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Sixty-fourth Annual Report
of the
**Commissioner of
Insurance**
of the
STATE OF COLORADO

1946

BUSINESS OF 1945 FROM REPORTS
OF DECEMBER 31, 1945

LUKE J. KAVANAUGH
Commissioner



Bradford-Robinson Printing Co.
Denver, Colorado
1946

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LUKE J. KAVANAUGH

Commissioner of Insurance

Sixty-fourth Annual Report

of the

Commissioner of Insurance

of the

STATE OF COLORADO

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August 24, 1946

Hon. John C. Vivian
Governor of Colorado
State Capitol
Denver, Colorado

My dear Governor:

Herewith you will find the Sixty-fourth Annual Report of the Colorado Insurance Department. This covers the fiscal year ending June 30, 1946. The total receipts were \$1,153,256.51 and expenditures \$36,090.73.

This expense ratio of 3.13% compares with the general average over the country of nearly 6%. Ours, of course, is too low and necessitates inadequate supervision, to the detriment of the people of the state.

The work of revising the insurance laws to comply with recent United States Supreme Court decisions and federal anti-trust acts is progressing satisfactorily. Various suggested statutes will be ready for the next session of the legislature.

Inasmuch as under the proposed necessary legislation all fire and casualty rates and all data pertaining thereto must hereafter be thoroughly examined and approved by the Department, more employees and a larger appropriation will be required.

Your courteous assistance to the Department in every possible way is much appreciated.

Yours very truly,

LUKE J. KAVANAUGH
Commissioner

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RECEIPTS AND DISBURSEMENTS OF THE
INSURANCE DEPARTMENT

State of Colorado, City and County of Denver, ss.

I, Luke J. Kavanaugh, Commissioner of Insurance of the State of Colorado, hereby certify to the best of my knowledge and belief that the following is a true and correct statement of the receipts and disbursements of the Insurance Department for the period between July 1, 1945, and June 30, 1946, inclusive, as shown by the records of this office:

RECEIPTS

Agent's licenses.....	\$ 38,162.00
Agents' personal employees licenses.....	436.00
Brokers' licenses (less refunds).....	4,550.00
Company financial statements (less refunds).....	27,145.00
Company certificate of authority.....	5,058.00
Taxes (less refunds).....	1,075,031.10
Articles of Incorporation (less refunds).....	1,241.00
Certified Copies.....	110.50
Summonses.....	90.00
Miscellaneous.....	407.78
Agents' licenses (Mutual Benefit Associations).....	276.00
Supervision and Examination (Mutual Benefit Associations).....	150.00
Regular Assessments (Mutual Benefit Associations).....	595.13
Certificates of Compliance.....	4.00
Total receipts.....	<u>\$1,153,256.51</u>

DISBURSEMENTS

Salaries.....	\$ 27,421.34
Printing.....	1,414.91
Telephone and Telegraph.....	5,154.84
Postage.....	74.25
Travel.....	476.10
Freight and Express.....	681.05
Bond Premiums.....	98.95
Office Supplies.....	155.00
Equipment, repairs.....	112.54
Equipment, repairs.....	501.75
Total Disbursements, etc.....	<u>\$ 36,090.73</u>

IN WITNESS WHEREOF, I have set my hand and official seal at the City of Denver, this 24th day of August, A. D. 1946.

(SEAL)

(Signed) LUKE J. KAVANAUGH,
Commissioner of Insurance.

SUMMARY OF STATISTICS

Companies Admitted to Transact Business in Colorado
During the Year 1945*Fire and Marine*

Stock Companies:

Planet Insurance Company, Detroit, Michigan, admitted November 23, 1945.

Stuyvesant Insurance Company, The, New York, New York, readmitted December 15, 1945.

Surety Fire Insurance Company, New York, New York, admitted December 6, 1945.

Mutual Companies:

Automobile Mutual Insurance Company of America, Providence, Rhode Island, admitted July 9, 1945.

Western Mutual Fire Insurance Company, Des Moines, Iowa, admitted December 10, 1945.

Life

American Hospital and Life Insurance Company, The, San Antonio, Texas, admitted September 7, 1945.

North American Accident Insurance Company, Chicago, Illinois, plan of operation changed from Casualty Company to Life, Health and Accident Company, July 6, 1945.

Postal Life and Casualty Insurance Company, Kansas City, Missouri, admitted March 28, 1945.

Reserve Life Insurance Company, Dallas, Texas, admitted July 2, 1945.

Casualty

American Republic Insurance Company, Des Moines, Iowa, admitted June 20, 1945.

Craftsman Insurance Company, Boston, Massachusetts, readmitted October 25, 1945.

Factory Mutual Liability Insurance Company of America, Providence, Rhode Island, admitted July 9, 1945.

National Farmers Union Automobile and Casualty Company, Salt Lake City, Utah, admitted September 6, 1945.

Ohio Farmers Indemnity Company, LeRoy, Ohio, admitted January 15, 1945.

Service Casualty Company of New York, New York, New York, admitted November 30, 1945.

Traders & General Insurance Company, Dallas, Texas, readmitted September 11, 1945.

United Pacific Insurance Company, Tacoma, Washington, admitted May 1, 1945.

Western Surety Company, Sioux Falls, South Dakota, admitted June 2, 1945.

Reciprocal

United Insurers, Denver, Colorado, admitted October 20, 1945.

Fraternal

Grange Mutual Life Company, Nampa, Idaho, admitted July 11, 1945.

Companies Which Discontinued Operations in Colorado During the Period from March 1, 1945 to February 28, 1946, Inclusive.

Fire

Central Insurance Company of Baltimore, Baltimore, Maryland, withdrew January 1, 1946.

First American Fire Insurance Company, New York, New York, withdrew February 28, 1946.

Maryland Insurance Company, Wilmington, Delaware, withdrew February 28, 1946.

National Security Insurance Company, Omaha, Nebraska, withdrew January 1, 1946.

Casualty

Fidelity Protective Mutual Insurance Company, Denver, Colorado, reinsured in Fidelity National Insurance Company, Denver, Colorado, February 15, 1946.

Mutual Benefit Association

International Service Union Association, Denver, Colorado, reinsured in the Guarantee Reserve Life Insurance Company, Fort Collins, Colorado, June 14, 1945.

Change in Name

There were no changes in company names during the year 1945.

SUMMARY OF COMPANIES, ASSOCIATIONS, EXCHANGES
AND SOCIETIES OPERATING IN COLORADO
DECEMBER 31, 1945

Fire and Marine (Stock Companies).....	251
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Total	575

**RECAPITULATION OF AMOUNT OF NET RISKS WRITTEN, PREMIUMS
RECEIVED AND LOSSES PAID IN COLORADO BY ALL COMPANIES,
ASSOCIATIONS, RECIPROCAL EXCHANGES AND SOCIETIES
DURING THE YEAR 1945**

	Amount Written	Premiums Received	Losses Paid
Fire and Marine.....	Not reported	\$ 8,276,646	**\$ 3,765,851
Life	\$154,266,781	34,007,509	11,729,357
Casualty and Miscellaneous.....	Not reported	10,921,201	3,952,446
Reciprocal	Not reported	438,957	153,658
Assessment Health and Accident...	544,571	352,705	129,672
Fraternal	8,383,010	1,850,651	1,070,523
County Mutual Fire.....	Not reported	127,166	39,864
Mutual Benefit Associations.....	*7,119	508,654	155,978
Totals	\$163,194,362	\$56,483,489	\$20,997,349

*Number of certificates (or policies).

**Losses incurred.

The following tables disclose the fire, life, casualty and assessment business in this state by years since the organization of this Department:

FIRE AND MARINE

Year	Premiums Received	Losses Incurred	Per Cent of Losses Incurred to Premiums Received
1882.....	\$ 600,919.41	\$ 311,281.24	50.03
1883.....	769,777.10	390,876.40	46.27
1884.....	756,068.42	342,902.07	41.84
1885.....	819,885.75	242,762.51	33.50
1886.....	861,850.97	404,916.78	46.71
1887.....	950,292.38	400,156.33	41.06
1888.....	1,127,077.87	398,158.13	34.72
1889.....	1,324,265.73	571,428.33	41.55
1890.....	1,555,417.15	565,541.40	33.50
1891.....	1,569,723.26	511,663.78	36.50
1892.....	1,721,483.74	799,970.35	46.85
1893.....	1,495,885.22	915,711.50	58.26
1894.....	1,466,933.22	812,972.89	55.25
1895.....	1,499,017.34	635,554.68	34.68
1896.....	1,562,758.57	914,071.11	74.10
1897.....	1,536,209.97	355,244.46	24.66
1898.....	1,560,994.04	642,898.27	35.31
1899.....	1,732,459.45	1,016,556.34	62.35
1900.....	2,000,451.37	754,331.81	37.56
1901.....	2,039,819.32	1,023,895.31	44.16
1902.....	2,229,473.31	1,024,524.25	49.00
1903.....	2,355,573.87	1,216,203.22	50.68
1904.....	2,401,792.68	932,158.11	33.31
1905.....	2,534,420.67	1,506,366.12	59.44
1906.....	2,681,187.54	1,382,296.02	54.66
1907.....	2,824,982.69	1,098,066.80	39.00
1908.....	2,924,501.21	1,193,438.96	40.00
1909.....	3,227,903.92	936,002.32	31.00
1910.....	3,319,776.93	1,312,333.36	37.00
1911.....	3,392,814.54	1,103,806.38	36.00
1912.....	3,164,718.16	1,072,944.01	33.83
1913.....	3,154,335.22	1,077,976.08	33.30
1914.....	3,127,940.59	1,247,824.56	39.9
1915.....	3,955,399.74	1,404,181.92	38.7
1916.....	3,749,927.17	1,303,331.20	34.7
1917.....	4,323,963.04	1,644,044.86	37.9
1918.....	5,236,319.04	1,862,621.52	35.6
1919.....	5,841,252.51	1,949,111.17	33.4
1920.....	7,182,304.09	3,300,884.97	43.48
1921.....	6,234,840.83	3,120,634.39	50.05
1922.....	5,859,107.29	3,308,588.76	56.2
1923.....	6,749,808.59	2,758,367.72	40.9
1924.....	6,573,031.58	3,210,542.97	48.6
1925.....	7,005,631.68	3,117,719.82	44.5
1926.....	7,438,372.59	3,271,351.48	43.9
1927.....	7,237,788.46	2,813,487.00	38.8
1928.....	6,919,719.49	2,564,749.54	37.1
1929.....	6,850,251.81	2,538,588.91	37.1
1930.....	6,458,861.00	2,804,038.00	43.4
1931.....	5,879,772.00	2,261,198.00	38.4
1932.....	4,744,043.00	2,281,646.00	48.1
1933.....	4,234,426.00	1,507,883.00	35.6
1934.....	4,734,396.00	1,466,741.00	31.0
1935.....	5,344,396.00	1,717,698.00	32.1
1936.....	5,988,826.00	1,856,540.00	31.0
1937.....	6,812,864.00	2,381,080.00	34.9
1938.....	6,290,676.00	2,311,929.00	36.7
1939.....	6,780,540.00	2,623,684.00	38.7
1940.....	7,076,072.00	2,437,901.00	34.5
1941.....	7,869,579.00	3,280,188.00	41.6
1942.....	7,397,013.00	3,424,197.00	46.3
1943.....	7,645,992.00	3,093,356.00	40.46
1944.....	8,276,646.00	3,765,851.00	45.51
1945.....	9,194,790.00	4,239,842.00	46.11

SIXTY-FOURTH ANNUAL REPORT

LEGAL RESERVE LIFE

Year	Amount in Force at End of Year	Claims Paid During Year	Premiums Received During Year
1882	\$ 7,120,297.50	\$ 75,193.45	\$ 115,159.62
1883	14,352,117.50	77,909.49	342,754.72
1884	15,777,082.92	202,608.54	358,244.44
1885	18,364,018.92	146,665.92	437,265.45
1886	23,102,242.72	250,826.12	524,225.87
1887	18,764,013.00	139,023.77	592,966.59
1888	22,417,297.26	243,161.50	752,717.59
1889	29,279,911.90	176,901.15	958,949.03
1890	36,562,574.62	518,143.94	1,219,548.28
1891	42,015,502.63	521,406.52	1,422,422.66
1892	50,732,538.88	327,599.99	1,578,335.40
1893	48,237,802.97	453,374.37	1,534,281.85
1894	45,507,497.81	570,247.56	1,515,731.95
1895	47,214,955.11	491,526.38	1,487,304.83
1896	48,690,332.59	466,175.23	1,538,033.82
1897	50,378,747.75	438,778.50	1,607,019.93
1898	55,551,977.94	496,048.32	1,718,651.51
1899	63,302,379.90	883,477.64	2,054,096.67
1900	70,171,171.66	790,922.46	2,298,432.39
1901	78,221,780.19	975,670.73	2,879,714.15
1902	89,148,397.00	793,025.14	3,290,150.74
1903	98,947,811.00	1,082,708.00	3,662,737.73
1904	107,332,268.00	1,135,047.75	3,848,212.89
1905	113,381,659.00	1,193,472.90	4,084,851.44
1906	113,537,447.96	1,305,337.53	4,242,324.33
1907	119,446,495.00	1,478,255.97	4,195,809.38
1908	123,360,174.00	1,397,896.99	4,267,535.04
1909	131,982,948.00	1,455,736.00	4,511,412.62
1910	137,284,606.00	1,998,682.00	4,795,412.30
1911	150,431,964.00	2,444,871.46	5,024,346.05
1912	166,175,416.00	1,972,089.84	5,371,132.13
1913	177,276,655.00	2,184,236.00	5,628,718.97
1914	177,313,858.00	1,914,551.00	6,058,207.88
1915	187,445,001.00	2,364,165.00	6,390,442.25
1916	217,273,539.00	3,072,649.00	6,890,323.44
1917	242,083,393.00	2,484,788.00	7,764,190.67
1918	264,332,250.00	4,112,672.00	8,489,805.33
1919	321,340,451.00	4,081,960.00	10,407,356.21
1920	381,049,309.00	4,106,056.00	12,223,157.99
1921	379,479,557.00	4,140,402.00	13,029,566.81
1922	437,725,016.00	4,694,234.00	14,089,818.82
1923	478,530,963.00	5,026,327.00	15,475,787.03
1924	519,749,141.00	4,640,777.00	16,583,309.50
1925	582,119,959.00	4,968,856.00	18,525,283.77
1926	649,833,954.00	5,506,280.00	20,232,842.88
1927	710,607,139.00	6,702,442.00	21,680,094.21
1928	778,071,677.00	7,564,028.00	23,333,505.21
1929	834,106,338.00	7,547,785.00	25,345,538.00
1930	875,969,130.00	8,245,254.00	26,517,099.00
1931	895,210,352.00	8,613,955.00	27,361,585.00
1932	887,160,522.00	9,211,197.00	25,520,695.00
1933	793,483,090.00	8,322,228.00	22,736,921.00
1934	783,905,964.00	9,006,203.00	23,904,387.00
1935	805,751,470.00	8,872,382.00	24,190,760.00
1936	841,029,421.00	8,579,938.00	28,185,000.00
1937	886,279,902.00	9,348,507.00	29,279,176.00
1938	896,370,773.00	8,524,934.00	28,410,166.00
1939	917,699,818.00	9,481,926.00	28,389,571.00
1940	937,065,929.00	9,333,959.00	28,580,183.00
1941	973,889,661.00	9,217,986.00	28,196,049.00
1942	994,235,506.00	9,696,097.00	29,521,651.00
1943	1,060,129,850.00	10,343,114.00	31,125,890.00
1944	1,120,760,611.00	11,729,357.00	34,007,509.00
1945	1,219,855,106.00	12,255,778.00	37,213,031.00

CASUALTY, FIDELITY, SURETY AND MISCELLANEOUS

Year	Premiums Received During Year	Losses Paid During Year	Per Cent of Losses Paid to Premiums Received
1882.....\$	41,655.95	\$ 21,072.52	50.59
1885.....	112,406.15	55,555.32	49.42
1886.....	156,421.68	111,179.25	71.07
1887.....	139,723.10	109,081.27	78.06
1888.....	153,892.79	75,489.88	49.05
1889.....	167,828.49	114,170.34	68.03
1890.....	243,430.52	112,529.23	46.23
1891.....	244,870.15	131,896.38	53.86
1892.....	291,633.75	107,998.19	37.03
1893.....	184,045.12	105,808.03	57.49
1894.....	222,854.05	141,406.09	63.45
1895.....	262,460.57	180,847.11	68.90
1896.....	308,346.77	165,882.52	53.80
1897.....	333,069.73	185,143.99	55.59
1898.....	372,600.06	174,418.68	46.81
1899.....	491,164.07	211,972.67	43.16
1900.....	509,969.66	291,516.69	57.16
1901.....	680,835.58	287,533.10	42.23
1902.....	852,748.49	379,632.15	44.52
1903.....	771,473.48	420,334.31	54.48
1904.....	787,022.42	476,264.37	60.51
1905.....	916,195.86	474,550.62	51.80
1906.....	960,866.42	391,112.67	40.70
1907.....	1,073,756.63	471,274.53	43.89
1908.....	1,043,000.85	488,568.94	46.84
1909.....	1,182,879.24	504,169.58	42.62
1910.....	1,340,397.55	540,952.66	40.36
1911.....	1,328,719.66	581,118.62	43.74
1912.....	1,346,395.46	639,400.07	47.49
1913.....	1,324,359.80	535,808.33	40.46
1914.....	1,316,243.74	579,380.03	44.02
1915.....	1,735,969.87	687,577.71	39.61
1916.....	2,072,044.96	701,261.00	33.84
1917.....	2,764,373.05	918,396.23	33.22
1918.....	3,297,788.72	1,036,793.33	31.44
1919.....	3,483,216.55	1,206,885.15	34.65
1920.....	4,610,998.15	1,588,015.89	34.44
1921.....	4,593,235.99	1,934,561.02	42.12
1922.....	4,320,560.87	1,859,749.45	43.04
1923.....	4,743,712.22	2,172,593.87	45.86
1924.....	4,998,580.70	2,398,773.27	47.99
1925.....	5,393,389.76	2,662,455.46	49.37
1926.....	5,508,206.05	2,753,630.42	49.99
1927.....	5,960,899.61	2,404,142.48	40.33
1928.....	5,968,870.65	2,622,985.18	43.94
1929.....	6,593,299.17	2,842,453.27	43.11
1930.....	6,378,892.00	2,942,736.00	46.13
1931.....	6,070,402.00	3,129,347.00	51.55
1932.....	5,433,748.00	2,841,068.00	52.29
1933.....	5,022,298.00	2,861,382.00	56.97
1934.....	5,847,917.00	2,792,618.00	47.75
1935.....	6,973,609.00	2,863,276.00	41.06
1936.....	7,716,273.00	3,015,195.00	39.08
1937.....	8,562,582.00	3,693,629.00	43.14
1938.....	8,271,434.00	3,714,622.00	44.91
1939.....	8,678,669.00	3,658,245.00	42.15
1940.....	8,830,940.00	4,107,617.00	46.51
1941.....	10,114,238.00	4,431,051.00	43.81
1942.....	11,795,704.00	4,281,801.00	36.30
1943.....	10,960,270.00	4,047,854.00	36.93
1944.....	10,921,201.00	3,952,446.00	36.19
1945.....	12,344,926.00	4,529,039.00	36.69

The casualty, fidelity and accident business for the years 1883 and 1884 was included in the fire tables for those years.

ASSESSMENT LIFE AND CASUALTY

Year	Premiums Received During Year	Losses Paid During Year	Per Cent of Losses Paid to Premiums Received
1893.....	\$ 215,075.72	\$ 220,646.68	102.59
1894.....	221,203.11	196,341.53	88.76
1895.....	217,701.48	189,157.13	86.89
1896.....	255,607.22	180,737.62	70.71
1897.....	194,612.53	122,082.12	62.73
1898.....	233,957.23	108,010.20	46.17
1899.....	195,610.02	152,312.64	77.87
1900.....	145,782.49	64,007.93	43.91
1901.....	148,155.13	101,060.67	68.21
1902.....	94,680.05	49,451.40	52.23
1903.....	103,803.33	58,645.37	56.50
1904.....	119,895.54	65,642.21	54.75
1905.....	128,947.22	83,733.32	64.94
1906.....	183,631.32	117,400.65	63.93
1907.....	170,678.40	157,740.21	92.42
1908.....	159,687.22	92,046.88	57.64
1909.....	183,886.72	104,768.26	56.97
1910.....	181,808.07	122,069.69	67.14
1911.....	88,460.39	37,292.78	42.16
1912.....	93,144.81	47,073.69	50.54
1913.....	101,917.67	50,414.15	49.47
1914.....	130,135.29	61,703.02	47.41
1915.....	146,698.94	125,476.58	85.53
1916.....	118,554.11	61,923.67	52.23
1917.....	63,277.68	29,436.32	46.52
1918.....	71,005.34	42,750.63	60.21
1919.....	125,209.12	72,820.26	58.16
1920.....	187,100.13	81,898.39	43.77
1921.....	167,973.76	84,400.56	50.25
1922.....	174,672.30	114,946.23	65.81
1923.....	148,661.40	104,751.40	70.46
1924.....	147,615.53	81,687.51	55.34
1925.....	161,475.65	91,949.05	56.94
1926.....	170,317.54	102,922.00	60.43
1927.....	190,063.92	100,085.39	52.66
1928.....	198,811.43	106,513.02	53.57
*1929.....	127,686.87	80,548.37	63.08
1930.....	121,960.61	64,327.00	52.74
1931.....	124,569.80	68,144.08	54.70
1932.....	103,353.94	59,546.61	57.61
1933.....	90,135.13	56,804.00	63.02
1934.....	66,014.16	42,422.00	64.26
1935.....	70,388.74	39,508.94	56.13
1936.....	81,967.00	45,548.00	55.57
1937.....	97,900.93	53,404.63	54.55
1938.....	119,006.58	49,836.12	41.88
1939.....	144,018.52	61,859.88	42.95
1940.....	166,963.58	75,340.84	45.12
1941.....	196,477.00	101,950.00	51.89
1942.....	270,492.00	93,508.00	34.57
1943.....	270,052.00	102,157.00	37.83
1944.....	352,705.00	129,672.00	36.77
1945.....	437,881.00	169,649.00	38.74

This business was not tabulated until the year 1893; prior to that time it was carried with fraternal orders.

*Since 1928 this includes casualty companies only. No life companies authorized.

RECIPROCAL FIRE AND CASUALTY

Year	Gross Deposits Received During Year	Losses Paid During Year	Per Cent of Losses Paid to Premiums Received
1916	\$ 24,648.61	\$ 1,626.50	6.60
1917	41,299.01	5,614.95	13.60
1918	59,189.55	9,319.51	15.75
1919	178,180.08	53,612.70	30.09
1920	325,849.32	134,186.68	41.18
1921	240,972.47	129,176.67	53.61
1922	204,885.98	74,244.27	36.24
1923	342,854.83	85,716.28	25.00
1924	381,927.44	57,353.39	15.02
1925	433,158.25	77,469.85	17.88
1926	438,025.29	84,075.19	19.19
1927	439,172.52	90,589.92	20.63
1928	437,753.43	116,348.64	26.58
1929	425,887.16	103,612.89	24.33
1930	350,938.41	96,636.00	27.54
1931	334,643.92	71,670.00	21.42
1932	159,768.78	26,870.00	16.82
1933	121,505.62	22,886.00	18.84
1934	165,108.93	27,297.00	16.53
1935	*148,227.00	48,621.00	32.80
1936	*234,577.00	77,425.00	33.01
1937	*279,158.00	103,216.00	36.97
1938	*307,165.00	102,381.00	33.33
1939	*330,897.00	101,391.00	30.64
1940	*372,947.00	116,923.00	31.35
1941	*396,749.00	130,889.00	32.99
1942	*403,380.00	146,668.00	36.36
1943	*356,152.00	109,511.00	30.75
1944	*438,957.00	153,658.00	35.01
1945	*576,416.00	229,214.00	39.77

*Net.

FRATERNAL

Year	Amount in Force at End of Year	Claims Paid During Year	Assessments Received During Year
1916	\$152,215,973.00	\$1,511,741.00	\$1,828,389.00
1917	154,909,534.00	1,557,033.00	1,813,702.00
1918	154,993,240.00	2,144,330.00	2,030,930.00
1919	159,586,949.00	2,509,726.00	2,101,523.00
1920	164,585,190.00	2,024,255.00	2,331,838.00
1921	165,073,439.00	1,776,833.00	2,345,453.00
1922	161,126,627.00	1,943,259.00	2,390,326.48
1923	160,000,347.00	1,960,441.00	2,426,704.57
1924	159,266,676.00	2,007,089.00	2,512,752.79
1925	159,956,474.00	2,015,467.00	2,598,537.11
1926	151,021,924.00	2,056,208.57	2,609,449.31
1927	151,239,678.82	2,294,746.97	2,617,821.58
1928	148,681,126.24	2,765,132.29	2,636,708.78
1929	120,476,315.72	2,497,409.13	2,888,375.10
1930	109,863,422.00	2,037,624.88	2,932,785.63
1931	101,794,991.00	1,733,170.40	2,803,351.76
1932	91,350,521.00	1,605,045.00	2,402,471.00
1933	83,280,882.00	1,537,912.00	2,186,518.79
1934	79,145,486.00	1,473,312.00	2,129,990.11
1935	74,918,342.00	1,506,882.00	2,048,597.53
1936	69,628,292.00	1,476,615.00	2,040,503.68
1937	62,762,982.00	1,385,846.00	2,042,053.87
1938	60,425,806.00	1,201,740.00	2,063,932.37
1939	60,823,554.00	1,134,700.00	1,986,518.25
1940	59,974,817.00	1,087,586.00	1,936,890.00
1941	59,727,489.00	1,012,326.00	1,881,574.00
1942	60,817,383.00	1,148,731.00	1,858,310.00
1943	60,843,430.00	1,046,041.00	1,814,543.00
1944	63,317,491.00	1,070,523.00	1,850,651.00
1945	64,817,901.00	1,128,225.00	1,931,665.00

COLORADO COUNTY MUTUAL FIRE ASSOCIATIONS

Year	Net Risks Written	Net Premiums Received	Losses Paid	Losses Incurred	Ratio
1910.....	\$ 592,783	\$ 3,069.56	\$ 261.65	\$ 261.65	8.5
1911.....	419,399	2,802.39	883.73	883.73	31.5
1912.....	761,647	3,328.76	2,802.70	2,902.70	87.2
1913.....	1,426,826	7,077.14	1,813.10	1,813.10	25.6
1914.....	1,938,365	10,748.25	7,388.41	7,388.41	68.7
1915.....	2,145,502	12,618.18	6,256.52	6,256.52	49.5
1916.....	4,796,354	25,740.88	19,184.82	19,184.82	74.5
1917.....	5,601,608	33,034.26	24,042.31	24,042.31	72.7
1918.....	9,353,345	62,776.16	26,671.77	26,671.77	42.5
1919.....	8,117,594	47,110.83	26,314.35	26,314.35	55.8
1920.....	6,079,298	54,237.95	47,849.44	47,849.44	88.2
1921.....	8,969,158	52,629.81	44,721.01	53,721.01	102.0
1922.....	8,300,575	46,092.06	43,712.14	48,983.69	106.3
1923.....	6,598,005	38,290.21	51,224.14	51,224.14	133.7
1924.....	6,182,115	38,212.57	59,791.97	59,791.97	156.4
1925.....	7,163,829	44,832.53	42,245.31	42,245.31	94.2
1926.....	6,858,920	43,179.42	36,843.36	36,843.36	85.3
1927.....	7,849,371	49,338.23	48,271.80	48,271.80	97.8
1928.....	7,747,408	53,164.40	33,724.76	33,724.76	63.4
1929.....	7,678,618	53,818.06	46,084.56	46,084.56	85.6
1930.....	8,681,605	60,457.43	67,490.43	67,490.43	111.6
1931.....	8,067,919	54,363.87	42,623.59	42,623.59	78.4
1932.....	7,138,999	58,857.00	67,102.00	67,102.00	114.0
1933.....	6,439,588	64,765.00	49,083.00	49,083.00	75.8
1934.....	8,174,878	86,043.00	69,218.02	72,178.86	83.9
1935.....	8,274,355	86,548.00	45,812.00	42,851.36	49.5
1936.....	8,898,558	93,854.00	31,526.00	31,526.00	33.6
1937.....	9,902,106	95,106.02	34,470.53	34,470.53	36.2
1938.....	10,053,971	98,840.14	40,925.36	40,925.36	41.4
1939.....	11,207,621	102,805.37	52,023.24	51,708.96	50.3
1940.....	12,449,102	108,818.57	62,316.46	62,316.46	57.3
1941.....	12,795,607	120,509.22	40,143.56	40,143.56	33.3
1942.....	7,047,198	71,542.00	32,466.00	32,466.00	45.4
1943.....	9,020,533	122,348.00	46,551.00	46,551.00	38.0
1944.....	9,285,087	127,166.00	39,864.00	39,864.00	31.3
1945.....	10,473,368	245,059.00	119,087.00	119,087.00	48.6

MUTUAL BENEFIT ASSOCIATIONS

Year	Number of Policies Written and Revived	In Force	Losses Paid	Assess- ments Received
1941.....	12,372	31,243.00	\$150,762.00	\$409,278.00
1942.....	7,358	31,832.00	150,254.00	455,388.00
1943.....	7,113	32,683.00	151,364.00	479,557.00
1944.....	7,119	33,930.00	155,978.00	508,654.00
1945.....	8,769	28,686	145,449.00	450,529.00

**Fire and
Marine Insurance Companies
1945**

**Summary of the Reports to the Commissioner of
Insurance on the Business of the
Year 1945**

TABLE 1—FIRE INSURANCE COMPANIES

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Aetna Insurance Company.....	Hartford, Conn.....	670 Main St.....	June, 1819	May, 1883
Agricultural Insurance Company.....	Watertown, N. Y.....	215 Washington St....	1863	May, 1883
Albany Insurance Company.....	Albany, N. Y.....	112 State St.....	March, 1811	March, 1923
Allemania Fire Insurance Company of Pittsburgh, The	Pittsburgh, Pa.....	7 Wood St.....	September, 1931	January, 1901
Alliance Insurance Company of Philadel- phia, The.....	Philadelphia, Pa.....	1600 Arch St.....	December, 1904	May, 1909
Allstate Fire Insurance Company.....	Chicago, Ill.....	20 N. Wacker Drive...	November, 1931	April, 1935
American Alliance Insurance Company.....	New York, N. Y.....	1 Liberty St.....	February, 1897	May, 1897
American and Foreign Insurance Company.	New York, N. Y.....	150 William St.....	December, 1896	April, 1929
American Automobile Fire Insurance Company	St. Louis, Mo.....	Pierce Bldg.....	November, 1927	December, 1927
American Aviation & General Insurance Company	Reading, Pa.....	607 Washington St....	April, 1944	July, 1944
American Central Insurance Company.....	St. Louis, Mo.....	408 Pine St.....	February, 1853	1870
American Druggists' Fire Insurance Com- pany, The.....	Cincinnati, Ohio.....	American Bldg.....	February, 1906	April, 1911
American Eagle Fire Insurance Company..	New York, N. Y.....	80 Maiden Lane.....	August, 1915	September, 1915
American Equitable Assurance Company of New York.....	New York, N. Y.....	92 William St.....	April, 1918	November, 1918
American General Insurance Company.....	Houston, Texas.....	700 Rusk Bldg.....	May, 1926	June, 1939
American Home Fire Assurance Company..	New York, N. Y.....	111 William St.....	June, 1928	May, 1939
American Insurance Company, The.....	Newark, N. J.....	15 Washington St....	February, 1846	May, 1883
American Reserve Insurance Company.....	New York, N. Y.....	99 John St.....	February, 1926	February, 1926
American States Fire Insurance Company..	Indianapolis, Ind.....	542 N. Meridian St....	January, 1941	March, 1943
American Union Insurance Company of New York	New York, N. Y.....	100 Maiden Lane.....	April, 1923	July, 1923
Anchor Insurance Company.....	Providence, R. I.....	20 Market Square.....	April, 1928	November, 1929

Associated Fire & Marine Insurance Company	San Francisco, Calif...	332 Pine St.....	October, 1928	June, 1929
Atlas Assurance Company Limited.....	{ London, England.....	.....	1808	January, 1887
	{ *New York, N. Y.....	55 Fifth Ave.....		
Automobile Insurance Company of Hartford, Connecticut, The.....	Hartford, Conn.....	151 Farmington Ave..	June, 1907	September, 1916
Baltimore American Insurance Company of New York, The.....	New York, N. Y.....	59 Maiden Lane.....	October, 1925	January, 1926
Bankers and Shippers Insurance Company of New York.....	New York, N. Y.....	Platt & Gold Sts.....	December, 1918	July, 1924
Birmingham Fire Insurance Company.....	Birmingham, Ala.....	221 N. 21st St.....	October, 1925	December, 1926
Birmingham Fire Insurance Company of Pennsylvania	Pittsburgh, Pa.....	1812 E. Carson St....	May, 1871	May, 1930
Boston Insurance Company.....	Boston, Mass.....	87 Kilby St.....	December, 1873	¹ March, 1905
British America Assurance Company.....	{ Toronto, Canada.....	.....	February, 1833	July, 1883
	{ *New York, N. Y.....	110 William St.....		
British & Foreign Marine Insurance Company Limited, The.....	{ Liverpool, England....	.....	February, 1863	October, 1942
	{ *New York, N. Y.....	150 William St.....		
British General Insurance Company, Limited, The	{ London, England.....	.....	January, 1904	November, 1920
	{ *New York, N. Y.....	1 Park Ave.....		
Buffalo Insurance Company.....	Buffalo, N. Y.....	451 Main St.....	February, 1867	June, 1924
Caledonian-American Insurance Company..	New York, N. Y.....	23 Gold St.....	December, 1897	July, 1898
Caledonian Insurance Company.....	{ Edinburgh, Scotland..	.....	1805	September, 1890
	{ *Hartford, Conn.....	150 Cogswell St.....		
California Insurance Company, The.....	San Francisco, Calif..	315 Montgomery St....	1864	January, 1906
Calvert Fire Insurance Company.....	Philadelphia, Pa.....	1617 Pennsylvania Blvd.	March, 1925	March, 1940
Camden Fire Insurance Association, The...	Camden, N. J.....	5th and Federal St....	March, 1841	March, 1906
Capital Fire Insurance Company of California	Sacramento, Calif.....	S. E. Cor. 7th & J Sts..	January, 1911	March, 1931

*U. S. Branch Office. ¹Readmitted. ²Reincorporated.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Carolina Insurance Company, The.....	Wilmington, N. C.....	101 Market St.....	February, 1887	October, 1924
Central States Fire Insurance Company, The	Wichita, Kan.....	1000 Bitting Bldg.....	February, 1915	May, 1921
Central Surety Fire Corporation.....	Kansas City, Mo.....	1737 McGee St.....	July, 1936	March, 1937
Central Union Insurance Company.....	Flemington, N. J.....	117 Main St.....	December, 1928	July, 1929
Century Insurance Company Limited, The..	{ Edinburgh, Scotland.. *New York, N. Y.....	{ 111 John St.....	April, 1885	May, 1913
Charter Oak Fire Insurance Company, The.	Hartford, Conn.....	700 Main St.....	April, 1931	January, 1941
Christiania General Insurance Corporation of New York.....	New York, N. Y.....	102 Maiden Lane.....	October, 1940	January, 1941
Citizens Insurance Company of New Jersey.	Flemington, N. J.....	117 Main St.....	December, 1929	March, 1930
City of New York Insurance Company.....	New York, N. Y.....	59 Maiden Lane.....	April, 1905	September, 1920
Columbia Fire Insurance Company of Dayton, Ohio, The.....	Dayton, Ohio.....	2nd & Jefferson Sts...	December, 1881	January, 1929
Columbia Insurance Company of New York.	New York, N. Y.....	55 Fifth Ave.....	April, 1939	June, 1939
Commerce Insurance Company.....	Glens Falls, N. Y.....	191 Glen St.....	1859	March, 1924
Commercial Union Assurance Company, Limited	{ London, England..... *New York, N. Y.....	{ 1 Park Ave.....	September, 1861	June, 1883
Commercial Union Fire Insurance Com- pany of New York, The.....	New York, N. Y.....	1 Park Ave.....	October, 1890	June, 1896
Commonwealth Insurance Company of New York, The.....	New York, N. Y.....	150 William St.....	July, 1886	December, 1907
Concordia Fire Insurance Company of Milwaukee, The	Milwaukee, Wis.....	611 N. Broadway.....	March, 1870	May, 1885
Connecticut Fire Insurance Company, The..	Hartford, Conn.....	30 Trinity St.....	June, 1850	May, 1883
Constitution Reinsurance Corporation, The.	New York, N. Y.....	90 John St.....	July, 1940	December, 1940
Continental Insurance Company, The.....	New York, N. Y.....	80 Maiden Lane.....	January, 1853	May, 1883

County Fire Insurance Company of Philadelphia	Philadelphia, Pa.....	110 So. 4th St.....	May, 1832	March, 1909
Detroit Fire and Marine Insurance Company	Detroit, Mich.....	625 Shelby St.....	February, 1866	July, 1910
Dixie Fire Insurance Company.....	Greensboro, N. C.....	125 So. Elm St.....	March, 1906	¹ March, 1926
Dubuque Fire & Marine Insurance Company	Dubuque, Iowa.....	Roshek Bldg.....	July, 1883	February, 1906
Eagle Fire Company of New York, The....	New York, N. Y.....	75 Maiden Lane.....	1806	¹ May, 1923
Eagle Fire Insurance Company.....	Newark, N. J.....	18 Washington Place..	February, 1912	December, 1915
East and West Insurance Company of New Haven, The.....	New Haven, Conn....	175 Whitney Ave.....	April, 1923	September, 1923
Empire State Insurance Company.....	Watertown, N. Y....	215 Washington St....	August, 1928	January, 1929
Employers' Fire Insurance Company, The..	Boston, Mass.....	110 Milk St.....	January, 1921	June, 1923
Equitable Fire Insurance Company.....	Charleston, S. C.....	Equitable Bldg.....	December, 1894	¹ June, 1939
Equitable Fire and Marine Insurance Company	Providence, R. I.....	Hospital Trust Bldg...	May, 1859	June, 1899
Eureka-Security Fire and Marine Insurance Company, The.....	Cincinnati, Ohio.....	5th and Vine Sts.....	September, 1864	July, 1922
Excelsior Insurance Company of New York.	Syracuse, N. Y.....	123 Erie Blvd. East...	April, 1919	¹ May, 1939
Federal Insurance Company.....	Flemington, N. J.....	122 Main St.....	February, 1901	¹ March, 1909
Federal Union Insurance Company.....	Chicago, Ill.....	175 W. Jackson Blvd..	1908	¹ December, 1924
Fidelity and Guaranty Fire Corporation...	Baltimore, Md.....	301 Water St.....	November, 1928	April, 1929
Fidelity-Phenix Fire Insurance Company of New York.....	New York, N. Y.....	80 Maiden Lane.....	March, 1910	March, 1910
Fire Association of Philadelphia.....	Philadelphia, Pa.....	401 Walnut St.....	March, 1820	May, 1883
Fireman's Fund Insurance Company.....	San Francisco, Calif..	401 California St.....	May, 1863	May, 1883
Firemen's Insurance Company of Newark, New Jersey	Newark, N. J.....	10 Park Place.....	December, 1855	February, 1890
First American Fire Insurance Company...	New York, N. Y.....	80 Maiden Lane.....	July, 1925	September, 1925

*U. S. Branch Office. ¹Readmitted.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
First National Insurance Company of America	Seattle, Wash.....	General Insurance Bldg.	October, 1928	June, 1929
Franklin Fire Insurance Company of Philadelphia, The.....	Philadelphia, Pa.....	421 Walnut St.....	April, 1829	April, 1883
Franklin National Insurance Company of New York	New York, N. Y.....	85 John St.....	August, 1925	January, 1926
French Union and Universal Insurance Company, The.....	{ Paris, France..... *New York, N. Y.....	{ 90 John St.....	June, 1899	December, 1934
Fulton Fire Insurance Company, The.....	New York, N. Y.....	111 John St.....	August, 1929	October, 1929
General Exchange Insurance Corporation..	New York, N. Y.....	1775 Broadway.....	July, 1925	October, 1925
General Insurance Company of America...	Seattle, Wash.....	4347 Brooklyn Ave....	February, 1923	November, 1927
General Security Assurance Corporation of New York.....	New York, N. Y.....	1 Cedar St.....	July, 1941	October, 1941
Georgia Home Insurance Company, The....	Columbus, Ga.....	1046 Broadway.....	1859	¹ November, 1936
Gibraltar Fire & Marine Insurance Company, The.....	New York, N. Y.....	59 Maiden Lane.....	April, 1929	August, 1929
Girard Fire and Marine Insurance Company, The.....	Philadelphia, Pa.....	500 Walnut St.....	March, 1853	March, 1889
Glens Falls Insurance Company.....	Glens Falls, N. Y....	191 Glen St.....	May, 1849	May, 1883
Globe & Republic Insurance Company of America	Philadelphia, Pa.....	1000 Packard Bldg....	December, 1931	April, 1932
Globe and Rutgers Fire Insurance Company	New York, N. Y.....	111 William St.....	February, 1899	² December, 1935
Granite State Fire Insurance Company....	Portsmouth, N. H....	83 Middle St.....	July, 1885	November, 1910
Great American Insurance Company.....	New York, N. Y.....	1 Liberty St.....	March, 1872	April, 1883
Gulf Insurance Company.....	Dallas, Texas.....	Thomas Bldg.....	October, 1925	May, 1936
Halifax Insurance Company, The.....	{ Halifax, N. S., Canada *New York, N. Y.....	{ 59 John St.....	1809	July, 1929

Hanover Fire Insurance Company, The.....	New York, N. Y.....	111 John St.....	April, 1852	May, 1883
Hartford Fire Insurance Company.....	Hartford, Conn.....	690 Asylum Ave.....	May, 1810	May, 1883
Home Fire and Marine Insurance Com- pany of California.....	San Francisco, Calif..	401 California St.....	September, 1864	¹ March, 1918
Home Insurance Company, The.....	New York, N. Y.....	59 Maiden Lane.....	April, 1853	May, 1883
Homeland Insurance Company of Amer- ica, The.....	New York, N. Y.....	150 William St.....	March, 1927	September, 1927
Homestead Fire Insurance Company, The..	Baltimore, Md.....	Garrett Bldg.....	June, 1922	June, 1930
Hudson Insurance Company.....	New York, N. Y.....	150 William St.....	January, 1918	¹ June, 1940
Imperial Assurance Company.....	New York, N. Y.....	55 Fifth Ave.....	March, 1899	May, 1899
Industrial Insurance Company, The.....	Denver, Colo.....	1355 Broadway.....	March, 1923	¹ August, 1939
Insurance Company of North America.....	Philadelphia, Pa.....	1600 Arch St.....	April, 1794	May, 1883
Insurance Company of the State of Penn- sylvania, The.....	Philadelphia, Pa.....	308-310 Walnut St....	⁶ December, 1913	¹ June, 1911
International Insurance Company.....	New York, N. Y.....	110 William St.....	March, 1909	May, 1909
Inter-Ocean Reinsurance Company.....	Cedar Rapids, Iowa...	526 2nd Ave. S. E....	April, 1918	January, 1921
Kansas City Fire and Marine Insurance Company.....	Kansas City, Mo.....	301 W. 11th St.....	July, 1929	May, 1934
LaPaternelle Fire and General Insurance Company, Limited.....	{ Paris, France..... *New York, N. Y.....	{ 90 John St.....	October, 1843	¹ December, 1937
Law Union and Rock Insurance Company Limited, The.....	{ London, England..... *Hartford, Conn.....	{ 20-22 Trinity St.....	1806	July, 1897
Liverpool and London and Globe Insur- ance Company Limited, The.....	{ Liverpool, England.... *New York, N. Y.....	{ 150 William St.....	1836	May, 1883
London Assurance, The.....	{ London, England..... *New York, N. Y.....	{ 99 John St.....	1720	May, 1883
London & Lancashire Insurance Company, Ltd., The.....	{ London, England..... *Hartford, Conn.....	{ 20-22 Trinity St.....	December, 1861	May, 1883
London and Scottish Assurance Corpora- tion, Limited.....	{ London, England..... *New York, N. Y.....	{ 135 William St.....	1862	November, 1919

*U. S. Branch Office. ¹Readmitted. ²Reinstated. ⁶Reincorporated.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Louisville Fire and Marine Insurance Company	Louisville, Ky.....	Speed Bldg.....	September, 1944	September, 1944
Lumbermen's Insurance Company.....	Philadelphia, Pa.....	401 Walnut St.....	June, 1873	¹ March, 1925
Manhattan Fire and Marine Insurance Company, The.....	New York, N. Y.....	99 John St.....	December, 1923	May, 1924
Manufacturers Fire Insurance Company...	Philadelphia, Pa.....	1617 Pennsylvania Blvd.	October, 1920	August, 1943
Marine Insurance Company, Limited, The..	{ London, England..... *New York, N. Y.....	{ 90 John St.....	July, 1836	April, 1915
Massachusetts Fire and Marine Insurance Company	Boston, Mass.....	4 Liberty Square....	March, 1910	August, 1920
Mechanics and Traders Insurance Company	Hartford, Conn.....	1000 Asylum Ave....	May, 1933	September, 1933
Mercantile Insurance Company of America, The.....	New York, N. Y.....	150 William St.....	July, 1897	March, 1908
Merchants Fire Assurance Corporation of New York.....	New York, N. Y.....	45 John St.....	February, 1910	December, 1910
Merchants and Manufacturers Insurance Company of New York.....	New York, N. Y.....	92 William St.....	December, 1938	September, 1940
Merchants Fire Insurance Company, The..	Denver, Colo.....	630 Gas & Elec. Bldg...	⁹ July, 1907	July, 1907
Mercury Insurance Company.....	St. Paul, Minn.....	5th & Washington Sts.	April, 1925	June, 1925
Metropolitan Fire Assurance Company....	New York, N. Y.....	116 John St.....	June, 1932	April, 1935
Michigan Fire and Marine Insurance Company	Detroit, Mich.....	Greater Penobscot Bldg.	May, 1880	¹ May, 1909
Milwaukee Mechanics' Insurance Company.	Milwaukee, Wis.....	611 N. Broadway.....	February, 1852	May, 1883
Minneapolis Fire & Marine Insurance Company	Minneapolis, Minn....	Pere Marquette Bldg..	July, 1902	August, 1910
Monarch Fire Insurance Company.....	Bratenahl, Ohio.....	.....	August, 1929	March, 1930
Motors Insurance Corporation.....	New York, N. Y.....	1775 Broadway.....	October, 1939	May, 1940

National American Fire Insurance Company.	Omaha, Nebr.....	1817 Douglas St.....	April, 1919	March, 1924
National-Ben Franklin Fire Insurance Company of Pittsburgh, Pa.....	Pittsburgh, Pa.....	120 W. Ohio St.....	December, 1910	May, 1907
National Fire Insurance Company of Hartford	Hartford, Conn.....	1000 Asylum Ave.....	June, 1869	May, 1883
National Insurance Company, The.....	Denver, Colo.....	1411-15 Champa St....	October, 1925	November, 1925
National Liberty Insurance Company of America	New York, N. Y.....	59 Maiden Lane.....	February, 1859	May, 1883
National Reinsurance Corporation.....	New York, N. Y.....	99 John St.....	December, 1939	June, 1940
National Reserve Insurance Company.....	Chicago, Ill.....	A-2101 Ins. Exch. Bldg.	January, 1919	December, 1919
National Security Insurance Company.....	Omaha, Nebr.....	820 Omaha Nat. Bk. Bld.	September, 1914	April, 1919
National Surety Marine Insurance Corporation	New York, N. Y.....	4 Albany St.....	May, 1940	July, 1940
National Union Fire Insurance Company of Pittsburgh, Pa.....	Pittsburgh, Pa.....	139 University Pl.....	February, 1901	November, 1902
N. V. The Netherlands Insurance Company, Est. 1845.....	{ Willemstad, Curacao..	..... }	April, 1845	¹ April, 1913
	{ *Hartford, Conn.....	150 Cogswell St..... }		
Newark Fire Insurance Company, The.....	Flemington, N. J.....	117 Main St.....	November, 1811*	December, 1912
New Brunswick Fire Insurance Company, The	New Brunswick, N. J..	70 Bayard St.....	December, 1826	September, 1905
New England Fire Insurance Company...	Springfield, Mass.....	195 State St.....	November, 1919	June, 1920
New Hampshire Fire Insurance Company..	Manchester, N. H.....	156 Hanover St.....	July, 1869	May, 1883
New York Fire Insurance Company.....	New York, N. Y.....	349 E. 149th St.....	August, 1832	¹ May, 1925
New York Underwriters Insurance Company	New York, N. Y.....	90 John St.....	August, 1925	December, 1925
New Zealand Insurance Company, Limited.	{ Auckland, N. Zealand.	..... }	May, 1859	April, 1900
	{ *San Francisco, Calif..	340 California St.... }		
Niagara Fire Insurance Company.....	New York, N. Y.....	80 Maiden Lane.....	July, 1850	April, 1883
North American Fire and Marine Reinsurance Corporation.....	New York, N. Y.....	250 Park Ave.....	July, 1940	October, 1940

*U. S. Branch Office. ¹Readmitted. ²Reincorporated.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
North British and Mercantile Insurance Company Limited.....	{ London, England & Edinburgh, Scotland. *New York, N. Y.....	{ 150 William St.....	1809	May, 1883
Northeastern Insurance Company of Hartford	Hartford, Conn.....	115 Broad St.....	April, 1915	May, 1919
Northern Assurance Company, Limited....	{ London, England. *New York, N. Y.....	{ 135 William St.....	June, 1836	June, 1884
Northern Insurance Company of New York.	New York, N. Y.....	83 Maiden Lane.....	^o February, 1927	May, 1912
North River Insurance Company, The.....	New York, N. Y.....	110 William St.....	February, 1822	August, 1903
North Star Reinsurance Corporation.....	New York, N. Y.....	90 John St.....	January, 1925	May, 1925
Northwestern Fire and Marine Insurance Company	Minneapolis, Minn....	125 So. Fifth St.....	^o October, 1940	¹ January, 1913
Northwestern National Insurance Company of Milwaukee, Wisconsin.....	Milwaukee, Wis.....	E. Wis. & N. Jackson.	February, 1869	April, 1883
Norwich Union Fire Insurance Society Limited	{ Norwich, England..... *New York, N. Y.....	{ 75 Maiden Lane.....	1797	April, 1883
Ocean Marine Insurance Company, Limited, The.....	{ London, England..... *New York, N. Y.....	{ 150 William St.....	July, 1859	August, 1939
Old Colony Insurance Company.....	Boston, Mass.....	87 Kilby St.....	June, 1906	April, 1911
Orient Insurance Company.....	Hartford, Conn.....	20-22 Trinity St.....	June, 1867	April, 1883
Pacific Coast Fire Insurance Company, The.	{ Vancouver, B. C., Can. *New York, N. Y.....	{ 111 John St.....	April, 1890	March, 1937
Pacific Fire Insurance Company.....	New York, N. Y.....	Platt and Gold Sts....	April, 1851	December, 1937
Pacific National Fire Insurance Company...	San Francisco, Calif...	460 Montgomery St....	March, 1911	March, 1932
Palatine Insurance Company, Limited, The.	{ London, England..... *New York, N. Y.....	{ I Park Ave.....	August, 1900	January, 1901
Paramount Fire Insurance Company.....	New York, N. Y.....	91 William St.....	October, 1938	November, 1939
Patriotic Insurance Company of America..	New York, N. Y.....	55 Fifth Ave.....	October, 1922	January, 1923

Paul Revere Fire Insurance Company, The.	Buffalo, N. Y.....	Genesee Bldg.....	July, 1892	May, 1927
Pearl Assurance Company, Limited.....	{ London, England.....	.....	July, 1864	June, 1927
	{ *New York, N. Y.....	19 Rector St.....		
Pennsylvania Fire Insurance Company, The	Philadelphia, Pa.....	508-10 Walnut St.....	January, 1825	May, 1883
Philadelphia Fire and Marine Insurance Company	Philadelphia, Pa.....	1600 Arch St.....	May, 1923	August, 1923
Philadelphia National Insurance Company.	Philadelphia, Pa.....	401 Walnut St.....	February, 1928	July, 1935
Phoenix Assurance Company, Limited....	{ London, England.....	.....	January, 1782	April, 1883
	{ *New York, N. Y.....	55 Fifth Ave.....		
Phoenix Insurance Company, The.....	Hartford, Conn.....	30 Trinity St.....	May, 1854	May, 1883
Piedmont Fire Insurance Company.....	Charlotte, N. C.....	220 So. Tryon St.....	February, 1895	August, 1935
Planet Insurance Company.....	Detroit, Mich.....	640 Temple Ave.....	September, 1944	November, 1945
Potomac Insurance Company of the Dis- trict of Columbia, The.....	Washington, D. C.....	902 "F" St. N. W.....	March, 1831	November, 1919
Preferred Fire Insurance Company, The...	Miller, Kan.....	.....	April, 1917	¹ March, 1941
Providence Washington Insurance Com- pany	Providence, R. I.....	20 Market Square.....	1799	May, 1883
Provident Fire Insurance Company.....	{ ⁵ Rochester, N. H.....	.....	April, 1924	November, 1924
	{ ⁶ New York, N. Y.....	111 John St.....		
Prudential Insurance Company of Great Britain Located in New York, The.....	New York, N. Y.....	150 William St.....	March, 1922	May, 1922
Quaker City Fire and Marine Insurance Company	Philadelphia, Pa.....	226 Walnut St.....	July, 1930	May, 1942
Queen Insurance Company of America.....	New York, N. Y.....	150 William St.....	September, 1891	October, 1891
Reinsurance Corporation of New York, The.	New York, N. Y.....	99 John St.....	December, 1936	July, 1938
Reliance Insurance Company of Philadel- phia, The.....	Philadelphia, Pa.....	401 Walnut St.....	April, 1841	March, 1891
Reliable Fire Insurance Company of Day- ton, Ohio, The.....	Dayton, Ohio.....	44-46 So. Jefferson St..	February, 1865	December, 1920

*U. S. Branch Office. ¹Readmitted. ⁵Home Office. ⁶Reincorporated. ⁷Principal and Executive Office.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Republic Insurance Company.....	Dallas, Texas.....	3415 Cedar Spgs. Road	April, 1919	October, 1928
Rhode Island Insurance Company.....	Providence, R. I.....	31-37 Canal St.....	April, 1905	March, 1913
Richmond Insurance Company of New York	W. New Brighton, N. Y.	1210 Castleton Ave....	January, 1907	¹ January, 1930
Rochester American Insurance Company...	New York, N. Y.....	1 Liberty St.....	March, 1928	December, 1928
Rocky Mountain Fire Insurance Company, The	Great Falls, Mont.....	601 Central Ave.....	August, 1911	January, 1921
Royal Exchange Assurance, The.....	{ London, England.....	{	June, 1720	May, 1892
	{ *New York, N. Y.....	{ 111 John St.....		
Royal Insurance Company, Limited.....	{ Liverpool, England...	{	May, 1845	June, 1883
	{ *New York, N. Y.....	{ 150 William St.....		
Safeguard Insurance Company of New York	New York, N. Y.....	108 John St.....	March, 1915	April, 1916
St. Louis Fire & Marine Insurance Company	St. Louis, Mo.....	General Insurers Bldg.	June, 1929	June, 1934
St. Paul Fire and Marine Insurance Company	St. Paul, Minn.....	111 W. Fifth St.....	May, 1865	May, 1883
Scottish Union and National Insurance Company, The.....	{ Edinburgh, Scotland..	{	November, 1824	June, 1883
	{ *Hartford, Conn.....	{ 75 Elm St.....		
Seaboard Fire & Marine Insurance Company	New York, N. Y.....	90 John St.....	January, 1929	November, 1929
Seaboard Insurance Company, The.....	Baltimore, Md.....	213 St. Paul Pl.....	May, 1924	May, 1939
Security Insurance Company of New Haven	New Haven, Conn.....	175 Whitney Ave.....	May, 1841	February, 1886
Security National Fire Insurance Company	Galveston, Texas.....	701-707 Med. Arts Bldg.	July, 1924	¹ December, 1937
Sentinel Fire Insurance Company.....	Springfield, Mass.....	195 State St.....	December, 1924	March, 1925
Service Fire Insurance Company of New York	New York, N. Y.....	1 Park Ave.....	May, 1929	February, 1939

Skandia Insurance Company.....	{ Stockholm, Sweden.....	.....	} January, 1855	June, 1900
	{ *New York, N. Y.....	150 William St.....		
Skandinavia Insurance Company Ltd.....	{ Copenhagen, Denmark.....	.....	} June, 1899	December, 1916
	{ *New York, N. Y.....	110 William St.....		
South British Insurance Company, Limited, The.....	{ Auckland, N. Zealand..	.....	} September, 1872	September, 1921
	{ *San Francisco, Calif..	340 California St....		
South Carolina Insurance Company.....	Columbia, S. C.....	1400 Main St.....	June, 1910	April, 1919
Southern Fire Insurance Company.....	Durham, N. C.....	111 Corcoran St.....	January, 1923	April, 1936
Springfield Fire and Marine Insurance Company	Springfield, Mass.....	195 State St.....	April, 1849	April, 1883
Standard Fire Insurance Company, The....	Hartford, Conn.....	151 Farmington Ave..	July, 1905	December, 1911
Standard Insurance Company of New York.	New York, N. Y.....	100 William St.....	July, 1922	June, 1923
Standard Marine Insurance Company Limited	{ Liverpool, England....	.....	} December, 1871	August, 1925
	{ *New York, N. Y.....	59 John St.....		
Star Insurance Company of America.....	New York, N. Y.....	150 William St.....	1896	March, 1899
State Assurance Company, Limited, The...	{ Liverpool, England....	.....	} April, 1891	November, 1901
	{ *New York, N. Y.....	111 John St.....		
State Farm Fire Insurance Company.....	Bloomington, Ill.....	East & Washington Sts.	June, 1935	September, 1937
Stuyvesant Insurance Company, The.....	New York, N. Y.....	111 William St.....	November, 1850	¹ December, 1945
Sun Insurance Office Limited.....	{ London, England.....	.....	} 1710	March, 1883
	{ *New York, N. Y.....	55 Fifth Ave.....		
Sun Underwriters Insurance Company of New York.....	New York, N. Y.....	55 Fifth Ave.....	December, 1929	May, 1930
Surety Fire Insurance Company.....	New York, N. Y.....	100 Broadway.....	August, 1945	December, 1945
Swiss Reinsurance Company.....	{ Zurich, Switzerland....	.....	} December, 1863	November, 1910
	{ *New York, N. Y.....	250 Park Ave.....		
"Switzerland" General Insurance Company, Limited.....	{ Zurich, Switzerland....	.....	} 1869	March, 1936
	{ *New York, N. Y.....	56 Beaver St.....		

*U. S. Branch Office. ¹Readmitted.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Thames and Mersey Marine Insurance Company, Limited.....	{ Liverpool, England..... *New York, N. Y.....	{ 150 William St.....	1860	August, 1942
Transcontinental Insurance Company.....	New York, N. Y.....	85 John St.....	August, 1925	March, 1926
Transportation Insurance Company.....	Chicago, Ill.....	910 So. Michigan Ave.	February, 1938	March, 1943
Travelers Fire Insurance Company, The...	Hartford, Conn.....	700 Main St.....	May, 1923	March, 1925
Twin City Fire Insurance Company.....	Minneapolis, Minn.....	125 So. Fifth St.....	^o December, 1940	August, 1924
Union Assurance Society, Limited.....	{ London, England..... *New York, N. Y.....	{ 1 Park Ave.....	July, 1907	April, 1911
Union Insurance Society of Canton, Limited	{ *Sydney, Australia..... *New York, N. Y.....	{ 59 John St.....	1835	April, 1919
Union Marine and General Insurance Company Limited, The.....	{ Liverpool, England..... *New York, N. Y.....	{ 55 Fifth Ave.....	1863	May, 1923
Union & Phenix Espanol Insurance Company	{ Madrid, Spain..... *New York, N. Y.....	{ 90 John St.....	June, 1864	November, 1910
United Firemen's Insurance Company of Philadelphia	Philadelphia, Pa.....	1528 Walnut St.....	April, 1860	¹ June, 1919
United States Fire Insurance Company....	New York, N. Y.....	110 William St.....	April, 1824	¹ March, 1907
Unity Fire Insurance Corporation, The....	New York, N. Y.....	90 John St.....	September, 1942	September, 1942
"L'Urbaine" Fire Insurance Company.....	{ Paris, France..... *New York, N. Y.....	{ 90 John St.....	1838	August, 1915
Utah Home Fire Insurance Company.....	Salt Lake City, Utah..	20½ So. Main St.....	September, 1886	April, 1910
Virginia Fire and Marine Insurance Company	Richmond, Va.....	1015 E. Main St.....	March, 1832	October, 1929
Westchester Fire Insurance Company.....	New York, N. Y.....	110 William St.....	^o June, 1920	May, 1884
Western Assurance Company, The.....	{ Toronto, Canada..... *New York, N. Y.....	{ 110 William St.....	August, 1851	May, 1883
Western Fire Insurance Company, The.....	Fort Scott, Kan.....	104-6-8 So. Main St....	December, 1925	June, 1927

Western National Insurance Company.....	San Francisco, Calif..	401 California St.....	December, 1927	April, 1928
Wm. Penn Fire Insurance Co.....	Philadelphia, Pa.....	1424 Walnut St.....	December, 1925	August, 1943
World Fire and Marine Insurance Com- pany, The.....	Hartford, Conn.....	670 Main St.....	May, 1921	February, 1924
Yorkshire Insurance Company, Ltd., The..	{ York, England.....	.....	1824	April, 1915
	{ *New York, N. Y.....	90 John St.....		
Zurich Fire Insurance Company of New York	New York, N. Y.....	80 John St.....	April, 1929	May, 1930

MUTUAL FIRE COMPANIES	Home Office	Location	Incorporated	Admitted to Colorado
Allied American Mutual Fire Insurance Company	Boston, Mass.....	142 Berkeley St.....	November, 1920	August, 1942
Automobile Mutual Insurance Company of America.....	Providence, R. I.....	10 Weybosset St.....	March, 1907	July, 1945
Badger Mutual Fire Insurance Company, The	Milwaukee, Wis.....	1635 W. National Ave.	June, 1891	November, 1942
Central Manufacturers' Mutual Insurance Company, The.....	Van Wert, Ohio.....	800 So. Washington St.	April, 1876	June, 1920
Citizens Fund Mutual Fire Insurance Company	Red Wing, Minn.....	West Ave. at 5th St..	March, 1914	December, 1940
Commercial Mutual Insurance Company of Colorado, The.....	Greeley, Colo.....	808 Ninth St.....	July, 1921	October, 1921
Employers Mutual Fire Insurance Com- pany	Wausau, Wis.....	407 Grant St.....	September, 1935	May, 1944
Farmers Alliance Insurance Company, The.	McPherson, Kan.....	Main and Kansas Ave.	July, 1888	June, 1938
Farmers' Fire Insurance Company, The...	York, Pa.....	53-55 E. Market St....	April, 1853	October, 1915
Farmers Mutual Hail Insurance Company of Iowa	Des Moines, Iowa.....	512 Valley Bank Bldg.	March, 1893	June, 1940
Farmers' Union Mutual Insurance Com- pany	Denver, Colo.....	3501 E. 46th Ave.....	*June, 1942	June, 1942

*U. S. Branch Office. ¹Readmitted. ⁶Reincorporated. ⁸Head and Registered Office.

TABLE 1—FIRE INSURANCE COMPANIES—Continued

MUTUAL FIRE COMPANIES	Home Office	Location	Incorporated	Admitted to Colorado
Grain Dealers National Mutual Fire Insurance Company.....	Indianapolis, Ind.....	1740 N. Meridian.....	December, 1902	May, 1916
Hardware Dealers Mutual Fire Insurance Company	Stevens Point, Wis....	200-208 Strongs Ave...	June, 1903	September, 1920
Hardware Mutual Insurance Company of Minnesota	Minneapolis, Minn....	2344 Nicollet Ave.....	May, 1899	August, 1920
Home Mutual Insurance Company of Iowa.	Des Moines, Iowa.....	818 Des Moines Bldg..	November, 1901	March, 1936
Implement Dealers Mutual Fire Insurance Company of North Dakota, The.....	Grand Forks, N. D....	Clifford Building.....	May, 1903	April, 1935
Indiana Lumbermens Mutual Insurance Company	Indianapolis, Ind.....	518 N. Delaware St....	April, 1897	November, 1929
Iowa Hardware Mutual Insurance Company	Mason City, Iowa.....	115 First St. S. E.....	June, 1903	July, 1933
Iowa Mutual Insurance Company.....	De Witt, Iowa.....	509 Ninth St.....	1920	April, 1944
Lumbermen's Mutual Insurance Company, The	Mansfield, Ohio.....	Lumbermen's Heights.	September, 1895	December, 1919
Lumber Mutual Fire Insurance Company of Boston, Massachusetts, The.....	Boston, Mass.....	Beacon & Raleigh Sts.	February, 1895	October, 1933
Michigan Millers Mutual Fire Insurance Company	Lansing, Mich.....	208 N. Capitol Ave....	November, 1881	October, 1917
Millers' Mutual Fire Insurance Association of Illinois.....	Alton, Ill.....	320 Easton St.....	September, 1877	July, 1922
Millers Mutual Fire Insurance Company...	Harrisburg, Pa.....	805 N. Front St.....	1890	August, 1929
Millers Mutual Fire Insurance Company of Texas, The.....	Fort Worth, Texas....	Millers Mutual Bldg..	March, 1898	July, 1924
Millers National Insurance Company.....	Chicago, Ill.....	137 W. Jackson Blvd..	February, 1865	June, 1913
Mill Owners Mutual Fire Insurance Company of Iowa.....	Des Moines, Iowa.....	2015 Grand Ave.....	1875	June, 1924

Mutual Implement and Hardware Insurance Company.....	Owatonna, Minn.....	129 E. Broadway.....	August, 1904	September, 1920
National Retailers Mutual Insurance Company	Glen Cove, N. Y.....	15 Glen St.....	March, 1837	November, 1940
Nebraska Hardware Mutual Insurance Company	Lincoln, Nebr.....	325 Lincoln Lib. Bldg..	June, 1904	November, 1929
Northwestern Mutual Fire Association....	Seattle, Wash.....	217 Pine St.....	April, 1901	January, 1918
Ohio Farmers Insurance Company.....	Le Roy, Ohio.....	.....	February, 1848	August, 1915
Oregon Mutual Fire Insurance Company...	McMinnville, Ore.....	Fourth and Davis Sts.	1894	October, 1935
Pennsylvania Lumbermens Mutual Fire Insurance Company.....	Philadelphia, Pa.....	1172 Public Ledger Bld.	February, 1895	September, 1931
Pennsylvania Millers Mutual Fire Insurance Company.....	Wilkes-Barre, Pa.....	72 N. Franklin St.....	January, 1887	January, 1921
Standard Reliance Insurance Company....	Lincoln, Nebr.....	525 So. 13th St.....	November, 1897	May, 1942
Town Mutual Dwelling Insurance Company	Des Moines, Iowa.....	906 Hubbell Bldg.....	1892	April, 1934
Union Fire Insurance Company.....	Lincoln, Nebr.....	1101 "M" St.....	1886	August, 1921
United Mutual Fire Insurance Company...	Boston, Mass.....	175 Berkeley St.....	October, 1908	August, 1929
Western Millers Mutual Fire Insurance Company	Kansas City, Mo.....	711 Dwight Bldg.....	*December, 1907	July, 1929
Western Mutual Fire Insurance Company..	Des Moines, Iowa.....	9th and Grand Ave....	1907	December, 1945

*Reincorporated.

TABLE 2—FIRE INSURANCE COMPANIES

Financial Statement

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
STOCK FIRE COMPANIES				
Aetna Insurance Co.....\$	79,228,657	\$ 43,934,951	\$ 7,500,000	*\$ 27,793,706
Agricultural Insurance Co.....	21,285,159	11,510,940	3,000,000	*6,774,219
Albany Insurance Co.....	3,751,899	1,004,133	1,000,000	1,747,766
Allemannia Fire Ins. Co. of Pittsburgh.	6,975,297	2,917,267	1,200,000	2,858,030
Alliance Ins. Co. of Philadelphia.....	14,779,511	5,958,795	1,000,000	7,820,716
Allstate Fire Insurance Co.....	2,877,936	1,755,547	300,000	*822,389
American Alliance Insurance Co.....	12,574,923	3,882,196	3,000,000	5,692,727
American and Foreign Insurance Co....	9,860,261	3,745,414	1,500,000	4,614,847
American Automobile Fire Insurance Co.	6,551,712	5,352,837	600,000	598,875
American Aviation & General Ins. Co..	1,779,341	753,852	500,000	525,489
American Central Insurance Co.....	8,972,516	4,241,269	1,000,000	3,731,247
American Druggists' Fire Insurance Co..	2,387,419	370,335	750,000	1,267,084
American Eagle Fire Insurance Co.....	25,782,930	7,715,825	1,000,000	17,067,105
American Equitable Assurance Co.....	22,883,374	14,089,662	1,500,000	7,293,712
American General Insurance Co.....	7,344,724	3,952,306	1,250,000	2,142,418
American Home Fire Assurance Co.....	4,148,844	1,233,776	1,000,000	1,915,068
American Insurance Co.....	58,406,127	34,868,172	3,343,740	20,194,215
American Reserve Insurance Co.....	7,471,100	4,260,648	1,000,000	*2,210,452
American States Fire Insurance Co....	986,503	536,503	250,000	200,000
American Union Ins. Co. of New York..	3,980,742	718,230	1,000,000	2,262,512
Anchor Insurance Co.....	3,664,275	1,160,194	1,000,000	*1,504,081
Associated Fire & Marine Insurance Co.	1,657,511	444,524	600,000	612,987
Atlas Assurance Co., Ltd.....	9,605,041	5,831,628	*500,000	3,273,413
Automobile Insurance Co. of Hartford..	44,479,833	24,240,758	5,000,000	15,239,075
Baltimore American Ins. Co. of N. Y..	8,659,985	3,582,670	1,500,000	3,577,315
Bankers and Shippers Ins. Co. of N. Y..	8,416,267	4,529,638	1,000,000	2,886,629
Birmingham Fire Ins. Co. (Alabama)..	2,446,738	1,347,761	300,000	798,977
Birmingham Fire I. Co. of Pennsylvania	2,673,629	419,003	1,000,000	1,254,626
Boston Insurance Co.....	32,814,240	10,606,458	3,000,000	*19,207,782
British America Assurance Co.....	3,322,860	987,084	*500,000	1,835,776
British & Foreign Marine Ins. Co., Ltd..	6,338,387	3,140,664	*500,000	2,697,723
British General Insurance Co., Ltd....	1,474,161	610,596	*500,000	363,565
Buffalo Insurance Co.....	7,984,498	3,977,722	1,000,000	*3,006,776
Caledonian-American Insurance Co.....	1,907,912	987,024	500,000	420,888
Caledonian Insurance Co.....	5,406,437	4,001,487	*500,000	904,950
California Insurance Co.....	5,921,776	2,593,363	1,000,000	*2,328,413
Calvert Fire Insurance Co.....	4,226,278	2,189,973	1,000,000	*1,036,305
Camden Fire Insurance Assn.....	18,583,701	10,716,304	2,000,000	*5,867,397
Capital Fire Insurance Co. of California	2,965,027	891,550	1,000,000	1,073,477
Carolina Insurance Co.....	3,262,929	1,336,426	500,000	1,426,503
Central Insurance Co. of Baltimore....	6,094,948	2,151,724	1,000,000	2,943,224
Central States Fire Ins. Co.....	2,580,130	359,903	1,000,000	1,220,227
Central Surety Fire Corp.....	847,014	234,305	250,000	362,709
Central Union Insurance Co.....	2,021,180	372,327	500,000	1,148,853
Century Insurance Co., Ltd.....	6,360,130	3,047,755	*500,000	2,812,375
Charter Oak Fire Insurance Co.....	3,853,927	1,248,954	1,000,000	1,604,973
Christiania Gen'l Ins. Corp. of New York	3,803,962	2,654,965	*500,000	648,997
Citizens Insurance Co. of New Jersey...	4,519,683	946,197	1,000,000	2,573,486
City of New York Insurance Co.....	6,807,166	2,788,440	1,500,000	2,518,726

*Includes Contingency Reserve. ²Guaranty Fund or Deposit. ³Increase in Guaranty Fund. ⁴Contributed Funds. ⁵Remittances to Home Office. ⁶To Corporate Company. ⁷Dividends to Policyholders.

Gain and Loss Exhibit for 1945

	Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Investment Income Earned
	\$ -1,137,291	\$ 4,689,630	\$ 1,350,000	\$ -989,529	\$ 1,212,810	60.05	43.55	19.16
	-306,014	2,114,174	420,000	-652,402	735,758	57.17	46.62	13.82
	-73,999	395,611	50,000	-15,900	255,712	60.22	49.30	23.38
	-110,951	822,743	144,000	44,500	612,292	54.37	51.08	11.16
	-28,598	1,710,276	350,000	-107,200	1,224,478	54.47	45.19	3.93
	-513,645	170,442	867,649	261,523	-149,329	68.22	53.74	9.57
	-144,198	1,794,618	315,000	-21,157	1,314,263	57.79	46.92	4.11
	238,236	686,261	225,000	-109,087	590,410	53.37	36.93	3.83
	-1,580,876	584,326	.....	108,217	-888,333	73.20	50.60	15.05
	-342,530	138,389	.....	250,000	45,859	86.80	112.36	8.00
	-239,203	571,701	175,000	-323	157,175	56.86	51.34	7.93
	78,264	79,967	878,371	-48,893	30,967	50.75	31.45	48.00
	176,103	3,445,337	800,000	-115,175	2,706,265	57.39	39.39	31.27
	-1,471,211	4,614,836	299,643	-286,989	2,556,993	61.21	55.80	5.75
	34,201	756,609	112,500	212,921	891,231	63.88	35.55	6.72
	-148,092	645,232	.....	-2,359	494,781	62.49	52.87	8.42
	-726,602	6,600,180	802,498	-245,730	4,825,350	59.99	43.46	22.36
	-380,030	942,183	50,000	-59,413	452,740	62.30	50.34	10.31
	-96,928	78,171	.....	18,757	.....	61.27	89.83	4.99
	-9,524	156,957	100,000	-19,198	28,235	50.01	49.97	4.20
	-33,441	320,959	50,000	-16,335	221,183	62.01	41.44	4.23
	-28,410	11,874	812,685	5436,783	407,562	47.84	59.91	16.30
	-161,547	908,337	919,989	9,094	555,895	58.00	45.75	8.77
	-687,969	3,189,834	700,000	-2,214,315	-412,450	59.12	44.43	7.40
	-79,789	1,071,745	180,000	-50,224	761,732	57.78	46.21	5.32
	-394,207	913,766	160,000	-1,716	357,843	63.00	48.46	4.18
	-43,448	316,127	48,000	-5,179	219,500	61.38	44.32	8.90
	-9,908	196,776	20,000	-27,660	139,208	55.80	48.50	9.40
	-304,135	3,550,690	630,000	-9,408	2,607,147	56.29	48.60	11.52
	-110,493	313,713	867,875	244,724	-109,379	64.31	53.58	4.67
	323,795	222,933	132,420	-38,949	375,359	52.58	31.74	5.09
	-35,815	95,779	445,619	319	14,664	56.84	51.21	5.55
	-240,192	451,102	120,000	1,056	91,966	54.11	55.04	22.84
	-179,794	152,582	40,000	10,742	-56,470	70.80	52.80	19.40
	-630,257	288,604	668,366	46,750	-363,269	65.20	57.40	22.60
	-142,435	217,940	100,000	15,885	-8,610	56.88	50.84	27.01
	-931,276	133,208	.....	154,389	-643,679	131.20	15.84	11.78
	-187,650	1,288,326	400,000	-262,175	438,501	56.37	45.90	8.82
	11,310	81,355	50,000	-17,817	24,848	56.86	42.39	4.54
	-120,109	395,425	70,000	4,424	209,740	63.36	48.72	5.01
	-83,669	1,026,574	75,000	-32,331	835,574	56.28	49.09	23.49
	22	207,944	60,000	-7,678	140,288	.....	.....	8.76
	-29,532	15,151	.....	-212	-14,593	50.50	63.30	5.20
	-3,549	68,735	25,000	-23,452	16,734	48.51	54.52	4.94
	135,757	883,221	332,794	-184,112	502,072	51.45	42.00	6.51
	70,960	60,600	40,000	-45,570	45,990	45.00	45.73	6.22
	-312,437	275,925	.....	.....	-36,512	64.03	51.78	8.74
	-92,890	259,533	30,000	1,832	138,475	72.59	44.19	3.60
	-77,160	905,876	150,000	-31,489	647,227	57.03	48.29	3.49

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TABLE 2—FIRE INSURANCE COMPANIES
Financial Statement—Continued

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
STOCK FIRE COMPANIES				
Columbia Fire Ins. Co. of Dayton.....\$	4,586,924	\$ 1,157,984	\$ 1,000,000	\$ 2,428,940
Columbia Insurance Co. of New York....	4,044,292	1,860,989	1,000,000	1,183,303
Commerce Insurance Company.....	7,017,301	3,142,214	1,000,000	*2,875,087
Commercial Union Assurance Co., Ltd..	19,148,372	10,535,036	250,000	*8,113,336
Commercial Union Fire Ins. Co. of N. Y.	4,073,756	2,084,706	1,000,000	989,050
Commonwealth Ins. Co. of New York....	9,405,586	3,603,490	1,000,000	4,802,096
Concordia Fire Ins. Co. of Milwaukee..	5,981,590	3,232,950	1,000,000	1,748,640
Connecticut Fire Insurance Co.....	30,761,523	10,868,119	2,000,000	17,893,404
Constitution Reinsurance Corp.....	2,555,696	1,450,045	500,000	605,651
Continental Insurance Co.....	159,197,231	44,057,837	20,000,000	95,139,394
County Fire Ins. Co. of Philadelphia....	3,449,974	1,032,792	1,000,000	1,417,182
Detroit Fire and Marine Insurance Co...	5,291,125	1,710,285	1,000,000	2,580,840
Dixie Fire Insurance Co.....	2,917,698	578,978	1,000,000	1,338,720
Dubuque Fire & Marine Ins. Co.....	6,747,386	4,329,746	1,000,000	1,417,640
Eagle Fire Company of New York.....	2,639,226	1,074,285	1,000,000	564,942
Eagle Fire Insurance Co. (New Jersey)	1,540,140	678,661	505,300	356,179
East and West Ins. Co. of New Haven...	4,933,412	1,932,536	1,000,000	2,000,876
Empire State Insurance Co.....	5,334,943	2,767,881	1,000,000	*1,567,062
Employers' Fire Insurance Co.....	10,530,534	6,561,291	1,000,000	*2,969,243
Equitable Fire Insurance Co.....	1,494,564	341,714	300,000	*852,850
Equitable Fire and Marine Insurance Co.	9,436,305	2,156,580	1,000,000	6,279,725
Eureka-Security F. & M. Insurance Co..	9,136,264	5,450,780	1,000,000	2,685,484
Excelsior Insurance Co. of New York...	1,590,134	768,654	400,000	*421,480
Federal Insurance Co.....	32,665,052	9,366,833	4,000,000	*19,298,219
Federal Union Insurance Co.....	4,539,076	2,042,427	1,000,000	1,496,649
Fidelity and Guaranty Fire Corp.....	14,114,320	9,789,935	1,000,000	*3,324,385
Fidelity-Phenix Fire Insurance Co.....	132,662,086	35,598,176	15,000,000	82,063,910
Fire Association of Philadelphia.....	32,064,589	15,687,848	2,399,974	13,976,766
Fireman's Fund Insurance Co.....	98,595,273	52,769,927	5,085,970	*40,739,376
Fireman's Ins. Co. of Newark, N. J....	54,848,473	31,764,718	9,397,690	13,686,065
First American Fire Insurance Co.....	6,367,521	1,439,539	1,000,000	3,927,982
First National Insurance Co. of America	3,412,528	1,855,334	1,000,000	557,194
Franklin Fire Ins. Co. of Philadelphia...	26,917,554	12,316,998	3,000,000	*11,600,556
Franklin National Ins. Co. of New York	5,599,982	1,102,521	1,000,000	*3,497,461
French Union and Universal Ins. Co....	2,016,642	12,850	2,100,000	1,003,792
Fulton Fire Insurance Co.....	1,271,872	419,504	500,000	352,368
General Exchange Insurance Corp.....	22,905,376	3,800,910	4,000,000	*15,104,466
General Insurance Co. of America.....	33,782,889	20,212,905	1,000,000	12,569,984
General Security Assur. Corp. of N. Y...	5,774,142	3,801,590	500,000	1,472,552
Georgia Home Insurance Co.....	3,330,455	1,487,789	500,000	1,342,666
Gibraltar Fire & Marine Insurance Co...	4,694,142	2,001,866	1,000,000	1,692,276
Girard Fire and Marine Insurance Co...	6,412,691	3,691,439	1,000,000	1,721,252
Glens Falls Insurance Co.....	34,668,391	19,722,747	2,500,000	*12,445,644
Globe & Republic Ins. Co. of America..	9,017,040	5,695,014	1,000,000	2,322,026
Globe and Rutgers Fire Insurance Co...	15,600,548	6,690,415	1,963,800	6,946,333
Granite State Fire Insurance Co.....	5,835,279	2,969,124	1,000,000	1,866,155
Great American Insurance Co.....	73,130,739	26,827,161	8,150,000	38,153,578
Gulf Insurance Co.....	8,146,265	5,620,049	1,000,000	1,526,216
Halifax Insurance Co.....	3,106,294	1,307,961	250,000	1,298,333

*Includes Contingency Reserve. ²Guaranty Fund or Deposit. ³Increase in Guaranty Fund.
⁴Contributed Funds. ⁵Remittances to Home Office. ⁶To Corporate Company. ⁷Dividends to Policyholders.

Gain and Loss Exhibit for 1945—Continued

	Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Investment Income Earned
	\$ -53,827	\$ 654,057	\$ 100,000	\$ 1,244	\$ 501,474	60.18	46.14	8.33
	-270,300	230,152	100,000	13,612	-126,536	61.96	62.06	4.47
	25,633	694,845	400,000	154,124	474,602	56.19	42.59	7.19
	705,125	762,048	91,042,353	487	425,307	46.96	43.87	26.93
	-126,400	269,719	80,000	-8,307	55,012	56.90	51.29	5.90
	-241,540	609,903	200,000	85,650	254,013	61.41	48.36	4.59
	-153,570	427,983	160,000	-14,000	100,413	60.40	46.75	3.87
	-57,652	2,689,670	650,000	-125,890	1,856,128	54.41	46.33	4.06
	7,826	63,823	.....	6,802	78,451	57.18	42.18	6.23
	1,611,661	26,599,840	3,999,985	7-15,429,220	8,782,296	55.47	39.31	3.40
	-49,631	449,909	80,000	-8,734	311,544	57.65	49.02	6.54
	-61,216	583,440	100,000	-10,864	411,360	57.23	47.30	13.05
	-27,116	274,993	50,000	1,126	199,003	60.18	46.05	27.67
	-278,328	782,082	15,000	-225,000	263,754	54.21	55.26	8.03
	-65,585	107,370	75,000	-3,369	-36,584	58.18	50.47	4.65
	-137,090	94,505	.....	25,000	-17,585	70.25	47.90	60.60
	5,408	366,841	60,000	-24,374	287,875	57.98	42.01	8.65
	-77,139	354,184	110,000	-50,091	116,954	57.17	46.57	5.33
	-266,452	745,265	100,000	-378,813	.....	55.77	49.49	4.82
	12,168	84,108	30,000	-30,129	36,147	42.40	52.81	12.61
	291	678,975	100,000	-34,786	544,480	54.41	45.71	4.63
	-738,378	927,610	.....	3,981	193,213	63.43	56.95	5.15
	-23,227	119,593	23,100	-71,825	1,441	52.39	52.20	6.16
	956,351	3,138,818	620,000	-2,991,523	483,646	52.70	33.30	6.35
	-2,228	228,780	90,000	-1,652	134,900	55.12	44.72	4.30
	-989,426	1,188,322	100,000	-98,896	.....	64.24	48.13	8.94
	655,776	24,775,240	3,299,993	7-11,244,385	10,886,638	58.74	38.73	3.27
	-557,144	3,365,149	959,514	441,372	2,289,863	57.30	48.40	17.80
	840,383	7,993,658	1,525,713	-6,114,475	1,193,853	64.63	32.68	12.53
	-1,295,580	6,332,164	845,792	-182,201	4,008,591	60.52	46.73	13.01
	11,035	973,526	150,000	-4,249	830,312	52.14	46.67	3.47
	10,042	95,667	835,178	-868	69,663	47.68	51.65	8.09
	-33,350	3,487,024	600,000	-1,230,490	1,623,184	56.14	44.78	5.42
	-46,532	411,574	.....	-51,300	313,742	59.30	47.70	5.30
	1,790	257,221	.....	-15,212	243,799	.....	.....	3.36
	-179,460	19,553	.....	-250,000	-409,907	68.14	265.03	8.09
	-3,689,957	3,467,699	.....	-1,002,145	-1,224,403	86.11	58.40	5.42
	-199,613	3,578,509	8,857,141	-39,059	2,482,696	52.48	48.70	10.73
	-198,937	271,840	.....	1,878	74,781	64.35	41.73	10.58
	-88,461	353,575	65,000	4,139	204,253	59.42	48.32	4.93
	-111,412	585,250	100,000	-16,171	357,667	61.67	45.83	3.82
	-164,142	520,217	160,000	-871	195,204	60.44	46.76	15.83
	194,855	3,464,779	925,000	-823,716	1,910,918	56.08	42.56	14.51
	-705,342	1,861,285	100,000	-10,475	1,045,468	61.21	58.36	8.63
	-565,841	2,801,824	381,675	3,835	1,858,143	64.40	49.26	9.74
	-202,423	395,714	120,000	875	74,166	62.60	47.10	5.56
	-54,898	9,412,426	1,630,000	4,026	7,731,554	56.52	43.93	3.82
	-338,438	632,678	125,000	1,733	170,973	57.32	51.92	14.31
	-117,074	326,178	86,000	174,748	297,852	63.90	53.48	4.63

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TABLE 2—FIRE INSURANCE COMPANIES

Financial Statement—Continued

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
STOCK FIRE COMPANIES				
Hanover Fire Insurance Co.....	\$ 28,491,467	\$ 14,532,412	\$ 4,000,000	\$ *9,959,055
Hartford Fire Insurance Co.....	175,424,331	70,778,240	12,000,000	*92,646,091
Home Fire and Marine Insurance Co..	14,242,704	7,690,398	1,000,000	*5,552,306
Home Insurance Co.....	172,203,602	87,136,743	15,000,000	*70,066,859
Homeland Insurance Co. of America....	4,941,041	2,103,741	1,000,000	1,837,300
Homestead Fire Insurance Co.....	4,107,188	1,715,728	1,000,000	1,391,460
Hudson Insurance Co.....	2,039,102	1,062,545	600,000	376,557
Imperial Assurance Co.....	4,814,160	2,187,228	1,000,000	1,626,932
Industrial Insurance Co.....	108,277	52,884	50,000	5,393
Insurance Company of North America..	198,590,258	59,744,335	14,938,610	123,907,313
Insurance Co. of the State of Pa.....	5,661,841	2,584,651	1,000,000	2,077,190
International Insurance Co.....	8,866,567	3,152,554	1,000,000	4,714,013
Inter-Ocean Reinsurance Co.....	5,782,658	3,645,475	500,000	*1,637,183
Kansas City Fire and Marine Ins. Co..	1,649,298	449,298	500,000	*700,000
LaPaternelle Fire and Gen'l Ins. Co....	752,004	132,878	250,000	369,126
Law Union and Rock Insurance Co., Ltd.	2,596,414	1,163,130	250,000	*1,183,284
Liverpool and London and Globe Ins. Co.	24,837,202	15,835,556	250,000	8,501,646
London Assurance.....	12,553,796	6,628,283	250,000	*5,425,513
London & Lancashire Ins. Co., Ltd....	8,850,229	5,451,105	250,000	*2,899,124
London & Scottish Assur. Corp., Ltd....	1,703,631	550,970	250,000	902,661
Louisville Fire and Marine Insurance Co.	3,549,344	1,759,603	1,000,000	789,741
Lumbermen's Insurance Co.....	6,737,669	2,541,674	1,000,000	3,195,995
Manhattan Fire and Marine Ins. Co....	4,128,167	1,854,816	1,000,000	*1,273,351
Manufacturers Fire Insurance Co.....	3,070,632	1,499,443	1,000,000	*571,189
Marine Insurance Company, Ltd.....	8,506,739	3,566,115	250,000	4,690,624
Maryland Insurance Co.....	4,316,248	844,764	1,000,000	2,471,484
Massachusetts F. & M. Insurance Co....	3,925,417	971,340	1,000,000	1,954,077
Mechanics and Traders Insurance Co...	7,379,794	2,260,006	1,000,000	*4,119,788
Mercantile Insurance Co. of America...	8,901,826	3,386,535	1,000,000	4,515,291
Merchants Fire Assur. Corp. of N. Y....	26,547,857	6,823,320	2,500,000	*17,224,537
Merchants and Mfrs. Ins. Co. of N. Y...	6,343,132	3,484,663	1,000,000	1,858,469
Merchants Fire Insurance Co.....	3,069,269	1,827,591	400,000	*841,678
Mercury Insurance Co.....	8,997,317	4,799,132	2,000,000	2,198,185
Metropolitan Fire Reassurance Co....	4,039,835	2,735,693	500,000	804,142
Michigan Fire and Marine Insurance Co.	6,035,079	3,042,081	1,000,000	1,992,998
Milwaukee Mechanics' Insurance Co....	15,712,261	8,759,027	2,000,000	4,953,234
Minneapolis Fire & Marine Ins. Co....	3,287,037	450,010	1,000,000	1,837,027
Monarch Fire Insurance Co.....	3,992,903	2,361,267	819,336	812,300
Motors Insurance Corp.....	6,155,337	1,413,862	1,500,000	*3,241,475
National American Fire Insurance Co...	2,256,237	914,855	1,000,000	*341,382
Nat'l-Ben Franklin Fire Ins. Co. of Pitts.	5,891,845	3,233,666	1,000,000	1,658,179
National Fire Insurance Co. of Hartford	65,260,418	30,573,838	5,000,000	*29,686,580
National Insurance Co.....	1,018,278	722,428	200,000	95,850
Nat'l Liberty Insurance Co. of America.	26,445,636	11,005,603	4,000,000	*11,440,033
National Reinsurance Corp.....	10,267,458	1,443,219	1,000,000	*7,824,239
National Reserve Insurance Co.....	3,146,901	1,814,777	500,000	832,124
National Security Insurance Co.....	3,815,161	1,156,454	1,000,000	1,658,707
National Surety Marine Insurance Corp.	3,891,804	1,718,900	1,000,000	1,172,904
National Union Fire Insurance Co. (Pa.)	26,953,626	18,303,134	1,100,000	*7,550,492

*Includes Contingency Reserve. ²Guaranty Fund or Deposit. ³Increase in Guaranty Fund.
⁴Contributed Funds. ⁵Remittances to Home Office. ⁶To Corporate Company. ⁷Dividends to Policyholders.

Gain and Loss Exhibit for 1945—Continued

	Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Investment Income Earned
	\$ -478,731	\$ 3,780,304	\$ 480,000	\$ -399,110	\$ 2,422,463	60.25	45.07	4.11
	2,494,323	9,148,141	3,000,000	-3,642,464	5,000,000	52.97	42.73	9.99
	18,231	1,394,620	200,000	-867,739	345,112	62.50	37.25	4.72
	2,159,348	19,815,891	3,600,000	-12,285,721	6,089,518	55.62	41.47	8.84
	-266,451	284,927	50,000	-12,306	-43,830	62.24	55.37	5.24
	-56,007	501,553	50,000	-11,288	384,258	58.47	45.83	4.92
	-17,272	92,188	.....	-1,500	73,416	65.91	36.54	6.34
	-239,567	250,341	100,000	-33,364	-122,590	61.28	55.69	5.59
	-3,424	2,625	6,000	.....	-6,799	73.50	32.00	.....
	1,113,630	29,885,333	4,114,257	-11,823,316	15,061,390	53.53	43.24	10.80
	-265,062	925,542	60,000	-1,141	599,339	60.02	54.68	14.71
	-155,577	956,848	150,000	-58,639	592,632	63.56	43.89	7.13
	-69,369	316,119	50,000	-143,111	53,639	57.25	45.32	19.92
	26,629	145,365	50,000	-121,994	.....	.....	94.94	35.42
	-53,444	34,210	.....	92,241	73,007	68.23	101.26	7.01
	-68,963	156,076	.....	-90,883	-3,770	62.09	46.88	6.04
	-307,572	1,257,943	^a 14,334	59,226	995,263	56.69	45.71	4.23
	119,342	636,789	^b 355,585	-10,496	390,050	53.75	44.18	6.31
	-465,466	744,177	^c 200,000	38,270	116,981	65.99	48.13	5.55
	-40,837	75,711	^d 41,837	-618	-7,581	60.75	50.98	6.95
	-78,444	262,736	^e 6,658	-434,167	-256,533	61.51	43.32	10.15
	-131,067	687,421	140,000	9,524	425,878	60.00	48.20	5.60
	-166,295	258,536	50,000	-1,874	40,367	58.05	55.50	5.45
	-327,216	93,617	.....	2,633	-230,966	73.06	58.17	11.39
	665,604	202,810	^f 401,039	-216,434	250,941	44.61	29.81	7.20
	17,015	637,526	75,000	-2,495	577,046	60.25	37.24	3.69
	21,177	470,306	100,000	-20,891	370,592	56.81	40.32	3.85
	-109,942	451,264	.....	-53,678	287,644	58.70	48.70	5.60
	-106,232	566,616	200,000	-9,524	250,860	54.72	49.27	4.65
	99,170	4,047,338	670,000	-492,502	2,984,006	52.30	45.63	3.49
	-422,212	1,418,771	100,000	-26,784	869,775	61.16	58.36	5.75
	-125,412	166,081	16,000	-11,488	13,181	58.90	51.30	4.30
	-196,189	288,643	200,000	-19,870	-127,416	62.59	42.64	3.51
	-156,915	327,231	36,000	337	134,653	60.27	48.14	6.43
	-139,366	484,729	120,000	-866	224,497	61.00	44.94	4.18
	-450,717	1,223,706	320,000	-7,594	445,395	60.42	46.97	15.37
	.....	251,902	40,000	-4,815	207,087	.....	.....	.96
	-326,722	303,847	.....	-1,126	-24,001	63.26	57.52	7.42
	-462,513	75,424	.....	10,050	-377,039	81.21	55.66	10.07
	-11,779	83,658	.....	-17,551	54,328	50.61	51.00	44.66
	-158,863	541,171	160,000	-9,229	213,079	60.40	46.76	14.00
	-1,364,963	4,605,217	1,000,000	-1,038,589	1,201,665	58.80	48.00	13.70
	-259,672	197,272	10,000	.....	-72,400	40.74	215.63	47.53
	-253,375	2,946,915	600,000	-1,149,142	944,398	57.46	46.76	3.79
	126,965	1,991,252	.....	-1,879,922	238,295	58.35	32.61	4.47
	-126,236	366,150	.....	-56,037	183,877	54.21	55.26	7.23
	41,836	288,091	50,000	-68,444	211,483	53.12	38.68	8.11
	-247,050	271,533	.....	^g 484,588	509,071	65.10	54.70	4.90
	-207,924	1,756,960	275,000	-694,530	579,506	59.40	43.80	12.50

to

TABLE 2—FIRE INSURANCE COMPANIES

Financial Statement—Continued

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
STOCK FIRE COMPANIES				
N. V. Netherlands Ins. Co. (Est. 1845).. \$	2,080,549	\$ 1,216,440	\$ 250,000	\$ 364,109
Newark Fire Insurance Co.....	14,063,222	6,683,925	2,000,000	5,379,297
New Brunswick Fire Insurance Co.....	6,276,379	2,897,124	1,000,000	2,379,255
New England Fire Insurance Co.....	3,191,875	767,520	1,000,000	1,424,355
New Hampshire Fire Insurance Co.....	22,606,017	10,407,637	3,000,000	9,198,380
New York Fire Insurance Co.....	9,955,035	5,740,682	1,000,000	3,214,353
New York Underwriters Insurance Co..	12,184,595	3,448,323	2,000,000	6,736,272
New Zealand Insurance Co., Ltd.....	3,890,975	2,605,498	250,000	785,477
Niagara Fire Insurance Co.....	39,042,638	10,098,521	2,000,000	26,944,117
North Amer. Fire & Marine Reins. Corp.	2,166,463	91,999	1,000,000	1,074,464
North British Mercantile Ins. Co., Ltd..	18,322,773	11,454,070	250,000	6,368,703
Northeastern Insurance Co. of Hartford.	7,523,970	4,505,282	1,500,000	1,518,688
Northern Assurance Company, Ltd....	11,241,866	8,506,080	250,000	*2,235,786
Northern Insurance Co. of New York..	15,572,953	7,664,549	1,000,000	6,908,404
North River Insurance Co.....	33,590,199	12,841,710	2,000,000	18,748,489
North Star Reinsurance Corp.....	8,601,346	4,650,839	1,000,000	*2,950,507
Northwestern Fire and Marine Ins. Co..	3,665,667	1,166,004	1,000,000	*1,499,663
Northwestern Nat'l I. Co. of Milwaukee	22,335,032	8,896,771	2,000,000	*11,438,261
Norwich Union Fire Insurance Soc., Ltd.	7,651,522	6,197,125	250,000	954,397
Ocean Marine Insurance Co., Ltd.....	1,668,254	815,576	250,000	602,678
Old Colony Insurance Co.....	13,200,597	3,456,159	1,000,000	*8,744,438
Orient Insurance Co.....	7,476,469	3,279,384	1,000,000	*3,197,085
Pacific Coast Fire Insurance Co.....	1,910,958	739,937	250,000	671,021
Pacific Fire Insurance Co.....	10,216,984	5,216,450	1,000,000	4,000,534
Pacific National Fire Insurance Co.....	12,561,070	8,980,221	1,250,000	2,330,849
Palatine Insurance Co., Ltd.....	3,719,112	1,431,932	250,000	1,787,180
Paramount Fire Insurance Co.....	786,980	210,932	300,000	276,048
Patriotic Insurance Co. of America....	3,979,175	1,496,196	1,000,000	1,482,979
Paul Revere Fire Insurance Co.....	4,791,719	1,790,959	1,000,000	2,000,760
Pearl Assurance Company, Ltd.....	14,346,527	5,740,033	250,000	8,106,494
Pennsylvania Fire Insurance Co.....	19,115,796	8,494,026	1,000,000	9,621,770
Philadelphia Fire & Marine Ins. Co....	8,621,748	3,077,958	1,000,000	4,543,790
Philadelphia National Insurance Co....	3,832,733	978,692	1,000,000	1,854,041
Phoenix Assurance Co., Ltd.....	8,764,170	6,039,495	250,000	2,224,675
Phoenix Insurance Co.....	81,187,140	18,797,475	6,000,000	*56,389,665
Piedmont Fire Insurance Co.....	4,795,159	2,832,869	1,000,000	962,290
Planet Insurance Co.....	2,468,646	56,240	1,000,000	1,412,406
Potomac Ins. Co. of the Dist. of Col....	7,421,367	4,572,630	1,000,000	*1,848,737
Preferred Fire Insurance Co.....	670,489	180,174	250,000	240,315
Providence Washington Insurance Co...	23,757,772	11,255,491	3,000,000	*9,502,281
Provident Fire Insurance Co.....	4,153,447	2,068,964	1,000,000	1,084,483
Prud. Ins. Co. of Great Britain in N. Y.	8,440,121	6,292,639	600,000	1,547,482
Quaker City Fire and Marine Ins. Co...	2,311,489	921,663	500,000	889,826
Queen Insurance Co. of America.....	32,038,885	17,178,043	5,000,000	9,860,842
Reinsurance Corp. of New York.....	10,430,234	3,774,592	1,530,000	*5,125,642
Reliable Fire Insurance Co. of Dayton..	1,790,207	731,456	500,000	558,751
Reliance Insurance Co. of Philadelphia.	5,517,275	1,665,616	1,000,000	2,851,659
Republic Insurance Co.....	11,544,497	5,385,513	2,000,000	*4,158,984
Rhode Island Insurance Co.....	13,813,679	8,957,035	1,666,667	-3,189,977

*Includes Contingency Reserve. ²Guaranty Fund or Deposit. ³Increase in Guaranty Fund.
⁴Contributed Funds. ⁵Remittances to Home Office. ⁶To Corporate Company. ⁷Dividends to Policyholders.

Gain and Loss Exhibit for 1945—Continued

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Investment Income Earned
\$ -259,757	\$ 159,589	\$ -97,454	\$ 15,268	\$ 12,554	67.10	63.80	12.40
-36,151	967,983	350,000	-103,558	478,274	56.95	43.57	3.58
-131,318	711,439	150,000	-27,887	402,234	59.01	47.35	7.40
-22,709	275,921	50,000	-12,167	191,045	61.00	42.91	4.87
-803,981	1,529,764	570,000	21,509	177,292	61.80	50.67	4.56
-926,981	1,757,115	160,000	-46,477	623,657	61.21	64.51	3.97
-183,333	691,151	100,000	-20,855	386,963	62.78	45.73	5.51
-187,747	85,562	52,020	16,967	-137,238	62.63	48.33	16.07
-264,785	6,822,936	900,000	168,233	5,826,384	57.20	46.47	3.19
-7,496	41,137	.....	-1,892	31,749	65.63	47.17	7.06
-543,846	1,142,225	462,637	66,422	202,164	58.98	47.23	4.49
-239,215	675,862	.....	76,697	513,344	67.70	40.90	10.54
-421,082	742,418	126,844	-186,070	8,422	57.48	49.84	33.64
-200,868	1,669,914	320,000	29,231	1,178,277	55.51	49.02	3.66
271,443	4,081,464	800,000	-237,207	3,315,700	53.59	43.37	3.92
-179,857	661,831	.....	-457,252	24,722	65.32	39.84	9.10
-30,005	247,475	100,000	-75,090	42,380	61.49	45.11	16.91
-152,601	2,310,549	400,000	-125,507	1,632,441	50.20	52.70	7.10
-164,199	284,263	207,315	-56,304	-143,555	57.42	46.89	9.62
182,593	29,619	83,552	-72,872	55,788	45.93	20.10	7.27
-13,638	1,551,607	350,000	-17,403	1,170,566	54.08	46.49	3.17
-222,918	339,126	100,000	-9,288	6,920	60.67	48.32	38.83
33,180	87,877	58,171	-23,845	39,041	51.45	41.74	5.59
-451,806	1,132,819	200,000	-5,997	475,016	63.05	48.49	4.40
-979,793	1,457,569	.....	-1,004,267	-526,491	64.77	54.35	8.56
-78,518	298,973	136,105	1,074	85,424	56.88	51.20	5.04
45,857	19,108	30,000	-21,805	13,160	45.41	10.92	6.59
-294,202	296,034	.....	-602	1,230	65.20	57.70	7.40
-33,409	622,027	120,000	-34,769	433,849	57.13	45.73	3.79
-818,523	1,683,705	400,000	.....	465,182	63.45	57.00	5.72
-333,414	1,250,630	450,000	81,541	548,757	57.25	48.96	4.22
71,642	1,123,529	200,000	-37,832	957,339	53.42	44.44	4.21
-50,440	374,270	70,000	-3,909	249,921	58.40	48.80	6.00
-386,205	453,227	6,472	-48,402	12,148	61.42	45.87	18.02
-39,618	7,834,728	1,800,000	-5,191,207	803,903	54.41	46.37	5.80
7,332	122,532	25,000	-109	104,755	57.24	42.34	20.89
-128,096	42,441	.....	.....	-85,655	146.89	.....	1.98
-453,519	343,214	.....	-97,715	-208,020	60.08	52.33	6.20
17,097	8,996	8,500	-395	17,198	58.47	31.86	1.17
66,206	2,353,489	420,000	-148,247	1,851,448	55.19	44.04	7.09
-126,347	248,599	.....	812	123,064	62.99	45.78	4.88
200,443	377,876	.....	-56,878	521,441	64.30	30.62	5.13
-42,960	211,154	40,000	-8,607	119,587	57.19	47.19	10.89
-171,489	2,060,232	800,000	-130,526	958,217	57.27	44.26	4.08
460,444	1,423,088	191,259	-1,251,356	440,917	56.03	30.66	5.22
-81,103	152,265	40,000	-1,266	29,896	61.51	56.49	13.88
-68,190	656,385	100,000	-17,474	470,721	57.50	48.80	10.50
-177,739	1,013,730	240,000	-605,312	-9,321	50.30	54.80	18.30
-304,183	1,052,793	250,000	83,205	415,405	49.45	59.26	12.60

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TABLE 2—FIRE INSURANCE COMPANIES
Financial Statement—Continued

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
STOCK FIRE COMPANIES				
Richmond Insurance Co. of New York..\$	6,494,472	\$ 1,966,178	\$ 1,000,000	\$ 3,528,294
Rochester American Insurance Co.....	5,976,025	1,710,785	1,000,000	3,265,240
Rocky Mountain Fire Insurance Co.....	815,263	230,867	275,000	309,396
Royal Exchange Assurance.....	8,244,766	5,346,110	500,000	2,398,656
Royal Insurance Company, Ltd.....	28,995,492	17,025,596	250,000	11,469,896
Safeguard Insurance Co. of New York..	3,869,067	1,430,825	1,000,000	*1,438,242
St. Louis Fire & Marine Insurance Co...	1,319,608	716,306	250,000	353,302
St. Paul Fire and Marine Insurance Co.	67,046,155	25,358,177	10,000,000	31,687,978
Scottish Union & Nat'l Insurance Co...	9,443,698	5,578,958	250,000	3,364,740
Seaboard Fire & Marine Insurance Co...	3,949,493	2,064,578	1,000,000	884,975
Seaboard Insurance Co.....	2,134,044	776,918	600,000	757,126
Security Insurance Co. of New Haven..	19,553,562	9,552,101	2,500,000	7,501,461
Security National Fire Insurance Co....	1,580,877	687,696	500,000	393,181
Sentinel Fire Insurance Co.....	3,248,869	768,334	1,000,000	1,480,535
Service Fire Insurance Co. of New York	7,989,103	2,221,102	2,000,000	3,768,001
Skandia Insurance Co.....	4,808,586	3,288,985	250,000	1,269,601
Skandinavia Insurance Co., Ltd.....	2,536,843	1,584,409	250,000	*702,434
South British Insurance Co., Ltd.....	1,430,448	316,604	250,000	863,844
South Carolina Insurance Co.....	2,008,158	1,058,251	300,000	*649,907
Southern Fire Insurance Co.....	2,675,756	955,174	250,000	1,470,582
Springfield Fire & Marine Insurance Co.	48,680,248	25,909,279	5,000,000	*17,770,969
Standard Fire Insurance Co.....	8,660,742	4,436,050	1,000,000	*3,224,692
Standard Insurance Co. of New York...	10,517,258	5,695,466	1,500,000	3,321,792
Standard Marine Insurance Co., Ltd....	6,835,684	2,897,316	250,000	3,438,368
Star Insurance Co. of America.....	8,398,559	4,700,353	1,000,000	2,698,206
State Assurance Co., Ltd.....	1,767,514	1,062,847	250,000	454,667
State Farm Fire Insurance Co.....	2,512,409	1,548,574	300,000	663,835
Stuyvesant Insurance Co.....	1,378,201	448,076	500,000	430,125
Sun Insurance Office, Ltd.....	9,823,526	7,416,607	250,000	1,906,919
Sun Underwriters Ins. Co. of New York	2,280,966	1,059,256	600,000	621,710
Surety Fire Insurance Co.....	1,985,619	.....	1,000,000	985,619
Swiss Reinsurance Co.....	23,932,808	17,677,851	250,000	*5,754,957
"Switzerland" General Ins. Co., Ltd....	3,085,274	1,579,942	250,000	1,005,332
Thames and Mersey Marine Ins. Co....	3,857,992	1,880,472	250,000	1,477,520
Transcontinental Insurance Co.....	5,569,944	1,092,500	1,000,000	*3,477,444
Transportation Insurance Co.....	1,408,175	626,806	300,000	481,369
Travelers Fire Insurance Co.....	39,612,967	30,445,279	2,000,000	*7,167,688
Twin City Fire Insurance Co.....	2,428,752	643,498	500,000	*1,285,254
Union Assurance Society, Ltd.....	2,902,883	1,436,898	250,000	965,985
Union Insurance Society of Canton, Ltd.	6,345,188	3,635,387	250,000	2,209,801
Union Marine and Gen'l Ins. Co., Ltd...	4,516,836	2,407,465	250,000	1,609,371
Union & Phoenix Espanol Insurance Co.	2,379,713	1,549,759	250,000	579,954
United Firemen's Ins. Co. of Phila....	4,902,415	2,641,127	1,000,000	1,261,288
United States Fire Insurance Co.....	52,655,097	22,686,715	2,000,000	27,968,382
Unity Fire Insurance Corp.....	2,219,111	1,058,807	300,000	860,304
"L'Urbaine" Fire Insurance Co.....	1,575,079	419,648	250,000	905,431
Utah Home Fire Insurance Co.....	3,648,450	1,969,345	600,000	1,079,105
Virginia Fire and Marine Insurance Co.	4,013,682	1,644,142	1,000,000	1,369,540
Westchester Fire Insurance Co.....	29,438,943	14,304,914	1,000,000	14,134,029

*Includes Contingency Reserve. ²Guaranty Fund or Deposit. ³Increase in Guaranty Fund.
⁵Contributed Funds. ⁶Remittances to Home Office. ⁷To Corporate Company. ⁸Dividends to Policyholders.

Gain and Loss Exhibit for 1945—Continued

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Investment Income Earned
\$ -146,029	\$ 868,569	\$ 150,000	\$ 57,961	\$ 630,501	53.22	59.22	6.86
-26,203	715,030	120,000	-23,949	544,878	57.23	44.69	3.89
10,740	28,996	13,750	-5,955	20,031	48.35	44.95	39.11
-18,413	528,228	\$174,376	8,333	343,772	55.58	44.81	4.72
-149,537	1,575,261	\$258,059	74,169	1,241,834	56.21	44.88	12.00
-171,801	394,163	100,000	9,405	131,767	60.87	53.18	4.45
-66,316	128,021	37,000	1,851	26,556	49.81	65.17	22.72
896,245	5,180,088	1,600,000	-951,118	3,525,215	54.81	40.71	5.57
-434,637	374,133	\$273,917	-11,915	-346,336	64.30	47.31	13.80
-118,563	330,973	.....	9,338	221,748	61.86	47.37	7.65
4,958	68,752	18,000	-6,644	49,066	56.80	43.21	6.70
-229,679	1,510,056	350,000	69,623	1,000,000	57.62	45.68	16.20
-95,897	81,906	.....	-600	-14,591	74.34	45.13	9.64
-34,863	308,309	75,000	361	198,807	61.00	44.95	4.39
-697,870	1,081,176	.....	100,961	484,267	116.76	21.15	6.76
-62,126	259,168	\$7,506	29,518	219,054	63.68	39.03	11.75
-202,223	100,618	.....	9,395	-92,210	77.50	39.76	13.89
-34,051	34,575	\$517	-737	-730	69.06	46.55	5.03
-45,764	257,042	25,500	-110,778	75,000	62.73	42.12	19.06
96,724	263,413	50,000	-55,875	254,262	45.19	43.26	6.40
-1,154,988	4,080,701	950,000	-52,150	1,923,563	60.99	44.80	5.94
-13,898	581,183	150,000	-414,821	2,464	51.68	48.87	7.82
-161,423	261,200	90,000	7,907	17,684	58.29	45.44	4.67
445,206	259,047	\$91,754	22,126	634,625	47.60	33.66	4.53
-46,110	511,591	175,000	-19,324	271,157	56.84	44.33	4.13
-87,130	148,557	\$142	.....	61,569	58.64	54.04	4.12
282,567	34,675	.....	.....	317,242	46.10	39.60	7.40
-125,932	75,032	.....	15,618	-35,282	66.88	79.65	24.27
165,928	597,257	\$250,267	-154,023	358,895	54.70	42.00	9.10
-115,133	147,483	.....	.....	32,350	61.00	52.40	8.10
-16,974	2,593	.....	\$1,000,000	985,619	.....	.....	9.79
-1,460,185	971,514	\$454,392	34,279	.....	65.76	46.62	11.16
42,558	88,207	\$55,657	-6,947	68,161	52.90	43.76	.56
280,706	175,431	\$214,087	-24,782	217,268	47.92	29.54	4.69
-59,495	368,641	.....	-52,190	256,956	60.20	48.70	4.80
2,248	29,834	.....	-7,200	24,882	64.37	35.24	6.66
-2,982,243	1,321,115	120,000	2,109,597	328,469	59.83	55.78	2.10
-110,988	131,847	30,000	25,225	16,084	86.24	48.37	16.58
-79,735	190,802	\$87,270	-26,878	-3,081	56.88	51.26	5.99
142,668	251,720	\$15,198	32,301	411,491	51.01	42.74	6.89
12,603	171,236	\$100,000	-12,788	71,051	54.98	43.53	14.85
-237,748	197,913	.....	-2,925	-42,760	62.64	61.54	4.67
-334,765	328,353	100,000	19,826	-86,586	63.00	59.77	9.25
-132,437	5,403,416	1,000,000	-226,443	4,044,536	55.02	46.27	3.87
-98,213	192,276	.....	-2,134	91,929	66.92	47.16	7.70
-176,291	152,602	.....	3,108	-20,581	68.14	260.61	4.60
-57,024	242,068	36,000	-1,351	147,693	58.00	45.72	5.48
-257,892	233,469	40,000	-64,423	63.94	58.91	8.97
271,892	3,507,625	640,000	-182,428	2,957,089	53.96	43.82	3.79

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TABLE 2—FIRE INSURANCE COMPANIES

Financial Statement—Continued

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
STOCK FIRE COMPANIES				
Western Assurance Co.....	\$ 5,875,090	\$ 2,635,658	\$ 250,000	\$ 2,739,432
Western Fire Insurance Co.....	2,579,831	1,447,230	550,000	582,601
Western National Insurance Co.....	7,868,327	3,111,482	1,000,000	*3,756,845
Wm. Penn Fire Insurance Co.....	4,251,191	2,302,149	1,000,000	949,042
World Fire and Marine Insurance Co...	8,509,097	3,160,413	1,000,000	4,348,684
Yorkshire Insurance Co., Ltd.....	4,253,079	2,891,319	225,000	1,111,760
Zurich Fire Insurance Co. of New York	2,864,920	632,918	1,000,000	1,232,002
Totals.....	\$3,516,832,422	\$1,559,393,049	\$380,576,087	\$1,576,863,286

*Includes Contingency Reserve. ²Guaranty Fund or Deposit. ³Increase in Guaranty Fund.
⁵Contributed Funds. ⁶Remittances to Home Office. ⁷To Corporate Company. ⁸Dividends to
 Policyholders.

Gain and Loss Exhibit for 1945—Continued

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Investment Income Earned
\$ -18,807	\$ 284,598	..... \$	-105,607	\$ 160,184	54.61	46.36	5.88
-384,150	204,873	.....	570,000	-109,277	74.60	51.10	11.31
52,587	811,042	\$ 120,000	-572,929	170,700	49.70	34.59	4.81
-442,655	477,767	\$272,000	-72,274	-309,162	61.97	84.64	12.84
91,478	280,799	100,000	-2,575	269,702	54.93	42.63	6.55
-269,251	224,063	99,193	163,959	109,578	67.09	46.97	11.73
-111,011	99,121	.....	.....	-11,890	64.51	47.07	6.18
<u>\$-37,029,243</u>	<u>\$353,611,656</u>	<u>\$-64,706,501</u>	<u>\$-87,880,619</u>	<u>\$163,995,293</u>	<u>53.58</u>	<u>41.43</u>	<u>8.90</u>
Summary of Surplus Changes:							
\$ -37,029,243	Loss from Underwriting						
353,611,656	Gain on Investments						
\$ 316,582,413	Net Operating Profit						
11,884,163	Contributed Funds						
-624,682	Dividends to Policyholders						
-5,507,140	Remittances to Home Offices	} 17.10 per cent on Capital					
-58,574,679	Stock Dividends						
-244,724	Increase Guaranty Fund						
-26,250,000	To Corporate Company						
-73,270,058	Increases in Reserves						
<u>\$ 163,995,293</u>	Increases in Surplus Funds						

TABLE 2—FIRE INSURANCE COMPANIES
Financial Statement—Continued

NAME OF COMPANY	Admitted Assets	Liabilities Except Guaranty Fund and Surplus	Guaranty Fund	Surplus Over All Liabilities
MUTUAL FIRE COMPANIES				
Allied Amer. Mutual Fire Insurance Co.. \$	2,469,698	\$ 1,248,987	\$ 250,000	\$ *970,711
Auto. Mutual Insurance Co. of America.	5,743,699	631,252	250,000	*4,862,447
Badger Mutual Fire Insurance Co.....	2,127,050	1,306,225	250,000	570,825
Central Manufacturers' Mut. Ins. Co....	12,268,864	8,329,113	.....	3,939,751
Citizens Fund Mutual Fire Ins. Co.....	512,312	256,776	35,000	220,536
Commercial Mutual Ins. Co. of Colorado	141,352	28,144	.....	113,208
Employers Mutual Fire Insurance Co...	1,397,513	797,241	250,000	350,272
Farmers Alliance Insurance Co.....	2,360,842	1,548,254	.....	*812,588
Farmers' Fire Insurance Co.....	3,851,959	1,491,247	.....	2,360,712
Farmers Mutual Hail Ins. Co. of Iowa..	3,050,000	737,237	.....	2,312,763
Farmers' Union Mutual Insurance Co...	201,354	144,413	.....	56,941
Grain Dealers Nat'l Mut. Fire Ins. Co...	5,755,477	3,982,799	200,000	1,572,678
Hardware Dealers Mutual Fire Ins. Co..	11,262,431	6,937,157	200,000	*4,125,274
Hardware Mutual Ins. Co. of Minn.....	8,102,736	5,742,245	500,000	1,860,491
Home Mutual Insurance Co. of Iowa....	1,793,110	1,313,124	.....	479,986
Imp. Dealers Mut. Fire Ins. Co. of N. D.	1,377,174	777,024	200,000	400,150
Indiana Lumbermen's Mutual Ins. Co...	5,163,155	3,115,797	200,000	1,847,358
Iowa Hardware Mutual Insurance Co....	603,093	338,519	.....	*264,574
Iowa Mutual Insurance Co.....	1,589,491	1,033,641	.....	555,850
Lumbermen's Mutual Insurance Co.....	4,524,222	3,170,137	200,000	*1,154,085
Lumber Mut. Fire Ins. Co. of Boston...	4,900,315	1,677,332	.....	3,222,983
Michigan Millers Mut. Fire Ins. Co.....	5,849,469	3,758,546	250,000	1,840,923
Millers' Mut. Fire Ins. Assn. of Illinois.	4,790,700	2,354,934	200,000	2,235,766
Millers Mutual Fire Ins. Co. (Pa.).....	2,281,400	761,400	200,000	*1,320,000
Millers Mutual Fire Ins. Co. of Texas...	2,705,119	1,487,757	250,000	967,362
Millers National Insurance Co.....	8,033,303	5,070,848	1,000,000	1,962,455
Mill Owners Mutual Fire Ins. Co. of Iowa	3,796,137	2,907,498	200,000	688,639
Mutual Impl. & Hardware Insurance Co.	9,678,822	7,122,736	200,000	2,356,086
National Retailers Mutual Ins. Co.....	5,648,969	4,398,969	500,000	750,000
Nebraska Hardware Mutual Ins. Co....	532,000	256,435	.....	275,565
Northwestern Mutual Fire Association.	15,712,146	11,579,407	.....	4,132,739
Ohio Farmers Insurance Co.....	9,361,237	5,572,219	.....	3,789,018
Oregon Mutual Fire Insurance Co.....	2,888,984	2,104,791	.....	784,193
Penn. Lumbermen's Mut. Fire Ins. Co...	5,328,055	2,599,718	.....	2,728,337
Pennsylvania Millers Mut. Fire Ins. Co.	4,752,613	1,853,586	250,000	2,649,027
Standard Reliance Insurance Co.....	271,836	160,442	.....	111,394
Town Mutual Dwelling Insurance Co...	2,413,733	1,091,128	200,000	1,122,605
Union Fire Insurance Co.....	747,257	327,642	.....	419,615
United Mutual Fire Insurance Co.....	13,144,633	8,534,295	325,000	4,285,338
Western Millers Mutual Insurance Co...	1,267,258	935,011	200,000	132,247
Western Mutual Fire Insurance Co....	1,192,414	722,479	.....	469,935
Totals.....	\$ 179,591,932	\$ 108,206,505	\$ 6,310,000	\$ 65,075,427

*Includes Contingency Reserve. ⁴Includes Dividends to Shareholders—\$35,319. ⁵Includes Contributed Surplus—\$22,000.

Summary of Surplus Changes:	
Gain from Underwriting.....	\$ 13,598,808
Gain from Investments.....	7,536,976
Total Operating Gain.....	\$ 21,135,784
Dividends to Policyholders.....	22,000
	\$ 21,157,784

Gain and Loss Exhibit for 1945—Continued

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders & Remittances to Home Office	Other Surplus Changes	Increase or Decrease Surplus	% of Losses and Adjustment for Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Interest, Dividends and Rents Earned
\$ 223,974	\$ 46,157	\$ 223,508	\$ -42,233	\$ 4,390	58.35	22.00	16.57
262,864	392,375	322,840	-119,500	212,899	18.05	35.90	9.30
-213,207	104,054	12,820	13,828	-108,145	62.30	69.10	37.50
708,080	630,449	1,110,826	-101,344	126,359	51.40	38.30	12.60
46,391	5,306	22,042	-24,688	4,967	44.00	45.73	23.94
2,363	3,901	1,453	-71	4,740	46.73	36.70	29.10
230,107	24,882	151,855	-6,312	96,822	39.70	26.53	10.60
-98,067	54,404	18,730	62,591	198	59.30	49.90	26.50
-121,773	155,454	.....	-21,443	12,238	60.70	51.70	15.50
640,954	83,896	.....	-233,648	491,202	51.64	26.98	11.93
-5,369	4,329	.....	-22,157	-23,197	50.09	66.06	.....
627,093	204,509	812,380	-33,179	-13,957	46.16	37.29	12.16
1,591,816	140,424	1,537,144	-68,351	126,745	40.84	32.67	11.02
1,230,756	347,736	1,398,797	-77,677	102,018	41.07	32.80	22.57
-212,716	34,376	.....	.....	-178,340	66.59	50.10	5.88
90,008	66,107	68,549	-8,527	79,039	46.98	39.30	7.04
446,117	343,744	629,994	-32,686	127,181	49.93	35.14	22.70
33,965	22,321	53,456	-5,342	-2,512	46.69	43.57	14.55
-130,247	34,432	1,663	89,669	-7,809	54.68	57.55	13.74
523,314	213,627	502,107	-234,834	.....	46.74	35.35	19.94
192,346	216,059	360,881	-21,060	26,464	51.62	35.83	21.00
442,823	394,737	678,459	-127,336	31,765	49.10	37.90	36.30
519,510	148,637	493,637	153,487	327,997	46.01	33.23	16.46
122,885	73,739	154,205	-22,419	20,000	40.68	53.48	11.73
156,240	103,338	296,231	36,653	.....	54.49	34.43	15.31
-150,239	261,521	196,207	624,396	539,471	54.38	49.13	10.57
285,396	230,005	466,888	-38,320	10,193	49.28	39.40	22.16
1,582,639	182,580	1,587,144	-55,568	122,507	41.92	32.68	18.92
666,634	93,139	579,769	-180,004	.....	45.76	35.98	21.32
62,514	14,348	56,052	-1,389	19,421	42.50	26.50	2.60
1,520,238	715,901	1,733,392	-231,818	270,929	42.06	41.19	5.22
-196,989	1,006,145	.....	-244,672	564,484	53.30	52.02	37.73
163,055	57,956	185,634	-13,122	22,255	48.32	41.34	7.84
379,432	208,004	507,721	-79,715	.....	49.45	33.99	10.90
248,830	229,644	284,542	-65,046	128,886	42.68	38.90	8.68
7,447	2,677	24	-10,809	-709	44.48	56.53	31.30
-139,020	58,850	.....	-6,331	-86,501	62.06	56.66	5.12
70,676	5,088	5,010	-22,885	47,869	41.80	45.50	13.30
1,618,135	531,758	1,784,093	-296,317	69,483	49.90	27.00	5.40
90,229	64,138	160,998	2,824	-3,807	48.63	42.13	9.26
79,604	26,229	36,134	-9,661	60,038	46.20	44.59	6.63
\$ 13,598,808	\$ 7,536,976	\$ 16,435,185	\$ -1,475,016	\$ 3,225,583	47.56	37.75	16.42

\$ 16,399,866 Dividends to Policyholders
 35,319 Dividends to Shareholders
 1,497,016 Increases in Reserves
 3,225,583 Increases in Surplus
 \$ 21,157,784

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Aetna Insurance Company.....	\$ 110,556	\$ 36,215	\$ 10,159	\$ 6,666
Agricultural Insurance Company.....	48,497	13,145	4,345	2,244
Albany Insurance Company.....	8,586	1,167	817	419
Allemannia Fire Ins. Co. of Pitts.....	15,498	5,317	1,206	138
Alliance Ins. Co. of Philadelphia.....	24,501	4,375	1,265	643
Allstate Fire Insurance Co.....				
American Alliance Ins. Co.....	16,214	4,777	1,324	1,896
American and Foreign Ins. Co.....	—1,899	1,750	546	
American Automobile Fire Ins. Co.....				
American Aviation & General Ins. Co.....	524		124	
American Central Insurance Co.....	11,879	6,493	579	108
American Druggists' Fire Ins. Co.....	4,959	526	55	
American Eagle Fire Insurance Co.....	13,862	2,255	1,653	6,493
American Equitable Assurance Co.....	30,148	6,614	2,220	425
American General Insurance Co.....	330	23	31	2
American Home Fire Assurance Co.....	5,557	2,430	1,229	136
American Insurance Company.....	65,407	24,281	5,801	6,803
American Reserve Insurance Company.....	11,055	5,972	765	167
American States Fire Insurance Co.....	2,270	145	747	82
American Union Ins. Co. of New York.....	2,974	182	343	219
Anchor Insurance Company.....	2,344	929	205	70
Associated Fire & Marine Ins. Co.....				
Atlas Assurance Company Limited.....	41,667	14,536	3,237	2,552
Automobile Ins. Co. of Hartford.....	49,649	17,965	6,803	2,940
Baltimore American Ins. Co. of N. Y.....	15,817	4,793	1,390	201
Bankers and Shippers Ins. Co. of N. Y.....	18,606	2,657	2,459	618
Birmingham Fire Ins. Co. (Alabama).....	427	—337	35	1
Birmingham Fire Ins. Co. of Pa.....				
Boston Insurance Company.....	17,983	16,012	2,092	1,347
British America Assurance Co.....	3,414	1,052	486	478
British & Foreign Marine Ins. Co. Ltd.....				
British General Ins. Co. Ltd.....	169	4		
Buffalo Insurance Co.....	22,367	7,068	2,596	805
Caledonian-American Insurance Co.....	—1,584	5,648	326	367
Caledonian Insurance Company.....	17,482	6,669	1,213	515
California Insurance Company.....	14,096	4,787	2,025	407
Calvert Fire Insurance Company.....				
Camden Fire Insurance Association.....	24,534	7,088	2,894	1,557
Capital Fire Ins. Co. of California.....	17,156	4,728	1,109	457
Carolina Insurance Company.....	9,814	8,827	643	217
Central Ins. Co. of Baltimore.....	217		16	
Central States Fire Ins. Co.....				
Central Surety Fire Corporation.....				
Central Union Insurance Company.....	375	412	61	2
Century Insurance Company, Ltd.....	3,904	958	160	52
Charter Oak Fire Insurance Co.....	23,721	11,638	2,550	860
Christiana Gen'l. Ins. Corp. of N. Y.....	7,210	4,853	362	261
Citizens Insurance Co. of N. J.....	17,861	9,611	1,885	7,511
City of New York Insurance Co.....	11,999	1,593	956	614

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES INCURRED

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Columbia Fire Ins. Co. of Dayton.....	\$ 17,736	\$ 2,518	\$ 1,806	\$ 702
Columbia Ins. Co. of New York.....	5,036	4,652	526	370
Commerce Insurance Company.....	6,596	576	2,035	168
Commercial Union Assur. Co. Ltd.....	28,623	3,126	1,692	1,309
Commercial Union Fire Ins. Co. of N. Y.....	8,347	2,574	779	211
Commonwealth Ins. Co. of N. Y.....	11,924	6,692	1,578	1,337
Concordia Fire Ins. Co. of Milwaukee.....	6,597	2,707	981	100
Connecticut Fire Ins. Co.....	21,721	5,596	533	1,859
Constitution Reinsurance Corp.....	4,444	3,070	215	36
Continental Insurance Company.....	101,086	25,316	9,278	6,458
County Fire Ins. Co. of Philadelphia.....	6,108	1,190	463	21
Detroit Fire and Marine Ins. Co.....	11,226	6,212	911	312
Dixie Fire Insurance Co.....	6,748	96	840	58
Dubuque Fire & Marine Ins. Co.....	4,680	1,274	471	—390
Eagle Fire Company of N. Y.....	7,163	5,815	.....	—30
Eagle Fire Insurance Co. (N. J.).....	1,816	263	104	3
East and West Ins. Co. of New Haven.....	4,675	116	351	30
Empire State Insurance Company.....	5,651	1,537	686	550
Employers' Fire Insurance Co.....	13,141	802	1,236	632
Equitable Fire Insurance Co.....	.....	.....	.....	.....
Equitable Fire and Marine Ins. Co.....	14,531	4,640	2,320	1,094
Eureka-Security F. & M. Ins. Co.....	11,343	1,148	1,366	419
Excelsior Ins. Co. of New York.....	47	—36	4	1
Federal Insurance Company.....	2,830	4	189	44
Federal Union Insurance Company.....	15,708	3,044	1,457	599
Fidelity and Guaranty Fire Corp.....	29,262	7,427	4,617	2,768
Fidelity-Phenix Fire Ins. Co.....	72,912	21,723	6,405	9,981
Fire Association of Philadelphia.....	26,339	12,254	2,124	396
Fireman's Fund Insurance Co.....	164,503	72,844	8,826	7,521
Fireman's Ins. Co. of Newark, N. J.....	30,515	8,966	4,408	1,733
First American Fire Insurance Co.....	3,637	908	543	127
First National Ins. Co. of America.....	41,259	6,672	14,687	3,796
Franklin Fire Ins. Co. of Philadelphia.....	33,153	5,476	3,040	8,921
Franklin National Ins. Co. of N. Y.....	10,404	1,229	2,068	48
French Union and Universal Ins. Co.....	494	680	19	7
Fulton Fire Insurance Co.....	.....	.....	.....	.....
General Exchange Insurance Corp.....	.....	.....	.....	.....
General Insurance Co. of America.....	137,435	21,000	19,334	10,981
General Security Assurance Corp, of N. Y...	7,158	3,035	421	157
Georgia Home Insurance Company.....	2,668	1,919	130	257
Gibraltar Fire & Marine Ins. Co.....	31,158	12,137	2,394	296
Girard Fire and Marine Ins. Co.....	11,694	2,002	723	88
Glens Falls Insurance Co.....	38,891	6,147	3,879	3,535
Globe & Republic Ins. Co. of America.....	2,110	1,084	119	144
Globe and Rutgers Fire Ins. Co.....	26,308	12,888	2,425	2,177
Granite State Fire Insurance Co.....	6,521	3,574	1,617	819
Great American Insurance Co.....	69,329	26,230	3,564	2,375
Gulf Insurance Company.....	12,178	623	2,488	239
Halifax Insurance Company.....	4,421	5,823	196	47

FOR YEAR 1945—NET PREMIUMS
—BY CLASSIFICATION—Continued

	Tornado, Windstorm, Cyclone, Hail (Except Growing Crops)		Sprinkler Premiums Received	Leakage Losses Incurred	Riot, Civil Commotion and Explosion		Hail (Growing Crops Only)	
	Premiums Received	Losses Incurred			Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
\$	348	\$ 818	\$.....	\$.....	\$ 12	\$.....	\$ 18	\$.....
	230	984	1	.....	4	.....	.....	.....
	16	4	9	.....	59	.....	.....	.....
	319	130	217	.....	23	.....	.....	.....
	116	3	136	.....	33	.....	.....	.....
	133	299	.....	.....	86	.....	.....	.....
	139	-50	.....	.....	.....	.....	.....	.....
	796	678	.....	.....	-85	.....	.....	.....
	7	43	21	.....	17	.....	.....	.....
	2,302	6,525	7	.....	188	.....	28,326	22,776
	65	.....	.....	.....	.....	.....	.....	.....
	13	30	117	.....	36	.....	.....	.....
	16	.....	92	.....	6	.....	.....	.....
	254	766	.....	.....	.....	.....	.....	.....
	483	.....	.....	.....	.....	.....	.....	.....
	1	41	.....	.....	23	1	.....	.....
	8	.....	.....	.....	-4	.....	.....	.....
	239	27	4	.....	2	.....	.....	.....
	186	320	.....	.....	8	.....	.....	.....

	173	268	155	.....	-7	.....	.....	.....
	351	202	.....	.....	-6	.....	.....	.....

	.....	.....	.....	.....	7	.....	.....	.....
	35	.....	267	.....	10	.....	.....	.....
	109	36	42	.....	217	.....	.....	.....
	973	2,525	1,498	.....	55	.....	2,685	729
	267	41	64	.....	-4	8	.....	.....
	1,006	2,708	164	.....	128	.....	669	250
	136	269	3,626	.....	-2,259	.....	.....	.....
	22	12	199	.....	22	.....	.....	.....
	463	512	.....	.....	52	59	.....	.....
	541	2,637	60	.....	96	.....	5,010	683
	9	.....	.....	.....	93	.....	.....	.....
	-1	.....	7	.....	2	.....	.....	.....

	1,860	1,129	93	10	-909	118	.....	.....
	33	137	42	14	49	1	.....	.....
	10	.....	.....	.....	5	.....	.....	.....
	305	280	.....	.....	.....	.....	.....	.....
	172	193	.....	.....	.....	.....	.....	.....
	215	152	236	.....	167	.....	.....	.....
	-9	23	.....	.....	8	.....	.....	.....
	143	365	2	.....	8	.....	.....	.....
	40	31	57	29	12	2	.....	.....
	1,380	533	-71	.....	52	.....	5,091	1,839
	48	6	.....	.....	-19	.....	.....	.....
	28	.....	2	.....	33	.....	.....	.....

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES INCURRED

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Hanover Fire Insurance Company.....	\$ 33,677	\$ 14,156	\$ 4,369	\$ 2,853
Hartford Fire Insurance Company.....	204,148	54,344	18,180	13,561
Home Fire and Marine Ins. Co.....	8,861	3,462	958	621
Home Insurance Company.....	153,310	65,434	12,841	11,083
Homeland Insurance Co. of America.....	8,023	648	1,224	305
Homestead Fire Insurance Co.....	14,196	12,048	1,538	1,059
Hudson Insurance Company.....	3,224	1,893	257	501
Imperial Assurance Company.....	3,896	945	1,187	673
Industrial Insurance Company.....	.....	.....	.....	.....
Insurance Company of North America.....	82,724	30,401	9,221	8,390
Insurance Co. of the State of Pa.....	3,310	857	222	6
International Insurance Company.....	14,571	6,687	817	219
Inter-Ocean Reinsurance Co.....	13,666	757	977	1,145
Kansas City Fire and Marine Ins. Co.....	.....	.....	.....	.....
LaPaternelle Fire and Gen'l. Ins. Co.....	494	680	19	7
Law Union and Rock Ins. Co. Ltd.....	1,174	4,091	107	7
Liverpool and London and Globe Ins. Co.....	77,071	30,957	6,115	4,716
London Assurance	21,917	12,059	71	88
London & Lancashire Ins. Co. Ltd.....	15,889	6,537	978	322
London & Scottish Assur. Corp. Ltd.....	7,508	18,781	1,883	1,155
Louisville Fire and Marine Ins. Co.....	1,507	2,485	742	3
Lumbermen's Insurance Company.....	17,585	5,168	2,961	333
Manhattan Fire and Marine Ins. Co.....	6,906	2,503	.....	.....
Manufacturers Fire Insurance Co.....	705	.....	101	.....
Marine Insurance Company, Ltd.....	.....	.....	.....	.....
Maryland Insurance Company.....	2,680	1,011	226	.....
Massachusetts F. & M. Ins. Co.....	5,866	1,768	293	424
Mechanics and Traders Ins. Co.....	3,315	1,039	512	55
Mercantile Ins. Co. of America.....	4,250	2,076	710	1,504
Merchants Fire Assur. Corp. of N. Y.....	47,322	7,806	5,317	867
Merchants & Manufacturers Ins. Co. of N. Y.	12,826	888	1,799	263
Merchants Fire Ins. Co.....	38,606	13,239	4,922	3,676
Mercury Insurance Company.....	8,143	1,665	1,169	98
Metropolitan Fire Reassurance Co.....	14,008	10,650	525	16
Michigan Fire and Marine Ins. Co.....	11,811	3,920	1,222	1,959
Milwaukee Mechanics' Ins. Co.....	32,377	7,302	5,775	555
Minneapolis Fire & Marine Ins. Co.....	.....	.....	.....	.....
Monarch Fire Insurance Company.....	39,579	22,657	3,157	797
Motors Insurance Corporation.....	.....	.....	.....	.....
National American Fire Ins. Co.....	3,455	895	557	68
Nat'l.-Ben Franklin Fire Ins. Co. of Pitts...	3,365	3,562	746	466
National Fire Ins. Co. of Hartford.....	117,832	23,744	7,941	5,933
National Insurance Company.....	39,112	25,002	55,260	.....
Nat'l. Liberty Ins. Co. of America.....	51,436	29,112	6,435	1,042
National Reinsurance Corp.....	2,880	2,445	217	43
National Reserve Insurance Co.....	447	863	153	29
National Security Insurance Co.....	25,458	20,073	2,358	685
Nat'l. Security Marine Ins. Corp.....	.....	.....	.....	.....
National Union Fire Ins. Co. (Pa.).....	40,342	22,737	7,051	6,453

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES INCURRED

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
N. V. Netherlands Ins. Co., Est. 1845.....	\$ 5,397	\$ 3,126	\$ 235	\$ —2
Newark Fire Insurance Co.....	30,821	9,260	3,751	1,116
New Brunswick Fire Insurance Co.....	7,064	386	1,178	—76
New England Fire Insurance Co.....	2,953	980	306	490
New Hampshire Fire Insurance Co.....	27,037	4,935	2,762	1,036
New York Fire Insurance Co.....	12,802	2,775	1,672	427
New York Underwriters Insurance Co.....	33,953	30,453	4,030	2,384
New Zealand Insurance Co. Ltd.....	50,526	15,741	4,244	4,424
Niagara Fire Insurance Co.....	20,424	74,297	—1,041	946
North Amer. Fire & Marine Reins. Corp.....	284	60	22	.....
North British & Mercantile Ins. Co. Ltd.....	39,607	22,112	4,615	1,049
Northeastern Ins. Co. of Hartford.....	16,079	14,341	680	25
Northern Assurance Company, Ltd.....	28,447	12,784	1,909	1,039
Northern Insurance Co. of N. Y.....	23,697	13,256	2,048	2,436
North River Insurance Company.....	14,205	3,158	1,790	1,313
North Star Reinsurance Corp.....	14,981	4,764	737	690
Northwestern Fire and Marine Ins. Co.....	3,520	1,385	433	20
Northwestern Nat'l. Ins. Co. of Milwaukee	65,238	17,838	15,646	4,395
Norwich Union Fire Ins. Soc. Ltd.....	26,351	7,174	1,102	866
Ocean Marine Insurance Co. Ltd.....	.....	.....	.....	.....
Old Colony Insurance Company.....	5,170	3,950	628	110
Orient Insurance Company.....	11,829	7,121	868	232
Pacific Coast Fire Insurance Co.....	574	950	75	53
Pacific Fire Insurance Co.....	1,258	2,627	2,385	607
Pacific National Fire Ins. Co.....	22,722	3,657	2,742	1,198
Palatine Insurance Co. Ltd.....	5,405	2,648	336	63
Paramount Fire Insurance Co.....	2,497	1,619	489	260
Patriotic Ins. Co. of America.....	2,540	1,074	255	3
Paul Revere Fire Ins. Co.....	18,800	7,467	3,199	179
Pearl Assurance Company, Ltd.....	18,949	8,687	2,704	1,015
Pennsylvania Fire Ins. Co.....	28,199	9,861	4,303	1,554
Philadelphia Fire & Marine Ins. Co.....	19,610	14,344	1,688	168
Philadelphia National Ins. Co.	8,322	8,533	455	132
Phoenix Assurance Co. Ltd.....	14,550	3,402	2,017	1,457
Phoenix Insurance Company	47,493	9,987	5,813	3,828
Piedmont Fire Insurance Co.	6,535	1,719	1,057	479
Planet Insurance Company.....	.....	.....	.....	.....
Potomac Ins. Co. of the Dist. of Columbia....	18,181	4,260	2,611	264
Preferred Fire Insurance Co.....	.....	.....	.....	.....
Providence Washington Insurance Co.....	23,134	6,501	2,203	663
Provident Fire Insurance Co.....	1,814	396	349	131
Prud. Ins. Co. of Gr. Britain in N. Y.....	27,344	17,911	1,960	2,819
Quaker City Fire and Marine Ins. Co.....	1,638	1,293	185	66
Queen Insurance Co. of America	45,567	24,741	3,385	2,812
Reinsurance Corp. of N. Y.....	7,202	5,560	555	111
Reliable Fire Ins. Co. of Dayton.....	20	.....	.....	.....
Reliance Ins. Co. of Philadelphia.....	27,401	7,170	8,293	1,147
Republic Insurance Company.....	19,653	13,708	7,052	3,574
Rhode Island Insurance Company.....	38,696	23,852	3,451	1,849

FOR YEAR 1945—NET PREMIUMS
—BY CLASSIFICATION—Continued

	Tornado, Windstorm, Cyclone, Hail (Except Growing Crops)		Sprinkler Leakage		Riot, Civil Commotion and Explosion		Hail (Growing Crops Only)	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
\$	\$	\$	\$	\$	\$	\$	\$	\$
2	141	194	5		484			
6	74							
90	67	102	30		3		706	566
36	176	13	88		73			
27	142	70	80		-40			
34	533	168			-158			
24	328	50	94		48			
46	890	144	644		-1,852	31		
	1	2	2					
49	201	453	21		142			
25	107	45	94		87			
39	387	106	-1		86			
36	108	309	94		183			
13	571	130	1		10			
90	133	141	89		78			
20	22		42					
95	996	385			11			
66	-2	1	7		110			
10	45	27	39		2			
32	58	22	18	86	8			
53		2		86				
07	-11		26	-100	-510			
98	21	46	12		-102			
63	77		68		30			
60	15	-10						
3	7							
79	203				35			
15	-134	496	33		-21			
54	354	85	-19		311			
68	47	263			107	4		
32	57				1			
57	106	360	185		19			
28	401	993	661		63			
79	125	119			55			
64	115	115			114			
63	230	255	214		51			
31	-2	2						
19	77	242	193	86	139			
66	11				14			
12	346	186	-7		883			
11	16	8	113	6	36	40		
47	139	105	8		5	50		
74	232	41	3		3			
49	-420	1,051	-110		-16,339			

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES INCURRED

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Richmond Ins. Co. of N. Y.....	\$ 15,473	\$ 5,508	\$ 1,546	\$ 1,170
Rochester American Ins. Co.....	25,450	2,112	1,949	711
Rocky Mountain Fire Ins. Co.....	1,409	2,195	36	4
Royal Exchange Assurance.....	16,482	4,681	1,175	61
Royal Insurance Company, Ltd.....	54,031	10,530	4,441	2,801
Safeguard Ins. Co. of New York.....	8,079	1,976	896	281
St. Louis Fire & Marine Ins. Co.....	—1,721	1,440	—68	34
St. Paul Fire and Marine Ins. Co.....	43,443	8,272	4,681	3,027
Scottish Union & Nat'l. Ins. Co.....	23,956	8,106	2,801	841
Seaboard Fire & Marine Ins. Co.....	12,075	5,506	1,418	136
Seaboard Insurance Company.....	3,124	23	411	78
Security Ins. Co. of New Haven.....	26,278	10,533	3,703	2,719
Security Nat'l Fire Ins. Co.....	—6,341	1,879	—768	124
Sentinel Fire Insurance Co.....	2,953	980	306	490
Service Fire Ins. Co. of N. Y.....	.....	.....	.....	.....
Skandia Insurance Company.....	13,999	9,854	974	1,183
Skandinavia Insurance Co. Ltd.....	4,975	4,382	690	213
South British Ins. Co. Ltd.....	16,323	4,453	1,739	415
South Carolina Insurance Co.....	.....	.....	.....	.....
Southern Fire Insurance Co.....	4,093	5,150	—171	60
Springfield Fire & Marine Ins. Co.....	100,394	33,324	10,390	16,648
Standard Fire Insurance Co.....	10,644	3,534	2,762	396
Standard Ins. Co. of N. Y.....	15,147	2,095	1,817	352
Standard Marine Ins. Co. Ltd.....	.....	.....	.....	.....
Star Ins. Co. of America.....	24,884	3,828	1,827	280
State Assurance Co. Ltd.....	.....	.....	.....	.....
State Farm Fire Ins. Co.....	6,011	3,242	1,541	1,393
Stuyvesant Insurance Co.....	—1	.....	.....	.....
Sun Insurance Office, Ltd.....	23,894	4,211	1,512	748
Sun Underwriters Ins. Co. of N. Y.....	4,710	9,075	551	97
Surety Fire Insurance Co.....	.....	.....	.....	.....
Swiss Reinsurance Company.....	56,539	11,937	4,290	—43
"Switzerland" General Ins. Co. Ltd.....	2,247	283	101	12
Thames and Mersey Marine Ins. Co.....	.....	.....	.....	.....
Transcontinental Insurance Co.....	4,491	2,260	576	107
Transportation Insurance Co.....	.....	.....	.....	.....
Travelers Fire Insurance Co.....	59,277	15,560	5,688	1,226
Twin City Fire Insurance Co.....	5,129	1,240	366	35
Union Assur. Society, Ltd.....	1,747	82	153	720
Union Ins. Soc. of Canton, Ltd.....	1,064	604	86	229
Union Marine and Gen'l Ins. Co. Ltd.....	1,805	2,855	225	133
Union & Phoenix Espanol Ins. Co.....	6,168	8,656	345	72
United Firemen's Ins. Co. of Phil.....	31,862	4,364	2,104	1,741
United States Fire Ins. Co.....	29,740	17,955	3,219	559
Unity Fire Insurance Corp.....	4,866	3,798	240	51
"L'Urbaine" Fire Insurance Co.....	494	680	19	7
Utah Home Fire Insurance Co.....	4,608	736	342	68
Virginia Fire and Marine Ins. Co.....	2,792	97	568	130

FOR YEAR 1945—NET PREMIUMS
—BY CLASSIFICATION—Continued

	Tornado, Windstorm, Cyclone, Hail (Except Growing Crops)		Sprinkler Leakage		Riot, Civil Commotion and Explosion		Hail (Growing Crops Only)	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
	\$ 385	\$ 465	\$ 150	\$	\$ 3	\$	\$	\$
	163	1,432	—78	.....	84	.....	.....	.....
	—24	60	.....	.....	1	.....	.....	.....
	113	213	11	.....	59	.....	.....	.....
	345	658	225	.....	53	.....	.....	.....
	82	57	2	.....	14	.....	.....	.....
	—34	.....	.....	.....	.....	.....	.....	.....
	496	1,154	49	.....	104	.....	.....	.....
	198	766	5	.....	225	.....	.....	.....
	103	185	4	.....	73	1	.....	.....
	41	.....	.....	.....	10	.....	.....	.....
	296	1,192	.....	.....	—31	.....	.....	.....
	—91	.....	.....	.....	2	.....	.....	.....
	67	102	30	.....	3	.....	706	566

	38	57	122	86	44	.....	.....	.....
	2	.....	.....	.....	9	.....	.....	.....
	64	.....	11	.....	21	.....	.....	.....

	11	54	.....	.....	1,194	.....	.....	.....
	2,276	3,458	1,008	.....	118	8	23,996	19,260
	148	6	436	.....	143	.....	.....	.....
	83	127	.....	.....	346	.....	.....	.....

	38	.....	.....	.....	438	.....	.....	.....

	43	.....	.....	.....	.....	.....	.....	.....

	72	.....	33	.....	50	.....	.....	.....
	30	10	5	.....	.....	.....	.....	.....

	174	441	308	.....	—3	4	.....	.....
	35	269	21	.....	101	.....	.....	.....

	—13	4	.....	.....	5	.....	.....	.....

	37	967	396	.....	—37	—16	.....	.....
	35	18	.....	.....	38	.....	.....	.....

	.....	.....	.....	.....	—38	.....	.....	.....
	26	6	9	.....	12	.....	.....	.....
	187	6,358	130	.....	146	.....	.....	.....
	208	928	266	.....	74	.....	.....	.....
	12	1	50	.....	17	.....	.....	.....
	—1	.....	7	.....	2	.....	.....	.....
	.....	.....	.....	.....	6	.....	.....	.....
	.....	.....	.....	.....	2	.....	.....	.....

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES INCURRED

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Westchester Fire Insurance Co.....	\$ 69,598	\$ 32,843	\$ 5,616	\$ 2,221
Western Assurance Company.....	6,743	81	572	353
Western Fire Insurance Co.....	7,311	1,520	1,323	680
Western National Insurance Co.....	10,031	90	916	46
Wm. Penn Fire Insurance Co.....	15,434	10,530	3,348	620
World Fire and Marine Ins. Co.....	2,589	4,725	136	484
Yorkshire Insurance Co. Ltd.....	30,240	13,083	1,892	1,058
Zurich Fire Ins. Co. of N. Y.....	.....	.....	.....	.....
TOTALS	\$4,622,772	\$1,754,809	\$535,134	\$284,656

FOR YEAR 1945—NET PREMIUMS
—BY CLASSIFICATION—Continued

Tornado, Windstorm, Cyclone, Hail (Except Growing Crops)		Sprinkler		Leakage		Riot, Civil Commotion and Explosion		Hail (Growing Crops Only)	
Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
\$ 2,067	\$ 3,463	\$ 71	\$	\$ 263	\$	\$ 25,873	\$ 15,949		
40	22	.....	.....	29	.....	.....	.....
—6	12	.....	.....	19	.....	.....	.....
299	14	.....	.....	.....	.....	.....	.....
71	418	—36	.....	206	.....	.....	.....
19	8	7	.....	—34	.....	.....	.....
279	323	—83	.....	7	1	.....	.....
.....		
<u>\$ 57,019</u>	<u>\$ 95,243</u>	<u>\$ 18,969</u>	<u>\$ 1,519</u>	<u>\$ 408</u>	<u>\$ 1,307</u>	<u>\$ 185,510</u>	<u>\$ 114,128</u>		

TABLE A—FIRE—COLORADO BUSINESS
RECEIVED AND NET LOSSES INCURRED

NAME OF COMPANY	Fire		Extended Coverage	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
MUTUAL FIRE COMPANIES				
Allied Amer. Mut. Fire Ins. Co.....	\$ 183	\$ 1	\$ 20	\$ 2
Auto. Mut. Ins. Co. of America.....				
Badger Mut. Fire Ins. Co.....	1,284	14	500	78
Central Manufacturers' Mut. Ins. Co.....	49,145	27,663	3,925	924
Citizens Fund Mut. Fire Ins. Co.....	2,208	768	369	796
Commercial Mut. Ins. Co. of Colo.....	22,466	8,164		
Employers Mut. Fire Ins. Co.....	1,360	—24	331	3
Farmers Alliance Ins. Co.....	12,080	1,340	1,587	2,091
Farmers' Fire Ins. Co.....	3,094	428	327	201
Farmers Mutual Hail Ins. Co. of Ia.....	516			
Farmers' Union Mut. Ins. Co.....	82,195	31,091		
Grain Dealers Nat'l. Mut. Fire Ins. Co.....	39,373	3,667	3,110	1,666
Hardware Dealers Mut. Fire Ins. Co.....	20,605	2,464	1,867	7,591
Hardware Mut. Ins. Co. of Minn.....	19,619	15,739	2,009	2,789
Home Mut. Ins. Co. of Ia.....				
Implement Dealers Mut. Fire Ins. Co. of N.D.	587		15	
Indiana Lumbermens Mut. Ins. Co.....	5,242	1,268	507	340
Iowa Hardware Mut. Ins. Co.....	3,533	1,249	366	437
Iowa Mutual Ins. Co.....	12,835	1,389	1,266	12
Lumbermen's Mut. Ins. Co.....	3,961	1,063	208	60
Lumber Mut. Fire Ins. Co. of Boston, Mass...	4,773	3,241	396	53
Mich. Millers Mut. Fire Ins. Co.....	11,082	1,652	540	547
Millers' Mut. Fire Ins. Assn. of Ill.....	10,008	1,516	565	567
Millers Mut. Fire Ins. Co. (Pa.).....	3,692	636	349	154
Millers Mut. Fire Ins. Co. of Texas.....	4,964	508	395	192
Millers National Ins. Co.....	55,346	16,172	6,617	2,099
Mill Owners Mut. Fire Ins. Co. of Ia.....	24,026	8,398	1,593	623
Mutual Impl. & Hardware Ins. Co.....	20,127	2,446	1,916	8,101
Nat'l. Retailers Mut. Ins. Co.....	7,295	1,706	574	611
Nebraska Hardware Mut. Ins. Co.....	2,256	2,000	338	47
Northwestern Mut. Fire Assn.....	59,879	17,034	5,708	4,240
Ohio Farmers Insurance Co.....	8,706	54	628	55
Oregon Mut. Fire Ins. Co.....	36,899	7,388	5,880	4,336
Pennsylvania Lumbermen's Mut. Fire Ins. Co.	7,903	2,597	552	44
Pennsylvania Millers Mut. Fire Ins. Co.....	6,167	681	423	190
Standard Reliance Ins. Co.....	3,131	154	539	101
Town Mutual Dwelling Ins. Co.....	21,864	10,252	8,928	2,219
Union Fire Insurance Co.....	30,002	13,280	3,295	1,356
United Mut. Fire Ins. Co.....	17,360	7,914	1,548	1,509
Western Millers Mut. Fire Ins. Co.....	6,512	3,714	565	279
Western Mut. Fire Ins. Co.....	473		53	14
TOTALS	\$ 622,751	\$ 197,627	\$ 57,809	\$ 44,327
Grand Totals of Stock and Mutual Companies	\$5,245,523	\$1,952,436	\$ 592,943	\$ 328,983

FOR YEAR 1945—NET PREMIUMS
—BY CLASSIFICATION—Continued

	Tornado, Windstorm, Cyclone, Hail (Except Growing Crops)		Sprinkler Leakage		Riot, Civil Commotion and Explosion		Hail (Growing Crops Only)	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
2	\$	\$	\$	\$	\$ 2	\$	\$	\$
78	.....	.....	.....	.....	.....	.....	.....	.....
924	1,129	102	47	.....	143	5	.....	.....
796	—2	110	.....	.....	.....	.....	.....	.....
.....	958	2,284	.....	.....	.....	.....	.....	.....
3	.....	.....	.....	.....	.....	.....	.....	.....
091	200	3	.....	.....	.....	.....	.....	.....
201	7	10	26	.....	16	.....	.....	.....
.....	568	2,408	.....	.....	.....	.....	.....	.....
.....	14,107	7,164	.....	.....	.....	.....	.....	.....
366	1,423	2,758	5	.....	8	.....	.....	.....
591	139	116	7	.....	20	1	.....	.....
789	28	12	45	.....	16	.....	.....	.....
.....
.....
340	19	.....	30	.....	15	.....	.....	.....
437	14	2	.....	.....	.....	.....	.....	.....
12	95	.....	.....	.....	.....	.....	.....	.....
60	37	.....	8	.....	26	1	.....	.....
53	19	.....	9	.....	1	.....	.....	.....
547	294	483	2	.....	2	.....	.....	.....
567	1,751	444	4	.....	5	.....	.....	.....
154	87	39	4	.....	1	.....	.....	.....
192	105	55	.....	.....	5	.....	.....	.....
099	1,227	619	105	.....	—10	.....	.....	.....
623	155	40	—6	.....	35	.....	.....	.....
101	184	116	16	.....	25	.....	.....	.....
611	72	33	.....	.....	5	.....	.....	.....
47	6	.....	.....	.....	.....	.....	.....	.....
240	694	96	227	.....	20	.....	.....	.....
55	.....	.....	.....	.....	74	.....	.....	.....
336	51	66	6	.....	—4	.....	.....	.....
44	60	.....	—20	.....	19	3	.....	.....
190	157	74	5	.....	5	.....	.....	.....
101	11	.....	.....	.....	.....	.....	.....	.....
219	318	217	.....	.....	.....	.....	.....	.....
356	701	824	.....	.....	.....	.....	.....	.....
509	—20	.....	58	.....	—4	.....	.....	.....
279	160	68	1	.....	6	.....	.....	.....
14	.....	.....	.....	.....	.....	.....	.....	.....
327	\$ 24,754	\$ 18,143	\$ 579	\$	\$ 431	\$ 10	\$	\$
983	\$ 81,773	\$ 113,386	\$ 19,548	\$ 1,519	\$ 839	\$ 1,317	\$ 185,510	\$ 114,128

TABLE B—FIRE—COLORADO BUSINESS FOR
NET LOSSES INCURRED

NAME OF COMPANY	Motor Vehicles		Ocean Marine	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Aetna Insurance Company.....	\$ 17,548	\$ 7,021	\$ 3	\$
Agricultural Insurance Company.....	6,778	3,256	17	.....
Albany Insurance Company.....	18,449	7,405	.....	.....
Allemannia Fire Ins. Co. of Pittsburgh.....	7,032	3,711	33	.....
Alliance Ins. Co. of Philadelphia.....	2,862	1,328	.....	.....
Allstate Fire Insurance Co.....	7,540	4,312	.....	.....
American Alliance Ins. Co.....	874	389	.....	.....
American and Foreign Ins. Co.....	150	33	.....	.....
American Automobile Fire Ins. Co.....	25,523	9,337	.....	.....
American Aviation & General Ins. Co.....	2,382	543	.....	.....
American Central Insurance Co.....	99	11	.....	.....
American Druggists' Fire Ins. Co.....	.....	.....	.....	.....
American Eagle Fire Insurance Co.....	5,055	1,050	.....	.....
American Equitable Assurance Co.....	3,998	1,112	.....	.....
American General Insurance Co.....	.....	.....	.....	.....
American Home Fire Assurance Co.....	1,359	1,571	.....	.....
American Insurance Company.....	43,757	17,410	.....	.....
American Reserve Insurance Co.....	145	198	.....	.....
American States Fire Insurance Co.....	.....	.....	.....	.....
American Union Ins. Co. of N. Y.....	.....	.....	.....	.....
Anchor Insurance Company.....	66	.....	.....	.....
Associated Fire & Marine Ins. Co.....	1,634	395	.....	.....
Atlas Assurance Company Limited.....	8,456	6,096	.....	.....
Automobile Ins. Co. of Hartford.....	42,638	16,674	288	.....
Baltimore American Ins. Co. of N. Y.....	526	540	.....	.....
Bankers and Shippers Ins. Co. of N. Y.....	6,230	4,934	.....	.....
Birmingham Fire Ins. Co. (Alabama).....	.....	.....	.....	.....
Birmingham Fire Ins. Co. of Pa.....	.....	.....	.....	.....
Boston Insurance Company.....	1,619	860	35	8
British America Assurance Co.....	2,177	1,307	.....	.....
British & Foreign Marine Ins. Co. Ltd.....	.....	.....	.....	.....
British General Ins. Co. Ltd.....	23,602	13,063	.....	.....
Buffalo Insurance Co.....	11,553	4,888	.....	.....
Caledonian-American Insurance Co.....	.....	.....	.....	.....
Caledonian Insurance Company.....	17,916	7,865	.....	.....
California Insurance Company.....	1,518	1,817	.....	.....
Calvert Fire Insurance Company.....	5,637	6,045	.....	.....
Camden Fire Insurance Association.....	16,918	5,837	.....	.....
Capital Fire Ins. Co. of California.....	24,610	14,710	.....	.....
Carolina Insurance Company.....	8,897	1,979	.....	.....
Central Ins. Co. of Baltimore.....	6	.....	.....	.....
Central States Fire Ins. Co.....	.....	.....	.....	.....
Central Surety Fire Corporation.....	6,326	1,838	.....	.....
Central Union Insurance Company.....	.....	.....	.....	.....
Century Insurance Company, Ltd.....	.....	.....	.....	.....
Charter Oak Fire Insurance Co.....	98	.....	.....	.....
Christiania General Ins. Corp. of N. Y.....	145	833	.....	.....
Citizens Insurance Co. of N. J.....	5,269	2,415	.....	.....
City of New York Insurance Co.....	608	641	.....	.....
Columbia Fire Ins. Co. of Dayton.....	18,487	9,888	.....	.....
Columbia Ins. Co. of New York.....	1,465	465	.....	.....

YEAR 1945—NET PREMIUMS RECEIVED AND
—BY CLASSIFICATION

Inland Navigation and Transportation		Aircraft		All Other (Including Earthquake)		Totals	
Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Net Premiums Received	Net Losses Incurred
\$	\$	\$	\$	\$	\$	\$	\$
15,153	2,314	987	942	52		185,033	70,531
4,113	715					64,698	23,019
166						28,278	8,991
2,849	1,578			12		26,697	10,786
633	19	2,348	1,134			32,340	7,535
						7,540	4,312
1,198	766	246				20,056	8,248
87						-1,129	1,783
813	98					26,336	9,435
124		24				3,181	543
976	239					13,650	7,007
						5,014	526
1,690	2,166	1	-53			24,027	13,923
289	346					38,258	8,721
68	8					427	33
209	114					8,451	4,379
4,350	3,975	2	-105	89	-150	120,274	54,826
234	136		42			12,434	6,817
342						3,359	227
						3,374	922
						2,615	999
						1,634	395
10,376	1,703			2		64,348	25,064
18,515	2,914	1,234	4,221	147		119,848	44,993
607	-50					18,437	6,354
10,158	5,558					38,684	14,273
						463	-348
539	1,353					22,568	20,251
						6,060	3,115
6,103	2,943					29,874	16,010
1,925	96					38,716	12,887
310	46					-939	6,186
924	134					37,892	15,260
1,857	2,688			23		19,718	10,400
						5,637	6,045
1,786	1,290	30				47,107	17,218
21	77					43,286	19,972
2,343	-767					22,047	10,403
164	45					407	45
1,110	45					7,436	1,883
						448	414
206		97	38			4,479	1,156
16,310	10,779					43,509	23,277
638	193	53	101			8,583	6,241
722	595					26,122	21,316
6,287	17,600					20,148	21,563
4,804	2,427			13		43,224	16,353
1,881	690			7		9,150	7,161

TABLE B—FIRE—COLORADO BUSINESS FOR
NET LOSSES INCURRED—BY

NAME OF COMPANY	Motor Vehicles		Ocean Marine	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Commerce Insurance Company.....	\$ 116	\$ 50	\$	\$
Commercial Union Assur. Co. Ltd.....	2,651	908	307	—10,567
Commercial Union Fire Ins. Co. of N. Y.....	2,050	762	.....	.....
Commonwealth Ins. Co. of N. Y.....	1,165	620	2	.....
Concordia Fire Ins. Co. of Milwaukee.....	288	309	.....	.....
Connecticut Fire Insurance Co.....	3,202	3,920	253	32
Constitution Reinsurance Corp.....	.....	.....	.....	.....
Continental Insurance Company.....	12,728	4,611	.....	.....
County Fire Ins. Co. of Philadelphia.....	376	44	.....	.....
Detroit Fire and Marine Ins. Co.....	310	2,195	.....	.....
Dixie Fire Insurance Co.....	3,328	766	.....	.....
Dubuque Fire & Marine Ins. Co.....	1,581	610	.....	.....
Eagle Fire Company of N. Y.....	337	210	.....	.....
Eagle Fire Insurance Co. (N. J.).....	.....	.....	.....	.....
East and West Ins. Co. of New Haven.....	4,224	1,348	.....	.....
Empire State Insurance Company.....	976	114	—39	.....
Employers' Fire Insurance Co.....	29,455	14,817	.....	.....
Equitable Fire Insurance Co.....	.....	.....	.....	.....
Equitable Fire and Marine Ins. Co.....	9,190	10,446	.....	.....
Eureka-Security F. & M. Ins. Co.....	1,514	965	.....	.....
Excelsior Ins. Co. of New York.....	.....	.....	.....	.....
Federal Insurance Company.....	9,740	2,988	19	.....
Federal Union Insurance Company.....	8,889	3,977	.....	.....
Fidelity and Guaranty Fire Corp.....	61,602	30,314	.....	.....
Fidelity-Phenix Fire Ins. Co.....	16,095	9,161	.....	.....
Fire Association of Philadelphia.....	2,484	1,120	5	.....
Firemen's Fund Insurance Co.....	44,969	16,555	30	.....
Firemen's Ins. Co. of Newark, N. J.....	22,086	14,178	.....	.....
First American Fire Insurance Co.....	2,060	481	.....	.....
First National Ins. Co. of America.....	1,627	2,369	.....	.....
Franklin Fire Ins. Co. of Philadelphia.....	6,313	3,502	.....	.....
Franklin National Ins. Co. of N. Y.....	1,622	700	.....	.....
French Union and Universal Ins. Co.....	.....	.....	.....	.....
Fulton Fire Insurance Co.....	.....	.....	.....	.....
General Exchange Insurance Corp.....	49,588	21,392	.....	.....
General Insurance Co. of America.....	39,248	19,264	—59	.....
General Security Assur. Corp. of N. Y.....	7	.....	.....	.....
Georgia Home Insurance Company.....	1,507	1,060	.....	.....
Gibraltar Fire & Marine Ins. Co.....	28,733	13,053	.....	.....
Girard Fire and Marine Ins. Co.....	8,783	5,204	.....	.....
Glens Falls Insurance Co.....	8,786	3,601	.....	.....
Globe & Republic Ins. Co. of America.....	41	57	.....	.....
Globe and Rutgers Fire Ins. Co.....	6,074	1,732	.....	.....
Granite State Fire Insurance Co.....	22,587	36,873	.....	.....
Great American Insurance Co.....	13,515	5,641	266	266
Gulf Insurance Company.....	24,639	6,649	.....	.....
Halifax Insurance Company.....	.....	137	.....	.....
Hanover Fire Insurance Company.....	6,532	3,300	.....	.....
Hartford Fire Insurance Company.....	45,925	17,874	.....	.....
Home Fire and Marine Ins. Co.....	517	—133	.....	.....
Home Insurance Company.....	57,698	39,018	.....	.....

YEAR 1945—NET PREMIUMS RECEIVED AND CLASSIFICATION—Continued

	Inland Navigation and Transportation		Aircraft		All Other (Including Earthquake)		Totals	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Net Premiums Received	Net Losses Incurred
	\$ 155	\$ 1	\$	\$	\$	\$	\$ 8,986	\$ 799
	4,650	2,149	197	.....	47	.....	38,726	—2,945
	4,891	1,544	.....	.....	.....	.....	16,352	5,094
	209	71	.....	.....	24	.....	15,121	9,019
	331	17	.....	.....	.....	.....	8,336	3,083
	47,726	40,165	.....	.....	70	.....	74,216	52,250
	.....	.....	.....	.....	1	.....	4,705	3,149
	8,901	6,297	2	—121	.....	.....	162,818	71,862
	638	10	.....	.....	.....	.....	7,650	1,265
	354	.....	.....	.....	6	.....	12,973	8,749
	970	391	.....	.....	.....	.....	12,000	1,311
	610	457	.....	.....	.....	.....	7,596	2,717
	89	7	.....	.....	.....	.....	8,072	6,002
	.....	.....	.....	.....	.....	.....	1,944	308
	35	287	.....	.....	.....	.....	9,289	1,781
	149	.....	.....	.....	.....	.....	7,668	2,228
	8,693	1,334	—418	147	.....	.....	52,301	18,052

	16,740	24,272	.....	.....	.....	.....	43,102	40,720
	.....	.....	.....	.....	.....	.....	14,568	2,734
	.....	.....	.....	.....	.....	.....	51	—35
	9,551	1,937	43	781	.....	.....	22,379	5,754
	318	70	1,532	.....	.....	.....	28,216	7,690
	9,449	3,715	1,003	3,329	.....	.....	106,301	47,589
	1,246	4,874	2	—121	.....	.....	101,871	48,872
	4,359	947	.....	.....	.....	.....	35,638	14,766
	12,034	103,302	2	—100	70	.....	232,401	203,080
	199	4,993	2	—106	.....	.....	58,713	30,033
	179	15	.....	.....	.....	.....	6,662	1,543
	.....	.....	.....	.....	—51	.....	58,037	13,408
	4,024	3,882	.....	.....	.....	.....	52,237	25,101
	1,513	882	.....	.....	.....	.....	15,709	2,859
	.....	.....	.....	.....	.....	.....	521	687

	.....	.....	.....	.....	.....	.....	49,588	21,392
	11,266	3,538	.....	.....	—2	.....	208,266	56,040
	4,418	3,180	124	175	.....	.....	12,252	6,699
	410	480	.....	.....	.....	.....	4,730	3,716
	2,188	313	.....	.....	.....	.....	64,778	26,052
	325	.....	.....	.....	.....	.....	21,697	7,487
	4,928	6,162	2	—127	.....	.....	57,104	19,470
	393	535	.....	.....	.....	.....	2,662	1,843
	8,642	849	.....	50	.....	.....	43,602	18,061
	652	122	.....	.....	.....	.....	31,486	41,450
	1,726	715	245	—11,175	96	.....	95,193	26,424
	6,474	2,146	.....	.....	53	22	45,861	9,685
	106	.....	.....	.....	.....	.....	4,786	6,007
	4,301	2,835	13	—56	.....	.....	49,422	24,045
	98,911	45,504	798	—154	367	300	374,505	136,777
	2,379	22	.....	.....	1	.....	12,938	4,107
	29,496	4,901	.....	.....	.....	.....	294,953	144,585

TABLE B—FIRE—COLORADO BUSINESS FOR
NET LOSSES INCURRED—BY

NAME OF COMPANY	Motor Vehicles		Ocean Marine	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Homeland Insurance Co. of America.....	\$ 22,201	\$ 9,354	\$ 1	\$
Homestead Fire Insurance Company.....	2,436	485	.....	.....
Hudson Insurance Company.....	106	24	.....	.....
Imperial Assurance Company.....	523	—203	.....	.....
Industrial Insurance Company.....	70,043	43,421	.....	.....
Insurance Company of North America.....	32,862	14,037	849	187
Insurance Co. of the State of Pa.....	329	188	.....	.....
International Insurance Company.....	388	188	.....	.....
Inter-Ocean Reinsurance Co.....	—773	.....	.....	.....
Kansas City Fire and Marine Ins. Co.....	.....	.....	.....	.....
LaPaternelle Fire and Genl. Ins. Co. Ltd.....	.....	.....	.....	.....
Law Union and Rock Ins. Co. Ltd.....	747	554	.....	.....
Liverpool and London and Globe Ins. Co. Ltd..	9,615	9,921	.....	.....
London Assurance.....	318	101	.....	.....
London & Lancashire Ins. Co. Ltd.....	8,671	4,663	.....	.....
London and Scottish Assur. Corp. Ltd.....	.....	.....	.....	.....
Louisville Fire and Marine Ins. Co.....	59	28	.....	.....
Lumbermen's Insurance Company.....	6,465	2,622	.....	.....
Manhattan Fire and Marine Ins. Co.....	.....	9	.....	.....
Manufacturers Fire Insurance Co.....	141	126	.....	.....
Marine Insurance Company, Ltd.....	2,664	374	48	.....
Maryland Insurance Company.....	337	134	.....	.....
Massachusetts Fire and Marine Ins. Co.....	1,332	388	.....	.....
Mechanics and Traders Ins. Co.....	193	33	.....	.....
Mercantile Ins. Co. of America.....	215	.....	2	.....
Merchants Fire Assur. Corp. of N. Y.....	96	.....	.....	.....
Merchants and Manufacturers Ins. Co. of N. Y.	18	.....	.....	.....
Merchants Fire Insurance Co.....	11,985	6,116	.....	.....
Mercury Insurance Company.....	2,657	2,448	.....	.....
Metropolitan Fire Reassurance Co.....	419	734	6	.....
Michigan Fire and Marine Ins. Co.....	2,317	518	.....	.....
Milwaukee Mechanics' Ins. Co.....	15,532	5,192	.....	.....
Minneapolis F. & M. Ins. Co.....	.....	.....	.....	.....
Monarch Fire Insurance Co.....	2,359	492	.....	.....
Motors Insurance Corporation.....	12,397	5,333	.....	.....
National American Fire Ins. Co.....	57,262	31,422	.....	.....
Nat'l-Ben Franklin Fire Ins. Co. of Pittsburgh.	922	—2	.....	.....
National Fire Ins. Co. of Hartford.....	9,436	3,706	.....	.....
National Insurance Co.....	.....	35,719	5	.....
Nat'l Liberty Ins. Co. of America.....	1,267	818	.....	.....
National Reinsurance Corp.....	52	—5	.....	.....
National Reserve Insurance Co.....	17	34	.....	.....
National Security Insurance Co.....	5,128	2,707	.....	.....
Nat'l Surety Marine Ins. Corp.....	3,189	1,565	.....	.....
Nat'l Union Fire Ins. Co. (Pa.).....	18,405	5,938	13	.....
N. V. Netherlands Ins. Co. Est. 1845.....	309	1,064	.....	.....
Newark Fire Insurance Co.....	5,680	1,359	.....	.....
New Brunswick Fire Insurance Co.....	426	82	.....	.....
New England Fire Insurance Co.....	579	130	.....	.....
New Hampshire Fire Insurance Co.....	1,047	388	.....	.....
New York Fire Insurance Co.....	4,911	1,496	.....	.....

YEAR 1945—NET PREMIUMS RECEIVED AND CLASSIFICATION—Continued

	Inland Navigation and Transportation		Aircraft		All Other (Including Earthquake)		Totals	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Net Premiums Received	Net Losses Incurred
	\$ 977	\$ 10,400	\$ 10		\$ 241	\$ 100	\$ 32,683	\$ 20,849
	785						19,130	13,819
	453	673					4,090	3,094
	349	15					6,013	1,430
	16,154	4,715	13	76	703	100	168,219	73,357
187	336	60					4,197	1,113
	214	113					16,503	7,315
	388	42					14,433	1,953
							521	687
							2,010	4,652
	1,333	35	1,130		3		96,210	46,458
	7	20	2	781	75		22,620	13,328
	—36	248					25,655	11,798
	564	192					9,997	20,179
	40				144		2,965	2,809
	457	130					27,476	8,269
	60						6,975	2,558
	—5						942	126
	1,029		2	781			3,743	1,155
	100						3,348	1,145
	2,616	407					10,101	3,161
	3,569	207					7,597	1,359
	20	4	5				5,296	3,712
	8		287	781			53,438	9,683
	1,278	441					14,826	1,251
	3,012	762					57,305	24,161
	2,712	3,678	—2	4	29		15,048	4,986
	2,665	16					15,129	11,430
	5,677						21,284	12,753
							56,621	13,247
							51,221	24,447
							12,397	5,333
							61,330	32,386
	116						5,192	4,276
	3,489	1,085					140,583	36,344
					2,432	1,495	104,953	64,543
	1,000	374					60,948	31,547
	1,820	798			9		5,042	3,303
	33	17					650	1,455
	1,278	143					34,942	25,486
	14,162	7,073					17,351	8,638
	6,519	1,521	9	48	1,621	388	75,517	38,482
	303	46					6,244	4,234
	1,795	76					42,677	12,005
	494						9,236	392
	678	919	—1	1			5,321	3,188
	1,264	87					32,447	6,459
	2,896	758					22,463	5,526

TABLE B—FIRE—COLORADO BUSINESS FOR
NET LOSSES INCURRED—BY

NAME OF COMPANY	Motor Vehicles		Ocean Marine		Inland and
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	
STOCK FIRE COMPANIES					
New York Underwriters Ins. Co.....	\$ 2,700	\$ 591	\$	\$	\$ 5
New Zealand Insurance Co. Ltd.....	5,968	4,002	.....	.....	.....
Niagara Fire Insurance Company.....	7,548	2,203	.....	.....	5
North Amer. Fire & Marine Reins. Corp.....	21	5	.....	.....	.....
North British & Mercantile Ins. Co. Ltd.....	4,769	1,695	5	.....	10
Northeastern Ins. Co. of Hartford.....	493	589	21	.....	.....
Northern Assurance Company, Ltd.....	1,932	443	85	.....	2
Northern Insurance Co. of New York.....	2,338	1,575	.....	.....	.....
North River Insurance Company.....	254	123	187	.....	16
North Star Reinsurance Corp.....	254	66	.....	.....	2
Northwestern Fire and Marine Ins. Co.....	11	.....	.....	.....	.....
Northwestern Nat'l Ins. Co. of Milwaukee.....	12,608	5,846	.....	.....	5
Norwich Union Fire Ins. Society, Ltd.....	1,310	408	3	.....	.....
Ocean Marine Insurance Company, Ltd.....	.....	.....	6	.....	.....
Old Colony Insurance Company.....	69	.....	237	79	.....
Orient Insurance Company.....	2,405	1,407	.....	.....	.....
Pacific Coast Fire Insurance Co.....	.....	.....	.....	.....	.....
Pacific Fire Insurance Company.....	5,606	2,564	.....	.....	.....
Pacific National Fire Ins. Co.....	1,203	582	2	.....	2
Palatine Insurance Co. Ltd.....	2,542	720	.....	.....	1
Paramount Fire Insurance Co.....	.....	.....	.....	.....	.....
Patriotic Insurance Co. of America.....	3,007	1,443	.....	.....	.....
Paul Revere Fire Insurance Co.....	2,691	455	.....	.....	.....
Pearl Assurance Company, Ltd.....	2,234	3,232	.....	.....	.....
Pennsylvania Fire Insurance Co.....	16,538	6,969	3	.....	8
Philadelphia F. & M. Ins. Co.....	1,140	212	.....	.....	1
Philadelphia National Ins. Co.....	90	123	.....	.....	.....
Phoenix Assurance Co. Ltd.....	3,264	762	.....	.....	2
Phoenix Insurance Company.....	15,250	7,584	.....	.....	9
Piedmont Fire Insurance Co.....	1,125	614	.....	.....	4
Planet Insurance Company.....	.....	.....	.....	.....	.....
Potomac Ins. Co. of the Dist. of Columbia.....	18,643	7,425	.....	.....	8
Preferred Fire Insurance Co.....	10,626	3,160	.....	.....	.....
Providence Washington Ins. Co.....	8,132	2,311	.....	.....	6
Provident Fire Ins. Co.....	202	35	.....	.....	.....
Prudential Ins. Co. of Great Britain in N. Y.....	1,034	171	.....	.....	1
Quaker City Fire and Marine Ins. Co.....	55	.....	.....	.....	.....
Queen Insurance Co. of America.....	14,128	4,225	2,353	1,300	2
Reinsurance Corporation of N. Y.....	134	—12	.....	.....	4
Reliable Fire Ins. Co. of Dayton.....	.....	.....	.....	.....	5
Reliance Ins. Co. of Philadelphia.....	1,859	956	.....	.....	2
Republic Insurance Company.....	.....	.....	.....	.....	.....
Rhode Island Insurance Company.....	3,178	2,923	.....	.....	14
Richmond Ins. Co. of N. Y.....	1,428	293	.....	.....	.....
Rochester American Ins. Co.....	971	247	.....	.....	.....
Rocky Mountain Fire Ins. Co.....	149	200	.....	.....	.....
Royal Exchange Assurance.....	15,664	4,814	24	.....	9
Royal Insurance Company, Ltd.....	28,784	20,531	.....	.....	3
Safeguard Ins. Co. of New York.....	312	102	.....	.....	.....
St. Louis Fire & Marine Ins. Co.....	474	46	.....	.....	.....
St. Paul Fire and Marine Ins. Co.....	32,508	10,980	.....	130	28

FOR YEAR 1945—NET PREMIUMS RECEIVED AND
—BY CLASSIFICATION—Continued

	Inland Navigation and Transportation		Aircraft		All Other (Including Earthquake)		Totals	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Net Premiums Received	Net Losses Incurred
	\$ 5,282	\$ 3,697	\$	\$	\$	\$	\$ 46,340	\$ 37,293
	732	321	. . . . .	. . . . .	3	. . . . .	61,943	24,538
	5,054	—284	. . . . .	. . . . .	. . . . .	. . . . .	31,667	77,337
	20	—4	23	19	. . . . .	. . . . .	373	82
	10,623	18,288	1,436	216	473	. . . . .	61,892	43,813
	11	. . . . .	. . . . .	. . . . .	2	. . . . .	17,574	15,000
	2,007	18,803	1	—1,074	. . . . .	. . . . .	34,853	32,101
	38	. . . . .	. . . . .	. . . . .	—1	. . . . .	28,505	17,576
	16,011	38,079	4	—51	. . . . .	. . . . .	33,033	42,752
	2,352	3,346	. . . . .	. . . . .	. . . . .	. . . . .	18,624	9,007
	697	89	. . . . .	. . . . .	. . . . .	. . . . .	4,725	1,494
	5,131	1,665	. . . . .	. . . . .	. . . . .	. . . . .	99,630	30,079
	392	502	. . . . .	. . . . .	11	. . . . .	29,284	8,951
	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	6	. . . . .
79	113	558	. . . . .	. . . . .	. . . . .	. . . . .	6,303	4,724
	17	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	15,203	8,868
	75	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	724	1,091
	218	69	. . . . .	. . . . .	. . . . .	. . . . .	8,972	5,767
	2,054	217	. . . . .	. . . . .	. . . . .	. . . . .	28,654	5,700
	1,941	—2,623	. . . . .	. . . . .	. . . . .	. . . . .	10,399	808
	20	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	3,021	1,869
	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	5,809	2,520
	693	9	. . . . .	. . . . .	. . . . .	. . . . .	25,621	8,110
	340	60	. . . . .	. . . . .	. . . . .	. . . . .	24,105	13,490
	8,509	5,861	339	—40	1	. . . . .	58,538	24,290
	1,488	480	. . . . .	. . . . .	. . . . .	. . . . .	24,080	15,471
	238	76	. . . . .	. . . . .	. . . . .	. . . . .	9,163	8,864
	2,506	536	1,664	—5,804	. . . . .	. . . . .	24,311	713
	9,383	2,148	3,986	2,801	. . . . .	. . . . .	83,050	27,341
	4,833	—3,663	. . . . .	. . . . .	. . . . .	. . . . .	13,730	—732

	8,201	296	. . . . .	. . . . .	—1	. . . . .	47,864	12,360
	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	10,626	3,160
	6,445	1,336	. . . . .	. . . . .	. . . . .	. . . . .	40,409	11,066
	. . . . .	. . . . .	146	139	. . . . .	. . . . .	2,509	703
	1,840	—167	826	442	1	. . . . .	33,414	21,504
	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	1,903	1,359
1,300	2,691	1,188	. . . . .	. . . . .	778	—1,025	70,124	33,427
	4,637	2,046	. . . . .	. . . . .	22	. . . . .	12,715	7,759
	5,370	2,092	. . . . .	. . . . .	. . . . .	. . . . .	5,390	2,092
	2,358	106	. . . . .	. . . . .	9	. . . . .	40,072	9,534
	30	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	26,973	17,323
	14,579	3,874	. . . . .	. . . . .	301	. . . . .	43,336	33,549
	. . . . .	. . . . .	—1	. . . . .	. . . . .	. . . . .	18,984	7,436
	179	8	25	. . . . .	. . . . .	. . . . .	28,743	4,510
	. . . . .	. . . . .	. . . . .	. . . . .	18	. . . . .	1,589	2,459
	9,776	972	. . . . .	. . . . .	. . . . .	. . . . .	43,304	10,741
	3,080	1,319	187	. . . . .	1	. . . . .	91,147	35,839
	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	9,385	2,416
	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	. . . . .	—1,349	1,520
130	28,353	6,753	13	—154	. . . . .	. . . . .	109,647	30,162

TABLE B—FIRE—COLORADO BUSINESS FOR
NET LOSSES INCURRED—BY

NAME OF COMPANY	Motor Vehicles		Ocean Marine	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
STOCK FIRE COMPANIES				
Scottish Union and National Ins. Co.....	\$ 6,020	\$ 3,141	\$	\$
Seaboard Fire & Marine Ins. Co.....	1,045	784	159	.....
Seaboard Insurance Company.....	185	177	.....	.....
Security Ins. Co. of New Haven.....	18,217	9,338	95	.....
Security National Fire Ins. Co.....	.....	.....	.....	.....
Sentinel Fire Insurance Co.....	579	130	.....	.....
Service Fire Ins. Co. of New York.....	13,656	6,521	.....	.....
Skandia Insurance Company.....	719	129	.....	.....
Skandinavia Insurance Co. Ltd.....	73	7	.....	.....
South British Ins. Co. Ltd.....	.....	.....	.....	.....
South Carolina Insurance Co.....	.....	.....	.....	.....
Southern Fire Insurance Co.....	728	563	.....	.....
Springfield Fire and Marine Ins. Co.....	19,698	4,406	.....	.....
Standard Fire Insurance Co.....	1,763	283	.....	.....
Standard Ins. Co. of New York.....	6,121	14,494	.....	.....
Standard Marine Ins. Co. Ltd.....	255	29	.....	.....
Star Insurance Co. of America.....	3,125	2,164	.....	.....
State Assurance Company, Ltd.....	.....	.....	.....	.....
State Farm Fire Ins. Co.....	.....	.....	.....	.....
Stuyvesant Insurance Company.....	1,110	514	.....	.....
Sun Insurance Office Limited.....	4,119	2,053	36	.....
Sun Underwriters Ins. Co. of N. Y.....	9,504	6,663	.....	.....
Surety Fire Insurance Co.....	.....	.....	.....	.....
Swiss Reinsurance Company.....	4,155	1,038	.....	.....
"Switzerland" Gen'l Ins. Co. Ltd.....	.....	.....	.....	.....
Thames and Mersey Marine Ins. Co.....	.....	.....	.....	.....
Transcontinental Insurance Co.....	6,941	2,655	.....	.....
Transportation Insurance Co.....	846	1,089	.....	.....
Travelers Fire Insurance Co.....	64,566	25,454	.....	.....
Twin City Fire Insurance Co.....	1,913	631	.....	.....
Union Assurance Society, Ltd.....	550	117	.....	.....
Union Insurance Society of Canton, Ltd.....	.....	.....	.....	.....
Union Marine and Gen'l Ins. Co. Ltd.....	230	.....	3	.....
Union & Phenix Espanol Ins. Co.....	1,069	166	.....	.....
United Firemen's Ins. Co. of Philadelphia.....	10,258	5,318	.....	.....
United States Fire Ins. Co.....	1,143	2,101	.....	20
Unity Fire Insurance Corp.....	16	22	.....	.....
"L'Urbaine" Fire Insurance Co.....	.....	.....	.....	.....
Utah Home Fire Insurance Co.....	2,955	1,140	—50	.....
Virginia Fire and Marine Ins. Co.....	233	11	.....	.....
Westchester Fire Insurance Co.....	14,691	7,951	.....	.....
Western Assurance Company.....	.....	.....	.....	.....
Western Fire Insurance Company.....	58,468	24,590	.....	.....
Western National Insurance Co.....	5,312	1,662	.....	.....
Wm. Penn Fire Insurance Co.....	5,507	2,134	1	.....
World Fire and Marine Ins. Co.....	1,751	645	.....	.....
Yorkshire Insurance Co. Ltd.....	4,352	881
Zurich Fire Ins. Co. of N. Y.....	8,456	5,841
Totals.....	\$1,746,372	\$ 895,702	\$ 5,254	\$ —8,545

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FOR
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YEAR 1945—NET PREMIUMS RECEIVED AND
CLASSIFICATION—Continued

	Inland Navigation and Transportation		Aircraft		All Other (Including Earthquake)		Totals	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Net Premiums Received	Net Losses Incurred
	\$ 316	\$ 232	\$	\$	\$	\$	\$ 33,521	\$ 13,086
	629	103	.....	.....	.....	.....	15,506	6,715
	1,964	131	.....	.....	.....	.....	5,735	409
	936	74	.....	.....	1	.....	49,495	23,856
	.....	.....	.....	.....	.....	.....	-7,198	2,003
	678	919	-1	1	.....	.....	5,321	3,188
	.....	.....	.....	.....	.....	.....	13,656	6,521
	1,219	1,503	.....	.....	.....	.....	17,115	12,812
	.....	.....	.....	.....	.....	.....	5,749	4,602
	.....	.....	.....	.....	.....	.....	18,158	4,868

	.....	.....	.....	.....	.....	.....	5,855	5,827
	23,056	31,260	-19	35	.....	.....	180,917	108,399
	2,643	416	176	603	75	.....	18,790	5,238
	2,181	732	.....	.....	.....	.....	25,695	17,800
	172	81	.....	.....	.....	.....	427	110
	7,295	117	147	.....	.....	.....	37,754	6,389

	.....	.....	.....	.....	.....	.....	7,595	4,635
	.....	.....	.....	.....	.....	.....	1,109	514
	15,195	1,626	150	.....	3	.....	45,064	8,638
	.....	.....	.....	.....	.....	.....	14,800	15,845

	4,079	-866	4,685	3,745	58	.....	74,285	16,256
	2,613	528	2	.....	16	.....	5,136	1,092

	540	.....	.....	.....	.....	.....	12,540	5,026
	3,018	-751	188	6	.....	.....	4,052	344
	4,879	5,350	9	818	.....	.....	134,815	49,359
	80	47	.....	.....	.....	.....	7,561	1,971
	482	121	.....	.....	.....	.....	2,932	1,040
	78	27	.....	.....	.....	.....	1,228	860
	26	.....	.....	.....	.....	.....	2,251	2,988
	7	1	1	.....	.....	.....	7,637	8,901
	4,502	1,418	.....	.....	.....	.....	49,189	19,199
20	1,349	535	461	51	47	.....	36,507	22,149
	.....	.....	.....	.....	5	.....	5,206	3,872
	.....	.....	.....	.....	.....	.....	521	687
	74	.....	.....	.....	.....	.....	7,935	1,944
	.....	.....	.....	.....	.....	.....	3,595	238
	98	39	61,962	94,013	.....	.....	180,239	156,479
	7	.....	.....	.....	.....	.....	7,391	456
	3,552	753	1,734	1,651	.....	.....	72,401	29,206
	3,817	336	.....	.....	.....	.....	20,375	2,148
	900	500	.....	.....	.....	.....	25,431	14,202
	622	48	3	.....	3	.....	5,096	5,910
	.....	.....	.....	.....	.....	.....	36,687	15,346
	.....	.....	.....	.....	.....	.....	8,456	5,841

8,545	\$ 771,441	\$ 524,142	\$ 88,171	\$ 98,731	\$ 8,110	\$ 1,230	\$ 8,039,160	\$ 3,762,922

TABLE B—FIRE—COLORADO BUSINESS FOR
NET LOSSES INCURRED—BY

NAME OF COMPANY	Motor Vehicles		Ocean Marine	
	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred
MUTUAL FIRE COMPANIES				
Allied Amer. Mut. Fire Ins. Co.....	\$ 370	\$ 65	\$	\$
Automobile Mut. Ins. Co. of America.....	135	24	.....	.....
Badger Mut. Fire Ins. Co.....	.....	.....	.....	.....
Central Manufacturers' Mut. Ins. Co.....	16,837	6,687	.....	.....
Citizens Fund Mut. Fire Ins. Co.....	44	.....	.....	.....
Commercial Mut. Ins. Co. of Colo.....	1,874	499	.....	.....
Employers Mut. Fire Ins. Co.....	2,193	678	.....	.....
Farmers Alliance Ins. Co.....	.....	702	.....	.....
Farmers' Fire Ins. Co.....	.....	.....	.....	.....
Farmers Mutual Hall Ins. Co. of Iowa.....	25,445	24,546	.....	.....
Farmers' Union Mutual Ins. Co.....	.....	.....	.....	.....
Grain Dealers Nat'l Mut. Fire Ins. Co.....	699	18	.....	.....
Hardware Dealers Mut. Fire Ins. Co.....	2,744	1,064	.....	.....
Hardware Mut. Ins. Co. of Minn.....	5,257	1,124	.....	.....
Home Mut. Ins. Co. of Iowa.....	245,825	119,988	.....	.....
Implement Dealers Mut. Fire Ins. Co. of N. D. ....	.....	.....	.....	.....
Indiana Lumbermens Mut. Ins. Co.....	194	910	.....	.....
Iowa Hardware Mut. Ins. Co.....	45,113	21,129	.....	.....
Iowa Mutual Insurance Co.....	256	.....	.....	.....
Lumbermen's Mut. Ins. Co.....	45	.....	.....	.....
Lumber Mut. Fire Ins. Co. of Boston, Mass....	.....	.....	.....	.....
Michigan Millers Mut. Fire Ins. Co.....	7	.....	.....	.....
Millers' Mut. Fire Ins. Assn. of Ill.....	.....	.....	.....	.....
Millers Mut. Fire Ins. Co. (Pa.).....	.....	.....	.....	.....
Millers Mut. Fire Ins. Co. of Texas.....	.....	.....	.....	.....
Millers National Ins. Co.....	3,140	3,923	.....	.....
Mill Owners Mut. Fire Ins. Co. of Iowa.....	.....	.....	.....	.....
Mutual Impl. & Hardware Ins. Co.....	2,744	1,064	.....	.....
Nat'l Retailers Mut. Ins. Co.....	7,307	2,123	.....	.....
Nebraska Hardware Mut. Ins. Co.....	.....	.....	.....	.....
Northwestern Mut. Fire Assn.....	164	26	.....	.....
Ohio Farmers Insurance Co.....	9,465	4,188	.....	.....
Oregon Mut. Fire Ins. Co.....	1,169	696	.....	.....
Pennsylvania Lumbermen's Mut. Fire Ins. Co..	—1	23	.....	.....
Pennsylvania Millers Mut. Fire Ins. Co.....	.....	.....	.....	.....
Standard Reliance Ins. Co.....	8,209	1,156	.....	.....
Town Mutual Dwelling Ins. Co.....	.....	.....	.....	.....
Union Fire Insurance Co.....	24,011	10,012	.....	.....
United Mut. Fire Ins. Co.....	6,556	3,486	.....	.....
Western Millers Mut. Ins. Co.....	2,504	7,015	.....	.....
Western Mut. Fire Ins. Co.....	113	.....	.....	.....
Totals.....	\$ 412,419	\$ 211,146	.....	.....
Grand Totals of Stock and Mutual Companies	\$2,158,791	\$1,106,848	\$ 5,254	\$ —8,545

YEAR 1945—NET PREMIUMS RECEIVED AND CLASSIFICATION—Continued

Inland Navigation and Transportation		Aircraft		All Other (Including Earthquake)		Totals	
Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Premiums Received	Losses Incurred	Net Premiums Received	Net Losses Incurred
\$	\$	\$	\$	\$	\$	\$	\$
15						590	68
						135	24
						1,784	92
4,385	238					75,611	35,619
						2,619	1,674
						25,298	10,947
425	68					4,309	725
38	6					13,905	4,142
-3						3,467	639
						26,529	26,954
						96,302	38,255
1,432	376				29	46,050	8,514
1,436	52					26,818	11,288
1,652	537					28,626	20,201
						245,825	119,988
						602	
785	604					6,792	3,122
						49,026	22,817
1,153	31			440	62	16,045	1,494
62	31			18		4,365	1,155
77	1			158		5,433	3,295
91	4					12,018	2,686
44	3					12,377	2,530
25	1					4,158	830
16	1			1		5,486	756
12,031	2,061	698		1,123		80,277	24,874
1,919	154					27,722	9,215
1,660	118					26,672	11,845
177	131					15,430	4,604
						2,600	2,047
2,165	238					68,857	21,634
						18,873	4,297
222				1		44,224	12,486
89	1					8,602	2,668
44	1					6,801	946
						11,890	1,411
						31,110	12,688
						58,009	25,472
3,107	818			31		28,636	13,727
1,370	101					11,118	11,177
						639	14
<u>\$ 34,417</u>	<u>\$ 5,576</u>	<u>\$ 698</u>	<u>.....</u>	<u>\$ 1,772</u>	<u>\$ 91</u>	<u>\$1,155,630</u>	<u>\$ 476,920</u>
<u>\$ 805,858</u>	<u>\$ 529,718</u>	<u>\$ 88,869</u>	<u>\$ 98,731</u>	<u>\$ 9,882</u>	<u>\$ 1,321</u>	<u>\$9,194,790</u>	<u>\$4,239,842</u>

**Life Insurance Companies
1945**

**Summary of the Reports to the Commissioner of
Insurance on the Business of the
Year 1945**

TABLE 1—LIFE INSURANCE COMPANIES

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Acacia Mutual Life Insurance Company	Washington, D. C.	51 Louisiana Ave. N.W.	March, 1869	August, 1923
Aetna Life Insurance Company	Hartford, Conn.	151 Farmington Ave. . .	June, 1850	August, 1888
American Hospital and Life Insurance Company, The	San Antonio, Texas.	Pecan & St. Mary's Sts.	April, 1935	September, 1945
American National Insurance Company	Galveston, Texas.	21st St. and Avenue D.	March, 1905	September, 1926
Bankers Life Company	Des Moines, Iowa.	711 High St.	June, 1879	November, 1911
Bankers Union Life Insurance Company.	Denver, Colo.	1300 Grant St.	April, 1930	September, 1930
Beneficial Life Insurance Company	Salt Lake City, Utah.	47 W. on S. Temple St.	May, 1905	¹ May, 1941
Beneficial Standard Life Insurance Company	Los Angeles, Calif.	724 So. Spring St.	March, 1940	April, 1942
Business Men's Assurance Company of America	Kansas City, Mo.	215 Pershing Rd.	⁶ March, 1920	⁶ July, 1920
California-Western States Life Insurance Company	Sacramento, Calif.	10th and J Sts.	December, 1910	³ September, 1940
Capitol Life Insurance Company, The	Denver, Colo.	16th Ave. and Sherman	July, 1905	August, 1905
Central Life Assurance Society (Mutual).	Des Moines, Iowa.	5th and Grand Ave. . . .	February, 1896	September, 1902
Columbian National Life Insurance Company, The	Boston, Mass.	77 Franklin St.	June, 1902	¹ June, 1911
Connecticut General Life Insurance Company	Hartford, Conn.	55 Elm St.	June, 1865	March, 1922
Connecticut Mutual Life Insurance Company, The	Hartford, Conn.	140 Garden St.	June, 1846	June, 1910
Continental Assurance Company	Chicago, Ill.	310 So. Michigan Ave.	April, 1911	July, 1911
Equitable Life Assurance Society of the United States, The	New York, N. Y.	393 Seventh Ave.	July, 1859	May, 1883
Equitable Life Insurance Company of Iowa	Des Moines, Iowa.	604 Locust St.	January, 1867	November, 1920
Farmers & Bankers Life Insurance Company, The	Wichita, Kans.	First and Market Sts. . .	February, 1910	December, 1915

Federal Life and Casualty Company.....	Detroit, Michigan.....	2980 W. Grand Blvd...	March, 1906	February, 1907
Federal Life Insurance Company.....	Chicago, Ill.....	168 N. Michigan Ave..	September, 1899	¹ March, 1917
Franklin Life Insurance Company, The....	Springfield, Ill.....	812 So. Sixth St.....	July, 1884	¹ June, 1920
General American Life Insurance Company.	St. Louis, Mo.....	1501 Locust St.....	June, 1933	January, 1934
Great Northern Life Insurance Company...	Milwaukee, Wis.....	710 N. Plankinton Ave.	May, 1909	July, 1922
Guarantee Reserve Life Insurance Com- pany	Fort Collins, Colo.....	109 E. Mountain Ave..	May, 1940	June, 1940
Guardian Life Insurance Company of America, The.....	New York, N. Y.....	50 Union Square.....	April, 1860	May, 1883
Home Life Insurance Company.....	New York, N. Y.....	256 Broadway.....	April, 1860	January, 1885
Jefferson Standard Life Insurance Com- pany	Greensboro, N. C.....	Jefferson Square.....	May, 1907	August, 1922
John Hancock Mutual Life Insurance Company	Boston, Mass.....	197 Clarendon St.....	April, 1862	November, 1928
Kansas City Life Insurance Company.....	Kansas City, Mo.....	3520 Broadway.....	May, 1895	April, 1911
Lincoln Liberty Life Insurance Company...	Lincoln, Nebr.....	11th and O Sts.....	May, 1919	October, 1924
Lincoln National Life Insurance Com- pany, The.....	Fort Wayne, Ind.....	1301-27 So. Harrison St.	June, 1905	August, 1918
Lutheran Mutual Life Insurance Company.	Waverly, Iowa.....	201-11 First St. S. E...	⁶ May, 1916	January, 1938
Manhattan Life Insurance Company.....	New York, N. Y.....	120 W. 57th St.....	May, 1850	May, 1883
Massachusetts Mutual Life Insurance Company	Springfield, Mass.....	1295 State St.....	May, 1851	September, 1887
Massachusetts Protective Life Assurance Company, The.....	Worcester, Mass.....	18 Chestnut St.....	February, 1924	October, 1924
Metropolitan Life Insurance Company....	New York, N. Y.....	1 Madison Ave.....	March, 1868	December, 1917
Midland National Life Insurance Company.	Watertown, S. D.....	Midland Nat. Life Bldg.	August, 1906	April, 1922
Midwest Life Insurance Company of Lin- coln, Nebraska, The.....	Lincoln, Nebr.....	1339 O St.....	February, 1906	December, 1939
Minnesota Mutual Life Insurance Com- pany, The.....	St. Paul, Minn.....	156 E. Sixth St.....	⁶ 1901	¹ March, 1922

¹Readmitted. ⁶Reincorporated.

TABLE 1—LIFE INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Modern Life Insurance Company.....	St. Paul, Minn.....	Endicott Bldg.....	May, 1921	May, 1941
Mutual Benefit Life Insurance Company, The	Newark, N. J.....	300 Broadway.....	January, 1845	April, 1887
Mutual Life Insurance Company of New York, The.....	New York, N. Y.....	34 Nassau St.....	April, 1842	May, 1883
National Life Company.....	Des Moines, Iowa.....	Hubbell Bldg.....	^o February, 1929	February, 1929
National Life Insurance Company.....	Montpelier, Vt.....	131 State St.....	November, 1848	October, 1888
National Reserve Life Insurance Com- pany, The	Topeka, Kans.....	1000 Kansas Ave.....	November, 1920	August, 1943
New England Mutual Life Insurance Company	Boston, Mass.....	501 Boylston St.....	April, 1835	November, 1889
New York Life Insurance Company.....	New York, N. Y.....	51 Madison Ave.....	May, 1841	May, 1883
North American Accident Insurance Com- pany	Chicago, Ill.....	209 So. LaSalle St....	May, 1886	November, 1899
North American Reassurance Company.....	New York, N. Y.....	110 E. 42nd St.....	April, 1923	October, 1928
Northern Life Insurance Company.....	Seattle, Wash.....	3rd at University St...	July, 1906	¹ April, 1935
Northwestern Mutual Life Insurance Company, The	Milwaukee, Wis.....	720 E. Wisconsin Ave.	March, 1857	May, 1883
Northwestern National Life Insurance Company	Minneapolis, Minn....	430 Oak Grove St.....	September, 1885	¹ March, 1913
Occidental Life Insurance Company.....	Albuquerque, N. M....	3rd St. and Gold Ave..	^o March, 1909	June, 1911
Occidental Life Insurance Company of California	Los Angeles, Calif....	756 So. Spring St.....	June, 1906	August, 1923
Ohio National Life Insurance Company, The	Cincinnati, Ohio.....	2400 Reading Rd.....	September, 1909	March, 1933
Old Republic Credit Life Insurance Com- pany	Chicago, Ill.....	309 W. Jackson Blvd..	April, 1931	October, 1936
Pacific Mutual Life Insurance Company....	Los Angeles, Calif....	523 W. Sixth St.....	July, 1936	December, 1936
Pacific National Life Assurance Company..	Salt Lake City, Utah..	Pacific Nat'l Life Bldg.	October, 1928	November, 1929

Paul Revere Life Insurance Company, The.	Worcester, Mass.....	18 Chestnut St.....	June, 1930	December, 1930
Penn Mutual Life Insurance Company, The	Philadelphia, Pa.....	Independence Square..	February, 1847	May, 1883
Postal Life and Casualty Insurance Com- pany	Kansas City, Mo.....	4727 Wyandotte St....	July, 1927	March, 1945
Provident Life & Accident Insurance Company	Chattanooga, Tenn....	725 Broad St.....	^a January, 1910	August, 1928
Provident Mutual Life Insurance Com- pany of Philadelphia.....	Philadelphia, Pa.....	Market St. at 46th St..	March, 1865	March, 1902
Prudential Insurance Company of America, The	Newark, N. J.....	763 Broad St.....	January, 1873	November, 1888
Reserve Life Insurance Company.....	Dallas, Texas.....	701 Thomas Bldg.....	August, 1938	July, 1945
Royal Highlanders	Lincoln, Nebr.....	1321 Sharp Bldg.....	August, 1896	July, 1942
Security Life and Accident Company.....	Denver, Colo.....	Security Life Bldg....	August, 1929	September, 1930
Security Mutual Life Insurance Company of Lincoln, Nebraska.....	Lincoln, Nebr.....	12th and "O" Sts.....	^a July, 1903	July, 1941
State Farm Life Insurance Company.....	Bloomington, Ill.....	State Farm Ins. Bldg..	January, 1929	December, 1930
Sun Life Assurance Company of Canada...	Montreal, Canada.....	Dominion Square.....	May, 1865	March, 1928
Travelers Insurance Company, The.....	Hartford, Conn.....	700 Main St.....	June, 1863	June, 1883
Union Central Life Insurance Company, The	Cincinnati, Ohio.....	3-5 W. Fourth St.....	February, 1867	April, 1889
Union Life Insurance Company.....	Little Rock, Ark.....	Union Life Bldg.....	September, 1920	June, 1943
Union National Life Insurance Company...	Lincoln, Nebr.....	Barkley Bldg.....	August, 1931	June, 1944
United American Life Insurance Company.	Denver, Colo.....	333 Colo. Nat. Bk. Bldg.	October, 1936	May, 1938
United Benefit Life Insurance Company...	Omaha, Nebr.....	Farnam at 33rd St....	August, 1926	March, 1927
Washington National Life Insurance Com- pany	Chicago, Ill.....	1737 Howard St.....	May, 1923	March, 1924
West Coast Life Insurance Company.....	San Francisco, Calif...	605 Market St.....	February, 1915	July, 1919
Woodmen Central Assurance Company.....	Lincoln, Nebr.....	13th and N Sts.....	October, 1916	June, 1932
Woodmen Central Life Insurance Company	Lincoln, Nebr.....	Woodmen Acc. Bldg...	January, 1930	June, 1939
World Insurance Company.....	Omaha, Nebr.....	3rd Floor, Baird Bldg.	November, 1903	May, 1943

^aReadmitted. ^bReincorporated.

TABLE 2—LIFE INSURANCE COMPANIES

NAME OF COMPANY	Admitted Assets	Net Reserve on Policies	All Other Liabilities Except Net Reserves on Policies, Capital and Surplus	Capital
Acacia Mutual Life Insurance Co.	\$ 145,346,195	\$ 122,602,718	\$ 16,184,400	\$
Aetna Life Insurance Co.	1,152,901,151	825,834,846	267,058,958	15,000,000
American Hospital and Life Ins. Co.	1,267,173	375,224	1235,586	300,000
American National Insurance Co.	176,081,230	141,419,898	13,088,108	2,000,000
Bankers Life Co.	364,575,943	281,800,553	161,067,964	. . . . .
Bankers Union Life Insurance Co.	2,203,826	1,589,937	339,977	100,000
Beneficial Life Insurance Co.	27,104,581	21,409,181	2,439,299	250,000
Beneficial Standard Life Insurance Co.	1,188,467	169,546	1378,949	302,808
Business Men's Assur. Co. of America	49,422,723	35,294,632	10,098,732	2,000,000
California-Western States Life Ins. Co.	79,009,130	64,846,727	8,805,536	1,312,500
Capitol Life Insurance Co.	17,985,708	14,643,628	1,946,840	250,000
Central Life Assur. Society (Mutual)	73,205,891	57,020,861	9,173,203	. . . . .
Columbian National Life Insurance Co.	70,363,819	56,162,516	5,832,960	3,000,000
Connecticut General Life Insurance Co.	504,199,578	398,103,557	66,501,212	3,000,000
Connecticut Mutual Life Insurance Co.	591,110,377	449,875,268	100,006,095	. . . . .
Continental Assurance Co.	74,891,930	54,882,001	12,413,333	2,000,000
Equitable Life Assur. Society of U. S.	3,849,438,783	3,145,876,642	450,202,946	. . . . .
Equitable Life Insurance Co. of Iowa.	302,413,211	234,507,113	53,475,979	1,000,000
Farmers and Bankers Life Ins. Co.	18,905,198	15,256,847	1,554,566	1,000,000
Federal Life and Casualty Co.	3,026,403	1,009,213	1933,462	450,000
Federal Life Insurance Co.	23,709,329	17,860,181	3,654,997	1,000,000
Franklin Life Insurance Co.	76,787,847	63,100,885	17,686,962	1,850,000
General American Life Insurance Co.	147,166,617	123,705,788	14,992,614	500,000
Great Northern Life Insurance Co.	12,267,812	8,821,128	12,007,429	319,000
Guarantee Reserve Life Insurance Co.	2,076,578	1,478,365	190,538	136,640
Guardian Life Ins. Co. of America.	208,146,115	165,625,578	32,779,651	. . . . .
Home Life Insurance Co.	167,610,335	131,674,011	26,615,209	. . . . .
Jefferson Standard Life Insurance Co.	161,278,046	123,469,442	19,308,604	10,000,000
John Hancock Mutual Life Ins. Co.	1,837,622,237	1,453,867,909	197,515,227	. . . . .
Kansas City Life Insurance Co.	170,160,466	151,435,028	9,424,923	4,000,000
Lincoln Liberty Life Insurance Co.	11,055,958	8,378,796	937,802	100,000
Lincoln National Life Insurance Co.	271,233,701	185,206,114	164,455,690	3,500,000
Lutheran Mutual Life Insurance Co.	23,858,101	18,901,503	3,061,157	. . . . .
Manhattan Life Insurance Co.	36,725,107	31,245,578	4,743,368	100,000
Massachusetts Mutual Life Ins. Co.	1,014,155,467	735,577,836	223,486,946	. . . . .
Massachusetts Protect. Life Assur. Co.	14,670,628	11,901,122	1,263,737	300,000
Metropolitan Life Insurance Co.	7,561,997,270	6,386,260,134	1617,670,321	. . . . .
Midland National Life Insurance Co.	8,928,511	7,165,398	479,389	300,000
Midwest Life Ins. Co. of Lincoln, Nebr.	6,559,700	5,324,239	503,404	300,000
Minnesota Mutual Life Insurance Co.	77,066,970	57,774,009	14,510,474	. . . . .
Modern Life Insurance Co.	3,565,421	2,944,153	458,504	117,970
Mutual Benefit Life Insurance Co.	1,006,427,438	756,910,714	206,666,678	. . . . .
Mutual Life Insurance Co. of New York	1,798,385,011	1,425,080,807	276,580,583	. . . . .
National Life Co.	10,827,532	9,125,706	619,073	. . . . .

¹Surplus funds include contingency reserves.

Financial Statement for the Year 1945

Unassigned and Special Surplus Funds	Gain from Insurance	Gain from Investments	Dividends to Policyholders	Dividends to Stockholders	Other Surplus Changes	Net Gain in Surplus
\$ 6,559,077	\$ 1,029,355	\$ 989,087	\$ 923,113	\$ 1,050,000	\$ —500,000	\$ 595,329
45,007,347	466,449	15,730,630	3,386,822	1,050,000	10,200,000	1,560,257
356,363	49,467	2,197	.....	18,000	.....	33,664
19,573,224	1,317,098	133,563	1,104	400,000	.....	1,049,557
21,707,426	5,352,437	1,930,672	3,791,891	.....	1,969,444	1,521,774
173,912	119,275	2,038	87,070	10,000	—1,000	23,243
3,006,101	425,703	248,739	335,998	25,000	—219,128	94,316
337,164	—26,988	22,713	.....	.....	163,934	59,659
2,029,359	107,476	247,640	41,911	1,000,000	646,804	—39,991
4,044,367	754,553	933,417	255,902	335,871	—746,197	350,000
1,145,240	16,365	105,130	29,151	25,000	—38,151	29,193
7,011,827	1,517,842	739,872	994,730	.....	—1,000,000	262,984
5,368,343	919,343	1,395,326	4,361	240,000	—153,957	1,916,351
36,594,809	1,261,037	7,363,340	1,741,163	450,000	—3,341,000	3,092,214
41,229,014	6,825,088	3,726,953	6,966,197	.....	250,000	3,835,844
5,596,596	869,135	844,045	311,880	300,000	—381,152	720,148
253,359,195	37,619,599	58,760,599	53,731,353	.....	—9,650,655	32,998,190
13,430,119	—1,703,576	5,038,118	2,578,246	100,000	.....	656,296
1,093,785	26,012	233,362	89,578	50,000	—94,796	25,000
633,728	9,465	10,331	.....	38,250	118,385	99,931
1,194,151	255,223	55,281	44,768	40,000	174,096	51,640
4,150,000	952,366	409,560	382,516	247,500	553,611	1,285,521
7,968,215	2,333,195	901,515	439,853	.....	3,105,992	—311,135
1,120,255	96,106	78,952	.....	31,901	191,279	334,436
271,035	164,571	722	16,730	3	—30,035	118,525
9,740,886	2,927,938	666,094	2,107,092	43	—250,000	1,236,897
9,321,115	2,878,002	420,552	1,664,983	.....	—1,178,000	455,571
8,500,000	2,897,032	2,783,490	1,195,522	6,320,000	3,335,000	1,500,000
186,239,101	41,063,019	31,672,928	27,861,057	.....	—30,000,000	14,874,890
5,300,455	—790,343	1,684,100	184,808	160,000	.....	548,949
1,639,360	248,280	157,481	49,232	16,000	—150,000	190,529
18,071,897	2,885,301	769,221	159,841	420,000	.....	3,074,681
1,895,441	749,897	23,714	554,692	.....	—147,635	71,284
636,161	432,282	—28,727	143,790	.....	—87,000	172,765
55,090,685	8,635,674	14,532,124	10,632,511	.....	.....	12,535,287
1,205,769	145,795	.....	.....	.....	.....	145,795
558,066,815	69,100,049	93,142,641	129,511,666	.....	11,744,000	20,987,024
983,724	—64,151	128,173	22,033	18,000	.....	23,989
432,057	51,877	47,277	1,063	30,000	—43,091	25,000
4,782,487	1,608,775	180,774	1,031,586	.....	—400,000	357,963
44,794	—70,046	—13,480	21,207	.....	84,527	—20,206
42,850,046	5,207,008	11,729,981	13,338,853	.....	.....	3,598,136
96,723,621	25,139,545	17,596,744	14,833,643	.....	—2,367,911	25,534,735
1,082,752	140,485	66,898	139,032	.....	.....	68,351

TABLE 2—LIFE INSURANCE COMPANIES

NAME OF COMPANY	Admitted Assets	Net Reserve on Policies	All Other Liabilities Except Net Reserves on Policies, Capital and Surplus	Capital
National Life Insurance Co.....	\$ 326,781,146	\$ 251,747,145	\$ 57,986,625	\$
National Reserve Life Insurance Co..	5,858,270	3,774,952	729,506	550,000
New England Mutual Life Ins. Co....	778,615,921	577,250,736	151,422,986	.....
New York Life Insurance Co.....	3,813,504,095	2,983,317,299	599,173,174	.....
North American Accident Ins. Co....	13,661,875	7,946,258	4,097,096	750,000
North American Reassurance Co.....	24,485,446	17,498,922	2,546,236	1,000,000
Northern Life Insurance Co.....	34,137,409	24,823,939	15,612,101	600,000
Northwestern Mutual Life Ins. Co....	1,887,664,905	1,438,509,503	315,072,233	.....
Northwestern National Life Ins. Co..	126,962,632	96,722,792	20,523,877	1,650,000
Occidental Life Insurance Co.....	10,761,650	9,047,241	713,540	265,000
Occidental Life Insurance Co. of Calif.	147,732,949	100,173,201	29,877,895	3,000,000
Ohio National Life Insurance Co.....	78,989,021	67,405,160	7,513,067	828,580
Old Republic Credit Life Insurance Co.	1,375,827	595,089	216,675	300,000
Pacific Mutual Life Insurance Co....	319,530,931	242,352,903	167,044,673	1,000,000
Pacific National Life Assurance Co..	5,407,622	4,123,458	478,983	647,250
Paul Revere Life Insurance Co.....	16,185,010	7,023,838	14,731,429	1,000,000
Penn Mutual Life Insurance Co....	1,016,977,550	767,525,974	194,980,868	.....
Postal Life and Casualty Insurance Co.	2,086,040	766,016	1717,049	200,000
Provident Life and Accident Ins. Co..	31,993,340	12,358,711	12,515,845	4,200,000
Provident Mut. Life Ins. Co. of Phila.	511,659,463	396,274,613	81,183,997	.....
Prudential Insurance Co. of America..	6,355,984,306	5,769,970,902	1501,262,447	.....
Reserve Life Insurance Co.....	416,320	145,983	80,575	100,000
Royal Highlanders*.....	5,290,576	3,293,256	262,283	.....
Security Life and Accident Co.....	11,914,631	8,640,180	1,925,911	250,000
Security Mut. Life Ins. Co. of Lincoln.	10,439,880	8,460,097	1,310,013	.....
State Farm Life Insurance Co.....	15,374,577	8,404,168	4,899,537	300,000
Sun Life Assurance Co. of Canada....	485,365,402	398,091,681	87,023,721	250,000
Travelers Insurance Co.....	1,512,224,247	1,091,081,108	261,697,376	20,000,000
Union Central Life Insurance Co.....	533,647,507	418,210,470	100,890,455	2,500,000
Union Life Insurance Co.....	2,260,893	1,711,563	306,508	100,000
Union National Life Insurance Co....	3,391,672	2,780,419	346,616	100,000
United American Life Insurance Co..	411,190	149,952	73,648	150,515
United Benefit Life Insurance Co....	53,532,524	43,716,498	15,644,667	1,000,000
Washington National Life Ins. Co....	72,186,239	21,945,375	138,812,283	4,000,000
West Coast Life Insurance Co.....	36,098,613	29,318,058	14,812,101	375,000
Woodmen Central Assurance Co.....	615,933	2,159	192,458	.....
Woodmen Central Life Insurance Co..	1,310,893	1,054,340	51,024	111,520
World Insurance Co.....	2,532,897	987,621	1,028,117	.....
Totals.....	\$40,415,292,846	\$32,622,716,912	\$5,379,108,080	\$99,716,783

*Name changed February 13, 1946, to Lincoln Mutual Life Insurance Company. ²Deposit Capital. ³Corporate and combined departments. ¹Surplus funds include contingency reserves.

Financial Statement for the Year 1945—Continued

	Unassigned and Special Surplus Funds	Gain from Insurance	Gain from Investments	Dividends to Policyholders	Dividends to Stockholders	Other Surplus Changes	Net Gain in Surplus
	\$ 17,047,376	\$ 6,211,122	\$ 345,474	\$ 4,772,844	\$	\$	\$ 1,783,752
	803,812	57,103	598	44,988	30,250	.....	—17,537
	49,942,199	6,649,859	21,473,553	11,214,876	.....	—8,397,594	8,510,942
	231,013,622	—14,775,479	53,557,976	38,633,230	.....	7,033	156,300
	868,521	89,590	19,231	686	.....	1—134,843	—26,708
	3,440,288	584,266	206,573	.....	.....	—790,839	.....
	3,101,369	657,644	201,936	316,225	60,000	1.....	483,355
	134,083,169	46,608,853	10,789,362	38,212,909	.....	—19,185,306	.....
	8,065,963	1,831,614	835,406	1,549,827	132,000	—752,515	232,678
	735,869	10,116	412,751	16,215	31,800	—100,000	274,852
	15,681,853	1,723,423	795,179	301,529	500,000	1253,546	2,000,619
	3,242,214	310,116	1,006,649	345,414	103,553	—520,639	347,159
	264,063	107,988	3,776	.....	150,000	2,053	—36,183
	9,133,355	1,475,058	1,923,614	1,180,776	.....	1—1,632,912	584,984
	158,831	849	11,824	3,223	38,835	.....	—29,385
	3,429,743	286,040	.....	.....	100,000	1662,071	848,111
	54,470,708	3,748,195	7,912,292	10,360,483	.....	.....	1,300,004
	402,975	—16,583	18,193	.....	40,000	1118,543	80,153
	2,918,784	306,801	135,327	.....	350,000	1—42,128	50,000
	34,200,853	—1,357,062	9,967,844	4,250,598	.....	2,398,664	1,961,520
	84,750,957	72,645,017	41,091,707	82,284,994	.....	1—30,445,370	1,006,360
	89,762	37,963	6,922	.....	.....	5,000	49,885
	1,735,037	107,319	124,238	75,743	.....	—27,414	128,400
	1,098,530	392,980	—10,161	192,634	34,839	1—40,346	115,000
	669,770	222,039	—12,431	127,801	.....	—4,500	77,307
	1,770,872	730,150	93,788	444,610	30,000	.....	349,328
	.....	6,183,952	126,138	4,706,229	.....	—3,046,632	—1,442,771
	139,445,763	1,891,573	8,016,870	3,982	.....	11,709,182	11,613,643
	12,046,582	2,466,421	3,525,616	2,950,076	112,500	—2,027,098	902,363
	142,822	1,859	20,963	.....	.....	2,178	25,000
	164,637	40,266	1,494	17,822	8,000	.....	15,938
	37,075	—11,152	1,641	17,225	.....	37,735	10,999
	3,171,359	923,962	508,854	3,962	50,000	1—612,725	766,129
	7,428,581	1,318,154	234,753	49,054	340,000	1756,078	1,919,931
	1,593,454	229,507	177,301	189,176	22,500	129,686	224,818
	421,316	—4,650	—2	.....	.....	16,015	11,363
	94,009	35,030	3,741	3,556	.....	35,215	.....
	517,159	—10,508	3,928	713	.....	162,017	54,724
	<u>\$2,313,751,071</u>	<u>\$365,682,410</u>	<u>\$438,996,705</u>	<u>\$481,878,348</u>	<u>\$13,459,845</u>	<u>\$—139,192,873</u>	<u>\$170,148,049</u>

TABLE 3—LIFE INSURANCE COMPANIES

NAME OF COMPANY	TOTAL BUSINESS						Year Ann
	Ordinary	Written, Revived and Increased During Year Industrial	Annuities	In Force End of Ordinary	Industrial	Year Ann	
Acacia Mutual Life Ins. Co.....	\$ 96,701,750	\$ -----	\$ 22,415	\$ 647,942,325	\$ -----	\$ 1	
Aetna Life Insurance Co.....	\$1,696,807,980	-----	\$3,191,823	\$5,519,820,472	-----	\$35.5	
Amer. Hosp. & Life Ins. Co....	\$5,476,544	-----	-----	\$10,333,337	-----	-----	
American National Ins. Co....	\$81,072,453	204,358,072	392,816	\$390,296,807	966,679,922	1.8	
Bankers Life Company.....	\$144,618,656	-----	\$229,454	\$1,025,077,173	-----	\$3,1	
Bankers Union Life Ins. Co....	4,909,057	-----	270	18,768,518	-----	-----	
Beneficial Life Insurance Co....	\$24,131,695	-----	5,104	\$144,006,004	-----	-----	
Beneficial Stand. Life Ins. Co..	1,907,763	-----	117	1,869,375	-----	-----	
Business Men's Assur. Co.....	\$49,881,465	-----	162,378	\$225,382,612	-----	9	
Calif.-Western States Life....	\$40,854,805	-----	101,094	\$316,787,440	-----	8	
Capitol Life Insurance Co....	\$18,685,877	-----	3,269	\$86,683,730	-----	-----	
Central Life Assur. Soc.....	19,714,342	-----	22,464	213,870,059	-----	2	
Columbian Nat'l Life Ins. Co.	\$27,651,099	-----	13,333	\$238,858,366	21,100	8	
Connecticut Gen'l Life Ins. Co.	\$441,796,972	-----	\$2,205,741	\$1,784,561,736	-----	\$21.8	
Connecticut Mut. Life Ins. Co.	129,645,094	-----	382,497	1,381,547,564	-----	14,1	
Continental Assurance Co....	\$202,799,601	-----	\$316,420	\$539,436,117	-----	\$1.6	
Equitable Life Assur. Soc.....	\$1,720,925,152	-----	\$14,264,703	\$9,172,440,347	-----	\$207.7	
Equitable Life Ins. Co. of Iowa	74,747,840	-----	306,185	744,780,420	-----	8.5	
Farmers & Bankers Life I. Co.	14,569,828	-----	3,683	78,954,279	-----	-----	
Federal Life & Casualty Co....	1,424,754	-----	-----	7,411,345	108,952	-----	
Federal Life Insurance Co....	\$17,473,249	-----	3,342	\$99,019,900	4,805	-----	
Franklin Life Insurance Co....	\$69,465,744	34,272,721	504,550	\$323,396,862	30,858,133	1.4	
General American Life Ins. Co.	\$142,510,590	-----	162,968	\$759,327,925	-----	8	
Great Northern Life Ins. Co....	6,878,245	-----	5,800	\$50,143,735	-----	-----	
Guarantee Reserve Life I. Co.	7,132,232	5,433,564	-----	16,293,471	8,992,768	-----	
Guardian Life I. Co. of Amer.	\$56,233,720	-----	66,671	\$624,325,119	19,901	2.4	
Home Life Insurance Co.....	66,138,085	-----	118,703	577,017,530	-----	1.8	
Jefferson Standard Life.....	72,164,011	-----	159,688	589,097,454	-----	1.1	
John Hancock Mut. Life I. Co.	\$994,094,790	218,528,931	\$9,379,499	\$5,008,745,326	2,247,873,437	\$58.4	
Kansas City Life Ins. Co.....	\$84,977,485	-----	—8,480	\$609,581,090	-----	2.1	
Lincoln Liberty Life Ins. Co....	5,876,509	-----	**—79	44,738,363	-----	*	
Lincoln Nat'l Life Ins. Co....	\$389,377,677	-----	\$303,218	\$1,925,290,173	-----	\$4.7	
Lutheran Mut. Life Ins. Co....	13,691,128	-----	\$1,610	117,809,058	-----	-----	
Manhattan Life Ins. Co.....	25,925,956	-----	148,088	148,312,024	-----	1.3	
Mass. Mut. Life Ins. Co.....	156,501,803	-----	846,653	2,279,068,780	-----	21.2	
Massachusetts Protective Life..	5,874,069	-----	-----	52,359,769	-----	-----	
Metropolitan Life Ins. Co....	\$3,730,230,461	612,337,711	\$7,757,206	\$22,034,874,530	9,227,095,287	\$107.1	
Midland National Life Ins. Co.	5,669,211	-----	—404	\$35,277,941	-----	-----	
Midwest Life I. Co. of Lincoln	5,051,928	-----	313	32,370,804	-----	-----	
Minnesota Mut. Life Ins. Co....	\$71,901,006	-----	\$67,987	\$347,261,356	-----	\$1.6	
Modern Life Insurance Co....	8,401,908	-----	512	28,522,739	-----	-----	
Mutual Benefit Life Ins. Co....	173,037,879	-----	1,134,006	2,372,337,677	-----	6.3	

*Supplementary contracts only. **Number of policies—amounts optional. †Includes Group.

Exhibit of Insurance Policies (Paid for Business)

Year	COLORADO BUSINESS							Premiums Received During Year
	Year Annuities	Written, Revived and Increased During Year			In Force End of Year			
	Ordinary	Industrial	Annuities	Ordinary	Industrial	Annuities		
\$ 162,803	\$ 2,485,793	\$ -----	\$ -----	\$ 12,058,601	\$ -----	\$ -----	\$ 362,382	
² 35,915,923	⁵ 5,520,953	-----	-----	² 4,961,926	-----	116,958	781,021	
-----	-----	-----	-----	11,500	-----	-----	428	
1,805,534	1,773,826	3,222,376	8,903	6,242,869	10,145,324	22,552	462,404	
³ 3,167,770	¹ 2,638,883	-----	5,269	¹ 2,562,091	-----	52,852	343,990	
727	1,987,000	-----	-----	8,054,327	-----	-----	270,693	
54,525	470,632	-----	-----	1,393,335	-----	-----	48,326	
121	-----	-----	-----	-----	-----	-----	-----	
922,617	¹ 1,958,569	-----	4,497	⁶ 6,946,145	-----	13,420	223,062	
892,846	7,000	-----	488	937,615	-----	954	28,762	
56,731	⁴ 2,239,070	-----	2,001	³ 4,703,425	-----	31,045	931,646	
261,236	152,399	-----	-----	1,064,281	-----	1,024	32,794	
859,670	691,189	-----	33	4,038,100	-----	8,169	91,193	
² 1,337,518	¹ 1,677,260	-----	400	⁶ 1,192,070	-----	20,398	219,910	
14,135,852	1,892,444	-----	8,473	15,330,590	-----	121,088	588,110	
¹ 1,600,966	¹ 196,680	-----	2,318	¹ 1,561,563	-----	3,611	69,836	
² 207,729,771	¹ 14,303,607	-----	44,057	⁶ 9,131,707	-----	1,502,990	2,581,975	
8,512,975	1,919,804	-----	9,550	12,487,033	-----	128,850	419,700	
15,516	2,001,646	-----	-----	4,485,180	-----	-----	124,629	
-----	3,000	-----	-----	3,000	-----	-----	14	
44,947	206,750	-----	-----	1,443,092	-----	-----	44,044	
1,486,137	¹ 1,123,024	-----	9,901	⁹ 0,017,607	-----	17,136	361,572	
865,466	⁹ 1,182,698	-----	-----	¹ 09,058,892	-----	1,455	1,524,678	
49,037	23,981	-----	-----	457,335	-----	1,908	13,044	
-----	5,780,135	2,742,496	-----	8,053,961	3,304,864	-----	248,907	
2,434,121	338,281	-----	1,869	5,448,640	-----	21,533	157,683	
1,883,022	199,537	-----	1,548	6,478,613	-----	34,483	231,393	
1,138,660	404,725	-----	1,868	5,562,619	-----	7,198	95,387	
⁵ 8,423,208	² 7,792,055	117,699	7,717	⁷ 1,188,011	490,541	93,312	363,962	
2,113,544	³ 7,758,205	-----	2,667	³ 0,059,417	-----	27,108	812,987	
**2,434	492,890	-----	-----	4,313,681	-----	**588	162,038	
⁴ 7,758,480	⁴ 0,005,539	-----	1,731	¹ 5,528,116	-----	9,029	169,877	
*5,719	126,520	-----	-----	590,530	-----	-----	17,020	
1,395,316	493,012	-----	-----	3,674,051	-----	10,518	114,695	
21,258,675	1,432,315	-----	14,593	15,371,976	-----	164,496	708,090	
*1,103	149,288	-----	-----	985,646	-----	-----	26,977	
¹ 107,131,104	¹ 0,792,600	2,996,935	7,078	⁸ 0,449,623	³ 3,348,169	233,835	3,355,571	
9,379	4,115	-----	-----	135,961	-----	-----	2,940	
9,915	1,259,954	-----	-----	3,018,870	-----	-----	60,002	
¹ 1,662,096	² 537,104	-----	-----	⁸ 4,474,338	-----	19,436	225,672	
1,505	55,219	-----	-----	231,559	-----	-----	8,339	
6,338,513	1,215,689	-----	10,238	22,002,782	-----	75,742	831,226	

TABLE 3—LIFE INSURANCE COMPANIES

NAME OF COMPANY	TOTAL BUSINESS					Year An
	Ordinary	Written, Revived and Increased During Year Industrial	Annuities	In Force at Ordinary	End of Industrial	
Mutual Life Ins. Co. of N. Y.	\$ 212,189,848	\$ -----	\$ -32,776	\$ 3,789,752,708	\$ -----	\$ 22.
National Life Company	7,684,968	-----	2,396	50,085,627	-----	
National Life Insurance Co.	78,412,196	-----	890,404	740,588,698	-----	8.
National Reserve Life Ins. Co.	5,600,563	-----	-735	24,256,144	-----	
New England Mut. Life I. Co.	190,755,889	-----	1,492,459	2,029,970,591	-----	21.
New York Life Ins. Co.	572,703,874	-----	77,044	7,979,193,102	-----	49.
North American Acc. Ins. Co.	271,863,849	-----	25,634	271,050,898	-----	
North Amer. Reassurance Co.	53,716,400	-----	9,401	246,139,500	-----	
Northern Life Insurance Co.	229,410,949	-----	15,882	2150,919,905	-----	
Northwestern Mut. Life I. Co.	340,708,865	-----	1,955,121	4,670,796,400	-----	15.
Northwestern Nat'l L. Ins. Co.	2111,137,253	-----	183,236	2616,063,402	-----	
Occidental Life I. Co. (N. M.)	11,257,055	-----	-----	50,720,737	-----	
Occidental Life I. Co. (Calif.)	2380,505,607	-----	2368,707	21,030,287,987	-----	23.
Ohio National Life Ins. Co.	232,963,144	-----	47,578	2279,091,077	54,732	1.
Old Republic Credit L. Ins. Co.	285,587,718	-----	*20	279,173,889	-----	
Pacific Mutual Life Ins. Co.	281,671,284	-----	2292,609	2718,917,013	-----	25.
Pacific Natl. Life Assur. Co.	211,164,647	-----	7,213	239,912,112	-----	
Paul Revere Life Ins. Co.	218,236,777	-----	23,205	265,731,455	-----	
Penn Mutual Life Ins. Co.	144,325,620	-----	512,099	2,213,442,225	-----	21.4
Postal Life and Acc. Ins. Co.	2,027,942	-----	-----	5,704,402	-----	
Provident Life & Acc. Ins. Co.	62,964,799	-----	10,149	261,627,076	-----	
Provident Mut. L. I. Co. of Phil.	77,901,999	-----	283,393	1,128,760,096	-----	7.0
Prudential Ins. Co. of America	22,158,541,955	539,753,226	24,101,064	215,522,896,412	8,177,417,364	272.0
Reserve Life Insurance Co.	1,542,322	-----	-----	3,843,273	-----	
Royal Highlanders	1,748,286	-----	-2,493	9,675,430	-----	
Security Life and Acc. Co.	10,479,504	-----	3,993	67,013,839	-----	
Security Mut. L., Lincoln, Neb.	29,462,271	-----	13,995	54,576,365	-----	4
State Farm Life Ins. Co.	35,084,096	-----	21,972	169,964,833	-----	3
Sun Life Assur. Co. of Canada	2168,128,257	-----	21,132,803	21,383,574,280	-----	218.2
Travelers Insurance Co.	21,465,426,732	-----	2703,490	26,556,367,885	-----	226.1
Union Central Life Ins. Co.	281,199,003	-----	-7,959	21,221,130,193	-----	15.1
Union Life Insurance Co.	10,039,691	4,196,362	-----	34,216,540	8,479,949	-----
Union National Life Ins. Co.	9,480,758	-----	*23	35,258,719	-----	
United American Life Ins. Co.	5,017,819	58,553	-----	11,749,347	843,321	-----
United Benefit Life Ins. Co.	2109,634,020	-----	1,492,200	2400,105,204	-----	2.9
Washington National Ins. Co.	225,105,811	62,868,389	30,308	2191,170,476	155,142,378	10
West Coast Life Ins. Co.	229,492,816	-----	24,913	2154,053,435	-----	20
Woodmen Central Assur. Co.	486,070	-----	-----	476,010	-----	-----
Woodmen Central Life Ins. Co.	4,277,437	-----	362	17,028,975	-----	
World Insurance Co.	2,386,971	-----	100	6,000,374	-----	
Totals	\$17,617,255,478	\$ 1,681,807,529	\$ 55,933,427	\$112,705,186,294	\$20,823,592,049	\$802,15

*Supplementary contracts only. **Number of policies—amounts optional. †Includes Group.

Exhibit of Insurance Policies (Paid for Business)—Continued

Year	COLORADO BUSINESS			In Force End of Year			Premiums Received During Year
	Year Annuities	Written, Revived and Increased During Year	Industrial Annuities	Ordinary	Annuities	Industrial	
\$ 22,152,018	\$ 3,808,819	\$ -----	\$ 3,916	\$ 36,244,234	\$ -----	\$ 182,404	\$ 1,309,952
8,131	573,091	-----	6	1,975,085	-----	62	55,262
8,861,800	331,809	-----	5,616	6,355,785	-----	80,122	339,267
5,189	120,500	-----	-----	506,597	-----	-----	23,401
21,094,135	2,719,363	-----	2,172	17,630,191	-----	75,262	616,433
49,006,702	10,994,896	-----	19,726	105,413,240	-----	604,005	3,491,761
25,634	-----	-----	-----	22,000	-----	-----	131
46,326	607,300	-----	-----	2,629,900	-----	68	50,730
225,842	267,168	-----	-----	1,829,468	-----	10	60,959
15,016,587	3,346,141	-----	7,279	50,953,416	-----	86,263	1,753,682
723,336	572,182	-----	-----	²⁶ 5,589,788	-----	1,317	133,469
-----	1,496,052	-----	-----	4,257,387	-----	-----	155,074
²³ 5,443,459	²² 2,049,883	-----	1,492	²¹ 10,502,658	-----	6,686	297,654
1,895,301	549,103	-----	630	3,700,163	-----	15,232	117,054
* ³⁹	²¹ 1,820,870	-----	-----	²¹ 1,635,565	-----	-----	¹⁸ 3,313
²⁵ 5,999,718	1,211,122	-----	10,235	13,350,856	-----	130,346	484,129
118,938	763,500	-----	392	2,367,157	-----	8,192	105,905
⁷² 2,663	225,142	-----	-----	910,986	-----	-----	24,381
21,480,233	1,247,186	-----	6,266	16,300,834	-----	149,780	587,223
* ⁹⁷	123,305	-----	-----	110,094	-----	-----	1,667
58,424	12,000	-----	-----	123,000	-----	-----	3,450
7,086,192	1,797,231	-----	2,445	17,244,699	-----	85,375	590,070
³⁶⁴ ⁷² 2,032,749	²¹ 17,744,584	6,071,001	8,634	²¹ 23,949,871	74,408,411	295,613	6,381,150
-----	5,500	-----	-----	5,500	-----	-----	212
43,522	1,011,250	-----	-----	1,808,551	-----	-----	64,067
12,401	2,834,554	-----	1,864	17,377,887	-----	4,694	598,139
443,799	902,414	-----	-----	1,733,065	-----	1,269	51,439
349,499	272,633	-----	-----	7,629,500	-----	1,162	40,258
¹⁸ 225,616	² 2,026,444	-----	4,788	²¹ 11,512,711	-----	80,420	410,137
²⁶ 138,919	²⁴ 4,413,930	-----	463	²⁸ 1,963,890	-----	197,240	709,569
15,135,845	1,998,510	-----	8,077	18,103,446	-----	165,310	813,336
-----	185,000	-----	-----	189,500	-----	-----	4,367
* ³⁹¹	748,836	-----	-----	1,028,658	-----	-----	33,456
-----	4,870,319	58,553	-----	11,559,011	840,528	-----	456,799
2,973,963	1,155,426	-----	179	5,999,729	-----	2,857	157,992
-----	310,176	6,110	282	² 2,421,181	6,110	2,407	73,914
284,028	³ 19,823	-----	-----	² 2,327,417	-----	-----	75,743
-----	18,942	-----	-----	18,942	-----	-----	20
26,979	174,150	-----	-----	258,494	-----	-----	6,648
100	96,800	-----	-----	142,100	-----	-----	4,839
\$802,197,235	\$162,644,345	\$ 15,215,170	\$ 237,116	\$1,092,393,243	\$122,543,947	\$ 4,917,916	\$ 37,213,031

**Fidelity, Surety, Casualty and
Miscellaneous Insurance
Companies
1945**

**Summary of the Reports to the Commissioner of
Insurance on the Business of the
Year 1945**

TABLE 1—CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Accident and Casualty Insurance Company of Winterthur, Switzerland....	{ Winterthur, Switzerland *New York, N. Y.....	{ 111 John St.....	March, 1875	September, 1936
Aetna Casualty and Surety Company, The.	Hartford, Conn.....	151 Farmington Ave...	May, 1883	April, 1910
Aetna Life Insurance Company.....	Hartford, Conn.....	151 Farmington Ave...	June, 1850	August, 1888
Alliance Mutual Casualty Company, The...	McPherson, Kan.....	Main & Kansas Ave...	March, 1935	June, 1941
Allied Mutual Casualty Company.....	Des Moines, Iowa.....	709 Hubbell Bldg.....	March, 1929	June, 1943
Allstate Insurance Company.....	Chicago, Ill.....	20 N. Wacker Drive...	February, 1931	September, 1934
American Automobile Insurance Company..	St. Louis, Mo.....	Pierce Building.....	December, 1911	June, 1912
American Bonding Company of Baltimore..	Baltimore, Md.....	Fidelity Building.....	1894	May, 1934
American Casualty Company of Reading, Pennsylvania	Reading, Pa.....	607 Washington St...	July, 1902	October, 1943
American Credit Indemnity Company of New York.....	{ *New York, N. Y..... *Baltimore, Md.....	{ 1st Nat'l Bank Bldg. }	April, 1893	March, 1902
American Employers' Insurance Company..	Boston, Mass.....	110 Milk St.....	February, 1923	November, 1923
American Fidelity & Casualty Company, Incorporated	Richmond, Va.....	Insurance Building....	January, 1926	August, 1939
American Guarantee and Liability Insurance Company.....	New York, N. Y.....	80 John St.....	July, 1939	December, 1939
American Hospital and Life Insurance Company, The.....	San Antonio, Texas...	Pecan & St. Mary's Sts.	April, 1935	September, 1945
American Indemnity Company	Galveston, Texas.....	2328 Avenue "B".....	April, 1913	November, 1927
American Motorists Insurance Company....	Chicago, Ill.....	Sheridan Rd. & Lawrence Ave.....	January, 1926	July, 1928
American Mutual Liability Insurance Company	Boston, Mass.....	142 Berkeley St.....	March, 1887	June, 1926
American Re-Insurance Company.....	New York, N. Y.....	99 John St.....	July, 1933	April, 1935
American Republic Insurance Company....	Des Moines, Iowa.....	700 Walnut Bldg.....	April, 1929	June, 1945
American States Insurance Company.....	Indianapolis, Ind.....	542 N. Meridian St....	July, 1929	November, 1931

American Surety Company of New York...	New York, N. Y.....	100 Broadway.....	December, 1881	June, 1885
Anchor Casualty Company.....	St. Paul, Minn.....	2700 University Ave...	November, 1926	December, 1938
Arex Indemnity Company.....	New York, N. Y.....	261 Fifth Ave.....	October, 1935	December, 1937
Associated Indemnity Corporation.....	San Francisco, Calif..	332 Pine St.....	December, 1922	November, 1929
Bankers Indemnity Insurance Company....	Newark, N. J.....	15 Washington St....	May, 1925	December, 1928
Bankers Life Company.....	Des Moines, Iowa.....	711 High St.....	June, 1879	November, 1911
Beneficial Standard Life Insurance Com- pany	Los Angeles, Calif....	724 So. Spring St.....	March, 1940	April, 1942
Benefit Association of Railway Employees.	Chicago, Ill.....	901 Montrose Ave....	December, 1922	May, 1924
Business Men's Assurance Company of America	Kansas City, Mo.....	215 Pershing Rd.....	⁶ March, 1920	July, 1920
California-Western States Life Insurance Company	Sacramento, Calif....	10th and "J" Sts.....	December, 1910	¹ September, 1940
Car and General Insurance Corporation, Limited	{ London, England..... *New York, N. Y.....	{ 111 John St.....	{ September, 1903	{ ¹ May, 1940
Celina Mutual Casualty Company, The.....	Celina, Ohio.....	311-315 So. Main St..	November, 1919	October, 1942
Central Surety and Insurance Corporation.	Kansas City, Mo.....	1737 McGee St.....	June, 1926	August, 1926
Century Indemnity Company, The.....	Hartford, Conn.....	670 Main St.....	May, 1917	November, 1927
Columbia Casualty Company.....	New York, N. Y.....	1 Park Ave.....	February, 1920	September, 1920
Columbian National Life Insurance Com- pany, The	Boston, Mass.....	77 Franklin St.....	June, 1902	¹ June, 1911
Combined Mutual Casualty Company.....	Chicago, Ill.....	5316 N. Sheridan Rd..	December, 1939	January, 1941
Commercial Bankers Mutual Casualty Company	Kansas City, Mo.....	1200 Oak St.....	March, 1941	February, 1942
Commercial Casualty Insurance Company..	Newark, N. J.....	10 Park Place.....	April, 1909	September, 1922
Commercial Standard Insurance Co.....	Fort Worth, Texas....	Commer. Stand. Bldg..	October, 1924	May, 1928
Connecticut General Life Insurance Com- pany	Hartford, Conn.....	55 Elm St.....	June, 1865	March, 1922
Connecticut Indemnity Company, The.....	New Haven, Conn.....	175 Whitney Ave.....	May, 1917	July, 1933

*U. S. Branch Office. ¹Readmitted. ²Executive Office. ³Reincorporated. ⁴Principal and Home Office.

TABLE 1—CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Continental Assurance Company.....	Chicago, Ill.....	310 So. Michigan Ave..	April, 1911	July, 1911
Continental Casualty Company.....	{ ⁷ Hammond, Ind.....	{.....	November, 1897	November, 1900
	{ ⁸ Chicago, Ill.....	{910 So. Michigan Ave.}		
Continental Mutual Health and Accident Insurance Company.....	Denver, Colo.....	807 1st Nat'l Bk. Bldg.	January, 1935	March, 1935
Craftsman Insurance Company.....	Boston, Mass.....	137 Newbury St.....	⁶ September, 1924	¹ October, 1945
Eagle Indemnity Company.....	New York, N. Y.....	150 William St.....	June, 1922	November, 1929
Empire Mutual Insurance Company.....	Fort Collins, Colo.....	111 E. Mountain Ave..	February, 1937	March, 1937
Employers' Casualty Company.....	Dallas, Texas.....	Interurban Building...	July, 1920	¹ March, 1936
Employers' Liability Assurance Corporation, Limited, The.....	{London, England.....	{.....	October, 1880	¹ July, 1915
	{*Boston, Mass.....	{110 Milk St.....}		
Employers Mutual Casualty Company.....	Des Moines, Iowa.....	210 Seventh St.....	March, 1911	March, 1934
Employers' Mutual Insurance Company, The.....	Denver, Colo.....	650 Equitable Bldg....	July, 1915	July, 1915
Employers Mutual Liability Insurance Company of Wisconsin.....	Wausau, Wis.....	407 Grant St.....	August, 1911	February, 1939
Employers Reinsurance Corporation.....	Kansas City, Mo.....	Insurance Exch. Bldg.	January, 1914	July, 1915
Equitable Life Assurance Society of the United States, The.....	New York, N. Y.....	393 Seventh Ave.....	July, 1859	May, 1883
Equity Mutual Insurance Company.....	Kansas City, Mo.....	1336 Walnut St.....	January, 1933	August, 1939
European General Reinsurance Company, Limited, The.....	{London, England.....	{.....	May, 1911	December, 1913
	{*New York, N. Y.....	{99 John St.....}		
Excess Insurance Company of America, The.....	New York, N. Y.....	99 John St.....	November, 1939	November, 1939
Factory Mutual Liability Insurance Company of America.....	Providence, R. I.....	10 Weybosset St.....	May, 1914	July, 1945
Farm Bureau Mutual Insurance Company, Inc., The.....	Manhattan, Kan.....	312 South 4th.....	June, 1938	October, 1941
Federal Life and Casualty Company.....	Detroit, Mich.....	2980 W. Grand Blvd...	March, 1906	February, 1907

Federal Life Insurance Company.....	Chicago, Ill.....	168 N. Michigan Ave..	September, 1899	¹ March, 1917
Fidelity and Casualty Company of New York, The.....	New York, N. Y.....	80 Maiden Lane.....	March, 1874	June, 1883
Fidelity and Deposit Company of Maryland	Baltimore, Md.....	N. W. Cor. Charles & Lexington Sts.....	February, 1890	March, 1893
Fidelity Protective Mutual Insurance Company	Denver, Colo.....	322-24 Patterson Bldg.	June, 1935	November, 1935
Fireman's Fund Indemnity Company.....	San Francisco, Calif...	401 California St.....	April, 1930	July, 1931
Franklin Life Insurance Company, The....	Springfield, Ill.....	812 So. 6th St.....	July, 1884	¹ June, 1920
General Accident Fire and Life Assurance Corporation, Limited.....	{ Perth, Scotland..... } { *Philadelphia, Pa.... }		February, 1891	¹ June, 1906
General American Life Insurance Company	St. Louis, Mo.....	1501 Locust St.....	June, 1933	January, 1934
General Casualty Company of America.....	Seattle, Wash.....	4347 Brooklyn Ave....	May, 1925	January, 1928
General Reinsurance Corporation.....	New York, N. Y.....	90 John St.....	March, 1921	¹ December, 1925
Glens Falls Indemnity Company.....	Glens Falls, N. Y.....	191 Glen St.....	August, 1927	October, 1931
Globe Indemnity Company.....	New York, N. Y.....	150 William St.....	June, 1911	March, 1912
Great American Indemnity Company.....	New York, N. Y.....	1 Liberty St.....	April, 1926	November, 1928
Great Eastern Mutual Insurance Company.	Denver, Colo.....	304 Boston Bldg.....	June, 1936	December, 1940
Great Northern Life Insurance Company..	Milwaukee, Wis.....	710 N. Plankinton Ave.	May, 1909	July, 1922
Guaranty Mutual Insurance Company.....	Denver, Colo.....	622 1st Nat'l Bk. Bldg.	July, 1928	July, 1928
Hardware Indemnity Insurance Company of Minnesota	Minneapolis, Minn....	2344 Nicollet Ave.....	October, 1938	March, 1941
Hardware Mutual Casualty Company.....	Stevens Point, Wis....	200 Strong's Ave.....	December, 1913	June, 1926
Hartford Accident and Indemnity Company	Hartford, Conn.....	690 Asylum Ave.....	August, 1913	October, 1914
Hartford Live Stock Insurance Company...	New York, N. Y.....	104 John St.....	July, 1916	March, 1920
Hartford Steam Boiler Inspection and Insurance Company, The.....	Hartford, Conn.....	56 Prospect St.....	June, 1866	May, 1888
Hawkeye Casualty Company	Des Moines, Iowa.....	1017 Walnut St.....	September, 1919	May, 1940

*U. S. Branch Office. ¹Readmitted. ²Executive Office. ³Reincorporated. ⁴Principal and Home Office.

TABLE 1—CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Home Indemnity Company, The.....	New York, N. Y.....	59 Maiden Lane.....	April, 1930	August, 1930
Indemnity Insurance Company of North America	Philadelphia, Pa.....	1600 Arch St.....	April, 1920	October, 1920
Inter-State Business Men's Accident Company	Des Moines, Iowa.....	4th and Keosauqua....	*February, 1931	July, 1911
Iowa Mutual Casualty Company.....	DeWitt, Iowa.....	509 9th St.....	April, 1926	April, 1944
Iowa Mutual Liability Insurance Company.	Cedar Rapids, Iowa...	512 2nd Ave. S. E.....	September, 1909	April, 1938
John Hancock Mutual Life Insurance Company	Boston, Mass.....	197 Clarendon St.....	April, 1862	November, 1928
Liberty Mutual Insurance Company.....	Boston, Mass.....	175 Berkeley St.....	January, 1912	June, 1922
Lincoln National Life Insurance Company, The	Fort Wayne, Ind.....	1301-27 So. Harrison..	June, 1905	August, 1918
London Guarantee and Accident Company, Limited	{ London, England.....	{	May, 1869	February, 1893
	{ *New York, N. Y.....	{ 55 Fifth Ave.....		
London & Lancashire Indemnity Company of America.....	New York, N. Y.....	108 John St.....	June, 1915	¹ May, 1926
Lumbermens Mutual Casualty Company...	Chicago, Ill.....	Mutual Insurance Bldg.	November, 1912	January, 1920
Manufacturers Casualty Insurance Company	Philadelphia, Pa.....	1617 Pennsylvania Blvd.	December, 1915	August, 1943
Maryland Casualty Company.....	Baltimore, Md.....	701 W. 40th St.....	February, 1898	¹ June, 1909
Massachusetts Bonding and Insurance Company	Boston, Mass.....	10 Post Office Square..	July, 1907	March, 1908
Massachusetts Indemnity Insurance Company	Boston, Mass.....	632 Beacon St.....	September, 1927	June, 1933
Massachusetts Protective Association, Incorporated, The.....	Worcester, Mass.....	18 Chestnut St.....	⁶ June, 1909	¹ May, 1910
Metropolitan Casualty Insurance Company of New York, The.....	{ ⁷ New York, N. Y.....	{ 59 John St.....	April, 1874	March, 1884
	{ ⁵ Newark, N. J.....	{ 10 Park Place.....		

Metropolitan Life Insurance Company.....	New York, N. Y.....	1 Madison Ave.....	March, 1868	December, 1917
Mid-States Insurance Company.....	Chicago, Ill.....	184 W. Lake St.....	February, 1941	January, 1944
Midwest Life Insurance Company of Lincoln, Nebraska, The.....	Lincoln, Nebr.....	1339 "O" St.....	February, 1906	December, 1939
Mutual Reserve Insurance Company, The..	Fort Collins, Colo.....	Avery Block.....	April, 1932	June, 1933
National Automobile and Casualty Insurance Co.....	Los Angeles, Calif.....	724 So. Spring St.....	March, 1919	October, 1943
National Casualty Company.....	Detroit, Mich.....	422 Majestic Bldg.....	December, 1904	January, 1905
National Farmers Union Automobile and Casualty Company.....	{ [†] Salt Lake City, Utah... [‡] Denver, Colo.....	{139 N. 3rd West St... 3501 E. 46th Ave...}	June, 1945	September, 1945
National Mutual Casualty Company, The...	Tulsa, Okla.....	619 So. Main St.....	January, 1935	October, 1937
National Mutual Insurance Company.....	Denver, Colo.....	3501 E. 46th Ave.....	January, 1936	August, 1936
National Surety Corporation.....	New York, N. Y.....	4 Albany St.....	April, 1933	May, 1933
National Travelers Casualty Company.....	Des Moines, Iowa.....	1018 Liberty Bldg.....	January, 1907	¹ October, 1944
New Amsterdam Casualty Company.....	{ [†] New York, N. Y..... [‡] Baltimore, Md.....	{60 John St..... 227 St. Paul St.....}	December, 1898	¹ September, 1914
New York Casualty Company.....	New York, N. Y.....	100 Broadway.....	December, 1890	July, 1891
North American Accident Insurance Company	Chicago, Ill.....	209 So. LaSalle St.....	May, 1886	November, 1899
North American Casualty and Surety Re-insurance Corporation.....	New York, N. Y.....	99 John St.....	July, 1940	October, 1940
Northern Life Insurance Company.....	Seattle, Wash.....	3rd at University.....	July, 1906	¹ April, 1935
Northwest Casualty Company.....	Seattle, Wash.....	217 Pine St.....	April, 1928	August, 1929
Northwestern National Casualty Company..	{ [†] Wilmington, Del..... [‡] Milwaukee, Wis.....	{7 W. 10th St..... 731 N. Jackson St...}	March, 1930	October, 1940
Occidental Life Insurance Company of California	Los Angeles, Calif.....	756 So. Spring St.....	June, 1906	August, 1923
Ocean Accident and Guarantee Corporation, Limited, The.....	{London, England..... [‡] New York, N. Y.....	{..... 1 Park Ave.....}	December, 1871	February, 1901
Ohio Casualty Insurance Company, The....	Hamilton, Ohio.....	136 N. 3rd St.....	November, 1919	May, 1926
Ohio Farmers Indemnity Company.....	LeRoy, Ohio.....	.....	July, 1929	January, 1945

*U. S. Branch Office. ¹Readmitted. [‡]Executive Office. [†]Reincorporated. [†]Principal and Home Office.

TABLE 1—CASUALTY AND MISCELLANEOUS INSURANCE COMPANIES—Continued

CORPORATE NAME OF COMPANY	Home Office	Location	Incorporated	Admitted to Colorado
Old Line Mutual Insurance Company.....	Denver, Colo.....	630 U.S. Nat. Bk. Bldg.	May, 1935	August, 1936
Order of Railway Employees.....	San Francisco, Calif....	1000 Phelan Bldg.....	August, 1906	¹ April, 1916
Pacific Employers Insurance Company.....	Los Angeles, Calif.....	1033 So. Hope St.....	July, 1923	September, 1940
Pacific Mutual Life Insurance Company....	Los Angeles, Calif.....	523 W. 6th St.....	July, 1936	December, 1936
Paul Revere Life Insurance Company, The.	Worcester, Mass.....	18 Chestnut St.....	June, 1930	December, 1930
Peerless Casualty Company.....	Keene, N. H.....	19 Federal St.....	March, 1901	May, 1939
Pennsylvania Casualty Company.....	{ ⁷ Philadelphia, Pa.....	1617 Pennsylvania B. }	October, 1919	May, 1941
	{ ⁵ Baltimore, Md.....	1st Nat'l Bank Bldg.. }		
Phoenix Indemnity Company.....	New York, N. Y.....	55 Fifth Ave.....	February, 1922	June, 1929
Pioneer Mutual Compensation Company.....	Santa Fe, N. M.....	Sena Plaza.....	March, 1937	July, 1940
Postal Life and Casualty Insurance Com- pany	Kansas City, Mo.....	4727 Wyandotte St....	July, 1927	March, 1945
Preferred Accident Insurance Company of New York, The.....	New York, N. Y.....	80 Maiden Lane.....	March, 1893	May, 1893
Professional and Business Men's Mutual Insurance Company.....	Denver, Colo.....	511 Midland Sav. Bldg.	January, 1944	March, 1944
Provident Life & Accident Insurance Company	Chattanooga, Tenn....	725 Broad St.....	⁶ January, 1910	August, 1928
Prudential Insurance Company of Amer- ica, The.....	Newark, N. J.....	763 Broad St.....	1873	November, 1888
Reserve Life Insurance Company.....	Dallas, Texas	701 Thomas Bldg.....	August, 1938	July, 1945
Royal Indemnity Company.....	New York, N. Y.....	150 William St.....	September, 1910	April, 1911
Saint Paul-Mercury Indemnity Company... }	{ ⁷ Wilmington, Del.....	7 W. 10th St.....	March, 1926	August, 1926
	{ ⁸ St. Paul, Minn.....	5th & Washington St. }		
Seaboard Surety Company.....	New York, N. Y.....	80 John St.....	November, 1927	April, 1940
Security Life and Accident Company.....	Denver, Colo.....	Security Life Bldg....	August, 1929	September, 1930
Security Mutual Casualty Company.....	Chicago, Ill.....	105 So. LaSalle St....	September, 1913	May, 1922
Service Casualty Company of New York...	New York 16, N. Y....	1 Park Ave.....	August, 1945	November, 1945
Shelby Mutual Casualty Company of Shelby, Ohio, The.....	Shelby, Ohio.....	23 W. Main St.....	February, 1880	July, 1924
Standard Accident Insurance Company.....	Detroit, Mich.....	640 Temple Ave.....	May, 1884	October, 1885

Standard Surety & Casualty Company of New York	New York, N. Y.....	100 William St.....	November, 1928	June, 1929
State Compensation Insurance Fund.....	Denver, Colo.....	648 Capitol Annex Bldg.	¹ 1915	August, 1915
State Farm Mutual Automobile Insurance Company	Bloomington, Ill.....	East & Washington Sts.	March, 1922	May, 1927
Sun Indemnity Company of New York.....	New York, N. Y.....	55 Fifth Ave.....	December, 1922	January, 1924
Traders & General Insurance Company....	Dallas, Texas.....	115 So. Field St.....	October, 1928	¹ September, 1945
Travelers Indemnity Company, The.....	Hartford, Conn.....	700 Main St.....	March, 1903	July, 1907
Travelers Insurance Company, The.....	Hartford, Conn.....	700 Main St.....	June, 1863	June, 1883
Trinity-Universal Insurance Company.....	San Antonio, Texas...	Milam Building.....	January, 1926	May, 1933
United Benefit Life Insurance Company....	Omaha, Nebr.....	Farnam at 33rd St...	August, 1926	March, 1927
United National Indemnity Company.....	New York, N. Y.....	85 John St.....	April, 1944	August, 1944
United Pacific Insurance Company.....	Tacoma, Wash.....	740 St. Helens Ave...	March, 1928	May, 1945
United States Casualty Company.....	New York, N. Y.....	60 John St.....	May, 1895	June, 1895
United States Fidelity and Guaranty Company	Baltimore, Md.....	Calvert & Redwood Sts.	March, 1896	May, 1897
United States Guarantee Company.....	New York, N. Y.....	90 John St.....	January, 1890	June, 1891
Utilities Insurance Company.....	St. Louis, Mo.....	112 N. 4th St.....	October, 1931	February, 1932
Washington National Insurance Company..	Chicago, Ill.....	1737 Howard St.....	May, 1923	March, 1924
West Coast Life Insurance Company.....	San Francisco, Calif...	605 Market St.....	February, 1915	July, 1919
Western Casualty and Surety Company, The	Fort Scott, Kan.....	104-8 So. Main St.....	May, 1924	March, 1925
Western National Indemnity Company.....	San Francisco, Calif...	401 California St.....	June, 1927	June, 1928
Western Surety Company.....	Sioux Falls, So. Dak...	131 N. Main Ave.....	July, 1900	June, 1945
Woodmen Accident Company.....	Lincoln, Nebr.....	Woodmen Acc. Bldg...	July, 1890	March, 1932
Woodmen Central Assurance Company.....	Lincoln, Nebr.....	1243 "N" St.....	October, 1916	June, 1932
World Insurance Company.....	Omaha, Nebr.....	Baird Bldg.....	November, 1903	May, 1943
Zurich General Accident and Liability Insurance Company Limited.....	{ Zurich, Switzerland... .. } { *Chicago 3, Ill.....	135 So. LaSalle St... }	1872	May, 1923

*U. S. Branch Office. ¹Readmitted. ²Executive Office. ³Reincorporated. ⁴Principal and Home Office. ⁵Created by Legislature 1915.

TABLE 2—CASUALTY AND MISCELLANEOUS INSURANCE
COMPANIES

Financial Statement

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
Acc. & Casualty Ins. Co. of Winterthur. \$	6,452,653	\$ 3,952,653	\$ 850,000	\$ 1,650,000
Aetna Casualty and Surety Co.....	116,234,095	73,426,747	6,000,000	36,807,348
Aetna Life Ins. Co. (Cas. Dept.).....	*.....	*30,402,158	*.....	*.....
Alliance Mutual Casualty Co.....	443,086	284,083	.....	159,003
Allied Mutual Casualty Company.....	2,248,777	1,404,739	250,000	594,038
Allstate Insurance Co.....	16,217,684	10,147,323	1,000,000	5,070,361
American Automobile Ins. Co.....	40,867,831	23,456,174	2,000,000	15,411,657
American Bonding Co. of Baltimore...	2,619,626	399,949	1,000,000	1,219,677
American Casualty Co. of Reading, Pa.	13,290,889	8,662,161	2,000,000	2,628,728
American Credit Indemnity Co. of N. Y.	10,004,397	3,390,209	1,500,000	5,114,188
American Employers' Insurance Co....	25,223,941	16,826,783	1,000,000	7,397,158
American Fidelity & Casualty Co., Inc...	4,701,318	1,665,799	900,000	2,135,519
American Guarantee & Liab. Ins. Co...	5,066,053	2,218,179	1,250,000	1,597,874
Amer. Hosp. & Life Ins. Co. (Cas. Dept.)	*.....	*208,141	*.....	*.....
American Indemnity Co.....	6,015,084	3,840,084	1,000,000	1,175,000
American Motorists Insurance Co.....	14,656,307	12,156,307	1,000,000	1,500,000
American Mutual Liability Ins. Co.....	72,277,793	56,775,438	3,000,000	14,502,355
American Re-Insurance Co.....	24,493,717	11,144,801	4,000,000	9,348,916
American Republic Insurance Co.....	165,947	46,184	.....	119,763
American States Insurance Co.....	5,786,308	4,586,308	600,000	600,000
American Surety Co. of New York.....	38,730,041	19,829,978	7,500,000	11,400,063
Anchor Casualty Co.....	5,154,952	3,902,513	500,000	752,439
Arex Indemnity Co.....	1,280,052	581,977	451,770	246,305
Associated Indemnity Corp.....	15,201,662	9,805,788	1,000,000	4,395,874
Atlas Life Insurance Co. (Cas. Dept.)..	*.....	*3,840	*.....	*.....
Bankers Indemnity Insurance Co.....	12,043,099	7,498,973	1,000,000	3,544,126
Bankers Life Co. (Cas. Dept.).....	*.....	*158,670	*.....	*.....
Beneficial Stand. L. Ins. Co. (Cas. Dept.)	*.....	*145,452	*.....	*.....
Benefit Assn. of Railway Employees...	4,181,587	2,358,146	.....	1,823,441
Bus. Men's A. C. of Amer. (Cas. Dept.)	*.....	*4,565,757	*.....	*.....
Calif.-Western States Life (Cas. Dept.)	*.....	*300,226	*.....	*.....
Car and General Ins. Corp., Ltd.....	5,686,278	3,962,395	750,000	973,883
Celina Mutual Casualty Co.....	2,551,216	1,816,918	.....	734,298
Central Surety & Insurance Corp.....	12,776,538	8,261,994	1,000,000	3,514,544
Century Indemnity Co.....	17,382,531	11,414,064	1,000,000	4,968,467
Columbia Casualty Co.....	12,381,703	7,497,851	1,000,000	3,883,852
Columbian Nat'l Life Co. (Cas. Dept.)	*.....	*223,786	*.....	*.....
Combined Mutual Casualty Co.....	993,027	660,520	.....	332,507
Commercial Bankers Mutual Cas. Co...	138,744	134,069	.....	4,675
Commercial Casualty Insurance Co....	16,497,745	10,952,765	1,000,000	4,544,980
Commercial Standard Insurance Co....	5,523,431	4,373,972	605,000	544,459
Conn. Gen'l Life Ins. Co. (Cas. Dept.)	*.....	*7,260,330	*.....	*91,000
Connecticut Indemnity Co.....	4,054,403	2,687,568	500,000	866,835
Continental Assurance Co. (Cas. Dept.)	*.....	*1,876,592	*.....	*.....
Continental Casualty Co.....	68,899,951	43,784,625	5,000,000	20,115,326
Continental Mut. H. & A. Ins. Co.....	10,657	4,994	.....	5,663

*See Life Report. *Guaranty Fund or Deposit.

Gain
Under
ing
Profi
Loss
\$ —47
3,50
2,33
10
62
803
1,03
103
3,50
—10
1,27
533
150
—124
96
33
1,55
6,18
1,13
12
—18
627
—17
69
812
35
76
143
—71
34
160
—10
28
350
189
297
10
—39
179
47
612
21
227
1,827
—1

Gain and Loss Exhibit for Year 1945

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders and Remittances to Home Office	Other Surplus Changes	Increase in Unassigned Funds	% of Losses and Adjustment Dues Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Interest, Dividends and Rents Earned
\$ -475,519	\$ 221,729	\$ 308,312	\$ -54,522	\$	63.98	50.75	5.64
3,502,834	6,070,450	44,800,001	-4,227,294	545,989	50.68	41.56	14.90
2,339,349	6,261,171	41,350,000	-2,005,684	5,244,836	75.90	17.32	4.54
10,584	11,298	.....	-6,003	15,879	51.50	44.20	22.90
62,849	36,539	810,352	-11,694	77,342	51.00	44.30	5.20
803,893	340,813	8341,167	5607,043	1,410,582	54.36	36.40	12.86
1,030,035	3,826,015	4400,000	-330,828	4,125,222	50.17	43.80	8.48
103,194	80,673	.....	-127,061	56,806	.....	.....	5.00
-105,568	723,109	4,8228,425	5110,884	500,000	56.95	43.26	18.09
1,278,666	263,668	.....	-766,496	775,838	7.27	37.22	11.82
539,615	1,631,927	4330,000	-1,841,542	.....	53.57	41.85	5.02
150,369	335,761	4108,000	-87,026	291,104	72.11	25.10	4.00
-124,037	112,587	.....	-666	-12,116	73.76	40.27	6.71
96,948	.....	.....	-3,582	93,366	54.30	36.73	.....
33,753	376,107	450,000	-334,860	25,000	52.60	46.20	20.80
1,551,534	126,540	4,81,830,705	152,631	.....	59.00	23.21	15.45
6,189,335	2,272,882	4,86,309,205	-1,441,927	711,085	65.01	17.26	16.82
1,139,361	2,144,366	42,400,000	-581,321	302,406	28.12	45.51	18.53
12,069	3,759	.....	-1,558	14,270	17.24	73.90	12.10
-188,755	506,674	866,000	5-151,919	100,000	54.25	49.95	31.01
627,855	1,966,959	4750,000	-447,282	1,397,532	33.20	60.30	30.90
-173,833	215,467	4,8144,292	102,658	.....	65.14	39.90	7.20
69,919	24,625	4,887,962	-5,933	649	55.40	27.40	6.80
812,342	1,333,783	8705,756	-185,150	1,255,219	57.96	29.40	24.05
.....	.....	.....	.....	.....	.....	100.00	.....
35,808	1,177,374	4140,000	-1,073,182	.....	57.32	42.12	7.78
76,000	.....	857,493	1,503,266	1,521,773	64.64	20.41	.....
143,478	.....	.....	.....	143,478	20.55	63.64	.....
-71,913	91,260	.....	-207,542	-188,195	70.00	30.90	24.80
34,064	118,039	.....	-47,816	104,287	63.40	35.90	.....
160,502	7,641	.....	-6,006	162,137	63.33	24.80	.....
-107,277	368,477	6114,884	4,753	151,069	60.60	43.60	4.40
28,504	100,355	819,710	-64,489	44,660	56.00	42.00	7.70
350,199	176,086	4125,000	-163,455	237,830	55.60	38.50	7.00
189,430	372,008	4100,000	4,053	465,491	54.97	43.02	5.94
297,600	709,775	4250,000	-123,132	634,243	47.59	44.61	6.23
260	.....	.....	.....	260	52.00	47.90	.....
10,556	26,946	.....	78,964	116,466	32.81	66.26	36.21
-39,905	93	.....	39,130	-682	74.50	50.30	7.52
179,186	1,322,739	4250,000	-57,263	1,194,662	57.47	40.46	6.82
47,020	147,214	4,8110,516	-9,451	74,267	62.18	37.03	46.55
612,852	.....	421,250	-45,352	546,250	74.93	20.02	.....
21,104	193,147	.....	-26,694	187,557	54.37	44.86	8.64
227,122	49,120	.....	.....	276,242	79.00	12.50	.....
1,827,156	5,284,758	41,000,000	-4,270,000	1,841,914	52.34	42.91	34.71
-1,790	588	.....	-201	-1,403	7.86	96.69	.....

TABLE 2—CASUALTY AND MISCELLANEOUS INSURANCE
COMPANIES—Continued

Financial Statement

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities	Gain Under Prof- Loss
Craftsman Insurance Co.....\$	447,317	\$ 240,735	\$ 100,000	\$ 106,582	\$ —
Eagle Indemnity Co.....	14,874,297	10,154,571	1,000,000	3,719,726	-79
Empire Mutual Insurance Co.....	30,282	16,585	.....	13,697	43
Employers' Casualty Co.....	7,133,630	4,963,674	500,000	1,669,956	2,07
Employers' Liab. Assur. Corp., Ltd....	64,205,169	43,902,483	*250,000	20,052,686	5,74
Employers Mutual Casualty Co.....	9,154,193	7,031,358	.....	2,122,835	45
Employers' Mutual Insurance Co.....	1,088,151	846,184	.....	241,967	18
Employers Mut. Liab. Ins. Co. of Wis..	52,449,289	41,136,330	1,700,000	9,612,959	5,74
Employers Reinsurance Corp.....	28,879,351	16,094,489	2,000,000	10,784,862	1,16
Equit. L. As. Soc. of U. S. (Cas. Dept.)	*.....	*23,044,850	*.....	*.....	5,18
Equity Mutual Insurance Co.....	959,943	659,852	.....	300,091	4
European Gen'l Reins. Co., Ltd.....	31,096,481	19,058,557	1,100,000	10,937,924	13
Excess Insurance Co. of America....	5,783,458	3,583,458	1,000,000	1,200,000	1
Factory Mut. Liab. Ins. Co. of America	17,174,056	4,292,886	*250,000	12,631,170	1,21
Farm Bureau Mutual Ins. Co., Inc....	737,603	464,903	.....	272,700	12
Federal Life & Cas. Co. (Cas. Dept.)..	*.....	*797,915	*.....	*.....	4
Federal Life Ins. Co. (Cas. Dept.)....	*.....	*2,256,296	*.....	*.....	31
Fidelity and Casualty Co. of N. Y....	85,674,169	49,592,052	2,250,000	33,832,117	2,50
Fidelity & Deposit Co. of Maryland....	37,523,156	17,697,523	2,400,000	17,425,633	1,80
Fidelity Protective Mutual Ins. Co....	35,562	26,978	.....	8,584	1
Fireman's Fund Indemnity Co.....	23,555,237	14,585,773	1,000,000	7,969,464	56
Franklin Life Ins. Co. (Cas. Dept.)....	*.....	*100,377	*.....	*.....	3
Gen'l Acc. Fire & Life Assur. Corp., Ltd.	54,219,024	29,845,504	*1,050,000	23,323,520	1,60
Gen'l Amer. Life Ins. Co. (Cas. Dept.)..	*.....	*1,307,534	*.....	*.....	33
General Casualty Co. of America.....	13,328,821	9,039,606	1,200,000	3,089,215	68
General Reinsurance Corp.....	40,802,782	19,126,433	5,000,000	16,676,349	1,76
Glens Falls Indemnity Co.....	20,679,205	14,433,801	1,000,000	5,245,404	45
Globe Indemnity Co.....	55,780,079	30,690,537	2,500,000	22,589,542	-69
Great American Indemnity Co.....	30,947,562	16,884,493	2,000,000	12,063,069	44
Great Eastern Mutual Insurance Co....	7,516	3,283	.....	4,233	.....
Gt. Northern Life Ins. Co. (Cas. Dept.)	*.....	*1,251,379	*.....	*.....	30
Guaranty Mutual Insurance Co.....	33,967	1,858	.....	32,109	.....
Hardware Indemnity Ins. Co. of Minn..	3,591,635	2,861,328	400,000	330,307	43
Hardware Mutual Casualty Co.....	25,110,115	19,519,539	1,600,000	3,990,576	3,15
Hartford Accident & Indemnity Co....	131,091,709	77,762,919	5,000,000	48,328,790	1,15
Hartford Live Stock Insurance Co....	2,549,320	1,008,606	500,000	1,040,714	22
Hartford Steam Boiler Insp. & Ins. Co..	25,301,447	12,713,800	3,000,000	9,587,647	92
Hawkeye Casualty Co.....	2,375,271	1,775,271	450,000	150,000	.....
Home Indemnity Co.....	14,254,544	8,601,898	1,050,000	4,602,646	3
Indemnity Ins. Co. of North America..	64,183,727	37,417,410	2,500,000	24,266,317	95
Inter-State Bus. Men's Accid. Co.....	682,267	211,987	.....	470,280	2
Iowa Mutual Casualty Co.....	869,589	589,759	.....	279,830	1
Iowa Mutual Liab. Insurance Co.....	5,198,047	3,865,358	.....	1,332,689	11
John Hancock Mutual Life (Cas. Dept.)	*.....	*4,497,537	*.....	*.....	1,64
Liberty Mutual Insurance Co.....	156,447,283	126,783,879	*1,250,000	28,413,404	13,69
Lincoln Nat'l Life Ins. Co. (Cas. Dept.)	*.....	*76,202	*.....	*.....	-2

*See Life Report. *Guaranty Fund or Deposit.

Gain and Loss Exhibit for Year 1945

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders and Remittances to Home Office	Other Surplus Changes	Increase in Unassigned Funds	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Interest, Dividends and Rents Earned
\$ -4,698	\$ 21,256	\$ 44,000	\$ 7,000	\$ 19,558	52.03	48.38	19.24
-790,053	755,969	.....	34,084	.....	69.44	42.35	4.21
3,952	368	.....	56	4,376	44.44	45.60	.....
438,852	402,586	480,000	-503,906	257,532	63.24	30.48	4.06
2,077,019	2,707,366	5,670	-4,790,055	.....	53.83	39.23	19.81
452,388	148,623	8322,059	-109,989	168,963	58.40	33.30	18.00
184,267	21,969	8222,113	3,564	-12,313	42.15	9.12	.....
5,742,154	1,602,073	86,172,378	251,880	1,423,729	62.29	17.18	9.96
1,167,291	1,884,068	4400,000	-1,651,359	1,000,000	42.20	46.70	5.00
5,182,771	.....	84,096,005	-117,150	969,616	69.81	10.22	.....
43,503	13,093	8,842,138	-6,770	7,688	55.43	38.03	8.44
132,635	998,661	8183,974	-947,322	.....	41.82	56.64	3.66
17,044	180,635	420,000	-177,679	.....	56.50	42.10	26.10
1,214,668	559,955	8819,299	-55,397	899,927	24.10	23.70	9.10
121,937	9,837	867,330	.....	64,444	56.74	11.15	.87
47,611	93,098	438,250	-22,324	80,135	35.10	62.32	21.49
317,049	.....	.....	-7,594	309,455	40.20	42.20	.....
2,504,735	9,185,805	41,350,000	-158,563	10,181,977	54.54	37.90	4.76
1,809,778	1,417,290	4720,000	-1,516,114	990,954	19.00	63.40	8.20
11,223	1,962	.....	-35,982	-22,797	30.36	53.73	.....
563,179	2,090,737	4300,000	-648,314	1,705,602	56.27	37.31	5.23
34,613	.....	.....	-69,741	-35,128	32.41	47.02	.....
1,607,830	3,136,117	81,148,965	-3,594,982	.....	54.05	37.48	12.65
334,410	.....	.....	-129,135	205,275	66.59	19.97	.....
686,810	755,207	4,8250,905	4,498	1,195,610	50.17	40.43	7.20
1,767,615	2,432,786	400,000	-1,800,401	2,000,000	43.81	38.32	10.87
451,551	671,449	4100,000	-246,406	776,594	49.77	44.70	6.60
-691,819	3,147,324	41,425,000	-1,030,505	.....	63.63	39.27	8.64
443,106	2,729,383	4400,000	-209,752	2,562,737	54.29	41.81	6.17
521	65	.....	-593	-7	31.44	100.97	.....
303,769	.....	.....	-12,500	291,269	34.14	51.03	.....
6,207	422	42,073	-187	4,369	16.15	62.22	.....
431,779	63,433	82,955,202	-7,899	62,111	50.24	31.69	7.07
3,152,525	316,363	82,982,860	-271,995	214,033	55.63	23.90	25.65
1,155,738	5,337,071	41,375,000	-117,809	5,000,000	61.30	36.33	8.20
229,703	115,194	.....	-234,265	110,632	48.14	27.23	3.59
922,443	2,402,898	4540,000	-394,901	2,390,440	28.72	61.48	10.81
4,825	68,877	431,500	-42,202	.....	54.63	45.00	31.19
36,884	1,345,918	4245,000	-2,525	1,135,277	58.53	40.80	3.96
956,463	7,479,800	41,000,000	-7,436,263	.....	53.08	42.04	5.04
26,911	-22,650	.....	44,518	48,779	43.30	51.76	52.30
19,560	15,826	.....	-20,443	14,943	50.38	45.92	4.78
118,492	139,063	871,108	-36,216	150,231	56.70	39.60	21.70
1,640,926	152,882	8839,561	-335,281	618,966	64.82	19.45	5.88
13,697,674	4,181,457	813,714,929	-2,791,836	1,372,366	65.13	15.89	14.73
-25,054	.....	.....	-801	-25,855	57.30	56.40	.....

TABLE 2—CASUALTY AND MISCELLANEOUS INSURANCE
COMPANIES—Continued

Financial Statement

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
London Guar. & Accid. Co., Ltd.....	\$ 20,253,428	\$ 12,745,722	\$ 390,000	\$ 6,607,706
London & Lancashire Indemnity Co....	9,534,446	6,301,317	1,000,000	2,233,129
Lumbermens Mutual Casualty Co.....	62,072,883	52,572,883	.....	9,500,000
Manufacturers Casualty Ins. Co.....	13,973,015	9,251,269	1,000,000	3,721,746
Maryland Casualty Co.....	80,351,504	47,814,546	4,974,273	27,562,685
Massachusetts Bonding & Ins. Co.....	35,600,656	21,643,898	2,000,000	11,956,758
Massachusetts Indemnity Insurance Co.	4,058,431	2,662,621	250,000	1,145,810
Massachusetts Protective Assn., Inc....	22,182,208	13,057,168	2,000,000	7,125,040
Metropolitan Casualty Ins. Co.....	16,207,622	11,082,112	1,500,000	3,625,510
Metropolitan Life Ins. Co. (Cas. Dept.)	*.....	*28,924,780	*.....	*.....
Mid-States Insurance Co.....	1,093,648	704,119	250,000	139,529
Midwest Life of Lincoln (Cas. Dept.)..	*.....	*29,864	*.....	*.....
Mutual Reserve Insurance Co.....	26,619	9,359	.....	17,260
Nat'l Auto. and Casualty Ins. Co.....	11,885,659	10,099,616	1,000,000	786,043
National Casualty Co.....	8,675,927	4,561,712	1,500,000	2,614,215
Nat'l Farmers Union Auto. & Cas. Co...	301,443	.....	277,400	24,043
National Mutual Casualty Co.....	986,118	747,116	.....	239,002
National Mutual Insurance Co.....	1,657	1,527	.....	130
National Surety Corp.....	39,049,022	14,753,197	2,500,000	21,795,825
National Travelers Casualty Co.....	585,591	247,702	.....	337,889
New Amsterdam Casualty Co.....	45,159,345	26,435,636	1,000,000	17,723,709
New York Casualty Co.....	10,283,515	5,533,410	1,500,000	3,250,105
North Amer. Acc. Ins. Co. (Cas. Dept.)	*.....	*3,497,857	*.....	*.....
North American C. & S. Reins. Corp....	2,961,320	305,703	1,700,000	955,617
Northern Life Ins. Co. (Cas. Dept.)...	*.....	*596,402	*.....	*.....
Northwest Casualty Co.....	4,720,013	3,325,909	400,000	994,104
Northwestern National Casualty Co....	3,009,059	1,819,831	500,000	689,228
Occidental Life of Cal. (Cas. Dept.)...	*.....	*1,650,397	*.....	*.....
Ocean Accident & Guar. Corp., Ltd....	24,059,983	16,378,030	900,000	6,781,953
Ohio Casualty Insurance Co.....	15,320,269	10,520,269	1,200,000	3,600,000
Ohio Farmers Indemnity Co.....	3,580,434	1,804,997	600,000	1,175,437
Old Line Mutual Insurance Co.....	7,352	2,853	.....	4,499
Order of Railway Employees.....	1,148,398	373,923	340,000	374,475
Pacific Employers Insurance Co.....	15,625,762	13,422,558	1,000,000	1,203,204
Pacific Mut. Life Ins. Co. (Cas. Dept.)	*.....	*24,057,751	*.....	*.....
Paul Revere Life Ins. Co. (Cas. Dept.)	*.....	*3,456,070	*.....	*.....
Peerless Casualty Co.....	3,721,438	2,121,438	750,000	850,000
Pennsylvania Casualty Co.....	4,880,004	3,318,476	1,000,000	561,528
Phoenix Indemnity Co.....	12,147,681	6,825,127	2,000,000	3,322,554
Pioneer Mutual Compensation Co.....	191,647	110,071	.....	81,576
Postal Life & Cas. Ins. Co. (Cas. Dept.)	*.....	*509,469	*.....	*.....
Preferred Accident Ins. Co. of New York	10,743,204	7,686,530	1,000,000	2,056,674
Professional & Bus. Men's Mut. Ins. Co.	15,672	4,720	.....	10,952
Provident Life & Acc. Ins. (Cas. Dept.)	*.....	*8,120,491	*.....	*.....
Prudential Ins. Co. of Amer. (Cas. Dept.)	*.....	*7,505,649	*.....	*.....
Royal Indemnity Co.....	51,001,959	30,511,857	2,500,000	17,990,102

*See Life Report. ³Guaranty Fund or Deposit.

Gain and Loss Exhibit for Year 1945

	Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders and Remittances to Home Office	Other Surplus Changes	Increase in Unassigned Funds	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Interest, Dividends and Rents Earned
	\$ 473,552	\$ 860,986	\$ 1,000,000	\$ -106,143	\$ 228,395	55.37	39.70	9.86
	68,384	331,132	.....	-34,655	364,861	53.74	44.93	8.50
	6,955,783	724,057	89,320,449	2,140,609	500,000	50.93	28.46	33.44
	602,867	395,223	8574,917	135,371	558,544	54.00	37.09	10.95
	2,187,494	3,991,004	4810,000	-2,518,044	2,850,454	52.36	40.60	18.10
	827,425	2,181,109	4560,000	-2,316,648	131,886	55.03	40.04	27.84
	169,116	64,064	425,000	-9,670	198,510	48.40	42.66	5.70
	737,503	618,853	4200,000	-4,500	1,151,856	55.30	35.90	10.10
	405,117	1,376,815	4225,000	57,516	1,614,448	54.62	41.46	4.59
	10,118,782	1,685,129	84,365,863	-2,619,437	4,818,611	66.30	15.10	11.40
	-62,779	14,158	.....	575,000	26,379	76.06	31.35	7.03
	3,573	1,739	.....	-2,035	3,277	31.17	60.30	.....
	1,514	534	.....	.....	2,048	21.90	63.39	.....
	-23,130	151,756	4,8437,243	18,800	-289,817	62.87	36.13	6.47
	463,005	634,857	4625,000	-222,862	250,000	52.63	40.21	4.42
	-5,778	5,894	.....	-1,079	-963	.....	.....	.....
	-26,831	31,948	.....	-11,092	-5,975	70.20	32.00	54.70
	421	27	.....	-552	-104	11.25	71.44	.....
	789,512	5,098,366	42,000,000	-2,495,019	1,392,859	27.10	63.40	14.70
	4,452	24,598	.....	-29,050	.....	37.10	61.70	4.30
	1,038,903	2,082,483	4500,000	-2,621,386	.....	53.42	39.83	31.82
	339,508	784,295	4120,000	-654,007	349,796	49.50	42.30	7.30
	436,583	.....	4120,000	-421,426	-104,843	38.90	54.20	.....
	36,069	47,665	.....	-83,734	.....	24.00	51.69	6.38
	196,072	61,025	415,000	-7,576	234,521	52.00	38.50	26.20
	21,598	114,304	4,825,213	63,962	174,651	53.33	45.93	5.48
	-26,416	176,941	4227,000	44,739	-31,736	51.30	50.90	6.60
	190,757	54,441	86,377	-26,524	212,297	64.98	30.71	.....
	717,908	1,359,434	61,154,589	-293,335	629,418	51.22	42.20	11.09
	1,150,208	545,919	4192,000	-1,204,127	300,000	42.20	43.90	7.40
	239,143	240,284	4318,000	-35,072	126,355	45.40	38.19	8.76
	-971	125	.....	5	-841	54.88	50.63	.....
	25,036	21,994	840,302	32,578	39,306	59.28	37.55	5.34
	2,303,251	191,464	4,82,121,050	-230,791	142,874	54.31	26.29	15.52
	1,105,884	588,356	71,482,668	-211,572	.....	43.23	37.15	12.76
	662,071	.....	.....	.....	662,071	53.60	32.80	.....
	112,688	141,496	4,890,781	-113,403	50,000	44.50	48.44	5.56
	-285,211	203,711	.....	.....	-81,500	68.57	49.27	17.22
	389,055	814,073	41,300,000	-173,799	-270,671	47.65	44.05	5.68
	12,295	-996	.....	.....	11,299	50.01	48.20	.....
	178,543	.....	440,000	-60,000	78,543	27.23	53.74	.....
	114,084	266,589	4159,988	-54,899	165,786	52.67	46.65	6.26
	-8,778	-971	.....	14,683	4,934	14.00	115.36	.....
	1,024,617	.....	.....	.....	1,024,617	65.31	24.38	.....
	2,649,044	235,844	7,81,929,104	-618,862	336,922	66.36	13.58	7.95
	-1,043,107	2,918,195	41,225,000	-650,088	.....	65.98	39.86	4.07

TABLE 2—CASUALTY AND MISCELLANEOUS INSURANCE
COMPANIES—Continued
Financial Statement

NAME OF COMPANY	Admitted Assets	Liabilities Except Capital and Surplus	Capital	Surplus Over All Liabilities
Saint Paul-Mercury Indemnity Co.....\$	25,588,245	\$ 16,425,953	\$ 3,000,000	\$ 6,162,292
Seaboard Surety Co.....	9,082,349	2,906,613	1,000,000	5,175,736
Security Life and Acc. Co. (Cas. Dept.)	*	*281,462	*	*
Security Mutual Casualty Co.....	13,595,714	6,808,696	700,000	6,087,018
Service Casualty Co. of New York.....	759,401	500	375,000	383,901
Shelby Mut. Cas. Co. of Shelby, Ohio...	3,855,281	2,829,080	500,000	526,201
Standard Accident Insurance Co.....	44,486,301	29,312,829	3,518,760	11,654,712
Standard Surety & Casualty Co. of N. Y.	7,152,922	4,851,321	1,000,000	1,301,601
State Compensation Insurance Fund...	6,892,485	4,505,748	*500,000	1,886,737
State Farm Mutual Auto. Ins. Co.....	52,327,194	41,951,249	*250,000	10,125,945
Sun Indemnity Co. of New York.....	9,458,795	5,664,761	1,000,000	2,794,034
Traders & General Insurance Co.....	3,333,831	2,331,544	500,000	502,287
Travelers Indemnity Co.....	44,443,119	25,333,360	3,000,000	16,109,759
Travelers Insurance Co. (Cas. Dept.)..	*	*18,636,454	*	*
Trinity-Universal Insurance Co.....	11,121,345	7,646,468	1,000,000	2,474,877
United Benefit Life Ins. Co. (Cas. Dept.)	*	*2,112,083	*	*
United National Indemnity Co.....	4,828,801	624,501	1,500,000	2,704,300
United Pacific Insurance Co.....	8,882,765	6,566,765	600,000	1,716,000
United States Casualty Co.....	19,684,038	13,015,584	1,000,000	5,668,454
United States Fidelity & Guaranty Co..	105,658,798	71,883,146	10,000,000	23,775,652
United States Guarantee Co.....	26,022,586	11,283,769	2,000,000	12,738,817
Utilities Insurance Co.....	990,156	682,089	204,000	104,067
Washington National Ins. (Cas. Dept.)	*	*4,311,590	*	*
West Coast Life Ins. Co. (Cas. Dept.)..	*	*97,471	*	*
Western Casualty & Surety Co.....	8,271,520	6,065,663	1,000,000	1,205,857
Western National Indemnity Co.....	10,873,051	6,224,533	1,000,000	3,648,518
Western Surety Co.....	2,219,097	1,162,159	500,000	556,938
Woodmen Accident Co.....	2,937,966	1,083,404	.....	1,854,562
Woodmen Cent. Assur. Co. (Cas. Dept.)	*	*191,986	*	*
World Insurance Co. (Cas. Dept.).....	*	*996,741	*	*
Zurich Gen'l Acc. & Liab. Ins. Co., Ltd..	52,105,801	30,970,895	600,000	20,534,906
Totals.....	\$2,628,496,870	\$1,843,740,102	\$159,056,203	\$809,154,124

*See Life Report. *Guaranty Fund or Deposit.

Gain and Loss Exhibit for Year 1945

Gain from Underwriting and Profit and Loss Items	Gain from Investments	Dividends to Stockholders and Remittances to Home Office	Other Surplus Changes	Increase in Unassigned Funds	% of Losses and Adjustment Expenses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Interest, Dividends and Rents Earned
\$ 1,136,468	\$ 1,192,051	\$ 500,000	\$ -338,578	\$ 1,489,941	49.10	40.00	3.84
544,510	685,980	4180,000	-50,490	1,000,000	27.90	42.90	12.90
37,312	10,907	.....	-7,794	40,425	48.70	41.20	18.30
816,937	484,545	\$1,085,684	-215,798	.....	58.70	10.60	8.00
-7,272	2,427	.....	\$388,746	383,901	.....	.....	8.57
134,562	98,607	.....	-155,463	77,706	55.70	38.20	9.20
586,873	1,033,375	\$510,235	-175,290	934,723	53.00	43.70	25.30
-292,242	179,039	450,000	7,485	-155,718	64.03	43.68	4.77
1,004,773	146,104	\$570,625	5,985	586,237	39.65	6.55	.....
-4,978,790	2,601,221	\$457,847	-325,291	-3,160,707	83.03	30.31	18.22
34,628	539,823	\$200,000	-45,289	329,162	61.43	37.98	8.12
389,565	83,700	\$895,744	-247,346	130,175	47.00	37.30	13.10
-882,298	1,813,658	\$480,000	1,827,942	2,279,302	57.38	47.00	2.01
7,684,634	9,768,159	\$3,600,000	-1,125,923	12,726,870	64.63	27.63	1.66
-152,001	964,789	\$100,000	-350,000	362,788	58.27	44.97	13.83
-412,725	.....	.....	.....	-412,725	.....	.....	.....
-300,123	116,676	.....	\$183,447	.....	89.20	90.80	7.00
78,020	363,230	\$885,041	-356,209	.....	50.79	48.27	50.81
458,303	715,855	\$67,500	-1,106,658	.....	56.49	37.87	13.46
4,507,993	6,601,131	\$1,500,000	-7,531,944	2,077,180	52.30	39.90	18.40
1,077,269	2,083,153	\$490,000	-2,290,816	379,606	34.11	45.87	12.84
-756	35,218	\$21,002	-11,914	1,546	57.57	46.55	7.79
1,507,181	.....	.....	.....	1,507,181	43.62	43.22	.....
22,121	.....	.....	.....	22,121	64.00	28.30	.....
404,655	-34,186	\$356,250	\$182,075	196,294	50.28	40.73	5.74
306,094	919,099	\$100,000	-793,119	332,074	60.72	33.84	5.45
32,122	56,857	\$35,000	.....	53,979	30.15	63.25	88.28
93,476	132,964	.....	28,122	254,562	36.58	58.16	2.73
47,248	17,546	.....	-8,666	56,128	70.79	15.50	10.04
139,948	.....	.....	-111,431	28,517	34.72	59.51	.....
-1,173,662	2,389,657	\$1,016,372	-68,269	131,354	75.65	30.10	7.20
\$119,971,174	\$157,637,263	\$104,288,229	\$-73,233,715	\$100,086,493	57.58	34.20	13.25
	\$119,971,174	Gain from Underwriting					
	157,637,263	Gain from Investments					
	\$277,608,437	Total Operating Gain					
	\$2,320,471	Contributed Funds Included					
		\$38,457,975 Dividends to Shareholders					
		\$4,304,802 Remittances to and from Home Offices					
		\$1,521,428 Transfers to Corporate					
		\$60,004,024 Dividends to Policyholders					
		\$75,554,186 Increases in Reserves					
		\$100,086,493 Increases in Surplus Funds					
	\$279,928,908	\$279,928,908					

TABLE A—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET

NAME OF COMPANY	ACCIDENT		HEALTH	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Accident and Casualty Ins. Co. of Winterthur.... \$	75	\$	99	\$
Aetna Casualty and Surety Co.....	348	.....	.....	.....
Aetna Life Insurance Co. (Cas. Dept.).....	21,481	5,146	2,112	88
Alliance Mutual Casualty Co.....	18	.....	.....	.....
Allied Mutual Casualty Co.....	.....	.....	.....	.....
Allstate Insurance Co.....	.....	.....	.....	.....
American Automobile Insurance Co.....	61	.....	.....	.....
American Bonding Co. of Baltimore.....	.....	.....	.....	.....
American Casualty Co. of Reading, Pa.....	120	.....	.....	.....
American Credit Indemnity Co. of New York.....	.....	.....	.....	.....
American Employers' Insurance Co.....	569	.....	140	79
American Fidelity and Casualty Co., Inc.....	.....	.....	.....	.....
American Guarantee and Liability Insurance Co.....	.....	.....	.....	.....
American Hospital and Life Insurance Co.....	.....	.....	187	.....
American Indemnity Co.....	345	372	118	223
American Motorists Insurance Co.....	86	.....	.....	.....
American Mutual Liability Insurance Co.....	8	.....	4	.....
American Re-Insurance Co.....	—3	.....	.....	.....
American Republic Insurance Co.....	5,491	60	21,965	255
American States Insurance Co.....	8,229	590	.....	.....
American Surety Co. of New York.....	183	.....	.....	.....
Anchor Casualty Co.....	.....	.....	.....	.....
Arex Indemnity Co.....	.....	.....	.....	.....
Associated Indemnity Corp.....	.....	.....	.....	.....
Bankers Indemnity Insurance Co.....	42	.....	.....	.....
Bankers Life Co. (Cas. Dept.).....	.....	.....	.....	.....
Beneficial Standard Life Insurance Co. (Cas. Dept.)	2,325	139	2,639	163
Benefit Association of Railway Employees.....	91,147	51,779	626	479
Business Men's Assur. Co. of America (Cas. Dept.)	21,926	10,254	51,159	20,513
California-Western States Life Ins. Co. (Cas. Dept.)	863	237	.....	.....
Car and General Insurance Corp., Ltd.....	.....	.....	.....	.....
Celina Mutual Casualty Co.....	.....	.....	.....	.....
Central Surety and Insurance Corp.....	285	.....	.....	.....
Century Indemnity Co.....	307	1,168	80	.....
Columbia Casualty Co.....	764	100	—9	.....
Columbian National Life Insurance Co. (Cas. Dept.)	4,027	1,051	1,471	303
Combined Mutual Casualty Co.....	11,144	2,059	3,488	802
Commercial Bankers Mutual Casualty Co.....	.....	.....	.....	.....
Commercial Casualty Insurance Co.....	6,846	401	5,598	1,507
Commercial Standard Insurance Co.....	.....	.....	.....	.....
Connecticut General Life Insurance Co. (Cas. Dept.)	15,749	735	852	.....
Connecticut Indemnity Company.....	.....	.....	.....	.....
Continental Assurance Co. (Cas. Dept.).....	.....	.....	70	.....
Continental Casualty Co.....	56,400	15,449	77,244	24,346
Continental Mutual Health and Accident Ins. Co..	*15,067	*937	.....	.....
Craftsman Insurance Co.....	*25	.....	.....	.....
Eagle Indemnity Co.....	965	23	104	321
Empire Mutual Insurance Co.....	*59,935	*25,574	.....	.....
Employers' Casualty Co.....	.....	.....	.....	.....
Employers' Liability Assurance Corp., Ltd.....	851	91	85	108
Employers Mutual Casualty Co.....	4,711	1,703	.....	.....
Employers' Mutual Insurance Co.....	.....	.....	.....	.....

*Not segregated as to Accident and Health.

TABLE A—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	ACCIDENT		HEALTH	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Employers Mutual Liability Ins. Co. of Wisconsin.\$	.....	\$ .....	\$ .....	\$ .....
Employers Reinsurance Corp.....	2,547	440	434	154
Equitable Life Assur. Soc. of U. S. (Cas. Dept.)...	35	.....	.....	.....
Equity Mutual Insurance Company.....	.....	.....	.....	.....
European General Reinsurance Co., Ltd.....	3,815	1,829	303	.....
Excess Insurance Co. of America.....	.....	.....	.....	.....
Factory Mutual Liability Insurance Co. of America	.....	.....	.....	.....
Farm Bureau Mutual Insurance Co., Inc.....	.....	.....	.....	.....
Federal Life and Casualty Co. (Cas. Dept.).....	18,243	2,240	1,180	.....
Federal Life Insurance Co. (Cas. Dept.).....	*73,330	*19,249	.....	.....
Fidelity and Casualty Co. of New York.....	5,462	3,611	297	354
Fidelity and Deposit Co. of Maryland.....	.....	.....	.....	.....
Fidelity Protective Mutual Insurance Co.....	*70,066	*20,980	.....	.....
Fireman's Fund Indemnity Co.....	1,674	378	135	.....
Franklin Life Insurance Co. (Cas. Dept.).....	1,681	.....	1,259	.....
General Accident Fire & Life Assurance Corp., Ltd.	6,868	2,999	6,236	1,848
General American Life Insurance Co. (Cas. Dept.)..	2,275	635	205	.....
General Casualty Co. of America.....	150	.....	.....	.....
General Reinsurance Corp.....	6,951	1,293	26	98
Glens Falls Indemnity Co.....	42	.....	.....	.....
Globe Indemnity Co.....	3,010	258	210	321
Great American Indemnity Co.....	554	4	.....	.....
Great Eastern Mutual Insurance Co.....	3,655	1,234	4,338	885
Great Northern Life Insurance Co. (Cas. Dept.)...	27,199	9,231	.....	.....
Guaranty Mutual Insurance Co.....	*22,114	*1,379	.....	.....
Hardware Indemnity Insurance Co. of Minnesota..	.....	.....	.....	.....
Hardware Mutual Casualty Co.....	132	.....	.....	.....
Hartford Accident and Indemnity Co.....	2,108	135	285	82
Hartford Live Stock Insurance Co.....	.....	.....	.....	.....
Hartford Steam Boiler Inspection and Insurance Co.	.....	.....	.....	.....
Hawkeye Casualty Co.....	467	.....	.....	.....
Home Indemnity Co.....	.....	.....	.....	.....
Indemnity Insurance Co. of North America.....	4,659	346	.....	.....
Inter-State Business Men's Accident Co.....	3,984	2,199	2,070	1,233
Iowa Mutual Casualty Co.....	.....	.....	.....	.....
Iowa Mutual Liability Insurance Co.....	.....	.....	.....	.....
John Hancock Mutual Life Ins. Co. (Cas. Dept.)..	.....	.....	.....	.....
Liberty Mutual Insurance Co.....	93	.....	.....	.....
Lincoln National Life Insurance Co. (Cas. Dept.)..	.....	.....	.....	.....
London Guaranty and Accident Co., Ltd.....	5,354	2,153	249	.....
London and Lancashire Indemnity Co.....	424	.....	39	.....
Lumbermens Mutual Casualty Co.....	458	.....	.....	.....
Manufacturers Casualty Insurance Co.....	.....	.....	.....	.....
Maryland Casualty Co.....	6,633	1,108	616	147
Massachusetts Bonding and Insurance Co.....	21,758	3,016	16,575	5,830
Massachusetts Indemnity Insurance Co.....	*256	*393	.....	.....
Massachusetts Protective Association, Inc.....	*1,049	*696	.....	.....
Metropolitan Casualty Insurance Co.....	1,656	47	367	168
Metropolitan Life Insurance Co. (Cas. Dept.).....	18,713	3,184	3,345	840
Mid-States Insurance Co.....	.....	.....	.....	.....
Midwest Life Insurance Co. of Lincoln (Cas. Dept.)	*2,210	778	.....	121
Mutual Reserve Insurance Co.....	*10,323	*2,265	.....	.....

*Not segregated as to Accident and Health.

TABLE A—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	ACCIDENT		HEALTH	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
National Automobile and Casualty Insurance Co. \$ \$ \$ \$ \$
National Casualty Co.	*31,777	*9,386	.....	.....
National Farmers Union Auto. and Casualty Co. ....	.....	.....	.....	.....
National Mutual Casualty Co. ....	.....	.....	.....	.....
National Mutual Insurance Co.	*2,424	93	.....	188
National Surety Corp. ....	.....	.....	.....	.....
National Travelers Casualty Co.	1,750	98	2,383	254
New Amsterdam Casualty Co.	1,091	91	120	52
New York Casualty Co. ....	.....	.....	.....	.....
North American Accident Insurance Co.	*102,915	*50,764	.....	.....
North American Casualty and Surety Reins. Corp. ....	.....	.....	.....	.....
Northern Life Insurance Co. (Cas. Dept.)	*16,996	9,070	.....	3,254
Northwest Casualty Co. ....	.....	.....	.....	.....
Northwestern National Casualty Co. ....	.....	.....	.....	.....
Occidental Life Ins. Co. of California (Cas. Dept.) ..	*21,318	*6,640	.....	.....
Ocean Accident and Guaranty Corp., Ltd.	5,334	2,604	188	.....
Ohio Casualty Insurance Co.	3,033	144	.....	.....
Ohio Farmers Indemnity Co.	347	.....	.....	.....
Old Line Mutual Insurance Co.	*18,065	*8,346	.....	.....
Order of Railway Employees.	*59,011	25,169	.....	.....
Pacific Employers Insurance Co. ....	.....	.....	.....	.....
Pacific Mutual Life Insurance Co. (Cas. Dept.)	45,804	8,697	24,853	9,847
Paul Revere Life Insurance Co. (Cas. Dept.) ....	.....	.....	.....	.....
Peerless Casualty Co. ....	.....	.....	.....	.....
Pennsylvania Casualty Co. ....	.....	.....	.....	.....
Phoenix Indemnity Co.	2,888	48	.....	.....
Pioneer Mutual Compensation Co. ....	.....	.....	.....	.....
Postal Life and Casualty Insurance Co.	11,640	1,809	2,843	907
Preferred Accident Insurance Co. of New York.	2,076	1,330	149	.....
Professional and Business Men's Mutual Ins. Co.	*33,516	*3,889	.....	.....
Provident Life and Accident Ins. Co. (Cas. Dept.) ..	*8,394	*1,246	.....	.....
Prudential Insurance Co. of America (Cas. Dept.) ..	.....	.....	.....	.....
Royal Indemnity Co.	4,184	790	228	332
Saint Paul-Mercury Indemnity Co.	1,285	.....	.....	.....
Seaboard Surety Co. ....	.....	.....	.....	.....
Security Life and Accident Co. (Cas. Dept.)	*128,698	*55,672	.....	.....
Security Mutual Casualty Co. ....	.....	.....	.....	.....
Service Casualty Co. of New York. ....	.....	.....	.....	.....
Shelby Mutual Casualty Co. of Shelby, Ohio.	12	.....	.....	.....
Standard Accident Insurance Co.	4,682	853	1,700	308
Standard Surety and Casualty Co. of New York.	84	.....	.....	.....
State Compensation Insurance Fund. ....	.....	.....	.....	.....
State Farm Mutual Automobile Insurance Co. ....	.....	.....	.....	.....
Sun Indemnity Co. of New York.	630	59	—42	.....
Traders and General Insurance Co. ....	.....	.....	.....	.....
Travelers Indemnity Co. ....	.....	.....	.....	.....
Travelers Insurance Co. (Cas. Dept.)	190,942	36,242	4,439	2,306
Trinity-Universal Insurance Co. ....	.....	.....	.....	.....
United Benefit Life Insurance Co. (Cas. Dept.)	*16,336	.....	.....	.....
United National Indemnity Co.	5	.....	.....	.....
United Pacific Insurance Co. ....	.....	.....	.....	.....
United States Casualty Co.	2,128	338	144	831

*Not segregated as to Accident and Health.

TABLE A—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	ACCIDENT		HEALTH	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
United States Fidelity and Guaranty Co.....	\$ 8,781	\$ 3,066	\$ 417	\$ 100
United States Guarantee Co.....	81	.....	.....	.....
Utilities Insurance Co.....	.....	.....	.....	.....
Washington National Insurance Co. (Cas. Dept.)..	*52,396	*19,934	.....	.....
West Coast Life Insurance Co. (Cas. Dept.).....	*1,931	*143	.....	.....
Western Casualty and Surety Co.....	912	56	77	.....
Western National Indemnity Co.....	757	189	.....	.....
Western Surety Co.....	.....	.....	.....	.....
Woodmen Accident Co.....	17,640	4,662	.....	.....
Woodmen Central Assurance Co. (Cas. Dept.).....	.....	.....	5,586	4,222
World Insurance Co. (Cas. Dept.).....	*144,535	*47,532	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	686	12	55	.....
Totals.....	\$1,605,422	\$ 498,920	\$ 249,341	\$ 83,869

*Not segregated as to Accident and Health.

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION—Continued

	GROUP ACCIDENT AND HEALTH		NON-CANCELLABLE ACCIDENT & HEALTH		AUTO LIABILITY		LIABILITY OTHER THAN AUTO	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
100	\$ 5,622	\$ 494	.....	.....	\$ 77,787	\$ 18,232	\$ 88,214	\$ 36,981
...	.....	.....	.....	.....	5,092	359	6,668	1,223
...	.....	.....	.....	.....	19,314	3,047	547	.....
...	3,866	4,585	.....	.....	.....	.....	.....	.....
...	5,810	3,615	.....	.....	.....	.....	.....	.....
...	.....	.....	.....	.....	44,054	13,158	13,460	639
...	.....	.....	.....	.....	17,748	2,671	13,562	2,328
...
...
222	.....	.....	.....	.....	.....	.....	.....	.....
...
...	26,652	10,279	.....	.....	7,272	6,249	9,909	1,186
...
869	\$ 626,383	\$ 409,621	\$ 215,885	\$ 114,893	\$ 1,758,089	\$ 505,963	\$ 808,532	\$ 129,639

TABLE B—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	WORKMEN'S COMPENSATION		FIDELITY	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Accident & Casualty Ins. Co. of Winterthur.....	\$ 5,886	\$ 1,147	\$	\$
Aetna Casualty and Surety Co.....	77,895	37,904	26,923	750
Aetna Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Alliance Mutual Casualty Co.....	.....	.....	.....	.....
Allied Mutual Casualty Co.....	883	297	.....	.....
Allstate Insurance Co.....	.....	.....	.....	.....
American Automobile Insurance Co.....	5,757	485	.....	.....
American Bonding Co. of Baltimore.....	.....	.....	.....	.....
American Casualty Co. of Reading, Pa.....	918	15	227	285
American Credit Indemnity Co. of New York.....	.....	.....	.....	.....
American Employers' Insurance Co.....	12,257	4,790	3,414	—972
American Fidelity and Casualty Co., Inc.....	.....	.....	.....	.....
American Guaranty and Liability Insurance Co....	41	.....	2,186	775
American Hospital and Life Insurance Co.....	.....	.....	.....	.....
American Indemnity Co.....	.....	.....	.....	.....
American Motorists Insurance Co.....	3,879	471	273	.....
American Mutual Liability Insurance Co.....	—6,343	3,245	.....	.....
American Re-Insurance Co.....	9,062	.....	3,605	99
American Republic Insurance Co.....	.....	.....	.....	.....
American States Insurance Co.....	.....	.....	.....	.....
American Surety Co. of New York.....	25,062	4,462	63,713	2,396
Anchor Casualty Company.....	3,258	478	.....	.....
Arex Indemnity Co.....	282	21	.....	.....
Associated Indemnity Corp.....	11,060	3,788	2,038	7
Bankers Indemnity Insurance Co.....	—20	28	.....	.....
Bankers Life Co. (Cas. Dept.).....	.....	.....	.....	.....
Beneficial Standard Life Insurance Co. (Cas. Dept.)	.....	.....	.....	.....
Benefit Association of Railway Employees.....	.....	.....	.....	.....
Business Men's Assur. Co. of America (Cas. Dept.)	.....	.....	.....	.....
California-Western States Life Ins. Co. (Cas. Dept.)	.....	.....	.....	.....
Car and General Insurance Corp., Ltd.....	—37	.....	.....	.....
Celina Mutual Casualty Co.....	.....	.....	.....	.....
Central Surety and Insurance Corp.....	6,371	640	1,241	667
Century Indemnity Co.....	14,956	6,918	794	—4
Columbia Casualty Co.....	19,592	3,572	3,246	800
Columbian National Life Insurance Co. (Cas. Dept.)	.....	.....	.....	.....
Combined Mutual Casualty Co.....	.....	.....	.....	.....
Commercial Bankers Mutual Casualty Co.....	.....	.....	.....	.....
Commercial Casualty Insurance Co.....	29	.....	325	.....
Commercial Standard Insurance Co.....	22,189	13,998	.....	.....
Connecticut General Life Ins. Co. (Cas. Dept.)....	.....	.....	.....	.....
Connecticut Indemnity Co.....	.....	.....	.....	.....
Continental Assurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Continental Casualty Co.....	14,608	4,258	4,249	19
Continental Mutual Health and Accident Ins. Co...	.....	.....	.....	.....
Craftsman Insurance Co.....	.....	.....	.....	.....
Eagle Indemnity Co.....	10,179	1,948	1,023	49
Empire Mutual Insurance Co.....	.....	.....	.....	.....
Employers' Casualty Co.....	6,022	.....	.....	.....
Employers' Liability Assurance Corp., Ltd.....	25,421	14,114	3,965	—945
Employers Mutual Casualty Co.....	123	335	50	.....
Employers' Mutual Insurance Co.....	377,967	153,066	.....	.....
Employers Mutual Liability Ins. Co. of Wisconsin..	51,201	15,251	680	.....

TABLE B—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	WORKMEN'S COMPENSATION		FIDELITY	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Employers Reinsurance Corp.....	\$ 4,722	\$ 129	\$ 4,500	\$ —19
Equitable Life Assur. Soc. of U. S. (Cas. Dept.)...	.....	.....	.....	.....
Equity Mutual Insurance Co.....	8,203	1,525	.....	.....
European General Reinsurance Co., Ltd.....	608	.....	18,808	86
Excess Insurance Co. of America.....	.....	.....	438	.....
Factory Mutual Liability Insurance Co. of America..	.....	.....	.....	.....
Farm Bureau Mutual Insurance Co., Inc.....	.....	.....	.....	.....
Federal Life and Casualty Co. (Cas. Dept.).....	.....	.....	.....	.....
Federal Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Fidelity and Casualty Co. of New York.....	31,576	12,580	5,528	55
Fidelity and Deposit Co. of Maryland.....	.....	.....	87,449	2,462
Fidelity Protective Mutual Insurance Co.....	.....	.....	.....	.....
Fireman's Fund Indemnity Co.....	121,469	46,365	3,068	141
Franklin Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
General Accident Fire and Life Assur. Corp., Ltd..	11,158	3,211	.....	.....
General American Life Insurance Co. (Cas. Dept.)..	.....	.....	.....	.....
General Casualty Co. of America.....	8,144	3,172	6,699	80
General Reinsurance Corp.....	2,786	.....	10,292	—223
Glens Falls Indemnity Co.....	55	624	429	21
Globe Indemnity Co.....	19,070	4,497	5,188	91
Great American Indemnity Co.....	391	2,477	718	22
Great Eastern Mutual Insurance Co.....	.....	.....	.....	.....
Great Northern Life Insurance Co. (Cas. Dept.)...	.....	.....	.....	.....
Guaranty Mutual Insurance Co.....	.....	.....	.....	.....
Hardware Indemnity Insurance Co. of Minnesota..	.....	.....	.....	.....
Hardware Mutual Casualty Co.....	14,711	2,675	.....	.....
Hartford Accident and Indemnity Co.....	92,505	35,039	21,838	547
Hartford Live Stock Insurance Co.....	.....	.....	.....	.....
Hartford Steam Boiler Inspection and Insurance Co.	.....	.....	.....	.....
Hawkeye Casualty Co.....	4,356	953	747	.....
Home Indemnity Co.....	.....	.....	877	471
Indemnity Insurance Co. of North America.....	10,873	1,408	307	.....
Inter-State Business Men's Accident Co.....	.....	.....	.....	.....
Iowa Mutual Casualty Co.....	.....	.....	.....	.....
Iowa Mutual Liability Insurance Co.....	7,072	1,071	.....	.....
John Hancock Mutual Life Ins. Co. (Cas. Dept.)...	.....	.....	.....	.....
Liberty Mutual Insurance Co.....	150,581	47,919	—537	2,658
Lincoln National Life Insurance Co. (Cas. Dept.)..	.....	.....	.....	.....
London Guaranty and Accident Co., Ltd.....	115,786	49,467	225	.....
London and Lancashire Indemnity Co.....	.....	.....	25	—53
Lumbermens Mutual Casualty Co.....	7,919	2,329	637	.....
Manufacturers Casualty Insurance Co.....	16	.....	378	.....
Maryland Casualty Co.....	85,268	53,298	12,618	—149
Massachusetts Bonding and Insurance Co.....	1,364	935	45,766	2,986
Massachusetts Indemnity Insurance Co.....	.....	.....	.....	.....
Massachusetts Protective Association, Inc.....	.....	.....	.....	.....
Metropolitan Casualty Insurance Co.....	29	.....	658	.....
Metropolitan Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Mid-States Insurance Co.....	.....	.....	.....	.....
Midwest Life Insurance Co. of Lincoln (Cas. Dept.)	.....	.....	.....	.....
Mutual Reserve Insurance Co.....	.....	.....	.....	.....
National Automobile and Casualty Insurance Co..	116	.....	.....	.....
National Casualty Co.....	80	.....	200	.....

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION—Continued

SURETY		GLASS		BURGLARY AND THEFT		BOILER AND MACHINERY	
Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
\$	\$	\$	\$	\$	\$	\$	\$
4,874		39		2,905		—7	
		—16					
7,990				6,836	100	—13	
—30				17			
4,265	—682	2,277	1,065	7,052	1,079	5,667	2,153
32,345	42,217	1,193	271	6,399	210		
617		1,507	331	6,382	1,134		
		2,484	583	7,394	641	—245	
3,860		2,764	884	8,095	427	387	—45
5,294	—369	112		10,154	76	71	
337				235			
4,452	—106	2,819	878	7,853	924	2,717	16
736	38,619	72		170	13		
		222	107	218			
		1,284	596	1,404	43		
9,408	—317	3,629	865	19,746	6,755		
						29,986	3,712
697		223	45	906	226		
180		374	—5	2,595	1,002		
863		2,648	893	3,514	1,350		
				1,532	27		
				1,050	45		
		131	23	636	304		
674		3,157	1,171	15,984	4,947	—1,157	1,075
610		5		8			
—36		78	44	418	37	111	
9,826	—598	1,889	1,996	2,907	188	1,154	105
36,518	1,402	508	237	1,009			
252		1,035	153	2,071	277		
387		36	47	148	305		

TABLE B—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	WORKMEN'S COMPENSATION		FIDELITY	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
National Farmers Union Auto. and Casualty Co...\$	.....	\$ .....	\$ .....	\$ .....
National Mutual Casualty Co.....	1,477	533	.....	.....
National Mutual Insurance Co.....	.....	.....	.....	.....
National Surety Co.....	3,701	538	86,859	3,220
National Travelers Casualty Co.....	.....	.....	.....	.....
New Amsterdam Casualty Co.....	30,554	17,725	13,426	370
New York Casualty Co.....	2,910	1,217	5,190	493
North American Accident Insurance Co.....	.....	.....	.....	.....
North American Casualty and Surety Reins. Corp..	.....	.....	.....	.....
Northern Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Northwest Casualty Co.....	.....	.....	.....	.....
Northwestern National Casualty Co.....	.....	.....	.....	.....
Occidental Life Ins. Co. of California (Cas. Dept.)..	.....	.....	.....	.....
Ocean Accident and Guarantee Corp., Ltd.....	65,361	23,629	946	156
Ohio Casualty Insurance Co.....	4,020	157	6,992	—22
Ohio Farmers Indemnity Co.....	.....	.....	.....	.....
Old Line Mutual Insurance Co.....	.....	.....	.....	.....
Order of Railway Employees.....	.....	.....	.....	.....
Pacific Employers Insurance Co.....	68,469	11,799	25	.....
Pacific Mutual Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Paul Revere Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Peerless Casualty Co.....	.....	.....	736	19
Pennsylvania Casualty Co.....	.....	.....	.....	.....
Phoenix Indemnity Co.....	18,447	6,089	.....	.....
Pioneer Mutual Compensation Co.....	.....	.....	.....	.....
Postal Life and Casualty Insurance Co.....	.....	.....	.....	.....
Preferred Accident Insurance Co. of New York.....	1,632	12	2,080	170
Professional and Business Men's Mutual Ins. Co....	.....	.....	.....	.....
Provident Life and Accident Ins. Co. (Cas. Dept.)..	.....	.....	.....	.....
Prudential Insurance Co. of America (Cas. Dept.)..	.....	.....	.....	.....
Royal Indemnity Co.....	40,593	11,607	18,122	171
Saint Paul-Mercury Indemnity Co.....	16,810	2,962	—253	.....
Seaboard Surety Co.....	.....	.....	2,119	27
Security Life and Accident Co. (Cas. Dept.).....	.....	.....	.....	.....
Security Mutual Casualty Co.....	18,332	7,679	.....	.....
Service Casualty Co. of New York.....	.....	.....	.....	.....
Shelby Mutual Casualty Co. of Shelby, Ohio.....	.....	.....	.....	.....
Standard Accident Insurance Co.....	53,740	17,884	8,491	1,703
Standard Surety and Casualty Co. of New York.....	10,509	1,927	1,486	—395
State Compensation Insurance Fund.....	1,911,524	902,709	.....	.....
State Farm Mutual Automobile Insurance Co.....	.....	.....	.....	.....
Sun Indemnity Co. of New York.....	2,799	1,408	367	22
Traders and General Insurance Co.....	664	.....	.....	.....
Travelers Indemnity Co.....	.....	.....	593	1
Travelers Insurance Co. (Cas. Dept.).....	88,325	31,340	.....	.....
Trinity-Universal Insurance Co.....	.....	.....	.....	.....
United Benefit Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
United National Indemnity Co.....	.....	.....	.....	.....
United Pacific Insurance Co.....	.....	.....	171	.....
United States Casualty Co.....	6,441	1,212	6,016	283
United States Fidelity and Guaranty Co.....	83,599	44,046	109,739	5,482
United States Guarantee Co.....	.....	.....	4,863	—88
Utilities Insurance Co.....	20	.....	.....	.....

TABLE B—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	WORKMEN'S COMPENSATION		FIDELITY	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Washington National Insurance Co. (Cas. Dept.)..\$	.....	\$ .....	\$ .....	\$ .....
West Coast Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Western Casualty and Surety Co.....	6,242	3,205	4,401	35
Western National Indemnity Co.....	17,480	2,926	2,491	100
Western Surety Co.....	.....	.....	320	.....
Woodmen Accident Co.....	.....	.....	.....	.....
Woodmen Central Assurance Co. (Cas. Dept.).....	.....	.....	.....	.....
World Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Zurich General Accident and Liability Ins. Co., Ltd.	36,575	13,021	.....	.....
Totals.....	\$3,887,580	\$1,644,530	\$ 619,988	\$ 24,849

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION—Continued

SURETY		GLASS		BURGLARY AND THEFT		BOILER AND MACHINERY	
Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
\$	\$	\$	\$	\$	\$	\$	\$
6,437	9,309	2,752	1,936	4,418	3,566	.....	.....
889	.....	1,628	351	4,681	798	.....	.....
2,157	.....	.....	.....	.....	.....	.....	.....
.....
.....
.....
.....	.....	1,666	864	6,133	1,634	.....	.....
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
\$ 340,172	\$ 159,948	\$ 98,220	\$ 41,288	\$ 383,022	\$ 86,765	\$ 53,874	\$ 9,256

4,849

TABLE C—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Acc. & Cas. Ins. Co. of Winterthur, Switzerland..\$	1,303	\$ 421	\$ 10	\$
Aetna Casualty and Surety Co.....	22,313	10,907	.....	.....
Aetna Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Alliance Mutual Casualty Company.....	84	6	203	41
Allied Mutual Casualty Company.....	3,277	1,173	4,817	684
Allstate Insurance Company.....	5,031	1,546	3,725	346
American Automobile Ins. Co.....	19,194	8,672	.....	.....
American Bonding Co. of Baltimore.....	.....	.....	.....	.....
American Casualty Co. of Reading, Pa.....	2,011	628	220	.....
American Credit Indemnity Co. of N. Y.....	.....	.....	.....	.....
American Employers' Insurance Co.....	12,053	6,979	329	108
American Fidelity & Casualty Co. Inc.....	966	733	.....	.....
American Guarantee & Liab. Ins. Co.....	5	.....	.....	.....
American Hospital & Life Ins. Co.....	.....	.....	.....	.....
American Indemnity Company.....	4,419	3,947	6,327	7,961
American Motorists Insurance Co.....	5,274	1,176	7,022	4,320
American Mutual Liab. Ins. Co.....	4,105	109	72	.....
American Re-Insurance Company.....	27	.....	4	.....
American Republic Insurance Co.....	.....	.....	.....	.....
American States Insurance Co.....	27,580	14,040	40,756	20,127
American Surety Co. of New York.....	11,698	4,372	59	.....
Anchor Casualty Company.....	2,490	1,061	668	.....
Arex Indemnity Company.....	.....	.....	.....	.....
Associated Indemnity Corporation.....	8,112	4,417	2,163	532
Bankers Indemnity Insurance Co.....	2,032	412	.....	.....
Bankers Life Company (Cas. Dept.).....	.....	.....	.....	.....
Beneficial Standard Life Ins. Co. (Cas. Dept.)..	.....	.....	.....	.....
Benefit Assn. of Railway Employees.....	.....	.....	.....	.....
Business Men's Assur. Co. of Amer. (Cas. Dept.)	.....	.....	.....	.....
Calif-Western States Life Ins. Co. (Cas. Dept.)..	.....	.....	.....	.....
Car and General Ins. Corp. Ltd.....	205	.....	.....	.....
Celina Mutual Casualty Company.....	.....	.....	.....	.....
Central Surety & Insurance Corp.....	11,981	5,371	9,857	4,216
Century Indemnity Company.....	6,210	2,310	.....	.....
Columbia Casualty Company.....	7,745	2,925	171	.....
Columbian Nat'l Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Combined Mutual Casualty Co.....	.....	.....	.....	.....
Commercial Bankers Mutual Cas. Co.....	4,360	1,974	6,630	2,943
Commercial Casualty Ins. Co.....	585	58	35	.....
Commercial Standard Ins. Co.....	17,408	8,740	10,919	5,286
Connecticut General Life Ins. Co. (Cas. Dept.)..	.....	.....	.....	.....
Connecticut Indemnity Company.....	4,992	2,274	.....	.....
Continental Assurance Company (Cas. Dept.)....	.....	.....	.....	.....
Continental Casualty Company.....	6,290	2,612	176	.....
Continental Mut. Health & Acc. Ins. Co.....	.....	.....	.....	.....
Craftsman Insurance Company.....	.....	.....	.....	.....
Eagle Indemnity Company.....	5,845	3,538	.....	.....
Empire Mutual Insurance Company.....	.....	.....	.....	.....
Employers' Casualty Company.....	13,998	10,258	3,058	1,175
Employers' Liab. Assur. Corp. Ltd.....	12,779	5,067	514	566
Employers Mutual Casualty Co.....	28,492	15,204	27,333	16,959

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION

	PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO		ALL OTHER AUTO		ALL OTHER		TOTALS	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
	\$ 650	\$ 19	\$	\$	\$	\$	\$ 16,226	\$ 2,385
	2,146	163	.....	.....	—112	120	242,421	75,948
	4	.....	819	101	.....	.....	82,372	56,842
41	407	.....	3,132	884	.....	.....	1,262	148
684	.....	.....	.....	.....	.....	.....	21,294	8,562
346	989	30	.....	.....	.....	.....	19,588	3,478
	.....	.....	.....	.....	.....	.....	72,314	19,355
	148	.....	.....	.....	.....	.....	12,239	2,720

108	1,155	18	.....	.....	.....	.....	73,131	19,755
	.....	.....	.....	.....	.....	.....	4,722	5,393
	.....	.....	.....	.....	.....	.....	2,916	775
	.....	.....	.....	.....	.....	.....	187	.....
7,961	57	.....	5,858	3,768	.....	.....	30,380	24,013
4,320	19	77	.....	.....	.....	.....	29,282	8,489
	114	.....	.....	.....	.....	.....	7,413	3,707
	18	.....	.....	.....	16	.....	22,342	99
	.....	.....	.....	.....	.....	.....	27,456	315
0,127	400	16	22,697	8,364	.....	.....	141,834	49,410
	2,394	311	.....	.....	.....	.....	181,227	66,736
	76	.....	912	85	.....	.....	13,423	2,632
	66	.....	.....	.....	.....	.....	1,477	21
532	63	.....	37	161	.....	.....	42,216	10,759
	2	.....	.....	.....	.....	.....	5,540	918

	.....	.....	.....	.....	.....	.....	4,964	302
	.....	.....	.....	.....	.....	.....	91,773	52,258
	.....	.....	.....	.....	.....	.....	83,223	42,428
	.....	.....	.....	.....	.....	.....	13,521	8,757
	.....	.....	.....	.....	.....	.....	755	.....

4,216	913	.....	.....	.....	.....	.....	64,017	23,856
	1,211	153	.....	.....	.....	.....	50,625	4,068
	686	.....	.....	.....	.....	.....	61,607	13,521
	.....	.....	.....	.....	.....	.....	5,498	1,354
	.....	.....	.....	.....	1,111	470	15,743	3,331
2,943	.....	.....	4,654	438	.....	.....	37,660	21,584
	303	23	.....	.....	.....	.....	68,869	35,324
5,286	689	21	12,344	3,181	.....	.....	98,643	37,065
	.....	.....	.....	.....	.....	.....	51,044	28,512
	1	.....	.....	.....	.....	.....	13,600	3,467
	413	72	.....	.....	.....	.....	2,604	3,356
	.....	.....	.....	.....	.....	.....	196,324	68,406
	.....	.....	.....	.....	.....	.....	15,067	937
	655	.....	.....	.....	.....	.....	25	.....
	.....	.....	.....	.....	.....	.....	37,449	10,807
	.....	.....	.....	.....	.....	.....	59,935	25,574
1,175	359	386	3,696	471	.....	.....	56,269	15,309
566	2,848	73	.....	.....	.....	.....	97,923	35,795
6,959	305	94	23,455	11,562	.....	.....	142,607	52,298

TABLE C—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Employers' Mutual Ins. Co.....	\$	\$	\$	\$
Employers Mut. Liab. Co. of Wis.....	3,024	1,921	3,651	2,673
Employers Reinsurance Corp.....	1,780	.....	1	.....
Equitable Life Assur. Soc. of U. S. (Cas. Dept.)..	.....	.....	.....	.....
Equity Mutual Insurance Company.....	443	114	28	.....
European General Reinsurance Co. Ltd.....	1,646	.....	30	.....
Excess Insurance Co. of America.....	.....	.....	.....	.....
Factory Mut. Liab. Ins. Co. of America.....	50	.....	65	.....
Farm Bureau Mutual Ins. Co. Inc.....	1,023	34	4,362	2,348
Federal Life & Cas. Co. (Cas. Dept.).....	.....	.....	.....	.....
Federal Life Insurance Co. (Cas. Dept.).....	.....	.....	.....	.....
Fidelity and Cas. Co. of N. Y.....	13,580	7,813	481	967
Fidelity & Deposit Co. of Maryland.....	.....	.....	.....	.....
Fidelity Protective Mut. Ins. Co.....	.....	.....	.....	.....
Fireman's Fund Indemnity Co.....	10,165	3,548	23	898
Franklin Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
General Acc. Fire & Life Assur. Corp. Ltd.....	16,249	5,194	356	589
General American Life Ins. Co.....	.....	.....	.....	.....
General Casualty Co. of America.....	19,883	7,531	.....	.....
General Reinsurance Corporation.....	1,139	.....	10	.....
Glens Falls Indemnity Company.....	105	126	—23	.....
Globe Indemnity Company.....	16,815	9,028	174	17
Great American Indemnity Company.....	1,889	529	.....	.....
Great Eastern Mutual Ins. Co.....	.....	.....	.....	.....
Great Northern Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Guaranty Mutual Insurance Co.....	.....	.....	.....	.....
Hardware Indemnity Ins. Co. of Minn.....	2,262	758	.....	.....
Hardware Mutual Casualty Company.....	6,788	1,219	6,308	1,580
Hartford Accident & Indemnity Co.....	23,622	12,309	643	519
Hartford Live Stock Insurance Co.....	.....	.....	.....	.....
Hartford Steam Boiler Insp. & Ins. Co.....	.....	.....	.....	.....
Hawkeye Casualty Company.....	18,133	10,742	3,795	5,050
Home Indemnity Company.....	17,606	7,855	.....	.....
Indemnity Ins. Co. of North America.....	9,449	6,619	28	.....
Inter-State Business Men's Accident Co.....	.....	.....	.....	.....
Iowa Mutual Casualty Company.....	1,342	143	1,308	131
Iowa Mutual Liab. Insurance Co.....	7,141	4,706	3,037	1,943
John Hancock Mut. Life Ins. Co. (Cas. Dept.)..	.....	.....	.....	.....
Liberty Mutual Insurance Company.....	3,927	4,303	1,844	2,498
Lincoln National Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
London Guar. & Acc. Co. Ltd.....	24,890	11,981	437	165
London & Lancashire Indemnity Co.....	3,376	1,372	15	.....
Lumbermens Mutual Casualty Co.....	7,077	2,358	3,152	725
Manufacturers Casualty Ins. Co.....	299	1,222	.....	.....
Maryland Casualty Company.....	10,653	5,188	93	.....
Massachusetts Bonding & Ins. Co.....	845	286	34	.....
Massachusetts Indemnity Ins. Co.....	.....	.....	.....	.....
Massachusetts Protective Assn. Inc.....	.....	.....	.....	.....
Metropolitan Casualty Insurance Co.....	515	60	39	.....
Metropolitan Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Mid-States Insurance Company.....	209	2,159	172	.....

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION—Continued

	PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO		ALL OTHER AUTO		ALL OTHER		TOTALS	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
2,673	\$ 2,767	\$ 641					\$ 377,967	\$ 153,066
	521				—2		75,433	21,592
							40,869	7,983
							127,424	76,317
							9,940	1,649
	1,076	19					57,634	4,509
							3,549	
2,348							291	
			1,886	1,089			10,021	3,471
							19,423	2,240
967	404	114					73,330	19,249
							111,491	35,494
							127,517	45,160
898	2,501	7					70,066	20,980
							185,862	54,177
589	1,841	199			13		2,953	
							95,933	25,003
							4,103	1,458
	2,011	217					109,423	26,002
	2,310						72,802	18,895
17	32						1,439	834
	2,503	832					117,125	30,566
	357	19					9,597	45,830
							7,993	2,119
							27,441	9,231
			1,841	3,282			23,955	4,661
1,580	832						12,608	1,597
519	171						47,328	7,740
	2,080	152			257		249,460	67,333
					14,845	8,023	14,845	8,023
5,050							29,986	3,712
	133	14			6,111	2,551	62,931	32,217
	81						52,247	20,436
	4,567	95					71,243	13,233
							6,054	3,432
131	311	8			2,557	205	12,218	700
1,943	245	6	2,891	1,081			36,680	10,380
							32,960	27,104
2,498	909	41					180,225	81,352
165	5,673	1,223			53		254,152	85,329
	—4						10,592	2,051
725	420						34,175	6,342
							1,829	1,222
	2,430	108					248,712	71,619
	224	99					132,099	14,977
							2,023	403
							124,968	51,939
	441	317					20,545	15,387
							97,046	51,221
			190	3			859	5,955

TABLE C—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Midwest Life Ins. Co. of Lincoln (Cas. Dept.)....\$	.....	\$ .....	\$ .....	\$ .....
Mutual Reserve Insurance Company.....	.....	.....	.....	.....
National Automobile and Cas. Ins. Co.....	45	.....	81	.....
National Casualty Company.....	650	200	.....	.....
National Farmers Union Auto. & Cas. Co.....	.....	.....	.....	.....
National Mutual Casualty Company.....	10,995	5,395	9,927	4,480
National Mutual Insurance Company.....	.....	.....	.....	.....
National Surety Corporation.....	551	64	.....	.....
National Travelers Casualty Co.....	.....	.....	.....	.....
New Amsterdam Casualty Company.....	15,575	8,785	38	707
New York Casualty Company.....	3,119	602	.....	.....
North American Accident Ins. Co.....	.....	.....	.....	.....
North American Casualty & Surety Reins. Corp..	.....	.....	.....	.....
Northern Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Northwest Casualty Company.....	5,383	2,132	4,266	1,168
Northwestern National Casualty Co.....	6,145	2,657	.....	.....
Occidental Life Ins. Co. of Calif. (Cas. Dept.)...	.....	.....	.....	.....
Ocean Acc. & Guarantee Corp. Ltd.....	16,241	9,069	1,385	1,187
Ohio Casualty Insurance Company.....	22,286	8,140	13,300	7,475
Ohio Farmers Indemnity Company.....	2,652	1,305	.....	.....
Old Line Mutual Insurance Company.....	.....	.....	.....	.....
Order of Railway Employees .....	.....	.....	.....	.....
Pacific Employers Insurance Co.....	485	432	601	1,885
Pacific Mutual Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Paul Revere Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Peerless Casualty Company.....	.....	.....	.....	.....
Pennsylvania Casualty Company.....	.....	.....	.....	.....
Phoenix Indemnity Company.....	3,444	1,499	.....	.....
Pioneer Mutual Compensation Co.....	25,400	13,781	28,472	12,204
Postal Life and Casualty Ins. Co.....	.....	.....	.....	.....
Preferred Accident Ins. Co. of N. Y.....	5,483	3,668	91	132
Professional & Bus. Men's Mut. Ins. Co.....	.....	.....	.....	.....
Provident Life & Acc. Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Prudential Ins. Co. of America (Cas. Dept.).....	.....	.....	.....	.....
Royal Indemnity Company.....	16,589	8,469	27	.....
Saint Paul-Mercury Indemnity Co.....	30,496	15,644	82	.....
Seaboard Surety Company.....	.....	.....	.....	.....
Security Life and Acc. Co. (Cas. Dept.).....	.....	.....	.....	.....
Security Mutual Casualty Co.....	354	160	.....	.....
Service Casualty Co. of N. Y.....	.....	.....	.....	.....
Shelby Mutual Cas. Co. of Shelby, Ohio.....	.....	.....	.....	.....
Standard Accident Insurance Co.....	11,622	3,848	375	.....
Standard Surety & Cas. Co. of N. Y.....	13,288	7,723	53	.....
State Compensation Insurance Fund.....	.....	.....	.....	.....
State Farm Mutual Auto. Ins. Co.....	48,946	35,565	172,476	99,791
Sun Indemnity Co. of N. Y.....	18,077	19,837	15	.....
Traders & General Insurance Company.....	9	.....	29	.....
Travelers Indemnity Company.....	37,295	16,958	69	.....
Travelers Insurance Company (Cas. Dept.).....	.....	.....	.....	.....
Trinity-Universal Insurance Co.....	14,603	6,717	40,619	22,202
United Benefit Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION—Continued

	PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO		ALL OTHER AUTO		ALL OTHER		TOTALS	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
	\$	\$	\$	\$	\$ 1,936	\$ 343	\$ 4,146	\$ 1,242
	.....	.....	.....	.....	.....	.....	10,323	2,265
	.....	.....	30	.....	.....	.....	345	.....
	16	.....	.....	.....	.....	.....	34,511	9,938

80	38	.....	7,453	520	.....	.....	44,995	12,777
	.....	.....	.....	.....	.....	.....	2,424	281
	673	.....	.....	.....	.....	.....	158,356	11,329
	.....	.....	.....	.....	.....	.....	4,430	408
07	2,617	\$ 451	.....	.....	.....	.....	139,427	48,694
	274	.....	.....	.....	.....	.....	26,636	25,284
	.....	.....	.....	.....	.....	.....	102,915	50,764
	.....	.....	.....	.....	.....	.....	—73	.....
	.....	.....	.....	.....	.....	.....	16,996	12,324
68	90	.....	5,318	1,098	.....	.....	27,065	5,502
	2	114	630	168	.....	.....	20,363	5,673
	.....	.....	.....	.....	.....	.....	71,425	47,663
87	1,590	104	.....	.....	30	.....	152,774	48,546
475	1,016	288	12,660	4,441	.....	.....	120,162	41,110
	19	.....	.....	.....	.....	.....	7,995	1,598
	.....	.....	.....	.....	.....	.....	18,065	8,346
	.....	.....	.....	.....	.....	.....	59,011	25,169
885	1,969	35	355	166	.....	.....	74,352	15,067
	.....	.....	.....	.....	.....	.....	92,367	48,456
	.....	.....	.....	.....	.....	.....	59,169	19,650
	.....	.....	.....	.....	.....	.....	1,393	19
	.....	.....	.....	.....	.....	.....	—4	.....
	617	—50	.....	.....	.....	.....	35,237	8,932
204	23	18	16,599	4,275	.....	.....	108,037	49,372
	.....	.....	.....	.....	.....	.....	14,483	2,716
132	171	50	.....	.....	.....	.....	33,979	17,235
	.....	.....	.....	.....	.....	.....	33,516	3,889
	.....	.....	.....	.....	.....	.....	11,323	3,102
	.....	.....	.....	.....	.....	.....	10,317	6,370
	3,025	96	.....	.....	.....	.....	176,523	35,587
	2,105	38	.....	.....	.....	.....	146,138	40,945
	.....	.....	.....	.....	.....	.....	4,673	27
	.....	.....	.....	.....	.....	.....	128,698	55,672
	.....	.....	.....	.....	.....	.....	21,154	7,839

	.....	.....	.....	.....	.....	.....	6,255	3,142
	5,235	128	.....	.....	.....	.....	182,023	53,494
	809	40	.....	.....	.....	.....	70,503	16,370
	.....	.....	.....	.....	.....	.....	1,911,524	902,709
791	294	.....	66,086	37,950	.....	.....	470,528	213,816
	227	3	.....	.....	.....	.....	66,508	34,593
	55	.....	6	.....	.....	.....	799	.....
	2,381	141	.....	.....	.....	.....	120,202	30,109
	.....	.....	.....	.....	.....	.....	380,500	142,135
202	57	.....	26,364	9,184	10,854	3,641	117,073	52,420
	.....	.....	.....	.....	.....	.....	16,336	.....

TABLE C—CASUALTY AND MISCELLANEOUS INSURANCE
PREMIUMS RECEIVED AND NET LOSSES

NAME OF COMPANY	AUTO PROPERTY DAMAGE		AUTO COLLISION	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
United National Indemnity Company.....	\$ 1,201	\$	\$	\$
United Pacific Insurance Company.....	.....	.....	.....	.....
United States Casualty Company.....	10,559	3,869	11	.....
United States Fidelity & Guar. Co.....	41,891	18,576	1,494	75
United States Guarantee Co.....	2,837	959	119	15
Utilities Insurance Company.....	14,332	9,922	11,027	4,705
Washington National Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
West Coast Life Ins. Co. (Cas. Dept.).....	.....	.....	.....	.....
Western Casualty & Surety Company.....	29,234	11,127	—30	164
Western National Indemnity Co.....	9,996	4,716	.....	.....
Western Surety Company.....	.....	.....	.....	.....
Woodmen Accident Company.....	.....	.....	.....	.....
Woodmen Central Assurance Co. (Cas. Dept.).....	.....	.....	.....	.....
World Insurance Company (Cas. Dept.).....	.....	.....	.....	.....
Zurich Gen'l Acc. & Liab. Ins. Co. Ltd.....	4,833	6,522	.....	.....
Totals.....	\$ 903,405	\$ 458,389	\$ 439,658	\$ 241,557

ANALYSIS OF ALL OTHER

All Other Auto consists of:

	Premiums	Losses
Auto Fire.....	\$ 26,342	\$ 3,638
Auto Theft.....	16,717	8,818
Auto Tornado.....	5,568	5,738
Auto Comprehensive.....	135,633	62,530
Auto Cargo.....	2,142	381
Auto Medical.....	4,175	1,272
Auto Miscellaneous.....	31,538	10,768
Totals.....	\$222,115	\$ 93,145

COMPANIES—COLORADO BUSINESS FOR YEAR 1945—NET
PAID—BY CLASSIFICATION—Continued

	PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO		ALL OTHER AUTO		ALL OTHER		TOTALS	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
	\$ 58	\$	\$	\$	\$	\$	\$ 3,452	\$
	.....	.....	.....	.....	.....	.....	847	.....
	3,961	4	.....	.....	.....	.....	78,805	10,375
	12,411	2,998	.....	.....	67	525	535,975	147,015
75	186	68	.....	.....	.....	.....	29,266	3,394
705	.....	.....	2,195	873	.....	.....	47,435	18,547
.....	.....	.....	.....	.....	.....	.....	56,262	24,519
.....	.....	.....	.....	.....	.....	.....	7,741	3,758
.....	2,469	50	7	.....	.....	.....	114,433	43,245
164	403	61	.....	.....	.....	.....	69,635	14,140
.....	.....	.....	.....	.....	.....	.....	2,477	.....
.....	.....	.....	.....	.....	.....	.....	17,640	4,662
.....	.....	.....	.....	.....	.....	.....	5,586	4,222
.....	.....	.....	.....	.....	.....	.....	144,535	47,532
.....	786	325	.....	.....	.....	.....	94,567	40,092
	<u>\$ 95,504</u>	<u>\$ 10,529</u>	<u>\$ 222,115</u>	<u>\$ 93,145</u>	<u>\$ 37,736</u>	<u>\$ 15,878</u>	<u>\$12,344,926</u>	<u>\$4,529,039</u>

AUTO AND ALL OTHER

All Other consists of:

	Premiums	Losses
Sprinkler Leakage.....	\$ —96	\$ 120
Hospital	3,060	813
Credit	—2	.....
Livestock	15,102	8,023
Medical	1,071	249
Cargo	2,097	137
Fire, Theft, etc.....	16,354	6,011
Water	150	525
Totals	<u>\$ 37,736</u>	<u>\$ 15,878</u>

Assessment Casualty Associations

Mutual Benefit Associations

Reciprocal or Inter-Insurance
Exchanges

County Mutual Protective
Associations

Summary of the Reports to the Commissioner of
Insurance on the Business of Colorado
Companies for the Year 1945

TABLE 1—ASSESSMENT ASSOCIATIONS

CORPORATE NAME OF ASSOCIATION	Home Office	Location	Incorporated	Admitted to Colorado
Central States Health and Accident Association.....	Omaha, Nebr.....	633 Insurance Bldg...	April, 1932	January, 1937
Lincoln Mutual Health and Accident Insurance Assn.....	Fargo, N. D.....	322 No. 5th St.....	September, 1935	August, 1944
Mutual Benefit Health & Accident Association.....	Omaha, Nebr.....	33rd & Farnam Sts...	March, 1909	September, 1918
Protective Health & Accident Company, The.....	Omaha, Nebr.....	304 So. 18th St.....	January, 1942	April, 1942

TABLE 1—MUTUAL BENEFIT ASSOCIATIONS

CORPORATE NAME OF ASSOCIATION	Home Office	Location	Incorporated	Admitted to Colorado
Capitol Co-operative Life Association.....	Denver, Colo.....	112 E. 14th Ave.....	October, 1935	July, 1941
Great Eastern Mutual Life Association.....	Denver, Colo.....	Boston Bldg.....	June, 1937	July, 1941
Howard Mutual Life Association.....	Denver, Colo.....	1524 High St.....	April, 1939	July, 1941
Metropolitan Mutual Benefit Association.....	Denver, Colo.....	331 14th St.....	December, 1937	July, 1941
Pikes Peak Mutual Benefit Association.....	Colo. Springs, Colo.....	206 Min. Exch. Bldg..	January, 1940	July, 1941
Western Mutual Life Association.....	Grand Jct., Colo.....	119 So. 5th St.....	November, 1937	July, 1941

TABLE 1—COUNTY MUTUAL PROTECTIVE ASSOCIATIONS

CORPORATE NAME OF COUNTY MUTUAL PROTECTIVE ASSOCIATION	Home Office	Location	Incorporated	Admitted to Colorado
Colorado Farmers' Protective Association.....	Denver, Colo.....	631 1st Nat. Bk. Bldg..	May, 1943	May, 1943
Custer County Mutual Protective Association.....	Westcliffe, Colo.....		August, 1931	March, 1933
Farmers' Morgan County Protective Association, The.....	Fort Morgan, Colo.....	116 W. Kiowa Ave....	January, 1910	February, 1910
Grange Mutual Fire Insurance Company, The.....	Denver, Colo.....	16 W. 13th Ave.....	May, 1895	May, 1895
Grange Mutual Insur. Protective Assn. of Colorado.....	Denver, Colo.....	16 W. 13th Ave.....	May, 1926	May, 1926
Weld County Farmers' Protective Association, The.....	Greeley, Colo.....	808 9th St.....	September, 1912	September, 1912

TABLE 1—RECIPROCAL OR INTER-INSURANCE EXCHANGES

OFFICIAL TITLE OF EXCHANGE	Home Office	Location	Formed	Admitted to Colorado
Affiliated Underwriters.....	New York, N. Y.....	261 Fifth Ave.....	July, 1922	August, 1923
Canners Exchange Subscribers at Warner Inter-Insurance Bureau.....	Chicago, Ill.....	222 N. Bank Drive....	December, 1907	April, 1919
Casualty Indemnity Exchange, Subscribers at.....	St. Louis, Mo.....	915 Olive St.....	1912	August 1923
Casualty Reciprocal Exchange.....	Kansas City, Mo.....	28th & Wyandotte Sts.	January, 1912	July, 1915
Consolidated Underwriters.....	Kansas City, Mo.....	1907 Grand Ave.....	June, 1907	July, 1938
Druggists Indemnity Exchange.....	St. Louis, Mo.....	915 Olive St.....	1908	August, 1915
Farmers Automobile Inter-Insurance Exchange.....	Los Angeles, Calif....	4680 Wilshire Blvd....	March, 1928	November, 1930
Fire Insurance Exchange.....	Los Angeles, Calif....	4680 Wilshire Blvd....	November, 1942	April, 1943
Highway Insurance Underwriters.....	Austin, Texas.....	607 Brazos St.....	June, 1935	October, 1939
Individual Underwriters.....	New York, N. Y.....	261 Fifth Ave.....	1881	June, 1916
Lumbermen's Underwriting Alliance.....	Kansas City, Mo.....	1010 R. A. Long Bldg..	January, 1905	December, 1926
Manufacturers and Wholesalers Indemnity Exchange.....	Denver, Colo.....	646 Gas & Elec. Bldg..	June, 1919	June, 1919
New York Reciprocal Underwriters.....	New York, N. Y.....	261 Fifth Ave.....	1891	June, 1916
Reciprocal Exchange.....	Kansas City, Mo.....	28th & Wyandotte Sts.	December, 1900	August, 1915
State Automobile Insurance Association, The.....	Des Moines, Iowa.....	710 Ins. Exch. Bldg... 1919	1919	April, 1937
Truck Insurance Exchange.....	Los Angeles, Calif....	4680 Wilshire Blvd....	February, 1935	July, 1935
Underwriters Exchange.....	Kansas City, Mo.....	1907 Grand Ave.....	February, 1902	July, 1929
United Insurers.....	Denver, Colo.....	438 1st Nat'l Bk. Bldg.	October, 1945	October, 1945
Universal Underwriters.....	Kansas City, Mo.....	1010 R. A. Long Bldg..	January, 1922	September, 1923
Warner Reciprocal Insurers.....	Chicago, Ill.....	222 N. Bank Drive....	October, 1913	September, 1926

TABLE 2—ASSESSMENT ASSOCIATIONS

NAME OF ASSOCIATION	Total Income	Total Disbursements	Admitted Assets	Unpaid Claims and Current Liabilities
Central States Health and Accident Assn...	\$ 251,893	\$ 218,266	\$ 97,840	\$ 31,217
Lincoln Mutual Health and Acc. Ins. Assn..	199,120	150,510	211,524	65,907
Mutual Benefit Health and Accident Assn...	51,726,699	40,527,874	49,988,279	34,464,229
Protective Health and Accident Co.....	54,908	46,786	40,370	6,725
Totals.....	\$52,232,620	\$40,943,436	\$50,338,013	\$34,568,078

TABLE 2—MUTUAL BENEFIT ASSOCIATIONS

NAME OF ASSOCIATION	Total Income	Total Dis- bursements	Admitted Assets
Capitol Co-operative Burial Association.....	\$ 152,553	\$ 108,702	\$ 223,974
Great Eastern Mutual Life Association.....	59,272	31,437	101,863
Howard Mutual Life Association.....	180,149	99,774	303,778
Metropolitan Mutual Benefit Association.....	5,864	6,192	5,248
Pikes Peak Mutual Benefit Association.....	16,969	12,446	24,329
Western Mutual Life Association.....	75,745	54,433	134,462
Totals.....	\$ 490,552	\$ 312,984	\$ 793,654

Business for Year Ending December 31, 1945

Contingent and Unassigned Funds	TOTAL BUSINESS			COLORADO BUSINESS		
	Written, Revived and Increased During Year Number	In Force End of Year Number	Written, Revived and Increased During Year Number	In Force End of Year Number	Claims Paid During Year	Assessments Received
.....	20,623	17,902	8,567	7,388	\$ 21,904	\$ 105,903
\$ 145,617	5,096	11,277	370	201	1,540	9,303
15,524,050	548,440	1,532,911	1,779	6,626	141,574	302,444
17,654	6,227	4,329	2,918	1,687	4,631	20,231
<u>\$15,687,321</u>	<u>580,386</u>	<u>1,566,419</u>	<u>13,634</u>	<u>15,902</u>	<u>\$ 169,649</u>	<u>\$ 437,881</u>

Business for Year Ending December 31, 1945

Liabilities	Contingent Reserves and Unassigned Funds	Number of Policies		Losses Paid	Premiums Received
		Written and Revived During Year	In Force End of Year		
\$ 177,951	\$ 46,024	5,147	9,282	\$ 47,619	\$ 144,603
10,449	91,414	1,019	3,148	11,735	44,829
210,864	92,914	1,899	9,716	51,425	170,433
1,064	4,184	25	459	4,858	5,864
3,208	4,118	33	863	3,150	11,487
114,365	20,097	646	5,218	26,662	73,313
<u>\$ 517,901</u>	<u>\$ 258,751</u>	<u>8,769</u>	<u>28,686</u>	<u>\$ 145,449</u>	<u>\$ 450,529</u>

TABLE 2—RECIPROCAL OR INTER-INSURANCE EXCHANGES

TITLE OF EXCHANGE	Total Income	Total Disbursements	Admitted Assets
Affiliated Underwriters.....	\$ 836,287	\$ 745,283	\$ 2,026,017
Canners Exch. Subs. at Warner Inter-Ins. Bureau...	2,114,090	2,332,138	4,431,445
Casualty Indemnity Exchange, Subscribers at.....	112,974	91,452	344,530
Casualty Reciprocal Exchange.....	2,886,931	2,661,148	3,463,225
Consolidated Underwriters.....	3,695,250	3,493,903	6,256,725
Druggists Indemnity Exchange.....	72,938	73,357	294,177
Farmers Automobile Inter-Insurance Exchange.....	13,829,854	12,645,381	12,721,441
Fire Insurance Exchange.....	324,533	184,604	523,331
Highway Insurance Underwriters.....	668,301	529,292	1,136,243
Individual Underwriters.....	594,599	484,938	2,848,090
Lumbermen's Underwriting Alliance.....	2,185,460	1,606,088	3,416,158
Manufacturers and Wholesalers Indemnity Exchange	334,443	309,008	538,966
New York Reciprocal Underwriters.....	439,412	386,579	2,408,705
Reciprocal Exchange.....	814,074	772,754	1,410,972
State Automobile Insurance Association.....	2,644,721	2,225,266	2,926,429
Truck Insurance Exchange.....	3,759,996	2,603,666	4,097,806
Underwriters Exchange.....	223,870	168,301	1,214,794
United Insurers.....	89,318	8,496	131,025
Universal Underwriters.....	816,220	697,508	984,946
Warner Reciprocal Insurers.....	666,033	751,361	1,261,544
Totals.....	\$37,109,304	\$32,770,523	\$52,436,569

Financial Statement for the year 1945

Liabilities	Contingent and Other Funds	Surplus	Total Net Premiums in Force	% of Losses and Adjustment Ex- penses Incurred to Premiums Earned	% of Underwriting Expenses Incurred to Premiums Earned	% of Investment Expenses Incurred to Gross Interest, Dividends and Rents Earned
\$ 1,210,033	\$ 69,638	\$ 746,346	\$ 1,511,994	57.00	24.00	6.40
1,316,123	689,607	2,425,715	2,146,416	37.01	36.65	5.44
93,340	10,000	241,189	58,626	14.70	36.00	5.60
2,471,578	974,502	17,145	1,255,225	60.57	35.17	18.27
3,330,864	897,421	2,028,440	3,333,407	50.00	30.00	....
34,245	.....	259,932	49,747	49.00	33.60	0.30
9,681,014	.....	3,040,427	6,725,577	75.27	39.25	13.74
397,965	.....	125,365	530,394	59.07	93.24	8.27
719,146	.....	417,097	576,186	57.20	38.47	17.03
757,113	136,145	1,954,831	1,006,038	18.80	34.20	6.60
1,730,681	.....	1,685,477	1,972,202	49.48	24.87	....
212,270	.....	326,696	250,834	37.77	29.00	....
629,735	100,531	1,678,439	776,447	26.20	31.00	6.90
848,385	.....	562,587	1,320,694	52.87	31.87	17.12
2,126,363	100,000	700,066	2,230,138	49.23	49.30	4.64
3,178,441	119,365	800,000	1,333,862	64.64	31.24	15.91
227,086	171,545	816,163	411,388	3.21	30.00	11.42
5,917	.....	125,108	6,457	12.56	556.56	....
497,888	.....	487,059	588,790	29.33	35.04	....
744,256	.....	517,288	1,043,238	67.13	22.60	6.03
<u>\$30,212,443</u>	<u>\$ 3,268,754</u>	<u>\$18,955,370</u>	<u>\$27,127,660</u>			

TABLE A—RECIPROCAL OR INTER-INSURANCE
NET PREMIUMS RECEIVED AND NET

TITLE OF EXCHANGE	AUTO FIRE		AUTO THEFT	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Affiliated Underwriters.....	\$	\$	\$	\$
Canners Exch. Sub. at Warner Inter-Ins. Bureau..	.....	.....	.....	.....
Casualty Indemnity Exchange, Subscribers at....	.....	.....	.....	.....
Casualty Reciprocal Exchange.....	344	18	57	5
Consolidated Underwriters.....	140	.....	252	18
Druggists Indemnity Exchange.....	.....	.....	.....	.....
Farmers Automobile Inter-Insurance Exchange....	12,249	1,438	14,737	3,830
Fire Insurance Exchange.....	.....	.....	.....	.....
Highway Insurance Underwriters.....	.....	.....	.....	.....
Individual Underwriters.....	.....	.....	.....	.....
Lumbermen's Underwriting Alliance.....	.....	.....	.....	.....
Manufacturers and Wholesalers Indemnity Exch... 1,887	914	418	85	.....
New York Reciprocal Underwriters.....	.....	.....	.....	.....
Reciprocal Exchange.....	.....	.....	.....	.....
State Automobile Insurance Association, The..... 614	.....	263	37	.....
Truck Insurance Exchange.....	5,494	1,292	610	219
Underwriters Exchange.....	.....	.....	.....	.....
United Insurers.....	.....	.....	30	.....
Universal Underwriters.....	951	103	905	343
Warner Reciprocal Insurers.....	.....	.....	.....	.....
Totals.....	\$ 21,679	\$ 3,765	\$ 17,272	\$ 4,537

TABLE B—RECIPROCAL OR INTER-INSURANCE
NET PREMIUMS RECEIVED AND NET

TITLE OF EXCHANGE	LIABILITY OTHER THAN AUTO		FIRE	
	Premiums Received	Losses Paid	Premiums Received	Losses Paid
Affiliated Underwriters.....	\$	\$	\$ 7,081	\$ 5,171
Canners Exch. Sub. at Warner Inter-Ins. Bureau..	.....	.....	32,709	.....
Casualty Indemnity Exchange, Subscribers at....	514	.....	.....	.....
Casualty Reciprocal Exchange.....	466	.....	.....	.....
Consolidated Underwriters.....	461	82	.....	.....
Druggists Indemnity Exchange.....	.....	.....	235	6
Farmers Automobile Inter-Insurance Exchange....	174	110	.....	.....
Fire Insurance Exchange.....	.....	.....	4,729	1,058
Highway Insurance Underwriters.....	.....	.....	.....	.....
Individual Underwriters.....	.....	.....	2,069	.....
Lumbermen's Underwriting Alliance.....	.....	.....	15,475	2,127
Manufacturers and Wholesalers Indemnity Exch... 8,650	.....	.....	.....	.....
New York Reciprocal Underwriters.....	.....	.....	1,698	339
Reciprocal Exchange.....	.....	.....	9,878	1,302
State Automobile Insurance Association.....	342	.....	.....	.....
Truck Insurance Exchange.....	5,010	985	.....	.....
Underwriters Exchange.....	.....	.....	2,108	.....
United Insurers.....	566	.....	232	.....
Universal Underwriters.....	.....	.....	12,740	.....
Warner Reciprocal Insurers.....	.....	.....	1,088	.....
Totals.....	\$ 16,183	\$ 1,177	\$ 90,042	\$ 10,003

EXCHANGES—COLORADO BUSINESS 1945
LOSSES PAID—BY CLASSIFICATION

AUTO LIABILITY		AUTO PROPERTY DAMAGE		AUTO COLLISION		PROPERTY DAMAGE AND COLLISION OTHER THAN AUTO	
Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid
\$	\$	\$	\$	\$	\$ 329	\$	\$
1,809	2,661	641	738	641	1,930	.....	.....
887	.....	503	40	876	388	.....	.....
87,849	24,697	37,728	20,579	100,640	56,887	19	38
33,328	19,030	18,501	8,293	7,741	1,912	2,344	723
17,957	5,825	9,814	6,810	8,634	2,916	47	11
19,256	15,213	10,339	12,196	11,324	4,295	49	43
110	.....	54	.....	57	.....	.....	.....
.....	.....	.....	.....	39	.....	.....	.....
.....
\$161,196	\$ 67,426	\$ 77,580	\$ 48,656	\$129,952	\$ 68,657	\$ 2,459	\$ 815

EXCHANGES—COLORADO BUSINESS 1945
LOSSES PAID—BY CLASSIFICATION

EXTENDED COVERAGE		TORNADO, WINDSTORM AND CYCLONE		ALL OTHER		TOTAL	
Premiums Received	Losses Paid	Premiums Received	Losses Paid	Premiums Received	Losses Paid	Net Premiums Received	Net Losses Paid
\$ 148	\$	\$	\$	\$ 330	\$	\$ 7,559	\$ 5,500
4,585	594	.....	.....	201	.....	37,495	594
.....	.....	.....	.....	114	98	514	.....
.....	.....	.....	.....	59	28	4,072	5,450
.....	.....	.....	.....	.....	.....	3,178	556
.....	.....	.....	.....	.....	.....	235	6
1,525	667	26	.....	30,089	16,828	283,485	124,407
.....	.....	.....	.....	.....	.....	6,280	1,725
191	.....	.....	.....	43	9	2,303	9
.....	.....	482	230	.....	.....	15,957	2,357
.....	.....	61	.....	8,882	1,585	81,812	32,542
63	.....	.....	.....	35	.....	1,796	339
1,147	958	24	.....	933	385	11,982	2,645
.....	.....	.....	.....	6,921	1,694	44,592	17,293
.....	.....	.....	.....	2,405	924	54,487	35,167
192	.....	.....	.....	178	.....	2,478	.....
23	.....	.....	.....	415	113	1,487	113
.....	.....	783	65	.....	.....	15,418	511
198	.....	.....	.....	.....	.....	1,286	.....
\$ 8,072	\$ 2,219	\$ 1,376	\$ 295	\$ 50,605	\$ 21,664	\$576,416	\$229,214

TABLE 2—COUNTY MUTUAL PROTECTIVE ASSOCIATIONS

Business for Year Ending December 31, 1945

NAME OF ASSOCIATION	Assets	Current Liabilities	Net Premiums Received	Net Losses Paid
Colorado Farmers' Protective Association.....	\$ 459	.....	\$150,450	\$ 88,323
Custer County Mutual Protective Association.	283	.....	245	.....
Farmers' Morgan County Protective Assn., The	1,440	.....	4,804	1,129
Grange Mutual Fire Insurance Co., The.....	99,349	.....	39,135	17,359
Grange Mutual Insurance Protective Association of Colorado.....	1,402	.....	241	95
Weld County Farmers' Protective Assn., The..	139,994	50,184	12,808
Totals.....	\$242,927	\$245,059	\$119,714

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Fraternal Insurance Societies
1945

**Summary of the Reports to the Commissioner of
Insurance on the Business of the
Year 1945**

TABLE 1—FRATERNAL INSURANCE SOCIETIES

CORPORATE NAME OF SOCIETY	Home Office	Location	Incorporated	Admitted to Colorado
Aid Association for Lutherans.....	Appleton, Wis.....	Insurance Building....	November, 1902	October, 1922
Alianza Hispano-Americana	Tucson, Ariz.....	133 W. Congress St...	January, 1896	January, 1919
American Fraternal Union.....	Ely, Minn.....	.....	January, 1901	April, 1915
American Woodmen, The Supreme Camp of The.....	Denver, Colo.....	2130 Downing St.....	April, 1901	September, 1901
Croatian Fraternal Union of America.....	Pittsburgh, Pa.....	3441 Forbes St.....	April, 1897	April, 1912
Grand Carniolian Slovenian Catholic Union of the United States of America.....	Joliet, Ill.....	351 Chicago St.....	January, 1898	April, 1915
Grange Mutual Life Company.....	Nampa, Idaho.....	216 12th Ave. South...	July, 1934	July, 1945
Homesteaders Life Association, The.....	Des Moines, Iowa....	416 Seventh St.....	January, 1906	September, 1906
Independent Order Brith Abraham of the United States of America.....	New York, N. Y.....	37 Seventh St.....	February, 1887	May, 1906
Independent Order of Foresters, The.....	Toronto, Ontario, Can.	Bay & Richmond Sts..	1881	1902
International Workers Order, Inc.....	New York, N. Y.....	80 Fifth Ave.....	April, 1930	June, 1939
Knights of Columbus.....	New Haven, Conn....	45 Wall St.....	March, 1882	October, 1901
Ladies' Catholic Benevolent Association....	Erie, Pa.....	134 W. 10th St.....	June, 1890	May, 1911
Lutheran Brotherhood.....	Minneapolis, Minn....	608 Second Ave. So....	June, 1917	August, 1930
Maccabees, The.....	Detroit, Mich.....	5057 Woodward Ave...	*August, 1894	February, 1902
Modern Woodmen of America.....	Rock Island, Ill.....	1504 Third Ave.....	May, 1884	February, 1902
National Council of the Junior Order of United American Mechanics of the United States of North America, The....	Philadelphia, Pa.....	3025 N. Broad St.....	April, 1893	October, 1929
National Fraternal Society of the Deaf....	Oak Park, Ill.....	433 So. Oak Park Ave.	December, 1907	April, 1918
National Slovak Society of the United States of America, The.....	Pittsburgh, Pa.....	516-518 Court Place...	December, 1894	August, 1910
*National Union Security Association.....	Denver, Colo.....	3501 E. 46th Ave.....	December, 1937	April, 1938
Neighbors of Woodcraft.....	Portland, Ore.....	1410 S. W. Morrison St.	*September, 1905	April, 1897

Order of United Commercial Travelers of America, The.....	Columbus, Ohio.....	632 N. Park St.....	October, 1890	December, 1905
Police and Firemen's Insurance Association	Indianapolis, Ind.....	221 E. Ohio St.....	April, 1913	August, 1936
Polish National Alliance of the United States of North America.....	Chicago, Ill.....	1514 W. Division St...	1896	May, 1909
Praetorians, The	Dallas, Texas.....	Praetorian Building...	March, 1898	July, 1908
Railway Mail Association.....	Portsmouth, N. H.....	Court and Middle Sts..	December, 1898	October, 1913
Royal Arcanum, Supreme Council of the...	Boston, Mass.....	407-409 Shawmut Ave.	November, 1877	September, 1901
Royal League	Chicago, Ill.....	309 W. Jackson Blvd..	October, 1883	September, 1901
Royal Neighbors of America.....	Rock Island, Ill.....	230 16th St.....	March, 1895	September, 1901
Security Benefit Association, The.....	Topeka, Kan.....	700 Harrison St.....	February, 1892	October, 1901
Slovak Gymnastic Union Sokol of the United States of America.....	Perth Amboy, N. J....	285 Oak St.....	June, 1912	August, 1939
Slovene National Benefit Society.....	Chicago, Ill.....	2657-59 So. Lawndale Ave.	June, 1907	May, 1913
Sociedad de Proteccion Mutua de Trabajadores Unidos	Antonito, Colo.....	Main St.....	September, 1910	May, 1942
Standard Life Association, The.....	Lawrence, Kan.....	8th and Vermont Sts..	February, 1894	April, 1902
Travelers Protective Association of America, The.....	St. Louis, Mo.....	3755 Lindell Blvd....	June, 1890	July, 1910
Western Bohemian Fraternal Association..	Cedar Rapids, Iowa...	307-311 12th Ave. S.E.	June, 1897	December, 1938
Western Slavonic Association, The.....	Denver, Colo.....	4676 Washington St...	October, 1908	May, 1912
Woman's Benefit Association.....	Port Huron, Mich....	W. B. A. Building	April, 1897	September, 1901
Women's Catholic Order of Foresters, The.	Chicago, Ill.....	140 N. Dearborn St....	January, 1894	1904
Woodmen Circle, Supreme Forest.....	Omaha, Nebr.....	33rd and Farnam Sts..	September, 1895	April, 1920
Woodmen of the World.....	Denver, Colo.....	1447 Tremont Place..	January, 1891	June, 1890
Workmen's Benefit Fund of the United States of America.....	Brooklyn, N. Y.....	714-16 Seneca Ave....	February, 1899	¹ December, 1927
Workmen's Circle, The.....	New York, N. Y.....	175 E. Broadway.....	November, 1905	October, 1918

*Name changed to National Farmers Union Life Association April 20, 1946. ¹Readmitted ²Reincorporated.

TABLE 2—FRATERNAL BENEFIT SOCIETIES

Financial Statement

NAME OF SOCIETY	Net Amount Received from Members	Total Income	Benefits Paid	Total Disbursements	Total Admitted Assets
Aid Association for Lutherans	\$ 10,555,846	\$ 14,846,310	\$ 3,178,359	\$ 4,993,208	\$ 73,405,596
Alianza Hispano-Americana	243,842	338,144	108,791	232,623	1,254,057
American Fraternal Union	456,895	589,138	295,666	386,339	3,757,156
American Woodmen, Sup. Camp	668,116	866,777	248,434	494,583	4,731,262
Croatian Frat. Un. of America	1,958,413	2,544,432	1,463,133	1,842,999	14,723,518
Grand Carn. Slov. Cath. Union	714,201	992,634	459,976	576,860	6,321,823
Grange Mutual Life Company	268,848	328,711	32,766	117,660	953,301
Homesteaders Life Assn.	708,084	963,776	385,155	771,032	5,118,458
Ind. Order Brith Abraham	284,799	346,699	272,612	342,608	-1,502,382
Independent Order of Foresters	2,639,116	5,793,920	3,213,440	5,019,701	47,782,789
International Workers Ord., Inc.	2,220,385	2,567,149	1,169,604	2,020,038	3,544,916
Knights of Columbus	6,303,045	9,000,119	4,407,704	6,342,427	61,804,467
Ladies' Catholic Benev. Assn.	1,493,498	2,397,762	1,555,517	1,754,564	29,987,090
Lutheran Brotherhood	4,989,524	6,067,101	1,281,063	2,745,423	24,448,646
Maccabees, The	8,334,076	13,296,350	5,444,369	10,084,388	66,436,064
Modern Woodmen of America	17,447,224	24,805,361	12,669,600	16,111,871	131,002,377
Nat'l Council Jr. Ord. Mech.	945,365	1,453,821	604,674	1,093,170	7,547,096
Nat'l Fraternal Society of Deaf	185,544	304,805	99,654	198,307	2,717,618
Nat'l Slovak. Soc. of the U. S.	508,258	1,090,601	542,123	900,450	7,954,003
National Union Security Assn.	364,201	408,124	145,844	362,554	888,027
Neighbors of Woodcraft	1,406,814	1,861,108	755,143	984,625	9,233,479
Order of United Comm. Travelers	1,774,194	1,852,811	63,801	1,360,462	3,832,396
Police & Firemen's Ins. Assn.	951,353	992,398	677,731	871,613	1,304,768
Polish Nat'l Alliance of U. S.	4,714,311	6,627,396	2,245,794	3,722,264	39,437,474
Praetorians, The	1,550,157	3,286,387	756,378	1,607,322	12,211,370
Railway Mail Association	331,265	375,826	165,170	350,074	980,557
Royal Arcanum, Supreme Council	1,789,702	3,353,522	2,310,260	2,828,673	31,843,465
Royal League	682,677	992,183	704,853	901,677	5,100,490
Royal Neighbors of America	7,950,093	12,571,185	4,759,141	6,625,542	110,445,461
Security Benefit Association	3,208,174	4,269,881	1,644,094	2,668,020	21,836,817
Slovak, Gym. Un. Sokol of U.S.A.	265,277	927,116	125,963	244,580	3,684,231
Slovene Nat'l Benefit Society	1,317,732	1,703,331	896,872	1,113,473	12,257,015
Soc. de Pro. Mut. de Trabajadores	18,760	21,398	12,697	15,590	68,808
Standard Life Association	836,982	1,341,256	1,021,781	1,395,785	11,074,376
Travelers Prot. Assn. of Amer.	827,062	882,916	486,638	641,273	2,391,646
Western Bohemian Frat. Assn.	895,229	1,547,423	416,331	618,370	11,764,113
Western Slavonic Assn.	79,382	103,220	49,114	69,320	515,215
Woman's Benefit Assn.	2,787,115	5,141,832	2,432,271	3,178,078	52,294,760
Women's Catholic Ord. Foresters	1,196,329	2,136,586	1,113,292	1,428,395	22,877,916
Woodmen Circle, Sup. Forest	3,012,409	5,043,705	1,773,635	2,902,140	42,464,298
Woodmen of the World	1,945,078	2,956,952	1,820,782	2,274,169	21,123,020
Workmen's Ben. Fund of U. S.	998,325	1,256,367	756,381	918,864	5,446,280
Workmen's Circle	1,013,590	1,786,622	568,684	1,372,379	9,543,552
Totals	\$ 100,841,290	\$ 150,063,205	\$ 63,135,290	\$ 94,483,493	\$ 927,597,153

*Number of Policies—Accident Insurance Only.

for Year 1945

Certificate Exhibit

COLORADO BUSINESS

	Total Liabilities	Total Amount of Certificates in Force	Written, Revived and Increased During Year	In Force End of Year	Benefits Paid	Claims Unpaid	Total Assessment Received
596	\$ 68,076,777	\$ 319,776,538	\$ 338,474	\$ 2,351,446	\$ 10,389	\$ 1,398	\$ 73,727
057	1,172,127	7,230,648	56,953	415,512	4,328	850	13,738
156	3,161,364	16,601,000	96,850	1,400,753	22,100	4,285	35,065
262	3,933,937	22,546,723	36,297	463,974	5,231	801	12,567
518	13,405,085	71,375,403	83,500	1,422,700	24,260	2,681	34,322
823	4,768,964	25,712,278	68,840	2,121,089	30,621	1,150	57,157
301	817,469	6,789,519	-----	-----	-----	-----	-----
458	4,909,902	20,014,407	1,064,597	1,738,375	19,845	2,600	93,792
382	1,420,154	7,571,704	500	19,500	1,500	-----	664
789	43,693,243	108,282,388	198,519	502,897	11,859	-----	3,426
916	2,378,226	116,965,713	24,300	208,900	3,765	-----	4,559
467	55,225,941	266,739,561	102,780	1,926,612	20,500	3,500	37,884
090	23,768,280	52,243,243	2,815	287,273	9,436	125	6,298
646	22,445,646	138,755,513	42,300	324,100	14	139	6,556
064	63,363,095	257,751,067	2,257,062	6,107,946	32,922	684	130,202
377	130,000,758	518,464,298	419,468	8,098,552	194,387	9,083	259,974
096	7,279,112	24,333,121	-----	26,984	3,033	-----	1,444
618	2,224,227	7,153,449	15,626	84,565	675	-----	2,245
003	7,401,672	27,942,134	4,500	177,482	3,934	-----	3,401
027	808,543	22,080,979	643,675	4,396,269	19,444	2,591	78,221
479	8,354,175	30,395,372	130,000	5,012,150	130,277	10,250	250,235
396	917,623	530,200,000	145,000	1,005,000	721	810	3,280
768	1,266,607	5,110,300	1,800	70,300	12,937	1,287	12,424
474	37,757,013	180,025,123	16,015	389,438	4,300	-----	8,081
370	11,520,740	59,209,088	5,250	170,327	7,127	1,000	3,138
557	449,970	*22,145	*35	*323	882	-----	5,348
465	28,088,374	63,950,208	134,536	1,004,350	24,977	2,500	25,741
490	4,657,011	13,659,950	16,500	245,776	2,000	-----	6,302
461	107,697,357	365,817,856	653,044	7,647,383	58,198	2,875	155,112
817	21,654,716	92,247,089	233,055	2,777,174	59,404	3,750	95,709
231	2,828,880	13,606,411	-----	17,250	500	-----	259
015	10,373,941	45,609,920	59,400	1,439,250	39,347	3,861	48,452
808	37,455	590,800	43,950	328,350	4,600	300	7,110
376	10,299,038	33,916,129	4,557	310,869	3,495	1,189	7,792
646	478,391	*75,548	*235	*1,931	12,195	1,650	30,781
113	11,646,690	41,211,919	6,005	147,107	3,500	-----	3,580
215	342,221	2,823,202	185,140	1,661,293	25,726	1,976	45,931
760	49,749,262	121,893,180	43,550	2,616,831	56,516	6,234	49,072
916	19,337,114	52,331,952	-----	289,310	4,000	1,500	6,491
298	36,479,811	109,172,166	34,017	202,660	1,224	680	6,939
020	20,417,907	50,617,175	384,379	7,374,530	252,521	18,702	302,429
280	168,198	16,325,374	-----	12,474	220	110	910
552	6,207,737	15,732,000	900	21,150	315	-----	1,307
153	\$ 850,984,753	\$3,882,774,900	\$ 7,554,154	\$ 64,817,901	\$ 1,128,225	\$ 88,561	\$ 1,931,665

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