities	1,269,112	16	4			
Indian and Colonial Municipal securities	160,250	0	0			
Foreign Government securities	769,292	12	3			
" Provincial securities	1,770,817	15	10			
" Municipal securities	33,185	0	0			
Railway and other debentures and debenture stocks—						
Home and Foreign	4,192,095	7	10			
Railway and other preference and guaranteed stocks	1,346,467	0	0			
" ordinary stocks	994,304	0	0			
Stocks and shares (other than railway stocks)	476,805	0	0			
Rent charges	3,107	11	11			
Freehold ground rents	210,188	0	0			
Leasehold ground rents	75,255	10	11			
House property	1,014,039	16	10			
Life interests	14,546	6	0			
Reversions	440,877	11	6			
Agents' balances	532,295	17	11			
Strundry debtors	18,783	1	3			
Outstanding premiums	44,097	17	0			
Outstanding interest, dividends, and rents	24,491	16	6			
Interest, dividends and rents accrued, but not payable	248,321	17	6			
Bills receivable	10,655	17	0			
Cash:						
On deposit	231,934	0	0			
In hand and on Current Account	161,724	4	4			
	£25,415,790	5	9			

## THE ATLAS ASSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## FIRE DEPARTMENT.

The net premiums were £1,093,394 : 5 : 9, and the losses £519,288 : 8 : 11, being 47·4 per cent of the premiums. The underwriting surplus of the account is £165,235 : 11 : 0, and after adding £21,456 : 0 : 3 to the reserve for unexpired risks, there remains a profit of £143,779 : 10 : 9, which has been transferred to Profit and Loss Account. From this account a sum of £78,543 : 19 : 9 has been carried back to the Fire Insurance Fund making it £1,319,064 : 3 : 5.

## PROFIT AND LOSS ACCOUNT.

The Profit and Loss Account shows profits (with interest) of £217,374 : 9 : 5, which, together with £45,546 : 18 : 8 brought forward from last year, shows a total of £262,921 : 8 : 1, which has been appropriated as follows:—

	£	s.	d.
In payment of Income tax on profits.....	10,850	5	0
In payment of interest on debenture stock.....	3,922	15	2
Transfer to Shareholders' Investment Reserve Fund, to meet depreciation.....	31,475	0	0
Transfer to Fire Insurance Fund (additional reserve).....	78,543	19	9
Transfer to Employers' Liability, Accident and General Insurance Funds (additional reserve).....	10,000	0	0
Dividend for 1915.....	76,266	13	4
Carried forward.....	51,862	14	10
	<u>£</u>	<u>262,921</u>	<u>8 1</u>

## DIVIDEND.

The directors have declared a dividend for the year 1915 of eight shillings per share, being 33½ per cent upon the paid-up capital of the company, and amounting to £88,000 : 0 : 0, less Income tax, £11,733 : 6 : 8, net £76,266 : 13 : 4.

Three shillings per share, or £28,600, was paid in October last, and the balance of five shillings per share will be paid on the 29th instant.

## FUNDS.

The funds of the company after payment of dividend will stand as follows:—

	£	s.	d.
Fire Insurance Fund.....	1,319,064	3	5
Employers' Liability, Accident and General Insurance Funds.....	69,011	11	9
Sinking Fund and Capital Redemption Fund.....	132,182	7	1
Contingency Fund.....	21,850	2	9
Shareholders' Investment Reserve Fund.....	56,475	0	0
Profit and Loss Balance.....	51,862	14	10
Total Shareholders' Funds.....	<u>£</u>	<u>1,650,445</u>	<u>19 10</u>
Life Funds.....	2,292,517	6	0
Total funds of the company.....	<u>£</u>	<u>3,942,963</u>	<u>5 10</u>
Policyholders have the additional security of—			
Paid-up capital.....	264,000	0	0
Uncalled capital.....	1,936,000	0	0
Total security for policyholders.....	<u>£</u>	<u>6,142,963</u>	<u>5 10</u>

## SESSIONAL PAPER No. 8

## THE ATLAS—Continued.

## FIRE INSURANCE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year—				Claims under policies paid and outstanding	£	513,869	2 6
Reserve for unexpired risks, being 40 per cent of premium income for the year 1914	415,981	14	1	Contributions to Fire Brigades		3,419	6 5
Additional reserve	803,082	9	4	Commission			
Premiums				Expenses of management			
Interest, dividends and rents	£	42,100	9 2	State and municipal taxes (foreign)			
Less Income tax thereon		3,458	3 5	Transfers to Profit and Loss Account, viz.:	£	143,779	10 9
Transfer from Profit and Loss Account				Profit		38,732	5 9
				Interest		78,543	19 9
				Amount of Fire Insurance Fund at the end of the year—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year 1915	£	437,437	14 4
				Additional reserve		881,026	9 1
					£	1,319,064	3 5
					£	2,429,934	14 8

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance brought forward				Income tax on profits for year ending 5th April, 1915			
Interest, dividends and rents not carried to other accounts	15,816	1	4	Interest on shareholders' stock		10,850	5 0
Less Income tax thereon		2,108	16 2	Transfer to Shareholders' Investment Reserve Fund to meet estimated depreciation in securities during 1915		3,922	15 2
Interest, less tax, from Fire Account	£	13,707	5 2	Transfer to Fire Insurance Fund		31,475	0 0
Interest from Employers' Liability, Accident and General Account		38,732	5 9	Transfer to Employers' Liability, Accident, and General Insurance Fund		78,543	19 9
Profit from Fire Account		1,503	9 3	Interim dividend, less tax (1915 account) paid 30th October, 1915	£	28,000	0 0
Profit from Employers' Liability, Accident and General Account				Provision for completion of dividend for the year (1915), less tax payable 29th April, 1916		47,666	13 4
Percentage on life business in lieu of share of quinquennial profits				Balance carried forward		76,266	13 4
Transfer fees						51,802	14 10
					£	262,921	8 1





SESSIONAL PAPER No. 8

## THE CALIFORNIA INSURANCE COMPANY.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income .....	\$ 448,211 98
Gross cash received for interest and dividends .....	44,517 43
Rents .....	7,200 00
Gross profit on sale or maturity of bonds and stocks .....	5,632 50
Gross increase, by adjustment, in book value of bonds and stocks .....	7,382 50
<b>Total income .....</b>	<b>\$ 512,944 41</b>

## DISBURSEMENTS.

Net amount paid for claims .....	\$ 197,629 85
Expenses of adjustment and settlement of claims .....	7,040 89
Commissions or brokerage .....	73,039 13
Allowances to local agencies for miscellaneous agency expenses .....	1,081 63
Salaries, \$15,254 55; and expenses, \$13,806 93, of special and general agents .....	29,061 48
Salaries, fees and all other charges of officers, directors, trustees and home office employees .....	42,115 29
Rents .....	3,162 19
Underwriters' boards and tariff associations .....	6,801 97
Fire department, fire patrol and salvage corps assessments, fees, taxes and expenses .....	1,050 58
Inspections and surveys .....	2,146 00
Taxes on real estate .....	548 06
State taxes on premiums, Insurance Department licenses and fees .....	11,746 66
All other licenses, fees and taxes .....	4,245 80
Agents' balances charged off .....	3,017 43
Gross loss on sale or maturity of bonds .....	4,500 00
Gross decrease, by adjustment, in book value of ledger assets .....	68,918 75
All other disbursements .....	62,754 17
<b>Total disbursements .....</b>	<b>\$ 518,859 88</b>

## LEDGER ASSETS.

Book value of real estate .....	\$ 70,000 00
Mortgage loans on real estate, first liens .....	316,710 19
Loans secured by pledge of bonds, stocks or other collateral .....	35,000 00
Book value of bonds and stocks .....	465,839 74
Cash on hand, in trust companies and in banks .....	103,355 53
Agents' balances and bills receivable .....	118,318 47
Disbursements due to failure of American Trust Co. (Recoverable from Receiver) .....	44,742 54
<b>Total ledger assets .....</b>	<b>\$ 1,153,966 47</b>

## NON-LEDGER ASSETS.

Interest due and accrued .....	\$ 15,110 40
Recoverable from reinsurers on paid losses .....	3,079 49
<b>Gross assets .....</b>	<b>\$ 1,172,156 36</b>
Deduct assets not admitted .....	107,833 79
<b>Total admitted assets .....</b>	<b>\$ 1,064,322 57</b>

## LIABILITIES.

Net amount of unpaid claims .....	\$ 20,292 30
Total unearned premiums .....	396,035 50
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued .....	750 00
Taxes due and accrued, estimated .....	8,750 00
Contingent commissions or other charges, due or accrued .....	3,500 00
<b>Total liabilities except capital stock .....</b>	<b>\$ 429,327 80</b>
Capital paid up in cash .....	400,000 00
Surplus over all liabilities .....	234,994 77
<b>Total liabilities .....</b>	<b>\$ 1,064,322 57</b>

## EXHIBIT OF PREMIUMS.

Amount of fire risks written or renewed during the year .....	\$67,759,622 00
Premiums thereon .....	923,347 99
Amount of risks terminated during the year .....	68,928,372 00
Premiums thereon .....	959,097 60
Net amount in force at December 31, 1915 .....	57,037,180 00
Premiums thereon .....	755,851 20

## THE EMPLOYERS' LIABILITY ASSURANCE CORPORATION, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## REVENUE ACCOUNT.

	£	s.	d.	Dec. 31	£	s.	d.	£	s.	d.
Amount of Insurance Fund at the beginning for the year—										
Reserve for unexpired risks.....	772,871	0	0							
Total estimated liability in respect of outstanding losses	482,591	11	0		1,255,462	11	0			
Premiums.....	1,863,846	9	4							
Adjustment of exchange.....	3,787	6	2							
Transfer fees.....	36	10	0							
					1,867,640	5	6			
Amount of Insurance Fund at the end of the Year—										
Reserve for Unexpired Risks in respect of outstanding losses					745,527	0	0			
Total estimated liability in respect of outstanding losses					626,202	1	1			
Balance transferred to Profit and Loss Account					146,381	10	11			
					£3,123,102	16	6			

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.	£	s.	d.
Balance from Revenue Account.....	146,381	10	11			
Interest and rents	88,013	15	11			
Expenses not charged to other accounts—						
Taxes.....	80,777	6	4			
Miscellaneous.....	27,651	19	5			
Amount written off investments.....				108,429	5	9
				12,969	19	10
Dividend, 1915—						
Interim.....	25,000	0	0			
Provision for final.....	55,000	0	0			
Transferred to General Reserve Fund.....				80,000	0	0
				32,996	1	3
				£234,395	6	10

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SESSIONAL PAPER No. 8

BALANCE SHEET.

Dr.		LIABILITIES.				Cr.	
	£	s.	d.	£	s.	d.	£
Shareholders' Capital— 100,000 shares, £10 each, \$1,000,000.				200,000	0	0	7,000
To Capital—100,000 shares, £2 paid.							0
Amounts due to other companies and agents							0
Unclaimed dividends	57,884	18	4				
Outstanding commission	83,729	16	8				
Outstanding expenses	32,773	6	5				
Loss Deposit Accounts	252	14	8				
Loan Accounts	68,377	10	7				
Provision in Profit and Loss Account for final dividend, 1915.				243,318	9	8	
Reserves—				55,000	0	0	
For unexpired risks	745,527	0	0				
For outstanding losses	626,202	1	1				
Investment Reserve	119,043	3	10				
General Reserve	925,709	15	5				
				2,416,482	0	4	
By mortgages on property within the United Kingdom							224,056
Investments—							11,544
British Government securities							91,723
Bank of England stock							34,945
Indian and Colonial Govern- ment securities							73,091
Indian and Colonial Provincial securities							268,308
Indian and Colonial Municipal securities							30,788
Foreign Government securities							586,520
Foreign Provincial securities							926,851
Foreign Municipal securities							22,022
Railway and other debentures and debenture stock—							16,770
Home and Foreign							68,763
Railway and other preference and guaranteed stocks							29,022
Railway and other ordinary stocks							16,770
House property							68,763
Branch and agency balances							2,355,387
Interest and rents accrued							433,869
Cash—							29,100
On deposit							9
In hand and on Current Account							13
Amounts due from other companies							2
				2,914,800	10	0	2,914,800

## FIREMEN'S INSURANCE COMPANY.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## INCOME.

Total premium income.....	\$ 2,725,239 91
Interest and dividends.....	269,322 77
Cash received for rents.....	91,589 77
Income tax, withheld at source.....	282 69
Borrowed money.....	135,000 00
Agents' balances previously charged off.....	579 70
Total income.....	<u>\$ 3,222,014 84</u>

## DISBURSEMENTS.

Net amount paid for losses.....	\$ 1,454,486 08
Expenses of adjustment and settlement of losses.....	42,741 80
Commissions or brokerage.....	644,532 28
Allowances to local agencies for miscellaneous agency expenses.....	2,967 75
Salaries, \$53,267.85; and expenses, \$38,471.62, of special and general agents.....	91,739 47
Salaries, fees and all other charges of officers, directors, trustees and home office employees.....	137,818 65
Rents.....	22,751 08
Underwriters' boards and tariff associations.....	35,094 90
Fire department, fire patrol, and salvage corps assessments, fees, taxes and expenses.....	18,167 35
Inspections and surveys.....	11,733 04
Taxes on real estate.....	24,847 26
State taxes on premiums, Insurance Department licenses and fees.....	82,323 66
All other licenses, fees and taxes.....	19,826 76
Paid stockholders for interest or dividends.....	240,000 00
Agents' balances charged off.....	261 30
Gross decrease, by adjustment, in book value of bonds.....	1,375 00
Borrowed money.....	185,000 00
Interest on borrowed money.....	3,108 27
All other disbursements.....	96,950 14
Total disbursements.....	<u>\$ 3,118,724 79</u>

## LEDGER ASSETS.

Book value of real estate.....	\$ 1,074,129 63
Mortgage loans on real estate, first liens.....	2,491,700 00
Book value of bonds and stocks.....	1,944,296 66
Cash on hand, in trust companies and in banks.....	198,592 70
Agents' balances.....	481,851 96
Total ledger assets.....	<u>\$ 6,190,570 95</u>

## NON-LEDGER ASSETS.

Interest due and accrued.....	51,284 15
Rents due.....	1,558 74
Market value of bonds and stocks over book value.....	830,255 20
Reinsurance due on losses already paid.....	6,635 01
Gross assets.....	<u>\$ 7,080,304 05</u>
Deduct assets not admitted.....	33,540 60
Total admitted assets.....	<u>\$ 7,046,763 45</u>

## LIABILITIES.

Net amount of unpaid losses and claims.....	\$ 345,998 02
Total unearned premiums.....	2,955,812 47
Salaries, rents, expenses, bills, accounts, fees, etc., due or accrued.....	1,500 00
Federal, State and other taxes due or accrued (estimated).....	26,000 00
Contingent commissions or other charges due or accrued.....	6,000 00
Principal unpaid on scrip or certificate of profits.....	2,332 84
All other liabilities.....	282 69
Total liabilities (not including capital stock).....	<u>\$ 3,337,926 02</u>
Capital stock paid up in cash.....	1,000,000 00
Surplus over all liabilities.....	2,708,837 43
Total liabilities.....	<u>\$ 7,046,763 45</u>

SESSIONAL PAPER No. 8

FIREMEN'S INSURANCE COMPANY.— *Concluded.*

## RISKS AND PREMIUMS.

Amount of risks written or renewed during the year	\$414,525,007 00
Premiums thereon	4,324,319 88
Amount of risks terminated.	384,581,969 00
Premiums thereon	4,123,649 66
Net amount in force at December 31, 1915.	587,268,627 00
Premiums thereon	5,782,912 34

## THE LAW UNION AND ROCK INSURANCE COMPANY, LIMITED.

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

#### FIRE ACCOUNT.

The fire premiums, after deduction of reinsurances, amounted to £285,043 : 1 : 2. The losses by fire, less reinsurances, were £138,336 : 19 : 1, or 48.53 per cent of the premium income. The expenses of every description, including commission, amounted to £100,119 : 0 : 3, and were at the rate of 35.12 per cent of the net premium income. The fire reserves have been increased by £15,618 to £314,018, and £43,209 : 9 : 4 has been carried to the Profit and Loss Account.

#### EMPLOYERS' LIABILITY ACCOUNT.

The income of this department amounted to £34,075 : 16 : 1, and the outgoings of all descriptions to £24,948 : 3 : 5. The reserve for unexpired risk amounts to £13,143, and £10,450 : 12 : 8 has been carried to the Profit and Loss Account.

#### ACCIDENT ACCOUNT.

The income amounted to £16,550 : 1 : 1, and the claims, commission, expenses and bonus to policyholders to £14,116 : 3 : 1. The reserve for unexpired risk amounts to £6,475, and £3,115 : 18 : 0 has been carried to the Profit and Loss Account.

#### PROFIT AND LOSS ACCOUNT.

The sum of £263,193 : 13 : 10 was brought forward from 1914. To that amount have been added from the Fire Account, £43,209 : 9 : 4; from the Employers' Liability Account, £10,450 : 12 : 8; from the Accident Account, £3,115 : 18 : 0; from the General Account, £9,955 : 15 : 8; and from the Fixed Term Assurance Fund, £1,403, making, with interest, £34,320 : 2 : 9, and transfer fees, £34 : 17 : 6, a total of £365,683 : 9 : 9. Thereout have been paid for dividends to shareholders, £77,250; for interest on debentures, £8,835 : 2 : 0; for expenses of management, £4,000; and for income tax, £11,135 : 8 : 3; leaving a balance of £264,464 : 19 : 6 to be carried forward as a general reserve, and to support future dividends.

#### ASSETS AND INCOME.

The assets of the company at the close of the year amounted to £9,822,309 : 1 : 0, and the total income to £1,355,189 : 17 : 1.

#### DIVIDEND.

The directors recommend the payment of a dividend for the year now current of 8s. per share, less income tax, and payable half-yearly on the 31st May and 30th November.

## SESSIONAL PAPER No. 8

## THE LAW UNION AND ROCK—Continued.

## FIRE ACCOUNT.

	£	s.	d.		£	s.	d.
Fire Reserve Fund—				Claims under policies paid and outstanding (less reinsurance)	135,335	19	1
Premium reserve for unexpired risks....	£	98,400	0	0			
General fire reserve....		200,000	0	0	36,430	19	3
				Expenses of management	60,712	5	5
Premiums received, less reinsurance	£	13,112	14	11	2,975	15	7
Interest, dividends and rents...		872	7	5	43,269	9	4
Loss income tax				Fire Insurance Fund at the end of the year—			
				Reserve for unexpired risks, being 40 per cent of the premium income for the year	£	114,018	0
				General fire reserve....	200,000	0	0
					314,018	0	0
					£	595,683	8

## EMPLOYERS' LIABILITY ACCOUNT.

	£	s.	d.		£	s.	d.	
Employers' Liability Insurance Fund at the beginning of the year	£	14,362	0	0	Payments under policies, including medical and legal expenses in connection therewith	14,984	17	5
Reserve for unexpired risks, in respect of outstanding claims		16,790	0	0	Commission	4,846	5	0
Total estimated liability in respect of outstanding claims					Carried to Profit and Loss Account	5,117	1	0
					Employers' Liability Insurance Fund at the end of the year—			
Premiums received, less reinsurance	£	1,306	9	10	Reserve for unexpired risks, being 40 per cent of the premium income for the year	£	13,113	0
Interest, dividends and rents		86	17	5	Total estimated liability in respect of outstanding claims....	16,686	0	0
Loss income tax						29,829	0	0
						£	65,227	16

THE LAW UNION AND ROCK—*Concluded.*

## ACCIDENT ACCOUNT.

	£	s.	d.
Accident Insurance Fund at the beginning of the year—			
Reserve of unexpired risks	£	6,509	0 0
Total estimated liability in respect of outstanding claims.	2,916	0 0	
Premiums received, less reinsurance	£	388	3 6
Interest, dividends and rents.	25	16	0
Less income tax			
	£	25,975	1 1
Payments under policies, including medical and legal expenses in connection therewith			
Commission	7,413	15	5
Expenses of management	3,161	6	0
Rents to policyholders	2,521	2	8
Carried to Profit and Loss Account	1,010	19	0
Accident Insurance Fund at the end of the year—			
Reserve for unexpired risks, being 40 per cent of the premium income for the year.	£	6,475	0 0
Total estimated liability in respect of outstanding claims.	2,268	0 0	
	£	25,975	1 1

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.
Balance at the beginning of the year	£	263,193	13 10
Interest, dividends and rents not carried to other accounts.	£	36,766	3 9
Less income tax.	2,446	1 0	
Brought from Fire Account	34,320	2 9	
Employers' Liability Account	43,200	9 4	
Accident Account	10,450	12 8	
General Account	3,115	18 0	
Fixed Term Assurance Account	9,955	15 8	
Transfer fees.	1,403	0 0	
	34	17 6	
	£	365,683	9 9
Dividends to shareholders for the year ended 31st December, 1915, Less income tax.	£	77,250	0 0
Interest on debenture stock, less income tax	8,833	2 0	
Expenses not charged to other Accounts	86,083	2 0	
Income tax	4,000	0 0	
Balance at the end of the year	11,135	8 3	
	£	264,464	19 6
	£	365,683	9 9



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BALANCE SHEET.		ASSETS.	
Capital—	£	£	s. d.
Subscribed	1,575,000	Mortgages on property within the United Kingdom	979,361 6 4
(150,000 £10 shares 12s. paid, and 75,000 £1 shares fully paid.)		Mortgages on property out of the United Kingdom	2,762,107 8 9
Paid-up		Loans on parochial and other public rates	95,969 12 0
Debture stock		Loans on life interests	138,701 5 3
Life Assurance Fund		Loans on reversions	106,068 2 4
Fire Reserve Fund		Loans on stocks and shares	14,000 0 0
Profit and Loss Account		Loans on the company's policies within their surrender values	420,819 16 1
Investment Reserve Fund—		Deposits with the High Court	16,666 13 4
Life	123,335 9 1	British Government securities	936,712 7 11
Proprietors	25,392 17 6	Municipal and County securities (United Kingdom)	68,114 14 10
		Indian and Colonial Government securities	154,855 8 6
Fixed Term Assurance Fund	149,329 6 7	Indian and Colonial Provincial securities	41,769 19 6
Employers' Liability Insurance Fund	273,911 5 0	Indian and Colonial Municipal securities	263,293 5 3
Accident Insurance Fund	29,829 0 0	Foreign Government securities	430,701 11 11
General Insurance Fund	8,743 0 0	Foreign Provincial securities	13,159 15 1
Staff Pension Fund	18,627 0 0	Foreign Municipal securities	390,851 15 4
	43,000 0 0	Railway and other debentures and debenture stocks—Home and Foreign	1,057,077 10 5
Claims intimated but not yet paid—	£9,577,406 0 11	Railway and other preference and guaranteed stocks	255,678 14 10
Life insurance		Railway and other ordinary stocks	229,353 9 10
Fire insurance		Rent charges	40,141 4 0
Annuities due and unpaid		Freehold ground rents	32,330 0 0
Balances due to other fire offices		Leasehold ground rents	15,389 10 0
Outstanding life re-insurance premiums		House property (freehold and leasehold property)	614,017 16 5
Outstanding accident re-insurance premiums		Life interests	11,714 7 2
Reserve for income tax		Reversions	96,833 19 0
Auditors' fees		Agents' balances—Fire	93,930 12 10
Proprietors' dividends outstanding		Life	81,016 4 11
Interest accrued on debture stock		Accident, etc.	11,789 3 7
	847 18 4	Outstanding premiums—Fire	3,692 6 1
		(Head Office)	15,514 0 3
		Accident, etc.	1,146 8 7
		Outstanding interest, dividends and rents, less Income tax	20,304 14 10
		Interest accrued but not payable, less Income tax	139,815 8 8
		Bills receivable	7,674 7 2
		Cash—	
		On Deposit	277,349 3 9
		In hand and on Current Accounts	43,736 9 9
			£ 9,822,309 1 0
			£ 9,822,309 1 0

**THE LONDON ASSURANCE.**  
**GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.**

**FIRE DEPARTMENT.**

The premium income of the year, after deduction of re-assurances and returns amounted to £715,240 7s. 3d., and the losses inclusive of all claims to the 31st December, 1915, to £345,723 19s. 11d.  
 The Balance at the credit of the fund, after transferring £86,095 8s. 5d. to Profit and Loss amounted on the 31st December, 1915, to £800,000.

**PROFIT AND LOSS.**

The amount standing to the credit of this account on the 31st December, 1915, after applying £180,000 to writing down investments, was £167,558 12s. 0d., out of which the directors now recommend a dividend of 20 per cent, being £2 10s. 0d. per share, payable as follows: £1 5s. 0d. on the 1st April, and £1 5s. 0d. on the 2nd October, free of Income tax.

**FIRE ACCOUNT.**

	£	s.	d.
Amount of Fire Insurance Fund at Dec. 31, 1914	£ 344,532	6	5
Reserve for unexpired risks	425,467	13	7
Additional reserve	770,000	0	0
Premiums after deduction of re-assurances, and returns	£ 29,909	4	1
Interest and dividends	2,528	1	7
Less Income tax			
Losses after deduction of re-assurances and salvage			345,723 19 11
Expenses of management			155,252 6 1
Contributions to fire brigades			2,039 7 8
Commission			123,026 13 0
Bad debts			3 13 11
Carried to Profit and Loss Account	715,240	7	3
Amount of the fund at this date, as per Balance Sheet	296,881	2	6
Reserve for unexpired risks, being 50 per cent of premium income for the year	£357,620	3	7
Additional reserve	442,379	16	5
	800,000	0	0
	£1,512,121	9	9

**PROFIT AND LOSS ACCOUNT.**

	£	s.	d.
Balance of account at Dec. 31, 1914	£1,512,121	9	9
Interest and dividends not carried to other Accounts	167,757	1	11
Less Income tax	£48,165	2	8
	3,788	2	10
Transferred from Life Account	44,376	19	10
Fire Account	15,000	0	0
Marine Account	86,695	8	5
Accident Account	128,792	16	9
Transfer fees	6,698	0	11
	21	2	6
	£448,651	19	4
Dividends to shareholders			£ 89,655 0 0
Income tax			11,037 18 4
Written off investments			180,000 0 0
Balance as per Balance Sheet			167,558 12 0

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BALANCE SHEET.

	£	s.	d.		£	s.	d.
<b>LIABILITIES.</b>				<b>ASSETS.</b>			
Shareholders' capital, £806,550 of which is paid up				Mortgages on property within the United Kingdom	539,521	4	8
General Reserve Fund	448,275	0	0	Mortgages on property out of the United Kingdom	Nil		
Life Assurance Fund	450,000	0	0	Loans on parochial and other public rates	33,709	17	10
Capital and Leasehold Redemption Fund	2,683,516	7	6	Loans on life interests	241,928	19	0
Accident Fund	22,387	16	10	Loans on reversions	76,815	19	10
Fire Fund	25,000	0	0	Loans on stocks and shares	554,747	1	4
Marine Fund	800,000	0	0	Loans on life policies of the corporation within their surrender values	38,337	10	0
Investments	690,000	0	0	Loans on personal security	135,810	14	3
Depreciation Fund - General	290,000	0	0	Investments, viz.:-	6,000	0	0
Profit and Loss	167,958	12	0	Deposit with the High Court	18,024	0	0
				British Government securities	399,160	0	0
Outstanding life claims	£31,760	0	6	Municipal and County securities, United Kingdom			
fire losses	62,804	10	1	Indian and Colonial Government securities	11,537	10	0
accident losses	1,833	0	0	Foreign Government securities	130,175	7	0
marine losses	11,648	19	0	Provincial	41,940	0	0
dividends to shareholders	5,825	15	0	Municipal	188,187	0	8
Fire premiums due to other companies	33,440	18	1	Foreign Government securities	281,205	11	8
Accident premiums due to other companies	592	3	9	Provincial	64,555	12	0
Life premiums paid in advance	29	9	6	Municipal	354,926	14	6
Marine Premiums due to other companies	72,207	8	10	Railway and other debentures and debenture stocks, Home and Foreign	1,471,541	4	10
Clerks' Savings Fund	8,878	18	5	Railway and other preference and guaranteed stocks, Home and Foreign	96,041	10	7
Interest paid in advance	3,998	18	3	Freehold and other ordinary stocks	238,306	14	3
Aircraft premiums due to Government	19,524	0	11	Freehold ground rents	180,378	5	6
Aircraft commission due to agents	227	17	10	House property	114,481	16	1
				Premises account	39,269	0	0
				Life interests	11,150	0	0
				Reversions	1,637	17	3
				Agents' Balances, viz.			
				Life	£ 17,912	1	3
				Fire	163,336	9	7
				Marine	98,582	11	9
				Accident	2,885	2	7
				Marine re-assurances recoverable			
				Fire re-assurances recoverable	£ 17,317	13	10
				Outstanding premiums	5,470	19	1
				Life	145,978	14	5
				Fire	170	15	10
				Capital redemption			
					168,468	3	2

\*The Securities have been taken at or below current quotations on the 31st December, 1915, where obtainable; otherwise at estimated values.

THE LONDON ASSURANCE—*Concluded.*

	£	s.	d.
<i>BALANCE SHEET—Concluded.</i>			
Outstanding interest			
Fire premiums due by other companies	8,243	19	9
Accident premiums due by other companies	32,227	18	4
Cash—			
On deposit	4197,040	0	0
In hand and on current Accounts	123,064	7	11
Bills receivable	320,104	7	11
Policy stamps	3,881	1	5
	364	17	9
	<u>£5,003,528</u>	<u>16</u>	<u>9</u>

SESSIONAL PAPER No. 8

## THE LONDON GUARANTEE AND ACCIDENT COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

The net premium income after deducting re-assurances was:—

	Risks Current at 31st December, 1915.	Risks Expired at 31st December, 1915.
Accident.	£ 100,961 14 11	£ 13,489 7 1
Employers' Liability (United Kingdom).	42,361 10 1	6,510 0 9
Other classes	782,061 13 9	308,980 18 1
	<u>£ 925,384 18 9</u>	<u>£ 328,980 5 11</u>

The amount paid for claims, costs, and expenses re settlements, less salvages and re-assurance recoveries, was:—

Accident.	£ 51,837 8 8
Employers' Liability (United Kingdom).	26,243 13 8
Other classes	619,157 12 11
	<u>£ 697,238 15 3</u>

In accordance with the principle adopted in each of the three preceding years, no transfer has been made from the American Liability Insurance Department to the Profit and Loss Account. The reduction in the amount of the outstanding claims in the Employers' Liability section is proceeding satisfactorily and, so far as cases have been settled, the results indicate that the reserves made a year ago are ample for the purpose for which they were provided. The Workmen's Compensation business, which has largely replaced Employers' Liability business, is yielding a fair profit.

The company has been in occupation of its new freehold premises at Nos. 20, 21 and 22, Lincoln's Inn Fields, since the middle of the year 1915. A city branch has been opened at Nos. 61 and 62, Gracechurch street.

The Home business has shown some expansion, and it is anticipated that when conditions again become normal, the valuable connections secured during the past three years will produce a substantial volume of profitable business. A considerable amount of War Risk insurance has also been transacted with satisfactory results. In order to provide against possible contingencies in the future, the directors have allocated from the Profit and Loss Account the sum of £30,000 to a Special Reserve Account.

The investments have been valued at prices quoted at 31st December, 1915, by the company's stockbrokers. The depreciation disclosed by this valuation is more than covered by the Investment Reserve Account of £45,000.

The balance remaining in the Profit and Loss Account at the end of the year 1915, after payment of interim dividends, amounting to £7,873 15s. 11d. is £20,541 1s. 6d. The directors now recommend the following further payments:—

- (1) On the £5 preference shares a dividend of 2½ per cent (less Income tax) for the half-year ending 31st December, 1915.
- (2) On the £1 preference shares a dividend of 2½ per cent (less Income tax) for the half-year ending 31st December, 1915, on the amounts paid up at that date (exclusive of amounts paid up in advance of calls).
- (3) On the ordinary shares a dividend of seven shillings and sixpence per share (less Income tax), making with the interim dividend paid in September last, twelve shillings and sixpence per share (less Income tax).

These dividends will absorb an amount of £11,089 18s. 11d., leaving to be carried forward a sum of £9,451 2s. 1d.

## THE LONDON GUARANTEE AND ACCIDENT—Continued.

## REVENUE ACCOUNT.

## GENERAL INSURANCE (INCLUDING FIRE INSURANCE) ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of funds at beginning of year—						
Reserve for unexpired risks	330,544	17	9			
Total estimated liability in respect of out- standing claims, including provision for liability on notices of accidents received and for deferred payments	447,387	10	1			
Premiums				335,286	9	9
Interest and dividends				476,370	11	8
						811,637 1 5
						<u>£ 1,893,617 13 8</u>
Payment under policies including medical and legal expenses in connection therewith and expenses of settlement						619,157 12 11
General expenses						221,922 6 1
Amounts transferred to Profit and Loss Account						294,660 4 2
Amount of Funds at end of year						35,220 9 1
Reserve for unexpired risks	777,952	7	10			
Total estimated liability in respect of out- standing claims, including provision for liability on Notices of Accidents received and for deferred payments	1,491,042	11	10			
	24,642	11	0			
						<u>£ 1,893,617 13 8</u>

## ACCIDENT INSURANCE ACCOUNT.

	£	s.	d.	£	s.	d.
Amount of fund at beginning of year—						
Reserve for unexpired risks	40,707	12	7			
Total estimated liability in respect of out- standing claims, including provision for liability on notices of accidents received and for deferred payments	40,858	2	3			
Premiums				45,382	16	10
Interest and dividends						
						45,382 16 10
						<u>£ 198,734 0 3</u>
Payments under policies, including medical and legal expenses in connection therewith and expenses of settlement						51,837 8 8
General expenses						24,184 2 5
Amounts transferred to Profit and Loss Account						15,942 1 2
Amount of Fund at end of year—						3,404 2 11
Reserve for unexpired risks	81,565	14	10			
Total estimated liability in respect of out- standing claims, including provision for liability on notices of accidents received and for deferred payments	114,451	2	0			
	2,717	3	5			
						<u>£ 198,734 0 3</u>

SESSIONAL PAPER No. 8

EMPLOYERS' LIABILITY ACCOUNT.

	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Amount of fund at beginning of year—								
Reserve for unexpired risks.....	15,851	5 0					26,243	13 8
Total estimated liability in respect of out- standing claims, including provision for liability on notices of accidents received and for deferred payments ..	21,445	0 0	37,296	5 0			6,108	18 10
Premiums.....			48,871	19 10	14,665	0 0	12,180	1 9
Interest and dividends .....			1,241	18 0				62 19 7
			£ 87,409	13 10			£ 87,409	13 10

Payments under policies, including medical and legal expenses in connection therewith and expenses of settlement.....  
 Commission.....  
 General expenses.....  
 Amount transferred to Profit and Loss Account  
 Amount of Funds at end of year—  
 Reserve for unexpired risks.....  
 Total estimated liability in respect of out-  
 standing claims, including provision for  
 liability on notices of accidents on £s  
 received and for deferred payments. . .

PROFIT AND LOSS ACCOUNT.

	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Balance of last year's account	49,368	3 2						
Less balance dividend, 1914 .....	10,473	12 10	38,894	10 4			7,287	9 6
Interest and dividends not carried to other accounts.....							2,625	19 2
Profit on exchange.....			10,826	8 11			141	2 7
Miscellaneous income.....			3,413	3 2			24,270	10 0
Profit transferred—			1,310	10 9			1,052	6 7
Accident Insurance Account	3,064	2 11					30,000	0 0
Employers' Liability Insurance Account	26,220	9 1						
General Insurance Account			39,347	11 7				
			£ 93,792	4 9			£ 93,792	4 9

Salaries of members of staff serving with His Majesty's Forces.....  
 Expenses incidental to the removal of officers  
 Expenses of issue of new Preference Capital.....  
 Amount carried to Investment Reserve Account  
 Bad and doubtful debts.....  
 Special Reserve Fund.....  
 Balance—  
 Interim dividend paid September, 1915.....  
 Carried to balance sheet.....





SESSIONAL PAPER No. 8

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY, LTD.  
 GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

LONDON AND LANCASHIRE FIRE—*Continued.*

## FIRE DEPARTMENT.

The net premiums amounted to £1,716,647 16s. 2d., and the net losses, paid and outstanding, to £872,471 17s. 7d.

The fire funds have been increased from £862,500 to £987,000, and the sum of £133,682 8s. 6d. has been transferred to Profit and Loss Account.

## DIVIDEND AND FUNDS.

After increasing the Fire, Marine and Accident Funds by £224,500 as already specified, The directors have resolved:—

To write off the company's investments the sum of £85,000, and  
 To transfer to the Staff Pension Fund the sum of £10,000.

They propose:—

To pay, on the 1st proximo, a dividend of 15/- per share, less Income tax, making, with the interim dividend already paid, a total distribution for the year of 29/- per share, less Income tax, or £132,766 16s. 8d., and to carry forward the remaining balance of £59,586 0s. 7d. to the next account.

The financial position of the Company will then stand as follows:—

Capital paid up	£264,125	0	0
Reserve Fund	1,000,000	0	0
Fire Funds	987,000	0	0
Marine Funds	244,000	0	0
Accident Funds	514,000	0	0
Staff Pension Fund	103,643	8	8
Balance carried forward	859,586	0	7
Funds	£3,972,354	9	3

## LONDON AND LANCASHIRE FIRE INSURANCE COMPANY—Continued.

## FIRE ACCOUNT.

Fire Funds, at the beginning of the year—							
Reserve for unexpired risks	£662,500	0	0	Losses, paid and outstanding, less reinsurance	£872,471	17	7
Additional reserve	200,000	0	0	Commissions, paid and incurred	256,838	13	9
				Management and general expenses	347,449	3	7
Premiums, less reinsurance	£862,500	0	0	Colonial and foreign taxes	43,237	0	3
Interest	1,716,617	16	2	Balance carried to Profit and Loss Account	133,682	8	6
	33,521	7	6	Reserve for unexpired risks	£ 687,000	0	0
				Additional reserve	300,000	0	0
					£ 987,000	0	0
					£ 2,612,669	3	8

## PROFIT AND LOSS ACCOUNT.

Balance brought forward	£847,666	7	11	Interim dividend paid 1st Nov., 1915	£ 75,955	0	0
Balance from Fire Account	133,682	8	6	Provision for final dividend for 1915	79,237	10	0
" Marine Account	59,196	8	5				
" Accident Account	43,793	18	5				
Interest not carried to other accounts	55,135	8	11				
				Less Income tax	£ 154,192	10	0
					20,425	13	4
					£ 132,766	16	8
				Income Tax on Profits	52,181	15	0
				Written off Investments	85,000	0	0
				Carried to Staff Pension Fund	10,000	0	0
				Balance carried forward	859,586	0	7
					£ 1,139,594	12	3

SESSIONAL PAPER No. 8

BALANCE SHEET.

LIABILITIES.		ASSETS.	
£	s. d.	£	s. d.
Capital, 105,650 shares of £25 each, £2 10s. per share paid	264,125	0	0
Reserve Fund	11,000	0	0
Fire Funds	987	0	0
Marine Funds	244,000	0	0
Accident Funds	514,000	0	0
Staff Pension Fund	105,043	8	8
Balance of Profit and Loss Account	859,386	0	7
Dividend due 1st May, 1916	68,672	10	0
Dividends unclaimed	1,058	14	9
Losses in course of adjustment	524,604	16	7
Bills payable	2,734	6	3
Balance of Reinsurance Accounts with other companies	544,822	19	8
Foreign balances and sundry creditors	359,933	14	0
	1,501,827	1	3
Buildings, unencumbered—			
United Kingdom	509,072	15	11
Colonial and Foreign	179,505	14	0
Salvage premises (part ownership)	8,473	6	2
Mortgages and debentures on real estate	697,351	16	7
British Government securities	36,900	3	0
British railway debentures, preference and ordinary stocks, Messy Dock bonds and annuities, and local debentures	163,056	1	10
Local Board loans and corporation stocks	293,830	15	2
Stocks of incorporated companies and other investments	64,890	16	6
Colonial Government and Province securities	29,387	1	9
and Indian debentures and inscribed stocks	111,806	15	4
101,256	11	7	
United States Government, State and Municipal bonds	298,029	18	7
Railway bonds	652,810	12	9
Railway stocks and other investments	939,869	19	6
45,006	0	6	
Foreign Government securities	1,637,776	12	9
342,579	2	6	
188,564	13	11	
Cash in hand, with bankers and on deposit	531,143	16	5
Bills receivable	903,098	19	6
Home branches' and agents' balances	17,009	1	0
Foreign branches' and agents' balances	254,287	8	4
Outstanding premiums	412,832	7	6
Accrued interest and sundry debtors	1,805	14	4
40,824	2	4	
	1,607,947	13	0
	45,474,181	10	6

## THE NATIONAL PROVINCIAL PLATE GLASS AND GENERAL INSURANCE COMPANY, LIMITED.

### GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

REVENUE ACCOUNT.							
		£	s. d.			£	s. d.
Amount of General Insurance Fund at the beginning of the year—				Claims under policies paid and outstanding..		37,147	2 3
Reserve for unexpired risks..	£26,404	14	8	Commission..		15,817	10 1
Additional reserve..	10,260	16	3	Expenses of management..		12,172	2 0
				Bad debts..		38	4 1
		36,665	10 11	Septennial returns.....		899	15 1
Premiums..		74,880	5 6	Depreciation of Investments.....		4,100	0 0
Interest, dividends and rents..	£ 2,154	11	5	Transferred to Profit and Loss Account.....		6,455	18 3
Less Income Tax thereon	263	1	2	Amount of General Insurance Fund at end of the year as per Balance Sheet—			
		1,891	10 3	Reserve for unexpired risks, being 40% of premium income for the year..	£29,952	2	1
				Additional reserve..	0,854	12	10
						£36,806	14 11
		£113,437	6 8			£113,437	6 8

### BALANCE SHEET.

LIABILITIES.		£	s. d.	ASSETS.		£	s. d.	£	s. d.
Shareholders' Capital paid up..		20,525	0 0	Investments—					
General Insurance Fund.....		36,806	14 11	Deposit with the High Court.					
Profit and Loss Account.....		3,249	2 4	Bank of England stock..	13,677	15	0		
Claims admitted or intimated but not paid		3,850	6 5	Great Western Ry. 4% debenture stock..	1,696	0	0		
Sundry creditors.....		5,623	7 9	Metropolitan Ry. 3½% debenture stock..	1,477	13	3		
				New Zealand 4% stock..	2,000	0	0		
				New South Wales 4% stock..	1,200	0	0		
								20,051	8 3
				British Government securities.....		2,950	0 1		
				Colonial Government securities..		871	9 5		
				Foreign Government securities..		1,692	7 3		
				Freehold ground rents ..		783	17 10		
				House property..		13,694	13 9		
				Railway and other debentures and debenture stocks, Home and Foreign.....		2,327	3 10		
				Railway and other ordinary stocks and shares..		2,358	3 2		
				Stock of glass, vans, horses, and harness..		8,527	15 6		
				Stock of stationery and stamps....		404	1 6		
				Agents' balances..		11,606	7 8		
				Outstanding premiums..		1,170	2 5		
				Outstanding interest, dividends and rents..		60	18 0		
				Interest accrued but not payable..		392	3 2		
				Sundry debtors..		2,099	10 8		
				Cash—					
				In hand and on current account....		1,044	8 11		
								£70,084	11 5
		£70,084	11 5					£70,084	11 5

SESSIONAL PAPER No. 8

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION, LIMITED.

GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
To Balance of Revenue Account, 31st Dec., 1914, including £813,821 2s. 9d. proportion of premiums unearned	1,685,478	3	5	By claims paid and outstanding and incidental expenses by printing and stationery, advertising, postages, travelling expenses, etc.	1,080,862	4	9
Deduct dividend for year 1914	2,133,907	8	10	By expenses of management, inclusive of salaries, rent at head office and branches, directors' remuneration and auditors' fees	96,932	10	3
To premiums, less reinsurance and bonus to assured	116,351	11	7	By Commissions, including provision for commission in respect of agents' balances	251,137	0	9
To interest, dividends and rents, less provision for depreciation of leaseholds				By Taxes, less income tax deducted at the source	392,077	17	8
				By Balance, including £854,575s. 7d. proportion of premiums unearned, carried to Balance Sheet.	68,279	1	5
					2,046,481	12	0
					£ 3,953,770	6	10

## THE OCEAN ACCIDENT AND GUARANTEE CORPORATION—Concluded.

## BALANCE SHEET.

	£	s.	d.		£	s.	d.
To Shareholders' capital—				By Investments, viz.—			
Authorized:				British Government securities	461,137	1	8
200,000 shares of £5 each	1,000,000	0	0	Indian and Colonial Government securities	136,200	2	0
Subscribed:				Provincial securities	29,543	9	3
12,000 shares of £5 each (fully paid)	60,000	0	0	Municipal securities	88,049	3	5
112,308 shares of £5 each (£1 per share paid)	561,540	0	0	Foreign Government securities	178,712	7	7
124,308	€ 621,540	0	0	Provincial securities	38,216	1	3
Less uncalled capital	449,252	0	0	Municipal securities	117,690	10	1
To sundry accounts pending	172,308	0	0	Railway and other debentures and debenture stocks—	177,909	12	7
To reinsurance and other funds	97,131	6	5	Home, Indian and Colonial	978,745	18	8
To unclaimed dividends	45,000	0	0	Foreign	313,527	6	11
To Staff provident fund	168	6	11	Railway and other preference and guaranteed stocks	40,234	6	10
To Capital Redemption Fund	15,437	10	0	Railway and other ordinary stocks and shares	81,092	16	9
To General Insurance Fund, viz.—	17,709	16	4	By Mortgages on freehold and leasehold properties	137,949	9	10
Provision for claims outstanding	£ 800,000	0	0	By Freehold and leasehold premises (less depreciation) being the corporation's head office and branches	298,091	17	11
Investment Reserve and General Contingency Fund	200,000	0	0	By Balances at branches and other balances	74,118	1	10
Reserve Fund	£ 1,000,000	0	0	By Balances at branches and agents' balances (less provision for commission, encumbrances and non-renewals)	247,832	10	5
Balance from Revenue Account, including £854,575 3s. 7d. provision of premiums unearned	300,000	0	0	By Cash at bankers and in hand—	141,981	14	5
Less amount transferred to Investment Reserve and General Contingency Fund above	1,951,087	8	11	By Investments in trustees' hands to meet Capital Redemption Fund	17,709	16	4
	£ 3,598,842	8	7		£ 3,598,842	8	7

The value of the above investments at the 31st December, 1915, is in our belief in the aggregate fully of the value stated in the Balance Sheet less the Investment Reserve and General Contingency Fund.

SESSIONAL PAPER No. 8

## THE PALATINE INSURANCE COMPANY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of fire insurance fund at the beginning of the year—				Claims under policies paid and outstanding, after deduction of reinsurance	295,576	5	7
Reserve for unexpired risks	£	298,462	0	Commission and brokerage	101,640	2	3
Additional reserve	528,928	2	0	State charges—foreign	17,612	8	3
				Contributions to fire-accidents	1,271	9	2
Premiums after deduction of reinsurance	537,390	2	0	Expenses of management	631,983	0	8
	500,101	4	3	Bad debts	20,339	10	3
				Amount to Profit and Loss	20,855	5	8
				Amount of Fire Insurance Fund at the end of the year—			
				Reserve for unexpired risks, being 40 per cent of premium income for the year	£	290,040	9
				Additional reserve	536,471	14	9
					536,512	4	5
					£	1,057,491	6

## PROFIT AND LOSS ACCOUNT.

	£	s.	d.		£	s.	d.
Balance of last year's account	26,455	5	7	Dividends paid to ordinary shareholders for 1914	26,455	5	7
Transferred from Revenue Account	20,855	5	8	Dividends paid to preference shareholders	44	5	5
Interest and dividends	28,048	19	0	Transferred to investment reserve and contingency fund	20,855	5	8
				Balance carried to next year's account	28,004	13	7
					£	75,359	10





SESSIONAL PAPER No. 3

## PHENIX ASSURANCE COMPANY LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## FIRE DEPARTMENT.

The net premiums amounted to £1,456,353, and the net losses to £739,030, or 50.7 per cent of the premiums. The expenses and commission together amounted to £569,920, being 39.1 per cent of the premiums. A profit is shown in this department of £147,403, which with the net receipts for interest of £61,108 makes a total of £208,511 to be carried to profit and loss.

## PROFIT AND LOSS ACCOUNT

The operations of the year resulted in a trading profit from fire, accident and marine accounts of £259,045, which with £25,000 the shareholders' proportion of the Law Life profits for the quinquennium 1911-1915 makes a total of £284,045. This amount has been passed to profit and loss, in addition to £156,714 for interest.

After payment of dividends and the interest on the debenture stocks, amounting to £195,123, the directors have applied £74,000 in writing down the securities in the fire, marine, accident and shareholders' accounts to the estimated market price at 31st December, 1915, and have resolved to carry £100,000 to the Fire Account (General Reserve) and £25,000 to Office Premises Account. These operations, together with other smaller items appearing in this account, leave a balance of £253,519 to be carried to the credit of next year's account.

An interim dividend of 3s. 6d. per share was paid in November last and the directors recommend payment on 1st May next of a final dividend of 4s. 6d. per share, making a total payment of 8s. per share for the year 1915. All dividends are subject to deduction of income tax.

## FUNDS OF THE COMPANY ON THE 31st DECEMBER, 1915.

Fire funds (including general reserve).....	£ 1,950,000
Life and Capital redemption funds .....	11,252,533
Marine funds.....	837,512
Employers' Liability, Accident and General Funds.....	108,562
Profit and Loss Account.....	253,819
Capital paid-up.....	422,855
Debenture Stock Funds.....	1,277,950
	<hr/>
Provision for outstanding liabilities .....	£ 16,103,231
	770,722
	<hr/>
Total assets as per balance sheet .....	£ 16,873,953
	<hr/> <hr/>

## PHOENIX ASSURANCE—(continued).

## FIRE REVENUE ACCOUNT.

	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Amount of funds at the beginning of the year—	650,000	0 0			224,191	10 7	739,029	13 10
Reserve for unexpired risks	1,200,000	0 0			337,059	14 4		
General reserve			1,850,000	0 0				
Premiums			1,456,352	14 7				
Interest, dividends and rents	66,023	12 2					569,919	12 1
Less income tax thereon	4,915	10 10						
Transferred from Profit and Loss Account			61,108	1 4	147,403	8 8	208,511	10 0
			100,000	0 0	650,000	0 0		
Reserve for unexpired risk					1,300,000	0 0		
General reserve							1,950,000	0 0
							£3,467,460	15 11

## PROFIT AND LOSS ACCOUNT.

	£	s. d.	£	s. d.	£	s. d.	£	s. d.
Balance of last year's account			250,493	12 10			86,652	4 10
Interest, dividends and rents—							64,133	0 2
From fire account	61,108	1 4					44,337	15 4
Accident account	3,375	6 0						
Marine account	27,158	0 0						
Net carried to other accounts					£72,959	19 2	195,123	0 4
Less income tax thereon					7,887	8 3	38,198	2 2
			65,072	10 11			5,211	13 3
Trading profit transferred—								
From fire account	147,403	8 8					49,000	0 0
Accident account	11,641	1 8					25,000	0 0
Marine account	100,000	0 0						
			259,044	10 4			74,000	0 0
Life account (shareholders' proportion of Phoenix							100,000	0 0
Life profits, 1911-1915)	25,000	0 0					25,000	0 0
Transfer fees			284,044	10 4			253,819	5 8
			100	0 0				
			£ 691,352	1 5			£ 691,352	1 5

## SESSIONAL PAPER No. 8

## GENERAL BALANCE SHEET.

## LIABILITIES.

	£	s.	d.
Capital (fully subscribed) £3,210,650—			
In 309,755 £10 shares, £1 paid	£	309,755	
In 113,100 £1 shares, fully-paid ("Petrol" shares)	113,100		
Fire insurance funds	422,855	0	0
Marine insurance funds	1,950,000	0	0
Employers' liability, accident and general insurance funds	837,512	4	1
Profit and loss account	108,561	17	7
	253,819	5	8
1 p.c. debenture stock (Law Life)	£	1,000,000	
4 p.c. debenture stock (BHI)	277,350		
Interest on debenture stocks accrued but not due	1,277,950	0	0
Claims admitted or intimated but not paid (Fire)	7,028	14	6
Outstanding accounts—	171,337	0	0
Fire department	95,753	6	10
Accident department	23,369	10	11
Marine department	245,900	12	3
Dividends	291	7	10
Debenture stock interest	56	3	0
Bills payable	2,165	9	3
Life department funds and outstanding liabilities as per separate balance sheet	£5,396,620	11	11
	11,477,332	2	5
	£16,873,952	14	4

## ASSETS.

	£	s.	d.
Mortgages on property within the United Kingdom	408,829	19	6
Loans on life interests	99,316	6	2
Loans on reversions	31,628	6	9
Loans on stocks and shares	3,000	0	0
Investments at book values—	322,414	2	4
British Government securities	1,411	0	0
Municipal and County securities, United Kingdom	88,577	0	0
Indian and Colonial Government securities	43,211	0	0
Indian and Colonial provincial securities	160,754	0	0
Indian and Colonial municipal securities	243,967	0	0
Foreign government securities	140,291	0	0
Foreign municipal securities	386,307	0	0
Railway and other debentures and debenture stocks, Home and Foreign	1,186,071	12	6
Railway and other preference and guaranteed stocks	206,369	0	0
Railway and other ordinary stocks	264,192	8	3
Freehold ground rents	26,560	0	2
House property	177,332	6	5
Salvage corps premises (company's share)	19,496	9	6
Life interests	7,116	18	4
Reversions	3,725	0	0
Agents' balances	869,134	1	8
Outstanding premiums (accident departments)	6,838	8	6
Outstanding interest, dividends and rents (less income tax)	4,042	7	4
Interest accrued but not payable (less income tax)	35,305	5	3
Bills receivable	11,441	7	19
Cash— On deposit	40,498	15	5
In hand and on current account	307,819	16	0
Life department assets, as per separate Balance sheet	£5,396,620	11	11
	11,477,332	2	5
	£16,873,952	14	4

THE ROYAL EXCHANGE ASSURANCE.  
GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

FIRE DEPARTMENT.

RECEIPTS.

The net premiums for the year amounted to £921,531 5s. 0d. which, with interest, gave a total income of £930,308 12s. 0d.

PAYMENTS.

The losses, after providing for all claims known to have occurred on or before the 31st December, amounted to £470,298 8s. 10d. The commission was £177,263 16s. 11d. and the expenses of management were £181,567 16s. 3d. Full provision has been made in each case for outstanding items. The fire fund, after transferring £69,879 5s. 4d. to the profit and loss account, amounts to £418,612.

FIRE INSURANCE REVENUE ACCOUNT.

	£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year—			
Reserve for unexpired risks.....	£ 342,415	0	0
Additional reserve.....	50,000	0	0
Premiums.....	392,415	0	0
Interest, dividends and rents.....	921,531	5	0
Less Income tax thereon.....	8,777	7	0
	£ 1,011,194	3	3
	1,342	7	3
	£ 470,298	8	10
	177,263	16	11
	181,567	16	3
	88	5	2
	5,013	19	6
	69,879	5	4
	£ 418,612	0	0
	50,000	0	0
	£ 1,322,723	12	0

Claims under policies paid and outstanding commission.....  
Expenses of management.....  
Bad debts.....  
Contributions to fire brigades.....  
Transferred to Profit and Loss Account.....  
Amount of fire insurance fund at the end of the year, as per balance sheet—

Reserve for unexpired risks, being 40 p.c. of the premium income for the year..... £ 368,612 0 0  
Additional reserve..... 50,000 0 0

£ 1,322,723 12 0

PROFIT AND LOSS ACCOUNT—GENERAL RESERVE FUND.

	£	s.	d.
Balance of last year's account.....	565,909	0	7
Interest, dividends and rents not carried to other accounts.....	62,471	8	3
Less Income tax thereon.....	6,082	2	8
Transferred from Fire Insurance Account.....	56,389	5	7
Transferred from Marine Insurance Account.....	69,879	5	4
Transferred from General Accident Insurance Account.....	30,000	0	0
Transferred from Life Assurance Account.....	50,251	15	1
Transferred from Capital Redemption Account.....	40,527	0	0
Transferred from Trustee and Executor Account.....	832	0	0
Conscience money.....	1,162	14	3
	42	17	6
	£ 752,993	18	4

Dividend to proprietors..... £ 68,233 19 4  
Expenses not charged to other accounts..... 33,073 17 7  
Transferred to annuity account..... 94,430 0 0  
Provision for depreciation of investments and for losses owing to the war..... 35,000 0 0  
Balance, as per balance sheet..... 522,256 1 5

£ 752,993 18 4

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BALANCE SHEET.

LIABILITIES.

Proprietors' capital paid up	£	s.	d.
Life Assurance Fund	689,219	17	10
Amuity Fund	3,764,665	8	7
Capital Redemption Fund	912,031	14	10
Fire Insurance Fund	138,295	2	4
Marine Insurance Fund	418,612	0	0
General Accident Insurance Fund	604,992	12	6
Profit and Loss Account (general reserve fund)	203,932	0	0
Charges admitted or intimated, but not paid—	522,256	1	5
Life insurance	44,747	5	6
Fire insurance	102,155	17	8
Annuity due and unpaid	6,388	4	6
Surrendered and settlement policies suspense accounts	8,767	0	8
Deposit fund (retorts' savings)	26,038	9	6
Security deposit fund (security for agents and others)	2,310	13	4
Pension and other reserve funds	81,425	12	8
Bills payable	1,739	16	9
Sundry creditors	210,366	8	6

ASSETS.

Mortgages on property within the United Kingdom	£	s.	d.	
Mortgages on property out of the United Kingdom	59,144	2	7	
Loans on parochial and other public rates	131,661	10	11	
Loans on life interests	207,970	14	5	
Loans on reversions	181,784	7	9	
Loans on stocks and shares	189,300	17	11	
Loans on Company's policies within their surrender values	202,708	5	1	
Loans on personal security	196,122	0	6	
Investments—				
Deposit with the High Court (Bank of England Stock)	20,250	0	0	
British Government securities and Bank of England stock	663,818	14	0	
Municipal and county securities, United Kingdom	44,629	10	0	
Indian and Colonial Government securities	174,480	12	6	
Indian and Colonial provincial securities	26,087	5	0	
Indian and Colonial municipal securities	121,439	12	6	
Foreign government securities	410,363	14	8	
Foreign provincial securities	66,047	9	8	
Foreign municipal securities	291,510	12	10	
Railway and other debentures and debenture stocks—				
Home and Foreign	1,412,352	8	2	
Railway and other preference and guaranteed stocks	346,224	15	10	
Railway and other ordinary stocks	153,558	18	0	
Freehold ground rents	129,177	9	8	
House property	761,745	6	11	
Life interests	14,487	19	7	
Reversions	143,852	14	7	
Agents' balances	667,214	11	1	
Outstanding premiums	30,862	2	1	
Outstanding interest, dividends and rents	18,075	19	9	
Interest accrued but not payable	68,471	0	0	
Bills receivable	23,602	9	1	
Marine stamps	796	7	6	
Cash				
On deposit	73,927	13	0	
In hand and on current account	182,746	9	11	
	£	7,735,154	6	7

## UNION ASSURANCE SOCIETY, LIMITED.

## GENERAL BUSINESS STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1915.

## FIRE ACCOUNT.

The net premiums amounted to £592,498 10s. 1d.; the losses paid and outstanding to £297,068 12s. 9d., being 50·15 per cent, and the expenses of management, including commission, to £213,150 17s. 3d.; or 35·97 per cent. From the profits of this Department the sum of £50,000 has been transferred to the Profit and Loss Account, leaving the Fire Insurance Fund at £789,645 6s. 6d.

## PROFIT AND LOSS ACCOUNT.

From this account a sum of £13,722 1s. 6d. has been transferred to the Investment Reserve and General Contingency Fund, leaving a balance of £72,284 10s. 4d. out of which the directors recommend the payment of a dividend amounting to £70,000.

## FIRE REVENUE ACCOUNT.

	£	s.	d.		£	s.	d.
Amount of Fire Insurance Fund at the beginning of the year:—				Losses paid and outstanding, after deduction of re-insurances . . . . .	297,068	12	9
Reserve for unexpired risks . . . . .	£251,521	12	8	Commission . . . . .	79,189	12	1
Additional reserve . . . . .	505,844	13	9	Contributions to fire brigades . . . . .	£ 4,044	12	3
	757,366	6	5	Foreign State charges . . . . .	10,894	7	2
Premiums after deduction of re-insurances . . . . .	592,498	10	1	Expenses of management . . . . .	119,022	5	9
					133,961	5	2
				Transferred to Profit and Loss Account . . . . .	50,000	0	0
				Amount of Fire Insurance Fund at the end of the year:—			
				Reserve for unexpired risks, being 40 per cent of the premium income for the year . . . . .	£236,989	8	0
				Additional reserve . . . . .	552,645	18	6
					789,645	6	6
	£1,349,864	16	6		£1,349,864	16	6

## PROFIT AND LOSS ACCOUNT

	£	s.	d.		£	s.	d.
Balance at the beginning of the year . . . . .	70,148	12	9	Dividends and bonuses to shareholders for 1914 . . . . .	70,000	0	0
Interest, dividends and rents . . . . .	£38,774	13	4	Income tax on profits, paid and outstanding . . . . .	8,007	0	0
Less Income tax thereon . . . . .	2,214	9	5	Alterations, repairs, office fittings and furniture at head office and branches . . . . .	425	10	9
	36,560	3	11	Cost of businesses acquired . . . . .	2,289	14	1
Transferred from Fire account . . . . .	50,000	0	0	Transferred to Investment Reserve and General Contingency Fund . . . . .	13,722	1	6
Transferred from General Accident account . . . . .	10,000	0	0	Balance at the end of the year . . . . .	72,284	10	4
	£166,708	16	8		£166,708	16	8



STATEMENT of assessment made on companies on account of business other than life for the year ending March 31, 1915, in accordance with "The Insurance Act, 1910."

Companies.	Taxes.	Companies.	Taxes.
	\$ cts.		\$ cts.
Acadia Fire	92 91	Lloyds Plate Glass	46 92
Etna	252 28	London Assurance	202 28
Alliance	138 93	London Guarantee and Accident	524 27
American and Foreign Marine	7 85	London and Lancashire Fire	450 65
American Central	106 70	London and Lancashire Guarantee and Accident	108 39
American Insurance Co.	40 74	London Mutual Fire	342 54
American Lloyds	17 92	Loyal Protective Assn.	32 86
American Surety Co.	4 80	Lumber Insurance Co.	65 54
Ancient Order of Foresters	96 86	Marine	74 97
Anglo American	133 08	Maryland Casualty	225 87
Atlas	342 91	Mercantile Fire	159 56
Beaver Fire	19 12	Merchants' Casualty	51 43
Boiler Inspection	45 89	Merchants' and Employers' G. & A.	51 92
British America	347 92	Montreal Canada	85 54
British Colonial	129 11	Moose, Loyal Order of	4 41
British and Foreign Marine	1 48	Mount Royal	252 58
British Northwestern	30 18	National-Ben Franklin	101 44
Caledonian	288 66	National Fire	415 72
California Ins. Co.	24 38	National Provincial Plate Glass	10 62
Canada Accident	217 33	National Surety Co.	38 34
Canada Hail	28 58	National Union Fire	139 52
Canada National Fire	115 09	La Nationale of Paris	67 43
Canada Weather	23 38	New York Plate Glass	16 25
Canadian Casualty	64 34	Niagara Fire	125 57
Canadian Fire	182 25	North American Accident	158 67
Canadian Surety Co.	28 27	North British and Mercantile	615 09
Catholic Mutual	8 98	North Empire	60 87
Commercial Union	651 69	Northern	479 64
Connecticut Fire	80 89	North West Fire	81 92
Continental Insurance Co.	195 28	Northwestern National	128 08
Dominion Fire	139 30	Norwich Union Fire	529 06
Dominion Gresham Company	88 73	Occidental Fire	84 59
Dominion of Canada Guarantee and Accident	271 69	Ocean Accident	530 67
Employers' Liability	856 46	Ocean Marine	9 78
Equitable Fire	22 23	Pacific Coast Fire	49 23
Factories	185 25	Palatine Insurance Co.	156 18
Fidelity and Casualty Co.	150 68	Phoenix of London	674 96
Fidelity-Phoenix	236 31	Phoenix Insurance Co., Hartford	261 97
Fireman's Fund	138 25	Protective Association of Canada	99 55
Fireman's Ins. Co.	58 36	Providence Washington	136 48
General Accident of Canada	194 87	Provincial Insurance Co.	29 71
General Accident Fire and Life	174 12	Quebec	160 98
General Animals	45 00	Queen Insurance Co. of America	433 55
Générales, Co. d'Assurances	53 68	Railway Passengers	106 19
German American	306 72	Ridgely Protective Assn.	2 38
Germania Fire	43 44	Royal Exchange	314 31
Glens Falls Insurance Co.	96 12	Royal Guardians	1 65
Globe Indemnity Co.	347 54	Royal Insurance Co.	945 24
Globe and Rutgers	86 59	Scottish Union and National	228 52
Guarantee Co. of N. A.	41 12	Springfield Fire and Marine	315 54
Guardian Accident and Guarantee	69 54	St. Paul Fire and Marine	195 46
Guardian Assurance Co.	624 40	Sun Insurance Office	315 54
Hartford	692 47	Title and Trust Co.	07
Hartford Steam Boiler	78	Travelers	276 63
Home Fire	616 42	Travelers Indemnity Co.	65 50
Hudson Bay	57 26	L'Union of Paris	122 32
Imperial Guarantee and Accident	181 09	Union Assurance Soc'y	313 44
Imperial Underwriters	62 14	United Commercial Travelers	11 78
Independent Order of Foresters	167 61	United States Fidelity	225 94
Insurance Company of North America	321 53	Westchester Fire	99 61
Insurance Company of the State of Pennsylvania	95 78	Western	280 53
International Fidelity	4 27	Woodmen of the World	9 68
Law Union and Rock	235 46	Yorkshire	291 19
Liverpool and London and Globe	901 42		
Liverpool Manitoba	273 36	Total	\$23,954 91



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OF COMPANIES' STATEMENTS.

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Companies.	ANNUAL STATEMENTS				List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate-Glass, Steam Boiler, etc.	
Aeolia Fire.	7				467
Etna Insurance Co.	11			11	13
Alliance.	15				575
American and Foreign Marine				320	321
American Central	17			17	19
American Insurance Co.	21				22
American Lloyds', Underwriters at	24			24	26
American Surety Co.			322		323
Anglo-American	27				468
Atlas	32				578
Beaver Fire	34				471
Boiler Inspection				325	471
British American	37			37	472
British and Foreign Marine				328	331
British Colonial	44				479
British Dominions General	47				
British Northwestern	49				482
Caledonian	52				
California Insurance Co	54				581
Canada Accident		332	332	332	486
Canada Hail				338	486
Canada National	56				487
Canada Weather				340	501
Canadian Casualty and Boiler		342		342	508
Canadian Fire	59				509
Canadian Surety			347		512
Casualty Company of Canada				351	513
Chartered Trust and Executor				353	517
Commercial Union	62				
Connecticut Fire	65			65	67
Continental Insurance Co.	69				70
Dominion Fire	72			72	518
Dominion Gresham		356	356	356	522
Dominion of Canada Guarantee and Accident	76	76	76	76	522
Employers' Liability	83	83	83		582
Equitable Fire and Marine	87				88
Factories Insurance Co	90				523
Fidelity and Casualty of New York		361		361	364
Fidelity-Phoenix Fire	93			93	95
Fireman's Fund	97			97	99
Firemen's Insurance Co.	101				584
General Accident Assurance Co. of Canada		366		366	523
General Accident Fire and Life	103				
General Animals				372	524
Compagnie d'Assurances Générales	106				
German-American	108			108	110
Germania Fire	112				113
Glens Falls	115			115	117
Globe Indemnity Co. of Can		374	374	374	526

Companies.	ANNUAL STATEMENTS				General Business Statements.	List of Directors and Shareholders.
	Fire.	Accident and Sickness.	Guarantee.	Plate Glass, Steam Boiler, etc.		
Globe and Rutgers.	119			119	121	
Guarantee Company of North America.			379			527
Guardian Accident and Guarantee.		383	383	383		529
Guardian Assurance.	123					
Hartford Fire.	126			126	129	
Hartford Steam Boiler.				389	389	
Home Fire.	131			131	134	
Hudson Bay Insurance Co.	136			136		530
Imperial Guarantee and Accident.		391	391	391		531
Imperial Underwriters	139			139		531
Insurance Co. of North America	141			141	143	
Insurance Co. of the State of Pennsylvania	145				146	
International Fidelity			396		397	
Law Union and Rock	148	148			586	
Liverpool and London and Globe.	152					
Liverpool-Manitoba	155					532
Lloyds Plate Glass.				399	400	
London Assurance.	158				590	
London Guarantee and Accident.	160	160	160	160	593	
London and Lancashire Fire.	165				597	
London and Lancashire Guarantee and Accident.		402	402	402		532
London Mutual Fire.	168					533
Loyal Protective		410			411	
Lumber Insurance Co	172				173	
Lumbermen's Fire Indemnity Contract	174					533
Marine Insurance Co.	176			176		
Maryland Casualty Co.		413	413	413	417	
Mercantile Fire	178					535
Merchants' Casualty Co.		419				534
Merchants' and Employers' Guarantee and Accident.		421		421		535
Millers National	181				182	
Montreal-Canada.	184					543
Moose, the Grand Lodge of the Loyal Order of		425				545
Mount Royal	189			189		545
National-Ben Franklin	194				195	
National Fire	197			197	199	
National Provincial Plate Glass				427	600	
National Surety			429		430	
National Union Fire.	201			201	203	
Nationale Compagnie d'Ass	205					
New York Plate Glass				432	433	
Niagara Fire	207			207	209	
North American Accident.		435		435		547
North British and Mercantile	211					
North Empire Fire	214					548
North West Fire	217					553
Northern	221					
Northwestern National	223			223	225	
Norwich Union Fire	227	227		227		
Occidental Fire	232					553
Ocean Accident and Guarantee	235	235	235	235	601	
Ocean Marine				439		
Pacific Coast	239					554
Palatine Insurance Co	243				603	
Phoenix, of Paris.	245					
Phoenix, of London	247				605	
Phoenix, of Hartford	250				252	
Protective Association of Canada.		440				560
Providence-Washington.	254			254	256	
Provincial	258				260	
Quebec	261					560
Queen, of America.	264			264	267	

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## ANNUAL STATEMENTS

Companies,	Fire,	Accident and Sickness	Guar- antee	Plate- Glass, Steam Boiler, etc.	General Business- State- ments.	List of Directors and Share- holders.
Railway Passengers		412	442	442		
Ridgely Protective.		16			447	
Royal Exchange .	269	219		269	608	
Royal Insurance Co	275					
Scottish Union and National	277			277		
Springfield Fire and Marine .	280			280	282	
St. Paul Fire and Marine	284			284	287	
Sun Insurance Office	289					
Travelers Indemnity Co., Hartford Co.		419		419	451	
Travelers Insurance Co., Hartford.		453			454	
L'Union, Paris.	291					
Union Ass. Soc	293			293	610	
United Commercial Travelers of Am- erica.		457			458	
United States Fidelity and Guaranty .		459	459	459	463	
Westchester Fire.	295				296	
Western .	298			298		
Yorkshire.	307	307		307		561

